

Logan and Morgan Counties Housing Needs Assessment



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The Community Strategies Institute was formed in 2003 to provide fiscal and economic analysis, education and training to individuals and groups wishing to better understand and improve the economic and social factors influencing affordable housing development, housing conditions and community infrastructure as those elements influence the economic mobility of low-income populations. The Institute Directors and Members have diverse backgrounds in housing development, finance, management, policy and research. The Institute can be your partner in designing research, programs, and investments for expanding opportunities for individuals to become economically stable members of caring communities.

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DEMOGRAPHIC TRENDS AND FORECASTS

This section of the report will analyze population, households and key demographic characteristics of Logan and Morgan Counties, Colorado. The information will provide a framework for understanding current and future housing conditions and needs.

Logan and Morgan Counties are located in northeast Colorado, on the eastern plains of the state. Logan County abuts the eastern border of Colorado and the state of Nebraska. Logan County, which sits to the north and east of Morgan County along interstate I-76, has a land area of 1,845 square miles. Morgan County is surrounded by other Colorado counties and has a land area of 1,294 square miles.

POPULATION

The Department of Local Affairs Demography Section has estimated the population in Logan and Morgan Counties for 2007. These population numbers include those living in group quarters (prisoners, students, etc.). Morgan County has a larger population than Logan County. The following table estimates the population by county and local jurisdiction.

Logan County's population estimates include the prison population at the Sterling Correctional Facility and students living on campus at Northeast Junior College. Sterling is the largest community within Logan County, and has a 2007 population of 10,329 (including approximately 3,013 prisoners). Morgan County has an estimated 27,792 residents in 2007. Fort Morgan is the largest City or Town in the two-county area, with population of 10,753. Both Logan and Morgan Counties have a large population residing in unincorporated areas of the county.

Table 1: Population Estimates by Jurisdiction, 2007

	2007	Percent
LOGAN COUNTY	21,593	100%
Crook	97	0.3%
Fleming	334	1.2%
Iliff	166	0.6%
Merino	218	0.8%
Peetz	178	0.6%
Sterling	10,329	36.4%
Unincorp. Area	5,135	18.1%
MORGAN COUNTY	27,792	100%
Brush	5,252	18.5%
Fort Morgan	10,753	37.9%
Hillrose	290	1.0%
Log Lane Village	1,049	3.7%
Wiggins	954	3.4%
Unincorp. Area	9,494	33.5%

Source: Colorado Department of Local Affairs Demography Section, CSI

Population projections are only available at the county level. Both Logan and Morgan Counties are expected to grow slightly during over the next five years. CSI anticipates Logan County growth will occur in the unincorporated area of the county directly adjacent to the City of Sterling. In Morgan County, growth will occur in the City of Fort Morgan and in the unincorporated areas adjacent to the City.

Table 2: Total Population Estimates, 2007-2012

	2007	2008	2009	2010	2011	2012	Total Chg
Logan County	21,593	21,721	21,850	21,979	22,110	22,241	648
Morgan County	27,792	27,875	27,959	28,042	28,126	28,211	419
% Change Logan		0.6%	0.6%	0.6%	0.6%	0.6%	3.0%
% Change Morgan		0.3%	0.3%	0.3%	0.3%	0.3%	1.5%

Source: Colorado Department of Local Affairs Demography Section, CSI

From 2006 to 2007, population change resulted from people moving into Logan and Morgan Counties. The Colorado Department of Local Affairs Demography Section estimates that 11.8 percent of the population growth in Logan County and 34.1 percent of the population growth in Morgan County was due to natural increases, or the difference between births and deaths. This trend of in-migration as the largest source of population growth is expected to continue in both counties.

Table 3: Components of Population Change, 2006-2007 Estimates

	Logan County	% of Change	Morgan County	% of Change
Births	245		487	
Deaths	199		253	
Natural Increase	46	11.8%	234	34.1%
Net Migration	343	88.2%	452	65.9%
Population Change	389		686	

Source: Colorado Department of Local Affairs Demography Section

Between 2000 and 2005, both counties grew at a faster pace than the state overall. However, the growth rate in both counties is expected to decline over the next five years. As gas prices rise, commuters are less likely to purchase homes in southern Morgan County and commute to jobs in the metro Denver area. Furthermore, no large economic development activities causing significant population growth are in the pipeline for either county.

Table 4: Annual Growth, 2000-2005

	2000	2001	2002	2003	2004	2005	Change	
							2000 to 2005	
							Amount	Percent
Colorado	4,301,261	4,446,928	4,521,852	4,586,798	4,653,001	4,722,755	69,754	1.5%
Logan County	20,504	21,920	21,917	21,915	21,821	21,605	1,101	5.4%
Morgan County	27,171	27,623	27,854	28,244	28,357	28,348	1,177	4.3%

Source: Colorado Department of Local Affairs Demography Section

The following table shows Logan and Morgan population forecasts through 2012 by age group. The age distribution of people in the two-county area is not expected to change dramatically during the next five years.

Table 5: Logan County Total Population Forecasts by Age

Age Group	2007	2008	2009	2010	2011	2012
0 to 4	1,314	1,341	1,375	1,441	1,485	1,488
5 to 9	1,466	1,470	1,454	1,426	1,410	1,445
10 to 14	1,500	1,487	1,504	1,511	1,519	1,531
15 to 19	1,288	1,320	1,323	1,327	1,347	1,341
20 to 24	1,296	1,240	1,218	1,208	1,189	1,179
25 to 29	1,609	1,645	1,650	1,567	1,430	1,373
30 to 34	1,514	1,509	1,522	1,615	1,737	1,783
35 to 39	1,556	1,598	1,638	1,644	1,656	1,678
40 to 44	1,640	1,580	1,531	1,550	1,590	1,640
45 to 49	1,766	1,767	1,769	1,744	1,689	1,644
50 to 54	1,622	1,650	1,684	1,677	1,708	1,702
55 to 59	1,259	1,326	1,360	1,406	1,475	1,517
60 to 64	929	983	1,021	1,079	1,115	1,145
65 to 69	754	766	793	785	792	823
70 to 74	680	651	627	648	634	633
75 to 79	572	555	559	532	526	531
80 to 84	447	460	445	435	424	397
85 to 89	247	235	240	244	255	261
90 and over	133	139	135	138	129	128
Total	21,593	21,721	21,850	21,979	22,110	22,241
% Population under 20	25.8%	25.9%	25.9%	26.0%	26.1%	26.1%
% Population 65 and over	13.1%	12.9%	12.8%	12.7%	12.5%	12.5%

Source: Colorado Department of Local Affairs Demography Section, CSI

Logan County has a slightly older population than Morgan County, with 13.1 percent of the population over the age of 65; while Morgan County has 12.1 percent of the population over the age of 65. These population estimates include prisoners.

Table 6: Morgan County Total Populations Forecasts by Age

Age Group	2007	2008	2009	2010	2011	2012
0 to 4	2,342	2,416	2,503	2,610	2,672	2,681
5 to 9	2,372	2,374	2,356	2,314	2,313	2,358
10 to 14	2,318	2,306	2,285	2,307	2,307	2,321
15 to 19	1,946	1,957	2,004	1,958	1,955	1,953
20 to 24	1,752	1,678	1,625	1,629	1,611	1,628
25 to 29	1,574	1,653	1,706	1,739	1,774	1,727
30 to 34	1,688	1,686	1,689	1,682	1,686	1,743
35 to 39	1,956	1,943	1,926	1,895	1,877	1,823
40 to 44	1,979	1,932	1,908	1,943	1,954	1,978
45 to 49	2,057	2,057	2,054	1,991	1,961	1,917
50 to 54	1,856	1,855	1,875	1,930	1,903	1,923
55 to 59	1,467	1,542	1,589	1,609	1,662	1,682
60 to 64	1,119	1,177	1,181	1,213	1,260	1,294
65 to 69	860	863	877	884	915	961
70 to 74	803	780	761	741	712	700
75 to 79	684	646	642	647	633	607
80 to 84	475	490	480	470	463	462
85 to 89	366	331	317	298	285	273
90 and over	176	189	182	183	182	179
Total	27,792	27,875	27,959	28,042	28,126	28,211
% Population under 20	32.3%	32.5%	32.7%	32.8%	32.9%	33.0%
% Population 65 and over	12.1%	11.8%	11.7%	11.5%	11.3%	11.3%

Source: Colorado Department of Local Affairs Demography Section, CSI

The most current census data for group quarters populations in Logan and Morgan Counties dates back to 2000. The prison population in both counties, especially in Logan County, is significant. The following table provides detailed information about this population. Group quarters include prisons, juvenile institutions, college dorms, nursing homes and group homes for persons with mental or developmental disabilities. The Morgan County institutionalized population does not include the Great Plains Women's Correctional Facility that opened in 2003.

Table 7: Group Quarters, 2000

Age and Group Quarters Type	Logan County			Morgan County		
	Male:	Female:	Total:	Male:	Female:	Total:
Under 18 years:	3	36	39	0	1	1
Institutionalized population:	3	35	38	0	0	0
Correctional institutions	3	0	3	0	0	0
Nursing homes	0	0	0	0	0	0
Juvenile institutions	0	35	35	0	0	0
Other institutions	0	0	0	0	0	0
Noninstitutionalized population:	0	1	1	0	1	1
18 to 64 years:	1,586	175	1,761	131	37	168
Institutionalized population:	1,385	8	1,393	117	26	143
Correctional institutions	1,380	3	1,383	97	12	109
Nursing homes	3	3	6	20	14	34
Juvenile institutions	2	2	4	0	0	0
Other institutions	0	0	0	0	0	0
Noninstitutionalized population:	201	167	368	14	11	25
College housing	178	159	337	0	0	0
Other noninstitutional group quarters	23	8	31	14	11	25
65 years and over:	56	132	188	107	208	315
Institutionalized population:	55	131	186	106	206	312
Correctional institutions	3	1	4	0	0	0
Nursing homes	52	130	182	106	206	312
Juvenile institutions	0	0	0	0	0	0
Other institutions	0	0	0	0	0	0
Noninstitutionalized population:	1	1	2	1	2	3
Total:	1,645	343	1,988	238	246	484
Total Institutionalized	1,443	174	1,617	223	232	455
Total Noninstitutionalized	202	169	371	15	14	29

Source: U.S. Census Bureau

The Colorado Department of Local Affairs Demography Section estimates that 11.4 percent of Logan County’s population in 2005 lived in group quarters; while 2.1 percent lived in group quarters in Morgan County. Household population is defined as the portion of the population living in their own homes within each county.

Table 8: Group Quarters Population Estimates, 2005

County	Household Population	Group Quarters Populations	Group Quarters as % of Ttl. Population
Logan	19,147	2,458	11.4%
Morgan	27,754	594	2.1%

Source: Colorado Department of Local Affairs Demography Section

The largest institutional facility in the Logan/Morgan area is the Sterling Correctional Facility, which has 2,445 beds. The Great Plains Correctional Facility in Brush has 350 beds. Northeast Junior College has 465 students living on campus in group quarters in the City of Sterling.

Table 9: Group Quarters Facilities in Logan and Morgan Counties, 2007

	Beds/ Capacity	Location	Comments
Correctional Facilities			
Sterling Correctional Facility	2,445	Sterling, Logan County	All female, Opened in 2003
Great Plains Correctional Facility	350	Brush, Morgan County	
Assisted Living			
Sunset Manor Nursing Home	85	Brush, Morgan County	
Valley View Villa Nursing Home	120	Fort Morgan, Morgan County	
Eben Ezer Lutheran Care Center	132	Brush, Morgan County	
Sterling Living Center	103	Sterling, Logan County	
Educational Facilities			
Northeastern Junior College	465	Sterling, Logan County	
Total Beds	3,700		

Source: Colorado Department of Corrections, Northeastern Junior College, HospitalData.com

HOUSEHOLD TRENDS AND CHARACTERISTICS

In 2007, CSI estimates there are 7,793 households in Logan County, and 31.6 percent of these are renters. The overall percentage of renters has increased in Logan County from 2000 when the rate was 30.1 percent. In Morgan County 30.6 percent of the estimated 9,539 households are renters -- representing a decrease from 31.6 percent since 2000. However, the total number of renters has increased by a few hundred in each county. The distribution between owners and renters is expected to remain steady for the next five years.

Table 10: Households by Tenure, 2000 – 2012

Year	Logan County				Morgan County			
	Owner Occupied	Renter Occupied	Total	% Renter Occupied	Owner Occupied	Renter Occupied	Total	% Renter Occupied
2000	5,277	2,274	7,551	30.1%	6,525	3,014	9,539	31.6%
2007	5,329	2,464	7,793	31.6%	6,719	2,960	9,679	30.6%
2012	5,536	2,521	8,057	31.3%	6,838	2,990	9,828	30.4%

Source: U.S. Census, Claritas

CSI estimates the number of households increased slightly between 2000 and 2007 in both counties, and will continue to do so through 2012. The average household size is not expected to change during this time period. The number of people living in group quarters was held constant in projections for the next five years, as no new group quarters are expected to be built during this time period.

As is often the case, a much higher percentage of younger households in Logan and Morgan Counties are renters. However, the homeownership rate for all age groups is high in each county compared to other areas of the state. This indicates that many more

households can afford to buy homes in Logan and Morgan Counties compared to higher priced markets in Colorado.

Table 11: Homeownership Rates by Age Group, Logan and Morgan Counties, 2007

	Logan County		Morgan County	
	Households	% Owners	Households	% Owners
Householder 15 to 24 years	523	23.30%	551	24.10%
Householder 25 to 34 years	936	50.30%	1,655	53.80%
Householder 35 to 44 years	1,599	68.40%	2,275	69.00%
Householder 45 to 54 years	1,397	74.30%	1,630	78.90%
Householder 55 to 59 years	529	83.40%	653	79.50%
Householder 60 to 64 years	477	86.40%	540	84.90%
Householder 65 to 74 years	1,049	87.80%	1,146	84.00%
Householder 75 to 84 years	768	76.70%	880	75.60%
Householder 85 years and over	273	68.10%	349	67.20%

Source: U.S. Census Bureau 2000 Census, Colorado Department of Local Affairs Demography Section, CSI

In both counties, a higher percentage of renters live within the larger communities compared to the county as a whole or the unincorporated areas and smaller towns. This is common in rural communities where most of the rental housing stock and larger rental projects are in the biggest towns.

Table 12: Households by Tenure and Age of Householder, Logan County, 2007

	Logan County	Percent of	Sterling	Percent of	Remainder of County	Percent of
Owner occupied:	5,329	Owners:	3,819	Owners:	1,510	Owners:
Householder 15 to 24 years	123	2.3%	118	3.1%	5	1.4%
Householder 25 to 34 years	476	8.9%	426	11.1%	50	6.3%
Householder 35 to 44 years	1,105	20.7%	717	18.8%	388	23.1%
Householder 45 to 54 years	1,049	19.7%	719	18.8%	330	20.7%
Householder 55 to 59 years	446	8.4%	279	7.3%	166	9.6%
Householder 60 to 61 years	167	3.1%	100	2.6%	67	4.4%
Householder 62 to 64 years	250	4.7%	150	3.9%	100	6.6%
Householder 65 to 74 years	931	17.5%	659	17.2%	272	17.7%
Householder 75 to 84 years	595	11.2%	474	12.4%	121	9.7%
Householder 85 years and over	188	3.5%	177	4.6%	11	2.2%
Renter occupied:	2,464	Renters:	1,835	Renters:	629	Renters:
Householder 15 to 24 years	434	17.6%	326	17.8%	108	17.1%
Householder 25 to 34 years	503	20.4%	354	19.3%	149	23.8%
Householder 35 to 44 years	546	22.2%	382	20.8%	164	26.3%
Householder 45 to 54 years	388	15.8%	288	15.7%	101	16.0%
Householder 55 to 59 years	95	3.9%	57	3.1%	38	6.2%
Householder 60 to 61 years	28	1.1%	25	1.4%	3	0.5%
Householder 62 to 64 years	42	1.7%	37	2.0%	5	0.8%
Householder 65 to 74 years	139	5.6%	115	6.3%	24	3.7%
Householder 75 to 84 years	194	7.9%	163	8.9%	31	4.8%
Householder 85 years and over	94	3.8%	88	4.8%	6	0.9%
Total occupied:	7,793	Total:	5,654	Total:	2,139	Total:
Householder 15 to 24 years	540	6.9%	485	8.6%	55	4.4%
Householder 25 to 34 years	966	12.4%	802	14.2%	164	9.6%
Householder 35 to 44 years	1,650	21.2%	1,105	19.5%	545	23.7%
Householder 45 to 54 years	1,442	18.5%	997	17.6%	444	19.8%
Householder 55 to 59 years	546	7.0%	325	5.7%	221	9.0%
Householder 60 to 61 years	197	2.5%	121	2.1%	76	3.6%
Householder 62 to 64 years	295	3.8%	182	3.2%	113	5.3%
Householder 65 to 74 years	1,083	13.9%	743	13.1%	339	15.0%
Householder 75 to 84 years	793	10.2%	627	11.1%	165	8.8%
Householder 85 years and over	282	3.6%	265	4.7%	16	2.0%

Source: U.S. Census Bureau, 2000 Census, Colorado Department of Local Affairs Demography Section, CSI

Table 13: Households by Tenure and Age of Householder, Morgan County, 2007

	Morgan County	Pct of	Brush	Pct Of	Fort Morgan	Pct of	Remainder of County	Pct of
Owner occupied:	6,719	Owners:	1,390	Owners:	3124	Owners:	2,205	Owners:
Householder 15 to 24 years	133	2.0%	54	3.9%	37	1.2%	41	1.9%
Householder 25 to 34 years	890	13.2%	175	12.6%	519	16.6%	195	10.4%
Householder 35 to 44 years	1,570	23.4%	264	19.0%	629	20.1%	678	28.3%
Householder 45 to 54 years	1,286	19.1%	240	17.3%	586	18.7%	460	20.3%
Householder 55 to 59 years	519	7.7%	119	8.6%	184	5.9%	216	9.1%
Householder 60 to 64 years	459	6.8%	89	6.4%	202	6.5%	168	7.4%
Householder 65 to 74 years	963	14.3%	209	15.1%	461	14.8%	292	13.6%
Householder 75 to 84 years	665	9.9%	161	11.6%	365	11.7%	140	7.5%
Householder 85 years and over	234	3.5%	78	5.6%	141	4.5%	15	1.6%
Renter occupied:	2,960	Renters:	654	Renters:	1,439	Renters:	867	Renters:
Householder 15 to 24 years	418	14.1%	107	16.4%	201	14.0%	110	12.9%
Householder 25 to 34 years	765	25.8%	114	17.5%	424	29.5%	227	26.6%
Householder 35 to 44 years	704	23.8%	143	21.9%	293	20.4%	268	29.2%
Householder 45 to 54 years	345	11.6%	53	8.0%	161	11.2%	131	14.5%
Householder 55 to 59 years	134	4.5%	23	3.5%	59	4.1%	52	5.7%
Householder 60 to 64 years	82	2.8%	32	4.9%	22	1.5%	28	2.9%
Householder 65 to 74 years	183	6.2%	37	5.6%	109	7.6%	38	4.9%
Householder 75 to 84 years	215	7.3%	81	12.4%	118	8.2%	16	2.9%
Householder 85 years and over	114	3.9%	64	9.9%	50	3.6%	0	0.4%
Total:	9,679	Total:	2044	Total:	4563	Total:	3,072	Total:
Householder 15 to 24 years	551	5.7%	162	7.9%	238	5.2%	151	4.9%
Householder 25 to 34 years	1,655	17.1%	289	14.1%	943	20.7%	422	13.7%
Householder 35 to 44 years	2,275	23.5%	407	19.9%	922	20.2%	946	30.8%
Householder 45 to 54 years	1,630	16.8%	293	14.3%	747	16.4%	591	19.2%
Householder 55 to 59 years	653	6.7%	142	7.0%	242	5.3%	269	8.7%
Householder 60 to 64 years	540	5.6%	120	5.9%	224	4.9%	196	6.4%
Householder 65 to 74 years	1,146	11.8%	246	12.0%	570	12.5%	330	10.7%
Householder 75 to 84 years	880	9.1%	242	11.9%	482	10.6%	155	5.1%
Householder 85 years and over	349	3.6%	142	7.0%	191	4.2%	15	0.5%

Source: U.S. Census Bureau, 2000 Census, Colorado Department of Local Affairs Demography Section, CSI

In Logan County, married couple households with no children at home have the highest homeownership rate at 88.2 percent. Single, female headed households with children have a slightly lower homeownership rate (44.6 percent) than single men (47.7 percent).

Table 14: Tenure by Household Type and Presence and Age of Own Children, Logan County, 2007

	Logan County			% Owners
	Owner occupied:	Renter occupied:	Total:	
Family households:	3,965	1,251	5,243	75.6%
Married-couple family:	3,510	875	4,420	79.4%
With own children under 18 years:	1,392	627	2,020	68.9%
No own children under 18 years	2,118	249	2,401	88.2%
Other family:	455	375	823	55.3%
Male householder, no wife present:	151	126	273	55.0%
With own children under 18 years:	94	75	167	56.2%
No own children under 18 years	57	51	106	53.2%
Female householder, no husband present:	304	250	549	55.4%
With own children under 18 years:	169	216	379	44.6%
No own children under 18 years	135	34	170	79.5%
Nonfamily households:	1,364	1,213	2,550	53.5%
Householder living alone:	1,201	1,030	2,210	54.4%
Male householder	449	506	941	47.7%
Female householder	753	524	1,268	59.3%
Householder not living alone	163	183	341	47.8%
Total:	5,329	2,464	7,793	68.4%

Source: U.S. Census Bureau 2000 Census, Claritas, CSI

Married couple households in Morgan County have a very high homeownership rate, especially those with no children under the age of 18. Female headed family households with children have the lowest homeownership rates of all families at 50.6 percent, while single males have the lowest rate overall with only 48.9 percent owning a home.

Table 15: Tenure by Household Type and Presence and Age of Own Children, Morgan County, 2007

	Morgan County			% Owners
	Owner occupied:	Renter Occupied:	Total:	
Family households:	5,302	1,798	7,100	74.7%
Married-couple family:	4,620	1,263	5,883	78.5%
With own children under 18 :	1,965	812	2,778	70.8%
No own children under 18	2,654	451	3,105	85.5%
Other family:	682	535	1,217	56.0%
Male householder, no wife present:	277	184	461	60.0%
With own children under 18 :	168	136	304	55.2%
No own children under 18	109	48	157	69.3%
Female householder, no husband present:	405	351	756	53.6%
With own children under 18 :	283	276	559	50.6%
No own children under 18	122	75	197	62.1%
Nonfamily households:	1,417	1,162	2,579	54.9%
Householder living alone:	1,263	943	2,206	57.2%
Male householder	436	455	891	48.9%
Female householder	827	488	1,315	62.9%
Householder not living alone	154	219	373	41.4%
Total:	6,719	2,960	9,679	69.4%

Source: U.S. Census Bureau 2000 Census, Claritas, CSI

In Logan County, the distribution of households by the year they moved into their current housing unit for homeowners is evenly distributed throughout the past three decades. For renters over 70 percent moved between 1995 and 2000.

Table 16: Year Household Moved into Unit by Tenure, Logan County, 2000

	Logan County	% of	Sterling	% of	Remainder of County	% of
Owner occupied:	5,274	owners:	2,870	owners:	8,144	owners:
Moved in 1999 to March 2000	656	12.4%	380	13.2%	1,036	12.7%
Moved in 1995 to 1998	1,002	19.0%	583	20.3%	1,585	19.5%
Moved in 1990 to 1994	841	15.9%	394	13.7%	1,235	15.2%
Moved in 1980 to 1989	982	18.6%	474	16.5%	1,456	17.9%
Moved in 1970 to 1979	907	17.2%	555	19.3%	1,462	18.0%
Moved in 1969 or earlier	886	16.8%	484	16.9%	1,370	16.8%
Renter occupied:	2,277	renters:	1,710	renters:	3,987	renters:
Moved in 1999 to March 2000	951	41.8%	763	44.6%	1,714	43.0%
Moved in 1995 to 1998	780	34.3%	614	35.9%	1,394	35.0%
Moved in 1990 to 1994	241	10.6%	141	8.2%	382	9.6%
Moved in 1980 to 1989	181	7.9%	124	7.3%	305	7.6%
Moved in 1970 to 1979	34	1.5%	8	0.5%	42	1.1%
Moved in 1969 or earlier	90	4.0%	60	3.5%	150	3.8%
Total:	7,551	total:	4,580	total:	12,131	total:
Moved in 1999 to March 2000	1,607	21.3%	1,143	25.0%	2,750	22.7%
Moved in 1995 to 1998	1,782	23.6%	1,197	26.1%	2,979	24.6%
Moved in 1990 to 1994	1,082	14.3%	535	11.7%	1,617	13.3%
Moved in 1980 to 1989	1,163	15.4%	598	13.1%	1,761	14.5%
Moved in 1970 to 1979	941	12.5%	563	12.3%	1,504	12.4%
Moved in 1969 or earlier	976	12.9%	544	11.9%	1,520	12.5%

Source: U.S. Census Bureau 2000 Census

Most owners in Morgan County moved into their current housing unit prior to 1990. This is consistent throughout the county. There were a significant percentage of owners, however, that moved into their units from 1995 to 1998. Renters have lived in their current homes for a shorter period of time, with almost 80 percent moving between 1995 and 2000. Unfortunately, no current information about household length of residence is available for Morgan and Logan Counties.

Table 17: Year Household Moved into Unit by Tenure, Morgan County, 2000

	Morgan County	% of	Brush	% of	Fort Morgan	% of	Remainder of County	% of
Owner occupied:	6,533	owners:	1,175	owners:	2,587	owners:	2,771	owners:
Moved in 1999 to March 2000	745	11.4%	153	13.0%	265	10.2%	327	11.8%
Moved in 1995 to 1998	1,908	29.2%	305	26.0%	824	31.9%	779	28.1%
Moved in 1990 to 1994	1,134	17.4%	169	14.4%	467	18.1%	498	18.0%
Moved in 1980 to 1989	1,146	17.5%	172	14.6%	468	18.1%	506	18.3%
Moved in 1970 to 1979	808	12.4%	238	20.3%	235	9.1%	335	12.1%
Moved in 1969 or earlier	792	12.1%	138	11.7%	328	12.7%	326	11.8%
Renter occupied:	3,006	renters:	659	renters:	1,296	renters:	1,051	renters:
Moved in 1999 to March 2000	1,299	43.2%	255	38.7%	603	46.5%	441	42.0%
Moved in 1995 to 1998	1,063	35.4%	270	41.0%	470	36.3%	323	30.7%
Moved in 1990 to 1994	342	11.4%	38	5.8%	149	11.5%	155	14.7%
Moved in 1980 to 1989	170	5.7%	57	8.6%	50	3.9%	63	6.0%
Moved in 1970 to 1979	67	2.2%	16	2.4%	12	0.9%	39	3.7%
Moved in 1969 or earlier	65	2.2%	23	3.5%	12	0.9%	30	2.9%
Total:	9,539	total:	1,834	total:	3,883	total:	3,822	total:
Moved in 1999 to March 2000	2,044	21.4%	408	22.2%	868	22.4%	768	20.1%
Moved in 1995 to 1998	2,971	31.1%	575	31.4%	1,294	33.3%	1,102	28.8%
Moved in 1990 to 1994	1,476	15.5%	207	11.3%	616	15.9%	653	17.1%
Moved in 1980 to 1989	1,316	13.8%	229	12.5%	518	13.3%	569	14.9%
Moved in 1970 to 1979	875	9.2%	254	13.8%	247	6.4%	374	9.8%
Moved in 1969 or earlier	857	9.0%	161	8.8%	340	8.8%	356	9.3%

Source: U.S. Census Bureau 2000 Census

The majority of the population in both Logan and Morgan Counties lived in the community in 1995, according to the 2000 census. Almost 75 percent of Logan County residents and 77 percent of Morgan County residents lived within the same county in 1995. In Logan County, the population numbers include the prison population – comprising a large number of those who have moved. There were 849 people in Morgan County and 322 people in Logan County who moved to these counties from a foreign country between 1995 and 2000.

Table 18: Residence in 1995 for Total Population, 2000

	Logan	%	Morgan	%
Total:	19,270		24,856	
Same house in 1995:	10,231	53.10%	12,439	50.00%
Different house in 1995:	9,039	46.90%	12,417	50.00%
In United States in 1995:	8,717	45.20%	11,568	46.50%
Same city or town:	2,126	11.00%	2,919	11.70%
Not same city or town:	6,591	34.20%	8,649	34.80%
Same county	1,985	10.30%	3,753	15.10%
Different county:	4,606	23.90%	4,896	19.70%
Same state	3,204	16.60%	2,407	9.70%
Different state:	1,402	7.30%	2,489	10.00%
Northeast	12	0.10%	38	0.20%
Midwest	706	3.70%	700	2.80%
South	207	1.10%	356	1.40%
West	477	2.50%	1,395	5.60%
Elsewhere in 1995:	322	1.70%	849	3.40%
Foreign country or at sea	322	1.70%	849	3.40%

Source: U.S. Census Bureau, 2000 Census

LOCAL ECONOMY AND EMPLOYMENT

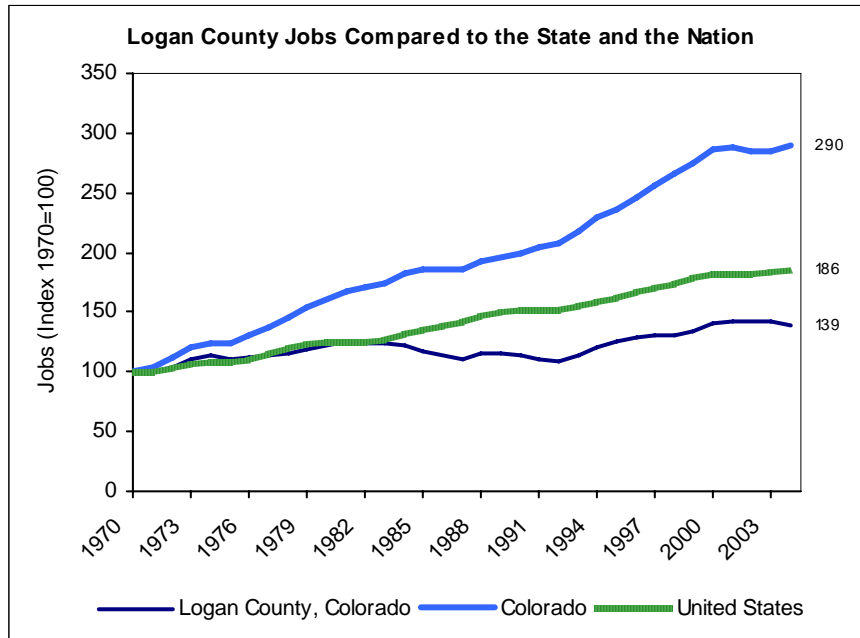
This section of the report will examine employment trends and wage data for Logan and Morgan Counties. This information is used to estimate the number and type of new housing units needed as well as price ranges necessary to meet the housing needs of the area workforce.

The State of Colorado, including Logan and Morgan counties, has suffered an economic downturn since the mid 2000s. In the past few years, the statewide economy has begun to turn around. This trend has not resulted in major job gains in Logan County or Morgan County. However, unemployment is down in both counties and the number of employed persons is increasing at a steady pace. Average wages have also been steadily increasing in both counties.

LABOR FORCE

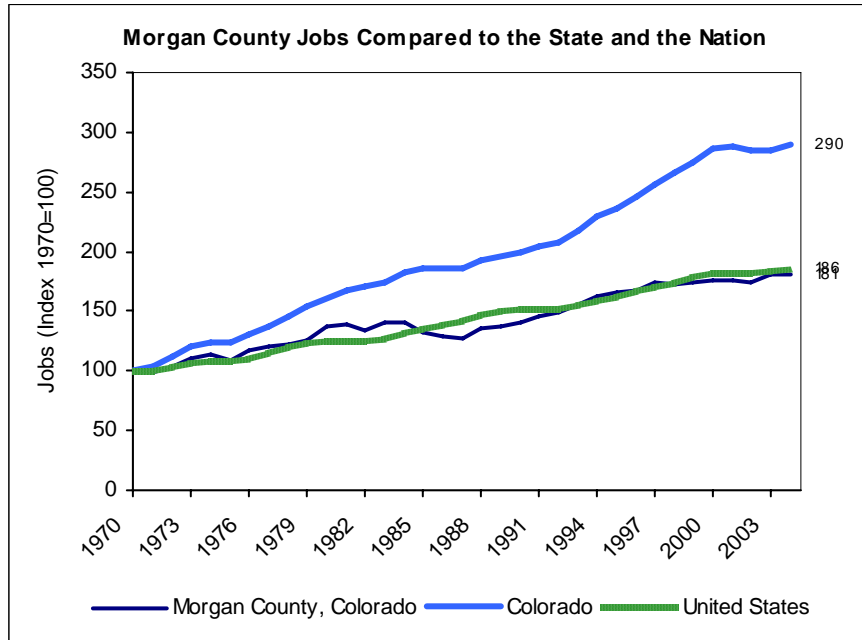
Over the past 30 years, job growth in Logan County has lagged behind both the state of Colorado and the nation. In Morgan County, job growth has closely mirrored the national job growth rate, but lagged behind Colorado.

Figure 1:



Source: BEA REIS Data, 2004, Sonoran Institute

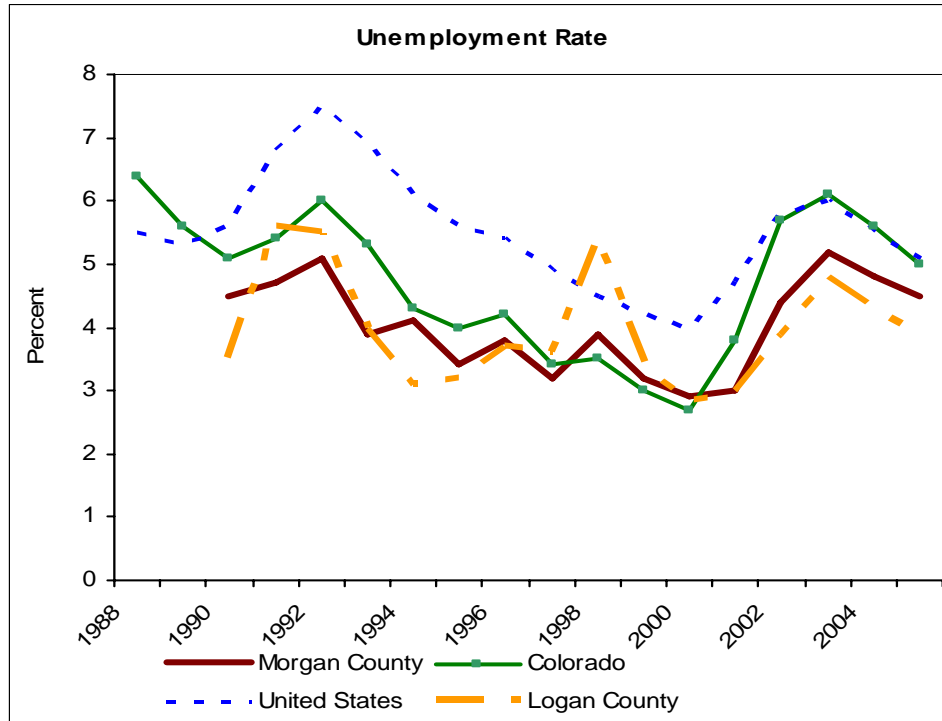
Figure 2:



Source: BEA REIS Data, 2004, Sonoran Institute

The following table provides an employment overview for Logan and Morgan Counties. In both counties, the labor force has been growing, the unemployment rate decreasing and the number of employed people rising since 2002. Employment in Logan County increased -- going from 10,196 persons in 2005 to 10,961 in 2006. In 2006, Logan County's unemployment rate was 3.4 percent. In 2006, Morgan County's unemployment rate was 3.9 percent. Both counties had a lower unemployment rate than the 2006 statewide average of 4.3 percent. This follows a long term trend of lower unemployment rates in both counties, as can be seen in the following charts.

Figure 3:



Source: Bureau of Labor Statistics, Sonoran Institute

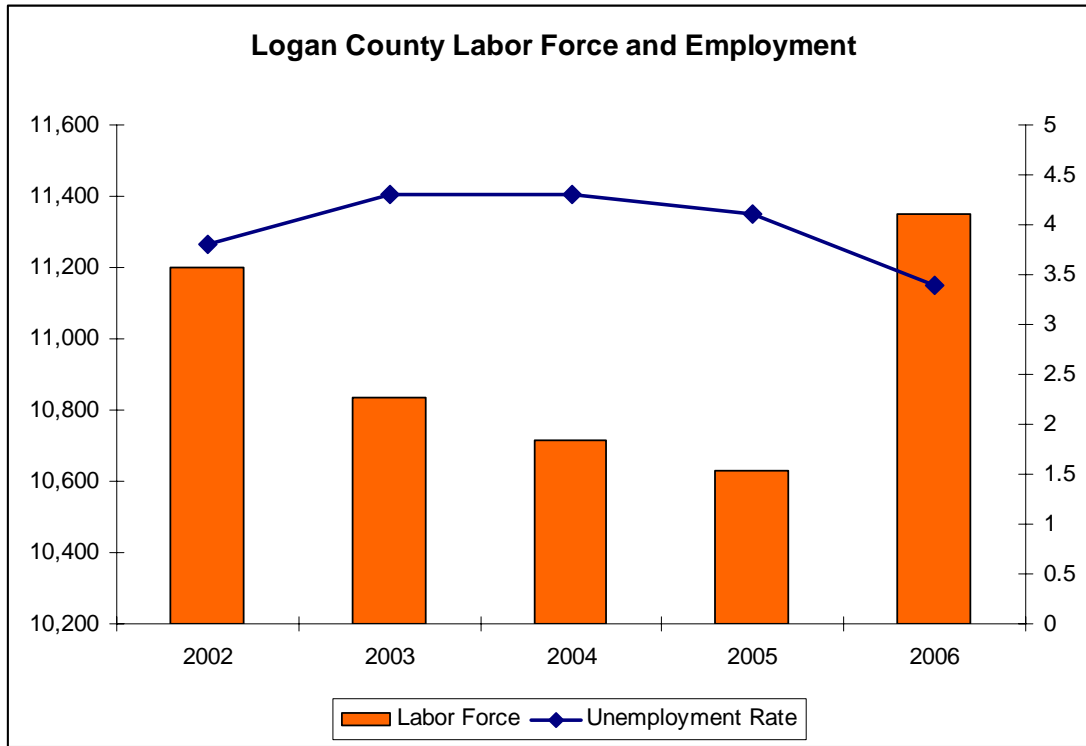
The August 2007 Department of Labor and Employment non-seasonally adjusted rate for Logan County was 3.2 percent and Morgan County was 3.4 percent. These new figures show a drop for both counties. These numbers illustrate the extremely tight employment markets in both counties -- a fact verified by CSI interviews with key employers and community leaders. Employers expressed concern regarding difficulties with finding employees for some jobs in both communities.

Table 19: Logan and Morgan Counties Annual Average Labor Force, Employment and Unemployment

Year	Logan County				Morgan County			
	Civilian Labor Force	Employment	Unemp.	Unemp. Rate (%)	Civilian Labor Force	Employment	Unemp.	Unemp. Rate (%)
2002	11,199	10,778	421	3.8	14,035	13,450	585	4.2
2003	10,833	10,368	465	4.3	14,068	13,387	681	4.8
2004	10,716	10,250	466	4.3	14,261	13,611	650	4.6
2005	10,628	10,196	432	4.1	14,303	13,684	619	4.3
2006	11,351	10,961	390	3.4	14,448	13,882	566	3.9

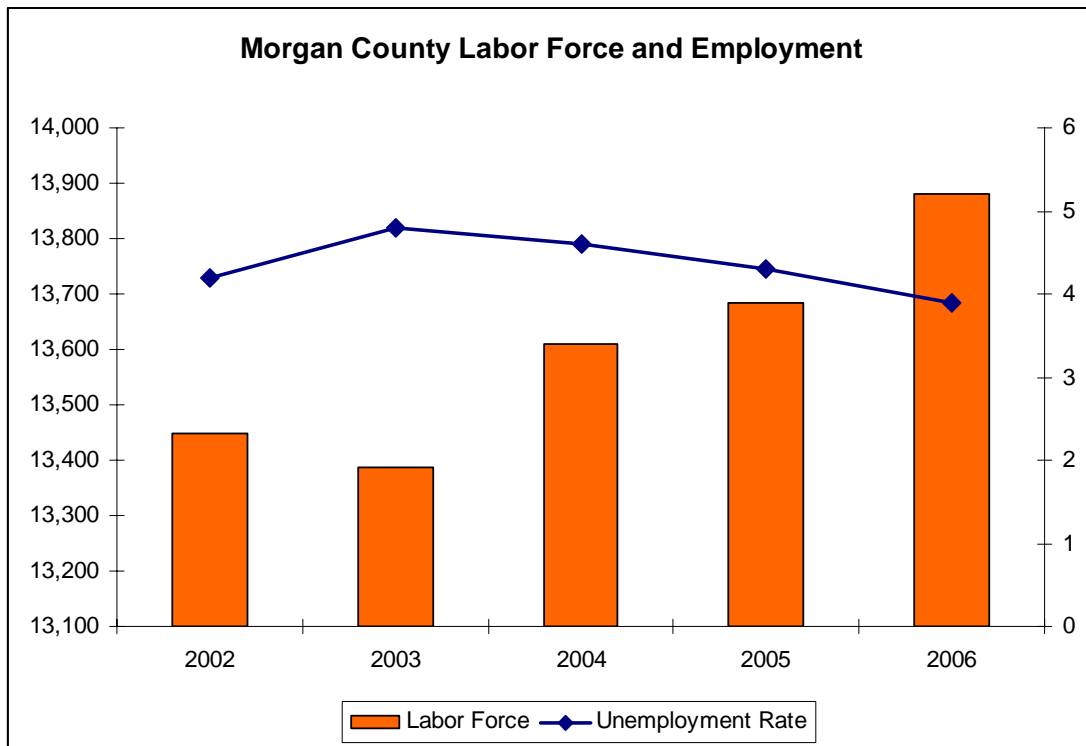
Source: Labor Market Information, Colorado Department of Labor and Employment

Figure 4:



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

Figure 5:



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

EMPLOYMENT AND WAGES

Both counties have a diverse employment base including school districts, local governments, prisons, manufacturing, processing and health related businesses.

Table 20: 2007 Major Employers in Logan County

Company	Product/Service	Employees
Sterling Correctional Facility	Public Administration	850
Sterling Regional MedCenter	Health Care and Social Assistance	370
RE-1 Valley School District	Education	367
Wal-Mart Super Center	Retail	354
Sykes Enterprises	Waste Management & Admin, etc.	320
Northeastern Jr. College	Education	200
Wisdom Industries	Manufacturing	150
Logan County	Public Administration	145
City of Sterling	Public Administration	132
BNSF Railroad	Warehousing and Transportation	130
Devonshire Acres	Health Care and Social Assistance	106
Nichols Tillage Tools	Manufacturing	100
Sterling Living Center	Health Care and Social Assistance	92

Source: Logan County Chamber of Commerce

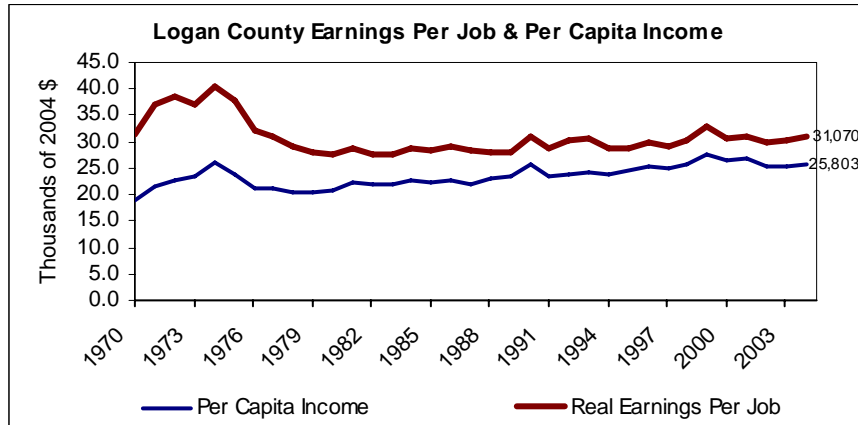
Table 21: 2007 Major Employers in Morgan County

Company	Product/Service	Employees
Cargill Meat Solutions Corp.	Beef Processing	1,860
Morgan County School District	Education	555
Wal-Mart Super Center	Retail/Grocery	325
Morgan County	Government	308
Leprino Foods	Cheese Processing	267
Colorado Plains Medical Center	Hospital	256
Brush Public Schools	Education	238
Morgan Community College	Education	218
Eben Ezer Lutheran Care Center	Assisted Living Nursing Care	215
Western Sugar (Seasonal)	Sugar Processing	210
City of Fort Morgan	Government	203
Viaero	Cellular Provider	175
Sunset Manor	Nursing Home	120
East Morgan County Hospital	Hospital	118
Northeast Colorado Assoc of Local Gvmts.	Government	116
Valley View Villa	Nursing Home	111

Source: Morgan County Economic Development Corporation, CSI

Average earnings per job, adjusted for inflation, have dropped since 1970 in Logan County, from \$31,417 to \$31,070 in 2004. Average wages adjusted for inflation have been flat since the 1980s. In 2004, average earnings per job in Logan County (\$31,417) were lower than the State of Colorado (\$45,208) and the nation (\$44,503).

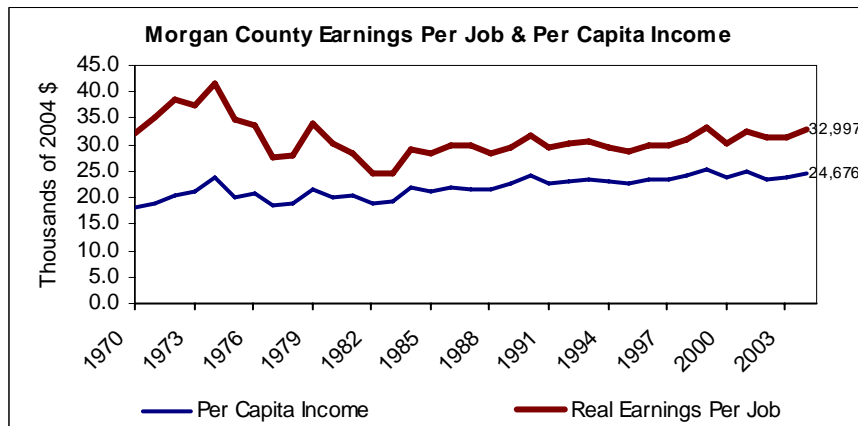
Figure 6:



Source: BEA REIS Data, 2004, Sonoran Institute

In Morgan County, earnings per job adjusted for inflation rose slightly between 1970 from \$32,152 to \$32,997 in 2004. Wages have been fairly stable in Morgan County since 2000. Morgan County earnings per job were also lower in 2004 than in the state or nation.

Figure 7:



Source: BEA REIS Data, 2004, Sonoran Institute

In 2005, the largest industries in Logan County were government related jobs, education, retail trade, construction, accommodations and food service and healthcare. The highest paying sectors were utilities, the federal government and mining. Wages have increased slightly during this time. These numbers are not adjusted for inflation.

Table 22: Five Year Trend in Employment By Industry, Logan County, 2001 – 2005

NAICS Sector	2001		2002		2003		2004		2005	
	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage
Total employment	12,909		12,856		12,890		12,553		12,936	
Wage and salary	9,798	\$23,607	9,711	\$24,399	9,670	\$25,007	9,278	\$26,367	9,551	\$27,050
Proprietors	3,111	\$30,580	3,145	\$24,279	3,220	\$26,684	3,275	\$23,603	3,385	\$29,928
Farm proprietors	950	\$46,761	980	\$29,412	957	\$36,732	938	\$19,016	936	\$38,259
Nonfarm proprietors	2,161	\$23,466	2,165	\$21,956	2,263	\$22,434	2,337	\$25,445	2,449	\$26,744
Farm employment	1,474	\$37,371	1,414	\$28,943	1,480	\$31,124	1,423	\$20,863	1,422	\$35,610
Nonfarm employment	11,435	\$27,817	11,442	\$28,244	11,410	\$29,374	11,130	\$31,261	11,514	\$32,117
Private employment	8,561	\$26,343	8,588	\$26,410	8,613	\$27,626	8,496	\$29,407	8,889	\$30,161
Forestry, fishing, related activities, and other	146	\$38,986	164	\$43,927	155	\$52,768	164	\$50,482	164	\$52,098
Mining	191	\$58,775	182	\$57,918	199	\$63,447	(D)		195	\$96,636
Utilities	31	\$97,226	29	\$108,483	32	\$105,750	28	\$109,750	28	\$126,500
Construction	578	\$34,408	651	\$30,883	730	\$33,268	722	\$35,521	861	\$39,266
Manufacturing	477	\$32,721	394	\$34,980	380	\$35,037	373	\$36,560	385	\$35,813
Wholesale trade	435	\$29,136	407	\$31,283	385	\$33,182	379	\$35,045	377	\$35,239
Retail trade	1,459	\$20,821	1,486	\$20,258	1,437	\$21,045	1,424	\$22,107	1,501	\$23,037
Transportation and warehousing	498	\$50,092	453	\$50,395	430	\$51,214	447	\$58,647	446	\$59,518
Information	144	\$27,771	112	\$31,991	113	\$29,646	108	\$29,231	110	\$29,745
Finance and insurance	400	\$29,775	398	\$27,970	390	\$28,036	388	\$28,335	381	\$27,976
Real estate and rental and leasing	316	\$15,671	322	\$13,913	346	\$13,812	376	\$13,545	411	\$14,433
Professional and technical services	493	\$22,586	483	\$25,524	527	\$24,943	439	\$28,052	522	\$27,192
Management of companies and enterprises	(D)	(D)	(D)	(D)	17	\$59,882	18	\$61,722	(D)	(D)
Administrative and waste services	(D)	(D)	(D)	(D)	189	\$11,450	196	\$11,658	(D)	(D)
Educational services	21		(D)	(D)	(D)	(D)	24	\$3,667	(D)	(D)
Health care and social assistance	1,381	\$29,036	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	130	\$12,100	135	\$12,319	148	\$15,061	133	\$11,729	139	\$11,281
Accommodation and food services	879	\$10,760	873	\$11,000	850	\$11,408	863	\$11,236	861	\$11,377
Other services, except public administration	749	\$19,652	795	\$19,392	802	\$20,515	752	\$21,838	776	\$23,068
Government and government enterprises	2,874	\$32,206	2,854	\$33,762	2,797	\$34,756	2,634	\$37,241	2,625	\$38,743
Federal, civilian	75	\$51,747	78	\$53,372	82	\$52,134	80	\$58,850	80	\$60,175
Military	58	\$16,845	59	\$21,220	58	\$31,017	56	\$33,625	49	\$40,755
State and local	2,741	\$31,997	2,717	\$33,471	2,657	\$34,301	2,498	\$36,630	2,496	\$38,016
State government	1,525	\$35,801	1,458	\$38,257	1,372	\$39,684	1,306	\$41,846	1,299	\$44,018
Local government	1,216	\$27,225	1,259	\$27,930	1,285	\$28,554	1,192	\$30,915	1,197	\$31,504

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce

(D) =suppressed data

Table 23: Five Year Trend in Employment By Industry, Morgan County, 2001 – 2005

NAICS Sector	2001		2002		2003		2004		2005	
	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage	Emp.	Av. Wage
Total employment	15,286		15,257		15,772		15,690		15,802	
Wage and salary	11,777	\$25,271	11,656	\$26,670	12,147	\$26,272	11,981	\$26,861	11,954	\$28,344
Proprietors	3,509	\$30,142	3,601	\$20,870	3,625	\$27,216	3,709	\$26,684	3,848	\$25,749
Farm proprietors	867	\$59,975	895	\$27,328	874	\$52,675	857	\$43,270	855	\$36,188
Nonfarm proprietors	2,642	\$20,352	2,706	\$18,734	2,751	\$19,127	2,852	\$21,700	2,993	\$22,767
Farm employment	1,537	\$45,767	1,450	\$31,406	1,543	\$42,174	1,478	\$39,118	1,477	\$38,591
Nonfarm employment	13,749	\$28,699	13,807	\$29,812	14,229	\$29,860	14,212	\$30,895	14,325	\$32,366
Private employment	11,325	\$28,417	11,423	\$29,247	11,836	\$29,068	11,711	\$30,153	11,793	\$31,619
Forestry, fishing, related activities, and other	240	\$21,633	239	\$15,377	228	\$16,689	239	\$16,192	236	\$18,970
Mining	164	\$49,957	183	\$52,361	(D)		289	\$67,616	309	\$78,408
Utilities	232	\$82,099	237	\$84,013	232	\$85,647	242	\$88,992	222	\$88,486
Construction	934	\$34,878	890	\$38,601	922	\$38,881	933	\$41,720	965	\$44,383
Manufacturing	2,781	\$35,764	2,793	\$36,763	2,749	\$35,455	2,551	\$36,742	2,579	\$37,907
Wholesale trade	487	\$34,382	442	\$35,428	417	\$34,381	406	\$36,626	411	\$40,713
Retail trade	1,341	\$19,421	1,322	\$19,913	1,585	\$19,071	1,483	\$19,351	1,392	\$19,302
Transportation and warehousing	405	\$36,738	456	\$37,627	512	\$37,947	394	\$35,261	401	\$36,758
Information	185	\$35,968	195	\$36,395	208	\$36,750	210	\$38,143	234	\$37,709
Finance and insurance	453	\$41,130	413	\$41,901	435	\$39,759	450	\$38,707	455	\$38,668
Real estate and rental and leasing	370	\$13,308	395	\$13,205	399	\$15,326	453	\$14,914	479	\$15,576
Professional and technical services	315	\$19,365	315	\$21,248	318	\$21,525	(D)	(D)	351	\$24,527
Management of companies and enterprises	0	\$0	0	\$0	0	\$0	(D)	(D)	(L)	(D)
Administrative and waste services	450	\$13,724	415	\$14,366	448	\$14,212	516	\$15,880	564	\$16,965
Educational services	(D)	(D)	(D)	(D)	31	\$2,484	32	\$3,438	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)	(D)	1,483	\$29,337	(D)	(D)
Arts, entertainment, and recreation	107	\$4,692	136	\$4,618	130	\$5,538	134	\$5,030	133	\$4,594
Accommodation and food services	774	\$10,499	769	\$11,179	799	\$11,294	858	\$11,152	858	\$11,915
Other services, except public administration	673	\$17,719	727	\$18,198	737	\$20,921	703	\$22,538	714	\$23,853
Government and government enterprises	2,424	\$30,016	2,384	\$32,515	2,393	\$33,779	2,501	\$34,370	2,532	\$35,846
Federal, civilian	136	\$64,081	137	\$68,350	141	\$66,957	143	\$72,776	146	\$76,178
Military	76	\$16,789	77	\$21,390	78	\$30,731	75	\$33,613	66	\$40,894
State and local	2,212	\$28,376	2,170	\$30,647	2,174	\$31,736	2,283	\$31,989	2,320	\$33,164
State government	532	\$25,598	473	\$29,761	442	\$31,009	458	\$30,934	485	\$31,037
Local government	1,680	\$29,256	1,697	\$30,894	1,732	\$31,922	1,825	\$32,254	1,835	\$33,726

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce

(D) = suppressed data

County-level, employment data is available from 2005. In 2005, the largest industries in Morgan County were government related jobs, manufacturing and healthcare. Of those industries with public wage data, utilities posted the highest average annual wage of \$88,486, and federal employees earning an average of \$76,178. Accommodations and food services had an average wage of just \$11,915.

The total number of employees by category and the percentage in each category has not changed significantly in the past few years. Nor are they expected to do so in the near future, as no large new economic development activity is expected to take place in either Logan or Morgan Counties within the next few years.

The populations of Logan and Morgan Counties have a lower percentage of people with an associates, bachelor's or post-graduate degrees compared to the nation and state. Only 6.0 percent of Logan and 6.5 percent of Morgan's adult population have a bachelor's degree or higher. Another 17.5 and 23.7 percent respectfully have some college education, compared to 25.0 percent for the state as a whole.

Table 24: Educational Attainment for the Population 25 Years and Over, 2000

	Colorado	%	Logan	%	Morgan	%
Total:	4,178,504		19,334		25,100	
No schooling completed	18,973	0.45%	146	0.76%	363	1.45%
Nursery to 4th grade	24,961	0.60%	100	0.52%	551	2.20%
5th and 6th grade	50,414	1.21%	297	1.54%	1,030	4.10%
7th and 8th grade	50,507	1.21%	403	2.08%	714	2.84%
9th grade	49,333	1.18%	375	1.94%	582	2.32%
10th grade	54,045	1.29%	394	2.04%	536	2.14%
11th grade	64,890	1.55%	316	1.63%	433	1.73%
12th grade, no diploma	378,597	9.06%	2,252	11.65%	2,952	11.76%
High school graduate	419,271	10.03%	2,914	15.07%	3,433	13.68%
Some college, less than 1 year	325,325	7.79%	1,590	8.22%	1,775	7.07%
Some college, 1 or more years, no degree	329,995	7.90%	1,661	8.59%	1,485	5.92%
Associate degree	388,549	9.30%	1,339	6.93%	1,140	4.54%
Bachelor's degree	406,053	9.72%	768	3.97%	1,058	4.22%
Master's degree	133,556	3.20%	333	1.72%	311	1.24%
Professional school degree	46,924	1.12%	108	0.56%	116	0.46%
Doctorate degree	23,951	0.57%	50	0.26%	20	0.08%

Source: U.S. Census Bureau, 2000 Census

Logan and Morgan County residents work close to home, with approximately 90 percent of residents working within their county of residence, and most others working within the region, including Greeley and Larimer County. There were 646 residents of Morgan and Logan Counties who worked in Denver metropolitan counties in 2000. Most of these people live in Morgan County, which is closer to the metro Denver area. Another 293 work out of state, most likely in Nebraska.

Having housing with a range of prices and types for the local work force is important for all communities. With 90 percent of the Logan/Morgan residents working within their own county, it appears that a live/work balance is possible. Ninety-one percent of

respondents to the Morgan Logan Community Housing Survey indicated they are able to live as close to work as they would like.

Table 25: Workers Aged 16 and Over who Live in Logan County, 2000

County of Residence	Commuters	% of Workers
Adams	36	0.4%
Arapahoe	2	0.0%
Boulder	25	0.3%
Denver	70	0.8%
Douglas	7	0.1%
Elbert	6	0.1%
El Paso	15	0.2%
Fremont	10	0.1%
Jefferson	13	0.1%
Kit Carson	4	0.0%
Larimer	16	0.2%
Las Animas	7	0.1%
Logan	8,361	90.8%
Morgan	148	1.6%
Phillips	126	1.4%
Sedgwick	25	0.3%
Washington	16	0.2%
Weld	74	0.8%
Yuma	39	0.4%
Out-of-State	209	2.3%
Total	9,209	

Source: U.S. Census Bureau, 2000 Census

Table 26: Workers Aged 16 and Over who Live in Morgan County, 2000

County of Residence	Commuters	% of Workers
Adams	114	1.0%
Arapahoe	40	0.3%
Boulder	24	0.2%
Denver	207	1.8%
Douglas	8	0.1%
Jefferson	35	0.3%
Larimer	42	0.4%
Lincoln	15	0.1%
Logan	259	2.2%
Morgan	10,441	89.3%
Park	5	0.0%
Washington	15	0.1%
Weld	376	3.2%
Yuma	28	0.2%
Out-of-State	84	0.7%
Total	11,693	

Source: U.S. Census Bureau, 2000 Census

Residents in both Logan and Morgan Counties earn less than the average Coloradoan. This is true for median earnings, per capita and per capita personal income.

Table 27: Economic Snapshot, 2005

	Per Capita Personal Income	Average Wages Per Job
Colorado	\$37,510	\$41,062
Logan	\$27,634	\$27,050
Morgan	\$25,030	\$28,344

Source: U.S. Bureau of Economic Analysis

The economies of both Logan and Morgan Counties have steadily added jobs. While the average wages are lower than in the state overall, they have been increasing over the past five years. Some new jobs are being created in each county in the energy field, and this trend is expected to continue with new wind farm, natural gas line construction, and gas storage facilities planned for the area.

HOUSING PRODUCTION

This section of the report will focus on the current housing stock as well as recent housing construction by unit type and price range for the county, for sale and for rent units, housing conditions, housing types and other characteristics. This data will be used to estimate new housing production needs in each county.

NUMBER AND TYPE OF HOUSING UNITS

The majority of owner and renter occupied housing units in both Logan and Morgan counties are single-family, stick-built, detached homes. Just over 18 percent of units in Logan County and 20 percent in Morgan County are attached townhome, condominium or other units. The percentage of attached housing units is higher in the larger incorporated communities of Brush, Fort Morgan and Sterling when compared to other areas within the two counties. There have been very few properties with multiple units constructed in either county in the past five years.

Table 28: Tenure by Units in Structure, Logan County, 2007

	Logan County			Sterling			Remainder of County		
	Owner occ.:	Renter occ.:	Total occ.:	Owner occ.:	Renter occ.:	Total occ.:	Owner occ.:	Renter occ.:	Total occ.:
1, detached	4,553	1,203	5,756	3,255	710	3,965	1,294	499	1,793
1, attached	62	80	142	79	69	147	1	11	12
2	33	129	162	44	126	169	0	2	2
3 or 4	5	284	289	7	269	276	0	12	12
5 to 9	4	161	165	5	158	163	0	2	2
10 to 19	0	97	97	0	97	97	0	0	0
20 to 49	0	58	58	0	58	58	0	0	0
50 or more	0	146	146	0	145	145	0	0	0
Mobile home	672	305	977	430	204	634	215	102	317
Boat, RV, van, etc.	0	0	0	0	0	0	0	0	0
Total:	5,329	2,464	7,793	3,819	1,835	5,654	1,510	629	2,139

Source: U.S. Census Bureau, Claritas, CSI

Table 29: Tenure by Units in Structure, Morgan County, 2007

	Morgan County			Brush			Fort Morgan			Remainder of County		
	Owner occ.:	Renter occ.:	Total occ.:	Owner occ.:	Renter occ.:	Total occ.:	Owner occ.:	Renter occ.:	Total occ.:	Owner occ.:	Renter occ.:	Total occ.:
1, detached	5,558	1,370	6,928	1,224	210	1,435	2,710	512	3,222	1,691	592	2,283
1, attached	153	83	236	46	24	70	95	47	142	25	15	40
2	55	202	256	14	34	48	39	159	197	7	23	30
3 or 4	5	245	250	0	99	99	6	144	150	0	16	16
5 to 9	24	274	297	7	65	72	13	231	244	5	4	9
10 to 19	0	151	151	0	62	62	0	99	99	0	2	2
20 to 49	3	151	154	0	122	122	0	33	33	2	0	2
50 or more	0	61	61	0	8	8	0	60	60	0	0	0
Mobile home	919	424	1,344	98	31	129	261	154	415	473	215	689
Boat, RV, van, etc.	2	0	2	0	0	0	0	0	0	2	0	2
Total:	6,719	2,960	9,679	1,390	654	2,044	3,124	1,439	4,563	2,205	867	3,072

Source: U.S. Census Bureau, Claritas, CSI

Housing construction trends in Logan County have followed a series of development waves. Twenty-eight percent (28%) of all units in Logan County were built in 1939 or before. Another 16 percent were built between 1950 and 1959, and 17 percent between 1970 and 1979. Logan County witnessed a spike in housing development during the 1990s due to the construction of the Sterling Correctional Facility.

Table 30: Tenure by Year Structure Built, Logan County, 2000

	Logan County	% of	Sterling	% of	Remainder of County	% of
Owner occupied:	5,274	Owners	2,870	Owners	2,404	Owners
Built 1999 to March 2000	139	2.60%	51	1.80%	88	3.70%
Built 1995 to 1998	337	6.40%	103	3.60%	234	9.70%
Built 1990 to 1994	116	2.20%	14	0.50%	102	4.20%
Built 1980 to 1989	376	7.10%	134	4.70%	242	10.10%
Built 1970 to 1979	926	17.60%	465	16.20%	461	19.20%
Built 1960 to 1969	576	10.90%	337	11.70%	239	9.90%
Built 1950 to 1959	865	16.40%	621	21.60%	244	10.10%
Built 1940 to 1949	360	6.80%	212	7.40%	148	6.20%
Built 1939 or earlier	1,579	29.90%	933	32.50%	646	26.90%
Renter occupied:	2,277	Renters	1,710	Renters	567	Renters
Built 1999 to March 2000	76	3.30%	70	4.10%	6	1.10%
Built 1995 to 1998	97	4.30%	67	3.90%	30	5.30%
Built 1990 to 1994	35	1.50%	20	1.20%	15	2.60%
Built 1980 to 1989	222	9.70%	209	12.20%	13	2.30%
Built 1970 to 1979	358	15.70%	302	17.70%	56	9.90%
Built 1960 to 1969	354	15.50%	278	16.30%	76	13.40%
Built 1950 to 1959	390	17.10%	316	18.50%	74	13.10%
Built 1940 to 1949	209	9.20%	124	7.30%	85	15.00%
Built 1939 or earlier	536	23.50%	324	18.90%	212	37.40%
Total occupied units:	7,551	Total	4,580	Total	2,971	Total
Built 1999 to March 2000	215	2.80%	121	2.60%	94	3.20%
Built 1995 to 1998	434	5.70%	170	3.70%	264	8.90%
Built 1990 to 1994	151	2.00%	34	0.70%	117	3.90%
Built 1980 to 1989	598	7.90%	343	7.50%	255	8.60%
Built 1970 to 1979	1,284	17.00%	767	16.70%	517	17.40%
Built 1960 to 1969	930	12.30%	615	13.40%	315	10.60%
Built 1950 to 1959	1,255	16.60%	937	20.50%	318	10.70%
Built 1940 to 1949	569	7.50%	336	7.30%	233	7.80%
Built 1939 or earlier	2,115	28.00%	1,257	27.40%	858	28.90%

Source: U.S. Census Bureau, 2000 Census

Housing units in Morgan County followed similar development patterns. Twenty-three percent of housing units were built in 1939 or before, another 15 percent were built between 1950 and 1959, and 21 percent were built between 1970 and 1979. The construction of rental units in the county has remained at a steady pace since 1980. Construction trends have been consistent throughout the county.

Table 31: Tenure by Year Structure Built, Morgan County, 2000

	Morgan County	% of	Brush	% of	Fort Morgan	% of	Remainder of County	% of
Owner occupied:	6,533	Owners	1,175	Owners	2,587	Owners	2,771	Owners
Built 1999 to March 2000	123	1.90%	31	2.60%	28	1.10%	64	2.30%
Built 1995 to 1998	428	6.60%	55	4.70%	108	4.20%	265	9.60%
Built 1990 to 1994	322	4.90%	34	2.90%	123	4.80%	165	6.00%
Built 1980 to 1989	613	9.40%	76	6.50%	223	8.60%	314	11.30%
Built 1970 to 1979	1,460	22.30%	277	23.60%	595	23.00%	588	21.20%
Built 1960 to 1969	543	8.30%	80	6.80%	219	8.50%	244	8.80%
Built 1950 to 1959	992	15.20%	288	24.50%	412	15.90%	292	10.50%
Built 1940 to 1949	461	7.10%	66	5.60%	199	7.70%	196	7.10%
Built 1939 or earlier	1,591	24.40%	268	22.80%	680	26.30%	643	23.20%
Renter occupied:	3,006	Renters	659	Renters	1,296	Renters	1,051	Renters
Built 1999 to March 2000	5	0.20%	0	0.00%	0	0.00%	5	0.50%
Built 1995 to 1998	140	4.70%	59	9.00%	57	4.40%	24	2.30%
Built 1990 to 1994	131	4.40%	37	5.60%	62	4.80%	32	3.00%
Built 1980 to 1989	278	9.20%	46	7.00%	134	10.30%	98	9.30%
Built 1970 to 1979	567	18.90%	159	24.10%	230	17.70%	178	16.90%
Built 1960 to 1969	496	16.50%	74	11.20%	251	19.40%	171	16.30%
Built 1950 to 1959	488	16.20%	52	7.90%	291	22.50%	145	13.80%
Built 1940 to 1949	306	10.20%	76	11.50%	90	6.90%	140	13.30%
Built 1939 or earlier	595	19.80%	156	23.70%	181	14.00%	258	24.50%
Total occupied units:	9,539	Total	1,834	Total	3,883	Total	3,822	Total
Built 1999 to March 2000	128	1.30%	31	1.70%	28	0.70%	69	1.80%
Built 1995 to 1998	568	6.00%	114	6.20%	165	4.20%	289	7.60%
Built 1990 to 1994	453	4.70%	71	3.90%	185	4.80%	197	5.20%
Built 1980 to 1989	891	9.30%	122	6.70%	357	9.20%	412	10.80%
Built 1970 to 1979	2,027	21.20%	436	23.80%	825	21.20%	766	20.00%
Built 1960 to 1969	1,039	10.90%	154	8.40%	470	12.10%	415	10.90%
Built 1950 to 1959	1,480	15.50%	340	18.50%	703	18.10%	437	11.40%
Built 1940 to 1949	767	8.00%	142	7.70%	289	7.40%	336	8.80%
Built 1939 or earlier	2,186	22.90%	424	23.10%	861	22.20%	901	23.60%

Source: U.S. Census Bureau, 2000 Census

HOUSING PRODUCTION

Applications for building permits and Certificates of Occupancy in both Logan and Morgan Counties have declined since 2002 except for Fort Morgan and unincorporated Logan County, where the number of permits have remained stable since 2002. The housing market has softened in both counties, with 2006 and 2007 permit number dropping in much of the area to five-year lows.

Even with the decline, building is occurring in both communities, especially in the unincorporated areas of each county. Most new housing in Logan County is being constructed outside the city limits of Sterling, where there exist a few remaining developable lots. In areas such as Cottonwood, homes are priced between \$125,000 and \$175,000. This development pattern is also seen outside of Fort Morgan. Both municipalities will run public utilities to building sites outside the city limits for a higher tap fee.

Table 32: Logan and Morgan Residential Building Permits, Total Units

	2002		2003		2004		2005		2006		2007	
	Stick Built	Factory Built	Stick Built	Factory Built	Stick Built	Factory Built	Stick Built	Factory Built	Stick Built	Factory Built	Stick Built	Factory Built
Logan												
Sterling	5	9	10	10	4	5	10	11	5	2	3	0
Fleming	0	0	0	0	0	0	0	0	0	0	2	0
Peetz	NA	NA	0	1	0	1	NA	NA	1	3	NA	NA
Unincorp.	NA	NA	20	0	24	4	16	8	15	5	18	2
Morgan												
Ft. Morgan	5	6	6	7	12	0	9	2	12	0	10	0
Brush	20	0	15	0	29	0	22	0	38	0	1	0
Wiggins	22	0	11	0	5	0	0	0	6	0	NA	NA
Unincorp.	50	50	50	37	72	51	75	34	49	26	17	10

Source: CSI and Local Communities

LAND INVENTORY

In some communities, a lack of developable land can lead to housing shortages or sharp increases in housing costs as development costs rise with land costs. This does not appear to be the case in either Logan or Morgan Counties. While the City of Sterling lacks lots within the city boundaries that can be built upon, according to the City Building Inspector, development can easily happen on lots directly outside the city limits. In both Sterling and Fort Morgan, the cities will run city utilities to building sites outside the jurisdictional boundaries.

Consequently, most new development is happening in areas just outside the city limits. In Logan County, the minimum lot size in unincorporated areas is five acres. In Morgan County, there exist several hundred platted lots that could be developed. The County estimates the inventory of lots will be adequate to support a 20- to 30-year build out in the Wiggins area.

The following table shows the number of vacant, residential land parcels in each community, and their total value. CSI did not find any barriers to new housing development based on this inventory. A lack of public utilities, septic systems and wells has not become barriers to housing development in either community to date.

Table 33: Vacant Land Inventory

	Number of Parcels		Value of Land	
	2005	2006	2005	2006
Residential Parcels				
Logan County	390	372	\$1,548,930	\$1,502,210
Morgan County	778	760	\$3,201,290	\$3,250,850
PUD Parcels				
Logan County	5	4	\$51,340	\$40,000
Morgan County	32	32	\$349,070	\$337,070
Vacant 1 - 4.9 acres				
Logan County	12	12	\$19,520	\$19,520
Morgan County	20	20	\$139,710	\$150,200
Vacant 5 - 9.9 acres				
Logan County	7	7	\$25,510	\$25,510
Morgan County	14	13	\$133,080	\$135,340
Vacant 10 - 34.9 acres				
Logan County	15	13	\$120,300	\$106,450
Morgan County	7	8	\$38,820	\$50,790
Vacant 35 - 99.9 acres				
Logan County	1	1	\$4,760	\$4,760
Morgan County	7	5	\$213,080	\$182,520
Vacant 100 + acres				
Logan County	1	1	\$5,340	\$5,340
Morgan County	0	0	0	0

Source: Colorado Department of Local Affairs Property Taxation Division

HOUSING SALES DATA

Sales of housing units in both Logan and Morgan Counties have slowed in the past few years mirroring trends throughout most of the Colorado front range.

Price Trends

Currently, there are 152 housing units on the market in Logan County with five or fewer acres of land and 327 on the market in Morgan County with five or less acres. While a few units are duplexes, most are single family homes. The following table shows the profile of these current listings. Morgan County prices are higher than Logan County. The median price of units in Morgan County is \$135,000, while the median price in Logan County is \$115,400. Most units in both counties have three bedrooms and two

baths, and between one and two garage spaces. The average total square footage of units on the market ranges from 1,521 in unincorporated Logan County to 2,231 in Wiggins. The size of units corresponds to the age of the units. The unincorporated areas of Logan County have the highest average age, while the units being sold in Wiggins are the newest.

Table 34: Current Listings

	Average Price	Median Price	Average Bdrms.	Average Baths	Average s.f.	Avg. Garage Spaces	Avg. Year Built	Avg. Days on Market	Avg. Price Per s.f.
Logan County	\$135,988	\$115,400	3	2	1,881	1.4	1954	113	\$76.17
Sterling	\$136,223	\$119,000	3	2	1,903	1.4	1952	109	\$71.56
All Other	\$134,831	\$89,900	3	2	1,770	1.4	1967	131	\$72.30
Morgan County	\$167,777	\$135,000	3	2	2,083	1.7	1961	147	\$80.07
Fort Morgan	\$175,379	\$138,000	3	2	2,230	1.7	1959	128	\$78.65
Brush	\$150,870	\$139,900	3	2	1,959	1.7	1960	135	\$77.03
Wiggins	\$207,620	\$154,950	3	2	2,231	2	1983	144	\$93.04
All Other	\$115,714	\$99,900	3	2	1,521	1.4	1950	258	\$76.05

Source: MLS Data, CSI Analysis

In both counties, newer units have a higher price per square foot than older units, which is common in many communities. In Logan County, there is a \$20 a square foot difference in price between new units and older units. In Morgan County, the difference between the average price on new units and older units is almost \$100,000 per unit. Conversations with the real estate community confirm that many newer units built just outside Fort Morgan were larger luxury homes, with much more square footage than most existing units in town.

Table 35: Price Comparisons for Listings

	Price Per Square Foot		Average Price	
	Pre-2005	2005 - 2007	Pre-2005	2005 - 2007
Logan County	\$70.93	\$90.17	\$135,337	\$213,816
Morgan County	\$79.20	\$85.06	\$156,208	\$261,571

Source: MLS Data, CSI Analysis

Households at 60 – 80 percent of area median income (AMI) can afford to purchase homes priced up to \$162,199 (assuming a three percent downpayment, 6.26 percent interest and a 30-year, fixed rate mortgage). Currently, older, smaller units and attached units are affordable to households in this income range. There are 281 units in Logan County and 199 units in Morgan County on the market priced at \$162,199 or lower. Of these 149 in Logan County and 121 in Morgan County are priced at or below \$121,706 and are affordable to those earning 60 percent of AMI.

This may be a good time for first-time or low-income homebuyers to purchase affordable units on the market in Logan and Morgan Counties. According to local realtors, it is a buyers market right now, with stabilized prices and numerous units for sale.

The following chart shows single family homes sold within the past eight months have lower prices than units currently on the market. This may indicate that some units on the market are overpriced. The average number of days that currently listed homes are on the market is higher than those sold in 2007. The market is also slowing down, according to local realtors, which is another reason for the longer period before a sale.

Table 36: Units Sold in 2007

	Average Price	Median Price	Average Bdrms.	Average Baths	Average s.f.	Avg. Year Built	Avg. Days on Market	Avg. Price Per s.f.
Logan County	\$118,836	\$99,900	3	2	1,837	1951	81	\$62.85
Sterling	\$123,323	\$112,000	3	2	1,871	1952	79	\$64.09
All Other	\$67,407	\$65,000	3	2	1,452	1935	107	\$44.69
Morgan County	\$129,277	\$126,900	3	2	1,945	1957	106	\$64.35
Fort Morgan	\$145,027	\$119,700	3	2	2,145	1956	136	\$65.30
Brush	\$134,597	\$132,900	3	2	2,128	1958	117	\$61.57
Wiggins	\$144,365	\$142,975	3	2	2,004	1970	153	\$69.72
All Other	\$77,077	\$75,900	3	2	1,291	1980	142	\$55.94

Source: MLS Data, CSI Analysis

The following table displays the percent change between the average sales price and average price per square foot for units sold in 2007 and units that are currently on the market. As has already been stated, current listings have prices quite a bit higher than those already sold. The average price of a unit on the market in Morgan County is 30 percent higher than units already sold in 2007. In Logan County, the average listing price is 14 percent higher than units sold in 2007. With a six month supply of units for sale, it appears that these increases or variances may be due to higher priced units staying on the market, while more competitively priced units are sold.

Table 37: Price Increases, Percentage Change, 2007, Sold Units vs. Listed Units

	Avg Price	Avg Price
		Per Sf
Morgan County	30%	24%
Fort Morgan	21%	20%
Brush	12%	25%
Wiggins	44%	33%
All Other	50%	36%
Logan County	14%	21%
Sterling	10%	12%
All Other	100%	62%

Source: CSI

Table 38: Five Year Sales Trends, 2002 – August 2007

	2002			2003			2004		
	Avg. Price	Median Price	Units Sold	Avg. Price	Median Price	Units Sold	Avg. Price	Median Price	Units Sold
Logan County	\$111,020	\$102,000	35	\$108,782	\$92,500	111	\$116,673	\$95,500	146
Sterling	\$113,079	\$104,000	34	\$113,378	\$92,500	93	\$120,387	\$98,500	129
All Other	NA	NA	1	\$85,039	\$77,450	18	\$88,488	\$74,000	17
Morgan County	\$113,708	\$99,750	88	\$124,461	\$114,000	317	\$125,044	\$112,000	390
Fort Morgan	\$125,964	\$109,990	55	\$131,552	\$115,000	190	\$132,433	\$118,000	248
Brush	\$94,856	\$84,000	22	\$118,994	\$119,950	84	\$117,792	\$99,500	92
Wiggins	\$140,600	\$144,500	4	\$120,883	\$139,500	24	\$126,617	\$137,700	26
All Other	\$66,686	\$75,000	7	\$84,205	\$77,500	19	\$74,792	\$73,700	24
	2005			2006			2007 (though August)		
	Avg. Price	Median Price	Units Sold	Avg. Price	Median Price	Units Sold	Avg. Price	Median Price	Units Sold
Logan County	\$109,337	\$99,900	186	\$114,581	\$94,000	225	\$118,836	\$99,900	162
Sterling	\$112,821	\$106,950	158	\$118,930	\$97,000	206	\$123,323	\$112,000	149
All Other	\$89,680	\$77,200	28	\$67,426	\$64,900	19	\$67,407	\$65,000	13
Morgan County	\$134,246	\$121,950	390	\$129,277	\$114,900	357	\$129,277	\$126,900	236
Fort Morgan	\$138,110	\$125,000	237	\$134,375	\$121,450	220	\$145,027	\$119,700	150
Brush	\$130,412	\$119,900	102	\$120,429	\$113,500	87	\$134,597	\$132,900	57
Wiggins	\$164,818	\$158,500	25	\$126,336	\$113,050	22	\$144,365	\$142,975	16
All Other	\$84,669	\$72,400	26	\$87,948	\$69,200	28	\$77,077	\$75,900	13

Source: MLS Data, CSI Analysis

In Logan County, average prices have increased only one percent per year, county wide; and the county median price actually decreased during the past five years. In Morgan County, Brush posted the biggest price increases during the past five years -- with average price gains of eight percent per year and 12 percent gains in median prices since 2002. Large increases in the number of sales in each county during the past five years indicate a demand for future home sales.

Table 39: Price and Inventory Changes, 2002 – August 2007

	5 Yr. Chg Avg. Price	% Change	Avg. Ann. Change	5 Yr. Chg Med Price	% Change	Avg Ann. Change	5 Yr Chg Units Sold	% Change	Avg Ann. Change
Logan County	\$7,816	7.00%	1%	(\$2,100)	-2.10%	0%	127	362.90%	73%
Sterling	\$10,244	9.10%	2%	\$8,000	7.70%	2%	115	338.20%	68%
All Other	NA		NA	NA		NA	12	1200.00%	240%
Morgan County	\$15,569	13.70%	3%	\$27,150	27.20%	5%	148	168.20%	34%
Fort Morgan	\$19,063	15.10%	3%	\$9,710	8.80%	2%	95	172.70%	35%
Brush	\$39,741	41.90%	8%	\$48,900	58.20%	12%	35	159.10%	32%
Wiggins	\$3,765	2.70%	1%	(\$1,525)	-1.10%	0%	12	300.00%	60%
All Other	\$10,391	15.60%	3%	\$900	1.20%	0%	6	85.70%	17%

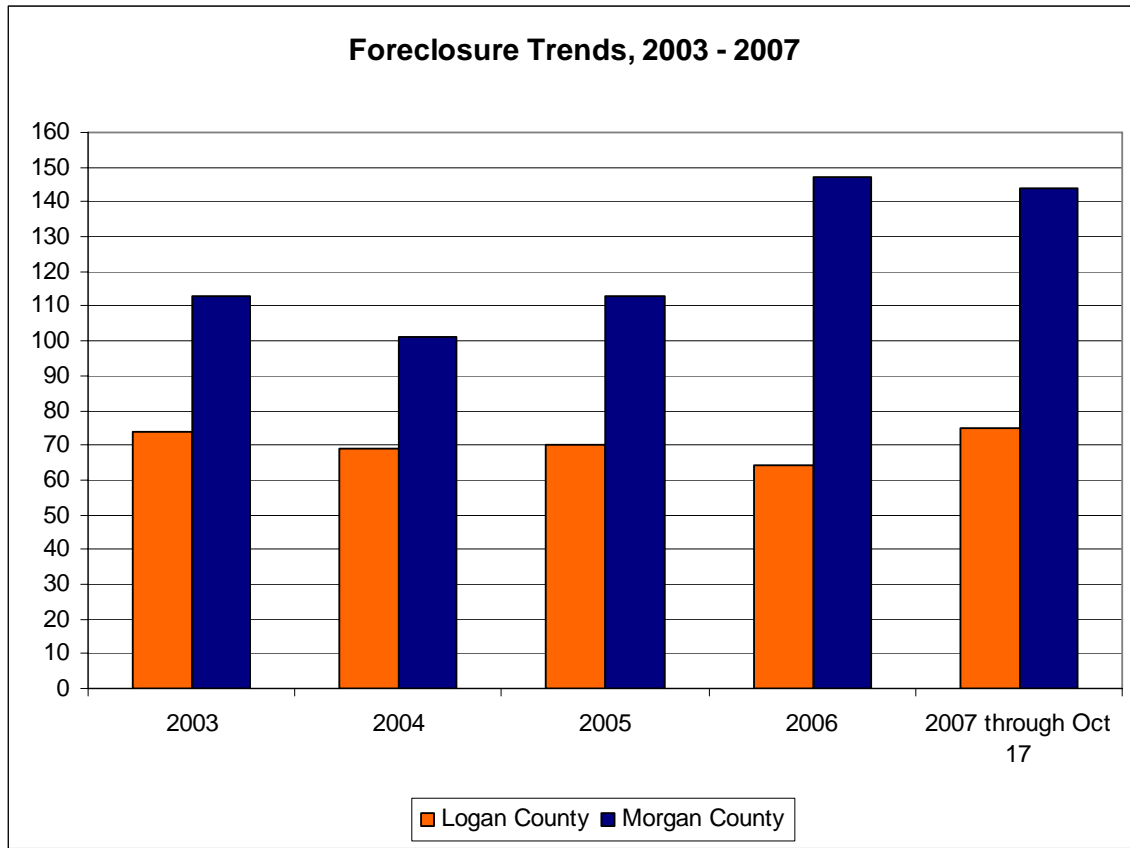
Source: MLS Data, CSI Analysis

Foreclosures

Colorado's foreclosures woes are drawing national attention as our state often tops the list of those with the high foreclosure rates. Much of Colorado's foreclosure problem is centered along the Front Range and in the Denver metro suburbs. CSI reviewed foreclosure filings from the past five years in a study of foreclosures in Logan and Morgan Counties. The Public Trustees in both counties stated that foreclosure rates have increased. However, with the exception of parts of Morgan County, there is not the same crisis as in many suburban communities in the larger metro areas of the state.

The number of foreclosures in both counties is increasing, and it appears that the number of foreclosures in both counties will be the highest in the past five years in 2007.

Figure 8:



Source: Morgan and Logan County Trustees, Colorado Division of Housing 2nd Quarter 2007 Foreclosure Report, CSI

CSI compared the ratio of foreclosures to occupied housing units in Logan and Morgan Counties to other counties and to the statewide average for foreclosure filings reported in the Colorado Division of Housing publication *2nd Quarter 2007 Foreclosure Report*. CSI found that both Logan and Morgan Counties have higher foreclosure rates than the statewide average. Logan County’s rate is similar to Broomfield’ with one in every 160 housing units in foreclosure; Morgan County’s rate of one foreclosure for every 104 households is similar to the Douglas County rate of one in every 105. While neither county has foreclosure rates as high as Adams, Arapahoe, Denver, Pueblo or Weld counties, they are not immune to this problem. One realtor interviewed for the assessment said that he currently had 19 foreclosure listings, about half of those in Fort Morgan.

Table 40: Foreclosures by Occupied Housing Units, 2007 through June 30

2007 - June 30th	
Colorado	181
Logan	166
Morgan	104

Source: Morgan and Logan County Trustees, Colorado Division of Housing 2nd Quarter 2007 Foreclosure Report, CSI

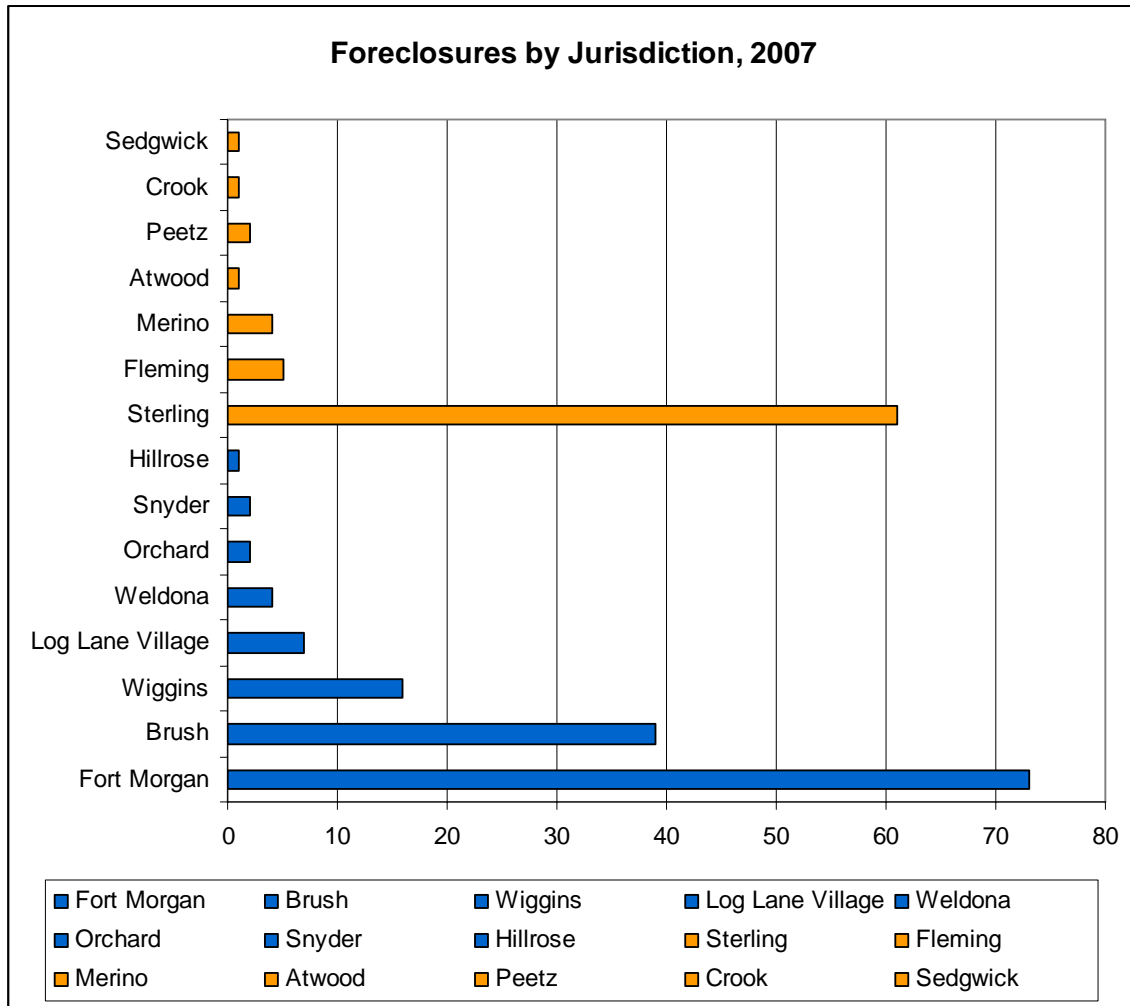
Most foreclosures in both counties are in the larger communities of Fort Morgan, Brush and Sterling. Wiggins has been hit hard as well, as the town grew as a Denver metro suburb with newly constructed homes. As gas prices have increased and the metro Denver prices dropped, the Wiggins housing market has taken a hit and many newer units are in foreclosure.

Table 41: Foreclosures by Jurisdiction, 2007

	Foreclosures
Logan County	
Sterling	61
Fleming	5
Merino	4
Atwood	1
Peetz	2
Crook	1
Sedgwick	1
Morgan County	
Fort Morgan	73
Brush	39
Wiggins	16
Log Lane Village	7
Weldona	4
Orchard	2
Snyder	2
Hillrose	1

Source: Public Trustee Office, Morgan and Logan Counties

Figure 9:



Source: Morgan and Logan County Trustees, CSI

RENTAL HOUSING COST AND CONDITION

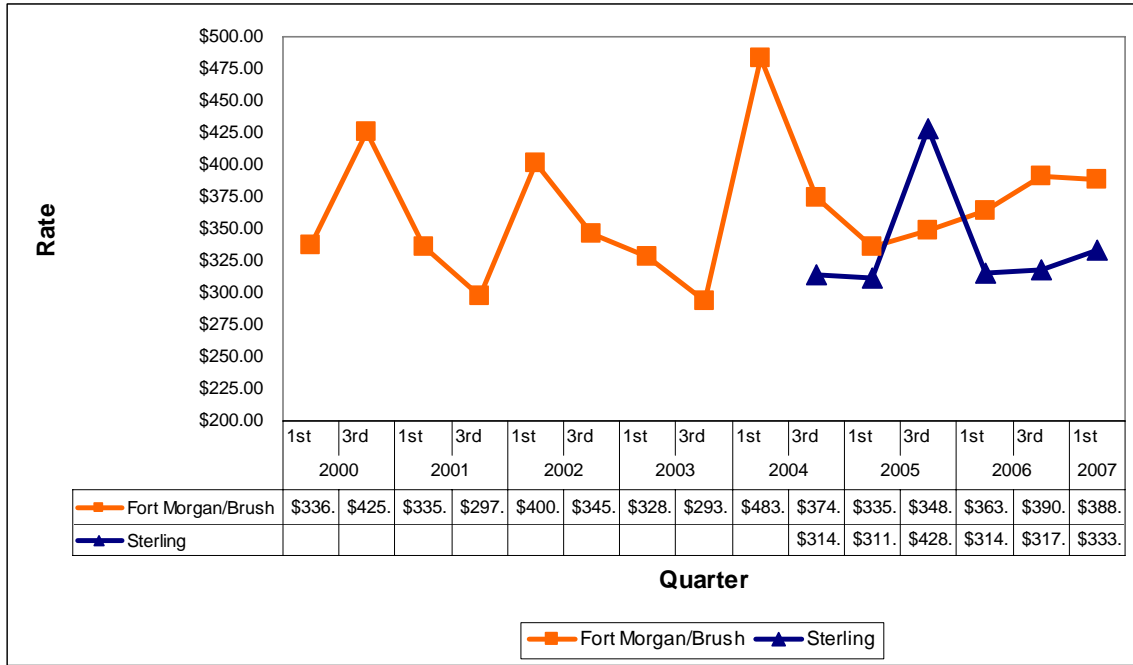
The rents in Logan and Morgan Counties have, for the most part, increased in the past 12 months according to the Colorado Division of Housing Rent and Vacancy Survey for the first quarter of 2007. The survey captures multi-unit properties in Sterling, Fort Morgan and Brush. The survey does not capture single family homes, duplexes, tri-plexes or four plexes. Because so many of the area’s rental units fall into these latter categories, CSI conducted a separate survey of local landlords to capture the condition of the rental market for other units.

The following charts show rent trends by unit type for multi-family units captured in the Division of Housing survey in the study areas during the past 12 months. Steady rent rates have given renters more choice and a chance to stabilize housing payments compared to the decade before when rent rates rose much higher than incomes. The

Division of Housing began reporting information for Sterling as a separate community in 2004, as is reflected in the following charts and tables.

Figure 10:

Average Rents, 2000 - 2007

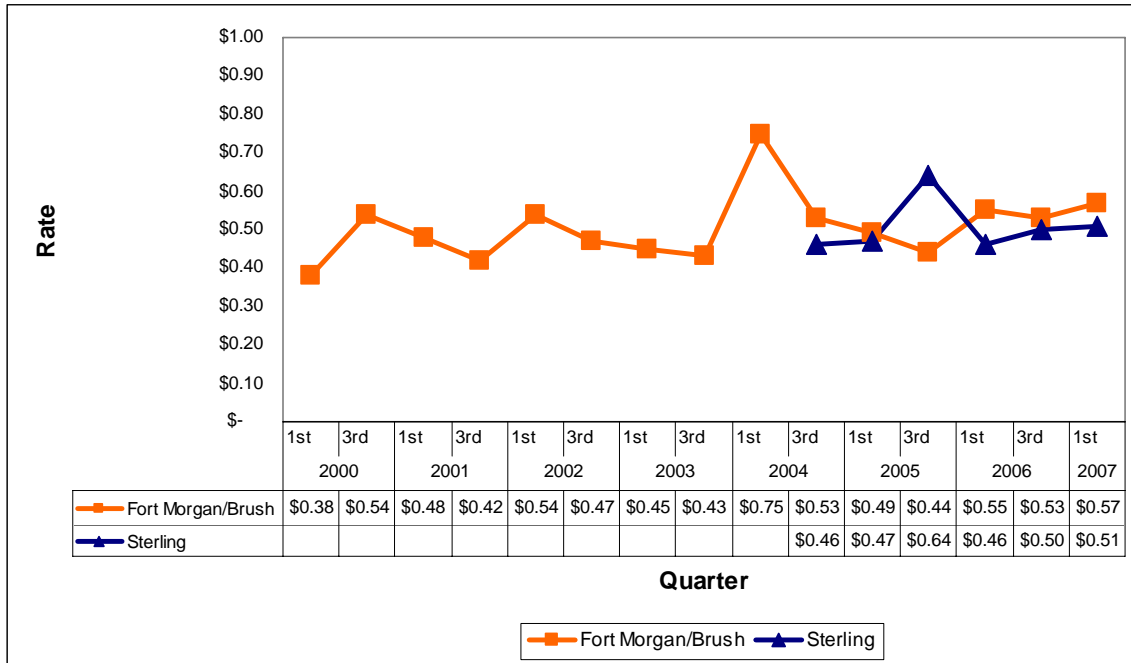


Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

Average rents per square foot have been inching up during the past three quarters, as has the average rent for all units captured in the Rent and Vacancy Survey. Rents have fluctuated in both communities since 2000.

Figure 11:

Average Rent Per Square Foot, 2000 - 2007

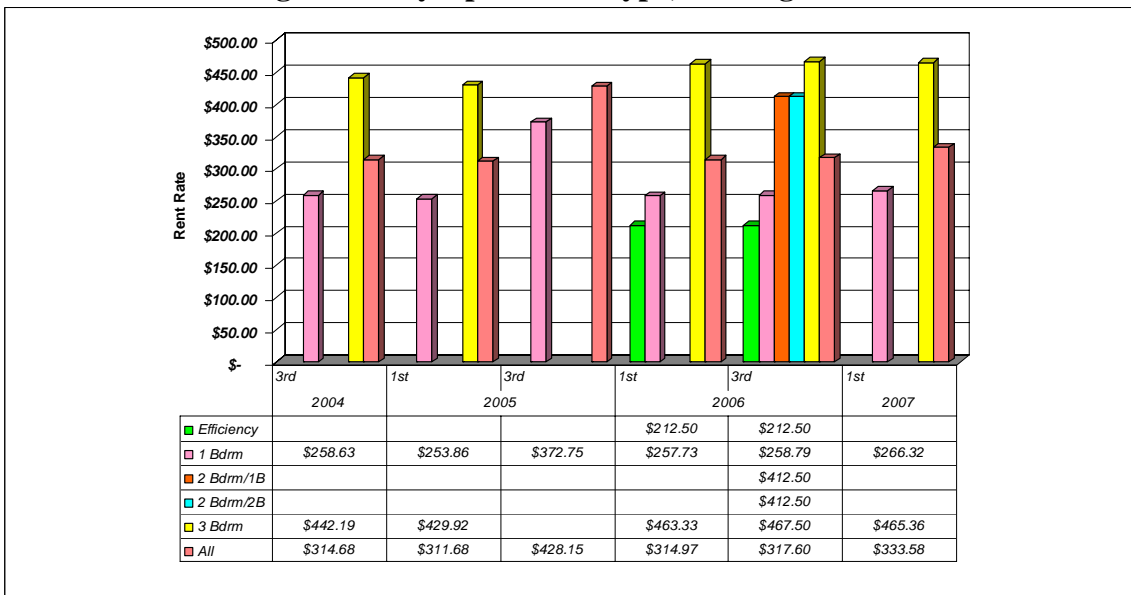


Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

The Division of Housing survey only reports rents on units captured in the survey. Some quarters there are no units of a specific type reported, which is why some cells in the following tables and charts are blank.

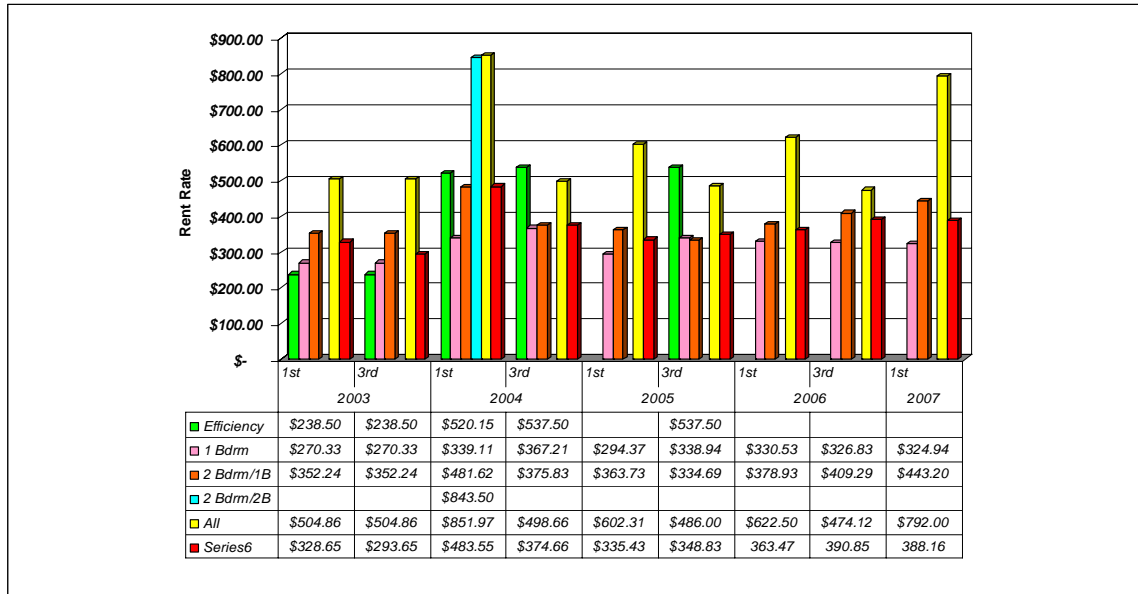
Figure 12:

Average Rents by Apartment Type, Sterling 2003 - 2007



Source: Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

Figure 13:
Average Rents by Apartment Type, Fort Morgan/Brush 2003 - 2007



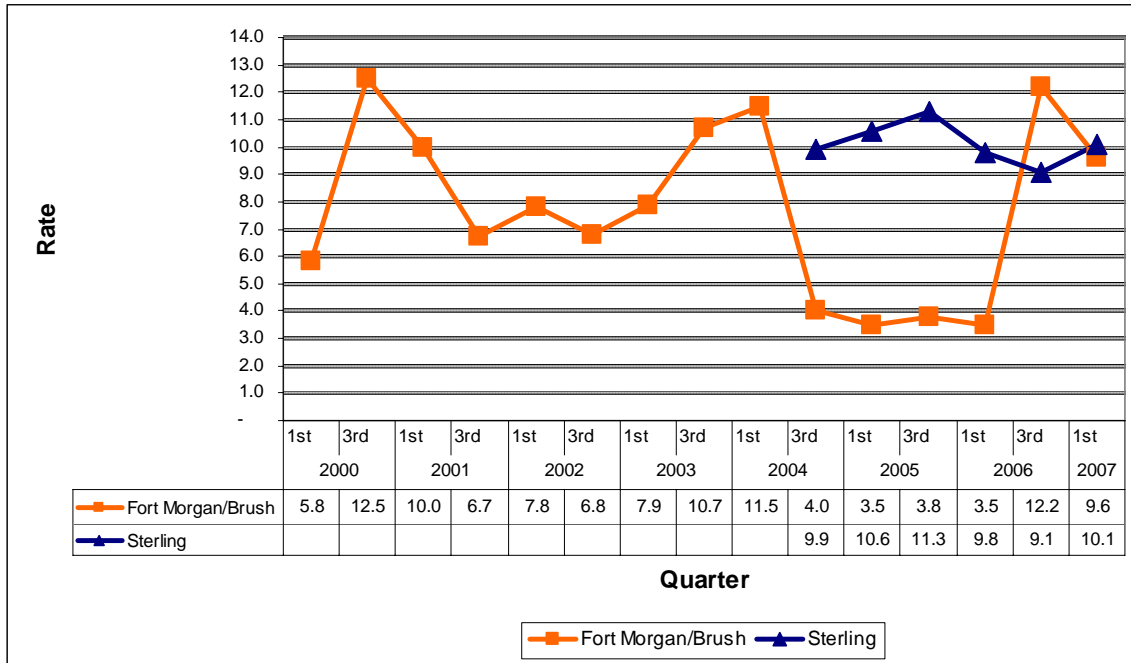
Source: Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

In Sterling, rents range from \$212.50 for an efficiency to \$465.36 for a three-bedroom unit. The average rents in Morgan County range from \$324.94 for a one bedroom unit to \$792.00 for a three-bedroom unit. Rents in Sterling are lower than in Fort Morgan and Brush for one-bedroom and three-bedroom units. There were no two-bedroom two-bath units surveyed during this time period.

Vacancy rates for multi-family units in both counties are high compared to Front Range communities, where rates have been declining for the past year. While vacancy rates in Fort Morgan and Brush dipped to very low levels during 2004 and 2005, the current overall vacancy rate for multi-family units is 9.6 percent. In Sterling, the rate has hovered between 9.0 percent and 11.0 percent since 2004, when rates were first tracked in Sterling.

Figure 14:

Vacancy Rate Trends, 2002 – 2007

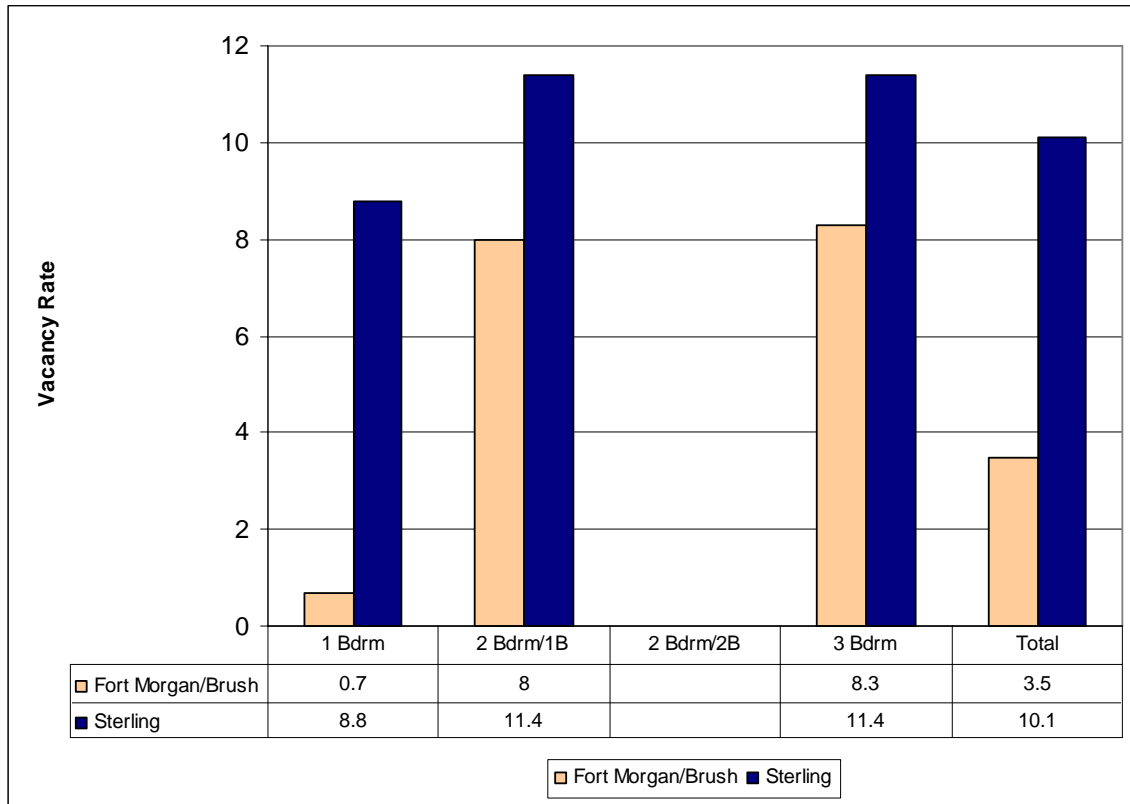


Source: Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

According to the Division of Housing results for the first quarter of 2007, the only units with very low vacancy rates are efficiency units in Fort Morgan and Brush. All others report high rates of 8.0 percent or more.

Figure 15:

First Quarter 2007 Vacancy Rates by Unit Type



Source: Colorado Division of Housing Rent and Vacancy Survey, 1st Quarter 2007

While the Division of Housing survey shows high vacancy rates for multi-unit properties, a CSI survey of smaller properties shows a different trend. According to interviews conducted for this study, local residents prefer to live in single family, duplex, tri-plex or other smaller properties when renting. The CSI survey reinforces this finding. Vacancy rates are much lower for many unit types in both counties. CSI was able to survey 354 units during the month of October 2007 to estimate the rent and vacancy levels for smaller properties in both counties.

Smaller rentals tend to be older than large multi-family properties, and this rental stock consists of single-family homes, duplexes and tri-plexes. Individual units tend to be larger than those in multi-family properties. Rents are higher when compared to affordable properties, but lower than those surveyed in the market rent multi-unit property survey. Vacancy rates are much lower for this type of property, for most unit types. However, the two-bedroom and four-bedroom vacancy rates in Logan County reflect a small sample size.

Table 42: CSI Small Private Rental Properties Rent Survey Results, October 2007

Small Properties Survey Morgan County	
Type of Property	Percent of Properties
Single family residences	37%
duplex/tri-plexes	22%
4 plex/townhome	11%
multi-unit property (5 or more units)	19%
mobile homes	11%
Age of Property	Percent of Properties
0 - 10 Years	0%
11 - 20 Years	16%
21 - 30 Years	20%
30 - 40 Years	32%
Over 40 Years	32%
Average Units Sizes	
Efficiency	400
One Bedroom	588
Two Bedroom/1 Bath	864
Two Bedroom/2 Bath	1,180
Three Bedroom	1,367
Four Bedroom	700
Utilities Included	
Gas Heat	8%
Other Gas	8%
Water/Sewer	36%
Electric Heat	6%
Other Electric	6%
Trash	36%

Source: CSI Rent Survey

Table 43: CSI Small Private Rental Survey Results, Average Rents and Vacancies

Logan County	Average Rent	Vacancy Rate
Efficiencies	\$288	0%
One Bedroom	\$323	0%
2Bdrm/1 Bath	\$440	3%
2 Bdrm/2 Bath	\$626	100%
3 Bedroom	\$610	13%
4 Bedroom	\$471	67%
Morgan County	Average Rent	Vacancy Rate
Efficiencies	\$355	0%
One Bedroom	\$421	11%
2Bdrm/1 Bath	\$487	4%
2 Bdrm/2 Bath	\$713	0%
3 Bedroom	\$636	2%
4 Bedroom	\$527	2%

Source: CSI, October 2007

Affordable Rental Properties

The affordable rental inventory in Logan and Morgan Counties is primarily owned and managed by the Brush, Sterling and Fort Morgan Housing Authorities. Most of these units are targeted to households at 30 percent of AMI, and a large percentage has project-based rental assistance.

CSI conducted a survey of affordable rental units and found a total of 898 affordable units targeted to families, seniors or persons with disabilities within two counties. Affordable rent-restricted properties are concentrated in Fort Morgan, Brush and Sterling.

The following tables show the results of the CSI restricted property survey. More than half of the affordable inventory was built over 30 years ago. Most of the affordable properties have project-based rental assistance, serving the lowest income residents of Logan and Morgan Counties. Only six percent of affordable units were created in the past 10 years. Newer units built in the past 15 years were financed using tools such as Private Activity Bonds and Low Income Housing Tax Credits, and tend to serve households with incomes between 50 and 60 percent of the Area Median Income. There have been no new affordable rental properties built in either county in the past five years.

Most units do not include heat or electricity as part of the rent. The projects offering these amenities are older. The average monthly turnover rate for all units is five percent (5%), less than the average for market rate rental units surveyed by the Division of Housing.

Table 44: Affordable Rental Survey Results

Age of Property	Percent of Properties
0 - 10 Years	6%
11 - 20 Years	38%
21 - 30 Years	50%
30 - 40 Years	6%
Over 40 Years	0%
Average Units Sizes	
Efficiency	267
One Bedroom	532
Two Bedroom/1 Bath	725
Two Bedroom/2 Bath	881
Three Bedroom	1,040
Four Bedroom	1,167
Utilities Included	
Gas Heat	44%
Other Gas	13%
Water/Sewer	100%
Electric Heat	25%
Other Electric	25%
Trash	94%
Average Turnover/Month	
Efficiency	0.5
One Bedroom	1.4
Two Bedroom/1 Bath	1.5
Two Bedroom/2 Bath	0.5
Three Bedroom	1.67
Four Bedroom	1
Overall Turnover Rate	5%

Source: Community Strategies Institute

Vacancy rates in affordable properties are high. Interviews with Sterling Housing Authority staff and others indicate that it is hard to fill units in larger complexes. The following chart reports the average rents in affordable properties by the number of bedrooms in a unit, and the vacancy rates by unit type. Rents for units with rental subsidy are not included in the following chart, because rents fluctuate depending upon tenant incomes. These units are included in the vacancy rate calculations. Any type with an NA indicates that there were no units surveyed of that type in that community without rental subsidy.

Table 45: CSI Affordable Rent Survey Results

	Logan County	
	Average Rent	Vacancy Rate
Efficiencies	NA	NA
One Bedroom	\$378	33%
2 Bdrm/1 Bath	\$397	12%
2 Bdrm/2 Bath	\$588	0%
3 Bedroom	\$543	16%
4 Bedroom	\$453	33%
Morgan County		
	Average Rent	Vacancy Rate
Efficiencies	NA	NA
One Bedroom	\$386	0%
2 Bdrm/1 Bath	\$520	36%
2 Bdrm/2 Bath	NA	NA
3 Bedroom	\$481	18%
4 Bedroom	NA	NA

Source: Community Strategies Institute

CSI identified 581 rent restricted units with project-based rental assistance in Logan and Morgan Counties. The following chart includes all affordable rental properties in both counties. Most affordable properties serve a very-low income clientele and offer rental assistance.

Table 46: Affordable Properties

	# of Units	Households Served	Rental Assist.	Income Restrictions	Location	Waiting List
Centennial Manor West	30	elderly/disabled	30	30% AMI	Brush	4
Centennial Manor East	48	elderly/disabled	48	30% AMI	Brush	4
Centennial Manor South	12	families	12	30% AMI	Brush	44
Centennial Supportive Housing	29	disabled	29	30% AMI	Brush	1
Brush Village	40	families	0	50% AMI	Brush	30
Carroll Apartments	12	seniors	12	30% AMI	Brush	20
Tabor Apartments	30	seniors	30	30% AMI	Brush	5
Gateway Village Apartments	96	families	42	30%, 50% AMI	Fort Morgan	0
Fremont Apartments	40	elderly/disabled	40	80% AMI	Fort Morgan	1
Hilcrest Apartments	86	elderly/disabled	86	80% AMI	Fort Morgan	5
Fort Morgan Townhomes	25	families	17	80% AMI	Fort Morgan	4
Riverview Apartments	24	seniors	23	40%, 60% AMI	Fort Morgan	0
Pioneer Apartments	24	families	19	40%, 60% AMI	Fort Morgan	3
Centennial Mental Health Facility	11	disabled	11	30% AMI	Sterling	2
MacLaren House	54	elderly/disabled	54	80% AMI	Sterling	0
Northeast Plaza	47	families	0	60% AMI	Sterling	3
Platte Valley Village	90	families	18	30%, 40%, 50% , 60%	Sterling	6
Whitcomb Apartments	90	families	0	60% AMI	Sterling	0
<u>Sterling Apartments</u>	110	families	110	80% AMI	Sterling	0

Source: Community Strategies Institute

There have been no new affordable rental properties constructed in either community since the mid 1990s. The CSI vacancy survey for affordable properties does not indicate a need for additional affordable rental construction at this time.

The Fort Morgan Housing Authority, Brush Housing Authority, and Sterling Housing Authorities all administer Section 8 Voucher programs. Section 8 Vouchers are a rental vouchers that tenants can take to landlords, in which a portion of their rent is paid for by the federal government. There are currently 90 Section 8 Vouchers available in Logan County and 107 in Morgan County to serve households at 50 percent or less of AMI. However, most of these vouchers are used by households earning 30 percent or less of AMI.

HOUSING NEEDS ASSESSMENT

In this section of the report, an analysis of the need for more housing development will be presented. Household income, what households can afford for housing, and how the existing and planned housing stock meets the needs of current residents will be discussed. Gaps in the housing stock will be identified based upon current household structure and income, housing prices, locations and conditions.

HOUSEHOLDS BY INCOME

The following table breaks Logan and Morgan County households into HUD income ranges by tenure. They are used by affordable housing providers to target affordable rental properties and homeownership programs to different income ranges.

Subsidized rental housing is targeted to households at the 60 percent AMI range or less, while homebuyer programs usually target households with incomes higher than 60 percent AMI, usually up to a maximum of 100 percent AMI. In 2007, there are a total of 1,487 renter households in Logan County and 1,612 in Morgan County with incomes at 60 percent AMI or below. There are a total of 436 renter households in Logan County and 556 in Morgan County with incomes between 60 and 100 percent of AMI. These households are good candidates for downpayment assistance or other homebuyer assistance programs.

Both Logan and Morgan Counties have about the same percentage of their household population at the median income for the county or below – 64.4 percent for Logan and 63 percent for Morgan. Logan County has a higher percentage of households with incomes at or below 50 percent of the area median income limit than Morgan County.

Homeowners with income at 80 percent or less AMI can qualify for housing rehabilitation loans through Northeast Colorado Housing, Inc (NECHI). These households may not be able to afford a market rate loan to improve their homes, but the lower interest rates and flexible terms offered through the NECHI program are affordable to these households. There are 2,496 of these households in Logan County and 3,089 in Morgan County.

Table 47: Household Incomes, Logan County 2007

HUD 2007 Income Limit		Households In Income Category				Total % of Total	
		Renter	% of Total	Owner	% of Total		
<= 30%	\$16,150	805	32.70%	715	13.40%	1,520	19.50%
31-50%	\$26,950	532	21.60%	736	13.80%	1,268	16.30%
51-60%	\$30,000	150	6.10%	215	4.00%	365	4.70%
61-80%	\$43,100	436	17.70%	830	15.60%	1,265	16.20%
81-100%	\$50,000	201	8.20%	396	7.40%	598	7.70%
Households at or below median		2,124	86.20%	2,892	54.27%	5,016	64.40%
Total Households		2,464		5,329		7,793	

Source: Ribbon Demographics, CSI

Table 48: Household Incomes, Morgan County 2007

HUD 2007 Income Limit		Households In Income Category				Total % of Total	
		Renter	% of Total	Owner	% of Total		
<= 30%	\$16,150	794	26.80%	746	11.10%	1,540	15.90%
31-50%	\$26,950	633	21.40%	814	12.10%	1,447	15.00%
51-60%	\$30,000	185	6.30%	267	4.00%	452	4.70%
61-80%	\$43,100	556	18.80%	1,262	18.80%	1,818	18.80%
81-100%	\$50,000	218	7.40%	618	9.20%	836	8.60%
Households at or below median		2,386	80.60%	3,707	55.20%	6,093	63.00%
Total Households		2,960		6,719		9,679	

Source: Ribbon Demographics, CSI

EXISTING HOUSING NEEDS

Many households in Colorado were able to stabilize housing payments during the recent real estate downturn by taking advantage of low interest rates to buy homes. Others have lost jobs, seen a reduction in hours or have wages so low that prevailing market rate rents are still unaffordable. Many low income households are forced to pay much more than they can afford for housing.

Rental Housing Needs

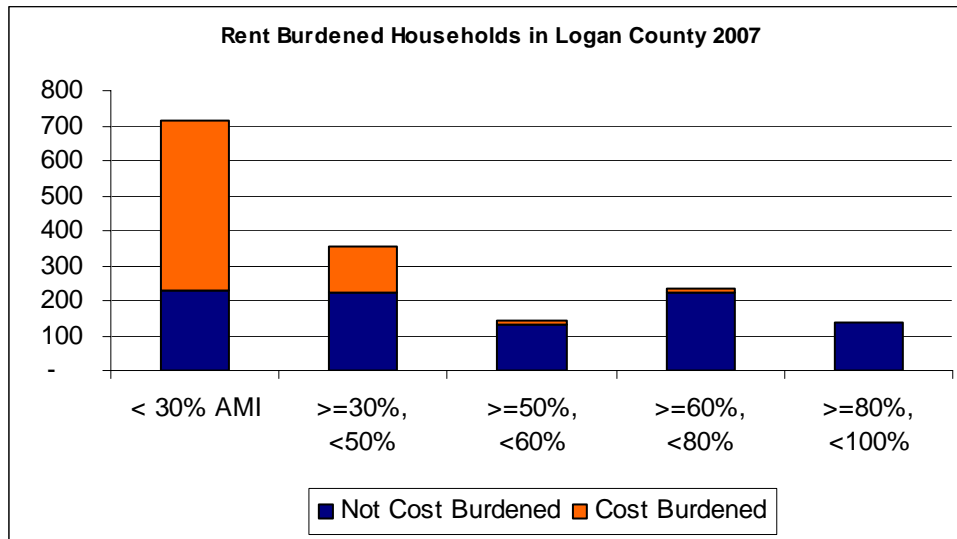
An important indicator of affordable housing need is the number of rent burdened households in the county. The 2000 census provides information regarding the percent of household income used to pay for housing expenses. Those that pay more than 30 percent of their income for housing expenses (rent and utilities) are considered “cost burdened.” The following tables show the estimated number of renter households in various income ranges that were cost burdened in 2007 in Logan and Morgan Counties.

Table 49: Rent Burdened Households, Logan County, 2007

	Not Cost Burdened	Cost Burdened	% Cost Burdened
< 30% AMI	229	485	62%
>=30%, <50%	221	135	71%
>=50%, <60%	129	15	21%
>=60%, <80%	221	11	17%
>=80%, <100%	134	3	12%

Source: U.S. Census Bureau, 2000 Census, CSI

Figure 16:



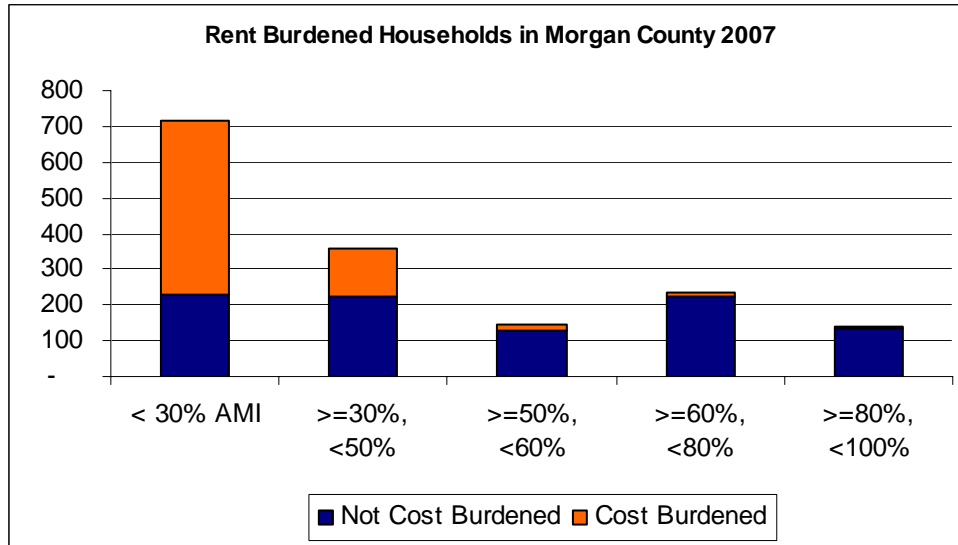
Source: U.S. Census Bureau, 2000 Census, CSI

Table 50: Rent Burdened Households, Morgan County, 2007

	Not Cost Burdened	Cost Burdened	% Cost Burdened
< 30% AMI	203	579	64%
>=30%, <50%	284	182	36%
>=50%, <60%	183	34	15%
>=60%, <80%	305	25	7%
>=80%, <100%	183	7	3%

Source: U.S. Census Bureau, 2000 Census, CSI

Figure 17:



Source: U.S. Census Bureau, 2000 Census, CSI

The majority of cost burdened households in Logan and Morgan Counties earned less than \$26,950 a year, or 50 percent of the Median Family Income (MFI). Among those renter households earning 30 percent or less of the MFI, Logan County has 485 renter households paying too much for rent and Morgan County has 579 renter households in the same situation. Another segment of renter households earning between 30 and 50 percent of the MFI also pay too much for rent -- 135 renter households in Logan County and 182 renter households in Morgan County. In order for these households to afford other living expenses such as food, healthcare, transportation and childcare, solutions should be found to reduce their housing cost burden.

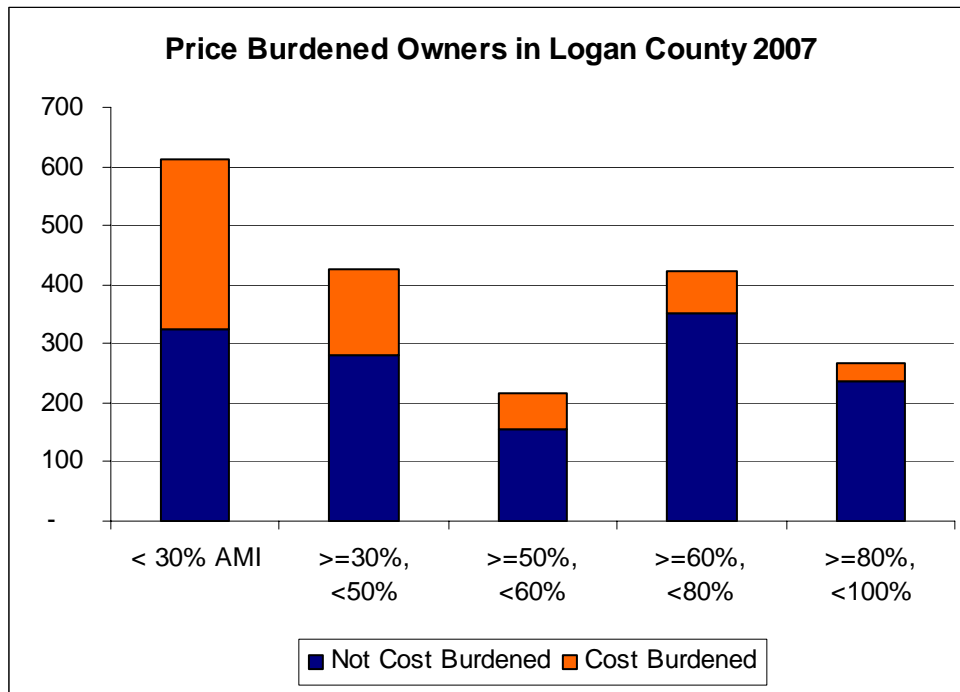
There are also many owner households who are cost burdened in Logan and Morgan Counties -- including moderate income households earning between 61 and 80 percent of MFI. High cost burden can lead some owners to foreclosure.

Table 51: Cost Burdened Owner Households, Logan County, 2007

	Not Cost Burdened	Cost Burdened	% Cost Burdened
< 30% AMI	325	285	45%
>=30%, <50%	279	146	34%
>=50%, <60%	157	61	28%
>=60%, <80%	353	68	15%
>=80%, <100%	235	33	11%

Source: U.S. Census Bureau 2000 Census, CSI

Figure 18:



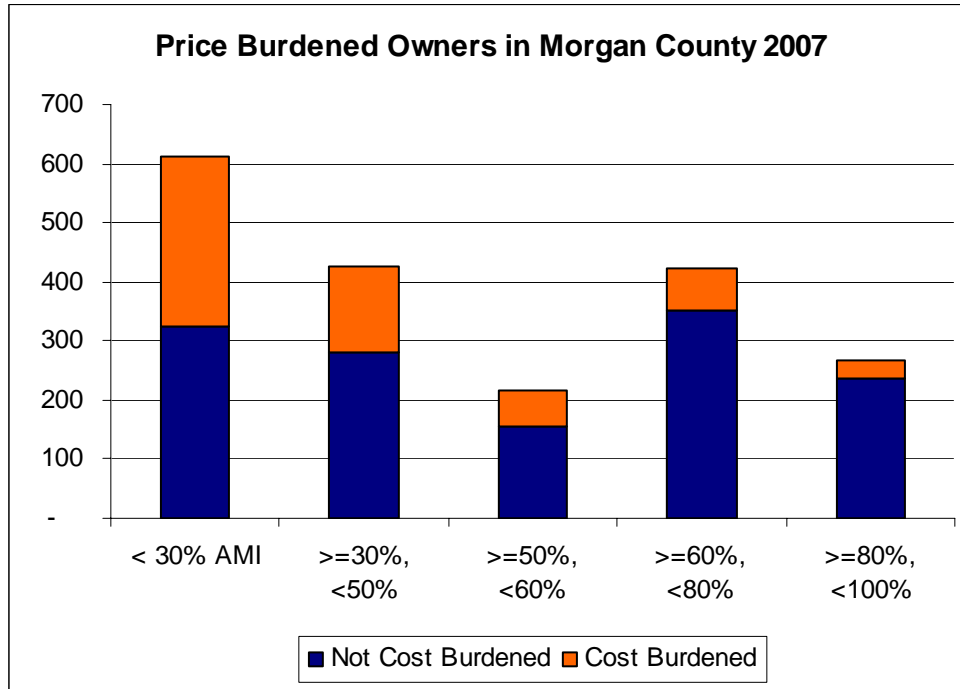
Source: U.S. Census Bureau 2000 Census, CSI

Table 52: Cost Burdened Owner Households, Morgan County, 2007

	Not Cost Burdened	Cost Burdened	% Cost Burdened
< 30% AMI	250	243	45%
>=30%, <50%	334	184	35%
>=50%, <60%	212	98	31%
>=60%, <80%	540	123	18%
>=80%, <100%	371	64	14%

Source: U.S. Census Bureau 2000 Census, CSI

Figure 19:



Source: U.S. Census Bureau 2000 Census, CSI

Housing Problems

There are other indicators of housing need besides cost burden. These include needing to rehabilitate the existing housing stock, issues regarding lack of basic safety and sanitation conditions in existing housing units, and overcrowding within existing units as households double up trying to save money.

The census provides information about the condition of the existing housing stock and overcrowded households. In Logan and Morgan Counties, many housing units were built before 1950 and some before 1939. Often these units need repair to ensure that electrical, plumbing, and structural upgrades are made. Older units may also be smaller than newer housing units, leading residents to build additions for extra space. Households earning 80 percent or less of the median income in Logan and Morgan Counties can qualify for low-interest housing rehabilitation loans through Northeast Colorado Housing, Inc, which can be used to make upgrades, fix health and safety concerns, and make additional repairs. In the past five years, NECHI has loaned 29 households funds to rehabilitate their homes. The average loan amount was \$14,000. In addition, NECHI can modify homes for persons with disabilities using Medicaid funds. In the past five years, NECHI made 81 modifications using this program with an average loan amount of \$3,900.

CSI heard from many people interviewed for this study that many rental units held in the private sector, (most notably single-family housing units), needing health and safety repairs. There was also concern that many older housing units are small and in need of

repair. There were no specific concerns mentioned about any areas in either county with blighted conditions or a dilapidated housing stock.

Census data is limited on the condition of existing housing units. The following tables show that a lack of complete plumbing or a kitchen is not a significant problem in Logan or Morgan County. There are a few dozen units that lack complete plumbing or kitchens between the two communities that would be good candidates for rehabilitation loans.

Table 53: Plumbing Facilities in Occupied Housing Units, 2000

	Logan	% of Total	Morgan	% of Total
Owner occupied:	5,274		6,533	
Complete plumbing facilities	5,259	99.70%	6,505	99.60%
Lacking complete plumbing facilities	15	0.30%	28	0.40%
Renter occupied:	2,277		3,006	
Complete plumbing facilities	2,258	99.20%	3,004	99.90%
Lacking complete plumbing facilities	19	0.80%	2	0.10%

Source: U.S. Census Bureau 2000 Census

Table 54: Kitchen Facilities in Occupied Housing Units, 2000

	Logan	% of Total	Morgan	% of Total
Total:	7,551		9,539	
Owner occupied:	5,274		6,533	
Complete kitchen facilities	5,264	99.80%	6,521	99.80%
Lacking complete kitchen facilities	10	0.20%	12	0.20%
Renter occupied:	2,277		3,006	
Complete kitchen facilities	2,264	99.40%	2,998	99.70%
Lacking complete kitchen facilities	13	0.60%	8	0.30%

Source: U.S. Census Bureau 2000 Census

Households are considered overcrowded if there are more than 1.5 occupants per room within the housing unit. Most often, overcrowding is due to a lack of income for housing costs, which leads to multiple families or individuals to double up, or larger families to crowd into small units. Overcrowding is also not striking in either Logan or Morgan Counties -- though over six percent of renters in Morgan County live in overcrowded conditions. The percentage of overcrowded renters in Logan County is much less, most likely due to the lower cost of rental housing and greater availability of rental units in Logan County.

Table 55: Overcrowded Housing Units, 2000

	Logan	% of Total	Morgan	% of Total
Owner occupied:	5,274		6,533	
0.50 or less occupants per room	4,138	78.50%	4,694	71.90%
0.51 to 1.00 occupants per room	1,023	19.40%	1,419	21.70%
1.01 to 1.50 occupants per room	89	1.70%	260	4.00%
1.51 to 2.00 occupants per room	24	0.50%	95	1.50%
2.01 or more occupants per room	0	0.00%	65	1.00%
Renter occupied:	2,277		3,006	
0.50 or less occupants per room	1,398	61.40%	1,645	54.70%
0.51 to 1.00 occupants per room	718	31.50%	924	30.70%
1.01 to 1.50 occupants per room	71	3.10%	249	8.30%
1.51 to 2.00 occupants per room	57	2.50%	109	3.60%
2.01 or more occupants per room	33	1.40%	79	2.60%

Source: U.S. Census Bureau 2000 Census

Special Populations Housing Needs

In 2000, there were 2,488 people with a disability in Logan County and 1,906 people with a disability in Morgan County. More recent information about disabilities is not available for either community. Seventy-seven percent (1,844) were under the age of 65 in Logan County, while 72 percent (1,363) of this population was under the age of 65 in Morgan County. There were also 644 seniors with a disability in Logan County and 543 seniors with a disability in Morgan County. Interviews with disability providers reveal there is an unmet demand for deeply-subsidized housing for persons with disabilities and their families.

Table 56: Disability Status by Age, 2000

	Logan	% of Total	Morgan	% of Total
5 to 15 years:	3,160		4,951	
With one type of disability:	179	5.70%	112	2.30%
Sensory disability	17	0.50%	12	0.20%
Physical disability	7	0.20%	4	0.10%
Mental disability	155	4.90%	94	1.90%
Self-care disability	0	0.00%	2	0.00%
With two or more types of disability:	40	1.30%	41	0.80%
Includes self-care disability	40	1.30%	14	0.30%
Does not include self-care disability	0	0.00%	27	0.50%
No disability	2,941	93.10%	4,798	96.90%
16 to 20 years:	1,798		1,988	
With one type of disability:	270	15.00%	196	9.90%
Sensory disability	14	0.80%	14	0.70%
Physical disability	7	0.40%	0	0.00%
Mental disability	90	5.00%	36	1.80%
Self-care disability	0	0.00%	0	0.00%
Go-outside-home disability	28	1.60%	14	0.70%
Employment disability	131	7.30%	132	6.60%
With two or more types of disability:	76	4.20%	51	2.60%
Includes self-care disability	7	0.40%	6	0.30%
Does not include self-care disability:	69	3.80%	45	2.30%
Go-outside home and employment only	24	1.30%	14	0.70%
Other combination	45	2.50%	31	1.60%
No disability	1,452	80.80%	1,741	87.60%
21 to 64 years:	9,911		14,238	
With one type of disability:	914	9.20%	1,536	10.80%
Sensory disability	185	1.90%	198	1.40%
Physical disability	181	1.80%	337	2.40%
Mental disability	45	0.50%	69	0.50%
Self-care disability	0	0.00%	6	0.00%
Go-outside-home disability	53	0.50%	69	0.50%
Employment disability	450	4.50%	857	6.00%
With two or more types of disability:	964	9.70%	1,080	7.60%
Includes self-care disability	183	1.80%	240	1.70%
Does not include self-care disability:	781	7.90%	840	5.90%
Go-outside home and employment only	167	1.70%	343	2.40%
Other combination	614	6.20%	497	3.50%
No disability	8,033	81.10%	11,622	81.60%
65 years and over:	2,796		3,221	
With one type of disability:	543	19.40%	644	20.00%
Sensory disability	144	5.20%	180	5.60%
Physical disability	245	8.80%	297	9.20%
Mental disability	13	0.50%	39	1.20%
Self-care disability	7	0.30%	0	0.00%
Go-outside-home disability	134	4.80%	128	4.00%
With two or more types of disability:	428	15.30%	554	17.20%
Includes self-care disability	167	6.00%	166	5.20%
Does not include self-care disability	261	9.30%	388	12.00%
No disability	1,825	65.30%	2,023	62.80%

Source: U.S. Census Bureau, 2000 Census

Some population groups require specialized housing choices to meet specific physical and other needs. Seniors, for example, may require more accessible housing, or need housekeeping and personal care support. Persons with physical disabilities often need wheelchair-accessible units. Those with developmental disabilities or with mental health concerns also require housing tailored to their needs. Both Logan and Morgan Counties have a homeless population requiring free or extremely reduced housing payments along with supportive services to ensure self-sufficiency.

This section of the report will analyze the existing housing options for these populations and unmet needs that exist in Logan and Morgan Counties.

Seniors

In Logan County, the senior population will grow slightly between 2007 and 2012, from 3,390 in 2007 to 3,461 in 2012. Seniors will account for 14.5 percent of the total population of Logan County in 2012.

Table 57: Population Growth By Age Group, Logan County, 2007 – 2012

Age Group	2007	2008	2009	2010	2011	2012
62 to 64	558	590	613	648	669	687
65 to 69	754	766	793	785	792	823
70 to 74	680	651	627	648	634	633
75 to 79	572	555	559	532	526	531
80 to 84	447	460	445	435	424	397
85 to 89	247	235	240	244	255	261
90 and over	133	139	135	138	129	128
Total Elderly (62+)	3,390	3,395	3,412	3,430	3,429	3,461
Total Population	21,593	21,721	21,850	21,979	22,110	22,241
% Population 62-74	9.20%	9.20%	9.30%	9.50%	9.50%	9.60%
% Population 75 and over	6.50%	6.40%	6.30%	6.10%	6.00%	5.90%

Source: Colorado Department of Local Affairs Demography Section, CSI

Morgan County will experience a decrease in the number of senior residents during the next five years. In 2007, Morgan County was home to just over 4,000 residents exceeding the age of 65; by 2012 this number will decrease to 3,960 (or 14 percent of the overall population).

Table 58: Population Growth by Age Group, Morgan County, 2007 – 2012

Age Group	2007	2008	2009	2010	2011	2012
62 to 64	672	706	708	728	756	777
65 to 69	860	863	877	884	915	961
70 to 74	803	780	761	741	712	700
75 to 79	684	646	642	647	633	607
80 to 84	475	490	480	470	463	462
85 to 89	366	331	317	298	285	273
90 and over	176	189	182	183	182	179
Total Elderly (62+)	4,037	4,005	3,967	3,951	3,946	3,960
Total	27,792	27,875	27,959	28,042	28,126	28,211
% Population 62-74	8.40%	8.40%	8.40%	8.40%	8.50%	8.60%
% Population 75 & over	6.10%	5.90%	5.80%	5.70%	5.60%	5.40%

Source: Colorado Department of Local Affairs Demography Section, CSI

The definition of mobility or self-care limitations used to create the following tables includes all households in which one or more persons has:

- (1) A long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying; and/or
- (2) A physical, mental, or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home.

In Logan County there are a total of 463 senior owners and 180 senior renters with self-care or mobility limitations. This number is also expected to grow during the next five years as the population ages and baby boomers become seniors. Seniors who rent have a more consistent level of limitation throughout income ranges than owners. A much smaller percentage of Logan County owners (25 percent) have mobility and self-care limitations than in Morgan County.

There are a total of 610 senior owners and 255 senior renters with self care or mobility limitations in Morgan County. This number is also expected to grow during the next five years as the population ages. Surprisingly, the rate of mobility and self care limitation is fairly steady across income ranges. Seniors who rent have a more consistent level of limitation throughout income ranges than owners.

Table 59: Elderly (Aged 62+) w/ Mobility and/or Self Care Limitations by Tenure and Income, Logan County, 2007

Logan County	Elderly Renters with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	79	51.6%	154	69	30.1%	228
Household Income >30 to <=50% MFI	63	61.5%	103	134	40.2%	332
Household Income >50 to <=80% MFI	20	22.2%	89	104	23.8%	436
Household Income >80% MFI	18	20.0%	89	157	18.3%	858
Total Households	180	41.5%	435	463	25.0%	1,854
Sterling	Elderly Renters with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	72	51.7%	140	38	21.9%	172
Household Income >30 to <=50% MFI	57	62.1%	92	114	38.8%	294
Household Income >50 to <=80% MFI	19	26.7%	72	99	24.8%	400
Household Income >80% MFI	4	6.7%	58	113	20.2%	557
Total Households	153	42.1%	362	364	25.6%	1,423
Remainder of County	Elderly Renters with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	6	57.0%	11	20	51.3%	38
Household Income >30 to <=50% MFI	1	3.0%	17	4	12.2%	36
Household Income >50 to <=80% MFI	14	44.7%	31	44	14.6%	301
Household Income >80% MFI	28	38.1%	73	99	23.0%	431
Total Households	28	38.1%	73	99	23.0%	431

Source: Ribbon Demographics, HUD Special Census Calculations, CSI

Table 60: Elderly (Aged 62+) w/ Mobility and/or Self Care Limitations by Tenure and Income, Morgan County, 2007

Morgan County	Elderly Renters with Mobility/Self Care Limit.	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	118	50.2%	235	92	38.5%	239
Household Income >30 to <=50% MFI	44	30.3%	146	121	37.7%	320
Household Income >50 to <=80% MFI	62	55.0%	112	151	31.2%	485
Household Income >80% MFI	31	46.9%	66	246	23.0%	1,068
Total Households	255	45.6%	559	610	28.9%	2,112
Fort Morgan	Elderly Renters with Mobility/Self Care Limit.	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	47	46.1%	101	14	24.5%	57
Household Income >30 to <=50% MFI	23	44.2%	52	33	18.8%	175
Household Income >50 to <=80% MFI	23	39.0%	59	69	26.8%	258
Household Income >80% MFI	20	71.4%	28	135	29.4%	459
Total Households	112	46.9%	239	251	26.5%	949
Brush	Elderly Renters with Mobility/Self Care Limit.	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	47	47.0%	101	26	47.9%	55
Household Income >30 to <=50% MFI	9	15.4%	57	50	84.6%	59
Household Income >50 to <=80% MFI	26	75.0%	35	44	39.4%	113
Household Income >80% MFI	4	100.0%	4	43	21.3%	203
Total Households	86	43.8%	196	164	38.2%	430
Remaining Areas	Elderly Renters with Mobility/Self Care Limit.	% with Mobility/Self Care Limitations	Total Elderly Renters	Elderly Owners with Mobility/Self Care Limitations	% with Mobility/Self Care Limitations	Total Elderly Owners
Household Income <=30% MFI	24	72.5%	34	52	40.8%	127
Household Income >30 to <=50% MFI	13	33.7%	37	38	43.6%	86
Household Income >50 to <=80% MFI	13	68.1%	18	38	33.1%	114
Household Income >80% MFI	7	21.7%	34	68	16.6%	406
Total Households	57	46.0%	124	195	26.6%	733

Source: Ribbon Demographics, HUD Special Census Calculations, CSI

There are 65 affordable units in Logan County and 299 in Morgan County targeted to seniors and the disabled. There are also some affordable assisted living properties and nursing homes for lower income seniors. Many seniors prefer to stay in their own homes as long as possible and use home health care services to maintain independence. Interviews for this study with senior housing providers in Morgan County indicate that the need for senior supportive housing has increased in the past few years.

Persons with Disabilities

There is no agency in Morgan County or Logan County serving the physically disabled population. There is one agency serving mentally ill in Sterling, the Centennial Mental Health Center. Centennial Mental Health has an 11 bed Section 202 group home for their clients. The agency also uses 25 rental assistance vouchers through the Colorado Department of Human Services Supportive Housing and Homeless Programs office. While the agency has a waiting list for rental vouchers, a lack of funding to provide services within new housing units is a barrier to building more units for their clients.

Centennial Mental Health does have a need to rehabilitate their existing 202 group home, which was built in 1982. The agency could partner with Northeast Colorado Housing Inc. to apply for funding for this rehabilitation and complete needed repairs.

The organization serving the needs of persons with developmental disabilities is the Eastern Colorado Services located in Sterling. (they will not return phone calls)

Often persons with self-care limitations cannot participate fully in the workforce, have low incomes and need housing assistance. Assistance ranges from subsidized housing payments for those with fixed incomes (i.e. social security disability), to housing units with modifications for wheelchair access, to group homes for those with mental illness or developmental disabilities.

Table 61 and 62 show there are many renters in Logan and Morgan Counties with self-care and mobility limitations. The households presented in this chart are not elderly. Many of these households are low-income households who cannot afford a large housing payment. As new housing is planned, ensuring the availability of affordable and accessible rental units for this population is important.

There are also many owners with self-care and mobility limitations who would benefit from a housing modification program that would allow them greater mobility within their own home. Northeast Colorado Housing, Inc. offers a home rehabilitation loan program to qualified families living in Logan and Morgan Counties. Since 2002, eight disabled households have received loans to retrofit their existing homes using a NECHI loan, and 81 have made their homes accessible using the NECHI Medicaid grant program. Home modifications allow seniors to stay in their homes for a longer period of time.

The number of households with a self care or mobility limitation is expected to remain fairly steady during the next five years. Affordable, accessible housing is a great need for

many people with disabilities. While a large portion of those with limitations can work, households that live on SSI disability incomes can not afford rent even in many rent-restricted properties. Most of the affordable inventory is not accessible to these households.

Table 61: Persons with Self-Care Limitations, Logan County, 2007

Logan County	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	156	39.5%	396	23	12.5%	186
Household Income >30 to <=50% MFI	59	13.0%	450	73	23.9%	304
Household Income >50 to <=80% MFI	39	8.7%	447	97	17.4%	561
Household Income >80% MFI	58	7.9%	736	263	10.8%	2,424
Total Households	312	15.4%	2,029	456	13.1%	3,475
Sterling	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	151	41.0%	369	11	11.7%	93
Household Income >30 to <=50% MFI	54	16.2%	332	53	22.7%	233
Household Income >50 to <=80% MFI	34	10.0%	340	60	14.9%	400
Household Income >80% MFI	38	8.7%	431	181	10.8%	1,670
Total Households	277	18.8%	1,473	304	12.7%	2,396
Remainder of County	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	5	18.5%	26	12	13.3%	93
Household Income >30 to <=50% MFI	5	4.0%	118	20	27.7%	71
Household Income >50 to <=80% MFI	5	4.7%	107	38	23.5%	161
Household Income >80% MFI	20	6.7%	305	82	10.9%	754
Total Households	35	6.3%	556	152	14.1%	1,079

Source: HUD Special Tabulation of 2000 Census Data, CSI

Table 62: Persons with Self-Care Limitations, Morgan County, 2007

Morgan County	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	124	30.5%	559	110	27.1%	506
Household Income >30 to <=50% MFI	63	16.9%	487	93	26.2%	494
Household Income >50 to <=80% MFI	65	17.1%	629	158	20.2%	1,044
Household Income >80% MFI	67	12.4%	726	239	13.3%	2,562
Total Households	319	19.4%	2,401	600	18.0%	4,607
Fort Morgan	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	40	23.3%	271	19	21.1%	99
Household Income >30 to <=50% MFI	54	28.8%	214	43	24.4%	135
Household Income >50 to <=80% MFI	30	14.2%	314	76	21.8%	407
Household Income >80% MFI	35	12.9%	401	150	14.3%	1,534
Total Households	159	18.8%	1,200	288	17.2%	2,175
Brush	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	32	45.9%	71	11	30.4%	38
Household Income >30 to <=50% MFI	1	5.8%	115	8	14.4%	56
Household Income >50 to <=80% MFI	24	26.6%	152	13	6.1%	208
Household Income >80% MFI	10	11.3%	120	90	13.7%	659
Total Households	67	23.3%	458	122	12.7%	960
Remainder of County	Renters with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Renters	Owners with Mobility/Self Care Limits	% with Mobility/Self Care Limits	Total Owners
Household Income <=30% MFI	53	24.3%	217	80	21.6%	370
Household Income >30 to <=50% MFI	8	4.8%	158	42	13.9%	303
Household Income >50 to <=80% MFI	11	6.8%	163	70	16.2%	429
Household Income >80% MFI	22	10.6%	205	-	0.0%	369
Total Households	93	12.5%	743	190	12.9%	1,472

Source: HUD Special Tabulation of 2000 Census Data, CSI

Homeless Populations

Based on the most recent Colorado Division of Housing Point-In-Time Survey, Logan County had 79 homeless people within the community and Morgan County had approximately nine.

The spectrum of services designed to serve the homeless range from emergency shelters to transitional housing. Logan and Morgan County do provide a full range of services for the homeless, including emergency shelter beds and transitional housing units coordinated by Cooperating Ministries in Logan County and Caring Ministries in Morgan County.

Cooperating Ministries in Logan County operates a transitional housing apartment building with nine apartments. Residents can stay for up to 18 months and participate in the Cooperating Ministries transitional housing program. The property is currently full. Six of the apartments have rental subsidy through HUD. Right now, there are no emergency shelter beds in Logan County. Cooperating Ministries uses hotel vouchers to place people in hotel units as needed. The agency receives Emergency Shelter Grant funds and FEMA funds to serve homeless persons throughout the county. In the winter, an Interfaith Hospitality Network operates a rotating homeless shelter in area churches.

Help for Abused Partners in Sterling serves victims of domestic violence in Logan County. In 2006, the agency served 197 women and 240 children with shelter, emergency rental assistance, transitional housing, utility assistance, hotel rooms, food, clothing, counseling, transportation, etc. The agency has remodeled a house to serve as a shelter. The shelter has three bedrooms and an upstairs room that can sleep six individuals. In all, the shelter can house 10 to 15 people when necessary. Nicki Johnson, Director of the agency, says the demand for her agencies services has gone up slightly in the past year.

Caring Ministries operates a homeless shelter in Fort Morgan. The shelter has the capacity for four families and has a nine person dorm in the basement. The agency offers a wide range of services to homeless families.

Share in Fort Morgan provides shelter and outreach services for Morgan County residents who are victims of domestic violence. The agency operates a 10-bed shelter that can house up to 14 individuals or family members at any time. The agency is able to provide shelter for those in need on any given night. The agency consistently serves between 350 and 450 persons, including children, per year. Besides the shelter, Share operates a 24-hour crisis line, support groups in English and Spanish and a children's youth group. The agency has a supervised visitation and safer exchange program as well. The Colorado Coalition for the Homeless provides rental assistance to Share so that up to six households have transitional housing. Share provides the supportive services component of this program. Households are able to stay in the transitional housing unit for up to 24 months. Currently, Share staff sees the need for more deeply subsidized rental units and Section 8 rental assistance vouchers. No other emergency housing is needed for their clients.

Migrant Workers

Interviews with local leaders and service providers indicate there is a small migrant worker population in Morgan or Logan County. Few crops require hand labor. The latest Colorado Division of Housing homeless count found 16 migrant workers in Logan County.

HOUSING GAPS ANALYSIS AND ESTIMATED NEED

When there is a smaller number of housing units available to households within a certain income range than households within that range, a housing gap exists. The following tables provide a supply/demand analysis of the housing stock in Logan and Morgan Counties.

The supply/demand analysis chart shows the number of renter households in various income ranges in 2007, the maximum household income in that range, what a household can afford to pay in rent after consideration for a utility payment, and the number of rental units available in the market. The supply/demand analysis yields the difference between the number of households in the income range and the number of units affordable to them. Household income is based upon a 3.5 person household.

In Logan and Morgan Counties, the supply/demand analysis shows there is a lack of housing units affordable to households earning 30 percent or less of the area median income. These households can only afford a rent of \$319 after a utility payment. Not surprisingly, these households are the biggest consumers of rent-subsidized housing and Section 8 Vouchers. There are only 90 Section 8 rental assistance vouchers available in Logan County and 107 in Morgan County to serve very-low income households. The 211 households in Logan County and 68 in Morgan County needing a unit priced at 30 percent AMI (area median income) or below comprise some of those on the waiting list for Section 8 vouchers and public housing units.

Table 63 and 64 show a deficit of 279 rental units affordable at 0 to 30 AMI. Most rental units within the two-county area are affordable to households earning between 31 and 60 percent of the area median income. Of course, renters with higher incomes can choose to live in market rate rental units with lower rents, leaving fewer available for those with low incomes.

There is a gap in the supply of units available to higher income renters in the 61 to 80 percent AMI and 81 to 100 percent AMI ranges. This supply gap indicates there may be a market for higher end rental units offering amenities not currently found in the Logan or Morgan County rental market. However, current vacancy rates would cast caution on the concept of new construction of any type of rental housing.

Table 63: Supply/Demand Analysis for Rental Housing Units, Logan County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0-30% AMI	\$16,150	805	\$319	211
31-50% AMI	\$26,950	532	\$589	NA
51-60% AMI	\$32,340	150	\$724	NA
61-80% AMI	\$43,100	436	\$993	255
81-100% AMI	\$53,900	201	\$1,263	201

Source: Community Strategies Institute

Table 64: Supply/Demand Analysis for Rental Housing Units, Morgan County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0-30% AMI	\$16,150	794	\$319	68
31-50% AMI	\$26,950	633	\$589	NA
51-60% AMI	\$32,340	185	\$724	NA
61-80% AMI	\$43,100	556	\$993	298
81-100% AMI	\$53,900	218	\$1,263	218

Source: Community Strategies Institute

The Colorado Division of Housing requires the following additional gap analysis to be conducted for Housing Needs Assessments. This analysis shows the number of senior and other renters in each income range, and vacancy rates by income ranges. CSI has calculated the vacancy rates for each of the rent surveys mentioned in this report. The vacancy rates for affordable units available for households at 0 to 30 percent AMI are those with rental assistance in each community. These tables show that new construction of any type of rentals would not be wise in with current market conditions, unless the rentals are scattered single family homes in Morgan County.

Table 65: Colorado Division of Housing Rental Gap Analysis, Logan County

	Income Limit	Senior Renters	Other Renters	Affordable Rent	Vacancy Rate: Affordable	Vacancy Rate: Market	Vacancy Rate: Small Mkt.
0-30%	\$16,150	154	652	\$319	14%	10%	0%
31-50%	\$26,950	103	429	\$589	15%	11%	6%
51-60%	\$32,340	89	61	\$724	NA	NA	25%
61-80%	\$43,100	89	346	\$993	20%	NA	50%
Over 80%		-	976	\$1,263	NA	NA	NA

Source: Community Strategies Institute

Table 66: Colorado Division of Housing Rental Gap Analysis, Morgan County

	Income Limit	Senior Renters	Other Renters	Affordable Rent	Vacancy Rate: Affordable	Vacancy Rate: Market	Vacancy Rate: Small Mkt.
0-30%	\$16,150	235	559	\$319	12%	7%	0%
31-50%	\$26,950	146	487	\$589	14%	12%	6%
51-60%	\$32,340	112	73	\$724	NA	0%	3%
61-80%	\$43,100	66	490	\$993	NA	0%	0%
Over 80%			1,351	\$1,263	NA	NA	NA

Source: Community Strategies Institute

Ownership Housing Needs

Demand for new, for-sale product comes from households currently living and renting in Logan and Morgan Counties and new households moving to these counties. Some renter households are paying rents equal to a mortgage payment on a modest home. The softer sales market is an opportunity for renter households with steady income to make the leap to homeownership. Good home buyer counseling, fixed-rate mortgage products and downpayment assistance help moderate income households become long-term homeowners.

The following tables show the number of renter households by income range, what these households can afford to buy, and the difference between the number of affordable housing units on the market during a 12-month period in that range and the number of renter households that could purchase a house in that price range. Units on the market are based upon active listings as of August 2007 and inflated for a 12-month period using the average number of days on the market for sold properties in the past year.

This analysis shows there is a lack of for-sale, affordable units in Logan County for any renter households earning 80 percent or less of MFI, and for any renter household earning 100 percent or less of MFI in Morgan County. This analysis does not take into consideration growth in household numbers over time. As new households move into the community, they will compete for the same housing units as existing renters -- exacerbating any housing shortage.

Households with incomes at or below 30 percent MFI can afford a few homes on the market – mostly small, older units in the smaller communities in each county. These households could benefit from self-help housing models such as the Rural Development Self Help Program, or Habitat for Humanity programs that direct funding to very low-income households who spend considerable time building their own homes.

The households at 31 to 50 percent MFI and those at 51 to 80 percent MFI are perfect candidates for homebuyer assistance programs. Both Logan and Morgan Counties have active lending communities that utilize affordable mortgage products. With prices stabilized and some foreclosures on the market in each county, there are opportunities for renters to buy homes at this time. These households may want to utilize the homebuyer rehabilitation program offered at Northeast Colorado Housing, Inc. to make repairs to older homes that they purchase.

Table 67: Supply/Demand Analysis for Sale Housing Units, Logan County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0-30% AMI	\$16,150	805	\$59,652	772
31-50% AMI	\$26,950	532	\$99,543	361
51-60% AMI	\$32,340	150	\$119,452	NA
61-80% AMI	\$43,100	436	\$159,195	40
81-100% AMI	\$53,900	201	\$199,086	NA

Source: Community Strategies Institute

Table 68: Supply/Demand Analysis for Sale Housing Units, Morgan County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0-30% AMI	\$16,150	794	\$59,652	744
31-50% AMI	\$26,950	633	\$99,543	515
51-60% AMI	\$32,340	185	\$119,452	111
61-80% AMI	\$43,100	556	\$159,195	400
81-100% AMI	\$53,900	218	\$199,086	148

Source: Community Strategies Institute

The Colorado Division of Housing requires researchers to conduct the following gap analysis for homeownership in Housing Needs Assessments. This analysis uses formulas from the National Association of Realtors Housing Opportunities Index (HOI), as well as from Neighborworks. The affordability index compares the ability of households at various income levels to afford the median priced home in their market area.

In Logan County, households at 50 percent of the area median income can afford the median priced home of \$115,000. Only those with incomes below this level cannot. A negative gap shows that households within that income range can afford the median priced home.

Table 69: Colorado Division of Housing Homebuyer Gap Analysis, Logan County

	Income Limit	Households in Income Range	Affordable Price	Affordability Index	Gap Analysis
0-30%	\$16,150	805	\$59,652	59	\$53,558
31-50%	\$26,950	532	\$99,543	99	\$12,470
51-60%	\$32,340	150	\$119,452	119	(\$8,035)
61-80%	\$43,100	436	\$159,195	158	(\$48,971)
81-100%	\$53,900	201	\$199,086	198	(\$90,059)

Source: Community Strategies Institute

In Morgan County, the median priced home is currently \$135,000. The “gap” is the difference between the mortgage needed to purchase the median home, and the mortgage affordable to households at each income level. Households in Morgan County do have a gap between what they can afford and the median priced house for households earning up to 60 percent of the AMI. However, households earning above this level can afford to buy the median priced home.

Table 70: Colorado Division of Housing Homebuyer Gap Analysis, Morgan County

	Income Limit	Households in Income Range	Affordable Price	Affordability Index	Gap Analysis
0-30%	\$16,150	794	\$59,652	51	\$73,558
31-50%	\$26,950	633	\$99,543	84	\$32,470
51-60%	\$32,340	185	\$119,452	101	\$11,965
61-80%	\$43,100	556	\$159,195	135	(\$28,971)
81-100%	\$53,900	218	\$199,086	169	(\$70,059)

Source: Community Strategies Institute

Housing Needs from Job and Household Growth

While both Logan and Morgan County Economic Development agencies are working to bring new jobs to each county, such as those from wind power plants in Peetz and a new power plant in Morgan County, CSI does not suggest any new housing development activity be undertaken in anticipation of new jobs coming to these counties. While there are many construction workers in Morgan County to build the ethanol plant, there will be only 50 long term jobs at this site. If the natural gas storage facility is built in Brush, most jobs will be short-term construction jobs, with workers living (for the most part) in motels. A new business park in Logan County will have a hotel, gas station, and other businesses. An estimated 50 to 100 people may be employed at these businesses.

If new jobs are created, some new residents may move into the counties and will want to rent or own homes. However, our analysis suggests that the existing housing stock and current pace of newly constructed housing units will take care of this increased population for the short term. If there were a large influx of new jobs, more housing units could be needed.

LOGAN AND MORGAN COMMUNITY HOUSING SURVEY

The Community Strategies Institute created and distributed a community survey to collect primary data about the two counties. The electronic survey was distributed to employers, governments, housing service providers, libraries and media outlets. A total of 179 households responded to the survey – representing 488 individuals within the community. On any given answer, fewer than 179 responses may be recorded. Survey results are based upon only complete responses to a particular question.

HOUSEHOLD PROFILE

Forty-three (43%) of survey respondents live in Logan County; while 51 percent live in Morgan County. As might be expected, the majority of respondents live in the towns of Sterling (36 percent) and Fort Morgan (30 percent).

Table 71: Survey Respondents Place of Residence

Where do you live?		
	N	%
Sterling	63	36%
Fort Morgan	53	30%
Brush	25	14%
Log Lane Village	0	0%
Wiggins	2	1%
Unincorporated Logan County	13	7%
Unincorporated Morgan County	9	5%
Other	11	6%
Total	176	100%

Source: Community Strategies Institute

Forty-seven percent (47%) of survey respondents work in Logan County; while 50 percent work in Morgan County. The data indicate that a vast majority of respondents living in Sterling also work in Sterling; the same applies to Ft. Morgan.

Table 72: Survey Respondents Location of Work

Where do you work?		
	N	%
Sterling	82	47%
Fort Morgan	70	40%
Brush	16	9%
Unincorporated Logan County	1	1%
Unincorporated Morgan County	1	1%
Other	5	3%
Total	175	100%

Source: Community Strategies Institute

The nexus between place of work and home is also reflected in the question regarding proximity to work. Seventy-nine percent of respondents indicated they commute less than 10 miles to work; fifty-nine percent indicate they commute less than five miles one way.

Table 73: Commuting Distances

Please indicate the distance you commute one way to work.		
	N	%
0 - 5 miles	102	59%
5 - 10 miles	35	20%
10 - 15 miles	12	7%
15 - 20 miles	10	6%
20 - 25 miles	6	3%
Over 25 miles	9	5%
Total	174	100%

Source: Community Strategies Institute

Ninety-one percent of respondents imply satisfaction with their short commute times in the following question:

Table 74: Commuting Satisfaction

Are you able to live as close to work as you would like?		
	N	%
Yes	153	91%
No	15	9%
Total	168	100%

Source: Community Strategies Institute

The survey data on commuting is consistent with that of the census which reported that 90 percent of residents work in the county in which they live.

Table 75: Dwelling Type.

Please identify the residence type.		
	N	%
Single-Family Unattached Home	149	86%
Townhouse/Other Attached Unit	8	5%
Apartment	7	4%
Manufactured Home Community	6	3%
Other	3	2%
Total	173	100%

Source: Community Strategies Institute

The vast majority of survey respondents live in a single family dwelling (86 percent). The survey identified 93 percent of owners and 55 percent of renters live in single family units. Since approximately 80 percent of all the housing stock in both Logan and Morgan counties is comprised of single family homes, this figure is not surprising.

Table 76: Household Size

How many people live in your household?		
Household Size	N	%
1	23	13%
2	71	40%
3	33	19%
4	23	13%
5	19	11%
6	4	2%
6+	3	2%
Total	176	100%

Source: Community Strategies Institute

Forty percent of those responding to the survey are two-person households. Since married couple households have very high homeownership rates in both counties – this statistic may underscore the high homeownership rates identified among survey respondents.

RACE AND ETHNICITY

In Logan County, 87.0 percent of respondents identified their race or ethnicity as “white,” and 11.7 percent as “Hispanic or Latino.” In Morgan County, 88.8 percent of

respondents identified their race or ethnicity as “white,” and ten percent as “Hispanic or Latino.” This breakout is compared to census data in the table below.

Table 77: Race/Ethnicity of Survey Respondents

	Morgan County		Logan County	
	Survey %	Census %	Survey %	Census %
American Indian or Alaska Native	0.0%	0.5%	2.6%	0.6%
Asian	0.0%	0.2%	0.0%	0.5%
Black or African American	1.1%	0.2%	0.0%	1.6%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%	0.0%	0.2%
White	88.8%	80.3%	87.0%	91.7%
Hispanic or Latino	10.1%	31.3%	10.4%	11.7%

Source: Community Strategies Institute, U.S. Census

The majority of respondents from both Logan and Morgan counties have lived in the community over twenty years.

Table 78: Race/Ethnicity of Survey Respondents

How long have you lived in Logan or Morgan County?											
Place of Residence	Total # of Responses	Less than 1 yr.		1 - 5 years		6 - 10 years		11 - 20 years		Over 20 years	
		N	%	N	%	N	%	N	%	N	%
Logan	74	4	5.4%	8	10.8%	14	18.9%	9	12.2%	39	52.7%
Morgan	90	4	4.4%	8	8.9%	9	10.0%	21	23.3%	48	53.3%
Other	8	1	12.5%	1	12.5%	1	12.5%	2	25.0%	3	37.5%

Source: Community Strategies Institute

The overall homeownership rate of survey respondents is 84 percent. This is a much higher percentage than identified by census data.

Table 79: Housing Survey Renters/Owners vs. Census

Logan County/Owners	Survey	U.S. Census
Rent	13.3%	31.6%
Own Home	86.7%	68.4%
Morgan County/Owners	Survey	U.S. Census
Rent	16.9%	30.6%
Own Home	83.1%	69.4%

Source: Community Strategies Institute, U.S. Census

Renters are more likely to express concern over their current housing situation. When asked, “Are you satisfied with you current housing situation?” Fifty-nine percent (59%) of renters replied negatively. Only 16 percent of owners expressed any dissatisfaction. However, 86 percent of all respondents stated the condition of their home as excellent or good.

When renters were asked, “Do you believe there is an adequate supply of affordable homes within your price range with the amenities you desire?” 75 percent answered “No.” When owners were asked the same question, 52 percent answered “Yes.”

Renters who answered the survey are keen to become homeowners. Eighty-six percent expressed an interest in owning. With current median prices being what they are (\$135,000 in Morgan County and \$115,400 in Logan County) these renters may need the some downpayment assistance to enter the market.

EMPLOYMENT

The largest industrial sectors in Logan County were government jobs, education, retail trade, construction, accommodations and food service and healthcare. In Morgan County government jobs, manufacturing and healthcare predominate. By contract, the most commonly identified labor categories listed by survey respondents were education (72 percent), government (15 percent) and real estate (10 percent).

COST BURDEN

Of the survey respondents providing wage and housing cost data, 19 percent are cost burdened with housing expenses. Eight percent (8%) of respondents reported earning less than 50 percent of the HUD Median Family Income of \$26,950 for Logan and Morgan Counties. As was mentioned earlier in the report, many households are able to afford housing within the community and the survey reflects this fact.

COMMUNITY PERSPECTIVE

Table 80: Condition of Housing Units

Are you concerned about the condition of existing housing units your community?		
	N	%
Yes	91	53%
No	80	47%
Total	171	100%

Source: Community Strategies Institute

When asked if they were concerned about the condition of existing housing in Logan and Morgan Counties, 53 percent of respondents answered, “Yes.” These concerns include the aging housing stock, neglected or run down homes, lack of quality, affordable homes and the lack of apartments. One respondent indicated that, “many [homes] are overpriced for their poor condition.” Another stated, “Many complain about the difficulty of finding low to medium housing to rent or own.” Still another said, “I think we have a surplus of expensive houses and not enough low income units.” These sentiments were reiterated in the results of the survey question regarding the availability and affordability of housing as an important community issue. Eighty-eight percent of respondents answered, “Yes” to this question.

Table 81: Availability and Affordability of Housing

Do you think the availability and affordability of housing in your community is an important issue?		
	N	%
Yes	153	88%
No	20	12%
Total	173	100%

Source: Community Strategies Institute

SPECIAL HOUSING NEEDS

The survey asked a set of questions concerning housing for special needs populations. Only thirty percent of respondents believe there is an inadequate supply of accessible or service-enriched housing within the community.

Table 82: Community Housing Survey Special Needs

If you live with someone who is disabled or has special housing needs, do enough accessible or service-enriched housing units exist in Logan or Morgan County?		
	N	%
Yes	18	30%
No	42	70%
Total	60	100%

Source: Community Strategies Institute

This question was followed by one asking respondents to identify the types of modifications needed. Respondents were allowed to mark as many categories as they wanted. The range of answers reflects the diverse housing needs of the target community.

Table 83: Survey Special Needs Housing Modifications

What unique housing modifications or living arrangements are desired by the special needs individuals you know?		
	N	%
Assistance with Daily Living Activities	28	50%
Assistance with Medication or Health Care	21	38%
Wheel-chair Accessibility Inside or Outside Existing Home	30	54%
Interior Remodeling	25	45%
Addition to Existing Home	13	23%
Other	2	4%

Source: Community Strategies Institute

The “other” category included the need for individual mentoring and assistance for families with disabled children under the age of 16.

AFFORDABLE HOUSING RESIDENTS

Overall, only two survey respondents indicated they reside in publically-subsidized housing. Both rated the condition of their housing unit as “good.” However, both stated that they are dissatisfied with their current housing situation and would like to someday own their own home.

SURVEY CONCLUSIONS

The majority of survey respondents were white, long-term residents of the community, homeowners, members of small households and employees of the educational sector. This is not an extremely diverse cross section of the two counties. However, the profile of residents in both counties includes a high proportion of homeowners. Since this survey is focusing on housing issues within the community, homeowners do represent a core constituency. The majority expressed a collective satisfaction with the condition of their own housing, but a concern about housing condition and affordability within the community at large. It seems many see the value in having a broad range of housing options available within the community. A full listing of survey results is attached as Appendix A.

RECOMMENDATIONS

A review of data in the previous sections of this report reflects Logan and Morgan County housing markets. In both counties the markets are stable without extreme pressures from new sources of demand. While the population is slowly growing, the growth is small enough that the market has not become overvalued. However, anecdotal data gathered from community surveys and interviews with community opinion leaders indicate that residents believe availability and affordability of housing is an important community concern.

The price of homes for sale in the two counties has risen slowly for the past several years. The increases have not been extreme when compared to other Colorado communities. However, in order to assess the affordability of housing, wages must also be factored in to the equation. Since Colorado's recession from 2001 through 2002, Logan and Morgan County wages for some job classifications have improved slightly. However, those earnings still lag behind the state average. Both counties experienced a slower recovery from the recession than the rest of the state.

Earnings-per-job says something about the type of employment opportunities available in the community. Changes over time have resulted in a slightly higher number of jobs. However, many jobs pay less on average than those that existed within the community 35 years ago. Average earnings per job in Morgan County, adjusted for inflation, have fallen from \$33,241 in 1970 to \$32,948 in 2005. Two-thirds of the mining industry jobs have disappeared over the past thirty years. Mining jobs paid a higher wage than those added in the service and retail sectors of the local economies. Job classes with decreasing wages include: farming, finance, forestry, retail trade, and transportation. These job classifications represent a substantial number of workers in both counties. When a comparison is made between wage growth and the increases in housing costs, it is clear that even with modest rates of appreciation, the cost of housing and utilities has surpassed the ability of many local wage earners to keep up.

Even though housing prices have not increased substantially for a number of years, the major driver of new demand in both counties is an increase in the number of oil and gas industry jobs (including jobs in alternative energy). This demand factor is difficult to predict as jobs tend to be somewhat transient. The same worker may be involved in a drilling project this year in Logan County. Next year, the drilling rig may be moved to another field in another county or state. That worker may move with the rig and therefore have a relatively short residency period in Region 1.

Other service workers operating and maintaining the well head may choose to live in a variety of Counties. However, that worker's assignment may extend to a service area that covers a larger geographic area than his/her county of residence. Often these workers do not develop many ties within a community and see the community as simply a place to eat and sleep in between work shifts. Both types of workers look upon their place of

residence as temporary. They are drawn toward housing products that require less upkeep and do not necessitate long-term commitments such as leases or mortgages.

Motels and hotels often become the housing product of choice for mobile workers. However, those workers also come to find that hotel living is more expensive than leasing or purchasing a home. In order to cut costs, workers will rent homes and apartments as a way to decrease their shelter expense. Those workers often receive a corporate housing allowance and, if that is not the case, their hourly wages are high enough they can easily outbid others in the local housing markets. High salaried oil and gas employees are contributing to high rental rates and low vacancies. With strong demand on a limited housing inventory, it does not take much to price local wage earners out of that market.

These challenges are similar to those facing a number of communities in the western United States. Extraction industries and service industries can place heavy burdens on the housing supply and the government services needed to support the houses. The boom and bust nature of the resource economy creates high housing prices and then when the particular boom subsides, if the supply has grown to meet demand, there can be a surplus of housing. For many westerners it is puzzling that building site prices are quite expensive, even in northeastern Colorado communities, when literally hundreds of miles of vacant land surround the developed areas.

The CSI analysis of housing conditions in Region 1 shows the majority of consumers are able to meet their needs. However, the market is failing to meet the needs of a number of households. Those cases of market failure will not be overcome by simply building more houses or hoping for a decrease in interest rates. A broad-based, long-term approach to local housing policies and efforts will be needed to better match up the housing needs not met by the private market with a broader range of choices. Neither Logan nor Morgan County has developed the public or private capacity to solve some of the more unique housing challenges. The local housing authorities function in a limited role and focus efforts on managing existing units. Building a more diversified capacity will be the first step in any set of recommendations for future action.

The term “building capacity” means assembling a group of local “spark plugs” which gather resources to fire up both the private and public sectors to pursue common goals. There are a number of tasks to be done and all individuals and groups who desire to be “spark plugs” will be able to pursue an objective consistent with their own interests and perspective. In addition to the public housing authorities, Northeast Colorado Housing Incorporated (NECHI) operates a variety of affordable housing programs. NECHI has over a ten-year history of providing health and safety related home improvements through low-interest loans to low- and very low-income homeowners. Those loans are made to households, who because of limited income, or other underwriting standards, cannot obtain bank financing. NECHI operates a sweat equity homeownership program. This program is an ideal way to create opportunities for some lower income families to realize their homeownership dreams. Families are able to afford the payments by

providing the value of their own labor as a down payment on the homes they construct. NECHI also owns and manages affordable rental units in Fort Morgan.

In order to organize and prioritize tasks, broad goals need to be in place before specific actions, players and resources can be identified. These goals deserve active discussion and review by the communities within Logan and Morgan Counties. The following goals are a suggested list that, if embraced by the communities in both counties, will direct future efforts. In this section of the report, these goals are framed as broad concepts that apply to either one or both counties. County-specific recommendations will be made when appropriate. Because both counties have a population center including a substantial number of residents, some recommendations will target the population center specifically.

- I. Provide a full range of housing choices in Logan and Morgan Counties. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, elderly households on fixed incomes, and those with special challenges.
- II. Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.
- III. Create innovative partnerships between government and the private sector by creating ordinances, plans and policies to expand housing opportunities and support economic diversity.
- IV. Facilitate and support housing activities carried out by community groups and individuals.

A thorough discussion of these goals follows. However, it is important to understand the term “affordable housing.” The current federal guidelines set a standard for housing affordability at 30 percent of monthly household gross income. This means that a homeowner with an income below 80 percent of the median for the county of residence should spend no more than 30 percent of their income for mortgage payments, taxes and insurance (PITI). In the case of a renter household with an income less than 80 percent of the median for the area, no more than 30 percent of that income should be spent on rent and any tenant-paid utilities excluding cable and telephone.

Examples: A family of three wishing to purchase a home in Fort Morgan with 80 percent of the median income (\$43,100) could afford to pay up to \$159,195. Their payment could be up to \$993 per month for their PITI.

A family of three wishing to purchase a home in Sterling with an income equal to 80 percent of the median income (\$43,100) would be able to spend \$159,195 to purchase a house and be able to pay \$993 per month for PITI.

This affordability threshold was established based on consumer expenditure research. For households in the lower segment of the income ladder, funds are limited in

comparison to the costs of other essentials such as medical care, child care, food and transportation. In order for a household budget to balance between shelter and other essentials, housing expenditures must be limited to 30 percent of overall income. For many households with incomes exceeding 80 percent of median income, there is adequate money in the domestic budget to afford essentials and also pay more for housing. This affordability standard has changed over time. Following World War II the accepted standard was 25 percent as the upper limit for shelter payments. During the 1950s and 1960s the common wisdom said that a worker should not spend more than a week's wages on monthly shelter expenses.

Some financing programs may permit higher incomes than those used in the examples above. HUD makes adjustments to median income figures to determine program eligibility. Some private lenders use Private Mortgage Insurance and utilize slightly different underwriting assumptions on home loans.

The same affordability standard applies to families who rent their dwelling. A household should spend no more than 30 percent of their gross income on their rental costs including rent and any utilities that must be paid. If the total shelter expense on a three-bedroom rental unit is \$800 per month including all utilities, then the household should have a gross income of \$25,920 in order to "afford" that rental unit.

Below is a more detailed discussion of the major goals set in the context of the findings on local housing market conditions resulting from the research and analysis conducted by CSI during the fall of 2007. The earlier sections of the report provide both quantitative and anecdotal data which has been used to formulate the major goals as well as recommendations on action items which could be included in plans and efforts to address the conditions described in this report.

HOUSING CHOICES

- I. Provide a full range of housing choices in Logan and Morgan Counties. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, elderly households on fixed incomes, and those with special challenges.**

This goal speaks to the number and quality of housing choices available in each county. In examining the rental housing inventory for both counties, the data and survey responses indicate there is little demand for additional attached rental dwellings for the lowest income residents (incomes below 50 percent of the AMI). Within Logan and Morgan County there is some potential demand for class A type rental units that would include amenities such as hot tubs, swimming pool, clubhouse, work out facilities, etc. In light of the current and anticipated oil and gas employment, any new rental development should include some rental units that could be leased on a short-term basis. The demand analysis which appears earlier in the report indicates there is potential demand for 201

rental units in Logan and 298 units in Morgan County. The demand analysis findings reflect the fact that there are currently no higher end rental dwellings with rents at the \$900 plus level.

For prudent development planning, it would be advisable to construct only 10 percent of the total units in demand. The Sterling market could absorb approximately 24 units while the Ft. Morgan market could absorb around 30 units. Calculating demand for this type of rental product is difficult because current residents have a preference for detached living units. Most renter households would prefer to rent a single-family house if they could find comparable square footage for a comparable price. New rental units with modern amenities could compete well with “aged and tired” single-family homes.

The rent rates in the two counties are not high compared to other areas of the state. However, there are 211 very low-income households in Logan County burdened by market rents. Sixty-eight very low income households share this burden in Morgan County. Many of these cost-burdened households could benefit from the rental assistance provided through the U.S. Department of Housing and Urban Development (HUD) Section 8 Rental Assistance Program. Federal rental assistance is available through the Sterling and Fort Morgan Housing Authorities. There are also some specialized rental assistance vouchers available through human service providers for households with special physical and mental conditions.

CSI housing inventory analysis and vacancy survey data do not necessarily support the construction of new affordable rental units for low-income households. In October of 2007, the CSI affordable rental housing vacancy survey identified high vacancies in some affordable properties in both Sterling and Fort Morgan. There does not appear to be any consistency among vacant units. In Fort Morgan, there are no vacancies (0 % vacancy rate) for one-bedroom units while there is a 36 percent vacancy rate for two-bedroom units. In Sterling, there is a 33 percent vacancy rate for one-bedroom apartments and a 12 percent vacancy for two-bedroom units. In most unit sizes in both counties, vacancy rates are generally higher than in a market where there is a need for more units.

In order to address the needs of rent burdened households, housing providers should seek expanded sources of rental subsidies. Periodically, HUD makes available special rental assistance allocations for households dealing with mental illness, physical disabilities or substance abuse issues. These vouchers could be used by rent-burdened households to fill currently vacant units. Housing providers could also pursue funding to enter into master leases with apartment managers to provide subsidized rent rates to households who lack any other form of rental assistance. Such master leases would benefit rent-burdened households and provide needed revenue to affordable rental complexes. The HUD sponsored HOME program allows two-year rental assistance payments to low-income renters. HOME funds could be used to support those who are rent burdened as they wait for their name to come up on housing authority waiting lists.

Based on research for this report, CSI believes the most pressing rental housing need in both counties is for transitional housing units for formerly homeless families as they

stabilize their situation. Typically, homeless individuals and families are housed on a temporary basis in some form of emergency shelter setting such as a dorm room or motel. Staff representatives from both Caring Ministries and Cooperating Ministries indicated that neither Sterling nor Fort Morgan has dwelling units that could be used for families transitioning from homelessness into greater self-sufficiency. Such units must charge little or no rent for a period of time allowing residents to find employment, deal with health or substance abuse challenges and reestablish routine living activities. Working with the homeless providers in both communities, NECHI could identify a property for purchase that could be rehabilitated and used for transitional housing. Based on current homeless assistance statistics in each community, it would be feasible to utilize six additional transitional housing units in each community.

Key informant interviews conducted by CSI identified run down rental dwellings as a negative condition in the housing market. Local interviewees acknowledged that vacancy rates would indicate that there is an adequate supply of rentals available for those seeking one. However, because of the deteriorated condition of a significant number of the homes and smaller complexes, decent rental housing choices are more limited. The problem is exacerbated by the high number of foreclosures in both counties. Absentee investors are purchasing foreclosed homes and offering them for rent. Landlords often minimize spending to maintain and upgrade the property – and in some neighborhoods with a large concentration of rental homes, the neighborhood property values decline. Both counties could benefit from a rental property, rehabilitation program to provide below market financing to investors willing to upgrade and improve their rentals. Organizations providing housing for special needs groups could also benefit from an ambitious rental property rehabilitation program. Interview data included observations that some group homes and independent living facilities could benefit from modernization as well as health and safety upgrades.

The municipalities of Fort Morgan and Sterling could improve the quality of rental housing units by adopting some kind of habitability regulation to set minimum standards for health, safety and exterior conditions. Some communities have adopted a rental unit licensing system. Under such a system, violations of the local habitability rules can result in termination of an owner's license to offer the subject property as a rental dwelling in the market.

CSI analysis indicates there are opportunities for increasing the number of homeowners. Both counties have a high rate of homeownership. That positive fact is attributable to the overall affordability of the housing stock. Based on the CSI analysis on pages 68-70 of this report, households at the 60 percent AMI level and above should have adequate income to purchase a modest house in either Logan or Morgan Counties. Individual households may be challenged by a lack of down payment money or by low credit scores; however, the ratio between home prices and income is favorable for home purchase.

Younger working families appear to have the greatest challenge in moving to homeownership. Eighty-seven percent of the renter respondents to the CSI household survey indicated a desire to purchase a home. Looking at Table 67, "Supply/Demand

Analysis for Sale Housing Units, Logan County, 2007,” Logan County has a demand for over 240 additional units priced between \$119,000 and \$159,000. Morgan County shows a need for 130 more homes priced at \$119,452 and 441 dwellings at a price point of \$159,195. For higher-priced homes, Morgan County shows a potential demand of 166 units needed at a price of \$199,056. Logan County presently has an adequate supply of homes listed for sale affordable to higher income households up to 100 percent of the Logan County AMI.

Clearly both supply data and consumer responses in the survey support the need to increase the inventory of for-sale units at specific price levels. Factors other than supply contribute to successful sales. National research shows that potential homeowners often lack the savings needed for a down payment. The Colorado Housing Finance Authority offers forgivable down payment assistance as part of its permanent mortgage finance package. These loans are a good product for assisting homebuyers who do not have adequate savings for a down payment yet have a strong credit score showing they could be successful homeowners once they close on a home.

Many of the homes on the market in Logan and Morgan Counties would be excellent homes if they received some modernization and upgrades to health and safety systems. Because there is a significant inventory of foreclosed properties available, a local organization such as NECHI could purchase the homes, make the needed improvements and then resell them to qualified purchasers. NECHI could obtain grant dollars to purchase the homes and make the repairs. Once the home is sold, the NECHI pool of funds could be reimbursed by proceeds of the permanent financing.

Potential homebuyers benefit from homebuyer education. Most successful down payment assistance efforts require mandatory classes to educate buyers on the realities of purchase, financing and home maintenance. Because of regulatory complexities involved with a home purchase, homebuyers are more motivated and confident pursuing a purchase once they understand the process. Research data also shows that foreclosure rates are lower among homeowners who have completed homebuyer courses. NECHI provides homebuyer education in partnership with lenders and real estate firms. The homebuyer education class graduates could form the basis of a pool of buyers for refurbished properties.

Increasing land and construction costs will drive increases in the cost of for-sale product available in the two counties. In Fort Morgan, low-maintenance, zero lot line patio homes would be attractive to senior citizens on fixed-incomes. There are a number of seniors living by themselves in homes they either own or rent. If those seniors could move to a modestly-priced new home that did not require continual repairs and yard work, they would exchange their present dwelling for a newer home. Any patio home development would have to begin with only a few homes in order to gauge acceptance of a new product for the Fort Morgan market. The market should absorb an average of three homes per year. Once the patio home concept gained acceptance, higher production rates could be established.

Households below 50 percent of AMI have difficulty affording any type of conventional housing product. However, mutual self-help housing and the Habitat for Humanity model offers low-income families the chance for homeownership through sweat equity. NECHI operated a productive self-help housing program using Rural Development funds. The program ended in a miasma of confusion about future sponsorship. The communities that benefited from the program should initiate discussions with Rural Development and their Congressional representatives to reestablish a self-help housing program. There are over 1,500 households in the two counties who could potentially become homeowners through this type of program.

HOUSING PRESERVATION

II. Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

Both quantitative and qualitative information gained by CSI research portrays the housing markets in Logan and Morgan Counties as very stable. This stability is due primarily to two factors: minimal population growth in the past five years and little change in the employment and income numbers during the same time period. This combination of factors does not produce the kind of market dynamic that would call for increases in the production of new housing units. When demand lacks strength enough to attract capital to the risky business of housing development and sales, the market must rely on a desirable supply of existing housing for new employees and residents moving to a community.

Fort Morgan and Sterling could both benefit from an aggressive program to modernize and upgrade homes that are approaching economic obsolescence. This revitalization effort should not be directed exclusively at affordable units. It would be possible to form a public-sponsored service to assist homeowners in developing plans and specifications for updating their properties with such improvements as second bathrooms, extra bedrooms, family rooms, sun rooms, expanded kitchens, etc. The municipalities, in partnership with private organizations, could form a pool of capital to assist homeowners in hiring architects and builders to make needed improvements. The construction management costs could be added to a construction loan. Such a public/private partnership would benefit the individual homeowner by providing needed design and construction expertise at a wholesale rate and the firm engaged to perform the services would be assured of multiple projects.

The older, central neighborhoods surrounding the downtown commercial areas in Fort Morgan and Sterling are characterized by mixed land uses and many buildings which have reached economic obsolescence. The diversity of the built environment is a positive value and can attract residents to the downtown area. Land values in the community will suffer if public efforts are not made to preserve and upgrade the existing buildings in the core of the city. As part of the effort to improve the dwellings, infrastructure

improvements could be made to further enhance the livability of the older neighborhoods. These infrastructure improvements could include such items as curb/gutter sidewalk upgrades, tree planting or replacing existing street lighting with lower impact traditional designs.

Most of the new retail and commercial building is taking place away from the central part of both communities. It will become more difficult to preserve the economic vitality of the downtown commercial areas without increasing the livability of the surrounding neighborhoods. More and more, downtown businesses will depend on customers from neighboring homes to make their businesses viable. There do exist opportunities to increase the number of dwelling units in the commercial buildings located in the downtown area. The central core is dominated by employment in government services. There are employees who would prefer to walk to their job if the surrounding neighborhood reflected design values and amenities that provided the feel of a walk-able village versus an environment requiring car travel to satisfy even the simplest of shopping or service needs.

Many communities have targeted renewal programs using public investment to encourage similar private investment in the homes and businesses in a well-defined area. An owner occupied rehabilitation/modernization loan fund could be offered along with loans designed to assist commercial building owners and rental owners to make needed improvements. Fort Morgan and Sterling should link these efforts with capital improvement plans for the core city areas.

PARTNERSHIPS

III. Create innovative partnerships between government and the private sector by creating ordinances, plans and policies to expand housing opportunities and support economic diversity.

Housing is the most highly regulated commercial activity in our modern economy. Federal monetary policy dictates mortgage rates. Federal laws and regulations govern who lives in the housing, where the timber is harvested for the house, whether there is a secondary market for the mortgage, etc. Local and state laws control where the housing gets built, what it looks like, how many houses or units go on a particular site, how it gets built and who is allowed to be the builder.

Residents of Logan and Morgan Counties are fortunate that local governments impose a minimal regulatory burden. Over the years, the hesitancy of local jurisdictions to intercede in the housing market has preserved property rights. However, that laissez-faire approach has contributed to some of the shortcomings in the housing supply and distribution system. There are actions and policies that could be used by the jurisdictions to enhance housing choice for residents.

Traditionally, unincorporated areas within a county are subject to less government regulation. In the west, population densities are so low in rural areas that human impact

is considered negligible. As the rural population increases, a higher level of regulation may be required to mediate the impacts of growth. More homes will place greater stress on existing water supplies and the ability of individual sewer systems to effectively recycle wastewater into the earth.

The rural areas immediately adjacent to the population centers of Fort Morgan and Sterling should be served by a centralized water system when feasible. Morgan Water presently provides treated water to many unincorporated households. The physical configuration of the system will allow for more growth. Eventually, the same effort should be made to form a rural sewer district. The costs and logistical issues will be more challenging than for a water system. The municipalities of Fort Morgan and Sterling have been willing to approve service agreements that supply water and sewer access to developments not annexed into the city. Part of the key to ensuring an adequate supply of building sites is to find ways of increasing land use density in the areas immediately adjacent to the existing municipal boundaries in both communities. The transitional areas outside the city limits should provide a framework for future growth as the municipalities grow. Currently, both Fort Morgan and Sterling report the number of buildable lots within the city limits is limited. Both cities should require that city development standards are met for any land parcels directly adjoining the city limits requesting water and sewer service. Part of any service agreement should require some smaller lots with greater density. Once larger lots and less density are approved, those areas will not be available to accommodate future growth.

Fort Morgan and Sterling are beginning the process of updating their comprehensive plans. As an outgrowth of the comprehensive plan deliberations, ordinances and policies can implement the vision reflected in the comprehensive plan. Ordinances can offer the private sector incentives to supply the type of housing envisioned in the comprehensive plan. For affordable units various types of fee waivers, deferrals and rebates can be adopted to lower the development costs of certain housing products. For certain types of housing, developers could receive density bonuses allowing them to place more units on an acre of ground in exchange for price concessions or for inclusion of houses in a wider price range than originally envisioned by the developer. Updating comprehensive plans can form a more cohesive approach to approving service agreements and annexations for parcels currently outside city boundaries.

In order to further revitalization efforts and enhance the health and safety levels of older buildings, habitability and abandoned building ordinances can be updated and then actively enforced. When faced with citations, owners of derelict structures may choose to repair them or sell to someone willing to improve the property. In order to offset the effects of greater enforcement efforts, the city could sponsor below market loans to assist property owners in improving older rental and commercial properties.

COMMUNITY SUPPORT

IV. Facilitate and support affordable housing activities carried out by community groups and individuals.

The survey data and key informant interviews acknowledge that many citizens with limited means have housing problems. The federal government and state agencies have resources to assist lower-income families. A community needs a local implementer(s) to design programs, sponsor and own developments, coordinate and cultivate local resources. There is no local organization currently designated as the central implementer for community-based housing activities in Logan or Morgan Counties. NECHI has the most diverse portfolio of housing activities in the region. The most cost effective approach to expanding affordable housing services in Logan and Morgan Counties would be to work with NECHI to expand their mission to include a greater emphasis on community housing needs. NECHI has the management capacity and local support to move quickly into program development. NECHI could pursue a variety of activities that fit into a strategy of improving housing opportunities by upgrading the existing housing stock. NECHI is a community-based organization with a history of service to low-income households. The needs in Logan and Morgan Counties stretch beyond simply low income needs. NECHI will have to expand its capacity and hire more staff members to undertake the activities outlined in these recommendations.

For a successful community housing effort, effective partnerships between government, private organizations and community members are needed. These partnerships create the resource base for action. If the NECHI board or any other organization were to broaden and include a greater emphasis on housing, an investment in staff and operating support would be needed. As programs and projects reach the implementation phase, local contributions will be needed to secure state and federal assistance. Competition for housing dollars is fierce and funders look to local investment levels as a way of gauging support for a particular request.

Later in this report CSI will outline several actions which could be implemented by local organizations such as NECHI. Some of those items will reference the creation of ongoing housing programs to implement the goals. Other items will involve development activities to increase the inventory of affordable housing units. For each of those items funds will be needed. As a non-profit corporation, NECHI will have to rely on the community to support the effort with necessary funds.

In order to support a continuum of housing efforts, resources must be combined from a number of smaller efforts. Housing programs and projects must include a mechanism to allow the implementing agency to recover some of its costs. Usually, no single program pays enough to cover all the expenses related to a community-wide housing agenda. It takes contributions from a number of programs and sources to build a budget to pay all the expenses. Most self-sufficient housing agencies earn support from multiple sources. In order to build a viable long-term agency it is important to concentrate a number of revenue generating activities under one roof.

ACTION STEPS

COST ESTIMATE AND PRIORITY SCALE

\$	Little or no dollar outlay
\$\$	\$1,000 to \$100,000
\$\$\$	\$100,000 to \$200,000
\$\$\$\$	\$200,000 to \$1,000,000
\$\$\$\$\$	More than \$1 million

Priority Scale	
H	High
M	Medium
L	Low

GUIDE TO ABBREVIATIONS

BOCC	Board of County Commissioners
CHFA	Colorado Housing and Finance Authority
CSI	Community Strategies Institute
DOH	Colorado Division of Housing
FHLBB	Federal Home Loan Bank Board
FNMA	Fannie Mae - Federal National Mortgage Association
HUD	U.S. Department of Housing and Urban Development
NECHI	Northeast Colorado Housing Incorporated
RCAC	Rural Community Assistance Corporation
RD	Rural Development

HOUSING GOAL 1, ACTION STEPS FOR HOUSING CHOICES

Provide a full range of housing choices in the Logan and Morgan Counties. Special efforts should be directed to the housing needs of groups not easily served by the private market. Those groups include moderate and lower income families of various sizes, elderly households on fixed incomes, and those with special challenges including the homeless.

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	NECHI, working with local partners, should develop an acquisition/rehab program to upgrade existing homes for resale. These efforts should include sales to both lower income and market rate buyers.	H	2008	Municipalities in Logan /Morgan Counties, CHFA, DOH, Banks	\$\$\$\$\$
b.	NECHI, working with local partners, should develop a rental rehabilitation program to improve the habitability of both detached and attached rental dwellings.	H	2008	Municipalities in Logan /Morgan Counties, CHFA, DOH, Banks	\$\$\$\$\$
c.	The population center municipalities should investigate establishing rental housing habitability standards as a way to improve the quality of existing rental dwellings.	H	2008	City Councils, local landlords, community colleges, Realtor Board, human service agencies	\$
d.	NECHI, either separately or in a joint venture, should develop modest patio homes for seniors looking to maintain independent living.	M	2008 - 2013	NECHI, local banks, builders, Fort Morgan City Council, DOH, CHFA, local banks	\$\$\$\$\$
e.	NECHI working with Logan/Morgan homeless service providers should lead a development team to add six transitional rental units in each community.	H	2008-2009	NECHI, Cooperating Ministries, Caring Ministries, faith communities, local government, DOH	

HOUSING GOAL 2, ACTION STEPS FOR HOUSING PRESERVATION

Promote the preservation and affordability of existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	NECHI should expand its owner-occupied home rehabilitation loan program in Logan and Morgan Counties.	M	2008-2013	NECHI, DOH, FHLBB, RD, Private Sector Lenders, Builders, local governments	\$\$\$\$
b.	Institute a program to acquire and rehabilitate foreclosed residential properties for resale to first time homebuyers.	H	2008-2009	NECHI, local governments, DOH, FHLBB, FNMA, HUD, Private Sector Lenders, Builders, Realtors, Neighborhood groups	\$\$\$\$
c.	Sterling and Fort Morgan should investigate the feasibility of adopting basic habitability regulations to address health and safety concerns of an aging rental housing stock	H	2008-2009	NECHI, local governments, DOH, FHLBB, FNMA, HUD, Private Sector Lenders, Builders, Realtors, Neighborhood groups	\$
d.	NECHI should investigate the feasibility of implementing a rental-rehabilitation loan program similar to the owner-occupied program.	H	2008-2009	NECHI, local governments, DOH, FHLBB, FNMA, HUD, Private Sector Lenders, Builders, Realtors, Neighborhood groups	\$
e.	Institute a central business district neighborhood revitalization program in Fort Morgan and Sterling. Program should interface with various entities to provide incentives and undertake regulatory actions to improve the quality of residences and commercial buildings. A revitalization effort would include plans to: (1) Enhance a village center appearance in the central commercial area; (2) Include more residential units in existing buildings; and (3) Target public facility improvements and housing upgrades in neighborhoods adjoining commercial area. Revitalization efforts should be planned to utilize both owner occupied and rental rehabilitation capacity.	M	2008-2011	NECHI, local governments, DOH, FHLBB, DOLA, HUD, State Historic Fund, Private Sector Lenders, Builders, Realtors, Business groups, Neighborhood groups, property owners	\$\$\$\$

HOUSING GOAL 3, ACTION STEPS FOR PARTNERSHIPS

Create innovative partnerships between government and the private sector by adopting ordinances, plans and policies to expand housing opportunities and support economic stability and diversity.

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	Fort Morgan and Sterling should update Comprehensive Plans to direct city policies to foster more housing choices. Plan elements to include: (1) Smaller lot sizes allowed on for sale units; (2) Adequate land zoned for multi-family rental and manufactured housing; and (3) A commitment to annual public inventory of land approved for both single- family and multifamily uses.	H	2007-2012	City agencies, Planning Commission, City Council, Neighborhood groups, Builders, Developers, Property owners	\$
b.	Fort Morgan and Sterling city governments should serve as the catalyst and convener for a central business district neighborhood revitalization program to involve the private sector and the non-profit sector as partners. Local governments will provide resources, legal structure, and necessary assistance and support for the effort to improve housing and business conditions simultaneously.	H	2007-2012	City agencies, City Council, Private Sector Lenders, Neighborhood groups, Business groups, Economic Development Organizations	\$\$
c.	Create planning agreements for areas adjacent to municipal boundaries with the goal of providing smoother annexation requests and more efficient land use for delivery of municipal utilities from Fort Morgan and Sterling.	H	2007-2012	City agencies, City Council, Private Sector Lenders, Neighborhood groups, Business groups, Economic Development Organizations	\$

HOUSING GOAL 4, ACTION STEPS FOR COMMUNITY SUPPORT

Facilitate and support housing activities carried out by community groups and individuals.

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	The NECHI board should create a business plan determining organization priorities for the next three years.	H	2008-2011	NECHI Board Members, staff, stakeholders	\$
b.	NECHI board should develop a recruitment and staffing plan to hire additional key personnel to implement priorities.	H	2008-2011	NECHI Board Member, Executive Director, stakeholders	\$\$
c.	NECHI board and staff should update agreements with local entities to secure at least \$60,000 for annual salary and operating expenses. This local seed money will be used to acquire matching funds from non-regional sources.	H	2008-2011	City agencies, City Councils, Private Sector donors, County Commissioners, faith community	\$
d.	Local Government and Community leaders should form a group to request that RD reinstitute a mutual self-help housing program in Region 1. Congressional support should be solicited for the badly needed program.	H	2008	City Councils, BOCCs housing authority boards, community leaders, Congressional Representatives, Ministerial Leaders, NECHI Board Members, staff, stakeholders	\$
e.	As part of the planning process, NECHI should work with technical assistance providers to develop implementation plans for the programs and projects identified in this action plan.	H	2008-2011	NECHI Board Members, staff, DOH, RCAC stakeholders, CSI	\$

APPENDIX A: COMMUNITY SURVEY RESULTS

1. Where do you live?		
Sterling	64	36%
Fort Morgan	53	30%
Brush	25	14%
Log Lane Village	0	0%
Wiggins	3	2%
Unincorporated Logan County	13	7%
Unincorporated Morgan County	9	5%
Other	11	6%
Total	178	100%

2. Where do you work?		
Sterling	82	46%
Fort Morgan	71	40%
Brush	16	9%
Log Lane Village	0	0%
Wiggins	0	0%
Unincorporated Logan County	1	1%
Unincorporated Morgan County	1	1%
Other	6	3%
Total	177	100%

3. Please identify your race/ethnicity. Choose all that apply.		
American Indian or Alaska Native	2	1%
Asian	0	0%
Black or African American	1	1%
Native Hawaiian or Other Pacific Islander	0	0%
White	159	90%
Hispanic or Latino	18	10%
Other	0	0%

4. Do you believe there is an adequate supply of affordable homes within your price range with the amenities you desire in Morgan and Logan Counties?

Yes	85	48%
No	92	52%
Total	177	100%

5. Do you rent your home or is your home owned by you or a family member?

Rent	30	17%
Own Home	147	83%
Total	177	100%

6. Are you currently living in a publicly-subsidized property or receiving any housing benefits such as HUD Section 8 rental assistance?

Yes	3	2%
No	174	98%
Total	177	100%

7. How much is your monthly rent or mortgage payment?

\$0, Mortgage is paid off	33	19%
\$0 - 300	4	2%
\$301 - 600	36	20%
\$601 - 900	43	24%
\$901 - 1,200	31	18%
\$1,201 - 1,500	18	10%
\$1,501 - 1,800	6	3%
\$1,801 - 2,100	3	2%
\$2,101 - 2,400	1	1%
\$2,401 - 2,700	0	0%
\$2,701 - 3,000	0	0%
Greater than \$3,001	1	1%
Total	176	100%

8. How many people live in your household?			
	1	24	14%
	2	71	40%
	3	33	19%
	4	23	13%
	5	19	11%
	6	4	2%
	6+	3	2%
Total		177	100%

9. Please indicate the number of families living in your home/household.			
	1	161	93%
	2	10	6%
	3+	3	2%
Total		174	100%

10. What type of industry do you work in?		
Agricultural Production	10	6%
Mining, Oil and Gas Extraction	0	0%
Utilities	1	1%
Construction	3	2%
Manufacturing	2	1%
Wholesale Sales	0	0%
Retail Sales	3	2%
Warehousing, Storage, Distribution and Delivery	0	0%
Publishing, Broadcasting, Telecommunications and Data Processing	2	1%
Finance and Insurance	15	9%
Real Estate Sales, Rental and Leasing	18	10%
Professional and Technical Services	11	6%
Business Support, Facility Maintenance, Security and Waste Management Services	2	1%
Education	72	41%
Health Care, Child Care, Residential Care and Social Work	8	5%
Amusement, Recreation and Entertainment	1	1%
Lodging, Restaurants and Drinking Establishments	0	0%
Other Non-government Services and Organizations (including automotive repair, hair and nail salons, dry cleaning, laundry and household help)	1	1%
Government Administration, Police, Fire and Corrections	27	15%
Total	176	100%

11. Please estimate the anticipated gross annual income for the primary family in your household in 2007 (total income before taxes).

Less than \$10,000	0	0%
\$10,001 – 15,000	3	2%
\$15,001 – 20,000	4	2%
\$20,001 – 25,000	9	5%
\$25,001 – 30,000	8	5%
\$30,001 – 35,000	11	6%
\$35,001 – 40,000	7	4%
\$40,001 – 45,000	15	9%
\$45,001 – 50,000	14	8%
\$50,001 – 55,000	7	4%
\$55,001 – 60,000	19	11%
\$60,001 – 80,000	35	20%
\$80,001 – 100,000	26	15%
\$100,001 - 120,000	7	4%
\$120,001 - 140,000	1	1%
\$140,001 - 160,000	4	2%
Greater than \$160,001	5	3%
Total	175	100%

12. If you have more than one household living in your residence, please estimate the anticipated gross annual income for the secondary family in 2007 (total income before taxes).

Less than \$10,000	2	13%
\$10,001 – 15,000	6	40%
\$15,001 – 20,000	1	7%
\$20,001 – 25,000	1	7%
\$25,001 – 30,000	1	7%
\$30,001 – 35,000	0	0%
\$35,001 – 40,000	0	0%
\$40,001 – 45,000	0	0%
\$45,001 – 50,000	1	7%
\$50,001 – 55,000	0	0%
\$55,001 – 60,000	1	7%
\$60,001 – 80,000	1	7%
\$80,001 – 100,000	0	0%
Greater than \$100,001	1	7%
Total	15	100%

13. How much does your household pay monthly for utilities?		
Less than \$25	3	2%
\$26 - 50	3	2%
\$51 - 75	3	2%
\$76 - 100	9	5%
\$101 - 125	13	8%
\$126 - 150	18	10%
\$151 - 175	19	11%
\$176 - 200	27	16%
\$201 - 225	18	10%
\$226 - 250	20	12%
\$251 - 275	11	6%
\$276 - 300	13	8%
Greater than \$301	16	9%
Total	173	100%

14. Please identify the residence type.		
Single-Family Unattached Home	149	86%
Townhouse/Other Attached Unit	8	5%
Apartment	8	5%
Manufactured Home Community	6	3%
Other	3	2%
Total	174	100%

15. Please describe the condition of your home.		
Excellent	62	35%
Good (Needs minor repairs costing less than \$5,000)	88	50%
Fair (Needs substantial updates costing between \$6,000 and \$20,000)	23	13%
Poor (Needs major repairs costing more than \$20,000)	3	2%
Total	176	100%

16. How many bedrooms does your home have?			
	1	5	3%
	2	37	21%
	3	63	36%
	4 or more	70	40%
Total		175	100%

17. How many bathrooms does your home have?			
	1	42	24%
	2	80	46%
	3 or more	53	30%
Total		175	100%

18. Are you satisfied with you current housing situation?			
	Yes	135	77%
	No	41	23%
Total		176	100%

19. Please indicate the distance you commute one way to work.			
	0 - 5 miles	103	59%
	5 - 10 miles	35	20%
	10 - 15 miles	12	7%
	15 - 20 miles	11	6%
	20 - 25 miles	6	3%
	Over 25 miles	9	5%
Total		176	100%

20. Are you able to live as close to work as you would like?			
	Yes	154	91%
	No	16	9%
Total		170	100%

21. Are you concerned about the condition of existing housing units your community?		
Yes	91	53%
No	81	47%
Total	172	100%

22. Do you think the availability and affordability of housing in your community is an important issue?		
Yes	154	89%
No	20	11%
Total	174	100%

23. How long have you lived in Logan or Morgan County?		
Less than 1 year	10	6%
1 - 5 years	17	10%
6 - 10 years	24	14%
11 - 20 years	32	18%
Over 20 years	90	52%
Total	173	100%

24. If you live with someone who is disabled or has special housing needs, do enough accessible or service-enriched housing units exist in Logan or Morgan County?		
Yes	19	31%
No	42	69%
Total	61	100%

25. What unique housing modifications or living arrangements are desired by the special needs individuals you know?		
Assistance with Daily Living Activities	28	50%
Assistance with Medication or Health Care	21	38%
Wheel-chair Accessibility Inside or Outside Existing Home	30	54%
Interior Remodeling	25	45%
Addition to Existing Home	13	23%
Other, Please Specify	2	4%

26. If you currently rent, do you want to become a homeowner?		
Yes	31	86%
No	5	14%
Total	36	100%

27. Do you have future plans to move into another type of housing if something appropriate becomes available?		
Yes	62	43%
No	82	57%
Total	144	100%

28. If so, what housing choice would you make?		
To buy my own home	34	48%
To move into a larger rental	5	7%
To live in senior community housing	3	4%
To sell my home and rent	3	4%
To buy a larger home	26	37%
Total	71	100%