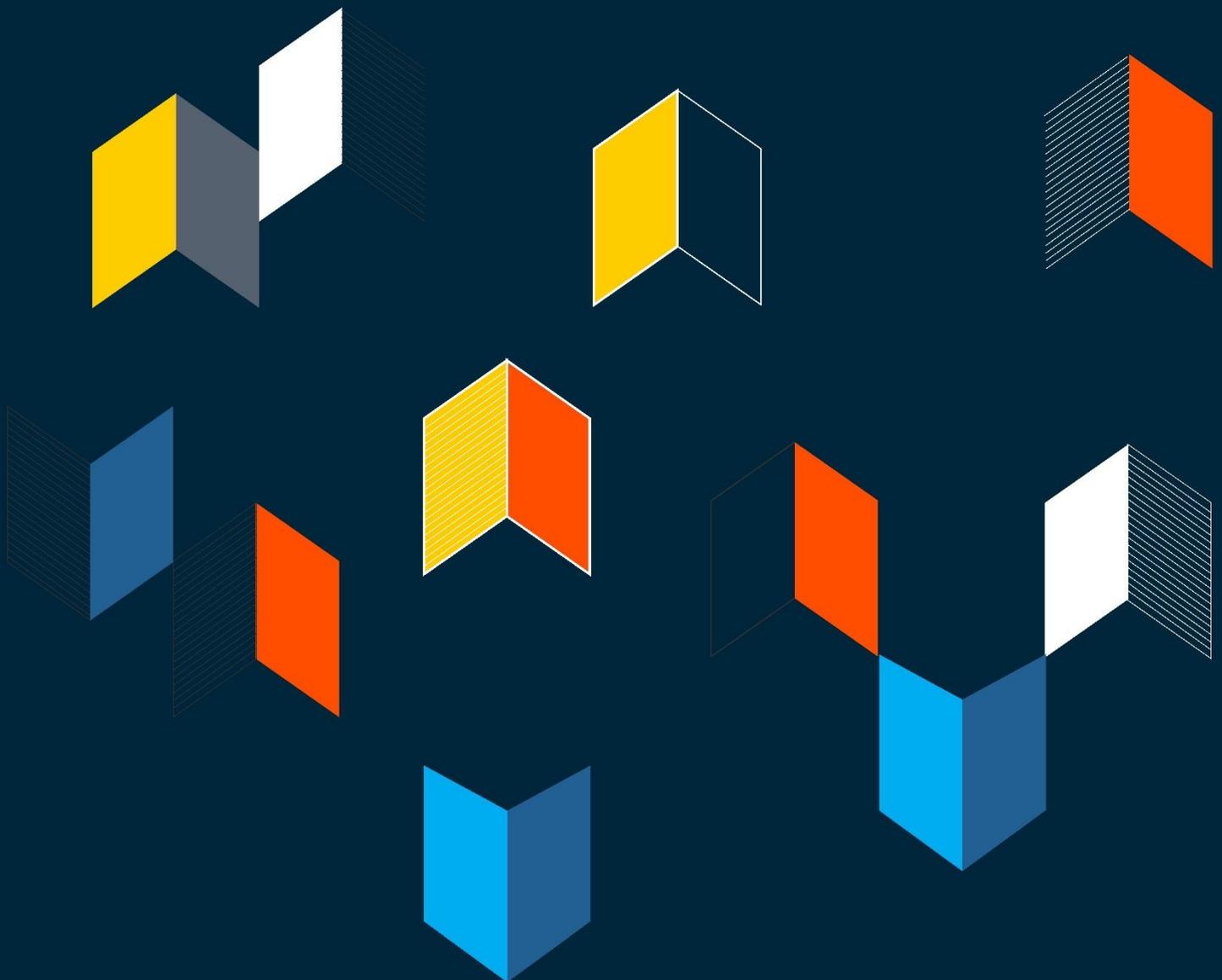


EAST CENTRAL COUNCIL OF LOCAL GOVERNMENTS



Regional Housing Needs Assessment Study

PHASE I:
HOUSING NEEDS ANALYSIS



POND

AR360
CONSULTANTS

SEPTEMBER 2025

PROJECT PARTNERS AND SPONSORS

PRAIRIE DEVELOPMENT CORPORATION

COLORADO'S CENTRAL PLAINS



ACKNOWLEDGEMENTS:

This visionary housing plan embodies the spirit of collaboration within the East Central Council of Local Governments (ECCOG). This effort reflects the dedication and shared commitment of the community for sustainable growth by providing safe, affordable, quality housing that meets the needs of a diverse population, supports local economies, and celebrates the Region's natural beauty and rural identity.

A special thank you goes to:

ECCOG PROJECT MANAGEMENT

Candace Payne, ECCOG Executive Director & PDC Administrator

PARTNERS AND SPONSORS

East Central Council of Local Governments

Prairie Development Corporation (PDC)

Cheyenne County

Elbert County

Kit Carson County

Lincoln County

Eastern Colorado Bank of Kit Carson

First National Bank of Hugo-Limon

High Plains Bank

Lincoln County Economic Development Corporation, Inc.

Colorado Department of Local Affairs

Colorado Office of Economic Development & International Trade

Colorado Housing and Finance Authority

PROJECT ADVISORY COMMITTEE

Marc Dettenrieder, Community and Economic Development Manager, Elbert County

Troy McCue, Executive Director, Lincoln County Economic Development Corporation, Inc.

John Mitchek, Housing Specialist, Kit Carson Rural Development

Judi Mitchek, Healthy Living Systems

Ed Rarick, Retired, High Plains Bank, and Chairman, PDC

Mark Weber, Banker/Lender, Frontier Bank

THE PLANNING TEAM

Fred Abousleman, President, A/R360 Consultants, LLC (A/R360)

Lindsey Riley, Vice President, A/R360

Lilian Al Haddad, Senior Project Manager, Pond & Company (Pond)

Sayre Brennan, Planner, Pond

Carson Brown, Planner, Pond

Dejan Eskic, Housing Specialist, Bonneville Analytics

Finally, a special thank you to every partner, interviewee, and participant whose invaluable input has fueled this transformative vision!

TABLE OF CONTENTS

INTRODUCTION	9
EXECUTIVE SUMMARY.....	10
SECTION 1: BACKGROUND	12
SECTION 2: DATA COLLECTION, ANALYSIS, AND VISUALIZATION - EXISTING CONDITIONS .	13
SECTION 3: SWOT ANALYSIS	53
SECTION 4: INFRASTRUCTURE	53
APPENDIX A- DATA TABLES AND SUPPLEMENTAL INFORMATION	
APPENDIX B- METHODOLOGICAL DETAILS AND SOURCES OF DATA	

LIST OF ACRONYMS:

A/R360	A/R360 CONSULTANTS, LLC
ACS	U.S. CENSUS BUREAU'S AMERICAN COMMUNITY SURVEY
ADUs	ACCESSORY DWELLING UNITS
AMI	AREA MEDIAN INCOME
BEA	U.S. DEPARTMENT OF COMMERCE BUREAU OF ECONOMIC ANALYSIS
CDSS	COLORADO'S DECISION SUPPORT SYSTEMS
CHAS	U.S. HUD COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY
CHFA	COLORADO HOUSING AND FINANCE AUTHORITY
CLT	COMMUNITY LAND TRUSTS
COMMITTEE	RHNA ADVISORY COMMITTEE
DOLA	COLORADO DEPARTMENT OF LOCAL AFFAIRS
ECCOG	EAST CENTRAL COUNCIL OF LOCAL GOVERNMENTS
EZ	ENTERPRISE ZONE
FMR	FAIR MARKET RENTS
GHG	GREENHOUSE GAS
HCV	HOUSING CHOICE VOUCHER
HH	HOUSEHOLD
HNA	HOUSING NEEDS ASSESSMENT
KPIs	KEY PERFORMANCE INDICATORS
NEMT	NON-EMERGENCY MEDICAL TRANSPORTATION
OEDIT	COLORADO OFFICE OF ECONOMIC DEVELOPMENT & INTERNATIONAL TRADE
PDC	PRAIRIE DEVELOPMENT CORPORATION
POND	POND & COMPANY
RHNA	REGIONAL HOUSING NEEDS ASSESSMENT
SDO	STATE DEMOGRAPHY OFFICE
SWOT	STRENGTHS, WEAKNESSES, OPPORTUNITIES, THREATS
TOD	TRANSIT ORIENTED DEVELOPMENT
USDA	U.S. DEPARTMENT OF AGRICULTURE
U.S. HUD	U.S. HOUSING AND URBAN DEVELOPMENT
VMT	VEHICLE MILES TRAVELED

LIST OF FIGURES

- Figure 1: Map of the ECCOG Region
- Figure 2: Population Density in the ECCOG Region
- Figure 3: Historic Population Percent Change
- Figure 4: 2022 Population By Share by Age Brackets
- Figure 5: 2022 Households' Income Distribution, ECCOG Region
- Figure 6: 2022 Share of People and Families Below Poverty Level
- Figure 7: Percentage of Low- or Medium Income Population
- Figure 8: Housing Vacancy Rates
- Figure 9: Housing Types in the ECCOG Region
- Figure 10: 2022 Households Tenure Share by County
- Figure 11: Annual Permitted Housing Units by County, 2010-2023
- Figure 12: Share of Permitted Units by County, Sum 2010-2023
- Figure 13: Total Permitted Units by County, Sum 2010-2023
- Figure 14: Housing Type by Share of Total Annual Permitted Units
- Figure 15: Historic Median Sales Price by County, Quarterly 2000Q1-2024Q1
- Figure 16: 2024Q1 Median Sales Price by County
- Figure 17: Percent Change in Median Sales Price, 2019-2024Q1
- Figure 18: Median Monthly Mortgage Cost and Gross Rent, 2022
- Figure 19: Housing Cost as a Percent of Household Income, 2022
- Figure 20: Historic Monthly Employment, 1995-2023
- Figure 21: Components of Employment in the ECCOG Region
- Figure 22: Historic Unemployment Rate, Annual 2000-2024
- Figure 23: Employment Density in the ECCOG Region
- Figure 24: Flow of Workers in the ECCOG Region
- Figure 25: Wages and Employment by Sector, ECCOG Region, 2023
- Figure 26: Colorado Opportunity Zones in the ECCOG Region
- Figure 27: Colorado Enterprise Zones in the ECCOG Region
- Figure 28: Highway Functional Classifications
- Figure 29: Geophysical Log of Well Water Locations in the ECCOG Region

LIST OF TABLES

- Table 1: Historic Population Trends
- Table 2: Components of Historic Population Change
- Table 3: 2022 Population By Age Brackets
- Table 4: 2022 Population By Age Brackets
- Table 5: Median Age by County
- Table 6: 2022 Population By Race and Ethnicity
- Table 7: 2022 Select Household Characteristics
- Table 8: 2022 Households by Type and Persons per Household
- Table 9: 2022 Households' Income Distribution and Per Capita Income
- Table 10: 2022 Poverty Status
- Table 11: 2022 Poverty Rate by Age and Family Type
- Table 12: 2022 Housing Unit Occupancy and Vacancy Reason
- Table 13: 2022 Housing Units by Units in Structure
- Table 14: 2022 Households Tenure
- Table 15: 2022 Housing Units by Year Structure was Built
- Table 16: 2022 Occupied Units by Year Moved-in
- Table 17: Housing Costs and Burden by Tenure
- Table 18: Total Employment and Share, ECCOG, 2022
- Table 19: By Sector, Employment and Wages, ECCOG, 2023
- Table 20: By Sector, Employment and Wages, Cheyenne Co., 2023
- Table 21: By Sector, Employment and Wages, Elbert Co., 2023
- Table 22: By Sector, Employment and Wages, Kit Carson Co., 2023
- Table 23: By Sector, Employment and Wages, Lincoln Co., 2023

INTRODUCTION

A home is more than just a shelter. Affordable, safe, and accessible housing is a cornerstone of community strength and vitality. Safe and decent housing offers both physical and psychological security. When people do not have to worry about finding a secure place to live, they can focus on other important aspects of life, such as education, employment, personal health, and community involvement.

All residents within the East Central Council of Local Governments (ECCOG) Region should have the opportunity to live close to their job, their children's school, or in the community where they grew up. A home's location significantly impacts one's life outcomes, including access to good schools, a safe environment, and stable employment—key factors for success and well-being. However, many residents within the Region lack affordable housing, may commute long distances to work, or require basic necessities, such as elder care or the right size home.

To address these challenges, there is a pressing need to transform these underserved areas into communities of opportunity. By investing in strategic improvements, such as increasing affordable housing options, enhancing transportation networks, and improving access to essential services, the Region can reduce social disparities and enable all residents to thrive.

The ECCOG Region also faces significant housing affordability issues, which impact its economic competitiveness and vitality. Housing is generally considered affordable if a household spends no more than 30% of its annual income on housing. Households paying more than this amount are classified as "cost-burdened," and may struggle to afford necessities like food, clothing, transportation, and healthcare, as well as saving for the future.

In the ECCOG Region, 24% of homeowners spend more than 30% of their income on housing, a situation that creates financial difficulties for various groups. Young people starting their first jobs, working individuals seeking affordable housing near their employment, first-time homebuyers, and aging baby boomers living on fixed incomes face growing financial strain. Some may even be compelled to seek opportunities elsewhere, weakening the Region's economic fabric. To foster a healthy and vibrant society, the ECCOG Region needs a diverse range of affordable housing options for people of all backgrounds, abilities, and income levels.

EXECUTIVE SUMMARY

This report, the ECCOG *Regional Housing Needs Assessment (RHNA)*, provides a comprehensive analysis of the current housing market in the ECCOG Region, encompassing Cheyenne, Elbert, Kit Carson, and Lincoln Counties, located on the Eastern Plains of Colorado. The primary objective is to assess housing affordability, availability, and market trends, alongside the Region's economic landscape, to inform future planning and policy decisions. By analyzing demographic shifts, existing housing stock, and economic data, this report aims to identify key challenges and opportunities for enhancing housing stability and economic resilience across the ECCOG Region.

The analysis is grounded in U.S. Census Bureau American Community Survey (ACS) data; U.S. Housing and Urban Development (U.S. HUD) Comprehensive Housing Affordability Strategy (CHAS) 2017–2021 data; and 2025–2035 projections from the Colorado State Demography Office (SDO) to ensure full alignment with Colorado Department of Local Affairs (DOLA) *RHNA* Guidelines.

Key Findings

- 1. Population Dynamics:** The ECCOG Region has experienced mixed population trends over the past decade. Elbert County saw significant growth (+16.5%), largely due to positive net migration, while Cheyenne and Kit Carson Counties faced substantial population declines (-21.3% and -13.7%, respectively). An aging population is evident across the Region, particularly in Lincoln and Cheyenne Counties, which will likely influence future housing needs and service requirements. This shift underscores the importance of expanding housing options that support aging in place, access to health services, and transportation accessibility.
- 2. Housing Market Trends:** Housing prices have risen sharply across the ECCOG Region, particularly in Elbert County, where the median sales price increased by 36.5% to \$734,000, making it one of the most expensive Counties in Colorado. These price increases have exacerbated housing affordability challenges, with a significant portion of both homeowners and renters facing cost burdens. Cost-burdened renter households are concentrated among those earning below 80% of the area median income (AMI), highlighting the need for affordable rental strategies alongside homeownership support.
- 3. Housing Stock and Occupancy:** The majority of housing units in the Region are single-family homes, with high occupancy rates in Elbert County (96.1%). However, other Counties, such as Cheyenne and Lincoln, have higher vacancy rates, with a notable share of vacant units used for seasonal purposes. The age of the housing stock varies, with a substantial portion of homes in Cheyenne County built before 1939, highlighting the need for modernization and infrastructure improvements, and infrastructure investments to extend the life of existing housing.
- 4. Economic Resilience:** The ECCOG Region has demonstrated economic resilience, supported by a diverse employment base that includes significant contributions from both private and government sectors. Wage growth, however, has lagged behind the rising cost of housing, which may further strain household finances and housing affordability in the future. This wage-housing gap emphasizes the importance of aligning economic development strategies with affordable housing access to sustain the Region's competitiveness.

Another consideration is the availability of Internet across the Region. High-speed Internet is available at a reasonable cost in most municipalities, with some considering incentives for remote and telecommuting jobs.

Recommendations

1. **Targeted Housing Policies:** Develop and implement targeted housing policies that address the specific needs of each County within the ECCOG Region. For Elbert County, focus on creating affordable housing options to mitigate the effects of rapidly rising home prices. In addition to affordability, increase production of moderate-income homeownership units (80–120% AMI) to meet projected growth. In contrast, for Cheyenne and Kit Carson Counties, prioritize strategies to attract new residents and investments to reverse population decline and improve housing occupancy rates. Consider tools such as rehabilitation incentives, homebuyer assistance, and reuse of vacant stock for rental conversion.
2. **Infrastructure Modernization:** Invest in the modernization of aging housing stock, particularly in Counties like Cheyenne, where a significant portion of homes were built before 1939. Enhancing infrastructure in these areas will be crucial to meeting future housing demands and ensuring the safety and quality of living conditions for residents. Coordinate these investments with efforts to support infill development and the reuse of underutilized lots, which are more prevalent in high-vacancy Counties like Lincoln and Cheyenne.
3. **Economic Development Initiatives:** Strengthen economic development initiatives that foster wage growth and job creation, particularly in sectors offering higher wages. Align these efforts with housing affordability strategies to ensure that economic gains translate into improved living standards and reduced housing cost burdens across the Region. Given the declining jobs-to-housing ratios projected for 2050, prioritize housing near employment centers, transportation corridors, and broadband infrastructure to maximize access and reduce commute burdens.
4. **Comprehensive Planning:** Continue to engage in comprehensive planning efforts that integrate housing, economic development, and infrastructure needs. This holistic approach will help create sustainable communities that are resilient to economic fluctuations and capable of meeting the diverse needs of the ECCOG Region’s residents. Ensure that future planning is informed by realistic housing production targets by AMI band and additional strategies to address the Region’s high need for ownership units at all income levels.

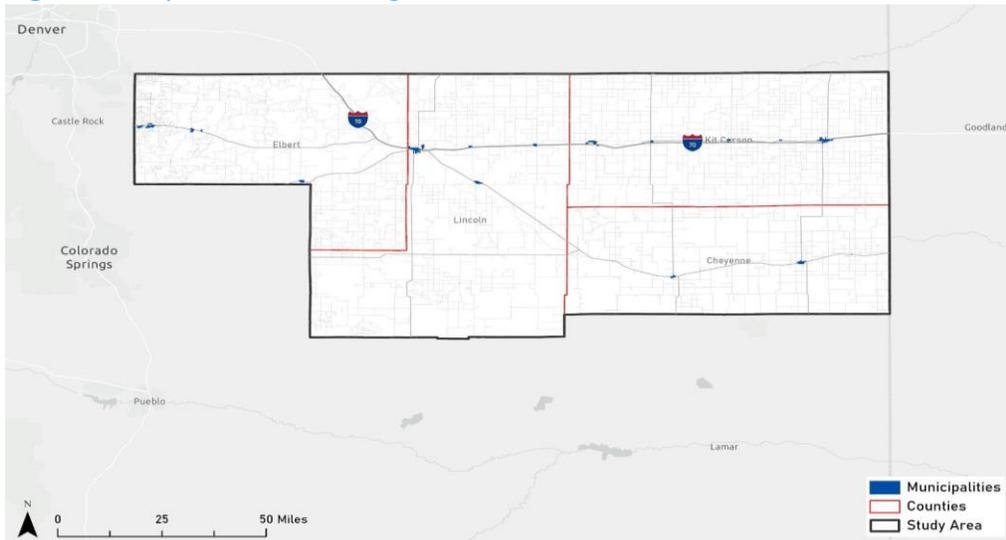
SECTION 1: BACKGROUND

Established in 1973, ECCOG serves as a regional planning organization for the four rural Counties of Cheyenne, Elbert, Kit Carson, and Lincoln. For over 50 years, ECCOG has been instrumental in regional planning for these areas. Its Board of Directors consists of elected officials from each of ECCOG’s member governments. The Region covers over 8,000 square miles, includes 15 municipalities, and whose economies rely heavily on agriculture.

Due to Colorado's overall population growth and the ECCOG Region's proximity to the Denver–Aurora–Lakewood and Colorado Springs Metropolitan Statistical Areas, rural areas in the ECCOG Region are now facing a housing crisis similar to those in urban areas. The median sales price in the Region has surged by over 30% in the past four years, making homeownership difficult for many two-income families, who now find it unaffordable. While urban workers are increasingly looking to rural areas for more affordable housing, this has added pressure on the already strained housing market. Affordable homes may be suitable for some families, but not for others, and the demand for rural living—driven by remote work and less crowded living conditions—has intensified these challenges.

This report aims to help local governments, non-profits, industry representatives, and other stakeholders better understand the housing needs across the Central Plains. It provides insights into how to address these needs in the context of existing and planned developments. This *RHNA* helps us achieve a future where everyone has access to quality housing; no one spends more than a third of their income on housing; and homes are located near educational, service, and employment opportunities. By identifying the types and numbers of homes needed, this *RHNA* will guide effective housing solutions for ECCOG’s Counties.

Figure 1: Map of the ECCOG Region



SOURCE: U.S. DECENNIAL CENSUS.

SECTION 2: DATA COLLECTION, ANALYSIS, AND VISUALIZATION - EXISTING CONDITIONS

This study is grounded in two primary data sources required by the Colorado DOLA to ensure consistency with Statewide housing planning efforts:

- **Colorado SDO:** Provided county-level population estimates, household projections, age distribution, and migration patterns. Data support regional and county-level assessments of long-term housing demand and inform future population-based housing needs.
- **U.S. HUD CHAS Data (2016–2020):** Used to evaluate housing needs by income level, tenure, and cost burden. CHAS data provides standardized metrics for assessing the number of households with housing problems, segmented by AMI levels and household characteristics.

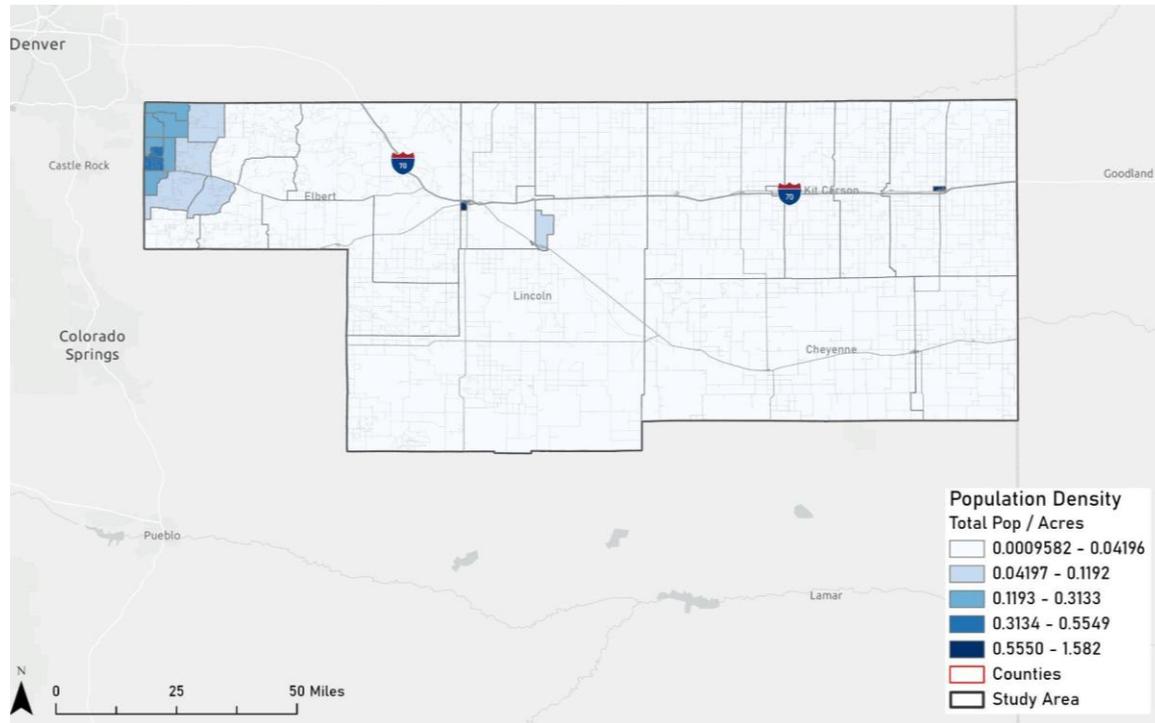
2.1 Demographic Data

Population growth often signals a thriving economy, while stagnation or prolonged decline typically indicates economic challenges. Growth can bring economic opportunities that benefit the general population, but it can also place stress on communities and contribute to income inequality. When evaluating the advantages of growth, it is crucial to differentiate between the standard of living—such as earnings per job and per capita income, and quality of life, which includes factors like leisure time, crime rates, and overall well-being.

Population change over the past decade was mixed throughout the ECCOG Region, as seen in Table 1.

- Cheyenne and Kit Carson Counties experienced population declines of 21.3% and 13.7%, respectively, with Cheyenne losing 468 residents and Kit Carson losing 1,117 residents (note: the Burlington prison closure happened in 2016, causing a significant decline).
- In contrast, Elbert County saw a significant population increase of 16.5%, adding 3,745 residents.
- Lincoln County had modest growth of 2.0%, gaining 107 residents.
- Table 4 details the Region’s aging population is also notable, as of 2022, over 34% of ECCOG residents were 55 years or older, with the highest share in Lincoln County at 37.5%. The ECCOG Region grew by 5.9%, adding 2,267 residents over the last decade. This modest growth masks significant variation between Counties and underscores the need for County-specific housing and infrastructure strategies.

Figure 2: Population Density in the ECCOG Region



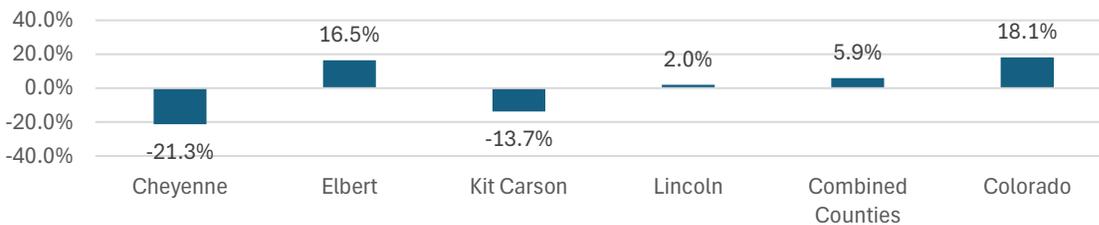
SOURCE: U.S. DECENNIAL CENSUS.

Table 1: Historic Population Trends

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG	Colorado
Population (2022)	1,726	26,457	7,039	5,583	40,805	5,770,790
Population (2010)	2,194	22,712	8,156	5,476	38,538	4,887,061
Population Change (2010-2022)	-468	3,745	-1,117	107	2,267	883,729
Population Pct. Change (2010-2022)	-21.3%	16.5%	-13.7%	2.0%	5.9%	18.1%

Source: U.S. Census ACS 2022, 5-yr Average.

Figure 3: Historic Population Percent Change 2010-2022



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 2 highlights population changes from 2010 to 2023 across the ECCOG Region, focusing on both natural change and net migration.

- Cheyenne and Kit Carson Counties experienced population declines of 106 and 1,277 residents, respectively, with average annual decreases of 2 and 86 residents.
- In contrast, Elbert County saw significant growth, adding 5,669 residents, averaging an annual increase of 455 residents.
- Lincoln County had a modest growth of 9 residents, with an average annual increase of 2 residents.
- The Region, as a whole, grew by 4,295 residents, averaging an annual increase of 369 residents.

Natural change (births minus deaths) contributed positively to population growth in most Counties, with Elbert County seeing the highest natural increase of 48 residents. Net migration also played a crucial role, particularly in Elbert County, which gained 410 residents through migration, including 400 from domestic migration. Overall, these figures reflect varying demographic trends and migration patterns across the Region.

Table 2: Components of Historic Population Change

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Population Growth, 2010-2023	-106	5,669	-1,277	9	4,295
Average Annual Population Change	-2	455	-86	2	369
From Natural Change	1	48	11	-1	59
Births	20	181	83	50	334
Deaths	19	134	72	51	275
From Net Migration	-3	410	-100	4	311
International Migration	5	11	8	3	27
Domestic Migration	-8	400	-108	1	284

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Different Counties have different age distributions. For example, in Counties with a large number of retirees, the age distribution may be skewed toward categories 65 years and older. In Counties with a younger population, the age distribution will be skewed toward 18- to 29-year-olds. In many Counties, the largest segment of the population is the Baby Boomer generation (people born between 1946 and 1964).

Tables 3 and 4, and Figure 4 show the population distribution by age brackets for each County and the ECCOG Region.

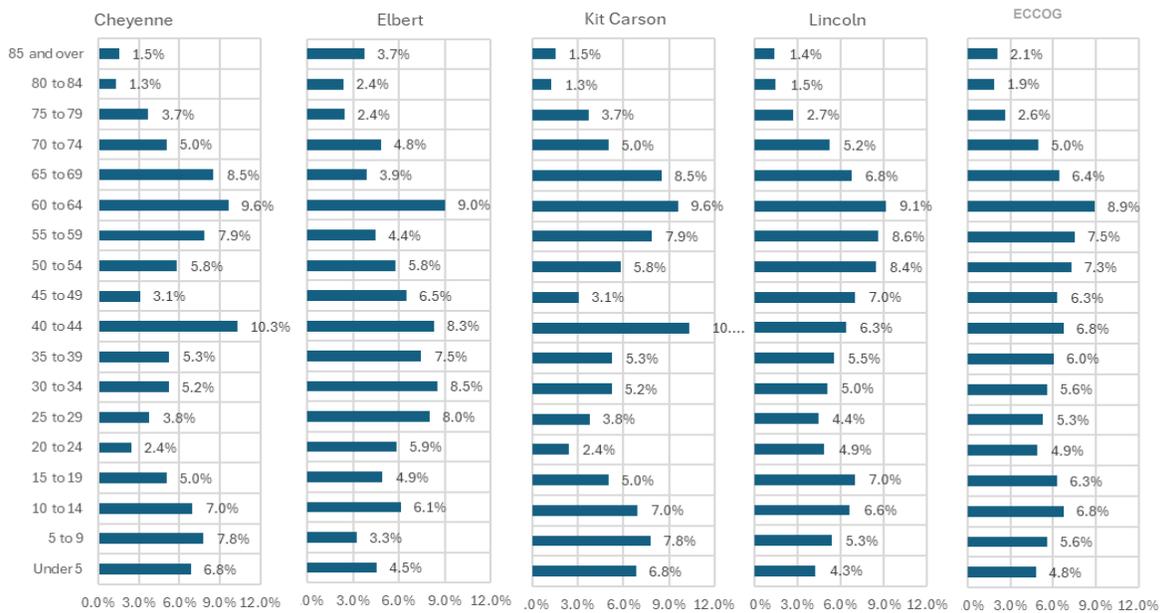
- Cheyenne County had a total population of 1,726, with notable age groups including those under 5 years (118); 5 to 9 years (134); and 65 to 69 years (147).
- Elbert County had a total population of 26,457, with significant age groups being 35 to 39 years (1,468) and 40 to 44 years (1,675).
- Kit Carson County had a total population of 7,039, with notable age groups being 5 to 9 years (539) and 10 to 14 years (540).
- Lincoln County had a total population of 5,583, with significant age groups being 55 to 59 years (248) and 60 to 64 years (502).
- The Region had a total population of 40,805, with notable age groups being 25 to 29 years (2,167) and 30 to 34 years (2,274).

Table 3: 2022 Population by Age Brackets

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG	Colorado
Total Population, 2022	1,726	26,457	7,039	5,583	40,805	5,770,790
Under 5 years	118	1,125	465	253	1,961	317,189
5 to 9 years	134	1,413	539	182	2,268	338,778
10 to 14 years	120	1,754	540	342	2,756	365,207
15 to 19 years	87	1,848	348	276	2,559	376,404
20 to 24 years	42	1,287	349	327	2,005	390,452
25 to 29 years	65	1,171	484	447	2,167	443,794
30 to 34 years	90	1,334	373	477	2,274	453,837
35 to 39 years	91	1,468	485	417	2,461	426,731
40 to 44 years	178	1,675	443	463	2,759	393,076
45 to 49 years	53	1,847	314	362	2,576	360,379
50 to 54 years	100	2,223	331	322	2,976	347,869
55 to 59 years	136	2,272	405	248	3,061	356,026
60 to 64 years	166	2,405	554	502	3,627	345,695
65 to 69 years	147	1,786	481	216	2,630	299,075
70 to 74 years	87	1,372	295	270	2,024	232,563
75 to 79 years	64	711	164	136	1,075	142,132
80 to 84 years	22	393	213	134	762	89,279
85 years and over	26	373	256	209	864	92,304
Total Female	867	13,009	3,540	2,206	19,622	2,843,202
Total Male	859	13,448	3,499	3,377	21,183	2,927,588

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Figure 4: 2022 Population by Share by Age Brackets



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 4: 2022 Population by Age Brackets

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG	Colorado
<15 years	372	4,292	1,544	777	6,985	1,021,174
25 to 54 years	706	12,853	3,127	3,091	19,777	3,192,542
55+	648	9,312	2,368	1,715	14,043	1,557,074
Percent of Total						
<15 years	21.6%	16.2%	21.9%	13.9%	17.1%	17.7%
25 to 54 years	40.9%	48.6%	44.4%	55.4%	48.5%	55.3%
55+	37.5%	35.2%	33.6%	30.7%	34.4%	27.0%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 5 shows that, from 2010 to 2022, the median age estimate increased the most in Elbert County (from 42.8 to 45.6, a 6.5% increase) and decreased the most in Lincoln County (from 41.4 to 40.4, a 2.4% decrease).

Table 5: Median Age by County

Change in Median Age, 2010-2022	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG	Colorado
Median Age (2022)	43.2	45.6	39.2	40.4	na	37.3
Median Age (2010)	41.6	42.8	39.7	41.4	na	35.8
Median Age % Change	3.8%	6.5%	-1.3%	-2.4%	na	4.2%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 6 shows the population by race and ethnicity across the ECCOG Region.

- Cheyenne County had a total population of 1,726, with 11.9% identifying as Hispanic or Latino; and 88.1% as not Hispanic or Latino.
- Elbert County had a total population of 26,457, with 8.2% identifying as Hispanic or Latino; and 91.8% as not Hispanic or Latino.
- Kit Carson County had a total population of 7,039, with 18.9% identifying as Hispanic or Latino; and 81.1% as not Hispanic or Latino.
- Lincoln County had a total population of 5,583, with 14.8% identifying as Hispanic or Latino; and 85.2% as not Hispanic or Latino.
- The Region had a total population of 40,805, with 11.1% identifying as Hispanic or Latino; and 88.9% as not Hispanic or Latino.

Table 6: 2022 Population by Race and Ethnicity

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG	Colorado
Total Population, 2022	1,726	26,457	7,039	5,583	40,805	5,770,790
Hispanic or Latino (of any race)	206	2,177	1,333	827	4,543	1,273,762
Not Hispanic or Latino	1,520	24,280	5,706	4,756	36,262	4,497,028
White alone	1,380	22,295	5,386	4,198	33,259	3,821,584
Black or African American alone	16	76	2	366	460	221,211
American Indian alone	0	85	43	15	143	24,781
Asian alone	3	250	11	47	311	181,338
Native Hawaii & Other Pacific Is.	5	11	0	0	16	7,230
Some other race	2	117	7	2	128	21,903
Two or more races	114	1,446	257	128	1,945	218,981
Percent of Total						
Hispanic or Latino (of any race)	11.9%	8.2%	18.9%	14.8%	11.1%	22.1%
Not Hispanic or Latino	88.1%	91.8%	81.1%	85.2%	88.9%	77.9%
White alone	80.0%	84.3%	76.5%	75.2%	81.5%	66.2%
Black or African American alone	0.9%	0.3%	0.0%	6.6%	1.1%	3.8%
American Indian alone	0.0%	0.3%	0.6%	0.3%	0.4%	0.4%
Asian alone	0.2%	0.9%	0.2%	0.8%	0.8%	3.1%
Native Hawaii & Other Pacific Is.	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%
Some other race	0.1%	0.4%	0.1%	0.0%	0.3%	0.4%
Two or more races	6.6%	5.5%	3.7%	2.3%	4.8%	3.8%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 7 presents selected household characteristics for the ECCOG Region in 2022.

- Cheyenne County had 740 households, with an average household size of 2.27.
- Elbert County had 9,514 households, with an average household size of 2.77.
- Kit Carson County had 2,979 households, with an average household size of 2.32.
- Lincoln County had 1,922 households, with an average household size of 2.21.
- The Region had 15,155 households, with an average household size of 2.59.

Notably, a significant percentage of households in these Counties had one or more people aged 60 years and over, with Cheyenne County at 48.0%, Elbert County at 46.8%, Kit Carson County at 43.2%, and Lincoln County at 50.7%. Regionally, 46.6% of households included at least one person aged 60 years or older.

Table 7: 2022 Select Household Characteristics

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Total Population	1726	26,457	7,039	5,583	40,805
In households:	1,683	26,392	6,919	4,245	39,239
In group quarters	43	65	120	1,338	1,566
Total households	740	9,514	2,979	1,922	15,155
Average household size	2.27	2.77	2.32	2.21	2.59
SELECTED HOUSEHOLDS BY TYPE					
Households with one or more people under 18 years	25.8%	30.7%	34.2%	19.9%	29.8%
Households with one or more people 60 years and over	48.0%	46.8%	43.2%	50.7%	46.6%
Households with one or more people 65 years and over	36.6%	34.2%	32.4%	35.3%	34.1%
Householder living alone	33.6%	13.4%	32.2%	36.5%	21.0%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Nearly four out of five households in the ECCOG Region were classified as family households, meaning that at least two related people were living together.

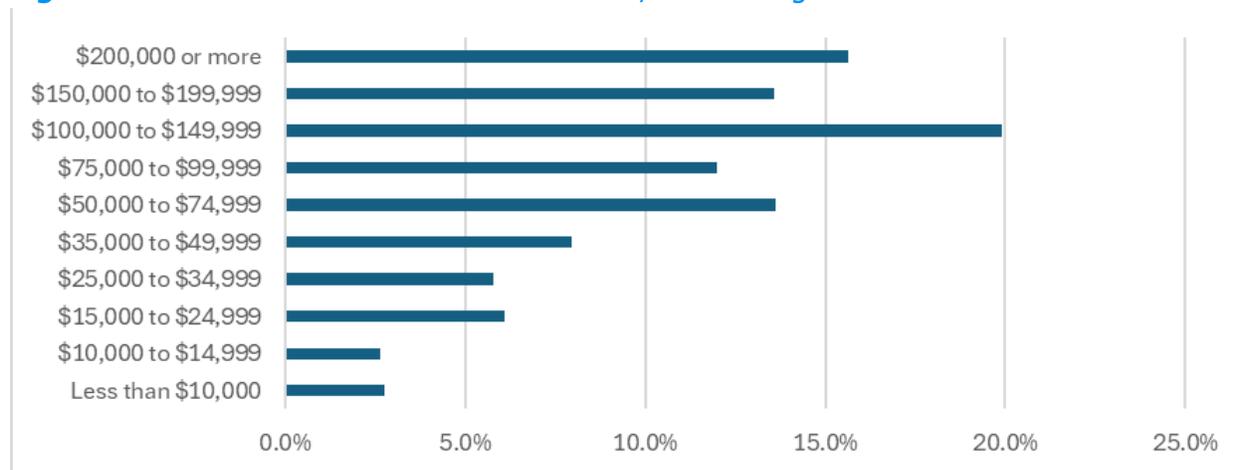
Table 8: 2022 Households by Type and Persons per Household

	Cheyenne		Elbert		Kit Carson		Lincoln		ECCOG	
	HHS	Share	HHS	Share	HHS	Share	HHS	Share	HHS	Share
Family Households	471	63.6%	7,771	81.7%	1,931	64.8%	1,118	58.2%	11,291	74.5%
2-Person	279	37.7%	3,962	41.6%	904	30.3%	591	30.7%	5,736	37.8%
3-Person	84	11.4%	1,482	15.6%	366	12.3%	256	13.3%	2,188	14.4%
4-Person	37	5.0%	1,344	14.1%	419	14.1%	126	6.6%	1,926	12.7%
5-Person	58	7.8%	579	6.1%	190	6.4%	76	4.0%	903	6.0%
6-Person	11	1.5%	239	2.5%	48	1.6%	18	0.9%	316	2.1%
7+ Person	2	0.3%	165	1.7%	4	0.1%	51	2.7%	222	1.5%
Nonfamily Households	269	36.4%	1,743	18.3%	1,048	35.2%	804	41.8%	3,864	25.5%
1-Person	249	33.6%	1,277	13.4%	960	32.2%	701	36.5%	3,187	21.0%
2-Person	20	2.7%	427	4.5%	85	2.9%	73	3.8%	605	4.0%
3-Person	0	0.0%	16	0.2%	0	0.0%	28	1.5%	44	0.3%
4-Person	0	0.0%	23	0.2%	0	0.0%	2	0.1%	25	0.2%
5-Person	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
6-Person	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
7+ Person	0	0.0%	0	0.0%	3	0.1%	0	0.0%	3	0.0%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

In 2022, the income category in the ECCOG Region with the most households was \$100,000 to \$149,999 (19.9% of households), as shown in Figure 5. The income category with the fewest households was \$10,000 to \$14,999 (2.6% of households). At the same time, the bottom 40% of households in the Region accumulated approximately 9.5% of the total income, while the top 20% of households accumulated approximately 57.3% of the total income.

Figure 5: 2022 Households' Income Distribution, ECCOG Region



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Table 9 presents the income distribution and per capita income for the four Counties and ECCOG Region in 2022.

- Cheyenne County had a median household income (MHI) of \$65,577 and a per capita income of \$38,791.
- Elbert County had an MHI of \$124,360 and a per capita income of \$55,535.
- Kit Carson County had an MHI of \$58,992 and a per capita income of \$36,039.
- Lincoln County had an MHI of \$59,167 and a per capita income of \$27,610.
- The Region had an MHI of \$65,577 and a per capita income of \$38,791.

Notably, a significant percentage of households in these Counties had incomes between \$50,000 and \$74,999, with Cheyenne County at 17.4%, Elbert County at 10.6%, Kit Carson County at 23.2%, and Lincoln County at 12.2%. Regionally, 13.6% of households fell within this income range.

Table 9: 2022 Households' Income Distribution and Per Capita Income

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Per Capita Income (2022 \$s)	\$38,791	\$55,535	\$36,039	\$27,610	\$38,791
Median Household Income (2022 \$s)	\$65,577	\$124,360	\$58,992	\$59,167	\$65,577
Total Households, 2022	740	9,514	2,979	1,922	15,155
Less than \$10,000	40	207	32	139	418
\$10,000 to \$14,999	27	109	130	134	400
\$15,000 to \$24,999	47	288	354	233	922
\$25,000 to \$34,999	60	365	270	185	880
\$35,000 to \$49,999	100	543	392	171	1,206
\$50,000 to \$74,999	129	1,011	692	235	2,067
\$75,000 to \$99,999	128	1,116	330	242	1,816
\$100,000 to \$149,999	125	2,152	456	285	3,018
\$150,000 to \$199,999	27	1,679	163	189	2,058
\$200,000 or more	57	2,044	160	109	2,370
Percent of Total					
Less than \$10,000	5.4%	2.2%	1.1%	7.2%	2.8%
\$10,000 to \$14,999	3.6%	1.1%	4.4%	7.0%	2.6%
\$15,000 to \$24,999	6.4%	3.0%	11.9%	12.1%	6.1%
\$25,000 to \$34,999	8.1%	3.8%	9.1%	9.6%	5.8%
\$35,000 to \$49,999	13.5%	5.7%	13.2%	8.9%	8.0%
\$50,000 to \$74,999	17.4%	10.6%	23.2%	12.2%	13.6%
\$75,000 to \$99,999	17.3%	11.7%	11.1%	12.6%	12.0%
\$100,000 to \$149,999	16.9%	22.6%	15.3%	14.8%	19.9%
\$150,000 to \$199,999	3.6%	17.6%	5.5%	9.8%	13.6%
\$200,000 or more	7.7%	21.5%	5.4%	5.7%	15.6%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Poverty serves as a crucial indicator of economic well-being. Understanding its extent is vital for several reasons. For instance, individuals with limited income may have unique needs and values. Additionally, proposed policies and activities must be evaluated to ensure that economically disadvantaged people do not face disproportionately adverse effects. Often, poverty rates are reported in aggregate, which can obscure significant differences between groups. Table 10 highlights poverty among various types of individuals and families. This distinction is important because aggregate poverty rates (such as families living below the poverty line) can mask critical information (for example, the poverty rate for single mothers with children).

There are some disparities in poverty rates among these areas, with Lincoln County having the highest percentage of people below the poverty line, at 11.6%. In contrast, Elbert County has the lowest, at 4.3%. This information is crucial for policymakers, social workers, and community planners, as it highlights areas that may require more focused economic support and social services.

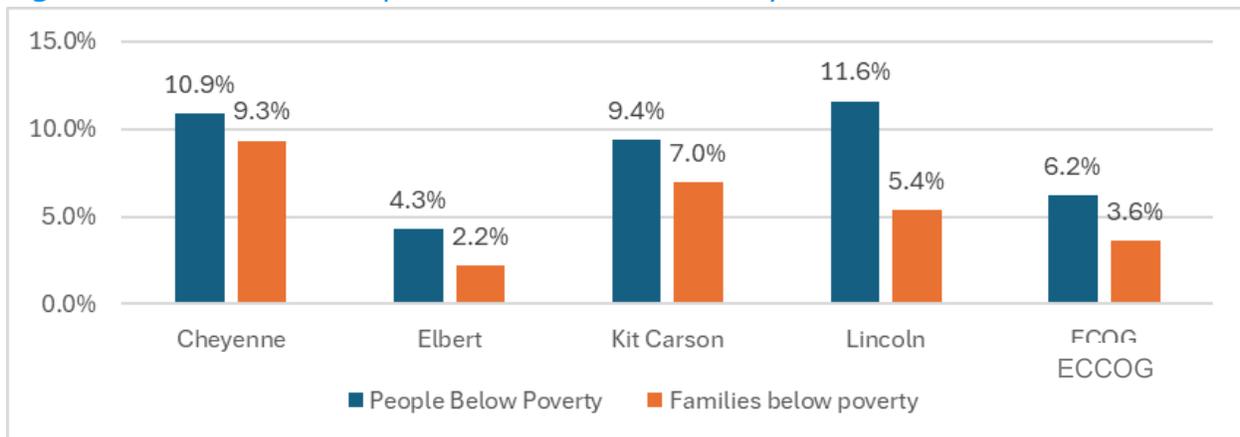
- Cheyenne County had 10.9% of its population, and 9.3% of its families, living below the poverty level.
- Elbert County had 4.3% of its population, and 2.2% of its families, living below the poverty level.
- Kit Carson County had 9.4% of its population, and 7.0% of its families, living below the poverty level.
- Lincoln County had 11.6% of its population, and 5.4 % of its families, living below the poverty level.
- The ECCOG Region had 6.2% of its population, and 3.6% of its families, living below the poverty level.

Table 10: 2022 Poverty Status

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
People, 2022	1,683	26,406	6,948	4,184	39,221
Families, 2022	471	7,771	1,931	1,118	11,291
People Below Poverty	183	1,124	652	485	2,444
Families below poverty	44	172	135	60	411
Percent of Total					
People Below Poverty	10.9%	4.3%	9.4%	11.6%	6.2%
Families below poverty	9.3%	2.2%	7.0%	5.4%	3.6%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Figure 6: 2022 Share of People and Families Below Poverty Level



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

As shown in Table 11,

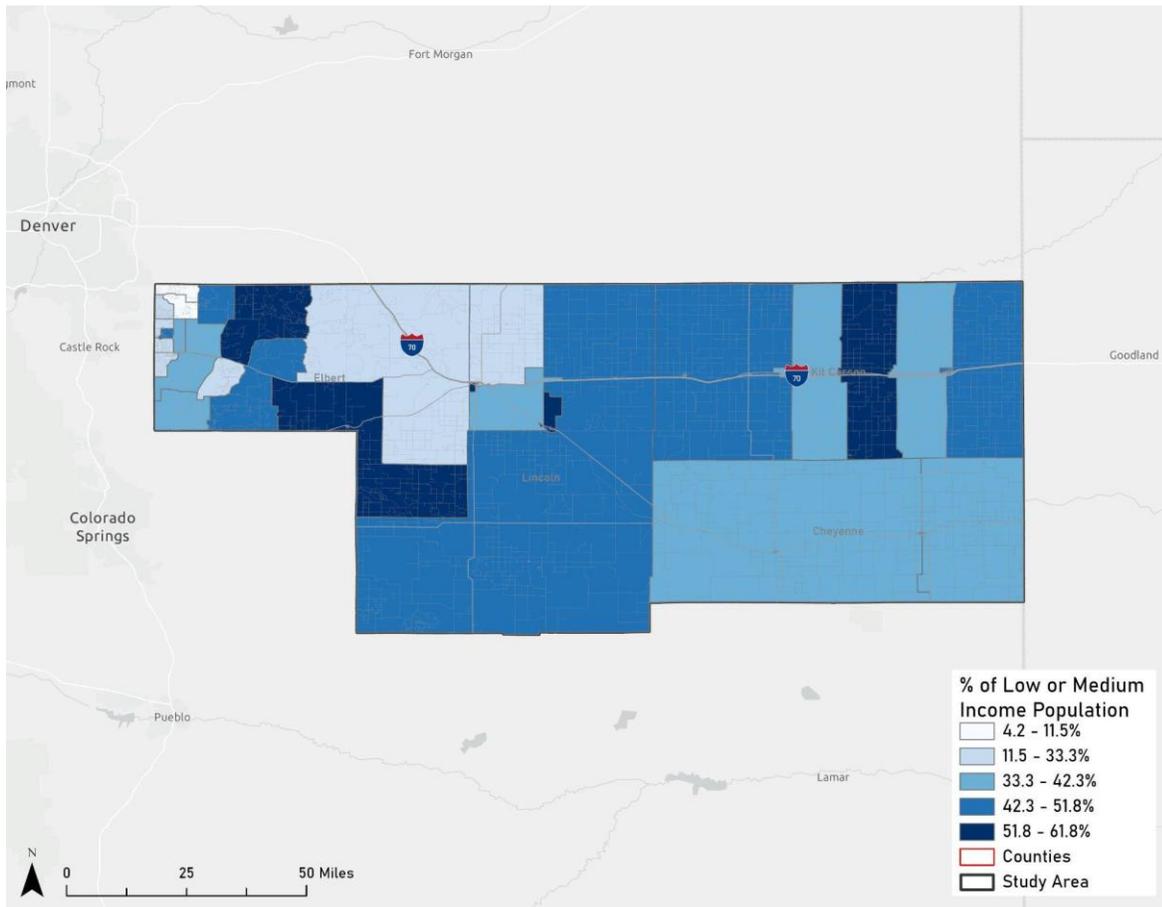
- Cheyenne County had a poverty rate of 13.9% for people under 18 years, and 9.3% for people 65 years and older.
- Elbert County had a poverty rate of 4.1% for people under 18 years, and 2.3% for people 65 years and older.
- Kit Carson County had a poverty rate of 11.0% for people under 18 years, and 8.7% for people 65 years and older.
- Lincoln County had a poverty rate of 8.8% for people under 18 years, and 14.7% for people 65 years and older.
- The ECCOG Region had a poverty rate of 6.5% for people under 18 years, and 5.3% for people 65 years and older.

Table 11: 2022 Poverty Rate by Age and Family Type

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
People, 2022	10.9%	4.3%	9.4%	11.6%	6.2%
Under 18 years	13.9%	4.1%	11.0%	8.8%	6.5%
65 years and older	9.3%	2.3%	8.7%	14.7%	5.3%
Families, 2022	9.3%	2.2%	7.0%	5.4%	3.6%
Families with related children < 18 years	8.9%	3.2%	8.8%	10.4%	5.3%
Married couple families	9.6%	1.5%	6.1%	3.6%	2.8%
with children < 18 years	11.1%	2.3%	7.3%	4.6%	3.9%
Female householder, no husband present	7.7%	13.7%	9.0%	19.4%	13.0%
with children < 18 years	0.0%	13.5%	11.1%	30.5%	14.6%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Figure 7: Percentage of Low- or Medium-Income Population



SOURCE: US CENSUS ACS 2020, 5-YR AVERAGE; US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

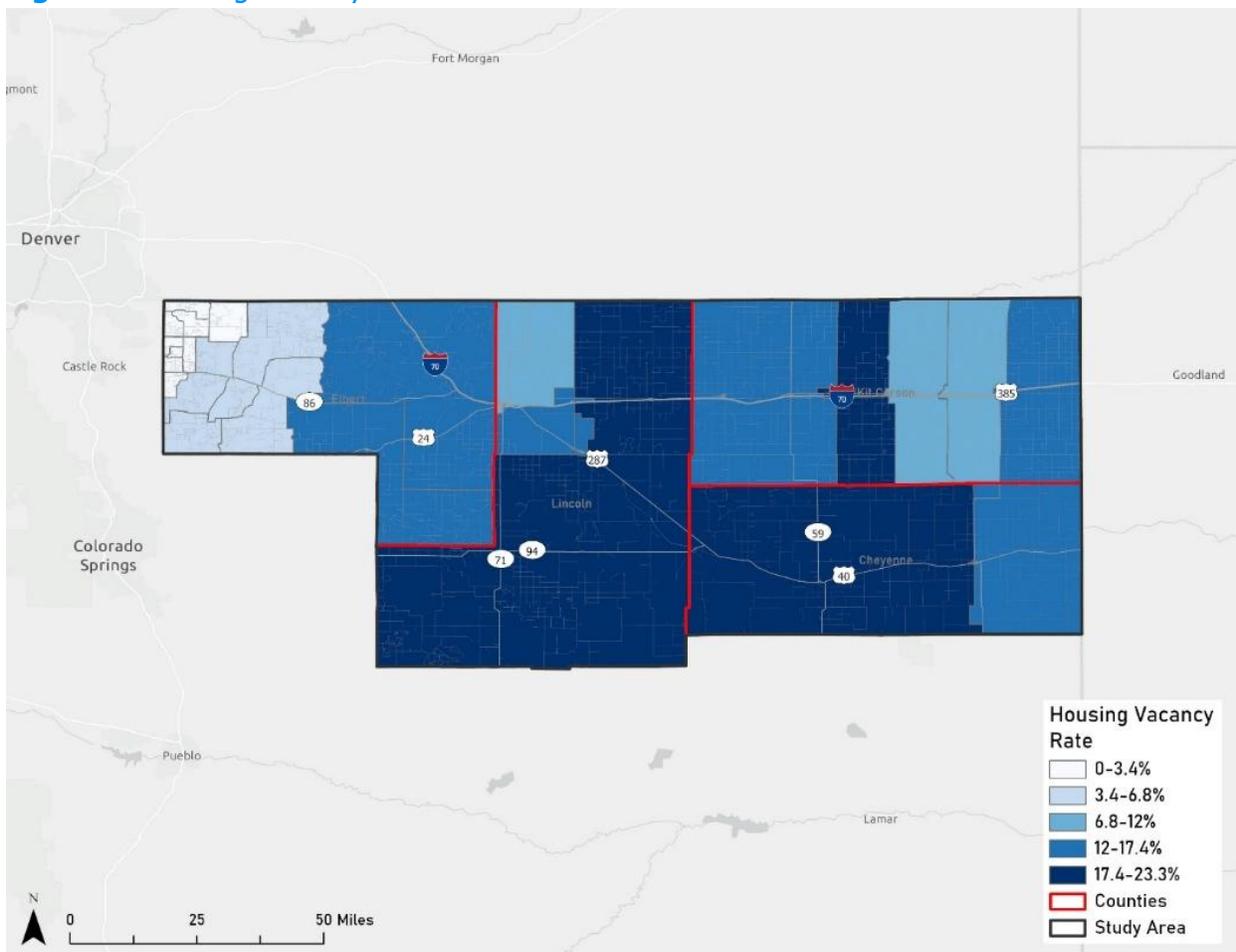
Areas with a high percentage of low- or medium-income populations are spread across the ECCOG Region. Portions of Elbert and Kit Carson Counties contain populations greater than 50% low- and medium-income, while the entirety of Cheyenne County has a population greater than 33% low- and medium-income. This income data emphasizes the need for services targeted towards these low-income populations, including services related to housing.

2.2 Existing Housing Stock

Occupancy rates serve as a key indicator of the housing market, providing insights into the stability and quality of housing in specific areas. This data is essential for assessing housing demand, identifying turnover rates, and understanding population dynamics within the housing market over time. Additionally, it supports the development of housing programs tailored to meet the needs of individuals across various economic levels.

- Cheyenne County had 969 total housing units, with 76.4% occupied and 23.6% vacant.
- Elbert County had 9,898 total housing units, with 96.1% occupied and 3.9% vacant.
- Kit Carson County had 3,430 total housing units, with 86.9% occupied and 13.1% vacant.
- Lincoln County had 2,373 total housing units, with 81.0% occupied and 19.0% vacant.
- The ECCOG Region had 16,670 total housing units, with 90.9% occupied and 9.1% vacant.

Figure 8: Housing Vacancy Rates



SOURCE: U.S. DECENNIAL CENSUS.

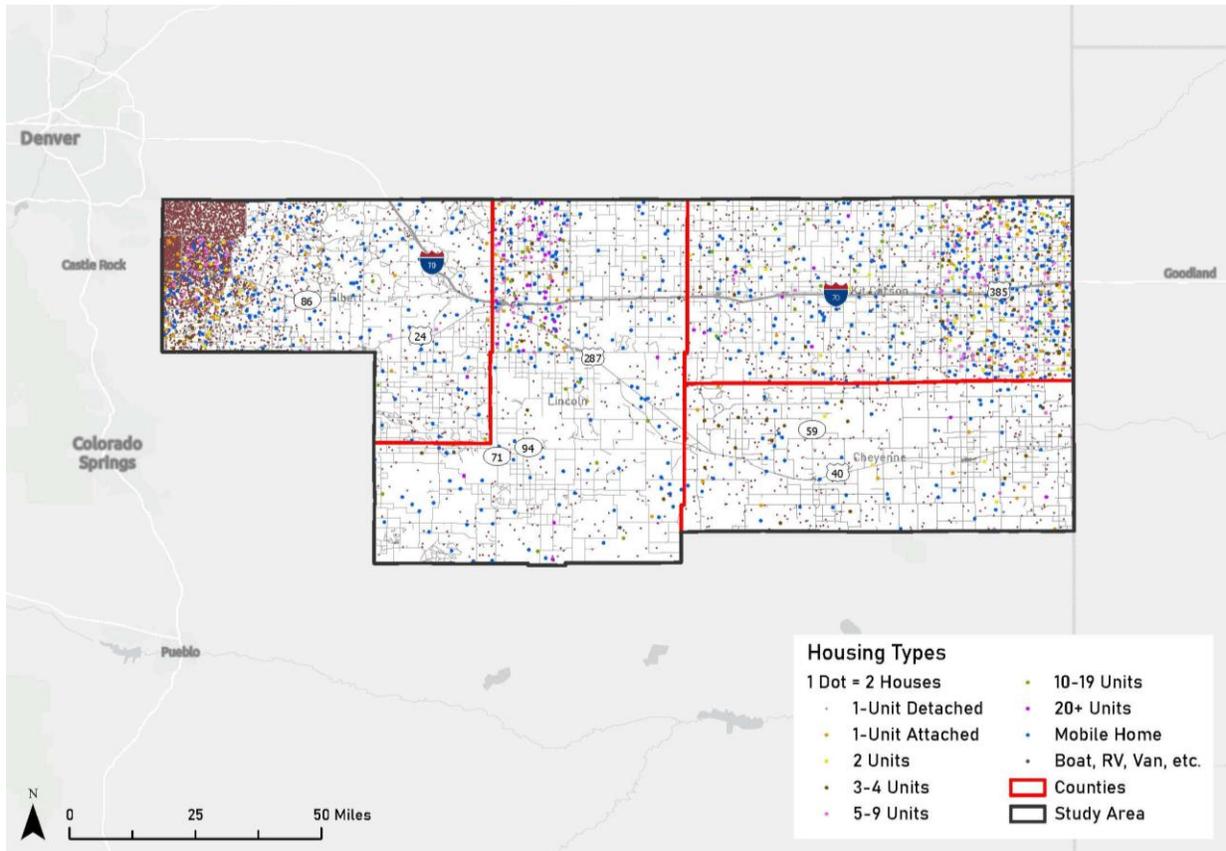
Table 12: 2022 Housing Unit Occupancy and Vacancy Reason

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Total Housing Units, 2022	969	9,898	3,430	2,373	16,670
Occupied	740	9,514	2,979	1,922	15,155
Vacant	229	384	451	451	1,515
For rent	30	20	39	24	113
Rented, not occupied	3	12	43	7	65
For sale only	23	35	0	37	95
Sold, not occupied	0	17	0	15	32
Seasonal, recreational, occasional	37	43	29	19	128
For migrant workers	0	0	0	0	0
Other vacant	136	257	340	349	1,082
Percent of Total					
Occupied	76.4%	96.1%	86.9%	81.0%	90.9%
Vacant	23.6%	3.9%	13.1%	19.0%	9.1%
For rent	3.1%	0.2%	1.1%	1.0%	0.7%
Rented, not occupied	0.3%	0.1%	1.3%	0.3%	0.4%
For sale only	2.4%	0.4%	0.0%	1.6%	0.6%
Sold, not occupied	0.0%	0.2%	0.0%	0.6%	0.2%
Seasonal, recreational, occasional	3.8%	0.4%	0.8%	0.8%	0.8%
For migrant workers	0.0%	0.0%	0.0%	0.0%	0.0%
Other vacant	14.0%	2.6%	9.9%	14.7%	6.5%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

The majority of housing units in the ECCOG Region are detached single-family homes, with Elbert County having the highest share at 95.4%. Mobile homes also constitute a significant portion of the housing stock, particularly in Kit Carson (13.0%) and Lincoln (10.3%) Counties. The presence of multi-unit structures (such as those with five to nine units) is relatively low, with the highest share in Lincoln County at 4.8%. This data is crucial for understanding the housing landscape and planning for future development, as it highlights the predominance of single-family homes and the varying degrees of housing diversity across the Region. It also underscores the need for tailored housing policies to address the specific needs of each area, from supporting mobile home communities to managing the growth of multi-unit structures.

Figure 9: Housing Types in the ECCOG Region



SOURCE: ACS

Table 13: 2022 Housing Units by Units in Structure

Housing units by units in structure	Cheyenne		Elbert		Kit Carson		Lincoln		ECCOG	
	HHs	Share	HHs	Share	HHs	Share	HHs	Share	HHs	Share
Total	969	100.0%	9,898	100.0%	3,430	100.0%	2,373	100.0%	16,670	100.0%
1, detached	848	87.5%	9,446	95.4%	2,625	76.5%	1,814	76.4%	14,733	88.4%
1, attached	9	0.9%	63	0.6%	65	1.9%	31	1.3%	168	1.0%
2	7	0.7%	37	0.4%	34	1.0%	0	0.0%	78	0.5%
3 or 4	18	1.9%	29	0.3%	59	1.7%	18	0.8%	124	0.7%
5 to 9	0	0.0%	17	0.2%	99	2.9%	114	4.8%	230	1.4%
10 to 19	0	0.0%	10	0.1%	73	2.1%	52	2.2%	135	0.8%
20 to 49	3	0.3%	0	0.0%	17	0.5%	47	2.0%	67	0.4%
50 or more	0	0.0%	0	0.0%	10	0.3%	23	1.0%	33	0.2%
Mobile home	84	8.7%	286	2.9%	447	13.0%	244	10.3%	1,061	6.4%
Boat, RV, van	0	0.0%	10	0.1%	1	0.0%	30	1.3%	41	0.2%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Owner-occupied housing units dominate the ECCOG Region.

- In Elbert County, 93.3% of households own their homes, compared to Kit Carson County, which has the lowest percentage of owner-occupied units at 67.3%.
- Conversely, Kit Carson County has the highest proportion of renter-occupied units at 32.7%, while Elbert County has the lowest at 6.7%.

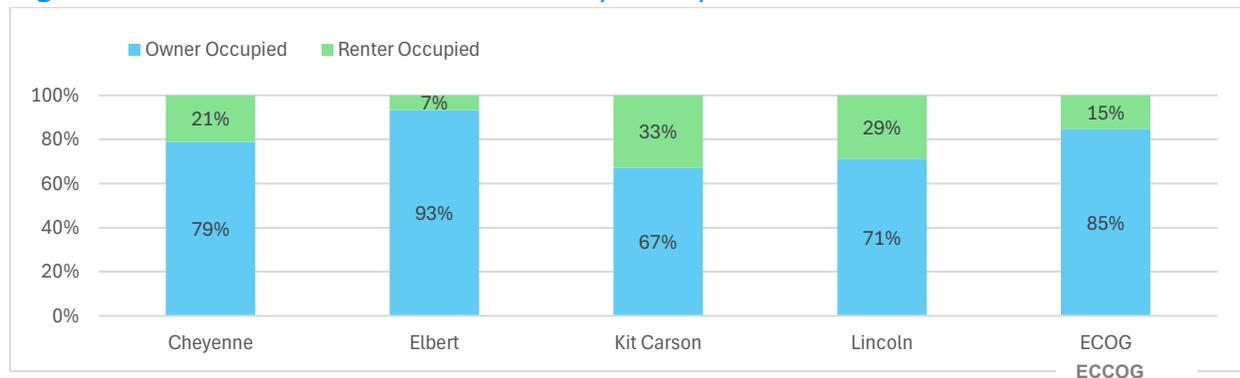
This distribution highlights significant variations in housing tenure across the Region. Understanding these patterns is essential for developing targeted housing policies and programs, as areas with higher renter occupancy may require different resources and support compared to those with predominantly owner-occupied housing.

Table 14: 2022 Households Tenure

Housing tenure	Cheyenne		Elbert		Kit Carson		Lincoln		ECCOG	
	HHs	Share	HHs	Share	HHs	Share	HHs	Share	HHs	Share
Owner Occupied	584	78.9%	8,881	93.3%	2,004	67.3%	1,368	71.2%	12,837	84.7%
Renter Occupied	156	21.1%	633	6.7%	975	32.7%	554	28.8%	2,318	15.3%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

Figure 10: 2022 Households Tenure Share by County



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

For instance, Elbert County has the highest number of total housing units at 9,898, with a significant portion (33.1%) built between 1990 and 1999. This data is crucial for understanding the age distribution of housing stock, which can inform infrastructure planning, historical preservation efforts, and future development strategies. It also helps identify areas with older housing that may require more maintenance or modernization, ensuring that resources are allocated efficiently to meet the needs of the community.

- Cheyenne County had 20.5% of its housing units built before 1939, with significant percentages built in the 1970s (16.3%) and 1980s (13.9%).
- Elbert County had 33.1% of its housing units built between 1990 and 1999, with significant percentages built in the 2000s (22.3%) and 1980s (13.1%).
- Kit Carson County had 20.7% of its housing units built before 1939, with significant percentages built in the 1970s (22.7%) and 1990s (13.4%).
- Lincoln County had 27.5% of its housing units built before 1939, with significant percentages built in the 1980s (19.1%) and 1970s (10.8%).
- The ECCOG Region had 47.4% of the housing stock built between 1990 and 2009.

Table 15: 2022 Housing Units by Year Structure was Built

Housing units by year structure built	Cheyenne		Elbert		Kit Carson		Lincoln		ECCOG	
	Unit	Share	Unit	Share	Unit	Share	Unit	Share	Unit	Share
Total	969	100%	9,898	100%	3,430	100%	2,373	100%	16,670	100%
Built 2020 or later	0	0.0%	39	0.4%	12	0.3%	10	0.4%	61	0.4%
Built 2010 to 2019	40	4.1%	1,022	10.3%	82	2.4%	113	4.8%	1,257	7.5%
Built 2000 to 2009	44	4.5%	2,208	22.3%	153	4.5%	181	7.6%	2,586	15.5%
Built 1990 to 1999	89	9.2%	3,279	33.1%	458	13.4%	183	7.7%	4,009	24.0%
Built 1980 to 1989	135	13.9%	1,297	13.1%	231	6.7%	453	19.1%	2,116	12.7%
Built 1970 to 1979	158	16.3%	1,104	11.2%	779	22.7%	256	10.8%	2,297	13.8%
Built 1960 to 1969	102	10.5%	212	2.1%	410	12.0%	183	7.7%	907	5.4%
Built 1950 to 1959	119	12.3%	101	1.0%	252	7.3%	195	8.2%	667	4.0%
Built 1940 to 1949	83	8.6%	117	1.2%	342	10.0%	147	6.2%	689	4.1%
Built 1939 or earlier	199	20.5%	519	5.2%	711	20.7%	652	27.5%	2,081	12.5%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

The year of move-in is crucial for understanding residential mobility and stability within the ECCOG Region. It highlights trends in homeownership and renting, indicating periods of significant movement and long-term residency. This information can inform housing policy, community planning, and resource allocation, ensuring that the needs of both new and long-term residents are met. It also helps identify areas with high turnover rates, which may require different services and infrastructure compared to more stable areas within the Region.

- Elbert County has the highest number of total occupied units at 9,514, with a significant portion of homeowners moving in between 2010 and 2017 (31.8%).
- Cheyenne County, on the other hand, has a notable share of long-term homeowners who moved in 1989 or earlier (23.4%).

For renter-occupied units, Kit Carson County shows a high share of recent movers (12.6% moved in 2018 to 2020), while Lincoln County has a significant number of renters who moved between 2010 and 2017.

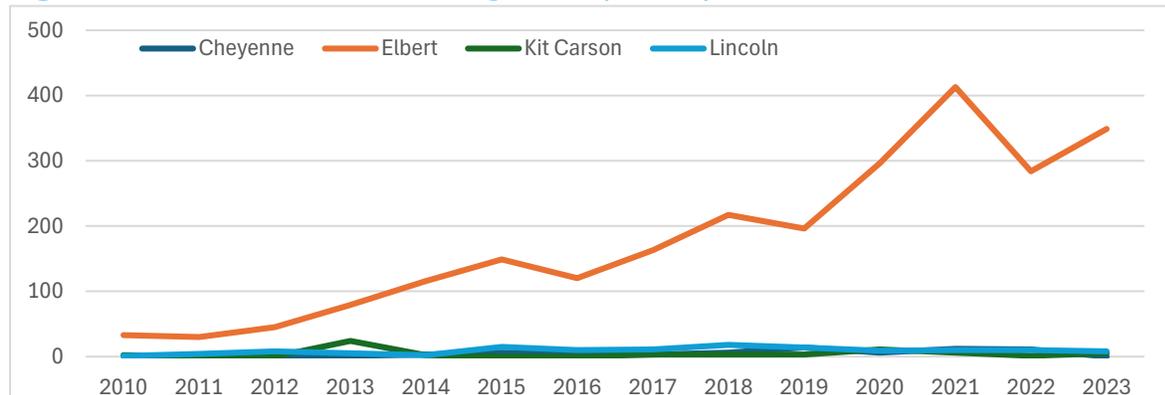
Table 16: 2022 Occupied Units by Year Moved-in

Occupied units by year householder moved in	Cheyenne		Elbert		Kit Carson		Lincoln		ECCOG	
	HHS	Share	HHS	Share	HHS	Share	HHS	Share	HHS	Share
Total	740	100.0%	9,514	100.0%	2,979	100.0%	1,922	100.0%	15,155	100.0%
Owner occupied										
Moved in 2021 or later	21	2.8%	343	3.6%	94	3.2%	38	2.0%	496	3.3%
Moved in 2018 to 2020	33	4.5%	1,327	14.0%	140	4.7%	189	9.8%	1,689	11.1%
Moved in 2010 to 2017	108	14.6%	3,023	31.8%	604	20.3%	289	15.0%	4,024	26.6%
Moved in 2000 to 2009	113	15.3%	2,241	23.6%	499	16.8%	240	12.5%	3,093	20.4%
Moved in 1990 to 1999	136	18.4%	1,314	13.8%	231	7.8%	314	16.3%	1,995	13.2%
Moved in 1989 or earlier	173	23.4%	633	6.7%	436	14.6%	298	15.5%	1,540	10.2%
Renter occupied										
Moved in 2021 or later	9	1.2%	23	0.2%	93	3.1%	25	1.3%	150	1.0%
Moved in 2018 to 2020	61	8.2%	158	1.7%	376	12.6%	190	9.9%	785	5.2%
Moved in 2010 to 2017	45	6.1%	344	3.6%	372	12.5%	285	14.8%	1,046	6.9%
Moved in 2000 to 2009	38	5.1%	42	0.4%	82	2.8%	34	1.8%	196	1.3%
Moved in 1990 to 1999	0	0.0%	58	0.6%	48	1.6%	4	0.2%	110	0.7%
Moved in 1989 or earlier	3	0.4%	8	0.1%	4	0.1%	16	0.8%	31	0.2%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

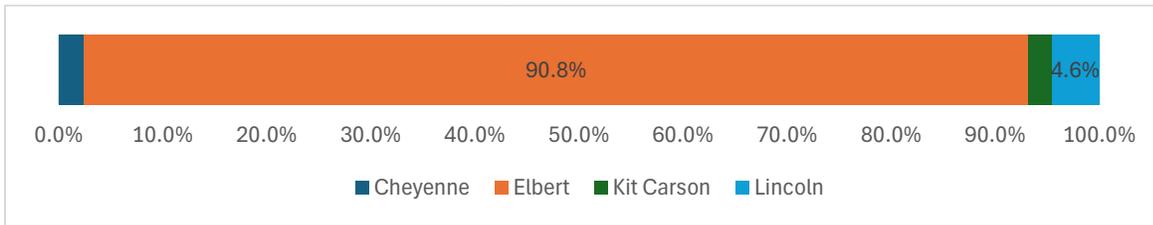
Housing construction over the past decade was heavily concentrated in Elbert County, which accounts for 90.8% (2,490) of all residential activity in the Region between 2010 and 2023. In comparison, Kit Carson contributed 4.6% of permitted housing, and Lincoln County accounted for 14.8%. Over 98% of the housing units permitted during this period were detached single-family homes.

Figure 11: Annual Permitted Housing Units by County, 2010-2023



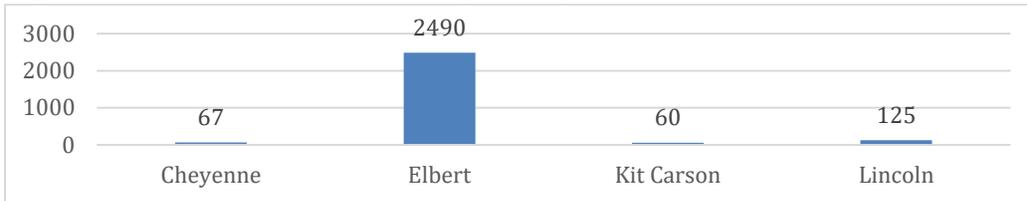
SOURCE: U.S. HUD.

Figure 12: Share of Permitted Units by County, Sum 2010-2023



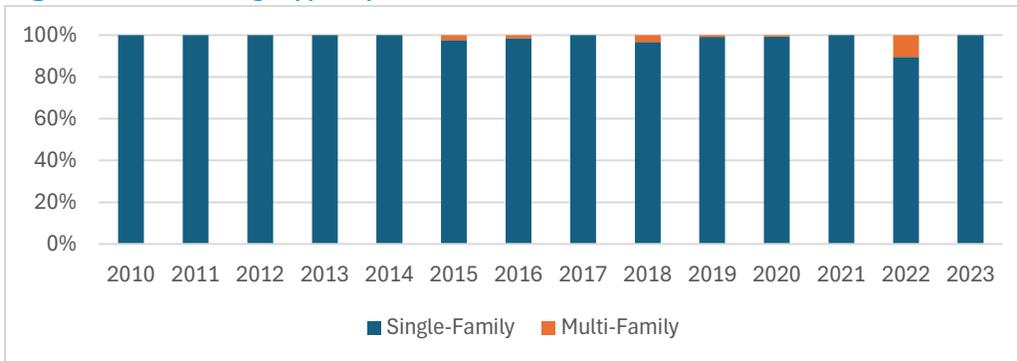
SOURCE: U.S. HUD.

Figure 13: Total Permitted Units by County, Sum 2010-2023



Source: U.S. HUD.

Figure 14: Housing Type by Share of Total Annual Permitted Units



SOURCE: U.S. HUD.

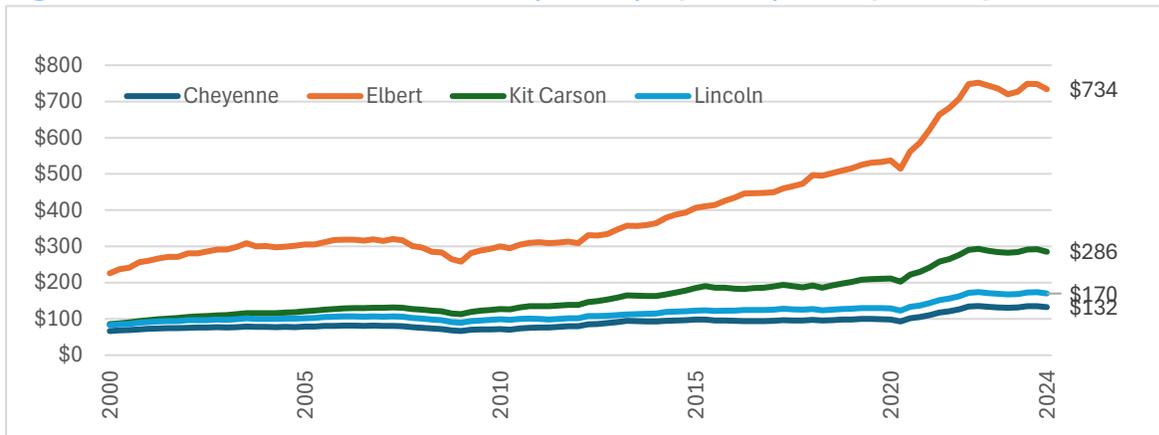
2.3 Housing Market Overview Data

Rising housing prices are a common issue all over the country, and the State of Colorado ranks in the top ten most expensive states. While the housing market experienced a recovery post the Great Financial Crisis, housing prices across three out of the four ECCOG Counties remained relatively flat between 2015 and 2020. The COVID-19 pandemic pushed prices down for a few months in 2020, prices accelerated to historic highs across the Region. Between 2019 and 2024, all four Counties experienced more than a 30% increase in their median sales price.

- Cheyenne County had a median sales price of \$170,000 (34.3% increase since 2019).
- Elbert County had a median sales price of \$734,000 (36.5% increase since 2019). Additionally, Elbert County has the highest housing prices in Colorado as of Q12024.
- Kit Carson County had a median sales price of \$286,000 (35.0% increase since 2019).
- Lincoln County had a median sales price of \$132,000 (31.5% increase since 2019).

These figures highlight the differences in housing affordability and market conditions across the Counties.

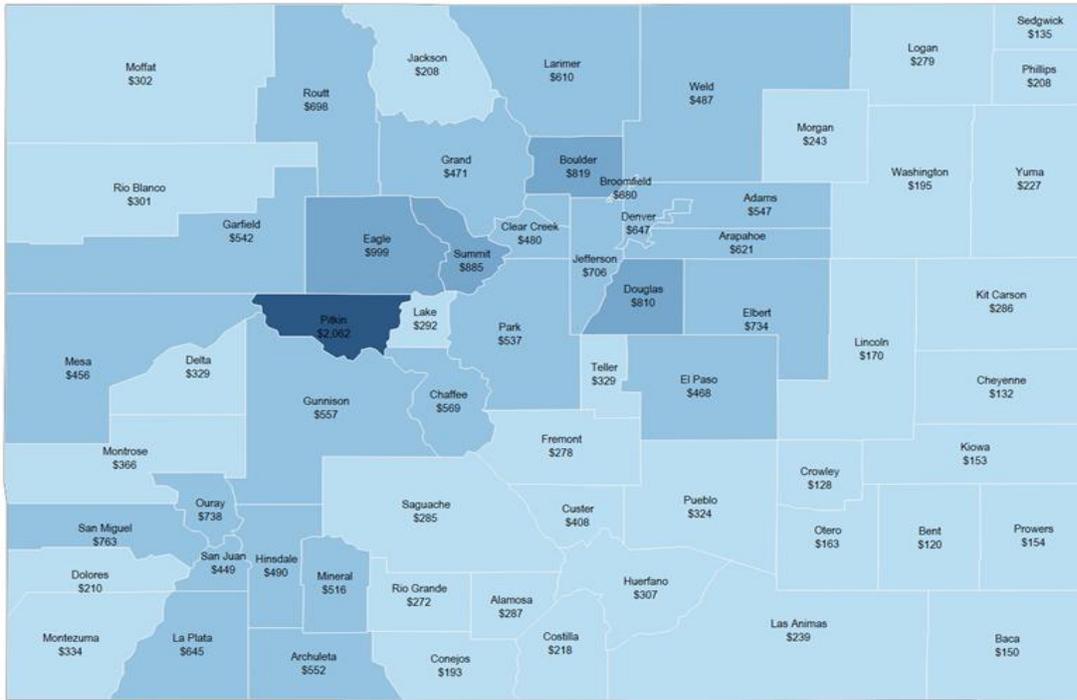
Figure 15: Historic Median Sales Price by County, Quarterly 2000Q1-2024Q1



Note: All prices are shown in thousands of dollars

SOURCE: COLORADO ASSOCIATION OF REALTORS.

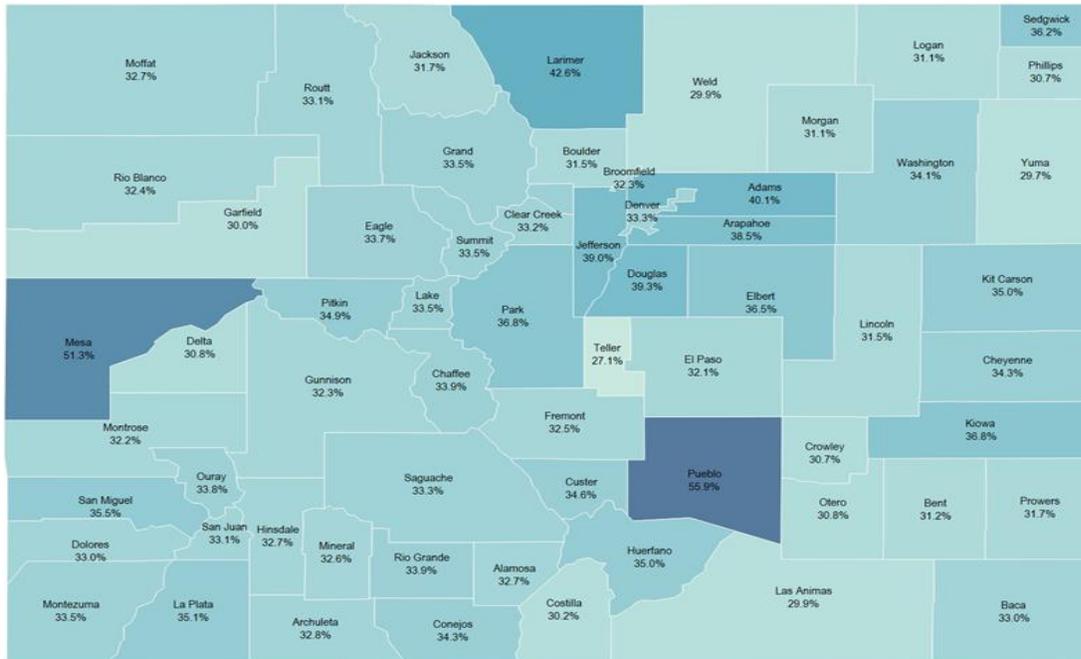
Figure 16: 2024Q1 Median Sales Price by County



Note: All prices are shown in thousands of dollars.

SOURCE: COLORADO ASSOCIATION OF REALTORS.

Figure 17: Percent Change in Median Sales Price, 2019-2024Q1



SOURCE: COLORADO ASSOCIATION OF REALTORS.

Housing affordability is a key indicator of economic hardship. It is measured by examining the percentage of household income allocated to mortgage and related costs for homeowners and rent, and related costs for renters. Housing is considered highly affordable if it consumes less than 15% of household income, while it is deemed unaffordable if it exceeds 30% and is considered cost burdened.

While housing may not seem affordable to long-time residents of the Region. The overall cost-burden for renters is relatively low, when compared to the State of Colorado, where nearly 50% of renters are cost-burdened.

- Cheyenne County had 18.1% of its owner-occupied units' cost-burdened, and 20.5% of its renter-occupied units with rent exceeding 30% of household income.
- Elbert County had 29.3% of its owner-occupied units cost-burdened, and 33.5% of its renter-occupied units with rent exceeding 30% of household income.
- Kit Carson County had 30.9% of its owner-occupied units cost-burdened, and 32.8% of its renter-occupied units with rent exceeding 30% of household income.
- Lincoln County had 27.1% of its owner-occupied units cost-burdened, and 35.2% of its renter-occupied units with rent exceeding 30% of household income.
- In the ECCOG Region overall, 29.0% of owner-occupied units were cost-burdened, and 32.7% of its renter-occupied units had rent exceeding 30% of household income.

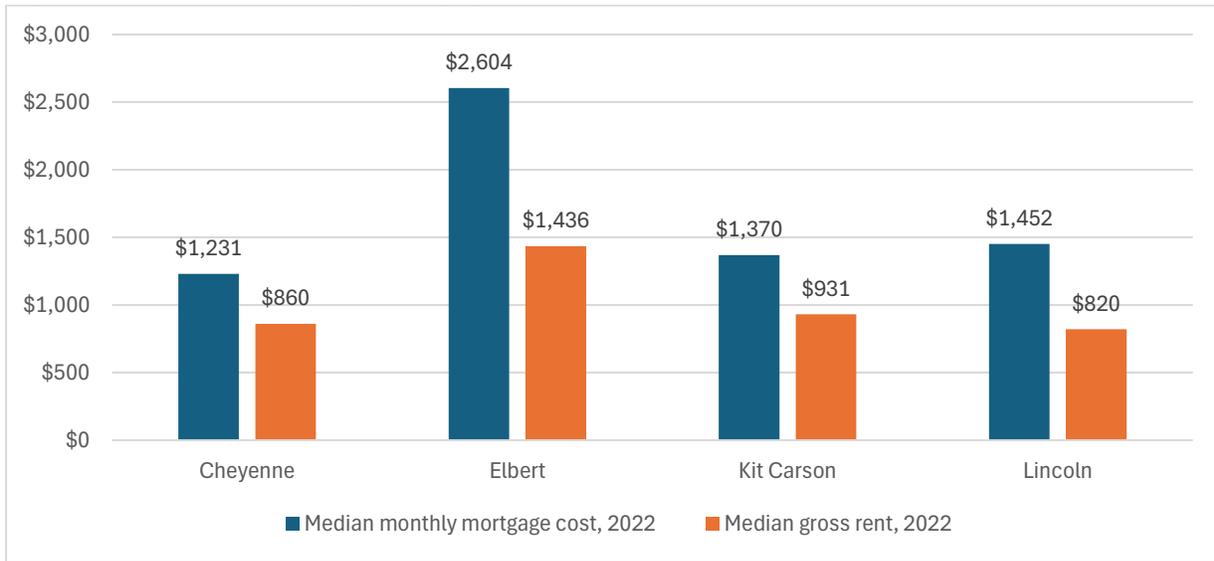
In the 2018-2022 period, Elbert County had the highest estimated monthly mortgage costs for owner-occupied homes (\$2,604), and Cheyenne County had the lowest (\$1,231).

Table 17: Housing Costs and Burden by Tenure

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Owner-occupied mortgaged homes, 2022	232	6,598	981	632	8,443
Cost >30% of household income	42	1,933	303	171	2,449
Specified renter-occupied units, 2022	156	633	975	554	2,318
Rent >30% of household income	32	212	320	195	759
Median monthly mortgage cost, 2022	\$1,231	\$2,604	\$1,370	\$1,452	na
Median gross rent, 2022	\$860	\$1,436	\$931	\$820	na
Percent of Total					
Cost >30% of household income	18.1%	29.3%	30.9%	27.1%	29.0%
Rent >30% of household income	20.5%	33.5%	32.8%	35.2%	32.7%

SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

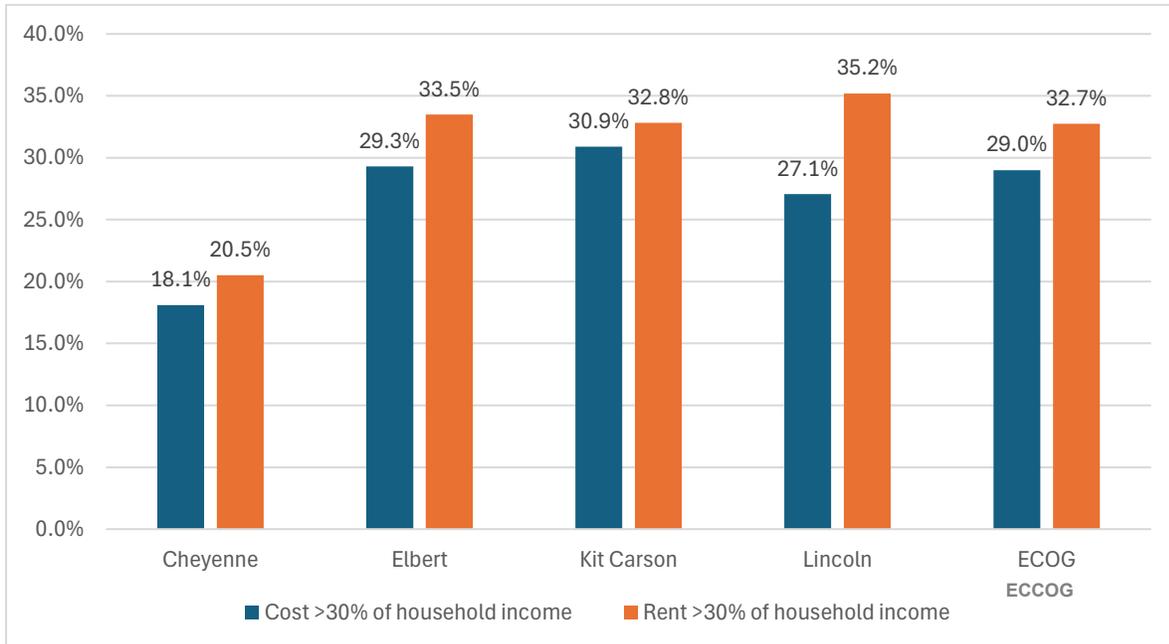
Figure 18: Median Monthly Mortgage Cost and Gross Rent, 2022



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

In the 2018-2022 period, Kit Carson County had the highest percentage of owner-occupied households where more than 30% of household income was spent on mortgage costs (30.9%), and Cheyenne County had the lowest (18.1%).

Figure 19: Housing Cost as a Percent of Household Income, 2022



SOURCE: U.S. CENSUS ACS 2022, 5-YR AVERAGE.

2.4 Economic Data

Economic well-being can be gauged by the resilience of the local economy during national recessions. A positive indicator is when local employment continues to grow or remains stable during such periods. Another measure is the recovery strength post-recession, observed through employment growth from the recession’s trough to the subsequent peak.

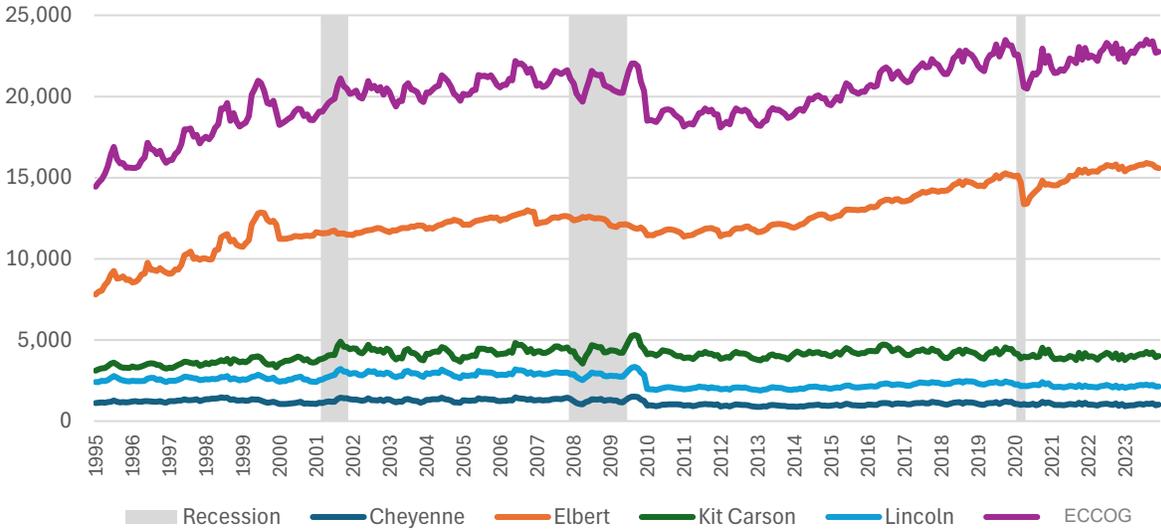
Economic diversification enhances resilience to downturns. Regions attracting new residents, retaining manufacturing, and supporting high-tech industries are typically less impacted by economic downturns. Additionally, stable government employment can mitigate private sector losses during recessions.

By the end of 2023, there were just under 23,000 jobs in the ECCOG Region, including both wage and salary jobs, and the number of proprietors.

Wage and salary jobs are a measure of the average annual number of full-time and part-time jobs by place of work. All jobs for which wages and salaries are paid are counted. Full-time and part-time jobs are counted with equal weight.

Proprietors include self-employed in nonfarm and farm sectors by place of work. Nonfarm self-employment consists of the number of sole proprietorships and the number of individual business partners not assumed to be limited partners. Farm self-employment is defined as the number of non-corporate farm operators, consisting of sole proprietors and partners.

Figure 20: Historic Monthly Employment, 1995-2023



Sources: U.S. Department of Labor, 2024. Bureau of Labor Statistics, Local Area Unemployment Statistics.

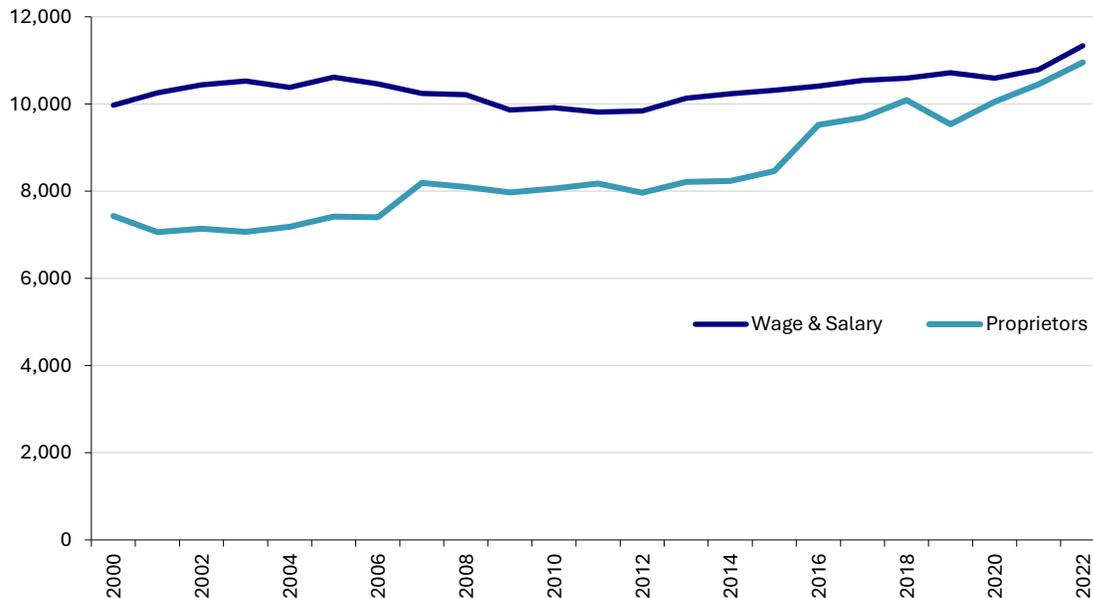
Across the Region, from 2000 to 2022, wage and salary employment (people who work for someone else) grew from 9,974 to 11,336, a 14% increase. Over the same period, proprietors (self-employed individuals) increased from 7,434 to 10,954, representing a 35.9% rise. This steady rise in both traditional jobs and self-employment underscore the Region’s overall job growth and expanding entrepreneurial base.

Table 18: Total Employment and Share, ECCOG, 2022

	2000	2010	2022	Change 2010-2022
Total Employment	17,408	17,977	22,290	4,313
Wage and salary jobs	9,974	9,915	11,336	1,421
Number of proprietors	7,434	8,062	10,954	2,892
Percent of Total				% Change 2010-2022
Total Employment				24.0%
Wage and salary jobs	57.3%	55.2%	50.9%	14.3%
Number of proprietors	42.7%	44.8%	49.1%	35.9%

SOURCE: U.S. DEPARTMENT OF COMMERCE, 2023. BUREAU OF ECONOMIC ANALYSIS (BEA).

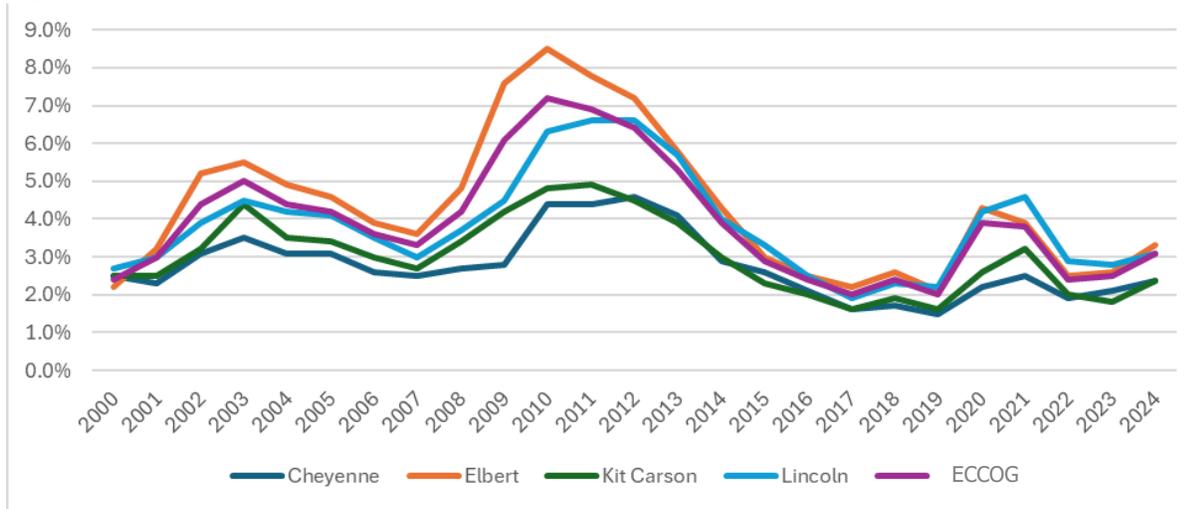
Figure 21: Components of Employment in the ECCOG Region



SOURCE: U.S. DEPARTMENT OF COMMERCE, 2023. BEA.

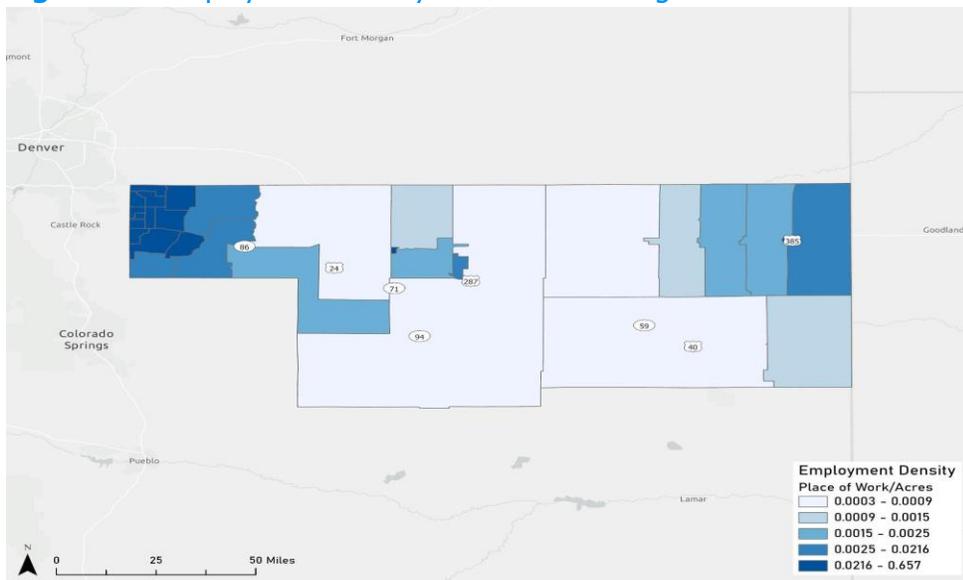
Unemployment in the ECCOG Region has generally tracked national economic cycles, with sharp spikes during the Great Recession (2009–2011) and again in 2020 due to the COVID-19 pandemic. Since then, unemployment rates have returned to historically low levels, averaging around 2–3% in recent years, reflecting a tight labor market across all four Counties.

Figure 22: Historic Unemployment Rate, Annual 2000-2024



SOURCE: U.S. DEPARTMENT OF COMMERCE, 2023. BEA.

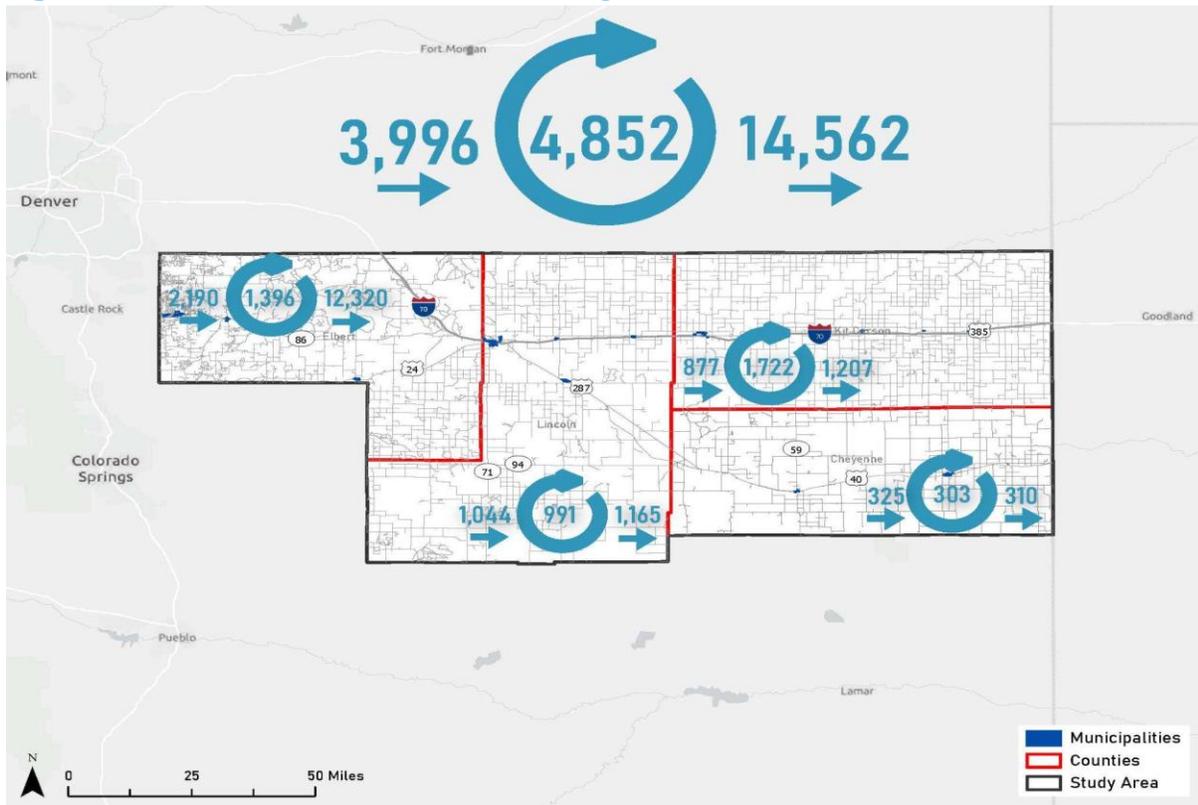
Figure 23: Employment Density in the ECCOG Region



SOURCE: U.S. DECENNIAL CENSUS.

The highest concentrations of job centers are located in the western portion of Elbert County, moving closer to the Denver outer ring, and in the eastern portion of Kit Carson County, approaching the Kansas State line, with a likely center in the City of Burlington. There is also a concentration in the Town of Limon. Outside of these two localities and the proximity of Denver, employment density is low and evenly spread across the Region.

Figure 24: Flow of Workers in the ECCOG Region



SOURCE: U.S. CENSUS LOCAL EMPLOYMENT DYNAMICS.

Across the Region, a significant portion of workers leave the County they call home to commute for work. The bulk of this exodus occurs in Elbert County, likely with workers heading west towards the Denver metro. However, Lincoln, Cheyenne, and Kit Carson Counties also have numerous workers leaving the Counties. In each case, roughly the same number of employees who remain in the County commute elsewhere. Kit Carson County retains the highest percentage of workers, likely focused on the City of Burlington, as Figure 24 refers to.

For the ECCOG Region, Government accounts for 29.6% of employment in 2023, with most of the sector located in Local Government. Service Related jobs account for 45.0% of all jobs, with nearly one in five jobs in the Region working in the Trade, Transportation, and Utilities sector. Construction accounts for approximately 11.3% of the jobs. Agriculture, forestry, fishing, and hunting make up 5.1% of the wage and salary employment in the Region.

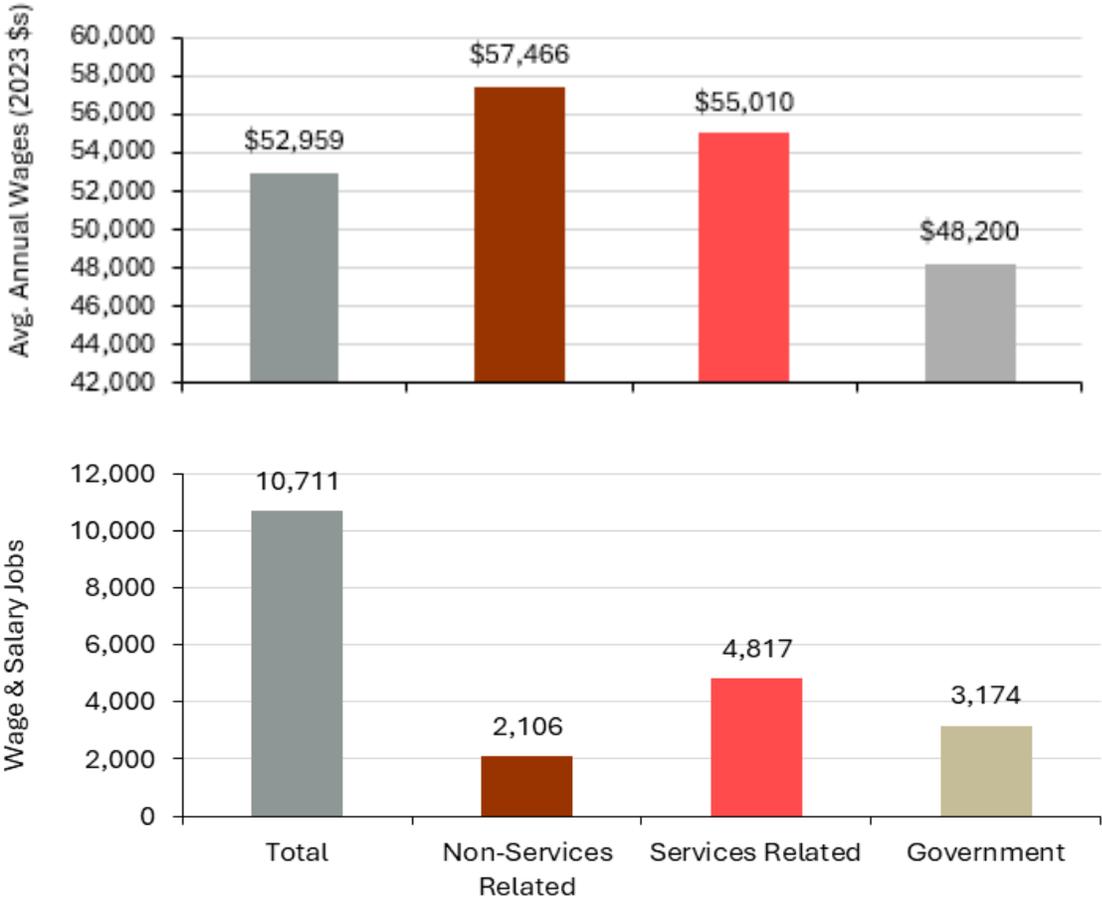
Non-Services Related jobs paid the highest wages (\$57,466), while Government jobs paid the lowest (\$48,200). Service Related jobs employed the largest number of people (4,817), while Non-Service Related jobs employed the fewest (2,106).

Table 19: By Sector, Employment and Wages, ECCOG, 2023

Employment and Wages in 2023	Wage & Salary Employment	% of Total Employment	Avg. Annual Wages (2023 \$s)
Total	10,711		\$52,959
Private	7,537	70.4%	\$54,963
Non-Services Related	2,106	19.7%	\$57,466
Natural Resources and Mining	668	6.2%	\$50,468
Agriculture, forestry, fishing & hunting	550	5.1%	\$46,681
Mining (incl. fossil fuels)	118	1.1%	\$68,116
Construction	1,210	11.3%	\$60,831
Manufacturing (Incl. forest products)	228	2.1%	\$60,105
Services Related	4,817	45.0%	\$55,010
Trade, Transportation, and Utilities	2,115	19.7%	\$56,102
Information	123	1.1%	\$76,763
Financial Activities	346	3.2%	\$76,579
Professional and Business Services	666	6.2%	\$85,319
Education and Health Services	479	4.5%	\$41,885
Leisure and Hospitality	782	7.3%	\$21,994
Other Services	305	2.8%	\$53,380
Unclassified	1	0.0%	\$24,070
Government	3,174	29.6%	\$48,200
Federal Government	100	0.9%	\$57,346
State Government	436	4.1%	\$82,762
Local Government	2,638	24.6%	\$42,141

SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES.

Figure 25: Wages and Employment by Sector, ECCOG Region, 2023



SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES.

For Cheyenne County, in 2023, Services Related jobs paid the highest wages (\$63,694), while Government jobs paid the lowest (\$42,771). Government jobs employed the largest number of people (287); while Non-Service-Related jobs employed the fewest (134).

Table 20: By Sector, Employment and Wages, Cheyenne Co., 2023

Cheyenne			
Employment and Wages in 2023	Wage & Salary Employment	% of Total Employment	Avg. Annual Wages (2023 \$s)
Total	708		\$56,263
Private	421	59.5%	\$65,461
Non-Services Related	134	18.9%	\$59,193
Natural Resources and Mining	134	18.9%	\$59,193
Agriculture, forestry, fishing & hunting	67	9.5%	\$42,395
Mining (incl. fossil fuels)	67	9.5%	\$75,992
Construction	0	0.0%	na
Manufacturing (Incl. forest products)	0	0.0%	na
Services Related	147	20.8%	\$63,694
Trade, Transportation, and Utilities	132	18.6%	\$63,974
Information	0	0.0%	na
Financial Activities	0	0.0%	na
Professional and Business Services	7	1.0%	\$94,492
Education and Health Services	8	1.1%	\$32,121
Leisure and Hospitality	0	0.0%	na
Other Services	0	0.0%	na
Unclassified	0	0.0%	na
Government	287	40.5%	\$42,771
Federal Government	11	1.6%	\$50,465
State Government	11	1.6%	\$64,439
Local Government	265	37.4%	\$41,552

SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES

For Elbert County, in 2023, Non-Services Related jobs paid the highest wages (\$61,485), while Government jobs paid the lowest (\$44,828). Service Related jobs employed the largest number of people (2,382), while the Government jobs employed the least (1,106).

Table 21: By Sector, Employment and Wages, Elbert Co., 2023

Employment and Wages in 2023	Wage & Salary Employment	% of Total Employment	Avg. Annual Wages (2023 \$s)
Total	4,740		\$57,632
Private	3,634	76.7%	\$61,529
Non-Services Related	1,204	25.4%	\$61,485
Natural Resources and Mining	101	2.1%	\$40,680
Agriculture, forestry, fishing & hunting	71	1.5%	\$35,282
Mining (incl. fossil fuels)	30	0.6%	\$53,453
Construction	975	20.6%	\$63,366
Manufacturing (Incl. forest products)	128	2.7%	\$63,570
Services Related	2,382	50.3%	\$61,403
Trade, Transportation, and Utilities	742	15.7%	\$60,133
Information	63	1.3%	\$99,508
Financial Activities	145	3.1%	\$103,133
Professional and Business Services	576	12.2%	\$88,122
Education and Health Services	153	3.2%	\$45,985
Leisure and Hospitality	500	10.5%	\$20,490
Other Services	202	4.3%	\$61,175
Unclassified	1	0.0%	\$24,070
Government	1,106	23.3%	\$44,828
Federal Government	29	0.6%	\$67,524
State Government	18	0.4%	\$61,783
Local Government	1,059	22.3%	\$43,918

SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES

For Kit Carson County, in 2023, Non-Services Related jobs paid the highest wages (\$51,720), while Government jobs paid the lowest (\$39,812). Service Related jobs employed the largest number of people (1,568), while Non-Services Related jobs employed the fewest (688).

Table 22: By Sector, Employment and Wages, Kit Carson Co., 2023

Employment and Wages in 2023	Wage & Salary Employment	% of Total Employment	Avg. Annual Wages (2023 \$s)
Total	3,039		\$46,395
Private	2,276	74.9%	\$48,602
Non-Services Related	688	22.6%	\$51,720
Natural Resources and Mining	433	14.2%	\$50,051
Agriculture, forestry, fishing & hunting	412	13.6%	\$49,343
Mining (incl. fossil fuels)	21	0.7%	\$63,938
Construction	155	5.1%	\$53,833
Manufacturing (Incl. forest products)	100	3.3%	\$55,670
Services Related	1,568	51.6%	\$47,361
Trade, Transportation, and Utilities	824	27.1%	\$55,630
Information	25	0.8%	\$29,556
Financial Activities	126	4.1%	\$60,677
Professional and Business Services	58	1.9%	\$74,310
Education and Health Services	206	6.8%	\$35,330
Leisure and Hospitality	282	9.3%	\$24,661
Other Services	47	1.5%	\$31,846
Unclassified	0	0.0%	na
Government	763	25.1%	\$39,812
Federal Government	42	1.4%	\$53,699
State Government	38	1.3%	\$65,647
Local Government	683	22.5%	\$37,521

SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES

For Lincoln County, in 2023, Government jobs paid the highest wages (\$59,681), while Non-Services Related jobs paid the lowest (\$43,494). Government jobs employed the largest number of people (1,018), while Non-Services Related jobs employed the least (80).

Table 23: By Sector, Employment and Wages, Lincoln Co., 2023

Employment and Wages in 2023	Wage & Salary Employment	% of Total Employment	Avg. Annual Wages (2023 \$s)
Total	2,224		\$50,918
Private	1,206	54.2%	\$43,520
Non-Services Related	80	3.6%	\$43,494
Natural Resources and Mining	0	0.0%	na
Agriculture, forestry, fishing & hunting	0	0.0%	na
Mining (incl. fossil fuels)	0	0.0%	na
Construction	80	3.6%	\$43,494
Manufacturing (Incl. forest products)	0	0.0%	na
Services Related	720	32.4%	\$48,746
Trade, Transportation, and Utilities	417	18.8%	\$47,372
Information	35	1.6%	\$69,542
Financial Activities	75	3.4%	\$51,959
Professional and Business Services	25	1.1%	\$43,707
Education and Health Services	112	5.0%	\$49,040
Leisure and Hospitality	0	0.0%	na
Other Services	56	2.5%	\$43,337
Unclassified	0	0.0%	na
Government	1,018	45.8%	\$59,681
Federal Government	18	0.8%	\$53,666
State Government	369	16.6%	\$86,094
Local Government	631	28.4%	\$44,407

SOURCE: U.S. DEPARTMENT OF LABOR. 2024. BUREAU OF LABOR STATISTICS, QUARTERLY CENSUS OF EMPLOYMENT AND WAGES

2.5 Opportunity Zones

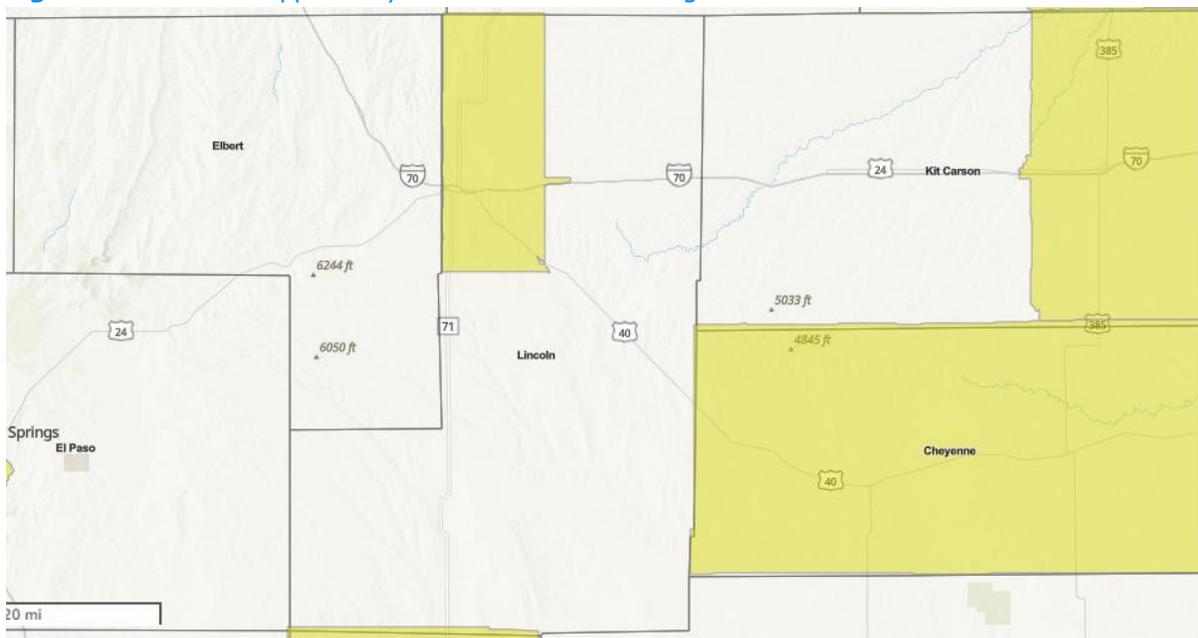
The Opportunity Zone (OZ) program is a federal initiative designed to stimulate long-term private investment in designated low-income areas by offering investors tax incentives for investing in real estate or operating businesses. The program offers tax benefits, such as deferral and the potential elimination of State and federal capital gains taxes.

How OZs Work: Investors can gain tax benefits by reinvesting capital gains, which are profits from the sale of assets, into OZs. There are three main advantages:

1. **Tax Deferral:** Investors can defer paying taxes on their original capital gains until they sell the OZ investment or until December 31, 2026, whichever comes first.
2. **Tax Exclusion:** If they hold the investment for at least ten years, they are exempt from paying capital gains tax on the appreciation of the OZ investment.

The ECCOG Region includes several OZs, specifically located in the northwestern part of Lincoln County, the eastern edge of Kit Carson County, and throughout all of Cheyenne County.

Figure 26: Colorado Opportunity Zones in the ECCOG Region



Note: Areas highlighted in yellow are designated opportunity zones.

Source: Colorado Office of Economic Development and International Trade

OZs can be a crucial economic development tool for communities within the Region, as they attract private investment to areas that need revitalization, job creation, and infrastructure improvement. By offering tax incentives, these OZs encourage investors to finance local businesses, real estate projects, and other economic activities, which can lead to increased economic activity and job opportunities in these communities.

Connection to Regional Housing:

1. **Stimulating Housing Development:** OZs can attract investments in affordable and mixed-income housing projects, which is particularly important for addressing housing needs in the ECCOG Region. These investments can help increase the housing supply, reduce housing costs, and improve the quality of housing stock in designated areas.
2. **Revitalizing Neighborhoods:** Investment in OZs can lead to broader neighborhood improvements, including enhanced amenities and infrastructure that make the area more attractive for residents. This can help stabilize or increase property values, improve community aesthetics, and create a more vibrant environment that supports long-term housing demand.
3. **Supporting Economic Growth:** By driving economic growth through business and infrastructure investments, OZs can improve job prospects and incomes, which in turn can increase the ability of residents to afford housing. As the local economy strengthens, the demand for housing typically rises, further fueling development and revitalization efforts.

Overall, OZs can help align regional housing goals with broader economic development strategies by fostering an environment that attracts investments in housing and related infrastructure, supporting community growth and stability within the ECCOG Region.

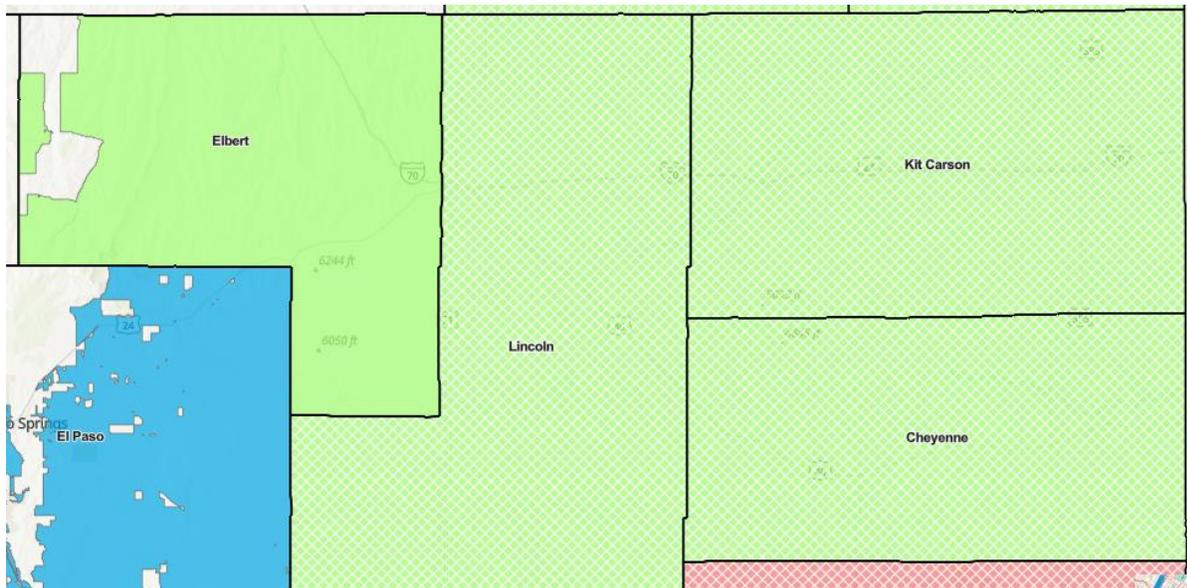
2.6 Enterprise Zones

The State of Colorado Legislature established the Enterprise Zone (EZ) Program to stimulate development in economically distressed areas of the State. Within the State, there are 16 designated EZs, identified based on high unemployment rates, low per capita income, or slow population growth. Benefits in designated EZs include:

- **Business Incentives:** Businesses located within EZs can qualify for State income tax credits and exemptions on sales and use taxes for certain business investments.
- **Contribution Projects:** Local governments and nonprofits can create contribution projects that support economic development goals, allowing taxpayers who contribute to these projects to earn income tax credits.
- **Enhanced Rural Status:** EZs in rural counties that meet additional economic distress criteria are given enhanced rural EZ status. Businesses in these areas receive additional tax credits when they add net new employees.

Within the ECCOG Region, Lincoln, Kit Carson, and Cheyenne Counties are fully designated as EZs with Enhanced Rural Status. Most of Elbert County also falls within an EZ, except for some areas in the northwest corner of the County.

Figure 27: Colorado Enterprise Zones in the ECCOG Region



Source: OEDIT

Similar to OZs, EZs can support the ECCOG Region's economic development and housing goals in several ways:

1. **Attracting Business Investment:** EZs offer tax incentives, such as income tax credits and sales tax exemptions, which can attract businesses to the Region. This influx of businesses can create jobs, boost the local economy, and generate increased demand for housing as more people move to the area for employment opportunities.
2. **Supporting Housing Development:** By encouraging investments in economically distressed areas, EZs can help drive residential development, including affordable housing projects. Tax incentives for businesses involved in housing construction or renovation can lower development costs, making it more feasible to increase the housing supply.
3. **Enhancing Infrastructure:** EZs can foster infrastructure improvements, such as utilities, transportation, and community facilities, which are essential for supporting both economic growth and housing development. Improved infrastructure can make areas within the ECCOG Region more attractive to both businesses and residents.
4. **Strengthening Local Economies:** With more businesses operating in EZs, local economies can grow, leading to increased spending, higher property values, and greater economic stability. This, in turn, supports the overall demand for housing and creates a more vibrant community.
5. **Creating Opportunities for Local Governments and Nonprofits:** Local governments and nonprofits can establish contribution projects within EZs to address specific economic development and housing challenges. These projects can attract private contributions and leverage public-private partnerships, further advancing local development goals.

By leveraging the benefits of EZs, communities within the ECCOG Region can create a more attractive environment for businesses, boost job creation, and address housing shortages, ultimately fostering a more resilient and prosperous community.

2.7 Trends and Challenges

The ECCOG Region's housing market is shaped by complex trends and challenges that reflect both local dynamics and broader national influences. Population growth in Elbert County has spurred housing demand, while declines in Counties like Cheyenne and Kit Carson highlight regional disparities.

Rising housing prices, particularly in Elbert County, have created significant affordability issues, with many households, both renters and owners, facing cost burdens.

The Region's aging housing stock and high vacancy rates in certain areas add further complexity, as they signal potential challenges in meeting future housing needs and maintaining existing infrastructure.

Economic factors, including the Region's diverse employment base and relatively high government employment, have helped stabilize the area. Still, wage growth has not kept pace with rising housing costs, exacerbating affordability concerns.

These trends point to the need for targeted housing policies and economic strategies to address the diverse and evolving needs of the ECCOG Region's communities.

SECTION 3: SWOT ANALYSIS

A SWOT Analysis is a strategic planning tool used to identify and evaluate the Strengths, Weaknesses, Opportunities, and Threats related to housing in the ECCOG Region. It helps in understanding internal and external factors that can impact the success or failure of a plan.

- Strengths are internal attributes that provide an advantage.
- Weaknesses are internal challenges that require attention and resolution.
- Opportunities are external factors that can be leveraged for growth or improvement.
- Threats are external risks that could hinder progress or stability.

For the ECCOG Region, conducting a SWOT Analysis is essential for understanding the dynamics of the housing market and for strategically planning for the future.

- Strengths such as the Region's economic resilience and high occupancy rates in certain areas support housing stability and provide a solid foundation for growth.
- Weaknesses like affordability challenges and aging housing stock highlight areas that need improvement to maintain and enhance the quality of life for residents.
- Opportunities such as developing affordable housing and modernizing older homes can be pursued to address the Region's weaknesses and capitalize on its strengths.
- Threats, including rising housing costs and population decline in specific Counties, pose risks that could undermine housing stability, if not proactively managed.

This Analysis informs regional planning efforts, helping ECCOG and its stakeholders to make informed decisions that enhance housing conditions, promote economic vitality, and improve the overall well-being of residents.

Strengths

1. **Economic Resilience:** The ECCOG Region benefits from a diverse and stable employment base, with contributions from both private industries and government sectors. This economic resilience supports housing demand and provides a foundation for sustained housing stability.
2. **High Occupancy Rates in Key Areas:** Elbert County boasts a high occupancy rate, reflecting strong demand and housing stability in the County. This strength indicates a relatively healthy housing market in specific areas, driven by population growth and positive net migration.
3. **Dominance of Single-Family Homes:** The housing stock in the Region is primarily composed of detached single-family homes, which are highly desirable for families and contribute to the long-term stability of the housing market.
4. **Diverse Population Dynamics:** The presence of racial and ethnic diversity, particularly in Kit Carson and Lincoln Counties, adds to the social fabric and can drive demand for varied housing types and services, fostering community resilience.

Weaknesses

1. **Housing Affordability Challenges:** Rapid increases in housing prices, particularly in Elbert County, have led to significant affordability issues. A large proportion of both homeowners and

renters in the Region are cost-burdened, with some areas, like Elbert County, seeing monthly mortgage costs as high as \$2,604.

2. **Aging Housing Stock:** In certain Counties, such as Cheyenne, a significant portion of the housing stock is aging, with many homes built before 1939. This raises concerns about housing quality, safety, and the need for modernization, which could pose challenges for future housing stability.
3. **Population Decline in Some Counties:** Cheyenne and Kit Carson Counties have experienced significant population declines, leading to higher vacancy rates and reduced demand for housing. This trend poses a risk to the long-term stability of the housing market and economic vitality in these areas.
4. **Disparities in Housing Types:** The Region shows a reliance on single-family homes, with limited availability of multi-unit structures and affordable housing options. This lack of diversity in housing types may limit accessibility for lower-income residents and those seeking more affordable living arrangements.

Opportunities

1. **Development of Affordable Housing Initiatives:** There is a clear opportunity to develop affordable housing initiatives, particularly in Elbert County, to address the rising cost burden and ensure that housing remains accessible to a broader range of residents.
2. **Modernization of Aging Housing Stock:** Investing in the modernization of the aging housing stock, particularly in Cheyenne County, presents an opportunity to improve housing quality, safety, and energy efficiency, which can enhance the overall attractiveness of these areas.
3. **Attracting New Residents and Investments:** Cheyenne and Kit Carson Counties could leverage their lower housing costs and available housing stock to attract new residents and businesses. Strategic marketing and economic incentives could help reverse population decline and stimulate local housing demand.
4. **Leveraging Economic Diversity:** The Region's diverse economic base can be further leveraged to support housing market stability. By aligning housing policies with economic development initiatives, the Region can foster job growth and wage increases, which, in turn, can enhance housing affordability and demand.

Threats

1. **Rising Housing Costs:** The sharp increase in housing prices across the Region, particularly in Elbert County, poses a significant threat to housing affordability. If left unaddressed, this trend could exacerbate cost burdens, drive lower-income residents out, and lead to increased economic disparities.
2. **Population Decline in Key Areas:** The continued population decline in Cheyenne and Kit Carson Counties poses a threat to the stability of the housing market in these areas. Decreasing demand could lead to further increases in vacancy rates and a weakening of the local economy.
3. **Aging Population:** The aging population in certain Counties, such as Cheyenne and Lincoln, could create additional challenges for the housing market. As these residents age, there may be increased demand for senior housing and healthcare services, which could strain existing resources.

4. **Economic Fluctuations:** While the Region has demonstrated economic resilience, potential fluctuations in key industries, such as manufacturing and government employment, could impact job security and, consequently, housing stability and demand. Economic downturns could exacerbate existing housing challenges, particularly in areas with high-cost burdens.

SECTION 4: INFRASTRUCTURE

4.1 Land Use and Zoning

Understanding land use codes is essential for an *RHNA* in the ECCOG Region. These codes are critical for implementing each community's comprehensive plan and encompass a range of regulations, including zoning, subdivision rules, annexation policies, impact fees, public hearing procedures, and permitting. They are pivotal in shaping the housing landscape within the Region.

The 15 local governments in ECCOG have land use authority that varies based on their classification, such as statutory or home rule municipalities. They primarily use zoning to regulate land use, though federal and State laws impose restrictions on areas like mineral rights, telecommunications, group homes, and signage.

Zoning codes significantly impact both the supply and demand for housing. On the supply side, zoning regulations can limit the number of homes by imposing density restrictions, setting minimum lot sizes, or capping the number of units in a building. These constraints can reduce the overall housing stock and restrict new housing developments. Additionally, zoning designations that limit residential land availability further constrain the potential for new projects. Building standards, which regulate aspects like height and design, can also increase development costs and complexity, thereby affecting the number of new housing projects.

On the demand side, zoning codes influence housing affordability and attractiveness. Restrictions on high-density or affordable housing can lead to increased demand for the limited available housing, driving up prices. Conversely, zoning that encourages mixed-use developments or diverse housing types can make neighborhoods more desirable, boosting demand. Furthermore, zoning that supports the development of amenities and infrastructure, such as schools, parks, and retail areas, enhances neighborhood appeal and drives up housing demand.

In summary, zoning codes play a crucial role in shaping the housing market within the ECCOG Region. They affect housing supply by controlling land use and development parameters, while also influencing demand through affordability and neighborhood appeal. Understanding these dynamics is key to assessing and addressing housing needs in the Region.

4.2 Transportation

In the ECCOG Region, the relationship between highway functional classification, land access, zoning, and real estate development is crucial for regional planning and development. The highway functional classifications in this area include Interstates, Principal Arterials, Minor Arterials, Major Collectors, and Local Roads.

Interstate 70 (I-70) is the major east-west corridor for long-distance travel and freight movement, offering limited access points to facilitate high-speed travel. This Interstate is vital for connecting the Region to other parts of Colorado and beyond, influencing the location of industrial and commercial developments that benefit from easy access to major transportation routes.

Principal Arterials are key roads that facilitate high-capacity urban travel within the Region. They connect major cities and towns, supporting significant traffic volumes and often serving as primary routes for public transportation. These roads are essential for commercial zones, where businesses rely on high visibility and accessibility to attract customers.

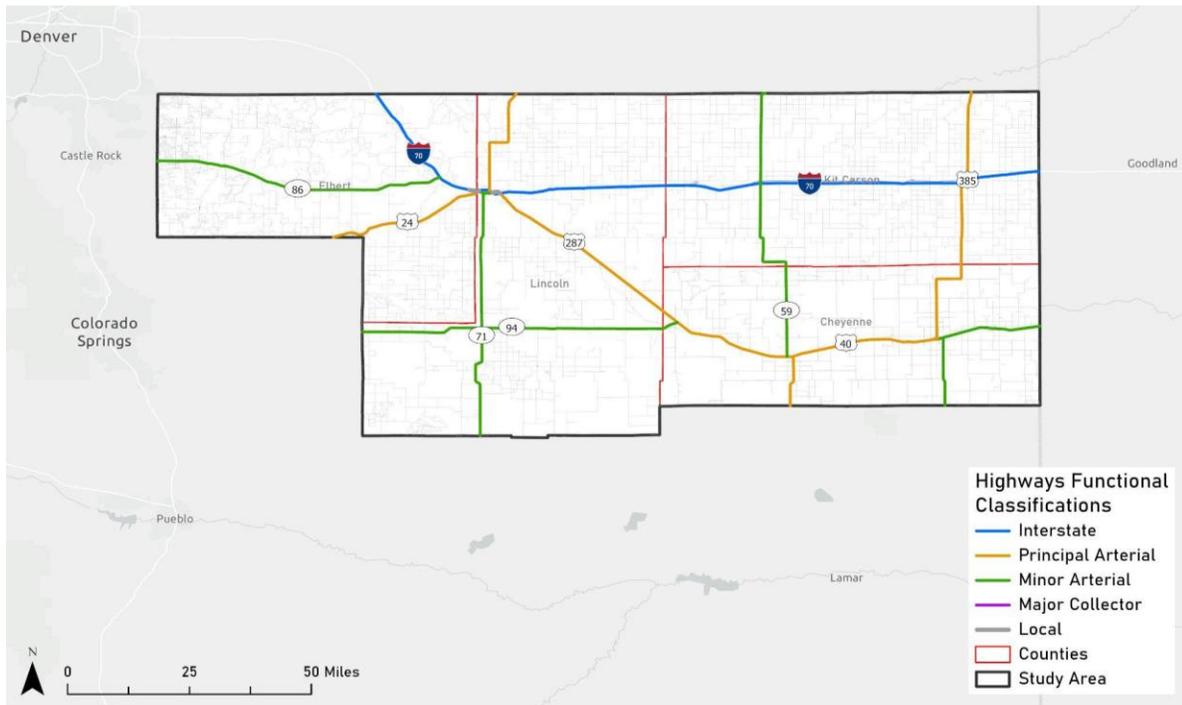
Minor Arterials provide service for moderate-length trips and connect smaller communities within the Region. They supplement the Principal Arterial system, offering additional routes for traffic flow and access to residential areas. These roads are important for suburban development, where moderate traffic volumes and connectivity to larger arterials are necessary.

Major Collectors gather traffic from local roads and funnel it to the arterial network. They balance land access and mobility, making them crucial for areas with mixed-use development. In the Region, Major Collectors support both residential neighborhoods and local businesses by offering convenient access, while maintaining efficient traffic flow.

Local Roads offer direct access to properties and are not intended for through traffic. These roads are prevalent in residential areas, providing the necessary infrastructure for homes and small businesses. Local Roads in the Region are designed to support low-speed travel and high accessibility, making them ideal for community-oriented developments.

The interplay between these highway classifications, land access, zoning regulations, and real estate development shapes the growth and functionality of the ECCOG Region. Proper planning ensures that transportation infrastructure supports economic development, while maintaining the quality of life for residents.

Figure 28: Highway Functional Classifications



Source: U.S. Colorado Decision Support Systems.

4.3 Transit

Given the sparse population in Cheyenne, Elbert, Kit Carson, and Lincoln Counties, supporting scheduled commuter transit services is challenging. The Outback Express, a division of ECCOG, is a coordinated public transit system that serves the central plains of Colorado. Operating in the ECCOG Region, this transit system encompasses several services.

To ensure responsive service, The Outback Express offers a fleet of 19 standard vans and wheelchair-accessible mini-buses that cater to local senior nutrition sites, essential shopping, medical appointments, courthouse visits, and post office trips. These vehicles also cover long distances to Denver or Colorado Springs for crucial medical appointments. Eligibility is open to anyone with a need for transportation.

In addition to ECCOG's regional Outback Express, localized services are provided through the City of Burlington, the Town of Limon, and Dynamic Dimensions, Inc. Additionally, MedRide,[®] a Non-Emergency Medical Transportation (NEMT) company, offers customers who have Medicaid, rides throughout the ECCOG Region.

These NEMT options offer residents, who have Medicaid, are a critical factor for the Region's development and long-term sustainability.

4.4 Infrastructure

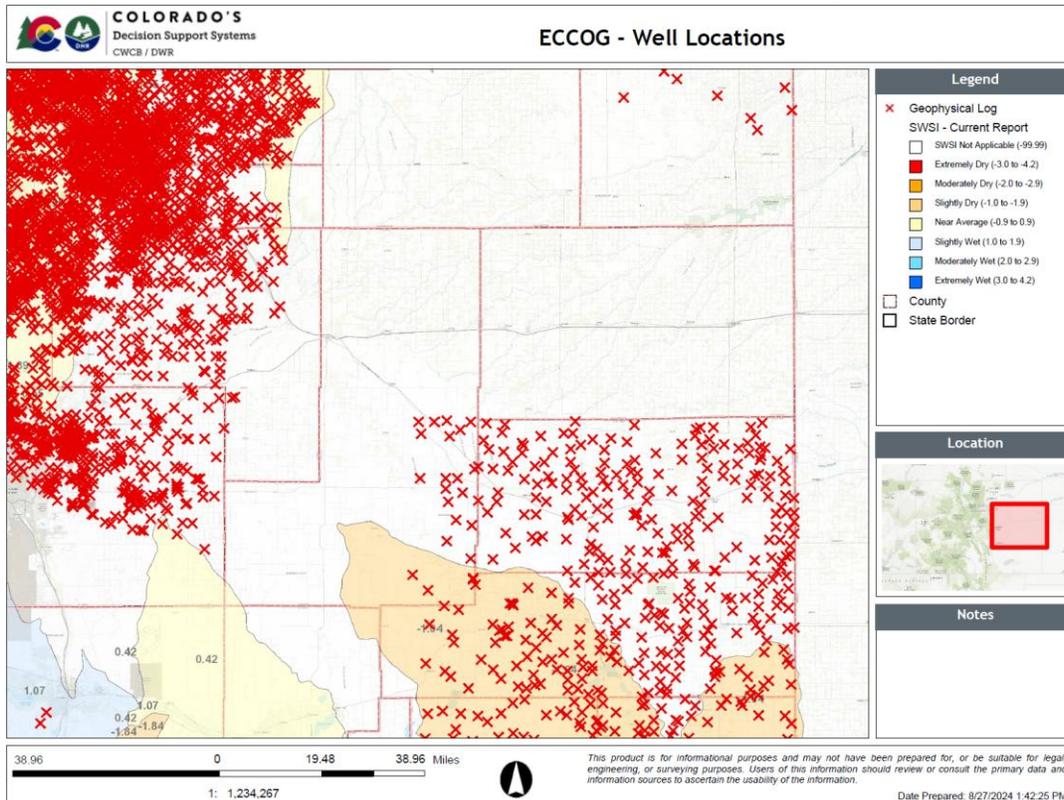
The Region's water supply and wastewater services are managed through a combination of municipal and private systems, with a heavy reliance on groundwater resources. Housing and development in each

County are closely linked to the availability and management of these water resources for several key reasons.

1. **Water Supply:** Water is essential for any residential development. The availability of a reliable water source determines how many homes can be built and sustained in an area. Counties with limited water resources must carefully manage and allocate water to support both existing and new developments.
2. **Infrastructure:** The type of water and sewer systems available affects housing density and development patterns. Areas with extensive public water and sewer infrastructure can support higher-density housing. In contrast, localities relying on individual wells and septic systems typically have lower-density developments due to the space required for these systems.
3. **Regulations and Permits:** Local regulations often dictate the types of water and sewer systems that can be used, influencing where and how development can occur. For example, regulations may limit the number of homes that can be built in areas without access to public water and sewer services.
4. **Environmental Impact:** Proper management of water resources is crucial to preventing over-extraction and ensuring long-term sustainability. Over-reliance on aquifers or inadequate wastewater treatment can lead to environmental degradation, affecting both current and future residents.
5. **Economic Factors:** The cost of developing and maintaining water and sewer infrastructure can be significant. Counties must balance the economic feasibility of extending public services, with the need to support growth and development.
6. **Agricultural Needs:** In rural areas, water resources are also vital for agriculture. Balancing the water needs of residential developments with those of farms and ranches is essential to maintain the local economy and food supply.

Each County's housing and development are closely tied to the availability and management of water resources, with varying degrees of reliance on individual wells, septic systems, and public water and sewer facilities.

Figure 29: Geophysical Log of Well Water Locations in the ECCOG Region



SOURCE: DDSS.

Elbert County

- *Water Source:* Solely relies on underground aquifers (Denver Basin Aquifer System).
- *Water Supply:* Draws about 4% of the annual water from the Denver Basin; the rest is drawn by surrounding metro Counties.
- *Public Service:* Twenty-six special metropolitan districts and four towns (Elizabeth, Kiowa, Simla, Elbert) provide water and sewer services. Approximately 2,800 residences are served by these Districts, with an additional 370 residences using septic systems for sewage.
- *Well and Septic Systems:* Many properties use individual well and septic systems. There are around 9,400 active water wells, with 71% serving residential properties.
- *Agriculture:* The County has about 1,400 farms, contributing significantly to the local economy through crop and livestock sales.

Cheyenne County

- *Water Source:* Provided by individual wells.
- *Sewer Systems:* Limited to individual sewage systems or septic systems.
- *Water Conservation:* Emphasis on conserving water for agricultural growth and development of water usage from the Great Plains Reservoirs.
- *Public Service:* The Towns of Cheyenne Wells and Kit Carson provide public water and sewer facilities, generally limited to incorporated areas.

Kit Carson County

- *Water Source:* Relies on the Ogallala Aquifer. Provided by individual wells.
- *Sewer Systems:* Limited to individual sewage systems or septic systems.
- *Water Conservation:* Ongoing efforts to reduce irrigated acreage and manage water consumption to support the agricultural economy.
- *Public Service:* The City of Burlington and the Towns of Flagler, Seibert, Vona, Bethune, and Stratton provide public water and sewer facilities, generally limited to incorporated areas.

Lincoln County

- *Water Source:* Provided by individual wells.
- *Sewer Systems:* Limited to individual sewage systems or septic systems.
- *Public Services:* The Towns of Arriba, Genoa, Hugo, and Limon provide public water and sewer facilities, generally limited to incorporated areas.

4.5 Conclusion

The ECCOG Region’s infrastructure systems, spanning land use regulations, transportation networks, transit access, and water/wastewater management—are deeply interconnected in shaping the Region’s housing potential, economic growth, and quality of life. Zoning and land use codes govern where and how new housing can be developed, directly influencing both supply and demand. Transportation assets, from Interstate 70 to local roads, connect communities and drive development patterns, while limited transit options, anchored by The Outback Express, serve critical mobility needs for residents without access to private vehicles.

Water availability and wastewater systems remain the most significant constraints to future growth. Heavy reliance on groundwater, limited public water/sewer infrastructure, and a patchwork of municipal and private systems create uneven development capacity across the Counties. A lack of comprehensive, centralized infrastructure data further complicates regional planning, making it challenging to accurately assess capacity, target investments, and coordinate improvements across jurisdictions.

Moving forward, the Region’s ability to accommodate growth will depend on closing these information gaps, while aligning zoning reforms, strategic transportation investment, targeted transit enhancements, and sustainable water management. Strengthening these systems in tandem will be essential for creating resilient, connected, and livable communities across the ECCOG Region.

APPENDIX A: DATA TABLES AND SUPPLEMENTAL INFORMATION

POPULATION & INCOME									
	Cheyenne County, CO		Elbert County, CO		Kit Carson County, CO		Lincoln County, CO		Percent
	2018-2022		2018-2022		2018-2022		2018-2022		
	ACS Estimate	Percent	ACS Estimate	Percent	ACS Estimate	Percent	ACS Estimate		
TOTALS									
Total Population	1,726		26,457		7,039		5,583		
Total Households	740		9,514		2,979		1,922		
Housing Units	969		9,898		3,430		2,373		
POPULATION 15+ BY MARITAL STATUS									
Total	1,354	100%	22,165	100%	5,495	100%	4,806	100%	
Never married	236	17.4%	4,855	21.9%	1,035	18.8%	1,204	25.1%	
Married	872	64.4%	14,658	66.1%	3,245	59.1%	2,716	56.5%	
Widowed	119	8.8%	976	4.4%	552	10.0%	336	7.0%	
Divorced	127	9.4%	1,676	7.6%	663	12.1%	550	11.4%	
POPULATION 25+ BY EDUCATIONAL ATTAINMENT									
Total	1,225	100%	19,030	100%	4,798	100%	4,203	100%	
No schooling	0	0.0%	109	0.6%	35	0.7%	11	0.3%	
Nursery School	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Kindergarden	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
1st to 4th Grade	0	0.0%	5	0.0%	0	0.0%	7	0.2%	
5th to 8th Grade	27	2.2%	145	0.8%	201	4.2%	51	1.2%	
Some High School	59	4.8%	366	1.9%	352	7.3%	404	9.6%	
High School Diploma	357	29.1%	4,031	21.2%	1,280	26.7%	914	21.7%	
GED	27	2.2%	679	3.6%	152	3.2%	823	19.6%	
Some College	342	27.9%	4,731	24.9%	1,404	29.3%	692	16.5%	
Associates degree	126	10.3%	2,186	11.5%	508	10.6%	345	8.2%	
Bachelors degree	196	16.0%	4,850	25.5%	578	12.0%	766	18.2%	
Masters degree	73	6.0%	1,538	8.1%	200	4.2%	128	3.0%	
Professional school degree	10	0.8%	215	1.1%	78	1.6%	33	0.8%	
Doctorate degree	8	0.7%	175	0.9%	10	0.2%	29	0.7%	
CIVILIAN EMPLOYED POPULATION 16+ BY OCCUPATION									
Total	886	100%	14,177	100%	3,564	100%	2,169	100%	
Management	219	24.7%	2,420	17.1%	544	15.3%	362	16.7%	
Business and financial operations	51	5.8%	796	5.6%	95	2.7%	111	5.1%	
Computer and mathematical	5	0.6%	845	6.0%	22	0.6%	9	0.4%	
Architecture and engineering	0	0.0%	386	2.7%	12	0.3%	7	0.3%	
Life, physical, and social science	9	1.0%	127	0.9%	28	0.8%	0	0.0%	
Community and social services	8	0.9%	188	1.3%	20	0.6%	50	2.3%	
Legal	6	0.7%	109	0.8%	16	0.4%	36	1.7%	
Education, training, and library	60	6.8%	607	4.3%	214	6.0%	151	7.0%	
Arts, design, entertainment, sports, and media	1	0.1%	260	1.8%	40	1.1%	12	0.6%	
Healthcare practitioner, technologists, and technicians	54	6.1%	742	5.2%	209	5.9%	93	4.3%	
Healthcare support	10	1.1%	321	2.3%	58	1.6%	36	1.7%	
Protective service	28	3.2%	536	3.8%	64	1.8%	22	1.0%	
Food preparation and serving related	15	1.7%	716	5.1%	231	6.5%	96	4.4%	
Building and grounds cleaning and maintenance	31	3.5%	200	1.4%	191	5.4%	185	8.5%	
Personal care and service	16	1.8%	516	3.6%	69	1.9%	78	3.6%	
Sales and related	41	4.6%	1,018	7.2%	432	12.1%	184	8.5%	
Office and administrative support	63	7.1%	1,435	10.1%	310	8.7%	328	15.1%	
Farming, fishing, and forestry	55	6.2%	92	0.6%	261	7.3%	38	1.8%	
Construction and extraction	101	11.4%	981	6.9%	212	5.9%	105	4.8%	
Installation, maintenance, and repair	30	3.4%	724	5.1%	220	6.2%	104	4.8%	
Production	15	1.7%	458	3.2%	105	2.9%	67	3.1%	
Transportation and material moving	68	7.7%	700	4.9%	211	5.9%	95	4.4%	
CIVILIAN EMPLOYED POPULATION 16+ BY INDUSTRY									
Total	886	100%	14,177	100%	3,564	100%	2,169	100%	
Agriculture, forestry, fishing and hunting	176	19.9%	399	2.8%	628	17.6%	236	10.9%	
Mining, quarrying, and oil and gas extraction	52	5.9%	82	0.6%	2	0.1%	4	0.2%	
Construction	99	11.2%	1,830	12.9%	293	8.2%	175	8.1%	
Manufacturing	3	0.3%	1,137	8.0%	157	4.4%	32	1.5%	
Wholesale trade	27	3.0%	274	1.9%	125	3.5%	42	1.9%	
Retail trade	57	6.4%	1,411	10.0%	416	11.7%	380	17.5%	
Transportation and warehousing	31	3.5%	458	3.2%	130	3.6%	47	2.2%	
Utilities	21	2.4%	109	0.8%	82	2.3%	38	1.8%	
Information	9	1.0%	395	2.8%	47	1.3%	52	2.4%	
Finance and insurance	39	4.4%	844	6.0%	82	2.3%	67	3.1%	
Real estate and rental and leasing	5	0.6%	197	1.4%	91	2.6%	27	1.2%	
Professional, scientific, and technical services	23	2.6%	1,395	9.8%	89	2.5%	69	3.2%	

55 to 59 years	68	3.9%	1,151	4.4%	194	2.8%	125	2.2%
60 to 64 years	63	3.7%	1,237	4.7%	251	3.6%	318	5.7%
65 to 69 years	82	4.8%	886	3.3%	280	4.0%	116	2.1%
70 to 74 years	53	3.1%	724	2.7%	150	2.1%	132	2.4%
75 to 79 years	36	2.1%	364	1.4%	69	1.0%	80	1.4%
80 to 85 years	8	0.5%	207	0.8%	86	1.2%	42	0.8%
85 years and over	3	0.2%	156	0.6%	113	1.6%	80	1.4%
Female Population	867	50.2%	13,009	49.2%	3,540	50.3%	2,206	39.5%
Under 5 years	85	4.9%	602	2.3%	184	2.6%	122	2.2%
5 to 9 years	74	4.3%	582	2.2%	232	3.3%	72	1.3%
10 to 14 years	75	4.3%	954	3.6%	317	4.5%	156	2.8%
15 to 19 years	46	2.7%	906	3.4%	203	2.9%	168	3.0%
20 to 24 years	23	1.3%	532	2.0%	171	2.4%	117	2.1%
25 to 29 years	16	0.9%	563	2.1%	215	3.1%	109	2.0%
30 to 34 years	30	1.7%	737	2.8%	185	2.6%	148	2.7%
35 to 39 years	59	3.4%	600	2.3%	261	3.7%	104	1.9%
40 to 44 years	57	3.3%	846	3.2%	202	2.9%	148	2.7%
45 to 49 years	24	1.4%	957	3.6%	169	2.4%	101	1.8%
50 to 54 years	43	2.5%	1,143	4.3%	176	2.5%	139	2.5%
55 to 59 years	68	3.9%	1,121	4.2%	211	3.0%	123	2.2%
60 to 64 years	103	6.0%	1,168	4.4%	303	4.3%	184	3.3%
65 to 69 years	65	3.8%	900	3.4%	201	2.9%	100	1.8%
70 to 74 years	34	2.0%	648	2.4%	145	2.1%	138	2.5%
75 to 79 years	28	1.6%	347	1.3%	95	1.3%	56	1.0%
80 to 85 years	14	0.8%	186	0.7%	127	1.8%	92	1.6%
85 years and over	23	1.3%	217	0.8%	143	2.0%	129	2.3%
TOTAL HOUSEHOLDS BY INCOME								
Total	740	100%	9,514	100%	2,979	100%	1,922	100%
Less than \$10,000	40	5.4%	207	2.2%	32	1.1%	139	7.2%
\$10,000 to \$14,999	27	3.6%	109	1.1%	130	4.4%	134	7.0%
\$15,000 to \$19,999	34	4.6%	157	1.7%	226	7.6%	96	5.0%
\$20,000 to \$24,999	13	1.8%	131	1.4%	128	4.3%	137	7.1%
\$25,000 to \$29,999	28	3.8%	197	2.1%	98	3.3%	79	4.1%
\$30,000 to \$34,999	32	4.3%	168	1.8%	172	5.8%	106	5.5%
\$35,000 to \$39,999	36	4.9%	189	2.0%	132	4.4%	50	2.6%
\$40,000 to \$44,999	30	4.1%	141	1.5%	131	4.4%	61	3.2%
\$45,000 to \$49,999	34	4.6%	213	2.2%	129	4.3%	60	3.1%
\$50,000 to \$59,999	89	12.0%	447	4.7%	324	10.9%	109	5.7%
\$60,000 to \$74,999	40	5.4%	564	5.9%	368	12.4%	126	6.6%
\$75,000 to \$99,999	128	17.3%	1,116	11.7%	330	11.1%	242	12.6%
\$100,000 to \$124,999	95	12.8%	1,151	12.1%	351	11.8%	165	8.6%
\$125,000 to \$149,999	30	4.1%	1,001	10.5%	105	3.5%	120	6.2%
\$150,000 to \$199,999	27	3.6%	1,679	17.6%	163	5.5%	189	9.8%
\$200,000 or more	57	7.7%	2,044	21.5%	160	5.4%	109	5.7%
Median Household Income	\$65,577		\$124,360		\$58,992		\$59,167	
Average Household Income	\$84,245		\$150,842		\$84,540		\$83,441	
HOUSEHOLDS WITH HOUSEHOLDER AGE <25 YEARS BY INCOME								
Total	14	100%	99	100%	161	100%	91	100%
Less than \$10,000	0	0.0%	0	0.0%	2	1.2%	7	7.7%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%	23	25.3%
\$15,000 to \$19,999	6	42.9%	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%	5	5.5%
\$25,000 to \$29,999	2	14.3%	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	0	0.0%	0	0.0%	72	44.7%	0	0.0%
\$35,000 to \$39,999	3	21.4%	0	0.0%	0	0.0%	0	0.0%
\$40,000 to \$44,999	0	0.0%	31	31.3%	2	1.2%	15	16.5%
\$45,000 to \$49,999	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$59,999	0	0.0%	0	0.0%	8	5.0%	0	0.0%
\$60,000 to \$74,999	0	0.0%	0	0.0%	42	26.1%	10	11.0%
\$75,000 to \$99,999	1	7.1%	23	23.2%	24	14.9%	18	19.8%
\$100,000 to \$124,999	0	0.0%	35	35.4%	11	6.8%	13	14.3%
\$125,000 to \$149,999	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$150,000 to \$199,999	0	0.0%	10	10.1%	0	0.0%	0	0.0%
\$200,000 or more	2	14.3%	0	0.0%	0	0.0%	0	0.0%
Median Household Income for HHR <25	\$28,750		\$92,361		\$51,406		\$44,063	
Average Household Income for HHR <25	\$60,357		\$89,144		\$54,534		\$54,913	
HOUSEHOLDS WITH HOUSEHOLDER AGE 25-44 YEARS BY INCOME								
Total	211	100%	2,277	100%	1,017	100%	510	100%
Less than \$10,000	2	0.9%	25	1.1%	3	0.3%	35	6.9%
\$10,000 to \$14,999	0	0.0%	8	0.4%	43	4.2%	11	2.2%
\$15,000 to \$19,999	12	5.7%	14	0.6%	62	6.1%	0	0.0%

\$20,000 to \$24,999	0	0.0%	4	0.2%	50	4.9%	5	1.0%
\$25,000 to \$29,999	5	2.4%	25	1.1%	22	2.2%	17	3.3%
\$30,000 to \$34,999	12	5.7%	50	2.2%	4	0.4%	26	5.1%
\$35,000 to \$39,999	6	2.8%	32	1.4%	75	7.4%	3	0.6%
\$40,000 to \$44,999	15	7.1%	22	1.0%	47	4.6%	5	1.0%
\$45,000 to \$49,999	19	9.0%	17	0.7%	32	3.1%	29	5.7%
\$50,000 to \$59,999	18	8.5%	95	4.2%	173	17.0%	27	5.3%
\$60,000 to \$74,999	12	5.7%	58	2.5%	127	12.5%	40	7.8%
\$75,000 to \$99,999	43	20.4%	303	13.3%	63	6.2%	89	17.5%
\$100,000 to \$124,999	25	11.8%	387	17.0%	174	17.1%	70	13.7%
\$125,000 to \$149,999	19	9.0%	276	12.1%	54	5.3%	9	1.8%
\$150,000 to \$199,999	12	5.7%	480	21.1%	50	4.9%	115	22.5%
\$200,000 or more	11	5.2%	481	21.1%	38	3.7%	29	5.7%
Median Household Income for HHR 25-44	\$75,703		\$131,719		\$59,432		\$87,500	
Average Household Income for HHR 25-44	\$90,552		\$176,658		\$85,959		\$100,929	

HOUSEHOLDS WITH HOUSEHOLDER AGE 45-64 YEARS BY INCOME								
Total	274	100%	4,510	100%	989	100%	676	100%
Less than \$10,000	29	10.6%	147	3.3%	12	1.2%	57	8.4%
\$10,000 to \$14,999	11	4.0%	46	1.0%	52	5.3%	38	5.6%
\$15,000 to \$19,999	0	0.0%	22	0.5%	50	5.1%	2	0.3%
\$20,000 to \$24,999	12	4.4%	25	0.6%	30	3.0%	59	8.7%
\$25,000 to \$29,999	5	1.8%	60	1.3%	10	1.0%	38	5.6%
\$30,000 to \$34,999	9	3.3%	7	0.2%	12	1.2%	27	4.0%
\$35,000 to \$39,999	19	6.9%	93	2.1%	38	3.8%	25	3.7%
\$40,000 to \$44,999	9	3.3%	46	1.0%	58	5.9%	34	5.0%
\$45,000 to \$49,999	11	4.0%	128	2.8%	45	4.6%	3	0.4%
\$50,000 to \$59,999	29	10.6%	130	2.9%	93	9.4%	31	4.6%
\$60,000 to \$74,999	11	4.0%	232	5.1%	123	12.4%	41	6.1%
\$75,000 to \$99,999	50	18.2%	284	6.3%	152	15.4%	90	13.3%
\$100,000 to \$124,999	52	19.0%	501	11.1%	125	12.6%	64	9.5%
\$125,000 to \$149,999	4	1.5%	574	12.7%	39	3.9%	95	14.1%
\$150,000 to \$199,999	2	0.7%	913	20.2%	77	7.8%	48	7.1%
\$200,000 or more	21	7.7%	1,302	28.9%	73	7.4%	24	3.6%
Median Household Income for HHR 45-64	\$65,938		\$146,302		\$72,173		\$66,500	
Average Household Income for HHR 45-64	\$79,150		\$166,382		\$87,181		\$92,615	

HOUSEHOLDS WITH HOUSEHOLDER AGE 65+ BY INCOME								
Total	241	100%	2,628	100%	812	100%	645	100%
Less than \$10,000	9	3.7%	35	1.3%	15	1.8%	40	6.2%
\$10,000 to \$14,999	16	6.6%	55	2.1%	35	4.3%	62	9.6%
\$15,000 to \$19,999	16	6.6%	121	4.6%	114	14.0%	94	14.6%
\$20,000 to \$24,999	1	0.4%	102	3.9%	48	5.9%	68	10.5%
\$25,000 to \$29,999	16	6.6%	112	4.3%	66	8.1%	24	3.7%
\$30,000 to \$34,999	11	4.6%	111	4.2%	84	10.3%	53	8.2%
\$35,000 to \$39,999	8	3.3%	64	2.4%	19	2.3%	22	3.4%
\$40,000 to \$44,999	6	2.5%	42	1.6%	24	3.0%	7	1.1%
\$45,000 to \$49,999	4	1.7%	68	2.6%	52	6.4%	28	4.3%
\$50,000 to \$59,999	42	17.4%	222	8.4%	50	6.2%	51	7.9%
\$60,000 to \$74,999	17	7.1%	274	10.4%	76	9.4%	35	5.4%
\$75,000 to \$99,999	34	14.1%	506	19.3%	91	11.2%	45	7.0%
\$100,000 to \$124,999	18	7.5%	228	8.7%	41	5.0%	18	2.8%
\$125,000 to \$149,999	7	2.9%	151	5.7%	12	1.5%	16	2.5%
\$150,000 to \$199,999	13	5.4%	276	10.5%	36	4.4%	26	4.0%
\$200,000 or more	23	9.5%	261	9.9%	49	6.0%	56	8.7%
Median Household Income for HHR 65+	\$56,688		\$78,156		\$45,167		\$33,150	
Average Household Income for HHR 65+	\$85,902		\$104,128		\$85,497		\$64,024	

HOUSING OVERVIEW

	Cheyenne County, CO		Elbert County, CO		Kit Carson County, CO		Lincoln County, CO	
	2018-2022		2018-2022		2018-2022		2018-2022	
	ACS Estimate	Percent	ACS Estimate	Percent	ACS Estimate	Percent	ACS Estimate	Percent
TOTALS								
Total Population	1,726		26,457		7,039		5,583	
Total Households	740		9,514		2,979		1,922	
Total Housing Units	969		9,898		3,430		2,373	
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS								
Total	584	100.0%	8,881	100.0%	2,004	100.0%	1,368	100.0%
Housing units with a mortgage/contract to purchase/similar debt	232	39.7%	6,598	74.3%	981	49.0%	632	46.2%
No Second Mortgage and No Home Equity Loan	232	39.7%	5,789	65.2%	911	45.5%	615	45.0%
Multiple Mortgages	0	0.0%	694	7.8%	46	2.3%	17	1.2%
Second mortgage and Home Equity Loan	0	0.0%	35	0.4%	0	0.0%	0	0.0%
Only Home Equity Loan	0	0.0%	602	6.8%	42	2.1%	2	0.1%
Only Second Mortgage	0	0.0%	57	0.6%	4	0.2%	15	1.1%
Home Equity Loan without Primary Mortgage	0	0.0%	115	1.3%	24	1.2%	0	0.0%
Housing units without a mortgage	352	60.3%	2,283	25.7%	1,023	51.0%	736	53.8%
AVERAGE VALUE BY MORTGAGE STATUS								
Housing units with a mortgage	\$269,341		\$671,533		\$249,458		\$356,027	
Housing units without a mortgage	\$225,528		\$659,899		\$194,647		\$330,055	
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS & SELECTED MONTHLY OWNER COSTS								
Total	584	100.0%	8,881	100.0%	2,004	100.0%	1,368	100.0%
With a mortgage: Monthly owner costs as a percentage of household income in past 12 months								
Less than 10.0 percent	12	2.1%	487	5.5%	80	4.0%	78	5.7%
10.0 to 14.9 percent	76	13.0%	758	8.5%	130	6.5%	105	7.7%
15.0 to 19.9 percent	34	5.8%	1,256	14.1%	166	8.3%	58	4.2%
20.0 to 24.9 percent	6	1.0%	1,226	13.8%	178	8.9%	125	9.1%
25.0 to 29.9 percent	62	10.6%	898	10.1%	121	6.0%	81	5.9%
30.0 to 34.9 percent	8	1.4%	535	6.0%	54	2.7%	70	5.1%
35.0 to 39.9 percent	9	1.5%	368	4.1%	86	4.3%	35	2.6%
40.0 to 49.9 percent	8	1.4%	323	3.6%	43	2.1%	26	1.9%
50.0 percent or more	17	2.9%	707	8.0%	120	6.0%	40	2.9%
Not computed	0	0.0%	40	0.5%	3	0.1%	14	1.0%
Without a mortgage: Monthly owner costs as a percentage of household income in past 12 months								
Less than 10.0 percent	201	34.4%	1,174	13.2%	536	26.7%	343	25.1%
10.0 to 14.9 percent	61	10.4%	427	4.8%	140	7.0%	93	6.8%
15.0 to 19.9 percent	18	3.1%	189	2.1%	73	3.6%	59	4.3%
20.0 to 24.9 percent	8	1.4%	105	1.2%	68	3.4%	71	5.2%
25.0 to 29.9 percent	22	3.8%	66	0.7%	41	2.0%	30	2.2%
30.0 to 34.9 percent	9	1.5%	67	0.8%	93	4.6%	35	2.6%
35.0 to 39.9 percent	0	0.0%	126	1.4%	16	0.8%	33	2.4%
40.0 to 49.9 percent	5	0.9%	39	0.4%	23	1.1%	6	0.4%
50.0 percent or more	17	2.9%	67	0.8%	26	1.3%	61	4.5%
Not computed	11	1.9%	23	0.3%	7	0.3%	5	0.4%
RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT								
Total	156	100.0%	633	100.0%	975	100.0%	554	100.0%
With cash rent	110	70.5%	486	76.8%	831	85.2%	471	85.0%
Less than \$100	0	0.0%	2	0.3%	11	1.1%	1	0.2%
\$100 to \$149	0	0.0%	4	0.6%	0	0.0%	3	0.5%
\$150 to \$199	0	0.0%	0	0.0%	0	0.0%	21	3.8%
\$200 to \$249	6	3.8%	9	1.4%	27	2.8%	9	1.6%
\$250 to \$299	7	4.5%	0	0.0%	30	3.1%	10	1.8%
\$300 to \$349	6	3.8%	0	0.0%	36	3.7%	44	7.9%
\$350 to \$399	3	1.9%	28	4.4%	16	1.6%	9	1.6%
\$400 to \$449	7	4.5%	12	1.9%	11	1.1%	10	1.8%
\$450 to \$499	14	9.0%	11	1.7%	40	4.1%	3	0.5%
\$500 to \$549	6	3.8%	22	3.5%	17	1.7%	70	12.6%
\$550 to \$599	9	5.8%	0	0.0%	20	2.1%	19	3.4%
\$600 to \$649	6	3.8%	11	1.7%	35	3.6%	28	5.1%
\$650 to \$699	15	9.6%	3	0.5%	59	6.1%	16	2.9%
\$700 to \$749	2	1.3%	7	1.1%	164	16.8%	37	6.7%
\$750 to \$799	0	0.0%	14	2.2%	12	1.2%	38	6.9%
\$800 to \$899	3	1.9%	18	2.8%	122	12.5%	19	3.4%
\$900 to \$999	3	1.9%	40	6.3%	17	1.7%	23	4.2%
\$1,000 to \$1,249	16	10.3%	64	10.1%	175	17.9%	19	3.4%
\$1,250 to \$1,499	7	4.5%	69	10.9%	14	1.4%	46	8.3%
\$1,500 to \$1,999	0	0.0%	112	17.7%	14	1.4%	22	4.0%
\$2,000 to \$2,499	0	0.0%	25	3.9%	0	0.0%	11	2.0%
\$2,500 to \$2,999	0	0.0%	21	3.3%	0	0.0%	0	0.0%
\$3,000 to \$3,499	0	0.0%	14	2.2%	0	0.0%	0	0.0%
\$3,500 or more	0	0.0%	0	0.0%	11	1.1%	13	2.3%
No cash rent	46	29.5%	147	23.2%	144	14.8%	83	15.0%
Median Contract Rent	\$583		\$1,242		\$735		\$677	
Average Contract Rent	\$650		\$1,260		\$793		\$852	
RENTER-OCCUPIED HOUSING UNITS BY INCLUSION OF UTILITIES IN RENT								
Total	156	100.0%	633	100.0%	975	100.0%	554	100.0%
Pay extra for one or more utilities	104	66.7%	578	91.3%	760	77.9%	390	70.4%
No extra payment for any utilities	52	33.3%	55	8.7%	215	22.1%	164	29.6%
RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT								
Total:	156	100.0%	633	100.0%	975	100.0%	554	100.0%
With cash rent:	110	70.5%	486	76.8%	831	85.2%	471	85.0%

Less than \$100	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100 to \$149	0	0.0%	2	0.3%	0	0.0%	0	0.0%
\$150 to \$199	0	0.0%	0	0.0%	0	0.0%	2	0.4%
\$200 to \$249	0	0.0%	0	0.0%	15	1.5%	5	0.9%
\$250 to \$299	8	5.1%	0	0.0%	5	0.5%	24	4.3%
\$300 to \$349	5	3.2%	0	0.0%	35	3.6%	14	2.5%
\$350 to \$399	0	0.0%	0	0.0%	3	0.3%	7	1.3%
\$400 to \$449	7	4.5%	13	2.1%	23	2.4%	0	0.0%
\$450 to \$499	14	9.0%	15	2.4%	10	1.0%	5	0.9%
\$500 to \$549	0	0.0%	6	0.9%	12	1.2%	39	7.0%
\$550 to \$599	0	0.0%	0	0.0%	27	2.8%	24	4.3%
\$600 to \$649	5	3.2%	17	2.7%	9	0.9%	17	3.1%
\$650 to \$699	4	2.6%	11	1.7%	22	2.3%	13	2.3%
\$700 to \$749	0	0.0%	1	0.2%	76	7.8%	13	2.3%
\$750 to \$799	0	0.0%	6	0.9%	44	4.5%	66	11.9%
\$800 to \$899	20	12.8%	0	0.0%	107	11.0%	33	6.0%
\$900 to \$999	18	11.5%	28	4.4%	90	9.2%	24	4.3%
\$1,000 to \$1,249	22	14.1%	77	12.2%	202	20.7%	53	9.6%
\$1,250 to \$1,499	0	0.0%	90	14.2%	74	7.6%	69	12.5%
\$1,500 to \$1,999	7	4.5%	136	21.5%	39	4.0%	39	7.0%
\$2,000 to \$2,499	0	0.0%	40	6.3%	27	2.8%	0	0.0%
\$2,500 to \$2,999	0	0.0%	25	3.9%	0	0.0%	11	2.0%
\$3,000 to \$3,499	0	0.0%	4	0.6%	0	0.0%	0	0.0%
\$3,500 or more	0	0.0%	15	2.4%	11	1.1%	13	2.3%
No cash rent	46	29.5%	147	23.2%	144	14.8%	83	15.0%
Median Gross Rent	\$860		\$1,436		\$931		\$820	
Average Gross Rent	\$820		\$1,553		\$1,000		\$1,022	
HOUSING UNITS BY UNITS IN STRUCTURE								
Total	969	100.0%	9,898	100.0%	3,430	100.0%	2,373	100.0%
1, detached	848	87.5%	9,446	95.4%	2,625	76.5%	1,814	76.4%
1, attached	9	0.9%	63	0.6%	65	1.9%	31	1.3%
2	7	0.7%	37	0.4%	34	1.0%	0	0.0%
3 or 4	18	1.9%	29	0.3%	59	1.7%	18	0.8%
5 to 9	0	0.0%	17	0.2%	99	2.9%	114	4.8%
10 to 19	0	0.0%	10	0.1%	73	2.1%	52	2.2%
20 to 49	3	0.3%	0	0.0%	17	0.5%	47	2.0%
50 or more	0	0.0%	0	0.0%	10	0.3%	23	1.0%
Mobile home	84	8.7%	286	2.9%	447	13.0%	244	10.3%
Boat, RV, van, etc.	0	0.0%	10	0.1%	1	0.0%	30	1.3%
HOUSING UNITS BY YEAR STRUCTURE BUILT								
Total	969	100.0%	9,898	100.0%	3,430	100.0%	2,373	100.0%
Built 2020 or later	0	0.0%	39	0.4%	12	0.3%	10	0.4%
Built 2010 to 2019	40	4.1%	1,022	10.3%	82	2.4%	113	4.8%
Built 2000 to 2009	44	4.5%	2,208	22.3%	153	4.5%	181	7.6%
Built 1990 to 1999	89	9.2%	3,279	33.1%	458	13.4%	183	7.7%
Built 1980 to 1989	135	13.9%	1,297	13.1%	231	6.7%	453	19.1%
Built 1970 to 1979	158	16.3%	1,104	11.2%	779	22.7%	256	10.8%
Built 1960 to 1969	102	10.5%	212	2.1%	410	12.0%	183	7.7%
Built 1950 to 1959	119	12.3%	101	1.0%	252	7.3%	195	8.2%
Built 1940 to 1949	83	8.6%	117	1.2%	342	10.0%	147	6.2%
Built 1939 or earlier	199	20.5%	519	5.2%	711	20.7%	652	27.5%
Median Year Structure Built	1,968		1,995		1,970		1,970	
OCCUPIED HOUSING UNITS BY YEAR HOUSEHOLDER MOVED INTO UNIT								
Total	740	100.0%	9,514	100.0%	2,979	100.0%	1,922	100.0%
Owner occupied								
Moved in 2021 or later	21	2.8%	343	3.6%	94	3.2%	38	2.0%
Moved in 2018 to 2020	33	4.5%	1,327	14.0%	140	4.7%	189	9.8%
Moved in 2010 to 2017	108	14.6%	3,023	31.8%	604	20.3%	289	15.0%
Moved in 2000 to 2009	113	15.3%	2,241	23.6%	499	16.8%	240	12.5%
Moved in 1990 to 1999	136	18.4%	1,314	13.8%	231	7.8%	314	16.3%
Moved in 1989 or earlier	173	23.4%	633	6.7%	436	14.6%	298	15.5%
Renter occupied								
Moved in 2021 or later	9	1.2%	23	0.2%	93	3.1%	25	1.3%
Moved in 2018 to 2020	61	8.2%	158	1.7%	376	12.6%	190	9.9%
Moved in 2010 to 2017	45	6.1%	344	3.6%	372	12.5%	285	14.8%
Moved in 2000 to 2009	38	5.1%	42	0.4%	82	2.8%	34	1.8%
Moved in 1990 to 1999	0	0.0%	58	0.6%	48	1.6%	4	0.2%
Moved in 1989 or earlier	3	0.4%	8	0.1%	4	0.1%	16	0.8%
Median Year Householder Moved Into Unit	2,004		2,011		2,012		2,011	
OCCUPIED HOUSING UNITS BY HOUSE HEATING FUEL								
Total	740	100.0%	9,514	100.0%	2,979	100.0%	1,922	100.0%
Utility gas	429	58.0%	3,871	40.7%	2,124	71.3%	1,104	57.4%
Bottled, tank, or LP gas	175	23.6%	3,935	41.4%	330	11.1%	402	20.9%
Electricity	100	13.5%	939	9.9%	441	14.8%	331	17.2%
Fuel oil, kerosene, etc.	5	0.7%	30	0.3%	0	0.0%	1	0.1%
Coal or coke	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Wood	28	3.8%	530	5.6%	65	2.2%	42	2.2%
Solar energy	0	0.0%	11	0.1%	4	0.1%	0	0.0%
Other fuel	3	0.4%	145	1.5%	15	0.5%	34	1.8%
No fuel used	0	0.0%	53	0.6%	0	0.0%	8	0.4%
OCCUPIED HOUSING UNITS BY VEHICLES AVAILABLE								
Total	740	100.0%	9,514	100.0%	2,979	100.0%	1,922	100.0%
Owner occupied								
No vehicle available	0	0.0%	65	0.7%	34	1.1%	21	1.1%
1 vehicle available	124	16.8%	788	8.3%	350	11.7%	263	13.7%
2 vehicles available	239	32.3%	2,821	29.7%	788	26.5%	550	28.6%
3 vehicles available	119	16.1%	2,612	27.5%	456	15.3%	187	9.7%

4 vehicles available	44	5.9%	1,443	15.2%	307	10.3%	188	9.8%
5 or more vehicles available	58	7.8%	1,152	12.1%	69	2.3%	159	8.3%
Renter occupied								
No vehicle available	6	0.8%	35	0.4%	135	4.5%	80	4.2%
1 vehicle available	67	9.1%	187	2.0%	333	11.2%	242	12.6%
2 vehicles available	60	8.1%	208	2.2%	343	11.5%	158	8.2%
3 vehicles available	23	3.1%	131	1.4%	125	4.2%	56	2.9%
4 vehicles available	0	0.0%	52	0.5%	13	0.4%	3	0.2%
5 or more vehicles available	0	0.0%	20	0.2%	26	0.9%	15	0.8%
Average Number of Vehicles Available	2.3		2.9		2.2		2.3	
VACANT HOUSING UNITS								
Total vacant housing units	229	100.0%HUs MOE (ACS 5-Yr)	384	100.0%HUs MOE (ACS 5-Yr)	451	100.0%HUs MOE (ACS 5-Yr)	451	ACS 5-Yr)
For rent	30	13.1%	20	5.2%	39	8.6%	24	5.3%
Rented, not occupied	3	1.3%	12	3.1%	43	9.5%	7	1.6%
For sale only	23	10.0%	35	9.1%	0	0.0%	37	8.2%
Sold, not occupied	0	0.0%	17	4.4%	0	0.0%	15	3.3%
Seasonal/occasional	37	16.2%	43	11.2%	29	6.4%	19	4.2%
For migrant workers	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other	136	59.4%	257	66.9%	340	75.4%	349	77.4%
OWNER-OCCUPIED HOUSING UNITS BY VALUE								
Total	584	100%	8,881	100%	2,004	100%	1,368	100%
Less than \$10,000	2	0.3%	72	0.8%	98	4.9%	39	2.9%
\$10,000 to \$14,999	31	5.3%	8	0.1%	97	4.8%	14	1.0%
\$15,000 to \$19,999	4	0.7%	8	0.1%	1	0.0%	18	1.3%
\$20,000 to \$24,999	8	1.4%	14	0.2%	26	1.3%	14	1.0%
\$25,000 to \$29,999	5	0.9%	20	0.2%	20	1.0%	0	0.0%
\$30,000 to \$34,999	19	3.3%	0	0.0%	13	0.6%	20	1.5%
\$35,000 to \$39,999	5	0.9%	0	0.0%	21	1.0%	7	0.5%
\$40,000 to \$49,999	7	1.2%	27	0.3%	11	0.5%	26	1.9%
\$50,000 to \$59,999	29	5.0%	18	0.2%	19	0.9%	17	1.2%
\$60,000 to \$69,999	10	1.7%	0	0.0%	37	1.8%	14	1.0%
\$70,000 to \$79,999	27	4.6%	6	0.1%	19	0.9%	34	2.5%
\$80,000 to \$89,999	12	2.1%	15	0.2%	90	4.5%	14	1.0%
\$90,000 to \$99,999	34	5.8%	17	0.2%	122	6.1%	54	3.9%
\$100,000 to \$124,999	23	3.9%	49	0.6%	142	7.1%	83	6.1%
\$125,000 to \$149,999	44	7.5%	19	0.2%	108	5.4%	59	4.3%
\$150,000 to \$174,999	49	8.4%	58	0.7%	139	6.9%	108	7.9%
\$175,000 to \$199,999	32	5.5%	34	0.4%	126	6.3%	58	4.2%
\$200,000 to \$249,999	40	6.8%	121	1.4%	160	8.0%	138	10.1%
\$250,000 to \$299,999	45	7.7%	158	1.8%	239	11.9%	173	12.6%
\$300,000 to \$399,999	48	8.2%	819	9.2%	217	10.8%	213	15.6%
\$400,000 to \$499,999	39	6.7%	1,286	14.5%	142	7.1%	125	9.1%
\$500,000 to \$749,999	62	10.6%	3,430	38.6%	103	5.1%	60	4.4%
\$750,000 to \$999,999	0	0.0%	1,848	20.8%	39	1.9%	38	2.8%
\$1,000,000 to \$1,499,999	8	1.4%	624	7.0%	15	0.7%	19	1.4%
\$1,500,000 to \$1,999,999	0	0.0%	142	1.6%	0	0.0%	9	0.7%
\$2,000,000 or more	1	0.2%	88	1.0%	0	0.0%	14	1.0%
Median Home Value	\$166,300		\$623,300		\$182,700		\$238,000	
Average Home Value	\$242,933		\$668,542		\$221,478		\$342,053	

LABOR FORCE

Cheyenne County, CO

2024 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	1,372	858	23	2.6%	64.2%	62.5%
16-24	177	111	0	0.0%	62.7%	62.7%
25-54	561	480	23	4.6%	89.7%	85.6%
55-64	229	147	0	0.0%	64.2%	64.2%
65+	405	120	0	0.0%	29.6%	29.6%
Male Age 16+	711	507	17	3.2%	73.7%	71.3%
Female Age 16+	661	351	6	1.7%	54.0%	53.1%
White Age 16+	1,196	735	20	2.6%	63.1%	61.5%
Black Age 16+	1	1	0	0.0%	100.0%	100.0%
American Indian Age 16+	12	7	0	0.0%	58.3%	58.3%
Asian Age 16+	5	4	0	0.0%	80.0%	80.0%
Pacific Islander Age 16+	0	0	0	0.0%	0.0%	0.0%
Other Race Age 16+	70	55	0	0.0%	78.6%	78.6%
Multiple Races Age 16+	88	56	3	5.1%	67.0%	63.6%

Kit Carson County, CO

2024 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	5,359	3,702	74	2.0%	70.5%	69.1%
16-24	708	536	28	5.0%	79.7%	75.7%
25-54	2,364	2,080	35	1.7%	89.5%	88.0%
55-64	854	640	7	1.1%	75.8%	74.9%
65+	1,433	446	4	0.9%	31.4%	31.1%
Male Age 16+	2,717	2,096	31	1.5%	78.3%	77.1%
Female Age 16+	2,642	1,606	43	2.6%	62.4%	60.8%
White Age 16+	4,352	2,892	74	2.5%	68.2%	66.5%
Black Age 16+	25	18	0	0.0%	72.0%	72.0%
American Indian Age 16+	51	38	0	0.0%	74.5%	74.5%
Asian Age 16+	28	20	0	0.0%	71.4%	71.4%
Pacific Islander Age 16+	10	7	0	0.0%	70.0%	70.0%
Other Race Age 16+	446	370	0	0.0%	83.0%	83.0%
Multiple Races Age 16+	447	357	0	0.0%	79.9%	79.9%

Elbert County, CO

2024 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	23,423	14,894	250	1.7%	64.7%	63.6%
16-24	2,859	1,998	39	1.9%	71.2%	69.9%
25-54	9,911	8,377	165	1.9%	86.2%	84.5%
55-64	4,651	3,246	22	0.7%	70.3%	69.8%
65+	6,002	1,273	24	1.9%	21.6%	21.2%
Male Age 16+	11,959	8,427	160	1.9%	71.8%	70.5%
Female Age 16+	11,464	6,467	90	1.4%	57.2%	56.4%
White Age 16+	20,462	12,928	193	1.5%	64.1%	63.2%
Black Age 16+	134	87	0	0.0%	64.9%	64.9%
American Indian Age 16+	183	107	4	3.6%	60.7%	58.5%
Asian Age 16+	182	120	1	0.8%	66.5%	65.9%
Pacific Islander Age 16+	26	17	0	0.0%	65.4%	65.4%
Other Race Age 16+	550	412	0	0.0%	74.9%	74.9%
Multiple Races Age 16+	1,886	1,223	52	4.1%	67.6%	64.8%

Lincoln County, CO

2024 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	4,561	2,342	33	1.4%	52.1%	51.3%
16-24	541	322	1	0.3%	59.7%	59.5%
25-54	2,220	1,169	21	1.8%	53.6%	52.7%
55-64	759	474	11	2.3%	63.9%	62.5%
65+	1,041	377	0	0.0%	36.2%	36.2%
Male Age 16+	2,716	982	2	0.2%	36.2%	36.2%
Female Age 16+	1,845	1,360	31	2.2%	75.4%	73.7%
White Age 16+	3,397	1,901	33	1.7%	56.9%	56.0%

Black Age 16+	265	22	0	0.0%	8.3%	8.3%
American Indian Age 16+	82	27	0	0.0%	32.9%	32.9%
Asian Age 16+	43	26	0	0.0%	60.5%	60.5%
Pacific Islander Age 16+	27	17	0	0.0%	63.0%	63.0%
Other Race Age 16+	468	170	0	0.0%	36.3%	36.3%
Multiple Races Age 16+	279	179	0	0.0%	64.2%	64.2%

HOUSING PRICES

Region	Month of Period End	Median Sale Price	Median Sale Price MoM	Median Sale Price YoY	Homes Sold	Homes Sold MoM	Homes Sold YoY	New Listings	New Listings MoM	New Listings YoY	Inventory	Inventory MoM	Inventory YoY	Days on Market MoM	Days on Market YoY	Average Sale To List	Average Sale To List MoM	Average Sale To List YoY	
Cheyenne County, CO	Jan-12	\$31K	-67.40%	61.50%	1	0.00%	0.00%							191	90	121	88.80%	4.70%	-7.70%
Cheyenne County, CO	May-12	\$225K			1									112			97.80%		
Cheyenne County, CO	May-13	\$33K		-85.30%	1		0.00%				3			75		-37	94.30%		-3.50%
Cheyenne County, CO	Aug-13	\$107K			1						2			227			82.50%		
Cheyenne County, CO	Feb-14	\$50K			1						6			106			83.50%		
Cheyenne County, CO	Jun-14	\$34K			1			2			5			54			91.90%		
Cheyenne County, CO	Sep-14	\$43K			1						3			357			85.00%		
Cheyenne County, CO	Mar-16	\$57K			1									146			85.10%		
Cheyenne County, CO	Aug-16	\$58K			1									67			102.70%		
Cheyenne County, CO	Apr-17	\$35K			1						2			147			90.90%		
Cheyenne County, CO	Jun-17	\$65K			1						1			105			81.40%		
Cheyenne County, CO	Sep-17	\$150K			1						1			231			90.90%		
Cheyenne County, CO	Jul-18	\$85K			1									304			84.90%		
Cheyenne County, CO	Oct-18	\$35K			1			1			3			20			100.00%		
Cheyenne County, CO	Mar-19	\$75K			1						3			20			93.80%		
Cheyenne County, CO	Jun-19	\$46K			2									268			80.30%		
Cheyenne County, CO	Jul-19	\$70K	51.40%	-17.20%	1	-50.00%	0.00%	2			2			182	-86	-122	87.50%	7.20%	2.60%
Cheyenne County, CO	Nov-19	\$75K			1						2			38			100.00%		
Cheyenne County, CO	Jan-20	\$138K			1						2			95			92.60%		
Cheyenne County, CO	May-20	\$21K			1						1			16			102.80%		
Cheyenne County, CO	Jun-20	\$123K	498.50%	165.90%	2	100.00%	0.00%							109	93	-159	98.60%	-4.10%	18.30%
Cheyenne County, CO	Nov-20	\$24K		-68.00%	1		0.00%	2			4		100.00%	20		-18	80.00%		-20.00%
Cheyenne County, CO	Jan-21	\$65K		-52.90%	1		0.00%				2		0.00%	92		-3	81.40%		-11.30%
Cheyenne County, CO	Feb-21	\$138K	112.00%		1	0.00%		1			2	0.00%		97	5		98.40%	17.10%	
Cheyenne County, CO	Mar-21	\$17K	-87.70%		1	0.00%		1	0.00%		3	50.00%		86	-11		56.90%	-41.60%	
Cheyenne County, CO	Jun-21	\$275K		123.60%	2		0.00%	1			4			128		19	101.10%		2.40%
Cheyenne County, CO	Jul-21	\$122K	-55.60%		2	0.00%		2	100.00%		5	25.00%		93	-35		96.70%	-4.40%	
Cheyenne County, CO	Aug-21	\$10K	-91.80%		1	-50.00%					3	-40.00%		11	-82		66.70%	-30.00%	
Cheyenne County, CO	Nov-21	\$115K		379.20%	1		0.00%				3		-25.00%	133		113	95.80%		15.80%
Cheyenne County, CO	Dec-21	\$125K	8.70%		1	0.00%					2	-33.30%		39	-94		100.00%	4.20%	
Cheyenne County, CO	Jan-22	\$175K	40.00%	169.20%	1	0.00%	0.00%				2	0.00%	0.00%	103	64	11	81.40%	-18.60%	0.00%
Cheyenne County, CO	Apr-22	\$105K			1			2			4			156			100.00%		
Cheyenne County, CO	Jun-22	\$163K		-40.90%	3		50.00%	2		100.00%	5		25.00%	36		-92	92.90%		-8.10%
Cheyenne County, CO	Jul-22	\$203K	24.60%	66.00%	2	-33.30%	0.00%				4	-20.00%	-20.00%	13	-23	-80	99.20%	6.20%	2.40%
Cheyenne County, CO	Aug-22	\$155K	-23.50%	1450.00%	1	-50.00%	0.00%	1			3	-25.00%	0.00%	142	129	131	100.00%	0.80%	33.30%
Cheyenne County, CO	Nov-22	\$275K		139.10%	1		0.00%	1			3		0.00%	98		-35	100.00%		4.20%
Cheyenne County, CO	Dec-22	\$34K	-87.80%	-73.20%	1	0.00%	0.00%				2	-33.30%	0.00%	103	5	64	67.00%	-33.00%	-33.00%
Cheyenne County, CO	Feb-23	\$85K			1			1			2			7			77.10%		
Cheyenne County, CO	Mar-23	\$115K	35.60%		1	0.00%		1	0.00%		3	50.00%		16	9		100.00%	22.90%	
Cheyenne County, CO	Jun-23	\$184K		13.20%	1		-66.70%	1		-50.00%	3		-40.00%	13		-23	102.20%		9.30%
Cheyenne County, CO	Jul-23	\$340K	84.80%	67.90%	1	0.00%	-50.00%				3	0.00%	-25.00%	9	-4	-4	97.20%	-5.10%	-2.00%
Cheyenne County, CO	Sep-23	\$290K			1						2			166			93.50%		
Cheyenne County, CO	Oct-23	\$144K	-50.50%		1	0.00%					2	0.00%		319	153		83.40%	-10.10%	
Cheyenne County, CO	Apr-24	\$128K			1						1			42			91.10%		
Elbert County, CO	Jan-12	\$261K	-1.50%	3.40%	34	-2.90%	78.90%	44	120.00%	-15.40%	189	-1.00%	-10.40%	139	50	105	99.30%	2.20%	4.70%
Elbert County, CO	Feb-12	\$288K	10.50%	-3.70%	22	-35.30%	0.00%	39	-11.40%	-20.40%	197	4.20%	-14.30%	90	-49	22	97.80%	-1.50%	1.40%
Elbert County, CO	Mar-12	\$256K	-11.30%	-14.70%	34	54.50%	9.70%	57	46.20%	9.60%	219	11.20%	-6.80%	109	19	33	97.50%	-0.30%	0.40%
Elbert County, CO	Apr-12	\$256K	-0.10%	-17.50%	37	8.80%	2.80%	53	-7.00%	-11.70%	232	5.90%	-5.70%	111	2	16	96.30%	-1.10%	-0.70%
Elbert County, CO	May-12	\$345K	34.70%	43.50%	48	29.70%	6.70%	52	-1.90%	6.10%	231	-0.40%	-6.90%	101	-10	32	97.60%	1.20%	1.50%
Elbert County, CO	Jun-12	\$269K	-22.00%	-14.80%	50	4.20%	38.90%	57	9.60%	-1.70%	226	-2.20%	-12.10%	91	-10	14	99.20%	1.60%	2.20%
Elbert County, CO	Jul-12	\$299K	11.30%	-7.30%	35	-30.00%	9.40%	45	-21.10%	-13.50%	221	-2.20%	-15.00%	122	31	30	97.10%	-2.10%	-0.80%
Elbert County, CO	Aug-12	\$268K	-10.50%	-10.40%	44	25.70%	4.80%	40	-11.10%	11.10%	210	-5.00%	-15.70%	69	-53	-41	97.70%	0.50%	3.20%
Elbert County, CO	Sep-12	\$304K	13.50%	-2.00%	36	-18.20%	38.50%	57	42.50%	46.20%	221	5.20%	-7.90%	86	17	-25	98.30%	0.70%	2.40%
Elbert County, CO	Oct-12	\$301K	-0.80%	-4.40%	40	11.10%	21.20%	42	-26.30%	35.50%	207	-6.30%	-8.80%	118	32	31	98.20%	-0.10%	3.70%
Elbert County, CO	Nov-12	\$305K	1.30%	19.60%	24	-40.00%	26.30%	32	-23.80%	45.50%	205	-1.00%	-4.70%	106	-12	-84	97.00%	-1.30%	-0.80%
Elbert County, CO	Dec-12	\$331K	8.60%	24.90%	33	37.50%	-5.70%	24	-25.00%	20.00%	175	-14.60%	-8.40%	98	-8	9	95.70%	-1.30%	-1.50%
Elbert County, CO	Jan-13	\$319K	-3.70%	22.20%	25	-24.20%	-26.50%	35	45.80%	-20.50%	179	2.30%	-5.30%	132	34	-7	98.60%	3.00%	-0.70%
Elbert County, CO	Feb-13	\$340K	6.60%	17.90%	37	48.00%	68.20%	45	28.60%	15.40%	183	2.20%	-7.10%	122	-10	32	97.90%	-0.70%	0.10%
Elbert County, CO	Mar-13	\$295K	-13.20%	15.30%	45	21.60%	32.40%	61	35.60%	7.00%	192	4.90%	-12.30%	117	-5	8	98.80%	0.90%	1.40%
Elbert County, CO	Apr-13	\$334K	13.20%	30.60%	45	0.00%	21.60%	71	16.40%	34.00%	202	5.20%	-12.90%	77	-40	-34	97.90%	-1.00%	1.50%
Elbert County, CO	May-13	\$305K	-8.70%	-11.50%	47	4.40%	-2.10%	83	16.90%	59.60%	232	14.90%	0.40%	63	-14	-38	97.20%	-0.60%	-0.30%
Elbert County, CO	Jun-13	\$324K	6.10%	20.60%	55	17.00%	10.00%	65	-21.70%	14.00%	233	0.40%	3.10%	56	-7	-35	100.00%	2.80%	0.80%
Elbert County, CO	Jul-13	\$351K	8.30%	17.20%	58	5.50%	65.70%	73	12.30%	62.20%	234	0.40%	5.90%	81	25	-41	98.70%	-1.30%	1.60%
Elbert County, CO	Aug-13	\$310K	-11.60%	15.90%	57	-1.70%	29.50%	48	-34.20%	20.00%	218	-6.80%	3.80%	63	-18	-6	97.80%	-0.90%	0.20%
Elbert County, CO	Sep-13	\$320K	3.30%	5.40%	50	-12.30%	38.90%	42	-12.50%	-26.30%	195	-10.60%	-11.80%	97	34	11	96.60%	-1.20%	-1.70%
Elbert County, CO	Oct-13	\$365K	14.10%	21.20%	43	-14.00%	7.50%	44	4.80%	4.80%	171	-12.30%	-17.40%	102	5	-16	97.60%	1.00%	-0.60%
Elbert County, CO	Nov-13	\$321K	-12.20%	5.10%	30	-30.20%	25.00%	38	-13.60%	18.80%	163	-4.70%	-20.50%	100	-2	-6	96.80%	-0.80%	-0.10%
Elbert County, CO	Dec-13	\$310K	-3.30%	-6.40%	37	23.30%	12.10%	12	-68.40%	-50.00%	132	-19.00%	-24.60%	77	-23	-21	97.00%	0.20%	1.30%
Elbert County, CO	Jan-14	\$318K	2.60%	-0.30%	21	-43.20%	-16.00%	33	175.00%	-5.70%	135	2.30%	-24.60%	84	7	-48	97.30%	0.30%	-1.40%
Elbert County, CO	Feb-14	\$355K	11.60%	4.40%	24	14.30%	-35.10%	39	18.20%	-13.30%	152	12.60%	-16.90%	115	31	-7	97.90%	0.70%	0.00%
Elbert County, CO	Mar-14	\$340K	-4.20%	15.30%	31	29.20%	-31.10%	70	79.50%	14.80%	182	19.70%	-5.20%	77	-38	-40	97.10%	-0.80%	-1.70%
Elbert County, CO	Apr-14	\$385K	13.20%	15.30%	43	38.70%	-4.40%	69	-1.40%	-2.80%	206	13.20%	2.00%	88	11	11	98.70%	1.60%	0.80%
Elbert County, CO	May-14	\$353K	-8.30%	15.70%	62	44.20%	31.90%	77	11.60%	-7.20%	208	1.00%	-10.30%	62	-26	-1	98.00%	-0.70%	0.70%
Elbert County, CO	Jun-14	\$409K	16.00%	26.40%	52	-16.10%	-5.50%	69	-10.40%	6.20%	217	4.30%	-6.90%	66	4	10	98.90%	0.90%	-1.20%
Elbert County, CO	Jul-14	\$359K	-12.40%	2.30%	46	-11.50%	-20.70%	68	-1.40%	-6.80%	224	3.20%	-4.30%	61	-5	-20	97.30%	-1.50%	-1.40%
Elbert County, CO	Aug-14	\$322K	-10.10%	4.00%	42	-8.70%	-26.30%	55	-19.10%	14.60%	226	0.90%	3.70%	56	-5	-7	100.50%	3.20%	2.70%
Elbert County, CO	Sep-14	\$357K	10.70%	11.60%	34	-19.00%	-32.00%	37	-32.70%	-11.90%	215	-4.90%	10.30%	64	8	-33	99.30%	-1.20%	2.60%
Elbert County, CO	Oct-14	\$340K	-4.80%	-6.80%	50	47.10%	16.30%	36	-2.70%	-18.20%	159	-26.00%	-7.00%	97	33	-5	97.90%	-1.30%	0.30%
Elbert County, CO	Nov-14	\$395K	16.20%	23.20%	36	-28.00%	20.00%	29	-19.40%	-23.70%	128	-19.50%	-21.50%	92	-5	-8</			

Elbert County, CO	Jun-15	\$420K	0.50%	2.60%	57	21.30%	9.60%	71	9.20%	2.90%	130	5.70%	-40.10%	53	11	-13	98.20%	0.00%	-0.60%
Elbert County, CO	Jul-15	\$383K	-9.00%	6.70%	56	-1.80%	21.70%	71	0.00%	4.40%	158	21.50%	-29.50%	26	-27	-35	99.50%	1.30%	2.20%
Elbert County, CO	Aug-15	\$405K	5.90%	25.60%	36	-35.70%	-14.30%	60	-15.50%	9.10%	157	-0.60%	-30.50%	53	27	-3	98.80%	-0.80%	-1.70%
Elbert County, CO	Sep-15	\$400K	-1.20%	12.00%	45	25.00%	32.40%	45	-25.00%	21.60%	152	-3.20%	-29.30%	46	-7	-18	98.50%	-0.30%	-0.80%
Elbert County, CO	Oct-15	\$415K	3.60%	21.90%	40	-11.10%	-20.00%	42	-6.70%	16.70%	148	-2.60%	-6.90%	43	-3	-54	99.10%	0.60%	1.20%
Elbert County, CO	Nov-15	\$425K	2.50%	7.60%	32	-20.00%	-11.10%	25	-40.50%	-13.80%	127	-14.20%	-0.80%	88	45	-4	97.00%	-2.10%	-0.10%
Elbert County, CO	Dec-15	\$378K	-11.20%	-5.60%	37	15.60%	-15.90%	30	20.00%	-3.20%	110	-13.40%	-12.00%	84	-4	30	98.10%	1.10%	0.10%
Elbert County, CO	Jan-16	\$423K	11.90%	29.80%	28	-24.30%	16.70%	32	6.70%	-15.80%	104	-5.50%	-9.60%	71	-13	-20	98.60%	0.50%	2.40%
Elbert County, CO	Feb-16	\$460K	8.90%	26.90%	31	10.70%	3.30%	31	-3.10%	-20.50%	97	-6.70%	-13.40%	77	6	8	99.10%	0.50%	1.40%
Elbert County, CO	Mar-16	\$452K	-1.70%	15.60%	44	41.90%	-10.20%	65	109.70%	54.80%	101	4.10%	-1.90%	93	16	41	98.60%	-0.50%	-0.10%
Elbert County, CO	Apr-16	\$455K	0.60%	14.80%	25	-43.20%	-41.90%	71	9.20%	0.00%	120	18.80%	9.10%	49	-44	0	98.80%	0.20%	-0.10%
Elbert County, CO	May-16	\$442K	-2.80%	5.70%	64	156.00%	36.20%	70	-1.40%	7.70%	115	-4.20%	-6.50%	30	-19	-12	99.90%	1.10%	1.60%
Elbert County, CO	Jun-16	\$393K	-11.10%	-6.50%	53	-17.20%	-7.00%	77	10.00%	8.50%	141	22.60%	8.50%	15	-15	-38	99.40%	-0.50%	1.20%
Elbert County, CO	Jul-16	\$510K	29.80%	33.30%	51	-3.80%	-8.90%	66	-14.30%	-7.00%	148	5.00%	-6.30%	29	14	3	99.00%	-0.40%	-0.50%
Elbert County, CO	Aug-16	\$448K	-12.20%	10.60%	56	9.80%	55.60%	57	-13.60%	-5.00%	143	-3.40%	-8.90%	26	-3	-27	99.40%	0.40%	0.70%
Elbert County, CO	Sep-16	\$459K	2.40%	14.70%	38	-32.10%	-15.60%	54	-5.30%	20.00%	152	6.30%	0.00%	43	17	-3	97.70%	-1.80%	-0.80%
Elbert County, CO	Oct-16	\$452K	-1.40%	9.10%	52	36.80%	30.00%	47	-13.00%	11.90%	146	-3.90%	-1.40%	29	-14	-14	98.70%	1.10%	-0.40%
Elbert County, CO	Nov-16	\$449K	-0.80%	5.60%	39	-25.00%	21.90%	22	-53.20%	-12.00%	124	-15.10%	-2.40%	53	24	-35	98.60%	-0.20%	1.60%
Elbert County, CO	Dec-16	\$434K	-3.40%	14.90%	34	-12.80%	-8.10%	21	-4.50%	-30.00%	105	-15.30%	-4.50%	76	23	-8	98.10%	-0.50%	0.00%
Elbert County, CO	Jan-17	\$445K	2.60%	5.30%	35	2.90%	25.00%	35	66.70%	9.40%	89	-15.20%	-14.40%	81	5	10	97.20%	-0.90%	-1.40%
Elbert County, CO	Feb-17	\$460K	3.40%	0.00%	42	20.00%	35.50%	48	37.10%	54.80%	73	-18.00%	-24.70%	97	16	20	98.50%	1.30%	-0.70%
Elbert County, CO	Mar-17	\$400K	-13.00%	-11.50%	61	45.20%	38.60%	73	52.10%	12.30%	78	6.80%	-22.80%	43	-54	-50	99.00%	0.60%	0.40%
Elbert County, CO	Apr-17	\$461K	15.40%	1.40%	46	-24.60%	84.00%	54	-26.00%	-23.90%	86	10.30%	-28.30%	25	-18	-24	99.30%	0.20%	0.50%
Elbert County, CO	May-17	\$450K	-2.50%	1.80%	53	15.20%	-17.20%	66	22.20%	-5.70%	96	11.60%	-16.50%	12	-13	-18	100.30%	1.10%	0.50%
Elbert County, CO	Jun-17	\$507K	12.60%	28.90%	54	1.90%	1.90%	94	42.40%	22.10%	133	38.50%	-5.70%	20	8	5	99.10%	-1.30%	-0.30%
Elbert County, CO	Jul-17	\$458K	-9.70%	-10.30%	46	-14.80%	-9.80%	78	-17.00%	18.20%	162	21.80%	9.50%	23	3	-6	99.30%	0.20%	0.30%
Elbert County, CO	Aug-17	\$471K	2.90%	5.10%	56	21.70%	0.00%	64	-17.90%	12.30%	165	1.90%	15.40%	18	-5	-8	99.20%	-0.10%	-0.20%
Elbert County, CO	Sep-17	\$440K	-6.50%	-4.10%	58	3.60%	52.60%	41	-35.90%	-24.10%	147	-10.90%	-3.30%	21	3	-22	99.10%	-0.10%	1.40%
Elbert County, CO	Oct-17	\$503K	14.20%	11.10%	52	-10.30%	0.00%	28	-31.70%	-40.40%	118	-19.70%	-19.20%	41	20	12	98.30%	-0.70%	-0.40%
Elbert County, CO	Nov-17	\$481K	-4.30%	7.10%	38	-26.90%	-2.60%	34	21.40%	54.50%	104	-11.90%	-16.10%	47	6	-6	99.60%	1.30%	1.00%
Elbert County, CO	Dec-17	\$435K	-9.60%	0.30%	47	23.70%	38.20%	28	-17.60%	33.30%	85	-18.30%	-19.00%	58	11	-18	96.00%	-3.60%	-2.10%
Elbert County, CO	Jan-18	\$511K	17.50%	14.80%	31	-34.00%	-11.40%	35	25.00%	0.00%	82	-3.50%	-7.90%	46	-12	-35	99.20%	3.20%	2.00%
Elbert County, CO	Feb-18	\$500K	-2.20%	8.70%	35	12.90%	-16.70%	62	77.10%	29.20%	98	19.50%	34.20%	83	37	-14	99.40%	-0.70%	0.00%
Elbert County, CO	Mar-18	\$493K	-1.30%	23.40%	58	65.70%	-4.90%	75	21.00%	2.70%	111	13.30%	42.30%	46	-37	3	99.20%	0.80%	0.10%
Elbert County, CO	Apr-18	\$480K	-2.70%	4.00%	51	-12.10%	10.90%	68	-9.30%	25.90%	109	-1.80%	26.70%	20	-26	-5	98.90%	-0.30%	-0.40%
Elbert County, CO	May-18	\$512K	6.80%	13.90%	51	0.00%	-3.80%	84	23.50%	27.30%	142	30.30%	47.90%	21	1	9	99.30%	0.40%	-1.00%
Elbert County, CO	Jun-18	\$505K	-1.50%	-0.30%	71	39.20%	31.50%	89	6.00%	-5.30%	158	11.30%	18.80%	21	0	1	99.10%	-0.20%	0.00%
Elbert County, CO	Jul-18	\$491K	-2.80%	7.30%	47	-33.80%	2.20%	58	-34.80%	-25.60%	167	5.70%	3.10%	31	10	8	100.10%	1.00%	0.80%
Elbert County, CO	Aug-18	\$518K	5.40%	9.90%	56	19.10%	0.00%	62	6.90%	-3.10%	172	3.00%	4.20%	33	2	15	98.40%	-1.70%	-0.80%
Elbert County, CO	Sep-18	\$445K	-14.00%	1.10%	51	-8.90%	-12.10%	55	-11.30%	34.10%	171	-0.60%	16.30%	52	19	31	98.60%	0.20%	-0.40%
Elbert County, CO	Oct-18	\$525K	18.00%	4.50%	38	-25.50%	-26.90%	46	-16.40%	64.30%	151	-11.70%	28.00%	35	-17	-6	98.80%	0.10%	0.40%
Elbert County, CO	Nov-18	\$470K	-10.50%	-2.30%	58	52.60%	52.60%	29	-37.00%	-14.70%	135	-10.60%	29.80%	50	15	3	98.30%	-0.40%	-1.30%
Elbert County, CO	Dec-18	\$495K	5.30%	13.80%	35	-39.70%	-25.50%	20	-31.00%	-28.60%	114	-15.60%	34.10%	94	44	36	98.70%	0.40%	2.70%
Elbert County, CO	Jan-19	\$582K	17.70%	14.00%	28	-20.00%	-9.70%	38	90.00%	8.60%	112	-1.80%	36.60%	61	-33	15	99.30%	0.60%	0.20%
Elbert County, CO	Feb-19	\$468K	-19.60%	-6.40%	37	32.10%	5.70%	39	2.60%	-37.10%	104	-7.10%	6.10%	128	67	45	98.10%	-1.20%	-0.30%
Elbert County, CO	Mar-19	\$500K	6.80%	1.30%	39	5.40%	-32.80%	74	89.70%	-1.30%	119	14.40%	7.20%	71	-57	25	98.60%	0.50%	-0.50%
Elbert County, CO	Apr-19	\$488K	-2.40%	1.70%	42	7.70%	-17.60%	64	-13.50%	-5.90%	114	-4.20%	4.60%	31	-40	11	99.70%	1.00%	0.80%
Elbert County, CO	May-19	\$540K	10.70%	5.40%	67	59.50%	31.40%	77	20.30%	-8.30%	127	11.40%	-10.60%	18	-13	-3	99.50%	-0.10%	0.20%
Elbert County, CO	Jun-19	\$522K	-3.30%	3.50%	56	-16.40%	-21.10%	84	9.10%	-5.60%	146	15.00%	-7.60%	25	7	4	98.50%	-1.00%	-0.60%
Elbert County, CO	Jul-19	\$548K	4.80%	11.50%	44	-21.40%	-6.40%	74	-11.90%	27.60%	165	13.00%	-1.20%	15	-10	-16	99.30%	0.70%	-0.80%
Elbert County, CO	Aug-19	\$470K	-14.20%	-9.20%	58	31.80%	3.60%	63	-14.90%	1.60%	159	-3.60%	-7.60%	24	9	-9	99.90%	0.60%	1.50%
Elbert County, CO	Sep-19	\$536K	14.00%	20.50%	48	-17.20%	-5.90%	48	-23.80%	-12.70%	148	-6.90%	-13.50%	34	10	-18	98.90%	-1.00%	0.30%
Elbert County, CO	Oct-19	\$509K	-5.00%	-3.10%	50	4.20%	31.60%	48	0.00%	4.30%	143	-3.40%	-5.30%	42	8	7	97.80%	-1.10%	-0.90%
Elbert County, CO	Nov-19	\$585K	14.90%	24.50%	43	-14.00%	-25.90%	25	-47.90%	-13.80%	106	-25.90%	-21.50%	54	12	4	97.50%	-0.30%	-0.80%
Elbert County, CO	Dec-19	\$507K	-13.30%	2.40%	50	16.30%	42.90%	28	12.00%	40.00%	79	-25.50%	-30.70%	58	4	-36	97.70%	0.20%	-1.00%
Elbert County, CO	Jan-20	\$475K	-6.30%	-18.40%	28	-44.00%	0.00%	50	78.60%	31.60%	80	1.30%	-28.60%	77	19	16	98.20%	0.50%	-1.10%
Elbert County, CO	Feb-20	\$470K	-1.10%	0.40%	34	21.40%	-8.10%	46	-8.00%	17.90%	80	0.00%	-23.10%	35	-42	-93	99.80%	1.60%	1.70%
Elbert County, CO	Mar-20	\$492K	4.60%	-1.70%	50	47.10%	28.20%	73	58.70%	-1.40%	104	30.00%	-12.60%	23	-12	-48	99.10%	-0.70%	0.50%
Elbert County, CO	Apr-20	\$503K	2.30%	3.10%	42	-16.00%	0.00%	58	-20.50%	-9.40%	119	14.40%	4.40%	8	-15	-23	98.90%	-0.20%	-0.80%
Elbert County, CO	May-20	\$475K	-5.60%	-12.00%	29	-31.00%	-56.70%	78	34.50%	1.30%	121	1.70%	-4.70%	28	20	10	98.90%	0.00%	-0.70%
Elbert County, CO	Jun-20	\$528K	11.10%	1.00%	62	113.80%	10.70%	59	-24.40%	-29.80%	104	-14.00%	-28.80%	33	5	8	99.00%	0.20%	0.50%
Elbert County, CO	Jul-20	\$535K	1.30%	-2.40%	84	35.50%	90.90%	59	0.00%	-20.30%	86	-17.30%	-47.90%	31	-2	16	99.20%	0.10%	-0.10%
Elbert County, CO	Aug-20	\$615K	15.10%	30.90%	73	-13.10%	25.90%	47	-20.30%	-25.40%	60	-30.20%	-62.30%	21	-10	-3	99.40%	0.30%	-0.40%
Elbert County, CO	Sep-20	\$598K	-2.80%	11.50%	60	-17.80%	25.00%	47	0.00%	-2.10%	61	1.70%	-58.80%	16	-5	-18	98.30%	-1.10%	-0.60%
Elbert County, CO	Oct-20	\$599K	0.30%	17.80%	52	-13.30%	4.00%	55	17.00%	14.60%	53	-13.10%	-62.90%	15	-1	-27	98.80%	0.50%	1.00%
Elbert County, CO	Nov-20	\$598K	-0.20%	2.30%	59	13.50%	37.20%	47	-14.50%	88.00%	53	0.00%	-50.00%	7	-8	-47	100.20%	1.40%	2.70%
Elbert County, CO	Dec-20	\$500K	-16.40%	-1.40%	53	-10.20%	6.00%	34	-27.70%	21.40%	42	-20.80%	-46.80%	21	14	-37	99.60%	-0.60%	1.90%
Elbert County, CO	Jan-21	\$554K	10.90%	16.70%	30	-43.40%	7.10%	37	8.80%	-26.00%	31	-26.20%	-61.30%	19	-2	-58	98.90%	-0.70%	0.70%
Elbert County, CO	Feb-21	\$530K	-4.40%	12.80%	41	36.70%	20.60%	38	2.70%	-17.40%	26	-16.10%							

Elbert County, CO	Jan-23	\$595K	-6.30%	-2.70%	28	-6.70%	0.00%	31	10.70%	-8.80%	113	-10.30%	76.60%	73	-3	66	97.60%	-0.90%	-4.10%
Elbert County, CO	Feb-23	\$675K	13.40%	1.70%	27	-3.60%	-38.60%	62	100.00%	0.00%	120	6.20%	100.00%	85	12	54	97.80%	0.20%	-3.00%
Elbert County, CO	Mar-23	\$638K	-5.50%	-2.60%	62	129.60%	-3.10%	64	3.20%	-3.00%	120	0.00%	122.20%	67	-18	54	98.40%	0.70%	-2.20%
Elbert County, CO	Apr-23	\$666K	4.30%	-3.70%	49	-21.00%	-15.50%	66	3.10%	-24.10%	127	5.80%	56.80%	33	-34	25	99.00%	0.50%	-2.90%
Elbert County, CO	May-23	\$632K	-5.00%	-15.70%	50	2.00%	-35.90%	82	24.20%	2.50%	139	9.40%	47.90%	20	-13	12	98.50%	-0.50%	-2.80%
Elbert County, CO	Jun-23	\$626K	-1.00%	-11.50%	54	8.00%	-16.90%	69	-15.90%	-17.90%	143	2.90%	12.60%	44	24	34	98.50%	0.00%	-2.30%
Elbert County, CO	Jul-23	\$635K	1.40%	-14.80%	61	13.00%	35.60%	56	-18.80%	-36.40%	133	-7.00%	-19.90%	22	-22	9	99.70%	1.20%	-0.20%
Elbert County, CO	Aug-23	\$665K	4.70%	0.90%	65	6.60%	51.20%	65	16.10%	8.30%	138	3.80%	-18.80%	34	12	15	98.60%	-1.10%	0.80%
Elbert County, CO	Sep-23	\$605K	-9.00%	-7.40%	43	-33.80%	-24.60%	66	1.50%	17.90%	151	9.40%	-12.70%	35	1	4	98.50%	-0.10%	0.30%
Elbert County, CO	Oct-23	\$582K	-3.90%	-11.50%	40	-7.00%	-2.40%	47	-28.80%	27.00%	144	-4.60%	-10.00%	36	1	-6	98.30%	-0.20%	-0.10%
Elbert County, CO	Nov-23	\$536K	-7.90%	-5.10%	44	10.00%	18.90%	44	-6.40%	83.30%	136	-5.60%	-4.20%	32	-4	-31	99.20%	0.90%	0.30%
Elbert County, CO	Dec-23	\$616K	14.90%	-3.00%	32	-27.30%	6.70%	29	-34.10%	3.60%	118	-13.20%	-6.30%	33	1	-43	98.50%	-0.70%	0.00%
Elbert County, CO	Jan-24	\$622K	1.00%	4.50%	25	-21.90%	-10.70%	36	24.10%	16.10%	85	-28.00%	-24.80%	79	46	6	97.60%	-0.80%	0.10%
Elbert County, CO	Feb-24	\$567K	-8.80%	-16.00%	54	116.00%	100.00%	69	91.70%	11.30%	112	31.80%	-6.70%	52	-27	-33	98.70%	1.10%	1.00%
Elbert County, CO	Mar-24	\$583K	2.70%	-8.70%	51	-5.60%	-17.70%	57	-17.40%	-10.90%	112	0.00%	-6.70%	28	-24	-39	98.90%	0.20%	0.50%
Elbert County, CO	Apr-24	\$575K	-1.30%	-13.60%	49	-3.90%	0.00%	94	64.90%	42.40%	140	25.00%	10.20%	24	-4	-9	99.00%	0.10%	0.00%
Elbert County, CO	May-24	\$620K	7.90%	-1.90%	77	57.10%	54.00%	121	28.70%	47.60%	181	29.30%	30.20%	19	-5	-1	98.60%	-0.30%	0.10%
Elbert County, CO	Jun-24	\$650K	4.80%	3.80%	67	-13.00%	24.10%	74	-38.80%	7.20%	184	1.70%	28.70%	22	3	-22	99.00%	0.30%	0.50%
Kit Carson County, CO	Jan-12	\$29K	-43.70%	-58.60%	3	0.00%	200.00%	7	40.00%	40.00%	29	7.40%	45.00%	85	62	-398	82.70%	-17.30%	7.00%
Kit Carson County, CO	Feb-12	\$247K	752.60%	423.30%	2	-33.30%	0.00%	1	-85.70%	-66.70%	26	-10.30%	30.00%	115	30	-120	90.10%	7.30%	-5.10%
Kit Carson County, CO	Mar-12	\$52K	-79.20%	8.40%	4	100.00%	33.30%	2	100.00%	0.00%	21	-19.20%	10.50%	160	45	-99	74.20%	-15.80%	-7.90%
Kit Carson County, CO	Apr-12	\$60K	16.50%	-76.40%	5	25.00%	150.00%	5	150.00%	66.70%	22	4.80%	4.80%	91	-69	-487	89.20%	15.00%	-2.80%
Kit Carson County, CO	May-12	\$65K	8.30%	-42.90%	5	0.00%	150.00%	5	0.00%	150.00%	22	0.00%	4.80%	138	47	56	90.30%	1.10%	-6.60%
Kit Carson County, CO	Jun-12	\$85K	30.80%	57.40%	1	-80.00%	-66.70%	6	20.00%	50.00%	26	18.20%	23.80%	295	157	185	85.10%	-5.20%	-8.50%
Kit Carson County, CO	Jul-12	\$68K	-20.20%	-68.40%	2	100.00%	100.00%	5	-16.70%	66.70%	26	0.00%	36.80%	95	-200	-10	93.40%	8.40%	-1.10%
Kit Carson County, CO	Aug-12	\$74K	8.70%	-37.50%	8	300.00%	700.00%	3	-40.00%	-66.70%	20	-23.10%	-16.70%	111	16	10	94.40%	1.00%	2.90%
Kit Carson County, CO	Sep-12	\$117K	58.00%	156.30%	4	-50.00%	0.00%	4	33.30%	33.30%	20	0.00%	-9.10%	80	-31	-32	91.00%	-3.40%	-7.50%
Kit Carson County, CO	Oct-12	\$65K	-44.60%	-53.90%	3	-25.00%	0.00%	7	75.00%	-12.50%	23	15.00%	-17.90%	253	173	170	93.50%	2.60%	-0.70%
Kit Carson County, CO	Nov-12	\$150K	132.60%	9.50%	5	66.70%	150.00%				18	-21.70%	-30.80%	101	-152	79	94.10%	0.50%	0.20%
Kit Carson County, CO	Dec-12	\$100K	-33.30%	94.20%	1	-80.00%	-66.70%	1		-80.00%	16	-11.10%	-40.70%	116	15	93	90.90%	-3.10%	-9.20%
Kit Carson County, CO	Feb-13	\$37K		-85.20%	3		50.00%	5		400.00%	26		0.00%	39		-76	96.10%		6.10%
Kit Carson County, CO	Mar-13	\$8K	-78.10%	-84.50%	1	-66.70%	-75.00%	2	-60.00%	0.00%	23	-11.50%	9.50%	30	-9	-130	81.00%	-15.10%	6.80%
Kit Carson County, CO	Apr-13	\$79K	881.30%	30.80%	2	100.00%	-60.00%	7	250.00%	40.00%	28	21.70%	27.30%	73	43	-18	89.50%	8.50%	0.30%
Kit Carson County, CO	May-13	\$94K	19.70%	44.60%	5	150.00%	0.00%	4	-42.90%	-20.00%	25	-10.70%	13.60%	72	-1	-66	94.50%	4.90%	4.10%
Kit Carson County, CO	Jun-13	\$30K	-68.10%	-64.70%	3	-40.00%	200.00%	6	50.00%	0.00%	26	4.00%	0.00%	25	-47	-270	83.50%	-10.90%	-1.50%
Kit Carson County, CO	Jul-13	\$140K	366.70%	106.30%	1	-66.70%	-50.00%	6	0.00%	20.00%	30	15.40%	15.40%	252	227	157	94.60%	11.10%	1.20%
Kit Carson County, CO	Aug-13	\$153K	8.90%	106.80%	2	100.00%	-75.00%	5	-16.70%	66.70%	29	-3.30%	45.00%	206	-46	95	96.00%	1.40%	1.60%
Kit Carson County, CO	Sep-13	\$201K	31.80%	72.50%	2	0.00%	-50.00%	7	40.00%	75.00%	31	6.90%	55.00%	159	-47	79	97.00%	1.10%	6.10%
Kit Carson County, CO	Oct-13	\$63K	-68.70%	-2.30%	5	150.00%	66.70%	8	14.30%	14.30%	33	6.50%	43.50%	125	-34	-128	91.50%	-5.50%	-2.00%
Kit Carson County, CO	Nov-13	\$85K	34.90%	-43.30%	3	-40.00%	-40.00%	1	-87.50%		29	-12.10%	61.10%	116	-9	15	88.70%	-2.80%	-5.30%
Kit Carson County, CO	Dec-13	\$78K	-8.80%	-22.50%	4	33.30%	300.00%	1	0.00%	0.00%	26	-10.30%	62.50%	120	4	4	79.10%	-9.60%	-11.80%
Kit Carson County, CO	Jan-14	\$85K	9.70%		3	-25.00%		3	200.00%		25	-3.80%		198	78		85.40%	6.30%	
Kit Carson County, CO	Feb-14	\$133K	56.20%	263.70%	2	-33.30%	-33.30%	5	66.70%	0.00%	27	8.00%	3.80%	113	-85	74	93.00%	7.60%	-3.20%
Kit Carson County, CO	Mar-14	\$54K	-59.70%	568.80%	3	50.00%	200.00%	6	20.00%	200.00%	25	-7.40%	8.70%	150	37	120	88.40%	-4.60%	7.40%
Kit Carson County, CO	Apr-14	\$125K	133.60%	59.20%	3	0.00%	50.00%	7	16.70%	0.00%	25	0.00%	-10.70%	265	115	192	91.90%	3.50%	2.40%
Kit Carson County, CO	May-14	\$100K	-20.20%	6.10%	4	33.30%	-20.00%	7	0.00%	75.00%	28	12.00%	12.00%	262	-3	190	94.90%	2.90%	0.40%
Kit Carson County, CO	Jun-14	\$89K	-11.00%	195.80%	6	50.00%	100.00%	5	-28.60%	-16.70%	26	-7.10%	0.00%	166	-96	141	90.60%	-4.30%	7.00%
Kit Carson County, CO	Jul-14	\$93K	4.20%	-33.90%	4	-33.30%	300.00%	4	-20.00%	-33.30%	27	3.80%	-10.00%	135	-31	-117	91.40%	0.80%	-3.20%
Kit Carson County, CO	Aug-14	\$107K	15.70%	-29.80%	3	-25.00%	50.00%	5	25.00%	0.00%	28	3.70%	-3.40%	355	220	149	92.70%	1.30%	-3.30%
Kit Carson County, CO	Sep-14	\$101K	-5.40%	-49.60%	2	-33.30%	0.00%	1	-80.00%	-85.70%	25	-10.70%	-19.40%	78	-277	-81	88.20%	-4.50%	-8.90%
Kit Carson County, CO	Oct-14	\$145K	43.20%	130.20%	5	150.00%	0.00%	4	300.00%	-50.00%	22	-12.00%	-33.30%	108	30	-17	94.00%	5.90%	2.50%
Kit Carson County, CO	Nov-14	\$98K	-32.60%	15.00%	4	-20.00%	33.30%	3	-25.00%	200.00%	20	-9.10%	-31.00%	74	-34	-42	88.90%	-5.10%	0.20%
Kit Carson County, CO	Dec-14	\$183K	87.00%	135.80%	2	-50.00%	-50.00%	4	33.30%	300.00%	21	5.00%	-19.20%	519	445	399	91.50%	2.60%	12.40%
Kit Carson County, CO	Jan-15	\$37K	-79.80%	-56.60%	3	50.00%	0.00%	2	-50.00%	-33.30%	15	-28.60%	-40.00%	247	-272	49	95.30%	3.80%	9.90%
Kit Carson County, CO	Feb-15	\$98K	164.40%	-26.60%	4	33.30%	100.00%	7	250.00%	40.00%	17	13.30%	-37.00%	148	-99	35	94.90%	-0.40%	1.90%
Kit Carson County, CO	Mar-15	\$75K	-23.10%	40.20%	4	0.00%	33.30%	1	-85.70%	-83.30%	16	-5.90%	-36.00%	90	-58	-60	86.10%	-8.70%	-2.30%
Kit Carson County, CO	Apr-15	\$37K	-50.30%	-70.20%	2	-50.00%	-33.30%	3	200.00%	-57.10%	18	12.50%	-28.00%	308	218	43	89.10%	3.00%	-2.80%
Kit Carson County, CO	May-15	\$281K	654.40%	181.70%	1	-50.00%	-75.00%	3	0.00%	-57.10%	19	5.60%	-32.10%	346	38	84	96.90%	7.80%	2.00%
Kit Carson County, CO	Jun-15	\$120K	-57.30%	35.20%	3	200.00%	-50.00%	6	100.00%	20.00%	22	15.80%	-15.40%	64	-282	-102	94.50%	-2.40%	3.90%
Kit Carson County, CO	Jul-15	\$65K	-45.80%	-29.70%	3	0.00%	-25.00%	6	0.00%	50.00%	25	13.60%	-7.40%	223	159	88	86.10%	-8.40%	-5.30%
Kit Carson County, CO	Aug-15	\$87K	33.80%	-18.70%	3	0.00%	0.00%	8	33.30%	60.00%	26	4.00%	-7.10%	253	30	-102	95.10%	9.00%	2.40%
Kit Carson County, CO	Sep-15	\$65K	-25.30%	-35.80%	3	0.00%	50.00%	5	-37.50%	400.00%	24	-7.70%	-4.00%	131	-122	53	105.10%	10.00%	16.90%
Kit Carson County, CO	Oct-15	\$117K	79.20%	-19.70%	4	33.30%	-20.00%	4	-20.00%	0.00%	24	0.00%	9.10%	23	-108	-85	95.70%	-9.40%	1.60%
Kit Carson County, CO	Nov-15	\$230K	97.40%	135.30%	1	-75.00%	-75.00%	2	-50.00%	-33.30%	23	-4.20%	15.00%	13	-10	-61	102.20%	6.50%	13.30%
Kit Carson County, CO	Dec-15	\$225K	-2.20%	23.10%	2	100.00%	0.00%	4	100.00%	0.00%	26	13.00%	23.80%	129	116	-390	94.50%	-7.70%	3.00%
Kit Carson County, CO	Jan-16	\$143K	-36.50%	287.50%	2	0.00%	-33.30%	3	-25.00%	50.00%	27	3.80%	80.00%	405	276	158	98.80%	4.40%	3.60%
Kit Carson County, CO	Feb-16	\$85K	-40.50%	-12.80%	3	50.00%	-25.00%	6	100.00%	-14.30%	26	-3.70%	52.90%	123	-282	-25	91.70%	-7.20%	-3.20%
Kit Carson County, CO	Mar-16	\$195K	129.40%	160.00%	3	0.00%	-25.00%	1	-83.30%	0.00%	19	-26.90%	18.80%	88	-35	-2	91.70%	0.00%	5.60%
Kit Carson County, CO	Apr-16	\$59K	-69.70%	58.40%	3	0.00%	50.00%	2	100.00%	-33.30%	17	-10.50%	-5.60%	4					

Kit Carson County, CO	Mar-18	\$110K	-49.30%	22.60%	2	-50.00%	-60.00%	5	-28.60%	25.00%	27	0.00%	58.80%	137	62	119	91.30%	-3.50%	-2.60%
Kit Carson County, CO	Apr-18	\$155K	40.60%	19.90%	2	0.00%	-50.00%	8	60.00%	166.70%	31	14.80%	93.80%	61	-76	-35	86.60%	-4.70%	-8.80%
Kit Carson County, CO	May-18	\$145K	-6.50%	17.20%	6	200.00%	200.00%	7	-12.50%	133.30%	29	-6.50%	141.70%	60	-1	46	95.70%	9.10%	-1.50%
Kit Carson County, CO	Jun-18	\$68K	-53.10%	-28.40%	2	-66.70%	-33.30%	8	14.30%	-11.10%	31	6.90%	82.40%	128	68	3	88.50%	-7.20%	9.60%
Kit Carson County, CO	Jul-18	\$140K	105.90%	23.30%	5	150.00%	25.00%	7	-12.50%	75.00%	28	-9.70%	115.40%	63	-65	49	96.00%	7.50%	-2.20%
Kit Carson County, CO	Aug-18	\$230K	63.90%	66.60%	5	0.00%	25.00%	7	0.00%	-22.20%	27	-3.60%	50.00%	8	-55	-202	98.70%	2.70%	7.90%
Kit Carson County, CO	Sep-18	\$179K	-22.20%	174.60%	6	20.00%	100.00%	7	0.00%	40.00%	26	-3.70%	30.00%	44	36	2	92.00%	-6.70%	-2.80%
Kit Carson County, CO	Oct-18	\$125K	-30.00%	0.00%	5	-16.70%	0.00%	2	-71.40%	-71.40%	28	7.70%	27.30%	64	20	19	93.90%	1.90%	-5.60%
Kit Carson County, CO	Nov-18	\$135K	8.00%	-3.60%	5	0.00%	-16.70%	5	150.00%	66.70%	28	0.00%	27.30%	42	-22	5	100.10%	6.20%	5.90%
Kit Carson County, CO	Dec-18	\$100K	-25.90%	-2.40%	5	0.00%	150.00%	3	-40.00%	-50.00%	22	-21.40%	-15.40%	151	109	117	93.30%	-6.80%	-3.10%
Kit Carson County, CO	Jan-19	\$90K	-10.00%	12.60%	5	0.00%	66.70%	6	100.00%	20.00%	22	0.00%	-8.30%	14	-137	-119	95.60%	2.30%	1.40%
Kit Carson County, CO	Feb-19	\$136K	51.40%	-37.30%	2	-60.00%	-50.00%	6	0.00%	-14.30%	22	0.00%	-18.50%	103	89	28	91.30%	-4.20%	-3.40%
Kit Carson County, CO	Mar-19	\$99K	-27.70%	-10.70%	3	50.00%	50.00%	9	50.00%	80.00%	24	9.10%	-11.10%	155	52	18	90.80%	-0.50%	-0.50%
Kit Carson County, CO	Apr-19	\$230K	133.00%	48.10%	2	-33.30%	0.00%	3	-66.70%	-62.50%	17	-29.20%	-45.20%	77	-78	16	97.90%	7.00%	11.30%
Kit Carson County, CO	May-19	\$111K	-51.60%	-23.30%	6	200.00%	0.00%	6	100.00%	-14.30%	20	17.60%	-31.00%	20	-57	-40	87.20%	-10.70%	-8.60%
Kit Carson County, CO	Jun-19	\$221K	99.20%	225.60%	4	-33.30%	100.00%	3	-50.00%	-62.50%	18	-10.00%	-41.90%	72	52	-56	93.70%	6.50%	5.20%
Kit Carson County, CO	Jul-19	\$219K	-1.30%	56.10%	5	25.00%	0.00%	4	33.30%	-42.90%	18	0.00%	-35.70%	23	-49	-40	95.40%	1.70%	-0.60%
Kit Carson County, CO	Aug-19	\$191K	-12.60%	-16.80%	6	20.00%	20.00%	3	-25.00%	-57.10%	12	-33.30%	-55.60%	141	118	133	98.10%	2.70%	-0.60%
Kit Carson County, CO	Sep-19	\$90K	-52.90%	-49.60%	5	-16.70%	-16.70%	9	200.00%	28.60%	15	25.00%	-42.30%	74	-67	30	93.80%	-4.30%	1.80%
Kit Carson County, CO	Oct-19	\$205K	127.80%	64.00%	5	0.00%	0.00%	4	-55.60%	100.00%	18	20.00%	-35.70%	88	14	24	95.60%	1.80%	1.70%
Kit Carson County, CO	Nov-19	\$263K	28.00%	94.40%	2	-60.00%	-60.00%	5	25.00%	0.00%	19	5.60%	-32.10%	42	-46	0	94.90%	-0.70%	-5.20%
Kit Carson County, CO	Dec-19	\$170K	-35.20%	70.00%	3	50.00%	-40.00%	1	-80.00%	-66.70%	13	-31.60%	-40.90%	67	25	-84	91.10%	-3.80%	-2.20%
Kit Carson County, CO	Jan-20	\$278K	63.20%	208.30%	4	33.30%	-20.00%	5	400.00%	-16.70%	15	15.40%	-31.80%	181	114	167	94.40%	3.20%	-1.20%
Kit Carson County, CO	Feb-20	\$80K	-71.20%	-41.30%	7	75.00%	250.00%	8	60.00%	33.30%	16	6.70%	-27.30%	27	-154	-76	94.30%	0.00%	3.00%
Kit Carson County, CO	Mar-20	\$215K	168.80%	118.30%	5	-28.60%	66.70%	6	-25.00%	-33.30%	16	0.00%	-33.30%	140	113	-15	89.10%	-5.30%	-1.80%
Kit Carson County, CO	Apr-20	\$188K	-12.80%	-18.30%	5	0.00%	150.00%	7	16.70%	133.30%	16	0.00%	-5.90%	14	-126	-63	96.10%	7.00%	-1.80%
Kit Carson County, CO	May-20	\$286K	52.70%	157.50%	4	-20.00%	-33.30%	10	42.90%	66.70%	19	18.80%	-5.00%	7	-7	-13	97.90%	1.80%	10.70%
Kit Carson County, CO	Jun-20	\$215K	-24.90%	-2.90%	3	-25.00%	-25.00%	8	-20.00%	166.70%	16	-15.80%	-11.10%	18	11	-54	101.40%	3.50%	7.70%
Kit Carson County, CO	Jul-20	\$170K	-20.90%	-22.20%	9	200.00%	80.00%	10	25.00%	150.00%	19	18.80%	5.60%	14	-4	-9	92.90%	-8.50%	-2.50%
Kit Carson County, CO	Aug-20	\$123K	-27.50%	-35.50%	8	-11.10%	33.30%	9	-10.00%	200.00%	19	0.00%	58.30%	18	4	-123	91.80%	-1.10%	-6.30%
Kit Carson County, CO	Sep-20	\$165K	33.90%	83.30%	5	-37.50%	0.00%	6	-33.30%	-33.30%	19	0.00%	26.70%	45	27	-29	96.40%	4.50%	2.60%
Kit Carson County, CO	Oct-20	\$205K	24.20%	0.00%	7	40.00%	40.00%	9	50.00%	125.00%	21	10.50%	16.70%	70	25	-18	97.60%	1.20%	2.00%
Kit Carson County, CO	Nov-20	\$160K	-22.00%	-39.00%	7	0.00%	250.00%	5	-44.40%	0.00%	25	19.00%	31.60%	31	-39	-11	96.00%	-1.60%	1.10%
Kit Carson County, CO	Dec-20	\$147K	-8.30%	-13.70%	2	-71.40%	-33.30%	1	-80.00%	0.00%	24	-4.00%	84.60%	39	8	-28	88.80%	-7.10%	-2.30%
Kit Carson County, CO	Jan-21	\$124K	-15.80%	-55.50%	2	0.00%	-50.00%	6	500.00%	20.00%	24	0.00%	60.00%	3	-36	-178	101.20%	12.30%	6.80%
Kit Carson County, CO	Feb-21	\$143K	15.40%	78.10%	2	0.00%	-71.40%	3	-50.00%	-62.50%	19	-20.80%	18.80%	35	32	8	91.40%	-9.80%	-3.00%
Kit Carson County, CO	Mar-21	\$230K	61.40%	7.00%	9	350.00%	80.00%	8	166.70%	33.30%	18	-5.30%	12.50%	253	218	113	93.90%	2.60%	4.90%
Kit Carson County, CO	Apr-21	\$115K	-50.00%	-38.70%	5	-44.40%	0.00%	8	0.00%	14.30%	17	-5.60%	6.30%	50	-203	36	93.50%	-0.40%	-2.50%
Kit Carson County, CO	May-21	\$205K	78.30%	-28.40%	11	120.00%	175.00%	7	-12.50%	-30.00%	20	17.60%	5.30%	119	69	112	92.70%	-0.90%	-5.20%
Kit Carson County, CO	Jun-21	\$180K	-12.20%	-16.30%	5	-54.50%	66.70%	12	71.40%	50.00%	21	5.00%	31.30%	116	-3	98	92.90%	0.20%	-8.50%
Kit Carson County, CO	Jul-21	\$210K	16.70%	23.50%	7	40.00%	-22.20%	12	0.00%	20.00%	22	4.80%	15.80%	46	-70	32	93.50%	0.60%	0.50%
Kit Carson County, CO	Aug-21	\$190K	-9.50%	54.20%	11	57.10%	37.50%	7	-41.70%	-22.20%	16	-27.30%	-15.80%	26	-20	8	95.70%	2.20%	3.80%
Kit Carson County, CO	Sep-21	\$219K	15.30%	32.70%	12	9.10%	140.00%	6	-14.30%	0.00%	15	-6.30%	-21.10%	34	8	-11	99.20%	3.60%	2.80%
Kit Carson County, CO	Oct-21	\$181K	-17.50%	-11.80%	4	-66.70%	-42.90%	4	-33.30%	-55.60%	11	-26.70%	-47.60%	34	0	-36	93.90%	-5.30%	-3.70%
Kit Carson County, CO	Nov-21	\$280K	54.90%	74.90%	7	75.00%	0.00%	6	50.00%	20.00%	12	9.10%	-52.00%	104	70	73	94.90%	1.00%	-1.10%
Kit Carson County, CO	Dec-21	\$239K	-14.60%	62.90%	7	0.00%	250.00%	5	-16.70%	400.00%	11	-8.30%	-54.20%	29	-75	-10	98.80%	3.90%	10.00%
Kit Carson County, CO	Jan-22	\$270K	12.90%	118.50%	7	0.00%	250.00%	7	40.00%	16.70%	12	9.10%	-50.00%	46	17	43	93.80%	-5.00%	-7.40%
Kit Carson County, CO	Feb-22	\$205K	-24.00%	43.90%	4	-42.90%	100.00%	7	0.00%	133.30%	11	-8.30%	-42.10%	144	98	109	91.90%	-1.90%	0.50%
Kit Carson County, CO	Mar-22	\$250K	21.70%	8.50%	6	50.00%	-33.30%	11	57.10%	37.50%	17	54.50%	-5.60%	22	-122	-231	98.80%	6.90%	4.90%
Kit Carson County, CO	Apr-22	\$167K	-33.10%	45.00%	6	0.00%	20.00%	8	-27.30%	0.00%	16	-5.90%	-5.90%	47	25	-3	96.90%	-1.90%	3.30%
Kit Carson County, CO	May-22	\$202K	21.10%	-1.50%	9	50.00%	-18.20%	9	12.50%	28.60%	19	18.80%	-5.00%	29	-18	-90	101.80%	5.00%	9.10%
Kit Carson County, CO	Jun-22	\$215K	6.40%	19.40%	5	-44.40%	0.00%	9	0.00%	-25.00%	24	26.30%	14.30%	8	-21	-108	103.00%	1.20%	10.20%
Kit Carson County, CO	Jul-22	\$300K	39.50%	42.90%	5	0.00%	-28.60%	9	0.00%	-25.00%	24	0.00%	9.10%	19	11	-27	89.30%	-13.70%	-4.10%
Kit Carson County, CO	Aug-22	\$275K	-8.30%	44.70%	7	40.00%	-36.40%	6	-33.30%	-14.30%	26	8.30%	62.50%	81	62	55	95.80%	6.50%	0.10%
Kit Carson County, CO	Sep-22	\$295K	7.30%	34.70%	5	-28.60%	-58.30%	5	-16.70%	-16.70%	25	-3.80%	66.70%	19	-62	-15	94.60%	-1.20%	-4.60%
Kit Carson County, CO	Oct-22	\$165K	-44.20%	-8.90%	4	-20.00%	0.00%	5	0.00%	25.00%	24	-4.00%	118.20%	84	65	50	88.70%	-5.90%	-5.20%
Kit Carson County, CO	Nov-22	\$198K	20.40%	-29.20%	8	100.00%	14.30%	3	-40.00%	-50.00%	23	-4.20%	91.70%	67	-17	-37	93.10%	4.30%	-1.80%
Kit Carson County, CO	Dec-22	\$85K	-57.10%	-64.40%	1	-87.50%	-85.70%	3	0.00%	-40.00%	23	0.00%	109.10%	111	44	82	100.00%	6.90%	1.20%
Kit Carson County, CO	Jan-23	\$250K	194.10%	-7.40%	3	200.00%	-57.10%	3	0.00%	-57.10%	24	4.30%	100.00%	111	0	65	94.10%	-5.90%	0.30%
Kit Carson County, CO	Feb-23	\$188K	-25.00%	-8.50%	2	-33.30%	-50.00%	5	66.70%	-28.60%	24	0.00%	118.20%	186	75	42	98.90%	4.80%	7.00%
Kit Carson County, CO	Mar-23	\$233K	24.40%	-6.50%	4	100.00%	-33.30%	6	20.00%	-45.50%	22	-8.30%	29.40%	117	-69	95	86.40%	-12.40%	-12.40%
Kit Carson County, CO	Apr-23	\$256K	9.70%	53.50%	7	75.00%	16.70%	3	-50.00%	-62.50%	18	-18.20%	12.50%	117	0	70	95.30%	8.80%	-1.60%
Kit Carson County, CO	May-23	\$104K	-59.60%	-48.80%	3	-57.10%	-66.70%	5	66.70%	-44.40%	18	0.00%	-5.30%	25	-92	-4	86.20%	-9.10%	-15.70%
Kit Carson County, CO	Jun-23	\$212K	104.80%	-1.40%	5	66.70%	0.00%	9	80.00%	0.00%	19	5.60%	-20.80%	42	17	34	97.40%	11.30%	-5.60%
Kit Carson County, CO	Jul-23	\$210K	-0.90%	-30.00%	3	-40.00%	-40.00%	7	-22.20%	-22.20%	22	15.80%	-8.30%	98	56	79	93.40%	-4.00%	4.10%
Kit Carson County, CO	Aug-23	\$115K	-45.20%	-58.20%	2	-33.30%	-71.40%	7	0.00%	16.70%	22	0.00%	-15.40%	99	1	18	86.10%	-7.30%	-9.70%
Kit Carson County, CO	Sep-23	\$205K	78.30%	-30.50%	4	100.00%	-20.00%	4	-42.90%	-20.00%	22	0.00%	-12.00%	44	-55	25	98.00%	11.90%	3.30%
Kit Carson County, CO	Oct-23	\$283K	37.80%	71.50%	6	50.00%	50.00%	4	0.00%	-20.00%	18	-18.20%	-25.00%	60	16	-24	94.10%	-3.90%	5.40%
Kit Carson County, CO	Nov-23	\$305K	8.00%	53.80%	3	-50.00%	-												

Lincoln County, CO	May-13	\$47K	-13.40%	40.40%	4	-33.30%	33.30%	8	33.30%	100.00%	28	16.70%	33.30%	263	94	3	97.30%	6.40%	-1.30%
Lincoln County, CO	Jun-13	\$168K	257.10%	9.40%	3	-25.00%	50.00%	9	12.50%	200.00%	34	21.40%	70.00%	55	-208	-49	98.40%	1.10%	11.70%
Lincoln County, CO	Jul-13	\$173K	3.00%	147.10%	4	33.30%	-20.00%	4	-55.60%	-20.00%	33	-2.90%	50.00%	196	141	-210	95.70%	-2.80%	-7.50%
Lincoln County, CO	Aug-13	\$41K	-76.20%	21.90%	2	-50.00%	0.00%	2	-50.00%	-66.70%	30	-9.10%	15.40%	74	-122	-115	99.20%	3.50%	-7.30%
Lincoln County, CO	Sep-13	\$200K	384.80%	222.00%	3	50.00%	0.00%	6	200.00%	0.00%	32	6.70%	6.70%	114	40	64	93.90%	-5.30%	-20.70%
Lincoln County, CO	Oct-13	\$91K	-54.80%	39.00%	4	33.30%	100.00%	3	-50.00%	-62.50%	29	-9.40%	-12.10%	121	7	-85	90.40%	-3.40%	-9.90%
Lincoln County, CO	Nov-13	\$63K	-30.30%	110.30%	5	25.00%	66.70%	9	200.00%	125.00%	30	3.40%	-9.10%	177	56	36	87.30%	-3.10%	-5.90%
Lincoln County, CO	Dec-13	\$93K	46.60%		6	20.00%		2	-77.80%		25	-16.70%		188	11		96.50%	9.20%	
Lincoln County, CO	Jan-14	\$50K	-46.20%	-13.40%	2	-66.70%	-60.00%	3	50.00%	-40.00%	23	-8.00%	-28.10%	102	-86	-73	89.60%	-6.90%	-7.00%
Lincoln County, CO	Feb-14	\$142K	184.30%	53.80%	2	0.00%	0.00%	4	33.30%	33.30%	21	-8.70%	-30.00%	149	47	-2	89.10%	-0.50%	-1.30%
Lincoln County, CO	Mar-14	\$80K	-43.50%	52.20%	3	50.00%	0.00%	7	75.00%	250.00%	25	19.00%	4.20%	166	17	-4	95.00%	5.90%	18.40%
Lincoln County, CO	Apr-14	\$134K	67.10%	145.60%	2	-33.30%	-66.70%	7	0.00%	16.70%	29	16.00%	20.80%	213	47	44	96.70%	1.70%	5.80%
Lincoln County, CO	May-14	\$96K	-28.50%	103.00%	2	0.00%	-50.00%	2	-71.40%	-75.00%	28	-3.40%	0.00%	123	-90	-140	93.80%	-2.90%	-3.50%
Lincoln County, CO	Jun-14	\$105K	10.10%	-37.40%	3	50.00%	0.00%	1	-50.00%	-88.90%	25	-10.70%	-26.50%	129	6	74	98.50%	4.70%	0.10%
Lincoln County, CO	Jul-14	\$100K	-4.90%	-42.20%	3	0.00%	-25.00%	2	100.00%	-50.00%	22	-12.00%	-33.30%	91	-38	-105	92.30%	-6.20%	-3.40%
Lincoln County, CO	Aug-14	\$55K	-45.00%	33.50%	2	-33.30%	0.00%	5	150.00%	150.00%	24	9.10%	-20.00%	96	5	22	92.60%	0.30%	-6.60%
Lincoln County, CO	Sep-14	\$110K	99.80%	-45.00%	1	-50.00%	-66.70%	1	-80.00%	-83.30%	20	-16.70%	-37.50%	169	73	55	100.00%	7.40%	6.10%
Lincoln County, CO	Oct-14	\$140K	27.40%	54.80%	3	200.00%	-25.00%	2	100.00%	-33.30%	17	-15.00%	-41.40%	183	14	62	97.20%	-2.80%	6.80%
Lincoln County, CO	Nov-14	\$90K	-35.80%	42.50%	3	0.00%	-40.00%	2	0.00%	-77.80%	14	-17.60%	-53.30%	177	-6	0	96.00%	-1.30%	8.70%
Lincoln County, CO	Dec-14	\$162K	80.70%	75.60%	2	-33.30%	-66.70%	4	100.00%	100.00%	16	14.30%	-36.00%	259	82	71	94.50%	-1.50%	-2.00%
Lincoln County, CO	Jan-15	\$185K	13.90%	271.80%	2	0.00%	0.00%	7	75.00%	133.30%	18	12.50%	-21.70%	207	-52	105	96.60%	2.10%	7.00%
Lincoln County, CO	Feb-15	\$196K	6.00%	38.60%	1	-50.00%	-50.00%	6	-14.30%	50.00%	23	27.80%	9.50%	26	-181	-123	98.80%	2.20%	9.70%
Lincoln County, CO	Mar-15	\$65K	-66.90%	-18.60%	3	200.00%	0.00%	5	-16.70%	-28.60%	22	-4.30%	-12.00%	42	16	-124	95.50%	-3.30%	0.50%
Lincoln County, CO	Apr-15	\$104K	59.80%	-22.20%	6	100.00%	200.00%	6	20.00%	-14.30%	21	-4.50%	-27.60%	62	20	-151	95.30%	-0.20%	-1.40%
Lincoln County, CO	May-15	\$96K	-7.30%	0.80%	4	-33.30%	100.00%	7	16.70%	250.00%	26	23.80%	-7.10%	76	14	-47	95.00%	-0.30%	1.20%
Lincoln County, CO	Jun-15	\$158K	64.10%	50.30%	2	-50.00%	-33.30%	3	-57.10%	200.00%	25	-3.80%	0.00%	37	-39	-92	98.40%	3.40%	-0.10%
Lincoln County, CO	Jul-15	\$96K	-39.40%	-4.30%	4	100.00%	33.30%	8	166.70%	300.00%	27	8.00%	22.70%	69	32	-22	90.10%	-8.30%	-2.20%
Lincoln County, CO	Aug-15	\$190K	98.40%	245.10%	5	25.00%	150.00%	4	-50.00%	-20.00%	25	-7.40%	4.20%	117	48	21	95.80%	5.70%	3.20%
Lincoln County, CO	Sep-15	\$15K	-92.10%	-86.40%	1	-80.00%	0.00%	6	50.00%	500.00%	24	-4.00%	20.00%	33	-84	-136	100.30%	4.60%	0.30%
Lincoln County, CO	Oct-15	\$134K	794.60%	-4.50%	6	500.00%	100.00%	3	-50.00%	50.00%	20	-16.70%	17.60%	100	67	-83	98.80%	-1.50%	1.60%
Lincoln County, CO	Nov-15	\$49K	-63.70%	-46.00%	2	-66.70%	-33.30%	6	100.00%	200.00%	23	15.00%	64.30%	148	48	-29	83.40%	-15.40%	-12.60%
Lincoln County, CO	Dec-15	\$89K	82.30%	-45.50%	3	50.00%	50.00%	5	-16.70%	25.00%	25	8.70%	56.30%	44	-104	-215	100.00%	16.60%	5.50%
Lincoln County, CO	Jan-16	\$64K	-28.20%	-65.70%	4	33.30%	100.00%	5	0.00%	-28.60%	22	-12.00%	22.20%	51	7	-156	90.30%	-9.70%	-6.30%
Lincoln County, CO	Feb-16	\$159K	149.60%	-19.10%	1	-75.00%	0.00%	4	-20.00%	-33.30%	23	4.50%	0.00%	7	-44	-19	99.10%	8.80%	0.30%
Lincoln County, CO	Mar-16	\$130K	-18.00%	100.00%	4	300.00%	33.30%				20	-13.00%	-9.10%	50	43	8	91.80%	-7.30%	-3.70%
Lincoln County, CO	Apr-16	\$108K	-16.90%	4.00%	5	25.00%	-16.70%	9		50.00%	23	15.00%	9.50%	240	190	178	96.00%	4.20%	0.70%
Lincoln County, CO	May-16	\$75K	-30.60%	-22.10%	5	0.00%	25.00%	6	-33.30%	-14.30%	24	4.30%	-7.70%	204	-36	128	91.50%	-4.40%	-3.40%
Lincoln County, CO	Jun-16	\$68K	-10.00%	-57.30%	2	-60.00%	0.00%	6	0.00%	100.00%	27	12.50%	8.00%	162	-42	125	63.40%	-28.20%	-35.00%
Lincoln County, CO	Jul-16	\$55K	-18.50%	-42.60%	3	50.00%	-25.00%	5	-16.70%	-37.50%	26	-3.70%	-3.70%	114	-48	45	98.30%	35.00%	8.20%
Lincoln County, CO	Aug-16	\$120K	118.60%	-36.70%	4	33.30%	-20.00%	4	-20.00%	0.00%	26	0.00%	4.00%	148	34	31	94.40%	-3.90%	-1.30%
Lincoln County, CO	Sep-16	\$70K	-41.80%	368.20%	1	-75.00%	0.00%	7	75.00%	16.70%	29	11.50%	20.80%	35	-113	2	91.00%	-3.40%	-9.30%
Lincoln County, CO	Oct-16	\$84K	20.00%	-37.20%	3	200.00%	-50.00%	2	-71.40%	-33.30%	29	0.00%	45.00%	87	52	-13	95.50%	4.50%	-3.30%
Lincoln County, CO	Nov-16	\$131K	55.60%	169.20%	2	-33.30%	0.00%	4	100.00%	-33.30%	30	3.40%	30.40%	185	98	37	96.90%	1.40%	13.50%
Lincoln County, CO	Jan-17	\$93K	46.60%		5		25.00%	2		-60.00%	23		4.50%	67		16	94.70%		4.40%
Lincoln County, CO	Feb-17	\$80K	-14.10%	-49.60%	5	0.00%	400.00%	3	50.00%	-25.00%	22	-4.30%	-4.30%	215	148	208	86.80%	-7.90%	-12.40%
Lincoln County, CO	Mar-17	\$68K	-15.00%	-47.70%	3	-40.00%	-25.00%	4	33.30%		16	-27.30%	-20.00%	58	-157	8	94.70%	8.00%	2.90%
Lincoln County, CO	Apr-17	\$48K	-30.10%	-56.00%	2	-33.30%	-60.00%	6	50.00%	-33.30%	14	-12.50%	-39.10%	73	15	-167	72.80%	-21.90%	-23.20%
Lincoln County, CO	May-17	\$135K	184.20%	80.00%	7	250.00%	40.00%	7	16.70%	16.70%	18	28.60%	-25.00%	76	3	-128	95.40%	22.60%	3.90%
Lincoln County, CO	Jun-17	\$144K	6.70%	113.30%	6	-14.30%	200.00%	8	14.30%	33.30%	16	-11.10%	-40.70%	137	61	-25	101.80%	6.40%	38.40%
Lincoln County, CO	Jul-17	\$100K	-30.50%	81.90%	6	0.00%	100.00%	6	-25.00%	20.00%	19	18.80%	-26.90%	34	-103	-80	93.00%	-8.80%	-5.30%
Lincoln County, CO	Aug-17	\$176K	75.90%	46.40%	3	-50.00%	-25.00%	7	16.70%	75.00%	23	21.10%	-11.50%	28	-6	-120	93.80%	0.80%	-0.60%
Lincoln County, CO	Sep-17	\$80K	-54.50%	14.40%	1	-66.70%	0.00%	2	-71.40%	-71.40%	18	-21.70%	-37.90%	424	396	389	89.00%	-4.80%	-2.00%
Lincoln County, CO	Oct-17	\$162K	102.60%	93.20%	4	300.00%	33.30%	5	150.00%	150.00%	19	5.60%	-34.50%	104	-320	17	94.80%	5.80%	-0.70%
Lincoln County, CO	Nov-17	\$300K	84.50%	129.20%	3	-25.00%	50.00%	4	-20.00%	0.00%	21	10.50%	-30.00%	77	-27	-108	98.80%	4.00%	1.90%
Lincoln County, CO	Dec-17	\$153K	-49.00%		4	33.30%		5	25.00%		23	9.50%		87	10		95.00%	-3.80%	
Lincoln County, CO	Jan-18	\$75K	-50.90%	-19.50%	2	-50.00%	-60.00%	1	-80.00%	-50.00%	15	-34.80%	-34.80%	777	690	710	76.20%	-18.80%	-18.50%
Lincoln County, CO	Feb-18	\$155K	106.70%	93.80%	3	50.00%	-40.00%	2	100.00%	-33.30%	13	-13.30%	-40.90%	24	-753	-191	99.30%	23.10%	12.50%
Lincoln County, CO	Mar-18	\$140K	-9.80%	105.70%	6	100.00%	100.00%	8	300.00%	100.00%	13	0.00%	-18.80%	150	126	92	97.20%	-2.10%	2.40%
Lincoln County, CO	Apr-18	\$109K	-21.90%	130.00%	4	-33.30%	100.00%	6	-25.00%	0.00%	12	-7.70%	-14.30%	50	-100	-23	92.90%	-4.30%	20.10%
Lincoln County, CO	May-18	\$185K	69.30%	37.00%	9	125.00%	28.60%	9	50.00%	28.60%	18	50.00%	0.00%	32	-18	-44	93.10%	0.20%	-2.30%
Lincoln County, CO	Jun-18	\$156K	-15.70%	8.30%	6	-33.30%	0.00%	6	-33.30%	-25.00%	13	-27.80%	-18.80%	125	93	-12	99.90%	6.80%	-1.90%
Lincoln County, CO	Jul-18	\$157K	0.30%	56.40%	3	-50.00%	-50.00%	15	150.00%	150.00%	27	107.70%	42.10%	46	-79	12	98.40%	-1.50%	5.40%
Lincoln County, CO	Aug-18	\$168K	7.40%	-4.50%	4	33.30%	33.30%	9	-40.00%	28.60%	28	3.70%	21.70%	39	-7	11	92.20%	-6.20%	-1.60%
Lincoln County, CO	Sep-18	\$211K	25.60%	163.40%	7	75.00%	600.00%	4	-55.60%	100.00%	27	-3.60%	50.00%	72	33	-352	93.90%	1.70%	4.90%
Lincoln County, CO	Oct-18	\$131K	-37.90%	-19.30%	4	-42.90%	0.00%	4	0.00%	-20.00%	24	-11.10%	26.30%	26	-46	-78	91.00%	-3.00%	-3.80%
Lincoln County, CO	Nov-18	\$140K	6.90%	-53.20%	7	75.00%	133.30%	10	150.00%	150.00%	25	4.20%	19.00%	61	35	-16	95.10%	4.10%	-3.70%
Lincoln County, CO	Dec-18	\$125K	-10.80%	-18.20%	3	-57.10%	-25.00%	5	-50.00%	0.00%	23	-8.00%	0.00%	121	60	34	93.70%	-1.40%	-1.40%
Lincoln County, CO	Jan-19	\$88K	-29.60%	17.30%	6	100.00%	200.00%	6	20.00%	500.00%	24	4.30%	60.00%	49	-72	-728	90.50%	-3.20%	14.30%
Lincoln County, CO	Feb-19	\$195K	121.70%	25.80%	5	-16.70%	66.70%	2	-66.70%	0.00%	22	-8.30%	6						

Lincoln County, CO	Jan-21	\$150K	-9.90%	4.60%	7	-12.50%	250.00%	6	50.00%	20.00%	12	33.30%	0.00%	60	24	-46	96.60%	2.70%	3.30%
Lincoln County, CO	Feb-21	\$35K	-76.70%	-84.70%	1	-85.70%	-75.00%	8	33.30%	60.00%	15	25.00%	7.10%	1	-59	-56	116.70%	20.00%	23.90%
Lincoln County, CO	Mar-21	\$205K	485.70%	7.60%	7	600.00%	250.00%	3	-62.50%	-50.00%	12	-20.00%	-14.30%	11	10	-113	98.10%	-18.60%	1.30%
Lincoln County, CO	Apr-21	\$155K	-24.40%	-32.30%	7	0.00%	16.70%	3	0.00%	200.00%	10	-16.70%	-28.60%	37	26	-44	95.50%	-2.50%	-2.20%
Lincoln County, CO	May-21	\$213K	37.10%	39.80%	4	-42.90%	300.00%	8	166.70%	60.00%	13	30.00%	-18.80%	63	26	-154	97.40%	1.80%	-4.00%
Lincoln County, CO	Jun-21	\$251K	18.10%	25.50%	5	25.00%	400.00%	7	-12.50%	16.70%	16	23.10%	0.00%	7	-56	0	100.50%	3.20%	0.50%
Lincoln County, CO	Jul-21	\$234K	-6.80%	-3.50%	1	-80.00%	-75.00%	5	-28.60%	-61.50%	18	12.50%	-21.70%	11	4	-30	94.00%	-6.60%	-7.00%
Lincoln County, CO	Aug-21	\$159K	-32.00%	-34.70%	4	300.00%	-50.00%	10	100.00%	66.70%	20	11.10%	-4.80%	59	48	-42	95.50%	1.50%	-3.10%
Lincoln County, CO	Sep-21	\$143K	-10.20%	-13.40%	1	-75.00%	-85.70%	7	-30.00%	40.00%	21	5.00%	50.00%	17	-42	-93	100.00%	4.50%	12.10%
Lincoln County, CO	Oct-21	\$201K	40.70%	31.80%	9	800.00%	12.50%	9	28.60%	50.00%	25	19.00%	177.80%	46	29	10	94.00%	-6.00%	-3.70%
Lincoln County, CO	Nov-21	\$120K	-40.50%	-18.30%	4	-55.60%	-33.30%	4	-55.60%	-33.30%	25	0.00%	150.00%	10	-36	-40	93.80%	-0.20%	-2.40%
Lincoln County, CO	Dec-21	\$290K	142.70%	74.20%	5	25.00%	-37.50%	2	-50.00%	-50.00%	19	-24.00%	111.10%	67	57	31	97.50%	3.70%	3.60%
Lincoln County, CO	Jan-22	\$243K	-16.20%	62.00%	4	-20.00%	-42.90%	4	100.00%	-33.30%	16	-15.80%	33.30%	52	-15	-8	98.00%	0.50%	1.30%
Lincoln County, CO	Feb-22	\$165K	-32.10%	371.40%	4	0.00%	300.00%	3	-25.00%	-62.50%	12	-25.00%	-20.00%	91	39	90	91.80%	-6.20%	-24.90%
Lincoln County, CO	Mar-22	\$210K	27.30%	2.40%	7	75.00%	0.00%	8	166.70%	166.70%	8	-33.30%	-33.30%	116	25	105	97.80%	6.10%	-0.20%
Lincoln County, CO	Apr-22	\$191K	-9.00%	23.20%	5	-28.60%	-28.60%	14	75.00%	366.70%	14	75.00%	40.00%	5	-111	-32	99.10%	1.30%	3.60%
Lincoln County, CO	May-22	\$180K	-5.80%	-15.30%	8	60.00%	100.00%	10	-28.60%	25.00%	15	7.10%	15.40%	8	3	-55	101.10%	2.00%	3.70%
Lincoln County, CO	Jun-22	\$250K	38.90%	-0.40%	7	-12.50%	40.00%	8	-20.00%	14.30%	16	6.70%	0.00%	14	6	7	95.50%	-5.60%	-5.00%
Lincoln County, CO	Jul-22	\$206K	-17.40%	-11.80%	10	42.90%	900.00%	4	-50.00%	-20.00%	15	-6.30%	-16.70%	16	2	5	97.70%	2.20%	3.80%
Lincoln County, CO	Aug-22	\$325K	57.20%	104.00%	2	-80.00%	-50.00%	3	-25.00%	-70.00%	16	6.70%	-20.00%	19	3	-40	100.00%	2.30%	4.50%
Lincoln County, CO	Sep-22	\$250K	-23.10%	74.60%	3	50.00%	200.00%	7	133.30%	0.00%	20	25.00%	-4.80%	114	95	97	96.20%	-3.80%	-3.80%
Lincoln County, CO	Oct-22	\$225K	-9.80%	11.90%	1	-66.70%	-88.90%	4	-42.90%	-55.60%	18	-10.00%	-28.00%	69	-45	23	102.70%	6.50%	8.70%
Lincoln County, CO	Nov-22	\$220K	-2.30%	83.90%	4	300.00%	0.00%	7	75.00%	75.00%	20	11.10%	-20.00%	37	-32	27	93.30%	-9.50%	-0.50%
Lincoln County, CO	Dec-22	\$250K	13.80%	-13.80%	3	-25.00%	-40.00%	2	-71.40%	0.00%	17	-15.00%	-10.50%	64	27	-3	100.00%	6.70%	2.50%
Lincoln County, CO	Jan-23	\$159K	-36.40%	-34.60%	5	66.70%	25.00%	3	50.00%	-25.00%	19	11.80%	18.80%	82	18	30	95.50%	-4.50%	-2.50%
Lincoln County, CO	Feb-23	\$128K	-19.50%	-22.40%	1	-80.00%	-75.00%	2	-33.30%	-33.30%	13	-31.60%	8.30%	4	-78	-87	106.70%	11.20%	14.90%
Lincoln County, CO	Mar-23	\$289K	125.80%	37.60%	5	400.00%	-28.60%	7	250.00%	-12.50%	10	-23.10%	25.00%	121	117	5	92.20%	-14.40%	-5.60%
Lincoln County, CO	Apr-23	\$238K	-17.80%	24.30%	6	20.00%	20.00%	10	42.90%	-28.60%	18	80.00%	28.60%	34	-87	29	98.90%	6.60%	-0.20%
Lincoln County, CO	May-23	\$213K	-10.30%	18.30%	1	-83.30%	-87.50%	7	-30.00%	-30.00%	16	-11.10%	6.70%	147	113	139	99.10%	0.20%	-2.00%
Lincoln County, CO	Jun-23	\$232K	8.90%	-7.20%	6	500.00%	-14.30%	10	42.90%	25.00%	22	37.50%	37.50%	48	-99	34	97.40%	-1.70%	1.90%
Lincoln County, CO	Jul-23	\$256K	10.50%	24.10%	4	-33.30%	-60.00%	6	-40.00%	50.00%	18	-18.20%	20.00%	27	-21	11	93.60%	-3.80%	-4.10%
Lincoln County, CO	Aug-23	\$195K	-23.90%	-39.90%	9	125.00%	350.00%	14	133.30%	366.70%	26	44.40%	62.50%	59	32	40	100.30%	6.80%	0.30%
Lincoln County, CO	Sep-23	\$195K	0.00%	-21.80%	2	-77.80%	-33.30%	9	-35.70%	28.60%	26	0.00%	30.00%	7	-52	-107	96.40%	-3.90%	0.20%
Lincoln County, CO	Oct-23	\$304K	55.60%	34.90%	9	350.00%	800.00%	7	-22.20%	75.00%	20	-23.10%	11.10%	82	75	13	100.10%	3.70%	-2.60%
Lincoln County, CO	Nov-23	\$172K	-43.30%	-21.70%	9	0.00%	125.00%	6	-14.30%	-14.30%	21	5.00%	5.00%	35	-47	-2	97.60%	-2.50%	4.40%
Lincoln County, CO	Dec-23	\$227K	32.00%	-9.20%	4	-55.60%	33.30%	4	-33.30%	100.00%	22	4.80%	29.40%	85	50	21	98.00%	0.40%	-2.00%
Lincoln County, CO	Jan-24	\$386K	70.20%	142.90%	2	-50.00%	-60.00%	5	25.00%	66.70%	24	9.10%	26.30%	201	116	119	94.90%	-3.10%	-0.60%
Lincoln County, CO	Feb-24	\$203K	-47.40%	58.60%	7	250.00%	600.00%	8	60.00%	300.00%	26	8.30%	100.00%	155	-46	151	80.90%	-13.90%	-25.70%
Lincoln County, CO	Mar-24	\$144K	-28.90%	-50.10%	4	-42.90%	-20.00%	2	-75.00%	-71.40%	23	-11.50%	130.00%	75	-80	-46	98.20%	17.20%	5.90%
Lincoln County, CO	Apr-24	\$148K	2.30%	-37.90%	4	0.00%	-33.30%	8	300.00%	-20.00%	25	8.70%	38.90%	21	-54	-13	98.50%	0.30%	-0.40%
Lincoln County, CO	May-24	\$140K	-5.10%	-34.30%	3	-25.00%	200.00%	11	37.50%	57.10%	28	12.00%	75.00%	21	0	-126	93.40%	-5.00%	-5.70%
Lincoln County, CO	Jun-24	\$310K	121.40%	33.60%	3	0.00%	-50.00%	8	-27.30%	-20.00%	20	-28.60%	-9.10%	31	10	-17	99.00%	5.50%	1.60%

Housing Unit Building Permits for: Cheyenne County, CO														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	1	0	1	1	3	6	3	3	6	14	6	12	11	0
Units in Single-Family Structures	1	0	1	1	3	6	1	3	6	12	6	12	11	0
Units in All Multi-Family Structures	0	0	0	0	0	0	2	0	0	2	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	2	0	0	2	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing Unit Building Permits for: Elbert County, CO														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	33	30	45	79	116	149	120	163	217	196	296	413	284	349
Units in Single-Family Structures	33	30	45	79	116	149	120	163	217	196	296	413	252	349
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	32	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	32	0

Housing Unit Building Permits for: Kit Carson County, CO														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	2	0	0	24	2	0	0	3	3	3	11	6	1	5
Units in Single-Family Structures	2	0	0	24	2	0	0	3	3	3	9	6	1	5
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing Unit Building Permits for: Lincoln County, CO														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	1	4	8	5	2	15	10	11	18	14	9	10	10	8
Units in Single-Family Structures	1	4	8	5	2	11	10	11	10	14	9	10	10	8
Units in All Multi-Family Structures	0	0	0	0	0	4	0	0	8	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	4	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	8	0	0	0	0	0

All County Jurisdictions

Housing Unit Building Permits for: CHEYENNE COUNTY UNINCORPORATED AREA, CO (Cheyenne County)														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	0	0	0	1	2	5	1	3	5	6	5	11	11	0
Units in Single-Family Structures	0	0	0	1	2	5	1	3	5	6	5	11	11	0
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing Unit Building Permits for: CHEYENNE WELLS TOWN, CO (Cheyenne County)														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	1	0	1	0	1	1	2	0	1	8	1	1	0	0
Units in Single-Family Structures	1	0	1	0	1	1	0	0	1	6	1	1	0	0
Units in All Multi-Family Structures	0	0	0	0	0	0	2	0	0	2	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	2	0	0	2	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing Unit Building Permits for: ELBERT COUNTY UNINCORPORATED AREA, CO (Elbert County)														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	33	30	44	78	115	148	119	162	157	122	177	310	220	226
Units in Single-Family Structures	33	30	44	78	115	148	119	162	157	122	177	310	220	226
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Housing Unit Building Permits for: ELIZABETH TOWN, CO (Elbert County)														
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total Units	0	0	1	1	1	0	1	1	58	71	117	101	63	123

APPENDIX B: METHODOLOGICAL DETAILS AND SOURCES OF DATA

About the American Community Survey (ACS):

All data used in this *RHNA* is based on the U.S. Census Bureau ACS, a nationwide survey conducted annually by the U.S. Census Bureau that provides current demographic, social, economic, and housing information about communities. The ACS is not the same as the Decennial U.S. Census, which is conducted every 10 years.

Estimates based on five years of sampling are available for all areas, whereas estimates based on annual and three-year sampling are only available for areas with larger population sizes. The data used in this report are five-year ACS estimates, which are consistently available for locations with small populations, such as towns. Five-year estimates are displayed for all locations, as data obtained using the same survey technique is ideal for comparisons. The disadvantage is that multi-year estimates cannot be used to describe any particular year in the period, only the average value over the full period.

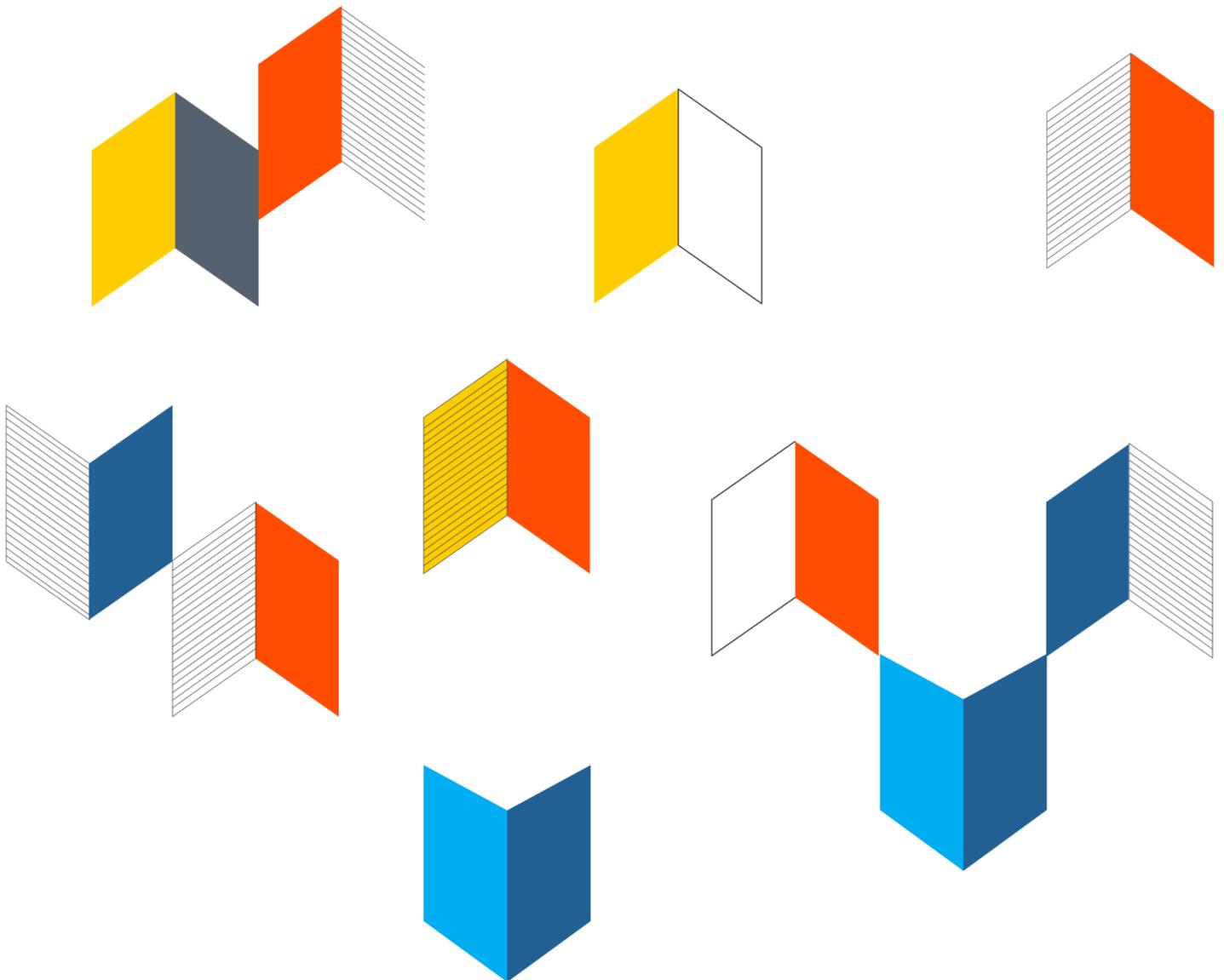
Data Sources used to create the various maps listed in this report, including those required by the Colorado DOLA, are as follows:

- Population Density in the ECCOG Region (Source: U.S. Decennial Census 2020 – Table P1)
- Percentage of Low- or Medium-Income Population (Source: ACS 5-Year 2016-2020 Low- and Moderate-Income Summary Data; U.S. HUD)
- Housing Vacancy Rate by Census Block Group (Source: U.S. Decennial Census 2020 – Table H1)
- Housing Units by Type (Source: ACS 5-Year Estimates 2020 – Table B25001)
- Employment Density in the ECCOG Region (Source: ACS 5-Year Estimates 2020 – Table B08018)
- Flow of Workers in the ECCOG Region (Source: U.S. Census Origin-Destination Employment Statistics 2021 via OnTheMap)
- Highway Functional Classifications (Source: Colorado Department of Transportation via ArcGIS Online)
- HUD CHAS 2017–2021, required by DOLA
- Colorado SDO Household and Population Projections, required by DOLA
- Colorado DOLA Division of Housing Program Data (as applicable to affordability and supportive housing analysis)



Regional Housing Needs Assessment Study

PHASE II: HOUSING STRATEGY DEVELOPMENT



PROJECT PARTNERS AND SPONSORS

PRAIRIE DEVELOPMENT CORPORATION

COLORADO'S CENTRAL PLAINS



ACKNOWLEDGEMENTS:

This visionary housing plan embodies the spirit of collaboration within the East Central Council of Local Governments (ECCOG). This effort reflects the dedication and shared commitment of the community for sustainable growth by providing safe, affordable, quality housing that meets the needs of a diverse population, supports local economies, and celebrates the Region's natural beauty and rural identity.

A special thank you goes to:

ECCOG PROJECT MANAGEMENT

Candace Payne, ECCOG Executive Director & PDC Administrator

PARTNERS AND SPONSORS

East Central Council of Local Governments

Prairie Development Corporation (PDC)

Cheyenne County

Elbert County

Kit Carson County

Lincoln County

Eastern Colorado Bank of Kit Carson

First National Bank of Hugo-Limon

High Plains Bank

Lincoln County Economic Development Corporation, LLC

Colorado Department of Local Affairs

Colorado Office of Economic Development and International Trade

Colorado Housing and Finance Authority

PROJECT ADVISORY COMMITTEE

Marc Dettenrieder, Community and Economic Development Manager, Elbert County

Troy McCue, Executive Director, Lincoln County Economic Development Corporation, Inc.

John Mitchek, Housing Specialist, Kit Carson Rural Development

Judi Mitchek, Healthy Living Systems

Ed Rarick, Retired, High Plains Bank, and Chairman, PDC

Mark Weber, Banker/Lender, Frontier Bank

THE PLANNING TEAM

Fred Abousleman, President, A/R360 Consultants, LLC (A/R360)

Lindsey Riley, Vice President, A/R360

Lilian Al Haddad, Senior Project Manager, Pond & Company (Pond)

Sayre Brennan, Planner, Pond

Carson Brown, Planner, Pond

Dejan Eskic, Housing Specialist, Bonneville Analytics

Finally, a special thank you to every partner, interviewee, and participant whose invaluable input has fueled this transformative vision!

TABLE OF CONTENTS

EXECUTIVE SUMMARY	6
SECTION 1: EXISTING HOUSING MARKET CONDITIONS AND VULNERABILITY	8
SECTION 2: ECCOG HOUSING DEMAND ANALYSIS	21
SECTION 3: FUTURE HOUSEHOLD GROWTH	29
SECTION 4: IMPLEMENTATION STRATEGY	37
SECTION 5: BUILDING A STRONGER FUTURE	42
APPENDIX A: ECCOG COMMUNICATIONS AND SYSTEMS BARRIERS REPORT	
APPENDIX B: RHNA ADVISORY COMMITTEE MEETING NOTES	
APPENDIX C: AFFORDABLE HOUSING RESOURCES	
APPENDIX D: HOMELESSNESS AND SUPPORTIVE HOUSING NEEDS	
APPENDIX E: 2023-2024 USDE DATA SUBMISSION FOR MCKINNEY-VENTO EDUCATION OF HOMELESS CHILDREN AND YOUTH PROGRAM - DISTRICT LEVEL HOMELESS COUNTS	
APPENDIX F: 2023-2024 USDE DATA SUBMISSION FOR MCKINNEY-VENTO EDUCATION OF HOMELESS CHILDREN AND YOUTH PROGRAM - STATEWIDE HOMELESS COUNTS	

LIST OF ACRONYMS:

A/R360	A/R360 CONSULTANTS, LLC
ACS	U.S. CENSUS BUREAU'S AMERICAN COMMUNITY SURVEY
ADUs	ACCESSORY DWELLING UNITS
AMI	AREA MEDIAN INCOME
BEA	U.S. DEPARTMENT OF COMMERCE BUREAU OF ECONOMIC ANALYSIS
CDSS	COLORADO'S DECISION SUPPORT SYSTEMS
CHAS	U.S. HUD COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY
CHFA	COLORADO HOUSING AND FINANCE AUTHORITY
CLT	COMMUNITY LAND TRUSTS
COMMITTEE	RHNA ADVISORY COMMITTEE
DOLA	COLORADO DEPARTMENT OF LOCAL AFFAIRS
ECCOG	EAST CENTRAL COUNCIL OF LOCAL GOVERNMENTS
EZ	ENTERPRISE ZONE
FMR	FAIR MARKET RENTS
GHG	GREENHOUSE GAS
HCV	HOUSING CHOICE VOUCHER
HH	HOUSEHOLD
HNA	HOUSING NEEDS ASSESSMENT
KPIs	KEY PERFORMANCE INDICATORS
NEMT	NON-EMERGENCY MEDICAL TRANSPORTATION
OEDIT	COLORADO OFFICE OF ECONOMIC DEVELOPMENT & INTERNATIONAL TRADE
PDC	PRAIRIE DEVELOPMENT CORPORATION
POND	POND & COMPANY
RHNA	REGIONAL HOUSING NEEDS ASSESSMENT
SDO	STATE DEMOGRAPHY OFFICE
SWOT	STRENGTHS, WEAKNESSES, OPPORTUNITIES, THREATS
TOD	TRANSIT ORIENTED DEVELOPMENT
USDA	U.S. DEPARTMENT OF AGRICULTURE
U.S. HUD	U.S. HOUSING AND URBAN DEVELOPMENT
VMT	VEHICLE MILES TRAVELED

LIST OF FIGURES

- Figure 1:** U.S. HUD Fair Market Rents, FY 2025
- Figure 2:** Household Area Median Income Limits by County and Household Size, FY 2025
- Figure 3:** 2022 Households' Income Distribution, ECCOG Region
- Figure 4:** Cumulative Number of Households by AMI Distribution, 2022
- Figure 5:** Cumulative Share of Households by AMI, 2022
- Figure 6:** Potentially Vulnerable Households, 2022
- Figure 7:** Housing Cost Burden and Affordability Gaps, 2022
- Figure 8:** Share of Cost Burdened Households by Tenure, 2022
- Figure 9:** Existing Housing Need, 2021
- Figure 10:** For-Sale Market Overview, Cheyenne County
- Figure 11:** For-Sale Market Overview, Elbert County
- Figure 12:** For-Sale Market Overview, Kit Carson County
- Figure 13:** For-Sale Market Overview, Lincoln County
- Figure 14:** Annual Population Change and Rate of Change, ECCOG, 2020-2050
- Figure 15:** Population Change by Area, 2024-2030
- Figure 16:** Total Percent Change in Population by Area and Decade
- Figure 17:** Share of ECCOG Total Population by County, 2023-2050
- Figure 18:** Total Population by Age, Year, and Share of Total, 2024-2050
- Figure 19:** Change in Population by Age Range and Decade
- Figure 20:** Annual Population Change and Rate of Change, Cheyenne County, 2020-2050
- Figure 21:** Total Population by Age, Year, and Percent of Population, Cheyenne County, 2024-2050
- Figure 22:** Change in Population by Age Range and Decade, Cheyenne County
- Figure 23:** Annual Population Change and Rate of Change, Elbert, 2020-2050
- Figure 24:** Total Population by Age, Year, and Percent of Population, Elbert County, 2024-2050
- Figure 25:** Change in Population by Age Range and Decade, Elbert County
- Figure 26:** Annual Population Change and Rate of Change, Kit Carson County, 2020-2050
- Figure 27:** Total Population by Age, Year, and Percent of Population, Kit Carson County, 2024-2050
- Figure 28:** Change in Population by Age Range and Decade, Kit Carson County
- Figure 29:** Annual Population Change and Rate of Change, Lincoln County, 2020-2050
- Figure 30:** Total Population by Age, Year, and Percent of Population, Lincoln County, 2024-2050
- Figure 31:** Change in Population by Age Range and Decade, Lincoln County
- Figure 32:** Future Housing Needs by AMI, 2025-2035
- Figure 33:** Existing Housing Needs by County, AMI Category, and Tenure
- Figure 34:** Accessible and Viable Unit Needs
- Figure 35:** Cumulative Number of Households by AMI Distribution, 2022
- Figure 36:** Displacement Measures
- Figure 37:** Projected Number of Jobs by 2050
- Figure 38:** Projected Household Growth by 2050
- Figure 39:** Projected Job to Household Growth Ratio by 2050
- Figure 40:** Plans into Actions
- Figure 41:** Implementation Timeline

EXECUTIVE SUMMARY

The East Central Council of Local Governments (ECCOG) Region is at a pivotal moment of opportunity. With steady population growth, a strong sense of community, and a resilient local economy, the Region has the potential to expand its housing stock in ways that support both current and future residents. As demand for diverse and affordable housing increases, ECCOG has a unique chance to shape development that enhances economic vitality, while preserving the rural character that makes its communities special.

At the heart of this *Regional Housing Needs Assessment (RHNA)* are the voices of the people who live and work in Cheyenne, Elbert, Kit Carson, and Lincoln Counties – the ECCOG Region. Through focus groups, stakeholder interviews, and direct engagement, community members have shared their experiences, concerns, and aspirations for the future. Their insights have informed the strategies outlined in this report, ensuring that housing solutions are tailored to local needs and priorities. The *Communications and Systems Barriers Report* (Appendix A) document the key barriers identified by residents and stakeholders, including infrastructure constraints, financing challenges, and regulatory hurdles, reinforcing the need for collaborative, Region-wide solutions.

While challenges remain, there is a clear path forward. Housing demand is expected to rise significantly in the coming years, with the Region projected to need 6,903 additional units (Figure 33) to both catch up on existing gaps and keep up with future demand by 2050.

This RHNA reflects an expanded scope of work to align with Colorado Department of Local Affairs (DOLA) guidelines, including:

- analyzing accessible and supportive unit needs using U.S. Census Bureau American Community Survey (ACS) disability data and national benchmarks
- conducting a displacement risk analysis utilizing housing indicators, such as homelessness and housing instability trends; and
- evaluating job-housing balance and local resources to illustrate imbalances and opportunities.

We believe these tasks help strengthen the *RHNA's* capacity to address housing needs holistically.

This plan outlines a set of targeted, community-driven strategies to meet these needs. In Cheyenne County, preserving and rehabilitating aging housing stock will ensure safe, affordable homes remain available. Elbert County can leverage its economic growth to incentivize workforce housing through employer partnerships and zoning updates. Kit Carson County has an opportunity to expand rental housing options by utilizing underdeveloped land near County hubs. Lincoln County can promote transit-oriented development (TOD) along key corridors like I-70 to enhance mobility and attract new residents. Across all Counties, ongoing engagement through workshops and community-driven initiatives will be essential to aligning solutions with local priorities.

Infrastructure improvements will also play a key role. Addressing water access, transportation networks, and utilities will support future housing growth and make development more cost-effective. By focusing on areas with existing infrastructure, ECCOG can accelerate sustainable growth, while reducing the burden on local governments.

Through collaboration, strategic planning, and a commitment to community-led solutions, ECCOG is positioned to turn these challenges into opportunities. This *RHNA* is more than a policy document; it reflects

SECTION 1: EXISTING HOUSING MARKET CONDITIONS AND VULNERABILITY

Policy makers utilize Fair Market Rents (FMRs) established by the U.S. Department of Housing and Urban Development (U.S. HUD) to set payment standards for the Housing Choice Voucher (HCV) program, ensuring tenants pay a manageable portion of their income towards rent. FMRs also help determine flat rents for public housing units and renewal rents for expiring project-based Section 8 contracts. Additionally, they serve as rent ceilings for housing assistance programs, such as the HOME Investment Partnerships Program and the Emergency Solutions Grants Program. Furthermore, FMRs are used to calculate grant amounts and establish maximum rents for Continuum of Care grantees, aligning housing assistance with local market conditions to make housing more affordable for families.

Figure 1: U.S. HUD Fair Market Rents, FY 2025

County	0-Bed FMR	1-Bed FMR	2-Bed FMR	3-Bed FMR	4-Bed FMR
Cheyenne	\$ 797	\$ 803	\$ 1,053	\$ 1,302	\$ 1,684
Elbert	\$ 1,639	\$ 1,789	\$ 2,140	\$ 2,794	\$ 3,127
Kit Carson	\$ 819	\$ 824	\$ 1,081	\$ 1,302	\$ 1,644
Lincoln	\$ 799	\$ 799	\$ 1,025	\$ 1,340	\$ 1,639

SOURCE: U.S. HUD, 2022.

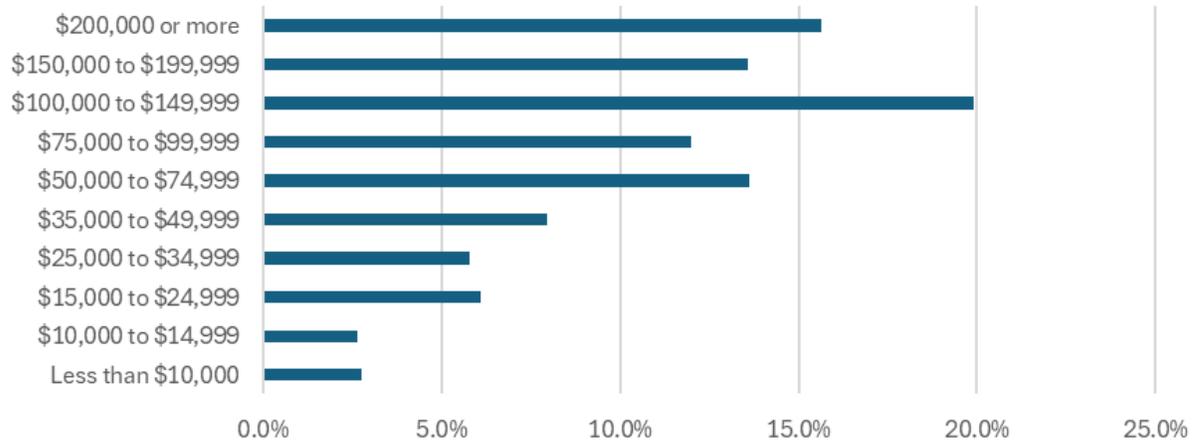
Figure 2: Household Area Median Income Limits by County and Household Size, FY 2025

Persons/HH		Cheyenne	Elbert	Kit Carson	Lincoln
2024 Median HH Income		\$93,600	\$130,400	\$76,500	\$95,000
Extremely Low (30%) AMI Limit	1	\$19,800	\$27,400	\$19,800	\$19,950
	2	\$22,600	\$31,300	\$22,600	\$22,800
	3	\$25,820	\$35,200	\$25,820	\$25,820
	4	\$31,200	\$39,100	\$31,200	\$31,200
	5	\$36,580	\$42,250	\$36,580	\$36,580
	6	\$41,960	\$45,400	\$41,960	\$41,960
	7	\$47,340	\$48,500	\$47,340	\$47,340
	8	\$52,720	\$52,720	\$52,720	\$52,720
Very Low (50%) AMI Limit	1	\$33,000	\$45,650	\$33,000	\$33,250
	2	\$37,700	\$52,200	\$37,700	\$38,000
	3	\$42,400	\$58,700	\$42,400	\$42,750
	4	\$47,100	\$65,200	\$47,100	\$47,500
	5	\$50,900	\$70,450	\$50,900	\$51,300
	6	\$54,650	\$75,650	\$54,650	\$55,100
	7	\$58,450	\$80,850	\$58,450	\$58,900
	8	\$62,200	\$86,100	\$62,200	\$62,700
Low (80%) AMI Limit	1	\$52,750	\$71,900	\$52,750	\$53,200
	2	\$60,300	\$82,150	\$60,300	\$60,800
	3	\$67,850	\$92,400	\$67,850	\$68,400
	4	\$75,350	\$102,650	\$75,350	\$76,000
	5	\$81,400	\$110,900	\$81,400	\$82,100
	6	\$87,450	\$119,100	\$87,450	\$88,200
	7	\$93,450	\$127,300	\$93,450	\$94,250
	8	\$99,500	\$135,500	\$99,500	\$100,350

SOURCE: U.S. HUD, 2022.

In 2022, the income category in the ECCOG Region with the most households was \$100,000 to \$149,999 (19.9% of households) as shown in Figure 3. The income category with the fewest households was \$10,000 to \$14,999 (2.6% of households). At the same time, the bottom 40% of households in the Region accumulated approximately 9.5% of the total income, while the top 20% of households accumulated approximately 57.3% of the total income.

Figure 3: 2022 Households' Income Distribution, ECCOG Region



SOURCE: 2022 U.S. CENSUS ACS 5-YEAR AVERAGE.

Figure 4 shows that across the ECCOG Region, at the 30% AMI level, there are a total of 2,265 households, representing 14.94% of the overall households. The 50% AMI level includes 4,084 households, accounting for 26.95% of the total, while the 80% AMI level comprises 6,682 households, making up 45.01% of the total households.

Figure 4: Cumulative Number of Households by AMI Distribution, 2022

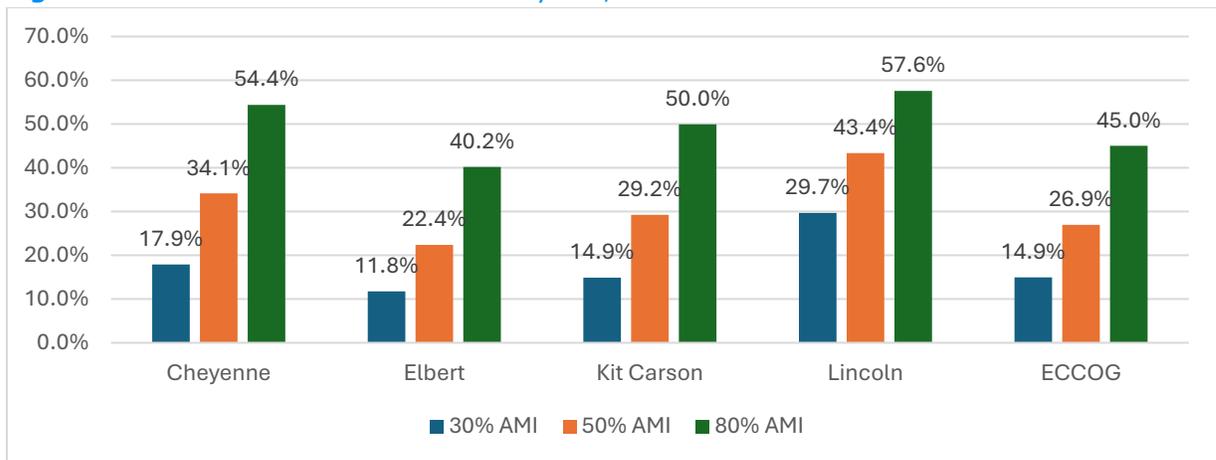
AMI	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
30%	132	1,118	443	571	2,265
50%	253	2,127	871	834	4,084
80%	402	3,825	1,488	1,107	6,822

NOTE: AMI FIGURES ARE CUMULATIVE, MEANING THAT AT THE 80% AMI LEVEL, THE NUMBER OF HOUSEHOLDS REFLECTS THE TOTAL SUM, WHICH INCLUDES THOSE AT 50% AND 30%.

SOURCE: ANALYSIS OF 2022 ACS AND U.S. HUD INCOME LIMITS.

Figure 5 shows that a closer examination of the County-specific data indicates that Lincoln County has the highest share of households at each AMI level, with 29.7% at the 30% AMI level, 43.4% at the 50% AMI level, and 57.6% at the 80% AMI level. This indicates a relatively higher concentration of households in lower income brackets compared to other Counties. In contrast, Elbert County has the lowest share of households at each AMI level, with 11.8% at the 30% AMI level, 22.4% at the 50% AMI level, and 40.2% at the 80% AMI level, reflecting a more affluent population.

Figure 5: Cumulative Share of Households by AMI, 2022



NOTE: AMI FIGURES ARE CUMULATIVE, MEANING THAT AT THE 80% AMI LEVEL, THE NUMBER OF HOUSEHOLDS REFLECTS THE TOTAL SUM, WHICH INCLUDES THOSE AT 50% AND 30%.

SOURCE: ANALYSIS OF 2022 ACS AND U.S. HUD INCOME LIMITS.

Vulnerable populations consist of household types that are associated with increased hardship, including the elderly living alone, single female households, single female households with children, and households without a car. Older adults are more likely to have compromised health and are less able to overcome disease. Living alone exacerbates health risks, and many health outcomes are worsened by social isolation. Social isolation is strongly linked to poor health, such as premature death, smaller chances of survival after a heart attack, depression, and greater levels of disability from chronic diseases. Access to a car is linked with higher wages, more financial stability, and can help families relocate or evacuate in the event of emergencies.

Figure 6 provides a detailed snapshot of household demographics across the Counties of Cheyenne, Elbert, Kit Carson, and Lincoln, and the ECCOG Region for 2022. It highlights the total number of occupied households; the number and percentage of specific household types; and changes in these percentages from 2010 to 2022.

Figure 6: Potentially Vulnerable Households

Household Characteristics	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Total Occupied Households, 2022*	740	9514	2979	1922	15155
People > 65 years & living alone	94	643	377	370	1484
Single female households	39	510	266	134	949
with children < 18 years	20	313	189	82	604
Households with no car	6	100	169	101	376
Percent of Total, 2022*					
People > 65 years & living alone	12.70%	6.80%	12.70%	19.30%	9.80%
Single female households	5.30%	5.40%	8.90%	7.00%	6.30%
with children < 18 years	2.70%	3.30%	6.30%	4.30%	4.00%
Households with no car	0.80%	1.10%	5.70%	5.30%	2.50%
Change in Percentage Points, 2010*-2022*					
People > 65 years & living alone (Change 2010-2022*)	11.30%	6.20%	10.60%	14.80%	8.30%
Single female households (Change 2010-2022*)	2.50%	-0.20%	0.10%	0.50%	0.00%
with children < 18 years (Change 2010-2022*)	0.40%	-1.40%	-0.40%	-1.20%	-1.10%
Households with no car (Change 2010-2022*)	-3.40%	-0.40%	-0.40%	0.10%	-0.60%

SOURCE: 2022 U.S. CENSUS ACS 5-YEAR AVERAGE.

People over 65 years living alone:

The highest percentage was in Lincoln County at 19.3% (370 households), followed by Kit Carson and Cheyenne, both at 12.7% (377 and 94 households, respectively). Elbert had the lowest percentage at 6.8% (643 households). Overall, the ECCOG Region had 1,484 households (9.8%) with individuals aged 65 years or older living alone.

Single female households:

Kit Carson had the highest percentage at 8.9% (266 households), while Cheyenne had the lowest at 5.3% (39 households). Elbert and Lincoln had 5.4% (510 households) and 7.0% (134 households), respectively. The ECCOG Region had 949 single female households (6.3%).

Single female households with children under 18 years:

Kit Carson again had the highest percentage at 6.3% (189 households), with Cheyenne having the lowest at 2.7% (20 households). Elbert and Lincoln had 3.3% (313 households) and 4.3% (82 households), respectively. The ECCOG Region had 604 single female households with children under 18 years of age (4.0%).

Households with no car:

Kit Carson had the highest percentage at 5.7% (169 households), while Cheyenne had the lowest at 0.8% (6 households). Elbert and Lincoln had 1.1% (100 households) and 5.3% (101 households), respectively. The ECCOG Region had 376 households without a car (2.5%).

CHANGES FROM 2010 TO 2022

People over 65 years living alone saw significant increases, particularly in Lincoln (14.8%) and Cheyenne (11.3%) Counties. Kit Carson and Elbert Counties also experienced increases of 10.6% and 6.2%, respectively. The ECCOG Region saw an overall increase of 8.3%.

Single female households remained relatively stable, with minor changes across the Counties. Kit Carson and Lincoln Counties saw slight increases of 0.1% and 0.5%, respectively. Cheyenne County experienced a notable increase of 2.5%, while Elbert County saw a slight decrease of 0.2%.

Single female households with children under 18 years generally saw a decrease, with Elbert and Lincoln Counties experiencing declines of 1.4% and 1.2%, respectively. Kit Carson and Cheyenne Counties saw minor changes, with Kit Carson County decreasing by 0.4% and Cheyenne County increasing by 0.4%. The ECCOG Region saw a decrease of 1.1%.

Households with no cars saw a decrease in most Counties, with Cheyenne County experiencing the largest decline of 3.4%. Kit Carson and Elbert Counties both saw decreases of 0.4%, while Lincoln County saw a slight increase of 0.1%. The ECCOG Region experienced an overall reduction of 0.6%.

This data provides valuable insights into the demographic and socioeconomic changes across the Region, highlighting areas where specific support and resources may be needed.

Kit Carson County has the largest share of unaffordable housing for homeowners, with 30.9% of households spending over 30% of their income on mortgage costs.

Housing Affordability

Housing affordability is a key indicator of economic hardship. It is measured by examining the percentage of household income allocated to mortgage and related costs for homeowners and rent and associated costs for renters. Housing is considered highly affordable if it consumes less than 15% of household income, while it is deemed unaffordable if it exceeds 30%. This is considered cost burdened.

Figure 7 shows that while housing may not seem affordable to long-time residents of the Region, overall, the cost burden for renters is relatively low, when compared to the State of Colorado, where nearly 50% of renters are cost burdened.

- Cheyenne County had 18.1% of its owner-occupied units cost-burdened, and 20.5% of its renter-occupied units, with rent exceeding 30% of household income.
- Elbert County had 29.3% of its owner-occupied units cost-burdened, and 33.5% of its renter-occupied units, with rent exceeding 30% of household income.
- Kit Carson County had 30.9% of its owner-occupied units cost-burdened, and 32.8% of its renter-occupied units, with rent exceeding 30% of household income.
- Lincoln County had 27.1% of its owner-occupied units cost-burdened, and 35.2% of its renter-occupied units, with rent exceeding 30% of household income.
- In the ECCOG Region overall, 29.0% of owner-occupied units were cost-burdened, and 32.7% of renter-occupied units had rent exceeding 30% of household income.

In the 2018-2022 period, Elbert County had the highest estimated monthly mortgage costs for owner-occupied homes (\$2,711), and Cheyenne County had the lowest (\$1,281).

Figure 7: Housing Cost Burden and Affordability Gaps, 2022

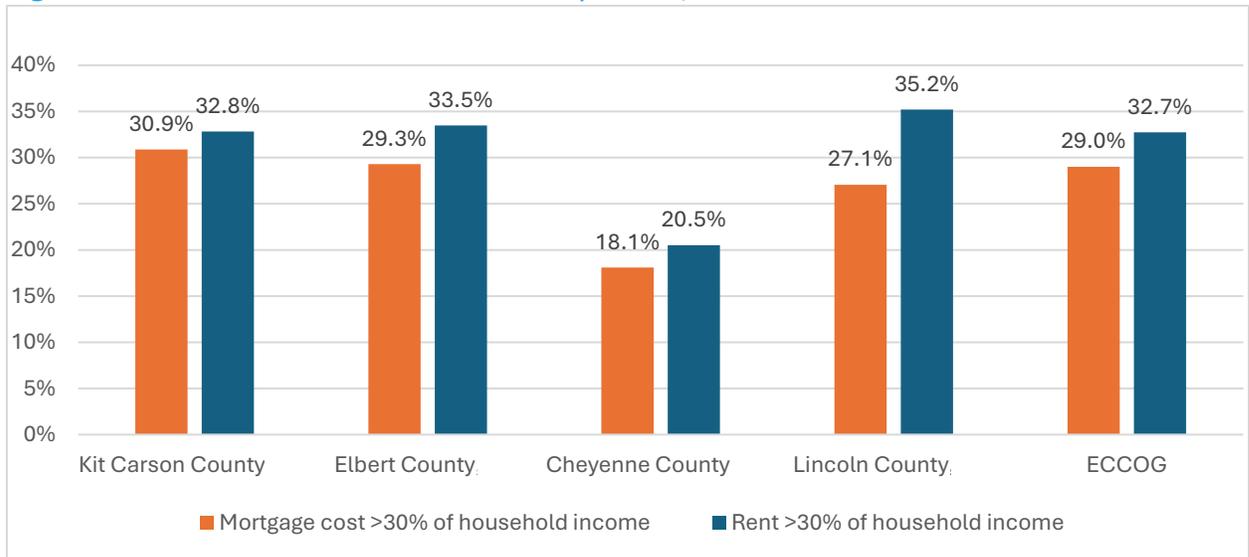
Housing Affordability	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Total owner-occupied, mortgaged homes, 2022*	232	6598	981	632	8443
Mortgage cost >30% of household income	42	1933	303	171	2449
Total renter-occupied units, 2022*	156	633	975	554	2318
Rent >30% of household income	32	212	320	195	759
Percent of Total, 2022*					
Mortgage cost >30% of household income	18.10%	29.30%	30.90%	27.10%	29.00%
Rent >30% of household income	20.50%	33.50%	32.80%	35.20%	32.70%
Change in Percentage Points, 2010*-2022*					
Mortgage cost >30% of household income	0.4	-14.5	-0.4	-1.5	-10.8
Rent >30% of household income	9.4	-13.6	10.3	-3.9	-0.3
Median Monthly Housing Costs in 2023 \$					
Mortgage cost, 2022*	\$1,281	\$2,711	\$1,426	\$1,512	na
Change in mortgage cost, 2010-2022*	\$99	\$241	\$97	\$14	na
Gross rent, 2022*	\$895	\$1,495	\$969	\$854	na
Change in gross rent, 2010-2022*	\$262	\$225	\$198	\$16	na

*2022 REPRESENTS AVERAGE CHARACTERISTICS FROM 2018-2022; 2010 REPRESENTS 2006-2010.

SOURCE: ACS 5-YEAR ESTIMATES USED.

Please refer to **Appendix C** for available affordable housing resources in the Region.

Figure 8: Share of Cost Burdened Households by Tenure, 2022



SOURCE: ACS 5-YEAR ESTIMATES USED.

The housing gap represents the number of households that are cost-burdened, spending more than 30% of their income on housing. Across the ECCOG Region, approximately 3,831 households are cost-burdened, including 3,072 owner households (32.7%) and 759 renter households (29%). Figure 7 provides detailed counts, while Figure 8 illustrates the percentage shares.

- Elbert County shows the largest housing gap, with 2,232 owner households and 212 renter households cost-burdened, for a combined total of 2,444 households.
- Kit Carson and Lincoln Counties also show notable gaps, particularly among renter households.

Altogether, the Region’s 3,831 cost-burdened households underscore the need for targeted housing strategies and policy measures to improve affordability across both owners and renters.

Homelessness and Housing Instability

While comprehensive data on homelessness in the ECCOG Region is not available, housing instability remains an important issue to acknowledge. Local service providers and stakeholders note that visible homelessness is relatively limited in rural areas. Still, hidden forms, such as couch surfing, doubling up with family, or living in substandard or temporary housing, are more common. This makes homelessness particularly difficult to quantify with traditional data sources.

State and federal resources such as the U.S. HUD’s Continuum of Care program, the Colorado DOLA Homelessness Response Program, and regional Point-in-Time counts provide the most consistent (though limited) data. However, these counts often underrepresent rural experiences of housing insecurity. As such, this *RHNA* recognizes homelessness and housing instability as a regional challenge and encourages coordination with Statewide partners and local service organizations to better understand trends, improve data collection, and identify responsive strategies over time.

Please refer to **Appendices D, E, and F** for additional information on homelessness in the Region.

Existing Housing Needed

Based on the data for ECCOG, as detailed in Figure 9, there is an estimated total catch-up need of 3,398 housing units across all income levels.

- The largest need is among extremely low-income households ($\leq 30\%$ AMI), requiring 1,024 units — of which 750 are ownership units and 274 are rental units.
- Very low-income households (31–50% AMI) need 739 units, with a similar ownership emphasis (535 owner units vs. 204 renter units).
- Low-income households (51–80% AMI) also show substantial demand, totaling 959 units, largely driven by ownership needs (749 units).
- Moderate-income households (81–120% AMI) require 257 units, almost entirely for ownership.
- Middle-income households (above 120% AMI) need 419 additional ownership units, with no rental needs identified.

Overall, ownership housing makes up a significant majority (2,706 units) of units across the Region. This highlights a strong need for affordable homeownership opportunities across all income brackets. In contrast, rental housing remains a critical need, particularly for lower-income households. This distribution underscores the importance of strategies that expand both affordable rental and ownership options to address diverse community needs.

Figure 9: Existing Housing Needs, 2021

County	AMI Category	Owner	Renters	Total Units Needed
Cheyenne	Extremely Low Income (≤ 30% AMI)	55	4	59
	Very Low Income (31-50% AMI)	10	14	24
	Low Income (51-80% AMI)	10	0	10
	Moderate Income (81-120% AMI)	0	0	0
	Middle Income (120% AMI +)	0	0	0
	Total Catch-up Needed	75	18	93
Elbert	Extremely Low Income (≤ 30% AMI)	480	70	550
	Very Low Income (31-50% AMI)	400	60	460
	Low Income (51-80% AMI)	550	40	590
	Moderate Income (81-120% AMI)	245	4	249
	Middle Income (120% AMI +)	380	0	380
	Total Catch-up Needed	2,055	174	2,229
Kit Carson	Extremely Low Income (≤ 30% AMI)	115	125	240
	Very Low Income (31-50% AMI)	85	60	145
	Low Income (51-80% AMI)	130	130	260
	Moderate Income (81-120% AMI)	4	0	4
	Middle Income (120% AMI +)	19	0	19
	Total Catch-up Needed	353	315	668
Lincoln	Extremely Low Income (≤ 30% AMI)	100	75	175
	Very Low Income (31-50% AMI)	40	70	110
	Low Income (51-80% AMI)	59	40	99
	Moderate Income (81-120% AMI)	4	0	4
	Middle Income (120% AMI +)	20	0	20
	Total Catch-up Needed	223	185	408
ECCOG	Extremely Low Income (≤ 30% AMI)	750	274	1,024
	Very Low Income (31-50% AMI)	535	204	739
	Low Income (51-80% AMI)	749	210	959
	Moderate Income (81-120% AMI)	253	4	257
	Middle Income (120% AMI +)	419	0	419
	Total Catch-up Needed	2,706	692	3,398

SOURCE: U.S. HUD COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS) 2017-2021.

Figure 9: For-Sale Market Overview, Cheyenne County

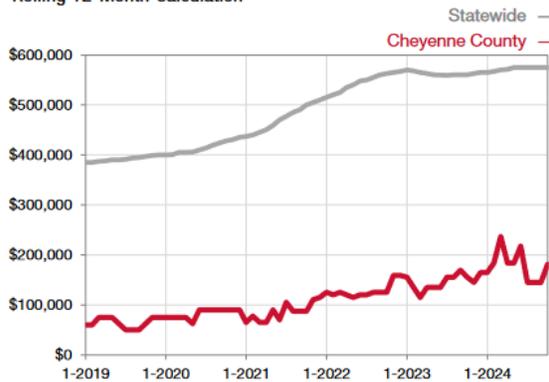
Single Family	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	0	2	--	6	12	+ 100.0%
Sold Listings	1	0	- 100.0%	6	2	- 66.7%
Median Sales Price*	\$145,000	\$0	- 100.0%	\$164,500	\$181,250	+ 10.2%
Average Sales Price*	\$145,000	\$0	- 100.0%	\$192,333	\$181,250	- 5.8%
Percent of List Price Received*	84.3%	0.0%	- 100.0%	91.7%	95.5%	+ 4.1%
Days on Market Until Sale	320	0	- 100.0%	105	26	- 75.2%
Inventory of Homes for Sale	1	9	+ 800.0%	--	--	--
Months Supply of Inventory	0.9	9.0	+ 900.0%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

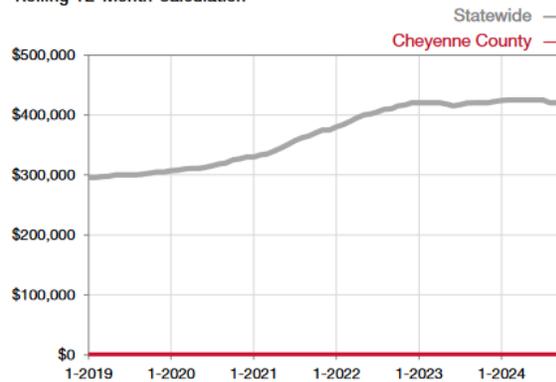
Townhouse/Condo	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	0	0	--	0	0	--
Sold Listings	0	0	--	0	0	--
Median Sales Price*	\$0	\$0	--	\$0	\$0	--
Average Sales Price*	\$0	\$0	--	\$0	\$0	--
Percent of List Price Received*	0.0%	0.0%	--	0.0%	0.0%	--
Days on Market Until Sale	0	0	--	0	0	--
Inventory of Homes for Sale	0	0	--	--	--	--
Months Supply of Inventory	0.0	0.0	--	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



SOURCE: COLORADO ASSOCIATION OF REALTORS.

Figure 10: For-Sale Market Overview, Elbert County

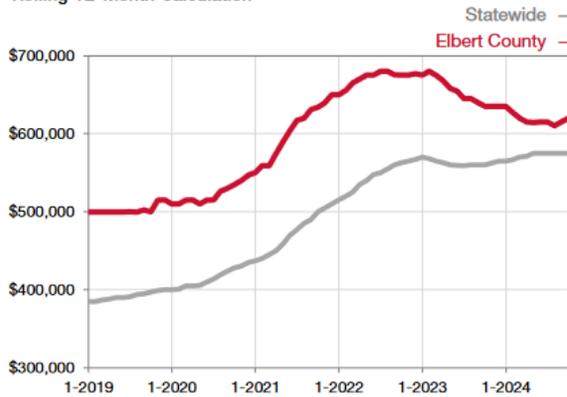
Single Family	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	48	68	+ 41.7%	638	795	+ 24.6%
Sold Listings	39	50	+ 28.2%	479	556	+ 16.1%
Median Sales Price*	\$575,000	\$629,950	+ 9.6%	\$639,950	\$620,500	- 3.0%
Average Sales Price*	\$699,854	\$681,631	- 2.6%	\$745,046	\$689,252	- 7.5%
Percent of List Price Received*	98.1%	98.9%	+ 0.8%	98.5%	98.7%	+ 0.2%
Days on Market Until Sale	47	50	+ 6.4%	59	45	- 23.7%
Inventory of Homes for Sale	173	211	+ 22.0%	--	--	--
Months Supply of Inventory	3.8	4.0	+ 5.3%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

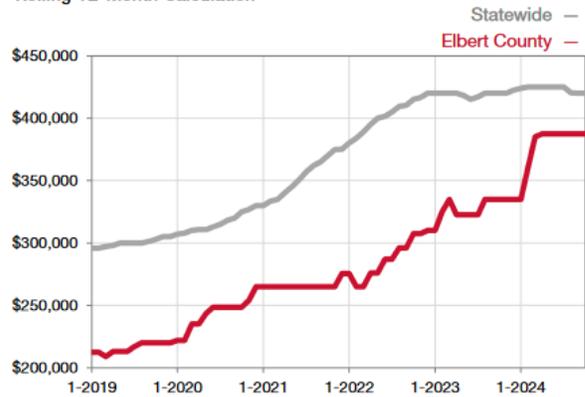
Townhouse/Condo	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	2	1	- 50.0%	4	1	- 75.0%
Sold Listings	0	0	--	1	2	+ 100.0%
Median Sales Price*	\$0	\$0	--	\$335,000	\$387,500	+ 15.7%
Average Sales Price*	\$0	\$0	--	\$335,000	\$387,500	+ 15.7%
Percent of List Price Received*	0.0%	0.0%	--	98.6%	98.8%	+ 0.2%
Days on Market Until Sale	0	0	--	6	91	+ 1416.7%
Inventory of Homes for Sale	3	2	- 33.3%	--	--	--
Months Supply of Inventory	3.0	2.0	- 33.3%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



SOURCE: COLORADO ASSOCIATION OF REALTORS.

Figure 11: For-Sale Market Overview, Kit Carson County

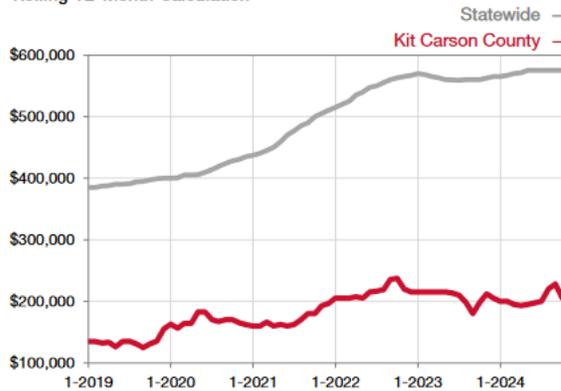
Single Family	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	5	8	+ 60.0%	55	66	+ 20.0%
Sold Listings	7	2	- 71.4%	41	36	- 12.2%
Median Sales Price*	\$315,000	\$414,500	+ 31.6%	\$210,000	\$210,000	0.0%
Average Sales Price*	\$296,714	\$414,500	+ 39.7%	\$212,854	\$239,573	+ 12.6%
Percent of List Price Received*	92.8%	100.0%	+ 7.8%	93.6%	95.2%	+ 1.7%
Days on Market Until Sale	60	231	+ 285.0%	94	113	+ 20.2%
Inventory of Homes for Sale	23	36	+ 56.5%	--	--	--
Months Supply of Inventory	5.3	10.0	+ 88.7%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

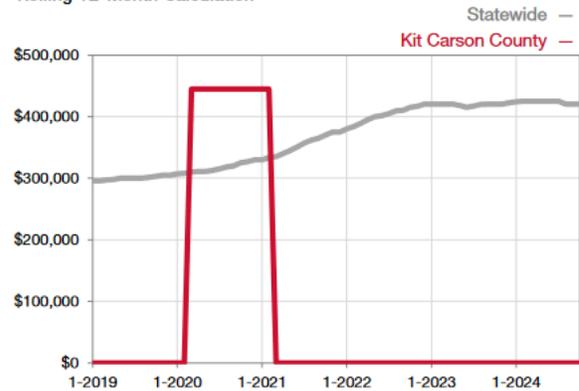
Townhouse/Condo	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	0	0	--	0	0	--
Sold Listings	0	0	--	0	0	--
Median Sales Price*	\$0	\$0	--	\$0	\$0	--
Average Sales Price*	\$0	\$0	--	\$0	\$0	--
Percent of List Price Received*	0.0%	0.0%	--	0.0%	0.0%	--
Days on Market Until Sale	0	0	--	0	0	--
Inventory of Homes for Sale	0	0	--	--	--	--
Months Supply of Inventory	0.0	0.0	--	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



SOURCE: COLORADO ASSOCIATION OF REALTORS.

Figure 12: For-Sale Market Overview, Lincoln County

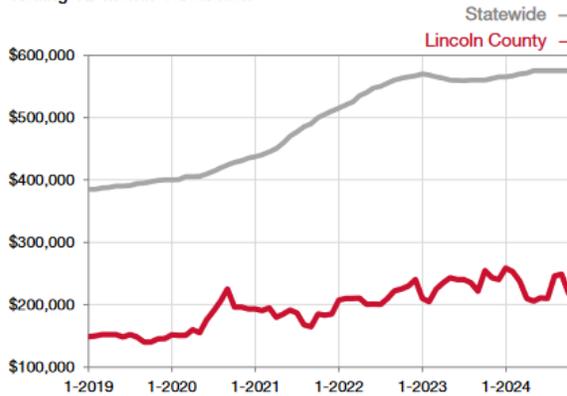
Single Family	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	7	4	- 42.9%	80	75	- 6.3%
Sold Listings	11	7	- 36.4%	53	49	- 7.5%
Median Sales Price*	\$319,900	\$287,000	- 10.3%	\$259,000	\$235,000	- 9.3%
Average Sales Price*	\$316,355	\$293,714	- 7.2%	\$267,157	\$248,859	- 6.8%
Percent of List Price Received*	100.1%	96.0%	- 4.1%	97.9%	95.5%	- 2.5%
Days on Market Until Sale	75	57	- 24.0%	58	56	- 3.4%
Inventory of Homes for Sale	21	20	- 4.8%	--	--	--
Months Supply of Inventory	4.2	3.9	- 7.1%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

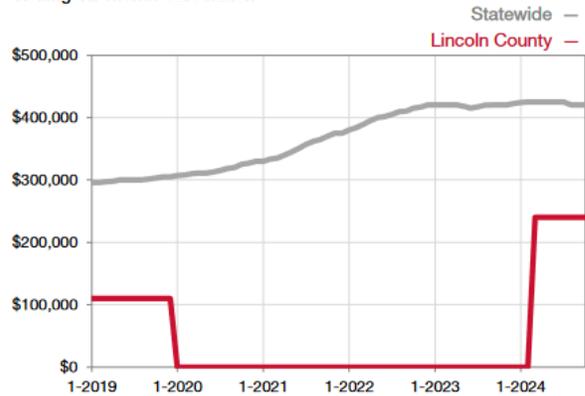
Townhouse/Condo	October			Year to Date		
	2023	2024	Percent Change from Previous Year	Thru 10-2023	Thru 10-2024	Percent Change from Previous Year
Key Metrics						
New Listings	1	0	- 100.0%	1	0	- 100.0%
Sold Listings	0	0	--	0	1	--
Median Sales Price*	\$0	\$0	--	\$0	\$240,000	--
Average Sales Price*	\$0	\$0	--	\$0	\$240,000	--
Percent of List Price Received*	0.0%	0.0%	--	0.0%	98.0%	--
Days on Market Until Sale	0	0	--	0	123	--
Inventory of Homes for Sale	1	0	- 100.0%	--	--	--
Months Supply of Inventory	0.0	0.0	--	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

Median Sales Price – Single Family
Rolling 12-Month Calculation



Median Sales Price – Townhouse-Condo
Rolling 12-Month Calculation



SOURCE: COLORADO ASSOCIATION OF REALTORS.

SECTION 2: ECCOG HOUSING DEMAND ANALYSIS

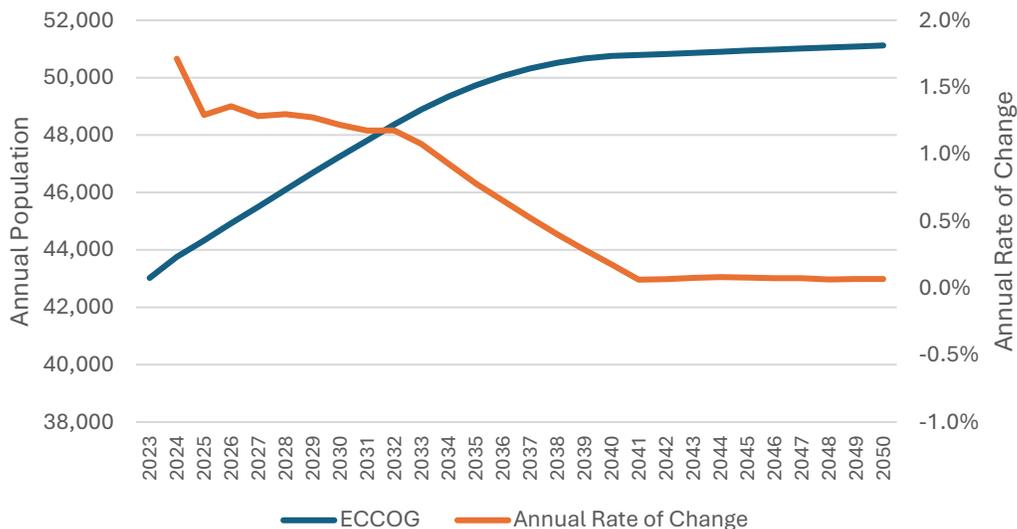
Population growth and household formation are critical drivers of housing demand. As the population increases, the need for housing expands, leading to a surge in demand for residential properties. This growth is not only influenced by the number of people, but also by the formation of new households, which can occur due to various factors, such as marriage, divorce, and young adults moving out of their parental homes.

The dynamics of household formation are particularly significant as they directly affect the types and quantities of housing required. For instance, an increase in single-person households may boost the demand for smaller, more affordable housing units. At the same time, a rise in multi-generational living arrangements could lead to a need for larger homes with more bedrooms and amenities.

Understanding these trends is essential for policymakers, urban planners, and real estate developers as they plan for future housing needs. By analyzing population growth and household formation patterns, stakeholders can make informed decisions to ensure that the housing supply meets the demands of the population.

Population growth in the ECCOG Region is projected to grow over the next several decades. Between 2024 and 2030, the population in the Region is expected to increase by 1.0%, from 43,374 in 2024 to 46,622 by 2030. Between 2030 and 2040, the Region is expected to experience its highest growth. The population is projected to increase to 50,292 people by 2040, a 7.9% increase from 2030. Between the 2040s and 2050s, the Region is expected to grow by 1.1%.

Figure 13: Annual Population Change and Rate of Change, ECCOG, 2020-2050



SOURCE: COLORADO DOLA AND COLORADO STATE DEMOGRAPHY OFFICE (SDO).

Figure 14: Population Change by Area, 2024-2030

Area	2024	2025	2030	2035	2040	2045	2050
Cheyenne	1,723	1,733	1,750	1,725	1,705	1,668	1,609
Elbert	28,959	29,321	31,845	34,223	35,181	35,251	35,266
Kit Carson	6,974	6,991	7,068	7,184	7,298	7,411	7,537
Lincoln	5,718	5,768	5,959	6,058	6,108	6,238	6,427
ECCOG	43,374	43,813	46,622	49,190	50,292	50,568	50,839

SOURCE: COLORADO DOLA AND SDO.

Figure 15: Total Percent Change in Population by Area and Decade

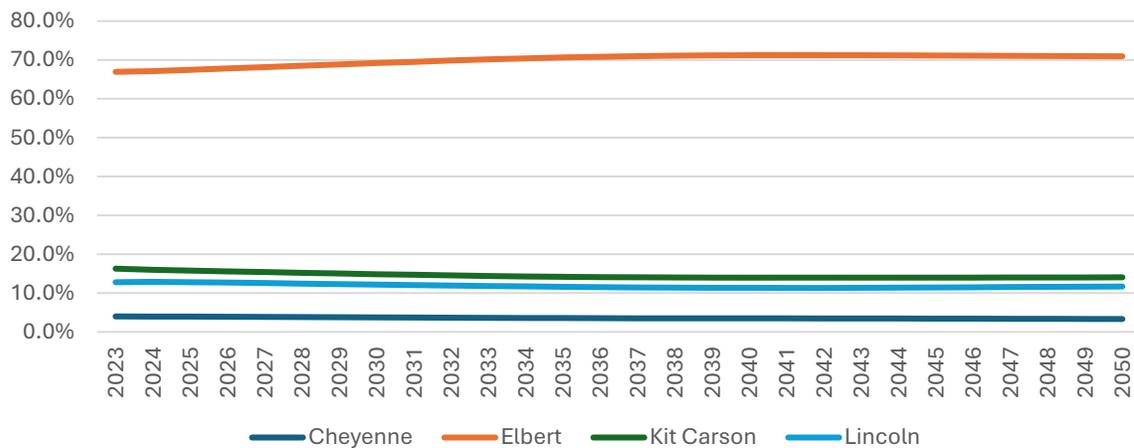
Area	2024-2030	2030-2040	2040-2050
Cheyenne	0.6%	-2.6%	-5.6%
Elbert	1.3%	10.5%	0.2%
Kit Carson	0.2%	3.3%	3.3%
Lincoln	0.9%	2.5%	5.2%
ECCOG	1.0%	7.9%	1.1%

SOURCE: COLORADO DOLA AND SDO.

Cheyenne County is the only County within the Region with projected decreases in population.

- With minimal growth between 2024 and 2030, Cheyenne County is expected to lose 2.6% of its population between 2030 and 2040, and another 5.6% between 2040 and 2050.
- On the contrary, Elbert County is expected to increase its population by 1.3% by 2030 and experience a significant increase of 10.5% between 2030 and 2040.
- Kit Carson and Lincoln Counties are projected to experience gradual increases throughout the same period.
- Most of the population growth is projected to be concentrated in Elbert County, whose share is expected to account for approximately 70% of the population in the ECCOG Region, largely driven by its proximity to the Denver metropolitan area.

Figure 16: Share of ECCOG Total Population by County, 2023-2050



SOURCE: COLORADO DOLA AND SDO.

Figure 17: Total Population by Age by Year and Share of Total, 2024-2050

	2024	2025	2030	2035	2040	2045	2050
Total Population	43,374	43,813	46,622	49,190	50,292	50,568	50,839
<5	2,256	2,267	2,424	2,534	2,444	2,340	2,315
5 to 14	2,698	2,713	2,874	3,030	2,996	2,840	2,747
15 to 24	7,504	7,585	8,029	8,484	8,723	8,673	8,458
25 to 44	10,596	10,731	11,639	12,337	11,929	11,431	11,226
45 to 64	11,520	11,391	11,145	11,913	13,364	14,539	15,045
65+	8,800	9,126	10,511	10,892	10,836	10,745	11,048
% of Total							
<5	5.2%	5.2%	5.2%	5.2%	4.9%	4.6%	4.6%
5 to 14	6.2%	6.2%	6.2%	6.2%	6.0%	5.6%	5.4%
15 to 24	17.3%	17.3%	17.2%	17.2%	17.3%	17.2%	16.6%
25 to 44	24.4%	24.5%	25.0%	25.1%	23.7%	22.6%	22.1%
45 to 64	26.6%	26.0%	23.9%	24.2%	26.6%	28.8%	29.6%
65+	20.3%	20.8%	22.5%	22.1%	21.5%	21.2%	21.7%

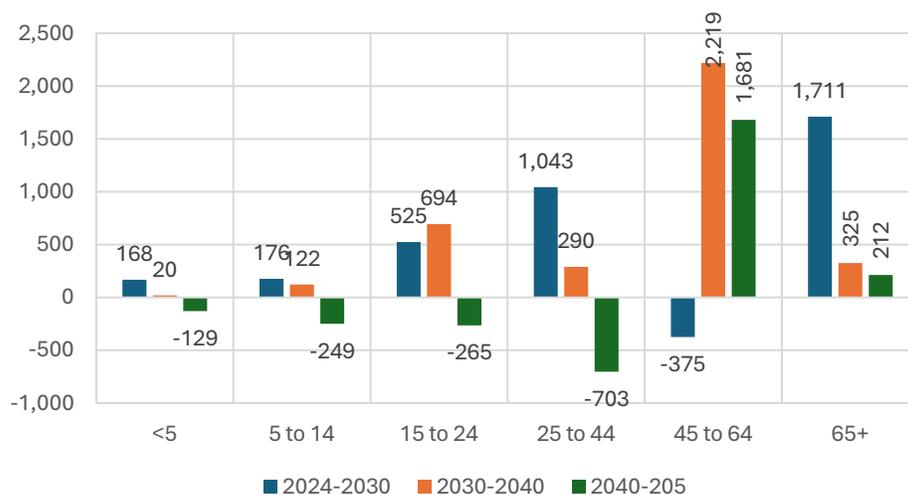
SOURCE: COLORADO DOLA AND SDO.

The age group projections from 2024 to 2050 indicate significant shifts in population dynamics.

- The youngest age group (<5) is expected to see a slight increase initially, followed by a decline.
- The 5 to 14 age group will experience mild growth until 2030, then decrease.
- The 15 to 24 age group shows substantial growth until 2040, followed by a very mild decline.
- The 25 to 44 age group will see a notable increase until 2035, followed by a gradual decline.
- Conversely, the 45 to 64 age group is projected to decrease initially but will experience significant growth from 2030 onwards.
- The 65+ age group is expected to experience the most consistent growth across all periods, reflecting a trend of an aging population trend.

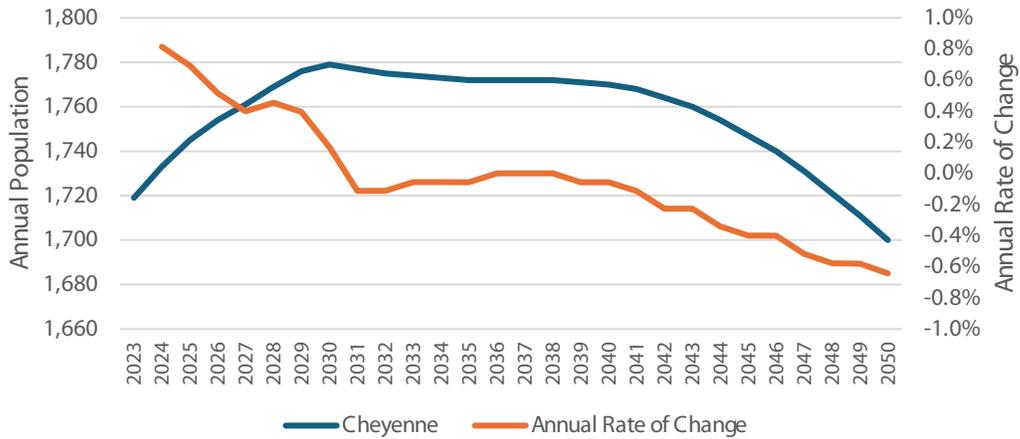
These projections emphasize the need for adaptive planning to accommodate to the changing age demographics.

Figure 18: Change in Population by Age Range and Decade



SOURCE: COLORADO DOLA AND SDO.

Figure 19: Annual Population Change and Rate of Change, Cheyenne County, 2020-2050



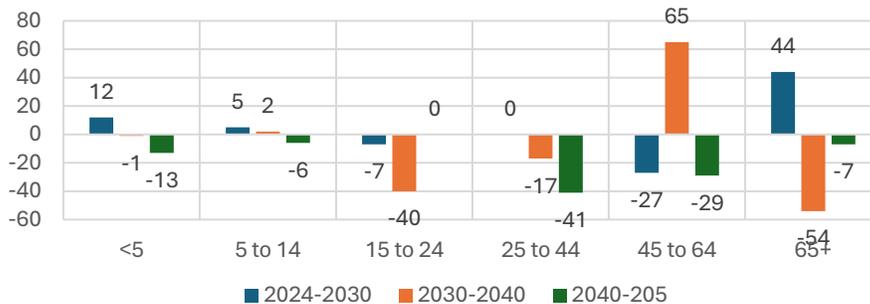
SOURCE: COLORADO DOLA AND SDO.

Figure 20: Total Population by Age, Year, Percent of Population, Cheyenne County, 2024-2050

	2024	2025	2030	2035	2040	2045	2050
Total Population	1,723	1,733	1,750	1,725	1,705	1,668	1,609
<5	88	90	100	98	99	95	86
5 to 14	100	92	105	109	107	106	101
15 to 24	328	331	321	299	281	286	281
25 to 44	384	390	384	371	367	341	326
45 to 64	417	416	390	422	455	450	426
65+	406	414	450	426	396	390	389
% of Total							
<5	5.1%	5.2%	5.7%	5.7%	5.8%	5.7%	5.3%
5 to 14	5.8%	5.3%	6.0%	6.3%	6.3%	6.4%	6.3%
15 to 24	19.0%	19.1%	18.3%	17.3%	16.5%	17.1%	17.5%
25 to 44	22.3%	22.5%	21.9%	21.5%	21.5%	20.4%	20.3%
45 to 64	24.2%	24.0%	22.3%	24.5%	26.7%	27.0%	26.5%
65+	23.6%	23.9%	25.7%	24.7%	23.2%	23.4%	24.2%

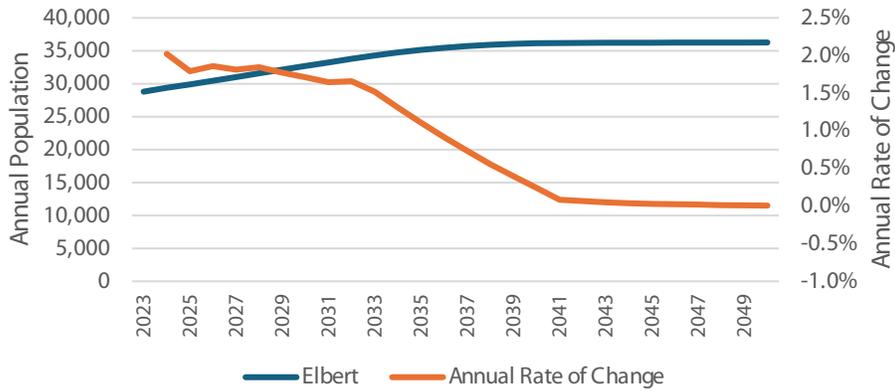
SOURCE: COLORADO DOLA AND SDO.

Figure 21: Change in Population by Age Range and Decade, Cheyenne County



SOURCE: COLORADO DOLA AND SDO.

Figure 22: Annual Population Change and Rate of Change, Elbert County, 2020-2050



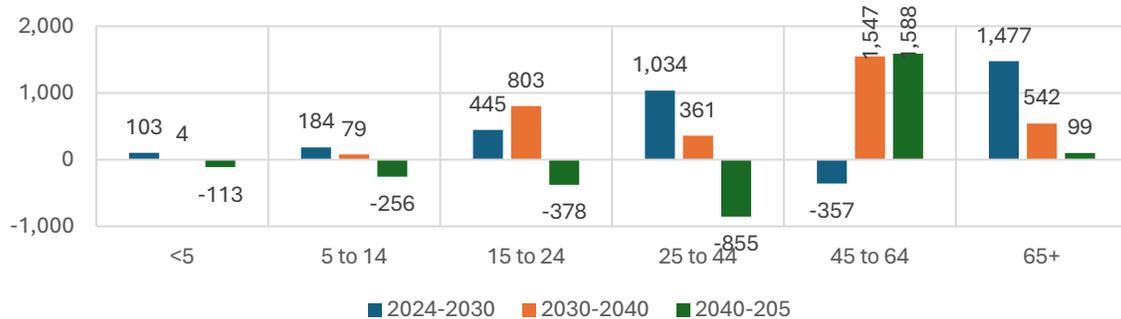
SOURCE: COLORADO DOLA AND SDO.

Figure 23: Total Population by Age, Year, and Percent of Population, Elbert County, 2024-2050

	2024	2025	2030	2035	2040	2045	2050
Total Population	28,959	29,321	31,845	34,223	35,181	35,251	35,266
<5	1,455	1,448	1,558	1,656	1,562	1,466	1,449
5 to 14	1,809	1,847	1,993	2,112	2,072	1,907	1,816
15 to 24	4,833	4,875	5,278	5,816	6,081	5,979	5,703
25 to 44	6,769	6,892	7,803	8,490	8,164	7,611	7,309
45 to 64	8,244	8,139	7,887	8,364	9,434	10,490	11,022
65+	5,849	6,120	7,326	7,785	7,868	7,798	7,967
% of Total							
<5	5.0%	4.9%	4.9%	4.8%	4.4%	4.2%	4.1%
5 to 14	6.2%	6.3%	6.3%	6.2%	5.9%	5.4%	5.1%
15 to 24	16.7%	16.6%	16.6%	17.0%	17.3%	17.0%	16.2%
25 to 44	23.4%	23.5%	24.5%	24.8%	23.2%	21.6%	20.7%
45 to 64	28.5%	27.8%	24.8%	24.4%	26.8%	29.8%	31.3%
65+	20.2%	20.9%	23.0%	22.7%	22.4%	22.1%	22.6%

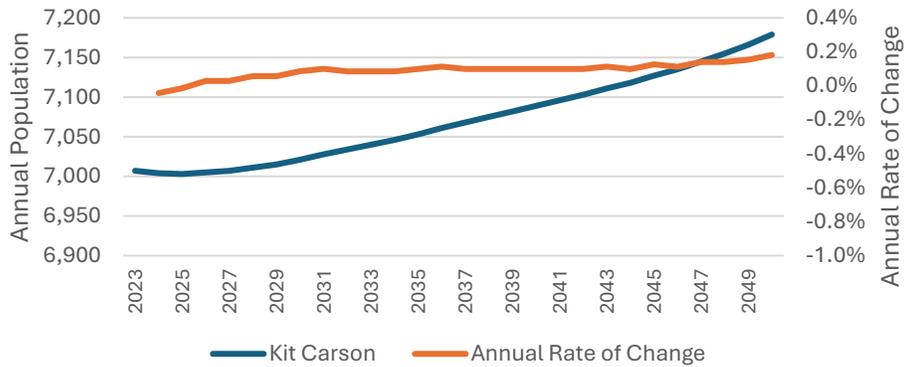
SOURCE: COLORADO DOLA AND SDO.

Figure 24: Change in Population by Age Range and Decade, Elbert County



SOURCE: COLORADO DOLA AND SDO.

Figure 25: Annual Population Change and Rate of Change, Kit Carson County, 2020-2050



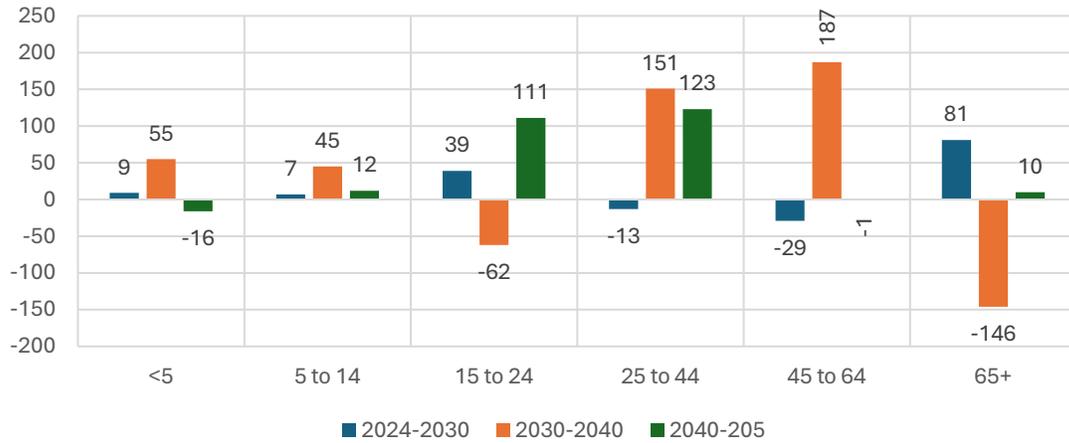
SOURCE: COLORADO DOLA AND SDO.

Figure 26: Total Population by Age by Year, and Percent of Population, Kit Carson County, 2024-2050

	2024	2025	2030	2035	2040	2045	2050
Total							
Population	6,974	6,991	7,068	7,184	7,298	7,411	7,537
<5	439	438	448	486	503	496	487
5 to 14	455	451	462	471	507	524	519
15 to 24	1,406	1,430	1,445	1,394	1,383	1,430	1,494
25 to 44	1,617	1,608	1,604	1,709	1,755	1,839	1,878
45 to 64	1,540	1,523	1,511	1,591	1,698	1,700	1,697
65+	1,517	1,541	1,598	1,533	1,452	1,422	1,462
% of Total							
<5	6.3%	6.3%	6.3%	6.8%	6.9%	6.7%	6.5%
5 to 14	6.5%	6.5%	6.5%	6.6%	6.9%	7.1%	6.9%
15 to 24	20.2%	20.5%	20.4%	19.4%	19.0%	19.3%	19.8%
25 to 44	23.2%	23.0%	22.7%	23.8%	24.0%	24.8%	24.9%
45 to 64	22.1%	21.8%	21.4%	22.1%	23.3%	22.9%	22.5%
65+	21.8%	22.0%	22.6%	21.3%	19.9%	19.2%	19.4%

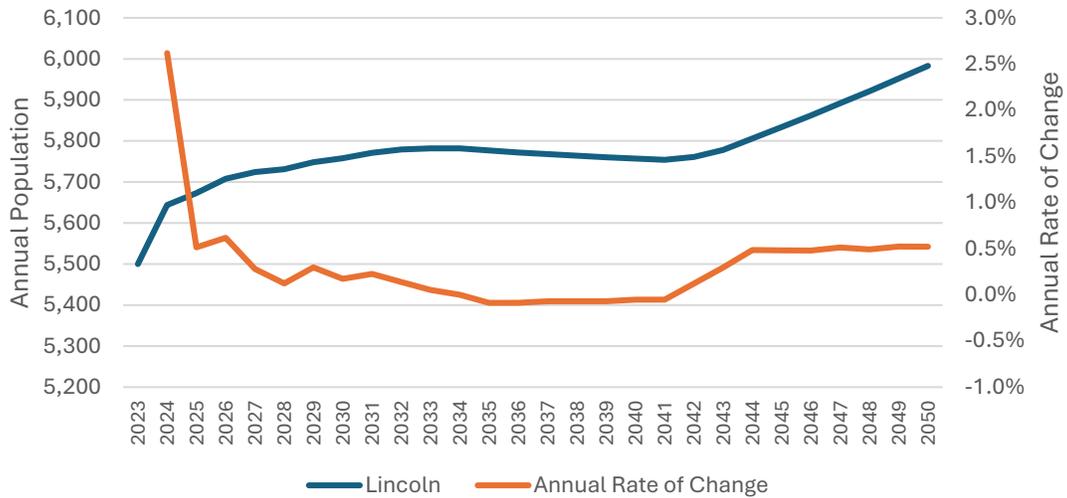
SOURCE: COLORADO DOLA AND SDO.

Figure 27: Change in Population by Age Range and Decade, Kit Carson County



SOURCE: COLORADO DOLA AND SDO.

Figure 28: Annual Population Change and Rate of Change, Lincoln County, 2020-2050



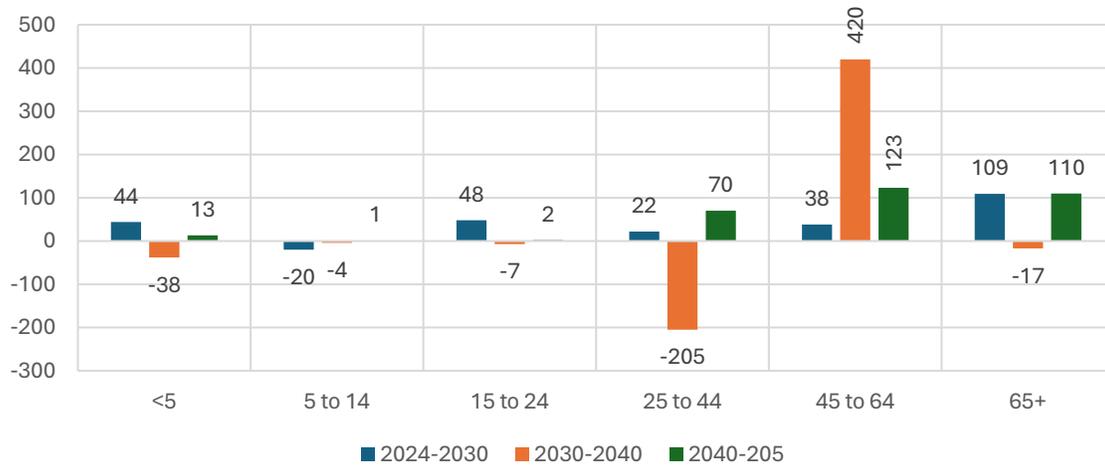
SOURCE: COLORADO DOLA AND SDO.

Figure 29: Total Population by Age, Year, and Percent of Population Lincoln County, 2024-2050

	2024	2025	2030	2035	2040	2045	2050
Total Population	5,718	5,768	5,959	6,058	6,108	6,238	6,427
<5	274	291	318	294	280	283	293
5 to 14	334	323	314	338	310	303	311
15 to 24	937	949	985	975	978	978	980
25 to 44	1,826	1,841	1,848	1,767	1,643	1,640	1,713
45 to 64	1,319	1,313	1,357	1,536	1,777	1,899	1,900
65+	1,028	1,051	1,137	1,148	1,120	1,135	1,230
% of Total							
<5	4.8%	5.0%	5.3%	4.9%	4.6%	4.5%	4.6%
5 to 14	5.8%	5.6%	5.3%	5.6%	5.1%	4.9%	4.8%
15 to 24	16.4%	16.5%	16.5%	16.1%	16.0%	15.7%	15.2%
25 to 44	31.9%	31.9%	31.0%	29.2%	26.9%	26.3%	26.7%
45 to 64	23.1%	22.8%	22.8%	25.4%	29.1%	30.4%	29.6%
65+	18.0%	18.2%	19.1%	19.0%	18.3%	18.2%	19.1%

SOURCE: COLORADO DOLA AND SDO.

Figure 30: Change in Population by Age Range and Decade, Lincoln County



SOURCE: COLORADO DOLA AND SDO.

SECTION 3: FUTURE HOUSEHOLD GROWTH

Housing demand trends follow population trends. The future housing needs for the ECCOG Region are reflective of the increase in population growth over the next several decades. Overall, the ECCOG Region is expected to experience a significant increase in household formation, rising from 32,412 in 2024 to 38,399 by 2050 (Figure 38). These projections underscore the necessity for strategic planning to accommodate the varying growth rates and ensure sufficient housing and infrastructure development across these areas.

Strategic growth in the ECCOG Region should focus on transit corridors and areas with existing infrastructure capacity. Targeted investments in water and sewer systems will enable sustainable housing development.

Future Housing Needs

As detailed in Figure 32, over the next ten years, the Region will need to add an estimated 3,505 housing units to meet projected demand and address existing gaps across all income levels.

- The largest share of future need is among middle-income households (above 120% AMI), who will require approximately 1,878 new units, driven almost entirely by homeownership demand (1,795 units). Low-income households (51–80% AMI) represent the next largest group, with a total need of 591 units, split between 507 ownership units and 85 rental units.
- Moderate-income households (81–120% AMI) will need 379 units, predominantly for ownership as well.
- Extremely low-income ($\leq 30\%$ AMI) and very low-income (31–50% AMI) households together account for a combined need of 657 units (332 and 325 units respectively), with both groups showing substantial needs for both ownership and rental housing.

Overall, the projected distribution highlights a strong preference for homeownership opportunities, with 3,145 of the total 3,505 units (about 90%) needed in the ownership market. Nevertheless, rental housing remains critical for lower-income households, emphasizing the importance of balancing new construction, affordability strategies, and supportive policies to ensure that residents across all income levels can access stable, appropriate housing over the coming decade.

Figure 32: Future Housing Needs by AMI, 2025-2035

	AMI Category	Owner	Renter	Total
Cheyenne	Extremely Low Income (≤ 30% AMI)	0	0	0
	Very Low Income (31-50% AMI)	0	0	0
	Low Income (51-80% AMI)	0	0	0
	Moderate Income (81-120% AMI)	0	0	0
	Middle Income (120% AMI +)	0	0	0
	Total Keep-Up Units Needed (2025-2035)	0	0	0
Elbert	Extremely Low Income (≤ 30% AMI)	222	66	288
	Very Low Income (31-50% AMI)	225	59	284
	Low Income (51-80% AMI)	471	66	537
	Moderate Income (81-120% AMI)	330	24	354
	Middle Income (120% AMI +)	1,701	68	1,769
	Total Keep-Up Units Needed (2025-2035)	2,952	282	3,232
Kit Carson	Extremely Low Income (≤ 30% AMI)	5	4	9
	Very Low Income (31-50% AMI)	5	5	10
	Low Income (51-80% AMI)	11	7	18
	Moderate Income (81-120% AMI)	5	3	7
	Middle Income (120% AMI +)	25	5	30
	Total Keep-Up Units Needed (2025-2035)	50	24	74
Lincoln	Extremely Low Income (≤ 30% AMI)	21	14	35
	Very Low Income (31-50% AMI)	18	13	31
	Low Income (51-80% AMI)	25	11	36
	Moderate Income (81-120% AMI)	12	6	18
	Middle Income (120% AMI +)	68	11	79
	Total Keep-Up Units Needed (2025-2035)	144	55	199
ECCOG	Extremely Low Income (≤ 30% AMI)	247	84	332
	Very Low Income (31-50% AMI)	248	77	325
	Low Income (51-80% AMI)	507	85	591
	Moderate Income (81-120% AMI)	346	33	379
	Middle Income (120% AMI +)	1,795	84	1,878
	Total Catch-up Needed	3,145	362	3,505

SOURCE: SDO & U.S. HUD CHAS RATIOS.

*CHEYENNE COUNTY IS PROJECTED TO LOSE 13 HOUSEHOLDS IN THE NEXT DECADE

Combined Housing Needs by Income Level and Tenure

Based on the existing and projected housing needs, the ECCOG Region needs approximately 6,900 housing units to close the current gap and meet the projected demand.

- The largest combined need is among middle-income households (above 120% AMI), totaling 2,297 units, reflecting strong projected growth in demand for market-rate ownership housing.
- Moderate-income households (81–120% AMI) will need 636 units, driven by both catch-up demand and future growth, emphasizing the importance of providing attainable homeownership pathways for middle-income workers and families.
- Low-income households (51–80% AMI) represent the second largest group, requiring 1,550 units, highlighting a critical need to expand both affordable rental and ownership opportunities for working households.
- Very low-income households (31–50% AMI) and extremely low-income households ($\leq 30\%$ AMI) require 1,064 and 1,356 units, respectively, underscoring the ongoing need for deeply affordable housing solutions, including rental assistance and supportive housing options.

Figure 33: Existing Housing Needs by County, AMI Category, and Tenure

	AMI Category	Existing Housing Needs	Projected Housing Needs	Total Units Needed
Cheyenne	Extremely Low Income (≤ 30% AMI)	59	0	59
	Very Low Income (31-50% AMI)	24	0	24
	Low Income (51-80% AMI)	10	0	10
	Moderate Income (81-120% AMI)	0	0	0
	Middle Income (120% AMI +)	0	0	0
	Total Keep-Up Units Needed (2025-2035)	93	0	93
Elbert	Extremely Low Income (≤ 30% AMI)	550	288	838
	Very Low Income (31-50% AMI)	460	284	744
	Low Income (51-80% AMI)	590	537	1127
	Moderate Income (81-120% AMI)	249	354	603
	Middle Income (120% AMI +)	380	1769	2,149
	Total Keep-Up Units Needed (2025-2035)	2,229	3,232	5,461
Kit Carson	Extremely Low Income (≤ 30% AMI)	240	9	249
	Very Low Income (31-50% AMI)	145	10	155
	Low Income (51-80% AMI)	260	18	278
	Moderate Income (81-120% AMI)	4	7	11
	Middle Income (120% AMI +)	19	30	49
	Total Keep-Up Units Needed (2025-2035)	668	74	742
Lincoln	Extremely Low Income (≤ 30% AMI)	175	35	210
	Very Low Income (31-50% AMI)	110	31	141
	Low Income (51-80% AMI)	99	36	135
	Moderate Income (81-120% AMI)	4	18	22
	Middle Income (120% AMI +)	20	79	99
	Total Keep-Up Units Needed (2025-2035)	408	199	607
ECCOG	Extremely Low Income (≤ 30% AMI)	1,024	332	1,356
	Very Low Income (31-50% AMI)	739	325	1,064
	Low Income (51-80% AMI)	959	591	1,550
	Moderate Income (81-120% AMI)	257	379	636
	Middle Income (120% AMI +)	419	1,878	2,297
	Total Catch-up Needed	3,398	3,505	6,903

SOURCE: SDO & U.S. HUD CHAS RATIOS.

Accessible units are those designed to be usable by people with mobility limitations (for example, ADA-compliant features). Visitable units are those that, at a minimum, provide basic accessibility for visitors with mobility limitations, such as a no-step entry, wider doorways, and an accessible bathroom on the main floor.

While there is no data available on the current number of visitable or accessible units in the ECCOG Region, the future need is estimated by applying the percentage of households occupied by one or more people with disabilities to the number of housing units needed in the housing unit assessment. From 2025 to 2030, the ECCOG Region needs 192 accessible and visitable units, with the greatest need in Elbert County.

Figure 34: Accessible and Visitable Unit Needs

	Cheyenne	Elbert	Kit Carson	Lincoln	ECCOG
Units Needed	1	160	10	21	192

Displacement Measures

Across the ECCOG Region, at the 30% AMI level, there are 2,265 households, representing 14.94% of the overall households. The 50% AMI level includes 4,084 households, accounting for 26.95% of the total, while the 80% AMI level comprises 6,822 households, making up 45.01% of the total households.

A closer examination of the County-specific data (see Figure 35) reveals that Lincoln County has the highest share of households at each AMI level, with 29.7% at the 30% AMI level, 43.4% at the 50% AMI, and 57.6% at the 80% AMI level. This indicates a relatively higher concentration of households in lower income brackets compared to other Counties. In contrast, Elbert County has the lowest share of households at each AMI level, with 11.8% at the 30% AMI level, 22.4% at the 50% AMI level, and 40.2% at the 80% AMI level, reflecting a more affluent population.

Figure 35: Cumulative Number of Households by AMI Distribution, 2022

County	≤30% AMI	≤50% AMI	≤80% AMI	Total HH
Lincoln	2,265 (29.5%)	4,048 (52.8%)	6,822 (89.0%)	7,669
Elbert	1,102 (11.8%)	2,091 (22.4%)	3,752 (40.3%)	9,320
Cheyenne	394 (26.1%)	658 (43.5%)	1,174 (77.7%)	1,511
Kit Carson	483 (28.0%)	811 (47.0%)	1,380 (79.9%)	1,727
ECCOG	4,244 (21.0%)	7,608 (37.6%)	13,128 (64.9%)	20,227

NOTE: AMI FIGURES ARE CUMULATIVE, MEANING THAT AT THE 80% AMI LEVEL, THE NUMBER OF HOUSEHOLDS REFLECTS THE TOTAL SUM WHICH INCLUDES THOSE AT 50% AND 30%.

SOURCE: ANALYSIS OF 2022 ACS AND U.S. HUD INCOME LIMITS.

Figure 36: Displacement Measures

Displacement Measures	Cheyenne	Elbert	Kit Carson	Lincoln
Cost-burdened occupied housing units with annual income less than \$75,000 (30%+ of income spent on housing costs) estimate, 2018-2022 ACS	105	1,420	748	458
Persons (age 25+) with no high school diploma estimate, 2018-2022 ACS	86	625	588	473
Single-parent household with children under 18 estimate, 2018-2022 ACS	15	193	182	66
Persons (age 5+) who speak English "less than well" estimate, 2018-2022 ACS	34	146	79	59
Percentage of single-parent households with children under 18 estimate, 2018-2022 ACS	2	2	6.1	3.5
Percentage minority (Hispanic or Latino (of any race); Black and African American, Not Hispanic or Latino; American Indian and Alaska Native, Not Hispanic or Latino; Asian, Not Hispanic or Latino; Native Hawaiian and Other Pacific Islander, Not Hispanic or Latino; Two or More Races, Not Hispanic or Latino; Other Races, Not Hispanic or Latino) estimate, 2018-2022 ACS*	20	15.7	23.5	24.8
Percentile percentage of the noninstitutionalized civilian population with a disability estimate, 2018-2022 ACS	10.7%	8.8%	17.8%	16.8%
At the household level (occupied housing units), more people than rooms estimate, 2018-2022 ACS	3	81	45	15
Housing stock built prior to 1970, 2018-2022 ACS	68%	21%	73%	60%

A longitudinal analysis of job and household growth projections across the four ECCOG Counties reveals a growing regional imbalance between where people live and where they work. This divergence poses risks for transportation infrastructure, economic competitiveness, and long-term community resilience.

Figure 39 shows that the most significant disparities occur in Elbert County, where households are expected to grow by 26% from 2024 to 2050, while job growth lags at just 9%, resulting in a jobs-housing ratio well below 0.45. By contrast, Cheyenne County maintains a near-balanced ratio (~0.95–0.99), while Kit Carson and Lincoln Counties show moderate, but worsening mismatches.

1. Jobs-Housing Ratios Are Declining or Flat

- Elbert County is projected to remain the most imbalanced, with fewer than 0.40 jobs per household by 2050, reinforcing its role as a commuter shed to metro areas.
- Kit Carson and Lincoln Counties experience small declines in employment, but continue to see household growth, which pulls the ratios downward.
- Cheyenne County is relatively balanced through 2050, with jobs nearly equaling households.

2. Growth Without Job Localization Risks Infrastructure Stress

- ECCOG's total household base grows by 18.5%, while job totals are largely stagnant.
- This implies more residents commuting longer distances, increasing vehicle miles traveled (VMT), greenhouse gas (GHG) emissions, and wear on rural roadways.
- The imbalance may be driven by zoning policies that permit residential development without parallel commercial/industrial expansion.
- Alternatively, labor-market centralization in larger metros may continue to suppress local employment options, even as housing pressure spills eastward.

Figure 37: Projected Number of Jobs by 2050

	2024	2025	2030	2035	2040	2045	2050
Cheyenne	1,461	1,458	1,452	1,418	1,410	1,417	1,392
Elbert	9,412	9,457	9,634	9,922	9,939	10,088	10,215
Kit Carson	4,727	4,735	4,719	4,645	4,646	4,597	4,548
Lincoln	3,210	3,206	3,141	3,095	3,105	3,027	3,007
ECCOG	18,810	18,856	18,946	19,080	19,100	19,129	19,162

SOURCE: COLORADO DOLA AND SDO.

Figure 38: Projected Household Growth by 2050

	2024	2025	2030	2035	2040	2045	2050
Cheyenne	1,515	1,519	1,532	1,506	1,475	1,445	1,407
Elbert	21,060	21,413	23,231	24,645	25,402	25,960	26,444
Kit Carson	5,753	5,762	5,817	5,836	5,830	5,854	5,914
Lincoln	4,084	4,114	4,237	4,313	4,352	4,478	4,634
ECCOG	32,412	32,808	34,817	36,300	37,059	37,737	38,399

SOURCE: COLORADO DOLA AND SDO.

Figure 38: Projected Job to Household Growth Ratio by 2050

	2024	2025	2030	2035	2040	2045	2050
Cheyenne	0.96	0.96	0.95	0.94	0.96	0.98	0.99
Elbert	0.45	0.44	0.41	0.40	0.39	0.39	0.39
Kit Carson	0.82	0.82	0.81	0.80	0.80	0.79	0.77
Lincoln	0.79	0.78	0.74	0.72	0.71	0.68	0.65
ECCOG	0.58	0.57	0.54	0.53	0.52	0.51	0.50

SOURCE: COLORADO DOLA AND SDO.

Figure 37 presents the projected number of jobs by County through 2050, based on Colorado SDO forecasts. These projections highlight how employment opportunities are expected to evolve across the ECCOG Region, revealing both areas of stability and areas of potential imbalance, when compared with household growth trends.

Diverging Trends in Cheyenne County

Cheyenne County is forecasted to see slightly declining job growth (from 1,461 in 2024 to 1,392 in 2050), while household growth begins higher (1,515 in 2024), Similarly declines, but remains consistently higher than job counts throughout the forecast period. This suggests Cheyenne is evolving toward a bedroom

community—where residents live, but increasingly commute elsewhere for work. This imbalance could lead to increased out-commuting, pressure on regional transportation infrastructure, and challenges for local economic development.

Elbert County Shows a Housing Surplus

Elbert County's job growth is relatively flat, increasing only modestly from 9,412 to 10,215 jobs, while household growth jumps from 21,060 to 26,444 households. The jobs-housing ratio here is very low, roughly around 0.45–0.48 jobs per household according to the forecast. This indicates significant housing growth not matched by local job creation, reinforcing Elbert County's role as a commuter suburb, possibly serving employment centers in the Denver metro area. This imbalance may warrant attention to transportation planning and efforts to attract more employers to localize the workforce.

Kit Carson and Lincoln Counties: Modest Decline in Employment with Housing Stability

Both Kit Carson and Lincoln Counties show declining job numbers, but modestly increasing households, suggesting growing commuting dependencies or a shift in the employment base. For example:

- Kit Carson County experiences a decline from 4,727 to 4,548, while the number of households increase from 5,753 to 5,914.
- Lincoln County's employment drops from 3,210 to 3,007 jobs, while the number of households increases from 4,084 to 4,634.

This pattern could indicate an aging workforce, out-migration of jobs, or structural changes in the local economy, possibly in agriculture, corrections, or public sector employment.

ECCOG Region-Wide: Housing Outpaces Job Growth

Looking at the ECCOG Region, household growth increases from 32,412 to 38,399—an 18.5% rise—while job totals remain largely flat or declining. This indicates that across the Region, housing demand is increasing faster than job availability, suggesting

- outward expansion of metro-area housing markets (exurban sprawl),
- a regional dependence on employment centers outside ECCOG boundaries, or
- a housing strategy that may not be aligned with local economic growth trends.

Implications for Regional Planning

- **Transportation:** As more residents commute long distances upgrades to road infrastructure and possibly regional transit options will be required.
- **Land Use & Economic Development:** Counties like Elbert and Cheyenne may need targeted policies to attract employers or develop remote work infrastructure.
- **Equity & Sustainability:** The mismatch may lead to increased VMT, GHG emissions, and equity concerns for lower-income households that depend on local jobs.

SECTION 4: IMPLEMENTATION STRATEGY

ECCOG serves the Counties of Cheyenne, Elbert, Kit Carson, and Lincoln, and their 15 municipalities, rural communities facing increasing housing challenges, including shortages of affordable housing, limited housing diversity, and infrastructure constraints. As these areas grow, targeted housing strategies are needed to support economic development, while preserving the Region’s rural character.

Housing action plans for Elbert, Kit Carson, and Lincoln Counties will focus on workforce housing, affordable rentals, and mixed-use development. Since Cheyenne County is projected to experience population decline, a stand-alone housing action plan is not anticipated; instead, Cheyenne County will have the option to participate in a regional action plan to address shared housing needs.

The *Communications and Systems Barriers Report* identify key stakeholder concerns, including infrastructure limitations, financing constraints, and regulatory barriers. Addressing these challenges through policy solutions—such as expanding funding opportunities, zoning reform, and employer-assisted housing—will be essential for long-term housing stability. Additionally, streamlining development processes and fostering public-private partnerships will help ensure that housing solutions are practical, sustainable, and aligned with community needs.

Policy Recommendations for ECCOG and the Counties

This *RHNA* outlines a comprehensive framework to enhance housing accessibility, affordability, and inclusivity across ECCOG’s Member Counties. By leveraging federal and State resources; incentivizing private development; preserving existing housing; and reforming zoning and building regulations, ECCOG can create a more sustainable housing environment. The following key policy areas will drive these efforts.

1- Expand Funding and Incentives for Affordable Housing

ECCOG will collaborate with federal, State, and local partners to secure funding from programs such as the U.S. Department of Agriculture (USDA) Rural Development Housing programs, Colorado Housing and Finance Authority (CHFA) grants, and the Colorado DOLA Division of Housing. These funds will support affordable housing development, particularly for low-income households and seniors across Cheyenne, Elbert, Kit Carson, and Lincoln Counties.

Additionally, local governments can incentivize private sector investment by offering reduced permit fees, expedited approval processes, tax breaks, and land donation programs to developers committed to building affordable housing. These combined efforts will increase housing availability and affordability, while reducing the burden on local municipalities.

2- Preserve and Expand Housing Options

Maintaining and improving existing housing stock is essential to preserving affordability. ECCOG can develop a rehabilitation program offering grants or low-interest loans to homeowners and landlords to repair aging properties, particularly for low-income families and older adults. In addition, loan programs offered through the PDC can serve as a resource to help finance housing rehabilitation and support affordable housing development across the Region.

Simultaneously, ECCOG and its municipalities can expand diverse housing options, including workforce housing, modular and manufactured homes, and rental properties, which will help meet growing demand. Updating zoning and building codes to support these housing types, particularly in areas with high land costs, will accelerate their adoption and provide cost-effective solutions.

3- **Improve Housing Accessibility and Infrastructure**

Strengthening housing assistance programs will ensure that residents in need can access rental support, homebuyer assistance, and energy efficiency programs. ECCOG can work with its local governments and nonprofits to streamline these services through a centralized housing resource hub.

Additionally, municipalities should address infrastructure gaps—such as roads, water, and sewer services—which are critical for facilitating new housing developments. Prioritizing infrastructure investment in areas with planned affordable housing projects will enhance livability and make rural areas more attractive for development.

4- **Advance Sustainable and Inclusive Housing Policies**

Implementing community land trusts (CLTs) will help maintain long-term affordability by keeping land costs low for future housing developments. Encouraging zoning reforms to support missing middle housing—such as accessory dwelling units (ADUs), duplexes, townhomes, and mixed-use developments—will diversify the housing stock, while maintaining the Region’s rural character. Working collaboratively with the County planning departments and local municipalities to update zoning ordinances will help remove barriers and create more opportunities for inclusive housing.

5- **Leverage Existing Infrastructure for Targeted Growth**

To maximize efficiency, ECCOG will prioritize increasing housing stock in incorporated towns that already have available land, water, and infrastructure. By focusing on development in these areas, ECCOG can reduce costs, improve feasibility, and support sustainable growth. Municipal planners and developers will collaborate to streamline approval processes, encourage the use of underutilized land, and ensure zoning regulations support diverse housing types, including affordable single-family homes and missing middle housing. This approach will help expand housing options while strengthening local economies.

Policy Recommendations by Region

As the ECCOG Region continues to grow, thoughtful and targeted housing strategies are needed to ensure affordability and accessibility, while maintaining the unique rural character of each County. The proposed policy recommendations provide a roadmap for ECCOG to expand its housing stock and meet the diverse needs of its residents. Key strategies include leveraging federal and State resources; incentivizing private development; expanding affordable and workforce housing; updating zoning regulations; and addressing infrastructure needs. By implementing these strategies, ECCOG will create a future where all residents, including low-income households, seniors, and essential workers, can find stable, affordable housing.

1. **Cheyenne County: Rehabilitate Aging Housing Stock**

Offer grants and low-interest loans for critical repairs and energy-efficient retrofits to preserve existing housing and ensure affordability.

2. **Elbert County: Incentivize Workforce Housing Development**

Establish public-private partnerships to develop workforce housing for essential workers, such as teachers and healthcare staff, with incentives like density bonuses and fee waivers.

3. **Kit Carson County: Expand Rental Housing Options**

Develop multi-family rental housing through public-private partnerships and strategic use of vacant land near County hubs to address the shortage of affordable rental units.

4. **Lincoln County: Promote TOD**

Encourage housing development along major transportation corridors, such as I-70, to improve connectivity and attract new residents and businesses.

5. **Region-Wide: Enhance Community Outreach and Housing Education**

Build awareness and support through targeted workshops and outreach campaigns to engage residents and ensure informed participation in housing strategies.

Why Planning is Essential for Sustainable Growth

At first glance, the projected housing demand of 5,987 units across the ECCOG Region by 2050—reflecting the increase in households from 32,412 in 2024 to 38,399 in 2050—may not seem substantial. Some might question whether proactive planning is necessary for what appears to be a manageable number. However, this figure represents more than just a simple count of units; the real challenge lies in ensuring that these additional households are served by the right types of housing. The Region faces a shortage of diverse options: workforce housing, affordable rental units, and senior-friendly housing—that can meet the needs of different population segments. Without intentional planning, the growth in household demand could exacerbate existing gaps and affordability challenges, rather than resolve them.

Suppose growth is left purely to market forces. In that case, critical gaps in housing availability will persist, making it difficult for employers to attract and retain workers, discouraging business investment, and limiting economic development opportunities. Additionally, the lack of housing options that align with infrastructure capacity and community needs could result in unsustainable, scattered growth that strains public services and transportation networks.

Strategic planning ensures that housing development is intentional, equitable, and aligned with economic and infrastructure growth. It allows communities to proactively address affordability concerns, guide investment in the right locations, and support a balanced housing market that fosters long-term regional prosperity. Without a coordinated approach, the Region risks missing out on economic opportunities and facing ongoing housing shortages that hinder sustainable development. *Plan today to secure a more resilient and competitive ECCOG Region for the future.*

Action Plan

Through collaboration between regional and local governments, developers, and community members, these policies will foster economic growth, enhance livability, and ensure the long-term resilience of rural Colorado’s Eastern Plain’s housing market. With a thoughtful and coordinated approach, ECCOG can overcome the challenges of housing affordability and availability, while preserving the distinctive qualities that make its rural communities unique.

By implementing these tailored strategies, ECCOG will not only address housing gaps, but also create sustainable, inclusive communities that support economic development and improve the quality of life for all residents. This proactive approach ensures that the Region remains a vibrant and resilient place to live, work, and thrive.

To effectively address the Region’s housing challenges, the following key steps should be implemented:

1. Appoint Regional Housing Coordinators

- Appoint dedicated Regional Housing Coordinators to facilitate collaboration between local governments, developers, and community stakeholders.

- Develop an Action Plan for coordinating housing initiatives across the Counties, ensuring alignment with economic development and workforce strategies.

2. Organize a Regional Housing Summit

- Host a Regional Housing Summit to engage stakeholders, including municipal leaders, developers, employers, and non-profits.
- Use the Summit to outline strategies, attract investment, and facilitate partnerships to advance housing development.

3. Link Housing and Economic Development

- Integrate economic development initiatives with housing strategies to attract investment and ensure workforce stability.
- Create a matchmaking program that connects developers with local needs, ensuring housing is targeted toward the workforce, seniors, and vulnerable populations.

4. Secure Funding for Transportation and Infrastructure

- Apply for a regional transportation grant to improve connectivity between housing and employment hubs.
- Enhance broadband funding initiatives to support rural housing growth and attract remote workers, and provide digital literacy or devices to residents, as needed, to support career pathways.

5. Expand Workforce and Elder Care Housing

- Prioritize workforce housing development by leveraging public-private partnerships with major employers to support the local economy.
- Develop elder care housing options near key services and medical facilities, ensuring accessibility and affordability.

6. Attract Private Investment

- Create an investment incentive package to encourage private developers to build affordable and mixed-income housing.
- Offer tax incentives, reduced permitting fees, and infrastructure support to attract interest in underutilized land.

7. Expand Housing Assistance and Technical Support

- Provide technical assistance for small and rural developers to navigate funding and permitting processes.
- Establish a centralized resource hub for affordable housing initiatives, ensuring accessibility for residents and developers.

Planning alone is not enough; successful implementation is critical to addressing the Region’s housing challenges and ensuring sustainable growth. ECCOG is taking decisive steps to move from vision to reality by coordinating regional efforts, securing funding, and attracting private investment. Through targeted actions, such as expanding the workforce; elder care housing; strengthening housing assistance programs; and improving infrastructure, these initiatives will create lasting, community-driven solutions. By prioritizing execution, ECCOG is building stronger, more resilient communities where all residents can access safe, affordable housing.

Figure 40: Plans into Actions



Proposed Implementation Timeline

A strong housing strategy requires decisive action and a clear timeline for execution. Over the next six months, ECCOG will lay the foundation by appointing Regional Housing Coordinators, organizing a Regional Housing Summit, and identifying key funding opportunities. Within a year, efforts will focus on building partnerships, creating a centralized housing assistance hub, and connecting developers with local needs. In the next one to two years, securing infrastructure funding, launching incentive programs, and refining strategies will be key to driving long-term success. Beyond these three years, these initiatives will scale into expanded affordable housing programs, stronger workforce integration, and sustainable regional development—ensuring that planning efforts lead to real, lasting impact for communities.

Figure 41: Implementation Timeline

Today	6 months	12 months	1-2 Years	3+ Years
	<ul style="list-style-type: none"> • Appoint Regional Housing Coordinators • Organize the Regional Housing Summit • Identify key funding opportunities 	<ul style="list-style-type: none"> • Establish partnerships for workforce & elder care housing • Develop a centralized housing assistance hub • Begin matching developers with local housing needs 	<ul style="list-style-type: none"> • Secure funding for transportation & broadband infrastructure • Implement incentive programs for private investment • Evaluate and refine housing strategies 	<ul style="list-style-type: none"> • Expand affordable housing programs • Strengthen economic & workforce housing integration • Foster sustainable regional development

SECTION 5: BUILDING A STRONGER FUTURE

Addressing the Region’s housing challenges requires more than policies and funding; it necessitates an accountable approach grounded in community collaboration and a shared vision for long-term prosperity. As emphasized in the *RHNA* Advisory Committee (Committee) meetings, housing development must be integrated with broader economic, infrastructure, and workforce strategies rather than being approached in isolation. Businesses are more likely to invest in communities where housing availability aligns with job creation, infrastructure improvements, and transportation expansion.

By developing a strategic prospectus, ECCOG can effectively highlight the Region’s strengths, including workforce potential, available land, infrastructure investments, and development incentives. This approach will position the Region as a prime destination for business growth, fostering both economic opportunity and livable communities for residents.

Monitoring and Compliance

Central to the success of this *RHNA* is the creating of a robust monitoring and compliance framework to track progress and ensure ongoing alignment with SB24-174. ECCOG will implement an annual review process to monitor housing supply, affordability, and infrastructure improvements. Key Performance Indicators (KPIs) will be tracked and reported to the ECCOG Board of Directors, DOLA, and other State authorities (as required by DOLA), providing a precise measure of progress and accountability.

The annual review process will

- Assess housing availability and affordability metrics
- Track infrastructure capacity and improvements
- Evaluate progress on workforce housing, affordable rentals, and mixed-use development
- Identify barriers to development and recommend corrective actions to address them; and
- Provide a transparent report to stakeholders and state authorities.

Community Leadership and Engagement

Central to the success of this *RHNA* is the continued leadership and engagement of the *RHNA* Advisory Committee. This is not solely ECCOG’s *RHNA*; it belongs to the community, shaped by local insights and driven by those who understand the needs of their municipalities. The Committee will play a crucial role as on-the-ground advocates, ensuring that the strategies outlined in this *RHNA* remain adaptable and responsive to real-world conditions. Their ongoing involvement will be essential in:

- Tracking progress against defined KPIs
- Advocating for resources and policy changes to support housing and infrastructure goals
- Fostering collaboration among residents, businesses, and government partners
- Ensuring accountability in implementing the recommendations.

A Roadmap for Long-Term Success

Through strategic partnerships, sustained commitment, and coordinated action, local governments, developers, businesses, and residents can transform this *RHNA* into tangible results. The framework outlined in this *RHNA* is not merely a set of recommendations, but a roadmap for long-term economic resilience and community well-being. With the Committee leadership providing accountability and momentum, ECCOG can successfully align housing, economic development, and infrastructure growth to create stronger, more inclusive communities. The opportunity to shape the future is now, through collective action and consistent progress tracking; these strategies will become a reality.

PROJECT VISION

Foster sustainable growth in the Central Plains by providing safe, affordable, quality housing that meets the needs of a diverse population, supports local economies, and preserves the ECCOG Region's natural beauty and rural identity.

APPENDIX A: ECCOG COMMUNICATIONS AND SYSTEMS BARRIERS REPORT

Supplement to the *Regional Housing Needs Assessment*

Methodology

The Consultant Team (Team, A/R360 and Pond) met with multiple groups of residents, stakeholders, and developers throughout this project. Depending on participant schedules, attendees, and project timing, in-person and virtual meetings occurred. Below is a summary of the outreach, communication, and engagement methodologies to achieve the *RHNA*.

RHNA Advisory Committee — A key group of stakeholders from across the Region met monthly (between August 2024 and March 2025; and July-August 2025) to discuss the data analysis; feedback from outreach and communications; to provide recommendations and strategies for the *RHNA*; and review the *RHNA* Phase I and Phase II documents for data accuracy and local context. In general, the Committee guided the development of the *RHNA* and assisted in providing qualitative insights on housing issues across the Region. Members of the Committee included:

- *Marc Dettenrieder*, Community and Economic Development Manager, Elbert County
- *Troy McCue*, Executive Director, Lincoln County Economic Development Corporation, LLC
- *John Mitchek*, Housing Specialist, Kit Carson Rural Development
- *Judi Mitchek*, Healthy Living Systems
- *Ed Rarick*, Retired, High Plains Bank, and Chairman, PDC
- *Mark Weber*, Banker/Lender, Frontier Bank

Focus Groups — The Team conducted three in-person focus groups for residents and stakeholders across the Region. The focus groups were designed to inform the data analysis and garner feedback regarding housing access, availability, and need. Detailed information about the location and attendance of the focus groups is included below.

- Burlington Focus Group, September 10, 2024
 - Debbie Knudsen, Town Clerk, Town of Cheyenne Wells
 - Sara Lancaster, Town Clerk, Town of Hugo
- Flagler Focus Group, September 10, 2024
 - Amy Bredehoft, Director - Stratton Area Foundation
 - Krista Hatfield, Realtor - Hatfield Realty
- Limon Focus Group, September 11, 2024
 - Sara Lancaster, Town Council - Town of Limon
 - Ben VanderWerf - Big Ben's RV Park & Tiny House Community, Town of Arriba
 - Cindy Tacha, Representative - Colorado Rural Consortium

Interviews - The Team conducted several interviews with ECCOG Members and community stakeholders to provide additional feedback and information to the *RHNA*. Details regarding these interviews are included below.

- Developers
 - Jim Marshall, Housing Developer, Spring Valley Project (Elbert County), November 19, 2024
 - Tim Craft, Housing Developer, Craft Companies (Region-wide), November 19, 2024
- Employer, November 27, 2024
 - Scott Lancaster, Limon Correctional Facility
- Gordon Insurance, September 10, 2024
 - Rick Gordon, Insurance Agent
 - Cindy Gordon, Insurance Agent
- Town of Cheyenne Wells, February 13, 2025
 - Debbie Knudsen, Town Clerk
- City of Burlington, February 13, 2025
 - Georgia Gilley, City Clerk
 - Jim Keehne, City Manager
- Town of Limon, February 13, 2025
 - Chris Snyder, Town Clerk

Summaries

RHNA Advisory Committee Meetings

The Committee Members provided valuable feedback throughout the process, including specific suggestions. Full meeting minutes are included in Appendix B of this document.

- Kit Carson County could accommodate up to 40 homes or more for all types of residents seeking housing, including singles/married/retired/with kids.
- Seed funding may be necessary to support developers to participate in the Region's housing market.
- Smaller, targeted projects may be more realistic for the Region.
- Regional collaboration will be key to the Region's success; individual communities cannot solve the housing issue alone.
- The Committee agreed that engaging developers and maintaining a consistent, persistent focus on housing needs across the Region is important.
- The Region does not need 10,000 housing units, but it may need 500 in total.

The focus of the Committee is to ensure that the rural nature of the Region is preserved in any housing plan's goals, including the importance of maintaining the Region's identity, while providing amenities and infrastructure. (Water infrastructure was a considerable conversation throughout Committee meetings, as several jurisdictions throughout the Region would need to expand their water infrastructure to add additional housing developments.)

Regarding amenities, Committee Members noted that residents sometimes left the Region due to a lack of amenities, higher wages, and housing stock in disrepair. Additionally, Committee members noted that multiple localities have seen a surge in international property flippers purchasing houses in need of repair, indicating a need for more accurate sales data to better represent sales across the Region.

Committee Members requested that the *RHNA* note several items, including

- the overall slow movement of the housing market, particularly in those municipalities (such as the Town of Burlington) that are at the top end of the market (outside Elbert County);
- the market's preference for ready-to-move-into homes, which are not the homes that are predominantly available across the Region;

- that infrastructure, especially water, is a possible impediment to housing growth across the Region; and
- the rising cost of construction; unavailability of construction workers (because of the distance from major cities); high interest rates; high insurance rates; and higher down payment requirements (because of the inflated costs) are all barriers to housing affordability and development across the Region.

Focus Groups

The focus groups overwhelmingly confirmed that the housing in the ECCOG Region, like most regions across the country, is interdependent on the regional economy (e.g., salary); costs (e.g., interest rates, insurance rates); and available infrastructure and water. Municipalities across the Region - from the relatively 'urban' Elbert County (closer to Denver) to the rural communities of Cheyenne, Kit Carson, and Lincoln Counties - have diverse needs and concerns. For example, the Region's smaller localities are resource-strained, and staff are at capacity.

Representatives across the Region emphasized the need for ongoing communications about housing needs, and breaking down barriers and silos to resolve the housing concerns across all communities. Barriers include

- low or no housing stock in some localities;
- housing stock may be in poor condition, making getting a mortgage or insurance more difficult;
- rising insurance costs across the country; and
- mortgage rates are rising, and down payments are becoming unaffordable.

City of Burlington: The focus group conducted in the City of Burlington noted that it has a small downtown area with a couple of businesses, limited retail options, and one grocery store. The City of Burlington and Kit Carson County will be challenged, as several cities and towns across the Region, as large solar, biochar, and wind turbine waste companies could bring temporary residents to the area while these projects are being built. Most of the housing needed for these projects is short-term, apartments, or one-bedroom living arrangements for workers, versus family housing arrangements.

Town of Flagler: The Town of Flagler's focus group included a realtor's perspective, who has sold homes in the Region since before the COVID-19 pandemic. As such, she has seen the increase in pricing and the desires of home buyers. In general, she noted the following regarding the housing market,

- most of the homes over \$400,000 are being sold to those coming from the city (Denver) or outside the State;
- homes that are \$400,000 or higher are completely remodeled older homes with acreage; and
- homes below \$200,000 are stagnant, or will be bought and turned into rental properties.

The Committee discussed available senior housing/assisted living units available across the Region, including

- all assisted living facilities in the Region have waiting lists, as no other options available;
- there is a need for more single-level units for elderly individuals across the Region to move these residents out of their large family homes, opening these homes for families;
- the Town of Stratton has a workforce housing project, which was built with USDA funding; however, these units must be used to house agriculture employees (due to how they were built); this is a 12-unit duplex and is not filled; and
- the Town of Stratton needs units priced under \$200,000 for teachers/town employees.

Focus group attendees are concerned about whether the Region has enough industry to support additional housing, especially as the Region's agricultural economy is moving to employ fewer individuals. They agree that regardless of the direction the communities move, a developer will be needed to support the localities' work—the communities cannot complete this work independently. There is also a concern that new low-income housing (anything under \$200,000) could turn into welfare housing, which the Region does not need.

Attendees note two final pieces for housing development,

- the Region does not have any rental property management company, making property rental an individual owner's responsibility; and
- many localities across the Region have not required building permits for many years (and some still do not), so there has never been an accurate number of building permits in the Counties.

Town of Limon: Attendees at the Town of Limon's focus group noted that the overall housing values on the Team's Microsoft® PowerPoint presentation seem exceptionally low; they believe this number should be over \$200,000. Focus group members note that many lots are being bought and sold without realtors, so housing prices across the County are not realistic. It would be helpful if all real estate transactions were required to be public, so that reported housing prices would be more accurate. Additionally, some homes in the County (and across the Region) cannot obtain conventional loans due to foundation and other aging issues.

Members note that several factors, including a lack of amenities, keep potential new residents from moving into the Region's small towns. They also note that many communities, including the Town of Limon, have good health care and are safe, but recruiting doctors and nurses to provide that quality care is complicated. For example, Hugo Hospital is trying to construct its own housing to attract new employees.

The Town of Flagler's high school alumni database lists professional careers and contact info to help fill positions in the rural area to encourage graduates to return to the Region.

Notably, older people are moving into senior living; however, many still own their large, empty family homes. The focus group members did not have a resolution for this, but noted that several homes in their communities were vacant because their owners were in assisted/senior living.

One focus group member focused on tiny homes to solve the housing crisis, with some success. He asked attendees to think creatively, when it came to the housing problem. Another member noted that the Town of Limon does not have space for 20 new homes, but the Town has one or two available empty lots. She indicated that developable land and water accessibility are issues across communities. Focus group members emphasized that getting everyone affected by housing to the table is critical for moving this issue forward.

Interviews

Team members interviewed multiple individuals from across the Region to gain a targeted understanding and perspective of housing concerns.

Developers: Team members met with developers who work predominantly in Elbert County; though they do a limited amount of work in Cheyenne, Kit Carson, and Lincoln Counties. They emphasized the importance of scale development, water, and road access; they recognized a need for smaller-scale development outside

of Elbert County. They also acknowledged the threat of citizen action to develop and how quickly new growth can be stopped if residents do not want to see it put in. From the developers' perspective, they see this occasional barrier to development as one reason housing prices have remained high across the Region.

Employer: Team Members met with a Staff Member at the Limon Correctional Facility. He noted that his employees value their jobs and are committed to working at the correctional facility; however, many must commute longer distances than they would like due to housing costs and the unavailability of local housing (in Limon). Many of his employees commute up to 80-90 miles a day. Concurrently, if they have children, the lack of available local childcare is also an issue. The correctional facility loses employees who burn out from the commute, or transfer to other facilities in areas with more significant housing availability.

He recommends that all local governments and employers across the Region and the State collaborate to address housing issues, including temporary, family-friendly, and mixed-use housing.

Gordon Insurance: Team Members met with Zeb Baylie, an insurance broker, who emphasized that the increased mortgage and homeowners' insurance costs are the leading cause of moving new owners into homes. Interest in loans is a big problem and will hold most buyers back. They see a 40-50% rate increase annually, which includes replacement value. (Storms and fires are driving up the costs for insurance companies.) Two insurance companies left the Stratton, Colorado, zip code in 2018. (Stratton, located in Kit Carson County, is where ECCOG is headquartered.) In addition to fire, radon mitigation, asbestos, and clay pipes are all issues they see with older homes. Finally, they see reinsurance policies with 50% additional coverage, including extended replacement value.

Town of Cheyenne Wells: Team members spoke with the Town Clerk, who highlighted the issue of vacant and uninhabitable homes. Finding buyers for these properties is a challenging task. She noted that the Town was addressing the problem by allowing new housing developments. Of specific concern is handling asbestos and other contaminants in rehabbing older properties.

The Town Clerk appreciated the need for a regional approach to tackle this housing issue, as no individual Town's housing needs are large enough to drive change. She noted that the Town of Cheyenne Wells is considering the use of eminent domain to address housing concerns. The Town recently hired a new Town Manager to help address this issue.

City of Burlington: The City of Burlington's City Manager agreed that a regional approach was necessary to leverage resources and scale; and that public-private partnerships could effectively address many existing housing issues. Team Members, the City Manager, and the City Clerk discussed the need for a Regional Housing Coordinator (or similarly titled position) to provide technical assistance to the Region's towns, and work with their Economic Developers.

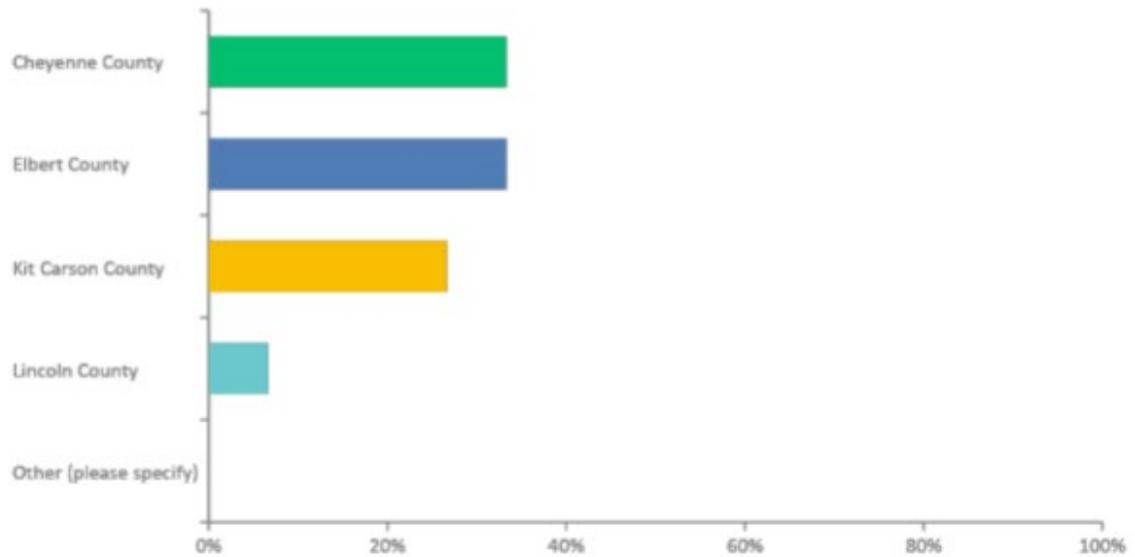
The City Manager expressed concerns about the current system, in which developers come to cities/towns with specific demands and expect the cities/towns to absorb costs. Team Members suggested that a mid-scale approach could reduce the need for incentives. The conversation concluded with a discussion of shifting from opportunistic development to a more collective and sustainable approach that would work for all municipalities across the Region.

Town of Limon: Team Members and Limon's Town Clerk discussed the progress of the *RHNA*, suggesting a regional approach to tackle more significant challenges. The Town Clerk expressed satisfaction with the draft *RHNA*.

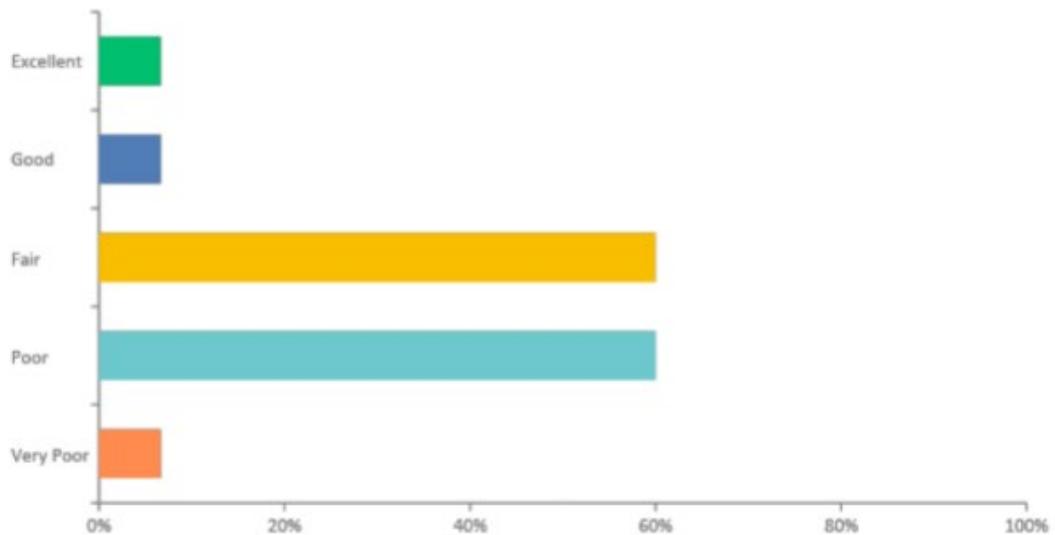
Key Findings Stakeholders

Team Members distributed a survey early in this project to develop a baseline amongst the Region's stakeholders. This data was confirmed via the focus groups and interviews conducted throughout the project. A total of 15 responses were received for this survey.

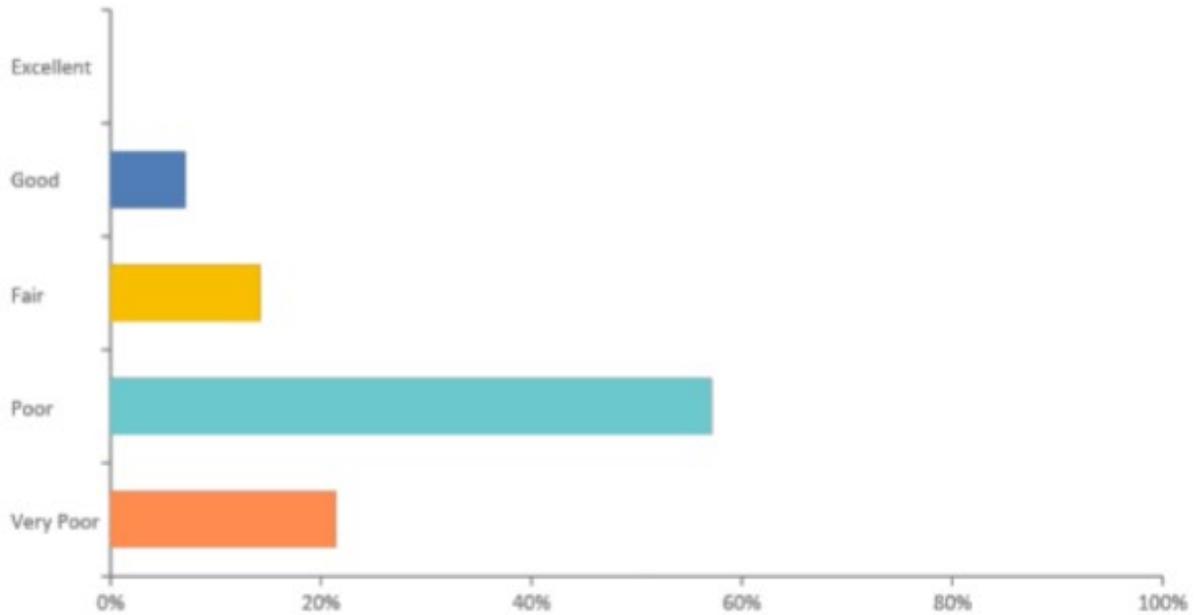
What County do you reside in?



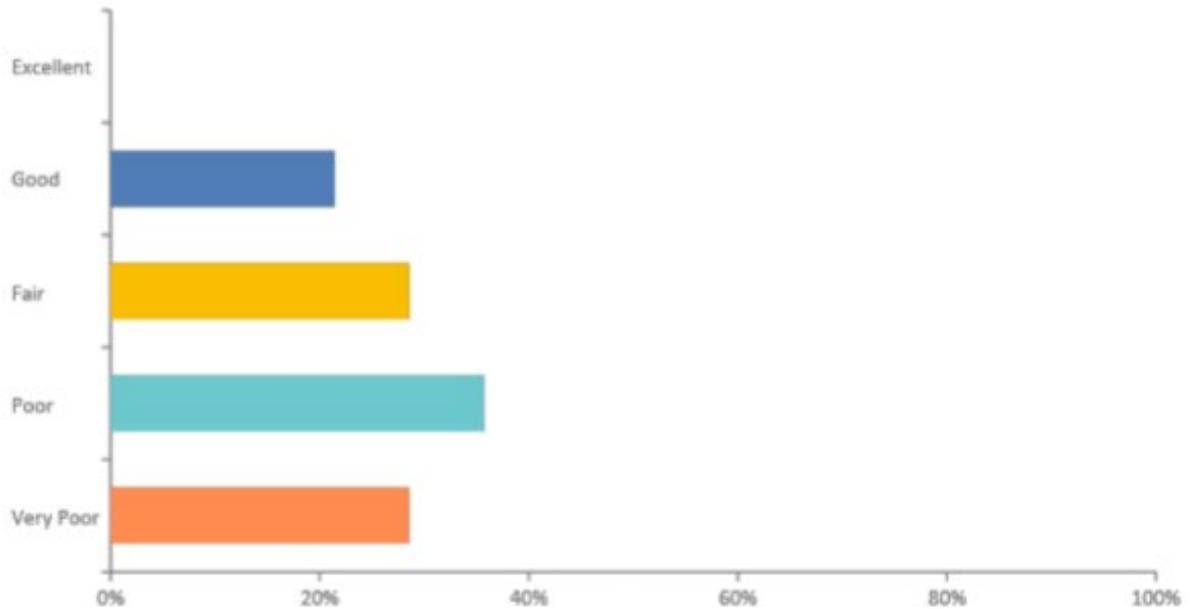
How would you describe the current housing conditions in your area, specifically the quality/condition of the housing stock?



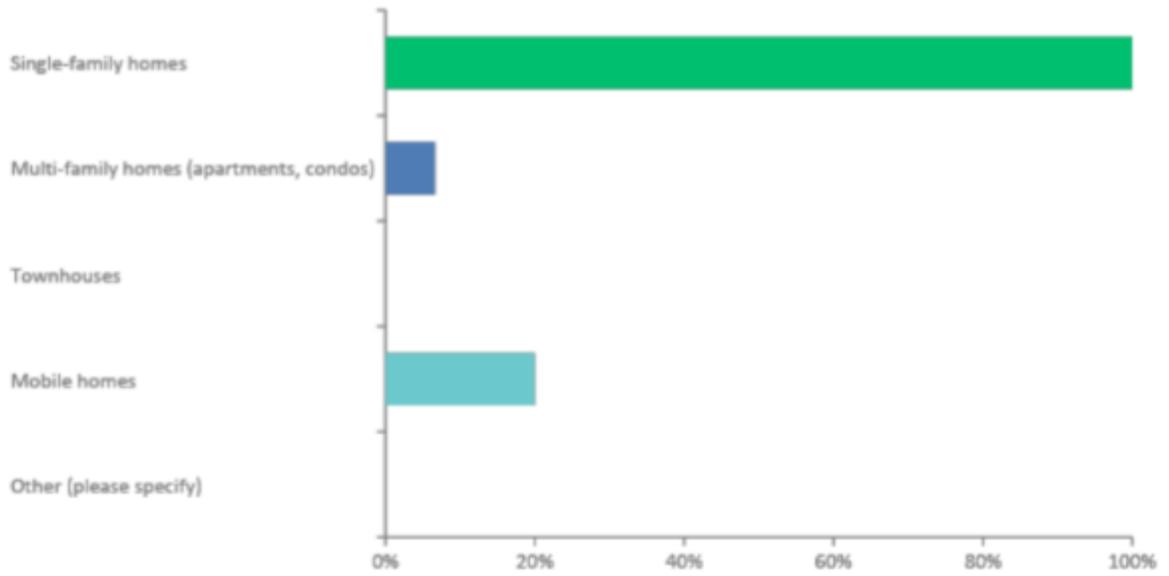
How would you describe the current housing conditions in your area regarding housing availability?



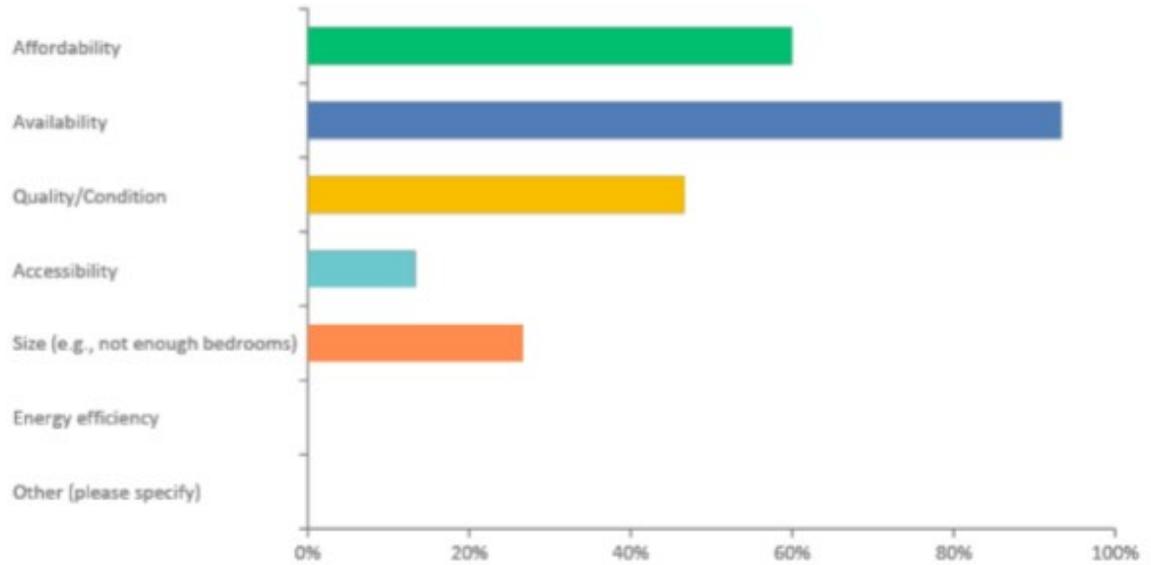
How would you describe the current housing conditions in your area, particularly in terms of housing affordability and pricing?



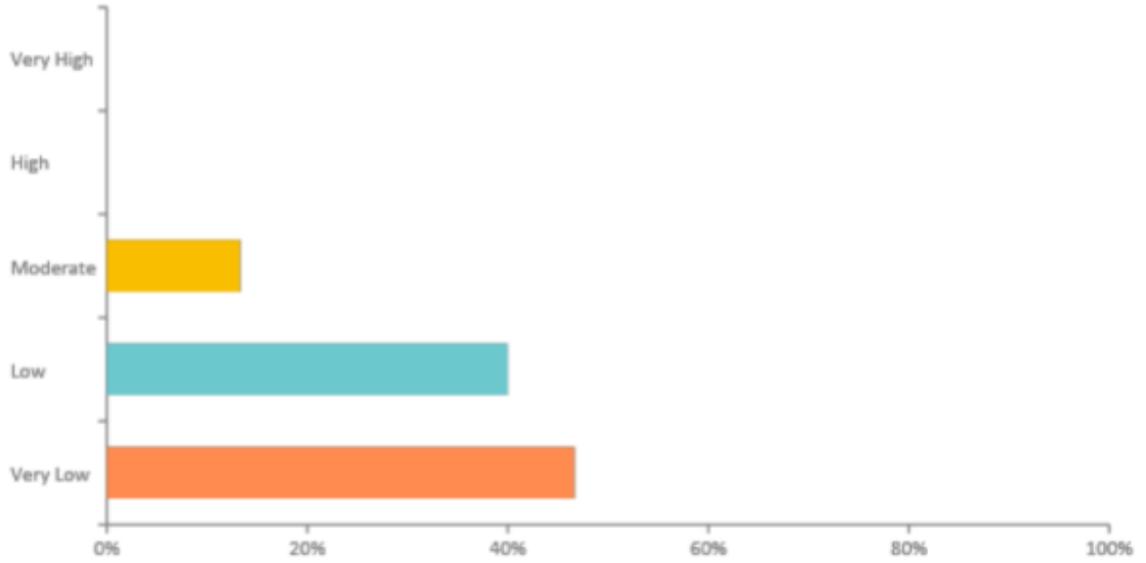
What types of housing are most common in your area?



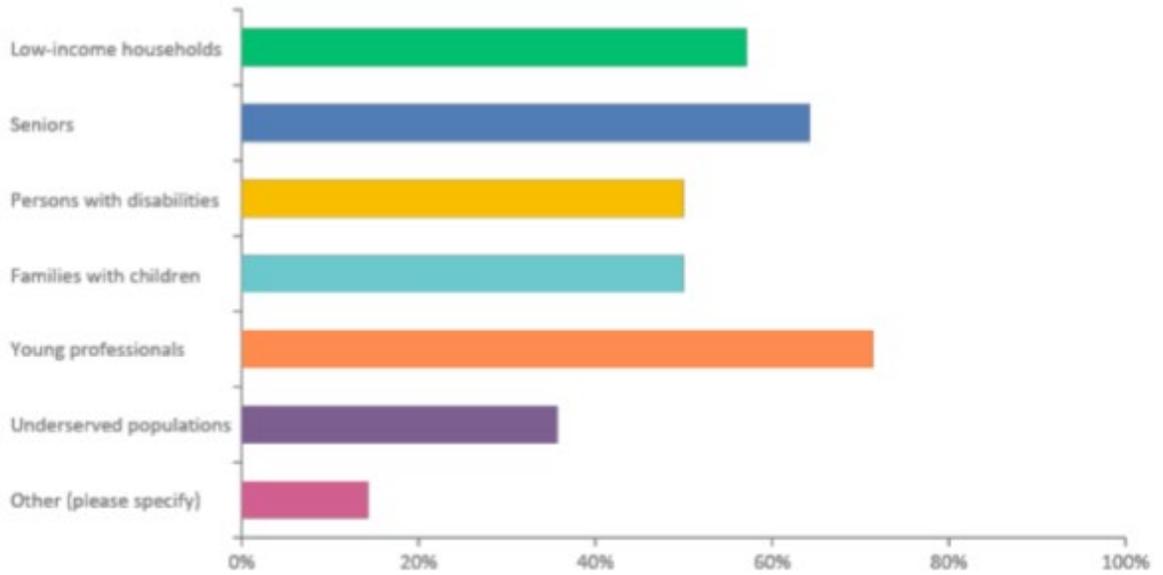
What are the three main challenges facing the current housing stock? (Select up to three)



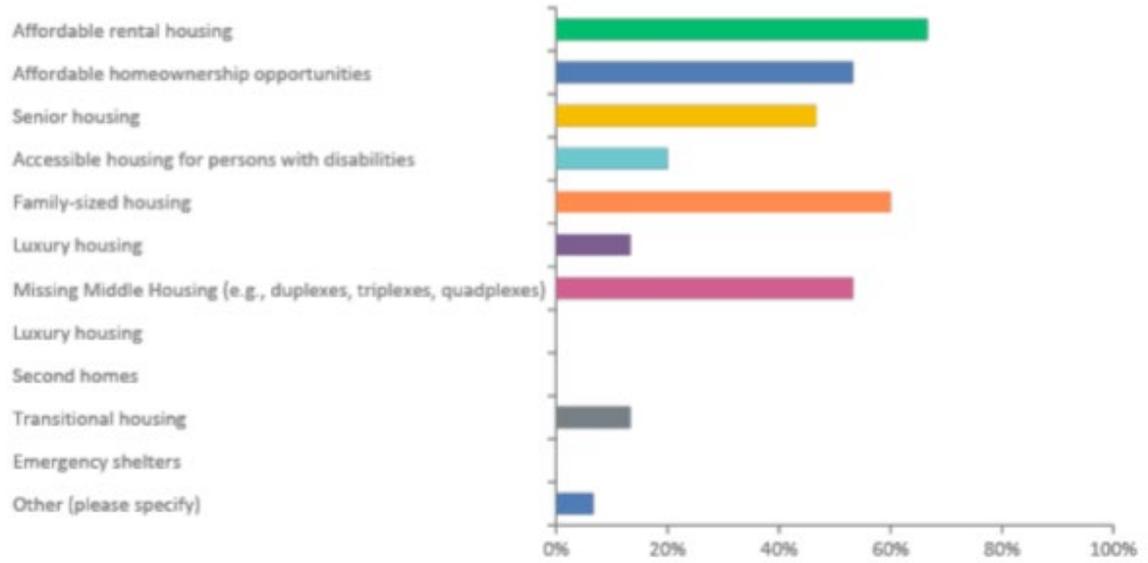
Rate the overall availability of affordable housing in your area:



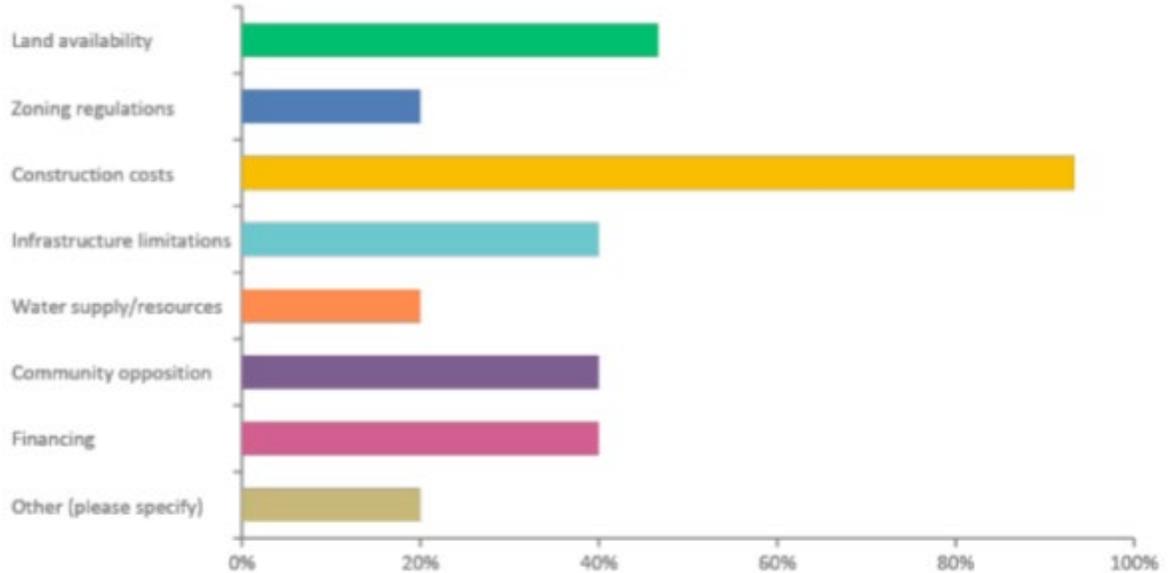
Are any specific populations particularly underserved by the current housing market? (Select all that apply)



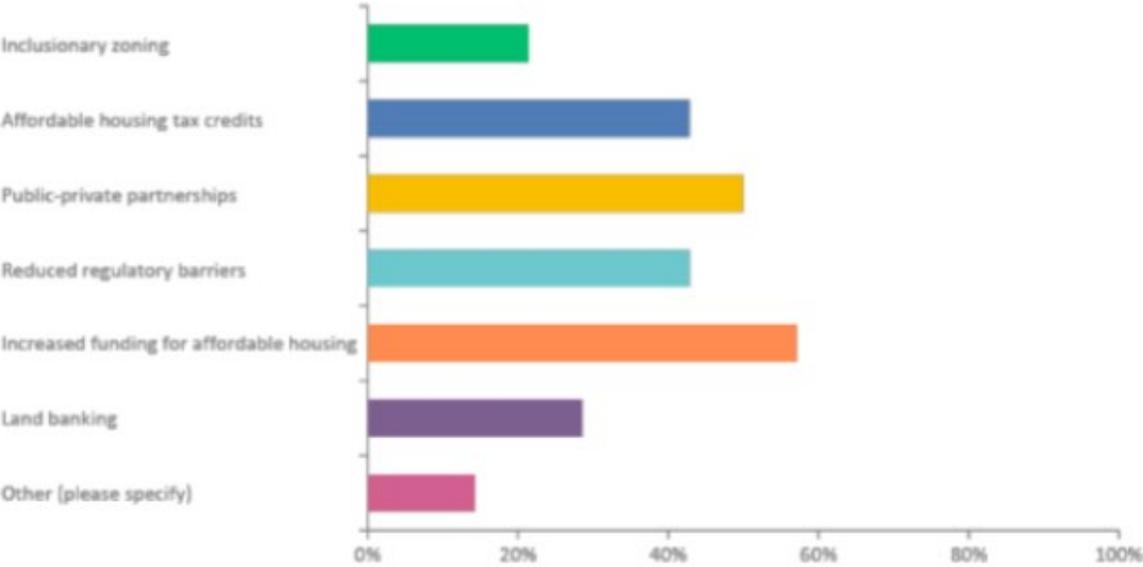
What types of housing are most needed in your area? (Select up to three)



What are the primary barriers to developing new housing in your area? (Select up to three)



What strategies would you support to increase affordable housing in your area? (Select all that apply)



APPENDIX B: *RHNA* ADVISORY COMMITTEE MEETING NOTES

July 22, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Sayre Brennan, Planner, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - Marc Dettenrieder, Community and Economic Development Manager, Elbert County
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Judi Mitchek, Healthy Living Systems
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC
 - Mark Weber, Banker/Lender, Frontier Bank

Meeting Summary

Regional Housing Needs Assessment Team Introduction

Candace introduced the Team for the *RHNA* for Region 5, including Lindsey, Fred, Sayre, and Dejan. The Team Members introduced themselves and their roles, with a focus on their experience and commitment to addressing housing needs in the Region. The Team also acknowledged the challenges faced by the Region in terms of housing affordability and growth.

Organization's Focus on Housing and Economic Development

Fred emphasized the A/R360's focus on economic development; community planning; and job recruitment and retention in housing, particularly in Colorado. He introduced a partnership with Pond, which would gather data and understand the context around housing issues. The Team planned to visit the Region in September to conduct focus groups and gather feedback. Sayre then presented an overview of the data collected so far, inviting further discussion and feedback. Lastly, Sayre discussed the two-phase scope of a product currently underway, which would focus on demand assessment and trends; and supply and demand analysis.

Analyzing County Population Trends and Housing

Sayre discussed the population trends, economic indicators, and housing characteristics of the four Counties in the ECCOG Region: Elbert, Cheyenne, Kit Carson, and Lincoln. He noted that Elbert County experienced the most growth, while the other three Counties saw population declines. The age distribution indicated a need for senior housing in Elbert County, while Kit Carson's high proportion of young people under 18 suggested a demand for family-oriented housing services. Elbert County also had the highest median household income, while Lincoln County had the highest poverty rate. The housing characteristics showed that a large percentage of people in all four

Counties reported living in the same house for more than a year. The median sale prices and costs of housing varied, with Elbert County having the highest, and Cheyenne County the lowest.

Survey Discussion and Data Analysis

Sayre introduced a survey that would be conducted, emphasizing its importance in gathering qualitative data for context and analysis. The survey was encouraged to be completed by all attendees, and would be distributed to Towns and Cities across the Region. Fred then asked for feedback on the initial data presented, and Troy shared his perspective, highlighting the impact of the prison population on the data for Lincoln County. Troy suggested that this factor should be isolated for further analysis.

Internet Speed, Connectivity, and Digital Equity

The Committee discussed the importance of having high-speed Internet development and access for economic development and attracting remote workers. Fred explained the federal standard for Internet speed and the importance of last-mile connectivity. Troy shared his personal experience with fiber Internet and confirmed that the cost was reasonable. Fred raised the issue of digital equity and the need for training and devices for residents to fully utilize the Internet. Troy mentioned that they were considering offering incentives for remote and telecommuting jobs, but no formal plans were in place.

Water Resource Concerns and Socioeconomic Disparities

Troy emphasizes the limited local resource mix due to water usage in their industry. Judi expresses the need for more affordable housing units and an interest in learning about strategies for attracting industry. Mark discusses the socioeconomic disparities within Elbert County, noting that the western side is more affluent and has better access to water. Fred raises concerns about water resource sustainability, especially in the Eastern Plains, and suggests a future discussion. John shares that he is considering selling his farm due to the declining population in Cheyenne County.

Revitalizing Communities and Addressing Dilapidated Housing

John discussed his nonprofit organization's efforts to revitalize the community by addressing the high percentage of dilapidated, uninhabitable housing in Kit Carson County. He shared that they had secured grant funding to create a full-time position to tackle this issue. Sayre and Fred discussed abandoned or vacant properties, which are often inherited and left unused. John suggested reassessing the tax status of these properties to incentivize their sale. The Committee also discussed the lack of a building inspector in many towns in the Region, and the challenges this poses in enforcing housing standards.

Ed shared that while house prices may appear low, they are often unaffordable for those on the lower end of the pay scale.

Addressing Labor Shortages and Attracting Remote Workers

Ed discussed the current state of the Town of Flagler, highlighting that while high-speed Internet has been implemented, it hasn't attracted a significant number of remote workers. Instead, most new housing is being sold to retired individuals. Fred suggested the possibility of multiple smaller developments to attract one developer, addressing the issue of a labor shortage in qualified builders. Mark agreed with Ed, noting that the City of Burlington also lacks qualified builders and is struggling with older individuals buying up houses and renting them for higher profits. The

Committee acknowledged the challenges and the need to identify competitive advantages for their communities.

Discussing Land Banking and Housing Costs

Fred and Ed discussed the high costs of upgrading houses and the impact of rising interest rates on the housing market. Sayre asked about the use of land banking and housing cooperatives in the four Counties, to which Candace and Mark responded that they had not been implemented. Candace mentioned that land banking was offered under Proposition 123 but was not widely adopted due to a lack of preparedness and understanding. Troy shared his efforts to educate the community about land banking and his intention to get the Town of Limon and the unincorporated parts of Lincoln County to opt in. Candace also mentioned a community that had invested heavily in land, but couldn't offload it, suggesting a need for alternative solutions.

Climate-Related Events Impact Insurance Costs

The Team discussed the impact of climate-related events, specifically wildfires and hailstorms, on insurance costs and housing affordability. Ed and Candace shared personal experiences of significant insurance rate increases, with Ed estimating a 25 to 30% rise. Mark noted that some insurance companies were pulling out of the State due to these rising costs.

The Team also touched on transportation issues, with Candace noting that while there had been discussions about expanding The Outback Express at ECCOG, there was currently no justification for it. Troy mentioned some local transportation services, but they were not widely available.

Survey Distribution and Housing Needs Discussion

The Team discussed the distribution of a survey and agreed that it should be sent out before Thursday to ensure it was not lost in weekend email traffic. The Team also reviewed the 2019 *RHNA*, which Troy had obtained from Prior and Associates in Denver. The conversation concluded with no further action items identified.

August 22, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, A/R360
 - Lindsey Riley, A/R360
- Committee Members
 - Marc Dettenrieder, Community and Economic Development Manager, Elbert County
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC
 - Mark Weber, Banker/Lender, Frontier Bank
 - Karen Wolfe, House Specialist, Kit Carson Rural Development

Meeting Summary

RHNA Update

The Committee and Team discussed the progress of the *RHNA* and announced plans for focus group meetings in September, which included A/R360 and Pond attending in-person. The Team also presented an overview of the survey responses received so far, with an invitation for more participants to complete the survey.

Housing Market Challenges and Solutions

Fred presented a report on the current housing conditions and stock, highlighting issues with affordability, availability, and quality. He noted that the availability of housing was universally poor, with pricing being a significant issue. Fred also pointed out that young professionals, seniors, and low-income households were the most underserved by the current housing market. He emphasized the need for more affordable rental housing, homeowners, and senior housing, as well as the lack of family-sized housing and the 'missing middle'. Fred also touched on the high construction costs that were eating up time and availability, making it uneconomical to build new housing in some cases. The bottom line is that the issues in the ECCOG Region are similar to issues being addressed nationwide.

Addressing Affordable Housing Challenges and Solutions

Fred led a discussion on the challenges and potential solutions for increasing affordable housing availability. The conversation focused on understanding zoning concerns, infrastructure limitations, and regulatory barriers as potential obstacles. The Team also explored increasing funding for affordable housing and public-private partnerships as potential solutions. Marc shared that there are no significant zoning obstacles in Elbert County, but highlighted financing and construction as the main hurdles. The Committee and Team agreed to continue the conversation, considering the implications of an *RHNA* for balancing the needs and opportunities of the Region.

Financing and Acquiring Housing Challenges

Ed and Fred discussed the challenges of financing and acquiring housing, highlighting the impact of interest rate increases and the availability of low-cost financing. They also discussed the PDC's role in providing down payment assistance and financing for low-income housing. Candace clarified that while PDC has limited funds, they usually have enough to meet demand, but could face limitations if

interest rates decrease significantly. The Committee also discussed the repayment issues regarding PDC's lending, with Ed noting that losses in this segment of the portfolio were lower than expected. Candace explained that the initial funding for PDC came from the State, which is recaptured and reinvested into the community.

Addressing Housing Development and Regional Assessment

Troy highlighted the financial barriers and appraisal discrepancies that often hinder housing development in Lincoln County. He also noted that the localities in the Region have generally been supportive and responsive to streamlining the permit process.

The conversation then shifted to the importance of a regional assessment, with Troy emphasizing the growing interconnectedness between Counties and the potential for mutual benefit in terms of workforce housing. He also underscored the need for responsible preparation for future growth, acknowledging the unique resource constraints in Lincoln County.

Flood Mapping, Regional Approaches, and Water

The participants discussed the importance of managing flood plain mapping to avoid placing homes in flood-prone areas, with examples of successful remapping efforts. They also considered the potential benefits of a regional approach to issues such as tornadoes, hail, and insurance costs. Water issues, including the depletion of the aquifer and the need for water planning and conservation, were also addressed. The Committee agreed that a State-funded water assessment could be beneficial for the Region.

Site Selection Challenges and Solutions

Troy and Fred discussed the challenges of site selection for low-impact manufacturing in the arid Plains Region due to limited water resources and aging infrastructure. Mark highlighted the need for improved utilities, particularly addressing high nitrate levels in the water and the potential for a new electrical marketplace in the next decade.

Low-Income Housing Challenges and Solutions

The Committee and Team discussed the challenges and potential solutions for low-income housing projects, with a focus on public-private partnerships to offset costs. Fred proposed the idea of such partnerships, while Karen shared her experience with housing costs in Kit Carson County. Troy suggested cross-comparable appraisals, and Ed highlighted the issues of government regulation and costs. The Team agreed to consider these points in future discussions.

September 26, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Sayre Brennan, Planner, Pond
- Committee Members
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC
 - Mark Weber, Banker/Lender, Frontier Bank

Meeting Summary

Discussing Reports and Data Collection

Sayre presented a PowerPoint similar to the one shared in the first Committee meeting, focusing on the initial data. He mentioned that a more detailed Phase I: Analysis report was being finalized.

Sayre also discussed the schedule for data collection, analysis, and the upcoming Phase II: Assessment report, which would involve looking at projections for population, income, and housing.

ECCOG Region Demographic and Economic Trends

Sayre discusses the demographic and economic trends in the four Counties of the ECCOG Region. Elbert County has higher incomes and home values, but is less affordable; while Lincoln, Kit Carson, and Cheyenne Counties experience population decline, lower housing values, and higher poverty rates. Elbert County has seen significant population growth and an aging population. Employment is growing slightly in Elbert County, but is declining in the other three Counties. Housing costs have risen significantly, straining affordability as wage growth lags, impacting the regional economy. The Region's communities have varying needs, with smaller localities facing resource and staff constraints.

Addressing Housing Market Challenges and Solutions

Sayre discussed the challenges faced in the housing market, particularly in the lower and middle-priced housing stock, which often requires significant repairs due to foundation issues. He also mentioned the need for better coordination between communities and governments to address housing issues. Sayre outlined Phase II of the project, which would involve demand analysis, housing supply, and potential policy solutions.

Troy noted that the realtors on their Economic Development Council Board have indicated that lower-quality homes have slowed in terms of trade, while good homes are still trading, but not increasing in value. Candace and John also shared their observations about the increase in homes for sale in their respective areas.

Housing Market Challenges and International Flippers

The Committee and Team discussed the challenges faced by the housing market in Kit Carson County. They noted that people were leaving due to a lack of amenities and higher wages, and that the housing stock was in disrepair. They also discussed the surge in international flippers buying properties, and the need for more accurate sales data.

The Committee and Team discussed the slow movement in the housing market, particularly in the top end of the market in the City of Burlington, and the preference for ready-to-move-into houses.

They discussed the progress of the *RHNA*, the need for additional interviews, and the rising insurance prices, which are contributing to the cost burden on homes.

Regional Trip, Agriculture, and Energy Discussion

The Team discussed their recent trip to the Region, highlighting the beautiful country and great towns they visited. The Team also discussed agriculture and renewable energy. The Team expressed their gratitude for the trip and looked forward to future discussions. The Team is still in the process of putting together notes, etc. from the meetings, but assured the Committee that all meetings were helpful and information.

October 24, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Sayre Brennan, Planner, Pond
 - Lillian Al Haddad, Senior Project Manager, Pond
- Committee Members
 - Marc Dettenrieder, Community and Economic Development Manager, Elbert County
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Judi Mitchek, Healthy Living Systems

Meeting Summary

Weather and Team Absences Discussed

The Committee expressed their anticipation for the *RHNA*, with Troy emphasizing the need for accurate and high-quality information. Fred encouraged everyone to stay engaged and provide feedback as they receive it.

Reviewing Phase One Focus Group Report

The Committee and the Team discussed the importance of reviewing the Phase I report, which has been distributed. Candace emphasized the need for accurate and trustworthy data, urging everyone to thoroughly review the Report and provide feedback.

Lillian was introduced as the new project manager for Pond, replacing Sayre.

Addressing PowerPoint Discrepancies and Progress

Lindsey, Troy, Candace, and Lillian discussed discrepancies in the PowerPoint presentation, particularly regarding the number of building permits and public assistance numbers. Lindsey agreed to investigate these discrepancies and provide context for the numbers. Candace suggested adding footnotes to clarify these points. Lillian offered to assist in reviewing the report and answering any questions.

Candace asked to compile a list of people to interview for further insights

Project Progress and Strategic Alignment

Lillian discussed the ongoing project that started in June, which is currently in its second phase of strategic alignment. She mentioned that the Team is in the process of conducting demand analysis, gap analysis, housing analysis, and market analysis, as well as exploring potential policies and solutions. The aim is to ensure that the project aligns with the Committee's Candace's, and the Region's aspirations and objectives.

Lilian also highlighted the key takeaways from Phase I, including population dynamics, housing affordability, and the aging housing stock. She then asked for any feedback.

ECCOG Housing Vision and Challenges

Lilian led a discussion about the vision for the housing environment in ECCOG over the next 10 to 15 years. The participants, including Troy, Candace, Judi, and John, shared their thoughts on what words they would associate with the current housing environment and what they would like to see in the future.

Key points included safety, affordability, connectivity, more amenities, and a sense of community pride. The Committee also discussed the need for better infrastructure, including water and electricity utilities, and the importance of maintaining a welcoming environment. Challenges, such as high utility costs and the need for updated playground equipment, were also addressed.

Improving Housing Environment and Growth

The Committee and Team discussed strategies to improve the housing environment in their locality, focusing on attracting new residents and retaining existing ones. They emphasized the need for entertainment options, good-paying jobs, and amenities to cater to both genders.

The Committee considered three different visions (developed by Pond) for their housing project: creating a resilient and inclusive system; fostering sustainable growth; and ensuring safe and affordable housing while preserving the Region's natural beauty. The majority of the Committee preferred the second vision, which focused on sustainable growth.

Preserving Rural Character in Housing Plan

The Committee discussed incorporating the concept of preserving the rural character into the housing plan's goals. Candace emphasizes the importance of maintaining the rural identity, while also providing amenities and infrastructure. John agrees that being a rural community is key to their identity, but they must also allow for progress and development.

November 14, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Karen Wolfe, House Specialist, Kit Carson Rural Development

Meeting Summary

Phase 2: Assessment Discussion

Lilian recapped the previous discussions, emphasizing the importance of community integration, safety, and responsible tenancy. She also highlighted the Committee's interest in economic and social growth, while preserving the rural character of the Region. Lilian presented a vision statement for the study, which John agreed with.

Addressing Housing Needs and Gaps

Dejan discussed the current housing needs and gaps in the Region, particularly focusing on vulnerable populations, such as the aging population and those with lower incomes. He noted that while the Region has a lower percentage of cost-burdened households compared to the rest of the State, there are still households struggling with housing costs.

Dejan also highlighted the importance of considering the future population growth and age distribution in the Region, with a significant influx of the 65+ population expected by 2030. He concluded by emphasizing the need for planning services and housing units to meet the projected demand, with Elbert County being the primary focus due to its significant growth.

December 12, 2024

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - Marc Dettenrieder, Community and Economic Development Manager, Elbert County
 - Judi Mitchek, Healthy Living Systems
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC

Meeting Summary

Developers and Housing Challenges Discussed

Fred discussed his conversations with two Elbert County developers, and an employee at the correctional facility in Limon. The developers expressed dissatisfaction with the current density and development processes, stating that they are willing to develop as long as it's financially viable. They also mentioned their reluctance to extend beyond Elbert County at present.

The correctional facility highlighted the issue of housing for employees, with many commuting long distances due to the lack of suitable housing. The Hugo hospital and Hugo School District also echoed these concerns, noting the difficulty in recruiting and retaining staff due to housing issues. Fred suggested that the various organizations could collaborate on building the necessary housing types.

Addressing Regional Challenges and Growth

Fred discussed the severe cost burden faced by the Region's largest employers, highlighting the need for a solution from both public and private sectors.

Lilian presented the findings of Phase II, noting the population decline in younger age groups, mixed growth across the Counties, disproportionate housing needs, and growth in the 65+ age demographic.

She proposed three scenarios for the Region's future: a market-led scenario, a planned intentional change scenario, and an adaptive scenario. The Committee was encouraged to review these scenarios and provide feedback.

Regional Housing Needs and Collaboration

Fred emphasized the need for a regional approach to address housing needs, suggesting that without planning, the market might not respond adequately. He also highlighted the importance of regional coordination in securing funding and resources. Marc agreed, suggesting a focus on smaller, targeted projects, and the need for developer engagement.

Judi noted her group's need for funding and the potential for regional collaboration. Ed asked about the demographics of the housing units, and Judi confirmed a mix of ages and family types. The

Committee agreed on the importance of engaging developers and maintaining a consistent, persistent focus on housing needs.

January 23, 2025

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC
 - Mark Weber, Banker/Lender, Frontier Bank

Meeting Summary

Housing Assessment Project Progress Update

Candace and Lindsey discussed the alignment of the Phase II report, with Candace suggesting that information about water supply issues should be included. Dejan confirmed that water availability was a constraint and that they would ensure this was mentioned in the report. John did not have any immediate comments.

Population Projections and Housing Trends

The Committee and Team discussed population projections and trends over the next 50 years, with John inquiring about the methodology behind these projections. Dejan explained that these projections are based on economic shifts, job availability, and other factors, and are used for planning purposes. Candace shared that there has been a shift in Airbnb[®] properties being put back on the market for sale or regular rent, which could affect housing supply.

The Team discussed the potential impact of renewable energy projects, with Candace mentioning that two wind farms are still expected to proceed despite the 90-day hold on energy projects. The Committee and Team also discussed the potential influx of energy and agricultural workers due to these projects.

Rental Space Challenges and Partnerships

The Team discussed the lack of available rental space and the challenges of supporting industries with volatile commodity prices. They considered the potential for public-private partnerships and the use of underutilized properties, such as the closed Burlington prison.

The Team also discussed the upcoming February meeting and the need for further review of the Phase II: Assessment report.

February 27, 2025

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - Marc Dettenrieder, Community and Economic Development Manager, Elbert County
 - Judi Mitchek, Healthy Living Systems
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC

Meeting Summary

Finalizing Phase II Report and Strategy

Lindsey opens the meeting by asking for any comments on the Phase II report, noting that they are in the final stretch with one more meeting next month. Lilian then takes over to discuss strategy implementation and next steps.

Housing Plan Coordination and Strategy

Lilian led a discussion on the next steps for the housing plan, emphasizing the importance of coordination and strategy. She proposed appointing Regional Housing Coordinators to organize a Regional Housing Summit, and connect local governments with developers and stakeholders.

The plan also includes expanding the workforce and elder care housing; providing housing assistance and technical support; and securing funding for infrastructure. The timeline for these steps includes appointing coordinators and coordinating the summit within six months; identifying key funding opportunities; and establishing partnerships for workforce development and economic development within a year. The discussion also touched on the need for a compelling pitch to attract developers and private investments.

Attracting Investment and Development Strategies

The Committee and Team discussed strategies to attract investment and development in their Region, particularly in the areas of housing and workforce development. They considered creating a pitch deck to present their needs and opportunities to developers.

The Team also acknowledged the need for a more strategic approach to marketing and presenting the Region's potential to potential investors. The importance of being prepared and presenting a clear, compelling case was emphasized. The Summit could be the first time to market the Region to outsiders, or could be the Region's time to plan.

Rural Economic Development Strategies

The Committee and Team discussed the challenges and opportunities of rural economic development. Marc emphasized the need for alternative thinking and counterintuitive approaches to attract diverse entities to rural areas. Fred shared his experience from a previous Region, where

they created a marketing piece to attract businesses, and highlighted the importance of regional collaboration.

Candace suggested starting from scratch to gather County or municipality information and pull it together. The Team agreed on the importance of presenting rural areas as polished and sophisticated as urban centers to attract businesses. They also discussed the need for a centralized job market to enhance the Region and attract more jobs.

Rural Housing Affordability and Market Trends

Fred discussed the challenges of long commutes for employees in rural areas, particularly in Colorado, and the need for affordable housing.

Ed expressed concerns about the real estate sector slowing down due to higher interest rates and a decline in housing demand, which could make it harder to attract people to rural areas.

Fred suggested that even a slowdown might not significantly impact affordability in Colorado, as prices are still too high. Ed agreed, noting that a potential 50 or 100 basis point drop-in mortgage rates could help increase affordability. The Committee also discussed the limited availability of land for new development in hot markets like Colorado Springs, Fort Collins, Greeley, and Loveland.

Addressing Rural Water Quality Challenges

The Committee and Team discussed the challenges faced by rural communities, particularly in relation to water quality and infrastructure. They agreed that water quality is a significant issue, with nitrates being a particular concern. The State's increasing requirements for water quality are making it difficult for rural areas to meet these standards.

The Committee Team also discussed the need for housing and economic development in these areas, with the understanding that these issues are interconnected and require a holistic approach.

They acknowledged the need for infrastructure improvements and transportation solutions to support these developments.

Transportation and Housing Regional Challenges

The Committee and Team discussed various transportation and housing issues in their Region. Candace shared an update on Medride,[®] a Medicare/Medicaid transportation service that recently resumed operations after a brief shutdown.

Fred emphasized the benefits of regional approaches to transportation services, citing his experience with a ride line program that served multiple counties. The conversation highlighted the challenges faced by local officials in managing various community needs and the potential advantages of regional collaboration.

Affordable Housing Expansion and Training

In the meeting, Judi expressed the need for affordable housing expansion and the challenges faced due to tight funds.

Candace discussed the potential for a construction program at the community college, as well as the possibility of students building houses. The Committee also discussed the potential for workforce housing in Limon and the need for construction programs.

March 2025 – No meeting

April 24, 2025

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC

Meeting Summary

DOLA Approves RHNA Grant

Candace discussed the DOLA review of the *RHNA*, which identified gaps that need to be addressed to achieve substantial conformity. A/R360 Staff estimated the cost of addressing these gaps at \$15,000, and Candace applied for a DOLA grant to cover this cost. The grant application was approved, and DOLA agreed to waive the 25% match requirement. The *RHNA* is currently in conditional approval, and achieving substantial conformity will make it eligible for future funding – specifically for State *Housing Action Plans*.

Contract Extension and Project Updates

Candace discussed the potential 60-day extension of their contract, contingent on the State's decision on their application, expected in May. Lindsey clarified the timeline issue with the Senate bill and the RFP. Lilian expressed gratitude for the quick response to the technical issues.

Candace highlighted the importance of moving forward with the project and the need for updates to the document.

May – June 2025 – No meetings

July 30, 2025

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
 - Dejan Eskic, Housing Specialist, Bonneville Analytics
- Committee Members
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Judi Mitchek, Healthy Living Systems
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC
 - Mark Weber, Banker/Lender, Frontier Bank

Meeting Summary

Closed Church Database Opportunities

Candace shared insights from a recent call with a national Catholic charities representative about a database tracking closed houses of worship, particularly Catholic churches. Troy mentioned a similar conversation with someone in Denver about potential opportunities with closed churches and distressed hotels. The discussion served as a preliminary exploration of these topics without any concrete decisions or next steps.

Hotel-to-Housing Conversion Challenges

The Committee and Team discussed the challenges and financial implications of converting hotels and office spaces into housing units, particularly in light of the COVID-19 pandemic. Dejan highlighted the high capital costs and environmental challenges of retrofitting older hotels. At the same time, Lilian noted that a mixed-use model combining commercial, retail, and affordable housing units tends to yield better financial returns. Candace shared a personal anecdote about early attempts to convert malls into housing, emphasizing the long history of such conversions.

RHNA Progress Update

The Team discussed the progress and next steps for the *RHNA*, focusing on meeting DOLA's requirements. Candace provided an update on the funding approval and outlined the process for completing the *RHNA* including getting County Commissioner approval, and finalizing the document by the end of December 2025.

Dejan and Lilian presented findings from updated data analysis, highlighting increased senior housing needs, and the connection between housing and workforce development. The Team noted challenges in accessing quantitative homelessness data and discussed the possibility of including anecdotal information.

Homelessness Trends and Senior Housing

The Committee discussed the current state of homelessness in their area, with Judi reporting that several individuals, including one who had previously lived in temporary housing, have been seen

frequently, but their living situations remain unclear. Mark and others noted that some transient individuals who were previously seen near I-70 and in the City of Burlington have since moved on or changed locations.

Senior Housing Planning and Zoning

The Committee and Team discussed senior housing, defining it as age-restricted housing typically for 55+ or 65+ aged residents, with planning and zoning considerations, including density and proximity to services.

Colorado Insurance Cost Challenges

Candace discussed the rising cost of insurance in Colorado, particularly affecting businesses and homeowners, with some facing the prospect of closing due to unaffordable premiums. She mentioned ongoing efforts by the Insurance Commission to address these issues and noted that insurance companies cannot limit their services in the State.

The Committee also touched on the impact of unpredictable weather, such as hailstorms and fires, on insurance rates.

Rural Resilience Planning Strategy

Candace and Lilian discussed the importance of resilience planning in reducing insurance costs for rural communities by mitigating natural hazards. Candace mentioned that resilience planning is a key component of their *Comprehensive Economic Development Strategy*, which will be updated in 2026.

The Committee and Team agreed on the need to integrate resilience planning into broader economic and infrastructure strategies, including housing, transportation, and renewable resources.

August 27, 2025

Meeting Attendees

- Team Members
 - Candace Payne, ECCOG Executive Director & PDC Administrator
 - Fred Abousleman, President, A/R360
 - Lindsey Riley, Vice President, A/R360
 - Lilian Al Haddad, Senior Project Manager, Pond
- Committee Members
 - Troy McCue, Executive Director, Lincoln County Economic Development Corporation, LLC
 - John Mitchek, Housing Specialist, Kit Carson Rural Development
 - Ed Rarick, Retired, High Plains Bank; and Chairman, PDC

Meeting Summary

Project Report Review and Submission

The Team discussed the status of *RHNA* reports and asked the Committee to review. Comments due by September 19th. (Lindsey sent PDFs of both Phases to Committee during the meeting.)

Lilian explained that after receiving comments, the Team will update the reports and submit them to DOLA for review, anticipating completion by December, which includes a public meeting with four Counties and a 60-day review period.

Lilian reviewed four key components added to the draft reports: accessible and supportive unit needs; displacement risk analysis; homelessness and housing instability; and job-housing balance and local resources.

Rural Housing Needs and Challenges

The meeting focused on housing needs and challenges across all Counties, with Lilian presenting findings that were updated. She highlighted that Elbert County has the highest needs for accessible units, while Lincoln and Kit Carson Counties have significant disability needs. The discussion revealed a growing gap in accessible and supportive housing, with high-cost burdens affecting renters and owners, particularly single female-headed households and seniors.

Troy shared that Lincoln County faces a workforce housing shortage, noting that potential data center employers are interested in locating there, but are concerned about housing availability. The Committee and Team discussed policy implications, including the need for coordinated planning near employment centers and increasing the AMI band for affordable housing to better serve the workforce.

County Report Draft Review Meeting

Candace emphasized that while the reports could be distributed to communities, only the Committee and Counties could provide formal feedback at this time.

APPENDIX C: AFFORDABLE HOUSING RESOURCES

Purpose of the Addendum

This addendum supplements the ECCOG *RHNA* by documenting existing affordable housing resources in the Region, with a focus on local housing authorities. This information responds to DOLA's request for greater clarity on the affordable housing infrastructure present within ECCOG Counties.

1. Local Housing Authorities

Cheyenne County

- **Cheyenne Wells Housing Authority**
Address: 1245 North 1st St W, Cheyenne Wells, CO 80810
Phone: 719-767-5964

Elbert County

- No County-level or municipal housing authorities currently exist.

Kit Carson County

- **Burlington Housing Authority**
Address: 944 Lowell Avenue, Burlington, CO 80807
Phone: 719-346-5464
- **Flagler Housing Authority**
Address: 511 Quandary Ave., Flagler, CO 80815
Phone: 719-765-4889

Lincoln County

- **Limon Housing Authority**
Address: 1880 Circle Lane, Limon, CO 80828
Phone: 719-775-9309
- **Hugo Housing Authority**
Address: 522 2nd Ave, Hugo, CO 80821
Phone: Not available (possibly operating via cell phone contact)

2. Local and Regional Banks

Financial institutions play a key role in housing development by providing mortgage lending, rehabilitation loans, and support for community reinvestment. Below is a summary of banks operating within ECCOG Counties.

Cheyenne County

- The Eastern Colorado Bank – Cheyenne Wells | 719-767-5652 | www.yourfriendlybank.com
- The Eastern Colorado Bank – Kit Carson | 719-962-3273 | www.yourfriendlybank.com
- Farmers & Merchants Bank of Colby – Cheyenne Wells | 719-767-5957 | www.yourfriendlybank.com

Elbert County

- BMO Bank National Association – Elizabeth | 303-646-0909 | www.bmo.com
- Community Banks of Colorado (NBH Bank) – Elizabeth | 303-646-5000 | www.cobnks.com
- Farmers State Bank of Calhan – Kiowa | 303-621-0100 | www.yourfsb.com

Kit Carson County

- BMO Bank National Association – Burlington | 719-346-5391 | www.bmo.com
- Equitable Savings and Loan Association – Burlington | 719-346-8131 | www.equitable-savings.com
- Farmers & Merchants Bank of Colby – Burlington | 719-346-5376 | www.fmbcolby.com
- Frontier Bank – Burlington | 719-346-5526 | www.frontierbankco.com
- High Plains Bank – Flagler | 719-765-4000 | www.highplainsbank.com
- MNB Bank – Burlington | 719-346-5217 | www.mnb.bank
- TBK Bank, SSB – Stratton | 719-348-5364 | www.tbkbank.com
- The Eastern Colorado Bank – Burlington | 719-346-5433 | www.yourfriendlybank.com

Lincoln County

- Equitable Savings and Loan Association – Limon | 719-775-2842 | www.equitable-savings.com
- First National Bank – Hugo | 719-743-2415 | www.fnbhugo.com
- First National Bank – Limon | 719-775-8882 | www.fnbhugo.com

3. Observations

The ECCOG Region benefits from a network of locally based community banks and national banks located across its Counties, alongside small, locally administered housing authorities. Together, these institutions form the foundation of the affordable housing infrastructure in the four-County Region. Banks in particular play a crucial role in financing through mortgage lending, housing rehabilitation loans, and reinvestment programs.

- Banks provide accessible, community-based financial services and can be leveraged for affordable housing initiatives.
- Regional institutions (such as BMO, High Plains Bank, NBH Bank, and TBK Bank) bring additional lending capacity and broader program support.
- Partnerships between housing authorities and banks can expand opportunities for rehabilitation loans, down-payment assistance, and new affordable housing development.
- Elbert County lacks a housing authority, highlighting an opportunity for stronger reliance on banking partners to fill gaps.

APPENDIX D: HOMELESSNESS AND SUPPORTIVE HOUSING NEEDS

Purpose of the Addendum

This addendum responds to DOLA’s request for additional detail on homelessness and supportive housing within the ECCOG Region. It supplements the *RHNA* by addressing rural homelessness dynamics, reviewing available data sources, and outlining strategies for supportive housing.

1. Homelessness in the ECCOG Region

Rural Visibility and Reporting Challenges

Homelessness in the ECCOG Region is often invisible. While families may temporarily stay with relatives, these situations are not classified as homelessness under the U.S. Department of Housing and Urban Development’s (U.S. HUD) definition. Instead, the Region more often sees episodic cases of individuals in unsafe or makeshift shelters.

McKinney-Vento Student Data

The 2023–2024 McKinney-Vento data from the Colorado Department of Education highlights a significant discrepancy.

- Statewide, nearly 23,000 students were identified as experiencing homelessness.
- In ECCOG districts, the official count shows that there are zero homeless students.
- *RHNA* Advisory Committee members and school liaisons noted that this “zero” does not reflect an absence of need, but rather the difficulty of capturing sporadic homelessness in small rural districts.

Families who double up with relatives often do not consider themselves homeless, even though they fall under McKinney-Vento definitions. This helps explain why local reporting shows no homeless students while State totals remain high.

For the purposes of this Addendum, ECCOG follows the U.S. HUD’s definition of homelessness (24 CFR 91.5), which includes:

- individuals and families lacking a fixed, regular, and adequate night-time residence (including shelters, or places not meant for habitation, such as cars, parks, or abandoned buildings);
- individuals and families imminently losing housing within 14 days, with no subsequent residence identified and lacking resources to secure housing;
- certain unaccompanied youth and families with unstable housing situations meeting federal criteria; and
- individuals and families fleeing or attempting to flee domestic violence or similar threats.

Local Anecdotal Evidence

Community stakeholders emphasized that homelessness in the Region does exist, though on a small and episodic scale.

- **Lack of infrastructure:** Stakeholders reported that there are no shelters, few dedicated food banks since COVID, and no designated homeless beds in the four-County Region.
- **Homeless Deaths:** A homeless individual was found deceased in a ditch during mowing. It is unclear whether the death was related to the site activity or due to other causes.

- **Library observation:** A stakeholder reported seeing a homeless individual setting up a temporary shelter next to a library at night, on an evening when rain was forecast.
- **Advisory Committee observations:** Members reported seeing several individuals repeatedly, including at least one who had previously lived in temporary housing, though their current living situations remain unclear. They also noted that some transient individuals, previously seen near I-70 and in Burlington, appear to have since moved on or relocated.
- **Episodic cases:** Local Leaders observe occasional individuals sleeping in rough, unsafe structures; or moving between relatives' homes.

These accounts confirm that while the numbers are small, the need is real.

2. Supportive Housing and Unit Needs

Current Understanding

Based on available evidence, the ECCOG Region's need for supportive housing units is small, but real. Unlike metropolitan areas, demand is not concentrated in large numbers but is significant for the individuals and families affected.

Populations Most Likely to Benefit

- Older adults living alone with health challenges and limited income
- Single-parent households, particularly single mothers with children
- Households without vehicles, creating barriers to stability and services
- Individuals facing behavioral health or substance use issues

Recommended Approaches

- **Regional Coordination:** Collaborate with DOLA's Homelessness Response Program and Continuum of Care partners.
- **Data Partnerships:** Formalize data-sharing with school districts, health providers, and nonprofits.
- **Pilot Projects:** Explore small-scale supportive housing efforts (two to four units per County) as demonstration projects paired with wraparound services.
- **Funding Opportunities:** Pursue CHFA, State Housing programs, and USDA Rural Development resources.

3. Next Steps

1. **Public Presentation:** Each participating County will present this addendum as part of their *RHNA* adoption process, meeting DOLA requirements.
2. **Implementation Partnerships:** Strengthen collaboration with PDC, local housing authorities, and nonprofit providers to ensure available funding can support supportive housing initiatives.
3. **Annual Monitoring:** Develop a simple tracking system for anecdotal and program data on homelessness. This will create a more consistent baseline for future *RHNA* updates and guide targeted action.

Conclusion

While homelessness in the ECCOG Region is less visible than in metropolitan areas, it is no less real. McKinney-Vento data confirms its presence, particularly among youth and families, while local stakeholders highlight episodic and hidden forms of instability. The need for supportive housing is small, but critical. Through partnerships, data collection, and small-scale pilot projects, ECCOG can build the foundation for ensuring safe, stable, and supportive housing for its most vulnerable residents.

APPENDIX E: 2023-2024 USDE DATA SUBMISSION FOR MCKINNEY-VENTO EDUCATION OF HOMELESS CHILDREN AND YOUTH PROGRAM - District Level Homeless Counts

District Name	PK-12 Total Homeless Count	Primary Nighttime Residence: Shelter, Transitional Housing	Primary Nighttime Residence: Double-up due to Economic hardship	Primary Nighttime Residence: Unsheltered	Primary Nighttime Residence: Hotels/Motels	Number of Unaccompanied Homeless Youth (Of the total PK-12 Homeless Count)
Academy 20	180	24	99	20	37	30
Adams 12 Five Star Schools	2116	150	1768	50	148	158
Adams County 14	205	*	137	43	*	6
Adams-Arapahoe 28J	2143	198	1731	40	174	102
Agate 300	*	*	*	*	*	*
Aguilar Reorganized 6	*	*	*	*	*	*
Akron R-1	18	*	*	*	*	*
Alamosa RE-11 J	156	13	125	10	8	29
Archuleta County 50 Jt	17	*	10	6	*	*
Arickaree R-2	*	*	*	*	*	*
Arriba-Flagler C-20	*	*	*	*	*	*
Aspen 1	*	*	*	*	*	*
Ault-Highland RE-9	*	*	*	*	*	*
Bayfield 10 Jt-R	*	*	*	*	*	*
Bennett 29J	*	*	*	*	*	*
Bethune R-5	*	*	*	*	*	*
Big Sandy 100J	*	*	*	*	*	*
Boulder Valley Re 2	979	326	550	44	59	70
Branson Reorganized 82	*	*	*	*	*	*
Briggsdale RE-10	*	*	*	*	*	*
Brush RE-2(J)	78	6	66	*	*	4
Buena Vista R-31	*	*	*	*	*	*
Buffalo RE-4J	*	*	*	*	*	*
Burlington RE-6J	*	*	*	*	*	*
Byers 32J	579	98	300	69	112	63
Calhan RJ-1	*	*	*	*	*	*
Campo RE-6	*	*	*	*	*	*
Canon City RE-1	62	*	51	*	5	*
Centennial BOCES	*	*	*	*	*	*
Centennial R-1	32	*	31	*	*	*
Center 26 JT	168	*	97	56	*	36
Charter School Institute	275	50	183	12	30	78
Cheraw 31	*	*	*	*	*	*
Cherry Creek 5	1026	118	731	18	159	58
Cheyenne County Re-5	*	*	*	*	*	*
Cheyenne Mountain 12	27	*	20	*	*	7
Clear Creek RE-1	*	*	*	*	*	*
Colorado River BOCES	*	*	*	*	*	*
Colorado School for the Deaf and Blind	*	*	*	*	*	*
Colorado Springs 11	592	132	280	30	150	16
Cotopaxi RE-3	*	*	*	*	*	*
Creede School District	*	*	*	*	*	*
Cripple Creek-Victor RE-1	18	11	4	*	*	*
Crowley County RE-1-J	*	*	*	*	*	*
Custer County School District C-1	*	*	*	*	*	*
De Beque 49JT	*	*	*	*	*	*
Deer Trail 26J	*	*	*	*	*	*
Delta County 50(J)	124	10	103	7	4	10
Denver County 1	2436	1353	791	112	180	80
District 49	185	27	123	14	21	71
Dolores County RE No.2	*	*	*	*	*	*
Dolores RE-4A	19	*	*	*	*	*
Douglas County Re 1	513	33	383	52	45	103
Durango 9-R	118	33	43	11	31	9
Eads RE-1	*	*	*	*	*	*
Eagle County RE 50	128	*	114	*	7	6
East Grand 2	33	*	26	5	*	12
East Otero R-1	*	*	*	*	*	*
Eaton RE-2	64	*	59	*	*	9
Edison 54 JT	*	*	*	*	*	*
Education reEnvisioned BOCES	178	19	111	13	35	10
Elbert 200	*	*	*	*	*	*
Elizabeth School District	*	*	*	*	*	*
Ellicott 22	*	*	*	*	*	*
Englewood 1	201	13	163	8	17	16
Estes Park R-3	43	*	27	*	8	4
Expeditionary BOCES	*	*	*	*	*	*
Fort Morgan Re-3	219	8	173	4	34	17
Fountain 8	305	27	252	10	16	36
Fowler R-4J	*	*	*	*	*	*
Fremont RE-2	49	*	39	*	6	*
Frenchman RE-3	*	*	*	*	*	*
Garfield 16	*	*	*	*	*	*
Garfield Re-2	*	*	*	*	*	*

District Name	PK-12 Total Homeless Count	Primary Nighttime Residence: Shelter, Transitional Housing	Primary Nighttime Residence: Double-up due to Economic hardship	Primary Nighttime Residence: Unsheltered	Primary Nighttime Residence: Hotels/Motels	Number of Unaccompanied Homeless Youth (Of the total PK-12 Homeless Count)
Genoa-Hugo C113	*	*	*	*	*	*
Gilpin County RE-1	*	*	*	*	*	*
Granada RE-1	*	*	*	*	*	*
Greeley 6	875	83	586	72	134	161
Gunnison Watershed RE1J	*	*	*	*	*	*
Hanover 28	27	*	16	5	*	*
Harrison 2	90	*	49	*	22	9
Haxtun RE-2J	*	*	*	*	*	*
Hayden RE-1	*	*	*	*	*	*
Hinsdale County RE 1	*	*	*	*	*	*
Hi-Plains R-23	*	*	*	*	*	*
Hoehne Reorganized 3	*	*	*	*	*	*
Holly RE-3	*	*	*	*	*	*
Holyoke Re-1J	23	*	*	*	*	15
Huerfano Re-1	*	*	*	*	*	*
Idalia RJ-3	*	*	*	*	*	*
Ignacio 11 JT	29	13	13	*	*	12
Jefferson County R-1	1824	189	1368	53	214	174
Johnstown-Milliken RE-5J	31	*	22	5	*	6
Julesburg Re-1	27	*	20	4	*	*
Karval RE-23	*	*	*	*	*	*
Kim Reorganized 88	*	*	*	*	*	*
Kiowa C-2	*	*	*	*	*	*
Kit Carson R-1	*	*	*	*	*	*
La Veta Re-2	*	*	*	*	*	*
Lake County R-1	53	9	35	*	*	10
Lamar Re-2	61	*	50	*	8	*
Las Animas RE-1	18	7	9	*	*	9
Lewis-Palmer 38	*	*	*	*	*	*
Liberty J-4	*	*	*	*	*	*
Limon RE-4J	*	*	*	*	*	*
Littleton 6	112	19	74	*	*	21
Lone Star 101	*	*	*	*	*	*
Mancos Re-6	*	*	*	*	*	*
Manitou Springs 14	*	*	*	*	*	*
Manzanola 3J	*	*	*	*	*	*
Mapleton 1	284	102	152	*	*	11
McClave Re-2	*	*	*	*	*	*
Weeker RE-1	*	*	*	*	*	*
Mesa County Valley 51	856	114	578	75	89	63
Miami/Yoder 60 JT	*	*	*	*	*	*
Moffat 2	53	33	16	*	*	*
Moffat County RE: No 1	*	*	*	*	*	*
Monte Vista C-8	33	6	25	*	*	11
Montezuma-Cortez RE-1	36	4	26	*	*	5
Montrose County RE-1J	279	60	201	*	*	19
Mountain Valley RE 1	49	4	42	*	*	*
North Conejos RE-1J	*	*	*	*	*	*
North Park R-1	*	*	*	*	*	*
Norwood R-2J	*	*	*	*	*	*
Otis R-3	*	*	*	*	*	*
Ouray R-1	*	*	*	*	*	*
Park County RE-2	*	*	*	*	*	*
Pawnee RE-12	*	*	*	*	*	*
Peyton 23 Jt	*	*	*	*	*	*
Plainview RE-2	*	*	*	*	*	*
Plateau RE-5	*	*	*	*	*	*
Plateau Valley 50	*	*	*	*	*	*
Platte Canyon 1	*	*	*	*	*	*
Platte Valley RE-7	30	*	*	*	*	*
Poudre R-1	1542	66	1232	159	85	187
Prairie RE-11	*	*	*	*	*	*
Primerio Reorganized 2	*	*	*	*	*	*
Pritchett RE-3	*	*	*	*	*	*
Pueblo City 60	669	42	516	36	75	84
Pueblo County 70	220	12	173	15	20	29
Rangely RE-4	*	*	*	*	*	*
Revere School District	*	*	*	*	*	*
Ridgway R-2	*	*	*	*	*	*
Roaring Fork RE-1	171	14	137	9	11	33
Rocky Ford R-2	*	*	*	*	*	*
Salida R-32	45	*	27	*	12	*
San Juan BOCES	*	*	*	*	*	*
Sanford 6J	*	*	*	*	*	*

District Name	PK-12 Total Homeless Count	Primary Nighttime Residence: Shelter, Transitional Housing	Primary Nighttime Residence: Double-up due to Economic hardship	Primary Nighttime Residence: Unsheltered	Primary Nighttime Residence: Hotels/Motels	Number of Unaccompanied Homeless Youth (Of the total PK-12 Homeless Count)
Sangre De Cristo Re-22J	*	*	*	*	*	*
Sargent RE-33J	*	*	*	*	*	*
School District 27J	896	60	801	9	26	95
Sheridan 2	182	*	166	*	9	*
Sierra Grande R-30	*	*	*	*	*	*
Silverton 1	*	*	*	*	*	*
South Conejos RE-10	17	*	12	*	*	*
South Routt RE 3	*	*	*	*	*	*
Springfield RE-4	*	*	*	*	*	*
St Vrain Valley RE1J	899	374	457	18	50	40
Steamboat Springs RE-2	*	*	*	*	*	*
Strasburg 31 J	43	*	38	*	*	*
Stratton R-4	*	*	*	*	*	*
Summit RE-1	24	*	8	*	10	*
Swink 33	*	*	*	*	*	*
Telluride R-1	*	*	*	*	*	*
Thompson R2-J	819	24	649	49	97	89
Trinidad 1	*	*	*	*	*	*
Upper Rio Grande School District C-7	*	*	*	*	*	*
Valley RE-1	85	35	29	14	7	29
Vilas RE-5	*	*	*	*	*	*
Walsh RE-1	*	*	*	*	*	*
Weld County RE-1	41	*	39	*	*	*
Weld County School District RE-3J	65	4	59	*	*	6
Weld RE-4	116	*	103	6	*	17
Weld Re-8 Schools	103	44	46	*	*	5
Weldon Valley RE-20(J)	*	*	*	*	*	*
West End RE-2	*	*	*	*	*	*
West Grand 1-JT	16	*	7	*	4	*
Westminster Public Schools	615	30	565	6	14	50
Widefield 3	30	10	13	*	*	7
Wiggins RE-50(J)	34	*	24	*	*	*
Wiley RE-13 Jt	*	*	*	*	*	*
Woodland Park Re-2	*	*	*	*	*	*
Woodlin R-104	*	*	*	*	*	*
Wray RD-2	47	*	36	5	*	*
Yuma 1	33	*	28	*	*	*

APPENDIX F: 2023-2024 USDE DATA SUBMISSION FOR MCKINNEY-VENTO EDUCATION OF HOMELESS CHILDREN AND YOUTH PROGRAM - Statewide Homeless Counts

Student Group	Count of PK-12 Homeless Students
All Students (Total)	22896
American Indian or Alaska Native	258
Asian	618
Black or African American	1609
Hispanic or Latino	13918
White	5378
Native Hawaiian or Other Pacific Islander	148
Two or More Races	967
Primary Nighttime Residence: Shelters, Transitional Housing	3726
Primary Nighttime Residence: Doubled-up due to Economic Hardship	15973
Primary Nighttime Residence: Unsheltered	1147
Primary Nighttime Residence: Hotels/Motels	2050
Number of Unaccompanied Homeless Youth	2192