Final Report

Park County Housing Needs Assessment

Part of the Upper Arkansas Area Council of Governments Housing Needs Assessment

The Economics of Land Use

Prepared for:
Upper Arkansas Area Council of Governments
Park County

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EPS #183036

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1. Background and Purpose

This regional Housing Needs Assessment was prepared by Economic & Planning Systems (EPS) for the Upper Arkansas Area Council of Governments in partnership with Custer County, Fremont County, and Park County. The purpose of this report is to:

- Document the economic and demographic conditions that contribute to housing issues;
- Evaluate the housing market to document housing costs compared to incomes, and identify market trends that will continue to affect housing affordability;
- Identify local factors in each county contributing to housing challenges and creating local opportunities;
- Recommend policies and strategies for each county that will have the greatest impact on addressing the identified housing issues.

Individual Housing Needs Assessments were completed for each county, and the three studies comprise the final report. Each document shares an introductory and concluding chapter, along with an individualized assessment of demand factors, supply factors, and housing affordability affecting the community.

Project Overview

This report provides a targeted analysis of the local housing market and community context, which then informs recommendations of strategies and policies specific to the local context. This report is presented in four sections:

- **Demand Factors:** An analysis of the factors affecting demand for housing, including population and household characteristics and employment and wage trends. This chapter includes a summary of the outreach conducted as part of this study.
- **Supply Factors:** An analysis of the factors affecting the supply of housing, including an overview of existing housing stock and market trends for both ownership and rental housing.
- **Affordability Analysis:** An analysis of housing affordability for both rental and ownership housing, that evaluates the cost of housing relative to local household income.
- **Tools and Strategies:** A summary of the local factors that affect the market and need for housing, which serve as the context for the selected tools for implementation. The tools and strategies have been tailored for each county, based on the local context and relative need.

It is important to note that the recommendations are intended to expand the approach within the local communities, and may be most effective if implemented over time. Regarding next steps, it is recommended that elected officials, community stakeholders, and local staff members prioritize actions based on the degree of support. Creating effective housing strategies requires community-wide support, which can be developed incrementally. The goal of these documents is to broaden the awareness of the need, increase the understanding of the options available to address the need, and equip communities to adopt actions to solve problems before the need becomes severe. Based on the experience of other communities in Colorado, there is an incremental nature to multifaceted housing programs and some of the most successful communities have built their programs over time, one program at a time.

Regional and Housing Context

Park, Fremont, and Custer Counties—the three geographies that are the focus of this study—have distinct contexts and each manifest housing needs in different ways.

- Custer County, given its natural beauty and proximity to the Sangre de Cristo Range, is a natural destination for residents seeking homes close to the mountains, many of whom are second home owners. Their impacts can be challenging as they put pressure on the housing supply and yet are only present to contribute to the economy during certain times of the year. Additionally, as a retirement destination the county has an aging population. The area faces challenges in attracting and retaining new workers that are exacerbated by housing challenges. To address these challenges, new development that is targeted to the local workforce should be the focus within municipal boundaries where infrastructure is available and scaled costs can be achieved.
- Fremont County has the largest employment and population base of the three areas. The area has experienced slow growth in both population and housing, with an extended period of slow/no new housing development. Fremont County has recently expanded its employment base and is also attracting a large share of retirees, given the value presented by the local housing market. As a result of this pressure, housing costs in the area have risen dramatically in the recent past, and households relying on local wage levels are finding fewer and fewer options (particularly renters). Within this backdrop of increasing costs, decreased quality of housing has become a more frequently cited problem. Financial challenges are a barrier to new housing development; however, there are a number of local opportunities—including labor force availability, land availability, and partnerships—that should be utilized to address housing challenges.

- Park County has the largest area of the three counties, a characteristic that creates distinct needs and opportunities across the various submarkets of the county. The Bailey area is facing challenges related to the Denver Metro area real estate and employment market, while the Fairplay and Alma area is facing issues related to its proximity to Summit County. Commuting plays a large role throughout the county, and so the needs of local residents are often distinct from the needs of local employees. Because housing availability and affordability are challenging in nearly all submarkets of the county, local wage-earners (those employed within Park County) are particularly challenged. There are strong local opportunities for both partnerships and policy changes to address housing issues, particularly for local employees.

Although each of the three counties is unique, there are also commonalities among the communities. For example, the role of housing as a basis for economic development is central to all three areas, as well as the need to alleviate pressure on the market, providing greater breadth of housing opportunity, housing quality, and ultimately stabilizing costs.

Why Focus on Housing?

Housing provides shelter, safety, and security; the availability of safe, quality, affordable housing is critical for all populations. In addition, provision of housing for everyone in a community has ripple effects throughout an economy. When there is sufficient and appropriate housing available, businesses can attract and retain employees, the region can support new businesses, and the economy is able to grow and develop. Additionally, when employees at all wage levels can afford housing in the community the area is able to successfully provide other services such as education, healthcare, childcare, and recreation. A strong housing context benefits existing residents and employees, future residents and employees, the local economy, and overall growth and success of the area.

Affordability Defined

Affordable housing generally refers to housing that costs a household no more than 30 percent of its income. "Affordable housing" can also be used as a specific term to refer to an official program and/or use of funds for housing, often for a targeted population or income bracket. Affordability is specified in terms of the Area Median Income (AMI), which represents the income level at which half the households in the community earn below and half the households in the community earn above. For example, housing affordable to a household at 100 percent AMI would mean that a household earning exactly the Area Median Income spends no more than 30 percent of that income on housing. A variety of terms are often used in relation to affordable housing. The most common terms are defined below.

Area Median Income (AMI): Households are categorized by income as a percent of the area median.

Cost Burden: A household that spends over 30 percent of income on housing is considered to be cost-burdened.

Affordable Housing: A general term for housing that is "affordable" to a given household (i.e. less than 30 percent of income is spent on housing costs).

Very Low Income Housing: Housing that is affordable to households earning between 30 percent and 50 percent of AMI.

Low Income Housing: Housing that is affordable to households earning between 50 percent and 80 percent of AMI.

Workforce Housing: Housing that is affordable to households earning between 80 percent and 100 percent of AMI.

Attainable Housing: Housing that is affordable to households earning more than 100 percent of AMI.

How to Use this Document

This document is intended to be a guide for the community, housing developers, elected and appointed officials, staff from public agencies, and other community advocates. This is both a needs assessment and a framework for action; it identifies needs and sets a direction for implementing goals and objectives related to housing. Implementation of this plan requires the joint participation and coordination of multiple partners, including towns, cities, counties, utility and other infrastructure providers, the development community, and the communities at large. Specific applications for these groups include:

- **Community Members –** The goals and objectives presented here cannot happen without the support of the broader community. Stakeholders should ensure frequent communication with the community at large, articulating the priorities, goals, and objectives outlined to create an understanding of what types of housing are needed and can be expected over time. This dialogue should also address feasibility and readiness as it relates to setting priorities.
- **Developers –** Many of the action items of this strategy will fall to developers to execute. The process of 'going vertical' with a housing project requires a developer to gauge risk, underwrite accordingly, construct, and then sell or manage the ongoing operations. This document should be used to help guide this process, informing decisions throughout such that the end product achieves the desired community housing goals.
- **Elected and Appointed Officials –** One of the challenges with housing, and affordable housing in particular, is integrating the prioritized principles across multiple categories of decision making. Land use policy, infrastructure funding opportunities and priorities, public finance approvals, land acquisition and assemblage, and partnership formation are several examples that tend to be completed in isolation of broader community objectives. Ideally, however, these will be completed within the framework of adopted priorities related to housing. An integrated approach has the potential to achieve a more effective and longer lasting impact on the community.
- **Public Agency Staff –** An important opportunity for staff from cities, towns, counties, and other agencies and entities is to integrate the direction identified in this document into the day-to-day planning of projects and decision making. Ensuring the integration of these priorities across multidisciplinary entities will be critical to the long term success of affordable housing development.

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2. Demand Factors

This chapter provides an economic and demographic overview of Park County, Colorado, focusing on population and household characteristics, economic conditions, and feedback from outreach efforts including a resident household survey and a series of focus groups. These data form the baseline for the "demand factors" of housing need - determining community need, quantifying housing issues and preferences, and identifying priority action areas.

Population Characteristics

Population and Households

Park County had a 2018 population of 17,475, an increase of 2,950 residents since 2000. Growth trends have varied over this time, particularly within the towns of Alma and Fairplay, as shown in **Table 1.** From 2000 to 2010 the county added 1,680 residents, representing 1.1 percent annual growth. Alma and Fairplay grew faster than other areas of the county over this time, with annual growth of 3.3 to 3.4 percent compared to 1.0 percent in the unincorporated county. From 2010 to 2018 growth slowed, particularly in the towns; the county overall grew by a total of 1,270 residents, or 0.9 percent annual growth. Approximately 90 percent of this growth, or 1,210 residents, took place in unincorporated areas of the county. The unincorporated county remained consistent at 1.0 percent annual growth, while growth slowed much more in the towns, with 0.8 percent annual population growth over this time.

Table 1. Park County Population Growth, 2000 to 2018

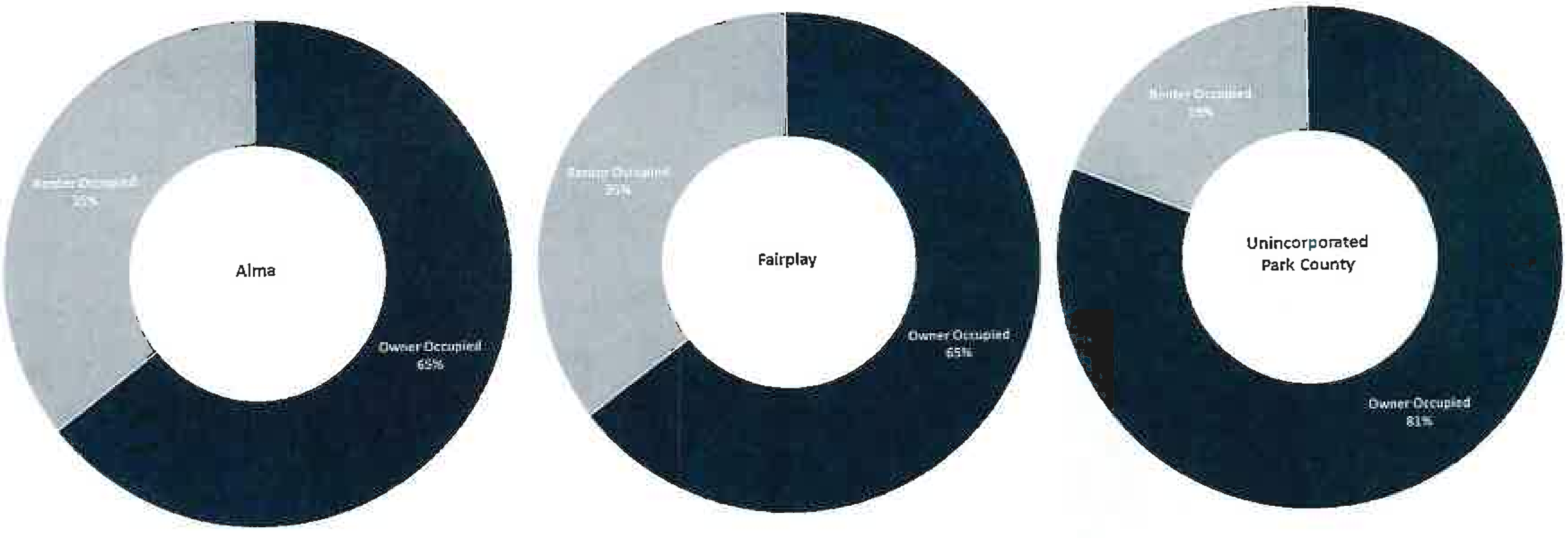
Description	2000	2010	2018	2000-2010			2010-2018		
				Total	Ann. #	Ann. %	Total	Ann. #	Ann. %
Population									
Alma	194	270	287	76	8	3.4%	17	2	0.8%
Fairplay	490	679	721	189	19	3.3%	42	5	0.8%
Unincorp. Park County	13,839	15,257	16,467	1,418	142	1.0%	1,210	151	1.0%
Park County Total	**14,523**	**16,206**	**17,475**	**1,683**	**168**	**1.1%**	**1,269**	**159**	**0.9%**
Households									
Alma	96	137	147	41	4	3.6%	10	1	0.9%
Fairplay	208	297	318	89	9	3.6%	21	3	0.9%
Unincorp. Park County	5,590	6,740	7,328	1,150	115	1.9%	588	74	1.1%
Park County Total	**5,894**	**7,174**	**7,793**	**1,280**	**128**	**2.0%**	**619**	**77**	**1.0%**

Source: ESRI; Economic & Planning Systems

There were 7,793 households in Park County in 2018, an increase of 1,900 households since 2000. While overall population growth in the county has been relatively steady since 2000, household growth was faster from 2000 to 2010 than in recent years. Approximately two-thirds of household growth occurred between 2000 and 2010, with one-third occurring since 2010. The growth rate was 2.0 percent annually in the early decade, and from 2010 to 2018 growth slowed to 1.0 percent annually.

Growth trends indicate that new households are likely smaller than they have been previously. Park County currently has a lower average household size than the state, at 2.23 persons per household compared to 2.52. This figure for the county has decreased from an average of 2.45 persons in 2000, while statewide this number has only decreased from 2.53 countywide, 80 percent of households own their homes while 20 percent rent. This is a much higher rate of ownership than the state as a whole, where 64 percent of households own and 36 percent rent. Tenure trends vary within the county, as shown in **Figure 1**. The proportion of renters is much higher in the towns of Alma and Fairplay, both at 35 percent, while in the unincorporated county only 19 percent of households rent their homes.

Figure 1. Housing Tenure, 2018



Source:ESRI; Economic & Planning Systems

Source:ESRI; Economic & Planning Systems

Source:ESRI; Economic & Planning Systems

Housing tenure often fluctuates relative to broader economic conditions, a trend seen particularly in the towns of Alma and Fairplay. In these areas, owner-occupied homes decreased from between 75 and 76 percent in 2000 to 53 to 56 percent in 2010, consistent with the timing of the Great Recession. Between 2010 and 2018, as economic recovery took place, homeownership rates increased up to 65 percent in both towns, as shown in **Table 2.** The unincorporated areas of the county experienced a smaller decrease in owner households over this time, decreasing from 88 percent in 2000 to 81 percent in 2018.

Table 2. Housing Tenure, 2000-2018

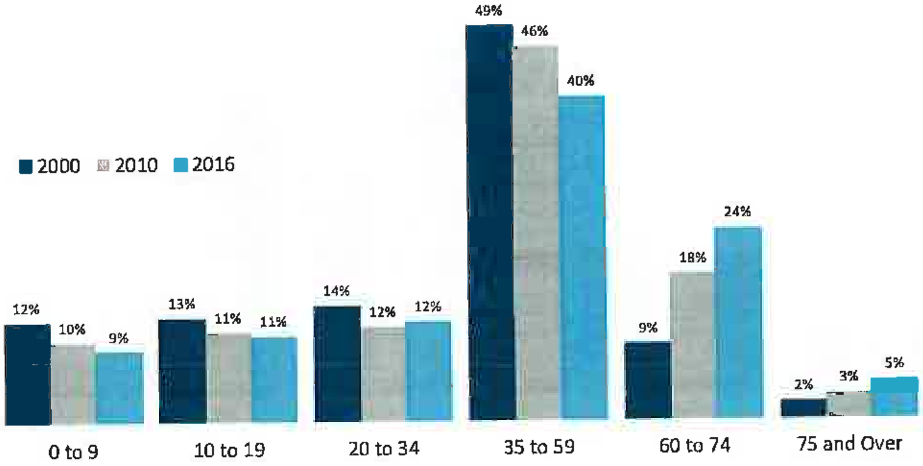
Description	2000	2010	2018
Park County			
Owner-Occupied	88%	85%	80%
Renter Occupied	12%	15%	20%
Alma			
Owner-Occupied	75%	53%	65%
Renter Occupied	25%	47%	35%
Fairplay			
Owner-Occupied	76%	56%	65%
Renter Occupied	24%	44%	35%
Unincorporated County			
Owner-Occupied	88%	86%	81%
Renter Occupied	12%	14%	19%

Source: ESRI; Economic & Planning Systems

Aging Population

The median age in Park County (50 years) is substantially higher than Colorado as a whole (36 years). Population growth since 2000 has been most significant in residents aged 60 to 74 years, with this group now accounting for 24 percent of the population compared to 9 percent in 2000, as shown in **Figure 2**. Over this time there has been a decrease in the population share of all residents younger than 60 years. The population under 20 decreased from 25 percent of the population in 2000 to 20 percent in 2018; the population 20 to 34 decreased from 14 percent to 12 percent; and the population aged 35 to 59 (often the core workforce) decreased from 49 percent of the population in 2000 to 40 percent in 2016.

Figure 2. Population by Age



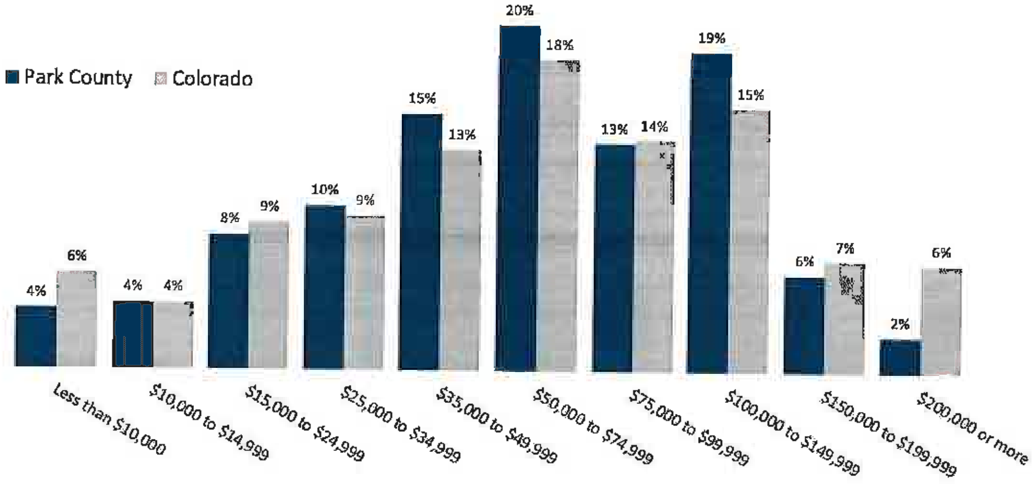
Source: Colorado Department of Local Affairs; Economic & Planning Systems

Income and Employment

Household Income

The median household income in Park County is $61,700, relatively consistent with the statewide median of $62,520. The largest income cohorts in Park County are households earning $50,000 to $74,999 (20 percent of households) and $100,000 to $149,999 (19 percent), shown in **Figure 3.** The county has a similar income distribution to the state, with the largest differences being a slightly higher proportion of households earning $100,000 to $150,000 (19 percent compared to 15 percent statewide), and a lower proportion of households earning $200,000 or more (2 percent of households, compared to 6 percent statewide).

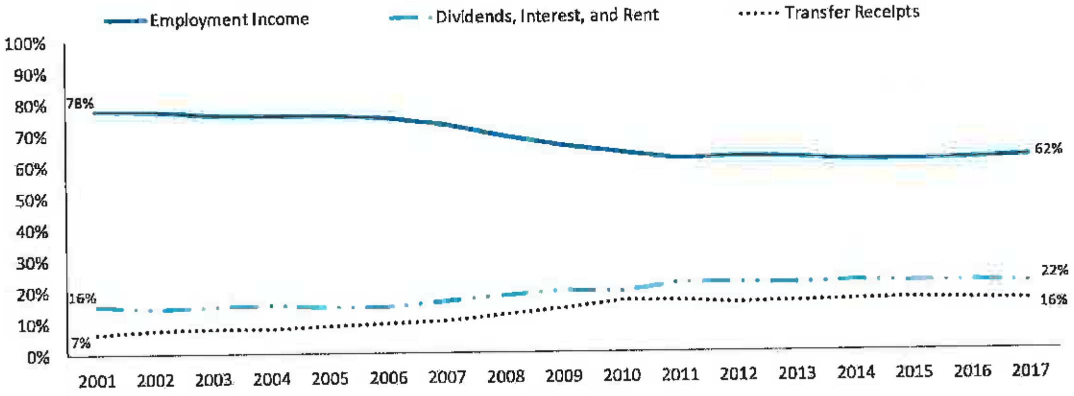
Figure 3. Households by Income



Source: US Census; Economic & Planning Systems

Household income is earned from a variety of sources, and the composition of these income sources provides additional community context. As shown in **Figure 4**, in 2017 62 percent of income in Park County came from employment, a decrease from 78 percent of income in 2001. Transfer Receipts (including government transfers such as Social Security, which often indicates an older population) have increased to 16 percent of income, up from 7 percent in 2001. Income derived from dividends, interest, and rent increased from 16 percent to 22 percent over this time. Together with the aging of the population, these changes in income composition indicate a decrease in the working and/or working-age population, alongside an increase in retirees and residents moving into the county with external income sources (e.g. investment income).

Figure 4. Income by Source, 2001-2017



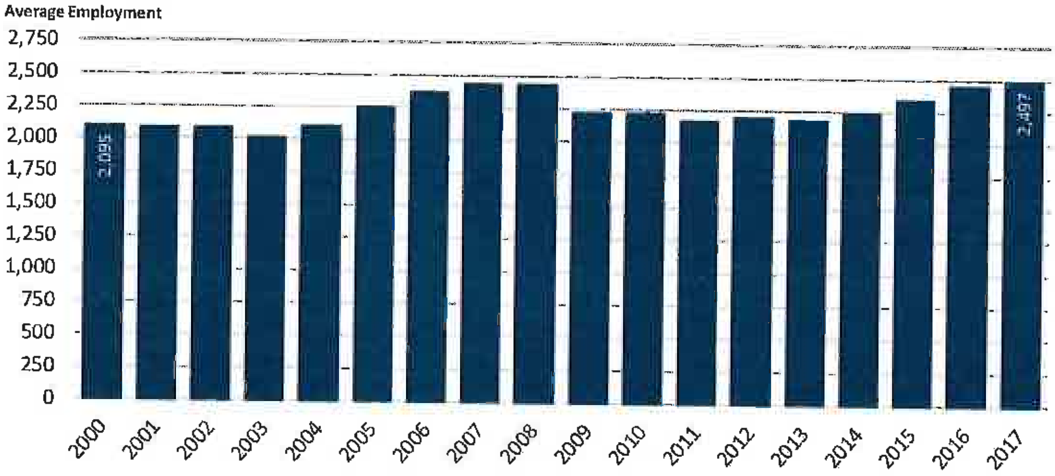
Source: Bureau of Economic Analysis; Economic & Planning Systems

Employment

Total employment is comprised of two categories - "wage and salary" employment, meaning someone works for an employer who provides them a paycheck, and "proprietor" employment, meaning the person works for themselves (e.g. works independently, often generating income from commissions). Proprietors make up 54 percent of total employment in Park County, while wage and salary jobs make up 46 percent. These proportions have remained relatively consistent since 2001. Park County has a much larger proportion of proprietors than Colorado overall, where proprietors make up 26 percent of total employment while wage and salary jobs account for 74 percent.

There were 2,500 wage and salary jobs in Park County in 2017; employment trends in the county are consistent with broader economic trends, as shown in **Figure 5**. Average wage and salary employment increased from 2,100 jobs in 2000 to 2,440 jobs in 2008, a 16 percent increase in employment. During the Great Recession employment decreased, reaching a low of 2,180 in 2013 – a 10 percent decrease over 2008 employment (although still higher than 2000 levels). Since 2013 employment has rebounded and surpassed pre-recession levels, reaching a high of 2,500 jobs in 2017, a 14 percent total increase over 2013 employment, or 3.4 percent annual employment growth over this time.

Figure 5. Average Wage and Salary Employment, 2000-2017



Source: BLS 2nd Quarter, Economic & Planning Systems

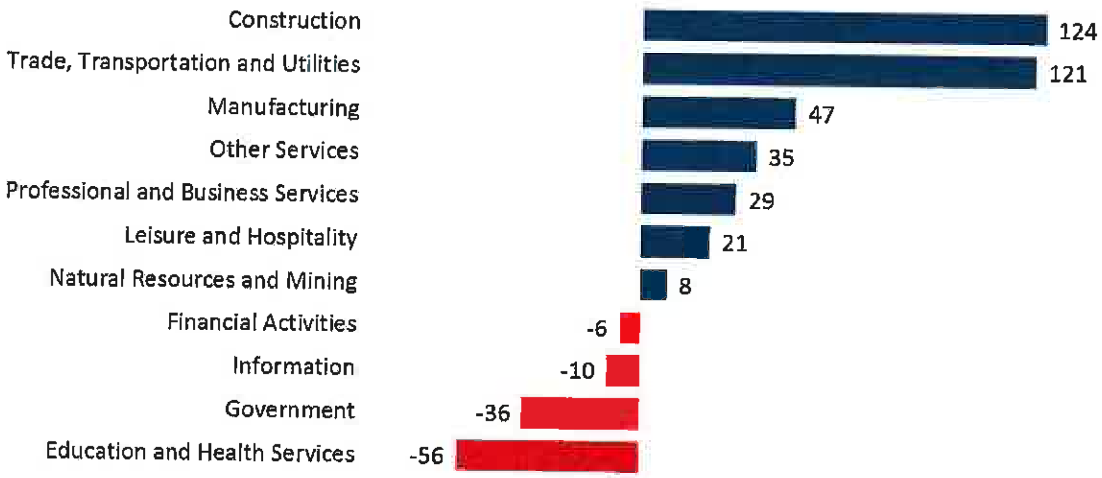
Of the county's wage and salary employment, Education and Health Services, Trade, Transportation and Utilities, and Government are the largest sectors, each accounting for 17 percent of jobs, as shown in **Figure 6**. Leisure and Hospitality and Construction are the county's next largest employment sectors, at 13 percent of jobs each.

Figure 6. Top Employment Sectors, 2017

Source: Bureau of Labor Statistics; Economic & Planning Systems

Between 2010 and 2017 the county added a total of 270 jobs, or 1.7 percent annual job growth over this time. As shown in **Figure 7**, the Construction sector experienced the largest growth over this time, adding 124 jobs, followed closely by Trade, Transportation & Utilities, which added 121 jobs. These two sectors together accounted for 90 percent of total employment growth in the county over this time. Four sectors experienced a decrease in employment from 2010 to 2017. The largest decreases were in Education & Health Services, which decreased by 56 jobs, and Government, which decreased by 36 jobs.

Figure 7. Employment Change by Industry, 2010-2017



Source: Bureau of Labor Statistics; Economic & Planning Systems

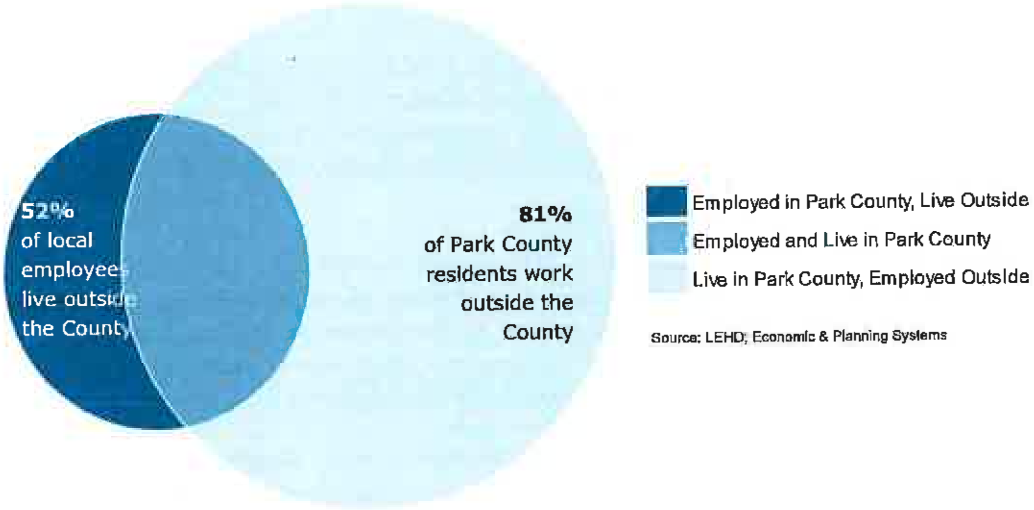
The average annual wage across all sectors (excluding proprietors) in 2017 was $34,840, or $16.75 per hour. Average wages increased from $28,100 ($13.50 per hour) in 2010, representing 3.1 percent annual wage growth. The highest wages in the county are paid in the Information sector, at $66,900 annually; the lowest average wages are in Leisure & Hospitality, at $14,200 annually.

Wages in the Leisure & Hospitality sector have seen the greatest fluctuation since 2000. Average wages decreased from $13,260 in 2000 to $9,540 in 2010, an annual decrease of 3.2 percent, and then subsequently grew by 5.9 percent annually from 2010 to 2017, increasing from $9,540 to $14,200. Professional & Business Services and Financial Activities also saw significant wage growth from 2010 to 2017, with 5.4 percent annual growth in both sectors. Over this time average wages in Professional and Business Services increased from $38,400 to $55,560, while Financial Activities increased from $31,950 to $46,250.

Commuting

There is significant outflow of Park County residents to other employment locations, with 81 percent of residents commuting out of the county for work, as shown in **Figure 8.** Denver accounts for 14 percent of out-commuting; Lakewood and Colorado Springs account for 7 and 6 percent, respectively. Just over half (52 percent) of employees in Park County commute in from other areas, however the home location of these employees is not as concentrated as out-commuting. Denver is the largest single source of employees, accounting for 5 percent of in-commuting. More detailed commuting data by subarea within the county is presented in the resident household survey findings.

Figure 8. Commuting Patterns



Source: LEHD; Economic & Planning Systems

Outreach

In addition to data collection and analysis, a number of outreach activities were conducted throughout this study to gather feedback directly from community members affected by housing issues. This outreach had two main components:

- **Resident Household Survey:** A paper and web survey of area residents, designed to better understand housing issues, needs, and preferences throughout the county.
- **Focus Groups:** A series of in-person focus groups to hear directly from those facing housing issues.

Resident Household Survey

A resident household survey was conducted to collect data on various aspects of housing demand, including the interrelated factors of income, housing affordability, resident opinions and desires, and the commuting decision process. Results from this survey effort provide data to help inform policy decisions on housing in the county.

A total of 4,000 surveys were mailed out to Park County residents; 634 responses were received, a 17.2 percent response rate. An additional 34 responses were collected through an open link survey (advertised by the County and towns and open to anyone to respond). Results were weighted to match county statistics on the basis of age of householder, housing tenure, and school district of residence.

This section provides a summary of key findings from the survey. Findings regarding household characteristics, household income, housing cost, housing satisfaction, and housing preferences are summarized below; the full set of survey responses is included in **Appendix A.**

Respondent Characteristics

The Grant/Shawnee/Bailey area had the largest proportion of respondents (27 percent), followed closely by Crow Hill residents (26 percent), as shown in **Table 3.**

Table 3. Resident Survey: Responses by Location

Description	% of Total
Grant/Shawnee/Bailey	27%
Crow Hill	26%
Fairplay/Alma	20%
Hartsel/Antero Junction	8%
Guffey	6%
Other	5%
Jefferson/Kenosha Pass/Como/Red Hill	5%
Lake George	4%
Tarryall	1%
Total	**100%**

Source: RRC Associates; Economic & Planning Systems

Most respondents own their homes, with 82 percent owning, 16 percent renting, and 2 percent reporting another housing situation, as shown in **Table 4.** Homeownership is highest among residents age 65 to 74 (94 percent) and lowest among those ages 18-34 (62 percent).

Table 4. Resident Survey: Tenure by Respondent Age

Description	Own	Rent	Other
Overall	**82%**	**16%**	**2%**
18-34	62%	28%	10%
35-44	80%	20%	0%
45-54	84%	16%	0%
55-59	83%	14%	3%
60-64	75%	25%	0%
65-74	94%	6%	0%
75 & Up	76%	11%	14%

Source: RRC Associates; Economic & Planning Systems

The majority of respondents (94 percent) live in single family homes; this housing is more common for homeowners (97 percent) than renters (78 percent). Eleven percent of renters reported living in an apartment. Other types of housing included mobile homes, townhouses/duplexes, and a field for any other housing type; 3 percent of homeowners and 11 percent of renters reported living in these housing types.

Over half of respondent households are couples with no children at home. This characteristic is much higher for owners (54 percent of homeowners) than renters (37 percent of renters), as shown in **Table 5**. Only 20 percent of respondent households are couples with children at home, and 1 percent are single parents with children at home.

Table 5. Resident Survey: Household Type by Tenure

Description	Overall	Own	Rent/Other
Couple, no child(ren) at home	51%	54%	37%
Couple with child(ren) at home	20%	19%	23%
Adult living alone	18%	18%	18%
Immediate and extended family members	4%	4%	7%
Unrelated roommates	2%	2%	7%
Family members and unrelated roommates	2%	1%	6%
Single parent with child(ren) at home	1%	1%	0%
Other	1%	1%	2%
Total	**100%**	**100%**	**100%**

Source: RRC Associates; Economic & Planning Systems

Employment and Commuting

Overall, 59 percent of respondent households had at least one person working in the Denver metro area. The proximity of certain areas of the county to larger employment centers is reflected in commuting figures by area. Commuting to the Denver metro area is much higher in the Grant/Shawnee/Bailey area (91 percent) and Crow Hill (83 percent) than the countywide figure.

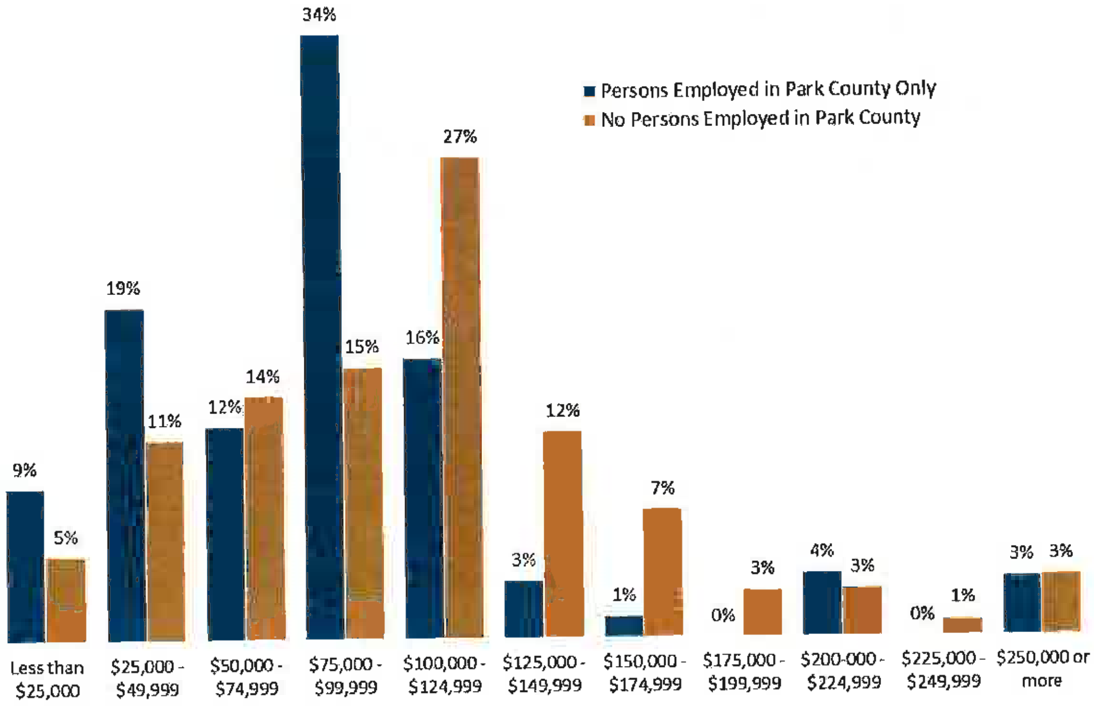
Commuting is also prevalent in the Alma-Fairplay area, as 52 percent of respondent households from this area have at least one person commuting into the Breckenridge area. In the Hartsel/Antero Junction area, 42 percent of households have someone working in the Buena Vista/Salida area. For the county as a whole, 5 percent of households have at least one member working in Colorado Springs. Because some households have multiple employees who can out-commute to communities in different locations, these commuting destinations may overlap.

While the figures above show concentrations of commuting from areas adjacent to employment centers, they confirm the federal data that suggest that 81 percent of residents out-commute. Notwithstanding the magnitude of commuting, 29 percent of households had one or more members who work within Park County. Within this group, approximately half (15 percent of all households) have workers only employed within Park County.

In comparing households with no person working in Park County to households with persons employed only in Park County, those employed outside of the county had the highest median household income, at $100,000. Households with persons employed only in Park County had a median household income of $80,000 (note that the local resident employees with lower incomes may not have responded at the same rate as higher income households, thus resulting in a higher median income than actually exists). The median household income for all respondents was $80,000; comparing this figure to the Census reported median household income of $61,700 indicates that lower-income households did not respond to the survey at the same rate as higher-income households.

The distribution of household income by employment location is shown in **Figure 9**. As shown, 73 percent of households with persons employed only in Park County earn less than $100,000 annually, while this figure is 45 percent for households with no persons employed in the county. This data illustrates the competitive advantage held by areas outside the county in attracting workers, and the imbalance in ability to pay for housing between locally employed residents and those employed outside of the county.

Figure 9. Resident Survey: Household Income by Employment Location



Respondents were asked to select reasons why they are willing to commute more than five miles; top responses included:

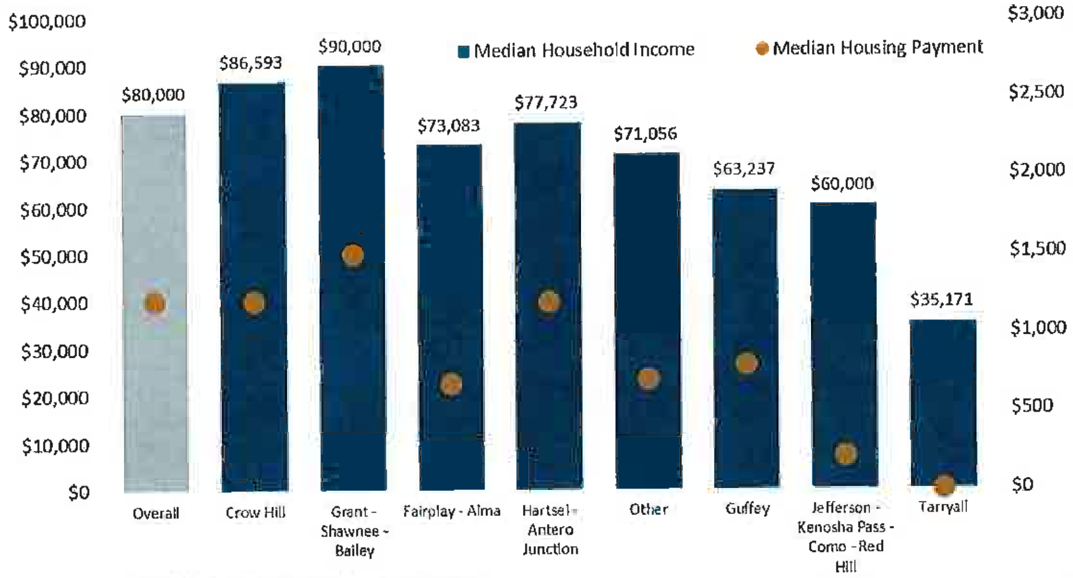
- Community character; prefer where I now live (44 percent)
  - This was most important for Guffey residents (60 percent) and Crow Hill residents (56 percent)
- Price of housing; cannot afford to live where I work (38 percent)
  - This was most important for Lake George residents (69 percent) and Fairplay/Alma residents (54 percent)
- Don't mind the commute (36 percent)
  - This was cited most frequently by Crow Hill residents (43 percent) and Grant/Shawnee/Bailey residents (41 percent)
- Like the climate where I live (altitude, weather) (34 percent)
  - This was most often noted by Grant/Shawnee/Bailey residents (43 percent) and Crow Hill residents (42 percent)
- Type of home I want is not available in community where I work (34 percent)
  - This was most important for Guffey residents (55 percent) and Crow Hill residents (35 percent)

Income and Cost Burden

Income and housing costs vary by area of the county. Residents of Grant/Shawnee/Bailey have the highest median household income, at $90,000 per year, followed closely by Crow Hill residents at $86,600 per year. Lowest reported incomes were in Tarryall, with a median household income of $35,200 per year. The overall median for all respondents was $80,000 per year.

Median incomes are shown in conjunction with median housing costs in in **Figure 10.** Twenty seven percent of respondents reported that they do not pay rent or mortgage or their mortgage is paid off. In Tarryall, this figure was 85 percent. Residents in Grant/Shawnee/Bailey reported the highest median monthly housing or rent payments of $1,500 per month. On the low end, excluding Tarryall and Lake George (where 49 percent of respondents do not pay rent or mortgage or have paid off their mortgage), median monthly payments in Hartsel/Antero Junction were $700 per month. The overall reported median housing cost was $1,200 per month.

Figure 10. Resident Survey: Median Household Income and Monthly Payment by Location

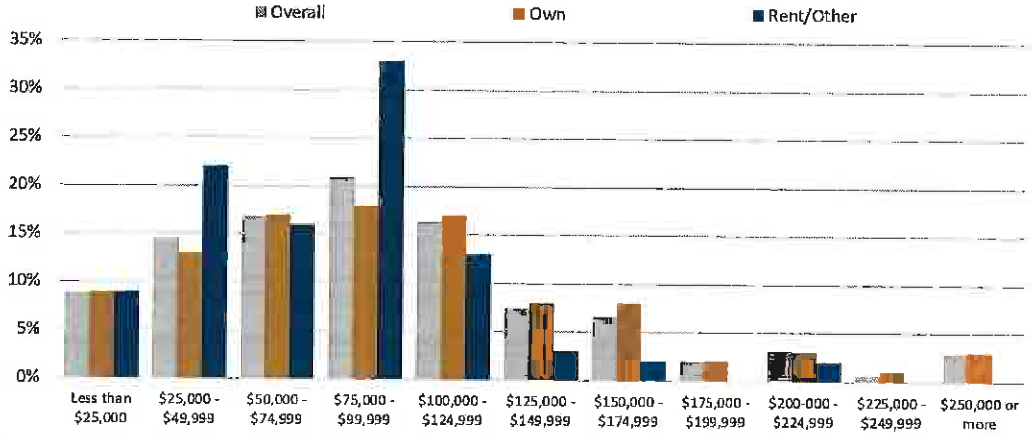


Source: RRC Associates; Economic & Planning Systems

The median monthly housing payment reported by renters was slightly higher than that of owners; $1,287 compared to $1,200. This 7 percent cost differential between renting and owning is an indicator of the significant expense of renting in the county and highlights the barriers that exist for new residents moving in. The average share of household income spent on rent or mortgage payments was 23 percent for owners and 25 percent for renters. Overall, 19 percent of respondents were cost burdened (spend 30 percent of income or more on housing); this figure is consistent for owners and renters.

As shown in **Figure 11**, household income also varied by tenure. Owners reported a median household income of $85,000, but an average income of $96,580; this discrepancy indicates the presence of some particularly high-income households that raise the average. Conversely, renters reported a median household income of $80,000 but an average of $73,780. While a smaller differential than owner households, this discrepancy indicates the presence of some particularly low-income households that reduce the average. While 42 percent of owner households had incomes over $100,000, this figure was only 20 percent for renter households. Thirty-one percent of renter households earn less than $50,000 per year, while this figure is only 22 percent for homeowners. The lower incomes of renter households, coupled with the higher costs of rental housing, provide a strong indication of the challenges for new residents to establishing a foothold in the area.

Figure 11. Resident Survey: Household Income by Tenure



Source: RRC Associates; Economic & Planning Systems

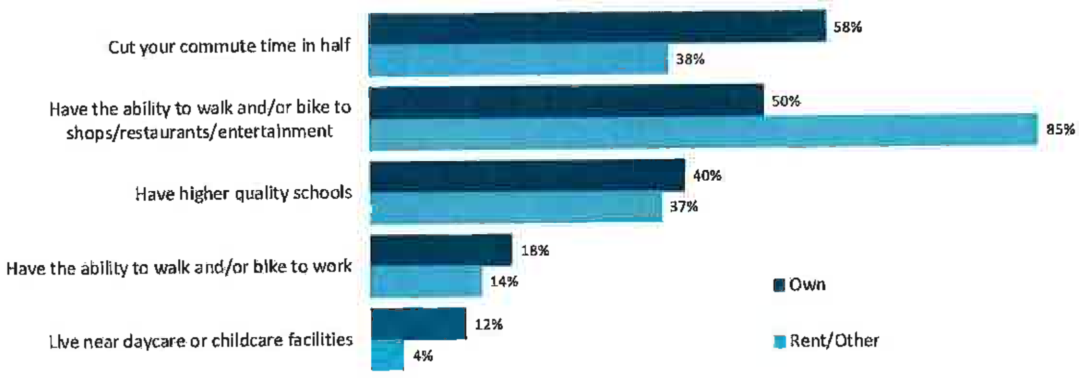
Housing Preferences

Respondents were asked about their satisfaction with their current housing, as well as their general housing preferences. Responses provide an indication of housing demand in the county, and how well the current inventory is meeting demand:

- Concerning their current housing, most respondents were "very satisfied" (55 percent) or "satisfied" (35 percent) with their housing, while 10 percent were not satisfied or very dissatisfied. Dissatisfaction was highest among residents age 18-34 (15 percent) and 35-44 (19 percent), while satisfaction was highest among older age cohorts.
- The leading reason for dissatisfaction with housing among both owners and renters was "too far from work" (23 percent of owners and 68 percent of renters). Seventy percent of renters cited "too expensive" as a reason for dissatisfaction, followed by "poor maintenance" (25 percent) and "high utility bills" (23 percent). Twenty three percent of owners cited both "poor maintenance" and "high utility bills" as reasons for dissatisfaction.
- In the next five years, 78 percent of owners said they want to stay in their current home, while only 40 percent of renters want to remain. Twenty three percent of renters are looking to move out of the area (17 percent of owners), while 37 percent are looking to move into a different home in the area (only 5 percent of owners).
- Among the respondents who want to move, 84 percent overall said they would like to buy a home. Among owners who want to move, 93 percent would like to buy a home while 7 percent would like to rent, while among renters only 67 percent would like to buy a home, and 33 percent would like to rent.

- The main reasons cited for wanting to rent were "I do not have a down payment" (35 percent), "housing I want and can afford is not available" (35 percent), and "can't qualify for a mortgage" (27 percent).
- Respondents looking to move were asked about the maximum price they would like for their new housing. Among those looking to purchase a home, the overall maximum price was $323,350; there was a large difference between homeowners ($351,890), who would accept a home price 65 percent higher than renters ($213,050). Among those looking to rent a home the differences were smaller. Overall, respondents would like rent not to exceed $1,230 per month; in this case current renters were willing to accept slightly higher rent levels ($1,247) than owners ($1,195).
- Respondents were asked to select categories for which they would be very likely to pay 20 percent more per month in housing costs. Results by housing tenure of respondents are shown in **Figure 12.** Overall, 61 percent of respondents identified "have the ability to walk and/or bike to shops/restaurants/entertainment." This was a much more common response among renters (85 percent) than owners (50 percent). While 52 percent of all respondents selected "cut your commute time in half," this was more common among owners (58 percent) than renters (38 percent). Responses were generally similar for "have higher quality schools" (39 percent of all respondents) and "have the ability to walk and/or bike to work" (17 percent of respondents). Only 10 percent of respondents selected "live near daycare or childcare facilities" – this is likely related to the population characteristics of the area, which has a large portion of the population without children at home.

Figure 12. Resident Survey: Categories for Which You Would Pay 20 Percent More

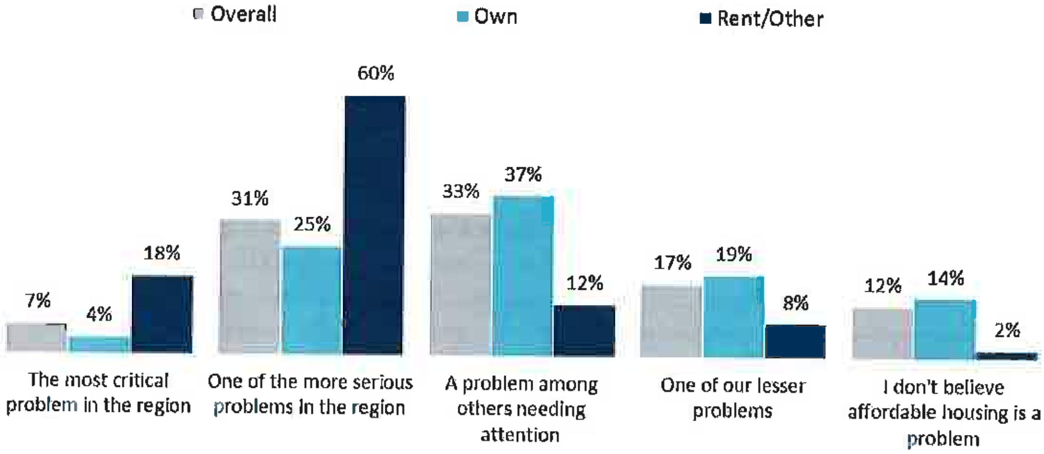


Source: RRC Associates; Economic & Planning Systems

Housing Policy

Thirty-one percent of respondents felt that the problem of finding affordable housing in Park County is one of the more serious problems in the region. This concern is higher among renters, with 78 percent feeling that it is one of the more serious or the most critical problem in the region, as shown in **Figure 13.**

Figure 13. Resident Survey: Degree of Housing Problem



Source: RRC Associates; Economic & Planning Systems

Respondents were asked if they would support the development of affordable housing through various taxes and financing methods. Most respondents were opposed to any new type of tax (property, sales, or other); however, renters were slightly more in favor of taxes than owners. Respondents were split in support of impact fees on new development, with 51 percent supporting this policy and 49 percent not supporting. Private donations was the only option that received meaningful support, with 68 percent of all respondents saying they would support this tool.

The survey asked respondents if they would support changes in zoning, such as allowing smaller lot sizes, to promote affordable housing. Overall, 51 percent said no, 21 percent said yes, and 28 percent were uncertain. Respondents in Lake George were most supportive of zoning changes, with 39 percent in support and 50 percent uncertain. In Fairplay and Alma 34 percent of respondents were in support and 33 percent were uncertain, and in Jefferson/Kenosha Pass/Como/Red Hill 27 percent were in support and 37 percent were uncertain. The most opposition to these changes was in Guffey (66 percent), Grant/Shawnee/Bailey (59 percent), and Crow Hill (58 percent).

Respondents were also asked about their preferences related to lot size and location of new development. A combination of smaller lots near town and large lots in rural areas received the most support, as shown in **Table 6**. Overall, 46 percent of respondents preferred this option; this support was higher among renters, with 53 percent indicating a preference for this approach.

Table 6. **Resident Survey: Development Policy**

As a General Matter of Policy, Would You Prefer: *(Select one only)*	Overall	Own	Rent/Other
Combination of smaller lot developments near town and large lot developments (20+ acres) in rural areas	46%	45%	53%
Continuation of the existing pattern of scattered small and large lot development	36%	37%	30%
Concentration of most development in or near town(s) on relatively small lots	18%	18%	17%
	100%	**100%**	**100%**

Source: RRC Associates; Economic & Planning Systems

Longevity

Residents were asked how long they've lived in the area and their current residence, and how long they plan on staying in the area. Results are summarized in **Table 7**. Overall, 10 percent of respondents have lived in the area for less than one year, while 50 percent have lived in the area for 10 years or longer. This longevity differs by tenure; 21 percent of renters have lived in Park County for less than one year, compared to 8 percent of homeowners. Thirty percent of renters have been in the area for 10 years or longer, compared to 56 percent of homeowners.

As would be expected, homeowners have generally been in their current residence longer than renters. Forty five percent of owners have been in their home for 10 years or longer, compared to 16 percent of renters. However, a greater proportion of renters (41 percent) have been in their current residence for between one and five years as compared to homeowners (34 percent). Twenty-eight percent of renters have lived in their current residence for less than one year, a figure that is only 9 percent for homeowners.

When asked how much longer they plan on living in the area, overall 39 percent of respondents indicated more than 20 years. This was much higher for homeowners (45 percent) than renters (15 percent). While only 7 percent of all respondents indicated they plan on living in the area for less than one year, 23 percent of renters chose this option, compared to only 4 percent of homeowners.

Table 7. **Resident Survey: Longevity**

Description	Overall	Own	Rent/Other
How long have you lived in the area?			
Less than 6 months	5%	3%	13%
6 months up to 1 year	5%	5%	8%
1 up to 5 years	30%	28%	36%
5 up to 10 years	9%	9%	13%
10 up to 20 years	21%	23%	16%
More than 20 years	29%	33%	14%
Total	**100%**	**100%**	**100%**
How long have you lived in your current residence?			
Less than 6 months	5%	4%	13%
6 months up to 1 year	7%	5%	14%
1 up to 5 years	35%	34%	41%
5 up to 10 years	13%	12%	15%
10 up to 20 years	20%	24%	5%
More than 20 years	19%	21%	11%
Total	**100%**	**100%**	**100%**
How much longer do you plan on living in the area?			
Less than 6 months	2%	1%	6%
6 months up to 1 year	5%	3%	17%
1 up to 5 years	16%	15%	18%
5 up to 10 years	15%	14%	22%
10 up to 20 years	22%	22%	22%
More than 20 years	39%	45%	15%
Total	**100%**	**100%**	**100%**

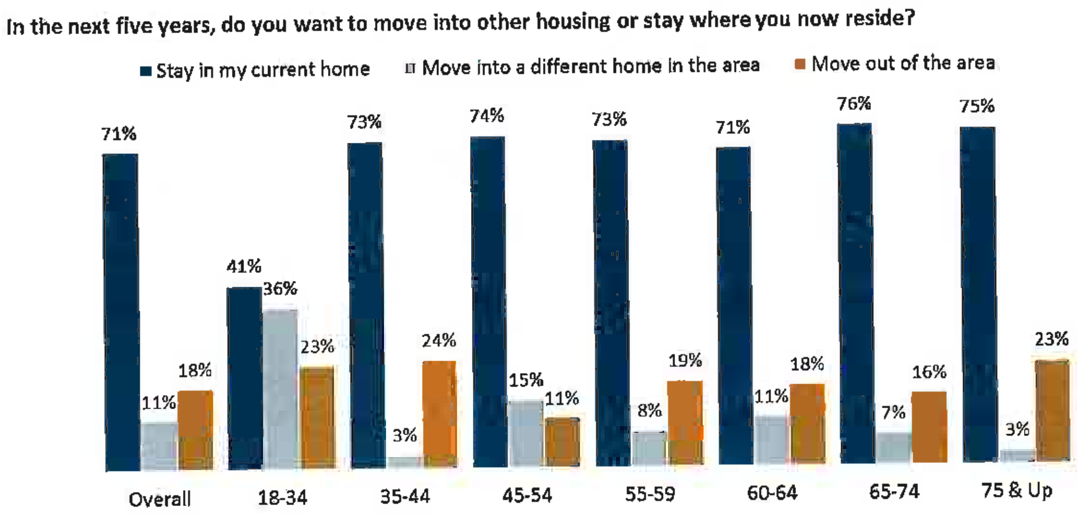
Source: RRC Associates; Economic & Planning Systems

The survey asked, "If you were to consider moving away, what SINGLE factor would most influence your decision to leave Park County?" Reasons for leaving varied widely among renters and owners. "Lack of health care and medical services" was the largest single factor (14 percent) for owners. "Growth and change in the region" and "disparity between wages and cost of housing" were both selected by 9 percent of owners, while 10 percent listed other reasons. Nearly one-fourth of renters chose "lack of adequate employment" as their single factor for leaving. Nineteen percent chose "lack of adequate housing" and 17 percent said, "too expensive to live here".

As shown in **Figure 14**, when asked about intent to move in the next five years, most Park County residents (71 percent) plan to stay in their current home, while 11 percent plan to move to a different home in the area, and 18 percent intend to move out of the area. Intentions were similar among all residents aged 45 and older. Those aged 35 to 44 have similar intentions to the overall respondents in terms of staying in their current home (with 73 percent of this age group reporting that), however only 3 percent intend to move into a different home in the area, while 24 percent intend to move out of the area.

Residents aged 18 to 34 had significantly different intentions than the overall population. Among this age group, only 41 percent of respondents intend to stay in their current home, while 36 percent plan to move into a different home in the area and 23 percent intend to move out of the area. This age group also has the highest percentage of renters (28 percent, compared to 16 percent overall) and the highest monthly housing costs, at $1,525 compared to $1,115 overall.

Figure 14. Resident Survey: Stay or Move by Age



Source: RRC Associates; Economic & Planning Systems

Key Findings: Household Survey

The household survey offers insights into the local landscape of Park County that state and federal data cannot show. Some of the more salient points and implications from the household survey include:

- A large majority of the local household earning power is based on wages paid elsewhere. Approximately 59 percent of households have at least one member commuting to Denver, and another 12 percent have at least one member commuting to the Breckenridge area. Only 15 percent have members working solely within the county. Thus, housing prices are under pressure from external earnings.
- One of the ramifications of the commuting patterns is that local employers who are seeking local resident employees are facing challenges recruiting staff. The wages that local businesses can afford to pay are competing with out-of-county wages that are driving housing costs. For local employers to compete effectively, housing solutions are needed.
- Younger households face different housing challenges and are not as committed to remaining in Park County as those who are older. The data indicate that households in the range of 18 to 34 years old plan to remain in their home at a far lower rate than other age groups, and plan to seek housing elsewhere in the county at higher rates. This age group also has the highest percentage of renters, at 28 percent, and the highest monthly housing costs, at $1,525. The implication of this data are that the housing situations for younger households are not satisfactory, but that they would like to remain in the county. Ensuring opportunities for new and younger households to sink roots into local communities is essential for long term community—and economic—health.
- The median monthly housing payment for renters, at $1,287, is 7 percent higher than that of owners, at $1,200. This reflects the longevity of ownership households; 33 percent of owner households have lived in the county for more than 20 years, compared to 14 percent of renters. It is significant to note that 21 percent of renters have resided in the county for less than one year. The implications suggest that opportunities available to local households to purchase homes, and lock in their monthly housing payments, existed more significantly in the past and are generally no longer available.
- In terms of dissatisfaction with housing, the two most frequently cited factors were "too far from work" and "too expensive" (each selected by 45 percent of respondents).
- Finally, in terms of the impact that housing cost and availability has on local residents, 38 percent of all households (and 78 percent of renters) believe that housing is "the most critical problem in the region" or "one of the most serious problems in the region." The implication of this finding is that community leaders have a basis for creating solutions to the current housing challenges.

Focus Groups

A series of focus groups were held in February 2019 to gather detailed information and feedback on housing challenges and opportunities in Park County. A number of key themes emerged across all of these discussions:

1. ***Increasing development costs are affecting new housing development, particularly the costs of infrastructure for properties that require well and septic service.***

   These costs are affecting the overall cost of new home construction (and thus new home prices), as well as the competitiveness of the area in attracting new development relative to neighboring communities.

2. ***Finding housing affordable to local employees is a significant challenge.***

   This is impacting both existing residents, and local employers' ability to recruit and retain employees.

3. ***There was a general understanding that public policy tools are needed to help, and a desire to determine which tools are best suited to the community's needs.***

   A range of tools are available, some of which are being utilized in nearby communities, however the local needs, resources, and community and political support will affect which are most relevant locally.

Real Estate

This focus group heard from real estate professionals, including agents and builders. Key issues included:

- **High Development Costs:** Land and infrastructure costs have been increasing significantly over the past 10 to 15 years, with well and septic costs having a significant impact on total development costs.
- **Inventory Shortage:** There is a lack of affordable inventory in the county. Current demand is above $300,000. For any product priced less than $300,000, a home would sell practically immediately (whether for someone to occupy or as an investment to be rented).
- **Rental and Multifamily Challenges:** Given that the purchase price of a property determines rental rates if it is to be rented, the current market makes it difficult, if not impossible to provide affordable rentals. For new development, infrastructure availability limits opportunities for multifamily housing, as denser development cannot be done on well and septic systems.

Staff

This focus group heard from staff at a variety of City and County agencies and departments. Key issues included:

- **Infrastructure Provision:** Serving low density development with municipal water and sewer service has high associated costs, and the fiscal reality of continuing to do so needs to be considered in determining where and what type of new development is desired.
- **Housing for Local Employees:** Local employees have a particularly challenging time finding affordable housing, as local wages are not high enough to meet the current market prices. This challenge is likely to increase, particularly in the Alma/Fairplay area, as market pressure changes with the beginning of Summit Stage service from Breckenridge to Fairplay (scheduled to begin in April 2019).
- **Local Opportunities:** Recent policy changes have been made in Fairplay to both incorporate and direct growth, a strategy that can be replicated in other areas. There is a desire to focus development to the towns, where there is infrastructure available to serve the development, an outcome that may be achieved through new policy measures.

Elected Officials

This focus group heard from elected officials. Key issues included:

- **Development Costs**: The cost of building locally is similar to neighboring communities; however, profits can be higher in other locations (e.g. Summit County), making it hard to attract local development.
- **Land Opportunities**: There is significant land inventory throughout the county, including lots that are too small to develop, largely due to well and septic setback requirements. There may be opportunities to combine or reassemble these lots in exchange for development rights in areas that are a focus for development.
- **Local Strategies**: Park County communities need to plan for the next wave of development, and there are many strategies that can be utilized for this. These may involve fees, development policies, and/or partnerships.

Demand Factors: Key Findings

There a number of demand factors driving the market in Park County. Much of this demand is driven by households working outside of the county, which creates distinct challenges for local employers and local wage earners. Housing demand trends include:

- **Overall demand for housing in Park County has been driven by moderate growth since 2000.** The county's population has maintained a uniform growth rate of 1.0 percent since 2000, with 90 percent of growth occurring in unincorporated areas. The towns had stronger growth in the previous decade (2000 to 2010) than the current one.
- **Demand is driven in part by the employment activity in surrounding counties.** Substantial segments of Park County households commute out to employment located in the Denver Metro area, Summit County, Chaffee County, and El Paso County. Data indicate up to 81 percent of employed residents work outside the county. Survey data indicate that only 29 percent of households have at least one member working within Park County, while only 15 percent of households exclusively work within Park County.
- **Household incomes driven by earnings from outside Park County are higher than those that rely on local earnings.** The Census median income, which reflects all households in the county, is $61,700; however, this figure falls far below the $100,000 household income captured in the survey, specific to commuters. Generally, the survey captured higher income households (which is consistent with other community surveys); nevertheless, survey data show that commuting households earn 25 percent more than those who are locally-employed.
- **Local employers are challenged to compete for employees.** The local economy is dependent on an available workforce. Addressing the housing supply will enable the local economy to perform better.
- **When demand is segmented by age cohorts, the demand is imbalanced.** Ageing segments of the local population are established, and most are homeowners. Housing costs for owners are less than renters on a countywide basis ($1,071 for owners compared to $1,340 for renters). Younger households are more often renters and face greater challenges, with those in the 18 to 34 year old cohort paying $1,525 on a monthly basis. To enable the next generation of Park County residents to thrive, better housing options are needed.

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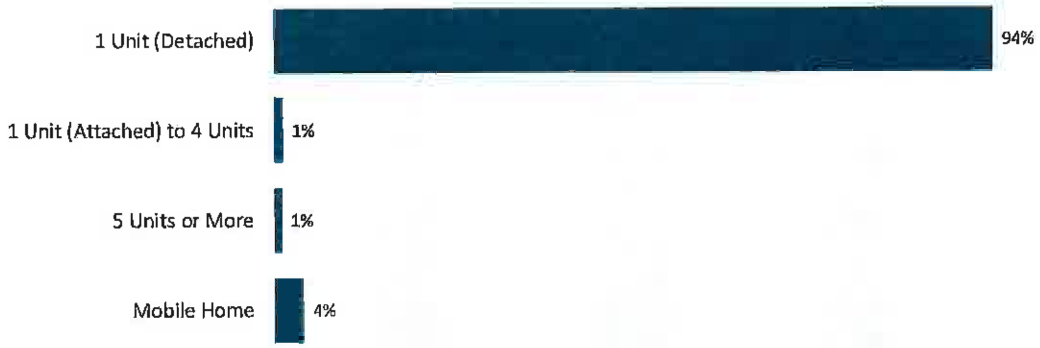
3. Supply Factors

This chapter provides an overview of the existing housing stock and the housing market in Park County, including analysis of housing units by type and age, sale prices and trends, and rental prices and trends. These data form the baseline for the "supply factors" of housing need, outlining the existing supply and cost of housing and market considerations for additional housing inventory.

Housing Inventory

Park County had approximately 14,630 housing units in 2018. Ninety-four percent of housing units are single family homes, as shown in **Figure 15.** Mobile homes account for 4 percent of housing units, and attached units and apartments make up the remaining 2 percent.

Figure 15. Housing Unit Type



Source: US Census; Economic & Planning Systems

The county saw a significant level of housing growth from 2000 to 2010, however that growth slowed considerably from 2010 to 2018, as shown in **Table 8.** Countywide housing unit growth averaged 2.7 percent annually from 2000 to 2010, a total growth of 3,250 housing units. Ninety four percent of this growth,, or approximately 3,070 housing units, was located in unincorporated areas of the county. Although the greatest number of housing units were added in unincorporated areas, Fairplay experienced the fastest growth over this time period, growing at 3.9 percent annually (adding 125 housing units). Between 2010 and 2018, growth in all areas slowed to less than 1 percent annually. The county overall only added 684 housing units in this time, with 99 percent of those homes in the unincorporated county.

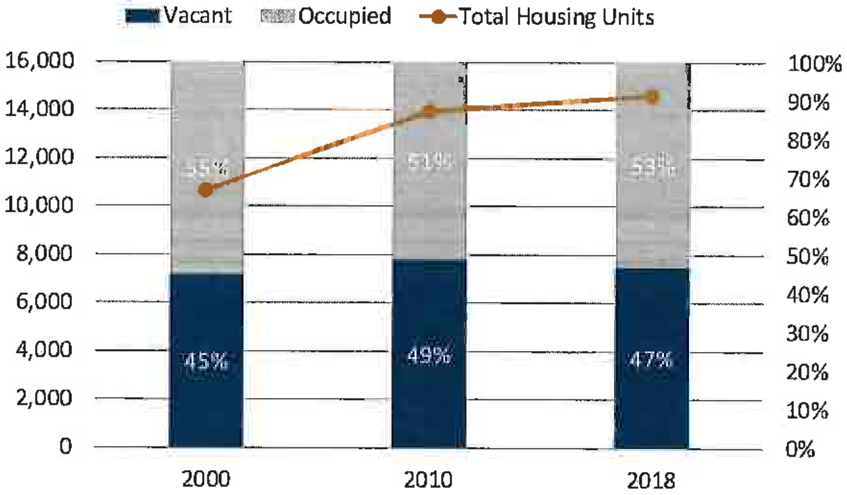
Table 8. Housing Units, 2000-2018

Housing Units	2000	2010	2018	2000-2010			2010-2018		
				Total	Ann. #	Ann. %	Total	Ann. #	Ann. %
Park County									
Alma	132	189	191	57	6	3.7%	2	--	0.1%
Fairplay	271	396	401	125	13	3.9%	5	–	0.2%
Unincorp. Park County	10,294	13,362	14,038	3,068	307	2.6%	677	85	0.6%
County Total	10,697	13,947	14,631	3,250	325	2.7%	684	86	0.6%

Source: ESRI; Economic & Planning Systems

Of the 14,630 housing units in the county in 2018, 47 percent were vacant, as shown in **Figure 16.** In a typical housing market, a vacancy rate of between 5 and 10 percent is approximate equilibrium, where there is sufficient vacancy to accommodate movement in, out, and between units. The level of vacancy in Park County indicates a high prevalence of second homes, or homes that are vacant for seasonal use for much of the year.

Figure 16. Housing Vacancy and Units, 2000-2018



Source: ESRI; Economic & Planning Systems

Another indication of second homes is the relationship between housing unit and household growth. In general, a ratio of close to 1:1 between these two measures indicates that housing growth is keeping up with population growth. When more housing units are being added than households, the data are an indication of housing units being added for non-local population. As shown in **Table 9**, Park County currently has 1.88 housing units for each resident household. Between 2000 and 2010, the county added 3,250 housing units and 1,288 households, or over 2.5 times as many housing units as households, indicating a large amount of second home construction. Growth slowed from 2010 to 2018, and the gap between household and housing unit growth narrowed. Over this time the county added 684 housing units and 619 households, or 1.1 times as many housing units as households, implying a higher share of construction for local homeowners.

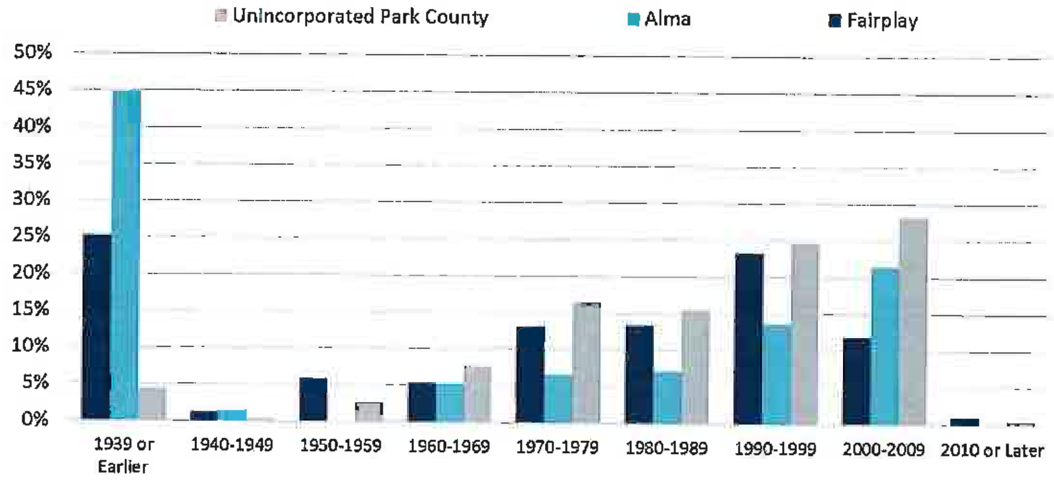
Table 9. Household and Housing Unit Growth, 2000-2018

				2000-2010			2010-2018		
	2000	2010	2018	Total	Ann. #	Ann. %	Total	Ann. #	Ann. %
Park County									
Households	5,894	7,174	7,793	1,280	128	2.0%	619	77	1.0%
Housing Units	10,697	13,947	14,631	3,250	325	2.7%	684	86	0.6%
Housing Unit to Household Ratio	*1.81*	*1.94*	*1.88*	*2.54*			*1.11*		

Source: ESRI; Economic & Planning Systems

Despite a slower pace of development recently, much of Park County has a relatively newer housing stock; 52 percent of units countywide were built in 1990 or later. Housing age varies greatly among the towns and unincorporated parts of the county, as shown in **Figure 17**. Alma is the oldest area, with 45 percent of housing units built prior to 1940; the town then saw little new development until the 1990s and early 2000s, when 35 percent of housing units were built. In Fairplay 25 percent of the housing stock was built prior to 1940, and 35 percent built between 1990 and 2009. Unincorporated Park County, however, did not experience significant housing construction until the 1970s; only 15 percent of housing units in the unincorporated county were built prior to 1970.

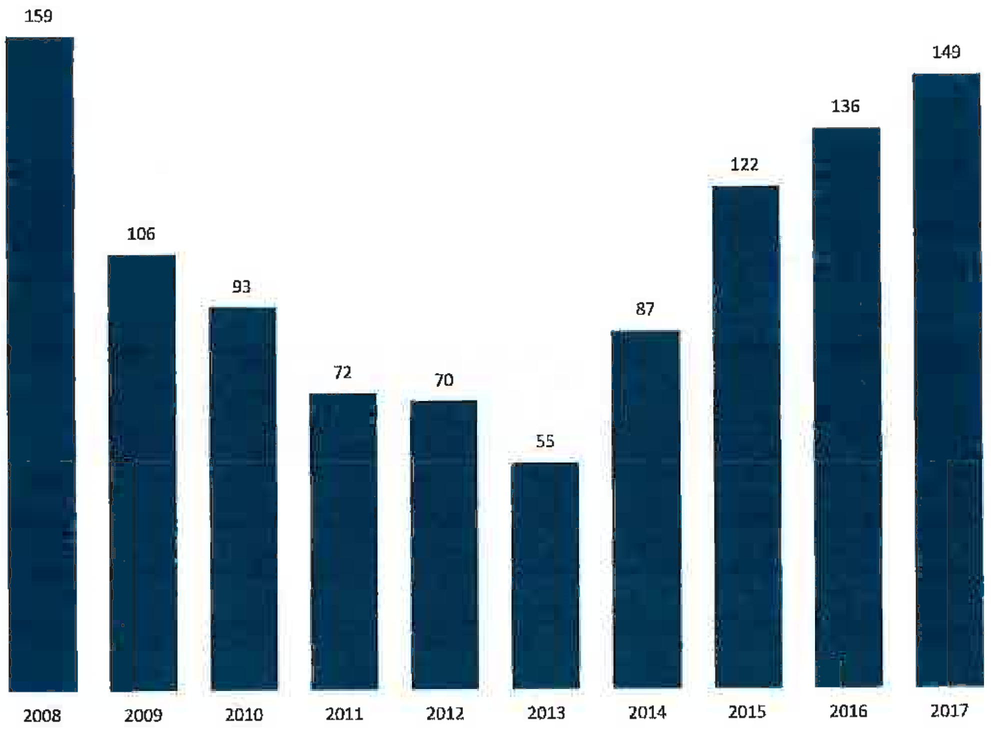
Figure 17. Housing Stock by Year Built



Source: US Census; Economic & Planning Systems

Building permit data was analyzed to capture recent development trends. Data for unincorporated Park County, shown in **Figure 18**, illustrate the peak before the Great Recession, the impact of the downturn, and the recovery beginning in 2014. Since 2014, new development has increased substantially, and the unincorporated county has seen an average of 136 new units permitted annually. In 2018 the county saw 149 new units permitted, close to its pre-recession level. Building permit data for Fairplay indicate only two new units constructed since 2012, indicating that a majority of new development is in unincorporated areas.

Figure 18. Unincorporated Park County Building Permits (Units), 2008-2017



Source: Park County; Economic & Planning Systems

Integration of Permits, Jobs, and Population Growth

As shown in **Table 10** below, Park County grew by an average of 98 residential building permits per year from 2010 through 2017. Total employment growth over this time averaged approximately 39 jobs per year; accounting for only the 48 percent of jobs held by local residents, growth has averaged 19 jobs per year. Based on a number of similar housing needs assessments completed by EPS, there is a general relationship of 1.5 jobs per household (which accounts for multiple job holders per household, as well as in- and out-commuting), which translates to growth of 12 households annually as a result of growth in locally held jobs.

Population growth averaged 159 persons per year from 2010 through 2018; household growth, based on approximately 2.23 persons per household, translates to annual growth of 71 households.

Integrating these factors, the data show that local employment since 2010 accounts for approximately 17 percent of new housing construction. The balance of local housing demand (not including second home development) is attributed to commuters who work outside of the county, self-employed or remote worker residents moving in, or retirees moving into the region.

Table 10. Employment Capture of Housing Demand

Description	2010	2017	2010-2017	
			Total	Average
Building Permits	93	149	784	98
Locally Held Jobs	1,068	1,199	130	19
Housing Demand (from jobs)	712	799	87	12
1.50 jobs per household				
Population	16,206	17,475 *	1,269	159
Total Household Growth	7,267	7,836	569	71
2.23 persons per household				
Local Employment Share of Housing Demand				**17%**

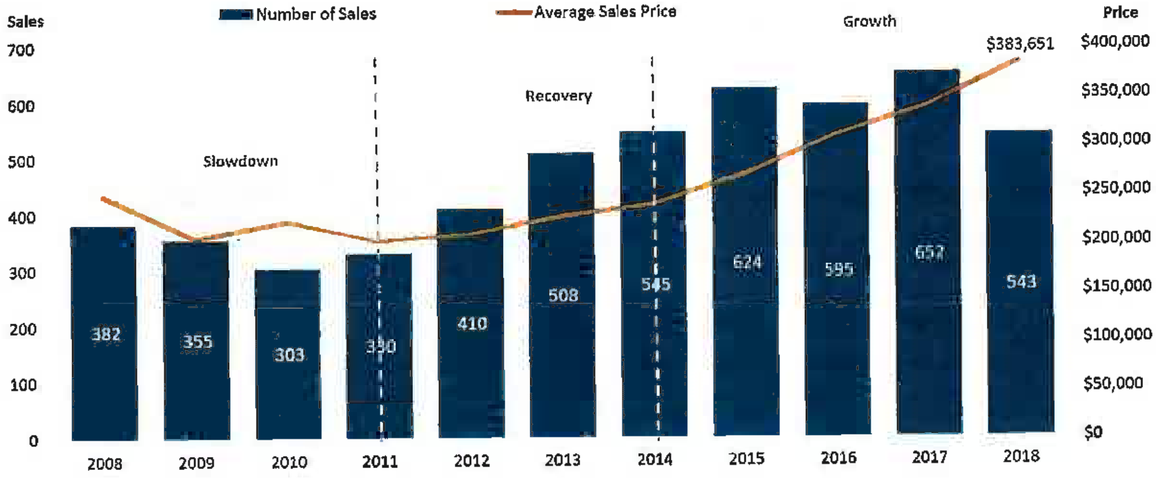
* Population data represents 2018

Source: ESRI; Park County; Bureau of Labor Statistics; Economic & Planning Systems

Home Sales

Similar to building trends, home sale trends in Park County reflect overall economic conditions. As shown in **Figure 19**, the market has gone through three phases since 2008. From 2008 to 2011 the market slowed and prices declined, reflecting the broader economic slowdown experienced nationally. Over this time average sales price declined from $247,900 to $201,600, an average decrease of 6.7 percent annually. The county began to experience economic recovery in 2011, with average sales price increasing an average of 5.8 percent per year from 2011 to 2014, from $201,600 to $239,000. Beginning in 2014 the market took a significant upward turn. Average sales price from 2014 to 2018 increased from $239,000 to $383,700, an average increase of 12.6 percent per year. Sales prices recovered to 2008 levels in 2015, and have been steadily increasing since.

Figure 19. Home Sales Trends, 2008-2018



Source: MLS; Economic & Planning Systems

Over 90 percent of all sales from 2008 to 2018 took place in the Bailey (48 percent), Fairplay/Alma (28 percent), and Como/Jefferson (15 percent) areas. Data shows that market activity in these subareas followed similar trends to the county overall; however, Bailey experienced the smallest contraction and most significant appreciation, as shown in **Table 11.**

All three areas experienced market declines from 2008 to 2011, with home prices in Bailey decreasing by 4.7 percent annually over this time, prices in Como/Jefferson decreasing an average of 5.1 percent per year, and Fairplay/Alma experiencing the most significant market decline with home prices decreasing an average of 10.0 percent annually over this time. The market began to recover from 2011 through 2014, with Bailey experiencing the highest price growth at 8.2 percent annually. Prices in the Como/Jefferson area increased 5.4 percent per year over this time, while Fairplay/Alma home prices increased an average of 2.6 percent annually. From 2014 to 2018 these areas experienced the significant increase that was seen across the county. Bailey has had the most significant increase, with prices increasing an average of 13.9 percent annually. Prices in Como/Jefferson increased an average of 13.3 percent per year over this time, while in Fairplay/Alma prices increased an average of 11.1 percent per year.

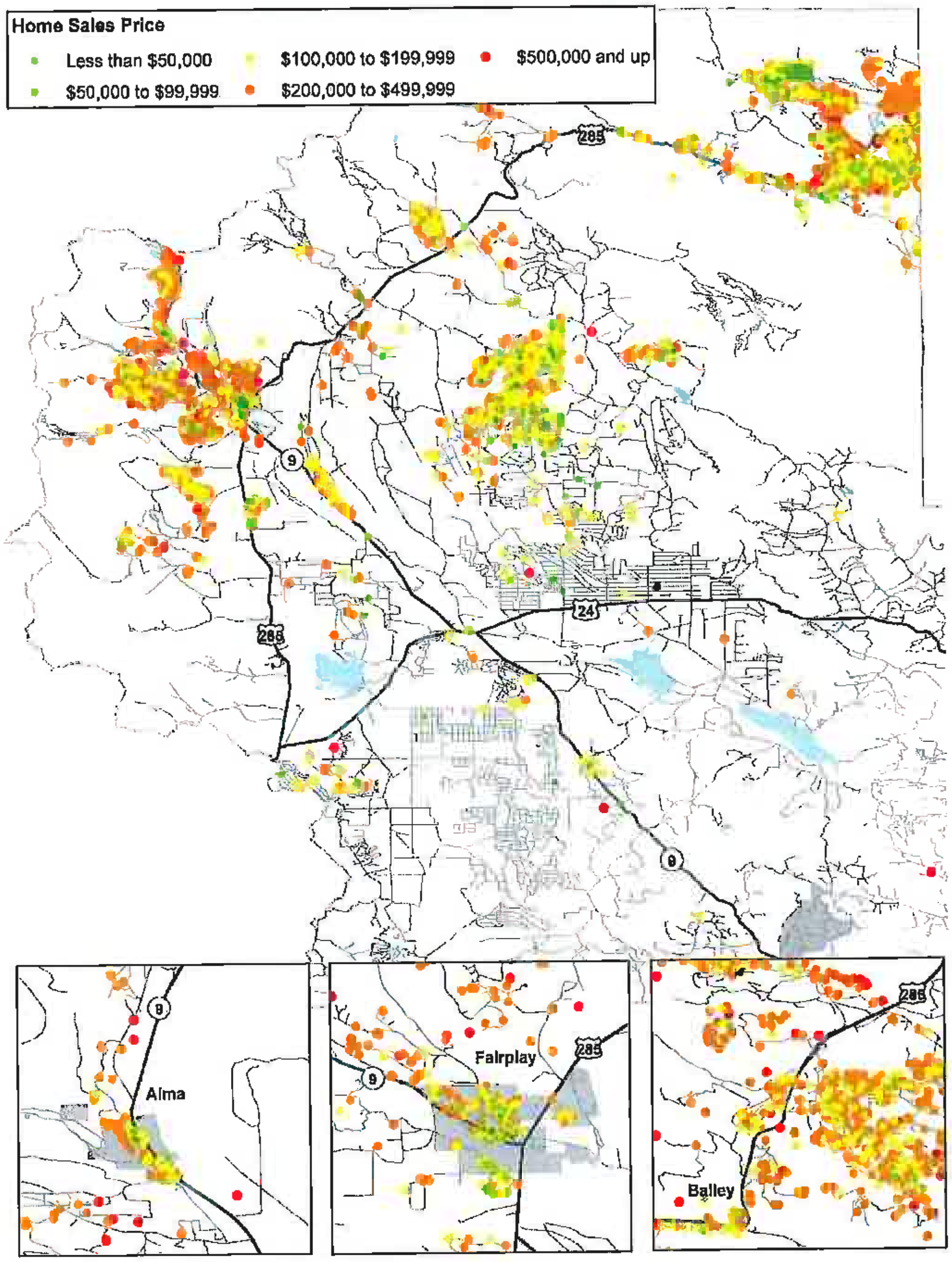
Table 11. Sales Trends by Subarea

Description	2008-2011	2011-2014	2014-2018
Fairplay/Alma			
Average Sales Price	$274,873	$241,605	$311,665
Average Annual Price Change	-10.0%	2.6%	11.1%
Como/Jefferson			
Average Sales Price	$173,817	$170,062	$232,989
Average Annual Price Change	-5.1%	5.4%	13.3%
Bailey			
Average Sales Price	$192,954	$208,688	$319,107
Average Annual Price Change	-4.7%	8.2%	13.9%

Source: MLS; Economic & Planning Systems

Sales from 2008 through 2018 are shown by price and location in **Figure 20.** As shown, higher priced sales were concentrated in areas of Bailey, as well as in Alma and Fairplay and along Highway 9 towards Summit County.

Figure 20. Sales by Price Range



Rental Market

Data for rental housing is not as readily available as ownership housing. While the U.S. Census reports rents for area units, the data lags by a few years and does not always accurately reflect the reality of the housing market today. In order to characterize the current issues and challenges facing the rental market, EPS periodically checked Craigslist for rental listings over the course of this study.

This data collection gathered information on 40 rental listings (rentals that were listed on multiple dates are only included in the analysis once). Overall, rent for these units averaged $1,606 per month; average rent by unit type is shown in **Table 12**. Rents ranged from $750 for a 1-bedroom (with only two units listed) to $2,150 for a 4-bedroom unit (with seven units listed). These listings are relatively consistent with survey findings, with average reported rent of $1,340.

Table 12. Average Rent by Unit Size, Online Listings

Bedrooms	Listings	Avg. Rent
1	2	$750
2	16	$1,513
3	12	$1,685
4	7	$2,150

Source: Economic & Planning Systems

Two-bedroom units were the most common rental size, with 16 listings and an average rent of $1,513 per month. Three-bedroom units were also significant, with 12 listings and an average rent of $1,685 per month. This is also consistent with survey findings, where respondents who rent their homes reported an average of 2.4 bedrooms. Single family homes were the most common type of housing available, accounting for just over half of all listings. There were listings for a variety of unit types including apartments, cabins, tiny homes, duplexes, rooms within homes, and long-term hotel room rentals. Most listings were in or near Fairplay (53 percent), while Bailey accounted for 23 percent and Alma accounted for 18 percent.

In addition to this rental data, interviews were conducted with local realtors for additional feedback on the rental market. This feedback indicated that the rental market locally is particularly challenging (compared to the home sale market), due to a lack of inventory. A challenge specific to this area in increasing the inventory of rental housing is the spread out, large lot development pattern of the county's housing stock, which does not lend itself well to rental units. Without large rental management companies in the area, rentals are often managed individually by owners. As sales prices of properties have been increasing, any units that are purchased with the intention of renting will not be affordable, as the purchase price dictates the rents required. Interviewees also observed that rent per bedroom has increased noticeably over the last five years.

Regional Context

Some areas of Park County are prone to market pressure from surrounding areas—particularly in Alma and Fairplay—that are within commuting distance of Summit County, and the Bailey area, which is within commuting distance of the Denver Metro area.

Summit County Pressure

Market research conducted by Economic & Planning Systems in Summit County in early 2018 outlines the scale of pent up demand in that area, indicating the pressures likely to filter to Park County.

Substantial demand exists in Summit County for rental units, with existing apartment developments reporting vacancy rates of zero with no available units. However, despite a tight housing supply, rental rates are limited by wage levels. The upper end of achievable rent is $2,000 per month for a 2-bedroom unit, while a 1-bedroom unit can rent for $1,600. Higher rents than these ceilings were seen as likely to push demand outside of Summit County to nearby commuting destinations, including Park County. This gives an indication of the rent threshold of Park County residents commuting to Summit County (likely lower than these limits, to account for commuting tradeoffs). This research indicated that significant demand exists in Summit County for 1- and 2-bedroom units, demand that likely translates to the Fairplay/Alma area of Park County.

Denver Metro Area Pressure

In a similar way, rental rates in the Denver metropolitan area are higher than Park County, driving demand by households seeking lower rents. For example, the rents in Arapahoe County (a submarket of the larger metro area with significant jobs and proximity to US 287) increased from $1.04 per square foot in 2011 (the lowest point in the market in Park County) to $1.58 per square foot currently, an increase of 52 percent. These rates translate to $1,580 for a 1,000 square foot rental unit. Survey respondents indicate an overall rent level of $1,340 in Park County. While not as expensive as Summit County, there is nevertheless a differential that could generate additional demand in Park County.

It is recognized that much of what drives the submarkets along Highway 287 are households seeking ownership opportunities. At this rental rate, and assuming that a household does not pay more than 30 percent of income on housing, they could afford a purchase price of approximately $209,000. Given that any residence priced under $300,000 is a rarity, and that the average price in Bailey in 2018 was $319,000, there would be few ownership opportunities for a household looking to spend this amount on housing.

Supply Factors: Key Findings

The Park County housing market has experienced significant cost increases recently. While there has been an increase in production since 2011, the supply is under increasing pressure, as evidenced by the upward movement in pricing. Key supply trends include:

- Permit activity fell dramatically as part of the Great Recession, and is now within approximately 6 percent of the prerecession peak. The Park County market is desirable given is natural beauty and proximity to employment centers to the north, east, and south. The value represented by the cost of housing relative to adjacent counties draws buyers and renters to the market.
- **The cost of housing is growing at a rate that surpasses growth in wages.** Housing costs escalated at a rate of 12.6 percent from 2014 to 2018. As a point of comparison, wages from 2010 through 2017 grew at a rate of 3.1 percent. Although the time periods differ, increases in housing costs outpace those of Park County wage earners.
- **Home prices surged in 2014.** The lowest point in the economic cycle fell in 2011, with average prices at $201,600. The uptick in housing sales prices started in 2014, reached prerecession levels in 2015, and have continued unabated through 2018. The difference between the low price of $201,000 and current average price of $383,650 is margin of 90 percent change. Given this rate of change, housing is an increasingly important issue in the county.
- **The cost of rental housing is an increasing challenge as well.** The income for rental households is falling while rents are increasing. This is particularly important for new arrivals in the county, with average area rents higher than average mortgage costs. This pressure is being felt most significantly among the population age 18 to 34, whose average housing costs of $1,525 are 37 percent higher than the overall average of $1,115. Expanding the inventory of rental product is critical to address the needs of the next generation of Park County residents.

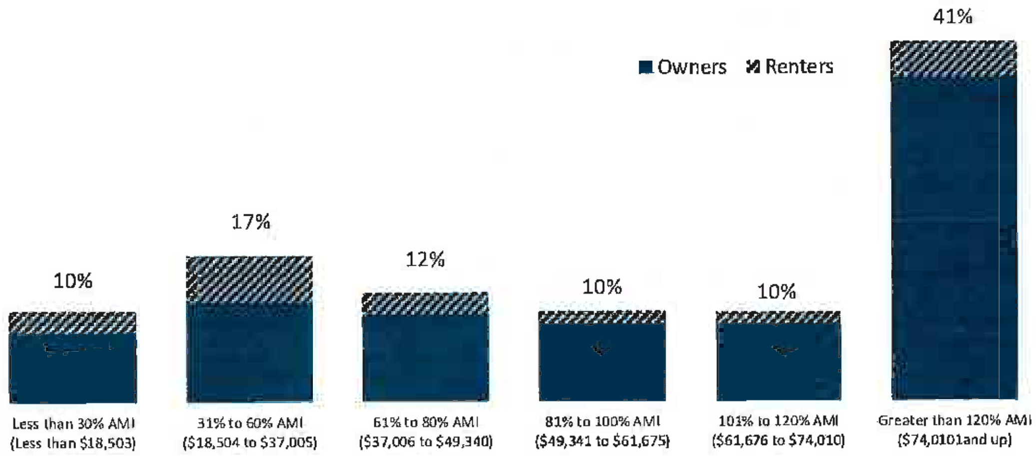
4. Affordability Analysis

Housing Affordability

Housing is considered "affordable" when a household spends no more than 30 percent of income on housing costs. In analyzing affordability, the median household income – the value where half of households earn more and half of households earn less – is used as a base. Affordability levels are discussed in terms of the "percent of median income."

The Census-reported median household income in Park County is $61,675. Twenty-seven percent of Park County residents earn less than 60 percent of the median income; this figure is 46 percent for renters and 23 percent for homeowners, as shown in **Figure 21**.

Figure 21. Households by Income



Source: US Census; Economic & Planning Systems

Affordable housing costs at various income levels are summarized in **Table 13.** As shown, an owner household earning the median income in Park County of $61,675 can afford payments on a home costing up to $244,500. Of all homes sold in the county from 2015 to 2018, 40 percent were sold for less than $245,000. A renter household earning the median income can afford $1,542 in monthly rent; of all the rental postings collected during this project period, 50 percent were advertised at less than $1,550 per month.

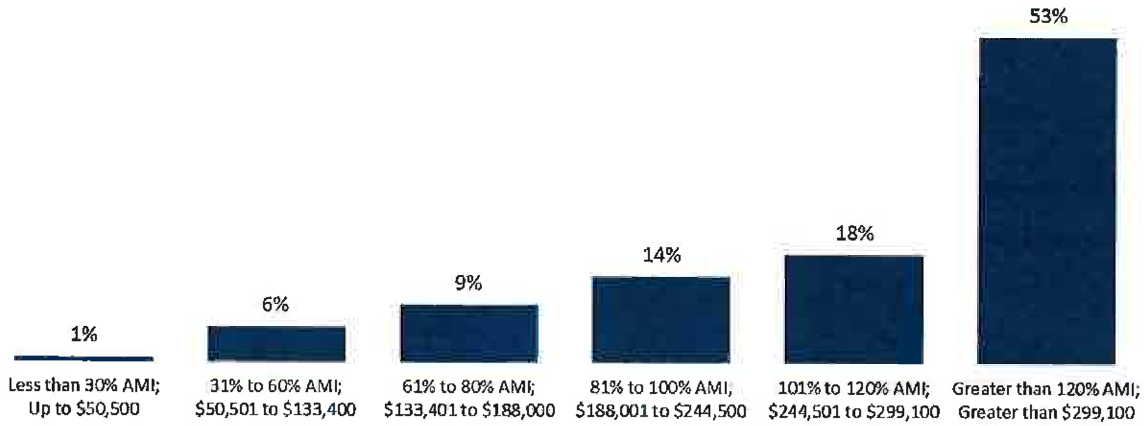
Table 13. Maximum Purchase Price by AMI

	Income Level				
	30% AMI	60% AMI	80% AMI	100% AMI	120% AMI
Household Income	$18,503	$37,005	$49,340	$61,675	$74,010
Monthly Rental Maximums at 30%	$463	$925	$1,234	$1,542	$1,850
Supportable Monthly Payment					
Less: Insurance	-$125	-$125	-$125	-$125	-$125
Less: Property Taxes	-$30	-$70	-$100	-$120	-$150
Less: Miscellaneous (e.g. HOA Dues)	-$50	-$50	-$50	-$50	-$50
Net Supportable Mortgage Payment (Monthly)	$258	$680	$959	$1,247	$1,525
Valuation Assumptions					
Loan Amount	$48,000	$126,700	$178,600	$232,300	$284,100
Mortgage Interest Rate	5.0% int.	5.0% int.	5.0% int.	5.0% int.	5.0% int.
Loan Term	30-year term	30-year term	30-year term	30-year term	30-year term
Downpayment as % of Purchase Price	5.0% down pmt	5.0% down pmt	5.0% down pmt	5.0% down pmt	5.0% down pmt
Maximum Supportable Purchase Price	**$50,500**	**$133,400**	**$188,000**	**$244,500**	**$299,100**

Source: Economic & Planning Systems

Recent sales data provides an indication of the market's current affordability. The distribution of home sales from 2015 to 2018 by affordability is shown in **Figure 22.** Only 40 percent of homes sold in Park County from 2015 to 2018 were affordable to a household earning up to the median income. Nineteen percent of homes were affordable to households with incomes between 100 percent and 120 percent of AMI. The remaining 42 percent were only affordable to households earning greater than 120 percent of AMI.

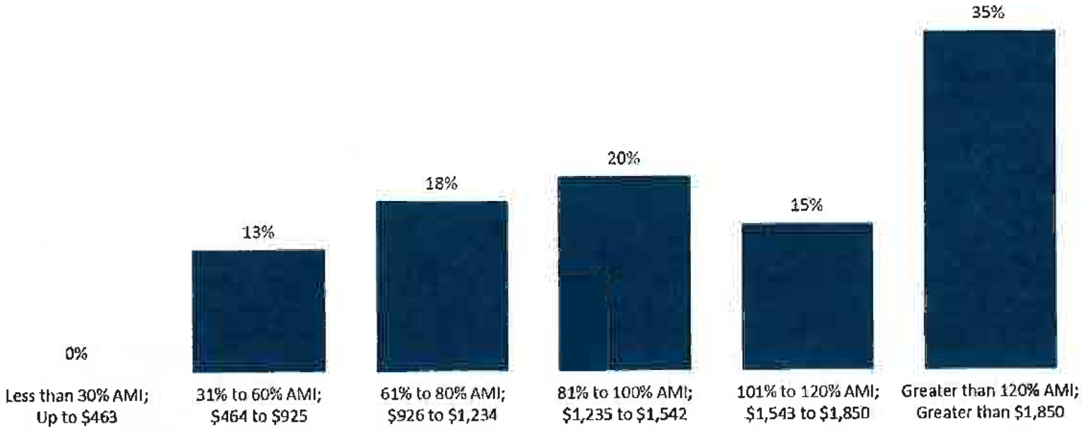
Figure 22. Home Sales by Affordability Level, 2015-2018



Source: MLS; Economic & Planning Systems

The distribution of rental advertisements by affordability level is shown in **Figure 23.** Only 30 percent of all listings were affordable to a household earning up to 80 percent of AMI, or just over $49,000 per year. Twenty percent of listings were affordable to a household earning between 80 and 100 percent of AMI, and the remaining 50 percent of rentals were affordable only to household earning over 100 percent of AMI, or more than $61,675 per year.

Figure 23. Rental Postings by Affordability Level



Source: Online Rental Listings; Economic & Planning Systems

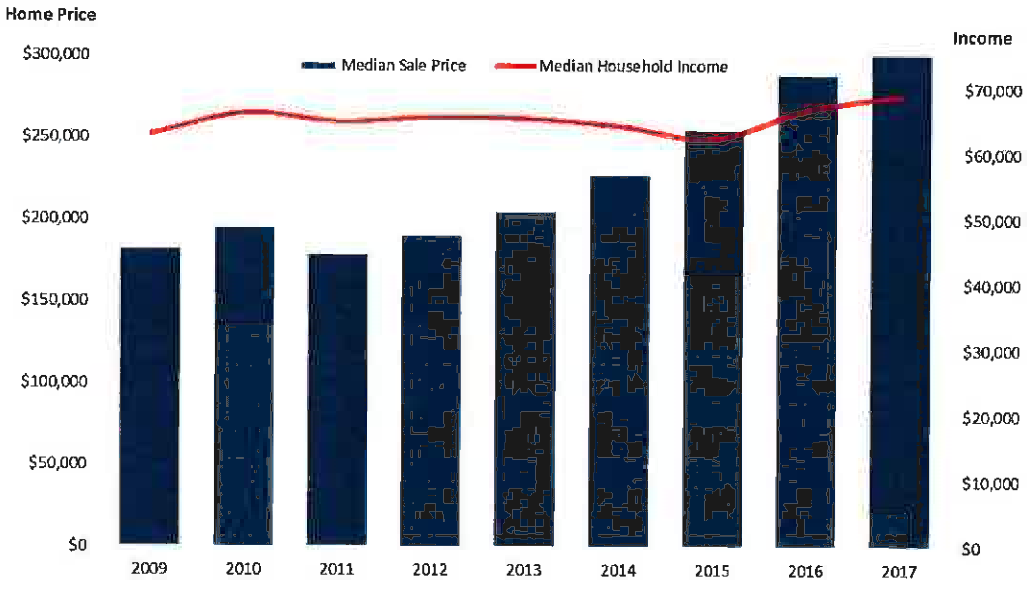
Affordability Trends

To document affordability over time, home sales and rent were tracked alongside the median income of owner and renter households and then compared to the income required to afford the typical home (assuming 30 percent of household income goes to housing costs).

Home Sale Affordability

From 2009 to 2017 the median income of owner households in Park County increased an average of 1.08 percent per year, from $63,100 to $68,800. Over this same time period, the median sale price in the county increased an average of 7.46 percent per year, from $182,500 to $324,500. **Figure 24** shows the trend in sale price and income.

Figure 24. Median Home Price and Median Household Income, 2009-2017



Source: US Census; MLS; Economic & Planning Systems

The rates of increase for median household income (for households that own their home) and median sale price are summarized for three time periods in **Table 14.** From 2009 to 2011, while median home prices decreased an average of 0.8 percent per year, incomes increased by a moderate 1.5 percent annually. This trend reversed from 2011 to 2014, as home sales increased an average of 8.2 percent annually while household income decreased an average of 1.3 percent per year. From 2014 to 2017 both measures experienced significantly higher growth; however, increases in sales prices far outpaced increases in income. During this time, income grew an average of 3.3 percent per year, while home prices increased an average of 12.6 percent annually.

Table 14. Median Home Price and Median Household Income Trends, 2009-2017

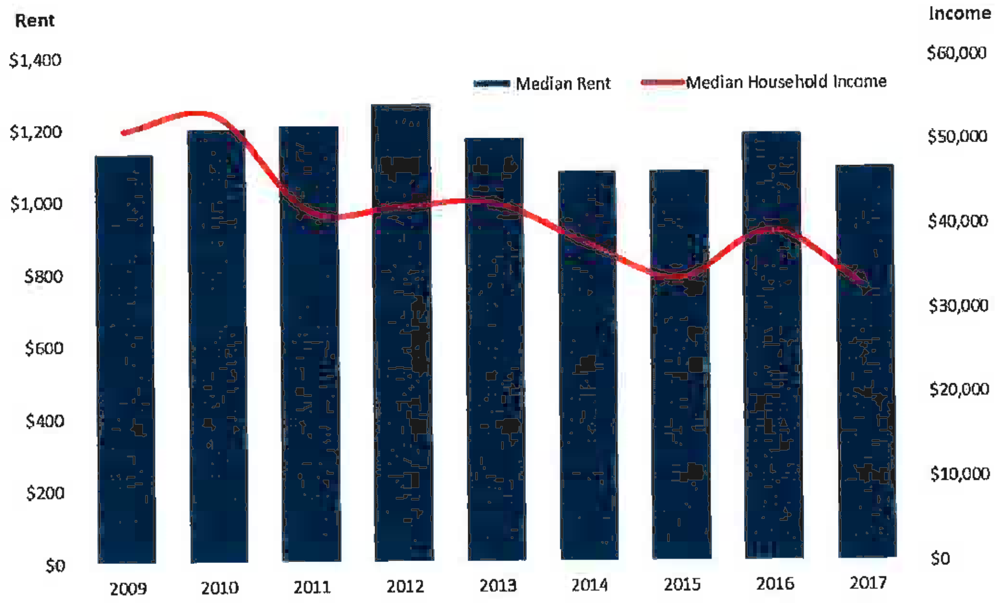
Home Sale Affordability	2009	2011	2014	2017	Ann. % Change 2009-2011	2011-2014	2014-2017
Median Household Income	$63,086	$64,942	$62,398	$68,772	1.5%	-1.3%	3.3%
Median Sales Price	$182,500	$179,450	$227,500	$324,500	-0.8%	8.2%	12.6%

Source: MLS; US Census; Economic & Planning Systems

Rental Affordability

Median rents and household incomes for households that rent their home are shown in **Figure 25.** As shown, median household income for renter households decreased from $51,300 in 2009 to $32,500 in 2017 – an average decline of 5.5 percent annually. While Census data indicates that rents have been relatively stable over this time (decreasing an average of 0.46 percent per year), the decline in income has been much more rapid than rental price changes.

Figure 25. Median Rent and Median Household Income, 2009-2017



The rates of change for median household income (for households that rent their home) and median rent are summarized for three time periods in **Table 15.** From 2009 to 2011, while rents increased an average of 3.3 percent per year, incomes decreased by 9.7 percent annually. From 2011 to 2014 both rents and incomes declined, as rents decreased an average of 3.7 percent annually while household income decreased an average of 3.3 percent per year. From 2014 to 2017 the magnitude of this decrease increased for income, with household income for renters decreasing an average of 4.9 percent annually. Rents increased slightly over this same time period, growing an average of 0.3 percent per year.

Table 15. Median Rent and Median Household Income Trends, 2009-2017

Rental Affordability	2009	2011	2014	2017	Ann. % Change 2009-2012	 2012-2015	 2015-2017
Median Household Income	$51,316	$41,809	$37,802	$32,490	-9.7%	-3.3%	-4.9%
Median Rent	$1,139	$1,216	$1,087	$1,098	3.3%	-3.7%	0.3%

Source: US Census, Economic & Planning Systems

5. Local Factors, Tools, and Strategies

Local Factors

There are a number of distinct local factors that characterize the housing challenges and opportunities in each county. This section outlines these factors, which are based on the data analysis and community feedback gathered through this study and are used to inform the strategy recommendations in this chapter.

Fremont County

Escalating Costs and Decreasing Quality

There has been little new housing construction recently in Fremont County. This is affecting housing needs in a number of ways. With little new supply coming online, prices (both rents and sale prices) are increasing for existing inventory. However, as there is limited competition from new product, there is no incentive for investment in existing property. This has led to quality concerns with current housing stock. Inventory shortages are being felt across the full spectrum of housing, from apartments to duplexes and fourplexes to townhomes and single family detached homes, and at all price points.

New Development Challenges—Construction Costs and Financing

There are significant financial impediments to new residential construction in Fremont County. High construction costs and the proximity of the Denver Metro area, where higher real estate values enable higher wages for construction labor, make any new development challenging. Additionally, local builders and developers are facing challenges in financing new development—particularly land acquisition and construction loans. This financing challenge is creating additional impediments to new residential construction.

Strong Local Opportunities

While there are significant local challenges affecting housing, there are also significant opportunities available locally in Fremont County to address housing issues.

Labor Opportunity: Construction labor costs are a challenge to development across the state. Fremont County has two large resources to address this. At a small scale, the Home Bi-Ed program through the Fremont RE-2 School District can partner on small developments that students can work on. At a larger scale, the local presence of inmate employment programs, such as Colorado Correctional Industries (CCI), can potentially be utilized to focus on housing. While site-built housing may not be able to benefit from this, modular or panelized housing that is manufactured in a facility and then transported and assembled on site presents an opportunity to utilize this labor pool for local development, as well as to provide housing to other parts of the state. Not only does this approach leverage local labor and a unique competitive advantage of Fremont County, it does so in such a way to create an affordable housing product and creates an economic development opportunity for the County. If successful, this effort could be scaled up to provide housing products for areas across the region.

Development Opportunity: The availability of land is often the greatest impediment to housing development. Fremont County has a significant opportunity in this regard, as there are many existing platted lots and developable areas of land around the county. To utilize this opportunity, zoning changes may be needed in order to increase the diversity of housing stock, and the financial challenges to new development will need to be overcome. There are simultaneous opportunities alongside new housing development to enhance the "quality of place" in the county—for example, prioritizing retail diversity, access to medical services, arts and entertainment, and other amenities that would draw new residents into the area.

Partnership Opportunity: With local employers acutely feeling the housing issues facing the County, there are opportunities for employers to partner in new housing development. This would allow employers to ensure a set number of housing units available for their employees, and help the developer by guaranteeing demand for a certain portion of units (whether the employer purchases them or master leases them for employees).

Park County

Distinct Needs and Opportunities by Area

Park County is geographically large and has distinct areas with distinct local contexts, from Bailey and its relation to the Denver Metro area to Lake George near the Colorado Springs area to Fairplay and Alma and their relation to Breckenridge and Summit County. This geographic diversity affects economic and housing conditions, and means that needs and opportunities are diverse across the county. In the Bailey area there is a lack of housing diversity; however, infrastructure limitations (particularly reliance on well and septic services and recent updates to these requirements) create challenges to implementing new types of housing development. In the central county, infrastructure and service limitations also affect new development, and quality housing that is affordable to locally employed residents is a significant challenge. In the Fairplay and Alma area, the impacts of proximity to Summit County are strongly felt, and there is a need for both affordable rental and ownership housing, geared to local employees.

Commuting Context and Impact of Nearby Markets

Park County has a significant proportion of residents who commute outside of the county for employment. This means that most county residents do not earn their income locally, which creates an imbalance in the housing market. With those residents 'importing' their (typically higher) income from other areas, locally employed residents are often priced out of the market. As housing markets in surrounding areas (particularly the Denver Metro and Summit County) become increasingly expensive, pressure will increase on the Park County market to absorb many employees of those areas.

Rural Context and Housing Conditions Challenges

In contrast to the commuting population concentrated in the built-up areas in the northeastern and northwestern areas of the county, central and southern areas have a more rural context. There are distinct challenges in these rural areas, particularly related to home construction and maintenance of existing housing. Incomes are often lower in these parts of the county, creating additional challenges to local residents looking to construct, renovate, or even maintain existing homes. This factor is of particular importance, given that much of the housing inventory in these areas would be considered affordable.

Importance of Infrastructure and Services

Only a small portion of Park County is served by municipal services; new residential development in all other areas require well and septic infrastructure. These requirements can be a hindrance to new development, as standards have increased rapidly recently, and the type and density of housing that can be developed (e.g. small lot single family, townhomes, stacked flats) is limited by the service ability of these systems. In addition to water and sewer service, providing services such as police, fire, and road maintenance is difficult for the County to do in sparsely developed areas. This creates opportunity for local nodes of service and development, focusing new development where services already exist and allowing the County and/or Towns to provide those services more efficiently. It should be noted that the Town of Fairplay has senior water rights, which will become an increasingly important issue in the future.

Strong Local Opportunities

While there are significant local challenges affecting housing, there are also significant opportunities available locally in Park County to address housing issues.

Employer Partnerships: Local employers are feeling the impacts of housing issues and in many cases are struggling to recruit and/or retain employees because of challenges in finding and affording housing. While this is a challenge to local service provision and economic development, it also creates an opportunity to partner with these employers in new housing development. This may include incentivizing developers to build housing geared to local employees (i.e. affordable to those earning wages locally), and/or partnering with local employers to purchase or master lease units in a development in order to guarantee housing for their employees.

Focused Development: Water rights and water/sewer service are provided in limited areas of the county, and there is developable land proximate to these areas. Focusing new development where there is existing infrastructure and service provision can help the feasibility of new development (given that well and septic service are significant cost factors in new construction) as well as the ability of County and Town service providers to provide those services more efficiently.

Policy Opportunities: Fairplay has recently taken a number of proactive policy steps to plan for growth and new development and shape that growth in a way that meets local needs. This local willingness to take steps and be proactive in addressing challenges can be a major factor in addressing housing in a comprehensive way. Changes such as streamlining the development process to reduce fees and delays, reducing minimum lot sizes, and incentivizing development where services and infrastructure exist can have significant impacts improving development feasibility.

Land Opportunities: The cost and availability of land is often a significant factor in housing development costs. In Park County, there is a significant amount of vacant land, which presents an opportunity for the County to leverage as a resource. Publicly-owned land can be banked and/or directly utilized for housing in the near term. Whether near-term or long-term, a community land trust can manage land assets as well as improvements, and—more importantly—maintain affordability. Land banking can help both smaller builders achieve a different product type (by reducing or eliminating the land costs of a project) and attract larger developers by providing land in exchange for affordability.

Lending and Financing Opportunities: Availability of financing, at both a project and an individual level, has a significant impact on the type of housing development that can take place. In many cases, local lending institutions, with an understanding of the community context and a commitment to assisting local issues, will be willing to provide loans to end users that other institutions may consider too risky. In some similar regions these institutions have taken an active role in lending for both the development and eventual home buyers that address local needs. Additionally, utilizing federal programs such as the USDA Rural Development Single Family Housing Direct Home Loan and Single Family Housing Guaranteed Loan Program can broaden the pool of financing tools available to local buyers. In addition to purchase financing, financial resources exist to assist with construction and maintenance at an individual level. Local, state, and federal resources can be utilized to provide financial assistance to county residents, particularly those in rural areas.

Custer County

Second Home Community

Nearly half of the homes in Custer County are second homes, occupied for only part of the year. This leads to a bifurcated housing market, where approximately half of the sales are targeted to second homeowners whose incomes and housing preferences differ from those of local residents.

Retirement Destination

Custer County is not growing through natural increase (more births than deaths), and thus relies on in-migration for population growth. However, the majority of new residents moving to the community are retirees, as evidenced in the population age trends of the county. The population moving in brings with them income earned from outside the county, and thus not tied to the local economy. In conjunction with second homeowners, this puts additional pressure on the housing market, leading to higher prices decoupled from the income earned by local employees.

Infrastructure Limitations

While there is significant land available for building in the county, true development opportunities are limited. Most of the county has water and sewer service through well and septic systems. In Silver Cliff and Westcliffe, these services are provided through the Round Mountain Water and Sanitation District; however, the water and sewer system requires upgrades and enhancements meaning that the ability to serve new development is limited. In the near term, development should be focused in areas where the existing water and sewer system has existing service lines and capacity to serve the additional dwelling units.

Development Opportunities

Given the range of options available to local communities to address housing, the one best suited for Custer County is to form a partnership among local entities to underwrite a project and construct it. One of the directions generated by this study is to establish focus for the conversations. Accordingly, the recommendations (as further clarified and detailed in the Custer County report) articulate a geographic target for these efforts.

Given the infrastructure and service constraints present in the county, as well as the distinct components of the housing market geared to second homeowners, retirees, and local employees, new housing development should be focused on housing for local employees in locations where service infrastructure is in place and Round Mountain Water and Sanitation District has existing capacity to serve the development. In order to effectively meet the affordability needs of local employees, strategic partnerships and funding strategies should become the focus of the community. Local leaders are already focused on these efforts, building on the success of the recent school district project. These recommendations support this effort, with the goal of creating focus among community stakeholders around new housing development.

Tools and Strategies

This section contains a summary of selected tools and strategies available to address a range of housing issues. An extended list of tools and strategies, as well as specific recommendations for each county, is provided in **Table 16** and **Table 17.**

Communities adopt different tools for a variety of reasons. Oftentimes it is because a significant portion of the local workforce has been priced out and forced to commute. Other times policy decisions go beyond the determination of the presence and extent of these patterns, basing decisions on quality of life and economic development considerations. For example, if a portion of the workforce—such as teachers, police officers, fire fighters, and other municipal employees—cannot afford to live locally, communities are less effective addressing health, safety, and welfare needs. The motivation to develop programs or adopt tools to address affordable or workforce housing is largely based on some or all of the following conditions:

- **Housing Costs:** The sales price of locally available housing exceeds what a permanent-resident household can afford.
- **Housing Availability:** The development community is oriented to building more expensive housing than is available to the local workforce, or is not meeting local housing demand in other ways.
- **Commuting Patterns:** A large portion of the workforce cannot afford to live in the community and is forced into longer commutes from more affordable locations.
- **Employee Shortages:** Local businesses increasingly find it difficult to recruit or retain employees.

Tools for providing affordable and workforce housing are presented in two main categories:

- **Development-Based Tools:** Tools and strategies that seek to leverage the momentum of development through land use controls, mandates, and/or incentive zoning.
- **Community-Based Tools:** Tools and strategies—typically funding mechanisms—to leverage broader-based financing capabilities, spread the burden equally, and create a funding source more flexible and dependable than state and federal grant funding.

Development-Based Tools

Effective land use policy is a critical component of a successful housing strategy. There are many land use policies that are used in relation to housing; while inclusionary zoning is among the more familiar, other policies include annexation, development incentives, infrastructure and utility service policies, and fees for services based on the nexus between costs and benefits (such as impact fees).

A comprehensive list of the tools available for mandating or incentivizing affordable housing development is provided in **Table 16.** In considering the pros and cons of each tool and the market and development context of each county, not all of these are recommended. This section summarizes the tools and strategies most applicable to Custer, Fremont, and Park Counties, as identified in **Table 16.**

Land Use and Zoning Tools

Incentive Zoning Ordinance: Governments can offer a variety of bonuses and waivers to developers to incentivize affordable housing. While many of these are more suitable for larger urban mixed-use projects, some can be applied to smaller multifamily, infill, and single family neighborhood developments. Even in these smaller areas, however, these incentives are most impactful for larger-scale developments and most applicable in areas where there is land available for large development to take place.

Recommended for: Incentive zoning ordinances are recommended for municipalities and county governments in Fremont County and Park County, where there are opportunities for large-scale residential developments and sufficient market pressure and increasing market momentum that developers could provide affordable housing in exchange for desired benefits.

Targeted Inclusionary Housing Ordinance: Inclusionary housing ordinances (IHOs, also referred to as "inclusionary zoning") refer to planning ordinances that require developers to "set aside" a portion of new housing construction as affordable to households at specified income levels. These set-aside requirements generally range from 10 to 30 percent of units. Often, local jurisdictions provide density bonuses or other types of policy-driven incentives to defray some of the costs associated with the requirements. In most versions of an IHO, a developer can comply with requirements by building the units on site as part of the overall project master plan and/or by building them in an offsite location. Alternatively, many programs allow for all or a portion of the housing requirement to be met by cash-in-lieu payments, where there is a payment in lieu of building affordable units. A targeted IHO would differ from a uniform IHO, as it would be designated for the areas of a jurisdiction most likely to benefit from additional housing inventory geared to locals.

Recommended for: A targeted IHO is recommended for Park County jurisdictions, primarily in the commute sheds for Summit County. Particularly with the Summit Stage introducing service in the spring of 2019, the pressure for housing will increase. The ordinance could be coordinated between municipalities and Park County to create a common set of standards for this area of the county. It could also be considered with other programs, such as Transfer of Development Rights (TDR) to focus development near services. An IHO program may also be relevant for Fremont County in the future. Given the surge in housing costs, the market may reach the level of constraints found in other markets in which IHO programs are effective. At this time, it may be early in the overall maturation of the market for this tool in Fremont County; however, it should be recognized by local leaders as a tool with increasing relevancy, particularly if housing cost escalations continue.

Expedited Development Review: The construction of new housing and the rehabilitation of existing housing is governed by a city's building code and land use regulations. The time required to secure entitlements can be significant and ultimately increases the cost of development. Under this strategy, projects that meet the local definition of affordable housing would be processed on an expedited timeline, enabling developers to recoup costs.

Recommended for: Expedited development review is recommended for all jurisdictions in Fremont, Custer, and Park Counties. Given the financial carry costs that are often funded by equity prior to vertical construction, the time spent in development review can significantly affect project viability. Shorter review times lead to greater capital investment. Park County should be recognized for leadership in this area, given the "master build plan" opportunity for developers to utilize in order to decrease development review time for permit requests.

Parking Reduction: When parking is reduced in a housing development, construction costs also decrease and developers are able to offer lower rents accordingly. This strategy is being approached in different ways by communities; some have removed parking minimums entirely, others have targeted policy changes to certain areas or districts, and others have specifically tied new policies to affordable housing (for example, removing parking requirements for nonprofit affordable housing developments). It is important to note that these policy changes do not necessarily remove parking entirely, but rather allows developers to determine the amount and type of parking to provide based on market and location characteristics.

Recommended for: Parking reduction tools are recommended for Fremont County, primarily due to the nature of the built environment in Fremont that is not found elsewhere throughout the study area. For example, Cañon City's size, urban density, climate, and provision of transit service (a door to door call-in service available to anyone over 18) provide a context that makes parking reductions viable. As the cost of parking can be reduced, the viability of prospective affordable housing development improves.

Fee Offset: While fee waivers are often discussed as an incentive for development, some fees (such as water and sewer taps) cannot be waived because they are directly tied to development. These fees can instead be offset, where a percentage of the fees are offset by (paid by) another source (such as a housing fund). This offset would only apply to qualifying projects that provide a certain amount of affordable homes (as defined by the community). A recent state law has been passed that enables local jurisdictions to exempt affordable housing from all fees, in an effort to make housing development more feasible. Local jurisdictions can leverage this opportunity to increase the supply of affordable housing in their respective communities.

Recommended for: A fee offset is recommended for all jurisdictions in Custer, Park, and Fremont Counties. The waiver is a form of financial investment that communities can make that has material impact on a developer's overall project viability. While some communities, including some of those within this study area, are early in the stages of adopting housing programs and do not have the breadth of community support to establish new funding sources dedicated to housing, this approach can have a similar impact even in communities that cannot establish independent funds.

Development Policy Tools

Annexation Policy: At the time of annexation, municipalities can establish any number of requirements from a developer requesting annexation. At a minimum, targets should be established for Inclusionary Zoning, and confirmed with applicants that these will be met over the course of buildout. Mitigation rates must balance the civic goal of broadening the affordable housing inventory while at the same time providing adequate return to developers to maintain overall project viability. This tool will become particularly important as development pressure builds and a greater number of prospective developers seek opportunity in the area for new projects and/or completion of existing projects.

<u>Recommended for</u>: Jurisdictions in Fremont and Park Counties. Given the market momentum that is building in Fremont and Park Counties, it is likely that developers will bring annexation requests to local municipalities. Within Park County, there are a number of existing entitled subdivisions in the vicinity of Fairplay that may find Town services (particularly water) a compelling reason to seek annexation and new entitlements. The policy for housing may cover a spectrum of issues. While some jurisdictions may seek conventional set asides, complete with Area Median Income (AMI) limits, other may take a more preliminary approach and require a range of housing product (attached and detached) and range of density (small lot and large lot) and thus create more affordable product without stipulating conventional affordable parameters.

Infrastructure and Utilities Service Extension and/or Funding: Infrastructure and Utilities Service Extensions are often used in conjunction with annexation policy, whereby in exchange for the provision of water and sewer service new development is required to dedicate a certain percentage of housing to affordable units. In other cases, a simple expansion to infrastructure can, in turn, expand the housing supply. Any public investment in infrastructure expansion should be coupled with affordability requirements to ensure civic needs are addressed in conjunction with civic investment.

<u>Recommended for</u>: Communities in Fremont, Park, and Custer (to a limited degree) Counties. Some of the communities in the study area are uniquely resourced with senior water rights, which will become an increasingly important factor over time. Offering an extension of utilities can generate opportunities to increase the supply of affordable housing, similar to tools listed under annexation policy. In the case of Custer County, it is recommended for the community to invest in the local water and sewer utility (for larger community-wide need), which will then create additional opportunities for housing development.

Financial Incentives and Tax Increment Financing: Tax Increment Financing (TIF) is a particularly effective tool that can be used to close gaps resulting from projects with below-market rental (or sales) levels. TIF can be generated by an Urban Renewal Authority or a Downtown Development Authority. The latter generally provides more latitude in terms of eligible expenses.

<u>Recommended for</u>: Fremont County. While there are a number of stipulations that apply to the formation of a URA or a DDA, the communities in Fremont County should include them as potential resources to defray housing costs and make new affordable housing developments viable.

Zoning Designations/Affordability by Design: Changes to zoning designations can align land use policy, local market conditions, and community housing needs. In some cases, the change in zoning should be an increase in density, thus incenting developers to build units that are more affordable. Typically, practitioners approach these standards with limits on the maximum density. There may be situations in which minimums are appropriate.

<u>Recommended for</u>: Communities in Fremont and Park Counties. In Park County, it was reported that a small home, clustered development offered a unique alternative to much of the historic larger parcel/large home development pattern in the Bailey area. As noted in the community survey, 61 percent of all households would be willing to pay more for housing in neighborhoods with walkable commercial services. A majority of renters in Park County (53 percent) favor policy that would focus smaller lot developments in and near towns. These community preferences and market diversification provide a basis for a broader approach to zoning designations than what has been used historically. Focus groups in Fremont County consistently emphasized the need for greater diversity in the housing supply. Zoning can be an effective tool to achieve these goals and should be considered.

Purchase/Transfer of Development Rights: Transfer of Development Rights (TDR) is a voluntary, market-driven growth management tool that permits higher intensity development in designated "receiving" areas in exchange for land or resource preservation in designated "sending" areas. Under TDR, a city or county establishes baseline development rights for both sending and receiving areas. To exceed these baseline development limits, owners in receiving areas must purchase unused development rights from owners in sending areas. Some TDR programs only permit transfers within a single jurisdiction. Others permit transfers between jurisdictions. For example, a joint city-county program may designate unincorporated parts of the county as sending areas and one or more parts of the incorporated municipality as receiving areas. While many TDR programs require owners or developers in receiving areas to purchase development rights directly from owners in sending areas, some TDR programs establish a development rights bank to facilitate trades. Under this model, buying and selling are separate transactions, making it easier for a buyer to purchase development rights acquired from multiple sending sites through a single transaction.

Recommended for: Park County. Given the extensive amount of entitled land throughout Park County and need for services to address the needs of development, this program could lighten the burden for service delivery in selected unincorporated areas, and direct it to the areas that are better equipped to provide services. Mesa County (including the Palisade, Grand Junction, and Fruita areas) has had a program in place for a number of years and provides an example of progressive land use policy adopted among jurisdictions in a rural area of Colorado that face similar issues to Park County. The tool could be nested within a larger set of tools listed in this report to address a range of issues (not the least of which is fiscal balance) and broaden the housing supply simultaneously.

Table 16. Development-Based Tools

	Custer County	Fremont County	Park County
Development-Based Tools			
Land Use and Zoning Tools			
Inclusionary Housing Ordinance			
Incentive Zoning Ordinance		●	●
Targeted Inclusionary Housing Ordinance		●	●
Commercial Linkage			
Residential Linkage			
Expedited Development Review	●	●	●
Height Waivers			
Density Bonus			
Parking Reduction		●	
Development Standards Modifications/Variances			
Fee Waiver			
Fee Offset	●	●	●
Fee Delay Until Certificate of Occupancy			
Development Policy Tools			
Annexation		●	●
Infrastructure and Utilities Service Extensions and/or Funding	●	●	●
Public Investment Triggers Affordable Housing			
Financial Incentives and TIF		●	
Zoning Designations/Affordability by Design		●	●
Affordable Housing Easement			
Purchase/Transfer of Development Rights			●

Community-Based Tools

In addition to land use and housing policy, community-based tools can be an effective mechanism to achieving local housing goals. These tools often focus on funding and organizations. A list of the tools available for funding and organizing affordable housing development is provided in **Table 17.** In considering the pros and cons of each tool and the local context of each county, not all of these are recommended. This section summarizes the tools and strategies most applicable to Custer, Fremont, and Park Counties, as identified in **Table 17**.

Local Funding Sources

Real Estate Transfer Assessment (RETA): A Real Estate Transfer Tax (RETT) is tax imposed by the state, county, or municipality on the transfer of title of real property within a jurisdiction. While a number of local jurisdictions within Colorado, including Avon, Breckenridge, Crested Butte, Frisco, Gypsum, Minturn, and Winter Park, have RETTs in place ranging from 1.0 to 4.0 percent, the TABOR amendment prohibits any new local RETTs. Subsequent to TABOR, a number of Colorado jurisdictions have implemented voluntary Real Estate Transfer Assessments (RETAs) on specific developments for similar purposes (such as affordable housing or open space acquisition/development). A RETA fee is a voluntary land use restriction placed on a development by the original developer, making subsequent transactions subject to the fee. Typically in the range of 0.25 to 2 percent, it can generate substantial revenue over time. As a fee, it is not subject to TABOR restrictions pertaining to RETTs. A RETA is imposed by a homeowners association (or similar entity) with the fees paid to the city or county for similar public purposes.

Recommended for: Park and Fremont County communities could benefit from a RETA, specifically for developments that are substantial in terms of scale and buildout. This tool might be best paired with others (such as TDRs and/or annexations).

General Fund Set-Aside: Funding is a significant challenge often faced in affordable housing development. While dedicated revenue tools work in some communities, in other locations a general fund set-aside is a more achievable funding option. In this case, local governments would determine an annual amount to allocate from general fund dollars to housing initiatives; this may include project support and/or organization funding.

Recommended for: Park County and the municipalities within it should consider this tool given the growing market pressure on Fairplay and Alma. The set-aside can be funded annually until the threshold is reached to provide a meaningful contribution to a local project and/or land acquisition.

Housing Organizations

Community Land Trust: A Community Land Trust (CLT), or Community Housing Trust, is a non-profit organization that provides permanently affordable housing units by acquiring land and removing it from the speculative, for-profit real estate market. CLTs hold the land they own "in trust" in perpetuity for the benefit of the community by ensuring that it will always remain affordable for homebuyers. A CLT typically acquires land for affordable housing in its designated community; the land is transferred to a developer and ultimately a homeowner under a long term land lease. The CLT leases the land to a qualified homeowner at a reduced rate to subsidize the housing unit price, and retains the option to repurchase the housing unit upon sale. The resale price of the home is set by a formula to give the homeowner a fair return on investment while also maintaining affordability for future homeowners.

Recommended for: The CLT approach is recommended for Park County, particularly if it can be combined with other tools to increase its impact. For example, a CLT would designate a parcel of land that has been placed within a land bank for affordable housing and ensure that the original investment manifests with perpetual affordability. This can also be layered with other tools, such as a lender commitment to infrastructure financing and end-user financing. The lender not only benefits from greater loan volume, but also benefits from fulfillment of Community Reinvestment Act (CRA) responsibilities and associated federal compliance. Loans are provided at below-market terms, tailored for locals working in the community who are eligible for affordable housing. When all tools are aligned, the benefits accrue to local residents who are members of the local workforce.

Community Housing Development Organization: A Community Housing Development Organization (CHDO) is a 501 C(3) non-profit recognized by HUD. As such, CHDOs are eligible to receive HUD funding through the Colorado State Division of Housing. Fifteen percent of HOME funds (HOME Investment Partnerships Program) are required to be allocated to CHDOs. A CHDO can receive approximately $35,000 per year for administration out of HOME funds, plus other competitive grants for housing development and other housing programs. CHDOs must have a board comprised of one-third representation of the low-income community, and no more than a third from local government.

As non-profit organizations, rather than a government, CHDOs have more flexibility to engage in broader housing activities than a housing authority. Because of their non-profit status, CHDOs also have access to funding sources, such as certain grant and foundation funding, that housing authorities do not. CHDOs can develop real estate, and own and manage property much like a private company. CHDOs can more easily partner with private developers and builders to build projects, and can more easily borrow money. A CHDO can also operate a land trust, or vice-versa.

Recommended for: A CHDO may be a tool for consideration in Park County. The HOME fund set aside that can be used for CHDO administration could offset the costs the County would need to invest to establish the CHDO. The optimal course of action may be to define the top priority actions for the County—including land banking, CLT, finance programs, rehab loan program, mutual self-help program construction, policy tool formation (e.g. deed restriction definition), as well as others recommended in this report—and then move toward CHDO formation, such that the nature and scope of the work to be completed is clear.

Land Bank: Land banks are public or community-owned organizations created to acquire, manage, maintain, and/or repurpose land—generally vacant, abandoned, and/or foreclosed properties. These have a very specific purpose and function, serving to hold land until it is ready for housing development. Land banks are most successful when they work in partnership with other organizations, including local government, lenders, and nonprofits, to leverage resources available to address issues associated with distressed land.

Land banks will often use a variety of income sources to fund programs, including grants, government contracts, land sale revenues, tax revenues (depending on local and state laws), developer fees (if the land bank acts as developer or co-developer), and rental income (if the land bank keeps property in its inventory for commercial and/or residential rental). A land bank program works best when there is a significant inventory of land that requires management, often dispersed infill lots, and the potential for future development.

Recommended for: Custer, Park, and Fremont communities. Compared to other small-community markets throughout the Rocky Mountain West, these three communities have significant amounts of vacant land. While the markets have accelerated in the recent past and all real estate is more expensive, its current market valuation is lower than it is expected to be over time. More importantly, vacant parcels exist today. Acquiring sites and setting them aside for future housing development is a resource that future generations will find highly valuable.

Council of Governments: The Upper Arkansas Area Council of Governments (UAACOG) currently administers many housing programs across the region. In addition, UAACOG staff provides a depth of insight regarding state and federal funding sources. All counties should invest in their relationships with COG staff, as it can provide a return in the form of state or federal dollars that can be incorporated into housing projects and/or programs. COG programs and resources include:

- Home repair program: A program that stabilizes housing conditions and is critical to maintaining existing, somewhat dated structures that can be some of the most affordable in a given community. Ensuring these dwelling units are in good repair achieves the goals of both affordable and quality housing.

- Section 8 vouchers (Housing Choice Vouchers): UAACOG administers a number of special vouchers including Housing Choice, FUP, Youth FUP, State Housing Vouchers, and COC vouchers. UAACOG also has a Tenant Based Rental Assistance program.
- Housing counseling: This includes pre-purchase counseling, post-purchase counseling, rental counseling, ID theft prevention and recovery, student financial counseling, credit and budget counseling, and foreclosure prevention.
- 502 direct loans
- Self-help housing program: A unique program, somewhat analogous to Habitat for Humanity, in which participants are supervised by a general contractor and work together to build a set of homes that eventually form a small neighborhood where each household individually owns their own home. The program is administered by the COG and has been successful in obtaining funding commitments at the federal level. The challenge involves finding sites that are affordably priced as well as finding applicants who are income-qualified who are also interested in a self-build process.
- Technical assistance to local governments with grant applications, planning and addressing community concerns of affordable housing, facilitating discussions on housing topics, and providing assistance wherever needed.
- UAACOG can also assist communities with access to state and federal funding sources including CDBG, HOME, or PAB proceeds.

Recommended for: Communities in Custer, Fremont, and Park Counties. Given the fact that most local housing programs and projects are viable only when state and federal dollars are incorporated, access to these tools and programs is imperative. Working with COG staff to identify local opportunities for these programs in each county is time well invested.

Other Tools

Deed Restrictions: Deed restrictions are powerful tools for maintaining permanent housing affordability. Even if the private market delivers housing that is currently affordable, it will become less affordable as the market appreciates. There is, in fact, a large risk that early buyers in low priced projects could flip their home at a significant profit. Many deed restrictions have appreciation caps to ensure permanent affordability. The downside is that in markets where buyers perceive that they can find other options, the appreciation cap is a deterrent as buyers may feel that they are potentially missing out on the appreciation gains. The simplest and least restrictive form of a deed restriction is to restrict ownership to local resident wage owners, with no appreciation cap. This works to limit price appreciation to the range of what local residents can afford, rather than second home buyers. Other considerations include:

- **Residency and Employment Requirements:** Given that the primary goal of a housing program is to address the local needs for housing and employees, many communities start a deed restriction program with elements that stipulate these requirements. The local residency requirements prevent short-term rentals in the future, stating that the home must be occupied by a local resident, typically coupled with an employment requirement that the occupants must work at least 30 hours per week within the county (or a larger region, if economically integrated).
- **Income Limits:** It is important to determine the population being targeted and appropriately structure a program to deliver housing to the desired group. This may involve income restrictions (e.g. 30 to 60 percent AMI for a rental project, or 80 to 120 percent AMI for an ownership project).
- **Appreciation Cap:** An appreciation cap is generally incorporated into a deed restriction, limiting the resale price of a home. This ensures that the home remains affordable from the initial purchase through subsequent sales. An appreciation cap can be structured in a number of ways, often based on the local market context. It may be a simple percentage of market appreciation, or a set annual appreciation, often with a provision for improvements added by the resident.

Recommended for: Park County, in a limited application. If over time, the portion of Park County closest to Summit County approaches similar types of market conditions, additional elements to a deed restriction program should be considered. At this time, it is recommended that a deed restriction be limited to standards requiring local occupancy and local employment for *one member* of the household (recognizing that other members will likely commute out to surrounding counties for employment). As market conditions tighten elsewhere in Park County, as well as in Fremont or Custer Counties, application of deed restrictions should be considered at that time.

Short Term Rental Regulation: As with many guest-based communities, the recent trend towards short term and vacation rental of properties is affecting areas in this region. While it is important that the tourism industry and market for short-term stays have a place in the local housing context, there is a desire to ensure that these short-term rentals do not take the place of the long-term rental inventory utilized by local residents and employees. A variety of strategies are being used by communities to ensure this balance, including technical assistance for property owners who are willing to place or keep their units in the long-term rental inventory, and having specific policy regarding short-term rentals so that property owners understand what is allowed and expected.

Recommended for: Park, Custer, and Fremont Counties. Because of the draw of guests to these markets, the pressure from the short-term industry is expected to grow. The sharing industry (e.g. Airbnb) continues to grow, and the attractions that draw tourists to each of these three counties will generate more interest from locals to convert long-term rentals into short-term. Actions include a replication of the Alma ordinance, limiting 10 percent of housing to short-term rentals. This concept was tested in Fairplay and found little support. Rather than limit usage, a different approach is to generate revenue from the use to off-set impacts. Ensuring a solid baseline lodging tax is the first step, which is particularly important to a local economy as it draws in dollars from outside the immediate economy and expands the economic ripple effect of the lodging sector. Various towns have considered options to derive public funds from the sharing industry and it is recommended that local jurisdictions work closely with the Colorado Municipal League (CML) or the Colorado Association of Ski Towns (CAST) to understand which efforts have legal basis and can be applied locally. With greater pressure on the local housing supply, financial resources are needed to mitigate the impacts that further reduce the local housing inventory.

Table 17. Community-Based and Other Tools

	Custer County	Fremont County	Park County
Community-Based Tools			
Local Funding Sources			
Excise Tax			
Use Tax			
Head Tax			
Dedicated Sales Tax			
Dedicated Property Tax			
Document Recording Fee			
RETA		●	●
General Fund Set-Aside			●
Housing Organizations			
City and County Housing Authority			
Multijurisdictional Housing Authority			
Housing Trust			
Community Land Trust			●
Community Housing Development Organization			●
Land Bank	●	●	●
Urban Renewal Authority			
Council of Governments	●	●	●
Other Tools			
Deed Restrictions			●
Short Term Rental Regulation	●	●	●

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Appendix A:

Park County and UAACOG 2018 Resident Housing Survey

Park County Survey Results by Respondent Age/Place of Residence/Housing Tenure

Park County and Upper Arkansas Area Council of Governments
2018 Resident Housing Survey

Thank you for your time and participation in this survey!
All responses are anonymous and will be reported in group form only.

ABOUT YOUR HOME

1. **In what type of residence do you live?**
   - ☐ Single-family house
   - ☐ Apartment
   - ☐ Townhouse/duplex
   - ☐ Condo
   - ☐ Room without kitchen
   - ☐ Mobile home ⇨ ☐ On owned land ☐ On rented lot
   - ☐ Travel trailer
   - ☐ Other: ____________________

2. **Do you own or rent the residence where you currently reside?**
   ☐ Own ☐ Rent ☐ Currently don't have housing ☐ Other: ____________________

3. **What is the ZIP code of your primary residence?** ______________

4. **Does your employer provide or subsidize your housing?** ☐ Yes ☐ No

5. **How many of the following are in your home?**__________# bedrooms AND __________# bathrooms

6. **Which choice best describes your satisfaction with your current residence?**
   ☐ Very satisfied ☐ Satisfied ☐ Not satisfied ☐ Very dissatisfied

7. **If you are not satisfied with your home, why?** ***(CHECK ALL THAT APPLY)***
   - ☐ Overcrowded
   - ☐ Too expensive
   - ☐ Too far from work
   - ☐ In undesirable location
   - ☐ Disturbance from nearby short-term rentals
   - ☐ Home is unavailable year-round
   - ☐ Poor maintenance
   - ☐ High utility bills
   - ☐ Other: ____________________
   - ☐ Not applicable – I am satisfied with my home

ABOUT YOUR HOUSEHOLD

8. **How many people live in your household, including yourself?** ______ people
   How many of these persons are under the age of 18? ______ children

9. **In what year were you born?** ______________

10. **Which of the following best describes your household?** ***(CHECK ONE ONLY)***
    - ☐ Adult living alone
    - ☐ Single parent with child(ren) at home
    - ☐ Couple, no child(ren) at home
    - ☐ Couple with child(ren) at home
    - ☐ Unrelated roommates
    - ☐ Family members and unrelated roommates
    - ☐ Immediate and extended family members
    - ☐ Other: ____________________

11. Where do you live now, and where in the region would you most like to live if you could afford the cost of housing?

	WHERE YOU LIVE NOW:		WHERE YOU WANT TO LIVE: FIRST CHOICE	WHERE YOU WANT TO LIVE: SECOND CHOICE
1)	☐	Crow Hill	☐	☐
2)	☐	Grant/Shawnee/Bailey	☐	☐
3)	☐	Jefferson/Kenosha Pass/Como/Red Hill	☐	☐
4)	☐	Fairplay/Alma	☐	☐
5)	☐	Hartsel/Antero Junction	☐	☐
6)	☐	Guffey	☐	☐
7)	☐	Lake George	☐	☐
8)	☐	Tarryall	☐	☐
9)	☐	Other:____________________	☐	☐

12. Do you live within town limits of an incorporated town (Alma, Fairplay)?

☐ Yes ☐ No ☐ Uncertain

13. Do you live in the area: ☐ Year-round ☐ Seasonally (less than 8 months per year)

14. How long have you lived in your current residence? How long have you lived in the area and how much longer do you plan on living in the area?

	LIVED IN CURRENT RESIDENCE	LIVED IN AREA	WILL CONTINUE TO LIVE IN THE AREA
Less than 6 months	☐	☐	☐
6 months up to 1 year	☐	☐	☐
1 up to 5 years	☐	☐	☐
5 up to 10 years	☐	☐	☐
10 up to 20 years	☐	☐	☐
More than 20 years	☐	☐	☐

15. Originally, where did you come from?

☐ Born in Park County, lifelong resident
☐ Moved from elsewhere in Colorado
☐ Moved from another state: ________________
☐ Moved from another country: ________________

16. If you were to consider moving away, what SINGLE factor would most influence your decision to leave Park County? *(CHOOSE ONLY ONE)*

01) ☐ Do not plan to leave the county in the next 3 years **(GO TO Q. 17)**

OR

02) ☐ Desire for change in living environment
03) ☐ Disparity between wages and cost of living
04) ☐ Growth and change in the region
05) ☐ Lack of adequate employment
06) ☐ Lack of adequate housing
07) ☐ Lack of professional opportunity
08) ☐ Locating near family or friends
09) ☐ Return to school
10) ☐ Too expensive to live here
11) ☐ Lack of health care and medical services
12) ☐ Long winters
13) ☐ Other: ____________________________

EMPLOYMENT AND COMMUTING

17. Including yourself, how many adults (age 18 and over) in your household are in the following categories?

________ Number employed
________ Number retired
________ Number NOT employed and looking for work
________ Number NOT employed by choice (e.g. homemaker, student, volunteer, prefer not to work)

*****NOTE: If ALL are retired or not employed, then skip to Q. 25 (Housing Preferences section).**

18. How many jobs do the employed adults (age 18 and over) in your household currently work?

	(YOU)	(OTHER ADULTS)	
ADULT:	#1	#2	#3
Full time jobs (≥30 hrs/week)	________	________	________
Part time jobs (<30 hrs/week)	________	________	________
Total Jobs	________	________	________

19. How would you describe your employment? *(CHECK ALL THAT APPLY)*

1) ☐ I am primarily self-employed
2) ☐ I work for an employer with a Park County presence
3) ☐ I work primarily or exclusively out of my home
4) ☐ I work as much as I want to work
5) ☐ I am under-employed and need additional work
6) ☐ Due to overtime requirements (or other factors), I work more than I would like
7) ☐ I am retired or not employed by choice
8) ☐ None of the above

20. Please indicate your current occupation and that of other workers in your household. *(CHECK ALL THAT APPLY)*

YOU		OTHER ADULTS	
#1		#2	#3
01) ☐	Bar, restaurant	☐	☐
02) ☐	Construction, maintenance, repair services	☐	☐
03) ☐	Education and child care (e.g., teacher, day care provider)	☐	☐
04) ☐	Government (e.g., town, county, state, federal, special district employee)	☐	☐
05) ☐	Health care and emergency services (e.g., police officer, firefighter, nurse, doctor)	☐	☐
06) ☐	Hotel/lodge front desk or management	☐	☐
07) ☐	Housekeeping for hotel/lodge/home properties	☐	☐
08) ☐	Management, professional, legal, banking, accounting, architecture, real estate	☐	☐
09) ☐	Recreation/entertainment/ski area	☐	☐
10) ☐	Retail sales	☐	☐
11) ☐	Other: ______________________________	☐	☐
12) ☐	Retired or not employed by choice	☐	☐

21. ***(IF YOU CURRENTLY WORK)*** **How many days per week do you typically use the following modes of transportation to get to work?** *(If you use two or more modes on a given commute day, please indicate the mode used for the longest distance.)*

	<u>DAYS PER WEEK</u>
Walk or bike	_____
Drive alone	_____
Carpool (2-4 people)	_____
Vanpool (5+ people)	_____
Bus	_____
Work at home/telecommute	_____
Other:______________	_____

22. *(IF YOU DO NOT CURRENTLY USE PUBLIC TRANSIT/BUS)* **Would you use transit service (bus or van) if it were provided for your work commute to and from home?**

☐ Yes ☐ No ☐ Uncertain

23. **Please indicate where you and other members of your household work <u>in the winter</u>:**

	YOU	ADULT #2	ADULT #3
Work in Park County (from Kenosha Pass toward Denver)	☐	☐	☐
Work in Park County (from Kenosha Pass toward Colorado Springs/Canon City)	☐	☐	☐
Denver metro area	☐	☐	☐
Colorado Springs area	☐	☐	☐
Canon City area	☐	☐	☐
Buena Vista/Salida	☐	☐	☐
Breckenridge area	☐	☐	☐
Other Summit County	☐	☐	☐
Other:____________________	☐	☐	☐

IF YOU COMMUTE <u>MORE THAN 5 MILES</u> (ONE WAY) BETWEEN WORK AND HOME, PLEASE ANSWER Q. 24:

24. **Why do you commute rather than live and work in the same community?** *(CHECK ALL THAT APPLY)*

1) ☐ Location where spouse/partner works
2) ☐ Community character; prefer where I now live
3) ☐ Price of housing; cannot afford to live where I work
4) ☐ Type of home I want is not available in community where I work
5) ☐ Don't mind the commute
6) ☐ Work in other communities also
7) ☐ Like the climate where I live (altitude, weather)
8) ☐ Can't find a place that will take dogs/cats
9) ☐ Other: ____________________

HOUSING PREFERENCES

25. **For you and your household, how important are the following items in your choice for housing?**

UNIT FEATURES	NOT AT ALL IMPORTANT				EXTREMELY IMPORTANT
Energy efficiency/green building	1	2	3	4	5
In-unit washer/dryer	1	2	3	4	5
Garage/covered parking	1	2	3	4	5
Extra storage	1	2	3	4	5
Pets allowed	1	2	3	4	5
On-site wireless service	1	2	3	4	5
Private yard/outdoor space	1	2	3	4	5
Garden space	1	2	3	4	5
<u>NEIGHBORHOOD/PROPERTY FEATURES</u>					
Views	1	2	3	4	5
Rural area with little development	1	2	3	4	5
Near (or within) community with services	1	2	3	4	5
Near trails/bikepaths	1	2	3	4	5

26. **On a scale of 1 to 5 where 1 is "not very likely" and 5 is "very likely," how likely are you to pay 10% more per month on housing to achieve the following?** *(RATE EACH CATEGORY INDEPENDENT OF ONE ANOTHER)*

Would pay 10% more to:	NOT VERY LIKELY		MODERATELY LIKELY		VERY LIKELY
a. Cut your commute time in half	1	2	3	4	5
b. Have the ability to walk and/or bike to shops/restaurants/entertainment	1	2	3	4	5
c. Have the ability to walk and/or bike to work	1	2	3	4	5
d. Have higher quality schools	1	2	3	4	5
e. Live near daycare or childcare facilities	1	2	3	4	5

27. **Would you be <u>very likely</u> to pay 20% or more to achieve any of the categories listed above?**
- ☐ Yes ______, ______, ______, ______, ______ (insert any of the letter[s] from above, if applicable)
- ☐ No

28. **In addition to your current mortgage or rent, how much <u>more</u> per month would you be willing to pay to have some combination of most of the characteristics listed above?**
- ☐ Less than $100
- ☐ $100 - $199
- ☐ $200 - $299
- ☐ $300 - $399
- ☐ $400 - $499
- ☐ $500 - $600
- ☐ More than $600

29. **In the next five years, do you want to move into other housing or stay where you now reside?**
- ☐ Stay in my current home *(SKIP TO HOUSING POLICY SECTION OF THIS SURVEY, STARTING WITH Q.34)*
- ☐ Move into a different home in the area
- ☐ Move out of the area

IF YOU WANT TO MOVE, PLEASE ANSWER Q. 30 thru Q. 33. OTHERWISE, SKIP TO Q. 34 (HOUSING POLICY SECTION).

30. **Would you like to:**

☐ Buy, for a price not to exceed $______________ **OR** ☐ Rent, for a monthly payment not to exceed $____________

31. **If you want to rent, why is renting your choice?** *(CHECK ALL THAT APPLY)*
- ☐ Renting is cheaper
- ☐ Economic future is uncertain
- ☐ Can't qualify for a mortgage
- ☐ I do not have a down payment
- ☐ Intimidating/complicated qualification process
- ☐ Housing I want and can afford is not available
- ☐ I will not buy a home with a deed restriction
- ☐ Owning a home is not my dream
- ☐ I want to remain mobile
- ☐ I am not committed to living here long term
- ☐ Other: ______________________________

32. **What types of residences would be your top 2 choices, given what you can afford? Please write a 1 next to your first choice and 2 next to your second choice. Use each number only once.**

_______ Single-family one-story home

_______ Single-family multi-story home

_______ Mobile/manufactured home

_______ Condominium

_______ Townhome/duplex

_______ Apartment

_______ Single room with shared kitchen

_______ Employee/accessory dwelling

33. **Ideally, how many bedrooms and bathrooms would you need?** __________# bedrooms AND __________# bathrooms

HOUSING POLICY

34. Do you feel that the problem of finding affordable housing for local residents in Park County is ...
- ☐ The most critical problem in the region
- ☐ One of the more serious problems in the region
- ☐ A problem among others needing attention
- ☐ One of our lesser problems
- ☐ I don't believe affordable housing is a problem

35. Would you support changes in zoning, such as allowing smaller lot sizes, to promote affordable housing?
☐ Yes ☐ No ☐ Uncertain

36. Would you be willing to support the development of affordable housing through increased:

	Yes	**No**
Sales tax	☐	☐
Property tax	☐	☐
Other tax	☐	☐
Impact fees on new development	☐	☐
Private donations	☐	☐

37. As a general matter of policy, would you prefer:
- ☐ The concentration of most development in or near town(s) on relatively small lots
  <u>**OR**</u>
- ☐ The continuation of the existing pattern of scattered small and large lot development
  <u>**OR**</u>
- ☐ The combination of smaller lot developments near town and large lot developments (20+ acres) in rural areas

COST OF LIVING *(Please remember that this survey is anonymous and confidential.)*

38. What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?

$____________________ per month *OR* ☐ Do not pay rent or mortgage ☐ Mortgage paid off

39. What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?
$____________ *OR* ☐ Utilities included in rent

40. What is your monthly cost for homeowners' association (HOA) fees?

$____________ *OR* ☐ Do not pay HOA fees

41. Are you currently at risk of default on your mortgage or rent payments (e.g., late payments, home value below debt)?
- ☐ Yes – I am currently in default on my mortgage or behind on my rent
- ☐ Yes – I am at risk of default on my mortgage or at risk of falling behind on my rent
- ☐ No

42. What is the combined gross <u>annual</u> income of all household members (before taxes)? $________________________

Do you have any additional comments or suggestions on local housing issues? ________________________________

____

____

THANK YOU FOR YOUR PARTICIPATION!
PLEASE FILL OUT THE PRIZE SLIP IF YOU WANT TO BE INCLUDED IN THE DRAWING.
All responses are confidential; you can include your slip with the survey or mail it separately to:
RRC Associates, 4770 Baseline Road, Suite 360, Boulder CO 80303

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

				Respondent Age						
			Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
About Your Home	**Q 0: Source**	Invite	69%	30%	63%	72%	90%	85%	100%	100%
		Open Link	31%	70%	37%	28%	10%	15%		
	Q 1: (If residence is a mobile home) Is your mobile home on:	Rented land	51%					33%	87%	100%
		Owned land	49%	100%			100%	67%	13%	
	Q 1: In what type of residence do you live?	Single-family house	94%	86%	99%	93%	91%	95%	95%	91%
		Apartment	2%			4%	6%	3%		
		Mobile home	2%	2%			2%	2%	5%	1%
		Townhouse/duplex	0%	3%						
		Travel trailer	0%				1%			2%
		Room without kitchen	0%			1%				
		Other	2%	9%	1%	1%				6%
	Q 2: Do you own or rent the residence where you currently reside?	Own	82%	62%	80%	84%	83%	75%	94%	76%
		Rent	16%	28%	20%	16%	14%	25%	6%	11%
		Other	2%	10%			3%			14%
	Q 4: Does your employer provide or subsidize your housing?	No	98%	97%	99%	100%	97%	99%	99%	93%
		Yes	2%	3%	1%		3%	1%	1%	7%
	Q 5: How many of the following are in your home? (Bathrooms)	How many of the following are in your home? (Bathrooms): Average	2.1	1.8	2.1	2.2	2.1	2.0	2.1	2.0
	Q 5: How many of the following are in your home? (Bedrooms)	How many of the following are in your home? (Bedrooms): Average	2.8	2.5	3.0	2.9	2.7	2.8	2.6	2.8

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
About Your Home	**Q 6: Which choice best describes your satisfaction with your current residence?** Very satisfied	55%	33%	47%	50%	67%	55%	66%	64%
	Satisfied	35%	52%	34%	40%	28%	38%	28%	28%
	Not satisfied	8%	5%	18%	11%	5%	7%	6%	1%
	Very dissatisfied	2%	10%	1%		1%			6%
	Q 7: If you are not satisfied or very dissatisfied with your home, why? (Check all that apply) Too far from work	45%	29%	66%	55%	49%	79%	8%	
	Too expensive	45%	57%	39%	60%	57%		9%	
	Poor maintenance	24%	29%	11%	34%	8%	49%	35%	
	High utility bills	23%	29%	27%	17%		61%	35%	
	Overcrowded	14%	11%	28%	9%	9%		18%	
	In undesirable location	6%	5%		4%		79%		
	Disturbance from nearby short-term rentals	3%	5%	5%				8%	
	Home is unavailable year-round	1%						8%	
	Other	33%	18%	29%	49%	26%		51%	100%
About Your Household	**Q 8: How many of these persons are under the age of 18?** How many of these persons are under the age of 18?: Average	0.4	0.5	1.4	0.4	0.1	0.0	0.0	0.0
	Q 8: How many people live in your household, including yourself? How many people live in your household, including yourself?: Average	2.3	2.8	3.5	2.4	2.0	1.9	1.8	1.7
	Q 9: Age of respondent Average Age	54.1	29.0	39.0	49.5	57.1	62.1	69.1	80.6
	18 - 24	1%	14%						
	25 - 34	9%	86%						

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

About Your Household

		Overall	Respondent Age 18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 9: Age of respondent	35 - 44	15%		100%					
	45 - 54	21%			100%				
	55 - 59	18%				100%			
	60 - 64	11%					100%		
	65 - 74	20%						100%	
	75 - 84	4%							75%
	85 or older	1%							25%
Q 10: Which of the following best describes your household? (Check one only)	Couple, no child(ren) at home	51%	57%	16%	47%	67%	60%	60%	39%
	Couple with child(ren) at home	20%	25%	68%	27%	7%	2%	3%	1%
	Adult living alone	18%		4%	16%	20%	22%	31%	35%
	Immediate and extended family members	4%	3%	7%	4%	5%	2%	3%	12%
	Unrelated roommates	2%	2%	1%	2%	1%	9%	1%	5%
	Family members and unrelated roommates	2%	8%	1%	2%	1%	4%	1%	1%
	Single parent with child(ren) at home	1%	2%	1%	3%			1%	
	Other	1%	2%				1%	1%	6%
Q 11: Where do you live now?	Grant/Shawnee/Bailey	27%	41%	32%	21%	26%	23%	23%	35%
	Crow Hill	26%	18%	19%	32%	29%	25%	30%	11%
	Fairplay/Alma	20%	31%	27%	19%	16%	23%	12%	14%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

About Your Household

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 11: Where do you live now?	Hartsel/Antero Junction	8%	4%	6%	6%	10%	11%	8%	8%
	Guffey	6%	2%	5%	2%	7%	5%	10%	9%
	Jefferson/Kenosha Pass/Como/Red Hill	5%	2%	2%	5%	8%	3%	5%	7%
	Lake George	4%		6%	3%	4%	1%	3%	8%
	Tarryall	1%			1%		3%	1%	
	Other	5%	2%	1%	11%		5%	7%	8%
Q 12: Do you live within town limits of an incorporated town (Alma, Fairplay)?	No	82%	68%	73%	82%	90%	90%	83%	89%
	Yes	12%	15%	22%	11%	7%	8%	13%	5%
	Uncertain	6%	17%	6%	7%	3%	2%	4%	6%
Q 13: Do you live in the area:	Year-round	96%	95%	100%	98%	97%	99%	94%	89%
	Seasonally (less than 8 months per year)	4%	5%		2%	3%	1%	6%	11%
Q 14: How long have you lived in the area?	Less than 6 months	5%	14%	7%	3%	9%		1%	
	6 months up to 1 year	5%	11%	14%	4%	2%	3%	3%	
	1 up to 5 years	30%	48%	38%	34%	29%	24%	18%	16%
	5 up to 10 years	9%	4%	6%	10%	10%	16%	10%	3%
	10 up to 20 years	21%	5%	16%	23%	22%	24%	24%	45%
	More than 20 years	29%	18%	19%	27%	28%	34%	45%	36%
Q 14: How long have you lived in your current residence?	Less than 6 months	5%	16%	8%	3%	8%		2%	

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

About Your Househol

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 14: How long have you lived in your current residence?	6 months up to 1 year	7%	22%	12%	5%	5%	4%	3%	1%
	1 up to 5 years	35%	39%	49%	42%	32%	37%	24%	16%
	5 up to 10 years	13%	12%	12%	9%	15%	15%	13%	14%
	10 up to 20 years	20%	3%	9%	26%	20%	22%	30%	36%
	More than 20 years	19%	9%	10%	15%	19%	21%	29%	33%
Q 14: How much longer do you plan on living in the area?	Less than 6 months	2%	4%		7%			1%	
	6 months up to 1 year	5%	14%	5%		9%	6%	5%	
	1 up to 5 years	16%	33%	12%	12%	9%	18%	16%	21%
	5 up to 10 years	15%	5%	23%	15%	23%	10%	12%	11%
	10 up to 20 years	22%	21%	15%	18%	16%	31%	30%	30%
	More than 20 years	39%	22%	45%	48%	42%	36%	36%	38%
Q 15: Originally, where did you come from?	Moved from elsewhere in Colorado	49%	56%	49%	40%	48%	54%	50%	57%
	Moved from another state:	47%	28%	47%	57%	51%	43%	49%	41%
	Born in Park County, lifelong resident	2%	15%	1%	2%		1%	1%	1%
	Moved from another country:	1%		3%	2%	1%	1%		1%
Q 16: If you were to consider moving away, what SINGLE factor would most influence your decision to leave Park County? (Choose only one)	Do not plan to leave the region in the next 3 years	18%	7%		25%	22%	19%	42%	84%
	Lack of adequate employment	12%	7%	38%	12%	4%	3%		
	Lack of health care and medical services	10%	7%	8%	5%	13%	6%	29%	

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

				Respondent Age						
			Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
About Your Household	Q 16: If you were to consider moving away, what SINGLE factor would most influence your decision to leave Park County? (Choose only one)	Lack of professional opportunity	8%	9%	9%	5%	23%			
		Growth and change in the region	7%	9%	4%	8%	7%	7%	4%	
		Long winters	7%			24%	3%	3%	7%	
		Too expensive to live here	6%	24%			7%			
		Locating near family or friends	6%		9%	2%	13%	10%	4%	16%
		Disparity between wages and cost of living	6%	7%	16%	5%			7%	
		Lack of adequate housing	6%	13%				36%		
		Desire for change in living environment	5%	3%		10%	7%	10%		
		Return to school	3%	12%						
		Other	7%	4%	16%	5%		6%	7%	
	Q 17: Including yourself, how many adults (age 18 and over) in your household are in the following categories?	Employed: Average	1.3	2.1	1.7	1.7	1.3	1.0	0.5	0.3
		Not employed and looking for work: Average	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
		Not employed by choice (e.g., homemaker, student, volunteer, prefer not to work): Average	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.2
		Retired: Average	0.5	0.1	0.1	0.2	0.5	0.7	1.2	1.3
Employment and Commuting	Q 18: How many jobs do the employed adults (age 18 and over) in your household currently work?	You: Full-time jobs (> 30 hrs/week): Average	0.8	0.9	0.9	0.9	0.9	0.7	0.6	0.1
		You: Part-time jobs (< 30 hrs/week): Average	0.3	0.4	0.3	0.2	0.3	0.4	0.6	0.9
		You: Total Jobs: Average	1.2	1.3	1.1	1.1	1.2	1.1	1.1	1.0
		Other Adult #1: Full-time jobs (> 30 hrs/week): Average	0.9	1.0	0.9	1.0	0.9	0.8	0.8	0.7

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

Employment and Commuting

		Overall	Respondent Age 18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 18: How many jobs do the employed adults (age 18 and over) in your household currently work?	Other Adult #1: Part-time Jobs (< 30 hrs/week): Average	0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.7
	Other Adult #1: Total Jobs: Average	1.2	1.2	1.1	1.2	1.2	1.1	1.2	1.4
	Other Adult #2: Full-time jobs (> 30 hrs/week): Average	0.6	0.7	1.0	0.6	0.2	0.6	0.5	1.0
	Other Adult #2: Part-time Jobs (< 30 hrs/week): Average	0.5	0.1	0.0	0.8	0.4	0.4	0.5	1.0
	Other Adult #2: Total Jobs: Average	1.1	0.8	1.0	1.5	0.6	1.0	1.0	2.0
Q 19: How would you describe your employment? (Check all that apply)	I work primarily or exclusively out of my home	23%	30%	21%	31%	20%	17%	13%	9%
	I am primarily self-employed	22%	5%	26%	22%	20%	27%	31%	36%
	I work as much as I want to work	19%	17%	19%	15%	21%	10%	29%	31%
	I work for an employer with a Park County presence	17%	20%	17%	10%	14%	25%	27%	9%
	Due to overtime requirements (or other factors), I work more than I would like	9%	13%	10%	13%	7%	14%	2%	
	I am under-employed and need additional work	5%	19%	10%	3%	3%	1%	1%	
	I am retired or not employed by choice	5%	4%		2%	6%	4%	16%	50%
	None of the above	19%	17%	24%	25%	20%	16%	6%	
Q 20: Please indicate your current occupation and that of other workers in your household (Check all that apply)	Management, professional, legal, banking, accounting, architecture, real estate	44%	43%	30%	59%	35%	57%	32%	59%
	Construction, maintenance, repair services	31%	51%	28%	25%	42%	18%	24%	27%
	Government (e.g. town, county, state, federal, special district employee)	25%	37%	24%	22%	34%	11%	17%	
	Education and child care (e.g., teacher, day care provider)	17%	27%	19%	14%	12%	24%	12%	
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc.)	14%	19%	18%	10%	8%	18%	23%	

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

Employment and Commuting

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 20: Please indicate your current occupation and that of other workers in your household (Check all that apply)	Bar, restaurant	8%	6%	13%	9%	2%	5%	11%	
	Retired or not employed by choice	4%	4%	2%	2%	9%	4%	6%	16%
	Housekeeping for hotel/lodge/home properties	3%	3%	3%	5%		3%		14%
	Recreation/entertainment/ski area	3%	10%	4%	1%	1%	3%		
	Retail sales	3%	3%		4%	2%	7%	4%	
	Hotel/lodge front desk or management	2%			3%		3%	5%	
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc. Job2tot Job2tot job2tot)	1%		1%	1%		2%		
	Other occupation	15%	7%	17%	18%	19%	8%	11%	14%
Q 21: (IF YOU CURRENTLY WORK) How many days per week do you typically use the following modes of transportation to get to work?	Bus: Average	0.1	0.0	0.1	0.3	0.0	0.0	0.0	0.0
	Carpool (2-4 people): Average	0.2	0.3	0.2	0.1	0.1	0.0	0.2	2.4
	Drive alone: Average	3.4	3.4	3.5	3.1	3.7	3.7	3.4	2.5
	Vanpool (5+ people): Average	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Walk or bike: Average	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.0
	Work at home/telecommute: Average	1.0	1.3	1.1	1.0	0.9	0.8	0.9	1.4
	Other mode: Average	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
Q 22: (If you do not currently use public transit/bus) Would you use transit service (bus or van) if it were provided for your work commute to and from home?	No	44%	35%	32%	50%	57%	29%	55%	24%
	Yes	32%	32%	38%	27%	27%	50%	26%	18%
	Uncertain	24%	33%	30%	23%	16%	21%	18%	58%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

Employment and Commuting

		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 23: Where do you and other adults in your household work? (Check all that apply)	Denver metro area	59%	61%	56%	69%	64%	48%	39%	19%
	Work in Park County (from Kenosha Pass toward Denver)	39%	54%	25%	43%	32%	45%	50%	54%
	Work in Park County (from Kenosha Pass toward Colorado Springs/Canon City)	34%	28%	38%	41%	30%	42%	22%	26%
	Breckenridge area	12%	36%	11%	11%	9%	8%	5%	
	Colorado Springs area	5%	3%	1%	3%	9%	2%	10%	6%
	Buena Vista/Salida	4%	3%		4%	11%	5%		
	Canon City area	1%				3%		1%	
	Other location	23%	12%	46%	15%	20%	19%	23%	15%
	Other Summit County	9%	11%	16%	3%	11%	12%	3%	
Q 24: If you commute more than 5 miles (one way) between work and home, why do you commute rather than live and work in the same community? (Check all that apply)	Community character; prefer where I now live	44%	34%	46%	44%	46%	40%	55%	11%
	Price of housing cannot afford to live where I work	38%	55%	49%	28%	39%	44%	28%	
	Don't mind the commute	36%	35%	45%	38%	30%	27%	29%	22%
	Like the climate where I live (altitude, weather)	34%	35%	29%	43%	25%	29%	45%	22%
	Type of home I want is not available in community where I work	30%	17%	41%	43%	12%	36%	16%	
	Work in other communities also	13%	8%	6%	9%	16%	20%	30%	67%
	Location where spouse/partner works	7%	4%	3%	9%	8%	13%	5%	
	Can't find a place that will take dogs/cats	6%	8%	11%		9%	8%		
	Other	15%	23%	12%	14%	23%	5%	11%	11%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

Housing preferences

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 27: Please select the categories for which you would be very likely to pay 20% or more per month	Have the ability to walk and/or bike to shops/restaurants/entertainment	61%	61%	69%	36%	69%	74%	68%	33%
	Cut your commute time in half	52%	47%	78%	54%	39%	61%	37%	
	Have higher quality schools	39%	60%	22%	47%	25%	19%	35%	67%
	Have the ability to walk and/or bike to work	17%	13%		24%	9%	48%	19%	
	Live near daycare or childcare facilities	10%	13%	22%		9%			
Q 27: Would you be very likely to pay 20% or more to achieve any of the categories listed above?	No	85%	61%	80%	89%	86%	83%	93%	89%
	Yes	15%	39%	20%	11%	14%	17%	7%	11%
Q 28: In addition to your current mortgage or rent, how much more per month would you be willing to pay to have some combination of most of the characteristics listed above?	Less than $100	68%	51%	50%	64%	72%	70%	83%	81%
	$100 - $199	16%	34%	25%	15%	10%	11%	10%	17%
	$200 - $299	9%	7%	14%	11%	8%	11%	5%	
	$300 - $399	3%		9%	8%		1%	1%	
	$500 - $600	2%	3%		1%	6%	5%		
	$400 - $499	1%	3%		1%	1%	2%		
	More than $600	1%	3%	1%		3%	1%	1%	2%
Q 29: In the next five years, do you want to move into other housing or stay where you now reside?	Stay in my current home	71%	41%	73%	74%	73%	71%	76%	75%
	Move out of the area	18%	23%	24%	11%	19%	18%	16%	23%
	Move into a different home in the area	11%	36%	3%	15%	8%	11%	7%	3%
Q 30: If you want to move in the next 5 years, would you like to	Buy, for a price not to exceed: Average	$323,346	$338,564	$356,943	$300,602	$366,073	$279,001	$312,493	$313,899

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

				Respondent Age						
			Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Housing Preferences	Q 30: If you want to move in the next 5 years, would you like to	Rent, for a monthly payment not to exceed: Average	$1,230.0	$600.0	$1,000.0	$2,500.0	$1,000.0	$1,421.7	$908.3	$1,633.7
	Q 30: If you want to move in the next 5 years: Would you like to:	Buy	84%	85%	95%	97%	70%	74%	94%	38%
		Rent	16%	15%	5%	3%	30%	26%	6%	62%
	Q 31: If you want to rent, why is renting your choice? (Check all that apply)	I do not have a down payment	35%				72%	45%		
		Housing I want and can afford is not available	35%					100%	35%	100%
		Can't qualify for a mortgage	27%				72%	9%		
		I am not committed to living here long term	24%	100%		100%				
		Economic future is uncertain	22%				14%	64%	35%	
		I want to remain mobile	7%			100%			35%	
		Renting is cheaper	7%				14%	9%		
		Intimidating/complicated qualification process	2%					9%		
		Other	3%						30%	
	Q 33: Ideally, how many bedrooms and bathrooms would you need?	Bathrooms: Average	2.1	2.0	2.3	2.2	2.2	2.0	2.0	1.5
		Bedrooms: Average	2.8	3.0	3.4	3.1	2.8	2.3	2.6	1.7
[illegible]	Q 34: Do you feel that the problem of finding affordable housing for local residents in Park County is ...	The most critical problem in the region	7%	15%	9%	5%	5%	11%	3%	10%
		One of the more serious problems in the region	31%	29%	27%	32%	40%	30%	32%	23%
		A problem among others needing attention	33%	23%	30%	37%	28%	32%	36%	41%
		One of our lesser problems	17%	15%	23%	16%	16%	17%	16%	12%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

				Respondent Age						
			Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
problem of finding affordable housing for local residents in Park County is ...		I don't believe affordable housing is a problem	12%	18%	13%	11%	12%	9%	13%	14%
Q 35: Would you support changes in zoning, such as allowing smaller lot sizes, to promote affordable housing?		No	51%	41%	42%	54%	49%	53%	58%	55%
		Yes	21%	23%	25%	15%	28%	24%	16%	22%
		Uncertain	28%	36%	32%	30%	23%	23%	26%	23%
Q 36: Would you be willing to support the development of affordable housing through increased:	Impact fees on new development	No	51%	62%	56%	54%	48%	44%	46%	58%
		Yes	49%	38%	44%	46%	52%	56%	54%	42%
	Other tax	No	84%	69%	86%	86%	88%	72%	89%	88%
		Yes	16%	31%	14%	14%	12%	28%	11%	12%
	Private donations	No	32%	18%	35%	34%	28%	29%	34%	45%
		Yes	68%	82%	65%	66%	72%	71%	66%	55%
	Property tax	No	84%	63%	83%	86%	93%	76%	89%	88%
		Yes	16%	37%	17%	14%	7%	24%	11%	12%
	Sales tax	No	74%	55%	80%	75%	77%	67%	74%	88%
		Yes	26%	45%	20%	25%	23%	33%	26%	12%
Q 37: As a general matter of policy, would you prefer: (Select one only)		The combination of smaller lot developments near town and large lot developments (20+ acres) in rural areas	46%	30%	44%	50%	50%	48%	49%	49%
		The continuation of the existing pattern of scattered small and large lot development	36%	40%	38%	37%	28%	35%	33%	49%
		The concentration of most development in or near town(s) on relatively small lots	18%	31%	19%	13%	22%	17%	19%	2%
Q 38: What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?		What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?: Average	$1,115.0	$1,524.8	$1,418.2	$1,382.9	$1,144.2	$795.5	$686.5	$746.4

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 38: What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?	Do not pay rent or mortgage	9%	6%	9%	3%	5%	9%	13%	37%
	Mortgage paid off	18%	3%	4%	11%	21%	28%	33%	26%
	$1 - $499	2%		2%		2%	5%	2%	1%
	$500 - $999	13%	11%	4%	12%	14%	19%	18%	18%
	$1,000 - $1,499	23%	37%	26%	26%	20%	19%	22%	8%
	$1,500 - $1,999	20%	24%	37%	28%	19%	10%	7%	4%
	$2,000 - $2,499	10%	10%	12%	16%	15%	6%	2%	
	$2,500 - $2,999	3%	5%	6%	4%	3%	2%	1%	
	$3,000 - $3,499	1%			1%	1%	2%	1%	
	$3,500 or more	1%	4%					1%	7%
Q 39: What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?	What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?: Average	$247.7	$307.5	$293.8	$281.0	$225.0	$216.4	$210.8	$153.2
	Do not pay utilities	2%	9%	3%	1%	1%	2%	1%	13%
	Utilities included in rent	4%	4%		5%	5%	11%		12%
	$1 - $99	5%	2%	5%	3%	8%	4%	7%	7%
	$100 - $199	25%	17%	21%	20%	24%	27%	32%	38%
	$200 - $299	31%	22%	33%	25%	39%	31%	37%	13%
	$300 - $399	15%	14%	15%	21%	10%	14%	15%	12%
	$400 - $499	8%	21%	4%	12%	6%	6%	4%	4%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Q 39: What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?	$500 - $599	5%	5%	10%	8%	3%	2%	3%	1%
	$600 - $699	1%		6%	2%	1%		1%	
	$700 - $799	1%			1%	2%	1%		
	$800 - $899	1%		1%	1%		2%		
	$1,000 or more	1%	6%	3%	2%		1%		
Q 40: What is your monthly cost for homeowners' association (HOA) fees?	What is your monthly cost for homeowners' association (HOA) fees?: Average	$7.8	$3.5	$12.2	$5.3	$7.1	$9.7	$8.4	$7.8
	Do not pay HOA fees	78%	84%	84%	80%	76%	74%	73%	80%
	$1 - $24	15%	14%	6%	16%	17%	15%	18%	13%
	$25 - $49	2%			1%	2%	4%	6%	1%
	$50 - $74	0%				1%	1%		
	$75 - $99	1%		4%		2%	1%		6%
	$100 - $124	2%	2%	3%	1%		4%	2%	
	$125 - $149	0%			1%	1%	1%		
	$150 - $174	1%		2%	1%	1%		1%	
	$175 - $199	0%		1%					
	$200 or more	0%						1%	
Q 41: Are you currently at risk of default on your mortgage or rent payments (i.e., late payments, home value below debt)?	No	96%	100%	94%	91%	98%	96%	99%	99%
	Yes – I am at risk of default on my mortgage or at risk of falling behind on my rent	3%		6%	9%	2%	3%	1%	

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
rent payments (i.e., late payments, home value below debt)?	Yes - I am currently in default on my mortgage or behind on my rent	0%					1%	1%	1%
	What is the combined gross annual income of all household members (before taxes)?: Average	$92,439.	$105,114	$96,891.	$113,359	$101,750	$81,267.	$65,370.	$51,278.
Q 42: What is the combined gross annual income of all household members (before taxes)?	Less than $25,000	9%	5%	3%	5%	7%	11%	16%	26%
	$25,000 - $49,999	14%	4%	9%	7%	13%	26%	26%	24%
	$50,000 - $74,999	17%	24%	17%	12%	17%	14%	18%	21%
	$75,000 - $99,999	21%	23%	27%	22%	12%	20%	23%	23%
	$100,000 - $124,999	16%	13%	19%	22%	23%	6%	11%	4%
	$125,000 - $149,999	8%	5%	12%	10%	9%	9%	2%	2%
	$150,000 - $174,999	7%	13%	7%	8%	10%	7%	1%	
	$175,000 - $299,999	2%		1%	5%	2%	2%	1%	
	$200,000 - $224,999	3%	9%	3%	2%	4%	4%	1%	
	$225,000 - $249,999	1%			1%	1%	1%	1%	
	$250,000 or more	3%	3%	2%	7%	4%	1%	1%	
Area Median Income	<=30% AMI	5%	5%	2%	4%	4%	8%	6%	17%
	301% - 50% AMI	10%	4%	5%	3%	9%	10%	24%	21%
	50.1% - 80% AMI	15%	14%	18%	9%	9%	25%	22%	17%
	80.1% - 100% AMI	12%	15%	25%	9%	14%	5%	6%	15%
	100.1 to 120%	14%	5%	13%	19%	11%	13%	16%	19%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

			Respondent Age						
		Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Area Median Income	120.1 to 150% AMI	17%	19%	14%	20%	19%	13%	15%	5%
	150.1% - 200% AMI	13%	20%	13%	17%	13%	11%	7%	5%
	200.1% - 250% AMI	7%	15%	6%	10%	10%	8%	2%	
	250.1%+ AMI	6%	3%	3%	9%	10%	7%	3%	
(If pay rent or mortgage) Percent of household income spent on rent or mortgage	(If pay rent or mortgage) Percent of household income spent on rent or mortgage: Average	23.3%	23.0%	23.5%	19.0%	23.1%	23.7%	28.1%	40.5%
	Under 10%	8%	3%	6%	10%	9%	18%	4%	13%
	10-19.9%	45%	65%	41%	52%	43%	24%	41%	12%
	20-29.9%	28%	24%	32%	31%	28%	29%	22%	18%
	30-34.9%	8%		9%	4%	12%	17%	8%	5%
	35-39.9%	2%	2%	4%	1%		3%	3%	8%
	40-49.9%	5%		7%	2%	6%	5%	11%	12%
	50%+	4%	6%	2%		3%	4%	10%	32%
(If pay rent or mortgage) Percent of household income spent on rent or mortgage, utilities, and HOA fees	(If pay rent or mortgage) Percent of household income spent on rent or mortgage, utilities, and HOA fees: Average	27.3%	26.6%	27.6%	22.7%	26.6%	27.8%	33.1%	44.1%
	Under 10%	4%	3%	4%	4%	4%	12%	1%	4%
	10-19.9%	32%	41%	24%	40%	33%	24%	23%	14%
	20-29.9%	35%	38%	45%	37%	28%	24%	35%	17%
	30-34.9%	11%	7%	5%	12%	20%	14%	8%	5%
	35-39.9%	4%		3%	2%	5%	11%	4%	5%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

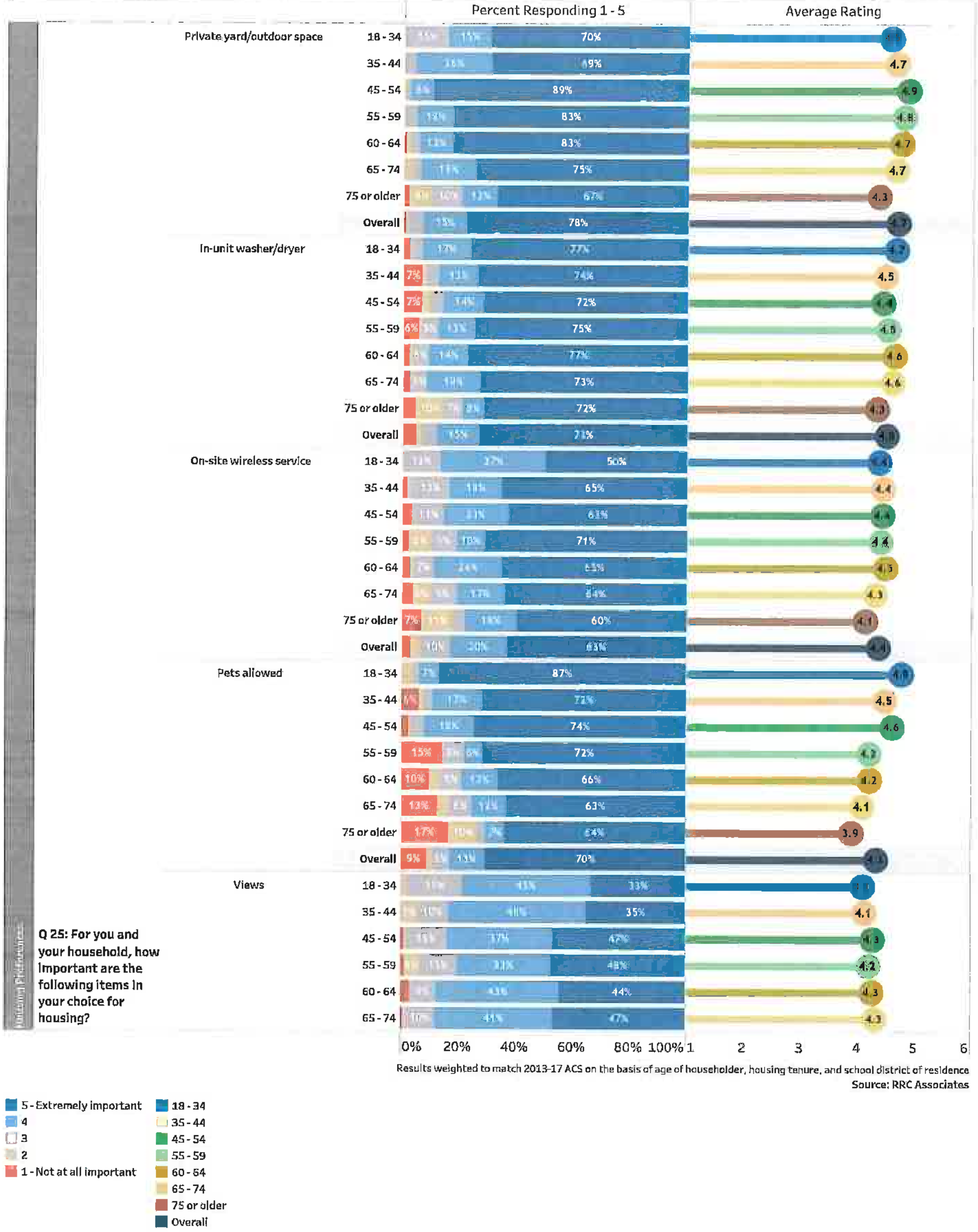
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age

				Respondent Age						
			Overall	18 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 or older
Additional Field	(if pay rent or mortgage) Percent of household income spent on rent or mortgage, utilities, and HOA fees	40-49.9%	7%	5%	16%	3%	3%	6%	8%	16%
		50%+	8%	6%	2%	2%	7%	8%	21%	40%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

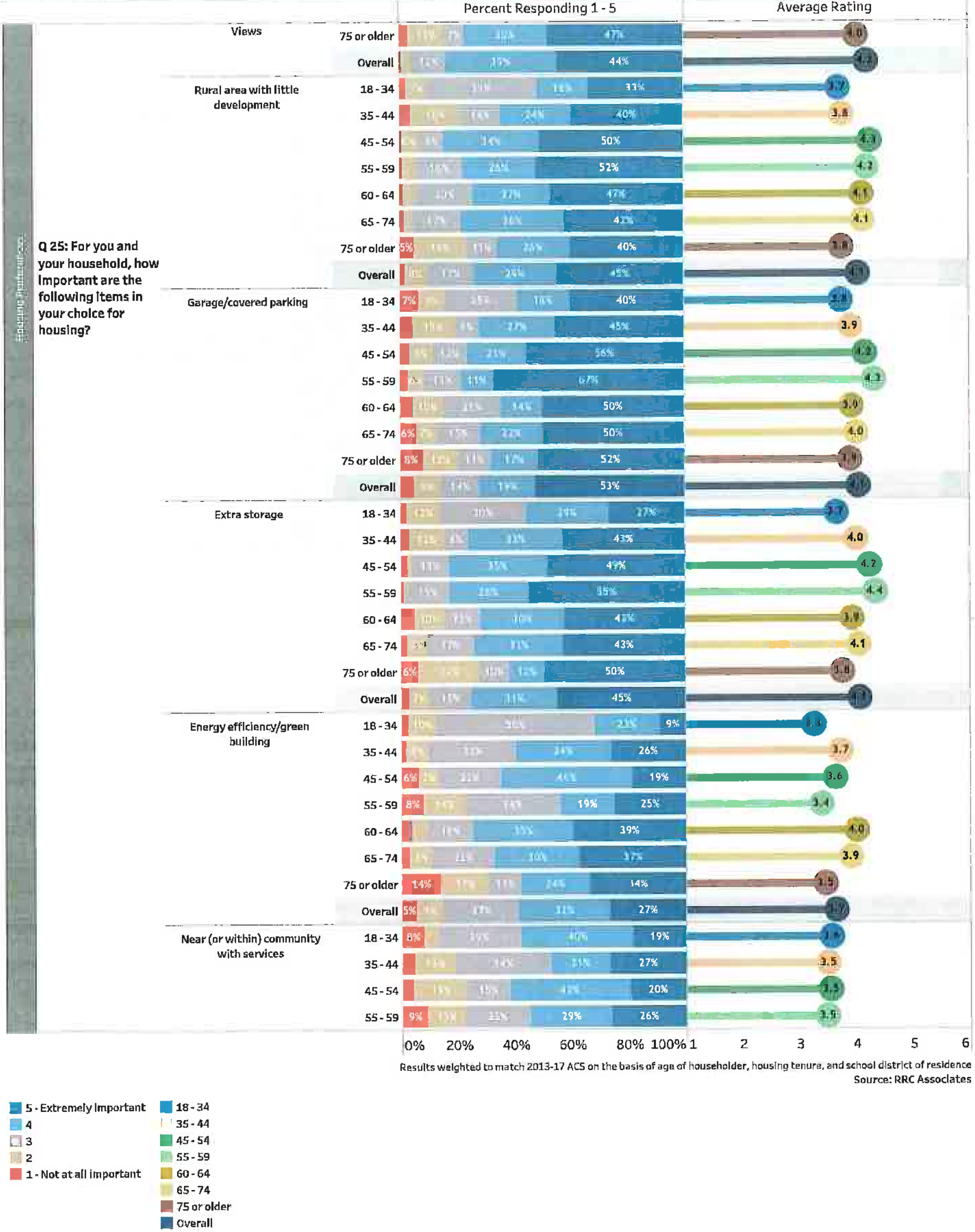
Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

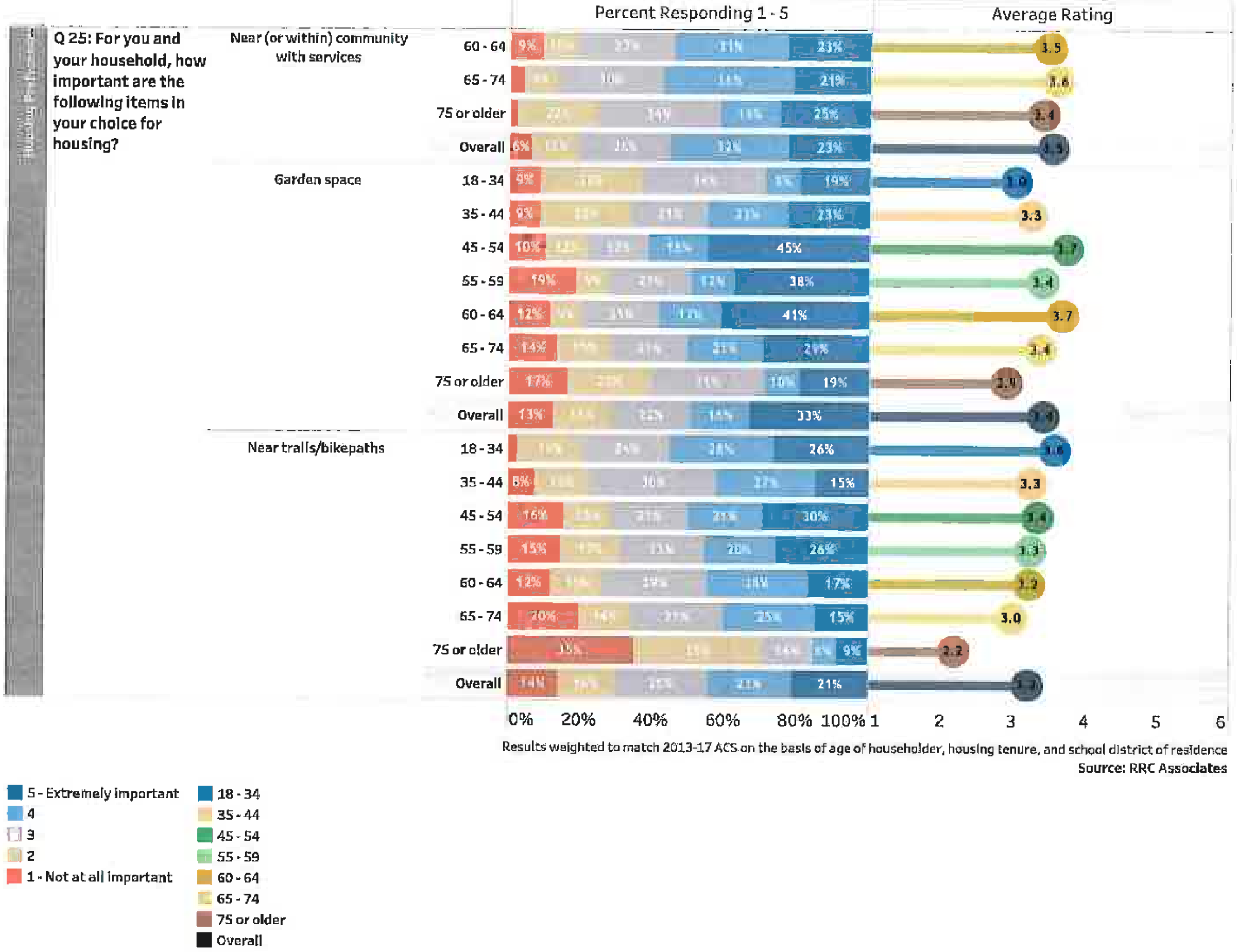
Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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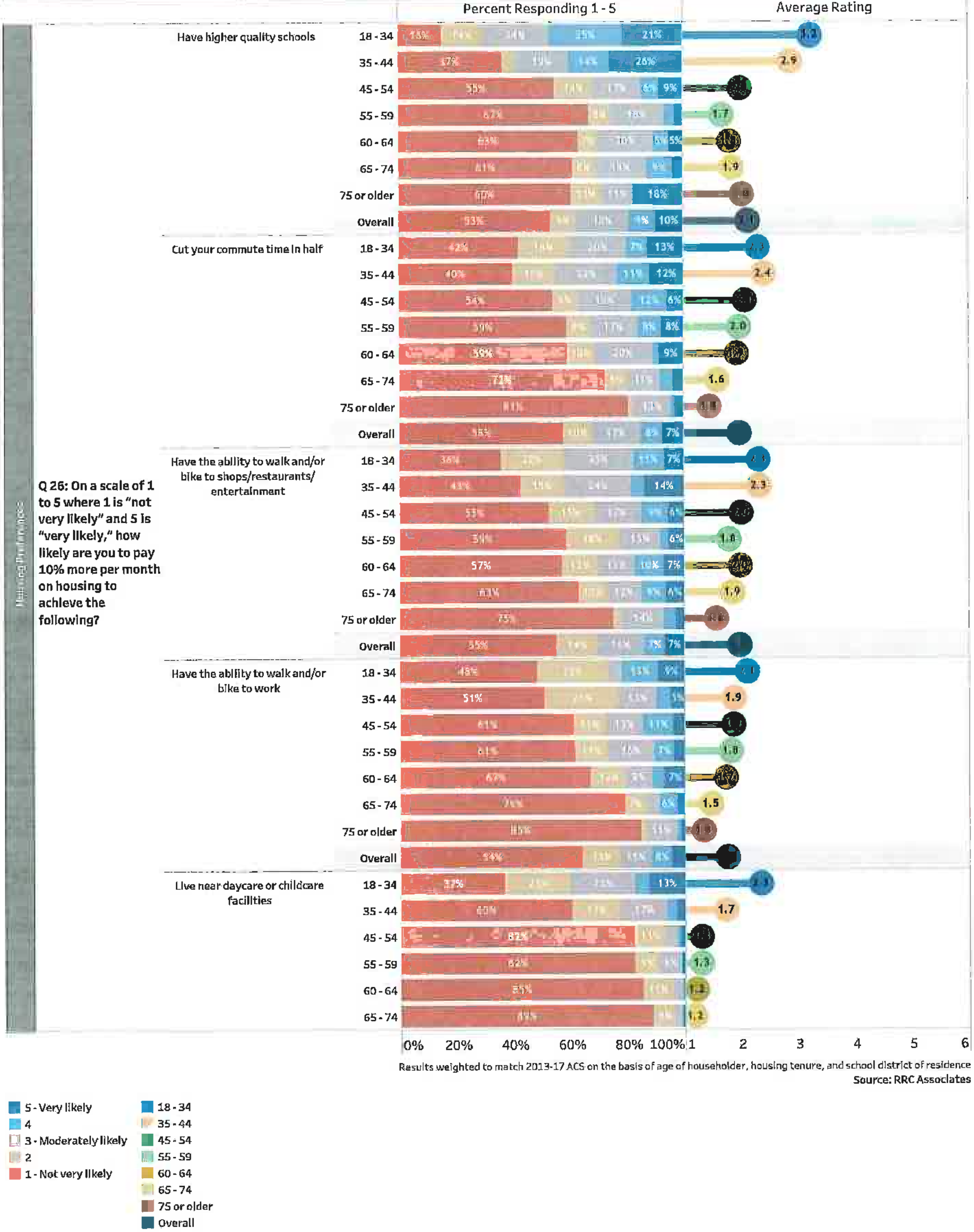
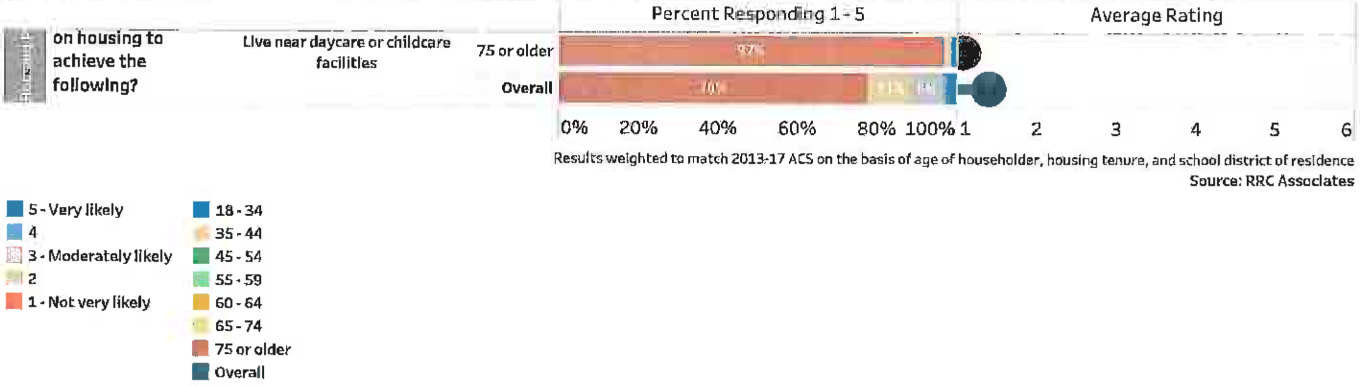
Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Respondent Age - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

About Your Home

		Where do you live now?									
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 0: Source	Invite	69%	75%	69%	92%	44%	63%	100%	100%	100%	89%
	Open Link	31%	25%	31%	8%	56%	37%				11%
Q 1: (If residence is a mobile home) Is your mobile home on:	Rented land	51%		100%		100%			100%		
	Owned land	49%	100%				100%	100%			
Q 1: In what type of residence do you live?	Single-family house	94%	92%	95%	95%	92%	89%	92%	96%	100%	100%
	Apartment	2%	7%	1%		1%					
	Mobile home	2%	0%	2%		1%	4%	8%	4%		
	Townhouse/duplex	0%		1%							
	Travel trailer	0%			2%		2%				
	Room without kitchen	0%					2%				
	Other	2%		1%	3%	5%	2%				
Q 2: Do you own or rent the residence where you currently reside?	Own	82%	84%	79%	100%	70%	92%	87%	79%	100%	77%
	Rent	16%	14%	17%		25%	8%	13%	21%		23%
	Other	2%	1%	4%		5%					
Q 4: Does your employer provide or subsidize your housing?	No	98%	100%	97%	97%	99%	97%	100%	100%	100%	100%
	Yes	2%	0%	3%	3%	1%	3%				
Q 5: How many of the following are in your home? (Bathrooms)	How many of the following are in your home? (Bathrooms): Average	2.1	2.1	2.2	1.7	2.0	2.0	2.1	1.9	1.8	2.1
Q 5: How many of the following are in your home? (Bedrooms)	How many of the following are in your home? (Bedrooms): Average	2.8	2.9	2.9	2.3	2.7	2.6	2.6	2.2	2.3	3.0
Q 6: Which choice best describes your satisfaction with your current residence?	Very satisfied	55%	61%	49%	69%	51%	56%	68%	59%	68%	42%
	Satisfied	35%	37%	42%	24%	36%	30%	19%	17%	13%	36%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

			Where do you live now?								
			Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
About Your Home	Q 6: Which choice best describes your satisfaction with your current residence?	Not satisfied	8%	2%	6%	7%	8%	14%	11%	25%	19%	22%
		Very dissatisfied	2%		2%		5%		3%			
	Q 7: If you are not satisfied or very dissatisfied with your home, why? (Check all that apply)	Too far from work	45%	70%	29%		43%	64%		100%	100%	61%
		Too expensive	45%	44%	53%	31%	33%			100%		81%
		Poor maintenance	24%	50%	11%	38%	23%	52%	53%			13%
		High utility bills	23%	6%	11%		62%	32%				13%
		Overcrowded	14%	16%	15%	11%	9%			83%		
		In undesirable location	6%		5%			64%	20%			
		Disturbance from nearby short-term rentals	3%				7%					14%
		Home is unavailable year-round	1%				3%					
		Other	33%	30%	40%	58%	19%	16%	47%		100%	61%
About Your Household	Q 8: How many of these persons are under the age of 18?	How many of these persons are under the age of 18?: Average	0.4	0.4	0.4	0.1	0.3	0.4	0.3	0.3	0.3	0.5
	Q 8: How many people live in your household, including yourself?	How many people live in your household, including yourself?: Average	2.3	2.4	2.4	2.0	2.3	2.3	2.1	2.2	2.0	2.4
	Q 9: Age of respondent	Average Age	54.1	54.9	51.8	57.5	50.6	57.0	59.8	55.7	60.3	56.8
		18 - 24	1%	1%	4%	1%						
		25 - 34	9%	6%	12%	4%	16%	5%	3%			4%
		35 - 44	15%	11%	18%	8%	21%	13%	14%	27%		4%
		45 - 54	21%	27%	16%	23%	20%	17%	8%	18%	28%	46%
		55 - 59	18%	20%	17%	29%	14%	23%	22%	22%		
		60 - 64	11%	11%	9%	6%	13%	16%	9%	4%	54%	11%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

			Where do you live now?								
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 9: Age of respondent	65 - 74	20%	22%	17%	22%	12%	21%	34%	18%	19%	26%
	75 - 84	4%	2%	6%	4%	2%	5%	7%	11%		6%
	85 or older	1%	0%	1%	4%	2%	1%	2%			2%
Q 10: Which of the following best describes your household? (Check one only)	Couple, no child(ren) at home	51%	50%	51%	57%	51%	55%	55%	52%	45%	27%
	Couple with child(ren) at home	20%	23%	19%	5%	22%	23%		30%	28%	34%
	Adult living alone	18%	17%	16%	27%	13%	20%	30%	15%	27%	23%
	Immediate and extended family members	4%	5%	4%	8%	4%	1%	15%			4%
	Unrelated roommates	2%	3%	0%		6%	2%				7%
	Family members and unrelated roommates	2%		6%		3%					
	Single parent with child(ren) at home	1%	1%	1%	2%	1%			3%		4%
	Other	1%	0%	2%							2%
Q 11: Where do you live now?	Grant/Shawnee/Bailey	27%		100%							
	Crow Hill	26%	100%								
	Fairplay/Alma	20%				100%					
	Hartsel/Antero Junction	8%					100%				
	Guffey	6%						100%			
	Jefferson/Kenosha Pass/Como/Red Hill	5%			100%						
	Lake George	4%							100%		
	Tarryall	1%								100%	
	Other	5%									100%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

About Your Household

		Where do you live now?									
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 12: Do you live within town limits of an incorporated town (Alma, Fairplay)?	No	82%	86%	86%	98%	56%	100%	94%	97%	100%	83%
	Yes	12%	9%	5%	1%	39%		1%	2%		10%
	Uncertain	6%	5%	10%	1%	5%		5%	2%		7%
Q 13: Do you live in the area:	Year-round	96%	100%	96%	89%	96%	97%	98%	100%	81%	93%
	Seasonally (less than 8 months per year)	4%	0%	4%	11%	4%	3%	2%		19%	7%
Q 14: How long have you lived in the area?	Less than 6 months	5%	2%	7%		5%		3%	24%		4%
	6 months up to 1 year	5%	3%	4%	8%	11%	6%	8%			
	1 up to 5 years	30%	22%	34%	40%	34%	40%	12%	10%	32%	41%
	5 up to 10 years	9%	17%	6%	9%	5%	14%	6%	16%		7%
	10 up to 20 years	21%	15%	24%	20%	22%	22%	18%	31%	31%	24%
	More than 20 years	29%	42%	24%	23%	23%	18%	52%	19%	37%	24%
Q 14: How long have you lived in your current residence?	Less than 6 months	5%	2%	7%	2%	6%	4%	3%	21%		4%
	6 months up to 1 year	7%	2%	9%	11%	12%	7%	10%	4%		
	1 up to 5 years	35%	34%	38%	39%	36%	41%	22%	29%	41%	42%
	5 up to 10 years	13%	15%	11%	11%	13%	14%	11%	14%		17%
	10 up to 20 years	20%	18%	22%	22%	18%	29%	15%	26%	32%	22%
	More than 20 years	19%	29%	14%	15%	16%	5%	40%	6%	27%	15%
Q 14: How much longer do you plan on living in the area?	Less than 6 months	2%	6%	1%			2%				
	6 months up to 1 year	5%	3%	11%		6%	2%	7%			
	1 up to 5 years	16%	13%	17%	13%	19%	13%	15%	8%	37%	23%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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About Your Household

Where do you live now?

		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 14: How much longer do you plan on living in the area?	5 up to 10 years	15%	16%	11%	17%	21%	23%	6%	13%		11%
	10 up to 20 years	22%	18%	25%	21%	24%	18%	16%	37%		31%
	More than 20 years	39%	44%	35%	50%	29%	42%	57%	43%	63%	35%
Q 15: Originally, where did you come from?	Moved from elsewhere in Colorado	49%	45%	51%	60%	47%	67%	41%	47%	55%	39%
	Moved from another state:	47%	52%	44%	40%	50%	33%	53%	53%	32%	58%
	Born in Park County, lifelong resident	2%	2%	5%		2%		2%		13%	
	Moved from another country:	1%	2%	0%		1%		4%			4%
Q 16: If you were to consider moving away, what SINGLE factor would most influence your decision to leave Park County? (Choose only one)	Do not plan to leave the region in the next 3 years	18%	19%	17%	27%	8%	26%	53%	9%	100%	30%
	Lack of adequate employment	12%	8%	3%		21%		16%	45%		
	Lack of health care and medical services	10%	12%	4%	32%	10%		8%	6%		16%
	Lack of professional opportunity	8%		20%		10%					
	Growth and change in the region	7%	13%	11%	8%	2%	9%				13%
	Long winters	7%	23%	2%	8%	1%	15%	8%	9%		
	Too expensive to live here	6%		24%	8%						
	Locating near family or friends	6%	9%	1%		9%			18%		5%
	Disparity between wages and cost of living	6%		9%	10%	5%	11%				17%
	Lack of adequate housing	6%			3%	15%	18%				
	Desire for change in living environment	5%	6%	4%	4%	4%	11%	16%			9%
	Return to school	3%				8%					
	Other	7%	11%	3%		7%	9%		12%		11%

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Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

		Where do you live now?									
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Q 17: Including yourself, how many adults (age 18 and over) in your household are in the following categories?	Employed: Average	1.3	1.3	1.4	0.9	1.5	1.1	0.7	0.9	0.7	0.9
	Not employed and looking for work: Average	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3	0.2
	Not employed by choice (e.g., homemaker, student, volunteer, prefer not to work): Average	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.2
	Retired: Average	0.5	0.5	0.4	0.8	0.4	0.7	0.9	0.7	1.0	0.6
Q 18: How many jobs do the employed adults (age 18 and over) in your household currently work?	You: Full-time jobs (> 30 hrs/week): Average	0.8	0.9	0.8	0.9	0.9	0.8	0.6	0.6	1.0	0.9
	You: Part-time jobs (< 30 hrs/week): Average	0.3	0.2	0.4	0.2	0.4	0.4	0.5	0.7	0.0	0.1
	You: Total Jobs: Average	1.2	1.1	1.2	1.1	1.2	1.3	1.2	1.2	1.0	1.1
	Other Adult #1: Full-time jobs (> 30 hrs/week): Average	0.9	0.9	0.9	0.9	1.0	0.8	0.8	0.9	1.0	0.9
	Other Adult #1: Part-time jobs (< 30 hrs/week): Average	0.2	0.2	0.2	0.5	0.2	0.3	0.6	0.2	0.0	0.3
	Other Adult #1: Total Jobs: Average	1.2	1.1	1.1	1.4	1.2	1.1	1.4	1.1	1.0	1.1
	Other Adult #2: Full-time jobs (> 30 hrs/week): Average	0.6	0.6	0.5	0.7	0.6	0.7				1.0
	Other Adult #2: Part-time jobs (< 30 hrs/week): Average	0.5	0.5	0.4	1.0	0.4	0.6				0.0
	Other Adult #2: Total Jobs: Average	1.1	1.1	0.9	1.7	1.0	1.2				1.0
Q 19: How would you describe your employment? (Check all that apply)	I work primarily or exclusively out of my home	23%	34%	17%	13%	28%	12%	13%	25%		4%
	I am primarily self-employed	22%	13%	24%	30%	23%	21%	32%	39%	100%	21%
	I work as much as I want to work	19%	17%	27%		21%	8%	13%	10%		9%
	I work for an employer with a Park County presence	17%	12%	13%	41%	25%	28%		17%		14%
	Due to overtime requirements (or other factors), I work more than I would like	9%	14%	5%		6%	25%	26%			5%
	I am under-employed and need additional work	5%	2%	3%	12%	9%	4%	3%	37%		
	I am retired or not employed by choice	5%	3%	6%	18%	2%	5%	13%			7%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

Employment and Commuting

			Where do you live now?								
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 19: How would you describe your employment? (Check all that apply)	None of the above	19%	22%	23%	6%	16%	9%	14%	6%		39%
Q 20: Please indicate your current occupation and that of other workers in your household (Check all that apply)	Management, professional, legal, banking, accounting, architecture, real estate	44%	54%	44%	38%	41%	48%	33%	16%	50%	34%
	Construction, maintenance, repair services	31%	23%	32%	31%	33%	37%	51%	19%		33%
	Government (e.g. town, county, state, federal, special district employee)	25%	17%	26%	44%	33%	40%	6%	5%	50%	15%
	Education and child care (e.g., teacher, day care provider)	17%	21%	21%	12%	11%	13%		21%		23%
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc.)	14%	14%	22%	6%	10%	14%	7%			13%
	Bar, restaurant	8%	7%	6%		13%	5%	30%	4%		
	Retired or not employed by choice	4%	5%	3%	8%	3%		4%	13%		
	Housekeeping for hotel/lodge/home properties	3%		2%	11%	5%					6%
	Recreation/entertainment/ski area	3%		1%	5%	10%					
	Retail sales	3%		2%		10%		4%			
	Hotel/lodge front desk or management	2%	1%	2%		2%			8%		
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc. job2tot job2tot job2tot)	1%	1%				5%				3%
	Other occupation	15%	14%	14%	22%	14%		9%	69%		16%
Q 21: (IF YOU CURRENTLY WORK) How many days per week do you typically use the following modes of transportation to get to work?	Bus: Average	0.1	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Carpool (2-4 people): Average	0.2	0.1	0.3	0.0	0.1	0.5	0.0	0.0	0.0	0.4
	Drive alone: Average	3.4	3.2	3.8	4.7	3.4	3.7	2.9	1.0	3.5	3.9
	Vanpool (5+ people): Average	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Walk or bike: Average	0.1	0.0	0.0	0.0	0.1	0.2	0.0	0.3	0.0	0.0
	Work at home/telecommute: Average	1.0	1.0	0.6	0.0	1.3	0.5	1.2	3.8	2.5	0.6

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Employment and Commuting

Where do you live now?

		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
week do you typically use the following modes of transportation to get to work?	Other mode: Average	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Q 22: (If you do not currently use public transit/bus) Would you use transit service (bus or van) if it were provided for your work commute to and from home?	No	44%	51%	41%	44%	36%	38%	38%	69%		50%
	Yes	32%	22%	34%	39%	49%	34%	36%	2%	100%	17%
	Uncertain	24%	27%	25%	17%	15%	27%	26%	28%		33%
Q 23: Where do you and other adults in your household work? (Check all that apply)	Denver metro area	59%	83%	91%	16%	12%	22%	13%	11%		97%
	Work in Park County (from Kenosha Pass toward Denver)	39%	48%	61%	20%	23%	15%	8%			53%
	Work in Park County (from Kenosha Pass toward Colorado Springs/Canon City)	34%	9%	12%	78%	80%	64%	28%	61%	100%	28%
	Breckenridge area	12%		1%	17%	52%	13%				
	Colorado Springs area	5%		4%	12%	3%	4%	19%	21%		7%
	Buena Vista/Salida	4%	1%	1%		3%	42%				
	Canon City area	1%		1%				8%			
	Other location	23%	24%	18%	12%	16%	4%	77%	68%		17%
	Other Summit County	9%	1%	1%	10%	29%	26%		12%		
Q 24: If you commute more than 5 miles (one way) between work and home, why do you commute rather than live and work in the same community? (Check all that apply)	Community character; prefer where I now live	44%	56%	47%	30%	43%	20%	60%	11%		19%
	Price of housing cannot afford to live where I work	38%	34%	37%	11%	54%	44%	46%	69%		15%
	Don't mind the commute	36%	43%	41%	39%	33%	20%	21%	20%		15%
	Like the climate where I live (altitude, weather)	34%	42%	43%	15%	19%	31%	32%	5%		19%
	Type of home I want is not available in community where I work	30%	35%	27%	8%	27%	19%	55%	10%		43%
	Work in other communities also	13%	8%	22%	5%	13%	11%	10%			14%
	Location where spouse/partner works	7%	9%	5%	13%	10%	8%	3%			

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Employment and Co	**Q 24: If you commute more than 5 miles (one way) between work and home, why do you commute rather than live and work in the same community? (Check all that apply)**	Can't find a place that will take dogs/cats	0%		8%		6%	5%	7%	58%		
		Other	15%	12%	15%	39%	11%	18%	34%			20%
	Q 27: Please select the categories for which you would be very likely to pay 20% or more per month	Have the ability to walk and/or bike to shops/restaurants/entertainment	61%	63%	68%	23%	56%	40%	29%	66%		100%
		Cut your commute time in half	52%	55%	52%	34%	27%	60%	43%	77%		58%
		Have higher quality schools	39%	24%	65%	42%	33%		29%	34%		58%
		Have the ability to walk and/or bike to work	17%	28%	14%		16%	16%				58%
		Live near daycare or childcare facilities	10%	14%	8%	42%	10%					
	Q 27: Would you be very likely to pay 20% or more to achieve any of the categories listed above?	No	85%	83%	81%	90%	89%	91%	91%	62%	100%	95%
		Yes	15%	17%	19%	10%	11%	9%	9%	38%		5%
	Q 28: In addition to your current mortgage or rent, how much more per month would you be willing to pay to have some combination of most of the characteristics listed above?	Less than $100	68%	66%	66%	81%	59%	78%	89%	56%	100%	70%
		$100 - $199	16%	14%	17%	12%	24%	14%	5%	8%		17%
		$200 - $299	9%	6%	9%	8%	14%	9%	3%	9%		10%
		$300 - $399	3%	6%	2%		1%			26%		
		$500 - $600	2%	7%					3%			
		$400 - $499	1%	0%	3%							
		More than $600	1%	1%	3%		1%					4%
Housing Preferences	**Q 29: In the next five years, do you want to move into other housing or stay where you now reside?**	Stay in my current home	71%	68%	67%	82%	75%	77%	85%	67%	79%	72%
		Move out of the area	18%	19%	18%	15%	21%	7%	13%	33%	21%	7%
		Move into a different home in the area	11%	13%	15%	3%	5%	16%	1%			22%
	Q 30: If you want to move in the next 5 years, would you like to	Buy, for a price not to exceed: Average	$323,346	$371,019	$368,612	$220,335	$314,457	$312,270	$300,000	$197,378	$100,000	$228,28

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Q 30: If you want to move in the next 5 years, would you like to	Rent, for a monthly payment not to exceed: Average	$1,230.0	$1,390.4	$1,636.4		$769.7	$850.0	$2,500.0	$800.0		
Q 30: If you want to move in the next 5 years: Would you like to:	Buy	84%	77%	89%	100%	70%	96%	77%	85%	100%	100%
	Rent	16%	23%	11%		30%	4%	23%	15%		
Q 31: If you want to rent, why is renting your choice? (Check all that apply)	I do not have a down payment	35%	50%			29%			42%		
	Housing I want and can afford is not available	35%	31%	74%		29%			42%		
	Can't qualify for a mortgage	27%	50%						42%		
	I am not committed to living here long term	24%				71%		100%			
	Economic future is uncertain	22%	41%						42%		
	I want to remain mobile	7%		26%				100%			
	Renting is cheaper	7%	10%						42%		
	Intimidating/complicated qualification process	2%							42%		
	Other	3%							58%		
Q 33: Ideally, how many bedrooms and bathrooms would you need?	Bathrooms: Average	2.1	2.2	2.1	2.2	1.8	2.0	2.2	1.9	1.0	2.0
	Bedrooms: Average	2.8	2.9	3.0	2.9	2.6	2.4	3.7	2.5	2.0	2.8
Q 34: Do you feel that the problem of finding affordable housing for local residents in Park County is ...	The most critical problem in the region	7%	4%	8%	11%	6%	6%	20%			5%
	One of the more serious problems in the region	31%	29%	28%	19%	47%	27%	16%	52%		31%
	A problem among others needing attention	33%	33%	30%	46%	29%	45%	26%	30%	20%	33%
	One of our lesser problems	17%	21%	17%	12%	13%	16%	16%	5%	61%	26%
	I don't believe affordable housing is a problem	12%	12%	18%	13%	5%	6%	23%	13%	20%	6%
Q 35: Would you support changes in zoning, such as allowing smaller lot sizes, to	No	51%	58%	59%	36%	33%	49%	66%	11%	48%	71%

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				Where do you live now?									
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Housing Policy	Q 35: Would you support changes in zoning, such as allowing smaller lot sizes, to promote affordable housing?		Yes	21%	14%	18%	27%	34%	28%	5%	39%	15%	17%
			Uncertain	28%	28%	23%	37%	33%	23%	30%	50%	37%	12%
	Q 36: Would you be willing to support the development of affordable housing through increased:	Impact fees on new development	No	51%	55%	58%	52%	37%	51%	49%	37%	31%	69%
			Yes	49%	45%	42%	48%	63%	49%	51%	63%	69%	31%
		Other tax	No	84%	94%	84%	85%	68%	77%	89%	89%	85%	87%
			Yes	16%	6%	16%	15%	32%	23%	11%	11%	15%	13%
		Private donations	No	32%	38%	34%	38%	16%	28%	32%	18%		58%
			Yes	68%	62%	66%	62%	84%	72%	68%	82%	100%	42%
		Property tax	No	84%	91%	84%	90%	72%	83%	94%	74%	100%	86%
			Yes	16%	9%	16%	10%	28%	17%	6%	26%		14%
		Sales tax	No	74%	80%	75%	76%	59%	71%	88%	73%	63%	82%
			Yes	26%	20%	25%	24%	41%	29%	12%	27%	37%	18%
	Q 37: As a general matter of policy, would you prefer: (Select one only)		The combination of smaller lot developments near town and large lot developments (20+ acres) in rural areas	46%	40%	48%	53%	43%	46%	51%	51%	48%	61%
			The continuation of the existing pattern of scattered small and large lot development	36%	43%	43%	20%	24%	32%	38%	15%	37%	31%
			The concentration of most development in or near town(s) on relatively small lots	18%	16%	8%	27%	32%	23%	10%	34%	15%	8%
ost of Living			What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?: Average	$1,115.0	$1,087.0	$1,479.7	$600.6	$1,071.4	$670.9	$797.3	$631.8	$340.1	$1,420.9
	Q 38: What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?		Do not pay rent or mortgage	9%	6%	7%	9%	8%	18%	10%	28%	31%	4%
			Mortgage paid off	18%	21%	10%	39%	14%	20%	33%	21%	54%	17%
			$1 - $499	2%	1%	1%		3%	1%	4%	4%		3%
			$500 - $999	13%	14%	9%	22%	16%	28%	11%	3%		9%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

		Where do you live now?									
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 38: What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?	$1,000 - $1,499	23%	20%	24%	21%	28%	27%	11%	26%		20%
	$1,500 - $1,999	20%	24%	24%	7%	18%	3%	29%	18%		18%
	$2,000 - $2,499	10%	10%	16%	3%	7%	1%			15%	25%
	$2,500 - $2,999	3%	3%	5%		4%	1%	3%			
	$3,000 - $3,499	1%	1%	1%		0%					2%
	$3,500 or more	1%		3%		1%					3%
Q 39: What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?	What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?: Average	$247.7	$242.9	$274.0	$253.2	$238.1	$191.6	$253.9	$260.2	$279.0	$229.7
	Do not pay utilities	2%	1%	2%		6%	4%				5%
	Utilities included in rent	4%	8%	3%		3%	9%				5%
	$1 - $99	5%	5%	2%	6%	5%	12%	13%	4%	21%	2%
	$100 - $199	25%	28%	26%	24%	22%	25%	29%	29%	15%	18%
	$200 - $299	31%	30%	37%	38%	28%	27%	26%	18%	31%	28%
	$300 - $399	15%	12%	10%	23%	20%	13%	7%	29%		32%
	$400 - $499	8%	6%	11%		7%	3%	3%	14%		6%
	$500 - $599	5%	5%	4%		4%	5%	19%	6%		4%
	$600 - $699	1%	1%	2%	4%	2%	3%			32%	
	$700 - $799	1%		1%		1%					
	$800 - $899	1%	0%	0%	4%	0%		3%			
	$1,000 or more	1%	2%	3%		1%					
Q 40: What is your monthly cost for homeowners' association (HOA) fees?	What is your monthly cost for homeowners' association (HOA) fees?: Average	$7.8	$2.2	$4.3	$18.4	$16.9	$9.1	$2.6	$5.9	$3.9	$14.6

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

		Where do you live now?									
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 40: What is your monthly cost for homeowners' association (HOA) fees?	Do not pay HOA fees	78%	91%	88%	32%	68%	42%	82%	91%	68%	74%
	$1 - $24	15%	8%	8%	45%	18%	56%	15%	3%	32%	5%
	$25 - $49	2%		2%	11%	3%		3%			10%
	$50 - $74	0%			3%						2%
	$75 - $99	1%		1%	5%	1%			2%		7%
	$100 - $124	2%	1%			7%	1%		4%		
	$125 - $149	0%			3%	1%					
	$150 - $174	1%	1%	2%			1%				
	$175 - $199	0%				1%					
	$200 or more	0%				1%					2%
Q 41: Are you currently at risk of default on your mortgage or rent payments (i.e., late payments, home value below debt)?	No	96%	95%	99%	100%	97%	98%	84%	94%	100%	94%
	Yes – I am at risk of default on my mortgage or at risk of falling behind on my rent	3%	5%	1%		3%	2%	16%	4%		6%
	Yes – I am currently in default on my mortgage or behind on my rent	0%	1%	0%					2%		
Q 42: What is the combined gross annual income of all household members (before taxes)?	What is the combined gross annual income of all household members (before taxes)?: Average	$92,439.	$102,203	$101,267	$75,557.	$87,806.	$84,911.	$79,589.	$64,537.	$66,689.	$84,032.
	Less than $25,000	9%	9%	6%	13%	8%	7%	22%	4%	32%	13%
	$25,000 - $49,999	14%	15%	10%	17%	13%	16%	13%	34%	37%	13%
	$50,000 - $74,999	17%	11%	13%	20%	25%	28%	21%	29%		8%
	$75,000 - $99,999	21%	20%	23%	15%	21%	19%	23%	14%		22%
	$100,000 - $124,999	16%	13%	19%	24%	16%	7%	8%	17%	15%	36%
	$125,000 - $149,999	8%	10%	12%		4%	9%	5%	3%		

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

		Where do you live now?									
		Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other:
Q 42: What is the combined gross annual income of all household members (before taxes)?	$150,000 - $174,999	7%	8%	7%	4%	7%	7%				9%
	$175,000 - $299,999	2%	3%	1%	4%	2%	4%				
	$200,000 - $224,999	3%	4%	6%	3%	1%	1%	2%		15%	
	$225,000 - $249,999	1%	0%	1%		2%					
	$250,000 or more	3%	6%	2%		2%	1%	7%			
Area Median Income	<=30% AMI	5%	4%	2%	8%	8%	3%	14%	4%	32%	9%
	301% - 50% AMI	10%	11%	10%	12%	4%	15%	13%	10%	21%	11%
	50.1% - 80% AMI	15%	13%	9%	13%	25%	20%	15%	34%	15%	10%
	80.1% - 100% AMI	12%	10%	10%	20%	11%	15%	31%	23%		5%
	100.1 to 120%	14%	15%	16%	8%	18%	13%	3%	6%		8%
	120.1 to 150% AMI	17%	12%	21%	25%	11%	14%	6%	12%		47%
	150.1% - 200% AMI	13%	17%	17%	4%	11%	6%	8%	11%	15%	5%
	200.1% - 250% AMI	7%	8%	11%	4%	7%	7%				4%
	250.1%+ AMI	6%	10%	4%	6%	5%	7%	9%		15%	
(If pay rent or mortgage) Percent of household income spent on rent or mortgage	(If pay rent or mortgage) Percent of household income spent on rent or mortgage: Average	23.3%	23.9%	23.5%	14.0%	21.9%	18.3%	25.8%	25.2%	13.2%	32.9%
	Under 10%	8%	9%	7%	14%	5%	28%	2%			
	10-19.9%	45%	49%	43%	83%	52%	35%	22%	36%	100%	17%
	20-29.9%	28%	26%	33%	3%	18%	20%	49%	39%		57%
	30-34.9%	8%	5%	4%		14%	10%	13%	10%		9%
	35-39.9%	2%	2%	3%		2%	4%	3%			

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

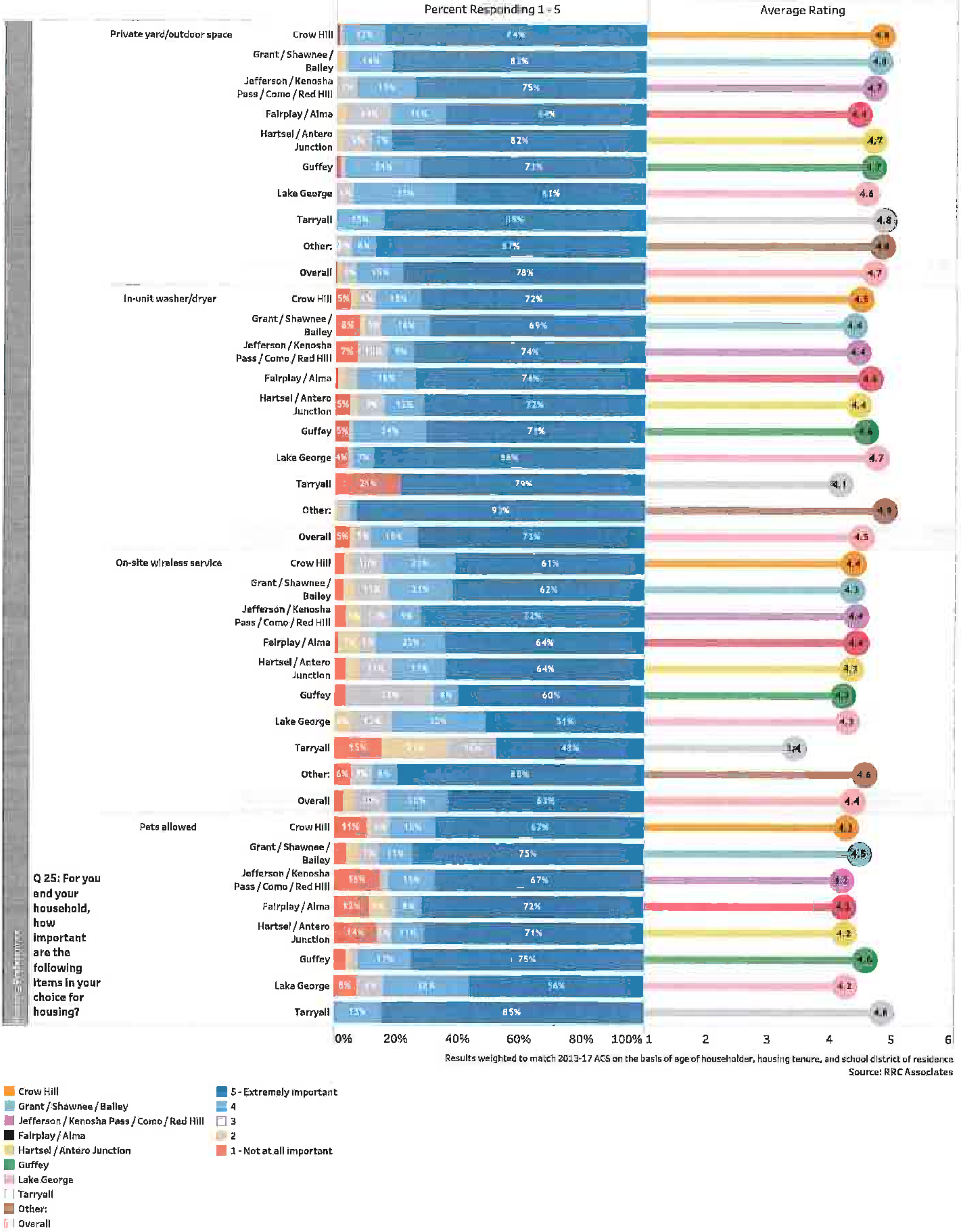
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence

Where do you live now?

			Overall	Crow Hill	Grant / Shawnee / Bailey	Jefferson / Kenosha Pass / Como / Red Hill	Fairplay / Alma	Hartsel / Antero Junction	Guffey	Lake George	Tarryall	Other
Additional [illegible]	(If pay rent or mortgage) Percent of household income spent on rent or mortgage	40-49.9%	5%	2%	5%		8%	4%	7%	6%		4%
		50%+	4%	6%	4%		1%		3%	9%		12%
		(If pay rent or mortgage) Percent of household income spent on rent or mortgage, utilities, and HOA fees: Average	27.3%	27.3%	27.4%	18.9%	25.9%	22.1%	31.0%	29.6%	14.4%	37.6%
	(If pay rent or mortgage) Percent of household income spent on rent or mortgage, utilities, and HOA fees	Under 10%	4%	4%	3%	7%	4%	20%				
		10-19.9%	32%	40%	27%	59%	36%	34%	16%	17%	100%	6%
		20-29.9%	35%	31%	40%	22%	30%	17%	52%	45%		52%
		30-34.9%	11%	9%	13%	12%	12%	10%		14%		11%
		35-39.9%	4%	2%	2%		4%	2%	13%	10%		10%
		40-49.9%	7%	5%	6%		11%	17%	8%	3%		
		50%+	8%	8%	9%		2%		10%	12%		21%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

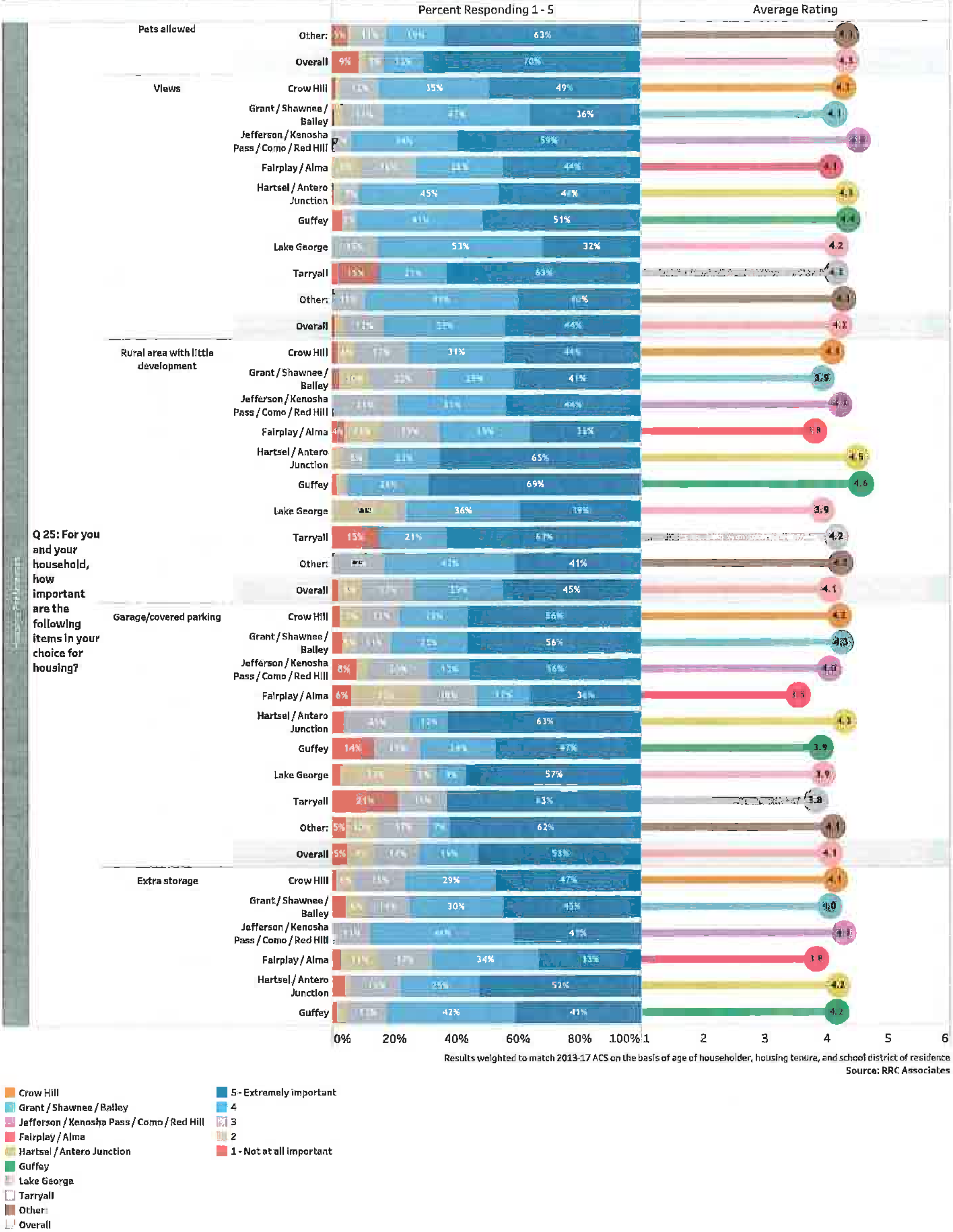
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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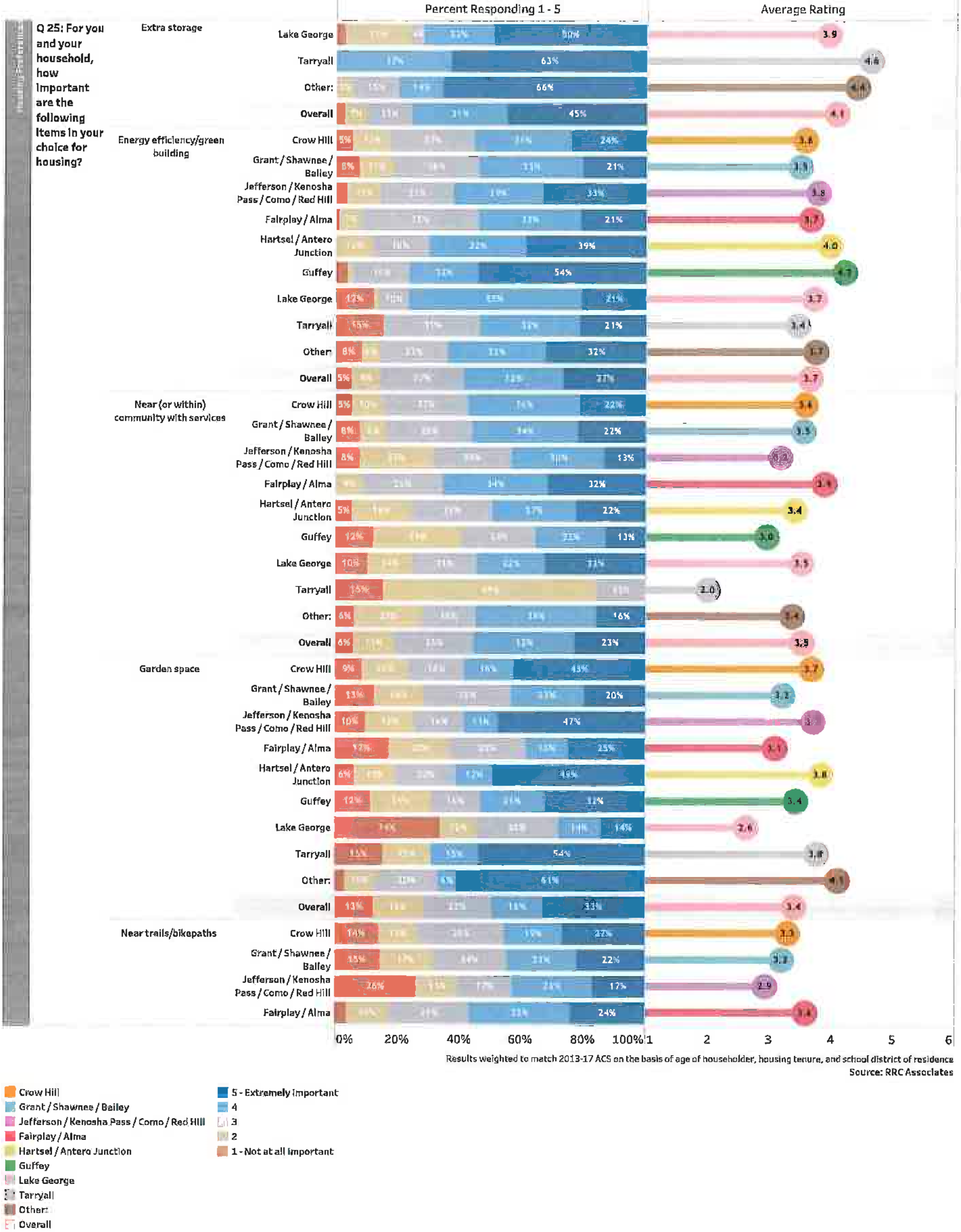
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
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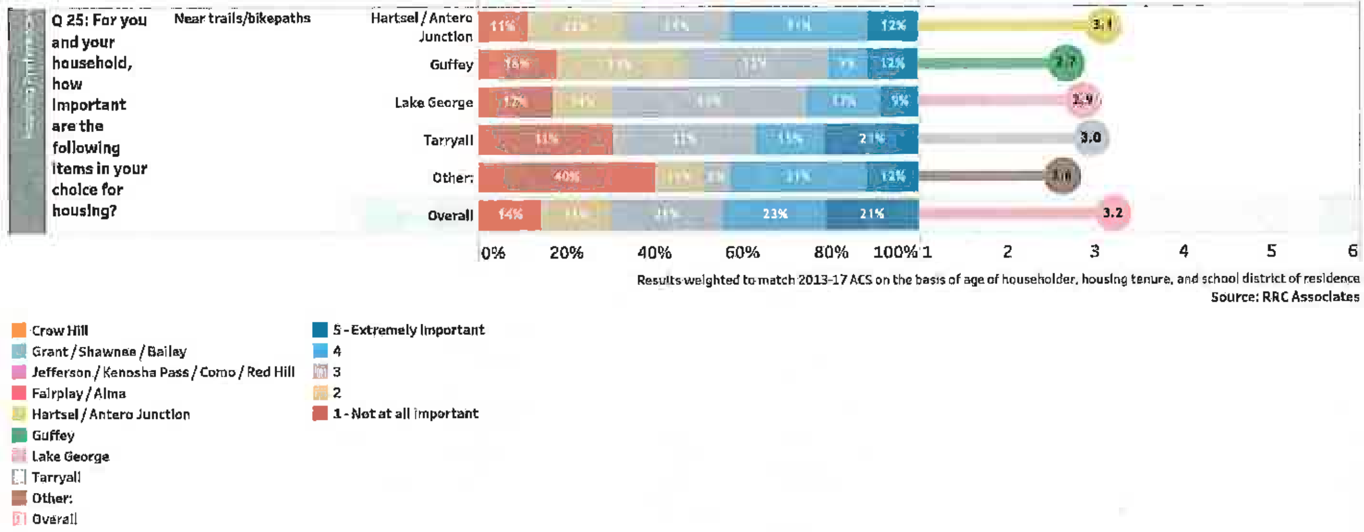
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



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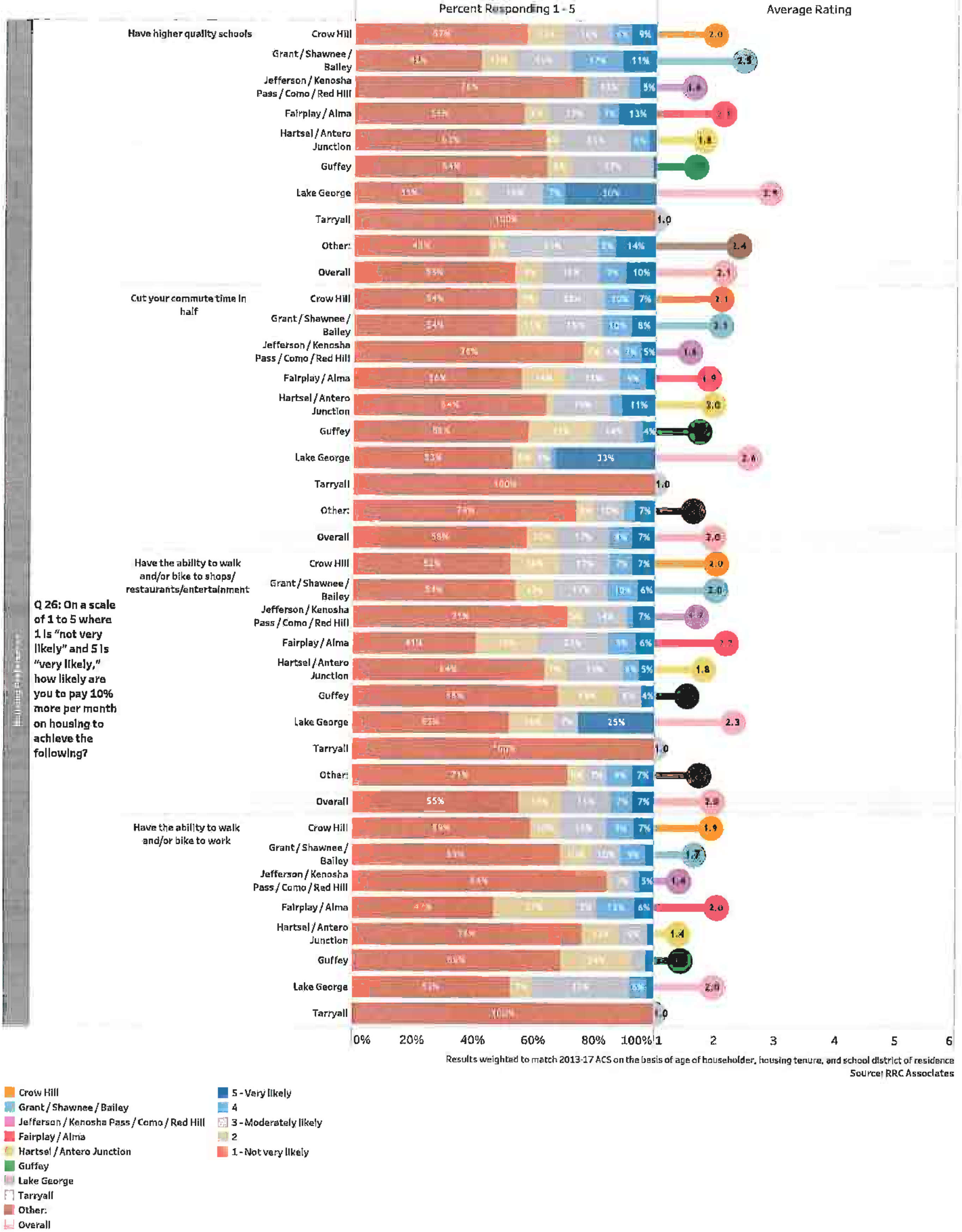
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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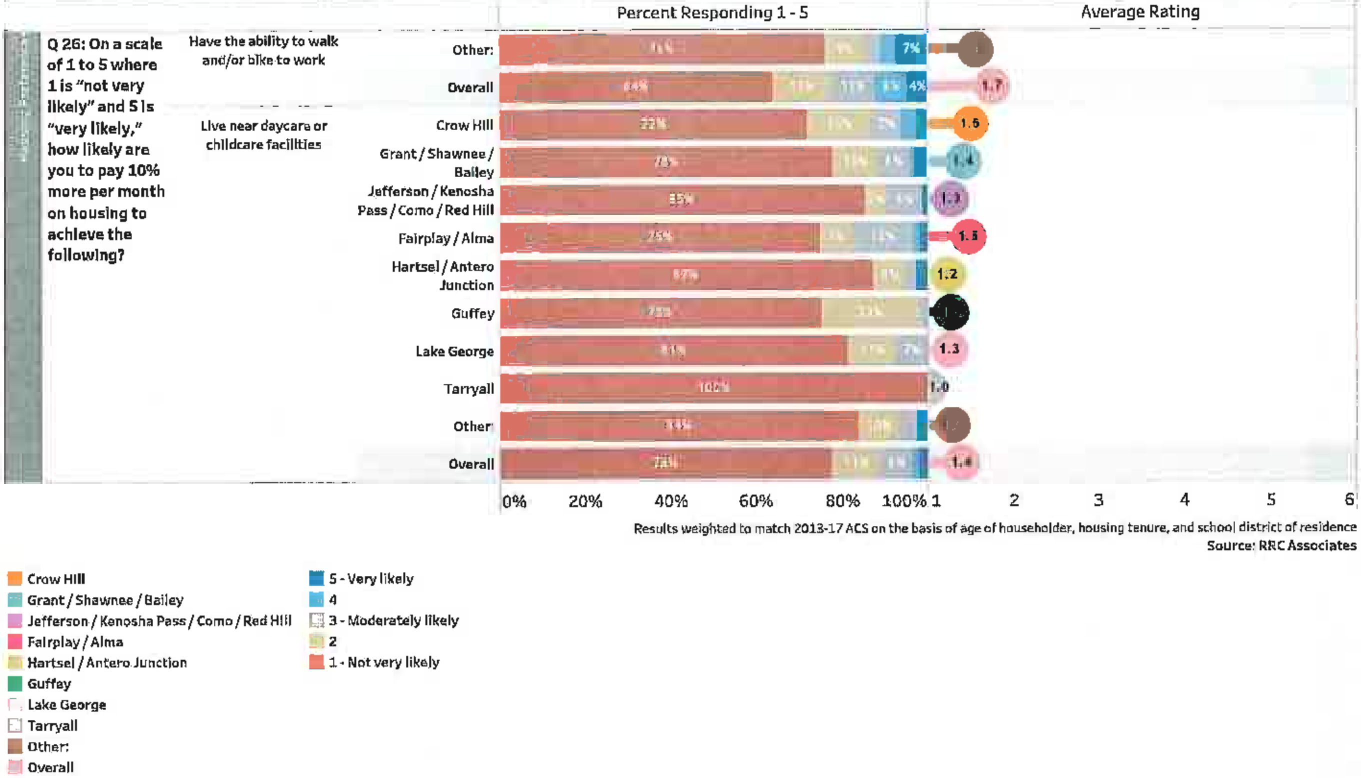
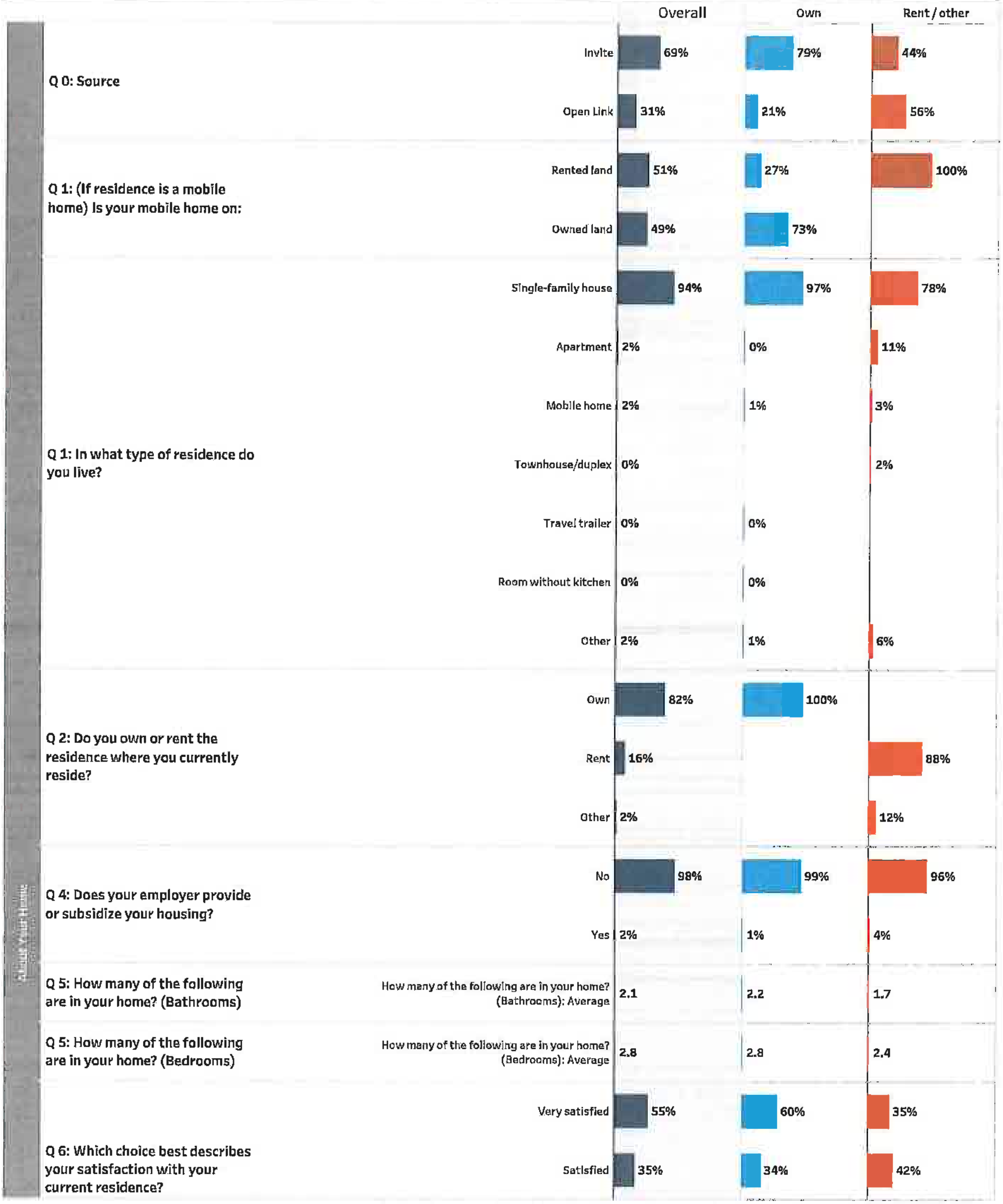
Park County and UAACOG 2018 Resident Housing Survey | By Place of Residence - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure

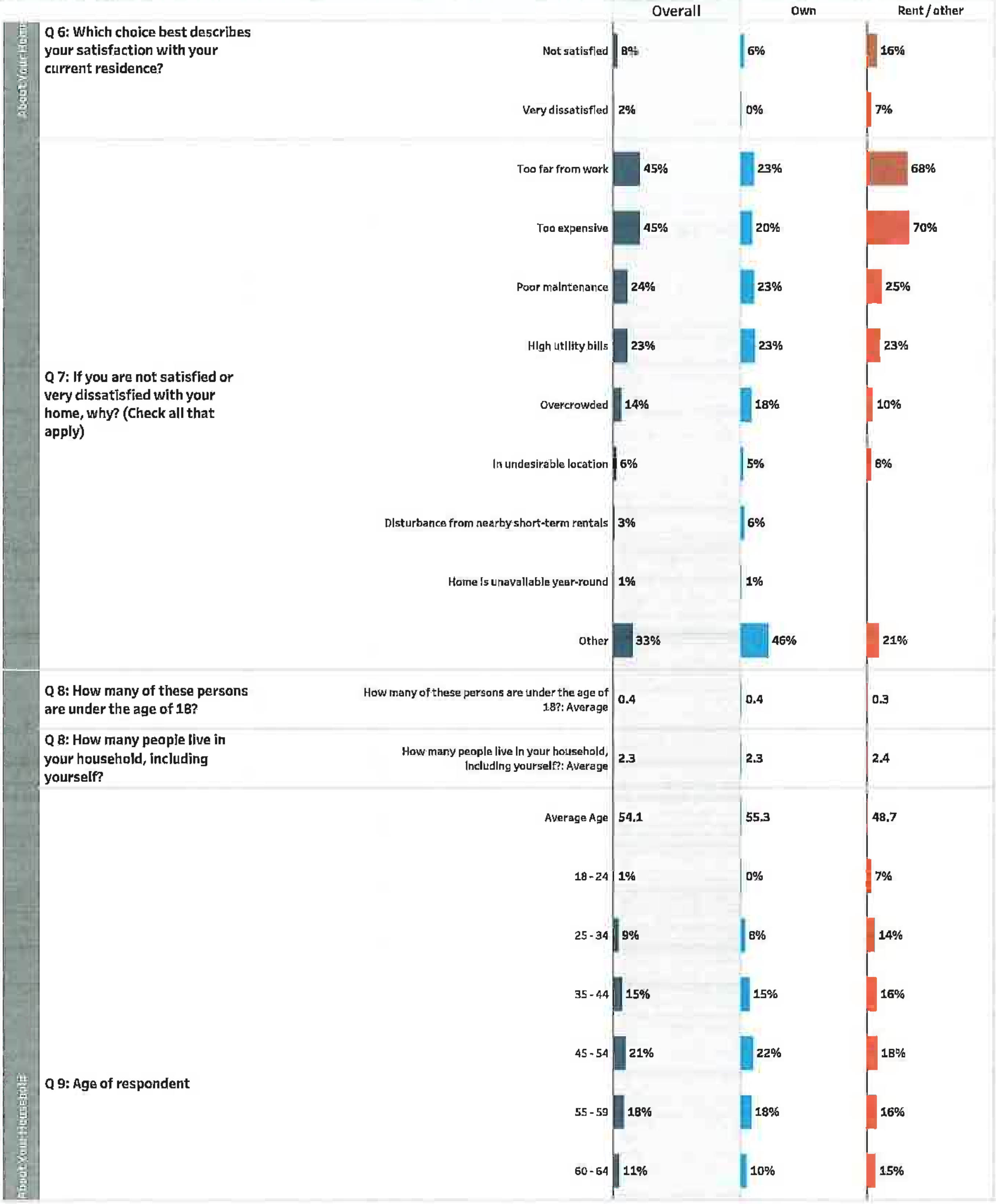


		Overall	Own	Rent / other
Q 0: Source	Invite	69%	79%	44%
	Open Link	31%	21%	56%
Q 1: (If residence is a mobile home) Is your mobile home on:	Rented land	51%	27%	100%
	Owned land	49%	73%	
Q 1: In what type of residence do you live?	Single-family house	94%	97%	78%
	Apartment	2%	0%	11%
	Mobile home	2%	1%	3%
	Townhouse/duplex	0%		2%
	Travel trailer	0%	0%	
	Room without kitchen	0%	0%	
	Other	2%	1%	6%
Q 2: Do you own or rent the residence where you currently reside?	Own	82%	100%	
	Rent	16%		88%
	Other	2%		12%
Q 4: Does your employer provide or subsidize your housing?	No	98%	99%	96%
	Yes	2%	1%	4%
Q 5: How many of the following are in your home? (Bathrooms)	How many of the following are in your home? (Bathrooms): Average	2.1	2.2	1.7
Q 5: How many of the following are in your home? (Bedrooms)	How many of the following are in your home? (Bedrooms): Average	2.8	2.8	2.4
Q 6: Which choice best describes your satisfaction with your current residence?	Very satisfied	55%	60%	35%
	Satisfied	35%	34%	42%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

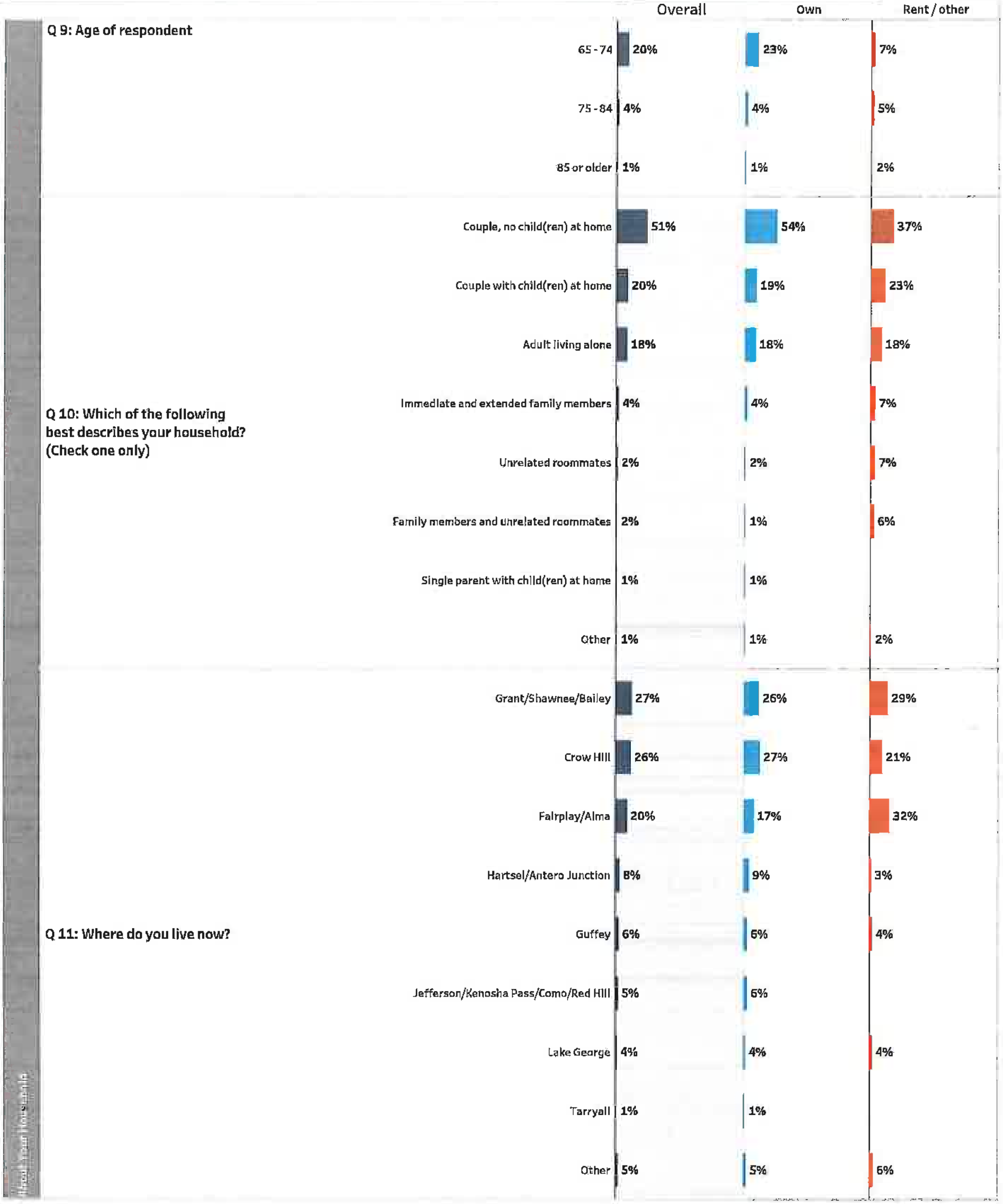
Park County and UACOG 2018 Resident Housing Survey | By Housing Tenure



			Overall	Own	Rent / other
About Your Home	Q 6: Which choice best describes your satisfaction with your current residence?	Not satisfied	8%	6%	16%
		Very dissatisfied	2%	0%	7%
	Q 7: If you are not satisfied or very dissatisfied with your home, why? (Check all that apply)	Too far from work	45%	23%	68%
		Too expensive	45%	20%	70%
		Poor maintenance	24%	23%	25%
		High utility bills	23%	23%	23%
		Overcrowded	14%	18%	10%
		In undesirable location	6%	5%	8%
		Disturbance from nearby short-term rentals	3%	6%	
		Home is unavailable year-round	1%	1%	
		Other	33%	46%	21%
About Your Household	Q 8: How many of these persons are under the age of 18?	How many of these persons are under the age of 18?: Average	0.4	0.4	0.3
	Q 8: How many people live in your household, including yourself?	How many people live in your household, including yourself?: Average	2.3	2.3	2.4
	Q 9: Age of respondent	Average Age	54.1	55.3	48.7
		18 - 24	1%	0%	7%
		25 - 34	9%	8%	14%
		35 - 44	15%	15%	16%
		45 - 54	21%	22%	18%
		55 - 59	18%	18%	16%
		60 - 64	11%	10%	15%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

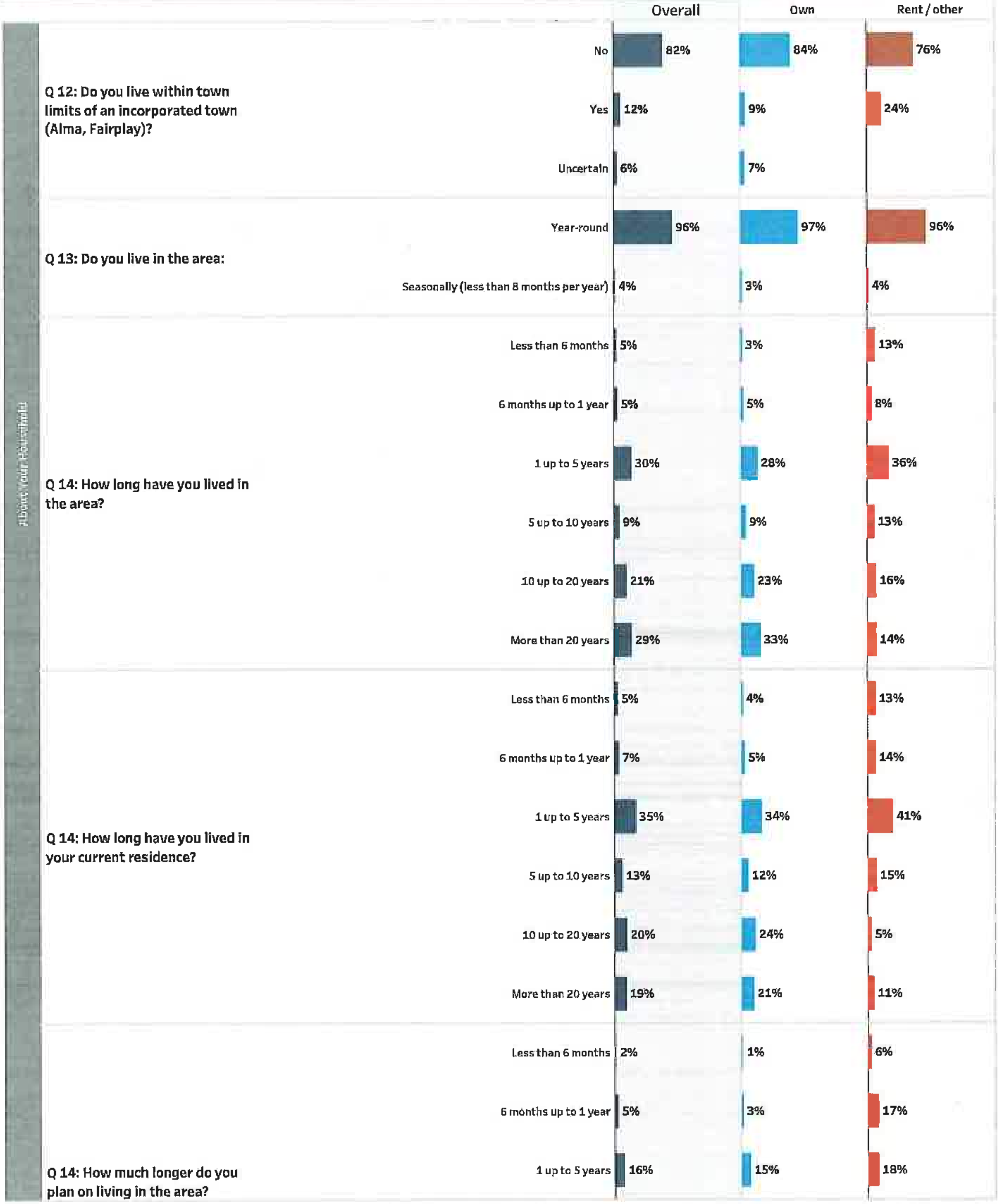
Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure



		Overall	Own	Rent / other
Q 9: Age of respondent	65 - 74	20%	23%	7%
	75 - 84	4%	4%	5%
	85 or older	1%	1%	2%
Q 10: Which of the following best describes your household? (Check one only)	Couple, no child(ren) at home	51%	54%	37%
	Couple with child(ren) at home	20%	19%	23%
	Adult living alone	18%	18%	18%
	Immediate and extended family members	4%	4%	7%
	Unrelated roommates	2%	2%	7%
	Family members and unrelated roommates	2%	1%	6%
	Single parent with child(ren) at home	1%	1%	
	Other	1%	1%	2%
Q 11: Where do you live now?	Grant/Shawnee/Bailey	27%	26%	29%
	Crow Hill	26%	27%	21%
	Fairplay/Alma	20%	17%	32%
	Hartsel/Antero Junction	8%	9%	3%
	Guffey	6%	6%	4%
	Jefferson/Kenosha Pass/Como/Red Hill	5%	6%	
	Lake George	4%	4%	4%
	Tarryall	1%	1%	
	Other	5%	5%	6%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

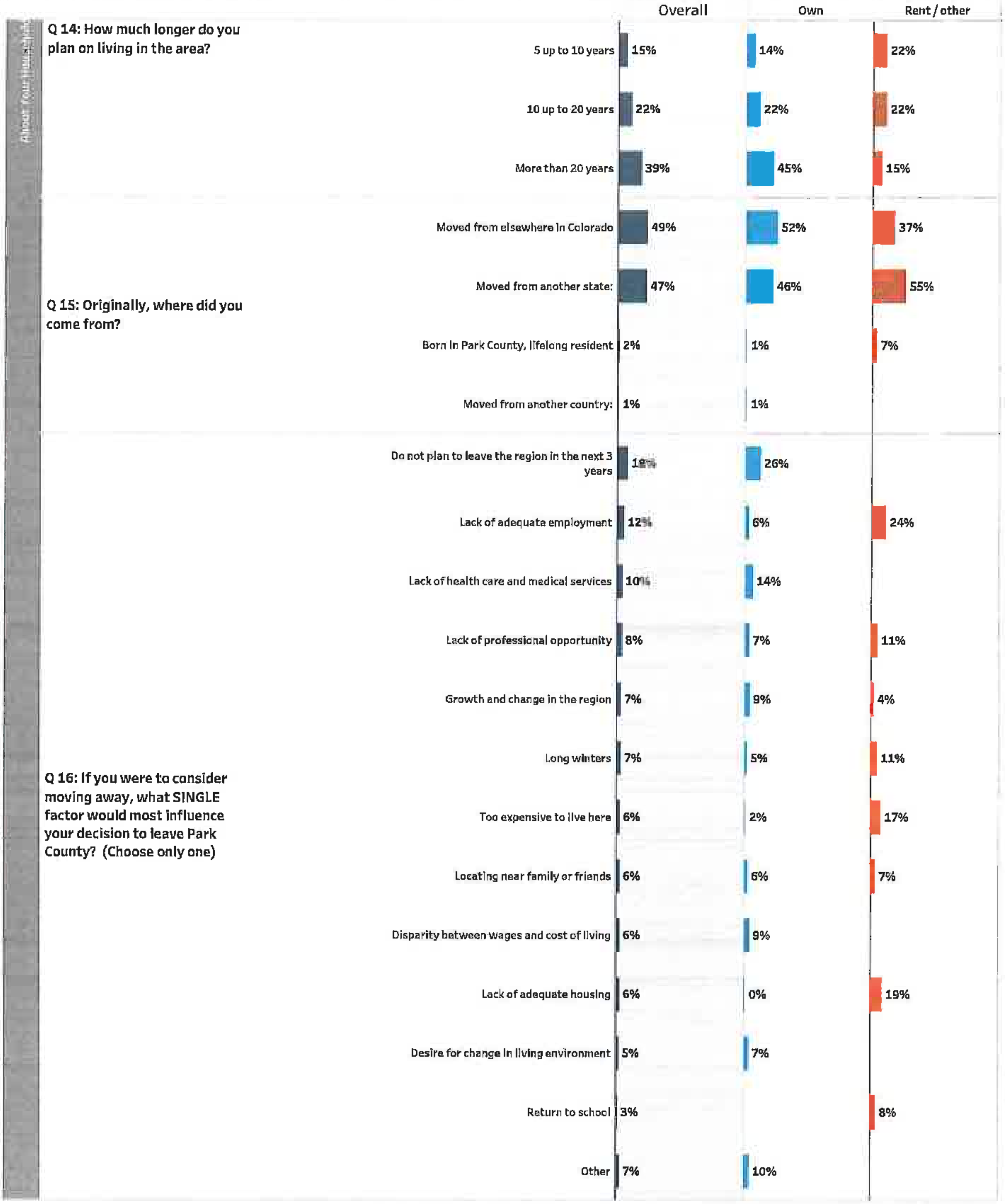
Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
Source: RRC Associates

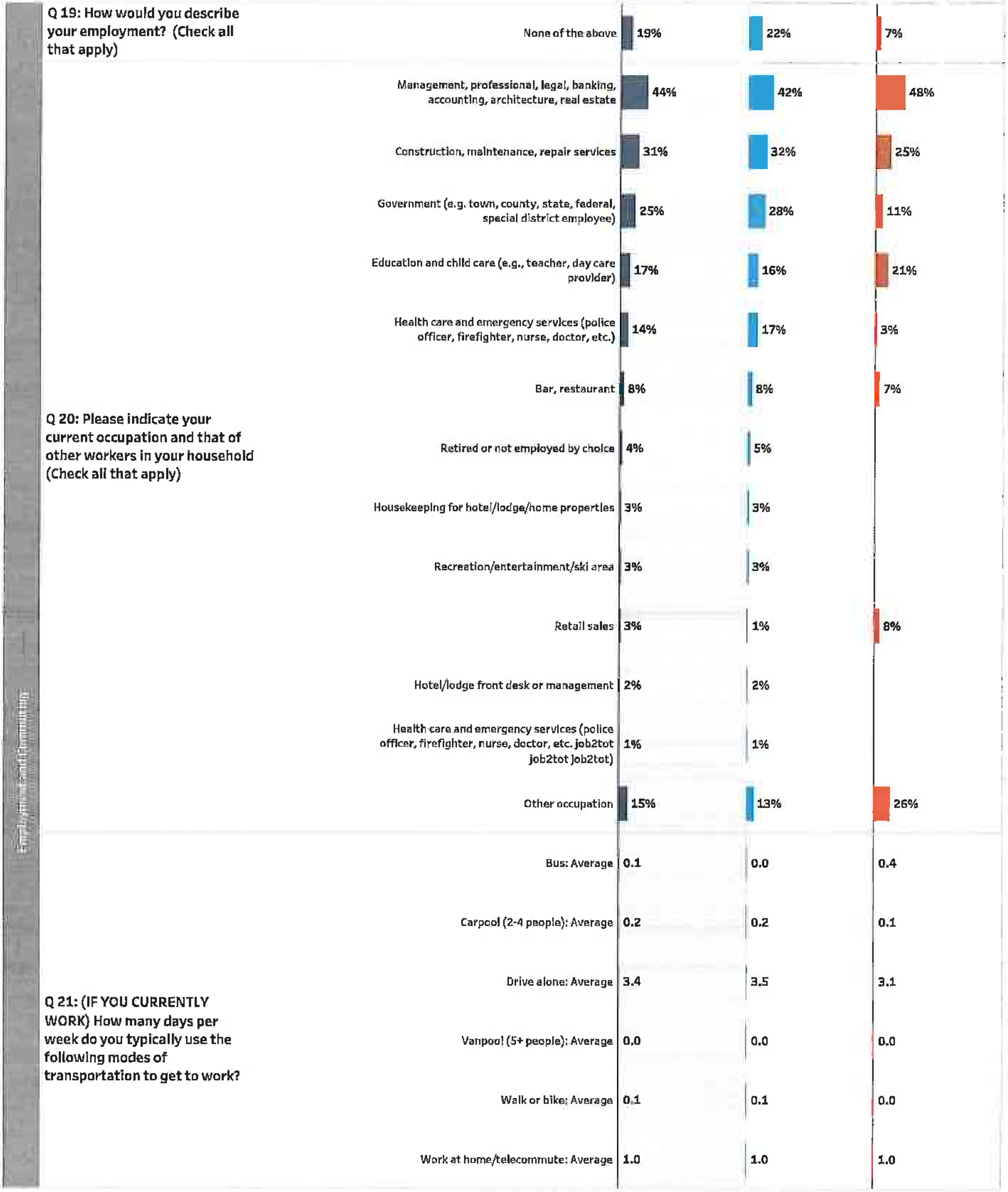
Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure

			Overall	Own	Rent / other
About Your Household	**Q 17: Including yourself, how many adults (age 18 and over) in your household are in the following categories?**	Employed: Average	1.3	1.2	1.6
		Not employed and looking for work: Average	0.1	0.0	0.1
		Not employed by choice (e.g., homemaker, student, volunteer, prefer not to work): Average	0.1	0.2	0.1
		Retired: Average	0.5	0.6	0.2
Employment and Commuting	**Q 18: How many jobs do the employed adults (age 18 and over) in your household currently work?**	You: Full-time jobs (> 30 hrs/week): Average	0.8	0.9	0.8
		You: Part-time jobs (< 30 hrs/week): Average	0.3	0.3	0.5
		You: Total Jobs: Average	1.2	1.1	1.4
		Other Adult #1: Full-time jobs (> 30 hrs/week): Average	0.9	0.9	1.0
		Other Adult #1: Part-time jobs (< 30 hrs/week): Average	0.2	0.2	0.3
		Other Adult #1: Total Jobs: Average	1.2	1.1	1.3
		Other Adult #2: Full-time jobs (> 30 hrs/week): Average	0.6	0.5	1.0
		Other Adult #2: Part-time jobs (< 30 hrs/week): Average	0.5	0.5	0.0
		Other Adult #2: Total Jobs: Average	1.1	1.1	1.0
	Q 19: How would you describe your employment? (Check all that apply)	I work primarily or exclusively out of my home	23%	22%	26%
		I am primarily self-employed	22%	24%	11%
		I work as much as I want to work	19%	17%	29%
		I work for an employer with a Park County presence	17%	17%	16%
		Due to overtime requirements (or other factors), I work more than I would like	9%	8%	17%
		I am under-employed and need additional work	5%	3%	13%
		I am retired or not employed by choice	5%	5%	4%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure

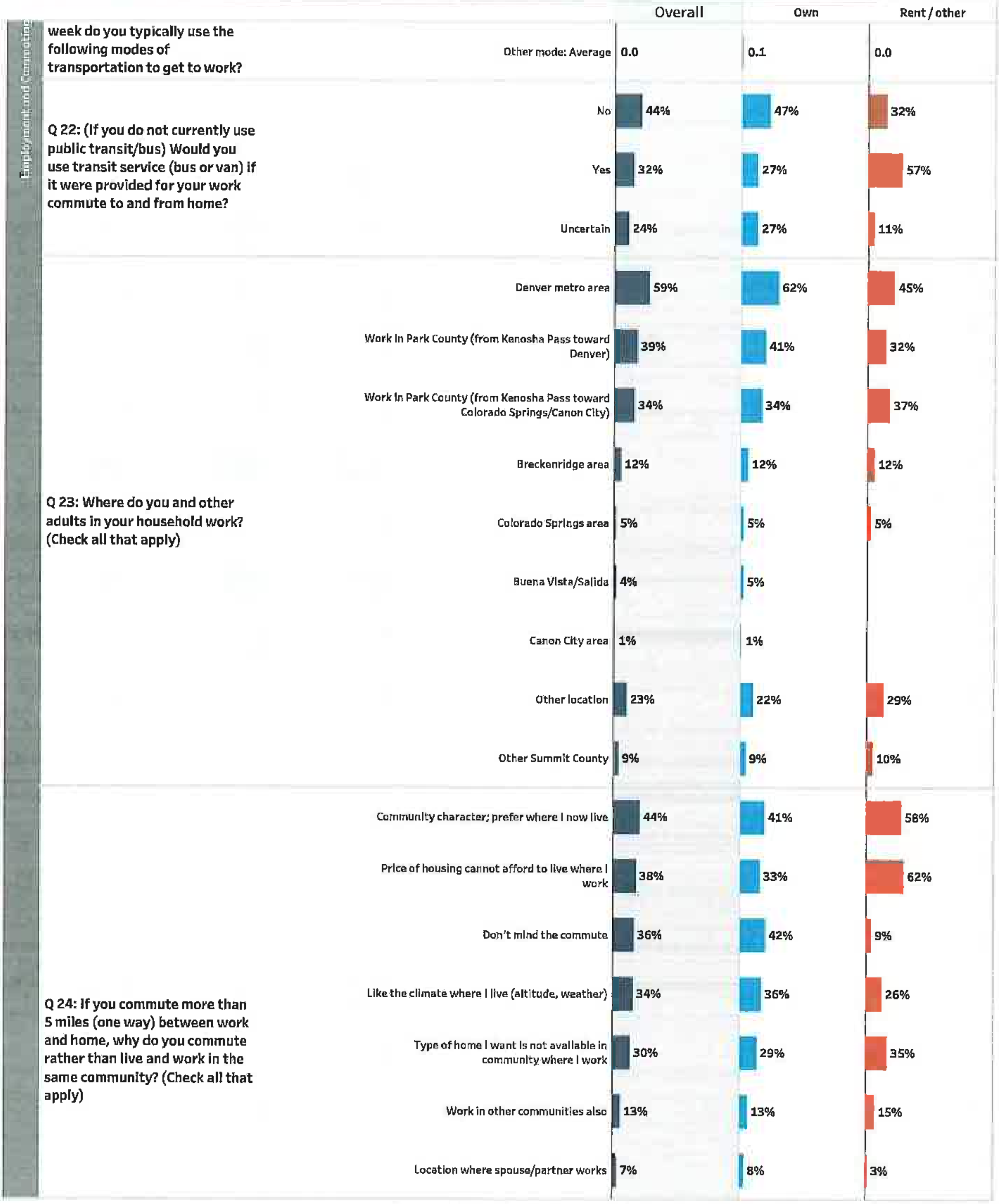


		Overall	Own	Rent / other
Q 19: How would you describe your employment? (Check all that apply)	None of the above	19%	22%	7%
Q 20: Please indicate your current occupation and that of other workers in your household (Check all that apply)	Management, professional, legal, banking, accounting, architecture, real estate	44%	42%	48%
	Construction, maintenance, repair services	31%	32%	25%
	Government (e.g. town, county, state, federal, special district employee)	25%	28%	11%
	Education and child care (e.g., teacher, day care provider)	17%	16%	21%
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc.)	14%	17%	3%
	Bar, restaurant	8%	8%	7%
	Retired or not employed by choice	4%	5%	
	Housekeeping for hotel/lodge/home properties	3%	3%	
	Recreation/entertainment/ski area	3%	3%	
	Retail sales	3%	1%	8%
	Hotel/lodge front desk or management	2%	2%	
	Health care and emergency services (police officer, firefighter, nurse, doctor, etc. job2tot job2tot job2tot)	1%	1%	
	Other occupation	15%	13%	26%
Q 21: (IF YOU CURRENTLY WORK) How many days per week do you typically use the following modes of transportation to get to work?	Bus: Average	0.1	0.0	0.4
	Carpool (2-4 people): Average	0.2	0.2	0.1
	Drive alone: Average	3.4	3.5	3.1
	Vanpool (5+ people): Average	0.0	0.0	0.0
	Walk or bike: Average	0.1	0.1	0.0
	Work at home/telecommute: Average	1.0	1.0	1.0

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure



		Overall	Own	Rent / other
week do you typically use the following modes of transportation to get to work?	Other mode: Average	0.0	0.1	0.0
Q 22: (If you do not currently use public transit/bus) Would you use transit service (bus or van) if it were provided for your work commute to and from home?	No	44%	47%	32%
	Yes	32%	27%	57%
	Uncertain	24%	27%	11%
Q 23: Where do you and other adults in your household work? (Check all that apply)	Denver metro area	59%	62%	45%
	Work in Park County (from Kenosha Pass toward Denver)	39%	41%	32%
	Work in Park County (from Kenosha Pass toward Colorado Springs/Canon City)	34%	34%	37%
	Breckenridge area	12%	12%	12%
	Colorado Springs area	5%	5%	5%
	Buena Vista/Salida	4%	5%	
	Canon City area	1%	1%	
	Other location	23%	22%	29%
	Other Summit County	9%	9%	10%
Q 24: If you commute more than 5 miles (one way) between work and home, why do you commute rather than live and work in the same community? (Check all that apply)	Community character; prefer where I now live	44%	41%	58%
	Price of housing cannot afford to live where I work	38%	33%	62%
	Don't mind the commute	36%	42%	9%
	Like the climate where I live (altitude, weather)	34%	36%	26%
	Type of home I want is not available in community where I work	30%	29%	35%
	Work in other communities also	13%	13%	15%
	Location where spouse/partner works	7%	8%	3%

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
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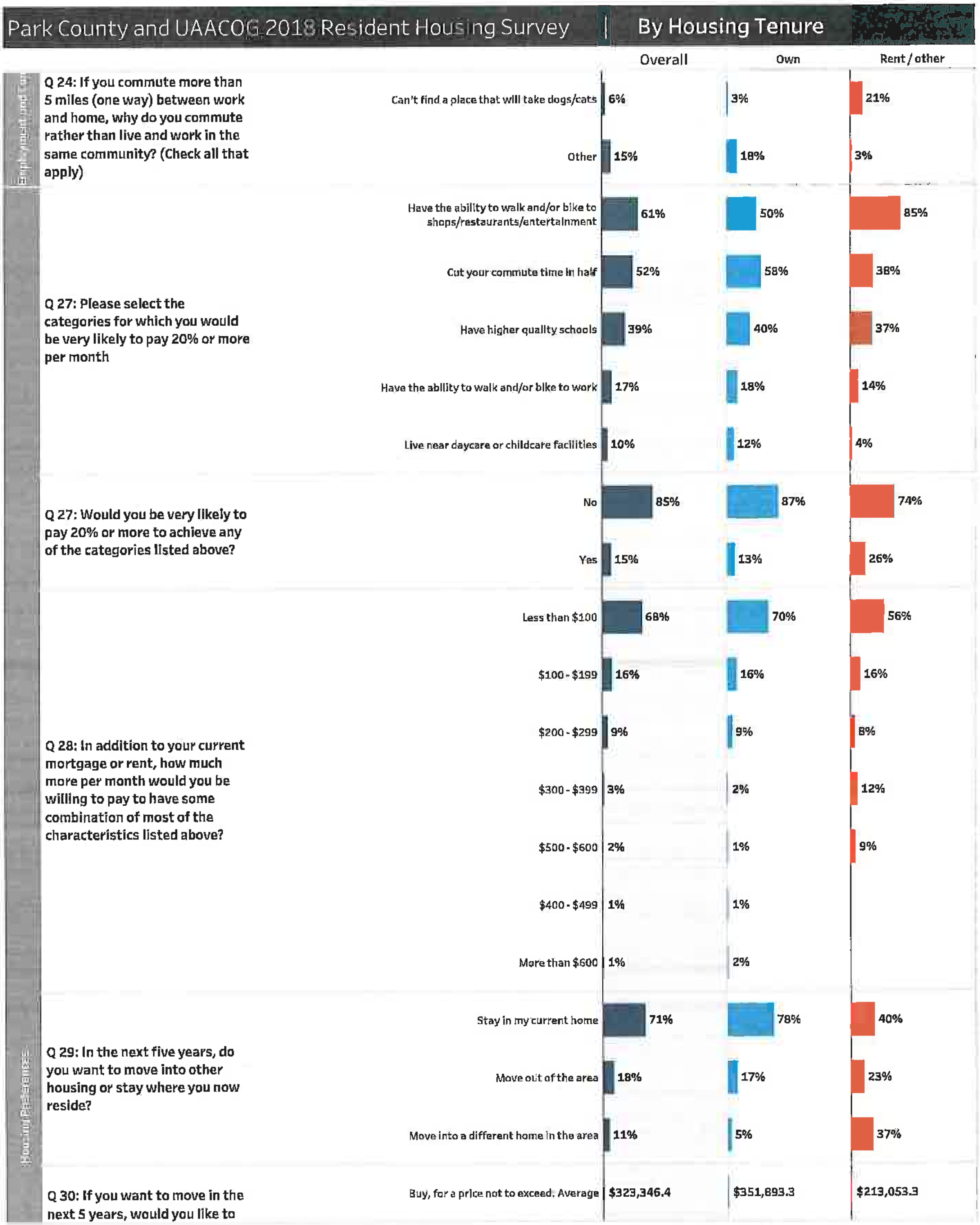

		Overall	Own	Rent / other
Q 24: If you commute more than 5 miles (one way) between work and home, why do you commute rather than live and work in the same community? (Check all that apply)	Can't find a place that will take dogs/cats	6%	3%	21%
	Other	15%	18%	3%
Q 27: Please select the categories for which you would be very likely to pay 20% or more per month	Have the ability to walk and/or bike to shops/restaurants/entertainment	61%	50%	85%
	Cut your commute time in half	52%	58%	38%
	Have higher quality schools	39%	40%	37%
	Have the ability to walk and/or bike to work	17%	18%	14%
	Live near daycare or childcare facilities	10%	12%	4%
Q 27: Would you be very likely to pay 20% or more to achieve any of the categories listed above?	No	85%	87%	74%
	Yes	15%	13%	26%
Q 28: In addition to your current mortgage or rent, how much more per month would you be willing to pay to have some combination of most of the characteristics listed above?	Less than $100	68%	70%	56%
	$100 - $199	16%	16%	16%
	$200 - $299	9%	9%	8%
	$300 - $399	3%	2%	12%
	$500 - $600	2%	1%	9%
	$400 - $499	1%	1%	
	More than $600	1%	2%	
Q 29: In the next five years, do you want to move into other housing or stay where you now reside?	Stay in my current home	71%	78%	40%
	Move out of the area	18%	17%	23%
	Move into a different home in the area	11%	5%	37%
Q 30: If you want to move in the next 5 years, would you like to	Buy, for a price not to exceed: Average	$323,346.4	$351,893.3	$213,053.3

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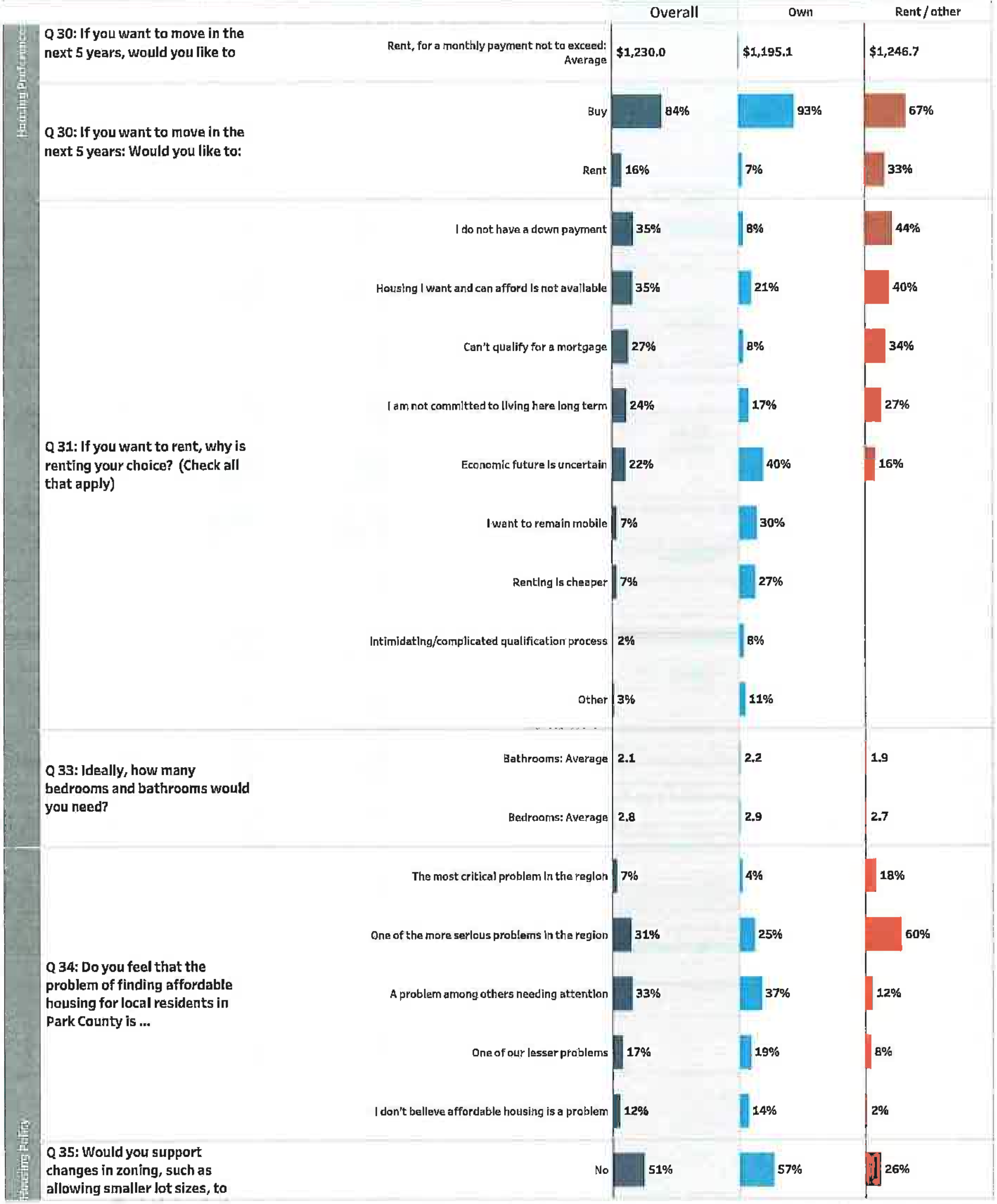

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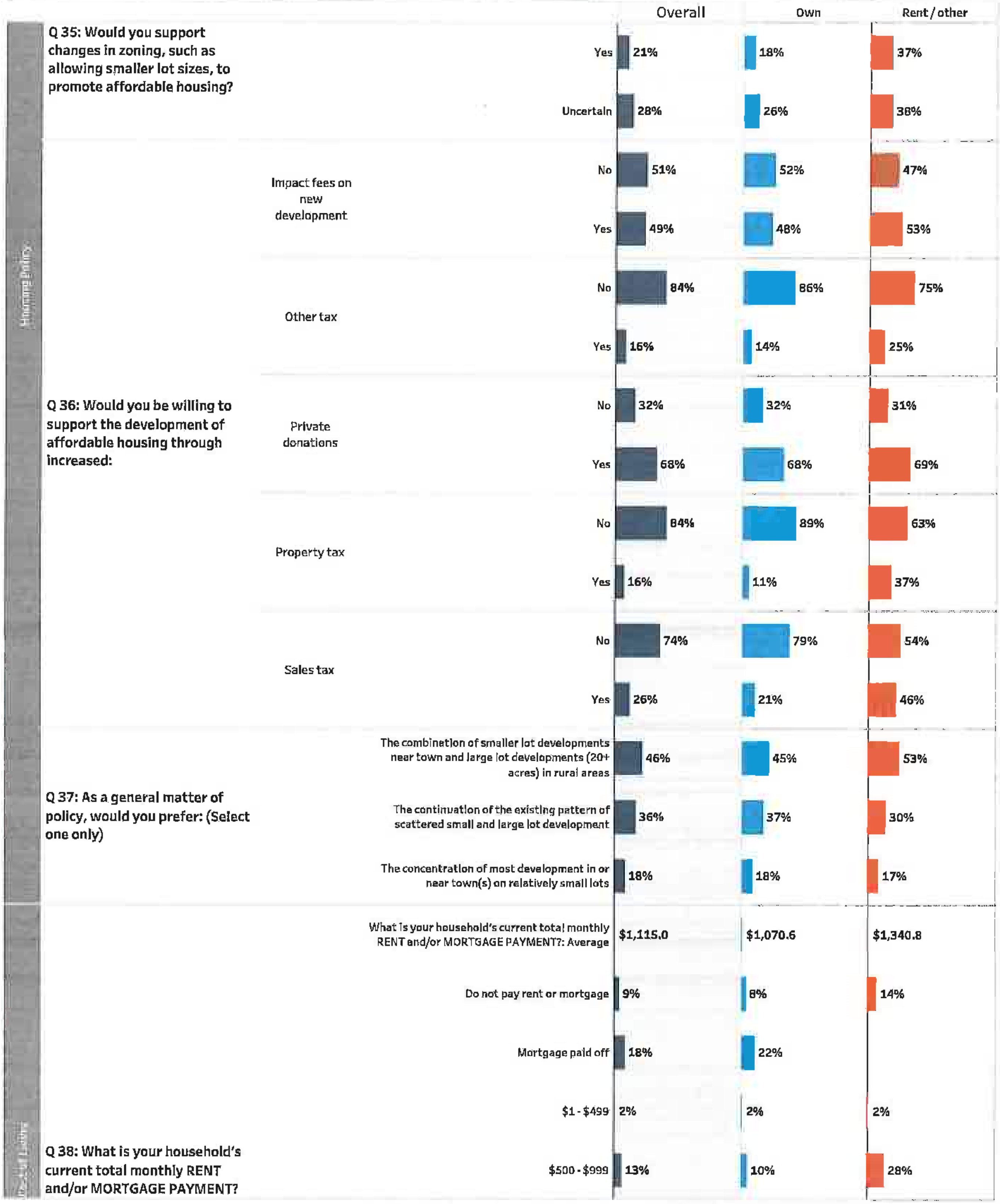

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Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure

		Overall	Own	Rent / other
Q 38: What is your household's current total monthly RENT and/or MORTGAGE PAYMENT?	$1,000 - $1,499	23%	24%	20%
	$1,500 - $1,999	20%	20%	20%
	$2,000 - $2,499	10%	9%	12%
	$2,500 - $2,999	3%	4%	
	$3,000 - $3,499	1%	1%	
	$3,500 or more	1%	0%	4%
Q 39: What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?	What is your average monthly cost of utilities – gas, electricity, water/sewer, & trash, but not phone or cable TV?: Average	$247.7	$251.5	$228.7
	Do not pay utilities	2%	2%	6%
	Utilities included in rent	4%		23%
	$1 - $99	5%	6%	
	$100 - $199	25%	28%	12%
	$200 - $299	31%	33%	22%
	$300 - $399	15%	15%	17%
	$400 - $499	8%	7%	12%
	$500 - $599	5%	5%	4%
	$600 - $699	1%	2%	
	$700 - $799	1%	1%	
	$800 - $899	1%	1%	
	$1,000 or more	1%	1%	2%
Q 40: What is your monthly cost for homeowners' association (HOA) fees?	What is your monthly cost for homeowners' association (HOA) fees?: Average	$7.8	$9.4	$0.0

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

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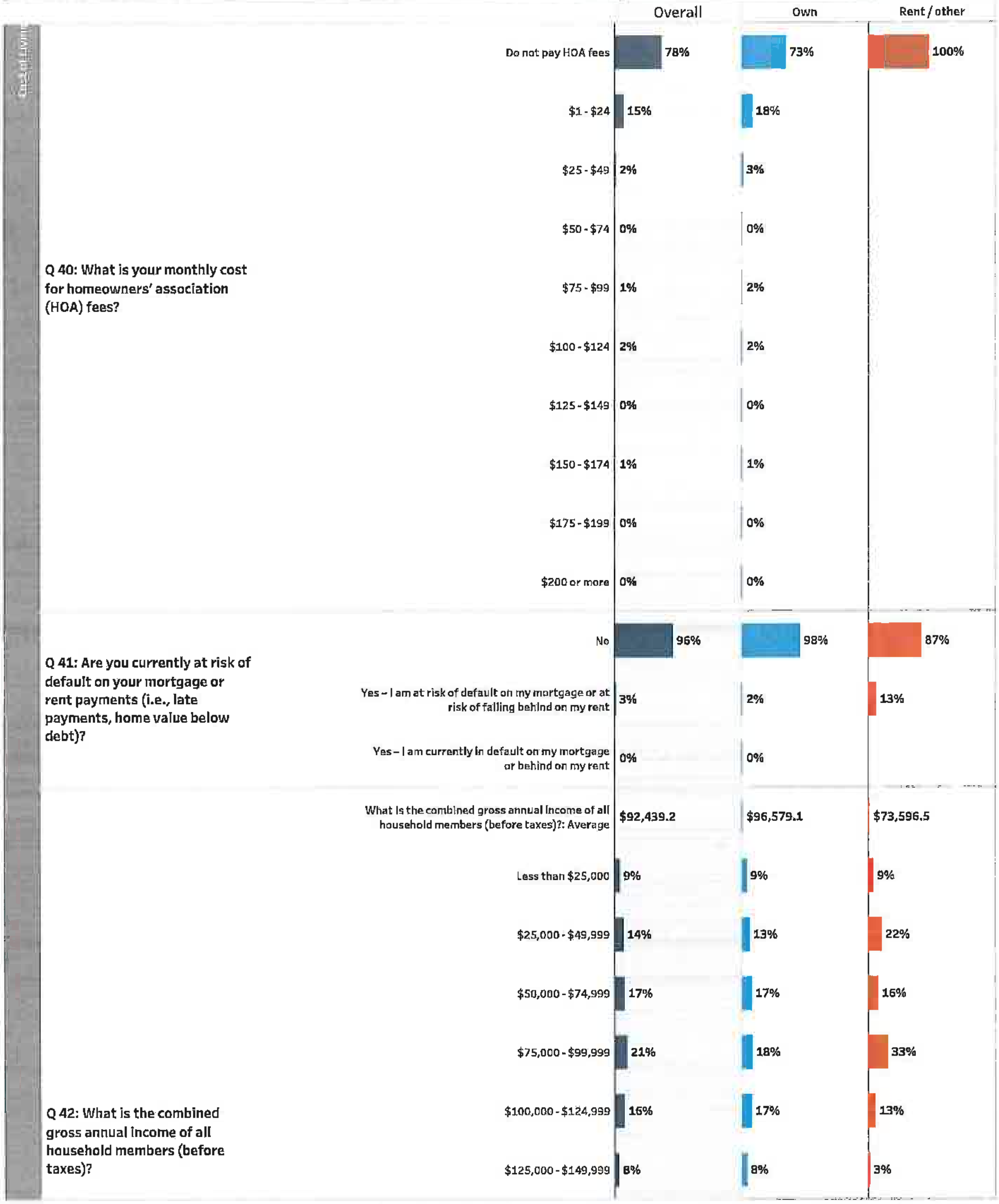

		Overall	Own	Rent / other
Q 40: What is your monthly cost for homeowners' association (HOA) fees?	Do not pay HOA fees	78%	73%	100%
	$1 - $24	15%	18%	
	$25 - $49	2%	3%	
	$50 - $74	0%	0%	
	$75 - $99	1%	2%	
	$100 - $124	2%	2%	
	$125 - $149	0%	0%	
	$150 - $174	1%	1%	
	$175 - $199	0%	0%	
	$200 or more	0%	0%	
Q 41: Are you currently at risk of default on your mortgage or rent payments (i.e., late payments, home value below debt)?	No	96%	98%	87%
	Yes – I am at risk of default on my mortgage or at risk of falling behind on my rent	3%	2%	13%
	Yes – I am currently in default on my mortgage or behind on my rent	0%	0%	
Q 42: What is the combined gross annual income of all household members (before taxes)?	What is the combined gross annual income of all household members (before taxes)?: Average	$92,439.2	$96,579.1	$73,596.5
	Less than $25,000	9%	9%	9%
	$25,000 - $49,999	14%	13%	22%
	$50,000 - $74,999	17%	17%	16%
	$75,000 - $99,999	21%	18%	33%
	$100,000 - $124,999	16%	17%	13%
	$125,000 - $149,999	8%	8%	3%

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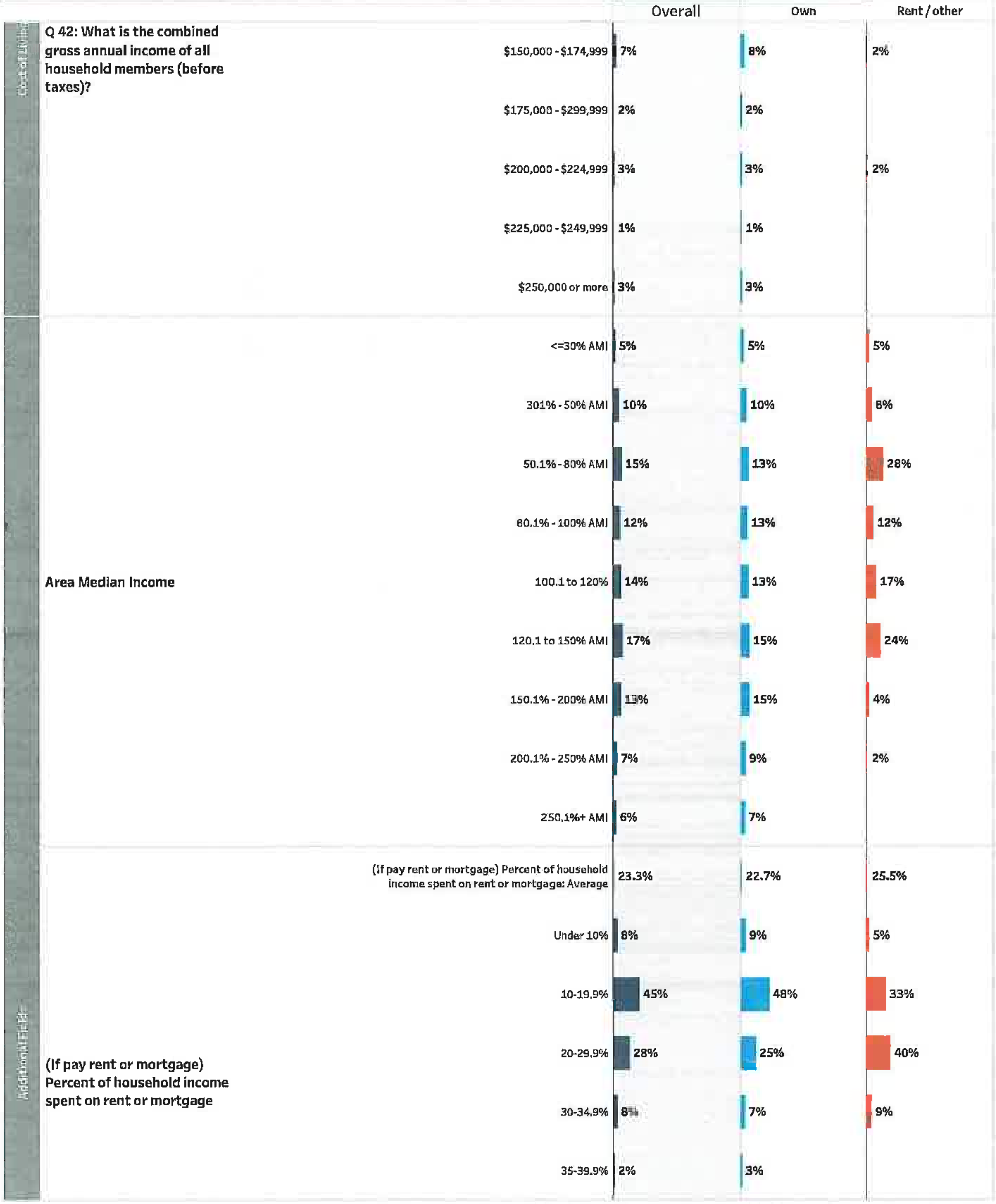
Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure



		Overall	Own	Rent / other
Q 42: What is the combined gross annual income of all household members (before taxes)?	$150,000 - $174,999	7%	8%	2%
	$175,000 - $299,999	2%	2%	
	$200,000 - $224,999	3%	3%	2%
	$225,000 - $249,999	1%	1%	
	$250,000 or more	3%	3%	
Area Median Income	<=30% AMI	5%	5%	5%
	301% - 50% AMI	10%	10%	6%
	50.1% - 80% AMI	15%	13%	28%
	80.1% - 100% AMI	12%	13%	12%
	100.1 to 120%	14%	13%	17%
	120.1 to 150% AMI	17%	15%	24%
	150.1% - 200% AMI	13%	15%	4%
	200.1% - 250% AMI	7%	9%	2%
	250.1%+ AMI	6%	7%	
(If pay rent or mortgage) Percent of household income spent on rent or mortgage	(If pay rent or mortgage) Percent of household income spent on rent or mortgage: Average	23.3%	22.7%	25.5%
	Under 10%	8%	9%	5%
	10-19.9%	45%	48%	33%
	20-29.9%	28%	25%	40%
	30-34.9%	8%	7%	9%
	35-39.9%	2%	3%	

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
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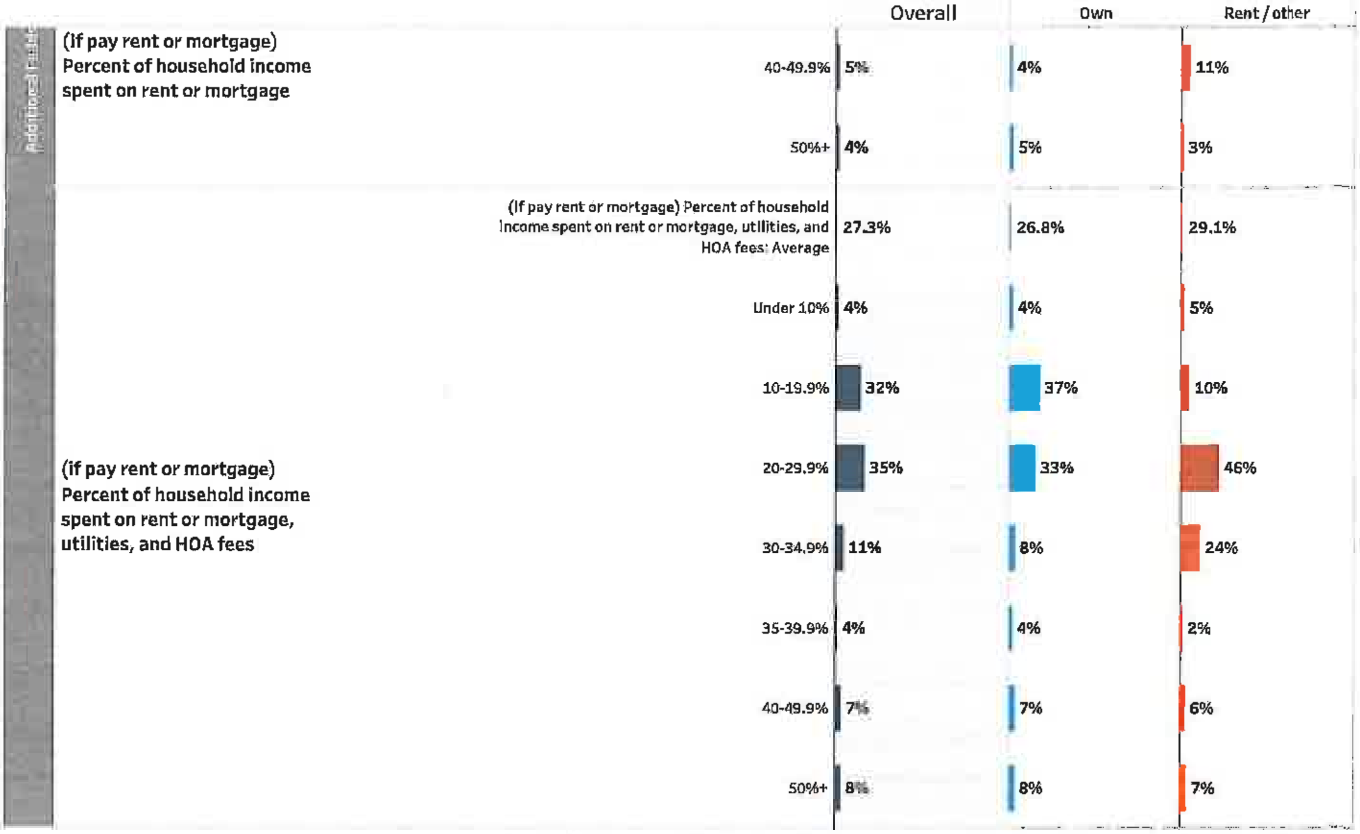

Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence
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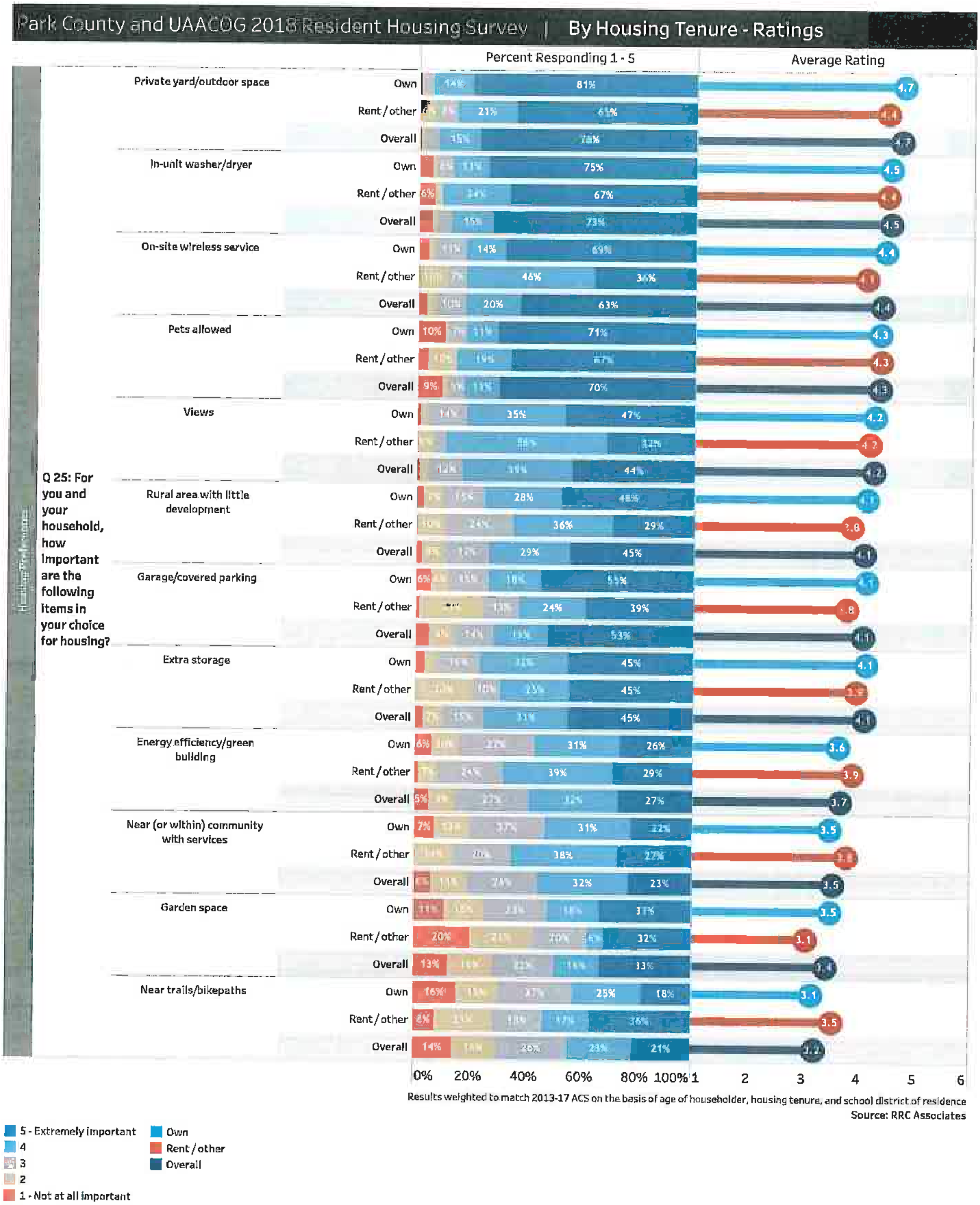
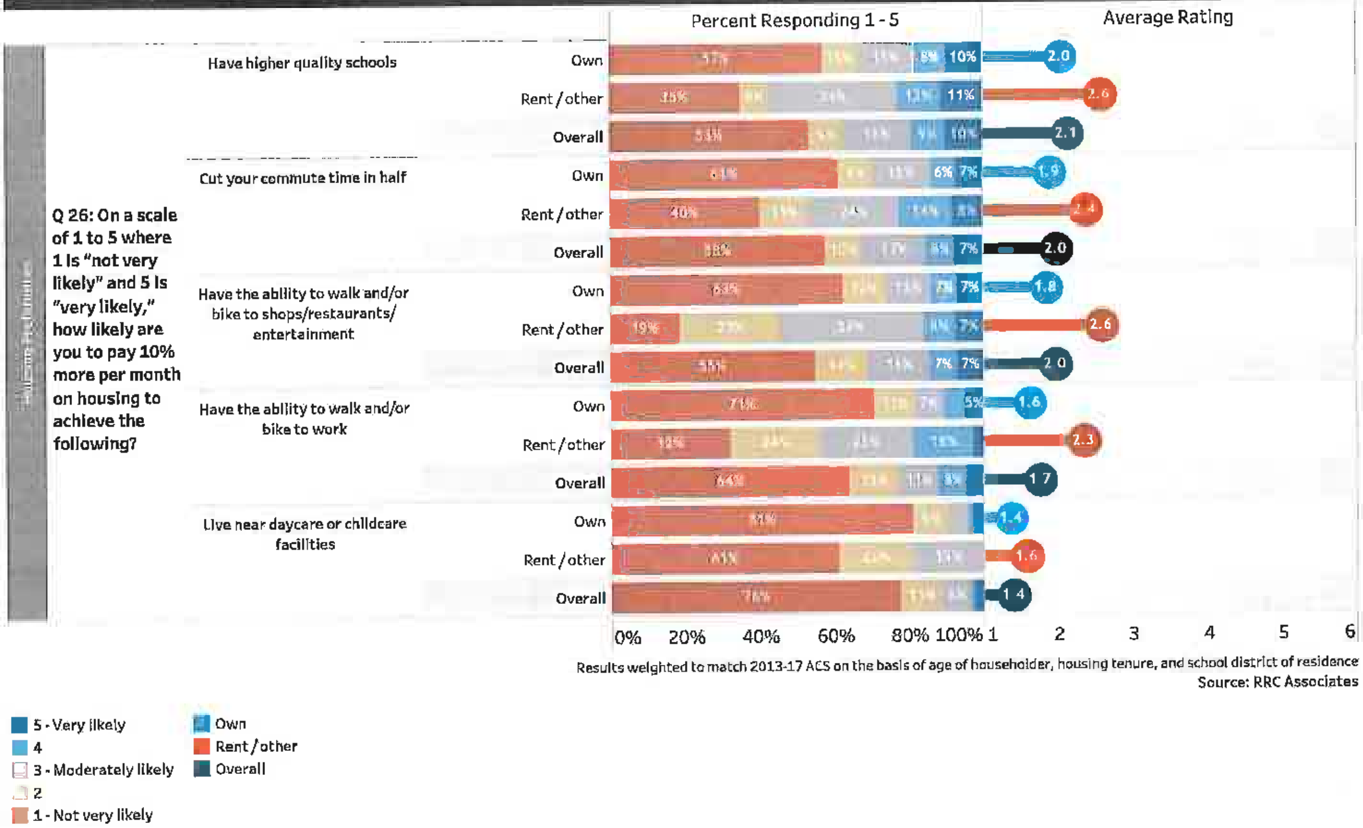


Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates

Park County and UAACOG 2018 Resident Housing Survey | By Housing Tenure - Ratings



Results weighted to match 2013-17 ACS on the basis of age of householder, housing tenure, and school district of residence

Source: RRC Associates