

**Boulder County Consortium of Cities
Boulder County Civic Forum**

Regional Affordable Housing Initiative

Boulder County/Broomfield Community Reference Report

ERIE

January 2005

Prepared by:

The Housing Collaborative

**Rees Consulting, Inc.
970/349-9845**

**RRC Associates
303/449-6558**

**McCormick and Associates, Inc.
303/499-1915**

January 2005

This report was prepared by The Housing Collaborative for the Boulder County Civic Forum. It is one of twelve profiles of housing-related information for communities in the Boulder County/Broomfield region.

These Community Reference Reports were commissioned as part of the Regional Affordable Housing Initiative of the Boulder County Consortium of Cities. This initiative comprises the following tasks:

1. Community Reference Reports
2. Regional Housing Assessment
3. Affordable Housing Summit February 25, 2005
4. Regional Affordable Housing Task Force
5. Regional Affordable Housing Strategy

Costs of the Community Profiles and the Regional Housing Assessment were paid by Boulder County, Boulder County Housing Authority, the City and County of Broomfield, City of Boulder, Boulder Housing Partners, Town of Erie, City of Lafayette, City of Longmont, Longmont Housing Authority, Longmont Housing Development Corporation, Town of Louisville, Town of Superior, and Thistle Community Housing, Inc.

For more information about the Regional Affordable Housing Initiative or the Affordable Housing Summit, or for copies of the Community Reference Reports and Regional Housing Assessment, go to www.bococivicforum.org or e-mail bococivicforum@comcast.net.

ERIE Community Reference Report

- There are very few renter households in Erie; the community has the highest homeownership rate (91%) in the region.
- 8% of the town's households have a householder of Hispanic or Latino origin, which is about average in the region.
- 79% of all households are families, which is relatively high.
- 6% of households have a senior (age 65+) householder, which is low.
- 49% of the town's renter households and 12% of its homeowners have incomes of 80% AMI or less. Of these 578 households, 431 have unmet housing needs, which could include being cost burdened, living in overcrowded conditions or lacking complete kitchen and/or plumbing facilities.
- The percentage of units that are single-family homes has increased from 82% in 1990 to 95% in 2000.
- The rate of residential growth in Erie is outpacing all other communities in the region though the average annual rate in the first four years of this decade (12%) is down from the average rate of 16% per year in the 1990's.
- The percentage of units that are overcrowded has decreased from 5% in 1990 to 1% in 2000 but the number of overcrowded units grew from 21 to an estimated 54 units in 2005.
- The percentage of households that are cost burdened increased from 27% in 1990 to 29% in 2000. The number increased from only 122 households in 1990 to an estimated 1,128 households in 2005.
- 25% of the homes listed for sale as of early November 2004 were priced at \$400,000 or more. Nearly as many units were listed for sale in the \$250,000 to \$300,000 price range.
- While there are few rental units in the town and a high rental vacancy rate was reported by the 2000 Census, 35% of the units rent for \$1,000 or more per month.
- A very high percentage of renters (20%) are large families with four or more members.
- BCHA owns/manages 12 low-income senior rental units in Erie; no other affordable units are planned for development at this time. The Town does not have any affordable housing programs in place.
- Two thirds of the residential land in the town has been developed leaving 1,653 acres for future residential development plus 960 acres that could be annexed. There is also significant potential for commercial/industrial development with 1,067 undeveloped acres.

PART 1 -- DEMOGRAPHIC CHARACTERISTICS

Population Estimates and Forecasts

	2000	2004	2005
Total Population (incl. students)	6,291	9,740	10,865
Residing in Households	6,291	9,740	10,865
Owners	5,719	8,854	9,877
Renters	572	886	988
Avg. Household Size	2.86	2.84	2.84
Residing in Group Quarters*	0	0	0
Total Households	2,199	3,425	3,826
Owners	1,991	3,101	3,464
Renters	208	324	362

Race/Ethnicity of Householder

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
White	93%	3,231	90%	325	93%	3,557
Black or African Amer.	0%	14	0%	2	0%	16
Am. Indian/Alaska Native	0%	14	1%	5	1%	19
Asian	2%	71	1%	3	2%	75
Hawaiian/ Pacific Islander	0%	0	0%	2	0%	2
Some other race	3%	90	5%	19	3%	110
Two or more races	1%	43	1%	5	1%	49
Hispanic or Latino	8%	264	14%	50	8%	315

Household Composition

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Total Households	100%	3,464	100%	362	100%	3,826
Family households	81%	2,810	62%	223	79%	3,033
Married-couple	74%	2,558	41%	148	71%	2,706
Other family	7%	252	21%	75	9%	327
Male householder/no wife	3%	101	6%	23	3%	124
Female householder/no husband	4%	151	14%	52	5%	204
Nonfamily households	19%	654	38%	139	21%	793
Male householder	10%	364	21%	75	11%	438
Living alone	7%	231	12%	43	7%	275
Not living alone	4%	132	9%	31	4%	164
Female householder	8%	291	18%	64	9%	355
Living alone	6%	198	13%	47	6%	245
Not living alone	3%	92	5%	17	3%	110

Age Distribution

Age of Householder	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
15 to 24 years	1%	49	10%	37	2%	85
25 to 34 years	27%	947	29%	106	28%	1,053
35 to 44 years	37%	1,270	33%	120	36%	1,390
45 to 54 years	20%	698	18%	66	20%	764
55 to 64 years	8%	294	5%	17	8%	311
65 to 74 years	4%	129	3%	10	4%	139
75 to 84 years	2%	57	1%	5	2%	63
85 years and over	1%	21	0%	0	1%	21
Total Senior Household (65+)	6%	207	4%	16	6%	223

Households by Area Median Income (AMI)

Households		0 – 30%	31 – 50%	51 – 80%	80%+	Total Low Income (<80%)	Total (2005)
Renters	(%)	8.2%	12.7%	28.2%	50.9%	49.1%	100.0%
	(#)	30	46	102	184	178	362
<i>Small Related</i>	(%)	0.0%	20.0%	40.0%	40.0%	60.0%	100.0%
	(#)	0	33	66	66	99	165
<i>Large Related</i>	(%)	14.8%	0.0%	14.8%	70.4%	29.6%	100.0%
	(#)	7	0	7	31	13	44
<i>Elderly</i>	(%)	55.6%	44.4%	0.0%	0.0%	100.0%	100.0%
	(#)	16	13	0	0	30	30
<i>All Other</i>	(%)	5.3%	0.0%	24.0%	70.7%	29.3%	100.0%
	(#)	7	0	30	87	36	123
Owners	(%)	2.1%	2.9%	6.7%	88.4%	11.6%	100.0%
	(#)	71	99	230	3,064	400	3,464
Unmet Need (% within each category)							
Total Renters	(%)	22.2%	85.7%	64.5%	20.5%	62.9%	41.3%
	(#)	7	39	66	38	112	150
<i>Small Related</i>	(%)	0.0%	100.0%	75.0%	0.0%	83.3%	50.0%
	(#)	0	33	49	0	82	82
<i>Large Related</i>	(%)	100.0%	0.0%	0.0%	78.9%	50.0%	70.3%
	(#)	7	0	0	25	7	31
<i>Elderly</i>	(%)	0.0%	50.0%	0.0%	0.0%	22.2%	22.2%
	(#)	0	7	0	0	7	7
<i>All Other</i>	(%)	0.0%	0.0%	55.6%	15.1%	45.5%	24.0%
	(#)	0	0	16	13	16	30
Owners	(%)	100.0%	82.5%	72.2%	18.5%	79.7%	25.6%
	(#)	71	81	166	567	319	886

*Unmet need is defined as all households within each income category and household type "with any housing problems" as defined by CHAS (E.g., cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities)

2005 Estimated Households by AMI

AMI Range	Renters		Owners		Total	
	#	%	#	%	#	%
<=30%	30	8.4%	67	1.9%	98	2.6%
30-50%	47	13.1%	104	3.0%	152	4.0%
50-80%	98	27.1%	230	6.6%	329	8.6%
80-100%	37	10.3%	458	13.2%	495	12.9%
100-120%	14	3.7%	482	13.9%	495	12.9%
120%+	135	37.4%	2,124	61.3%	2,258	59.0%
TOTAL	362	100%	3,464	100%	3,826	100%

2004 AMI Income Ranges
(Boulder County)

AMI Level	1-person	2-person	3-person	4-person	5-person
120% AMI	\$73,080	\$83,520	\$93,960	\$104,400	\$112,800
100% AMI	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000
80% AMI	\$40,250	\$46,000	\$51,750	\$57,500	\$62,100
60% AMI	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400
50% AMI	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000
40% AMI	\$24,360	\$27,840	\$31,320	\$34,800	\$37,600
30% AMI	\$18,250	\$20,900	\$23,500	\$26,100	\$28,200

Source: CHFA

PART 2 -- HOUSING SUPPLY AND MARKET CONDITIONS

Housing Inventory

	% (2000)	# (2000)	% (2005)	# (2005)
Total Housing Units	100%	2,282	100%	4,028
Occupied	96%	2,199	95%	3,826
Owner	91%	1,991	91%	3,464
Renter	9%	208	9%	362
Vacant	4%	83	5%	202

Type of Structure – All Units

	% (2000)	% (2005)	# (2000)	# (2005)	2000 - 2005 Difference
Single Family	94%	96%	2,141	3,872	1,731
Multi Family	3%	2%	68	87	18
Mobile homes	3%	2%	72	81	9
Boat/RV/Van	0%	0%	0	0	0

Type of Structure – Occupied Units

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Single Family	98%	3,397	65%	237	95.0%	3,634
Multi Family	1%	36	16%	58	2.5%	94
Mobile homes	1%	31	19%	67	2.6%	98
Boat/RV/Van	0%	0	0%	0	0.0%	0
	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005
Single Family	87%	3,088	59%	177	82%	3,264
Multi Family	4%	24	15%	42	6%	66
Mobile homes	9%	-2	21%	46	12%	44

Note: assumes same occupancy rates by type as in 2000

Rate of Residential Growth

	1990 - March 2000 (existing units)	March 2000 – Dec 2000 Permits	2001 Permits	2002 Permits	2003 Permits	2004 –July Permits
Single Family	1,727	308	220	260	477	445
Multi Family	38	12	0	4	0	112
Total	1,765	320	220	264	477	557
Yearly Growth Rate (%)	16.1%	14.0%	8.5%	9.4%	15.5%	15.6%

Note: actual number of BPs may differ slightly from 2005 projections given that unit completion dates lag BP issue dates.

Age of Housing

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
March 2000 - 2004	43%	1,473	43%	154	43%	1,627
1999 to March 2000	21%	733	10%	38	20%	771
1995 to 1998	23%	793	7%	25	21%	817
1990 to 1994	1%	39	0%	0	1%	39
1980 to 1989	2%	71	7%	24	2%	95
1970 to 1979	3%	111	9%	32	4%	143
1960 to 1969	0%	10	5%	17	1%	26
1940 to 1959	2%	53	5%	17	2%	70
1939 or earlier	5%	181	16%	56	6%	237
Built since 1990	88%	3,038	60%	216	85%	3,254

Overcrowded Units (> 1 person per room)

Persons per Room	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
1.00 or less	99%	3,442	91%	330	99%	3,772
1.01 to 1.50	0%	15	6%	21	1%	36
1.51 or more	0%	7	3%	11	0%	18
Total Overcrowded	1%	22	9%	32	1%	54
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Total Overcrowded 1990	3%	10	11%	11	5%	21
Change 1990 - 2005	-2%	12	-2%	21	-3%	33

Affordability

% Income = Housing	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
<15%	18%	623	24%	86	19%	710
15 to 19%	17%	588	7%	24	16%	612
20 to 24%	19%	671	12%	43	19%	714
25 to 29%	17%	587	14%	51	17%	638
30 to 34%	11%	366	7%	24	10%	390
35+%	18%	629	30%	109	19%	738
Not computed	0%	0	7%	24	1%	24
Total Cost Burdened	29%	995	37%	133	29%	1,128
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Cost Burdened - 1990	19%	68	52%	53	27%	122
Change 1990 - 2005	9%	927	-15%	80	3%	1,006

Ownership Housing

	Sales 2003		Sales Jan - Oct 2004		Listings 11/1/04	
	#	%	#	%	#	%
< \$100,000	#	%	0	0.0%	0	0
\$100,000 - \$149,999	1	0.5%	6	2.5%	1	0.6%
\$150,000 - \$199,999	2	0.9%	11	4.5%	9	5.4%
\$200,000 - \$249,999	9	4.1%	43	17.7%	30	17.9%
\$250,000 - \$299,999	46	20.7%	81	33.3%	41	24.4%
\$300,000 - \$349,999	60	27.0%	33	13.6%	27	16.1%
\$350,000 - \$399,999	48	21.6%	21	8.6%	18	10.7%
\$400,000 +	34	15.3%	48	19.8%	42	25.0%
Total	22	9.9%	243	100.0%	168	100.0%

Rental Market

	2000
Vacancy Rate	15%
Median Contract Rent	\$763
Median Gross Rent	\$850

Gross Rent by Number of Bedrooms, 2000

	Studios	1 Bdrm	2 Bdrm	3+ Bdrm	Total	% of Total
Cash rent	0	27	83	107	217	96.0%
<\$200	0	0	0	0	0	0.0%
\$200 to \$299	0	0	0	0	0	0.0%
\$300 to \$499	0	0	7	7	14	6.2%
\$500 to \$749	0	15	27	10	52	23.0%
\$750 to \$999	0	12	35	25	72	31.9%
\$1,000+	0	0	14	65	79	35.0%
No cash rent	0	0	0	9	9	4.0%
Total	0	27	83	116	226	100.0%
% of Total	0.0%	11.9%	36.7%	51.3%	100.0%	

Renter Household Size and Rental Unit Size Comparison

Renter Households		Renter-Occupied Units	
1 person	25.2%	Studios/1 BR	11.9%
2 persons	22.6%	2 bedrooms	36.7%
3 persons	32.3%	3 bedrooms	43.4%
4 persons	4.4%	4 bedrooms	8.0%
5+ persons	15.5%	5+ bedrooms	0.0%
TOTAL	100.0%	TOTAL	100.0%

PART 3 -- ASSISTED/AFFORDABLE HOUSING INVENTORY AND PROGRAMS

Existing Units	<30%	31 – 50%	51 – 60%	61 – 80%	81 -120%	Total
<i>Families/Singles</i>						
Deep Subsidy Rentals						
Affordable/Workforce Rentals						
Homeowner Assistance						
<i>Seniors</i>						
Independent Living		11	1			
Congregate/Assisted						
Total		11	1			12
Under Development Units						
	<30%	31 – 50%	51 – 60%	61 – 80%	81 -120%	Total
At-Risk Units						
	2004 - 2009	2010 - 2014	2015 - 2019	2020 - 2029	2030- 2039	2040+
Families						
Rent Subsidies						
Deep Subsidy Rentals						
Affordable/Workforce Rentals						
Homeowner Assistance						
Seniors						
Independent Living						
Congregate/Assisted						
Wait Lists						
	<30%	31 – 50%	51 – 60%	61 – 80%	81 -120%	Total
Family - rentals						
Family – ownership						
Seniors -- rental						
Seniors - ownership						

Note: Boulder Housing Partners wait list information not included in above.

Housing Rehabilitation

LPEC has received a \$250,000 grant from the Colorado Division of Housing which will be used to rehabilitate homes in Boulder County's smaller communities and unincorporated areas. Loans from 1% to 3% interest will be provided for health and safety retrofits including septic systems. Loans are not deferred or forgivable for homeowners with incomes at or below 60% AMI. It is estimated that one home will be rehabilitated each year in Erie.

Funding Sources and Tools Utilized

(Boulder County Housing Authority totals)

	Percent
CDBG	20%
HOME	50%
General Funds	40%
Local fees/taxes	15%
Inclusionary zoning	5 – 20% (As allowed per jurisdiction)
Incentives	5%- 10% (Increased density with affordable)
State Div. of Housing	50%
Tax Credits	10%
CHFA programs (not incl. tax credits)	6%
HUD programs	80%
Boulder County	70%
FHLB	50%
Other Private Bank Financing	50%
Rural Development	8%

Note: total exceeds 100% due to combination of multiple sources the same units.

Housing Programs: None

	Yes	No
Is there a local Housing Authority?	X	
If yes, is it staffed?		X
Does this jurisdiction contract with Boulder County Housing Authority?	X	
Are General Funds used to support housing?		X

PART 4 -- SPECIAL NEEDS POPULATIONS AND HOUSING

	AMI	Unmet Need
Special Needs	0-80%	16

No Homeless information is available for Erie.

Special Needs Subpopulations

	Households	Beds	Unmet Need
Elderly	39	29	10
Frail Elderly			0
Severe Mental Illness	2	0	2
Developmentally Disabled	N/A		0
Substance Addictions	N/A	29	0
HIV/AIDS	4	0	4

No special purpose housing was identified in Erie.

PART 5 -- LAND USE, COMPREHENSIVE PLANS AND ZONING

Land Use – Present and Future

Residential	# acres	avg. unit/acre
Developed Land		
Low density		
Med density	3200	N/A
High density	70	N/A
Undeveloped Land		
Low density	1653	N/A
Med density		
High density		
Annexation Targets		
Low density	960	N/A
Med density		
High density		
Redevelopment Potential*		
Commercial/Industrial	Acres	Avg. SF per Acre
Developed Land	63	N/A
Undeveloped Land*	1067	N/A
Annexation Targets		
Redevelopment Potential*		

Publicly-Owned Housing Sites

None

Housing Element of Comprehensive Plans

Date of most recent update: Not available.

	No	Yes	If Yes, summarize
Quantitative Goals/Objectives			Not available.
Location Policies			
Income Policies			
Relationship to Employment Policies			
Other			

PART 6 -- ECONOMY, EMPLOYMENT AND COMMUTING

Jobs and Employees

	# (2000)	% (2005)	# (2005)
Jobs	396	-	319
Service	89	22.5%	72
Retail	40	10.1%	32
Production	94	23.8%	76
Other (contract/self employed)	172	43.6%	139
Jobs/employee	0.96	-	0.96
Employees	412	-	332
Live in Community	100	24.3%	81
Commute In	312	75.7%	251
	<i>% (2000)</i>	<i>% (2002)</i>	<i>% (2005)</i>
Unemployment Rate (Boulder County)	2.4%	5.4%	

Commuting

<i>Where ERIE Residents Work</i>			<i>Where ERIE Workers Live</i>		
	% (2000)	2005 estimates		% (2000)	2005 estimates
Profiled Communities:			Profiled Communities:		
Boulder	30.7%	595	Erie (Boulder County only)	24.3%	81
Other Boulder County	10.0%	194	Longmont	13.3%	44
Broomfield	6.3%	122	Other Boulder County	12.1%	40
Erie (Boulder County only)	4.2%	81	Boulder	9.7%	32
Lafayette	4.8%	93	Louisville	4.9%	16
Longmont	4.8%	93	Lafayette	2.4%	8
Louisville	4.8%	93	Other Denver-Metro	21.1%	70
Superior	0.6%	12	Larimer County	7.3%	24
Other Denver-Metro	28.9%	560	Weld County	4.9%	16
Larimer County	1.2%	23	Other CO/State	0.0%	0
Weld County	2.6%	50	TOTAL		
Other CO/State	1.2%	23	(Erie Workers)	100%	332
Total (Working Residents)	100%	1,940			