

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

**Regional Affordable Housing Initiative**

**Boulder County/Broomfield Community Reference Report**

**SUPERIOR**

**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**

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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](http://www.bococivicforum.org) or e-mail [bococivicforum@comcast.net](mailto:bococivicforum@comcast.net).

### SUPERIOR Community Reference Report

- 58% of the community's households are homeowners, which is lower than most of the communities in the region the state as a whole but higher than in Boulder.
- A small percentage of the community's households (5%) have a householder with Hispanic or Latino origins.
- 68% of Superior's households are families; 8% are single-parent families, which is relatively low.
- Only 2% of the households have a householder age 65 or older, which is very low.
- Only 24% of renters and 11% of owners have incomes equal to or less than 80% AMI. Of these 700 households, 563 have unmet housing needs, which could include being cost burdened, living in an overcrowded unit or lacking complete kitchen and/or plumbing facilities.
- 60% of the community's residential units are single-family homes and 39% are multi-family units. There are 27 mobile homes in the town. This is a major shift from 1990 when 14% of the units in the community were mobile homes and there were no multi-family units.
- In the 1990's, Superior's annual growth in residential units averaged 42%. Since then, the annual rate has dropped to under 4%. No permits for new residential construction were issued in the first seven months of 2004.
- While only 1% of housing units are overcrowded, the number increased from four units in 1990 to 56 units in 2000.
- The percentage of households that are cost burdened declined from 48% in 1990 to 28% in 2000 but, with the community's large growth in population, the number increased from 49 to 1,207 households.
- The single-family ownership market was relatively flat during the first three years of this decade; however, the median price of homes sold in the first nine months of 2004 was nearly 12% higher than in the 2003. The median price of multi-family units has been erratic, increasing and decreasing with no apparent trend, and dropping over 15% in January through September 2004. Delivery of new units to the market could be responsible for this fluctuation.
- There appears to be a good match between renter households and rental units in terms of size.
- Superior does not have any income-restricted housing units and has not adopted any housing programs.
- There is potential for the development of approximately 1,300 additional residential units in Superior on both undeveloped land within the town and on land likely to be annexed. There will be demand for roughly 1,900 additional housing units based on estimates of future commercial and industrial development. There are no publicly-owned sites in the town that are suitable for future housing development.
- It is estimated that there are only 1,051 employees working in Superior but 4,502 residents who work. Nearly one-third of the town's employed residents commute to Boulder for work.

## PART 1 -- DEMOGRAPHIC CHARACTERISTICS

### Population Estimates and Forecasts

	2000	2004	2005
Total Population (incl. students)	9,011	10,765	11,254
Residing in Households	9,011	10,765	11,254
Owners	6,190	7,395	7,731
Renters	2,821	3,370	3,523
Avg. Household Size	2.67	2.61	2.60
Residing in Group Quarters	0	0	0
Total Households	3,381	4,118	4,326
Owners	1,971	2,401	2,522
Renters	1,410	1,717	1,804

### Race/Ethnicity of Householder

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
White	88%	2,208	89%	1,606	88%	3,814
Black or African Amer.	1%	24	2%	36	1%	60
Am. Indian/Alaska Native	0%	9	0%	6	0%	15
Asian	8%	202	4%	73	6%	275
Hawaiian/ Pacific Islander	0%	0	0%	1	0%	1
Some other race	2%	42	2%	42	2%	84
Two or more races	1%	36	2%	40	2%	75
Hispanic or Latino	4%	105	6%	111	5%	216

### Household Composition

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Total Households	100%	2,522	100%	1,804	100%	4,326
Family households	86%	2,164	42%	761	68%	2,925
Married-couple	78%	1,973	34%	612	60%	2,585
Other family	8%	191	8%	150	8%	340
Male householder/no wife	3%	65	3%	50	3%	115
Female householder/no husband	5%	125	6%	100	5%	225
Nonfamily households	14%	358	58%	1,043	32%	1,401
Male householder	9%	216	35%	640	20%	856
Living alone	6%	154	23%	420	13%	573
Not living alone	2%	63	12%	220	7%	283
Female householder	6%	142	22%	403	13%	545
Living alone	4%	106	14%	247	8%	353
Not living alone	1%	36	9%	156	4%	192

### Age Distribution

Age of Householder	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
15 to 24 years	2%	42	18%	316	8%	358
25 to 34 years	21%	530	42%	750	30%	1,280
35 to 44 years	44%	1,109	24%	438	36%	1,547
45 to 54 years	24%	612	12%	214	19%	825
55 to 64 years	7%	173	3%	59	5%	232
65 to 74 years	1%	35	1%	19	1%	54
75 to 84 years	1%	20	0%	8	1%	28
85 years and over	0%	1	0%	1	0%	3
Total Senior Household (65+)	2%	56	2%	28	2%	84

## Households by Area Median Income (AMI)

Households		0 – 30%	31 – 50%	51 – 80%	80%+	Total Low Income (<80%)	Total (2005)
Renters	(%)	9.0%	8.0%	6.5%	76.5%	23.5%	100.0%
	(#)	163	145	117	1,380	425	1,804
<i>Small Related</i>	(%)	5.7%	0.0%	2.6%	91.7%	8.3%	100.0%
	(#)	38	0	18	611	55	666
<i>Large Related</i>	(%)	6.9%	17.2%	6.9%	69.0%	31.0%	100.0%
	(#)	5	13	5	50	23	73
<i>Elderly</i>	(%)	0.0%	60.0%	0.0%	40.0%	60.0%	100.0%
	(#)	0	19	0	13	19	31
<i>All Other</i>	(%)	11.6%	11.0%	9.1%	68.3%	31.7%	100.0%
	(#)	120	113	94	706	328	1,033
Owners	(%)	0.5%	3.1%	7.3%	89.1%	10.9%	100.0%
	(#)	13	77	185	2,247	275	2,522
<b>Unmet Need (% within each category)</b>							
Total Renters	(%)	61.2%	100.0%	69.9%	19.6%	76.8%	33.1%
	(#)	99	145	82	270	326	597
<i>Small Related</i>	(%)	0.0%	0.0%	0.0%	16.5%	0.0%	15.1%
	(#)	0	0	0	101	0	101
<i>Large Related</i>	(%)	100.0%	100.0%	0.0%	25.0%	77.8%	41.4%
	(#)	5	13	0	13	18	30
<i>Elderly</i>	(%)	0.0%	100.0%	0.0%	0.0%	100.0%	60.0%
	(#)	0	19	0	0	19	19
<i>All Other</i>	(%)	78.9%	100.0%	86.7%	22.3%	88.5%	43.3%
	(#)	94	113	82	157	290	447
Owners	(%)	100.0%	93.2%	82.4%	15.7%	86.3%	23.4%
	(#)	13	72	153	353	237	590

\*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%	172	9.5%	13	0.5%	187	4.3%
30-50%	140	7.8%	77	3.0%	218	5.0%
50-80%	120	6.6%	189	7.5%	308	7.1%
80-100%	324	18.0%	332	13.2%	657	15.2%
100-120%	273	15.2%	247	9.8%	522	12.1%
120%+	776	43.0%	1,665	66.0%	2,435	56.3%
<b>TOTAL</b>	<b>1,804</b>	<b>100%</b>	<b>2,522</b>	<b>100%</b>	<b>4,326</b>	<b>100%</b>

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%	3,754	100%	5,047
Occupied	90%	3,381	86%	4,326
Owner	58%	1,971	58%	2,522
Renter	42%	1,410	42%	1,804
Vacant	10%	373	14%	721

### Type of Structure – All Units

	% (2000)	% (2005)	# (2000)	# (2005)	2000 - 2005 Difference
Single Family	56%	60%	2,089	3,023	934
Multi Family	44%	40%	1,644	2,001	357
Mobile homes	1%	0%	21	23	2
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	93%	2,334	15%	270	60.2%	2,604
Multi Family	6%	160	85%	1,534	39.2%	1,695
Mobile homes	1%	27	0%	0	0.6%	27
Boat/RV/Van	0%	0	0%	0	0.0%	0
	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005
Single Family	93%	2,281	73%	238	83%	2,519
Multi Family	0%	160	0%	1,534	0%	1,695
Mobile homes	7%	23	22%	-9	14%	14
Boat/RV/Van	0%	0	6%	-3	3%	-3

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	1,996	265	105	172	62	0
Multi Family	1,641	0	0	0	0	0
Total	3,637	265	105	172	62	0
Yearly Growth Rate (%)	42.0%	7.1%	2.6%	4.2%	1.4%	0.0%

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	22%	551	22%	394	22%	945
1999 to March 2000	13%	338	23%	416	17%	754
1995 to 1998	39%	980	51%	928	44%	1,908
1990 to 1994	22%	547	3%	51	14%	598
1980 to 1989	1%	33	0%	0	1%	33
1970 to 1979	1%	30	0%	0	1%	30
1960 to 1969	0%	12	0%	0	0%	12
1940 to 1959	1%	19	1%	15	1%	34
1939 or earlier	0%	12	0%	0	0%	12
Built since 1990	96%	2,416	99%	1,789	97%	4,205

### Overcrowded Units (> 1 person per room)

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Persons per Room						
1.00 or less	99%	2,502	98%	1,767	99%	4,270
1.01 to 1.50	0%	12	0%	0	0%	12
1.51 or more	0%	8	2%	37	1%	45
Total Overcrowded	1%	20	2%	37	1%	56
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Total Overcrowded 1990	2%	1	7%	3	4%	4
Change 1990 - 2005	-1%	19	-5%	34	-3%	52

### Affordability

% Income = Housing	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
<15%	20%	499	19%	342	19%	841
15 to 19%	20%	515	17%	300	19%	815
20 to 24%	18%	454	18%	331	18%	784
25 to 29%	16%	416	10%	189	14%	605
30 to 34%	10%	246	12%	211	11%	457
35+%	16%	392	20%	358	17%	750
Not computed	0%	0	4%	0	0%	0
Total Cost Burdened	25%	639	31%	568	28%	1,207
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Cost Burdened - 1990	29%	17	72%	32	48%	49
Change 1990 - 2005	-4%	622	-41%	536	-20%	1,158

### Ownership Market

	2000	2001	2002	2003	2004 Jan - Sept
<b>Single Family</b>					
Median Price	\$320,000	\$324,000	\$334,000	\$329,000	\$367,000
% Change	26.5%	1.3%	3.1%	-1.5%	11.6%
Sales Volume	225	173	188	229	153
<b>Multi Family</b>					
Median Price	\$223,900	\$200,000	\$206,100	\$213,600	\$180,000
% Change	3.4%	-10.7%	3.1%	3.6%	-15.7%
Sales Volume	18	52	71	62	36

### MLS Sales, Jan - Sept 2004

	Single Family		Multi Family	
	#	%	#	%
< \$100,000	0	0.0%	0	0.0%
\$100,000 - \$149,999	0	0.0%	0	0.0%
\$150,000 - \$199,999	1	0.6%	21	55.3%
\$200,000 - \$249,999	7	4.5%	8	21.1%
\$250,000 - \$299,999	38	24.7%	7	18.4%
\$300,000 - \$349,999	37	24.0%	2	5.3%
\$350,000 - \$399,999	23	14.9%	0	0.0%
\$400,000 +	48	31.2%	0	0.0%
<b>Total</b>	<b>154</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>

Rental Market – 3<sup>rd</sup> Quarter 2004

	Studio	1 BR	2 BR/1 BA	2 BR/2 BA	3 BR	Overall/Total
Vacancy Rate	3.1%	3.3%	2.5%	4.2%	14.7%	4.8%
Median Rent	\$819	\$998	\$1205	\$1676	\$1466	\$1120

## Vacancy Rates by Rent Charged

Rent	% of units	Vacancy Rate
< \$500	0	N/A
\$501 - \$600	0	N/A
\$601 - \$700	0	N/A
\$701 - \$800	0	N/A
\$801 - \$900	4.6%	9.1%
\$901 - \$1000	11.6%	.7%
\$1001 - \$1100	8.5%	3.9%
\$1101 - \$1200	17.3%	3.3%
\$1201+	58%	5.4%
Total/Overall	100%	4.8%

## Renter Household Size and Rental Unit Size Comparison

Renter Households		Renter-Occupied Units	
1-person	34.6%	Studios/1 BR	34.8%
2-person	43.3%	2 bedrooms	43.0%
3-person	12.2%	3 bedrooms	16.7%
4-person	5.8%	4 bedrooms	5.0%
5+-person	4.1%	5+ bedrooms	0.6%
Total	100%	TOTAL	100%

**PART 3 -- ASSISTED/AFFORDABLE HOUSING INVENTORY AND PROGRAMS**

None

**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. Given the young age of most of the homes in Superior, there are no estimates for the number of homes that might be rehabilitated each year.

**Funding Sources and Tools Utilized**

Not applicable

Housing Programs

None

	Yes	No
Is there a local Housing Authority?		X
If yes, is it staffed?		
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%	42

No information on homeless populations is available for Superior.

### Special Needs Subpopulations

	Households	Beds	Unmet Need
Elderly	36	26	10
Frail Elderly			0
Severe Mental Illness	1	0	1
Developmentally Disabled	N/A		0
Substance Addictions	N/A	29	0
HIV/AIDS	28	0	28
Physically Disabled	3		3

No special purpose housing was identified in Superior.

## PART 5 -- LAND USE, COMPREHENSIVE PLANS AND ZONING

### Land Use – Present and Future

Residential	# acres	avg. unit/acre
<b>Developed Land</b>		
Low density	1474	1.94
Med density	196	9.76
High density	0	0
<b>Undeveloped Land</b>		
Low density	79	2.6
Med density	75	8.2
High density	0	0
<b>Annexation Targets</b>		
Low density	41	3.0
Med density	27	13.6
High density	0	0
Redevelopment Potential	0	0
<b>Commercial/Industrial</b>		
	<b>Acres</b>	<b>Avg. SF per Acre</b>
Developed Land	131.3	7799
Undeveloped Land	381.1	6201
Annexation Targets	28.5	7458
Redevelopment Potential	0	0

### 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	X		
Location Policies	X		
Income Policies	X		
Relationship to Employment Policies	X		
Other	X		

## PART 6 -- ECONOMY, EMPLOYMENT AND COMMUTING

### Jobs and Employees

	# (2000)	% (2005)	# (2005)
Jobs	2,910	-	2,540
Service	1,300	44.7%	1,135
Retail	382	13.1%	333
Production	433	14.9%	378
Other (contract/self employed)	795	27.3%	693
Jobs/employee	2.42	-	2.42
Employees	1,204	-	1,051
Live in Community	530	44.0%	463
Commute In	674	56.0%	588
	<i>% (2000)</i>	<i>% (2002)</i>	<i>% (2005)</i>
Unemployment Rate (Boulder County)	2.4%	5.4%	

### Commuting

<i>Where SUPERIOR Residents Work</i>			<i>Where SUPERIOR Workers Live</i>		
	% (2000)	2005 estimates		% (2000)	2005 estimates
Profiled Communities:			Profiled Communities:		
Boulder	31.4%	1,415	Superior	44.0%	463
Superior	10.3%	463	Louisville	7.9%	83
Louisville	8.6%	389	Boulder	7.1%	74
Broomfield	7.9%	354	Other Boulder County	5.4%	57
Other Boulder County	8.5%	384	Lafayette	2.9%	31
Longmont	3.8%	170	Longmont	2.5%	26
Lafayette	0.7%	31	Broomfield	2.0%	21
Other Denver-Metro	26.4%	1,189	Erie	1.2%	13
Weld	0.3%	12	Other Denver-Metro	23.8%	250
Larimer	0.0%	0	Larimer	1.6%	17
Other CO/State	2.1%	94	Weld	1.0%	10
Total			Other CO/state	0.7%	7
(Working Residents)	100%	4,502	TOTAL	100%	1,051
			(Superior Workers)		