



# HOUSING

## Needs Assessment



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## Needs Assessment

### 2025

Adopted by the Board of County Commissioners on November 3, 2025

Prepared by:

**Kimley»Horn**



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## Introduction

A Housing Needs Assessment (HNA) identifies the type and quantity of housing required in a community or region to ensure that current and future resident and employee households at all income levels have access to quality housing that they can afford. As a result, an HNA does more than estimate the number of housing units needed to accommodate projected population or job growth. An HNA evaluates demographic trends, economic characteristics, housing unit inventory, housing market conditions, development opportunities and constraints, and existing housing programs and services, combined with input from residents and other stakeholders, to identify where the market is providing suitable housing and where it is not. The HNA uses this information to estimate the amount of additional housing needed to address current housing shortages and accommodate future growth. The objective is to estimate the housing needed to ensure that quality housing is available and affordable for resident and employee households at all income levels and at different life stages, thereby sustaining community and economic health and vibrancy.

An HNA is an informational tool. Completed HNA's are to be used for state agency planning, select grant programs, and regional and local governments to develop housing action plans tailored to the unique constraints, resources, and capacity of a community or region.

### Weld County CDBG Program

The Community Development Block Grant (CDBG) program is a federally funded initiative that supports local community development and housing programs, primarily benefiting low- to moderate-income (LMI) households and special-needs groups. Weld County receives CDBG funds annually to meet the County's CDBG goals, which include promoting viable communities by ensuring a range of housing choices, fostering economic opportunities, strengthening local partnerships, and supporting essential services.



To receive CDBG funding, Weld County is required to prepare a Consolidated Plan every five years and an Annual Action Plan (AAP) annually, to guide the allocation of funds and strategic initiatives. The Consolidated Plan serves as a long-term framework, helping entitlement grantees assess affordable housing and community development needs, make data-driven decisions, and prioritize investments. The CDBG funds support activities consistent with the national objectives of the CDBG program, as established by the U.S. Department of Housing and Urban Development (HUD). These funds may be used for public facilities and infrastructure projects, public services, economic development opportunities, and affordable housing programs. The Consolidated Plan is part of a larger grants management and planning process and must incorporate four out of the six phases identified. This includes determining needs, setting priorities, allocating resources, and establishing goals. The final two phases, administering the programs and evaluating performance, encompass all actions taken throughout a given year and document performance in the Consolidated Annual Performance Evaluation Report (CAPER), which is submitted to HUD.

The Weld County HNA will play a critical role in informing the County's 2026-2030 Consolidated Plan, providing key data and analysis into demographic trends, housing affordability, and economic conditions to identify housing challenges and opportunities. By informing strategic priorities, the HNA ensures that the Consolidated Plan and CDBG resources align with actual housing needs in the County.

## State Requirements: SB24-174

*“Senate Bill 24-174 requires each local government, with some exceptions, to conduct and publish an HNA no later than December 31, 2026, and to update the HNA at least every six years thereafter. The bill's objective is to promote comprehensive planning for housing needs throughout Colorado, by providing accurate data for statewide, regional, and local government planning, while minimizing the fiscal impact on jurisdictions completing HNAs. Therefore, jurisdictions are not required to build a certain number of housing units or produce a certain type of affordable housing. Rather, completed HNAs are to be used as an informational tool to develop housing action plans that are tailored to the unique constraints, resources, and capacity of a community or region (see Section 24-32-3705).*

*Each local government must conduct and publish an HNA that adheres to the requirements established by SB 24-174, unless exempt under Section 24-32-3703(4). HNAs submitted to the Department for approval must include information outlined in Section 24-32-3702(1)(c)(I) through (VI) for a regional assessment and Section 24-32-3702(1)(d)(I) through (VI) for a local assessment. In producing these outputs, HNAs must demonstrate consideration of the baseline data specified in Section 24-32-3702(2). Requirements and timelines for completing, publishing, and submitting HNAs for review by the Department of Local Affairs (“Department”) are detailed in Section 24-32-3703 for local HNAs and Section 24-32-3704 for regional HNAs.”*

DOLA HNA Guidelines 12.20.24

## How to Use an HNA

An HNA is an important tool used by local governments, planners, developers, and community organizations to understand and address the housing needs of a specific area – in this case, Weld County. By identifying the current housing challenges and future housing needs in a community, an HNA serves many purposes, such as:

- Informing Housing Policy and Programs
- Planning for Change
- Accessing Funds
- Increasing Affordability and Housing Stability
- Sustaining Community and Economic Vibrancy
- Educating and Building Support

## Historical Background

Weld County is Colorado's third-largest county, covering 4,016 square miles and situated on Colorado's northern high plains with panoramic views of the Rocky Mountains. The county was established in 1861 and is one of the original seventeen counties in the Colorado Territory. The county is home to 32 incorporated municipalities, each with its own unique stories and charm, the Pawnee National Grassland, and St. Vrain State Park.

Weld County has a rich history rooted in agriculture, energy production, and manufacturing. The county seat, Greeley, was founded as a utopian farming community in 1870 and has since grown into a significant urban center. Over the years, Weld County has experienced substantial population growth, driven by its diverse economy and strategic location near major urban areas like Denver and Fort Collins. As of 2023, the county's population is estimated at approximately 359,442, reflecting its status as one of the fastest-growing regions in Colorado.

Weld County's growth has been marked by its ability to balance agricultural heritage with industrial development, making it a dynamic and economically vibrant area. The county's history of resilience and adaptation continues to shape its development, ensuring it remains a vital part of Colorado's economic landscape.



## Community Engagement

As part of this HNA, the project team hosted several community engagement efforts to collect input and feedback from residents and stakeholders. This included the following:

- An **Online Community Survey**, which ran from January 13 to May 28, 2025, and collected 99 total responses. The survey results are detailed in Appendix B.
- Tabling at the **Farm Show** on January 28 to 30, 2025, to advertise the online community survey.
- Two in-person **Community Meetings** in Briggsdale on March 5 and Wattenberg on March 6, 2025. Both meetings were organized in coordination with Weld County's Good Government Plan, which advertised the meetings. Boards and print surveys were provided for attendees.
- **CDBG Advisory Committee** meeting on May 7, 2025, to provide a project update.
- **Board of County Commissioners (BOCC) working session** on August 18, 2025, to provide key findings.
- Preliminary review of the Draft HNA by **DOLA** in August 2025.
- **Public review** of the Draft HNA throughout October 2025. No comments were received.

### Community Meetings

As part of the community meetings, boards were created to collect input. Attendees were asked to use dots to select their answers. The following outlines the questions asked and the number of answers selected (*only answers that received dots are included*):

#### What housing types would you like to see more of in the community?

- |                            |                              |
|----------------------------|------------------------------|
| • Single-Family: 1         | • 1-2 Bedroom Apartment: 2   |
| • Townhome: 2              | • 3+ Bedroom Apartment: 1    |
| • Duplex: 3                | • Accessory Dwelling Unit: 2 |
| • Senior Living Complex: 2 |                              |

#### What is your housing preference?

- I am happy where I live: 7
- I am interested in senior living: 1
- I would like a more affordable rent/mortgage: 4
- I would like to decrease my commute to live closer to work: 1
- I would like more community amenities (rec. center, pool, gym, park, trails, etc.): 2
- I would like to live closer to essential necessities (grocery store, medical offices, etc.): 1 (convenience store with gas)
- I would like to live in a housing unit where I do not need to maintain a yard: 1
- I would like to live on more land or acreage: 2

#### Where do you work?

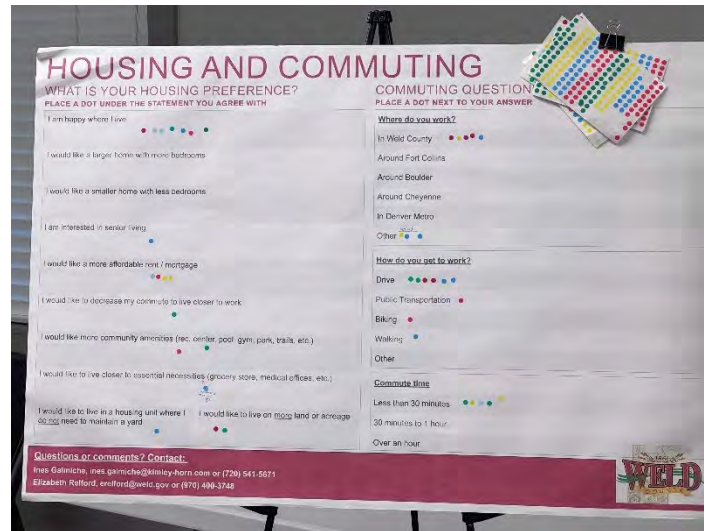
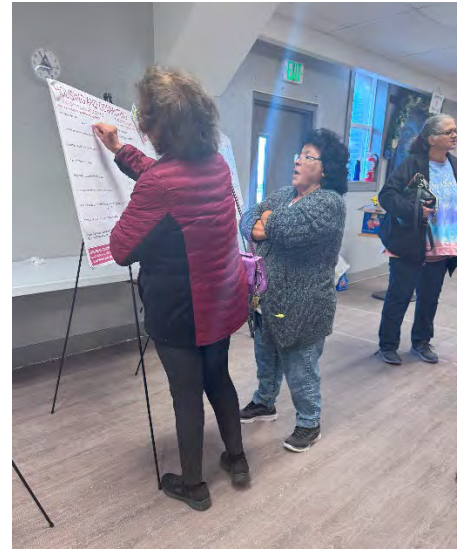
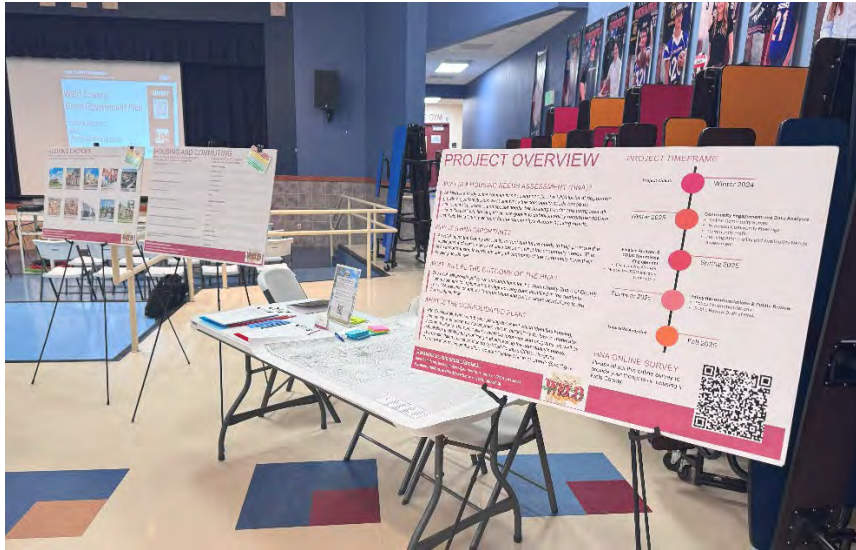
- In Weld County: 5
- Retired: 3

#### How do you get to work?

- Drive: 6
- Public Transportation: 1
- Biking: 1
- Walking: 1

#### What is your commute time?

- Less than 30 minutes: 5





# Chapter 1. Community Profile

A community profile provides a comprehensive overview of the study area's population and household characteristics, including age distribution, household composition, income levels, and demographic changes over time. Assessing these factors is crucial for understanding the demand for housing and determining the types and prices of housing needed in the community. By analyzing population and household demographics, planners can identify specific housing requirements, such as affordable housing, senior living facilities, or family-sized units. Additionally, comparing these trends to those of the State of Colorado helps highlight relative differences and the underlying drivers of housing needs, ensuring that housing policies and development plans are tailored to the community's unique context and promote sustainable growth.

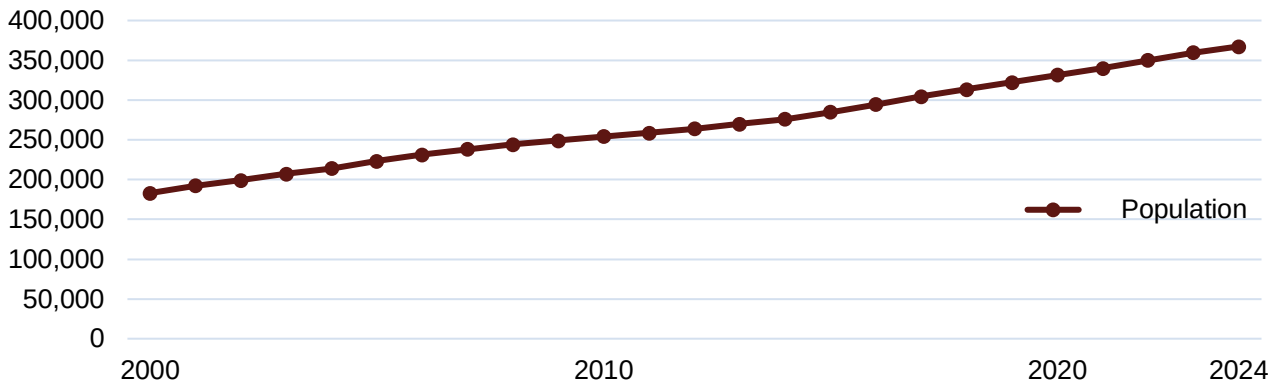
## Population Size and Demographics

### Population Size

As of October 2024, the U.S. Census Bureau estimates the population of Weld County to be 367,453. **Figure 1** shows that Weld County experienced steady growth between 2000 and 2024, with a total increase of 184,379 people. According to the state demographer's office, Weld County was the fastest-growing county in Colorado, ranking first in the state for growth between 2021 and 2022.

In the 2010s, Weld County's population grew rapidly due to a boom in the energy sector (oil and gas) that attracted workers and their families. In the 2020s, the population continued to grow due to economic diversification, including expansions in agriculture, manufacturing, and the service sector. The county's location near major urban areas, such as Fort Collins and Denver, also makes Weld County attractive for individuals who want to work in urban settings but prefer a more suburban or rural living environment.

Figure 1. Weld County Population (2000-2024)



U.S. Census Bureau, Population Division, 2000-2024

**Figure 2** compares Weld County's growth to that of Colorado as a whole. Weld County saw a 41.4% change from 2010 to 2023, while Colorado experienced a 16.4% growth during the same period.

Figure 2. Population Trends Comparison (2010-2023)

| Jurisdiction | July 2010 | July 2020 | July 2021 | July 2022 | July 2023 | Percent Change (2010-2023) |
|--------------|-----------|-----------|-----------|-----------|-----------|----------------------------|
| Weld County  | 254,230   | 331,447   | 339,883   | 350,175   | 359,530   | 41.4%                      |
| Colorado     | 5,050,332 | 5,784,970 | 5,811,121 | 5,840,234 | 5,876,300 | 16.4%                      |

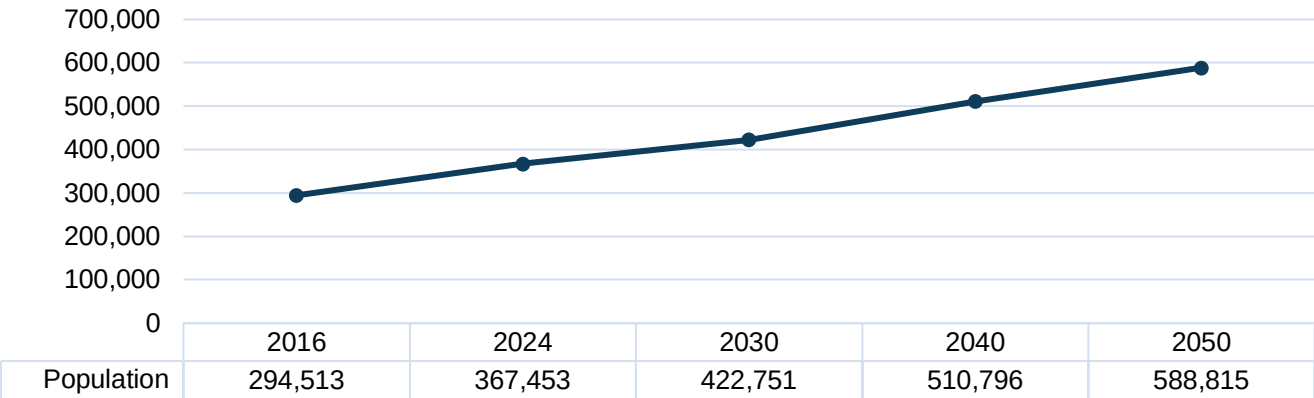
Colorado State Demography Office, 2010-2023



Population Forecast

Weld County experienced significant population growth in the last decade, and according to **Figure 3**, the population is expected to continue increasing. This growth is driven by ongoing economic development and the county's attractive living conditions.

Figure 3. Weld County Population Forecast (2016-2050)



U.S. Census Bureau, Population Division, 2016-2050

Based on U.S. Census Bureau population projections, the county's population is projected to grow by 60.2% between 2024 and 2050, double the growth rate expected for Colorado. The rapid growth of the past decade and the forecast for continued growth underscore the need to increase the supply and diversity of housing, thereby providing opportunities for everyone. The population forecast comparison between Weld County and the State of Colorado is shown in **Figure 4** below.

Figure 4. Population Forecast Comparison (2024-2050)

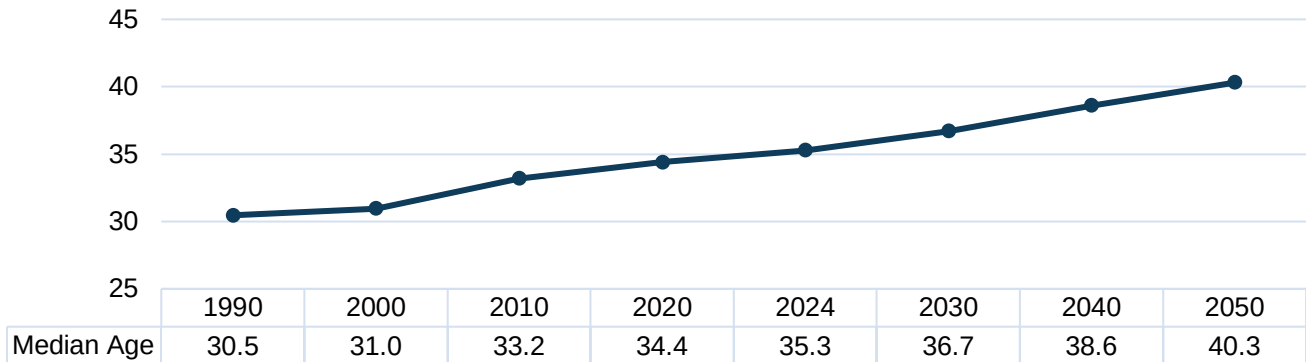
| Jurisdiction | 2024 Population | 2050 Population | Percent Change (2024-2050) |
|--------------|-----------------|-----------------|----------------------------|
| Weld County  | 367,453         | 588,815         | 60.2%                      |
| Colorado     | 5,919,130       | 7,416,589       | 25.3%                      |

Colorado Demography Office, 2024-2050

Demographics

The U.S. Census Bureau tracks the age of Weld County's population. As seen in **Figure 5**, the current median age in Weld County is 35.3. Since 1990, the rate has shifted from 30.5 to 35.3 in 2024, and it is expected to continue increasing to 40.3 years by 2050, indicating an aging population.

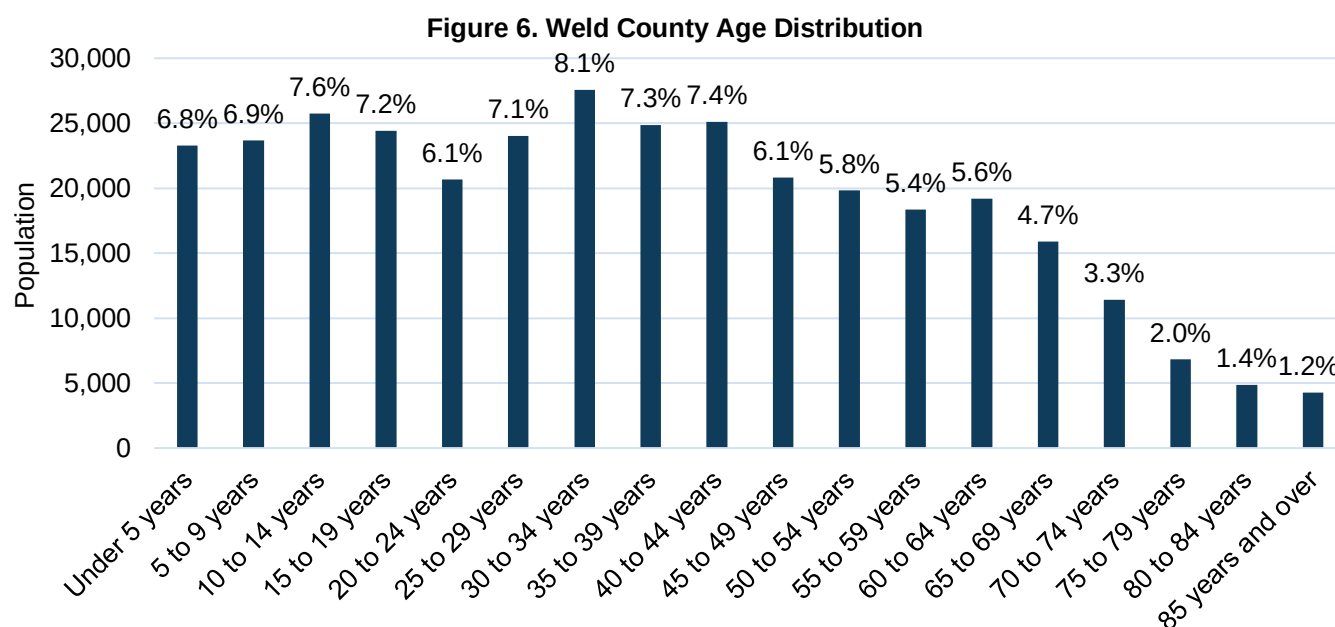
Figure 5. Weld County Median Age Trends (1990-2050)



Colorado Demography Office, 1990-2050



**Figure 6** breaks down the county's current age distribution and shows that 22.9% of the population falls within the ages 45 to 64, who will be of retirement age or older in 20 years. Ages 25 to 44 currently make up almost 30% of the population.



U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S0101

As the population ages, there will be an increased need for housing that suits the needs of older individuals, including retirement communities and assisted living facilities with an emphasis on accessible features. Older adults may also be looking to downsize from family homes to smaller living spaces and less land to maintain.

U.S. Census data show that 87.6% of Weld County's population identifies as one race, while 12.4% identify as two or more races, which is similar to the state's racial makeup. Of the population of Weld County identifying as one race, 76% identify as white, 1.4% identify as Black or African American, and 1.7% identify as Asian. **Figure 7** details a complete breakdown by state and county.

**Figure 7. Race Comparison**

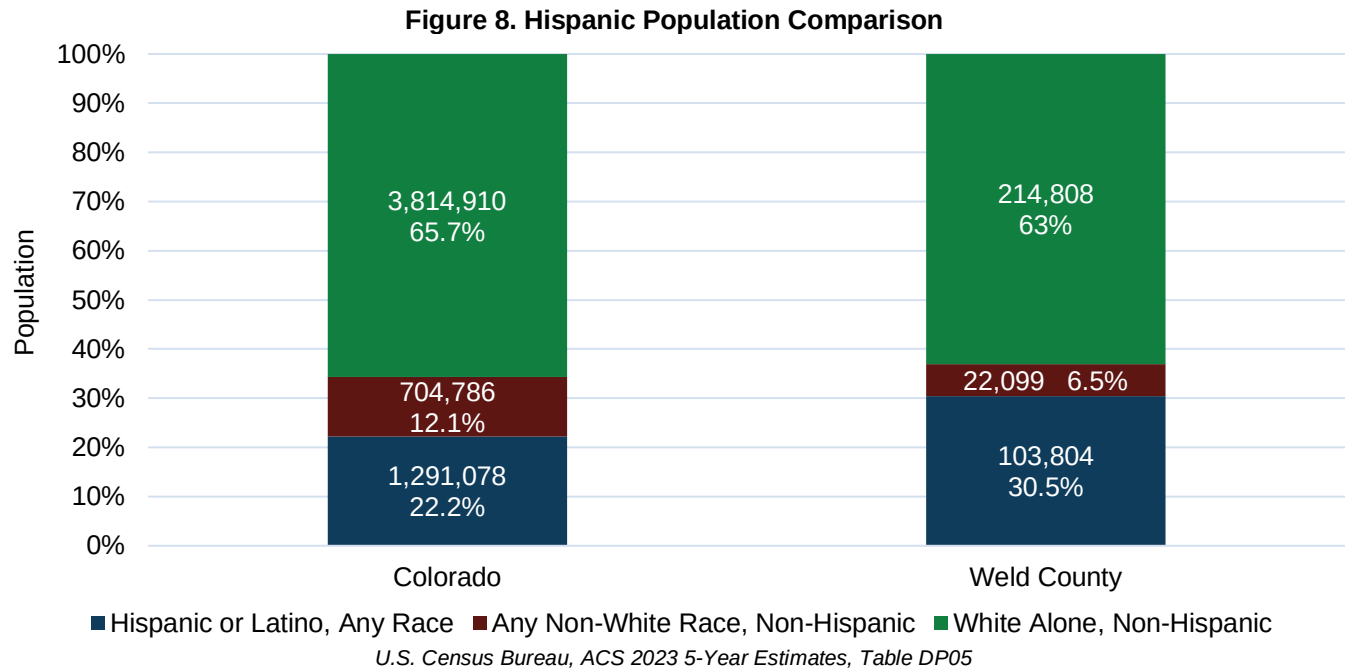
| Race(s)                                    | Colorado  |         | Weld County |         |
|--------------------------------------------|-----------|---------|-------------|---------|
|                                            | Count     | Percent | Count       | Percent |
| One race                                   | 5,072,239 | 87.3%   | 298,557     | 87.6%   |
| White                                      | 4,268,784 | 73.5%   | 258,936     | 76%     |
| Black or African American                  | 232,985   | 4%      | 4,937       | 1.4%    |
| American Indian and Alaska Native          | 58,576    | 1%      | 3,344       | 1%      |
| Asian                                      | 187,534   | 3.2%    | 5,672       | 1.7%    |
| Native Hawaiian and Other Pacific Islander | 8,647     | 0.1%    | 347         | 0.1%    |
| Some Other Race                            | 315,713   | 5.4%    | 25,321      | 7.4%    |
| Two or More Races                          | 738,535   | 12.7%   | 42,154      | 12.4%   |

U.S. Census Bureau, ACS 2023 5-Year Estimates, Table DP05



According to the U.S. Census, about 30.5% of Weld County's population identifies as Hispanic or Latino of any race. Non-White residents who do not identify as Hispanic or Latino make up 6.5% of Weld County's population, while people identifying as White alone, non-Hispanic, account for 63%.

The county's Hispanic/Latino population ratio has grown since the early 2000s, reflecting both natural population growth and continued migration. While the White population has remained the majority, the county has seen an increase in diversity with small increases in other racial groups such as African American, Asian, and Native American residents. **Figure 8** provides a comparison of the population demographics in Weld County and Colorado, highlighting the Hispanic or Latino population of any race, the population of any non-white race, and the non-Hispanic white alone population.



**Figure 8** compares Weld County's Hispanic population to the statewide population. While the percentage of people who identify as White alone makes up the majority at both the county and state levels, the proportion of Non-White, Non-Hispanic residents is 6.5% in Weld County, compared to 12.1% at the state level. Conversely, Weld County has a higher percentage of Hispanic or Latino residents (30.5%) than the state average (22.2%).

**Figure 9** shows that the male-to-female ratio in Weld County is 50.8% male and 49.2% female, mirroring the state's overall sex makeup.

**Figure 9. Sex Comparison**

| Sex    | Colorado  |         | Weld County |         |
|--------|-----------|---------|-------------|---------|
|        | Count     | Percent | Count       | Percent |
| Male   | 2,942,568 | 50.6%   | 172,951     | 50.8%   |
| Female | 2,868,206 | 49.4%   | 167,760     | 49.2%   |

*U.S. Census Bureau, ACS 2023 5-Year Estimates, Table DP05*



## Households

### Total Households

According to the U.S. Census, the current total number of households in Weld County is 120,019. **Figure 10** provides the number of households in each municipality within Weld County.

It should be noted that MCP indicates a multi-county place. The figures reported are the portions of the total population and households in Weld County. The City of Thornton and the Town of Timnath are additional Weld County communities, primarily consisting of undeveloped land or road right-of-way within the county. Greeley, the largest City in Weld County, comprises the largest portion of households from a single municipality in Weld County, with a total of 41,952 households estimated. The total households in unincorporated Weld County equals 18,220, making up 14.1% of the county's total households.

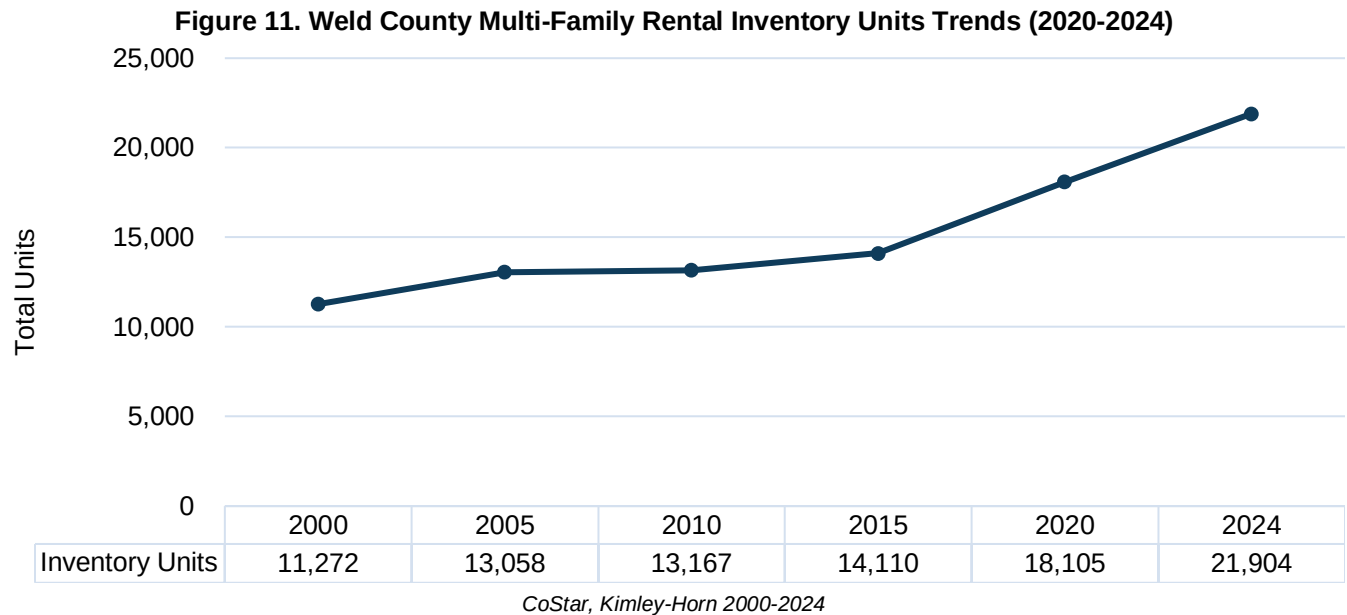
Figure 10. Total Households by Jurisdiction

| Jurisdiction*              | Population Count | Population Percent | Total Households | Households Percent |
|----------------------------|------------------|--------------------|------------------|--------------------|
| <b>Weld County</b>         | <b>350,206</b>   | <b>100%</b>        | <b>129,656</b>   | <b>100%</b>        |
| Ault                       | 2,235            | 0.6%               | 892              | 0.7%               |
| Berthoud (MCP)             | 258              | 0.1%               | 71               | 0.1%               |
| Brighton (MCP)             | 360              | 0.1%               | 129              | 0.1%               |
| Dacono                     | 6,457            | 1.8%               | 2,240            | 1.7%               |
| Eaton                      | 5,924            | 1.7%               | 2,220            | 1.7%               |
| Erie (MCP)                 | 19,273           | 5.5%               | 6,804            | 5.3%               |
| Evans                      | 22,924           | 6.6%               | 8,427            | 6.5%               |
| Firestone                  | 18,041           | 5.2%               | 6,265            | 4.8%               |
| Fort Lupton                | 8,862            | 2.5%               | 3,085            | 2.4%               |
| Frederick                  | 16,531           | 4.7%               | 5,706            | 4.4%               |
| Garden City                | 255              | 0.1%               | 128              | 0.1%               |
| Gilcrest                   | 1,019            | 0.3%               | 349              | 0.3%               |
| Greeley                    | 110,186          | 31.4%              | 41,952           | 32.4%              |
| Grover                     | 155              | 0.04%              | 85               | 0.1%               |
| Hudson                     | 1,634            | 0.5%               | 613              | 0.5%               |
| Johnstown (MCP)            | 12,697           | 3.6%               | 4,416            | 3.4%               |
| Keenesburg                 | 2,071            | 0.6%               | 870              | 0.7%               |
| Kersey                     | 1,475            | 0.4%               | 552              | 0.4%               |
| La Salle                   | 2,328            | 0.7%               | 841              | 0.7%               |
| Lochbuie (MCP)             | 8,109            | 2.3%               | 2,605            | 2%                 |
| Longmont (MCP)             | 1,281            | 0.4%               | 665              | 0.5%               |
| Mead                       | 6,259            | 1.8%               | 2,105            | 1.6%               |
| Milliken                   | 9,056            | 2.6%               | 3,103            | 2.4%               |
| Northglenn (MCP)           | 25               | 0.01%              | 8                | 0.01%              |
| Nunn                       | 527              | 0.2%               | 217              | 0.2%               |
| Pierce                     | 1,093            | 0.3%               | 430              | 0.3%               |
| Platteville                | 2,916            | 0.8%               | 1,034            | 0.8%               |
| Raymer                     | 111              | 0.03%              | 49               | 0.04%              |
| Severance                  | 10,757           | 3.1%               | 3,643            | 2.8%               |
| Windsor (MCP)              | 30,042           | 8.6%               | 11,931           | 9.2%               |
| <b>Unincorporated Area</b> | <b>47,337</b>    | <b>13.5%</b>       | <b>18,220</b>    | <b>14.1%</b>       |

Colorado State Demography Office, 2022 Weld County, Colorado Economic and Demographic Profile

\*MCP indicates a multi-county place. Figures reported are the portions of the total population/households in Weld County. The City of Thornton and the Town of Timnath are additional Weld County communities; however, data is not provided for them as part of the *Weld County Economic and Demographic Profile*.

According to **Figure 11**, in 2024, Weld County had 21,904 rental units in multi-family housing. Among these, 3,865 units are classified as affordable, rent-restricted, or rent-subsidized. Since 2000, the number of rental units has grown by 10,632 multi-family units. Over half of these units (6,630 units) were built between 2017 and 2024. This rise is indicative of the county's overall growth and housing needs, given the total population increase of 72,940 people since 2016, as seen in **Figure 3**.



The total number of households has increased over the past 10 years, growing from 90,465 to 120,019, representing a growth rate of 32.7%. **Figure 12** illustrates the change in the total number of households in Weld County over the past decade. Compared to neighboring counties, Weld County experienced faster growth in total households from 2013 to 2023 than most, except for Broomfield County, which is also a city, and which saw a growth rate of 40.5%.

**Figure 12. Total Households Trends Comparison (2013-2023)**

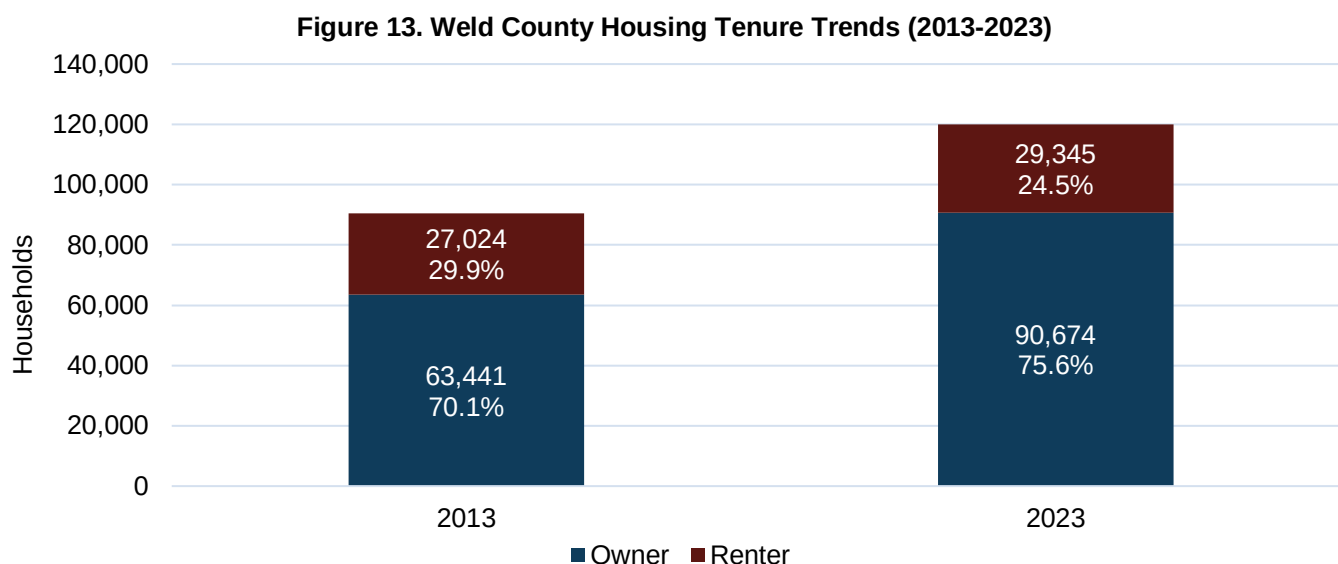
| County                       | 2013 Total Households | 2023 Total Households | Percent Change (2013-2023) |
|------------------------------|-----------------------|-----------------------|----------------------------|
| Weld County                  | 90,465                | 120,019               | 32.7%                      |
| Larimer                      | 121,423               | 151,571               | 24.8%                      |
| Boulder                      | 120,521               | 135,230               | 12.2%                      |
| Broomfield (City and County) | 22,016                | 30,921                | 40.5%                      |
| Adams                        | 152,803               | 184,964               | 21.1%                      |
| Morgan                       | 10,446                | 11,033                | 5.6%                       |
| Logan                        | 8,015                 | 8,148                 | 1.7%                       |

*U.S. Census Bureau, ACS 2013 5-Year Estimates, 2023 5-Year Estimates, Table S1601*



## Tenure of Households

**Figure 13** compares housing trends in Weld County by tenure. In 2023, approximately 90,674 homes (75.6%) in Weld County were owner-occupied, and 29,345 homes (24.5%) were renter-occupied.



U.S. Census Bureau, ACS2013 5-Year Estimates, 2023 5-Year Estimates, Table S2501

Over the past decade, both renter- and owner-occupied homes have increased in number; however, there has been a larger growth rate in owner-occupied housing units, which have grown by 42.9% between 2013 and 2023. Meanwhile, renter-occupied housing units have experienced an 8.6% growth during the same period, indicating a declining overall proportion of renter-occupied housing units compared to owner-occupied units in Weld County. The substantial increase in owner-occupied housing reflects a trend toward homeownership. **Figure 14** shows the changes in housing tenure in Weld County over 10 years.

As seen in **Figure 15**, the percentage of owner-occupied housing units has seen a significantly larger increase in Weld County between 2013 and 2023 compared to the state. Throughout Colorado, owner-occupied housing units have increased by 19.3%, which is about half the county's growth rate. Renter-occupied housing units have experienced greater growth at the state level, with an increase of 14.4%, compared to the county's 8.6% over the past 10 years.

**Figure 14. Weld County Housing Tenure Trends (2013-2023)**

| Tenure                        | 2013   | 2023   | Percent Change (2013-2023) |
|-------------------------------|--------|--------|----------------------------|
| Owner-Occupied Housing Units  | 63,441 | 90,674 | 42.9%                      |
| Renter-Occupied Housing Units | 27,024 | 29,345 | 8.6%                       |

U.S. Census Bureau, ACS2013 5-Year Estimates, 2023 5-Year Estimates, Table S2502

**Figure 15. Colorado Housing Tenure Trends (2013-2023)**

| Tenure                        | 2013      | 2023      | Percent Change (2013-2023) |
|-------------------------------|-----------|-----------|----------------------------|
| Owner-Occupied Housing Units  | 1,292,645 | 1,542,215 | 19.3%                      |
| Renter-Occupied Housing Units | 684,946   | 783,361   | 14.4%                      |

U.S. Census Bureau, ACS2013 5-Year Estimates, 2023 5-Year Estimates, Table S2502

Household Size

Varying household sizes have differing implications for planning and services in a community. Generally, urban areas tend to have smaller household sizes, ranging from 2.5 to 3 persons per household, due to higher living costs and an increase in single-person households. Suburban areas generally have larger household sizes, typically around 3 to 4 persons per household, reflecting a family-oriented living environment. Rural areas, however, may vary widely, but they are more likely to have multi-generational living and lower housing costs, resulting in larger household sizes.

According to the 2023 U.S. Census 5-year estimates, out of the total 120,019 households in Weld County, 78.9% consist of two or more people per household. Two-person households represent the largest market for households in Weld County, accounting for 34.1% of all households, followed by four-or-more-person households, accounting for 28.9%, as seen in **Figure 16**. This is consistent with the average household size in Weld County of 2.8, as seen in **Figure 17**.

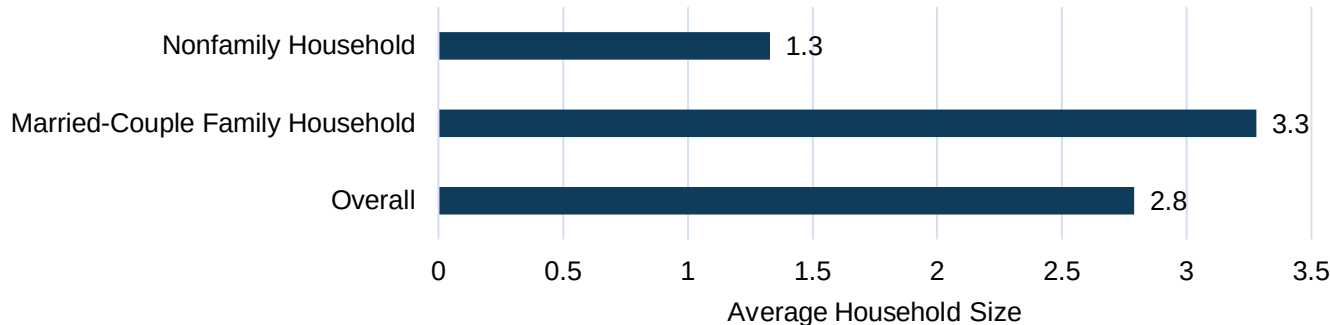
Figure 16. Weld County Household Size

| Household Size             | Total Occupied Housing Units | Percent Total Occupied Housing Units |
|----------------------------|------------------------------|--------------------------------------|
| 1-Person Household         | 25,357                       | 21.1%                                |
| 2-Person Household         | 40,924                       | 34.1%                                |
| 3-Person Household         | 19,065                       | 15.9%                                |
| 4 or More Person Household | 34,673                       | 28.9%                                |

U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2501

While the overall average household size is 2.8, variations are based on household type. For married-couple family households, the average household size is higher at 3.3. In contrast, the average household size for non-family households is smaller, at 1.3. The county's household size distribution is a good indicator of the needed housing unit size.

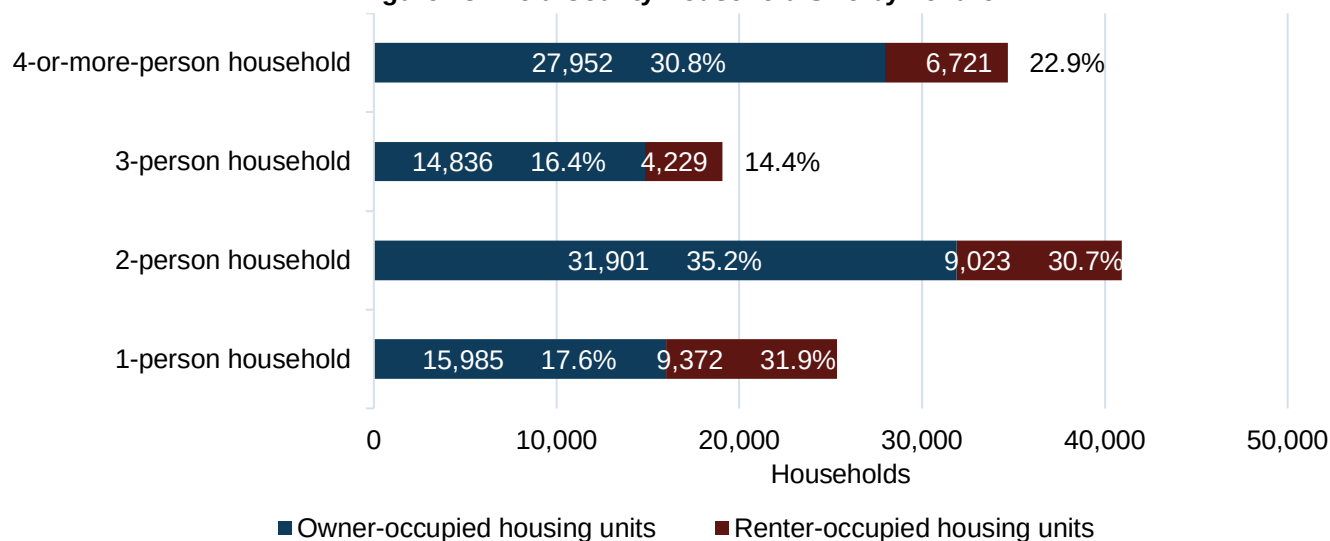
Figure 17. Weld County Average Household Size



U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S1101

According to the 2023 U.S. Census estimates shown in **Figure 18**, the housing tenure distribution in Weld County is 75.6% owner-occupied households and 24.5% renter-occupied households. Owner-occupied households have a higher proportion of two-or-more-person households than renter-occupied households. The only household size where renters have a higher proportion than owners is in one-person households. The higher proportion of one-person rental households suggests a demand for smaller rental units, such as studio or one-bedroom apartments. These smaller units cater to individuals living alone, including young professionals, single adults, and retirees. While one-person households are more prevalent among renters, homeowners tend to need larger homes with multiple bedrooms to accommodate their typically larger household sizes.



**Figure 18. Weld County Household Size by Tenure**

U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2501

As seen in **Figure 19**, over the past 10 years, Weld County's household sizes have increased. Similar to today, in 2013, 2-person households represented the largest share of households, accounting for 30,310 units or 33.5% of all households in Weld County. Between 2013 and 2023, the number of 2-person households increased by 35%, marking the second-largest growth among household sizes. In comparison, 3-person households experienced the highest percentage change during this period, with an increase of 37.7%.

**Figure 19. Weld County Household Size Trends (2013-2023)**

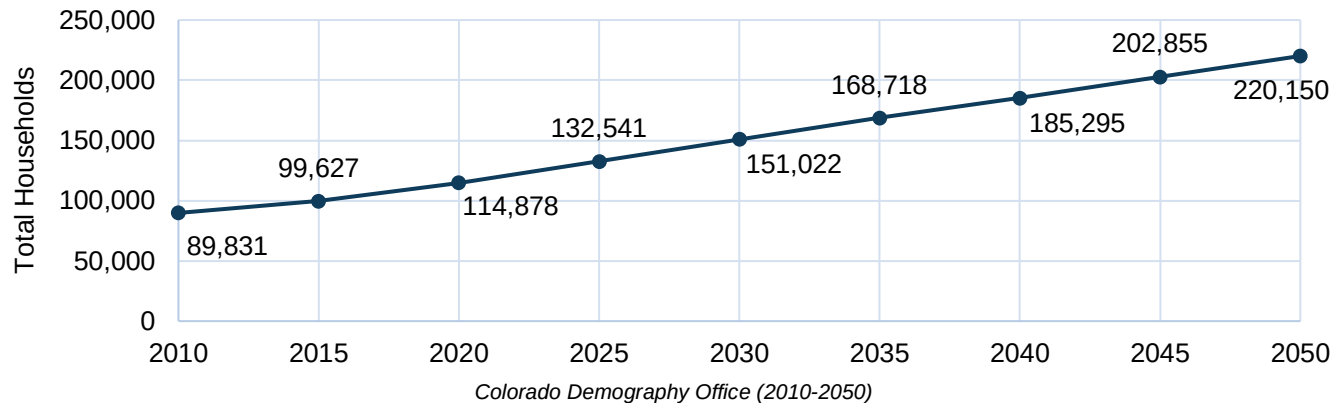
| Household Size             | 2013   | 2023   | Percent Change (2013-2023) |
|----------------------------|--------|--------|----------------------------|
| 1-person household         | 20,000 | 25,357 | 26.8%                      |
| 2-person household         | 30,310 | 40,924 | 35%                        |
| 3-person household         | 13,842 | 19,065 | 37.7%                      |
| 4-or-more-person household | 26,342 | 34,673 | 31.6%                      |

U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table S2501

Household Forecast

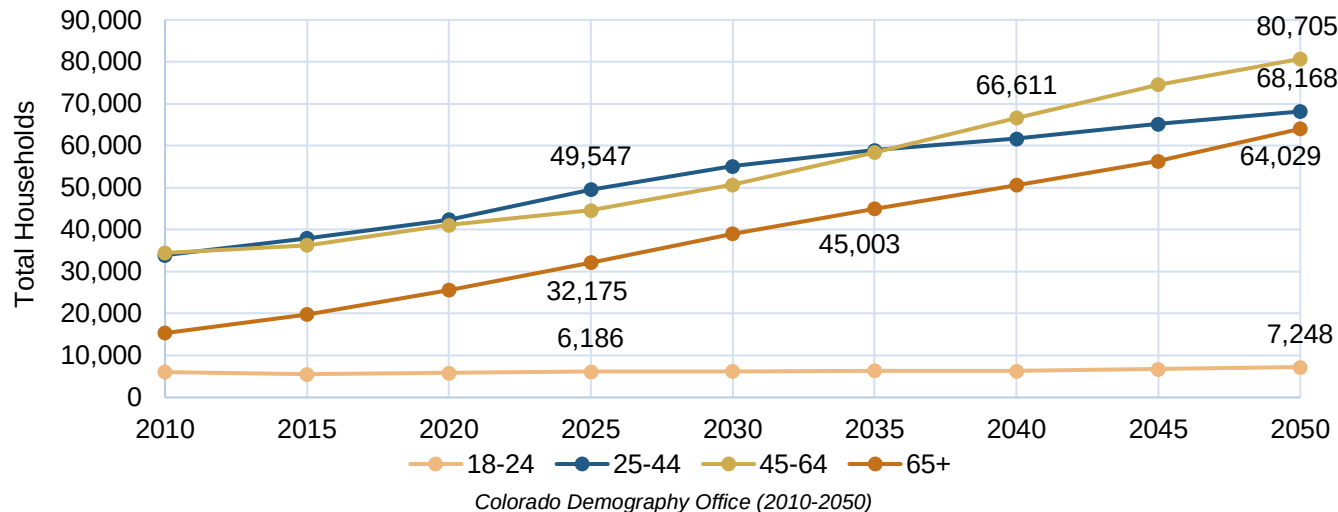
The number of households in Weld County is expected to continue increasing over the next 10 years. The total number of households is projected to grow from 132,541 in 2025 to 168,718 in 2035. This upward trend is expected to reach 220,150 total households by 2050. As seen in **Figure 5**, the median age for Weld County in 2024 was 35.3. It is estimated that the median age will be 40.3 in 2050. **Figure 20** provides the total household projections from 2010 to 2050.

Figure 20. Weld County Total Household Projections (2010-2050)



The household projections by age group for Weld County from 2010 to 2050 indicate changes in household composition. As seen in **Figure 21**, in 2025, individuals aged 25-44 represented the largest group of householders. However, by 2040, the leading age group of householders is projected to be those aged 45-64, and this age group is expected to continue increasing at a rapid rate. Meanwhile, the age range 25-44 years old will also continue to increase, but at a slower rate compared to the 45-64 age group. Between 2025 and 2035, the number of householders aged 65 years and older is expected to increase from 32,175 to 45,003 households. The trendline for ages 18-24 remains relatively stable, likely due to the group's shorter six-year range compared to other age ranges and the influence of young adults residing with their parents or in student housing.

Figure 21. Weld County Household Projections by Age Group (2010-2050)



Household Income Distribution

Income Levels

According to the Department of Housing and Urban Development (HUD) 2024 Income Limits Documentation System, the Greeley Colorado MSA area (which includes all of Weld County) has a median annual family income of \$114,500 compared to the state’s median family income of \$116,400. **Figure 22** compares the median income of Greeley MSA and Colorado.

Figure 22. Median Income Comparison

| 2024 Income Limit Area    | Median Family Income |
|---------------------------|----------------------|
| Greeley MSA (Weld County) | \$114,500            |
| Colorado                  | \$116,400            |

Greeley, Colorado MSA and Colorado HUD 2024 Income Limits Documentation System

HUD sets income limits that determine eligibility for assisted housing programs. Income limits are presented in three different levels as shown in **Figure 23**. When referring to these data, the 4-person household income limit is typically used as a reference point and referred to as a theoretical family of four.

Figure 23. Greeley MSA Income Limits Summary

| 2024 Income Limit Category | Persons in Family |          |          |          |          |           |           |           |
|----------------------------|-------------------|----------|----------|----------|----------|-----------|-----------|-----------|
|                            | 1                 | 2        | 3        | 4        | 5        | 6         | 7         | 8         |
| Extremely Low-Income (30%) | \$24,050          | \$27,500 | \$30,950 | \$34,350 | \$37,100 | \$41,960  | \$47,340  | \$52,720  |
| Very Low-Income (50%)      | \$40,100          | \$45,800 | \$51,550 | \$57,250 | \$61,850 | \$66,450  | \$71,000  | \$75,600  |
| Low-Income (80%)           | \$64,150          | \$73,300 | \$82,450 | \$91,600 | \$98,950 | \$106,300 | \$113,600 | \$120,950 |

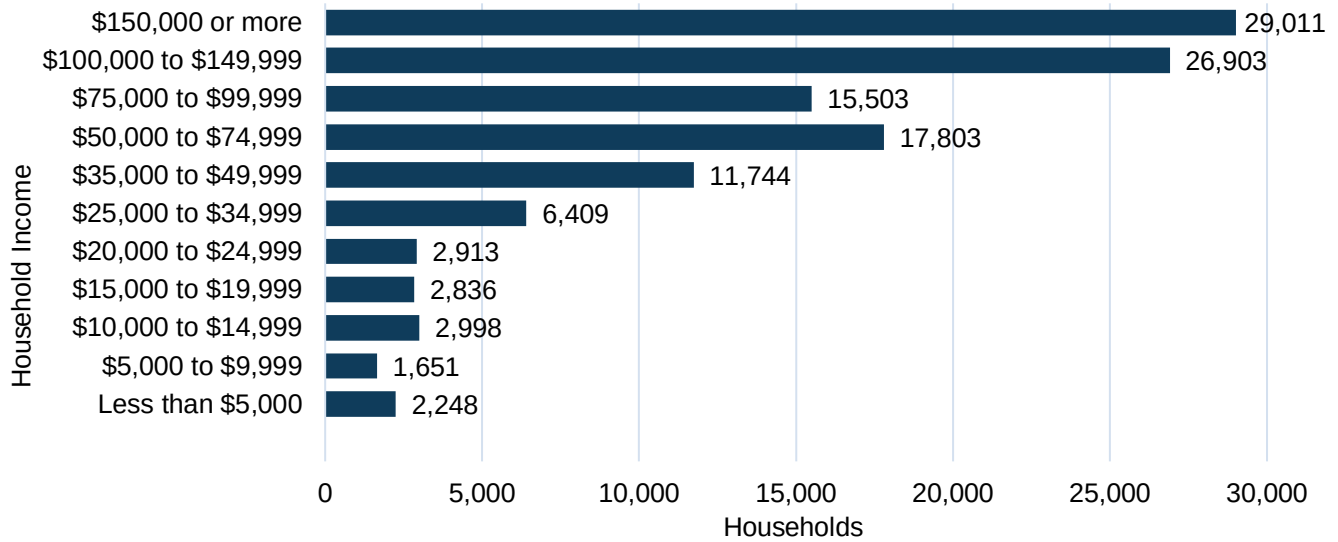
Greeley, Colorado MSA HUD 2024 Income Limits Documentation System

The Census Bureau defines household income as the sum of the income of all people 15 years and older living together in a household. Median Family Income (MFI) is the median income of all family households in the metropolitan region or county. Analysis of housing affordability typically groups all households by income level relative to the Area Median Family Income (AMFI). The median income of non-family households is typically lower than that of family households.

**Figure 24** shows that in 2023, 24.2% of Weld County’s total households had an income of \$150,000 or more, and 22.4% had a household income of \$100,000 to \$149,999. The median household income in 2023 was \$93,287, which is higher than the state’s median household income of \$92,470 for the same year.

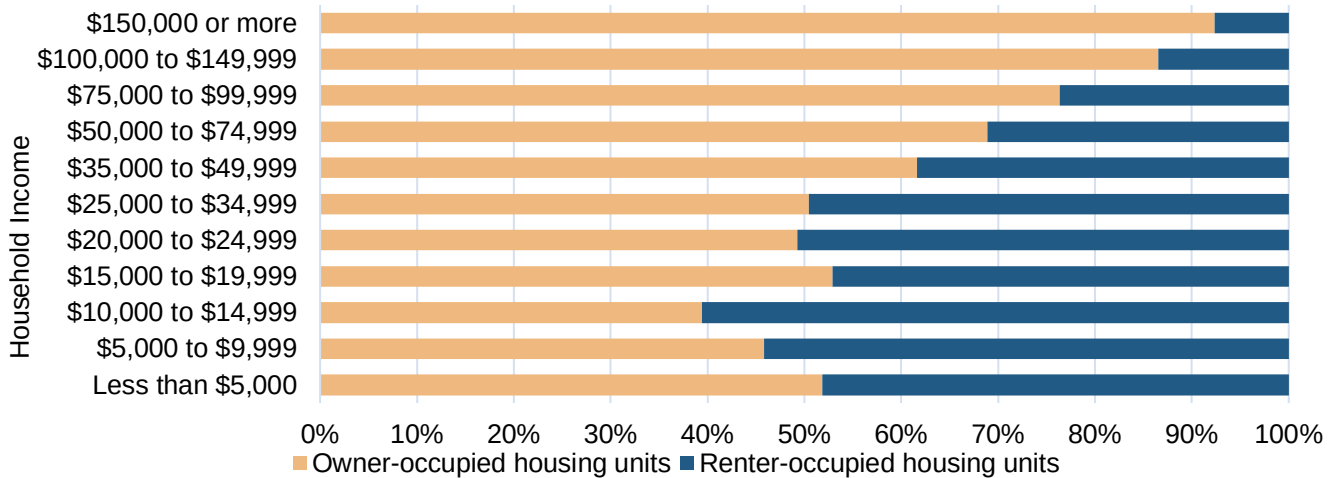




**Figure 24. Weld County Household Income**

U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503

Household income can be broken out into owner-occupied households and renter-occupied households in **Figure 25**, demonstrating the income gap between owners and renters in Weld County. According to the U.S. Census, the median income for owner-occupied households was \$110,209 in 2023, which is more than double the median household income of renter-occupied households at \$52,050.

**Figure 25. Weld County Household Income by Tenure**

U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503

## Chapter 2. Economics

This chapter includes information on the current and projected total number of jobs, jobs and wages by sector, seasonal changes in employment, unemployment, and commuting patterns. The purpose is to illustrate the relationship between the local economy and housing needs, including whether the housing supply is keeping pace with the housing needs of employees filling jobs, whether housing affordability for employees is improving or worsening, and how future economic changes might influence housing needs.

### Job Trends and Projections

#### Jobs and Wages by Sector

Jobs and wages are important factors when considering the community's need for housing, as it may point towards varying needs depending on how much local employees are paid and whether higher-paid positions attract residents to Weld County. Stability in wages and employment may also be reflected in homeownership trends and, more generally, in the community's sustainability.

As seen in **Figure 26**, the top five industries in the county in 2023 are:

- Construction - 13,643 jobs (11.7% of total jobs);
- Manufacturing - 13,267 jobs (11.4% of total jobs);
- Retail Trade - 11,164 jobs (9.6% of total jobs);
- Educational Services - 10,112 jobs (8.7% of total jobs); and
- Health Care and Social Assistance - 10,112 jobs (8.7% of total jobs).

Industries such as Agriculture, Forestry, Fishing, and Hunting and Accommodation and Food Services often require seasonal employees during peak demand but are not exclusively seasonal employers. During planting and harvest seasons, there is likely a demand for seasonal workers in the Agriculture, Forestry, Fishing and Hunting industry, which offers 4,252 jobs or 3.6% of total jobs. The Accommodation and Food Services industry, which provides 9,751 jobs, or 8.3% of total employment, may also experience seasonal demand fluctuations during tourism-heavy periods. There is a wide variation in wages across different sectors. High-wage industries such as Mining, Utilities, and Management of Companies and Enterprises have higher wages but employ fewer people compared to other industries. The industries that employ the most people, Construction, Manufacturing, and Retail Trade, have varying average wages.

**Figure 26. Employment by Industry Sector with Average Annual Wage**

| Job Sector                                  | Establishments | Number of Jobs | Distribution | Average Annual Wage |
|---------------------------------------------|----------------|----------------|--------------|---------------------|
| <b>Total, All Industries</b>                | <b>9,605</b>   | <b>116,867</b> | <b>100%</b>  | <b>\$70,737</b>     |
| Agriculture, Forestry, Fishing, and Hunting | 232            | 4,252          | 3.6%         | \$50,284            |
| Mining                                      | 268            | 6,322          | 5.4%         | \$175,136           |
| Utilities                                   | 39             | 566            | 0.5%         | \$107,900           |
| Construction                                | 1,296          | 13,643         | 11.7%        | \$70,876            |
| Manufacturing                               | 377            | 13,267         | 11.4%        | \$66,352            |
| Wholesale Trade                             | 545            | 4,482          | 8.8%         | \$86,476            |
| Retail Trade                                | 703            | 11,164         | 9.6%         | \$44,980            |
| Transportation and Warehousing              | 489            | 4,171          | 3.6%         | \$72,072            |
| Information                                 | 148            | 806            | 0.7%         | \$66,560            |
| Finance and Insurance                       | 462            | 2,801          | 2.4%         | \$85,384            |
| Real Estate and Rental Leasing              | 454            | 1,539          | 1.3%         | \$62,920            |
| Professional Technical Services             | 1,423          | 4,076          | 3.5%         | \$105,144           |
| Management of Companies and Enterprises     | 111            | 1,787          | 1.5%         | \$121,576           |
| Administrative and Waste Services           | 584            | 6,210          | 5.3%         | \$50,180            |
| Educational Services                        | 155            | 10,112         | 8.7%         | \$49,088            |
| Health Care and Social Assistance           | 892            | 10,112         | 8.7%         | \$56,004            |
| Arts, Entertainment, and Recreation         | 114            | 1,763          | 1.5%         | \$25,636            |
| Accommodation and Food Services             | 538            | 9,751          | 8.3%         | \$24,388            |
| Other Services                              | 681            | 2,984          | 2.6%         | \$51,584            |
| Public Administration                       | 81             | 6,696          | 5.7%         | \$66,092            |
| Unclassified                                | 13             | 40             | 0.03%        | \$46,852            |

*Weld County, Colorado 2024 Demographic Profile: Colorado Department of Labor and Employment, Labor Market Information (LMI Gateway), Quarterly Census Employment and Wages*

According to the *Weld County, Colorado 2024 Demographic Profile*, **Figure 27** lists the top 10 private, non-retail employers for the years 2021 and 2022. This data shows the key industries and major employers that significantly contribute to the local economy. Notably, five out of the ten top employers are located in Greeley.

**Figure 27. Largest Private, Non-Retail Employers (2021-2022)**

| Rank | Company                                      | Product/ Service                           | Location          |
|------|----------------------------------------------|--------------------------------------------|-------------------|
| 1    | JBS USA & Affiliates                         | Beef Processing, corporate HQ, Trucking    | Greeley/Weld      |
| 2    | Banner Health: North Colorado Medical Center | Healthcare                                 | Greeley           |
| 3    | Vestas                                       | Wind Turbine Blade & Nacelle Manufacturing | Brighton          |
| 4    | UC Health                                    | Healthcare                                 | Greeley/Firestone |
| 5    | State Farm Insurance Companies               | Insurance                                  | Greeley           |
| 6    | Leprino Foods                                | Cheese & Dairy Foods Manufacturing         | Greeley           |
| 7    | Colorado Premium Foods                       | Beef & Pork Foods Manufacturing            | Greeley           |
| 8    | J.M Smucker Company                          | Prepared Food Manufacturing                | Longmont          |
| 9    | McLane Company, Inc.                         | Food Distribution                          | Longmont          |
| 10   | Carestream Health Inc.                       | Medical and Dental Imaging                 | Windsor           |

*Weld County, Colorado 2024 Demographic Profile: Metro Denver, Major Employers by County - 06/2022, Upstate Colorado Economic Development – 03/2023*

**Figure 28. Largest Non-Retail Employers (2021-2022)**

| Rank | Company                         | Product/Service             | Location      |
|------|---------------------------------|-----------------------------|---------------|
| 1    | Greeley/Evans School District 6 | Public School District      | Greeley/Evans |
| 2    | Weld County                     | Government                  | Greeley/Weld  |
| 3    | University of Northern Colorado | Public Four-Year University | Greeley/Weld  |
| 4    | City of Greeley                 | Government                  | Greeley       |
| 5    | Aims Community College          | Public Community College    | Weld County   |

*Weld County, Colorado 2024 Demographic Profile: Metro Denver, Major Employers by County - 06/2022, Upstate Colorado Economic Development – 03/2023*

## Job Projections

The *Weld County, Colorado 2024 Demographic Profile* by Upstate Colorado Economic Development defines industry clusters as “geographic concentrations of interconnected companies, specialized suppliers, service providers, firms in related industries, and associated institutions”, that will continue to be a part of regional communities' other economic development programming and activities. They highlight some candidates for a cluster growth strategy that will represent the types of industries most likely to respond to a coordinated, regional cluster growth strategy. The candidates include:

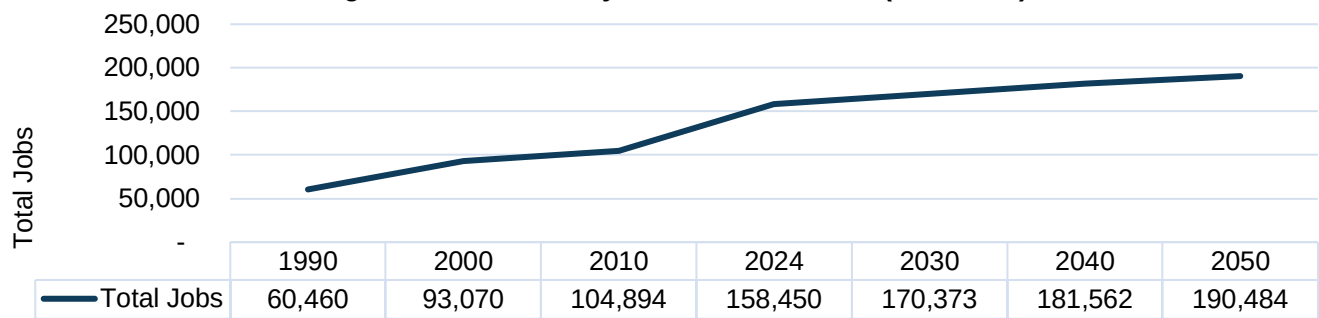
- Bioscience & Medical Devices
- Distribution & E-Commerce
- Fabrication & Production Technology Mfg.
- Food Processing & Manufacturing
- Information Technology
- Plastics

They also highlight other important economic drivers that are crucial to industries and will continue to be part of regional communities' economic development programming and activities. These clusters include the following industries:

- Agricultural Production, Inputs & Services
- Construction
- Education & Knowledge Creation
- Energy
- Hospitality & Tourism
- Local Health Services

According to **Figure 29**, Weld County has experienced significant job growth and is expected to continue on this trajectory. In 2000, there were 93,070 jobs in the county, and this has increased to 154,449 jobs by 2023.

Figure 29. Weld County Total Jobs Forecast (1990-2050)



Colorado Demography Office, 2024

Between 2024 and 2050, the county is projected to add an additional 32,034 jobs, representing a growth rate of 20.2%. This is slightly below the statewide projected growth rate of 20.4%, as shown in **Figure 30**.

Figure 30. Job Growth Comparison

| Jurisdiction | 2024 Jobs | 2050 Jobs | Percent Change |
|--------------|-----------|-----------|----------------|
| Weld County  | 158,450   | 190,484   | 20.2%          |
| Colorado     | 3,734,721 | 4,497,878 | 20.4%          |

Colorado Demography Office, 2024

As employment opportunities increase, the demand for housing is expected to rise accordingly. Employment opportunities tend to attract more people to the area, leading to increased migration for those seeking proximity to jobs. Additionally, employment growth can lead to higher income levels, thereby increasing the ability of residents to afford housing. If the housing supply does not keep pace with this demand, however, prices can rise, making housing less affordable for lower-income workers. As demand increases, the cost of living may also rise, potentially leading to the displacement of existing households.

Conversely, housing stock limitations may restrict workers' ability to move to an area, ultimately impacting economic growth and business development. The availability of suitable housing is crucial for attracting businesses to an area. Companies are more likely to invest in regions where their employees can find affordable and adequate housing, supporting overall economic development.

Essential workers are individuals whose jobs are critical to maintaining the essential functions and services of society, especially during emergencies or crises such as the COVID-19 pandemic. Essential workers typically fall into several key categories, including Construction, Educational Services, Health Care and Social Assistance, Public Administration, and Agriculture, Forestry, Fishing, and Hunting. The U.S. Census Bureau's 2022 North American Industry Classification System provides detailed information on this structure:

- **Construction:** Includes building construction, civil engineering, utility system construction, roadway construction, and other types of construction.
- **Educational Services:** Encompasses teachers from preschool to university level, educational support services, and all other schools and instruction.
- **Health Care and Social Assistance:** Includes offices of physicians, dentists, and other health practitioners, hospitals, assisted living facilities, childcare, and other relief services.
- **Public Administration:** Includes local officials, police and fire protection, human resources, housing and economic programs, and national security and international affairs.
- **Agriculture, Forestry, Fishing, and Hunting:** Includes employment opportunities such as crop and produce farming, animal husbandry, and farming labor.





Three of these job sectors have been identified among the top 5 industries in the county in 2023. The Construction sector employs 13,063 individuals, accounting for 11.7% of total jobs. The Educational Services sector employs 10,112 individuals, accounting for 8.7% of total employment. The Health Care and Social Assistance sector employs 10,112 individuals, making up 8.7% of total jobs.

**Figure 31** lists the essential services in Weld County and compares the average monthly wage to owner and renter housing costs to determine if they would be cost-burdened. This analysis presents the percentage of income that the average employee in each job sector allocates to housing costs, depending on whether they own or rent their homes. Being cost-burdened indicates that a significant portion of the household's income is dedicated to housing, leaving less available for other essential needs such as food, healthcare, transportation, and education.

**Figure 31. Essential Worker Median Income to Median Housing Cost Comparison**

| Job Sector                                  | Number of Jobs | Average Annual Wage | Average Monthly Wage | Owner Cost Burden | Renter Cost Burden |
|---------------------------------------------|----------------|---------------------|----------------------|-------------------|--------------------|
| Construction                                | 13,643         | \$70,876            | \$5,906              | 76.5%             | 29.3%              |
| Educational Services                        | 10,112         | \$49,088            | \$4,091              | 110.4%            | 42.3%              |
| Health Care and Social Assistance           | 10,112         | \$56,004            | \$4,667              | 96.8%             | 37%                |
| Public Administration                       | 6,696          | \$66,092            | \$5,508              | 82%               | 31.4%              |
| Agriculture, Forestry, Fishing, and Hunting | 4,252          | \$50,284            | \$4,190              | 107.8%            | 41.3%              |

*Weld County, Colorado 2024 Demographic Profile, U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503 and Table S2503, Fannie Mae Mortgage Calculator*

The monthly housing costs are determined using the U.S. Census 2023 median home value and rent, with estimates calculated using the Fannie Mae mortgage calculator. In **Figure 32**, the annual and monthly income required to afford housing costs is based on spending less than 30% of income on housing. For homeowners estimated to pay \$4,518 in monthly housing costs, their monthly income to avoid being cost-burdened by 30% would need to be \$15,060. This means homeowners would have to earn more than \$180,720 annually for a median-priced home, greater than the median annual wage of the highest-paying job sector in Weld County, mining, at \$175,136.

For renters with estimated monthly housing costs of \$1,729, their monthly income to avoid being cost-burdened would need to be \$5,763, or an annual income of \$69,160. This annual income limit is higher than the median annual wage in four out of the five essential worker sectors.

**Figure 32. Weld County Annual Income Needed to Afford Housing Costs**

| Tenure | Monthly Housing Costs (Median) | Annual Income Needed to Afford Housing Costs | Monthly Income to Afford Housing Costs |
|--------|--------------------------------|----------------------------------------------|----------------------------------------|
| Owner  | \$4,518                        | \$180,720                                    | \$15,060                               |
| Renter | \$1,729                        | \$69,160                                     | \$5,763                                |

*Weld County, Colorado 2024 Demographic Profile, U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503 and Table S2503, Fannie Mae Mortgage Calculator*



## Labor Force and Unemployment

### Labor Force Trends

A "healthy" unemployment rate can vary depending on economic conditions; however, a rate of around 4-5% is generally considered healthy for urban areas. This rate indicates a balance where most people who want to work can find jobs, and there is still some movement in the job market.

For rural areas, the situation can be more complex. Rural communities often face higher and more volatile unemployment rates due to factors such as lower population density, fewer job opportunities, and economic reliance on specific industries, such as agriculture or manufacturing. A healthy unemployment rate in rural areas might be slightly higher, around 5-6%, reflecting these challenges.

According to the U.S. Census, and as shown in **Figure 33**, labor force participation rates are highest among individuals aged 20-54 years, with relatively low unemployment rates. Specifically, individuals aged 35-44 and 45-54 have the highest labor force participation rate, at 86.30%. Weld County has relatively high labor force participation rates, indicating that a substantial portion of the population is actively engaged in the workforce. The unemployment rate for people above 60 years of age is low because those who are retired are not considered part of the labor force. This is similar to the unemployment rate of people under 24 years of age due to education commitments. Overall, the county has a total labor participation rate estimated to be 69.8% and an employment/population ratio of 66.4%. The unemployment rate for Weld County is 4.7%.

**Figure 33. Labor Force and Unemployment Rate by Age**

| Age                      | Total          | Labor Force Participation Rate | Employment/Population Ratio | Unemployment Rate |
|--------------------------|----------------|--------------------------------|-----------------------------|-------------------|
| 16-19 years              | 18,972         | 48.3%                          | 40.9%                       | 15.2%             |
| 20-24 years              | 20,679         | 81.4%                          | 75.3%                       | 7.3%              |
| 25-29 years              | 24,041         | 84.9%                          | 80.9%                       | 4.6%              |
| 30-34 years              | 27,548         | 85.8%                          | 81.8%                       | 4.1%              |
| 35-44 years              | 49,957         | 86.3%                          | 82.7%                       | 4%                |
| 45-54 years              | 40,639         | 86.3%                          | 83.5%                       | 3.2%              |
| 55-59 years              | 18,351         | 79.4%                          | 77.1%                       | 2.9%              |
| 60-64 years              | 19,190         | 64.2%                          | 61.6%                       | 4.1%              |
| 65-74 years              | 27,286         | 26.1%                          | 24.9%                       | 4.7%              |
| 75 years+                | 15,943         | 6.9%                           | 6.6%                        | 4.2%              |
| <b>Weld County Total</b> | <b>262,606</b> | <b>69.8%</b>                   | <b>66.4%</b>                | <b>4.7%</b>       |

*U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2301*

The labor participation rate in Weld County has increased from 67.9% to 69.8%, representing a 2.8% increase in labor force participation since 2013. In 2013, the state's labor force participation rate was 69%. By 2023, it had decreased to 68.6%, marking a decline of just over 0.5%. **Figure 34** shows how labor force participation rates have changed in Colorado and Weld County over 10 years.

**Figure 34. Labor Force Participation Rate Comparison (2013-2023)**

| Jurisdiction | Labor Force Participation Rate |       | % Change |
|--------------|--------------------------------|-------|----------|
|              | 2013                           | 2023  |          |
| Weld County  | 67.9%                          | 69.8% | 2.8%     |
| Colorado     | 69%                            | 68.6% | -0.6%    |

*U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2301*

The unemployment rate in Weld has decreased from 8.1% in 2013 to 4.7% in 2023, representing a 42% decrease in unemployment. The unemployment rate in Colorado has decreased by 47.1% since 2013. Both the state and the county had a relatively high unemployment rate in 2013, which dropped to what is considered a “healthy” unemployment rate in 2023. Several factors may have contributed to this. Colorado and Weld County have experienced significant growth over the past decade, resulting in the creation of new jobs and potentially decreasing unemployment rates in both areas. **Figure 35** shows how the unemployment rate in Colorado and Weld County has changed in Colorado and Weld County over a 10-year period.

**Figure 35. Unemployment Rate Comparison (2013-2023)**

| Jurisdiction | Unemployment Rate |      | % Change |
|--------------|-------------------|------|----------|
|              | 2013              | 2023 |          |
| Weld County  | 8.1%              | 4.7% | -42%     |
| Colorado     | 8.5%              | 4.5% | -47.1%   |

*U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2301*

## Commuting Patterns

People often choose housing based on its proximity to their workplace. Shorter commutes are generally preferred, resulting in higher demand for housing in areas near employment hubs. However, higher housing costs can prompt people to live farther away, leading to longer commutes. Affordable housing options in suburban or rural areas may attract people willing to commute longer distances, but this can also lead to urban sprawl and increased spending on transportation.

## Commute Trends

“LEHD OnTheMap” is a web-based mapping and reporting application developed by the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) program. It provides detailed information about where workers are employed and where they live. As previously listed in **Figure 27** and **Figure 28**, many of the top employers are located in the City of Greeley. Greeley is one of the fastest-growing cities in Colorado, driving an increase in both population and employment in Weld County. According to the 2022 LEHD OnTheMap data shown in **Figure 36** and **Figure 37**, out of the 106,267 people employed in Weld County, 59,385 (33.2%) are both living and working within the county. In contrast, **Figure 38** shows 119,428 (66.8%) residents are employed outside of Weld County, and 46,882 (44.1%) individuals commute into the county for work. This suggests that a substantial number of workers commute regularly out of Weld County for employment.

**Figure 36. Weld County Labor Market Size**

| Labor Market              | 2022    |       |
|---------------------------|---------|-------|
|                           | Count   | Share |
| Employed in Weld County   | 106,267 | N/A   |
| Living in Weld County     | 178,813 | N/A   |
| Net Job Inflow or Outflow | -72,546 | N/A   |

*LEHD OnTheMap, 2022*

**Figure 37. Weld County Labor Force Efficiency**

| Residency                                  | 2022    |       |
|--------------------------------------------|---------|-------|
|                                            | Count   | Share |
| Living in Weld County                      | 178,813 | 100%  |
| Living and Employed in Weld County         | 59,385  | 33.2% |
| Living in Weld County but Employed Outside | 119,428 | 66.8% |

*LEHD OnTheMap, 2022*

**Figure 38** shows employment patterns in Weld County, detailing the total number of jobs within the county, the number of individuals both employed and residing in the county, and the number of individuals employed in Weld County but commuting from outside areas. This comparison highlights the distinction between local residents who participate in the workforce and those who commute into the county for employment.

**Figure 38. Weld County Employment Efficiency (All Jobs)**

| Employment                                 | 2022    |       |
|--------------------------------------------|---------|-------|
|                                            | Count   | Share |
| Employed in Weld County                    | 106,267 | 100%  |
| Employed and Living in Weld County         | 59,385  | 55.9% |
| Employed in Weld County but Living Outside | 46,882  | 44.1% |

LEHD OnTheMap, 2022

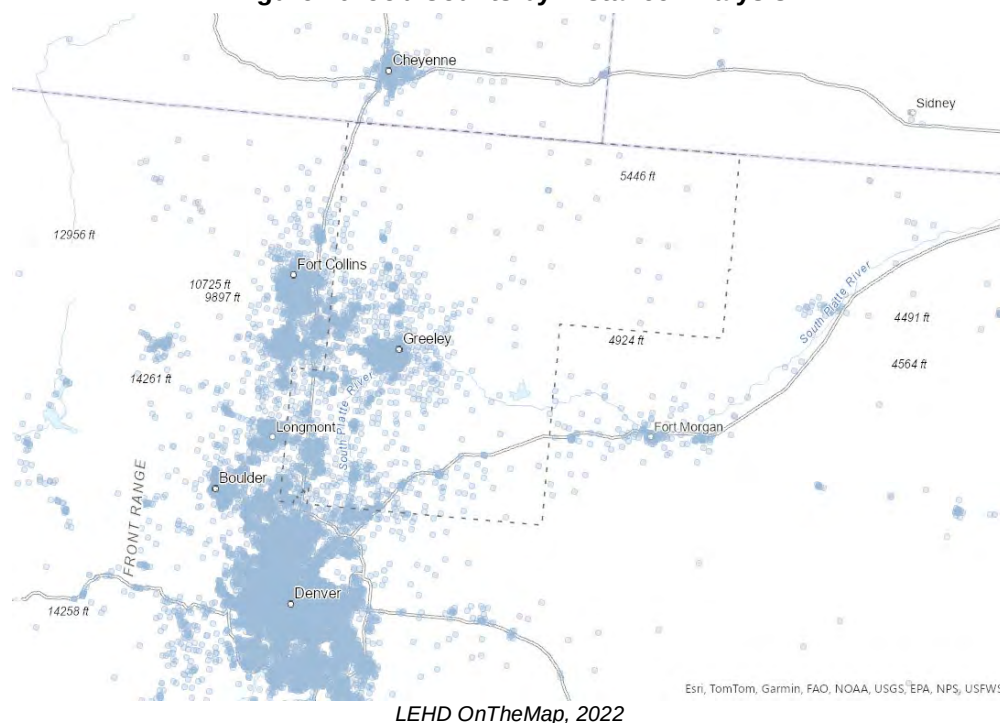
**Figure 39** job counts are based on the distance between the home census block, which represents the geographic area where a worker resides within Weld County, and the work census block, which represents the area where the worker is employed. Over 60% of workers travel 24 miles or less to their workplace, a relatively short average commute for the majority of the workforce. Conversely, only a small portion of workers commute more than 50 miles to their place of employment, indicating that longer commutes are less common within the county.

**Figure 39. Job Counts by Distance**

| Home Census Block to Work Census Block | 2022    |       |
|----------------------------------------|---------|-------|
|                                        | Count   | Share |
| Total All Jobs                         | 178,813 | 100%  |
| Less than 10 miles                     | 55,908  | 31.3% |
| 10 to 24 miles                         | 54,494  | 30.5% |
| 25 to 50 miles                         | 42,553  | 23.8% |
| Greater than 50 miles                  | 25,858  | 14.5% |

LEHD OnTheMap, 2022

**Figure 40** presents a spatial analysis of job counts both within and beyond the county boundaries. This visualization identifies key areas that function as employment hubs for Weld County's workforce, offering insights into the geographic distribution of job opportunities and commuting patterns.

**Figure 40. Job Counts by Distance Analysis**

Greeley employs 29,681 people, or 16.6% of the Weld County workforce, while Denver employs 18,167 people, or 10.2% of the workforce. Greeley, which has the highest job count in Weld County, is projected to continue growing in population.

**Figure 41** presents the job count for workers residing in Weld County. "All other jurisdictions" refers to other cities and towns that are not specifically listed in the table. As the largest job center in Weld County, employing 29,681 individuals, Greeley plays a major role in driving housing needs. Greeley's projected population growth indicates that future housing development should significantly focus on this jurisdiction to align with job availability and workforce demand.

**Figure 41. Employment Jurisdictions of Workers Living in Weld County**

| Employment Jurisdictions        | Count   | Share |
|---------------------------------|---------|-------|
| All Places (Cities, CDPs, etc.) | 178,813 | 100%  |
| Greeley                         | 29,681  | 16.6% |
| Denver                          | 18,176  | 10.2% |
| Fort Collins                    | 11,787  | 6.6%  |
| Loveland                        | 8,511   | 4.8%  |
| Longmont                        | 7,485   | 4.2%  |
| Aurora                          | 6,586   | 3.7%  |
| Boulder                         | 6,294   | 3.5%  |
| Windsor                         | 4,665   | 2.6%  |
| Westminster                     | 3,515   | 2%    |
| Thornton                        | 3,070   | 1.7%  |
| All Other Jurisdictions         | 79,043  | 44.2% |

LEHD OnTheMap, 2022



## Chapter 3. Housing Inventory

This analysis provides insight into the existing housing supply, including the diversity of available housing unit types, age and condition of units, and past and planned production rates.

### Housing Units

#### Total Housing Units and Housing Types

According to **Figure 42**, in 2013, Weld County had 90,465 occupied housing units. This has since increased by 32.7% to 120,019 occupied housing units as of 2023.

**Figure 42. Weld County Occupied Housing Units Trends (2013-2023)**

| Occupied Housing Units | 2013   | 2023    | Percent Change (2013-2023) |
|------------------------|--------|---------|----------------------------|
|                        | 90,465 | 120,019 | 32.7%                      |

*U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table S2504*

The shifts in total occupied, owner-occupied, and renter-occupied units are shown in **Figures 43 and 44**. Single-detached units are the predominant type in both renter and owner-occupied housing. Single-detached units comprised 41.2% of renter-occupied units in 2013, decreasing to 34% in 2023. Single-detached units made up 87.9% of owner-occupied housing units in 2013, a percentage that has since declined slightly to 87.4% in 2023. Over time, renters have shifted towards apartments, particularly small 3- to 4-unit complexes and larger complexes with 10 or more units. While single, detached units remain the most common type, they have seen a decrease in both renter-occupied and owner-occupied categories. This may indicate a shift in preference or an increase in the types of units available on the market as more multi-family developments are approved and constructed.

**Figure 43. Weld County Units in Owner-Occupied Structure Trends (2013-2023)**

| Owner-Occupied Housing Units         | 2013  | 2023  | Percent Change (2013-2023) |
|--------------------------------------|-------|-------|----------------------------|
| 1, detached                          | 87.9% | 87.4% | -0.5%                      |
| 1, attached                          | 3.1%  | 3.9%  | 0.8%                       |
| 2 apartments                         | 0.3%  | 0.2%  | -0.1%                      |
| 3 or 4 apartments                    | 0.4%  | 0.5%  | 0.1%                       |
| 5 to 9 apartments                    | 0.4%  | 0.7%  | 0.3%                       |
| 10 or more apartments                | 0.4%  | 0.5%  | 0.1%                       |
| Mobile home or other type of housing | 7.5%  | 6.8%  | -0.7%                      |

*U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table S2504*

**Figure 44. Weld County Units in Renter-Occupied Structure Trends (2013-2023)**

| Renter-Occupied Housing Units        | 2013  | 2023  | Percent Change (2013-2023) |
|--------------------------------------|-------|-------|----------------------------|
| 1, detached                          | 41.2% | 34%   | -7.2%                      |
| 1, attached                          | 5.1%  | 5.7%  | 0.6%                       |
| 2 apartments                         | 5.1%  | 6.2%  | 1.1%                       |
| 3 or 4 apartments                    | 7.8%  | 11.2% | 3.4%                       |
| 5 to 9 apartments                    | 10.2% | 10.4% | 0.2%                       |
| 10 or more apartments                | 24%   | 26.5% | 2.5%                       |
| Mobile home or other type of housing | 6.6%  | 5.9%  | -0.7%                      |

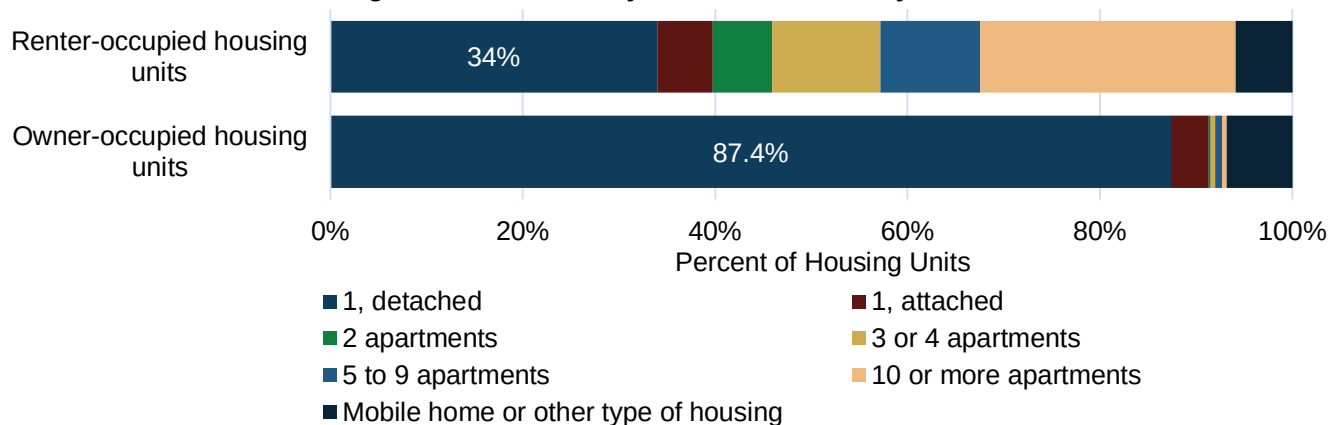
*U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table S2504*

A diverse housing stock offers numerous benefits to a community, enhancing its resilience, inclusivity, and overall quality of life. Economically, communities with a mix of housing types can better withstand downturns and attract a broader range of residents, stabilizing the local economy. Socially, a variety of housing types and price points promote inclusivity, creating vibrant and dynamic communities where people from diverse backgrounds can live and interact. This diversity also addresses affordability issues, preventing displacement and ensuring long-term residents can remain in their communities. Sustainable development is supported through mixed housing, leading to more efficient land use and reduced urban sprawl, which improves access to amenities and services. Additionally, having a range of housing options enhances quality of life by allowing individuals and families to find homes that best suit their needs and lifestyles, fostering higher satisfaction and a stronger sense of community. Ultimately, neighborhoods with diverse housing options tend to have more stable property values, attracting a broader range of buyers and renters, and thereby contributing to a healthier real estate market. There are several benefits to different unit types, which may attract other tenants.

- **Single-Family Units:** Single-family units are generally preferred by tenants who want more living space, indoors and outdoors, such as families. They generally offer more privacy in terms of the space between neighboring homes and their own yards.
- **Multi-Family Units:** These can include apartments/condos, duplexes, triplexes, etc. Multi-family units are typically more affordable than single-family homes. Residents generally share communal amenities and spaces. Amenities can often include pools, gyms, and maintenance services. These developments are generally denser than single-family subdivisions and tend to be located closer to public transportation, retail, and service necessities, as well as community resources.
  - **Townhomes:** Townhomes can offer an “in-between” for single-family homes and multi-family developments. They are generally more affordable than single-family homes, allowing young families or professionals to become homeowners.
  - **Senior Housing:** Senior housing is typically offered in apartment-style buildings, providing shared resources and amenities. Some senior housing developments may offer units for people who can live independently but want close proximity to assistance, as needed, and community.
- **Co-Housing:** Co-housing offers an affordable housing option and promotes close-knit relationships among residents. Such living environments may benefit lower-income households, provide childcare opportunities, and build community for single-person households.
- **Manufactured Homes/Manufactured Home Parks:** Manufactured homes are generally more affordable than traditional site-built homes. Newer manufactured homes are built to state or federal standards. Manufactured home parks also offer community living, with some offering pools and parks for residents.

**Figure 45** compares Weld County housing types by tenure in 2023. The data are pulled from the Census, which means the figures are estimates, and there may be additional housing types that are not reflected.

**Figure 45. Weld County Units in Structure by Tenure**



*U.S. Census Bureau, 2023 5-Year Estimates, Table S2504*

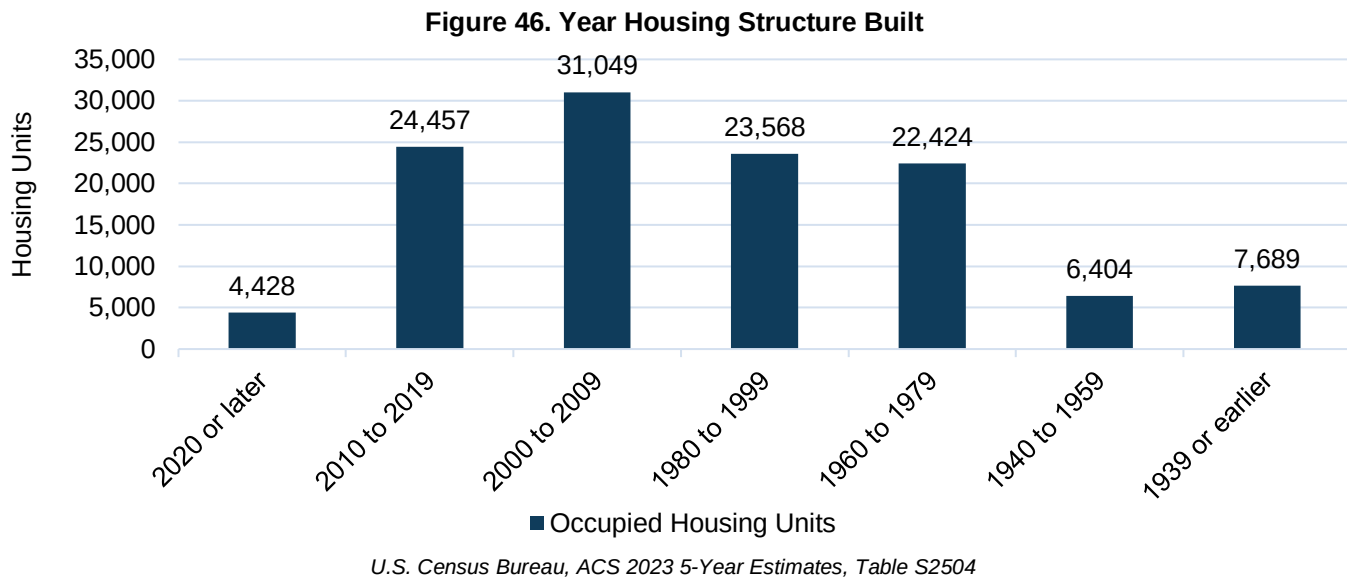




Housing Condition and Age

Housing age can be an important factor for identifying the rehabilitation and improvements needed. Generally, units over the age of 30 years are more likely to need maintenance or upgrades compared to newer homes. In addition, homes built before 1978 may have lead-based paint, and homes built before the 1980s may also have asbestos. Radon can be a concern in homes of any age, but older homes may have more cracks and openings through which radon can enter.

A large portion (46.2%) of Weld County units were built between 2000 and 2019. Structures built between 1960 and 1999 total 45,992 units (38.3%). Less than 4% of housing structures were built between 2019 and 2023. **Figure 46** shows that about 50% of the Weld County housing stock was built 25 years or more ago (pre-1999).



Housing Vacancy and Occupancy

Vacancy

A healthy vacancy rate typically falls between 3% and 5%. This range indicates a balanced housing market where there is enough available housing to accommodate new residents and allow for mobility, but not so much that it suggests an oversupply or economic issues. However, for rural communities, this percentage can be slightly higher, ranging from 5% to 7%, depending on the community’s economy and population trends.

**Figure 47** shows vacancy status trends from 2013 to 2023. In 2023, the total vacancy count was 5,014 compared to 6,414 in 2013, a 21.8% decrease in Weld County vacancies. In 2023, 349 (7%) of the total vacancies were for seasonal, recreation, or occasional use. Between 2013 and 2023, the number of houses for seasonal, recreational, or occasional use decreased by 20.1%. Homes sold but not occupied experienced the greatest increase during this time, at about 327%. The Census data does not provide reasoning behind this. Still, possible reasons include homes bought as secondary residences, renovations made before moving in, or homes sold as part of new developments but awaiting completion of the entire development before occupancy.



**Figure 47. Weld County Vacancy Status Trends (2013-2023)**

| Vacancy Status                                | 2013         |           | 2023         |           | Percent Change<br>(2013-2023) |
|-----------------------------------------------|--------------|-----------|--------------|-----------|-------------------------------|
|                                               | Count        | Percent   | Count        | Percent   |                               |
| For rent                                      | 1,900        | 29.6%     | 1,842        | 36.7%     | -3.1%                         |
| Rented, not occupied                          | 390          | 6.1%      | 359          | 7.2%      | -8%                           |
| For sale only                                 | 1,064        | 16.6%     | 810          | 16.2%     | -23.9%                        |
| Sold, not occupied                            | 71           | 1.1%      | 303          | 6%        | 326.8%                        |
| For seasonal, recreational, or occasional use | 437          | 6.8%      | 349          | 7%        | -20.1%                        |
| For migrant workers                           | 23           | 0.4%      | 12           | 0.2%      | -47.8%                        |
| Other vacant                                  | 2,529        | 39.4%     | 1,339        | 26.7%     | -47.1%                        |
| <b>Total Vacancy</b>                          | <b>6,414</b> | <b>7%</b> | <b>5,014</b> | <b>4%</b> | <b>-21.8%</b>                 |

*U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table B25004*

In 2013, 7% of the total housing units in Weld County were vacant, totaling 6,414 out of 96,879 units. By 2023, the rate had decreased to 4%, with 5,014 vacant units out of a total of 125,033 units. It should be noted that these totals were estimated by using the Census 2013 and 2023 occupied housing units, in addition to the Census vacancy totals listed above.

## Occupancy

The housing stock in Weld County has experienced a significant increase in occupancy rates over the 10 years from 2013 to 2023, particularly for owner-occupied units. This is consistent with the rapid population and employment growth in the County during that time.

**Figure 48** provides occupancy trends by tenure in Weld County in 2013 and 2023. In 2013, there were 63,441 owner-occupied housing units. This number grew by 42.9% to a total of 90,674 owner-occupied housing units in 2023, reflecting a trend towards homeownership in Weld County. Rental-occupied housing units increased by 8.6% from 27,024 units in 2013 to 29,345 units in 2023. Despite the increase in the number of renter-occupied units, their share of total occupied units has declined from 30% in 2013 to 24.5% in 2023.

**Figure 48. Weld County Occupancy Trends (2013-2023)**

| Occupancy                     | 2013   | 2023    | Percent Change<br>(2013-2023) |
|-------------------------------|--------|---------|-------------------------------|
| Occupied Housing Units        | 90,465 | 120,019 | 32.7%                         |
| Owner-Occupied Housing Units  | 63,441 | 90,674  | 42.9%                         |
| Renter-Occupied Housing Units | 27,024 | 29,345  | 8.6%                          |

*U.S. Census Bureau, ACS 2013 5-Year Estimates and 2023 5-Year Estimates, Table S2504*



Development and Building Trends

Historical Building Permits

One way to examine building trends in Unincorporated Weld County is to study recently approved land use applications and building permits. Weld County staff provided building permit, land use approvals, and demolition permit data since 2020. This information can be used to reflect the market trend for housing types in unincorporated Weld County.

**Figure 49** shows new residential construction permits for single-family residential (SFR), modular homes, accessory dwelling units (ADUs), and manufactured homes. The total number of permits issued in 2021 was 318, the highest number of new residential construction permits from 2020 to 2024. SFR permits had the highest numbers overall, totaling 567 construction permits over four years, but showed a decline from 160 permits in 2021 to 73 permits in 2024. A total of 567 SFR construction permits were allocated from 2020 to 2024. ADUs saw a surge in permits in 2024 following a change in state law and the county's zoning code. Prior to this code update, ADUs fell under the "auxiliary quarters" and "second single-family dwellings" terminology.

According to the Weld County demolition permits, 145 units were demolished in Weld County between 2020 and 2024. The building type with the highest number of demolitions was single-family residential, totaling 108 units.

Figure 49. Weld County New Residential Construction Permits (2020-2024)

| Housing Types | 2020 | 2021 | 2022 | 2023 | 2024 | Total |
|---------------|------|------|------|------|------|-------|
| SFR           | 123  | 160  | 108  | 103  | 73   | 567   |
| Modular       | 66   | 61   | 33   | 23   | 23   | 206   |
| ADU           | 2    | 4    | 1    | 6    | 20   | 33    |
| Manufactured  | 71   | 93   | 73   | 65   | 64   | 366   |
| Total         | 262  | 318  | 215  | 197  | 180  | 1,172 |

Weld County- New Residential Construction Permits, Accessory Dwelling Units (ADU's), Manufactured Home Principal Dwelling, 2020-2024

**Figure 50** provides a detailed analysis of the commercial building square footage permitted between 2020 and 2024. Commercial building permits encompass agricultural storage-related structures and other commercial structures. Among these years, 2022 recorded the highest total, with 720,747 net square feet of commercial space permitted. Overall, the net total square footage of commercial buildings permitted during this period amounts to 1,934,923 square feet. It is essential to note that these figures may not accurately reflect the actual totals, as some permits did not include square footage information.

Figure 50. Weld County Commercial Building Permits by Square Footage (2020-2024)

| Years                  | 2020    | 2021    | 2022    | 2023    | 2024    | Total     |
|------------------------|---------|---------|---------|---------|---------|-----------|
| Built Square Feet      | 432,525 | 383,659 | 722,821 | 202,900 | 223,086 | 1,964,991 |
| Demolished Square Feet | 0       | 6,400   | 2,074   | 5,594   | 16,000  | 30,068    |
| Net Total              | 432,525 | 377,259 | 720,747 | 197,306 | 207,086 | 1,934,923 |

Weld County- Commercial Building Permits 2020-2024



## Development in the Pipeline

When assessing housing needs, it is important to consider developments “in the pipeline.” This refers to projects that have been reviewed but have not yet commenced construction or obtained necessary approvals. As shown below in **Figure 51**, Weld County has an estimated 315 total lots in the pipeline. Of those, 300 are Planned Unit Developments (PUDs), with 296 designated for residential use and four selected for commercial use. The remaining 15 residential lots comprise rural land divisions.

**Figure 51. Weld County Pipeline Developments (2020-2024)**

| Lot Types            | Lots |
|----------------------|------|
| Residential          | 296  |
| Commercial           | 4    |
| Rural Land Divisions | 15   |

*Weld County- Planned Unit Developments (PUDs)*



# Chapter 4. Housing Market

Analyzing housing market trends provides valuable insights into how effectively the housing market meets the needs of residents and employees by examining factors such as home values, rental rates, and sales trends. This information helps assess how well the housing supply meets demand, identify affordability challenges, and understand the impact of market conditions on different income groups.

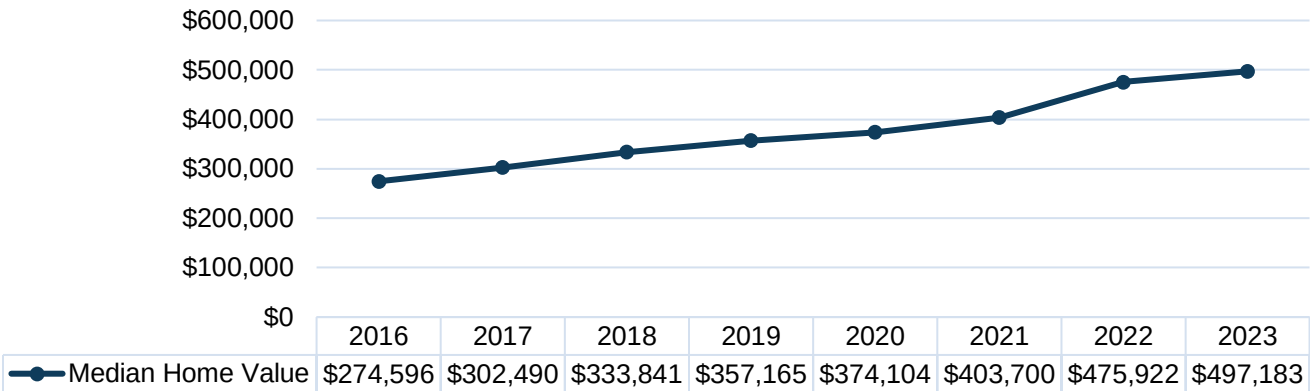
## Ownership Market

### Housing Prices

The Zillow Home Value Index (ZHVI) measures the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35<sup>th</sup> to 65<sup>th</sup> percentile range. **Figure 52** illustrates the ZHVI for Weld County from 2016 to 2023. In 2013, the median home value in Weld County was \$274,596. As of January 1, 2023, it has increased to \$497,183, representing an 81.1% increase since 2016.

Home values have increased in recent years for a variety of potential reasons. This may be due to the county's continued population and economic growth, the rising costs of land, water taps, construction materials, and labor, and the limited housing supply. When the housing stock does not keep pace with population growth, a community can quickly see housing prices surge.

**Figure 52. Weld County Median Home Value, Zillow Time Series (2016-2023)**



*Zillow 2016 to 2023, ZHVI All Homes Time Series, Smoothed, Seasonally Adjusted (\$)*

The increase in median household income has not kept pace with the rise in median home values, as shown in **Figure 53**. For homeowners, median household income has increased by 42.4%, from \$77,373 in 2016 to \$110,209 in 2023. In contrast, median home values have increased by 81.1%. For renters, median household income has risen from \$36,362 in 2016 to \$52,050 in 2023, representing a 43.1% increase, similar to that of homeowners. This trend parallels the rise in median rent in Weld County, which has increased by 43.8%.

**Figure 53. Weld County Median Home Value and Household Income Comparison (2016-2023)**

|                                 | 2016      | 2023      | Percent Change |
|---------------------------------|-----------|-----------|----------------|
| Median Home Value               | \$274,596 | \$497,183 | 81.1%          |
| Median Household Income, Owners | \$77,373  | \$110,209 | 42.4%          |

*U.S. Census Bureau, ACS 2016 5-Year Estimates and 2023 5-Year Estimates, Table S2503, Zillow 2016 to 2023, ZHVI All Homes Time Series, Smoothed, Seasonally Adjusted (\$)*

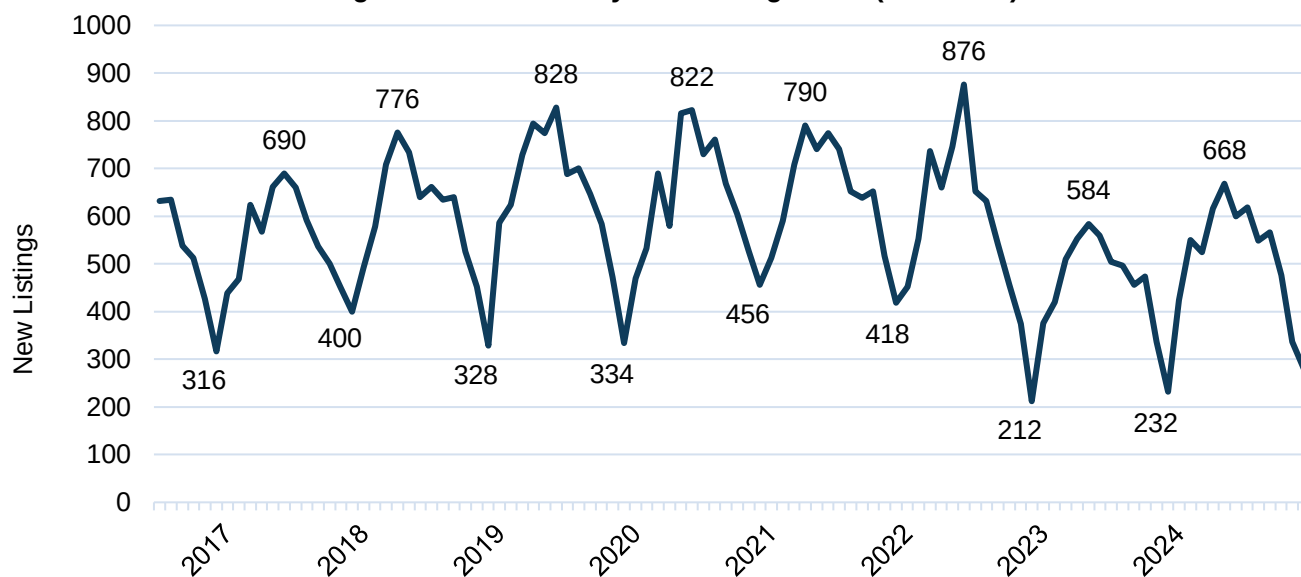




## Inventory of For-Sale Housing

**Figure 54** provides the count of new listings, not seasonally adjusted, added to the market in Weld County on a monthly basis. Historically, the market has fluctuated, with most high points coinciding with the summer months and low points aligning with the winter months.

**Figure 54. Weld County New Listing Count (2017-2024)**



Realtor.com via Federal Reserve Bank of St. Louis, 2017-2024



Rental Market

Rental Rates and Market Trends

In 2016, the median rent in Weld County, as shown in **Figures 55 and 56**, was \$1,202 per month. By 2023, it had increased by 43.8%, reaching \$1,729 monthly.

Figure 55. Weld County Median Rent, Zillow Time Series (2016-2023)

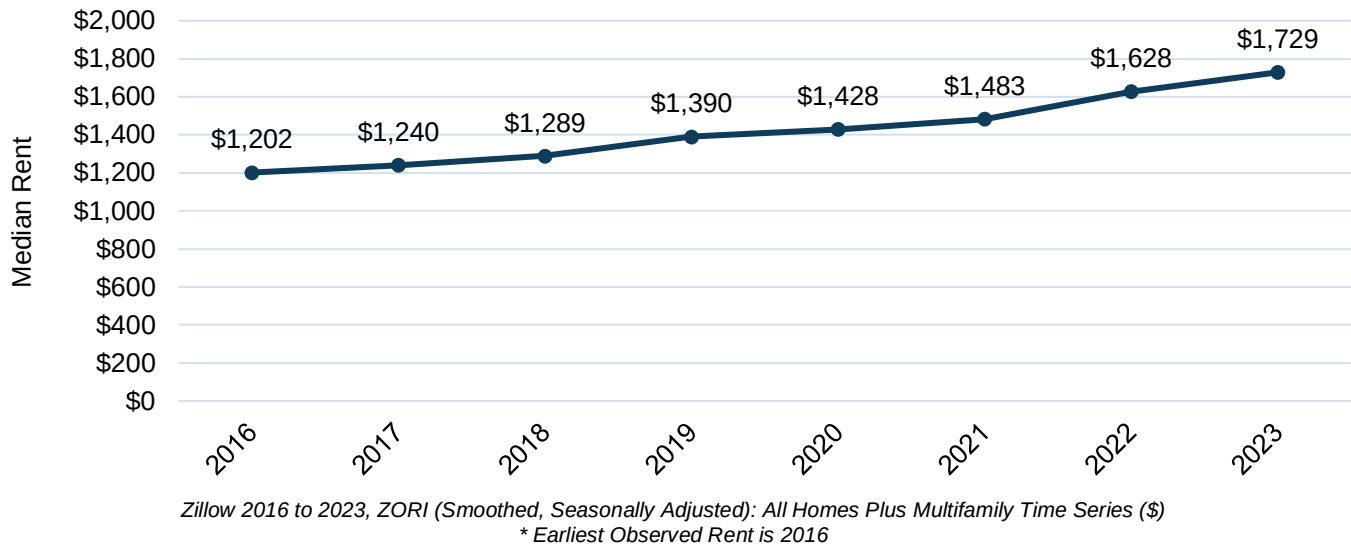


Figure 56. Weld County Median Rent and Median Renter Household Income

|                                  | 2016     | 2023     | Percent Change |
|----------------------------------|----------|----------|----------------|
| Median Rent                      | \$1,202  | \$1,729  | 43.8%          |
| Median Household Income, Renters | \$36,362 | \$52,050 | 43.1%          |

U.S. Census Bureau, ACS 2016 5-Year Estimates and 2023 5-Year Estimates, Table S2503, Zillow 2016 to 2023, ZHVI All Homes Time Series, Smoothed, Seasonally Adjusted (\$)

Rental Vacancy Rates

According to the Census, there were 1,842 housing units available for rent in 2023, but they had not yet been rented out, and 359 housing units that were rented but had not yet been occupied. These numbers are lower compared to 2013, when rental vacancy rates were higher. In 2013, the total number of vacant housing units for rent was 1,900, 3.1% higher than in 2023. Additionally, the number of housing units that were rented but not occupied was 390, 8% higher than in 2023. **Figure 57** shows the rental vacancy rate trends.

Figure 57. Rental Vacancy Rates Trends

| Vacancy Status       | 2013  | 2023  | Percent Change (2013-2023) |
|----------------------|-------|-------|----------------------------|
| For rent             | 1,900 | 1,842 | -3.1%                      |
| Rented, not occupied | 390   | 359   | -8%                        |

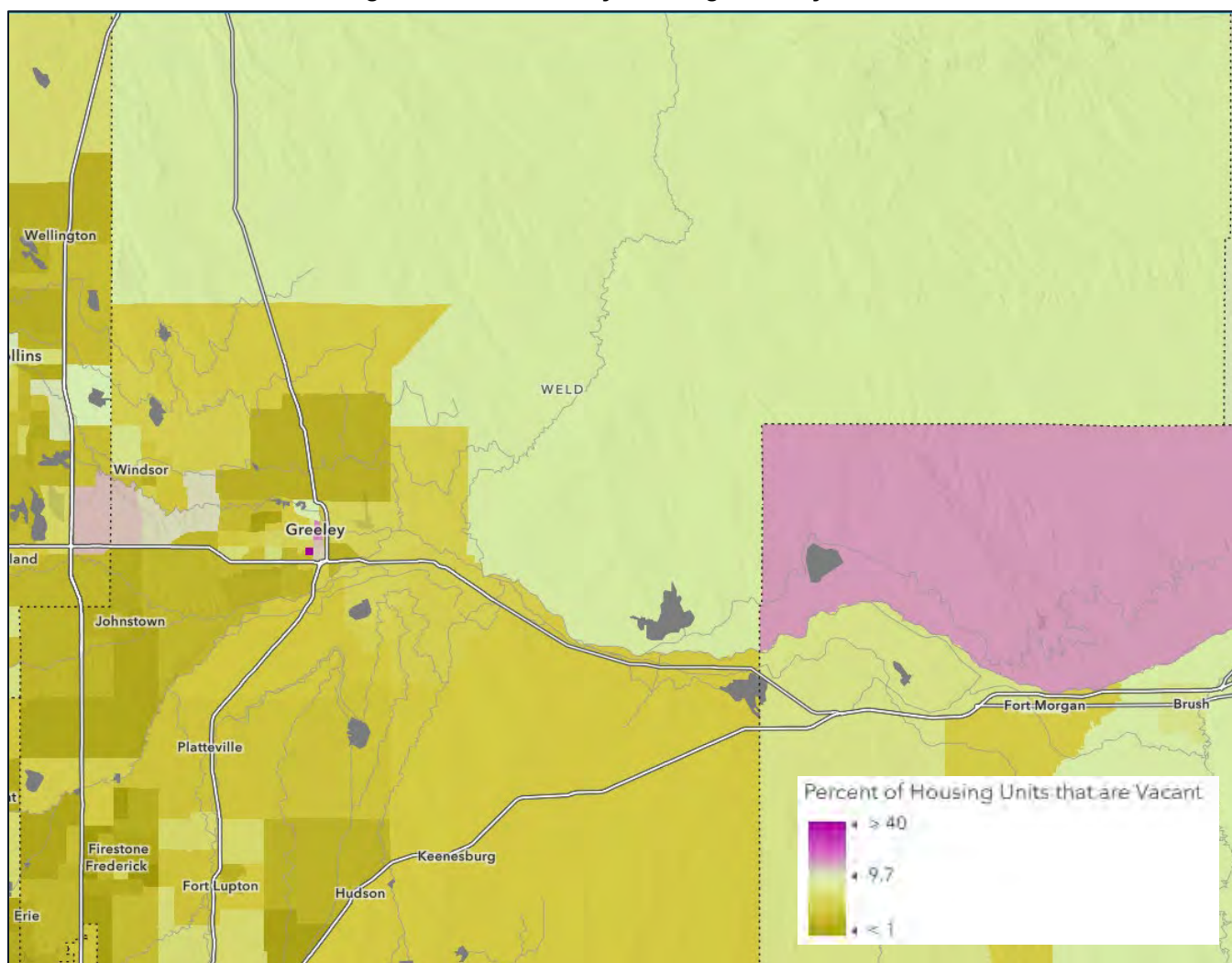
U.S. Census Bureau, ACS 2013 5-Year Estimates and ACS 2023 5-Year Estimates Table B25004

**Figure 58** shows how vacancies vary geographically in Northern Colorado. According to 2020 Census data, 5% of the total housing units were vacant. Most of these vacant units are located in Greeley, where several areas have vacancy rates ranging from 10% to 40%.





Figure 58. Weld County Housing Vacancy Rates



Tables from U.S. Census Bureau's 2020 Public Law 94-171 files. | Esri, CGIAR, USGS

## Chapter 5. Fair Housing and Housing Gap Analysis

An analysis of housing problems—including cost burden, overcrowding, housing instability, and homelessness—provides a deeper understanding of the challenges households face in accessing safe, stable, and affordable housing. This analysis helps to identify where housing programs are needed to improve outcomes for low- and moderate-income residents, particularly vulnerable populations.

### Income by Race and Ethnicity

**Figure 59** shows that the majority of households in Weld County identify as White, accounting for 81.9% (98,299 households) of the total 120,019 households. The median income for White households is \$95,470, slightly below the highest median income by race, Asian households at \$96,899. Notably, Asian households account for 1.4% of the county's households.

In contrast, Native Hawaiian and Other Pacific Islander households comprise the smallest demographic group in Weld County, representing just 0.2% of households, and report the lowest median income at \$64,292. Similarly, Black or African American households comprise 1% of all households and have a median income of \$70,132.

**Figure 59. Weld County Household Income by Race of Householder**

| Race                                       | Total          | Percent Distribution | Median Income   |
|--------------------------------------------|----------------|----------------------|-----------------|
| White                                      | 98,299         | 81.9%                | \$95,470        |
| Black or African American                  | 1,148          | 1%                   | \$70,132        |
| American Indian and Alaska Native          | 1,155          | 1%                   | \$76,339        |
| Asian                                      | 1,725          | 1.4%                 | \$96,899        |
| Native Hawaiian and Other Pacific Islander | 181            | 0.2%                 | \$64,292        |
| Some other race                            | 6,358          | 5.3%                 | \$82,401        |
| Two or more races                          | 11,153         | 9.3%                 | \$81,853        |
| <b>Total</b>                               | <b>120,019</b> | <b>100%</b>          | <b>\$81,055</b> |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1903

Weld County households identifying as Hispanic make up 23% of the total households in the area. Households of Hispanic or Latino origin (of any race) have a median income of \$72,790, below the county-wide median household income of \$81,055.

This income disparity suggests that Hispanic or Latino households may face systemic challenges or barriers that contribute to lower earnings. These challenges may include limited access to high-paying jobs, educational opportunities, or opportunities for generational wealth accumulation. Additionally, cultural or linguistic barriers might influence job prospects and financial outcomes. **Figure 60** shows household income by Hispanic or Latino origin.

**Figure 60. Weld County Household Income by Hispanic or Latino Origin of Householder**

| Ethnicity                               | Total  | Percent Distribution | Median Income |
|-----------------------------------------|--------|----------------------|---------------|
| Hispanic or Latino origin (of any race) | 27,584 | 23%                  | \$72,790      |
| White Alone, not Hispanic or Latino     | 85,996 | 71.7%                | \$100,911     |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1903



## Poverty Status by Race and Ethnicity

Of the total population of 334,453, approximately 30,256 individuals live below the poverty line, as established by the Department of Health and Human Services, representing an overall poverty rate of 9%. However, this rate varies by racial and ethnic group.

In Weld County, Black or African American individuals experience the highest poverty rate at 17.1%, with 784 of the 4,584 individuals within this group living below the poverty level. American Indian and Alaska Native individuals face a poverty rate of 16.1%, with 524 out of 3,255 individuals affected. Native Hawaiian and Other Pacific Islander individuals have the lowest poverty rate at 3.3% (11 out of 329 individuals), followed by Asian individuals at 4.5% (251 out of 5,608 individuals). Other groups, such as those identifying as two or more races, some other race alone, and White alone, show poverty rates ranging from 11.3% to 8.5%. **Figure 61** provides this breakdown.

**Figure 61. Weld County Poverty Status by Race**

| Race                                             | Total          | Below Poverty Level | Percent Below Poverty Level |
|--------------------------------------------------|----------------|---------------------|-----------------------------|
| Black or African American alone                  | 4,584          | 784                 | 17.1%                       |
| American Indian and Alaska Native alone          | 3,255          | 524                 | 16.1%                       |
| Two or more races                                | 40,971         | 4,628               | 11.3%                       |
| Some other race alone                            | 25,163         | 2,384               | 9.5%                        |
| White alone                                      | 254,543        | 21,674              | 8.5%                        |
| Asian alone                                      | 5,608          | 251                 | 4.5%                        |
| Native Hawaiian and Other Pacific Islander alone | 329            | 11                  | 3.3%                        |
| <b>Total</b>                                     | <b>334,453</b> | <b>30,256</b>       | <b>9%</b>                   |

*U.S. Census Bureau ACS 2023 5-Year Estimates Table S1701*

**Figure 62** shows the poverty status of individuals of Hispanic or Latino origin. 14.1% of the Hispanic or Latino population identified as living below the poverty line, a rate higher than that of White alone, not Hispanic individuals, whose poverty rate is less than half (6.6%).

**Figure 62. Weld County Poverty Status by Hispanic or Latino Origin**

| Ethnicity                               | Total Population | Below Poverty Level | Percent Below Poverty Level |
|-----------------------------------------|------------------|---------------------|-----------------------------|
| Hispanic or Latino origin (of any race) | 101,956          | 14,391              | 14.1%                       |
| White alone, not Hispanic or Latino     | 211,094          | 13,839              | 6.6%                        |

*U.S. Census Bureau ACS 2023 5-Year Estimates Table S1701*

Disability Characteristics

Disability Type

Understanding the prevalence and nature of disabilities within a community is essential for creating inclusive housing solutions that address specific needs. As outlined in **Figure 63**, the U.S. Census categorizes disabilities into several types, each requiring unique accommodations:

- **With a Hearing Difficulty:** Partial or complete hearing loss that affects communication and environmental awareness. Housing accommodations include visual alert systems for doorbells and alarms, soundproofing, and video intercom systems.
- **With a Vision Difficulty:** Partial or complete loss of vision that impacts navigation and independence. Accommodations include high-contrast color schemes, Braille labels, non-slip flooring, and voice-activated smart home systems.
- **With a Cognitive Difficulty:** Challenges with memory, decision-making, or problem-solving. Housing accommodations include simplified layouts, clearly labeled rooms, safety features like automatic stove shut-offs, and routine-based living environments.
- **With an Ambulatory Difficulty:** Difficulty walking or reliance on mobility aids like wheelchairs. Accommodations include ramps, elevators, wider doorways, grab bars, roll-in showers, and adjustable-height counters.
- **With a Self-Care Difficulty:** Trouble performing daily activities such as bathing or dressing. Accommodations include in-home support services, accessible bathrooms and kitchens, and emergency response systems.
- **With an Independent Living Difficulty:** Inability to manage tasks like transportation or household upkeep. Accommodations include on-site support services, group living environments, and proximity to essential community services.

An estimated 38,301 individuals, representing 11.3% of the Weld County population, live with at least one type of disability. Ambulatory difficulties are the most prevalent among these individuals, affecting 16,077 people (5.1%). Cognitive and independent living difficulties are also significant, impacting 13,331 (4.2%) and 10,550 (4.2%) individuals, respectively. Additionally, 12,896 individuals (3.8%) experience hearing difficulties, while 8,271 individuals (2.4%) have vision difficulties. Though less common, self-care difficulties still affect 5,451 individuals (1.7%).

Figure 63. Weld County Disability Types

| Disability Type                       | With a Disability | Percent with a Disability |
|---------------------------------------|-------------------|---------------------------|
| With a hearing difficulty             | 12,896            | 3.8%                      |
| With a vision difficulty              | 8,271             | 2.4%                      |
| With a cognitive difficulty           | 13,331            | 4.2%                      |
| With an ambulatory difficulty         | 16,077            | 5.1%                      |
| With a self-care difficulty           | 5,451             | 1.7%                      |
| With an independent living difficulty | 10,550            | 4.2%                      |
| Total                                 | 38,301            | 11.3%                     |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1810

Disability by Race and Ethnicity

As seen in **Figure 64** American Indian and Alaska Native individuals have the highest percentage of disabilities at 14.1%, but make up a small portion of the population. In contrast, Black or African American individuals show the lowest rate of disabilities at 5.7%, followed by Asian individuals at 7.5%. Among other groups, those identifying as "Some other race alone" have a higher prevalence (11.9%), while White individuals (11.5%) and individuals of two or more races (10.7%) fall close to the overall average of 11.3%.



**Figure 64. Weld County Population with a Disability by Race**

| Race                                             | Total          | With a Disability | Percent with a Disability |
|--------------------------------------------------|----------------|-------------------|---------------------------|
| White alone                                      | 257,423        | 29,590            | 11.5%                     |
| Black or African American alone                  | 4,794          | 274               | 5.7%                      |
| American Indian and Alaska Native alone          | 3,333          | 471               | 14.1%                     |
| Asian alone                                      | 5,656          | 427               | 7.5%                      |
| Native Hawaiian and Other Pacific Islander alone | 340            | 31                | 9.1%                      |
| Some other race alone                            | 25,309         | 3,017             | 11.9%                     |
| Two or more races                                | 41,777         | 4,491             | 10.7%                     |
| <b>Total</b>                                     | <b>338,632</b> | <b>38,301</b>     | <b>11.3%</b>              |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1810

Hispanic or Latino individuals often face systemic barriers, including limited access to healthcare, lower insurance coverage rates, language obstacles, and cultural differences, which can hinder their ability to obtain disability-related services and support. Approximately 10.5% (10,864) of Hispanic or Latino individuals have a disability, a figure closely aligned with White alone individuals, where 11.7% (24,942) are identified as having a disability. **Figure 65** shows the population percentage with a disability by ethnicity.

**Figure 65. Weld County Population with a Disability by Hispanic or Latino Origin**

| Ethnicity                           | Total          | With a Disability | Percent with a Disability |
|-------------------------------------|----------------|-------------------|---------------------------|
| White alone, not Hispanic or Latino | 213,455        | 24,942            | 11.7%                     |
| Hispanic or Latino (of any race)    | 103,274        | 10,864            | 10.5%                     |
| <b>Total</b>                        | <b>338,632</b> | <b>38,301</b>     | <b>11.3%</b>              |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1810

### Disability by Age Group

**Figure 66** shows that nearly half (49.3%) of individuals aged 75 years and older have been identified as having a disability, reflecting the higher prevalence of disabilities associated with aging. In contrast, the age group with the lowest percentage of individuals with a disability is those under 17 years old. While the age group 35 to 64 years has the highest count of individuals with disabilities at 14,472, this represents 11.3% of that group.

**Figure 66. Weld County Population with a Disability by Age Group**

| Age               | Total          | With a Disability | Percent with a Disability |
|-------------------|----------------|-------------------|---------------------------|
| Under 5 years     | 23,272         | 128               | 0.6%                      |
| 5 to 17 years     | 64,202         | 3,436             | 5.4%                      |
| 18 to 34 years    | 81,142         | 5,903             | 7.3%                      |
| 35 to 64 years    | 127,692        | 14,472            | 11.3%                     |
| 65 to 74 years    | 27,277         | 6,938             | 25.4%                     |
| 75 years and over | 15,047         | 7,424             | 49.3%                     |
| <b>Total</b>      | <b>338,632</b> | <b>38,301</b>     | <b>11.3%</b>              |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S1810



Estimated Accessible, Supportive, and Visitable Needs

Accessible housing refers to homes that are designed or modified to accommodate individuals with disabilities, enabling them to live independently and safely. These homes incorporate features such as step-free entrances, wider doorways, accessible bathrooms, and adjustable countertops to ensure usability for people with mobility challenges or other disabilities.

In the United States, accessibility in housing is guided by several laws and standards, including the Americans with Disabilities Act (ADA). While the ADA primarily applies to public spaces, it also influences housing design through its Standards for Accessible Design. These standards outline specific requirements for making buildings physically accessible. For example, they mandate features like:

- Accessible routes into and through the dwelling.
- Doors wide enough for wheelchair access.
- Reinforced bathroom walls to support grab bars.
- Usable kitchens and bathrooms with appropriate counter heights and clear floor space for maneuverability.

Additionally, the Fair Housing Act (FHA) requires multifamily housing built after 1991 to include accessibility features, such as accessible entrances, common areas, and environmental controls within reach of wheelchair users.

A common methodology for calculating the housing needs of different groups is by dividing the total population identifying with that group by the average household size in the county. The result is the housing need. In this case, there is an estimated population of 38,301 individuals with disabilities in Weld County. Using the average household size of 2.8, we can conclude that the number of accessible housing units needed to meet the needs of these individuals is approximately 13,678.

While the exact number of existing accessible housing units is not available, Weld County currently has 25 care facilities. Care facilities prioritize supporting individuals with disabilities through tailored services and accommodations. By considering both care facilities and accessible dwelling units, communities can better address the diverse needs of individuals with disabilities.

Earnings by Educational Attainment

Educational attainment often correlates with earning potential, meaning individuals with higher education levels generally have higher incomes, enabling them to afford better-quality housing or homeownership. Conversely, those with lower educational attainment may experience limited earning potential, increasing their likelihood of facing housing insecurity, cost burden, or substandard living conditions.

Figure 67 shows median earnings by educational attainment in Weld County.

Figure 67. Weld County Median Earnings by Educational Attainment

| Highest Degree Earned                       | Earnings |
|---------------------------------------------|----------|
| Less than high school graduate              | \$39,568 |
| High school graduate (includes equivalency) | \$46,668 |
| Some college or associate's degree          | \$50,507 |
| Bachelor's degree                           | \$69,340 |
| Graduate or professional degree             | \$78,566 |
| Population 25 years and over with earnings  | \$54,753 |

U.S. Census Bureau ACS 2023 5-Year Estimates Table S2001



## Veteran Status

**Figure 68** highlights the median income of veterans in Weld County. Male veterans, at 89.5%, represent the majority of the veteran population, with a median income of \$57,244, above the overall median of \$55,419. In contrast, female veterans, who make up 10.5% of the veteran population, have a much lower median income of \$29,635.

**Figure 68. Weld County Veterans Median Income**

| Sex                                 | Total         | Percent of Total | Median Income   |
|-------------------------------------|---------------|------------------|-----------------|
| Male                                | 15,671        | 89.5%            | \$57,244        |
| Female                              | 1,834         | 10.5%            | \$29,635        |
| <b>Population 18 years and over</b> | <b>17,505</b> | <b>100%</b>      | <b>\$55,419</b> |

*U.S. Census Bureau ACS 2023 5-Year Estimates Table S1701*

## Assisted and Senior Living

The Weld County Area Agency on Aging (AAA) compiled the *HelpSource Program & Resource Guide*, which provides information on Weld County AAA's internal programs and community resources for older adults and adults with disabilities. The guide highlights 40 living centers that support seniors and individuals with disabilities, including 26 assisted living centers, 9 nursing homes, and 5 senior living-only centers.

According to the guide, Weld County AAA offers a wide range of internal services to help high-risk older adults live with independence and dignity in their homes and communities. To aid in this mission, Weld County AAA provides five core services: Caregivers, Elder Rights, Health and Wellness, Nutrition, and Supportive Services. Weld County AAA contracts with community partners or directly administers the programs to deliver these core services.

**Figure 69** provides an overview of senior living facilities in Weld County, showcasing five dedicated senior living options.

**Figure 69. Senior Living**

| Senior Living Only                             | Jurisdiction |
|------------------------------------------------|--------------|
| 55 Resort Apartments                           | Windsor      |
| Good Samaritan Society – Bonell                | Greeley      |
| Good Samaritan Society – Fox Run Senior Living | Greeley      |
| Good Samaritan Society – Water Valley          | Windsor      |
| Greeley Place                                  | Greeley      |
| <b>Total</b>                                   | <b>5</b>     |

*Weld County Area Agency on Aging HelpSource Program & Resource Guide*

Assisted living centers are critical facilities that provide housing and personalized care services for individuals who may need assistance with daily activities due to age, disabilities, or memory-related conditions. They are particularly important for aging populations, as they help address the growing need for tailored living arrangements that promote safety and community engagement. **Figure 70** shows a total of 25 assisted living centers in Weld County distributed across various jurisdictions.

**Figure 70. Assisted Living Centers**

| Assisted Living Centers                                          | Jurisdiction                         |
|------------------------------------------------------------------|--------------------------------------|
| Aladdin                                                          | Keenesburg                           |
| Ashley Manor – Evans (Memory Care)                               | Evans                                |
| Ashley Manor – Fort Lupton (Memory Care)                         | Fort Lupton                          |
| Assisted Living at Greeley                                       | Greeley                              |
| Birch Assisted Living                                            | Greeley                              |
| The Bridge                                                       | Greeley                              |
| Bright Assisted Living                                           | Windsor                              |
| Brookdale Greeley                                                | Greeley                              |
| Charleston Assisted Living                                       | Erie                                 |
| Columbine Commons                                                | Windsor                              |
| Eagles Nest at Platte Valley                                     | Fort Lupton                          |
| Garden Square at Westlake                                        | Greeley                              |
| Garden Square of Greeley (Memory Care)                           | Greeley                              |
| Good Samaritan Water Valley Resort Assisted Living (Memory Care) | Windsor                              |
| Grace Pointe (Memory Care)                                       | Greeley                              |
| Gray Cara East                                                   | Keenesburg                           |
| Greeley Village (Memory Care)                                    | Greeley                              |
| The Lodge (Memory Care)                                          | Greeley                              |
| The Manor at Bonell                                              | Greeley                              |
| Maxwell Center                                                   | Greeley                              |
| Meadow View of Greeley (Memory Care)                             | Greeley                              |
| Planet View Assisted Living                                      | Evans                                |
| Stephens Farm Brain Injury Campus                                | Greeley                              |
| Triangle Cross Ranch                                             | Galeton (Unincorporated Weld County) |
| Wind Song at Northridge (Memory Care)                            | Greeley                              |
| <b>Total</b>                                                     | <b>25</b>                            |

*Weld County Area Agency on Aging HelpSource Program & Resource Guide*

**Figure 71** summarizes the distribution of nursing homes in Weld County, with nine facilities identified.

**Figure 71. Nursing Homes**

| Nursing Homes                           | Jurisdiction |
|-----------------------------------------|--------------|
| Bonell Good Samaritan Center            | Greeley      |
| Centennial Health Care                  | Greeley      |
| The Center at Center place              | Greeley      |
| Columbine Commons Health and Rehab      | Windsor      |
| Fairacres Manor (Memory Care)           | Greeley      |
| Grace Pointe                            | Greeley      |
| Kenton Manor                            | Greeley      |
| Life Care Center of Greeley             | Greeley      |
| Windsor HealthCare Center (Memory Care) | Windsor      |
| <b>Total</b>                            | <b>9</b>     |

*Weld County Area Agency on Aging HelpSource Program & Resource Guide*

Household Support

Figures 72 through 75 offer a snapshot of economic support and financial assistance among households in Weld County, based on the U.S. Census Bureau ACS 2023 5-Year estimates. Collectively, this assistance is crucial for promoting social stability, alleviating poverty, and creating opportunities for vulnerable populations. Here's why they are so important as a group:

- **Safety Net for Different Needs:** Together, these programs address diverse challenges: retirement income supports seniors, SSI aids those with disabilities, public assistance provides temporary financial relief, and SNAP ensures access to food security. Their combined impact ensures that no group is left without support.
- **Promoting Equity and Reducing Inequality:** These programs help bridge economic gaps and reduce disparities across communities by targeting specific hardships. They play a significant role in promoting fairness and providing opportunities for those who are most in need.
- **Economic Resilience:** These programs inject financial support into the economy, often benefiting local businesses as recipients use the benefits for essentials such as food, housing, and healthcare. This creates a ripple effect, stabilizing economies during tough times.
- **Health and Well-Being:** Addressing basic needs like food, shelter, and medical assistance ensures healthier households, leading to more productive individuals and stronger communities.

Figure 72 reveals that approximately 21% (25,189) of total households in Weld County have retirement income, while the remaining 79% (94,830) do not. This indicates that most households either rely on alternative income sources or are not yet of retirement age. The disparity highlights potential challenges for many households in securing financial stability during retirement.

Figure 72. Weld County Retirement Income for Households

|                        | Households |
|------------------------|------------|
| With retirement income | 25,189     |
| No retirement income   | 94,830     |
| Total                  | 120,019    |

U.S. Census Bureau ACS 2023 5-Year Estimates Table B19059

Supplemental Security Income (SSI) is a federal assistance program in the United States designed to provide financial support to individuals with limited income and resources who are aged (65 or older), blind, or disabled. Administered by the Social Security Administration (SSA), the program helps recipients afford essential living expenses, such as housing, food, and medical care. For households, SSI serves as a crucial safety net, especially for those with members who are unable to work due to age or disability. It helps reduce financial stress and supports basic needs, often allowing recipients to maintain a more stable and independent living situation.

Figure 73 shows the SSI for households in Weld County. Approximately 3% (3,574 households) in Weld County receive SSI, and about 97% (116,445 households) do not.

Figure 73. Weld County Supplemental Security Income for Households

|                                         | Households |
|-----------------------------------------|------------|
| With Supplemental Security Income (SSI) | 3,574      |
| No Supplemental Security Income (SSI)   | 116,445    |
| Total                                   | 120,019    |

U.S. Census Bureau ACS 2023 5-Year Estimates Table B19056



Public assistance income provides temporary financial support to low-income families, helping them meet basic needs such as food, housing, and utilities. **Figure 74** shows that 2% (2,906 households) of households in Weld County receive public assistance income, while 98% (117,113 households) do not.

**Figure 74. Public Assistance Income for Households**

|                               | Households     |
|-------------------------------|----------------|
| With public assistance income | 2,906          |
| No public assistance income   | 117,113        |
| <b>Total</b>                  | <b>120,019</b> |

*U.S. Census Bureau ACS 2023 5-Year Estimates Table B19057*

Food Stamps, now formally called the Supplemental Nutrition Assistance Program (SNAP), is a federal program in the United States designed to help low-income households afford food. For households, SNAP assistance plays a crucial role in reducing food insecurity and ensuring access to basic nutrition, which in turn supports overall health and well-being.

**Figure 75** reveals that approximately 10% (11,441 households) of households in Weld County receive either cash public assistance or Food Stamps/SNAP, while the 90% (108,578 households) do not.

**Figure 75. Public Assistance Income or Food Stamps for Households**

|                                                 | Households     |
|-------------------------------------------------|----------------|
| With cash public assistance or Food Stamps/SNAP | 11,441         |
| No cash public assistance or Food Stamps/SNAP   | 108,578        |
| <b>Total</b>                                    | <b>120,019</b> |

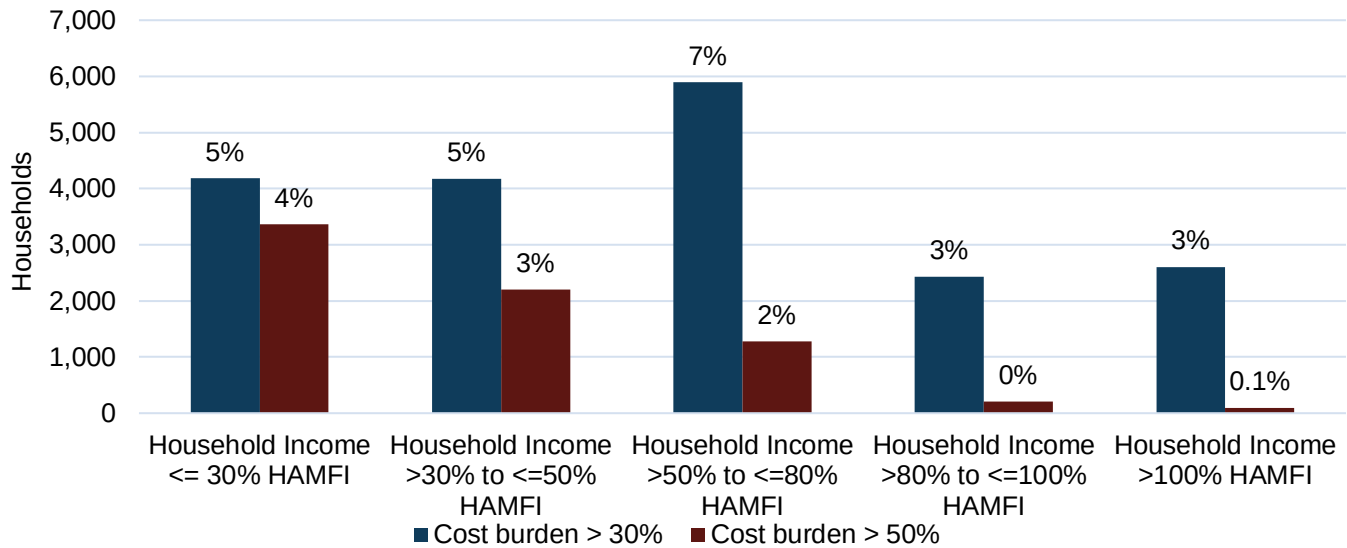
*U.S. Census Bureau ACS 2023 5-Year Estimates Table B019058*

## Cost Burden by Tenure

### Cost Burden Households

According to HUD, households are considered “cost-burdened” if they pay over 30% of their income on housing. Households are “severely cost burdened” when they pay over 50% of their income on housing. Between the 2017 and 2021 survey years, the total number of cost-burdened owner-occupied households was 19,295, which accounts for approximately 23% of all owner-occupied households in Weld County in 2021. Of these households, 9% (7,140) were severely cost-burdened. **Figure 76** shows cost-burdened households by income for owners only, based on the most recent HUD-CHAS estimates collected from 2017 to 2021. The percentages in the figure below represent the number of households that are cost-burdened by each income level, divided by the total number of owner-occupied households, based on the U.S. Census 2021 5-year estimates, which indicate a total of 83,185 owner-occupied households.

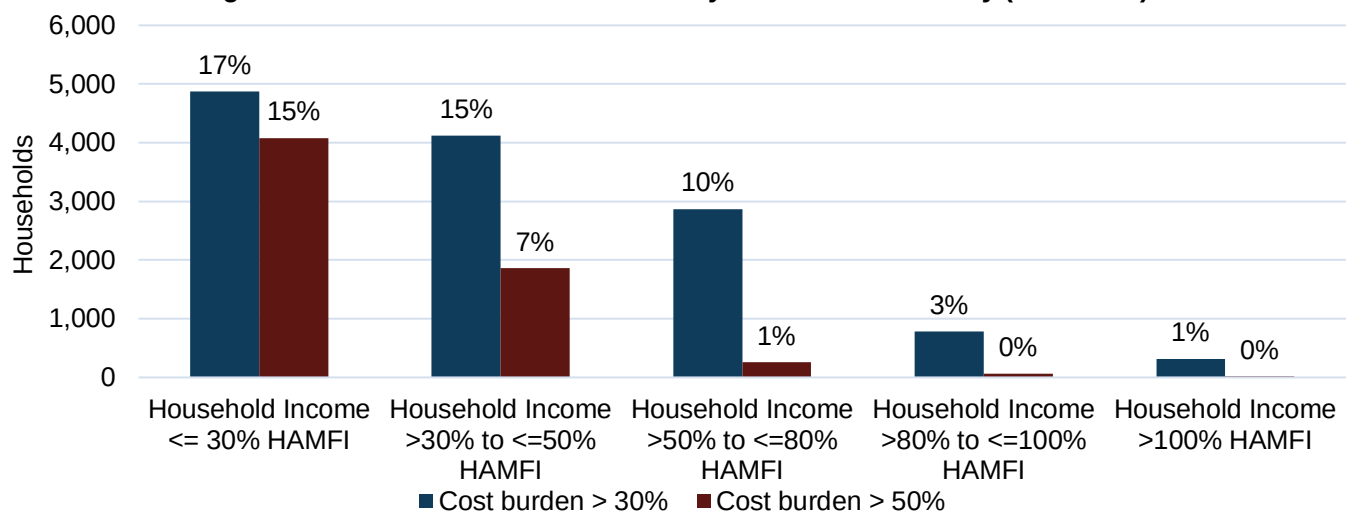


**Figure 76. Cost Burdened Households by Income Owners Only (2017-2021)**

HUD-CHAS Tabulations of ACS 2017-2021 Estimates

Between the 2017-2021 survey years, 12,965 cost-burdened renter-occupied households in Weld County were paying more than 30% of their income on housing costs. An estimated 6,275 of these households were severely cost-burdened, which means they were paying more than 50% of their income on housing costs. Overall, 46% of all the renter-occupied households in Weld County were paying more than 30% of their income on housing costs (out of 28,040 total renter-occupied households).

In total, 29% of all households in Weld County are cost-burdened, and 12% of all households are severely cost-burdened, approximately 32,255 and 13,415 total households, respectively. Cost burden affects renters and homeowners similarly, with a significant difference in households earning between 30% and 50% of the HAMFI. The percentages in the figure below represent the proportion of households that are cost-burdened by each income level, calculated as the number of households in each category divided by the total number of renter households. This analysis is based on the U.S. Census 2021 5-year estimates, which indicate a total of 28,040 renter-occupied households. **Figure 77** shows cost-burdened households by income for renters only.

**Figure 77. Cost Burdened Households by Income Renters Only (2017-2021)**

HUD-CHAS Tabulations of ACS 2017-2021 Estimates

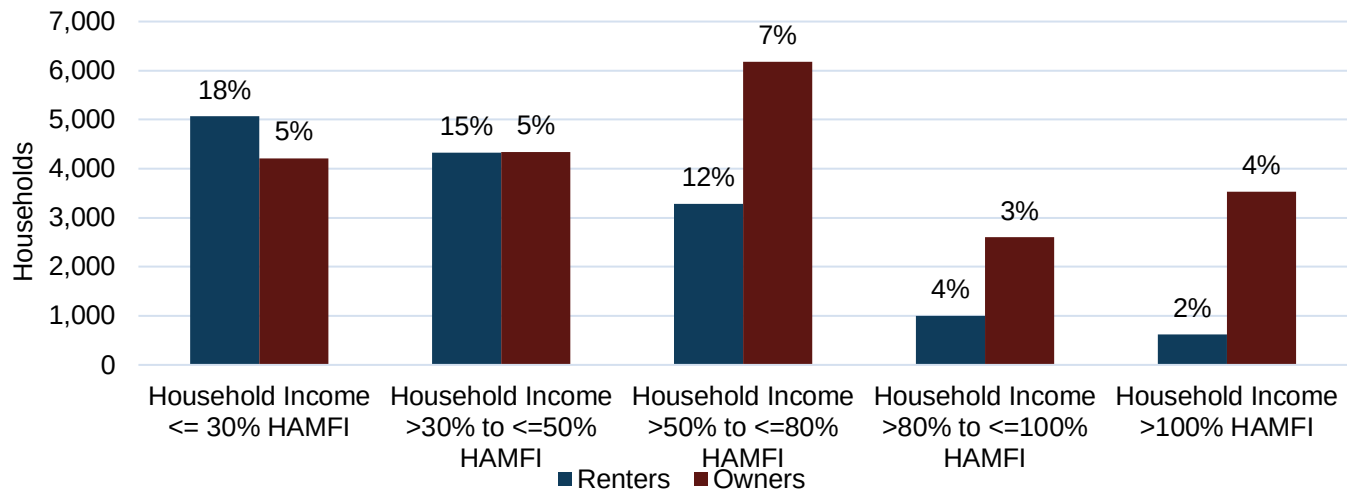
HUD establishes four primary housing problems:

- **Incomplete kitchen facilities:** A housing unit is considered to have a housing problem if it lacks complete kitchen facilities. This means the unit does not have a stove or range, a refrigerator, or a sink with piped water.
- **Incomplete plumbing facilities:** A housing unit has a housing problem if it lacks complete plumbing facilities. This includes not having hot and cold running water, a flush toilet, or a bathtub or shower.
- **More than one person per room:** Overcrowding occurs when there is more than one person per room in a housing unit. Rooms include bedrooms, living rooms, and dining rooms, but do not include kitchens or bathrooms.
- **Cost burden greater than 30%:** A household experiences a housing problem if it spends more than 30% of its income on housing costs, making it cost-burdened. This includes rent or mortgage payments, utilities, property taxes, and other housing-related expenses.

Overall, 32% (35,170) of the 111,220 total households in Weld County have at least one of four housing problems. Among renters, 51% (14,295) of the 28,040 households have at least one housing problem. For owners, 25% (20,875) of the 83,185 total owner-occupied households have at least one housing problem. **Figure 78. Weld County Housing Problems by Tenure** provides a breakdown of households by income level that are experiencing housing problems.

The percentages in the figure below represent the number of households within each income range that have at least one of the four housing problems, divided by the total number of households for that tenure. In 2021, 51% of renter households, or 14,295 out of the total 28,040 renter-occupied households, had housing problems. Note that the total number of households with housing problems and cost-burdened households is based on the U.S. Census 2021 5-year estimates.

**Figure 78. Weld County Housing Problems by Tenure**



HUD-CHAS Tabulations of ACS 2017-2021 Estimates

Cost Burden by Race and Income

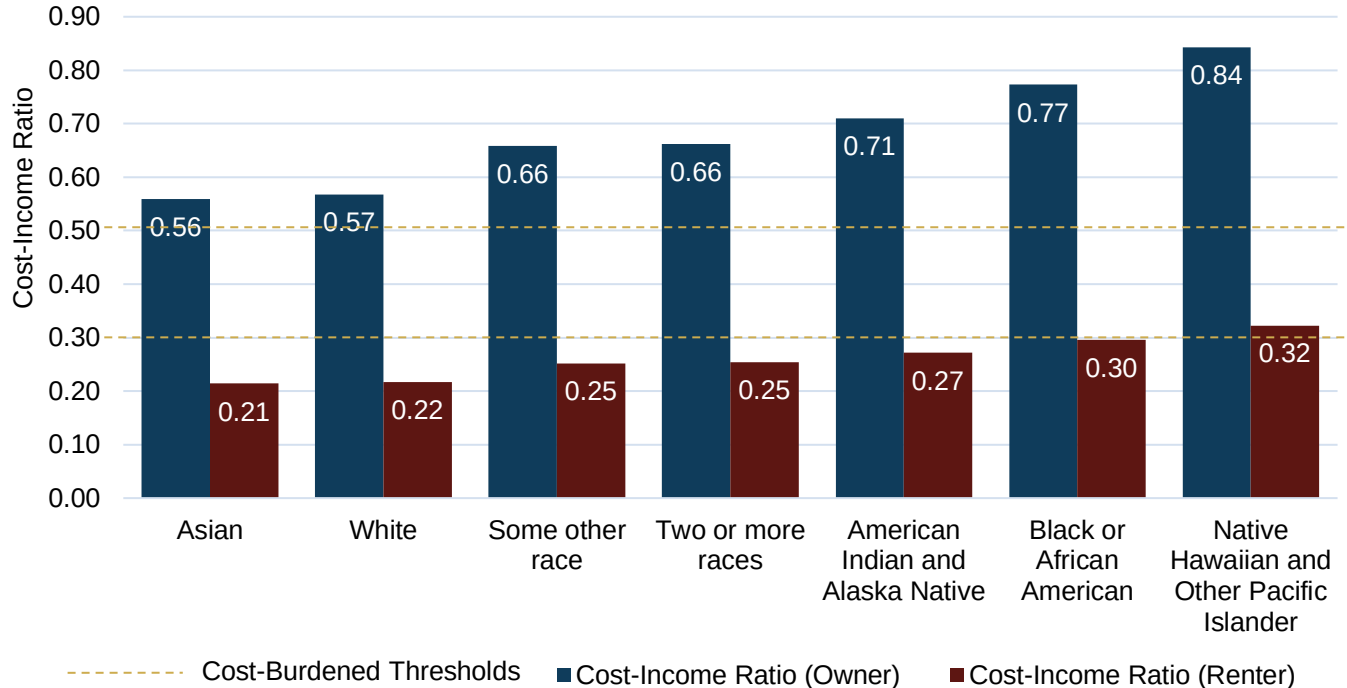
A cost burden arises when households allocate a significant portion of their income to housing expenses, leaving limited resources for essential needs such as food, healthcare, and education. This issue disproportionately affects marginalized racial groups and low-income households, underscoring systemic inequities in access to affordable housing.

According to the U.S. Department of Housing and Urban Development (HUD), households are classified as “cost-burdened” when they spend over 30% of their income on housing. Those spending more than 50% are considered “severely cost-burdened.” The cost-income ratio is a key metric for assessing housing affordability, calculated by dividing the average monthly housing costs for a specific tenure by the average annual income, broken down by race.

Figure 79 presents an analysis of the cost burden in Weld County by race and tenure, measured using the cost-income ratio. Native Hawaiian and Other Pacific Islander households experience the highest cost burden, with a cost-income ratio of 0.84 for homeowners and 0.32 for renters. Black or African American households are the second most cost-burdened group, with ratios of 0.77 for homeowners and 0.30 for renters.

Overall, cost-income ratios are considerably higher for homeowners across all racial groups, placing each group of owners above the severely cost-burdened threshold. Conversely, among renters, only Native Hawaiian and Other Pacific Islander households are cost-burdened, with a ratio of 0.32. All other renter groups by race fall below the cost-burdened level. This disparity highlights the substantial financial challenges faced by homeowners compared to renters, particularly across racial demographics.

Figure 79. Weld County Cost Burdened by Race

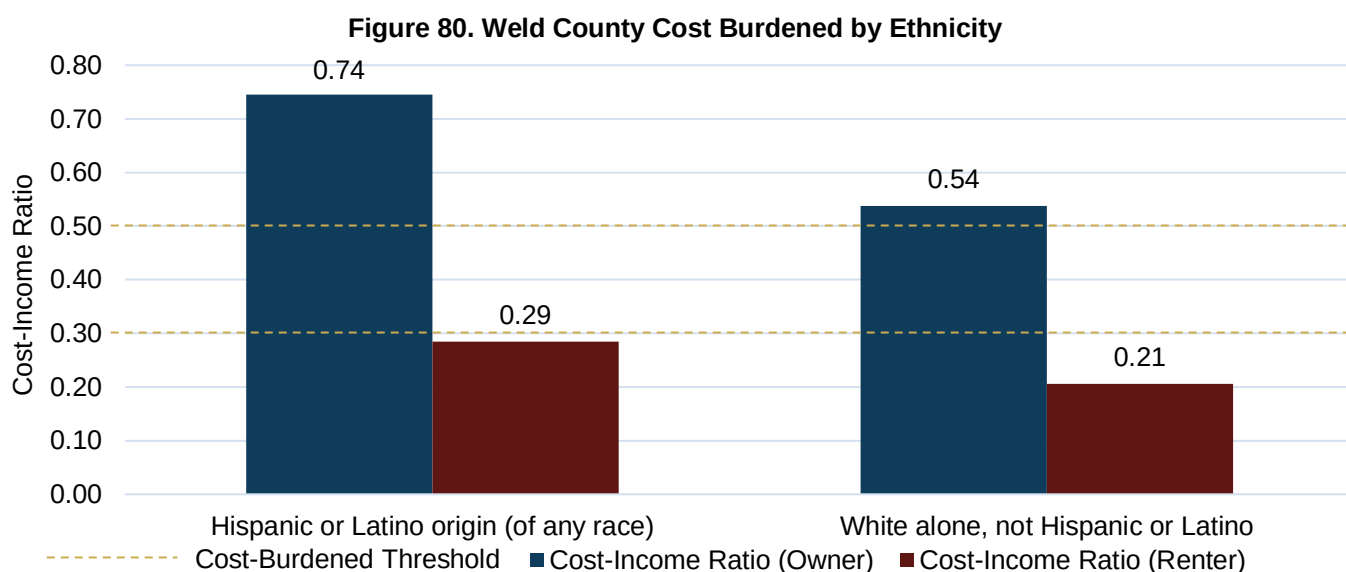


U.S. Census Bureau ACS 2023 5-Year Estimates Table S1701, U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503 and Table S2503, Fannie Mae Mortgage Calculator



Similar to cost burden disparities observed by race and tenure, **Figure 80** shows cost burden by ethnicity and tenure, revealing significant gaps between renters and homeowners. Hispanic or Latino homeowners are severely cost-burdened, with a cost-income ratio of 0.74. White alone homeowners are also classified as severely cost-burdened, with a lower cost-income ratio of 0.54.

Conversely, neither Hispanic nor Latino renters, nor White alone renters, are cost-burdened, as their cost-income ratios fall below the 0.3 threshold. These findings highlight differences in housing affordability challenges based on both ethnicity and tenure.



*U.S. Census Bureau ACS 2023 5-Year Estimates Table S1701, U.S. Census Bureau, ACS 2023 5-Year Estimates, Table S2503 and Table S2503, Fannie Mae Mortgage Calculator*

## Homelessness & Housing Instability

### Weld County Point-in-Time Count

Each year, the Colorado Balance of State (BoS) Continuum of Care (CoC) conducts a Point-in-Time (PIT) study on homelessness in Colorado's non-metro and rural counties, an annual survey required by HUD. This survey captures a snapshot of the number of people experiencing homelessness on a single night throughout the state. Capturing this data is challenging and may not reflect accurate results due to individuals and families not wishing to identify as homeless or people missing in the count.

The PIT count occurs annually during the last 10 calendar days of January. Each year, communities conduct a count of individuals and families experiencing homelessness who are staying in shelters. Every other year, a count of unsheltered individuals experiencing homelessness is conducted in addition to the sheltered count. Weld County began conducting a sheltered count in 2016 and a biannual unsheltered count in 2017. The unsheltered count was not completed in 2021 due to the COVID-19 pandemic.

**Figure 81** shows Weld County PIT Count Data (2016-2021), including the total number of homeless individuals and a breakdown of primary nighttime residence, such as emergency shelters, transitional housing, and unsheltered locations. Between 2019 and 2021, Weld County has seen a consistent decline in the number of households experiencing homelessness.

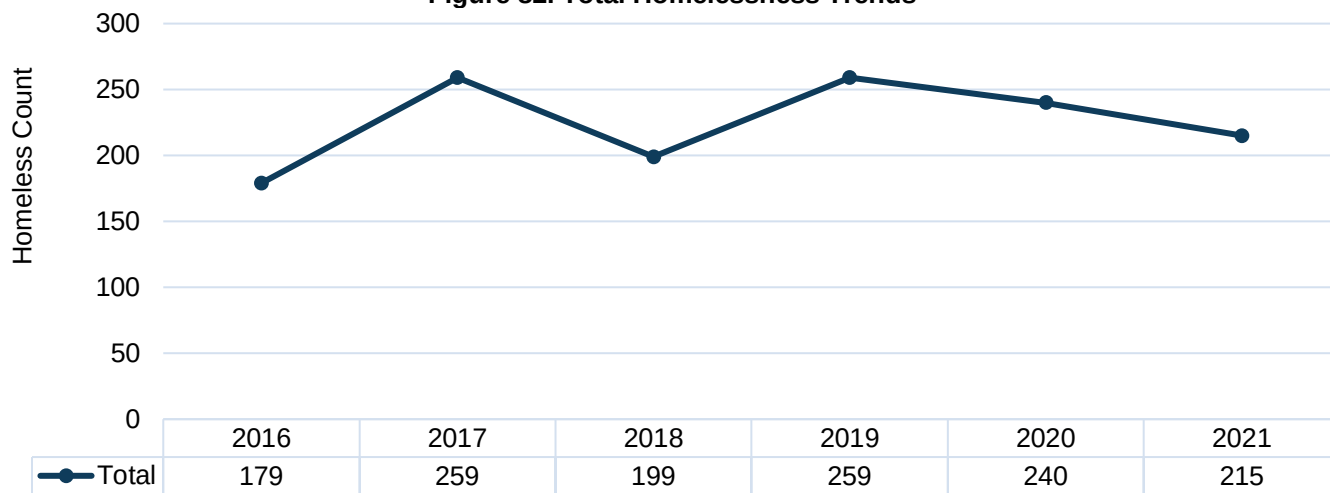
**Figure 81. Weld County PIT Count Data (2016-2021)**

| Year | Total | Emergency Shelter | Transitional Housing | Unsheltered | Youth (Age 0-24) | Chronic | Veteran |
|------|-------|-------------------|----------------------|-------------|------------------|---------|---------|
| 2016 | 179   | 116               | 63                   | N/A         | 85               | 1       | 8       |
| 2017 | 259   | 152               | 63                   | 44          | 91               | 41      | 15      |
| 2018 | 199   | 147               | 52                   | N/A         | 75               | 22      | 11      |
| 2019 | 259   | 178               | 55                   | 16          | 79               | 42      | 14      |
| 2020 | 240   | 176               | 64                   | N/A         | 88               | 35      | 12      |
| 2021 | 215   | 172               | 43                   | N/A         | 49               | 70      | 19      |

*Weld's Way Strategic Plan: Annual PIT Count, 2016-2021*

The PIT count estimates that while there were 215 people experiencing homelessness in Weld County in 2021, this number is believed to underrepresent the situation, as it does not account for households that are living doubled up or couch surfing, estimated to be around 14,000 households. The rapidly rising cost of housing, coupled with median wages that have not been able to keep up with housing costs, has resulted in more households becoming unstable, cost-burdened, or at-risk of homelessness. **Figure 82** shows how total homelessness in Weld County has changed from 2016 to 2021.

**Figure 82. Total Homelessness Trends**



*Weld's Way Strategic Plan: Annual Point In Time (PIT) Count, 2016-2021*



## McKinney-Vento Data

The McKinney-Vento Homeless Assistance Act defines homeless youth as those living on their own, unaccompanied by a parent or legal guardian. Homeless information is collected through various student data collections, with the Student End of Year Collection as the federal data collection source.

The PIT counts indicate a decline in the number of youths living outdoors. However, McKinney-Vento data, shown in **Figure 83**, present a more nuanced picture of youth homelessness. Using the McKinney-Vento definition, which includes youth living in doubled-up households, the number of homeless students has increased by almost 300 since 2010. It should be noted that the Colorado Floods of 2013 led to disproportionately large numbers of homelessness, further impacting youth in the region.

**Figure 83. Weld County McKinney-Vento Data, 2010-2020**

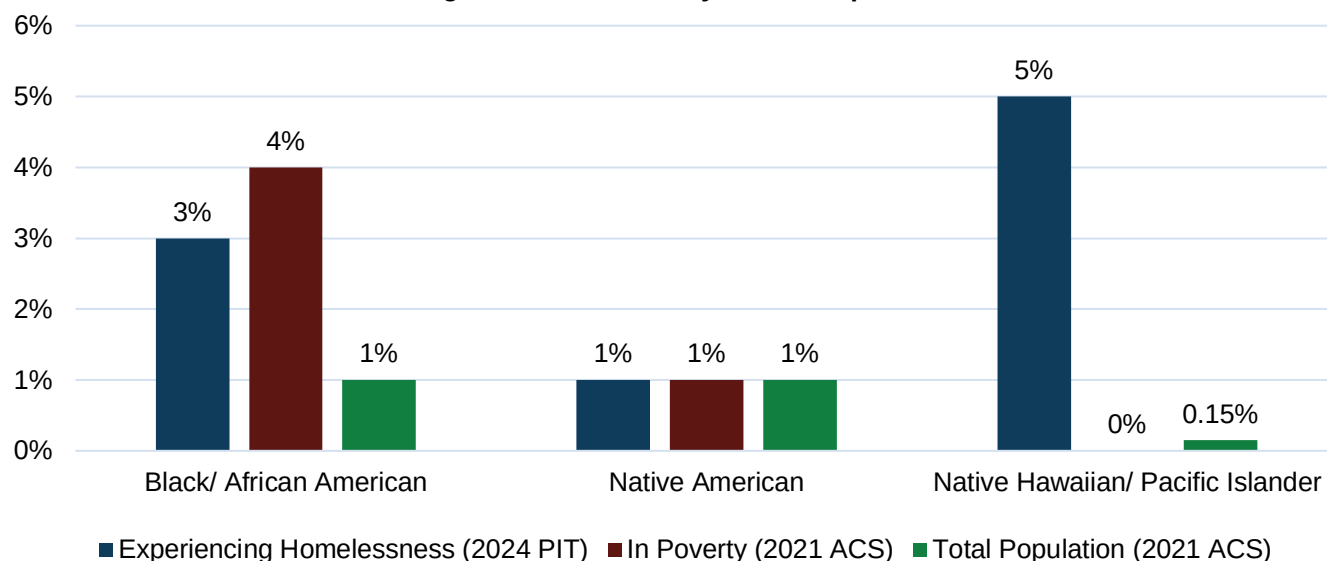
| Year      | Total Students in Weld County School Districts | Homeless Students | Percent of Homeless Students | Change in Homeless Students from Prior Year |
|-----------|------------------------------------------------|-------------------|------------------------------|---------------------------------------------|
| 2010/2011 | 37,848                                         | 682               | 1.8%                         | N/A                                         |
| 2011/2012 | 38,401                                         | 770               | 2%                           | 0.2%                                        |
| 2012/2013 | 38,632                                         | 953               | 2.4%                         | 0.5%                                        |
| 2013/2014 | 39,604                                         | 1,743             | 4.4%                         | 1.9%                                        |
| 2014/2015 | 40,968                                         | 1,013             | 2.5%                         | -1.9%                                       |
| 2015/2016 | 41,820                                         | 678               | 1.6%                         | -0.9%                                       |
| 2016/2017 | 42,872                                         | 702               | 1.6%                         | 0.02%                                       |
| 2017/2018 | 43,746                                         | 834               | 1.9%                         | 0.3%                                        |
| 2018/2019 | 44,687                                         | 1,037             | 2.3%                         | 0.4%                                        |
| 2019/2020 | 45,343                                         | 976               | 2.1%                         | -0.2%                                       |

*Weld's Way Strategic Plan: McKinney Vento Data, 2010-2020*

In 2022, the Northern Colorado Continuum of Care (NoCO CoC) released its first racial and ethnic disparities assessment, which compared PIT count data with 2019 ACS 5-year estimate poverty data for Larimer and Weld counties. This assessment was updated in 2024 using PIT Count data and 2021 ACS estimates, which are used for analyses in **Figure 84** and **Figure 85**.

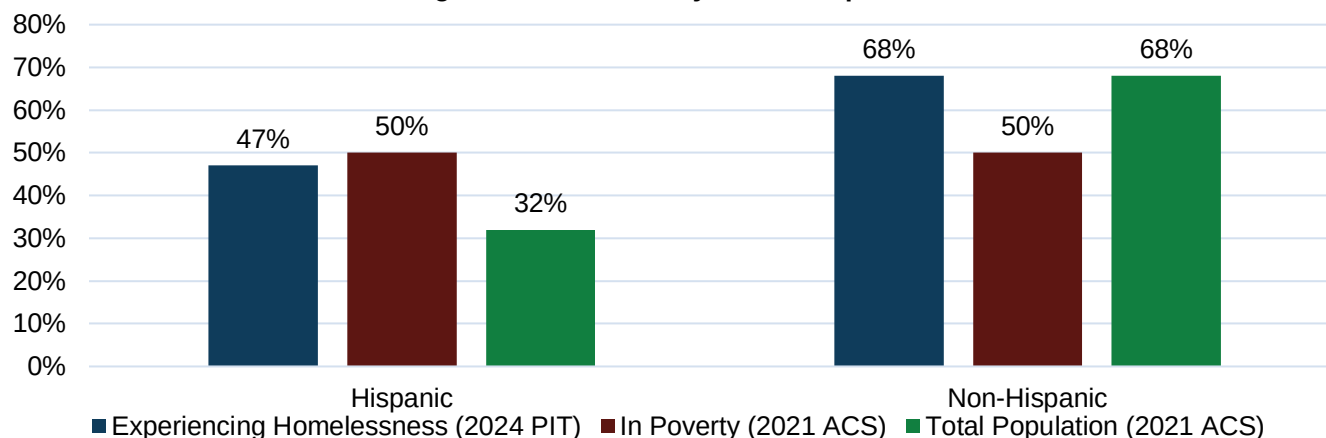
The percentage of homelessness among Native Hawaiian/Pacific Islanders and Black/African Americans is greater than the total population of these groups in Weld County. This snapshot is illustrated in **Figure 84**.

Demographically, the highest disparity is among Native Hawaiian/ Pacific Islanders experiencing homelessness.

**Figure 84. Weld County Racial Disparities**

*Northern Colorado Continuum of Care, 2024 State of Homelessness Report: 2024 Point In Time (PIT) Count, ACS 2021 5-Year Estimates*

According to 2021 American Community Survey (ACS) estimates, 32% of the population in Weld County identifies as Hispanic. However, the Hispanic population is overrepresented in homelessness and poverty compared to its share of the total population. Despite constituting 32% of the total population, they account for 47% of those experiencing homelessness and 50% of those in poverty. This snapshot is illustrated in **Figure 85**.

**Figure 85. Weld County Ethnic Disparities**

*Northern Colorado Continuum of Care, 2024 State of Homelessness Report: 2024 Point In Time (PIT) Count, ACS 2021 5-Year Estimates*

**Figure 86** provides a breakdown of beds by type offered through the CoC Homeless Assistance Programs (which includes Fort Collins, Greeley, Loveland/Larimer, and Weld Counties). There is an emphasis on providing permanent housing solutions, with many of those beds offering year-round housing. There is also a considerable allocation of resources to emergency shelters and transitional housing to address immediate and short-term needs. Seasonal and overflow/voucher beds play a crucial role in accommodating fluctuations in demand.

**Figure 86. Continuum of Care Homeless Assistance Programs**

|                                                 | Family Units | Family Beds | Adult-Only Beds | Child-Only Beds | Total Year-Round Beds | Seasonal   | Overflow/Voucher |
|-------------------------------------------------|--------------|-------------|-----------------|-----------------|-----------------------|------------|------------------|
| Emergency, Safe Haven, and Transitional Housing | 79           | 284         | 258             | 0               | 542                   | 130        | 66               |
| Emergency Shelter                               | 53           | 181         | 232             | 0               | 413                   | 130        | 66               |
| Transitional Housing                            | 26           | 103         | 26              | 0               | 129                   | -          | -                |
| Permanent Housing                               | 85           | 271         | 605             | 0               | 876                   | -          | -                |
| Permanent Supportive Housing                    | 39           | 120         | 484             | 0               | 604                   | -          | -                |
| Rapid Re-Housing                                | 46           | 151         | 93              | 0               | 244                   | -          | -                |
| Other Permanent Housing                         | 0            | 0           | 28              | 0               | 28                    | -          | -                |
| <b>Total</b>                                    | <b>164</b>   | <b>555</b>  | <b>863</b>      | <b>0</b>        | <b>1,418</b>          | <b>130</b> | <b>66</b>        |

*U.S Department of Housing and Urban Development, Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, 2024*

The Northern Colorado CoC 2024 *State of Homelessness Report* provides a list of New Projects in 2023 that began serving people experiencing homelessness in Northern Colorado. **Figure 87** focuses on Weld County-specific projects that collectively address various aspects of needs, ensuring that vulnerable populations receive the support and stability necessary. These housing programs provide critical support to individuals facing housing insecurity in Weld County and Greeley. The A Woman's Place Rapid Re-Housing Program offers 25 beds for domestic violence survivors, helping them transition to stable housing with the necessary resources to rebuild their lives. In Greeley, the City of Greeley Motels for Outreach program provides 10 emergency shelter beds through motel vouchers, offering temporary housing solutions for those experiencing homelessness. Additionally, the Greeley Foundations Olmstead Program and Greeley Foundations SWSHE Program support long-term housing needs by providing 24 beds and 31 beds, respectively, through permanent supportive housing vouchers and services, assisting individuals with disabilities and those in need of stable living arrangements. Meanwhile, the United Way of Weld County Bridge Housing program allocates six emergency shelter beds via motel vouchers, serving as a short-term solution for individuals in crisis as they work toward more permanent housing.

**Figure 87. 2023 Projects in Weld County**

|                                          | Jurisdiction          | Housing Type                                           | Number of Beds |
|------------------------------------------|-----------------------|--------------------------------------------------------|----------------|
| A Woman's Place Rapid Re-Housing Program | Weld County           | Rapid Re-Housing Program for Domestic Violence Victims | 25 Beds        |
| City of Greeley Motels for Outreach      | Greeley               | Emergency Shelter/Motel Vouchers                       | 10 Beds        |
| Greeley Foundations Olmstead Program     | Greeley               | Permanent Supportive Housing Vouchers & Services       | 24 Beds        |
| Greeley Foundations SWSHE Program        | Greeley               | Permanent Supportive Housing Vouchers & Services       | 31 Beds        |
| United Way of Weld County Bridge Housing | Weld County           | Emergency Shelter/ Motel Vouchers                      | 6 Beds         |
| Volunteers of America COR3 PSH           | Larimer & Weld County | Permanent Supportive Housing for Justice-Involved      | 2 Beds         |

*The Northern Colorado Continuum of Care, 2024 State Homelessness Report*

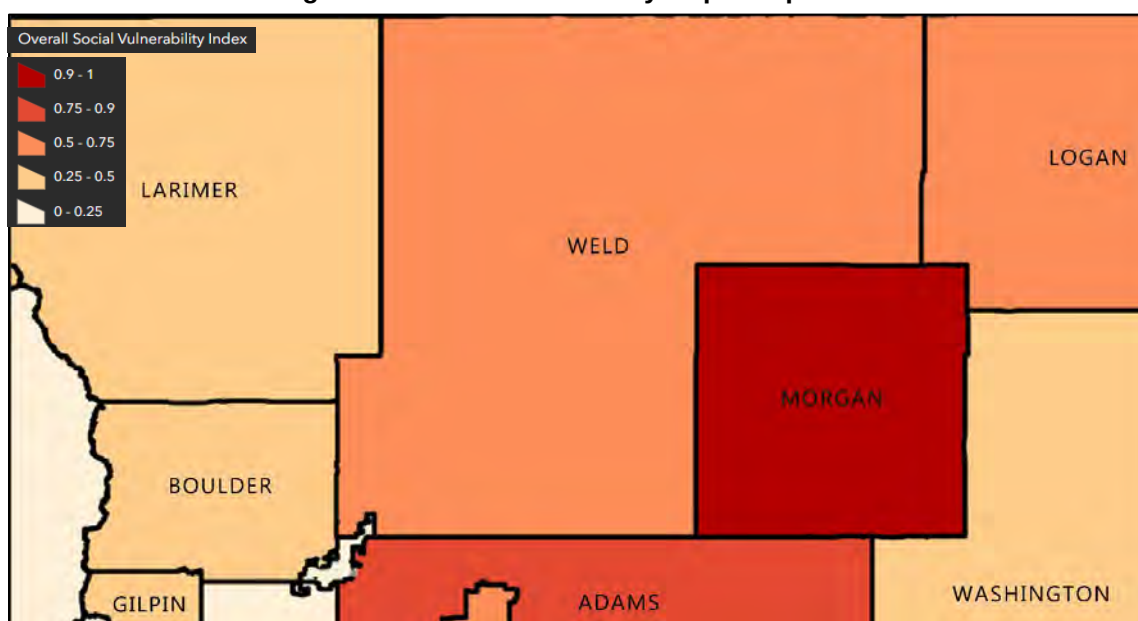
## Displacement Risk

Social vulnerability, as defined by the Center for Disease Control's Social Vulnerability Index (SVI), refers to demographic and socioeconomic factors that adversely affect communities that encounter hazards and other community-level stressors. The index itself uses 2018-2022 5-year ACS data from the U.S. Census Bureau. A total of 16 variables are considered, and each is normalized at the county level, with a score ranging from zero to one, where zero represents the county with the lowest (least vulnerable) score and one represents the county with the highest (most vulnerable) score. The variables are grouped into four categories: Socioeconomic Status, Household Characteristics, Racial and Ethnic Minority Status, and Housing Type and Transportation.

The overall social vulnerability for Weld County, as estimated by the Centers for Disease Control and Prevention (CDC), is 0.63. The adjacent Larimer and Boulder counties fall within the 0.25-0.5 index, indicating lower risk. Broomfield County has a total score of 0.11, which is notably low compared to the surrounding counties. Adams and Morgan counties both have higher vulnerability scores than Weld County, while Logan County closely resembles Weld's score with a 0.6.

**Figure 88** provides a snapshot of Weld County SVI compared to the surrounding counties, Larimer County, Boulder County, Logan County, Morgan County, and Adams County.

**Figure 88. Social Vulnerability Map Comparison**



*Social Vulnerability Index, Esri, 2018-2022 5-year ACS data from the U.S. Census Bureau*

The SVI uses various demographic and socioeconomic factors to identify populations that are most vulnerable to severe housing challenges. According to the SVI, the data indicates significant socioeconomic vulnerabilities, with 14.30% of the population below 150% of the poverty line and a relatively high percentage of uninsured people (11%). As mentioned in **Figure 76** and **Figure 77**, 29% of all households in Weld County are cost-burdened. The racial and ethnic minority status index highlights potential disparities, with a score of 0.73. Thirty percent of the population identifies as Hispanic and may face higher risks of housing instability and displacement due to language barriers and systemic inequalities. According to Census data, 4,083 households (3.4% of all households) have been identified as limited English-speaking households, with 3,624 of these being Spanish-speaking. Vulnerable populations (e.g., single-parent households) represent 5.7% of total households and are at higher risk of displacement.

## Chapter 6. Current and Projected Housing Needs

### Housing Gap Analysis

The total housing gap in Weld County is determined by subtracting the number of available affordable housing units from the total number of cost-burdened households. Currently, 4,652 households are classified as affordable to households earning under 100% of the AMI. This includes 605 modular, manufactured, and ADU residential units permitted between 2020 and 2024, and the existing housing supply of 4,047 affordable and subsidized units.

Between the 2017–2021 survey years, the housing gap for cost-burdened households was 32,255 dwelling units, representing approximately 29% of all owner-occupied and renter-occupied households in Weld County as of 2021. When including the existing affordable housing stock and units permitted between 2020 and 2024, the projected housing gap is 27,603 units. The most suitable housing types for unincorporated Weld County are modular, manufactured, ADUs, and subsidized units. Other housing types that are typically affordable to households earning under 100% of the AMI include multifamily (apartments, condos, attached housing types) and manufactured home parks. Multifamily housing in Weld County is most suitable where urban services already exist to support it, which is primarily within incorporated cities.

**Figure 89** totals the housing programs in Weld County that contribute to assessing housing needs in the county, including affordable units, number of beds for homeless support, assisted living centers, nursing home facilities, and senior living facilities. Weld County has 1,418 beds dedicated to supporting the homeless. The county has 4,047 affordable housing units catering to low-income residents, including affordable, rent-subsidized, and rent-restricted units. However, with 25 assisted living centers, nine nursing homes, and five senior living facilities, the availability of specialized housing for seniors and individuals with disabilities may need to be expanded. As the population increases and ages, the demand for these facilities will grow.

**Figure 89. Weld County Housing Programs**

| Housing Programs                          | Count |
|-------------------------------------------|-------|
| Total Affordable Units                    | 4,047 |
| Total Number of Beds for Homeless Support | 1,418 |
| Assisted Living Centers                   | 25    |
| Nursing Home Facilities                   | 9     |
| Senior Living Facilities                  | 5     |

*Weld County Area Agency on Aging HelpSource Program & Resource Guide, CoStar, U.S. Department of Housing and Urban Development's LIHTC Database, U.S Department of Housing and Urban Development, Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, 2024*

There are currently 4,047 affordable, rent-subsidized, or rent-restricted housing units serving cost-burdened households; therefore, the current need for affordable housing in the county is 28,208 units. This information is based on the U.S. Department of Housing and Urban Development's LIHTC Database, which was last revised as of April 2024.

**Figure 90** shows the number of affordable units, including rent-subsidized and rent-restricted, by cities in Weld County. Greeley, with 3,060 affordable units, makes up 75% of the total affordable unit count in Weld County. A total of 422 of the affordable units in Greeley are manufactured housing or mobile home parks, and the rest consist of multi-family apartments.





**Figure 90. Affordable Counts in Weld County**

| City         | Unit Count   |
|--------------|--------------|
| Ault         | 52           |
| Dacono       | 20           |
| Eaton        | 60           |
| Evans        | 128          |
| Fort Lupton  | 368          |
| Greeley      | 3,060        |
| Kersey       | 52           |
| La Salle     | 6            |
| Milliken     | 48           |
| Platteville  | 16           |
| Windsor      | 237          |
| <b>Total</b> | <b>4,047</b> |

*CoStar, U.S. Department of Housing and Urban Development's LIHTC Database*

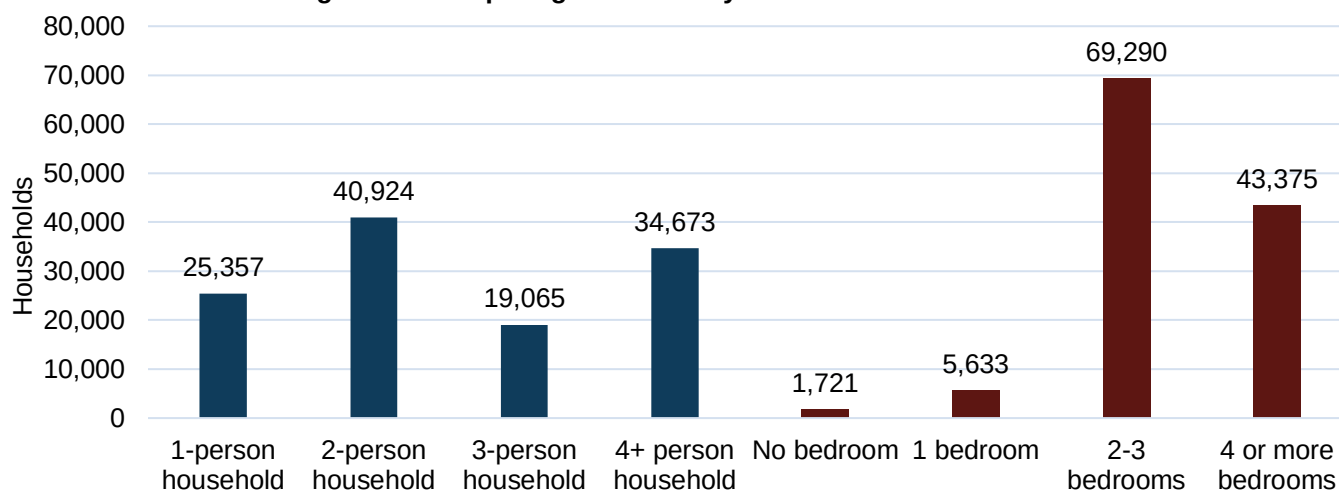
The County's housing gap can also be examined by comparing household size and the number of bedrooms per housing unit. This analysis assumes a baseline of 1 person per bedroom.

**Figure 91** shows that there are approximately 25,357 households, but only 7,354 no-bedroom and one-bedroom housing unit options are available. This creates a potential gap of 18,003 one-person households who may be living in housing units that are too large for them. Larger housing units are typically more expensive than smaller units, which suggests that 18,003+ households in Weld County may pay more than necessary for their housing unit due to a lack of available smaller homes, which tend to cost less than larger homes. This contributes to the high rate of cost-burdened households seen in **Figures 76 and 77** and can help inform future partnerships and planning within the County.

Assuming that 18,003 one-person households reside in two- to three-bedroom units, the remaining 51,287 units would be available for two- to three-person households. When accounting for the overflow, this creates a gap of 8,702 housing units for two- to three-person households. These 8,702 households may have to size up and live in homes with four or more units, and may also be paying more than necessary for housing.

**Figure 92** also shows that a significant portion of households (75% of owner-occupied and 60% of renter-occupied households) have an average of 0.5 or fewer occupants per room, indicating a shortage of smaller housing units for those who need them.

Figure 91. Comparing Weld County Household and Unit Size



U.S. Census Bureau, ACS 2023 5-Year Estimates Table S2501 and S2504

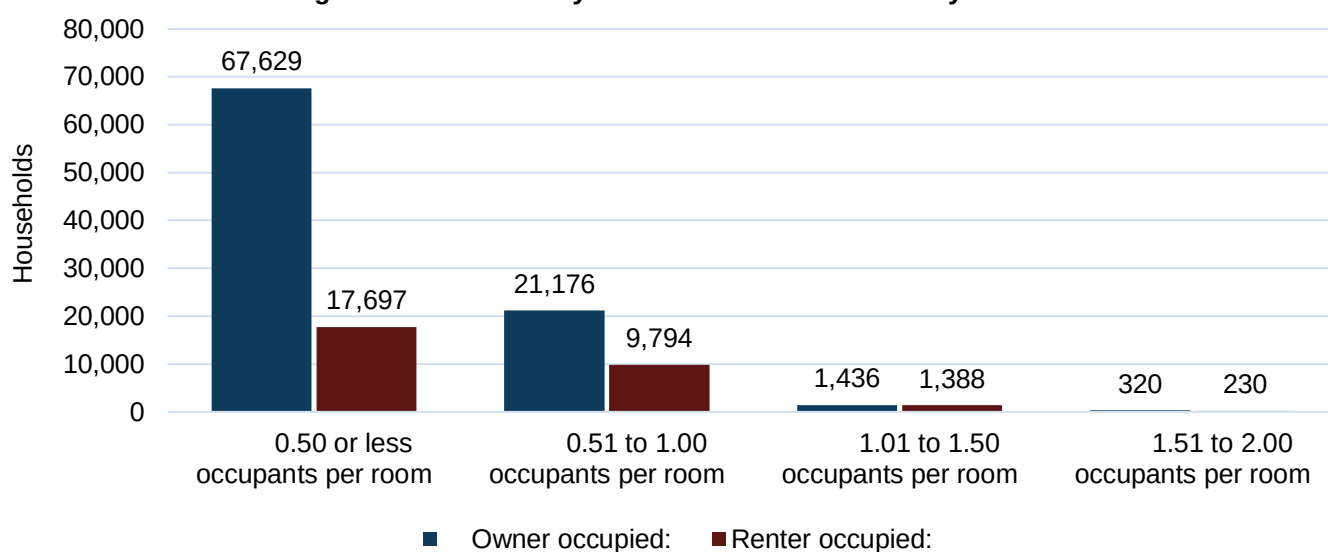
### Overcrowding by Tenure

Overcrowding is generally defined as having more than one person per room, and severe overcrowding is having more than 1.5 persons per room. Based on the Census estimates shown in **Figure 92**, overcrowding is not a significant issue for most Weld County households.

- **Owner-Occupied Units:** 1,869 households (2% of households) are overcrowded, and 433 households (less than 0.5% of households) are severely overcrowded.
- **Renter-Occupied Units:** 1,854 households (6.3% of households) are overcrowded, and 466 households (1.6% of households) are considered severely overcrowded.

While overcrowding is generally minimal, it is slightly more prevalent among renters compared to owners. The presence of even a small percentage of overcrowded and severely overcrowded households suggests there are still gaps in housing adequacy.

Figure 92. Weld County Overcrowded Households by Tenure



U.S. Census Bureau, ACS 2023 5-Year Estimates Table B25014

## Existing Housing Needs

Existing housing needs are determined by analyzing 30% cost-burdened households within each income bracket (as defined by HUD).

There are 9,050 extremely low-income cost-burdened households ( $\leq 30\%$  HAMFI), which means that 9,050 new housing units affordable to households earning  $\leq 30\%$  HAMFI are required to support this group. The breakdown of existing housing needs by cost-burdened households is shown in **Figure 93**.

Overall, 32,255 new housing units are needed across all income brackets, comprising 19,295 units for owners and 12,965 units for renters. Prioritizing support for extremely low- and very low-income households is essential to mitigating the housing crisis. Simultaneously, ensuring a balanced approach across all income levels will foster housing stability and enhance affordability for all residents.

**Figure 93. Existing Housing Needs**

| Income by Cost Burdened                          | Total Units Needed | Owner Units Needed | Renter Units Needed |
|--------------------------------------------------|--------------------|--------------------|---------------------|
| Extremely Low Income ( $\leq 30\%$ HAMFI)        | 9,050              | 4,185              | 4,870               |
| Very Low Income ( $>30\%$ to $\leq 50\%$ HAMFI)  | 8,305              | 4,180              | 4,125               |
| Low Income ( $>50\%$ to $\leq 80\%$ HAMFI)       | 8,765              | 5,895              | 2,870               |
| Moderate Income ( $>80\%$ to $\leq 100\%$ HAMFI) | 3,210              | 2,430              | 785                 |
| Middle Income ( $>100\%$ HAMFI)                  | 2,925              | 2,605              | 315                 |
| <b>Total</b>                                     | <b>32,355</b>      | <b>19,295</b>      | <b>12,965</b>       |

HUD-CHAS Tabulations of ACS 2017-2021 Estimates

For one-person households, there are a total of 25,357 households, but only 7,354 studio and one-bedroom housing units available. This creates a gap of 18,003 households that cannot access appropriately sized units. These one-person households often occupy two-bedroom units, contributing to the overflow and exacerbating housing challenges. There are 40,924 two-person households and 19,065 three-person households in Weld County, totaling 59,989 households that would typically require two- or three-bedroom units. In comparison, there are 69,290 two- and three-bedroom housing units available. However, the overflow from 18,003 one-person households that may occupy two- and three-bedroom units creates a housing gap of 8,702 units.

**Figure 94. Weld County Housing Needs by Size**

| Household Size | Count  | Housing Unit Size | Existing Housing Unit Count | Housing Units Needed for Household Size | Existing Surplus/Need |
|----------------|--------|-------------------|-----------------------------|-----------------------------------------|-----------------------|
| 1              | 25,357 | 0-1 bedrooms      | 7,354                       | 25,357                                  | 0                     |
| 2              | 40,924 | 2-3 bedrooms      | 69,290                      | 51,287                                  | -8,702*               |
| 3              | 19,065 |                   |                             |                                         |                       |
| 4+             | 34,673 | 4+ bedrooms       | 43,375                      | 43,375                                  | 8,702                 |

U.S. Census Bureau, ACS 2023 5-Year Estimates Table S2501 and S2504

\*Gap includes the 2-3-bedroom housing units occupied by "overflow" 1-person households

## Projected Housing Needs

The overall projected housing needs for Weld County are determined by analyzing population growth, average household size, and the county's vacancy rate. According to the Weld County Population Forecast, as seen in **Figure 3**, the county is projected to grow by 91,812 residents between 2024 and 2034. Using the average household size of 2.8 as seen in **Figure 17**, this growth is translated into projected household needs over the 10-year period. To estimate the total housing need considering vacancy, the county's 4% vacancy rate is applied to account for turnover and availability in the housing market, resulting in a projected need of 34,104 housing units.

Projected housing needs by Area Median Income and tenure are determined by analyzing the distribution of cost-burdened households within each income bracket, as defined by HUD.

The distribution across AMI categories reveals key priorities for future housing development. There are 3,796 projected housing units needed for extremely low-income households ( $\leq 30\%$  HAMFI), which means that 3,796 new housing units affordable to households earning  $\leq 30\%$  HAMFI are required to support this group over the next 10 years. The breakdown of existing housing needs by cost-burdened households is shown in **Figure 95**.

Overall, 34,103 new housing units are needed across all income brackets, comprising 25,507 units for owners and 8,598 units for renters.

**Figure 95. 10-Year Projected Housing Needs**

| Income by Cost Burdened                          | Total Units   | Owner Units   | Renter Units |
|--------------------------------------------------|---------------|---------------|--------------|
| Extremely Low Income ( $\leq 30\%$ HAMFI)        | 4,259         | 2,448         | 1,811        |
| Very Low Income ( $>30\%$ to $\leq 50\%$ HAMFI)  | 6,548         | 4,369         | 2,179        |
| Low Income ( $>50\%$ to $\leq 80\%$ HAMFI)       | 4,381         | 3,191         | 1,190        |
| Moderate Income ( $>80\%$ to $\leq 100\%$ HAMFI) | 18,914        | 16,682        | 2,233        |
| <b>Total Projected Housing Units</b>             | <b>34,102</b> | <b>26,689</b> | <b>7,413</b> |

*HUD-CHAS Tabulations of ACS 2017-2021 Estimates, U.S. Census Bureau, Population Division, 2016-2050*

# Chapter 7. Development Challenges and Opportunities

Understanding market limitations on housing development helps identify challenges and opportunities for housing development within a community. In addition to reviewing local zoning and subdivision regulations, planning processes, and infrastructure limitations, this section provides information on the costs of development, construction labor, material supply challenges, and other factors that affect affordable housing production.

## Development Costs

The cost of developing housing encompasses several key components, including materials, labor, infrastructure, and land acquisition costs. Based on Colorado Averages, material costs for a single-family home range from \$100 to \$250 per square foot, depending on factors like size, design complexity, and material quality. For a 2,000-square-foot home, this translates to a cost of \$200,000 to \$500,000.

**Figure 96** provides estimates of total fee costs for each unit type, including permitting fees, plan review fees, drainage impact fees, county impact fees, road impact fees, planning fees, grading fees, and zoning fees. Permitting costs vary by dwelling type, with single-family detached homes costing an estimated \$12,128, multifamily units costing \$10,728, manufactured homes costing \$9,185, and ADUs costing \$3,164. These figures are based on the Weld County Code and assume no subdivision is proposed. It is important to note that these costs do not include utility hookup fees or connections to existing infrastructure.

With median home values and incomes in Weld County, many residents may struggle to afford homes built at these costs. Weld County offers programs like private activity bonds (PABs) for affordable housing projects and rental assistance funding to support low-income residents.

**Figure 96. Weld County Total Costs by Dwelling Type**

| Dwelling Type          | Total Costs |
|------------------------|-------------|
| Single-Family Detached | \$12,128    |
| Multifamily            | \$10,728    |
| Manufactured           | \$9,185     |
| ADU                    | \$3,164     |

*Weld County Code (Appendices 5-K, 5-J, and 5-N), Oct. 10, 2024, Zillow 2016 to 2023, ZHVI All Homes Time Series, Smoothed, Seasonally Adjusted (\$)*

## Regulatory Barriers

The Weld County Code outlines zoning regulations specifying the residential housing types permitted or restricted in each district, guiding land development decisions. This information is detailed in the Weld County Charter and County Code, Chapter 23, Article 3 - Zone Districts.

## Agricultural (A) Zone District

The **Agricultural (A) Zone District** in Weld County is designed to protect and promote agriculture as a vital resource while minimizing the impact of incompatible land uses.

According to the Weld County Code, zoning allows one single-family dwelling or group home per legal lot as a matter of right, outside of subdivisions and historic townsites. An accessory dwelling unit tied to a single-family home is also permitted, subject to specific provisions outlined in the code. Manufactured homes and structures are allowed with a permit under designated regulations, while multi-family dwellings are permissible through special review, provided they accommodate individuals primarily employed in farming. Similar rules apply within subdivisions and historic townsites, allowing one single-family dwelling or group home per legal lot, with provisions





for accessory dwelling units and the potential for manufactured homes and structures through permitting. The district emphasizes agricultural activities, natural resource extraction, and energy development, ensuring that these uses are prioritized and safeguarded from interference by other incompatible activities.

### **Residential Zone Districts (R-1 through R-5)**

The Weld County **Residential Zone Districts (R-1 through R-5)** offer a range of housing options and establish clear guidelines for permitted uses.

In the **R-1 (Low-Density Residential) Zone District**, only single-family dwellings or group homes are allowed by right on each legal lot, with one accessory dwelling unit option, provided it complies with specific code provisions.

The **R-2 (Duplex Residential) Zone District** accommodates single-family homes, duplexes, and group homes by right. Accessory dwelling units are allowed for single-family homes, but are not permitted for duplexes.

The **R-3 (Medium-Density Residential) Zone District** permits duplexes by right and allows multifamily dwellings with up to six units per structure, subject to a site plan review.

The **R-4 (High-Density Residential) Zone District**, which no longer allows rezoning to this classification after 2019, supports duplexes by right and multifamily dwellings with site plan approval.

The **R-5 (Manufactured Home Residential) Zone District** permits single-family homes, duplexes, and group homes by right. At the same time, accessory dwelling units are restricted to lots with single-family homes and not duplexes.

### **Commercial Zone Districts (C-1 through C-4)**

The **Commercial Zone Districts (C-1 through C-4)** in Weld County serve distinct purposes and provide specific guidelines for allowable uses.

The **C-1 (Neighborhood Commercial) Zone District** is intended for activities that provide convenient goods and services primarily to nearby neighborhoods. It allows a single-family dwelling unit for caretakers, employees, or security personnel if it is located within the principal building and meets screening requirements. Manufactured homes used as living quarters for caretakers are permitted only with a land use permit.

The **C-2 (General Commercial) Zone District** is designated for more intense and higher-traffic commercial uses than C-1. It permits single-family dwelling units under the same conditions as C-1 and manufactured homes for caretakers with a land use permit. This district supports uses that meet community needs, such as medical, cultural, and civic services.

The **C-3 (Business Commercial) Zone District** focuses on large-scale commerce and regional services, including shopping centers and entertainment areas, typically near high-traffic corridors. Similar to C-1 and C-2, a single-family dwelling unit is allowed under specific conditions, and manufactured homes for caretakers are permitted with a land use permit.

The **C-4 (Highway Commercial) Zone District**, which ceased rezoning after July 25, 2019, allows manufactured homes as living quarters for caretakers, subject to a land use permit. These districts ensure that residential uses within commercial zones remain accessory to the primary commercial purpose and follow strict guidelines to maintain compatibility with surrounding uses.

## Industrial Zone Districts (I-1 through I-3)

The **Industrial Zone Districts (I-1 through I-3)** in Weld County cater to varying degrees of industrial use, ensuring compatibility with their surroundings and proper land use planning.

The **I-1 (Light Industrial) Zone District** is designed for light industrial and compatible commercial activities with minimal environmental impact conducted primarily within enclosed buildings. These properties are less resource-intensive than heavier industrial uses, can be near residential areas if properly designed, and aim to support economic development. Manufactured homes used as living quarters for caretakers or security personnel are allowed with a land use permit.

The **I-2 (Medium Industrial) Zone District** accommodates more intense industrial uses than I-1, with higher traffic and larger-scale activities. Similar to the I-1 district, manufactured homes for caretakers or security personnel are allowed with a land use permit.

The **I-3 (Heavy Industrial) Zone District** is intended for large-scale, resource-intensive industrial operations requiring substantial space and limited public access. These properties are typically located near major transportation infrastructure, such as highways, railroads, or airports, to support their operational needs. As with the other industrial zones, manufactured homes for caretakers are permitted with a land use permit.

## E (Estate) Zone District

The **E (Estate) Zone District** in Weld County is designed to accommodate rural, large-lot residential uses while maintaining compatibility with very low-density residential areas. It serves as a transitional zone between agricultural regions and R-1 residential zones, emphasizing careful placement on low-traffic, local public or private streets and roads.

By right, this zone permits one single-family dwelling or group home facility per legal lot. Additionally, accessory uses, such as one accessory dwelling unit per legal lot, are allowed, provided it is incidental to the primary residential use and complies with specific code requirements.

The PUD section of the Code was revised in 2023. As a result, only PUDs located on properties with an approved and recorded PUD zoning plat, where a complete PUD final plan application was submitted before July 26, 2024, and previously zoned phased PUDs, can still be approved through the PUD process. New PUDs are no longer permitted under the current Code.

*ARTICLE III - Zone Districts | Charter and County Code | Weld County, CO | Municode Library*

## Infrastructure Limitations

The availability and condition of infrastructure, such as roads, water, and sewer systems, play a critical role in determining the feasibility of housing construction in Weld County. According to Section 23-3-105 of the Weld County Code, residential uses in Residential Zone Districts require evidence of an adequate water source and sewage disposal system before a building permit can be issued. For lots created prior to August 25, 1981, water and sewage systems must either comply with On-Site Wastewater Treatment System regulations or connect to public sewer services, while newer lots must connect to public water from a district or municipality and public sewer service.

Similarly, in the Estate Zoning District, all uses requiring water must be connected to a public water system and an adequate sewage disposal system, which must either meet the On-Site Wastewater Treatment System regulations or connect to public sewer services. Evidence of these utilities being available is mandatory prior to obtaining a building permit. Even if zoning permits residential construction, housing development may face barriers if these

essential utilities are unavailable, highlighting the need for investments in infrastructure to support growth in certain areas.

*Sec. 23-3-105. - Water and sewer requirements. | Charter and County Code | Weld County, CO | Municode Library*

### Estimated Water Supply Needs for Dwelling Units

Water usage in Weld County plays a crucial role in identifying potential development limitations and planning for sustainable growth. Water infrastructure expenses, such as utility connection fees and impact fees, can make constructing affordable housing increasingly challenging, particularly in areas with limited infrastructure.

**Figure 97** provides a detailed breakdown of the local water districts serving unincorporated Weld County, along with residential water use per capita (gallons per capita per day, or gpcd). The average residential water use per capita is estimated to be 162 (gpcd) according to local water efficiency plans.

The county's population is projected to grow rapidly, but this trend is not expected to extend to the unincorporated areas. Instead, much of the anticipated growth is likely to occur in incorporated cities like Greeley, which are expected to account for the majority of the population increase.

**Figure 97. Residential Water Supply Needs\***

| District                  | Year | Residential Water Use Per Capita (gpcd) | Population | Residential Water Demand |
|---------------------------|------|-----------------------------------------|------------|--------------------------|
| Central Weld County       | 2019 | 152                                     | 8,766      | 1,332,432                |
| East Larimer County       | 2020 | 124                                     | 23,100     | 2,864,400                |
| Left Hand                 | 2021 | 135                                     | 21,452     | 2,896,020                |
| Little Thompson           | 2018 | 180                                     | 21,000     | 3,780,000                |
| North Weld County         | 2017 | 219                                     | 37,500     | 8,212,500                |
| Longs Peak Water District | 2024 | 193                                     | 1,286**    | 697,380                  |

*\*This data is based on the most recent water districts' efficiency plans, which span various years. The Local Water District Plans can be accessed in the section below. The Longs Peak Water District data was collected through direct coordination with the Water District.*

*\*\* Number of residential taps*

### Local Water Efficiency Plans

Central Weld County 2022 Water Efficiency Plan

East Larimer County 2024 Water Efficiency Plan

Left Hand Water District 2023 Municipal Water Efficiency Plan Update

Little Thompson Water District 2019 Water Efficiency Management Plan

North Weld County 2018 Water Efficiency Plan

## Chapter 8. Housing Resources

This section identifies and evaluates resources available to support the development, maintenance, and accessibility of affordable housing for resident and employee households. Assessing housing resources includes understanding the financial, institutional, and community assets that can help address the housing needs identified in the HNA. This information will help inform housing action planning and strategy development.

### Housing Assistance Programs

#### Rental Assistance Programs

- **Greeley-Weld Housing Authorities:** Promotes adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. The Greeley and Weld County Housing Authorities provide rental assistance through Section 8 Housing and Public Housing programs. Section 8 Housing, as defined by the Greeley Housing Authority, is a program designed to assist low-income families with the cost of renting housing. The families pay 30% of their income to their landlord, and the Housing Authority pays the remaining rent. The Greeley Housing Authority owns and manages 86 units of federal Public Housing, consisting of 80 apartments and six single-family houses.
- **United Way of Weld County:** Offers the community rental assistance and support services. The Board of Directors has identified and is resourcing five initiative areas that aim to solve Weld County's long-term challenges. One of their initiated programs, Weld's Way Home, aims to prevent and end homelessness in the county. Supported programs include NoCo CoC, Collective Impact Fund, Coordinated Assessment and Housing Placement System (CAHPS), Emergency Food and Shelter Program, Greeley-Evans Transit Bus Pass Program, and Housing Navigation Center.
- **Catholic Charities Guadalupe:** One of Colorado's largest social service organizations. Catholic Charities offers shelter services, women's services, and other support programs.

#### Homebuyer Support Programs

- **Colorado Housing and Finance Authority (CHFA):** Down payment assistance programs can provide grants and loans to help buyers cover out-of-pocket expenses, including down payments and closing costs. These programs offer purchase loans for grants and second mortgage loans for down payment and/or closing cost assistance. Additionally, CHFA provides many resources to homebuyer education and support for prospective homebuyers.
- **Greeley Home Ownership Program for Employees (G-HOPE):** The Greeley Home Ownership Program for Employees is a pilot program to promote home ownership in Greeley's Redevelopment District and around the University of Northern Colorado campus. Down payment assistance is available to full-time employees of certain employers in Greeley. This includes the City of Greeley, the University of Northern Colorado, Weld School District 6, Banner Health/NCMC, JBS, Frontier Academy Charter School, Sunrise Community Health, and North Range Behavioral Health.
- **Colorado Down Payment Assistance (CDOH):** Down payment assistance of up to \$25,000 for households of up to 80% AMI in urban areas, 100% AMI in non-urban areas, in Weld County and other counties in Colorado. The 80% limit for a four-person family is \$91,600, and the 100% limit for a four-person family is \$114,500.

## Homeowner Assistance Programs

- **Emergency Mortgage Assistance Program (EMAP):** The Emergency Mortgage Assistance Program was created as a temporary response due to the COVID-19 pandemic and the economic hardships it created for many families. Although it is temporary, the EMAP is currently open and will continue to accept applications until funds are exhausted (or September 2026).
- **Neighbor to Neighbor (N2N):** Neighbor to Neighbor is a housing opportunity resource for Northern Colorado. Services are designed to support homeless and low-income individuals seeking a place to live, families needing assistance to secure their prospective homes, and prospective buyers to explore the homebuying process.

## Local Funding Resources

- **Colorado Housing Investment Fund (CHIF):** Established with \$36 million from the Attorney General's custodial funds, CHIF supports affordable rental housing development across Colorado.
- **Community Development Block Grant (CDBG) Program:** Administered by the Division of Housing, CDBG provides competitive funding for local governments to support affordable housing initiatives, including acquisition and rehabilitation.
- **Home Investment Partnership Program (HOME):** HOME funds help local governments, nonprofits, and developers build, purchase, or rehabilitate affordable housing and offer rental assistance to low-income individuals.
- **Housing Development Grant Funds (HDG):** A competitive grant program that finances new construction, rehabilitation, and acquisition projects. HDG aims to expand and improve the availability of affordable housing.
- **Housing Development Local Funds (HDLF):** Created to meet federal matching fund requirements, HDLF offers collateral-backed loans for affordable housing development and rehabilitation.
- **National Housing Trust Fund (HTF):** Administered federally and funded through Fannie Mae and Freddie Mac, HTF focuses on increasing safe and affordable housing for extremely low-income households.
- **Neighborhood Stabilization Program (NSP):** NSP funds help mitigate the impacts of foreclosure by stabilizing property values in affected neighborhoods, prioritizing aid for households with incomes at or below 120% of the area median income (AMI).
- **Colorado State Affordable Housing Fund - Proposition 123:** Managed by the Division of Housing, Proposition 123 directs funds toward homeownership projects for community partners, local governments, and nonprofit developers. Proposition 123, passed by voters in 2022, allocates \$173.5 million in fiscal year 2024 toward the development and preservation of over 8,000 housing units in Colorado.
- **Transformational Housing Loan Fund:** This fund provides grants and low-interest loans to affordable housing investment groups, promoting housing accessibility for individuals and families across income levels.

*For more information about these programs, please visit DOLA's Funding Sources webpage.*



## Resources for Homelessness Prevention

### Weld County United Way: Weld's Way Home (WWH)

The United Way of Weld County's Weld's Way Home 2.0 Strategic Plan (WWH 2.0) was created as a response to a rising number of households seeking shelter in Weld County in 2011. **Figure 98** highlights the key successes and advancements made by the *Weld's Way Home 1.0 Plan (WWH 1.0)*. This was a 5-year process that took place from 2015 to 2020, driven by community feedback and engagement.

| Figure 98. Weld's Way Home 1.0 Accomplishments |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Community Education</b>                     | <ul style="list-style-type: none"> <li>Updated homelessness resource information in 211 Colorado and local resource databases.</li> <li>Streamlined community access points to resources through the Housing Navigation Center and regular community collaboration.</li> <li>Raised awareness about the extent of homelessness in Weld County and how to solve it.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Shared Intake and Assessment</b>            | <ul style="list-style-type: none"> <li>Established the Northern Colorado Continuum of Care.</li> <li>Launched the Coordinated Assessment and Housing Placement System (CAHPS).</li> <li>Standardized client intakes across agencies through the adoption and implementation of Homelessness Management Information System (HMIS) and Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT).</li> <li>Established a case conferencing process to quickly identify, assess, and house people experiencing homelessness through housing navigation and resource prioritization.</li> <li>Established an active By-Name List of people experiencing homelessness to provide real-time data about housing needs in Weld County and coordinate housing resources.</li> <li>Established Housing Navigator positions to directly work with individuals on the By-Name-List to connect them with housing resources and work to keep them housed through wrap-around tenant support services.</li> </ul> |
| <b>Discharge Planning</b>                      | <ul style="list-style-type: none"> <li>Improved discharge planning by creating new case management capacity through the Housing Navigator program.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Street Outreach</b>                         | <ul style="list-style-type: none"> <li>Established the Housing Navigator program (formerly Community Health Worker program), based out of the Housing Navigation Center, to serve as a community-based Street Outreach team.</li> <li>Identified 124 hard-to-reach individuals experiencing homelessness and built trust, provided services, and housed 42 of the most vulnerable individuals.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Housing Navigation Center</b>               | <ul style="list-style-type: none"> <li>Established and opened the first physical Housing Navigation Center in Weld County on April 1, 2019. The Housing Navigation Center provides resources to help people survive their experience of homelessness, connects people to permanent housing solutions as quickly as possible, and coordinates housing and homelessness resources across Weld County.</li> <li>As of June 2022, the HNC housed 194 households and prevented 90 households from experiencing homelessness.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Cold Weather Shelter</b>                    | <ul style="list-style-type: none"> <li>Combined the cold weather shelter as a service of the Housing Navigation Center to ensure dedicated space, support staff, and funding plan to increase shelter stability.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| <b>Figure 98. Weld's Way Home 1.0 Accomplishments</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                       | <ul style="list-style-type: none"> <li>Increased community partnerships at the cold weather shelter to provide not only emergency shelter, but also on-site health, housing, and case management services.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Expanded Case Management Services</b>              | <ul style="list-style-type: none"> <li>Expanded homelessness case management and wrap-around services through CAHPS and the Housing Navigator program.</li> <li>Closed communication gaps by establishing weekly CAHPS case conferencing calls to coordinate case management services.</li> <li>Developed proactive case management strategies through street outreach efforts to bring services to individuals living outdoors.</li> <li>Leveraged existing resources and partnerships, such as Squad 1 and co-response, to improve care coordination, reduce 911 calls, and provide ongoing support for the most vulnerable individuals in Weld County.</li> <li>Began to shift case management philosophies toward Housing First principles to reduce barriers and increase housing opportunity and success for people experiencing homelessness.</li> </ul> |
| <b>Affordable Housing with Case Management</b>        | <ul style="list-style-type: none"> <li>Revitalized the High Plains Housing Development Corporation, a 501(c)(3) organization dedicated to developing affordable, low-income, and permanent supportive housing units in Weld County.</li> <li>Increased the availability of funding for the development of affordable housing units using Community Development Block Grant (CDBG) funding.</li> <li>Collaborated with the Weld County Department of Public Health and Environment to launch the Housing and Land Use Project to foster policy and system-level changes to update zoning and land use codes to create more opportunities for affordable housing development.</li> </ul>                                                                                                                                                                          |

*Weld's Way Home strategic plan 2.0* was released in 2023, following the original strategic plan in 2016. The plan outlines its priorities to end homelessness and increase prevention strategies. The Weld's Way Home 2.0 priorities are referenced in **Figure 99**.

| <b>Figure 99. Weld's Way Home 2.0 Priorities</b>         |                                                                                                                                                                                                            |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Advocacy</b>                                          | <ul style="list-style-type: none"> <li>Increase local government and broader community support for Weld's Way Home initiatives to increase household stability resources through policy change.</li> </ul> |
| <b>Coordinated Household Stabilization</b>               | <ul style="list-style-type: none"> <li>Establish and implement a shared coordinated entry system for homelessness prevention services.</li> </ul>                                                          |
| <b>Information Sharing</b>                               | <ul style="list-style-type: none"> <li>Improve community access and awareness.</li> <li>of household stability resources.</li> </ul>                                                                       |
| <b>Landlord Partnership</b>                              | <ul style="list-style-type: none"> <li>Facilitate landlord-tenant relationships to prevent evictions and to foster inclusive and affordable housing options.</li> </ul>                                    |
| <b>Police Partnerships &amp; Criminal Justice System</b> | <ul style="list-style-type: none"> <li>Engage with law enforcement entities to reduce legal barriers and explore new ways of policing housing vulnerable populations.</li> </ul>                           |

**Figure 99. Weld's Way Home 2.0 Priorities**

|                                                                          |                                                                                                                                                                                                |
|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Diversity, Equity &amp; Inclusion</b>                                 | <ul style="list-style-type: none"> <li>Ensure that historically underrepresented communities have equitable representation and access to information, resources, and opportunities.</li> </ul> |
| <b>Transportation</b>                                                    | <ul style="list-style-type: none"> <li>Improve community-wide access to affordable and reliable transportation.</li> </ul>                                                                     |
| <b>Community Education</b>                                               | <ul style="list-style-type: none"> <li>Increase community awareness of the realities of homelessness, root causes of household instability, and where to find resources.</li> </ul>            |
| <b>Housing Navigation Center with Cold Weather Shelter</b>               | <ul style="list-style-type: none"> <li>Find a long-term location for the Housing Navigation Center and cold weather shelter to ensure stability of services.</li> </ul>                        |
| <b>Expanded Case Management Services</b>                                 | <ul style="list-style-type: none"> <li>Close gaps in case management services and improve current practices for better housing outcomes.</li> </ul>                                            |
| <b>Affordable Housing, Housing Retention &amp; Move-In Opportunities</b> | <ul style="list-style-type: none"> <li>Increase the amount of available housing resources to expand move-in opportunities and keep people housed.</li> </ul>                                   |
| <b>Faith Engagement</b>                                                  | <ul style="list-style-type: none"> <li>Work with the Weld County faith community to coordinate resources, engage volunteers, and identify new ways to increase household stability.</li> </ul> |

### **Greeley Homelessness and Housing Services Assessment and Recommendations**

The City of Greeley is taking strides to confront the homelessness issue, creating a complete assessment and recommendations for homelessness and housing services in the city.

- Utilize the Collective Impact Framework to coordinate cross-organizational collaboration.
- Conduct a housing needs assessment.
- Pursue pre-development research for a service-based campus model approach.
- Establish a clear understanding of the risk & protective factors of homelessness (with collective impact).
- Establish a user-friendly resource guide for organizations, housed and un-housed community members (with collective impact).
- Explore creative temporary solutions.



## Chapter 9. Policy Recommendations

This chapter provides policy recommendations based on the HNA's findings to guide the Housing Action Plan and other County CDBG and planning efforts relating to housing.

### Key Findings

*Note – the U.S. Census does not provide unincorporated county data. As such, data relies on county-wide information, unless provided by another source, and it is explicitly indicated in this analysis as such. This means that the HNA analysis throughout includes both incorporated and unincorporated Weld County data.*

### Community Profile

- **Weld County is experiencing rapid population growth.** Between 2000 and 2024, the county welcomed 184,379 new residents, making it the fastest-growing county in Colorado from 2021 to 2022.
- **Housing needs are under increasing pressure.** Weld County's expected population growth rate between 2024 and 2050 is 60.2%, more than double Colorado's overall growth rate of 25.3% during the same period.
- **The county's renter-to-owner ratio is shifting toward homeownership.** Over the past decade, owner-occupied housing has grown by 42.9%, while renter-occupied housing increased by only 8.6%, shifting the county's renter-to-owner ratio toward homeownership.
- **An aging population is reshaping housing needs.** As the county's median age is projected to reach 40.3 by 2050, up from 35.3 in 2024, the need for senior living, downsized homes, and accessible housing will rise.

### Economics

- **Greeley is a key employment hub.** Five of Weld County's top employers are based in Greeley.
- **Essential workers struggle with housing costs.** Construction, Education, and Health Care workers, who make up a significant share of Weld County's workforce, on average, spend more than 30% of their income on housing costs.
- **Homeownership is out of reach for many workers.** Employees in Education, Public Administration, and Agriculture would need to spend between 80% and 110% of their income on homeownership costs.
- **Housing costs far exceed worker wages.** To avoid being housing cost-burdened, Weld County homeowner households need an annual income of \$180,720 to afford a median-priced home, more than the county's highest-paying job sector (Mining: \$175,136).
- **Renters face affordability challenges.** Renter households need an annual income of \$69,160 to avoid being cost-burdened for a median-rent unit, higher than the average income in four of the five essential workforce sectors.
- **Most workers commute outside the county for jobs.** Nearly 119,428 Weld County residents (66.8%) work outside the county.

### Housing Inventory

- **Weld County's homes are aging.** 67.5% of the county's housing stock is over 30 years old.
- **New housing development has declined in Unincorporated Weld County.** Residential construction permits peaked at 318 in 2021 but dropped to 73 in 2024.



## Housing Market

- **Median Household Income is rising, but median home prices are rising faster.** Despite wage increases, affordability remains a challenge as home prices continue to outpace income growth.
- **Home values have skyrocketed.** From 2016 to 2023, median home prices increased by 81.1% to \$497,183, far exceeding the 42.4% rise in median homeowner income.

## Fair Housing and Housing Gap Analysis

- **Many homeowners are struggling with housing costs.** Nearly 23% of owner-occupied households in Weld County are cost-burdened, meaning they spend more than 30% of their income on housing. Additionally, approximately 7,140 households (9% of owner-occupied households) spend more than half of their income on housing.
- **Renters have a higher cost-burden rate than homeowners.** Nearly half (46%) of renters in Weld County are cost-burdened.
- **Senior-friendly housing is increasingly essential.** Nearly 49.3% of residents aged 75+ have a disability, highlighting the need for accessible units and assisted living facilities.
- **Economic disparities among racial and ethnic groups.** Hispanic or Latino individuals experience a 14.1% poverty rate, double the 6.6% poverty rate for White non-Hispanic residents.

## Current and Projected Housing Needs

- **Affordable housing is concentrated in Greeley.** 75% of the county's affordable units are located in Greeley.
- **Small-unit shortages force households into larger, costlier homes.** There are 25,357 one-person households, but only 7,354 studio and one-bedroom units available; 18,003 residents may be occupying larger units that may not fit their needs or budgets.
- **Smaller, more affordable units are the most significant housing gap in the County.** The percentage of cost-burdened homeowners and renters, combined with the unit size analysis, indicates that many smaller households (1-2 person households) may be living in larger households. This suggests a current and future need for smaller housing units and more housing options in Weld County.

## Development Challenges and Opportunities

- **Land and infrastructure costs may be a driver of affordability challenges.** Development costs are high, with materials alone ranging from \$100 to \$250 per square foot, leading to total construction costs between \$200,000 and \$500,000 for a 2,000-square-foot home.
- **Utilities are a challenge in Unincorporated Weld County.** Water supply limitations in the County are a significant barrier to housing developments in Unincorporated Weld County, which creates a situation where denser housing and housing solutions may be best coordinated with incorporated cities.





Policy Recommendations

This section outlines strategic policy recommendations designed to address the key housing challenges identified in this HNA. With Weld County experiencing rapid population growth, projected to increase by over 60% by 2050, and facing rising housing costs that far outpace income growth, these recommendations aim to guide local decision-makers in addressing affordability, accessibility, and infrastructure constraints. Drawing on quantitative data, community input, and best practices from comparable communities, these recommendations aim to guide local decision-makers in fostering a housing landscape that addresses the community’s needs. Each policy proposal is tailored to the unique demographic, economic, and geographic context of the area, with an emphasis on actionable steps that can be implemented as part of the County’s future Housing Action Plan, the Comprehensive Plan, and other CDBG and planning efforts. The goal is to prevent displacement and ensure that all residents have access to safe and stable housing.

The policy recommendations are organized into three categories:

- Strengthening Regional Collaboration
- Enhancing Funding and Resource Areas
- Monitoring and Policy Evaluation

Strengthening Regional Collaboration

1. Collaborate with existing local and regional housing assistance programs to increase awareness and coverage of assistance.

Nearly half (46%) of renters in Weld County are cost-burdened, and 23% of homeowners spend more than 30% of their income on housing. Despite the availability of assistance programs, many households, especially underserved groups, may not be aware of or able to access these resources. Strengthening collaboration and outreach can help bridge this gap and ensure broader coverage and utilization of existing support systems.

This effort may include awareness campaigns for resources available through the County, as well as through other agencies, groups, and organizations.

| Advantages                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Disadvantages                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This strategy requires minimal financial investment, as it leverages existing housing assistance programs and outreach infrastructure. By utilizing current resources, the County can expand awareness and access without incurring significant new expenses.</p> <p>Existing relationships with community organizations, social service providers, and digital platforms (e.g., social media) can be used to disseminate information efficiently. This approach enhances visibility and engagement without the need to build new systems from the ground up.</p> <p>Based on HNA findings, certain populations, such as cost-burdened renters, essential workers, and Hispanic or Latino households experiencing higher poverty rates, are disproportionately affected by housing challenges. Collaboration with assistance programs allows the County to focus efforts on these groups, improving equity and housing stability.</p> | <p>Establishing effective partnerships with local and regional housing assistance providers will require a dedicated initial effort from County staff. Time must be allocated to identify relevant programs, build trust, align goals, and coordinate outreach strategies. While this investment is temporary, it may pose short-term capacity challenges.</p> |



**2. Collaborate with municipalities to better advocate for the use of housing assistance programs by all households, prioritizing underserved households.**

Economic disparities persist across racial and ethnic groups, with Hispanic or Latino residents experiencing a poverty rate more than double that of White non-Hispanic residents. Targeted advocacy and collaboration with cities can help ensure housing assistance programs reach those most in need, promoting equity and inclusion in housing access.

This may include:

- **Joint Outreach Campaigns:** Weld County, local municipalities, and Housing Authorities could co-host informational workshops or town halls to educate residents about available housing assistance programs like Section 8, ERAP, or home repair grants.
- **Shared Resource Hubs:** Municipalities could partner with the county to create centralized online portals or physical resource centers where residents can access housing program applications, eligibility tools, and bilingual support.
- **Targeted Communications:** Collaborate on mailers, social media posts, and local radio ads that specifically reach underserved populations, such as seniors, farmworkers, or non-English-speaking households, with clear guidance on how to apply for assistance.
- **Cross-Training Staff:** County and municipal staff could receive joint training to ensure consistent messaging and better referral pathways for residents seeking housing help.
- **Data Sharing Agreements:** Establish agreements to share anonymized data between municipalities and the county to identify gaps in program usage and target outreach where it's most needed.

| Advantages                                                                                                                                                                                                                                                                                                                                                                                                                | Disadvantages                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coordinating advocacy efforts across municipalities allows for consistent messaging and broader reach. A unified regional approach can improve public awareness of available housing assistance programs, reduce confusion among residents, and strengthen the overall impact of outreach campaigns.                                                                                                                      | Effective implementation will require County staff to invest time in identifying underserved households and communities across diverse geographic and demographic areas. This includes analyzing housing data, coordinating with local organizations, and developing tailored outreach strategies to ensure comprehensive coverage and equitable access to assistance programs. |
| By leveraging local knowledge and data, the County and its municipal partners can more effectively identify and prioritize outreach to underserved populations, such as cost-burdened renters, essential workers, and racial or ethnic groups experiencing higher poverty rates. This targeted approach ensures that housing assistance reaches those most in need, promoting equity and inclusiveness in program access. |                                                                                                                                                                                                                                                                                                                                                                                 |

## Enhancing Funding and Resource Areas

### 3. Assist existing County housing assistance programs by proactively applying for state and federal grants.

With housing costs exceeding worker wages, homeowners needing \$180,720 annually to afford a median-priced home, local programs require additional funding to meet rising demand. Proactively pursuing external grants can help expand the reach and impact of county-level assistance, especially for essential workers and low-income households.

This may contribute to the County's ability to implement existing programs (*the list below serves as examples and is not a comprehensive list of all County housing resources*):

- Award Private Activity Bonds (PABs) for affordable housing developments.
- Award Home Rehabilitation Grants to municipalities for minor repairs (costing less than \$25,000) of low- and moderate-income owner-occupied homes.
- Assist with Day of Service Programs, which provide minor exterior home improvements for low- and moderate-income households.
- Funding Weld Way Home, a homeless prevention program.

Additionally, this may further programs that need additional funds to better serve the population. For example, as noted in the 2021-2025 Consolidated Plan, A Woman's Place is currently only able to assist 50% of the requests it receives. The program provides affordable housing for households impacted by domestic violence. The Consolidated Plan also recommends a Landlord Assurance Fund to "help landlords feel more confident about renting to survivors (this would help the many nonprofits seeking to support low-income families - Guadalupe, Greeley Family House, the Cold Weather Shelter, SAVA, Hope at Miracle House, and A Woman's Place)."

| Advantages                                                                                                                                                                                                                                                                                                                                                                 | Disadvantages                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Proactive pursuit of state and federal grants can significantly expand the financial capacity of Weld County's housing assistance programs. Additional funding can support a broader range of initiatives, including rental assistance, affordable housing development, and services for cost-burdened households, thereby addressing critical gaps identified in the HNA. | Many state and federal grants come with specific eligibility criteria and limitations on how funds can be used. These restrictions may limit flexibility, as some grants are designated for particular populations (e.g., veterans, seniors, low-income households) or housing types, which may not align perfectly with the County's most pressing needs.       |
| Weld County may already possess internal staff expertise and established relationships with state and federal agencies, which can streamline the grant application process. Utilizing these existing resources can improve the efficiency and success rate of funding applications, reducing the need for external consultants or new administrative structures.           | Maintaining an active and competitive grant-seeking strategy requires dedicated staff time to monitor funding opportunities, prepare applications, and ensure compliance with reporting requirements. This ongoing commitment may strain existing administrative capacity, particularly if new positions or reassignments are not made to support these efforts. |



## Monitoring and Policy Evaluation

### 4. *Review and revise (as needed) current housing policies and their effectiveness yearly.*

Given the rapid changes in population, housing costs, and development patterns, ongoing evaluation of housing policies is critical. Regular reviews will help ensure policies remain responsive to emerging needs, such as the aging population, affordability challenges, and infrastructure constraints, and allow for timely adjustments to improve outcomes.

This may include future policies and strategies included in the County's Comprehensive Plan and other future planning efforts. The Comprehensive Plan should consider the inclusion of a progress report to facilitate implementation reviews.

| Advantages                                                                                                                                                                                                                                                                                                                                                                   | Disadvantages                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| An annual review process allows Weld County to identify housing policies that are underperforming, misaligned with current needs, or generating unintended consequences. This proactive approach ensures that resources are directed toward strategies that deliver measurable benefits and that outdated or inefficient policies are revised or retired in a timely manner. | Maintaining a structured annual review process requires dedicated staff time to collect data, assess policy outcomes, engage stakeholders, and prepare recommendations. This may place additional demands on County departments, particularly if existing staff are already managing multiple planning and administrative responsibilities. |
| Given the County's rapid population growth, shifting demographics, and evolving housing market dynamics, regular policy evaluation enables the County to remain agile and responsive. This ensures that housing strategies continue to reflect the realities of affordability, infrastructure capacity, and community needs.                                                 |                                                                                                                                                                                                                                                                                                                                             |



## Appendix A. Glossary and Acronyms

### Glossary

**Accessory Dwelling Unit (ADU):** A secondary housing unit located on the same lot as a main home, designated as a second dwelling unit.

**Affordable Housing:** Housing where total costs, including utilities, do not exceed 30% of a household's income, ensuring financial stability and accessibility for lower-income residents.

**Americans with Disabilities Act (ADA):** A federal law prohibiting discrimination against individuals with disabilities in all areas of public life and also influences housing design through its Standards for Accessible Design.

**Area Median Family Income (AMFI):** Specifically measures the median income of families (households with two or more related individuals) in a given area.

**Area Median Income (AMI):** The median income of all households in a specific geographic area, including both families and individuals.

**Attached Housing:** Residential units that share a wall, floor, or ceiling with at least one other unit. Attached housing options include townhomes, duplexes, row houses, and condos.

**Co-Housing:** A housing model where residents share common spaces, amenities, and facilities while maintaining private living quarters.

**Census Designated Places (CDP):** Geographic areas defined by the U.S. Census Bureau for statistical purposes.

**Community Development Block Grant (CDBG) Program:** A federally funded initiative that supports local community development and housing programs, primarily benefiting low-to-moderate-income (LMI) households and special needs groups.

**Consolidated Plan:** A strategic plan required every five years for entitlement grantees to receive CDBG funding. It provides a long-term framework for assessing affordable housing and community development needs, making data-driven decisions, and prioritizing investments.

**Cost-Burdened:** Households spending more than 30% of their income on housing costs.

**Detached Housing:** Standalone residential units that do not share walls with other homes.

**Development in the Pipeline:** Housing projects that are planned or under construction but not yet completed.

**Dwelling:** A house, apartment, and all other places of residence.

**Emergency Shelter:** Temporary housing for individuals experiencing homelessness or crisis situations.

**Employment Efficiency:** OnTheMap, a U.S. Census Bureau tool, uses this metric to describe the relationship between where people work and where people live in a specific geographic area.

**Essential Workers:** Individuals whose jobs are critical to maintaining the essential functions and services of society, especially during emergencies or crises such as the COVID-19 pandemic. Essential workers typically fall into several key categories, including Construction, Educational Services, Health Care and Social Assistance, Public Administration, and Agriculture, Forestry, Fishing, and Hunting.

**Extremely Low-Income:** Households earning below 30% of the Area Median Income.



**Fair Housing:** A section of the HNA that provides an analysis of housing problems—including cost burden, overcrowding, housing instability, and homelessness.

**Fair Housing Act (FHA):** A federal law prohibiting housing discrimination based on race, color, religion, sex, disability, familial status, or national origin.

**Greeley Home Ownership Program for Employees (G-HOPE):** A local initiative supporting homeownership for employees in Greeley, Colorado.

**Home Investment Partnership Program (HOME):** A federal program that provides funds to help local governments, nonprofits, and developers build, purchase, or rehabilitate affordable housing and offer rental assistance to low-income individuals.

**Housing Development Grant Funds (HDG):** A competitive grant program that finances new construction, rehabilitation, and acquisition projects, HDG aims to expand and improve affordable housing availability.

**Housing Development Local Funds (HDLF):** Collateral-backed loans for affordable housing development and rehabilitation.

**Housing Gap:** The difference between the number of available affordable housing units and the total number needed to house residents without cost burdens. This metric helps assess the demand for affordable housing in a given area and guides policy decisions to address shortages.

**Housing Insecurity:** A condition where individuals or families face unstable housing situations, including risk of eviction, unaffordable rent, or frequent moves.

**Housing Tenure:** The legal arrangements under which a household occupies a dwelling, most often categorized as owner or renter.

**HUD-Adjusted Median Family Income (HAMFI):** A variation of the Area Median Family Income (AMFI) adjusted by the U.S. Department of Housing and Urban Development (HUD) to reflect local cost-of-living differences.

**Income Limit Area:** A specific geographic area where income thresholds are established based on the AMI, to determine eligibility for housing assistance programs. This could determine eligibility for subsidized housing programs like Section 8 or the HOME Investment Partnership Act.

**Industry Clusters:** Groups of related businesses and industries that will continue to be a part of regional communities' other economic development programming and activities.

**Jurisdictions:** Governmental entities, such as cities, counties, or states responsible for housing policies and regulations.

**Land Use Planning:** The process of assessing and designating land and resources to ensure their suitability for current and future generations.

**Labor Force Efficiency:** OnTheMap, a U.S Census Bureau tool, uses this metric to analyze workforce employment patterns, identifying whether workers are employed within a specific geographic area or commuting outside it.

**Low-Income:** Households earning below 80% of the Area Median Income (AMI), often qualifying for housing assistance.

**Low-Income Housing Tax Credit (LIHTC):** A federal program that provides tax incentives to developers for building affordable rental housing.

**Market Trends:** Patterns and changes in housing demand, pricing, and availability over time.

**Middle Income:** Households earning between 80% and 120% of the Area Median Income (AMI).

**Mixed-Use Units:** Residential properties that incorporate commercial or retail spaces within the same development.

**Mobile Homes / Mobile Parks:** Factory-built residential dwelling(s) that can be relocated or placed in designated communities.

**Moderate Income:** Households earning between 50% and 80% of the Area Median Income (AMI).

**Modular Units:** Prefabricated housing sections assembled on-site to create a complete home.

**Multi-County Place (MCP):** A designated area spanning multiple counties.

**National Housing Trust Fund (HTF):** Administered federally and funded through Fannie Mae and Freddie Mac, HTF focuses on increasing safe and affordable housing for extremely low-income households.

**Neighborhood Stabilization Program (NSP):** Provides funds that help mitigate foreclosure impacts by stabilizing property values in affected neighborhoods, prioritizing aid for households with incomes at or below 120% of the area median income (AMI).

**Northern Colorado Continuum of Care (NoCO CoC):** A regional organization coordinating housing and homelessness services in Northern Colorado.

**Overcrowding:** A housing condition where there is more than one person per room in a housing unit. Rooms include bedrooms, living rooms, and dining rooms, but do not include kitchens or bathrooms.

**Permanent Supportive Housing (PSH):** Long-term housing combined with supportive services for individuals experiencing chronic homelessness.

**Planned Unit Developments (PUDs):** Residential communities designed with integrated land use planning, often including mixed housing types and amenities.

**Point-in-Time (PIT) Count:** A survey conducted to estimate the number of individuals experiencing homelessness on a specific date.

**Rapid Re-Housing:** A housing assistance program that provides short-term rental support to help individuals transition out of homelessness.

**Rent Burdened:** Households spending more than 30% of their income on rent alone.

**Rent Restricted:** Housing units with rent limits set by government programs to ensure affordability.

**Rent Subsidized:** Housing where a portion of the rent is covered by government assistance programs.

**Rural Land Divisions:** The process of subdividing land in rural areas for residential or agricultural use.

**Severely Cost-Burdened:** Households spending more than 50% of their income on housing and utility costs.

**Single-Family Residential (SFR):** Housing designed for one family per unit, typically detached homes.

**Social Vulnerability:** The degree to which a community or population is at risk due to economic, health, or environmental factors.

**Social Vulnerability Index (SVI):** A tool that assesses demographic and socioeconomic factors that adversely affect communities that encounter hazards and other community-level stressors. The index itself uses 2018-2022 5-year ACS data from the U.S. Census Bureau.

**Subsidized Housing:** Housing where government assistance helps reduce costs for eligible residents.

**Tenure:** The legal status of housing occupancy, distinguishing between renters and homeowners.

**Transitional Housing:** Temporary housing designed to help individuals move from homelessness to permanent housing.

**Urban Sprawl:** An uncontrolled expansion of urban areas into surrounding rural land, often characterized by low-density residential housing, single-use zoning, and auto-dependency.

**Vacancy:** The percentage of unoccupied housing units within a given area.

**Very Low Income:** Households earning below 50% of the Area Median Income (AMI).

**Weld County United Way: Weld's Way Home (WWH):** A local initiative focused on addressing homelessness and housing stability in Weld County, Colorado.

**Zillow Home Value Index (ZHVI):** A metric produced by Zillow, used to track changes in home values across different regions.

**Zoning Regulations:** Local laws governing land use, including residential, commercial, and industrial development.



## Acronyms

**AAP:** Annual Action Plan

**ACS:** American Community Survey

**ADA:** Americans with Disabilities Act

**ADU:** Accessory Dwelling Unit

**AMI:** Area Median Income

**BoS CoC:** Colorado Balance of State Continuum of Care

**CAHPS:** Coordinated Assessment and Housing Placement System

**CAPER:** Consolidated Annual Performance Evaluation Report

**CDC:** Center for Disease Control and Prevention

**CDBG:** Community Development Block Grant

**CDOH:** Colorado Down Payment Assistance

**CHFA:** Colorado Housing and Finance Authority

**CHIF:** Colorado Housing Investment Fund

**CoC:** Continuum of Care

**DV:** Domestic Violence

**EMAP:** Emergency Mortgage Assistance Program

**FHA:** Fair Housing Act

**GPCD:** Gallons Per Capita Per Day

**HAMFI:** HUD-Adjusted Median Family Income

**HDG:** Housing Development Grant Funds

**HDLF:** Housing Development Local Funds

**HNA:** Housing Needs Assessment

**HOME:** Home Investment Partnership Program

**HTF:** National Housing Trust Fund

**HUD:** U.S. Department of Housing and Urban Development

**LEHD:** Longitudinal Employer-Household Dynamics Program

**LIHTC:** Low-Income Housing Tax Credit

**LMI:** Low-to-Moderate-Income

**MFI:** Median Family Income

**MCP:** Multi-County Place

**MSA:** Metropolitan Statistical Area

**NCCOC:** Northern Colorado Continuum of Care

**NoCO CoC:** Northern Colorado Continuum of Care

**NSP:** Neighborhood Stabilization Program

**PIT:** Point-in-Time Count

**PSH:** Permanent Supportive Housing

**SB24-174:** Colorado Senate Bill 24-174

**SFR:** Single Family Residential

**SNAP:** Supplemental Nutrition Assistance Program

**SSA:** Social Security Administration

**SSI:** Supplemental Security Income

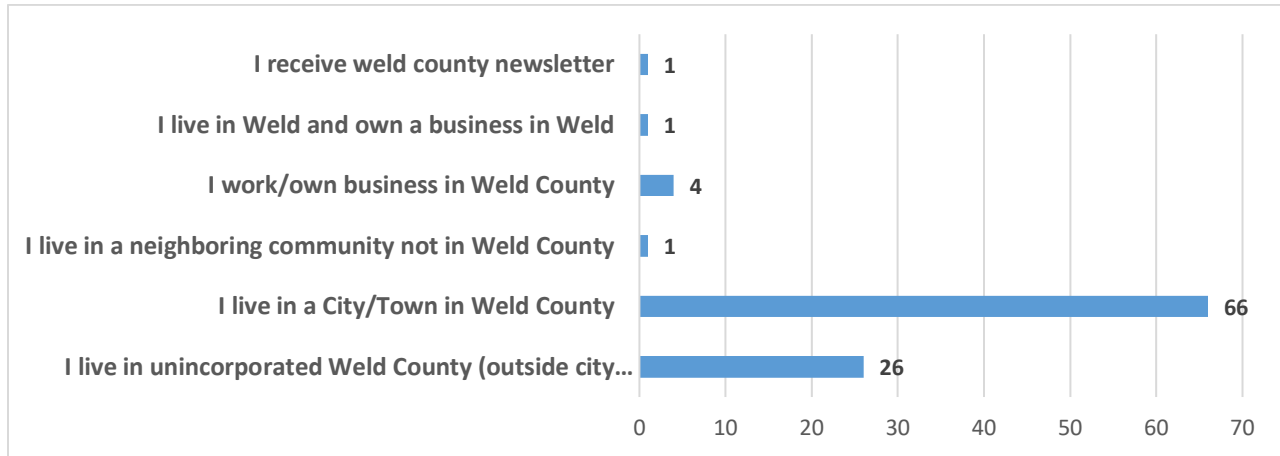
**SVI:** Social Vulnerability Index

**WWH:** Weld's Way Home

## Appendix B. Community Survey Results

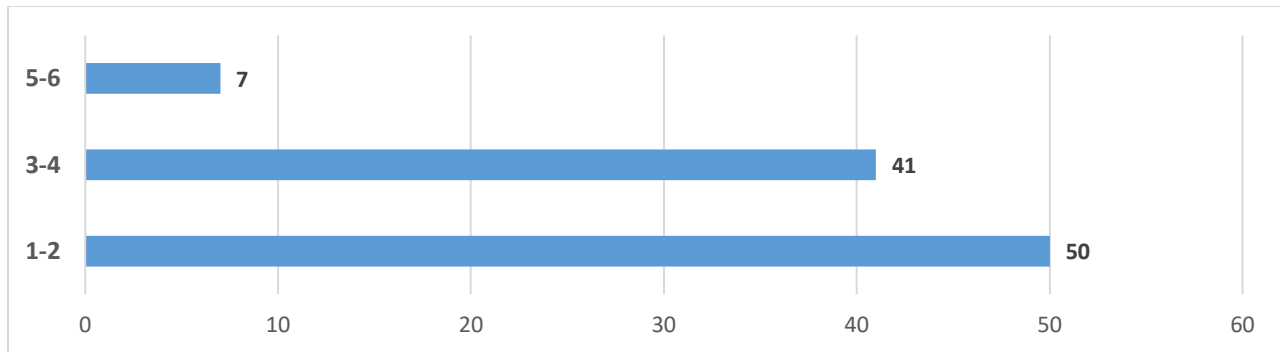
### 1. What is your connection to Weld County?

Responses: 99



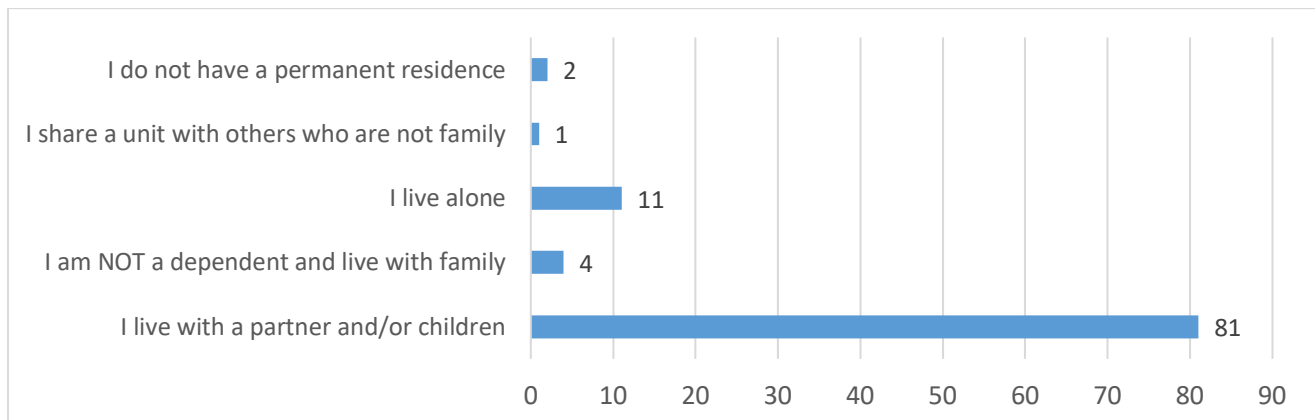
### 2. How many people are in your household (including yourself)

Responses: 98



### 3. What are your living arrangements?

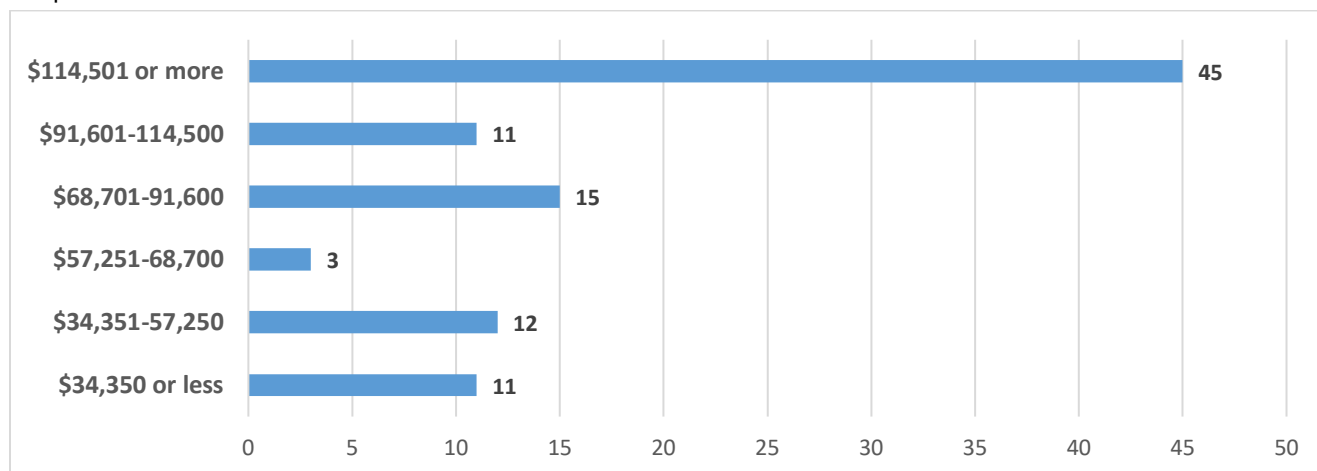
Responses: 99



### 4. What is your total household annual income?

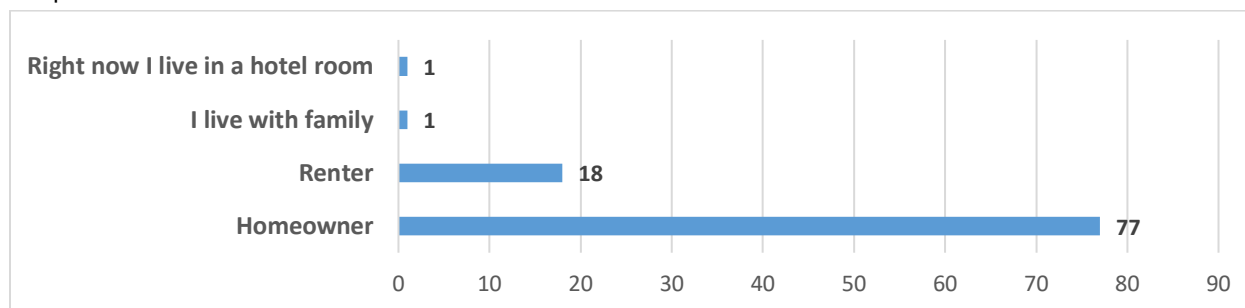


Responses: 97



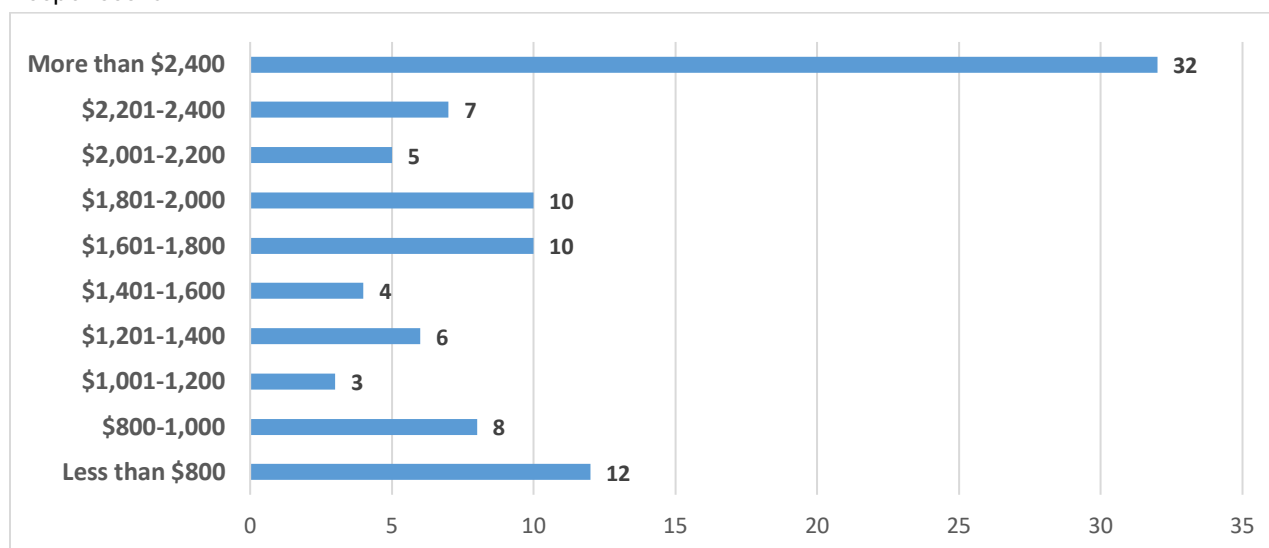
### 5. Are you a renter or homeowner?

Responses: 97



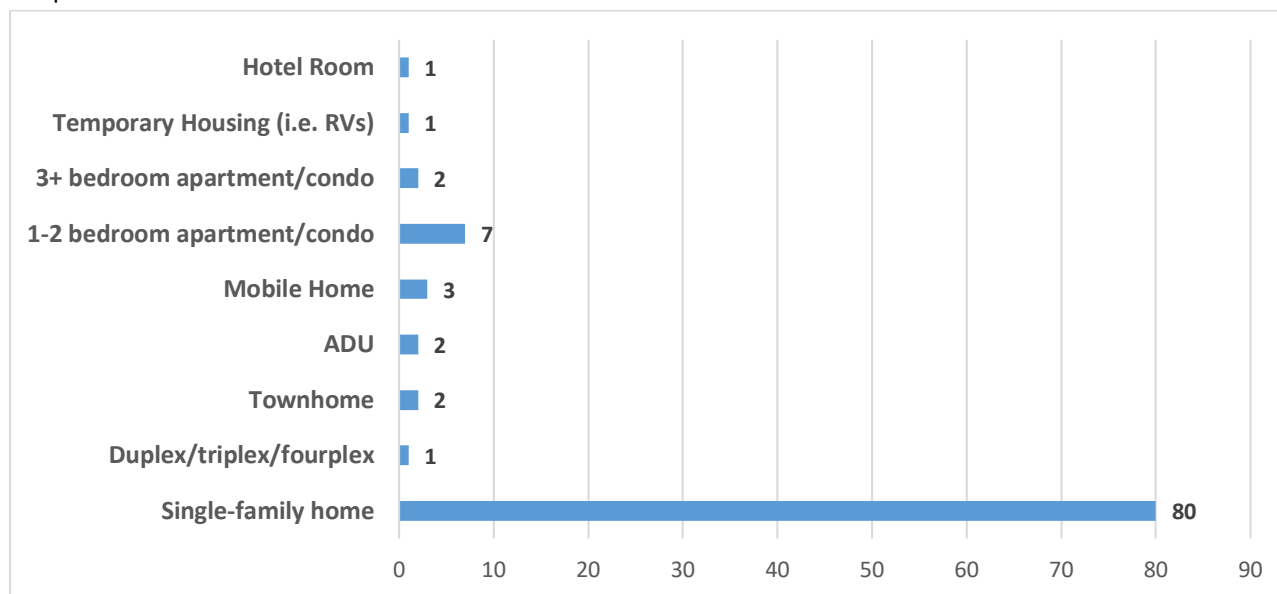
### 6. Approximately how much do you pay per month for housing? (including utilities, HOA, and any related housing fees, if applicable)

Responses: 97



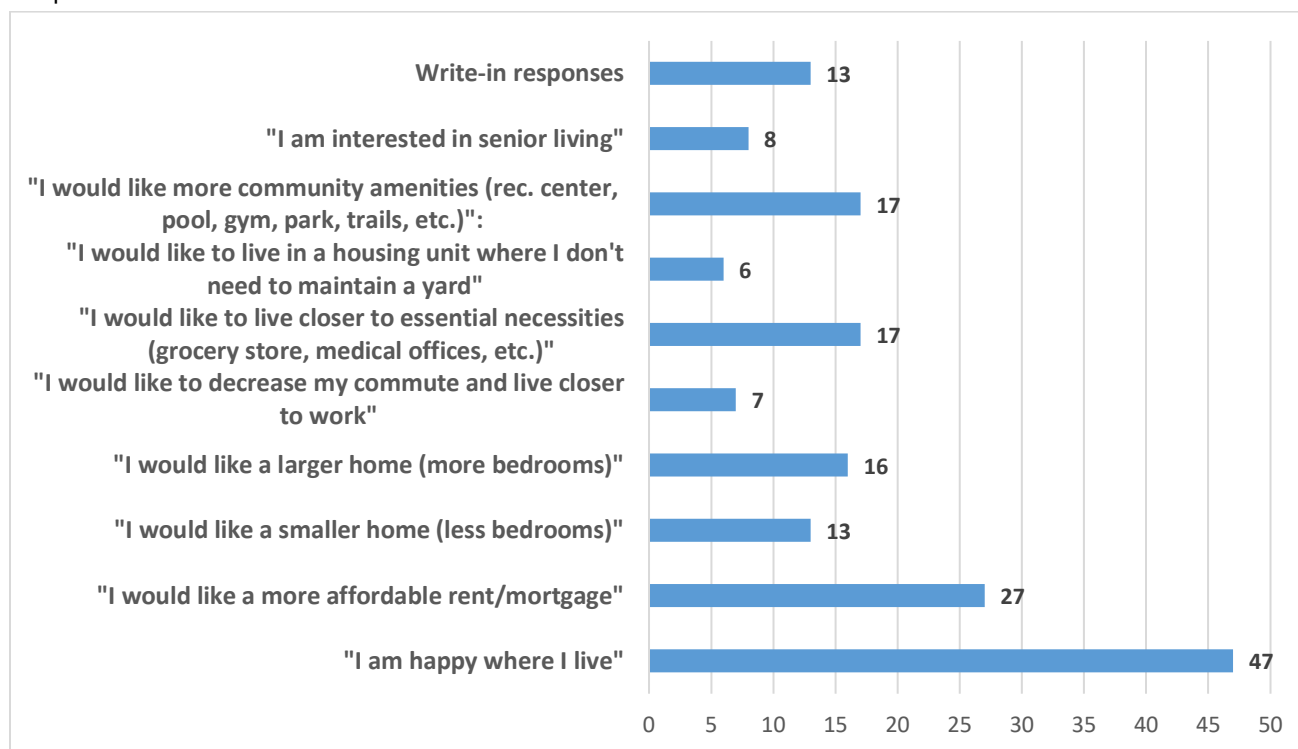
### 7. What housing unit type do you live in?

Responses: 99



## 8. What is your housing preference? (select all that apply)

Responses: 99



Overall, approximately 50% of respondents said they were happy where they live. A recurring theme across responses is the desire for more affordable housing and more community amenities. Living preferences tend to favor more space (either through larger homes, acreage, or land) or the ability to live closer to essential services like grocery stores and medical offices. Several respondents also expressed a desire for housing that requires less maintenance, especially in the context of yard work.

### Write-in responses:

Supportive and senior housing (2)

- "55+ Community would be nice"
- "Due to having Parkinson's, I will need an accessible living unit soon."

Rural vs Urban preferences (4)

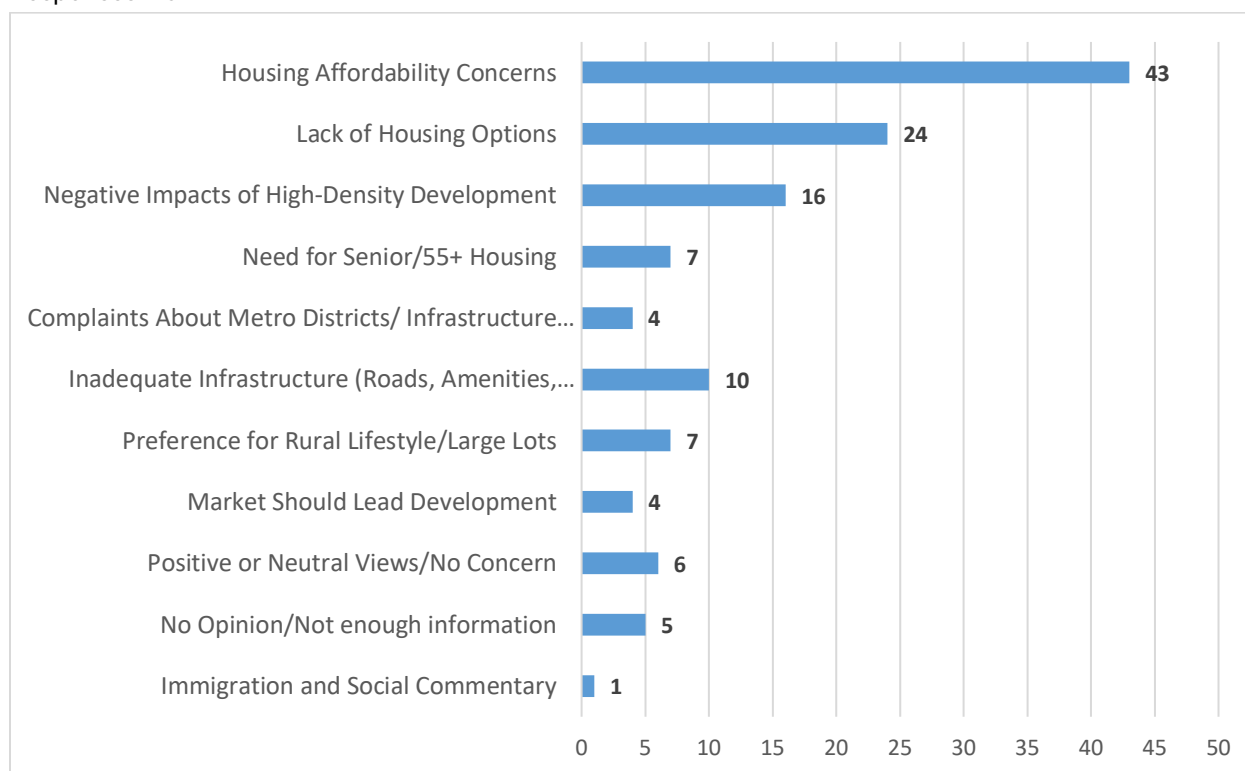
- "Smaller rural community"
- "Acreage and able to have farm animals"
- "More land"
- "I would like land instead of living in a neighborhood"

Other preferences (7)

- "Open space is a priority for us especially since so much is being developed without the proper road infrastructure."
- "I would like to live alone"
- "We'd like more land for a shop and to grow food, possibly community development with shared facilities"
- "It's a roof over my kids' head, but it's difficult living in a hotel room"
- "More multifamily, mixed-use, and higher-density housing is needed due to the cost of land"
- "I would like for there to be less fast food and chain options and more individually owned restaurants and stores"
- "I would like to live further away from others and essential necessities"

## 9. What are your thoughts about housing choices, locations, and prices in unincorporated Weld County? (write-in responses)

Responses: 79



### Housing Affordability Concerns



Count: 43

**Key Themes:** High prices, unaffordability for seniors/younger residents/single-income households, mortgage vs. rent issues.

- “Prices are sky high — unaffordable for way too many people.”
- “Prices too high.”
- “Sadly, prices have gotten out of sight for seniors living on Social Security.”
- “This town is way too expensive... can still barely manage to pay my bills.”
- “There is limited safe, clean and affordable rental homes and apartments...”
- “It is sad when rent is more than a mortgage.”
- “Cost of living is extremely high.”
- “Housing options are okay, prices are pretty high.”
- “Hard to find anything affordable... most single adults have to have a roommate.”

### Lack of Housing Options / Diversity

Count: 24

**Key Themes:** Lack of size/type variety, limited rural options, missing middle housing, poor choice in rentals.

- “There's a lack of choice in housing options in Weld County.”
- “The housing choices for unincorporated Weld County are very limited...”
- “Too expensive and not enough options throughout Weld.”
- “I feel like younger people don't have a lot of affordable options even if they are employed.”
- “No enough options.”
- “Slim and few choices mobile home communities are too expensive.”

### Responses against High-Density Development

Count: 16

**Key Themes:** Concerns over crowding, traffic, strain on infrastructure, loss of rural character.

- “I don't support high density development in unincorporated areas.”
- “The increase in dense population is horrible!”
- “There are too many new developments.”
- “We want the peaceful small town and farmland way of life!!”
- “There should not be an effort to bring high-density housing to Erie.”
- “I think the developers are overbuilding new housing units, especially condo and apartments.”

### Need for Senior and 55+ Housing

Count: 7

**Key Themes:** More one-level homes, affordable senior communities, accessible options.

- “More affordable 55+ communities are needed.”
- “We would like to see an affordable 55+ community...”
- “In unincorporated there are not many choices for elderly.”
- “I'd like to see Senior housing mixed with multi-generational housing...”

### Complaints About Metro Districts / Infrastructure Funding

Count: 4

**Key Themes:** Metro districts drive up home ownership costs, lack of awareness among buyers.

- “Using metro districts to build infrastructure sucks and puts a huge burden on future homeowners.”
- “I do not like the pervasiveness of Metro districts.”
- “Most people don’t realize metro district impacts until they have been in their house for a year.”

### **Inadequate Infrastructure (Roads, Amenities, Services)**

Count: 10

**Key Themes:** Poor roads, lack of services near homes, infrastructure lagging behind development.

- “County should worry more about roads and public safety.”
- “Roads are absolutely terrible near Hill N Park.”
- “Unincorporated Weld County is lacking in terms of amenities.”
- “We need to build up services and road systems before more housing.”

### **Preference for Rural Lifestyle / Large Lots**

Count: 8

**Key Themes:** Desire to maintain rural character, enjoy space, avoid overdevelopment.

- “I enjoy the ability to have a larger piece of land in unincorporated southern Weld County.”
- “We were able to find a home with land for our horses...”
- “I live in northeastern Weld County so the rural lifestyle is evident everywhere.”

### **Market Should Lead**

Count: 4

**Key Themes:** Let market dictate housing, no government interference in pricing or development.

- “Let the market dictate the type of housing built.”
- “Supply and demand dictate prices. No need for government interference.”
- “I think housing is best addressed by the market.”

### **Positive or Neutral Views / No Concern**

Count: 6

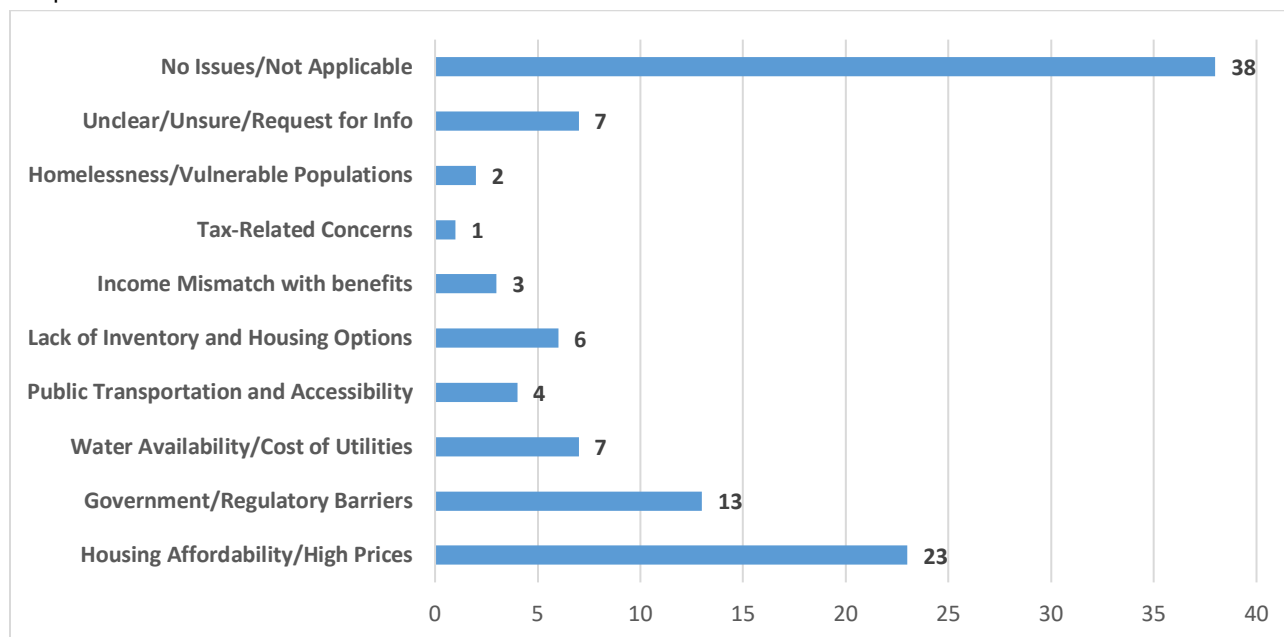
**Key Themes:** Housing is fine, region has variety, individual situation is good.

- “Housing affordability and access to housing is reasonable.”
- “One of the best counties on the front range for varied options.”
- “I am lucky where I live and rent from a close friend...”



## 10. Have you experienced/seen any barriers to housing access in unincorporated Weld County?

Responses: 72



### Responses:

Prices

Many of the metro districts abuse their power and siphon off tax revenue for developers pockets.

No

There are long waiting lists for the few units in senior housing.

Public transportation to unincorporated areas could be a barrier for some. But frankly, no i don't see barriers. Maybe water price/quality.

Planning and zoning timelines

Very low inventory, largely due to the cost of land and access to water or utilities.

Nope

Government has been the biggest barrier. The endless regulation and requirements from all electrical requirements, required fire suppression requirements, etc. These all add to the cost of housing.

no

Increase in land prices and home prices. Lack of acreage homes.

Property taxes are the biggest issue. By far. It drives cost for everything - renters pay, seniors can't afford it, young people can't afford it. Eliminate property tax and go to a consumption/retail tax.

Lack of accessibility, ADA/disabled housing options

Potable water and scarcity of new developments.

No

Yes, see question 9.

Too expensive.

Metro districts

I have not experienced much

no

NA

Yes - there is not enough affordable housing. There is not enough low income housing availability when compared to the demand. It is a very serious issue in this town.

no

High cost of housing relative to incomes

Water

NO

Yes, too many requirements to utilize the land that is privately owned.

No

Yes. Our children are in their 20s. They cannot afford to live here. My fixed income parents cannot find a one level home to at is as affordable and comfortable as their current one.

N/a

No just keep PUTTING THEM UP

Affordability is a key problem.

Majority of the "affordable housing" is shitty apartments and bad townhomes. An apartment should not be given a distinction of being an "affordable home" ITS NOT A HOME RIGHT IN THE NAME.

Cost

no

no

Yes. Price

Yes, i make too much for low income or assistance but can barely afford my rent

Trying to find a bigger place for my daughter and I has been extremely difficult as rents are so expensive.

I have not

I don't know enough to answer properly

No

I have not witnessed this first-hand as I have not sought to purchase a home in unincorporated Weld County. My perception is that there are not that many homes, though, which would make them more expensive, and that where there is affordability it is for homes that are quite old and perhaps even nearing the end of their useful life. Except for estate-size lots that bring their own infrastructure, Weld County government hasn't prioritized building homes in the unincorporated areas for over 20 years.

No.

No

Not very many houses for sale that are what I am looking for and the ones that are available are out of my price range.

no

None except public housing seems to be limited.

I work with people who are homeless or facing homelessness. All I see...every single day, is a variety of barriers to housing access within Weld County and surrounding areas. Weld has several smaller towns and there are little to no rental options. If someone is unable to maintain their living situation in a small town, they have to uproot the whole family. There are no shelters, no subsidized options specific to those areas, no low-income options no apartments, minimal rentals.

Yes, the costs of water and construction materials make developing housing very costly.

No, I have not.

Not yet- but growth will create barriers and make hiring labor force barriers for business if you look at history in other growth areas.

No

just hard to find affordable house with a minimum wage job.

Too expensive

Weld County is difficult for people who need government services. Sometimes people move to the area in which I live and they don't have reliable transportation. That becomes particularly difficult. While there is lots of land, that doesn't mean it is the right place for everyone to live. Water is another issue. Companies that put in homes do not tell people the truth about the availability of water. Now, people are sharing wells which I do not think is a good thing. That will fall apart in the future. Also, without the agriculture designation of a water well, people think that they can have animals, grow gardens, etc. which is not allowed by law. Of course, everyone who owns any acreage wants to have a horse or other animals, and this is not possible without water.

no

Yes, many of my clients cannot afford to fill their propane tanks to keep warm in the winter months. Many individuals do not have transportation to and from business in weld county, due to not driving. I've also seen many people turned down for housing in unincorporated and in town who have pets.

Incidentally, you don't need to make another assessment to assess housing needs, as the continuum of care in Weld and Larimer already use the Homeless Management Information System (HMIS) and the VISPDAT assessment to determine demographics, income, and housing needs. Reach out to me if you need more information on these assessments.

Water rights

Like everywhere, it is pretty expensive for first time buyers/ renters and elderly.

no.

No

yes! cost by intentional size and complexity

I know of three generations living in one home. The middle generation is struggling to obtaining affordable housing. The idea of affordable housing, such as townhomes and condos, should not be limited to low income applicants only. There should be a step in the option for families that are one-wage-earner households that are earning a middle-level income.

Yes, if one does not make 3 times the rent, they automatically turn you down. I also live in a condominium that charge almost \$600 a month... not a year - a month. I do not see the services I pay for and i cannot afford to move.

Money home values are too high for retired persons to find a permanent living situation

The biggest barrier is the cost.

I'm not sure.

We have had wonderful experiences with Weld County. I feel lucky to live where I live

Water costs. Outside money coming in

I have not I would like to get more information regarding this program.

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