

# Phillips County & Communities, Colorado



## County-Wide Housing Needs Assessment – 2025.

PREPARED FOR:



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*PHILLIPS COUNTY & COMMUNITIES, COLORADO  
COUNTY-WIDE HOUSING NEEDS ASSESSMENT  
2025.*

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This **Phillips County-Wide Housing Needs Assessment** was prepared for **Phillips County Economic Development**. The **Housing Needs Assessment** was completed by **Hanna:Keelan Associates, P.C.**, with the guidance and direction of the **Phillips County Housing Steering Committee**.

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# SECTION 1:



## OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

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# ***SECTION 1*** | ***OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.***

## ***INTRODUCTION.***

This **County-Wide Housing Needs Assessment** provides statistical and narrative data identifying a **housing profile and demand analysis** for **Phillips County, Colorado**, including each Community, as well as the rural areas of Phillips County, identified in this Assessment as the “Balance of County.”

The **Assessment** describes the past, present and projected demographics, economic and housing conditions in the County and includes a “**Five-Year Housing Action Plan**,” identifying recommended near-future housing projects.

The **Housing Assessment** was prepared for governmental entities and both public and private/non-profit businesses and development entities within Phillips County and the surrounding areas, on behalf of **Phillips County Economic Development (PCED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm. A **County-Wide Housing Steering Committee** consisting of local housing stakeholders, as well as the general citizenry of Phillips County, provided invaluable information throughout the development of this **Housing Needs Assessment**.





**RESEARCH APPROACH.**

The **Phillips County & Communities County-Wide Housing Needs Assessment** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five-year period. The implementation period for this Housing Needs Assessment will be January, 2020, to January, 2025.

This **Housing Needs Assessment** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of **Surveys, County-Wide “Community Housing Discussions”** and **meetings with a County-Wide Housing Steering Committee**, all in an effort to allow for important, local input regarding the housing issues and needs of Phillips County.

**Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

**PURPOSE OF STUDY.**

*“The purpose of this Housing Needs Assessment is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Phillips County and Communities. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”*

The **Primary Objectives** of this **Housing Needs Assessment** include:

- (1) **Analyze the recent past and present housing situation** in Phillips County, with emphasis on determining the need for workforce, elderly and both rental and owner housing options.
- (2) **Provide a process for educating and energizing the leadership** of Phillips County and each Community to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific Community Housing Partnerships**;
- (3) **Identify the future housing target demand** in Phillips County for both new and rehabilitated housing units, with an associated **Five-Year Housing Action Plan**;
- (4) Design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) **Introduce new and innovative housing programs** that are both an economic and social “**fit**” for Phillips County, to address both **immediate and long-term housing needs**, with **Place-Based Development Components**, all in an effort to meet the quality of growth standards set by the County; and
- (6) **Address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Phillips County.

This **Housing Needs Assessment** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following sections of this **Assessment**:

- ◆ **Comprehensive Citizen Participation Program.**
- ◆ **Phillips County/Community Profile.**
- ◆ **County-Wide Housing Needs Analysis/ Target Demand.**
- ◆ **Phillips County Housing Goals, Action Steps & Planning Initiatives.**
- ◆ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**
- ◆ **Phillips County Five-Year Housing Action Plan.**



This **County-Wide Housing Needs Assessment** should be utilized by Communities and economic and housing development corporations, public school districts and other important both for-profit and non-profit groups and organizations in Phillips County. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Assessment** for proposing appropriate housing programs in Phillips County. **The creation of project-specific Community Housing Partnerships will be the key ingredient for successful implementation of prepared housing programs.**

This **Housing Needs Assessment** will also make the use of housing funds more accessible and effective, and encourage investors to make better informed decisions that target the County's and each Community's needs and desires for new housing types. All of this will result in stability and growth for Phillips County.

# SECTION 2:



## COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

# SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

## INTRODUCTION.

The Phillips County, Colorado County-Wide Housing Needs Assessment included both **qualitative and quantitative research activities**. A **comprehensive citizen participation program** was implemented to gather the opinions of the Phillips County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Phillips County and each Community included **Housing Steering Committee meetings**, two important Surveys: a “**Phillips County-Wide Citizen Housing Survey**” and a “**Workforce Housing Needs Survey**” and County-Wide “**Community Housing Discussions**” with local organizations and employers conducted in the Communities of Haxtun and Holyoke, Colorado.

## PHILLIPS COUNTY-WIDE CITIZEN HOUSING SURVEY.

The “**Phillips County-Wide Citizen Housing Survey**” was made available to households in Phillips County Communities at select locations and on pertinent Community and County websites. A total of **259 Surveys** were completed and returned, providing valuable public input. **Survey** participants were asked to give their opinion on issues regarding their current housing situation, issues or barriers preventing residents from obtaining quality, affordable housing and the housing types most needed or desired throughout Phillips County. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix II of this County-Wide Housing Needs Assessment**.



- Survey participants were asked to address some of the issues or barriers they experience in **obtaining affordable owner or renter housing**. The barriers to obtaining affordable **owner housing** were identified as *housing prices, a lack of sufficient homes for sale and the cost of homeowners insurance*. The barriers faced when obtaining affordable **rental housing** were identified as *a lack of available, decent rental housing and the cost of rent*.
- A total of 51 Survey participants were not satisfied with their current housing situation. The most common reasons identified by participants included homes too small or in need of substantial updating and/or rehabilitation and a lack of quality homes affordable to their families.
- Top housing needs in Phillips County, as identified by Survey participants, included *housing for low- and middle-income families and elderly persons, housing for existing/new employees, general rental housing (including both single family homes and 4 to 12-unit apartment complexes), housing choices for first-time homebuyers and three+-bedroom apartments or homes*.
- Participants of the Survey identified a price range for the most their family could afford for a monthly rent or mortgage payment. **The top three responses were: 1) \$500-\$700; 2) \$701-\$900; and 3) \$901-\$1,100.**

**COUNTY-WIDE CITIZEN SURVEY FOR PHILLIPS COUNTY, COLORADO**

Phillips County Economic Development (PCED) is preparing a County-Wide Housing Needs Assessment to determine both present and future housing needs in Phillips County, during the next five years. An important activity of the Housing Needs Assessment is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by **WEDNESDAY, SEPTEMBER 18<sup>TH</sup>**.

1. Where do you reside (or near)?  
 Holyoke     Haxtun     Paoli     Amherst     Rural Phillips County  
 Other (Identify) \_\_\_\_\_

2. Why do you choose to live in Phillips County (if applicable)?  
 \_\_\_\_\_  
 \_\_\_\_\_

3. If you **do not** live in Phillips County, are you interested in moving to the County?  
 Yes \_\_\_\_\_ No \_\_\_\_\_  
 Why or why not? \_\_\_\_\_  
 \_\_\_\_\_

4. Which of the following sectors are you employed?  
 Government     Manufacturing  
 Non-Profit Organization     Agricultural/Forestry/Natural Resources  
 Retail & Wholesale Trade     Administrative  
 Real Estate     Health Care/Social Work  
 Information     Utilities/Construction  
 Education     Professional/Technical  
 Leisure & Hospitality     Mining  
 Transportation     Arts/Entertainment  
 Accommodation & Food     Retired  
 Finance     Other \_\_\_\_\_

5. Gender? Male \_\_\_\_\_ Female \_\_\_\_\_

6. What is your current age?  
 18-24 \_\_\_ 25-34 \_\_\_ 35-44 \_\_\_ 45-54 \_\_\_ 55-64 \_\_\_ 65-74 \_\_\_ 75-84 \_\_\_ 85+ \_\_\_

7. Do you rent or are you a homeowner? \_\_\_ Rent \_\_\_ Own  
 As a **homeowner**, which type of housing do you currently live in?  
 Single Family House     Manufactured/Mobile Home  
 Duplex/Triplex     Condominium  
 Townhome     Other \_\_\_\_\_  
 As a **renter**, which type of housing do you currently live in?  
 Single Family House     Manufactured/Mobile Home  
 Duplex/Triplex     Apartment  
 Townhome     Other \_\_\_\_\_

8. Number of persons in your household? \_\_\_\_\_

9. Please indicate your household income range. Less than \$50K \_\_\_ \$50K-\$74K \_\_\_  
 \$75K-\$99K \_\_\_ \$100K-\$149K \_\_\_ \$150K-\$199K \_\_\_ \$200K-\$249K \_\_\_ \$250K-\$299K \_\_\_ \$300K+ \_\_\_

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- Approximately 83 percent of the **Survey** respondents supported the County using State and/or Federal grant funds to conduct an owner housing rehabilitation program. 77 percent of the **Survey** respondents supported Phillips County using State and/or Federal grant funds to conduct a rental housing rehabilitation program.
- **92 percent of the Survey respondents supported Phillips County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **87 percent of the Survey respondents supported the County using grant dollars to purchase, rehab and resell vacant housing.**
- 84 percent of the **Survey** respondents supported Phillips County using State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** were asked to identify the specific owner and renter housing types most needed for persons 55+ years of age in Phillips County, during the next five years. Participants identified single family homes for owners and two-bedroom apartments and assisted living housing for renters as the housing types most needed for the County's elderly population.



***WORKFORCE HOUSING NEEDS SURVEY.***

A collaborative group of public and non-profit entities, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **136 Surveys** were returned. **Survey** participants were asked to provide information on such topics as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix II** of this **Housing Needs Assessment**.

- **Survey** participants consisted of 71 homeowners and 60 renters. **A total of 23 participants were not satisfied with their current housing situation.** Reasons included their home being too old or in need of substantial updating and wanting to become a homeowner.
- The majority of **Survey** respondents identified the ability to afford a monthly rent or mortgage payment of \$700 or below.
- A total of 63 **Survey** participants identified a desire to purchase a single family home in the next five years.
- The majority of **Survey** participants identified the number of bedrooms their family would need as three- and four+-bedroom homes.
- The most common barriers identified to obtaining affordable **owner housing** included *housing prices and a lack of sufficient homes for sale.*
- **Survey** participants identified barriers faced when obtaining affordable **rental housing** as being the *high cost of rent, a lack of available, decent rental units at an affordable price and excessive application fees and/or rental deposits.*



***COUNTY-WIDE “COMMUNITY HOUSING DISCUSSIONS.”***

In October, 2019, two **County-Wide “Community Housing Discussions”** were conducted in the Communities of Haxtun and Holyoke to secure the input of housing needs from the local citizenry. The following statements were expressed by those in attendance at the **Discussions** regarding priority housing issues and/or needs in Phillips County.

- The top housing issue/priority in Phillips County is the lack of investors (homebuilders). Public/private partnerships are needed to help reduce the cost of building and attract builders to the County. The County needs to attract both “start-up” and experienced homebuilders, as many contractors are choosing to build in larger Communities and associated suburbs closer to the Front Range, due to competitiveness regarding land availability and development incentives.
- The high cost of building has increased rental rates throughout Phillips County, which has led to a lack of available, quality and affordable rental housing units.
- The County should consider assembling partnerships between major employers to develop affordable workforce housing.
- The development of short-term rentals could encourage new residents to stay in Phillips County long-term.
- In Haxtun, land availability is not currently an issue. In Holyoke, however, there is a lack of available land for new housing development, due to landowners not wanting to sell undeveloped lots adjacent the City’s existing Corporate Limits.



- Desired housing types in Phillips County, as expressed by attendees of the **Community Housing Discussions**, included quality and affordable rentals of all types, two-bed single family homes (\$500/month rent), tiny homes, four-plexes (shared walls), housing utilizing local and State tax credits, infill housing and workforce housing.
- More employees would accept open positions and move to Phillips County if housing was available.
- A large number of substandard and/or dilapidated housing units exist across the County (especially rental), but many households do not qualify for assistance through available housing rehabilitation programs.
- The demand for housing in Phillips County exists, but builders/developers need to see it. Potential opportunities exist for the County including developer incentives, private activity bonds, public/private partnerships, innovation zones, Opportunity Zones and Rural Housing Service's Farm Labor Housing Program.



# SECTION 3:



## PHILLIPS COUNTY/ COMMUNITY PROFILE.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

# SECTION 3 | PHILLIPS COUNTY/ COMMUNITY PROFILE.

## INTRODUCTION.

This **Section** of the **Phillips County, Colorado County-Wide Housing Needs Assessment** provides a population, income, economic and housing profile of the County and each Community. Presented are both trend and projection analysis. **Emphasis is placed on a five-year projection of change.**

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Phillips County. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the County and each Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Phillips County, included a five-year period, **January, 2020, to January, 2025.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

The following narrative provides population, income, economic and housing trends and projections for Phillips County. **All statistical Tables are included in Appendix III.**

Population.

Income.

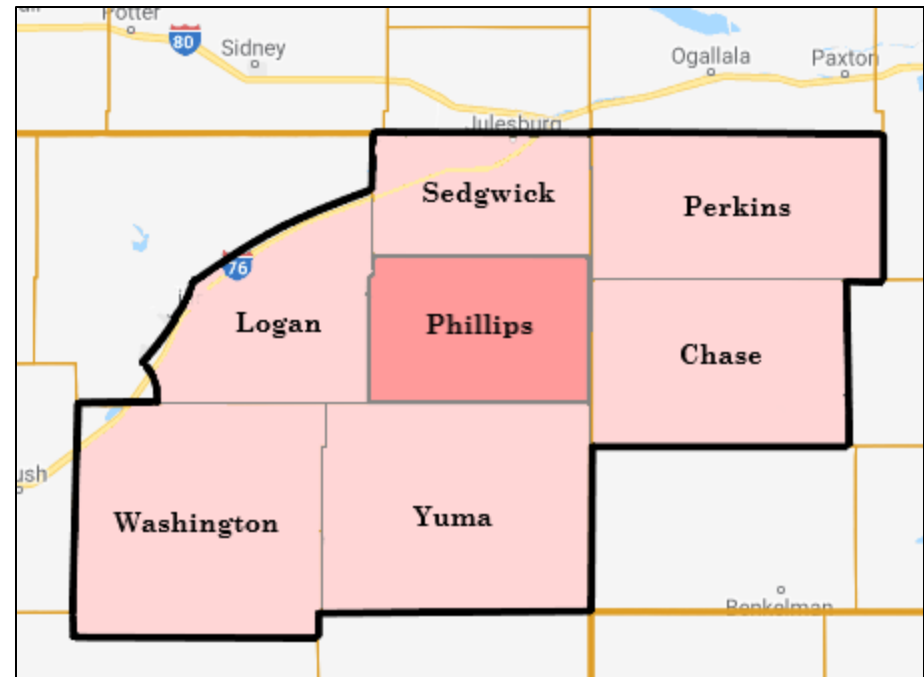
Economics.

Housing.

## HOUSING MARKET AREA.

The **Housing Market Area (HMA)** for Phillips County is divided into two geographic areas: a **Primary** and a **Secondary HMA**. The **Primary HMA** includes the entirety of Phillips County. The **Secondary HMA** (light red) was determined by Census Tract boundaries and proximity to other large centers of population. This **Secondary HMA** includes all of Chase and Perkins Counties in Nebraska and Sedgwick County, as well as portions of Logan, Washington and Yuma Counties.

The **Secondary Market** provides additional support to the Phillips County Housing Market Area, as well as increased economic development opportunities and support. Phillips County housing stakeholders, funders, economic and community development entities and other interested parties should strive to attract residents from the Secondary Area through the provision of a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



## POPULATION PROFILE.

### *Population Trends and Projections.*

**Table 3.1A** identifies population trends and projections for Phillips County and each Community, from 2000 to 2025. The 2000 and 2010 Decennial Censuses recorded a slight decrease in population for Phillips County. The County's population decreased from 4,480, in 2000, to 4,442, in 2010, a decrease of 38 persons, or 0.8 percent. **Currently (2020), the estimated population for the County is 4,320 and is projected to decrease, slightly, to 4,276, by 2025.**

The City of Holyoke (County-Seat) is projected to increase in population during the next five years, due to planned, expanded employment opportunities in the area. The Communities of Haxtun and Paoli, as well as the Balance of County, are projected to decrease, slightly, in population by 2025. **Overall, Phillips County Communities are projected to maintain stable population bases, which contributes to the need for new and improved housing for persons of all incomes in the County.**

**TABLE 3.1A  
POPULATION TRENDS & PROJECTIONS  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
<b>Phillips County:</b>	4,480	4,442	4,320	4,276	-1.0%
Haxtun:	982	946	928	917	-1.2%
Holyoke (See Table 3.1B):	2,261	2,313	2,285	2,297	+0.5%
Paoli:	42	34	33	32	-3.0%
Balance of County*:	1,195	1,149	1,074	1,030	-4.1%

Note 1: 2018 U.S. Census Population Estimates –  
Phillips Co. – 4,286; Haxtun – 907; Holyoke – 2,217; Paoli – 35.

Note 2: Phillips County 2013-2017 American Community Survey Five-Year Population Estimate: 4,327.

\*Includes Amherst CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

Population trends and projections for the City of Holyoke are highlighted in **Table 3.1B**. The City of Holyoke increased in population by 52 people, from 2000 to 2010, which represented an increase of 2.3 percent. The population is estimated to have decreased slightly since the 2010 Census where, currently (2020), an estimated 2,285 people live in Holyoke. By 2025, the population is projected to increase by 12 persons, or 0.5 percent to 2,297. **The Economic Development (ED) “Boost” for Holyoke, utilizing the addition of 35 Full-Time Employment (FTE) opportunities, highlights a population increase of 74 persons, for an estimated population of 2,359 by 2025.**

**TABLE 3.1B  
POPULATION TRENDS AND PROJECTIONS  
CITY OF HOLYOKE, COLORADO  
2000-2025**

		<u>Total</u>			<u>Annual</u>	
		<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	2,261	--	--	--	--
	2010	2,313	+52	+2.3%	+5.2	+0.2%
	<b>2020</b>	<b>2,285</b>	<b>-28</b>	<b>-1.2%</b>	<b>-2.8</b>	<b>-0.1%</b>
<b>Medium</b>	<b>2025</b>	<b>2,297</b>	<b>+12</b>	<b>+0.5%</b>	<b>+2.4</b>	<b>+0.1%</b>
<b>High</b>	<b>2025</b>	<b>2,326</b>	<b>+41</b>	<b>+1.8%</b>	<b>+8.2</b>	<b>+0.4%</b>
<b>ED Boost*</b>	<b>2025</b>	<b>2,359</b>	<b>+74</b>	<b>+3.2%</b>	<b>+14.8</b>	<b>+0.6%</b>

Note 1: City of Holyoke Annual Census Population Estimates: 2011 = 2,287; 2012 = 2,293; 2013 = 2,279; 2014 = 2,278; 2015 = 2,239; 2016 = 2,209; 2017 = 2,218; 2018 = 2,217.

Note 2: City of Holyoke 2013-2017 American Community Survey Five-Year Population Estimate: 2,316.

**\*ED Boost would require 35 additional Full-Time Employment (FTE) Positions, by 2025.**

Source: 2000, 2010 Census.

2013-2017 American Community Survey.

2011-2018 Annual Census Population Estimates.

Hanna:Keelan Associates, P.C., 2020.

*Population by Age.*

**Population Age Distribution**, for Phillips County, is highlighted in **Table 3.2**. The “19 and Under” and “35 to 54” age groups were the largest population cohorts in Phillips County, as per the 2000 and 2010 Censuses, and remain the largest in the County, today. Although these two groups experienced a population decline from 2000 to 2010 and are projected to continue this trend through 2025, both are projected to continue as the largest population group in Phillips County.

**All Communities in Phillips County are projected to increase in population among persons 55+ years of age.** It is important that a range of elderly services, amenities and appropriate housing be made available in Phillips County to encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.

<b>Phillips County</b>		<b>2000-2010</b>			<b>2020-2025</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2020</b>	<b>2025</b>	<b>Change</b>
19 and Under	1,297	1,212	-85	1,094	1,045	-49
20-34	648	636	-12	621	596	-25
35-54	1,245	1,136	-109	1,069	1,044	-25
55-64	423	539	+116	576	600	+24
65-74	406	398	-8	418	434	+16
75-84	292	330	+38	340	350	+10
85+	169	191	+22	202	207	+5
<b>TOTALS</b>	<b>4,480</b>	<b>4,442</b>	<b>-38</b>	<b>4,320</b>	<b>4,276</b>	<b>-44</b>
Median Age	39.8	42.8	+3.0	43.3	44.5	+1.2

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2020.



## ***INCOME PROFILE.***

Information presented in the **Income Profile** of this **Housing Needs Assessment** aids in determining the number of households within Phillips County having the financial capacity to afford new or upgraded housing. In addition, the analysis of household incomes assists in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

### ***Per Capita Income.***

**Per capita income** is equal to the gross income of an area (State, County, City, Town) divided equally by the number of residents residing in the subject area. Currently (2020), per capita income in Phillips County is an estimated \$48,500, an increase of approximately 39.1 percent from the 2009 per capita income of \$34,857. **By 2025, per capita income in Phillips County is projected to increase by an estimated 9.6 percent, to \$53,180.**

### ***Median Household Income.***

The **median income** for all households in Phillips County, **in 2020**, is estimated to be **\$50,100**. **By 2025, median income in Phillips County is projected to increase by an estimated 4.5 percent, to \$52,350**. The majority of County residents are projected to have incomes at or above \$50,000.

**For households with persons 65+ years of age, the 2020 median income is estimated to be \$37,500 and, by 2025, increase to \$42,000, or 12 percent.**



### *Cost Burden/Housing Problems.*

Households throughout Phillips County are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**”, as defined by the Department of Housing and Urban Development. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

**In 2020, an estimated 294 owner households in Phillips County, or 23 percent of all owner households, are cost burdened or have housing problems. By 2025, this number is expected to decrease to 271 households. Currently, an estimated 241 renter households in Phillips County, or 46 percent of all renter households, are cost burdened or have housing problems. By 2025, an estimated 247 renter households will be of this status.**

A high number of cost burdened households is related to the low supply and high demand for housing in Phillips County with affordable prices. Adding to the issue of cost burden are two key factors: **1) most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need, and 2) housing that is available for purchase or rent is either severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities and deferred maintenance.**

It will be important that all Phillips County Communities, through 2025, take an aggressive approach to developing housing for persons and families of low- to moderate-income. This could include the creation of a County-Wide housing partnership, to plan and implement a **workforce housing initiative.**

## ***ECONOMIC PROFILE.***

### ***Employment Trends.***

Currently, an estimated 2,792 persons residing in Phillips County are in the civilian labor force, an increase of 595 persons since 2010 (See Table 3.3). A projected 3,093 persons will be in the Phillips County civilian labor force by 2025. Total employment for Phillips County is also projected to increase, from 2,739 in 2020 to an estimated 3,028 in 2025, representing a 10.5 percent increase. The unemployment rate, an estimated 1.9 percent in 2020, is projected to increase, slightly, during the next five years.

As per the Colorado Department of Labor and Employment, between 2009 and 2019, the unemployment rate in Phillips County ranged from a high of 5.3 percent to a low of 1.6 percent. During this period, the total number of employed persons increased by 225.

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>
Civilian Labor Force	1,836	2,053	2,197	<b>2,792</b>	<b>3,093</b>
Employment	1,808	1,999	2,081	<b>2,739</b>	<b>3,028</b>
Unemployment	28	54	116	<b>53</b>	<b>65</b>
Unemployment Rate	1.5%	2.6%	5.3%	<b>1.9%</b>	<b>2.1%</b>
	<b><u>Change in Employment</u></b>				
	<b><u>Number</u></b>	<b><u>Annual</u></b>	<b><u>% Change</u></b>	<b><u>% Annual</u></b>	
1990-2000	+191	+19.1	+10.6%	+1.1%	
2000-2010	+82	+8.2	+4.1%	+0.4%	
<b>2020-2025</b>	<b>+289</b>	<b>+57.8</b>	<b>+10.6%</b>	<b>+2.1%</b>	
Source: Colorado Department of Labor and Employment, Labor Market Information, 2019. Hanna:Keelan Associates, P.C., 2020.					

### ***Employment By Type.***

Data obtained from the Colorado Department of Labor and Employment highlights Phillips County's largest employment sectors, as of 2018. The three largest non-farm employment sectors in the County are **Agriculture, Forestry, Fishing & Hunting; Health Care & Social Assistance; and Educational Services.**

## HOUSING PROFILE.

### *Households.*

Currently, an estimated **1,794 households** exist in Phillips County, consisting of an estimated **1,274 owner** and **520 renter households**. By 2025, owner households will account for an estimated 70.5 percent of all households in the County. The City of Holyoke is projected to experience an increase in total households by 2025, while remaining Phillips County Communities will experience a slightly declining number of total households.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The Communities of Holyoke and Haxtun comprise the County's (current) estimated 68 group quarters population. The total group quarters population in the County is projected to increase to 70 by 2025.

### *Housing Units/Vacancy & Occupancy.*

In 2020, Phillips County contains an estimated **1,952 housing units**, consisting of approximately **1,391 owner** and **561 rental units**. Of these 1,952 units, approximately 158 are vacant, resulting in an overall, estimated housing vacancy rate of 8.1 percent. The 158 vacant housing units consist of an estimated 117 owner and 41 rental units, equaling an owner housing vacancy rate of 8.4 percent and a rental housing vacancy rate of 7.3 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are *available for year-round rent or purchase, meeting current housing and safety code and having modern, marketable amenities*. A minimum AHVR of 6 to 7 percent is recommended for Phillips County to have sufficient housing available for both new and existing residents. **The overall, 2020 estimated AHVR for Phillips County is 3.3 percent**, which includes an estimated AHVR for owner housing of 3.2 percent and 3.4 percent for rental housing. **This concludes that Phillips County has both an owner and rental housing vacancy deficiency. All Phillips County Communities, including the Balance of County, have an overall AHVR of less than 6 percent.**



### *Housing Conditions*

A **Housing Structural Condition Survey** was implemented for Phillips County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. An estimated 7.9 percent of the total County housing stock was rated as “Super” or “Above Average.” An estimated 444 structures (25.5%) were rated as being in a “Fair” condition, while an estimated 105 structures (6%) received a “Poor” rating. **Structures rated as “Poor” are likely not cost-effective to be rehabilitated and should be targeted for demolition and replacement.**

### *Housing Price Index*

**Table 3.4** highlights the **housing price index for single family homes** in Phillips County from 2000 to 2018, as per the U.S. Bureau of Economic Analysis. Since 2000, the average sales price of single family homes in the County has increased 73 percent. 2018 also represents the peak average sales price of homes in the County since 2000.

**TABLE 3.4  
ALL TRANSACTIONS  
HOUSE PRICE INDEX  
PHILLIPS COUNTY, COLORADO  
2000-2018**

<u>Year</u>	<u>House Price Index</u>
2000	100.00
2001	103.06
2002	106.94
2003	108.47
2004	115.44
2005	112.79
2006	120.75
2007	121.31
2008	119.61
2009	123.73
2010	118.69
2011	118.47
2012	124.62
2013	128.76
2014	116.72
2015	134.89
2016	144.08
2017	148.93
<u>2018</u>	<u>173.12</u>
<b>Change (2000-2018)</b>	<b>+73.12 (+73.12%)</b>

NOTE: Index 2000 = 100.00

Source: U.S. Bureau of Economic Analysis – FRED,  
Federal Reserve Bank of St. Louis, 2019.

### *Housing Values.*

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of any county or community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Phillips County and each Community are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

The **Phillips County median (owner occupied) housing value**, estimated to be **\$134,500 in 2020**, is projected to increase by an estimated 3.2 percent **by 2025 to \$138,800**. The highest median housing value in 2020 exists in the Balance of County, which has a median housing value of \$214,400. By 2025, the Balance of County will continue to have the highest estimated median owner housing value, \$222,100.

In 2020, the estimated **median gross rent in Phillips County is \$650. The estimated median gross rent in the County is expected to increase by 7.7 percent, by 2025, to \$700**. Currently, the City of Holyoke is estimated to have the highest median rent in the County, at \$675. Holyoke is projected to continue experiencing the highest median rent in the County, an estimated \$715 by 2025.

### *Affordable Housing Stock.*

A crucial element to community and economic development is the provision of an appropriate, available and affordable housing stock of various types, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **four affordable rental housing programs were reviewed in Phillips County**, comprising a total of **74 units**. These programs are financially supported by USDA-Rural Development and/or the Department of Housing and Urban Development, including HUD's Section 8 Program. **All four programs identified 100 percent occupancy**, with waiting lists as high as 12 persons desiring to become residents. Additionally, two facilities providing skilled nursing/long term care and assisted living services were reviewed. Both programs comprised a total of 83 licensed beds. **One program identified an occupancy rate of greater than 85 percent**.

# SECTION 4:



## COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

# **SECTION 4** | **COUNTY-WIDE HOUSING NEEDS ANALYSIS / TARGET DEMAND.**

## **INTRODUCTION.**

This Section of the Phillips County, Colorado, County-Wide Housing Needs Assessment provides a **Housing Needs Analysis**, as well as a **five-year housing Target Demand** for Phillips County and each Community. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

## **HOUSING DEMAND POTENTIAL.**

To effectively determine housing demand potential, three separate components were reviewed. These included (1) **housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for cost burdened households/families**, (2) **vacancy deficiency (demand)**, (3) **local “pent-up” housing demand** and (4) **local housing development capacity**. The following describes each of these components.

### **(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.**

#### ***New Households.***

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular community.

Currently (2020), the Phillips County population is estimated to be 4,320 and is projected to decrease, slightly, to 4,276 by 2025, based upon the medium population projection. An aggressive approach to new housing development and the creation of new full-time employment opportunities throughout Phillips County would reverse this trend and result in an increase in the County’s population over the next five years.



### *Cost Burdened Households With Housing Problems.*

Owner and renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing.

**In 2020, an estimated 294 owner households in Phillips County, or 23.1 percent of all owner households, are cost burdened and/or have housing problems. This number is expected to decrease slightly over the next five years, with 271 owner households projected to be cost burdened and/or have housing problems by 2025. Currently, an estimated 241 renter households in Phillips County, or 46.3 percent of all renter households, are cost burdened or have housing problems. By 2025, an estimated 247 renter households will be of this status.**

### *Substandard Units/Overcrowded Conditions.*

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. Decennial Census data, the 2013-2017 American Community Survey, Phillips County Assessor and field observations completed by Hanna:Keelan in Phillips County Communities produced data identifying substandard housing units and housing units having overcrowded conditions.

Housing structural conditions, provided by the County Assessor identified **444 housing units in “Fair” condition and an additional 105 units in a “Poor” or “Dilapidated” condition.** During the next five years, these housing structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

As per the 2013-2017 American Community Survey, **78 housing units in Phillips County had overcrowded conditions and three units lacked complete plumbing.** The housing target demand determination for Phillips County and each Community should include the replacement of at least 20 percent of these substandard and overcrowded housing structures.

**(2) HOUSING VACANCY DEFICIENCY (DEMAND).**

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round and code acceptable housing units is less than 6 to 7 percent. Phillips County should strive to maintain a vacancy rate of 6 to 7 percent, to have sufficient housing available for both new and existing residents.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **Currently, Phillips County maintains an estimated, overall AHVR of 3.3 percent**, which includes an estimated AHVR for owner housing of 3.2 percent and 3.4 percent for rental housing. **This concludes that Phillips County has both an owner and rental housing vacancy deficiency.**

**(3) “PENT-UP” HOUSING DEMAND.**

The **“Pent-Up” housing demand** is defined as those current residents of Phillips County needing and/or wanting to secure a different and/or affordable housing type during the next five years. This would include persons from all household types and income sectors of the County and each Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

**(4) LOCAL HOUSING DEVELOPMENT CAPACITY.**

A **local housing development capacity** is calculated for each Phillips County Community and the Balance of County. The calculation is based on the entities’ ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

**HOUSING UNIT TARGET DEMAND.**

**Table 4.1, Page 4.5**, identifies the **estimated housing target demand** for Phillips County and each **Community**, by **2025**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Phillips County.

The total estimated **housing unit target demand** in **Phillips County**, by **2025**, is **89 housing units, including 57 owner and 32 rental units**, at an estimated development cost of **\$18.5 Million**. An estimated 46 percent of the total **target demand** should be focused on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The City of Holyoke has the greatest demand for new construction and housing rehabilitation activities in Phillips County by 2025. An estimated **48 total units, including 26 owner and 22 rental units** should be built in Holyoke, at an estimated target budget of **\$8.6 Million**. Of the 48 new housing units, an estimated **six units** should be targeted for the **Downtown**, consisting of **two owner and four rental** housing units.

The Community of Haxtun has a total estimated housing unit target demand of **17 units, including nine owner and eight rental units**, at an estimated target budget of **\$3.1 Million**. Both Haxtun and Holyoke should consider the annexation of existing/developed residential areas, to assist in meeting their respective target demand.



**TABLE 4.1**  
**ESTIMATED HOUSING UNIT TARGET DEMAND\***  
**PHILLIPS COUNTY & COMMUNITIES, COLORADO**  
**2025**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Phillips County:</b>	<b>57</b>	<b>32</b>	<b>89</b>	<b>\$18.5</b>
Haxtun:	9	8	17	\$3.1
Holyoke**:	26	22	48	\$8.6
Paoli:	1	2	3	\$0.6
Balance of County:	21	0	21	\$6.2

\*Based upon new households, affordable housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for **local housing development capacity (35%)**.

\*\*Includes Downtown Housing Potential:  
 Holyoke: Six Units; two Owner/four Rental.

NOTE: Housing development activities in the County should include an estimated 54% new construction and 46% purchase-rehab/resale or re-rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**HOUSING DEMAND BY INCOME SECTOR.**

**Table 4.2** presents the **household Area Median Income (AMI)**, per household size, for Phillips County. AMI is determined by finding the median income of households in a given geographic area, per household size ranging from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in **Table 4.2**, a four-person family in Phillips County with an annual household income of \$68,100 is considered to be making “100 percent of the local AMI.” This information allows for the eventual determination of “**affordability**” and associated **housing price points or products** for households of varied sizes.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$14,350	\$16,400	\$18,450	\$20,450	\$22,100	\$23,750	\$25,400	\$27,000
<b>50% AMI</b>	\$23,850	\$27,250	\$30,650	\$34,050	\$36,800	\$39,500	\$42,250	\$44,950
<b>60% AMI</b>	\$28,620	\$32,700	\$36,780	\$40,860	\$44,160	\$47,400	\$50,700	\$53,940
<b>80% AMI</b>	\$38,150	\$43,600	\$49,050	\$54,500	\$58,900	\$63,250	\$67,600	\$71,950
<b>100%AMI</b>	\$47,700	\$54,500	\$61,300	\$68,100	\$73,600	\$79,000	\$84,500	\$89,900
<b>125%AMI</b>	\$59,625	\$68,125	\$76,625	\$85,125	\$92,000	\$98,750	\$105,625	\$112,375

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

**Table 4.3, Page 4.7**, presents a “**housing need & affordability analysis**” in Phillips County, as per 2013-2017 American Community Survey estimate data. The **Table** identifies the number of households in specified income ranges, affordable ranges for both owners and renters by income and the number of existing owner and renter households in each affordable range. Approximately 135 households exist in Phillips County with annual incomes below \$10,000. In 2017, 208 households in the County resided in units considered affordable to households at this income level, resulting in a housing surplus of approximately 73. Housing surpluses are also identified for the \$10,000 to \$19,999 and \$20,000 to \$34,999 income ranges. Housing shortages were identified for all income brackets \$35,000 and above.

The data presented suggests that many middle- to upper-income persons and families in Phillips County are living in units below their housing affordability threshold. Housing development of higher quality and value may result in a “filtering” effect, where middle- to upper-income individuals and families move into new homes, opening older, less expensive homes for households of low- to moderate-income.

**TABLE 4.3**  
**HOUSING NEED & AFFORDABILITY ANALYSIS**  
**PHILLIPS COUNTY, COLORADO**  
**2017 ESTIMATE**

Income Range	% of Median Income	% of Households in Each Range	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Total Balance	Owner Balance	Renter Balance
\$0-\$9,999	20.0%	8.0%	135	\$0-\$34,999	127	\$0-\$199	81	208	+73	+71	+2
\$10,000-\$19,999	39.9%	7.7%	130	\$35K-\$69,999	130	\$200-\$399	69	199	+69	+58	+11
\$20,000-\$34,999	69.9%	17.7%	300	\$70K-\$124,999	293	\$400-\$699	215	508	+208	+74	+134
\$35,000-\$49,999	99.8%	16.6%	282	\$125K-\$174,999	164	\$700-\$999	108	272	-10	-9	-1
\$50,000-\$74,999	149.8%	20.5%	348	\$175K-\$249,999	195	\$1,000-\$1,499	70	265	-83	-77	-6
\$75,000-\$99,999	199.7%	12.2%	207	\$250K-\$399,999	138	\$1,500-\$1,999	0	138	-69	-15	-54
\$100,000-\$149,999	299.5%	11.3%	191	\$400K-\$499,999	45	\$2,000-\$2,999	1	46	-145	-83	-62
\$150,000+	Over 299.5%	6.1%	103	\$500,000 Or More	60	\$3,000 Or More	0	60	-43	-19	-24
<b>Totals:</b>	<b>\$50,076</b>	<b>100.0%</b>	<b>1,696</b>		<b>1,152</b>		<b>544</b>	<b>1,696</b>	<b>+0</b>	<b>+0</b>	<b>+0</b>

Source: 2013-2017 American Community Survey.  
Hanna:Keelan Associates, P.C., 2020.

**Table 4.4 identifies the estimated housing target demand for Phillips County and the City of Holyoke, by 2025, by income sector.** County-Wide, approximately 89 new housing units, consisting of 57 owner and 32 rental units, should be targeted by 2025. For both owner and rental housing, the County will need to focus on addressing the housing needs and demands of individuals and families of all income sectors. **Of the five income sectors identified in Table 4.4, the greatest demand for owner housing in Phillips County over the next five years will be at or above 126 percent AMI. For rental housing, the greatest demand will be in the 61 to 80 percent AMI range.**

In the **City of Holyoke**, the greatest demand for **owner housing** over the next five years will be in the **81 to 125 percent AMI range**. The **61 to 80 percent AMI range** represents the greatest demand for **rental housing** in Holyoke.

**TABLE 4.4**  
**ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR**  
**PHILLIPS COUNTY/CITY OF HOLYOKE, COLORADO**  
**2025**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Units</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>		
<b><u>Phillips County:</u></b>							
<b>Owner*:</b>	0	5	7	19	26	<b>57</b>	<b>36</b>
<b>Rental**:</b>	0	12	14	6	0	<b>32</b>	<b>17</b>
<b><u>Holyoke:</u></b>							
<b>Owner:</b>	0	3	5	10	8	<b>26</b>	<b>18</b>
<b>Rental:</b>	0	8	10	4	0	<b>22</b>	<b>12</b>

\*Estimated 35 units New Construction; Estimated 22 units Purchase/Rehab/Resale.  
 \*\*Estimated 13 units New Construction; Estimated 19 units Purchase/Rehab/Re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

## ***HOUSING DEMAND POTENTIAL FOR HOUSEHOLD & UNIT TYPES (BY AMI & PRICE POINTS).***

Target populations, or household types, include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing unit types needed in Phillips County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Phillips County should be directed towards family populations, especially the local workforce.

**Table 4.5, Page 4.10, identifies housing unit target demand in Phillips County, for specific household types by AMI, by 2025.** Phillips County should target the development of **89 housing units** by 2025, consisting of **57 owner** and **32 rental units**. This includes an estimated 30 total units for elderly (55+) populations, 52 total units for families and seven total units for special populations, or those with a mental or physical disability(ies). **An estimated 53 housing units, consisting of 36 owner and 17 rental units should be targeted for the workforce population in the County, by 2025.**

**Table 4.6, Page 4.11, identifies proposed housing unit types by target price points with the given AMI**



for Phillips County, by 2025. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$325,500. Two- and three-bedroom rental units, with an average affordable monthly rent of \$800, present the greatest demand in Phillips County.

**Three+-bedroom units at an average purchase price of \$250,500 and an estimated average monthly rent cost of \$855 are the most needed housing types for the workforce population in Phillips County.**



TABLE 4.5

**HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI  
PHILLIPS COUNTY, COLORADO  
2025**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	2	6	10	<b>18</b>	<b>6</b>
<b>Family</b>	0	3	4	12	16	<b>35</b>	<b>30</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>5</b>	<b>7</b>	<b>19</b>	<b>26</b>	<b>57</b>	<b>36</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	4	6	2	0	<b>12</b>	<b>2</b>
<b>Family</b>	0	6	7	4	0	<b>17</b>	<b>15</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>12</b>	<b>14</b>	<b>6</b>	<b>0</b>	<b>32</b>	<b>17</b>
<b>Totals</b>	<b>0</b>	<b>17</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>89</b>	<b>53</b>

\* Includes lease- or credit-to-own units.

<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 4.6**  
**HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI**  
**PHILLIPS COUNTY, COLORADO**  
**2025**

<b>PRICE – PURCHASE COST (Area Median Income)</b>							<b>Work</b>
<b>OWNER</b>	<b>(0%-30%)</b>	<b>(31%-60%)</b>	<b>(61%-80%)</b>	<b>(81%-125%)</b>	<b>(126%+)</b>	<b>Totals</b>	<b>Force</b>
<b>UNITS</b>	<b>\$66,500*</b>	<b>\$115,500*</b>	<b>\$155,500*</b>	<b>\$225,500*</b>	<b>\$325,500*+</b>		<b>\$250,500*</b>
1 Bedroom <sup>1</sup>	0	0	0	0	0	0	0
2 Bedroom <sup>1</sup>	0	2	3	4	6	15	4
<u>3+ Bedroom</u>	<u>0</u>	<u>3</u>	<u>4</u>	<u>15</u>	<u>20</u>	<u>42</u>	<u>32</u>
<b>Totals</b>	<b>0</b>	<b>5</b>	<b>7</b>	<b>19</b>	<b>26</b>	<b>57</b>	<b>36</b>
<b>PRICE – RENT COST (Area Median Income)</b>							<b>Work</b>
<b>RENTAL</b>	<b>(0%-30%)</b>	<b>(31%-60%)</b>	<b>(61%-80%)</b>	<b>(81%-125%)</b>	<b>(126%+)</b>	<b>Totals</b>	<b>Force</b>
<b>UNITS</b>	<b>\$385**</b>	<b>\$635**</b>	<b>\$800**</b>	<b>\$965**</b>	<b>\$1,150**+</b>		<b>\$855*</b>
1 Bedroom <sup>1</sup>	0	0	0	0	0	0	0
2 Bedroom <sup>1</sup>	0	8	8	2	0	18	5
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>14</u>	<u>12</u>
<b>Totals</b>	<b>0</b>	<b>12</b>	<b>14</b>	<b>6</b>	<b>0</b>	<b>32</b>	<b>17</b>

<sup>1</sup>Includes Downtown Housing Units.

\*Average Affordable Purchase Price (4PHH; 3-4 BDRM).

\*\*Average Affordable Monthly Net Rent (3PHH; 2-3BDRM).

Note: Housing demand includes both new construction and purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**HOUSING REHABILITATION/DEMOLITION DEMAND.**

**Table 4.7 identifies the estimated rehabilitation and demolition target demand for Phillips County, by 2025. Up to 164 units could be targeted for moderate or substantial rehabilitation in Phillips County, at an estimated cost of \$5.45 Million. Up to 78 housing units are considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

**Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” and reserved for future affordable housing development.** Phillips County Economic Development, in partnership with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities in the County and each Community. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**TABLE 4.7  
ESTIMATED HOUSING UNIT  
REHABILITATION / DEMOLITION TARGET DEMAND  
PHILLIPS COUNTY COMMUNITIES, COLORADO  
2025**

	<u># Rehabilitated / Est. Cost (Millions)*^</u>	<u>Demolition</u>
<b>Phillips County:</b>	<b>164 / \$5.45</b>	<b>78</b>
Haxtun:	34 / \$1.1	20
Holyoke:	60 / \$2.0	25
Paoli:	16 / \$0.55	4
Balance of County:	54 / \$1.8	29

\*Based upon Phillips County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.  
Source: Hanna:Keelan Associates, P.C., 2020.

***SITE ANALYSIS PROCESS & HOUSING LAND USE NEEDS.***

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits that a person can derive from society. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few.

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities such as in Phillips County, the total number of points may vary based upon the types of services and amenities available in the area.

## Residential Site Analysis Criteria

### Housing for the Elderly and Disabled

<u>Primary</u>	<u>Points</u>	<u>Points</u>	<u>Points</u>
	3	2	1
A. Grocery	Wkg.	½ M	1 M
B. Drug	Wkg.	½ M	1 M
C. Medical	Wkg.	½ M	1 M
D. Shopping	½ M	¾ M	1 M
E. Religious	½ M	¾ M	1 M
<u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

### Family Housing

<u>Primary</u>			
A. Educational	Wkg.	½ M	1 M
B. Recreational	Wkg.	½ M	1 M
C. Shopping	½ M	¾ M	1 M
D. Religious	½ M	¾ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance  
M = Miles

**The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.**

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer review process.
- Sites near airports, railroads or high volume traffic arteries, which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

**“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”**

A wide variety of housing types in Phillips County should be targeted for new construction to reach the overall housing unit target demand of 89 units, by 2025. These housing types include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing unit target demand for the **Town of Haxtun** identifies a need for an estimated **17 housing units**, including nine owner and eight rental housing units. Of these units, an estimated five owner and four rental units should be of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. **Designated land requirements** for new construction of **owner** and **rental** units is an estimated **six** and **2.4 acres**, respectively.

For the **City of Holyoke**, the total housing unit target demand of **48 units** includes 26 owner and 22 rental housing units. Of these units, an estimated 17 owner and 12 rental units should be of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. **Designated land requirements** for new construction of **owner** and **rental** units is an estimated **20.4** and **7.2 acres**, respectively.



# SECTION 5:



**PHILLIPS COUNTY HOUSING GOALS,  
ACTION STEPS & PLANNING INITIATIVES.**

**HANNA:KEELAN ASSOCIATES, P.C.  
COMMUNITY PLANNING & RESEARCH**



# SECTION 5 | PHILLIPS COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

## INTRODUCTION.

The following Phillips County-Wide **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Phillips County Housing Needs Assessment**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Phillips County. **Action Steps** strive to assemble the necessary Partnerships and funding opportunities for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Phillips County Five-Year Housing Action Plan**.

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed in Phillips County. **Quantitative** research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of Phillips County. **Qualitative** research activities included the collection of invaluable housing information from the local housing stakeholders and general citizenry of Phillips County, via a series of meetings with a Housing Steering Committee, public Community Housing Discussions and the implementation of two Surveys: a Citizen Housing Survey and a Workforce Housing Needs Survey.

The **Phillips County-Wide Housing Goals, Action Steps and Planning Initiatives** are divided into Four Primary categories:

1. **Housing Partnerships & Housing Education.**
2. **Housing Development, Rehabilitation & Preservation.**
3. **Impediments/Barriers to Fair Housing.**
4. **Housing Study Implementation & Review.**



***HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.******Goal 1: Housing Partnerships & Housing Education.***

**Goal 1.1 – Establish a Phillips County-Wide Housing Partnership (PC-WHP). The PC-WHP should consist of both local public and private sector entities, to actively assist in meeting the housing needs and demands of all income and family sector types in Phillips County. The creation of a PC-WHP would maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County. The PC-WHP would also take the lead role in encouraging and securing financing for housing development and preservation programs in Phillips County.**

- **Action Step 1:** Define the **PC-WHP** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing needs and demands of Phillips County.
- **Action Step 2:** Recruit local persons and organizations that meet or match the defined **PC-WHP** “mission statement.”
- **Action Step 3:** Select and prioritize housing programs of both new construction and housing preservation for the **Phillips County Five-Year Housing Action Plan**, based upon the selected **PC-WHP** “mission statement.”
- ❖ **Planning Initiative 1:** The **PC-WHP** should first and foremost be comprised of existing area organizations, including, but not limited to Phillips County Economic Development, Haxtun Chamber of Commerce, Holyoke Chamber of Commerce, local Housing Authorities, Northeast Colorado Housing, Northeastern Colorado Association of Local Governments and the Colorado Office of Economic Development and International Trade, along with local major employers, bankers and housing developers/contractors.
- ❖ **Planning Initiative 2:** The **PC-WHP** will assist in implementing housing programs of greatest need in Phillips County, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority household sectors/types:
  - *Housing for the local workforce, for both new and existing employees.*
  - *Both owner and rental housing for households of all income ranges and ages.*

- *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*
- *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*
- *General housing redevelopment, rehabilitation and preservation.*
- *Explore the implementation of alternative housing development options, including tiny and/or small houses.*

❖ **Planning Initiative 3:** The **PC-WHP** will need to create local housing funding initiatives, such as a **Phillips County Housing Investment Trust Fund (HITF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Phillips County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary contributors. The Phillips County HITF could potentially be utilized to assist in funding the following activities:

- Investment funding for individual owner and rental housing rehabilitation programs.
- A community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by the **PC-WHP**, or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
- Gap financing and/or developer incentives for the construction of new, affordable housing units.
- Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Phillips County. Housing purchase price maximums and household income thresholds can be determined by the **PC-WHP**.
- First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

- ❖ **Planning Initiative 4:** Create a local **Land Trust/Land Bank Program**, potentially to operate as a 501(c)3 organization with a Board of Directors, as a sub-group of the **PC-WHP**. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

**Goal 1.2 – Elevate the “housing intelligence” of Phillips County, by providing the appropriate learning systems for educating members of the PC-WHP on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.**

- **Action Step 1:** Plan and implement a “housing” educational component, to both advocate for and assist in implementing needed housing programs in Phillips County, as identified in the **Five-Year Housing Action Plan**.
- **Action Step 2:** Understand the working connection between the **Phillips County Housing Needs Assessment** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Phillips County Communities.
- ❖ **Planning Initiative 1.** Design and provide a “**Housing Education Program**” to address pertinent housing development topics including, but not limited to housing need recognition, housing advocacy, homeowner and tenant responsibilities, housing financial planning and housing development.
- ❖ **Planning Initiative 2.** Train local community and housing stakeholder leadership to monitor and understand local, State and Federal housing legislative proposals and policies that could impact housing programs in Phillips County Communities, as identified in the **Five-Year Housing Action Plan**.

## ***Goal 2: Housing Development, Rehabilitation & Preservation.***

**Goal 2.1 – Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The overall housing unit target demand for Phillips County’s general population/households, by 2025, is an estimated 89 housing units, consisting of 57 owner units and 32 rental units. In the City of Holyoke, the projected housing unit target demand of 48 total units will require an estimated 27.6 acres of land area, by 2025. An estimated 8.4 acres of land area will be required to meet the projected housing unit target demand of 17 units for the Town of Haxtun.**

- **Action Step 1:** With the assistance of a Phillips County Land Trust/Land Bank, **purchase and secure developable lots necessary for housing development opportunities.**
- **Action Step 2:** Create an **Incentive Program** for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Phillips County. This could include impact and development fee waivers, modifying any existing height restrictions and/or floor-area-ratios, reduced lot and/or infrastructure costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in Phillips County Communities should utilize **place-based development components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- ❖ **Planning Initiative 1:** A Community or County-Wide Land Trust/Land Bank should concentrate on acquiring developable lots in close proximity to **major employment centers**, to develop housing for both local and community employees.



- ❖ **Planning Initiative 2:** Target up to **51 housing units**, including 45 owner and six rental units, **for persons of middle to upper income** at or above **81 percent of the Area Median Income (AMI)**. Housing in this AMI range will have an average purchase price at or above \$225,500 and an average affordable monthly rent of \$965. These housing units are generally affordable to people who have the approved credit to finance the purchase of a lot or tract of land and build a house without additional financial assistance.
- ❖ **Planning Initiative 3:** A total of **21 housing units**, including seven owner and 14 rental units, **for persons of moderate income**, or between **61 and 80 percent AMI**, should be targeted for construction in Phillips County over the next five years. These housing units should have an average purchase price of approximately \$155,500 and an average monthly rent of \$800. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc. The **PC-WHP** is encouraged to work with Phillips County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities of existing housing.
- ❖ **Planning Initiative 4:** Target the development of up to **17 housing units**, including five owner and 12 rental units, **for persons of extremely low, very low and low income**, or between **0 and 60 percent AMI**. The average purchase price for the estimated five owner units in this AMI range should be an estimated \$115,500, while average monthly rents are projected to be an estimated \$635. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.
- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Phillips County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- ❖ **Planning Initiative 6:** The City of Holyoke and Town of Haxtun, by designating up to 27.6 and 8.4 acres, respectively, for new housing products by 2025, will need to **identify available, buildable land areas to match the development or build potential of its housing unit target demand**.

**Goal 2.2 – A Workforce Housing Initiative should be implemented to encourage and involve major employers with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner. Overall, Phillips County will need to target up to 53 housing units for both existing and future local employees, by 2025.**

- **Action Step 1:** Encourage housing developers to pursue securing any and all **available tools of financing assistance** in the development of new housing projects in the County. This could include the use of funding obtained by the County through the **Rural Housing Service’s (RHS) Farm Labor Housing (FLH) Program**, which provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.
- **Action Step 2:** Implement a **housing development plan with local major employers** to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.
- ❖ **Planning Initiative 1: Encourage buy-in from major employers** in Phillips County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by the Land Trust/Land Bank.
- ❖ **Planning Initiative 2: Major employers** in the County should consider **becoming active in providing both developmental and financial assistance** for existing and new employees that are actively seeking housing in Phillips County Communities. Assistance could include, but not be limited to, down payment assistance, developing and providing **“transitional” housing** for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- ❖ **Planning Initiative 3:** Finance the creation of a **Limited Liability Partnership (LLP)**, comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated “workforce” housing project/subdivision.



**Goal 2.3 – A Senior/Elderly Housing & Continuum of Care Initiative in Phillips County directed at persons and families 55+ years of age. By 2025, Phillips County Communities will need to target up to 30 additional both owner and rental housing products for the elderly population. This should include an estimated 18 owner and 12 rental housing units.**

- **Action Step 1:** Address all facets of elderly housing in Phillips County, including additional affordable housing, both owner and rental, for elderly persons. The **PC-WHP**, along with Phillips County Housing Authorities, Haxtun Chamber of Commerce, Holyoke Chamber of Commerce, Phillips County Economic Development, Haxtun Hospital District, Melissa Memorial Hospital, Northeastern Colorado Association of Local Governments and local contractors and housing developers will be critical in advancing specialized housing for Phillips County’s senior population.
- **Action Step 2:** A **partnership** consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of increasing need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to **establish new or maintain existing supportive services programs** including, but not limited to transportation to local businesses, shopping centers, hospitals, medical clinics and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider the development of an **“Age-Friendly Initiative.”** The American Association of Retired Persons 2011 report entitled *Aging in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.
- ❖ **Planning Initiative 1: Secure developable land**, via a potential Land Trust/Land Bank program, for the development of **senior/elderly housing facilities**.
- ❖ **Planning Initiative 2:** Plan and develop an **“intergenerational”** housing project to allow for shared living of elderly persons with younger generations of family members or friends.



- ❖ **Planning Initiative 3: Educate the public about the benefits of senior living.** Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4: Educate the senior population** about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an “Aging in Place” procedure, including the provision of medical and supportive service needs.

**Goal 2.4 – Plan and implement a Downtown Housing Initiative for the Community of Holyoke. An estimated six housing units, comprised of two owner and four rental units, should be developed/added to the housing supply in the City of Holyoke Downtown, by 2025.**

- **Action Step 1:** Include Downtown advisory/development groups in the **PC-WHP**, including the Holyoke Chamber of Commerce and other Downtown-associated committees and organizations.
- **Action Step 2:** Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.
- ❖ **Planning Initiative 1:** Continue to **identify existing commercial buildings with upper floors** suitable to target new residential development in the Downtown areas of Phillips County Communities.
- ❖ **Planning Initiative 2:** Encourage business owners to **rehabilitate**, if necessary, and “**rent out**” **upper floors** of existing commercial buildings to increase housing availability in Community Downtowns.
- ❖ **Planning Initiative 3:** Encourage the use of grant dollars, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. Additionally, Tax Increment Financing (TIF) may be used to revitalize buildings in Downtown areas. TIF can be utilized for public infrastructure, residential and commercial purposes.



**Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated four owner and three rental housing units should be planned and developed for persons of special needs in Phillips County, by 2025. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as a component of this Goal.**

- **Action Step 1: A Housing Partnership**, comprised of local groups such as Northeast Health Partners, Northeast Colorado Association of Local Governments and local Housing Authorities, needs to plan and develop solutions to providing housing for Phillips County’s most vulnerable population groups.
- **Action Step 2:** Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veterans Affairs. A partnership with the Phillips County Veterans Services, Colorado Department of Military and Veterans Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.
- ❖ **Planning Initiative 1:** Consider applying for grant funding via the Colorado Office of Homeless Initiatives (OHI), via the Colorado Department of Local Affairs to assist in providing a **“continuum of care”** approach to **persons and families experiencing homelessness and near-homelessness**.
- ❖ **Planning Initiative 2:** Implement a County-Wide or Community-specific plan(s) to safely house homeless and near-homeless persons and families and victims of domestic violence/abuse.
- ❖ **Planning Initiative 3:** Create and implement a **Phillips County-Wide supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

**Goal 2.6 – Implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Phillips County, including the demolition and replacement of dilapidated housing units. An estimated 164 housing units, both owner and rental, in Phillips County, are in need of moderate- to substantial rehabilitation. An estimated additional 78 housing units are in a condition that would warrant removal and replacement.**

- **Action Step 1: Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost property value bases in the Communities of Phillips County and provide additional housing choices for prospective buyers.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of **moderate rehabilitation** in Phillips County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of **substantial rehabilitation** in Phillips County. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- ❖ **Planning Initiative 3:** Identify housing units that should be **demolished and replaced** in Phillips County. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A **systematic code inspection** of all housing structures, 60+ years of age, combined with a rental housing licensing program would prove beneficial to the overall condition/status of the housing stock in Phillips County Communities.



**Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.**

- **Action Step 1:** Promote the use of **energy conservation** methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Require compliance with a **“Conditional”** or **“Special Use Permit”** for any and all alternative energy projects.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in Phillips County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Implement the development of **wind, solar and geothermal exchange energy systems** for residential application throughout Phillips County.
- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials**, in conformance with “LEED” certified building techniques.
- ❖ **Planning Initiative 1:** Utilize Phillips County and Communities **comprehensive plans, zoning ordinances and development and building codes** to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- ❖ **Planning Initiative 2:** Implement a **“pilot” alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3:** Expand awareness of available incentives that could assist in **replacing old lighting fixtures, or heating and cooling systems** with new energy efficient systems that reduce consumption and energy costs.

### ***Goal 3: Impediments/Barriers to Fair Housing***

**Goal 3.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Phillips County should play a role in this process. This would include the involvement of City/Town Government, schools, churches and the local private sector.**

- **Action Step 1: Address the primary impediments to fair housing choice in Phillips County.** As identified by participants of the Citizen Housing and Workforce Housing Needs Surveys, these include **housing prices, a lack of sufficient homes for sale and the cost of homeowners insurance for owners.** For **renters**, impediments include the **high cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits.**
- ❖ **Planning Initiative 1:** Phillips County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to ensure all current and future residents of Phillips County do not experience discrimination in housing choice.

### ***Goal 4: Housing Study Implementation & Review***

**Goal 4.1 – Maintain and regularly review this County-Wide Housing Needs Assessment, in an effort to continue efficient, sustainable housing development.**

- **Action Step 1:** An established **PC-WHP** and other local housing stakeholders should collaborate for an **annual review of this Housing Needs Assessment.** Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Needs Assessment** review should coincide with an annual review of other important, County-Wide and Community planning documents such as Comprehensive Plans, Zoning and Subdivision Regulations and other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Phillips County.
- ❖ **Planning Initiative 2:** Ensure this **Phillips County-Wide Housing Needs Assessment** is made available, via several media outlets, to allow for public and private sector review and input.

# SECTION 6:



**AFFORDABLE HOUSING CONCEPTS,  
IMPLEMENTATION & FUNDING  
SOURCES/PARTNERSHIPS.**

**HANNA:KEELAN ASSOCIATES, P.C.  
COMMUNITY PLANNING & RESEARCH**

# **SECTION 6** | **AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.**

## **INTRODUCTION.**

Section 6 of this **County-Wide Housing Needs Assessment** provides a discussion of **affordable housing concepts and housing funding options** for Phillips County. As housing programs are implemented in the County, potential sites for future housing development will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County. The following presentation/discussion of various affordable housing development options are those which have been successfully implemented in Colorado and throughout the region, today. Phillips County and each Community can consider these and other successful affordable housing models in the development of needed housing.

## **HOUSING DEVELOPMENT IMPLEMENTATION.**

The successful implementation of housing developments in Phillips County depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the County can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and Phillips County citizenry.

The development of affordable housing throughout Phillips County will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, Foundations, major employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

“**Affordable housing**’ applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities.”

“Traditional ‘low-income housing’ is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public programs of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable. The use of public programs of financial support will, typically, require income and rent/purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“*Section 8 Rental Housing (Project-Based)*,” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. For most units, the rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. “*Section 8 Rental Housing (Tenant-Based)*.” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

## AFFORDABLE HOUSING CONCEPTS.

A total of 89 new housing units have been targeted for Phillips County by 2025. This would include up to 57 owner units and 32 rental units. Vacant land will need to be secured in or adjacent Phillips County Communities for the proper development of various, needed housing types.

Identifying the unique restrictions on where new development can occur in each Phillips County Community, such as river beds, flood plains and topographic issues, is important and necessary to determine proper locations for new housing developments. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**





The Communities of Phillips County will need to focus on **workforce families** needing safe, efficient and affordable housing, including employees living outside of the County. This can be accomplished through relationships with major employers in the County and local funding sources in an effort to create housing units for employees.

**Each Community in Phillips County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 444 housing structures rated in a “Fair” condition, thus, likely all are in need of moderate- to substantial rehabilitation. An additional 105 housing structures are rated as being in a “Poor” condition and will likely require demolition and replacement.** The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land within each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in an established **County-Wide Land Bank Program**.

The field analysis completed as a component of this **County-Wide Housing Needs Assessment** included an overall assessment of the condition of the existing housing stock, with structural condition information via the Phillips County Assessor’s Office and on-site observations. All of the Communities in Phillips County have **“pockets” or areas** where housing is **in need of moderate to substantial rehabilitation**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

**Affordable duplex and triplex rental housing provides an excellent low-density housing option for Phillips County Communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars.** Duplex and triplex rental housing units typically range from 1,000 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

The availability and use of tenant- or project-based **“Section 8 Rental Assistance”** with either single family or duplex/triplex affordable housing options would prove to be an *“economic enhancement”* to any housing program, allowing more households to be income eligible and, thus, allowing more local households access to affordable housing options.

**Immediate housing alternatives** are needed in Phillips County Communities as a solution to an increasing workforce population that struggles to obtain decent, affordable housing. Participants of the County-Wide **Community Housing Discussions**, as well as **Survey** respondents, identified a lack of availability of decent homes for rent or for sale, resulting in residents moving into homes and apartments that do not meet their needs, are priced higher than their desired price or are located outside the Community of choice.

The following immediate housing alternatives would create additional housing choices in Phillips County Communities for persons and families of all income sectors. **It is recommended that local elected leadership, along with public, private and non-profit housing groups support these types of housing developments through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

### *Infill Housing.*

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of a community, that would otherwise be considered too small for today's development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utilities that are already in place. Infill housing is widely considered to be a "smart growth" technique for communities, with an average sale price, generally, lower than that of new residential subdivision development.

### *"Accessory" Housing (Tiny Houses).*

Also known as "In-Law Suites" or "Granny Flats," "Tiny Houses" are accessory housing providing additional housing opportunities in selected community neighborhoods. A tiny house, generally, is a home that has between 100 and 400 square feet. Accessory housing structures are growing in popularity in communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unit type include property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



### *Conversion Housing.*

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for Phillips County Communities to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

### *Single Room Occupancy (SRO) Housing.*

This housing type is typically developed as expanded dormitory-style housing and consists of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

## ***FUNDING SOURCES & PARTNERSHIPS.***

To produce new and upgrade existing renter and owner occupied housing in Phillips County, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in Phillips County Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

### ***LOCAL FUNDING OPTIONS***

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Town, City or County).

**Local Tax Base**

**Tax Increment Financing (TIF)** can use added property tax revenues, created by growth and development in a specific area, to finance improvements within the boundaries of a designated Urban Renewal Area or Downtown Development District. Utilizing the Colorado Urban Renewal Law, each community in Colorado has the authority to create an Urban Renewal Authority (URA) or Downtown Development Authority (DDA).

A City or Town with a URA or DDA has the authority to use TIF for development and redevelopment activities for both public and private property, including building removal, renovation and repair and improvements to public streets, utilities and facilities. The URA/DDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 25 years by the URA/DDA and used for public improvements in a designated Urban Renewal Area/Downtown Development District. Every Community in Colorado is eligible to utilize TIF, after a URA or DDA has been established and a Study has been completed by the Community to determine whether an area is a slum, blighted area, or combination thereof.

**Other Local Options**

**Local Housing Authority** – Public Housing Authorities can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

**Housing Authorities are established in the Communities of Haxtun and Holyoke, which provide affordable housing units for local residents. The following housing programs are supported by each Housing Authority:**

<b>Project</b>	<b>Location</b>	<b>Project Type</b>	<b># of Units</b>
Haxtun Manor	Haxtun	Public Housing	22
Villa East	Haxtun	USDA-RD	10
Sunset View	Holyoke	Section 8	12
Sunset View Homes	Holyoke	Public Housing	30

**Local Major Employers and/or Community Foundation Assistance** – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These foundations and/or major employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to Finance housing development.
- g) Single-Room Occupancy for new employees of major employers.

**Gates Family Foundation** – Founded in 1946, the **Gates Family Foundation (GFF)** works with partners and Communities across the State of Colorado to address a wide variety of long-term quality of life challenges. Approximately 40 percent of GFF’s annual grant-making is allocated to the capital grants program, which are typically for building purchase, construction, expansion, renovation and/or land acquisition/land banking. Past grantees have been awarded \$25,000 to \$125,000.

**Local Lender Participation** – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.

### STATE PROGRAMS

State programs available to assist in funding a community housing initiative include resources available from the **Colorado Department of Local Affairs (DOLA)**, **Colorado Housing and Finance Authority (CHFA)**, **Colorado Energy Office (CEO)**, **History Colorado's Office of Archaeology and Historic Preservation (OAHP)** and **Colorado Office of Homeless Initiatives (OHI)**. The following describes the primary housing funding programs provided by these State agencies.

#### Colorado Department of Local Affairs (DOLA).

The proposed **2018-2019 Annual Action Plan**, prepared and administered by the DOLA, has the following, approximate annual allocations of State and Federal funds available for housing activities.

\$10.1 Million – Community Development Block Grant  
\$6.7 Million – HOME Investment Partnership Fund  
\$2.0 Million – Emergency Solutions Grant Program  
\$3.6 Million – Federal Affordable Housing Trust Fund  
\$568,000 – Housing Opportunities for Persons with AIDS  
\$7.1 Million – Continuum of Care  
\$8.2 Million – Colorado General Housing Fund  
\$1.0 Million – Section 811  
\$5.0 Million – Supportive Housing Program  
\$123.3 Million – Other

**DOLA** administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. The program seeks to aid in the development of viable communities by providing decent, affordable housing, and a suitable environment for persons of low and moderate incomes. All Colorado Counties and Communities are an eligible applicant for CDBG funds. Non-entitlement Communities (including Phillips County) compete annually for CDBG funds for various community and economic development programs, including housing. Past grantees of the programs have been awarded for \$500,000.

DOLA also administers **HOME** Program funds. HOME funds are available to authorized, local or regional based **Community Housing Development Organizations (CHDOs)** for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

**Colorado Housing Investment Fund (CHIF)** – The **CHIF** was created with \$36 million from the Attorney General’s custodial funds to address Colorado’s need for affordable rental housing. CHIF funds are administered by DOLA’s **Division of Housing (DOH)** and are used in two ways: 1) short term, low interest loans to bridge the long-term permanent financing sources and 2) short term loan guarantees for new construction and rehabilitation.

**Housing Development Loan Fund (HDLF)** – The **HDLF** program, administered by the DOH, was created to meet federal matching funds requirements. The fund provides loans or development, redevelopment or rehabilitation of low- or moderate income housing. Loans provided through HDLF require collateral. Eligible grantees of HDLF loans include non-profit developers and Housing Authorities.

**Housing Development Grant Funds (HDG)** – The **HDG** program is administered by the DOH and provides funds for acquisition, rehabilitation and new construction to improve, preserve or expand the supply of affordable housing; to finance foreclosure prevention activities and to fund the acquisition of housing and economic data necessary to advise the State Housing Board on local housing conditions. Non-profit developers, Housing Authorities and local governments are eligible grantees of the program.

### **Colorado Housing and Finance Authority (CHFA)**

**CHFA** is a major provider of funding for affordable housing development in Colorado. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects. CHFA assists prospective homebuyers through the provision of home purchase and refinance loans; and grants and second mortgage loans for down payment and closing cost assistance. CHFA also sponsors free homebuyer education courses across the State, in both English and Spanish, to help prepare individuals and families for homeownership.

### Colorado Energy Office (CEO)/Energy Resource Centers

**Low-Income Weatherization Assistance Program** – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by regional **Energy Resource Centers**.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

### History Colorado's Office of Archaeology and Historic Preservation (OAHP)

**Colorado Job Creation and Main Street Revitalization Act (JCMSRA)** – In 2014, the **JCMSRA** program was enacted to bring state historic tax credit to Colorado communities. The historic tax credit serves as a valuable incentive to allow Colorado real property owners to offset income, deposit or premium tax amounts equal to 20 percent of qualified rehabilitation costs up to a maximum \$50,000 credit per qualified residential property for a 10-year period. On May 30, 2018, Legislative Bill HB1190 extended the program through 2029.

The program is managed by OAHP or a Certified Local Government (CLG). Annual credits of \$10 million are available, with approximately \$5 million available for small projects and larger projects, each.

### Colorado Office of Homeless Initiatives (OHI)

**OHI** works with local, State and Federal stakeholders to build, promote and support collaborative approaches to combat homelessness in Colorado. **OHI** manages and administers rental assistance programs; creates, funds and evaluates supportive housing and other homeless solutions; and provides technical assistance related to the implementation of best practices to addressing homelessness, including supportive housing, rapid re-housing, housing first and coordinated referrals and prioritization.



### *Community Housing Development Organization (CHDO) / Community Action Agency*

The **Community Action Partnership** serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership or Agency also provides community social services, emergency services, family development and nutrition programs. Colorado Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

**The Northeastern Colorado Association of Local Governments' (NECALG) Community Action Agency serves Phillips County as a CHDO. Additionally, Housing Colorado is a State-wide organization providing important housing capacity building and support for local housing development corporations.**

### *REGIONAL FUNDING*

#### *Federal Home Loan Bank*

**Affordable Housing Program** – This program makes low-interest loans to Finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also Finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the Federal Home Loan Bank member institutions in Colorado and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

#### *Midwest Housing Equity Group (MHEG)*

**MHEG** was created in 1993 to secure equity capital to invest into affordable rental housing. The organization has funded developments in 10 states, including Colorado. MHEG is a privately-owned non-profit corporation with a seven-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

### **FEDERAL FUNDING**

A primary provider of Federal funding to Colorado Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

#### **U.S. Department of Housing and Urban Development (HUD)**

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

#### **U.S.D.A. Rural Development (RD)**

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**

- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Colorado Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

### ***Other Federal Funding***

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

# SECTION 7:



## PHILLIPS COUNTY FIVE-YEAR HOUSING ACTION PLAN.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

# SECTION 7 | PHILLIPS COUNTY FIVE-YEAR HOUSING ACTION PLAN.

## INTRODUCTION.

The greatest challenge for Phillips County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Phillips County should target **89 new units; 57 owner units and 32 rental units, by 2025.**

The successful implementation of the “**Phillips County Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for new and improved housing in Phillips County will be the creation of a **County-Wide Housing Partnership**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.”* *The following pages identify selected Phillips County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.*



## ***PLACE-BASED DEVELOPMENT COMPONENTS.***

Each **Housing Program** identified in this **Phillips County Five-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

### **ACCESS AND LINKAGES:**

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the city?
- Is public parking available for visitors to the housing program?

### **COMFORT AND IMAGE:**

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

### **USES AND ACTIVITIES:**

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as community residents?

### **SOCIABILITY:**

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

## HOUSING DEVELOPMENT PROGRAMS.

The following **Phillips County Five-Year Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include housing units, both owner and rental units, for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

Each housing program should incorporate the previously discussed “**Place-Based**” development concepts, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.



## ORGANIZATIONAL/OPERATIONAL PROGRAMS

1. Establish a **Phillips County-Wide Housing Partnership (PC-WHP)** to promote and guide housing development activities in the County and each Community.

**PURPOSE:** A PC-WHP, created with the assistance of **Phillips County Economic Development (PCED)**, plans, guides and implements affordable housing programs. To include the input and involvement of existing Phillips County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.

**ESTIMATED COST:** \$25,000 Annually.

2. Create a **Phillips County Land and Housing Bank Program.**

**PURPOSE:** Secure both land and housing for future housing development and redevelopment activities throughout Phillips County.

**ESTIMATED COST:** \$85,000 Annually.

3. Organize a **Phillips County-Wide Housing Investment Club.**

**PURPOSE:** With the guidance of the **PC-WHP**, organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.

**ESTIMATED COST:** \$100,000 Annually.

4. Create an **Employer's Housing Assistance Program**, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.

**PURPOSE:** To encourage **Major Employers** in Phillips County to partner and financially assist in developing housing programs identified in the **Housing Action Plan**, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed **workforce housing projects**.

**ESTIMATED COST:** \$100,000 Annually.



## ORGANIZATIONAL/OPERATIONAL PROGRAMS (CONTINUED)

5. Continue/Expand a **Continuum of (Housing) Residential Care Program** in the County, directed at residents 55+ years of age.

**PURPOSE:** To address all facets of **elderly housing needs and associated support services** in Phillips County, including advocating for the development of all housing types and needed support services for elderly households, with emphasis on new construction and home rehabilitation and modification.

**ESTIMATED COST:** \$60,000 Annually.

6. Plan and implement an annual **Phillips County Housing Summit**.

**PURPOSE:** The **PC-WHP**, with the assistance of **PCED** and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Phillips County.

**ESTIMATED COST:** \$3,000 Annually.

## HOUSING PRESERVATION PROGRAMS

7. Create a **Phillips County-Wide Housing Code Inspection and Rental Licensing Program**.

**PURPOSE:** To provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a **County-Wide Nuisance Abatement Program**.

**ESTIMATED COST:** \$125,000 Annually.

**REQUIRED COST SUBSIDY:** 85% or \$106,250.



## HOUSING PRESERVATION PROGRAMS (CONTINUED)

### 8. County-Wide Single Family Owner Housing Rehabilitation Program.

**PURPOSE:** Up to **40 Units**, by 2025, moderate to substantial rehabilitation at \$28,000 to \$42,000 per unit, to meet the needs of low- to moderate-income households (**0% to 80% AMI**).

**ESTIMATED COST:** \$1,400,000.

**REQUIRED COST SUBSIDY:** 70% or \$980,000.



### 9. County-Wide Purchase and Demolition of up to 20 substandard, dilapidated housing units, by 2025.

**PURPOSE:** Credit property to the Land & Housing Bank for the purpose of redevelopment.

**ESTIMATED COST:** \$1,860,000.

**REQUIRED COST SUBSIDY:** 70% or \$1,302,000.



### 10. County-Wide Single Family Purchase-Rehab-Resale/Re-Rent Program, up to 41 Units, 3+ bedroom houses, standard amenities, by 2025.

**PURPOSE:** Target **41 Units**, by 2025, purchased with moderate rehabilitation for resale or re-rent by low- to moderate-income households (**0% to 80% AMI**).

**ESTIMATED COST:** \$6,560,000.

**REQUIRED COST SUBSIDY:** 50% or \$3,280,000.



## HOUSING FOR ELDERLY/SENIOR POPULATIONS

### 11. Very Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative, Six Total Units.

Haxtun: Two Units.

Holyoke: Four Units.\*

\*Includes Downtown Housing Initiative.

**PURPOSE:** Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of very low- to moderate-income elderly households (0% to 80% AMI).

**ESTIMATED COST:** \$1,080,000.

**REQUIRED COST SUBSIDY:** 70% or \$756,000.



### 12. Middle- to Upper-Income Elderly (55+ Years) Rental Housing Initiative, in Holyoke, Two Units.

**PURPOSE:** Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of middle- to upper-income elderly households (81%+ AMI) with possible minimum supportive.

**ESTIMATED COST:** \$400,000.

**REQUIRED COST SUBSIDY:** 30% or \$120,000.



### 13. Moderate- to Upper-Income Elderly (55+ Years) Homeownership Initiative, 10 Total Units.

Haxtun: Two Units.

Holyoke: Six Units.

Other Communities/Balance of County:  
Two Units.

**PURPOSE:** Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (61%+ AMI).

**ESTIMATED COST:** \$2,900,000.

**REQUIRED COST SUBSIDY:** 20% or \$580,000.



## HOUSING FOR ELDERLY/SENIOR POPULATIONS (CONTINUED)

### 14. Housing Rehabilitation/ Modification Initiative, 12 Total Units.

Haxtun: Four Units.

Holyoke: Six Units.

Other Communities/Balance of County:  
Two Units.

**PURPOSE:** Standard amenities, visitability and accessibility design, to meet the needs of low- to moderate-income (31% to 80% AMI), *Elderly and Special Population Households*.

**ESTIMATED COST:** \$540,000.

**REQUIRED COST SUBSIDY:** 85% or \$459,000.



## HOUSING FOR FAMILIES/SPECIAL POPULATIONS

### 15. Very Low- to Moderate- Income General Rental Housing Initiative, Eight Units.

Haxtun: Two Units.

Holyoke: Four Units.\*

Other Communities/Balance of County:  
Two Units.

\*Includes Downtown Housing Initiative.

**PURPOSE:** Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of very low- to moderate-income workforce households (0% to 80% AMI). **Initiative should be combined with a Workforce Housing Development Program.**

**ESTIMATED COST:** \$1,320,000.

**REQUIRED COST SUBSIDY:** 60% or \$792,000.



### 16. Middle- to Upper-Income General Rental Housing Initiative, in Holyoke, Four Units.\*

\*Includes Downtown Housing Initiative.

**PURPOSE:** Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of middle- to upper-income workforce households (81%+ AMI). **Initiative should be combined with a Workforce Housing Development Program.**

**ESTIMATED COST:** \$700,000.

**REQUIRED COST SUBSIDY:** 30% or \$210,000.



## HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

### 17. Middle- to Upper-Income Family Homeownership Initiative: 15 Total Units.

Haxtun: Four Units.

Holyoke: Seven Units.

Other Communities/Balance of County:  
Four Units.

**PURPOSE:** Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of middle- to upper-income family households (81%+ AMI). Communities should focus on both new construction and **Purchase-Rehab-Resale or Re-Rent Programs. Initiative should be combined with a Workforce Housing Development Program.**

**ESTIMATED COST:** \$4,200,000.

**REQUIRED COST SUBSIDY:** 20% or \$840,000.



### 18. County-Wide Owner/Rental Housing Initiative for Special Populations, up to Three Units, in Phillips County Communities.

**PURPOSE:** Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI). Needs to include persons with a **physical and/or chronic mental disability. Could include a housing program for Veterans utilizing a HUD-VASH Voucher.**

**ESTIMATED COST:** \$487,500.

**REQUIRED COST SUBSIDY:** 80% or \$390,000.



## HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

19. **Low- to Moderate-Income Single Room Occupancy Housing Program, eight rooms, two buildings (new construction and/or building retrofit); Haxtun and Holyoke.**

**PURPOSE:** To meet the needs of low- to moderate-income, single person workforce households (31% to 80% AMI). **Initiative should be combined with a Workforce Housing Development Program.**

**ESTIMATED COST:** \$1,870,000.

**REQUIRED COST SUBSIDY:** 60% or \$1,122,000.



20. **County-Wide - Immediate and/or Alternative Housing Initiative – Develop three to five units of rental housing.**

**PURPOSE:** Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters.

**ESTIMATED COST:** \$420,000.

**REQUIRED COST SUBSIDY:** 60% or \$252,000.



21. **Phillips County Farm Worker Housing - Demand to be determined.**

**PURPOSE:** Provide safe and affordable housing for year-round and migrant or seasonal domestic farm laborers in Phillips County.

**ESTIMATED COST &**

**REQUIRED COST SUBSIDY:** To Be Determined.

# APPENDIX I:



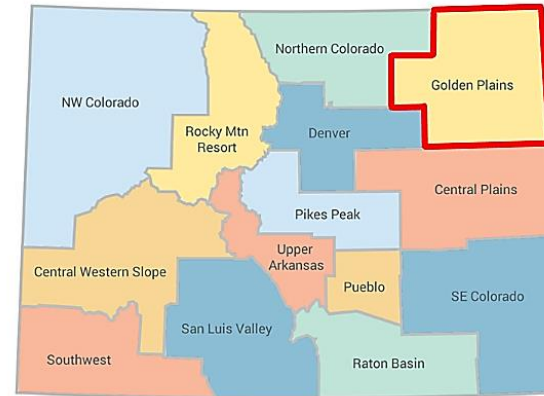
## RURAL HOUSING SERVICE'S FARM LABOR HOUSING PROGRAM.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

## *RURAL HOUSING SERVICE'S FARM LABOR HOUSING PROGRAM.*

The purpose of **Appendix I** of the **Phillips County Housing Needs Assessment** is to analyze the current and projected future levels of agricultural activity in the Phillips County market area, a necessary application component for the **Rural Housing Service's (RHS) Farm Labor Housing (FLH) Program**. Additionally, this Appendix analyzes the current and projected future levels of need for farmworkers that meet the **Program's** eligibility requirements.

The market area utilized to analyze agricultural activity in the Phillips County area is the Golden Plains Region, a six-county region determined by the Colorado Office of Economic Development & International Trade, comprised of the Counties of Phillips, Logan, Morgan, Sedgwick, Washington and Yuma. Phillips County's location within the Golden Plains Region of northeast Colorado positions it in the most fertile agricultural production region in the State.



### *Agricultural Activity Trends & Projections.*

**Table A, Page 2** identifies the levels of production of the Golden Plains Region's top three field crops (corn, wheat and hay) from 2007 to 2017. During this 10-year period, corn production for grain increased by 22.8 million bushels, or 28.6 percent, while corn for silage/greenchop production increased by nearly 708,000 tons, or 117.9 percent. The production of wheat in the Region increased 2.8 percent from 2007 to 2017, or by 830,333 bushels. Forage production, which includes hay-alfalfa, other wild crops and silage, decreased by approximately 67,168 tons, or 10.5 percent. **Table B, Page 3** identifies crop production levels in Phillips County. From 2007 to 2017, the County experienced production increases for corn for grain (+37.8%), corn for silage/greenchop (+674.9%) and wheat for grain (+24.5%).

The high production increase of corn for silage or greenchop can be attributed to the State of Colorado's high level of beef exports. In 2018, fresh beef (\$523.7M export value) and frozen beef (\$406.8M) were the State's second and third largest export products, respectively.<sup>1</sup> The \$406.8M export value of frozen beef in 2018 represented a 41.8 percent increase over the 2017 value. The State of Colorado is projected to experience large growth in domestic outbound trade. In 2015, total outbound Colorado trade was \$208B. This is projected to increase 51.4 percent by 2045, to \$314B.<sup>2</sup>



**TABLE A**  
**HARVESTED CROPS BY TYPE**  
**GOLDEN PLAINS REGION, COLORADO**  
**2007-2017**

<b>CROP BY TYPE</b>	<b>Production</b>			<b>% Change</b>
	<b>2007</b>	<b>2012</b>	<b>2017</b>	<b>2007-2017</b>
Corn for Grain**	79,777,464	76,770,400	102,592,883	<b>+28.6%</b>
Corn for Silage or Greenchop*	600,491	876,711	1,308,341	<b>+117.9%</b>
Wheat for Grain**	29,415,108	25,698,897	30,245,441	<b>+2.8%</b>
Forage*	640,167	366,179	572,999	<b>-10.5%</b>

NOTE: Golden Plains Regions includes the Counties of Phillips, Logan, Morgan, Sedgwick, Washington & Yuma.

\*Production in Tons.

\*\*Production in Bushels.

Source: Colorado Census of Agriculture, 2007, 2012 & 2017.

Hanna:Keelan Associates, P.C., 2020.

**TABLE B**  
**HARVESTED CROPS BY TYPE**  
**PHILLIPS COUNTY, COLORADO**  
**2007-2017**

<b>CROP BY TYPE</b>	<b>Production</b>			<b>% Change</b>
	<b>2007</b>	<b>2012</b>	<b>2017</b>	<b>2007-2017</b>
Corn for Grain**	13,019,980	13,059,655	17,936,205	<b>+37.8%</b>
Corn for Silage or Greenchop*	9,103	41,969	70,537	<b>+674.9%</b>
Wheat for Grain**	4,257,106	3,456,790	5,300,991	<b>+24.5%</b>
Forage*	20,866	6,828	13,227	<b>-36.6%</b>

\*Production in Tons.

\*\*Production in Bushels.

Source: Colorado Census of Agriculture, 2007, 2012 & 2017.

Hanna:Keelan Associates, P.C., 2020.

### *Agricultural Employment Trends & Projections.*

As per Data USA, the largest non-farm employment sector in Phillips County is the Agriculture, Forestry, Fishing & Hunting sector, which comprises approximately 14.5 percent of all employees in the County. Compared to other counties, Phillips County has a high number of residents working in farming, fishing and forestry occupations. In Phillips County, this sector has a Revealed Comparative Advantage (RCA) of 7.11. RCA is a calculation used to determine what is special or unique about a certain location/occupation or location/industry combination. A RCA of 7.11 for farming, fishing and forestry occupations in Phillips County means total employment in these occupations is 7.11 times higher than expected.<sup>3</sup>

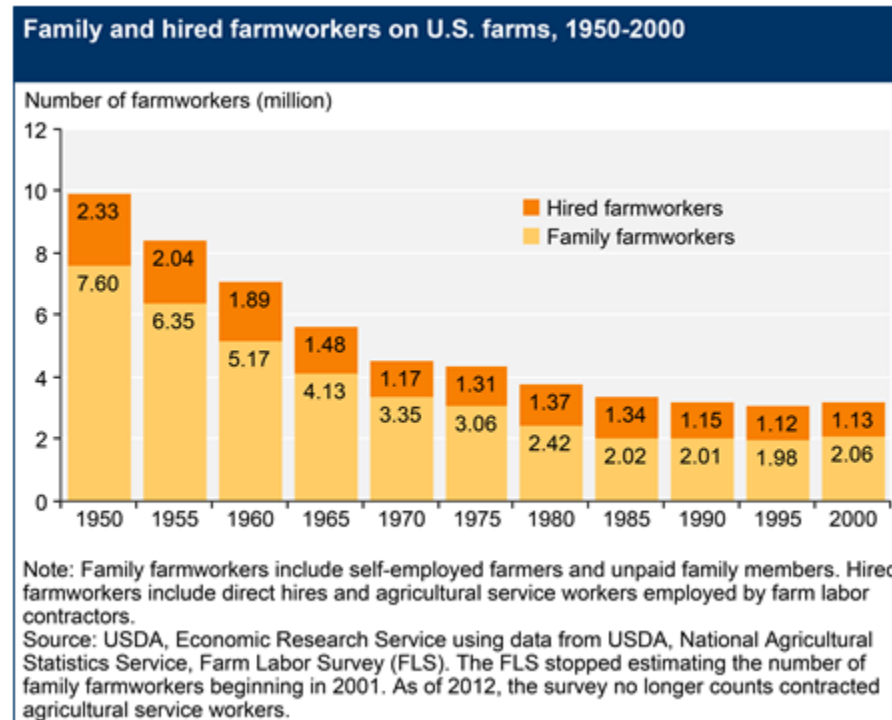
In the six-county Golden Plains Region, the Agriculture, Forestry, Fishing & Hunting industry comprises approximately 10.4 percent of all employees in the Region. In 2017, the Golden Plains Region maintained a RCA of 9.20 for the Agriculture, Forestry, Fishing & Hunting industry in comparison to the State of Colorado. Thus, employment in this industry in the Golden Plains Region is 9.20 times more concentrated than within the State of Colorado, overall.

The Colorado Department of Labor & Employment's Labor Market Information (LMI) estimated the 2018 employment level in the Agriculture, Forestry, Fishing & Hunting industry to be 18,152, State-wide. LMI projects employment in this industry to increase to 20,988 by 2028, an increase of 2,836 employees, or 15.6 percent. **Utilizing a RCA of 9.20 for this industry in the Golden Plains Region, these 2,836 new employees are 9.20 times more likely to locate within the Golden Plains Region than any other region of the State.**

### *Demand for Hired Farmworkers.*

The proportion of hired farmworkers in comparison to self-employed and family farmworkers has increased exponentially since 1950. According to the National Agricultural Statistical Service's (NASS) Farm Labor Survey (FLS), the number of self-employed/family farmworkers decreased from 7.6 million in 1950, to 2.01 million in 1990, or a 74 percent decrease. During the same time period, average annual employment of hired farmworkers declined from 2.33 million to 1.15 million (51 percent decrease), resulting in the proportion of hired farmworkers increasing over time (See **Figure 1, Page 4**).<sup>4</sup>

**FIGURE 1: PROPORTION OF HIRED FARMWORKERS TO FAMILY/SELF-EMPLOYED FARMWORKERS.**



*\*Graph & data retrieved from USDA Economic Research Service.*

Data from the Quarterly Census of Employment and Wages (QCEW) revealed that national wage and salary employment in the agricultural sector, including farm labor contracting, has risen from 1.07 million in 2010 to 1.18 million in 2018, an 11 percent increase.<sup>4</sup>

### *Demographics of Hired Farmworkers.*

As per U.S. Census data analysis conducted by the USDA Economic Research Service, several distinct characteristics of hired farmworkers can be identified in comparison to other occupations in agriculture, or the general workforce as a whole. Findings conclude that farmworkers are less educated, more likely to be Hispanic of Mexican origin and less likely to be legal U.S. citizens. In 2017, an estimated 54 percent of all farmworkers in the U.S. were legal citizens, compared to 65 percent across all agricultural industry occupations and 90 percent of all private wage and salary workers.<sup>4</sup>

Contributing to the need for *affordable* farm labor housing is the wage gap between farm and non-farm labor. Between 1990 and 2018, farm labor wages increased at an annual rate of 1.1 percent, from \$9.62 to \$13.25. The 2018 average wage of \$13.25 was approximately 58 percent of the average non-farm wage (\$22.71).<sup>4</sup>

### *Determination of Future Levels of Need for Eligible Farmworkers.*

An analysis of occupational data from Data USA revealed approximately 1,593 employees in farming, fishing and forestry occupations in the Golden Plains Region in 2017. This represents 45 percent of the total 3,539 employees in the Agriculture, Forestry, Fishing & Hunting industry. LMI projected a 15.62 percent employment increase, State-wide, in this industry by 2028. Thus, a projected 4,092 employees in the Golden Plains Region will work in this industry by 2028. Current trends concerning the farming occupation to agricultural industry ratio and citizenship rates among farmworkers were used predict the number of farmworkers that meet the FLH Program eligibility requirements. **The projected 4,092 Agriculture, Forestry, Fishing & Hunting industry employees in the Golden Plains Region, by 2028, will include an estimated 994 farmworkers that meet the Program eligibility requirements.**

<sup>1</sup> <http://www.metrodenver.org/do-business/international-trade/exports/>

<sup>2</sup> <https://datausa.io/profile/geo/colorado>

<sup>3</sup> <https://datausa.io/profile/geo/phillips-county-co>

<sup>4</sup> <https://www.ers.usda.gov/topics/farm-economy/farm-labor/>

# APPENDIX II:



## PHILLIPS COUNTY SURVEY RESULTS.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

## COUNTY-WIDE CITIZEN SURVEY FOR PHILLIPS COUNTY, COLORADO

Phillips County Economic Development (PCED) is preparing a **County-Wide Housing Needs Assessment** to determine both present and future housing needs in Phillips County, during the next five years. An important activity of the **Housing Needs Assessment** is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by **WEDNESDAY, SEPTEMBER 18<sup>TH</sup>**. **Total Surveys: 259**

**1. Where do you reside (or near)?**

Holyoke (123)    Haxtun (74)    Paoli (2)    Amherst (2)    Rural Phillips County (34)  
 Other/No Response (24): Brighton, Fleming, Front Range, Imperial, Sterling, Rural Logan County, Rural Sedgwick County.

**2. Why do you choose to live in Phillips County (if applicable)?**

\_\_\_\_\_

**3. If you do not live in Phillips County, are you interested in moving to the County?**

Yes (12) **No (14)**

**Why or why not?** \_\_\_\_\_

**4. Which of the following sectors are you employed?**

Government (22)	Manufacturing (3)
Non-Profit Organization (10)	<b>Agricultural/Forestry/Natural Resources (32)</b>
Retail & Wholesale Trade (6)	Administrative (7)
Real Estate (2)	<b>Health Care/Social Work (53)</b>
Information (2)	Utilities/Construction (6)
<b>Education (36)</b>	Professional/Technical (7)
Leisure & Hospitality (2)	Mining (0)
Transportation (1)	Arts/Entertainment (0)
Accommodation & Food (2)	Retired (28)
Finance (10)	Other/No Response (30)

**5. Gender? Male (75) **Female (169)****

**6. What is your current age?**

18-24 (5) 25-34 (50) **35-44 (55)** 45-54 (43) 55-64 (47) 65-74 (27) 75-84 (15) 85+ (4)

7. Do you rent or are you a homeowner? Rent (32) **Own (207)**

As a **homeowner**, which type of housing do you currently live in?

**Single Family House (199)**

Duplex/Triplex (0)

Townhome (2)

Manufactured/Mobile Home (10)

Condominium (0)

Other (5)

As a **renter**, which type of housing do you currently live in?

**Single Family House (26)**

Duplex/Triplex (2)

Townhome (3)

Manufactured/Mobile Home (3)

Apartment (5)

Other (3)

8. Number of persons in your household?

1 (35) **2 (75)** 3 (39) 4 (52) 5+ (44)

9. Please indicate your household income range.

**Less than \$50K (55)** **\$50K-\$74K (55)** \$75K-\$99K (48) \$100K-\$149K (51)

\$150K-\$199K (16) \$200K-\$249K (4) \$250K-\$299K (4) \$300K+ (1)

10. As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? *Please check  all that apply.*

For Renters		For Owners	
3	Lack of handicap accessible housing	5	Lack of handicap accessible housing
4	Lack of adequate public transportation	8	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	6	Lack of knowledge of fair housing rights
<b>28</b>	<b>Cost of rent</b>	<b>35</b>	<b>Housing prices</b>
2	Restrictive zoning/building codes	14	Restrictive zoning/building codes
4	Job status	18	Job status
5	Attitudes of landlords & neighbors	15	Attitudes of immediate neighbors
<b>33</b>	<b>Lack of availability of decent rental units in your price range</b>	9	Mortgage lending application requirements
0	Use of background checks	30	Excessive down payment/closing costs
8	Excessive application fees and/or rental deposits	22	Cost of utilities
9	Cost of utilities	1	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	42	Cost of homeowners insurance
4	No issues/barriers experienced	<b>79</b>	<b>Lack of sufficient homes for sale</b>
		36	Cost of Real Estate Taxes
		37	No issues/barriers experienced
7	Other:	11	Other

11. Are you satisfied with your current housing situation? **Yes (152)** No (51)

If no, please explain: \_\_\_\_\_

12.a. Please rate the **level of need** for the following **General Housing Types** in Phillips County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
▪ Housing For:					
1. Lower-Income Families (Total Household Income = \$55K or Below)	6	7	33	48	<b>107</b>
2. Middle-Income Families (Total Household Income = \$56K-\$90K)	4	11	31	58	<b>96</b>
3. Upper-Income Families (Total Household Income = \$91K+)	48	38	<b>50</b>	25	29
4. Single Parent Families	7	9	36	56	<b>80</b>
5. Existing / New Employees	6	13	27	48	<b>94</b>
▪ Residential Acreages	21	36	46	31	<b>50</b>
▪ Single Family Housing	5	7	36	58	<b>83</b>
▪ Rental Housing (General)	4	5	16	51	<b>115</b>
▪ Manufactured Homes	21	30	<b>54</b>	40	36
▪ Mobile Homes	<b>62</b>	43	42	12	19
▪ Condominiums/Townhomes	25	33	40	<b>50</b>	36
▪ Duplex Housing	20	30	<b>51</b>	47	39
▪ Apartment Complexes (4 to 12 Units per Complex)	13	24	43	45	<b>57</b>
▪ One Bedroom (Apartment or House)	13	30	<b>68</b>	40	32
▪ Two Bedroom (Apartment or House)	5	11	44	<b>75</b>	55
▪ Three+ Bedroom (Apartment or House)	5	14	31	57	<b>80</b>
▪ Housing in Downtown	<b>73</b>	33	35	13	23



12.b. Please rate the **level of need** for the following **Housing Programs** in Phillips County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
▪ Rehabilitation of Owner-occupied Housing	16	16	62	38	46
▪ Rehabilitation of Renter-occupied Housing	16	16	58	44	41
▪ Housing Choices / Down Payment Assistance for First-Time Homebuyers	6	9	46	49	61
▪ Single Family Rent-To-Own					
1. Short-Term 3 to 5 Years	11	15	54	39	53
2. Long-Term 6 to 15 Years	11	17	43	44	54
▪ Duplex/Townhouse Rent-to-Own					
1. Short-Term 3 to 5 Years	21	22	52	30	42
2. Long-Term 6 to 15 Years	23	22	46	33	43

12.c. Please rate the **level of need** for the following **Elderly/Special Needs Housing Types/Programs** in Phillips County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	11	23	43	49	48
▪ Group Home Housing for Persons with a Mental/Physical Disability	13	35	42	44	38
▪ Retirement Housing – Rental	9	16	39	55	57
▪ Retirement Housing – Purchase (Owner occupant)	9	21	42	46	54
▪ Retirement Housing For:					
1. Low-income Elderly Persons (Household Income = \$55K or Below)	5	18	29	51	77
2. Middle-income Elderly Persons (Household Income = \$56K-\$90K)	7	21	38	51	77
3. Upper-income Elderly Persons (Household Income = \$91K+)	24	27	35	40	44
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	10	19	27	43	74
▪ Single-Room-Occupancy Housing (Boarding Homes)	29	36	35	39	30
▪ Short-Term Emergency Shelters – 30 Days or Less	35	36	38	29	27
▪ Long-Term Shelters – 90 Days or Less	35	39	36	28	25
▪ Transitional Housing (3-12 month temporary housing)	27	33	43	32	29
▪ Housing for Persons with Chronic Mental Illness	37	24	41	31	33
▪ Other (specify):					

If you are currently a homeowner or renter and would like to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

13.a. Where would you like to purchase or rent a home? *Please check  $\checkmark$  all that apply.*

**Holyoke (59)** Haxtun (34) Paoli (9) Amherst (3) Rural Phillips County (36)  
Other (4)

13.b. Which of the following housing types would you most like to purchase or rent?

**Single Family (92)** Attached Townhouse or Duplex-Type Unit (4) Apartment (2)  
Mobile Home (2) Patio Home/Slab Home (5)

13.c. How many bedrooms would your family need?

One (3) Two (23) Three (34) **Four + (49)**

13.d. What is the most your family could afford for a monthly rent or mortgage payment, which doesn't include monthly utilities? *(Generally, households should not spend more than 30% of their income on housing costs)*

Less than \$500 (10) **\$500 to \$700 (36)** \$701 to \$900 (21) \$901 to \$1,100 (18) \$1,101 to \$1,300 (8) \$1,301+ (11)

14. Do you support your Community using State and/or Federal grant funds to conduct:

... an owner housing rehabilitation program? **Yes (143)** No (29)  
... a renter housing rehabilitation program? **Yes (141)** No (42)

15. Do you support your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **Yes (161)** No (14)

16. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **Yes (152)** No (23)

17. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **Yes (147)** No (29)

18. Would you support your Community using Tax Increment Financing (TIF) to develop affordable and workforce housing? *(TIF is a program that allocates future increases in property taxes from a designated area to pay for improvements only within that area.)* **Yes (97)** No (77)

If you are 55+ years of age, please answer questions #19-#21. If not, please skip to Question #22.

19. Which of the following additional housing types are needed in Phillips County, for persons 55+ years of age, during the next five years. *Check your top three (3).*

<u>Owner Housing Types</u>	<u>Renter Housing Types</u>
<b>Single Family Home (58)</b>	Single Family Home (39)
Duplex (55)	Duplex (40)
Apartment/Condominium (47)	One-Bedroom Apartment (35)
Town Home (40)	<b>Two-Bedroom Apartment (56)</b>
	Town Home (25)
Other (2)	<b>Assisted Living Housing (56)</b>
	Nursing Home/Long-Term Care (18)

20. Please rate the quality of the following Support Services for Seniors in Phillips County. (4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

- |  |   |
|--|---|
| Case Management/Legal Aid (2.2)                | Transportation/Auto Repair (2.0)              |
| <b>Cultural/Language Assistance (2.4)</b>      | Finance Assistance/Management (1.8)           |
| Continuing Education Opportunities (1.9)       | Housing (Permanent, Transitional, etc.) (1.8) |
| Employment Opportunities/Training (1.9)        | <b>Law Enforcement (2.6)</b>                  |
| Adult Care Services (1.9)                      | Senior Social & Recreation Activities (1.8)   |
| Health Services (Mental, Physical, etc.) (2.1) | Emergency Transportation (2.3)                |
| <b>Food/Meals-On-Wheels (2.4)</b>              | Volunteer Opportunities (2.3)                 |
| Home Health & Memory Care (2.1)                | Veteran Services (1.9)                        |
| Counseling Services (1.9)                      | Homeless Services (1.4)                       |
| Aids for Disabilities (1.8)                    | Home Repair/Rehabilitation Services (1.7)     |

21. If you plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

<u>Owner Housing Types</u>	<u>Renter Housing Types</u>
<b>Single Family Home (53)</b>	<b>Single Family Home (25)</b>
Duplex (11)	Duplex (11)
Apartment/Condominium (6)	One-Bedroom Apartment (3)
Town Home (11)	Two-Bedroom Apartment (15)
	Town Home (7)
Other (2)	Assisted Living Housing (9)
	Nursing Home/Long-Term Care (0)



# APPENDIX III:



## PHILLIPS COUNTY TABLE PROFILE.

**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

**TABLE 1A  
POPULATION TRENDS AND PROJECTIONS  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
<b>Phillips County:</b>	<b>4,480</b>	<b>4,442</b>	<b>4,320</b>	<b>4,276</b>	<b>-1.0%</b>
Haxtun:	982	946	<b>928</b>	<b>917</b>	<b>-1.2%</b>
Holyoke (See Table 1B):	2,261	2,313	<b>2,285</b>	<b>2,297</b>	<b>+0.5%</b>
Paoli:	42	34	<b>33</b>	<b>32</b>	<b>-3.0%</b>
Balance of County*:	1,195	1,149	<b>1,074</b>	<b>1,030</b>	<b>-4.1%</b>

Note 1: 2018 U.S. Census Population Estimates –  
Phillips Co. – 4,286; Haxtun – 907; Holyoke – 2,217; Paoli – 35.

Note 2: Phillips County 2013-2017 American Community Survey 5-Year Population Estimate: 4,327.

\*Includes Amherst CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 1B  
POPULATION TRENDS AND PROJECTIONS  
CITY OF HOLYOKE, COLORADO  
2000-2025**

		<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	2,261	--	--	--	--
	2010	2,313	+52	+2.3%	+5.2	+0.2%
	<b>2020</b>	<b>2,285</b>	<b>-28</b>	<b>-1.2%</b>	<b>-2.8</b>	<b>-0.1%</b>
<b>Medium</b>	<b>2025</b>	<b>2,297</b>	<b>+12</b>	<b>+0.5%</b>	<b>+2.4</b>	<b>+0.1%</b>
<b>High</b>	<b>2025</b>	<b>2,326</b>	<b>+41</b>	<b>+1.8%</b>	<b>+8.2</b>	<b>+0.4%</b>
<b>ED Boost*</b>	<b>2025</b>	<b>2,359</b>	<b>+74</b>	<b>+3.2%</b>	<b>+14.8</b>	<b>+0.6%</b>

Note 1: City of Holyoke Annual Census Population Estimates: 2011 = 2,287; 2012 = 2,293; 2013 = 2,279; 2014 = 2,278; 2015 = 2,239; 2016 = 2,209; 2017 = 2,218; 2018 = 2,217.

Note 2: City of Holyoke 2013-2017 American Community Survey 5-Year Population Estimate: 2,316.

**\*ED Boost would require 35 additional Full-Time Employment (FTE) Positions, by 2025.**

Source: 2000, 2010 Census.  
2013-2017 American Community Survey.  
2011-2018 Annual Census Population Estimates.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 2  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Phillips County:</b>	2000	4,480	89	4,391	1,781	2.47
	2010	4,442	60	4,382	1,819	2.41
	<b>2020</b>	<b>4,320</b>	<b>68</b>	<b>4,252</b>	<b>1,794</b>	<b>2.37</b>
	<b>2025</b>	<b>4,276</b>	<b>70</b>	<b>4,206</b>	<b>1,797</b>	<b>2.34</b>
<b>Haxtun:</b>	2000	982	39	943	418	2.26
	2010	946	20	926	405	2.29
	<b>2020</b>	<b>928</b>	<b>22</b>	<b>906</b>	<b>394</b>	<b>2.30</b>
	<b>2025</b>	<b>917</b>	<b>22</b>	<b>895</b>	<b>387</b>	<b>2.31</b>
<b>Holyoke:</b>	2000	2,261	50	2,211	896	2.47
	2010	2,313	40	2,273	941	2.42
	<b>2020</b>	<b>2,285</b>	<b>46</b>	<b>2,239</b>	<b>935</b>	<b>2.39</b>
	<b>2025</b>	<b>2,297</b>	<b>48</b>	<b>2,249</b>	<b>949</b>	<b>2.37</b>
<b>Paoli:</b>	2000	42	0	42	19	2.21
	2010	34	0	34	16	2.13
	<b>2020</b>	<b>33</b>	<b>0</b>	<b>33</b>	<b>16</b>	<b>2.06</b>
	<b>2025</b>	<b>32</b>	<b>0</b>	<b>32</b>	<b>15</b>	<b>2.13</b>
<b>Balance of County*:</b>	2000	1,195	0	1,195	448	2.67
	2010	1,149	0	1,149	457	2.51
	<b>2020</b>	<b>1,074</b>	<b>0</b>	<b>1,074</b>	<b>449</b>	<b>2.39</b>
	<b>2025</b>	<b>1,030</b>	<b>0</b>	<b>1,030</b>	<b>446</b>	<b>2.31</b>

Note 1: 2013-2017 American Community Survey Phillips County estimated group quarters population = 74.

Note 2: 2013-2017 ACS Estimated Households – Phillips Co. = 1,696; Haxton = 359; Holyoke = 898; Paoli = 30.

\*Includes Amherst CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.



**TABLE 3  
TENURE BY HOUSEHOLD  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Phillips County:</b>	2000	1,781	1,347	75.6%	434	24.4%
	2010	1,819	1,306	71.8%	513	28.2%
	<b>2020</b>	<b>1,794</b>	<b>1,274</b>	<b>71.0%</b>	<b>520</b>	<b>29.0%</b>
	<b>2025</b>	<b>1,797</b>	<b>1,267</b>	<b>70.5%</b>	<b>530</b>	<b>29.5%</b>
<b>Haxtun:</b>	2000	418	318	76.1%	100	23.9%
	2010	405	312	77.0%	93	23.0%
	<b>2020</b>	<b>394</b>	<b>305</b>	<b>77.4%</b>	<b>89</b>	<b>22.6%</b>
	<b>2025</b>	<b>387</b>	<b>302</b>	<b>78.0%</b>	<b>85</b>	<b>22.0%</b>
<b>Holyoke:</b>	2000	896	669	74.7%	227	25.3%
	2010	941	627	66.6%	314	33.4%
	<b>2020</b>	<b>935</b>	<b>612</b>	<b>65.5%</b>	<b>323</b>	<b>34.5%</b>
	<b>2025</b>	<b>949</b>	<b>619</b>	<b>65.2%</b>	<b>330</b>	<b>34.8%</b>
<b>Paoli:</b>	2000	19	18	94.7%	1	5.3%
	2010	16	14	87.5%	2	12.5%
	<b>2020</b>	<b>16</b>	<b>14</b>	<b>87.5%</b>	<b>2</b>	<b>12.5%</b>
	<b>2025</b>	<b>15</b>	<b>14</b>	<b>93.3%</b>	<b>1</b>	<b>0.7%</b>
<b>Balance of County*:</b>	2000	448	342	76.3%	106	23.7%
	2010	457	353	77.2%	104	22.8%
	<b>2020</b>	<b>449</b>	<b>343</b>	<b>76.4%</b>	<b>106</b>	<b>23.6%</b>
	<b>2025</b>	<b>446</b>	<b>332</b>	<b>74.4%</b>	<b>114</b>	<b>25.6%</b>

\*Includes Amherst CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

TABLE 4

## POPULATION AGE DISTRIBUTION TRENDS &amp; PROJECTIONS

## PHILLIPS COUNTY &amp; COMMUNITIES, COLORADO

2000-2025

<u>Phillips County age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	1,297	1,212	-85	1,094	1,045	-49
20-34	648	636	-12	621	596	-25
35-54	1,245	1,136	-109	1,069	1,044	-25
55-64	423	539	+116	576	600	+24
65-74	406	398	-8	418	434	+16
75-84	292	330	+38	340	350	+10
85+	169	191	+22	202	207	+5
<b>TOTALS</b>	<b>4,480</b>	<b>4,442</b>	<b>-38</b>	<b>4,320</b>	<b>4,276</b>	<b>-44</b>
Median Age	39.8	42.8	+3.0	43.3	44.5	+1.2
<u>Haxtun age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	241	254	+13	238	228	-10
20-34	119	107	-12	102	98	-4
35-54	257	239	-18	221	214	-7
55-64	90	117	+27	127	132	+5
65-74	116	98	-18	105	108	+3
75-84	86	87	+1	90	92	+2
85+	73	44	-29	45	45	+0
<b>TOTALS</b>	<b>982</b>	<b>946</b>	<b>-36</b>	<b>928</b>	<b>917</b>	<b>-11</b>
Median Age	44.3	45.4	+1.1	46.2	47.4	+1.2
<u>Holyoke age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	685	648	-37	599	589	-10
20-34	356	378	+22	385	382	-3
35-54	605	569	-36	554	558	+4
55-64	193	250	+57	264	273	+9
65-74	182	179	-3	185	191	+6
75-84	154	162	+8	165	168	+3
85+	86	127	+41	133	136	+3
<b>TOTALS</b>	<b>2,261</b>	<b>2,313</b>	<b>+52</b>	<b>2,285</b>	<b>2,297</b>	<b>+12</b>
Median Age	37.8	40.8	+3.0	40.8	41.4	+0.6

CONTINUED:

**TABLE 4 (CONTINUED)  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

<b>Paoli</b>	<b>2000-2010</b>			<b>2020-2025</b>		
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2020</b>	<b>2025</b>	<b>Change</b>
19 and Under	9	8	-1	7	6	-1
20-34	2	1	-1	2	1	-1
35-54	13	11	-2	7	8	+1
55-64	6	4	-2	7	8	+1
65-74	7	4	-3	4	4	+0
75-84	3	6	+3	4	4	+0
85+	<u>2</u>	<u>0</u>	<u>-2</u>	<u>2</u>	<u>2</u>	<u>+0</u>
<b>TOTALS</b>	<b>42</b>	<b>34</b>	<b>-8</b>	<b>33</b>	<b>32</b>	<b>-1</b>
Median Age	50.5	48.7	-1.8	55.7	57.7	+2.0
<b>Balance of County*</b>	<b>2000-2010</b>			<b>2020-2025</b>		
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2020</b>	<b>2025</b>	<b>Change</b>
19 and Under	362	302	-60	250	222	-28
20-34	171	150	-21	132	115	-17
35-54	370	317	-53	287	265	-22
55-64	134	168	+34	178	187	+9
65-74	101	117	+16	124	131	+7
75-84	49	75	+26	81	86	+5
85+	<u>8</u>	<u>20</u>	<u>+12</u>	<u>22</u>	<u>24</u>	<u>+2</u>
<b>TOTALS</b>	<b>1,195</b>	<b>1,149</b>	<b>-46</b>	<b>1,074</b>	<b>1,030</b>	<b>-44</b>
Median Age	38.5	42.7	+4.2	45.8	48.4	+2.6

\*Includes Amherst CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates P.C., 2020.

**TABLE 5  
HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS  
PHILLIPS COUNTY, COLORADO  
2000-2025**

<u>Income Group</u>	<u>2000*</u>	<u>2017*</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
<b>All Households:</b>					
Less than \$10,000	179	135	143	126	-11.9%
\$10,000-\$19,999	342	130	138	124	-10.1%
\$20,000-\$34,999	423	300	317	286	-9.8%
\$35,000-\$49,999	360	282	298	287	-3.7%
<u>\$50,000 or More</u>	<u>482</u>	<u>849</u>	<u>898</u>	<u>974</u>	<u>+8.5%</u>
<b>TOTALS</b>	<b>1,786</b>	<b>1,696</b>	<b>1,794</b>	<b>1,797</b>	<b>+0.2%</b>
Median Income	<b>\$32,382</b>	<b>\$50,076</b>	<b>\$50,100</b>	<b>\$52,350</b>	<b>+4.5%</b>
<b>Households 65+ Yrs.</b>					
Less than \$10,000	68	13	13	11	-15.4%
\$10,000-\$19,999	153	51	54	44	-18.5%
\$20,000-\$34,999	129	141	150	159	+6.0%
\$35,000-\$49,999	90	53	56	60	+7.1%
<u>\$50,000 or More</u>	<u>108</u>	<u>176</u>	<u>187</u>	<u>210</u>	<u>+12.3</u>
<b>TOTALS</b>	<b>548</b>	<b>434</b>	<b>460</b>	<b>484</b>	<b>+5.2%</b>
Median Income	<b>\$24,303</b>	<b>\$36,765</b>	<b>\$37,500</b>	<b>\$42,000</b>	<b>+12.0%</b>

\*Specified 2000 & 2017 Data Used. 2017 Estimate subject to margin of error.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 6  
PER CAPITA INCOME  
TRENDS & PROJECTIONS  
PHILLIPS COUNTY / STATE OF COLORADO  
2009-2025**

<u>Year</u>	<u>Phillips County</u>		<u>State of Colorado</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2009	\$34,857	--	\$39,851	--
2010	\$36,481	+4.7%	\$40,549	+1.8%
2011	\$43,877	+20.3%	\$43,502	+7.3%
2012	\$41,947	-4.4%	\$45,637	+4.9%
2013	\$42,011	+0.2%	\$47,308	+3.7%
2014	\$42,799	+1.9%	\$50,746	+7.3%
2015	\$41,546	-2.9%	\$52,228	+2.9%
2016	\$44,069	+6.1%	\$52,372	+0.3%
2017	\$47,637	+8.1%	\$54,646	+4.3%
2020	<b>\$48,500</b>	<b>+1.8%</b>	<b>\$55,600</b>	<b>+1.7%</b>
2009-2020	<b>\$34,857-\$48,500</b>	<b>+39.1%</b>	<b>\$39,851-\$55,600</b>	<b>+39.5%</b>
2020-2025	<b>\$48,500-\$53,180</b>	<b>+9.6%</b>	<b>\$55,600-\$60,360</b>	<b>+8.6%</b>

Source: U.S. Bureau of Economic Analysis – FRED, Federal Reserve Bank of St. Louis, 2019.  
Hanna:Keelan Associates, P.C., 2020.

<b>TABLE 7</b>	
<b>PERSONS RECEIVING SOCIAL SECURITY INCOME</b>	
<b>PHILLIPS COUNTY, COLORADO</b>	
<b>2017</b>	
<b><u>Social Security Income-2017</u></b>	<b><u>Number of Beneficiaries</u></b>
<b><u>Retirement Benefits</u></b>	
Retired Workers	818
Spouses	44
Children	3
<b><u>Survivor Benefits</u></b>	
Widow(ers) and Parents	124
Children	14
<b><u>Disability Benefits</u></b>	
Disabled Persons	84
Spouses	0
<u>Children</u>	<u>4</u>
<b>TOTAL</b>	<b>1,091</b>
<b><u>Aged 65 &amp; Older</u></b>	
Men	505
<u>Women</u>	<u>451</u>
<b>TOTAL</b>	<b>956</b>
<b><u>Supplemental Security Income-2017</u></b>	<b><u>Number of Beneficiaries</u></b>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>39</u>
<b>TOTAL</b>	<b>N/A</b>

N/A = Suppressed to avoid disclosing information about particular individuals.

Source: Department of Health and Human Services, Social Security Administration, 2019.

**TABLE 8A  
ESTIMATED HOUSEHOLDS BY TENURE BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
PHILLIPS COUNTY, COLORADO  
2000-2025**

<b>Inc. Rng.</b>	<b><u>OWNER HOUSEHOLDS</u></b>			
	<b>2000*</b> <b># / #CB-HP</b>	<b>2015*</b> <b># / #CB-HP</b>	<b>2020</b> <b># / #CB-HP</b>	<b>2025</b> <b># / #CB-HP</b>
0-30% AMI	138 / 81	130 / 90	<b>133 / 95</b>	<b>130 / 93</b>
31-50% AMI	169 / 92	135 / 60	<b>134 / 56</b>	<b>130 / 50</b>
51-80% AMI	315 / 88	190 / 50	<b>178 / 46</b>	<b>171 / 41</b>
<u>81%+ AMI</u>	<u>748 / 40</u>	<u>750 / 75</u>	<u><b>829 / 97</b></u>	<u><b>836 / 87</b></u>
<b>TOTALS</b>	<b>1,370 / 301</b>	<b>1,205 / 275</b>	<b>1,274 / 294</b>	<b>1,267 / 271</b>
<b>Inc. Rng.</b>	<b><u>RENTER HOUSEHOLDS</u></b>			
	<b>2000*</b> <b># / #CB-HP</b>	<b>2015*</b> <b># / #CB-HP</b>	<b>2020</b> <b># / #CB-HP</b>	<b>2025</b> <b># / #CB-HP</b>
0-30% AMI	89 / 75	135 / 125	<b>143 / 132</b>	<b>149 / 137</b>
31-50% AMI	99 / 30	100 / 40	<b>100 / 44</b>	<b>99 / 46</b>
51-80% AMI	99 / 12	110 / 60	<b>111 / 60</b>	<b>113 / 59</b>
<u>81%+ AMI</u>	<u>163 / 4</u>	<u>165 / 0</u>	<u><b>166 / 5</b></u>	<u><b>169 / 5</b></u>
<b>TOTALS</b>	<b>450 / 121</b>	<b>510 / 225</b>	<b>520 / 241</b>	<b>530 / 247</b>

\*Specified data.

# = Total Households      # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 8B**  
**ESTIMATED HOUSEHOLDS BY TENURE BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**CITY OF HOLYOKE, COLORADO**  
**2000-2025**

<b>Inc. Rng.</b>	<b><u>OWNER HOUSEHOLDS</u></b>			
	<b>2000*</b>	<b>2015*</b>	<b>2020</b>	<b>2025</b>
	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>
0-30% AMI	65 / 46	45 / 35	49 / 38	46 / 36
31-50% AMI	93 / 56	50 / 20	48 / 18	43 / 15
51-80% AMI	156 / 49	90 / 20	92 / 19	90 / 16
81%+ AMI	340 / 22	360 / 25	423 / 29	440 / 32
<b>TOTALS</b>	<b>654 / 173</b>	<b>545 / 100</b>	<b>612 / 104</b>	<b>619 / 99</b>
<b>Inc. Rng.</b>	<b><u>RENTER HOUSEHOLDS</u></b>			
	<b>2000*</b>	<b>2015*</b>	<b>2020</b>	<b>2025</b>
	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>
0-30% AMI	50 / 42	55 / 55	62 / 60	66 / 63
31-50% AMI	56 / 22	45 / 35	58 / 46	64 / 50
51-80% AMI	33 / 4	90 / 50	87 / 51	82 / 52
81%+ AMI	85 / 0	110 / 0	116 / 4	118 / 4
<b>TOTALS</b>	<b>224 / 68</b>	<b>300 / 140</b>	<b>323 / 161</b>	<b>330 / 169</b>

\*Specified data.

# = Total Households      # = CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.



**TABLE 9**  
**EMPLOYMENT DATA TRENDS & PROJECTIONS**  
**PHILLIPS COUNTY, COLORADO**  
**2009-2025**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2009	2,514	--	3.6%
2010	2,081	-17.2%	5.3%
2011	2,039	-2.0%	5.3%
2012	2,031	-0.4%	5.1%
2013	2,026	-0.2%	4.6%
2014	2,179	+7.6%	3.3%
2015	2,304	+5.7%	2.4%
2016	2,426	+5.3%	1.9%
2017	2,536	+4.5%	1.6%
2018	2,642	+4.2%	1.9%
<b>2020</b>	<b>2,739</b>	<b>+3.7%</b>	<b>1.9%</b>
<b>2025</b>	<b>3,028</b>	<b>+10.6%</b>	<b>2.1%</b>
<b>2009-2025</b>	<b>2,514-3,028</b>	<b>+20.4%</b>	<b>3.6%-2.1%</b>

Source: Colorado Department of Labor and Employment, Labor Market Information, 2019.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 10**  
**CIVILIAN LABOR FORCE & EMPLOYMENT**  
**TRENDS & PROJECTIONS**  
**PHILLIPS COUNTY, COLORADO**  
**1990-2025**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>
Civilian Labor Force	1,836	2,053	2,197	<b>2,792</b>	<b>3,093</b>
Employment	1,808	1,999	2,081	<b>2,739</b>	<b>3,028</b>
Unemployment	28	54	116	<b>53</b>	<b>65</b>
Unemployment Rate	1.5%	2.6%	5.3%	<b>1.9%</b>	<b>2.1%</b>
	<b><u>Change in Employment</u></b>				
	<b><u>Number</u></b>	<b><u>Annual</u></b>	<b><u>% Change</u></b>	<b><u>% Annual</u></b>	
1990-2000	+191	+19.1	+10.6%	+1.1%	
2000-2010	+82	+8.2	+4.1%	+0.4%	
<b>2020-2025</b>	<b>+289</b>	<b>+57.8</b>	<b>+10.6%</b>	<b>+2.1%</b>	

Source: Colorado Department of Labor and Employment, Labor Market Information, 2019.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 11  
WORKFORCE EMPLOYMENT BY TYPE  
PHILLIPS COUNTY, COLORADO  
2018**

<u>Workforce</u>	<u>Employment</u>	<u>Workforce</u>	<u>Employment</u>
<b>Non-Farm Employment (Wage and Salary)</b>	N/A		
Agriculture Forestry, Fishing & Hunting.	350	Professional, Scientific & Technical Services.	22
Mining, Quarrying and Oil/Gas Extraction.	N/A	Management of Companies & Enterprises.	N/A
Utilities.	N/A	Administrative/Support/Waste.	26
Construction.	38	Educational Services.	170
		Health Care & Social Assistance.	289
Manufacturing.	18	Arts, Entertainment & Recreation.	N/A
Wholesale Trade.	123	Accommodation & Food Service.	126
Retail Trade.	131	Other Services (except Public Administration).	21
Transportation & Warehousing.	43	Federal Government.	N/A
Information.	17	State Government.	N/A
Finance & Insurance.	44	Local Government.	N/A
Real Estate & Rental/Leasing.	4		

N/A = Data not available/disclosure suppression.

Source: Colorado Department of Labor and Employment, Labor Market Information, 2019.

**TABLE 12**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**PHILLIPS COUNTY & COMMUNITIES, COLORADO**  
**2017 ESTIMATE\***

	<u>Total</u>	<b>Complete Plumbing</b>		<b>Lack of Complete Plumbing</b>		<b>Units with 1.01+ Persons per Room</b>	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
<b>Phillips County:</b>	<b>1,696</b>	<b>1,693</b>	<b>99.8%</b>	<b>3</b>	<b>0.2%</b>	<b>78</b>	<b>4.6%</b>
Haxtun:	359	359	100.0%	0	0.0%	10	2.8%
Holyoke:	898	895	99.7%	3	0.3%	62	6.9%
Paoli:	30	30	100.0%	0	0.0%	0	0.0%
Balance of County:	409	409	100.0%	0	0.0%	6	1.5%

\*2017 Estimate subject to margin of error.

Source: 2013-2017 American Community Survey.

**TABLE 13**  
**HOUSING STOCK PROFILE/YEAR BUILT\***  
**PHILLIPS COUNTY & COMMUNITIES, COLORADO**  
**2020**

<b>Year</b>	<b>Phillips County</b>	<b>Haxtun</b>	<b>Holyoke</b>	<b>Paoli</b>	<b>Balance of County</b>
2014 to Present	39	9	19	1	10
2010 to 2013	20	8	0	0	12
2000 to 2009	96	27	35	2	32
1990 to 1999	112	32	44	4	32
1980 to 1989	116	19	58	0	39
1970 to 1979	373	71	221	2	79
1960 to 1969	185	33	135	0	17
1950 to 1959	267	57	142	3	65
1940 to 1949	107	14	74	0	19
<u>1939 or Before</u>	<u>648</u>	<u>169</u>	<u>243</u>	<u>13</u>	<u>223</u>
<b>SUBTOTAL</b>	<b>1,963</b>	<b>439</b>	<b>971</b>	<b>25</b>	<b>528</b>
<u>Units Lost (2014 to Present)</u>	<u>(11)</u>	<u>(0)</u>	<u>(1)</u>	<u>(0)</u>	<u>(10)</u>
<b>TOTAL EST. UNITS – 2020</b>	<b>1,952</b>	<b>439</b>	<b>970</b>	<b>25</b>	<b>518</b>
% 1939 or Before	33.2%	38.5%	25.1%	52.0%	43.1%
% 1959 or Before	52.4%	54.7%	47.3%	64.0%	59.3%

\*Specified Data Used; Estimate subject to margin of error.

Source: 2013-2017 American Community Survey.

Communities of Phillips County, 2019.

Phillips County Assessor, 2019.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 14**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**PHILLIPS COUNTY & COMMUNITIES, COLORADO**  
**2020**

	<u>Phillips County</u>	<u>Haxtun</u>	<u>Holyoke</u>	<u>Paoli</u>	<u>Balance of County</u>
a) Housing Stock	<b>1,952</b> (O=1,391; R=561)	<b>439</b> (O=336; R=103)	<b>970</b> (O=633; R=337)	<b>25</b> (O=22; R=3)	<b>518</b> (O=400; R=118)
b) Vacant Housing Stock	<b>158</b>	<b>43</b>	<b>35</b>	<b>9</b>	<b>69</b>
c) Occupied Housing Stock	<b>1,794</b>	<b>394</b>	<b>935</b>	<b>16</b>	<b>449</b>
*Owner Occupied	1,274	305	612	14	343
*Renter Occupied	520	89	323	2	106
d) Housing Vacancy Rate*	<b>8.1% (158)</b>	<b>10.3% (45)</b>	<b>3.6% (35)</b>	<b>36.0% (9)</b>	<b>13.3% (69)</b>
*Owner Vacancy	8.4% (117)	9.2 % (31)	3.3% (21)	36.4% (8)	14.3% (57)
*Renter Vacancy	7.3% (41)	13.6% (14)	4.2% (14)	33.3% (1)	10.2% (12)
e) Adjusted Vacancy Rate**	<b>3.3% (64)</b>	<b>2.3% (10)</b>	<b>2.8% (27)</b>	<b>4.0% (1)</b>	<b>5.0% (26)</b>
**Owner Vacancy	<b>3.2% (45)</b>	<b>1.8% (6)</b>	<b>2.4% (15)</b>	<b>4.3% (1)</b>	<b>5.8% (23)</b>
**Renter Vacancy	<b>3.4% (19)</b>	<b>3.9% (4)</b>	<b>3.6% (12)</b>	<b>0.0% (0)</b>	<b>2.5% (3)</b>

\*Includes all housing stock, including seasonal and substandard housing.

\*\*Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities. Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2013-2017 American Community Survey.  
 Communities of Phillips County, 2019.  
 Phillips County Assessor, 2019.  
 Hanna:Keelan Associates, P.C., 2020.

**TABLE 15  
OWNER OCCUPIED HOUSING VALUE  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

		<b>Less than <u>\$50,000</u></b>	<b>\$50,000 to <u>\$99,999</u></b>	<b>\$100,000 to <u>\$149,999</u></b>	<b>\$150,000 to <u>\$199,999</u></b>	<b>\$200,000 or <u>More</u></b>	<b><u>Total</u></b>
<b>Phillips County:</b>	2000*	190	460	218	44	20	<b>932</b>
	<b>2000 Med. Val.</b>	<b>\$79,800</b>					
	2017*	174	271	191	173	343	<b>1,152</b>
	<b>2017 Med. Val.</b>	<b>\$132,600</b>					
	<b>2020 2025</b>	<b>\$134,500 \$138,800</b>					
<b>Haxtun:</b>	2000*	64	136	55	14	0	<b>269</b>
	<b>2000 Med. Val.</b>	<b>\$77,800</b>					
	2017*	46	86	51	46	41	<b>270</b>
	<b>2017 Med. Val.</b>	<b>\$103,000</b>					
	<b>2020 2025</b>	<b>\$105,000 \$110,000</b>					
<b>Holyoke:</b>	2000*	100	270	147	21	18	<b>556</b>
	<b>2000 Med. Val.</b>	<b>\$82,200</b>					
	2017*	113	108	117	104	124	<b>566</b>
	<b>2017 Med. Val.</b>	<b>\$125,400</b>					
	<b>2020 2025</b>	<b>\$127,100 \$131,500</b>					

**CONTINUED:**

**TABLE 15 (CONTINUED)  
OWNER OCCUPIED HOUSING VALUE  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2000-2025**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
<b>Paoli:</b>	2000*	4	7	0	0	0	11
	<b>2000 Med. Val.</b>	<b>\$67,500</b>					
	2017*	0	26	1	1	1	29
	<b>2017 Med. Val.</b>	<b>\$82,500</b>					
	<b>2020</b>	<b>\$84,000</b>					
	<b>2025</b>	<b>\$88,600</b>					
<b>Balance of County**:</b>	2000*	22	47	16	9	2	96
	<b>2000 Med. Val.</b>	<b>\$77,660</b>					
	2017*	15	51	22	22	177	287
	<b>2017 Med. Val.</b>	<b>\$212,000</b>					
	<b>2020</b>	<b>\$214,400</b>					
	<b>2025</b>	<b>\$222,100</b>					

\*Specified Data Used. 2017 Estimate subject to margin of error.

\*\*Includes Amherst CDP.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.



<b>TABLE 16</b>						
<b>GROSS RENT</b>						
<b>PHILLIPS COUNTY &amp; COMMUNITIES, COLORADO</b>						
<b>2000-2025</b>						
		<u>Less</u> <u>than \$300</u>	<u>\$300 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Total</u>
<b>Phillips County:</b>	2000*	62	170	66	16	<b>314</b>
	<b>2000 Median Rent</b>	<b>\$388</b>				
	2017*	49	60	179	179	<b>467</b>
	<b>2017 Median Rent</b>	<b>\$634</b>				
	<b>2020</b>	<b>\$650</b>				
	<b>2025</b>	<b>\$700</b>				
<b>Haxtun:</b>	2000*	23	35	14	4	<b>76</b>
	<b>2000 Median Rent</b>	<b>\$380</b>				
	2017*	8	24	26	17	<b>75</b>
	<b>2017 Median Rent</b>	<b>\$605</b>				
	<b>2020</b>	<b>\$615</b>				
	<b>2025</b>	<b>\$655</b>				
<b>Holyoke:</b>	2000*	33	119	43	12	<b>207</b>
	<b>2000 Median Rent</b>	<b>\$392</b>				
	2017*	23	22	115	128	<b>288</b>
	<b>2017 Median Rent</b>	<b>\$670</b>				
	<b>2020</b>	<b>\$675</b>				
	<b>2025</b>	<b>\$715</b>				
<b>CONTINUED:</b>						

TABLE 16 (CONTINUED)

## GROSS RENT

## PHILLIPS COUNTY &amp; COMMUNITIES, COLORADO

2000-2025

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
<b>Paoli:</b>	2000*	0	0	0	0	<b>0</b>
	<b>2000 Median Rent</b>	<b>\$0</b>				
	2017*	0	0	1	0	<b>1</b>
	<b>2017 Median Rent</b>	<b>^</b>				
	<b>2020</b>	<b>^</b>				
	<b>2025</b>	<b>^</b>				
<b>Balance of County**:</b>	2000*	6	16	9	0	<b>31</b>
	<b>2000 Median Rent</b>	<b>\$415</b>				
	2017*	18	14	37	34	<b>103</b>
	<b>2017 Median Rent</b>	<b>\$605</b>				
	<b>2020</b>	<b>\$615</b>				
	<b>2025</b>	<b>\$645</b>				

\*Specified Data Used. 2017 Estimate subject to margin of error.

\*\*Includes Amherst CDP.

^Not enough/too few sample observations available.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 17  
TRAVEL TIME TO WORK  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
2017\***

	<b>9 Minutes or Less</b>	<b>10-19 Minutes</b>	<b>20-29 Minutes</b>	<b>30-39 Minutes</b>	<b>40 Minutes or More</b>
<b>Phillips County:</b>	1,034	452	169	112	239
<b>Haxtun:</b>	168	64	35	40	57
<b>Holyoke:</b>	664	251	100	51	105
<b>Paoli:</b>	3	3	0	3	2
<b>Balance of County**:</b>	199	134	34	18	75

\*Subject to Margin of Error.

\*\*Includes Amherst CDP.

Source: 2013-2017 American Community Survey.

**TABLE 18**  
**ALL TRANSACTIONS**  
**HOUSE PRICE INDEX**  
**PHILLIPS COUNTY, COLORADO**  
**2000-2018**

<u>Year</u>	<u>House Price Index</u>
2000	100.00
2001	103.06
2002	106.94
2003	108.47
2004	115.44
2005	112.79
2006	120.75
2007	121.31
2008	119.61
2009	123.73
2010	118.69
2011	118.47
2012	124.62
2013	128.76
2014	116.72
2015	134.89
2016	144.08
2017	148.93
<u>2018</u>	<u>173.12</u>
<b>Change (2000-2018)</b>	<b>+73.12 (+73.12%)</b>

NOTE: Index 2000 = 100.00

Source: U.S. Bureau of Economic Analysis – FRED,  
 Federal Reserve Bank of St. Louis, 2019.

**TABLE 19**  
**CONDITIONS SURVEY – HOUSING STRUCTURES**  
**PHILLIPS COUNTY COMMUNITIES, COLORADO**  
**2020**

	<b>PHILLIPS COUNTY</b>	
	<b><u>(TOTAL)</u></b>	<b><u>HAXTUN</u></b>
Super	26	1
Above Average	111	20
Average	1,053	257
Fair	444	112
<u>Poor</u>	<u>105</u>	<u>28</u>
<b>Total</b>	<b>1,739</b>	<b>418</b>
	<b><u>HOLYOKE</u></b>	<b><u>PAOLI</u></b>
Super	1	0
Above Average	40	1
Average	500	9
Fair	228	12
<u>Poor</u>	<u>28</u>	<u>3</u>
<b>Total</b>	<b>797</b>	<b>25</b>
	<b><u>BALANCE OF COUNTY</u></b>	
Super	24	
Above Average	50	
Average	287	
Fair	92	
<u>Poor</u>	<u>46</u>	
<b>Total</b>	<b>499</b>	

Source: Phillips County Assessor, 2019.

**TABLE 20**  
**ESTIMATED HOUSING UNIT TARGET DEMAND\***  
**PHILLIPS COUNTY & COMMUNITIES, COLORADO**  
**2025**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Phillips County:</b>	<b>57</b>	<b>32</b>	<b>89</b>	<b>\$18.5</b>
Haxtun:	9	8	17	\$3.1
Holyoke**:	26	22	48	\$8.6
Paoli:	1	2	3	\$0.6
Balance of County:	21	0	21	\$6.2

\*Based upon new households, affordable housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for **local housing development capacity (35%)**.

\*\*Includes Downtown Housing Potential:  
 Holyoke: 6 Units; 2 Owner/4 Rental.

NOTE: Housing development activities in the County should include an estimated 54% new construction and 46% purchase-rehab/resale or re-rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 21**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**PHILLIPS COUNTY, COLORADO**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$14,350	\$16,400	\$18,450	\$20,450	\$22,100	\$23,750	\$25,400	\$27,000
<b>50% AMI</b>	\$23,850	\$27,250	\$30,650	\$34,050	\$36,800	\$39,500	\$42,250	\$44,950
<b>60% AMI</b>	\$28,620	\$32,700	\$36,780	\$40,860	\$44,160	\$47,400	\$50,700	\$53,940
<b>80% AMI</b>	\$38,150	\$43,600	\$49,050	\$54,500	\$58,900	\$63,250	\$67,600	\$71,950
<b>100%AMI</b>	\$47,700	\$54,500	\$61,300	\$68,100	\$73,600	\$79,000	\$84,500	\$89,900
<b>125%AMI</b>	\$59,625	\$68,125	\$76,625	\$85,125	\$92,000	\$98,750	\$105,625	\$112,375

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

**TABLE 22**  
**ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR**  
**PHILLIPS COUNTY/CITY OF HOLYOKE, COLORADO**  
**2025**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Units</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>		
<u>Phillips County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>		
<b>Owner*:</b>	0	5	7	19	26	<b>57</b>	<b>36</b>
<b>Rental**:</b>	0	12	14	6	0	<b>32</b>	<b>17</b>
<b><u>Holyoke:</u></b>							
<b>Owner:</b>	0	3	5	10	8	<b>26</b>	<b>18</b>
<b>Rental:</b>	0	8	10	4	0	<b>22</b>	<b>12</b>

\*Estimated 35 units New Construction; Estimated 22 units Purchase/Rehab/Resale.

\*\*Estimated 13 units New Construction; Estimated 19 units Purchase/Rehab/Rerent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 23**  
**ESTIMATED HOUSING UNIT**  
**REHABILITATION / DEMOLITION TARGET DEMAND**  
**PHILLIPS COUNTY COMMUNITIES, COLORADO**  
**2025**

	<u># Rehabilitated / Est. Cost (Millions)*^</u>	<u>Demolition</u>
<b>Phillips County:</b>	<b>164 / \$5.45</b>	<b>78</b>
Haxtun:	34 / \$1.1	20
Holyoke:	60 / \$2.0	25
Paoli:	16 / \$0.55	4
Balance of County:	54 / \$1.8	29

\*Based upon Phillips County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.



**TABLE 24  
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI  
PHILLIPS COUNTY, COLORADO  
2025**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	2	6	10	<b>18</b>	<b>6</b>
<b>Family</b>	0	3	4	12	16	<b>35</b>	<b>30</b>
<b>Special</b>							
<b>Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>5</b>	<b>7</b>	<b>19</b>	<b>26</b>	<b>57</b>	<b>36</b>
<b>RENTAL</b>							
<b>UNITS*</b>							
<b>Elderly (55+)</b>	0	4	6	2	0	<b>12</b>	<b>2</b>
<b>Family</b>	0	6	7	4	0	<b>17</b>	<b>15</b>
<b>Special</b>							
<b>Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>12</b>	<b>14</b>	<b>6</b>	<b>0</b>	<b>32</b>	<b>17</b>
<b>Totals</b>	<b>0</b>	<b>17</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>89</b>	<b>53</b>

\* Includes lease- or credit-to-own units.  
<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.  
 Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.  
 Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 25  
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI  
PHILLIPS COUNTY, COLORADO  
2025**

<b>PRICE – PURCHASE COST (Area Median Income)</b>							<b>Work Force</b>
<b>OWNER UNITS</b>	<b>(0%-30%) \$66,500*</b>	<b>(31%-60%) \$115,500*</b>	<b>(61%-80%) \$155,500*</b>	<b>(81%-125%) \$225,500*</b>	<b>(126%+) \$325,500*+</b>	<b>Totals</b>	<b>\$250,500*</b>
1 Bedroom <sup>1</sup>	0	0	0	0	0	0	0
2 Bedroom <sup>1</sup>	0	2	3	4	6	15	4
3+ Bedroom	0	3	4	15	20	42	32
<b>Totals</b>	<b>0</b>	<b>5</b>	<b>7</b>	<b>19</b>	<b>26</b>	<b>57</b>	<b>36</b>

<b>PRICE – RENT COST (Area Median Income)</b>							<b>Work Force</b>
<b>RENTAL UNITS</b>	<b>(0%-30%) \$385**</b>	<b>(31%-60%) \$635**</b>	<b>(61%-80%) \$800**</b>	<b>(81%-125%) \$965**</b>	<b>(126%+) \$1,150**+</b>	<b>Totals</b>	<b>\$855*</b>
1 Bedroom <sup>1</sup>	0	0	0	0	0	0	0
2 Bedroom <sup>1</sup>	0	8	8	2	0	18	5
3+ Bedroom	0	4	6	4	0	14	12
<b>Totals</b>	<b>0</b>	<b>12</b>	<b>14</b>	<b>6</b>	<b>0</b>	<b>32</b>	<b>17</b>

<sup>1</sup>Includes Downtown Housing Units.

\*Average Affordable Purchase Price (4PHH; 3-4 BDRM).

\*\*Average Affordable Monthly Net Rent (3PHH; 2-3BDRM).

Note: Housing demand includes both new construction and purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 26  
HOUSING NEED & AFFORDABILITY ANALYSIS  
PHILLIPS COUNTY, COLORADO  
2017 ESTIMATE**

Income Range	% of Median Income	% of Households in Each Range	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Total Balance	Owner Balance	Renter Balance
\$0-\$9,999	20.0%	8.0%	135	\$0-\$34,999	127	\$0-\$199	81	208	+73	+71	+2
\$10,000-\$19,999	39.9%	7.7%	130	\$35K-\$69,999	130	\$200-\$399	69	199	+69	+58	+11
\$20,000-\$34,999	69.9%	17.7%	300	\$70K-\$124,999	293	\$400-\$699	215	508	+208	+74	+134
\$35,000-\$49,999	99.8%	16.6%	282	\$125K-\$174,999	164	\$700-\$999	108	272	-10	-9	-1
\$50,000-\$74,999	149.8%	20.5%	348	\$175K-\$249,999	195	\$1,000-\$1,499	70	265	-83	-77	-6
\$75,000-\$99,999	199.7%	12.2%	207	\$250K-\$399,999	138	\$1,500-\$1,999	0	138	-69	-15	-54
\$100,000-\$149,999	299.5%	11.3%	191	\$400K-\$499,999	45	\$2,000-\$2,999	1	46	-145	-83	-62
\$150,000+	Over 299.5%	6.1%	103	\$500,000 Or More	60	\$3,000 Or More	0	60	-43	-19	-24
<b>Totals:</b>	<b>\$50,076</b>	<b>100.0%</b>	<b>1,696</b>		<b>1,152</b>		<b>544</b>	<b>1,696</b>	<b>+0</b>	<b>+0</b>	<b>+0</b>

Source: 2013-2017 American Community Survey.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 27  
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS  
PHILLIPS COUNTY & COMMUNITIES, COLORADO  
OCTOBER/NOVEMBER, 2019**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Haxtun Manor 136 South Miller Avenue Haxtun, CO 80731 970-774-7251	1969	1-Bd: 18 3-Bd: 2 4-Bd: 2	HUD Public Housing	\$50-\$446 30% Income	100%	Y (4)
Villa East 201 East Raymond Street Haxtun, CO 80731 970-774-7251	1982	2-Bd: 10	USDA-RD	\$300-\$425 30% Income	100%	Y (3)
Sunset View 235 West Johnson Street Holyoke, CO 80734 970-854-2289	1977	1-Bd: 12	HUD Section 8	\$25-\$510 30% Income	100%	Y (12)*
Sunset View Homes 330 West Kellogg Street Holyoke, CO 80734 970-854-2289	1973	1-Bd: 29 2-Bd: 1	HUD Public Housing	\$25-\$510 30% Income	100%	Y (12)*
<b><u>Nursing/Assisted Living Facilities</u></b>						
Carriage House Assisted Living 816 South Interocean Avenue Holyoke, CO 80734 970-854-5180 – Julie Kotch		32 Beds	Assisted Living	N/A	N/A	Y
Regent Park Nursing & Rehab 816 South Interocean Avenue Holyoke, CO 80734 970-854-2251 – Julie Kotch		51 Beds	Skilled Nursing	N/A	86%	Y

N/A = Not Available/Information Not Disclosed.

\*Same waiting list.

Source: Property Managers, 2019.

Hanna:Keelan Associates, P.C., 2019.