

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

Regional Affordable Housing Initiative

Boulder County/Broomfield Community Reference Report

NORTH PLAINS

January 2005

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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.

NORTH PLAINS Reference Report

- 87% of the households in the unincorporated northern part of Boulder County are homeowners, which is higher than in any of the region's municipalities.
- There are relatively few minorities living in the northern plains area; only 3% of households have an Hispanic or Latino householder.
- 78% of households are families; 8% are single-parent families, which is relatively low.
- 14% of households have a senior householder, which is higher than in the region's municipalities.
- Nearly one-fourth of households have incomes equal to or less than 80% AMI; 45% of renter households are in this income range.
- 90% of housing units are single-family homes, which is a high percentage. There are very few multi-family units (7%) and the percentage declined from 1990 to 2000.
- The unincorporated northern plains area has been growing at a slower pace than the municipalities in the region – an average rate of only 1.6% between 1990 and 2000.
- There are few overcrowded units (65) and the percentage declined from 2% in 1990 to 1% in 2000.
- Most of the households live in housing that is affordable given their incomes; 23% are cost burdened. The percentage declined slightly between 1990 and 2000 through the number stayed about the same.
- The median price of both single-family and multi-family homes declined in 2003 but has risen again in 2004.
- While the few multi-family units in the area are relatively affordable (51% sold for between \$150,000 and \$200,000) most single-family homes (59%) sold for \$400,000 or more.
- The Boulder County Housing Authority has 12 senior apartments in Niwot.

There are almost as many persons working in the North Plains area (37,597) as there are employed residents (41,748).

PART 1 -- DEMOGRAPHIC CHARACTERISTICS

Population Estimates and Forecasts

	2000	2005
Total Population	12,834	12,683
Residing in Households	12,591	12,443
Owners	11,112	10,981
Renters	1,479	1,462
Avg. Household Size	2.67	2.63
Residing in Group Quarters	243	240
Total Households	4,720	4,723
Owners	4,093	4,095
Renters	627	627

Race/Ethnicity of Householder

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
White	97%	3,969	90%	566	96%	4,536
Black or African Amer.	0%	12	0%	0	0%	12
Am. Indian/Alaska Native	0%	10	1%	4	0%	14
Asian	1%	56	1%	8	1%	64
Hawaiian/ Pacific Islander	0%	0	0%	0	0%	0
Some other race	1%	27	7%	41	1%	68
Two or more races	1%	21	1%	8	1%	29
Hispanic or Latino	1%	35	13%	83	3%	118

Household Composition

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Total Households	100%	4,095	100%	627	100%	4,723
Family households	82%	3,346	52%	324	78%	3,670
Married-couple	75%	3,055	36%	223	69%	3,278
Other family	7%	291	16%	101	8%	392
Male householder/no wife	2%	99	7%	47	3%	146
Female householder/no husband	5%	192	9%	54	5%	246
Nonfamily households	18%	749	48%	303	22%	1,053
Male householder	9%	382	30%	189	12%	571
Living alone	7%	291	20%	123	9%	414
Not living alone	2%	91	11%	66	3%	157
Female householder	9%	367	18%	114	10%	481
Living alone	7%	291	13%	83	8%	374
Not living alone	2%	76	5%	31	2%	107

Age Distribution

Age of Householder	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
15 to 24 years	0%	11	8%	51	1%	62
25 to 34 years	5%	219	22%	139	8%	358
35 to 44 years	25%	1,037	29%	184	26%	1,221
45 to 54 years	33%	1,367	23%	147	32%	1,514
55 to 64 years	21%	852	9%	57	19%	910
65 to 74 years	10%	419	4%	25	9%	444
75 to 84 years	4%	160	2%	15	4%	175
85 years and over	1%	30	1%	9	1%	39
Total Senior Household (65+)	15%	609	8%	49	14%	658

Households by Area Median Income (AMI) – Not Available

2005 Estimated Households by AMI

AMI Range	Renters		Owners		Total	
	#	%	#	%	#	%
<=30%	141	14.5%	231	5.5%	516	6.6%
30-50%	137	14.6%	374	5.8%	620	6.9%
50-80%	130	26.3%	531	8.8%	727	11.0%
80-100%	102	15.3%	786	11.2%	863	11.7%
100-120%	38	3.8%	536	10.9%	515	10.0%
120%+	79	25.4%	1,638	57.8%	1,482	53.7%
TOTAL	627	100%	4,095	100%	4,723	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%	4,910	100%	4,913
Occupied	96%	4,720	96%	4,723
Owner	87%	4,093	87%	4,095
Renter	13%	627	13%	627
Vacant	4%	190	4%	190

Type of Structure – All Units

	% (2000)	% (2005)	# (2000)	# (2005)	2000 - 2005 Difference
Single Family	90%	90%	4,415	4,418	3
Multi Family	7%	7%	354	354	0
Mobile homes	3%	3%	124	125	0
Boat/RV/Van	0%	0%	16	16	0

Type of Structure – Occupied Units

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Single Family	95%	3,892	59%	367	90.2%	4,259
Multi Family	4%	165	26%	164	7.0%	329
Mobile homes	1%	33	14%	88	2.6%	121
Boat/RV/Van	0%	6	1%	8	0.3%	14
	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005
Single Family	93%	887	67%	-115	88%	772
Multi Family	5%	-13	24%	-10	9%	-23
Mobile homes	1%	-15	8%	29	3%	14
Boat/RV/Van	0%	-10	0%	5	0%	-5

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	725	-	-	-	-	-
Multi Family	-3	-	-	-	-	-
Total	721	-	-	-	-	-
Yearly Growth Rate (%)	1.6%	-	-	-	-	-

Age of Housing

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
March 2000 - 2004	0%	2	0%	0	0%	3
1999 to March 2000	2%	101	0%	0	2%	101
1995 to 1998	12%	502	9%	60	12%	561
1990 to 1994	12%	507	7%	44	12%	551
1980 to 1989	19%	797	25%	158	20%	955
1970 to 1979	27%	1,102	24%	152	27%	1,254
1960 to 1969	16%	659	12%	74	16%	733
1940 to 1959	5%	217	11%	67	6%	284
1939 or earlier	5%	208	12%	73	6%	281
Built since 1990	27%	1,112	17%	104	26%	1,215

Overcrowded Units
(> 1 person per room)

Persons per Room	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
1.00 or less	100%	4,075	93%	582	99%	4,658
1.01 to 1.50	0%	20	0%	2	0%	22
1.51 or more	0%	0	7%	43	1%	43
Total Overcrowded	0%	20	7%	45	1%	65
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Total Overcrowded 1990	1%	26	5%	37	2%	63
Change 1990 - 2005	0%	-6	2%	8	0%	2

Affordability

% Income = Housing	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
<15%	36%	1,457	27%	171	34%	1,629
15 to 19%	16%	657	11%	72	15%	729
20 to 24%	15%	629	10%	61	15%	690
25 to 29%	11%	437	14%	88	11%	525
30 to 34%	6%	227	5%	33	6%	260
35+%	17%	677	25%	158	18%	836
Not computed	0%	10	7%	44	1%	54
Total Cost Burdened	22%	905	31%	191	23%	1,096
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Cost Burdened - 1990	22%	727	43%	310	26%	1,037
Change 1990 - 2005	0%	177	-13%	-118	-3%	59

Ownership Market - Covers entire Plains area.

	2000	2001	2002	2003	2004 YTD
Single Family					
Median Price	\$342,000	\$364,000	\$377,500	\$363,000	\$379,900
% Change	8.6%	6.4%	3.7%	-3.8%	4.7%
Sales Volume	429	378	372	365	324
Multi Family					
Median Price	\$149,000	\$168,000	\$178,500	\$169,000	\$175,000
% Change	12.9%	12.8%	6.3%	-5.3%	3.6%
Sales Volume	194	253	183	160	105

MLS Sales, Jan - Sept 2004

	Single Family		Multi Family	
	#	%	#	%
< \$100,000	0	0.0%	3	2.8%
\$100,000 - \$149,999	0	0.0%	22	20.4%
\$150,000 - \$199,999	0	0.0%	55	50.9%
\$200,000 - \$249,999	19	5.1%	9	8.3%
\$250,000 - \$299,999	41	11.1%	11	10.2%
\$300,000 - \$349,999	58	15.6%	6	5.6%
\$350,000 - \$399,999	33	8.9%	2	1.9%
\$400,000 +	220	59.3%	0	0.0%
Total	371	100.0%	108	100.0%

Rental Market, 2000

North Plains Total	Studios	1 Bdrm	2 Bdrm	3+ Bdrm	Total	%
With cash rent	19	267	532	301	1119	97.8%
Less than \$200	0	0	0	0	0	0.0%
\$200 to \$299	0	0	8	0	8	0.7%
\$300 to \$499	6	0	37	5	48	4.2%
\$500 to \$749	7	114	58	13	192	16.8%
\$750 to \$999	6	115	247	70	438	38.3%
\$1,000 or more	0	38	182	213	433	37.8%
No cash rent	0	0	18	7	25	2.2%
Total	19	267	550	308	1144	100.0%
% of Total	1.7%	23.3%	48.1%	26.9%	100.0%	

PART 3 -- ASSISTED/AFFORDABLE HOUSING INVENTORY AND PROGRAMS

Niwot

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			12			12
Congregate/Assisted						
Total						
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						

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 Niwot and that four will be completed in unincorporated Boulder County.

**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%

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

Housing Programs

Mandates	Mitigation Rate	AMI Target	Units/YR	For Sale	For Rent	Fees in Lieu/YR	Affordability Period
Inclusionary Zoning							
Incentives	Type	AMI Target	Units/YR	For Sale	For Rent	Per Unit \$	Affordability Period
Fee Subsidies							
Fee Waivers	Waived						
Density Bonus	None						
Expedited Review	None						
Flexible Development Standards	None						
Grant/Loan \$s	\$200,000	0-80%	20		X	\$10,000	Forgivable
Other							
Fees/Taxes	Type	AMI Target	\$/Year	For Sale	For Rent	HH/Yr	Use
None							

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

PART 4 -- SPECIAL NEEDS POPULATIONS AND HOUSING

Special Purpose Housing: None

PART 5 -- LAND USE, COMPREHENSIVE PLANS AND ZONING

Land Use

Not Available

Publicly-Owned Housing Sites

None

Housing Element of Comprehensive Plans

Date of most recent update: 11/30/1983

	No	Yes	If Yes, summarize
Quantitative Goals/Objectives	X		
Location Policies	X		
Income Policies	X		
Relationship to Employment Policies		X	Directed to Community Service Areas as defined by municipal comprehensive plans where there are a full range of urban services and employment opportunities
Other		X	BCCP Policy HO 1.04 "Special attention should be directed to providing for dispersal of housing for low and moderate income families and low income senior citizens throughout the residential areas of the county with due consideration to other elements of the Comprehensive Plan and the availability of water and sewer service, fire protection, public transportation, employment, shopping, schools, social services and recreational activities". (In essence affordable housing should occur in municipalities and/or along their perimeters)

PART 6 -- ECONOMY, EMPLOYMENT AND COMMUTING

Jobs and Employees

	# (2000)	% (2005)	# (2005)
Jobs	6,030	-	5,213
Service	1,960	32.5%	1,694
Retail	899	14.9%	777
Production	2,135	35.4%	1,846
Other (contract/self employed)	1,036	17.2%	895
Jobs/employee	1.10	-	1.10
Employees	5,477	-	4,724
Live in Community	-	53.5%	-
Commute In	-	46.5%	-
	<i>% (2000)</i>	<i>% (2002)</i>	<i>% (2005)</i>
Unemployment Rate (Boulder County)	2.4%	5.4%	

Commuting Includes Incorporated Areas

<i>Where NORTH PLAINS Residents Work</i>			<i>Where NORTH PLAINS Workers Live</i>		
	% (2000)	2005 estimates		% (2000)	2005 estimates
Profiled Communities:	44.8%	18,701	Profiled Communities:	51.7%	19,449
Boulder	25.9%	10,806	Boulder	8.4%	3,163
Other Boulder County	6.8%	2,855	Broomfield	6.8%	2,560
Longmont	3.3%	1,363	Erie	3.0%	1,130
Broomfield	2.3%	955	Lafayette	1.9%	703
Louisville	1.3%	531	Longmont	1.6%	596
Lafayette	1.3%	529	Louisville	1.2%	462
Superior	0.9%	391	Superior	1.1%	402
Erie	0.5%	216	Other Boulder Co.	0.8%	296
Other Denver-Metro	0.4%	169	Weld County	0.6%	221
Larimer County	8.3%	3,466	Larimer County	10.8%	4,049
Weld County	2.1%	870	Other Denver-Metro	8.3%	3,134
Other CO/State	1.3%	531	Other CO/state	3.0%	1,146
Total (Working Residents)	0.9%	367	TOTAL (Boulder City Workers)	0.8%	286