

Bent County Housing Needs Assessment



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

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TABLE OF CONTENTS

Demographic Trends and Forecasts.....	1
Population.....	1
Household Trends and Characteristics	6
Local Economy and Employment.....	12
Labor Force.....	12
Employment and Wages	14
Housing Production	22
Number and Type of Housing Units.....	22
Housing Production	25
Land Inventory	25
Housing Sales Data	26
Price Trends.....	26
Foreclosures	27
Rental Housing Cost and Condition	29
Affordable Rental Properties.....	30
Housing Needs Assessment	32
Households by Income.....	32
Existing Housing Needs	33
Rental Housing Needs.....	33
Housing Problems	35
Special Populations Housing Needs.....	38
Housing Gaps Analysis and Estimated Need.....	44
Ownership Housing Needs	45
Housing Needs From Job and Household Growth	47
Recommendations.....	48
Housing Choices	51
Housing Preservation	53
Partnerships.....	55
Community Support.....	56
Action Steps.....	60
HOUSING GOAL I, ACTION STEPS FOR HOUSING CHOICES.....	61
HOUSING GOAL II, ACTION STEPS FOR HOUSING PRESERVATION	62
HOUSING GOAL III, ACTION STEPS FOR PARTNERSHIPS.....	63
HOUSING GOAL IV, ACTION STEPS FOR COMMUNITY SUPPORT	64

DEMOGRAPHIC TRENDS AND FORECASTS

This section of the report will analyze population, household and key demographic characteristics of Bent County, Colorado. The information will provide a framework for understanding current and future housing conditions and needs.

Bent County is located in southeast Colorado, on the eastern plains of the state. Bent County has a land area of 1,541 square miles. Bent County is located 38 miles from the Kansas border to the east, and 80 miles from the New Mexico border to the south. Bent County is accessed from the U.S. 50 corridor -- 85 miles west of Pueblo. Otero County and La Junta are west of Bent County while Prowers County and Lamar are east of Bent County along U.S. 50. The county seat is the Town of Las Animas.

Population

The Department of Local Affairs Demographics Section estimated the 2007 population in Bent County. The population estimates include the prison population at both the Bent County Correctional Facility and the Fort Lyon Correctional Facility. The household population estimates exclude those in group quarters such as prisons, nursing homes and group homes. Households are defined as groups of related individuals living together.

Table 1: Population Estimates, Bent County, 2007

	2001	2002	2003	2004	2005	2006	2007
Total Population	5,865	6,072	6,397	6,367	6,314	6,553	6,738
Household Population (July)	4,939	4,963	4,965	4,787	4,707	4,827	4,910
Average Household Size	2.5	2.5	2.5	2.5	2.5	2.5	2.5
Total Households	1,950	1,962	1,963	1,942	1,909	1,931	1,964
Group Quarters Population (July)	926	1,109	1,432	1,580	1,607	1,726	1,828

Source: Colorado Department of Local Affairs Demographics Section, Claritas, CSI

Bent County is expected to grow slightly during the next five years. CSI anticipates growth in Bent County will occur in Las Animas -- where the bulk of all housing, building sites and county amenities are located.

Table 2: Total Population Estimates, 2000 - 2035

Year	Bent County		Las Animas	
	Total Population	Av. Annual Percent Change	Total Population	Av. Annual Percent Change
2000	5,991		2,758	
2005	6,314	1.1%	2,620	-5.0%
2010	6,859	1.7%	2,881	9.9%
2015	7,086	0.7%	3,153	9.5%
2020	7,254	0.5%	3,228	2.4%
2025	7,379	0.3%	3,284	1.7%
2030	7,390	0.0%	3,288	0.1%
2035	7,309	-0.2%	3,253	-1.1%

Source: Colorado Department of Local Affairs Demography Section and CSI

Between 2000 and 2005, Bent County grew at a faster pace than surrounding counties according to Colorado Department of Local Affairs population forecasts. Part of this population growth was due to the construction of the Bent County Correctional Facility. The rate of growth in the county is less than the state overall, and is forecast to be at or below that of surrounding areas from 2005 to 2035. These forecasts do not take into consideration new prisoners at the Bent County Correctional Facility starting in 2008.

Table 3: Annual Percent Change in Population Estimates for Bent and Surrounding Counties, 2000 - 2035

Counties	00-05	05-10	10-15	15-20	20-25	25-30	30-35
COLORADO	1.8%	2.1%	2.0%	1.8%	1.7%	1.5%	1.4%
Bent	1.1%	0.6%	0.7%	0.5%	0.3%	0.0%	-0.2%
Otero	-0.7%	0.6%	1.0%	0.9%	0.5%	0.3%	0.2%
Prowers	-0.6%	0.9%	0.9%	0.8%	0.7%	0.6%	0.6%
Pueblo	1.3%	2.0%	1.5%	1.6%	1.7%	1.7%	1.4%

Source: Colorado Department of Local Affairs Demography Section

From 2000 to 2005, population change was due to people moving into Bent County, including prisoners. Almost none of the population growth in Bent County was due to natural increases, or the difference between births and deaths. While this trend of in-migration as the largest source of population growth is expected to continue in both counties, natural increases will represent approximately half of total population growth until 2030.

Table 4: Components of Population Change, 2000 - 2035 Estimates

Year	Total Population	Change	Change from Net Migration	Change from Natural Increase
2000	5,998			
2005	6,314	316	315	1
2010	6,523	209	111	98
2015	6,742	219	120	99
2020	6,903	161	89	72
2025	7,023	120	66	54
2030	7,033	10	2	8
2035	6,957	-76	-55	-21

Source: Colorado Department of Local Affairs Demography Section

The following table shows the Bent County population forecast through 2012 by age group. The age distribution of people in the county is not expected to change dramatically during the next five years. The percentage of those above age 65 is expected to increase slightly. The number of children under the age of 18 is also expected to increase slightly, from 1,623 to 1,661. Again, this forecast does not take into consideration new prisoners who will live at the Bent County Correctional Facility after expansion is complete.

Table 5: Bent County Total Populations Forecasts by Age

Age Group	2007		2012	
	Population	Distribution	Population	Distribution
0 to 4	362	5.4%	413	6.0%
5 to 9	446	6.6%	398	5.7%
10 to 14	417	6.2%	472	6.8%
15 to 19	398	5.9%	378	5.4%
20 to 24	419	6.2%	353	5.1%
25 to 29	413	6.1%	414	6.0%
30 to 34	473	7.0%	454	6.5%
35 to 39	488	7.2%	514	7.4%
40 to 44	518	7.7%	518	7.5%
45 to 49	565	8.4%	532	7.7%
50 to 54	515	7.6%	566	8.1%
55 to 59	469	7.0%	504	7.3%
60 to 64	338	5.0%	444	6.4%
65 to 69	252	3.7%	310	4.5%
70 to 74	232	3.4%	222	3.2%
75 to 79	187	2.8%	190	2.7%
80 to 84	128	1.9%	134	1.9%
85 to 89	82	1.2%	79	1.1%
90 and over	38	0.6%	45	0.7%
Total	6,738		6,940	
Change due to Natural Increase			33.4%	
Change due to Net Migration			66.6%	

Source: Colorado Department of Local Affairs Demography Section, CSI

The most current census data regarding group quarters populations in Bent County dates back to 2000. The prison population in Bent County is significant and the following table provides detailed information about this population in 2000. Group quarters include prisons, juvenile institutions, nursing homes and group homes for persons with mental or developmental disabilities. Most of Bent County's group home population is housed in two prisons. The Colorado State Correctional Facility at Fort Lyon and the private prison, the Bent County Correctional Facility, run by Community Corrections of America (CCA).

The number of prisoners in Bent County has grown significantly since 2000, from 688 when the census count was completed, to an estimated 1,203 in 2007. The Bent County Correctional Facility is expanding by 720 beds in 2008. In 2000 there were 218 elderly and disabled people living in nursing homes.

Table 6: Group Quarters 2000

	Male	Female:	Total
Under 18 years:	2	0	2
Institutionalized population:	1	0	1
Correctional institutions	1	0	1
Noninstitutionalized population:	1	0	1
18 to 64 years:	729	6	735
Institutionalized population:	725	1	726
Correctional institutions	688	1	689
Nursing homes	37	0	37
Noninstitutionalized population:	4	5	9
65 years and over:	142	47	189
Institutionalized population:	138	46	184
Correctional institutions	3	0	3
Nursing homes	135	46	181
Noninstitutionalized population:	4	1	5
Total:	873	53	926

Source: U.S. Census Bureau

The Colorado Department of Local Affairs Demography Section estimates that 27 percent of Bent County's population lived in group quarters in 2007. Household population is defined as the portion of the population living in their own homes within each county.

Table 7: Group Quarters Population Estimates, 2007

	2007
Total Population	6,738
Group Quarters Population	1,828
Percent of Total Population	27%
Household Population	4,910
Percent of Total Population	73%

Source: Colorado Department of Local Affairs Demography Section, Claritas, CSI

The largest institutional facility in the county is the Bent County Correctional Facility, with 703 beds. This facility is expending, and will house 1,423 prisoners in 2008. Fort Lyons houses 500 prisoners.

Table 8: Group Quarters Facilities in Bent County, 2007

	Beds/Capacity
Correctional Facilities	
Bent County Correctional Facility	703
Fort Lyon Correctional Facility	500
Bent County Jail	52
Assisted Living	
Bent County Memorial Nursing Home	60

Source: Colorado Department of Corrections, CCA, HospitalData.com

Household Trends and Characteristics

In 2007, CSI estimates a total of 1,964 households in Bent County. Renters comprise 34.6 percent of all households -- this is an increase from 32 percent in 2000. Not surprisingly, the percentage of renters is higher in the Town of Las Animas than in the unincorporated areas. This is typical of rural communities, where denser multi-unit housing is located within the largest jurisdiction in the county. Interviews with local landlords, realtors, and political leaders indicate this trend toward a higher renter population is accurate. Local and out-of-town landlords have purchased older homes and converted them to rental properties since the 2000 census.

Table 9: Households by Tenure, 2007

2007						
	Bent County		Las Animas		Unincorporated County	
Owner-occupied	1,285	65.4%	657	61.4%	628	70.3%
Renter-occupied	679	34.6%	413	38.6%	266	29.7%
Total:	1,964		1,070		894	

Source: U.S. Census, Claritas, CSI

CSI estimates the number of households decreased slightly between 2001 and 2007 in Bent County. With new prison employment moving into Bent County, the number of households will increase in the next five years, and will continue to do so through 2012. The average household size is not expected to change during this time period. The number of people living in group quarters will increase sharply with the expansion of the Bent County Correctional Facility.

As is often the case, a much higher percentage of younger households in Bent County are renters. The homeownership rate for most age groups is low compared to the state as a whole. The homeownership rate in both Bent County and Las Animas jumps from the 35 to 44 age group to those in the 45 to 54 age group -- indicating a possible barrier to homeownership for younger households. Only 26.2 percent of households age 45 to 54 are renters, compared to 43.1 percent of households age 35 to 44. Younger households may have difficulty entering the real estate market with existing prices, or may choose to stay renters. Unincorporated areas of the county, Hasty and McClave have the highest homeownership rates. This is most likely due to the fact that most rental properties are located within the town limits of Las Animas.

Table 10: Homeownership Rates by Age Group, Bent County, 2007

	Bent County			
Age of Householder	Owner occupied:	Renter occupied:	Total	% Renter occupied
15 to 24 years	25	94	119	79.4%
25 to 34 years	128	136	264	51.4%
35 to 44 years	231	175	406	43.1%
45 to 54 years	275	97	372	26.2%
55 to 64 years	210	73	283	25.8%
65 to 74 years	231	55	286	19.2%
75 to 84 years	142	36	178	20.3%
85 years and over	43	13	56	22.7%
Total:	1,285	679	1,964	34.6%
	Las Animas			
Age of Householder	Owner occupied:	Renter occupied:	Total	% Renter occupied
15 to 24 years	12	62	74	83.7%
25 to 34 years	63	74	136	53.9%
35 to 44 years	114	102	216	47.1%
45 to 54 years	136	54	190	28.4%
55 to 64 years	108	44	153	29.0%
65 to 74 years	113	43	156	27.7%
75 to 84 years	84	27	111	24.3%
85 years and over	26	8	34	22.6%
Total:	657	413	1,070	38.6%
	Unincorporated Bent County			
Age of Householder	Owner occupied:	Renter occupied:	Total	% Renter occupied
15 to 24 years	12	33	45	72.3%
25 to 34 years	65	62	127	48.7%
35 to 44 years	117	73	190	38.4%
45 to 54 years	138	43	182	23.9%
55 to 64 years	102	29	131	22.0%
65 to 74 years	118	12	130	9.1%
75 to 84 years	57	9	66	13.6%
85 years and over	17	5	23	22.7%
Total:	628	266	894	29.7%

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

Married couple households in Bent County have a very high homeownership rate, especially those with no children under the age of 18. Female-headed family households with children have the lowest homeownership rate of all household types (29.3 percent). Single men and persons living together who are not related also have low homeownership rates.

Table 11: Tenure by Household Type and Presence and Age of Own Children, Bent County, 2007

	Owner occupied:	Renter occupied:	Total	Percent of renters	Distribution of total
Family households:	966	392	1,366	28.7%	69.5%
Married-couple family:	842	230	1,086	21.2%	55.3%
With own children under 18 years:	322	146	470	31.1%	23.9%
No own children under 18 years	520	84	617	13.6%	31.4%
Other family:	124	162	279	57.9%	14.2%
Male householder, no wife present:	40	13	53	23.8%	2.7%
With own children under 18 years:	21	13	33	37.8%	1.7%
No own children under 18 years	19	0	20	0.0%	1.0%
Female householder, no husband present:	84	149	227	65.9%	11.5%
With own children under 18 years:	45	98	138	70.7%	7.0%
No own children under 18 years	39	51	88	58.4%	4.5%
Nonfamily households:	319	287	598	48.0%	30.5%
Householder living alone:	304	230	532	43.2%	27.1%
Male householder	139	139	276	50.4%	14.0%
Female householder	165	91	257	35.5%	13.1%
Householder not living alone	15	53	66	80.5%	3.3%
Total:	1,285	679	1,964	34.6%	

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

The homeownership rates in Las Animas are lower compared to the county for all categories. Again, most rental properties are located in Las Animas, so this is to be expected. Groups with high and low homeownership rates are similar in town and throughout the county.

Table 12: Tenure by Household Type and Presence and Age of Own Children, Las Animas, 2007

Las Animas					
	Owner occupied:	Renter occupied:	Total	Percent of renters	Distribution of total
Family households:	496	216	712	28.2%	66.6%
Married-couple family:	417	83	500	15.4%	46.7%
With own children under 18 years:	150	51	201	23.5%	18.8%
No own children under 18 years	267	32	299	9.9%	27.9%
Other family:	79	133	212	58.3%	19.9%
Male householder, no wife present:	22	10	32	31.3%	2.9%
With own children under 18 years:	12	10	22	45.5%	2.0%
No own children under 18 years	10	-	10	0.0%	0.9%
Female householder, no husband present:	57	123	180	63.0%	16.9%
With own children under 18 years:	25	80	105	70.4%	9.9%
No own children under 18 years	32	43	75	52.6%	7.0%
Nonfamily households:	161	197	358	51.2%	33.4%
Householder living alone:	152	155	307	46.9%	28.6%
Male householder	58	83	141	54.5%	13.2%
Female householder	94	72	166	40.5%	15.5%
Householder not living alone	9	42	51	76.9%	4.8%
Total:	657	413	1,070	35.9%	

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

Most Bent County homeowners moved to their current housing unit since 1990. This is consistent throughout the county. Owners have moved into the county at a more consistent rate than renters. The majority of renters moved to their housing unit since 1999.

Table 13: Year Household Moved into Unit by Tenure, Bent County, 2007

	Bent County			
	Owner occupied:	Renter occupied:	Total	%
Moved in 2005 to March 2007	137	304	441	22.5%
Moved in 1999 to 2004	287	214	501	25.5%
Moved in 1995 to 1998	205	53	258	13.1%
Moved in 1990 to 1994	235	52	287	14.6%
Moved in 1980 to 1989	173	27	200	10.2%
Moved in 1979 or earlier	248	29	277	14.1%
Total:	1,285	679	1,964	
	Las Animas			
	Owner occupied:	Renter occupied:	Total	%
Moved in 2005 to March 2007	65	196	261	24.4%
Moved in 1999 to 2004	146	142	288	26.9%
Moved in 1995 to 1998	110	30	140	13.1%
Moved in 1990 to 1994	104	26	130	12.2%
Moved in 1980 to 1989	113	11	124	11.6%
Moved in 1979 or earlier	120	7	127	11.9%
Total:	657	412	1,070	
	Unincorporated Bent County			
	Owner occupied:	Renter occupied:	Total	%
Moved in 2005 to March 2007	72	108	180	19.7%
Moved in 1999 to 2004	141	72	213	23.3%
Moved in 1995 to 1998	95	23	118	12.9%
Moved in 1990 to 1994	131	26	157	17.2%
Moved in 1980 to 1989	60	16	76	8.3%
Moved in 1979 or earlier	128	22	150	16.3%
Total:	628	267	894	

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

The majority of the Bent County population (almost 51 percent) lived outside the community in 1995, according to the 2000 census. However, prisoners are included in these estimates, and therefore it is difficult to determine what percent of the household population moved into the community between 1995 and 2000.

Table 14: Residence in 1995 for Total Population, 2000

	Colorado		Bent County	
Same house in 1995	1,768,678	44.1%	2,810	49.7%
Different house in 1995:	2,237,607	55.9%	2,842	50.3%
In United States in 1995:	2,102,892	52.5%	2,807	49.7%
Same city or town:	522,769	13.0%	349	6.2%
Same county	514,245	12.8%	349	6.2%
Different county (same state)	8,524	0.2%	0	0.0%
Not same city or town:	1,580,123	39.4%	2,458	43.5%
Same county	405,680	10.1%	356	6.3%
Different county:	1,174,443	29.3%	2,102	37.2%
Same state	530,623	13.2%	1,084	19.2%
Different state:	643,820	16.1%	1,018	18.0%
Northeast	60,058	1.5%	7	0.1%
Midwest	150,679	3.8%	214	3.8%
South	176,745	4.4%	156	2.8%
West	256,338	6.4%	641	11.3%
In Puerto Rico in 1995:	829	0.0%	0	0.0%
Elsewhere in 1995:	133,886	3.3%	35	0.6%
U.S. Island Areas	1,517	0.0%	0	0.0%
Foreign country or at sea	132,369	3.3%	35	0.6%
Total:	4,006,285		5,652	

Source: U.S. Census Bureau, 2000 Census

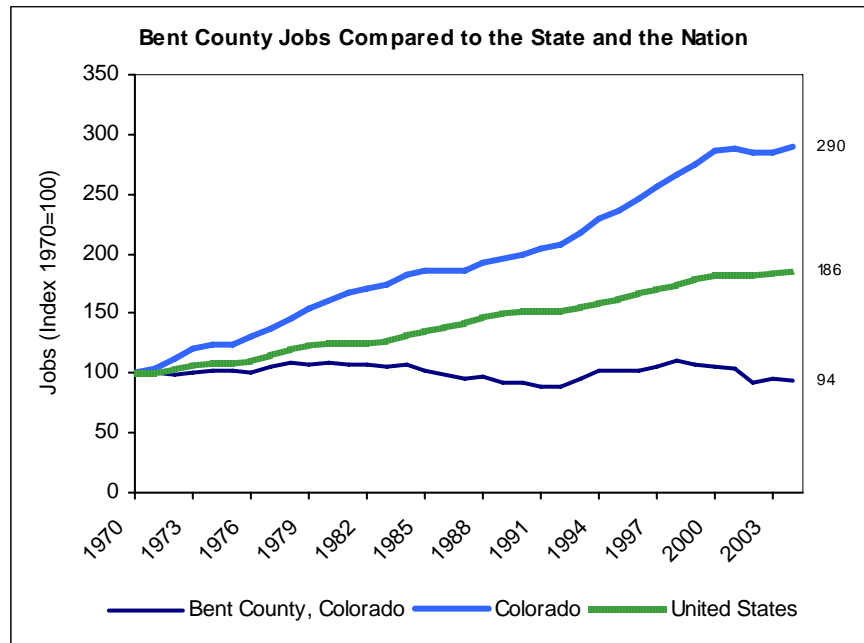
LOCAL ECONOMY AND EMPLOYMENT

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

Labor Force

The following tables and charts provide an employment overview for Bent County. Between 1970 and 2004, job growth in Bent County was slower than Colorado or the nation. During this 34-year period, the number of jobs declined slightly in Bent County. The following graphic shows the number of jobs each year in comparison to the number of jobs in 1970. In Bent County, there were 94 jobs in 2004 for every 100 jobs in 1970.

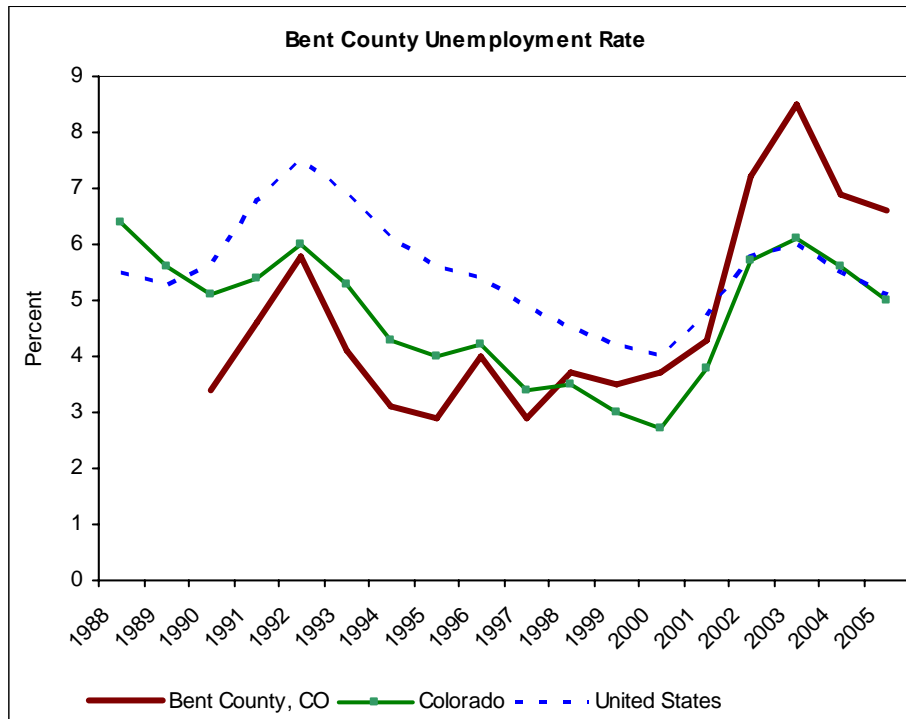
Figure 1:



Source: BEA REIS 2004, Sonoran Institute

The civilian labor force in Bent County increased between 2001 and 2005, while the number of employed persons dropped. The number of unemployed persons held fairly steady during this time period. While Bent County’s unemployment rate has been decreasing since 2002, the County’s unemployment rate has been consistently higher than the statewide and national rates, as shown in the following graphic.

Figure 2:



Source: BEA REIS 2004, Sonoran Institute

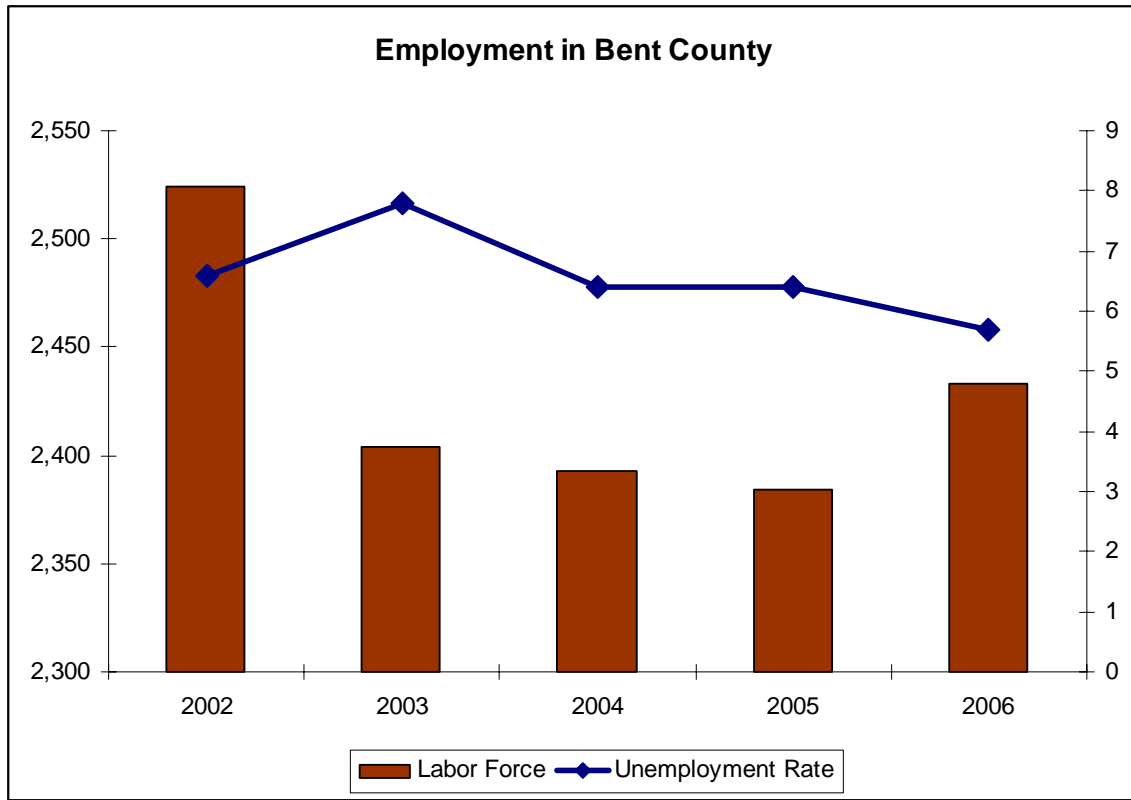
The October 2007, Department of Labor and Employment non-seasonally adjusted unemployment rate for Bent County was 4.4 percent. These new figures show a drop in the unemployment rate in Bent County. This compares to 3.4 percent statewide, 4.2 percent in Otero County, 4.1 percent in Pueblo County, and 3.2 percent in Prowers County during the same month. These numbers illustrate the extremely tight employment markets in all counties -- a fact verified by CSI interviews with key employers and community leaders. Employers expressed difficulties finding employees for some jobs in Bent County.

Table 15: Bent County Annual Average Labor Force, Employment and Unemployment

Year	Civilian Labor Force	Estimated Total Jobs	Unemployed People	Unemployment Rate	Colorado Unemployment Rate
2001	1,989	2,085	91	4.60%	4
2002	1,845	1,839	155	8.40%	5.7
2003	2,055	1,975	169	8.20%	6.1
2004	2,393	1,902	166	6.90%	5.6
2005	2,409	1,883	160	6.60%	5.1

Source: Colorado Department of Local Affairs Demography Section, CSI

Figure 3:



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

Employment and Wages

Bent County’s employment base is heavily weighted towards public sector jobs at the state correctional facility, school districts, and local governments. Other large employers include the private prison (CCA), agricultural processing at the M2P2 hog farm, and health-related employment at the Bent County medical facility.

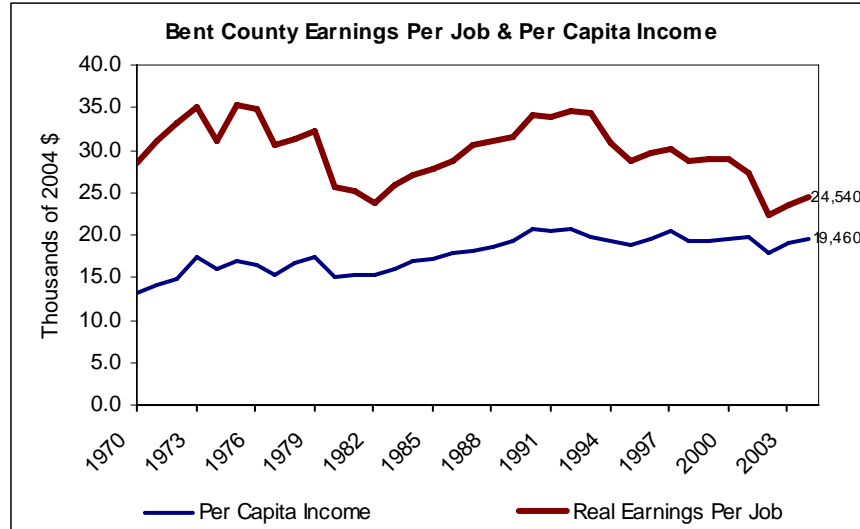
Table 16: 2007 Major Employers in Bent County

Colorado Department of Corrections	186
CCA / Bent Correctional Facility	179
Las Animas School District	119
Bent County Memorial Nursing Home	101
M2P2 Farms	66
Bent County	60
McClave School District	53
Bent County Nursing Services	43
City of Las Animas	43
Bents Fort Inn	25
First National Bank	21
Thaxtons Market	21

Source: Colorado Department of Local Affairs Demography Section

Average earnings per job, adjusted for inflation, have dropped since 1970 in Bent County -- from \$28,423 to \$24,540 in 2004. Average wages adjusted for inflation have been flat since the 1980s. In 2004, real earnings per job in Bent County (\$24,540) were lower than the State of Colorado (\$45,208) and the nation (\$44,503).

Figure 4:



Source: BEA REIS Data, 2004, Sonoran Institute

County-level employment data is available from 2005. Unfortunately, much of the data for Bent County is suppressed, including information for some of the largest employers such as private corrections. This accounts for the discrepancy of employment numbers between the following chart and the Colorado Department of Labor information provided previously. Of industries with available data, retail trade, services and the government have the largest employment numbers. The Colorado Department of Corrections employees fall under the government category, while CCA employees are not reflected in this table.

Table 17: Five Year Trend in Employment By Industry, Bent County, 2001 – 2005

	2001	2002	2003	2004	2005
Total employment	2,454	2,175	2,283	2,235	2,249
Wage and salary employment	1,658	1,429	1,510	1,459	1,453
Average compensation per job	\$ 34,023	\$ 30,100	\$ 30,253	\$ 32,805	\$ 34,062
Forestry, fishing, related activities, and other	*	*	*	*	*
Mining	10		10		*
Utilities	*	*	*	*	*
Construction	70	28	44	41	23
Manufacturing	22	19	19	15	15
Wholesale trade	24	21			
Retail trade	168	162	163	156	164
Transportation and warehousing	*	*	*	*	*
Information	*	*	*	*	*
Finance and insurance	*	*	*	*	*
Real estate and rental and leasing	*	*	*	*	*
Professional and technical services	*	*	*	34	36
Management of companies and enterprises		-	-	-	-
Administrative and waste services	*	*	*	*	*
Educational services	*	*	*	*	*
Health care and social assistance	76	66	66	75	81
Arts, entertainment, and recreation	*	*	*	*	*
Accommodation and food services	*	91	106	98	99
Other services, except public administration	135	121	132	128	127
Government and government enterprises	888	698	734	708	743
Federal, civilian	346	47	34	48	52
Military	16	16	16	15	15
State and local	526	635	684	645	676
State government	45	*	*	*	*
Local government	481	*	*	*	*

Source: Bureau of Economic Analysis, (*) = suppressed data

For those jobs reported, the total average compensation per job for 2005 in Bent County was the same as in 2001.

Table 18: Five Year Trend in Wages by Industry, Bent County, 2001 – 2005

	2001		2002		2003		2004		2005	
	Colorado	Bent County	Colorado	Bent County	Colorado	Bent County	Colorado	Bent County	Colorado	Bent County
Total average compensation per job	\$44,555	\$34,023	\$45,382	\$30,100	\$46,657	\$30,253	\$48,607	\$32,805	\$50,585	\$34,062
Forestry, fishing, related activities	\$10,984	*	\$10,294	*	\$11,603	*	\$11,227	*	\$12,123	*
Mining	\$50,506	*	\$47,107	*	\$45,179	*	\$62,119	*	\$65,424	*
Utilities	\$76,352	*	\$79,824	*	\$81,786	*	\$88,576	*	\$85,711	*
Construction	\$34,324	\$7,171	\$34,953	\$16,821	\$34,121	\$21,659	\$34,534	\$20,366	\$35,521	\$7,261
Manufacturing	\$55,132	\$11,636	\$58,283	\$13,947	\$60,372	\$10,105	\$62,476	\$6,667	\$65,392	\$9,200
Wholesale trade	\$56,760	\$16,667	\$56,965	\$18,048	\$58,817	*	\$60,747	*	\$62,607	*
Retail trade	\$22,366	\$9,036	\$22,720	\$9,586	\$22,856	\$9,663	\$23,489	\$9,968	\$23,918	\$9,433
Transportation and warehousing	\$39,035	*	\$40,256	*	\$39,324	*	\$40,294	*	\$40,651	*
Information	\$70,742	*	\$69,596	*	\$73,129	*	\$71,965	*	\$73,781	*
Finance and insurance	\$45,262	*	\$45,430	*	\$46,992	*	\$47,387	*	\$50,231	*
Real estate and rental and leasing	\$13,638	*	\$13,470	*	\$13,531	*	\$13,040	*	\$13,140	*
Professional and technical services	\$47,765	*	\$46,661	*	\$46,828	*	\$48,587	\$2,882	\$50,390	\$2,361
Management of companies and enterprises	\$82,551	*	\$74,168	*	\$83,630	*	\$94,712	*	\$107,434	*
Administrative and waste services	\$24,056	*	\$24,428	*	\$24,881	*	\$25,420	*	\$25,675	*
Educational services	\$21,710	*	\$21,356	*	\$22,168	*	\$22,630	*	\$23,308	*
Health care and social assistance	\$32,417	\$10,789	\$34,142	\$11,985	\$35,360	\$13,652	\$36,792	\$12,427	\$37,697	\$10,012
Arts, entertainment, and recreation	\$19,594	*	\$19,086	*	\$19,617	*	\$18,682	*	\$18,924	*
Accommodation and food services	\$15,924	*	\$16,274	\$8,725	\$16,724	\$9,264	\$17,380	\$10,327	\$17,755	\$10,232
Other services, except public administration	\$19,401	\$9,415	\$19,805	\$10,926	\$20,649	\$11,326	\$21,907	\$11,977	\$22,265	\$11,961
Government and government enterprises	\$44,728	\$42,520	\$47,210	\$33,221	\$49,285	\$34,249	\$52,190	\$37,792	\$54,569	\$39,600
Federal, civilian	\$74,850	\$68,971	\$78,842	\$59,574	\$78,913	\$54,971	\$87,501	\$69,896	\$91,199	\$74,365
Military	\$44,588	\$16,688	\$52,784	\$21,188	\$58,898	\$30,188	\$64,100	\$33,800	\$71,242	\$49,200
State and local	\$39,530	\$25,907	\$41,127	\$31,573	\$42,819	\$33,314	\$44,517	\$35,496	\$46,075	\$36,713
State government	\$42,828	\$45,756	\$44,221	*	\$45,661	*	\$47,260	*	\$49,201	*
Local government	\$38,214	\$24,050	\$39,922	*	\$41,729	*	\$43,473	*	\$44,888	*

Source: Bureau of Economic Analysis, (*) = suppressed data

Bent County's adult population has a lower percentage of people with an associate, bachelor or post-graduate degree compared to the nation and state. Nineteen percent (19%) of Bent County's adult population has a bachelor's degree or higher. Another 23.4 percent have some college education, compared to 36.0 percent for the state as a whole. Most jobs in Bent County do not require advanced degrees as a prequalification. Twenty-five percent of Bent County's population has a high school diploma.

Table 19: Educational Attainment for the Population 25 Years and Over, 2000

	Colorado	%	Bent	%
Total:	4,178,504		4,037	
No schooling completed	18,973	0.7%	23	0.6%
Nursery to 4th grade	24,961	0.9%	28	0.7%
5th and 6th grade	50,414	1.8%	55	1.4%
7th and 8th grade	50,507	1.8%	229	5.7%
9th grade	49,333	1.8%	108	2.7%
10th grade	54,045	2.0%	187	4.6%
11th grade	64,890	2.3%	131	3.2%
12th grade, no diploma	378,597	13.7%	161	4.0%
High school graduate	419,271	15.2%	1,415	35.1%
Some college, less than 1 year	325,325	11.8%	353	8.7%
Some college, 1 or more years, no degree	329,995	11.9%	593	14.7%
Associate degree	388,549	14.1%	291	7.2%
Bachelor's degree	406,053	14.7%	348	8.6%
Master's degree	133,556	4.8%	71	1.8%
Professional school degree	46,924	1.7%	41	1.0%
Doctorate degree	23,951	0.9%	3	0.1%

Source: U.S. Census Bureau, 2000 Census

While Bent County has a lower percentage of the population with a degree compared to the statewide average, it is in line with surrounding communities. The percentage of Bent County’s population with an advanced degree is just slightly lower than Otero or Prowers County. The percentage of the population without a high school diploma in Bent County is also lower than Otero or Prowers Counties. All three counties have a less-educated population than Pueblo County, which has a higher number of professional jobs.

Table 20: Educational Attainment, Regional Comparison, 2000

	Bent County	%	Otero County	%	Prowers County	%	Pueblo County	%
No High School	922	22.8%	3,197	24.3%	2,394	28.0%	17,199	18.7%
High School diploma	1,415	35.1%	4,050	30.7%	2,468	28.9%	28,520	31.0%
Some College	946	23.4%	2,908	22.1%	1,974	23.1%	22,278	24.2%
Associates Degree	291	7.2%	989	7.5%	693	8.1%	7,196	7.8%
Bachelor's Degree	348	8.6%	1,321	10.0%	640	7.5%	10,974	11.9%
Advanced Degree	115	2.8%	707	5.4%	376	4.4%	5,913	6.4%
Associates or higher		18.7%		22.9%		20.0%		26.2%

Source: U.S. Census Bureau, 2000 Census

Commuting patterns have changed in Bent County during the past 30 years as the economy and employment sectors have shifted from agriculture to a more diverse economy. The number of employed persons living and working in Bent County was very high until the 1980s, when the number of jobs in the county decreased, and residents began driving to surrounding communities for work. The percentage of residents working in Bent County is 71.2 percent – this rate has been declining over time. Conversely, the number of Bent County residents driving to Otero, Prowers and other counties for work has increased. The good news is that the number of Bent County residents who live and work in Bent County increased by 100 between 1990 and 2000.

Table 21: Bent County Residents By County of Work, 2000

County of Residence	County of Work	1970	Percent	1980	Percent	1990	Percent	2000	Percent
Bent	Bent	1,660	85.6%	1,923	88.5%	1,410	82.8%	1,510	71.2%
Bent	Crowley							10	0.5%
Bent	Kiowa	17	0.9%					12	0.6%
Bent	Otero	29	1.5%	81	3.7%	124	7.3%	309	14.6%
Bent	Prowers	67	3.5%	137	6.3%	135	7.9%	258	12.2%
Bent	Pueblo							23	1.1%
Bent	Elsewhere	8	0.4%	32	1.5%	33	1.9%		
Bent	Not Reported	159	8.2%						
Total		1,940		2,173		1,702		2,122	

Source: U.S. Census Bureau, 2000 Census

As employment has grown in Bent County, workers have come from Bent and surrounding communities to fill jobs. In 2000, the same number of new employees (100) lived in Bent County as were commuting from Otero and Prowers Counties. Commuting pattern information is not available after 2000, though CSI has information from some local employers. Interviews with local community leaders suggest the number of commuters from outside the county has grown.

Table 22: Workers by County of Residence, 2000

County of Residence	County of Work	1970	Percent	1980	Percent	1990	Percent	2000	Percent
Bent	Bent	1,660	91.70%	1,923	83.50%	1,410	83.30%	1,510	79.50%
Crowley	Bent							18	.9%
Las Animas	Bent			167	7.30%	10	0.60%		
Otero	Bent	92	5.10%	115	5.00%	218	12.90%	248	13.10%
Prowers	Bent	51	2.80%	98	4.30%	54	3.20%	124	6.50%
Pueblo	Bent	8	0.40%						
Total		1,811		2,303		1,692		1,900	

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

The Colorado Department of Corrections and M2P2 Farms provided information to CSI about the residential location of employees. Of the 273 employees counted, 53 percent live in Bent County. Another 43 percent live in Otero or Prowers Counties. While these larger employers most likely attract a higher percentage of labor from other counties than a small retail or local business, the fact that the percent of workers coming from Bent County is lower than the 2000 census numbers suggests that local leaders are correct in assuming a higher percentage of employees live out of the county than did in the past.

Table 23: County of Residence for Large Employers

	Employees	Percent of Total
Bent	145	53%
Otero	89	33%
Prowers	26	10%
Pueblo	5	2%
Crowley	6	2%
Other	2	1%

Source: Colorado Department of Corrections, M2P2 Farms, CSI

Having housing with a range of prices and types for the local work force is important for all communities. With 79.5 percent of Bent County residents working within their own county, it appears that a live/work balance is possible. The decline in the percentage of workers living in the county, however, indicates a lack of some housing choices or community amenities that might otherwise attract more long-term residents to Bent County.

Residents of Bent County earn less than the average Coloradan, but more than those in neighboring Otero and Prowers Counties. The following table breaks down all sources of income per capita (per person within the county) for Bent, Otero, and Prowers Counties and for the entire state. Average wages in Bent County are higher than in Otero or Prowers Counties, as is total per capita income when adjusted to reduce the population by those incarcerated in prisons located in the county. Earnings per person are lower than those in Prowers County, but higher than Otero County. Bent County has more income maintenance (SSI, TANF, food stamps) per capita than Otero or Prowers Counties, as well as unemployment benefits. Dividends, interest, and rents are also higher than in Otero or Prowers Counties. All three counties have much higher retirement, veteran’s benefits, and other transfer receipts than the state overall, due to a higher per capita retirement income.

This table illustrates that residents of Bent County can expect to earn more than those in surrounding counties in wages, and have higher earnings from most other income sources.

Table 24: Economic Snapshot, 2005

	Bent County	Colorado	Otero County	Prowers County
Income (2005)				
Per Capita Personal Income	\$26,203	\$37,510	\$24,882	\$25,268
Net Earnings	\$13,494	\$27,832	\$13,088	\$15,060
Dividends, interest, rents	\$5,241	\$5,927	\$3,110	\$4,422
Personal Transfer Receipts	\$7,468	\$3,751	\$8,684	\$5,786
Per Capita Income Maintenance	\$1,084	\$328	\$924	\$770
Per Capita Unemployment Insurance	\$149	\$69	\$143	\$80
Per Capita Retirement and other	\$6,236	\$3,354	\$7,616	\$4,936
Earnings (2006)				
Average Wage	\$27,404	\$43,524	\$24,752	\$25,376

Source: U.S. Bureau of Economic Analysis, Colorado Department of Labor and Employment

Residents of Bent County enjoy competitive wages in the region. Employment is steadily increasing, and the addition of 80 new jobs at the Bent County Correctional Facility will chip away at an already declining unemployment rate.

HOUSING PRODUCTION

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

Number and Type of Housing Units

The majority of owner- and renter-occupied housing units in Bent County are single-family, stick-built, detached homes. Another 14.7 percent of units in Bent County are manufactured housing units or mobile homes. The percentage of attached housing units is higher in the town of Las Animas, which is typical in rural communities. There have been no properties with multiple units constructed in Bent County in the past five years.

Table 25: Tenure by Units in Structure, Bent County, 2007

Bent County					
	Owner occupied:	Renter occupied	Total	% Renter occupied	Distribution of Total
1, detached	1,051	429	1,480	29.0%	75.3%
1, attached	22	11	33	31.5%	1.7%
2	0	44	44	99.7%	2.2%
3 or 4	0	82	82	100.0%	3.9%
5 to 9	6	17	23	74.6%	1.1%
10 to 19	0	0	0	0.0%	0.0%
20 to 49	0	5	5	100.0%	0.2%
50 or more	0	0	0	0.0%	0.0%
Mobile home	200	88	288	30.6%	14.7%
Boat, RV, van, etc.	15	0	15	0.0%	0.7%
Total:	1,293	676	1,970	34.3%	
Las Animas					
	Owner occupied:	Renter occupied	Total	% Renter occupied	Distribution of Total
1, detached	594	231	825	28.0%	77.1%
1, attached	11	11	22	48.9%	2.0%
2	0	30	30	100.0%	2.8%
3 or 4	0	77	77	100.0%	7.2%
5 to 9	0	16	16	100.0%	1.5%
10 to 19	0	-	0	0.0%	0.0%
20 to 49	0	5	5	100.0%	0.5%
50 or more	0	-	0	0.0%	0.0%
Mobile home	45	43	88	48.4%	8.4%
Boat, RV, van, etc.	7	-	7	0.0%	0.6%
Total:	657	413	1,070	38.6%	
Unincorporated County					
	Owner occupied:	Renter occupied	Total	% Renter occupied	Distribution of Total
1, detached	457	198	655	30.2%	72.8%
1, attached	12	0	12	0.0%	1.3%
2	1	14	15	96.1%	1.6%
3 or 4	0	5	5	96.8%	0.6%
5 to 9	6	1	7	12.0%	0.8%
10 to 19	0	0	0	0.0%	0.0%
20 to 49	0	0	0	100.0%	0.0%
50 or more	0	0	0	0.0%	0.0%
Mobile home	154	45	199	22.6%	22.1%
Boat, RV, van, etc.	8	0	8	0.0%	0.9%
Total:	637	263	900	29.2%	

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

Thirty percent of all housing units in Bent County were built prior to 1940. Another 26 percent were built between 1940 and 1959. Units within the town limits of Las Animas are older, while many newer units were built in the unincorporated areas of the county, including McClave. Construction of new housing has been slow in the past seven years. According to interviews held with local lenders, realtors, and community leaders,

property values have made new construction of housing units almost impossible to appraise given the cost of construction and materials.

Rental units range in age. Rental complexes built in the 1990s in response to the construction of the Bent County Correctional Facility offer some of the newest units in the county.

Table 26: Tenure by Year Structure Built, Bent County

	Bent County				
	Owner occupied:	Renter occupied:	Total	Percent Renters	Distribution of Total
Built 1999 to 2007	25	15	40	38.3%	2.0%
Built 1995 to 1999	87	59	146	40.4%	7.7%
Built 1990 to 1994	41	14	55	25.5%	2.7%
Built 1980 to 1989	143	28	171	16.4%	8.5%
Built 1970 to 1979	168	66	234	28.2%	11.7%
Built 1960 to 1969	104	71	175	40.6%	8.7%
Built 1950 to 1959	140	108	248	43.5%	12.4%
Built 1940 to 1949	206	72	278	25.9%	13.9%
Built 1939 or earlier	371	246	617	39.9%	30.8%
Total:	1,285	678	1,964	34.4%	
	Las Animas				
	Owner occupied:	Renter occupied:	Total	Percent Renters	Distribution of Total
Built 1999 to 2007	4	-	4	0.0%	0.4%
Built 1995 to 1999	16	43	59	68.3%	5.5%
Built 1990 to 1994	12	13	25	48.0%	2.3%
Built 1980 to 1989	33	27	60	42.6%	5.6%
Built 1970 to 1979	72	45	117	36.1%	11.0%
Built 1960 to 1969	48	59	107	51.4%	10.0%
Built 1950 to 1959	80	71	151	43.8%	14.1%
Built 1940 to 1949	110	29	139	19.1%	13.0%
Built 1939 or earlier	283	125	408	28.5%	38.1%
Total:	657	412	1,070	35.9%	
	Unincorporated Bent County				
	Owner occupied:	Renter occupied:	Total	Percent Renters	Distribution of Total
Built 1999 to 2007	21	15	36	42.1%	4.0%
Built 1995 to 1999	71	16	87	17.9%	9.5%
Built 1990 to 1994	29	1	30	4.3%	3.3%
Built 1980 to 1989	110	0	110	0.4%	12.1%
Built 1970 to 1979	96	20	116	17.5%	12.7%
Built 1960 to 1969	56	12	68	17.3%	7.4%
Built 1950 to 1959	60	37	97	38.1%	10.6%
Built 1940 to 1949	96	43	139	31.2%	15.2%
Built 1939 or earlier	88	121	209	57.9%	22.8%
Total:	628	266	894	29.8%	

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

Housing Production

Applications for building permits and Certificates of Occupancy in Bent County have remained steady since 2002. Eighty-four percent of all new units in the county were manufactured units or mobile homes. Only six new stick built homes were constructed in Bent County in the past five years, two of which were built within the town limits of Las Animas. Many of the manufactured homes that pulled building permits are newer, used mobile homes, according to local interviews.

Table 27: Residential Building Permits

	2002		2003		2004		2005		2006		2007	
	Stick Built	Modular	Stick Built	Modular	Stick Built	Modular	Stick Built	Modular	Stick Built	Modular	Stick Built	Modular
Unincorp.	1	3	0	3	0	3	2	1	1	3	0	2
Las Animas	1	4	1	3	0	3	0	2	0	2	0	3
TOTAL	2	7	1	6	0	6	2	3	1	5	0	5

Source: CSI and Local Governments

Land Inventory

In some communities, the lack of developable land can lead to housing shortages or sharp increases in housing costs as development costs rise in tandem with land costs. This is not the case in Bent County. According to the County Assessor, vacant, developable lots with town services exist in Las Animas. There are also parcels within and adjacent to the town limits that could be developed into lots with town services. It is difficult to catalogue lots outside the Las Animas town limits, but platted lots are scattered throughout the county, in McClave and Hasty. In the Hasty area, according to the assessor's office, development is limited because of a lack of wells and septic systems permitted in that area. According to the Colorado Abstract of Assessment, there are over 300 buildable residential lots within Bent County. Even a fraction of this number will absorb any new development in the next 10 years.

The following table shows the number of vacant, residential, land parcels in each community, as well as their total value. CSI did not find any development for new housing based upon the land inventory.

Table 28: Vacant Land Inventory

	Number of Parcels		Value of Land	
	2005	2006	2005	2006
Residential Parcels	379	383	\$261,971	\$260,899
PUD Parcels	0	0	-	-
Vacant Under 1 acre	30	30	\$24,615	\$24,615
Vacant 1 - 4.9 acres	25	25	\$61,379	\$66,807
Vacant 5 - 9.9 acres	6	7	\$9,632	\$11,082
Vacant 10 - 34.9 acres	3	3	\$16,411	\$7,742
Vacant 35 - 99.9 acres	0	0	-	-
Vacant 100 + acres	0	0	-	-

Source: Colorado Department of Local Affairs Property Taxation Division

There were seven city lots listed for sale in October 2007. The average Multiple Listings Service (MLS) price per lot was \$14,500. Larger, vacant parcels in Hasty and McClave were listed for higher prices. The average size of a Town of Las Animas lot is .20 acres. Most lots sit on the market for a long time. The average number of days on the market for the four properties listed in the MLS was 682.

Table 29: Lots for Sale, October 2007

City Lots Average Price	\$14,500
Number of Listings	7
Average Lot Size (in Acres)	0.20
Average Days on the Market	682

Source: Norm Murphy & Associates, Hansen Realty, CSI

The price of lots currently on the market in Las Animas exceeds those sold in the past three years. The lots are also smaller (on average) than those sold in the past three years.

Table 30: Sold Lots, Three Year Averages

City Lots Average Price	\$9,250
Average Number of Sales/Year Past Three Years	2
Average Lot Size	.43
Average Days on the Market	472

Source: Norm Murphy & Associates, Hansen Realty, CSI

Housing Sales Data

Housing sales in Bent County have remained stable in the past few years, bucking trends throughout most of the front range of Colorado.

Price Trends

Currently, there are 51 housing units on the market in Bent County. While a few units are multi-unit properties, most are single family homes. The following table shows the profile of current single family listings included in the local MLS. Complete information about listings not in the MLS is unavailable. Only units listed in the MLS were used to estimate the average square footage, average garage spaces, average year built and average days on the market.

Table 31: Current Listings

	Avg Price	Median Price	Avg Bdrms	Avg Baths	Avg s.f.	Avg Garage Spaces	Avg Year Built	Avg Days on Market	Avg Price Per sf
Bent County Listings	\$66,974	\$69,500	3	2	1659	1	1956	129	\$46.28

Source: MLS Data, CSI analysis

Very few newer units are on the market in Bent County, not enough to compare the average price and price per square foot of new versus older units. The two newer units on the market are manufactured housing units.

Households at 50 to 80 percent of area median income (AMI) can afford to purchase homes priced up to \$162,199 assuming a three percent (3.0%) downpayment, 6.26

percent interest and a 30-year, fixed rate mortgage. Almost the entire inventory of units for sale is affordable to these households. Price does not seem to be a barrier to homeownership for all but the very low income households in Bent County.

The following chart shows that single family homes sold within the past 12 months have lower prices than units currently on the market. It appears that prices are on the rise in Bent County. The average number of days that homes currently listed for sale are on the market is lower than those sold in the past 12 months.

Table 32: Units Sold October 2006 –September 2007

	Avg Price	Median Price	Avg Bdrms	Avg Baths	Avg s.f.	Avg Year Built	Avg Days on Market	Avg Price Per sf
Bent County	\$49,333	\$31,000	3	2	1352	1945	209	\$36.50

Source: MLS Data, CSI Analysis

The average and median price of a home sold in Bent County dropped between 2005 and 2007, the longest study period of data available for sales in the county. A close analysis of sales data shows that units sold through the MLS system have higher prices than many shown in assessor’s sales records. For each of the three years, there were a number of small units that sold for less than \$10,000. The condition of these units is unknown, but their prices bring down the average and median prices each year.

Table 33: Three Year Sales Trends, 2005 – October 2007

	2005			2006			2007 (though October)		
	Avg Price	Median Price	Units Sold	Avg Price	Median Price	Units Sold	Avg Price	Median Price	Units Sold
Bent County	\$54,556	\$50,000	59	\$50,039	\$45,750	59	\$49,333	\$31,000	44

Source: MLS Data, Bent County Assessors Data, CSI Analysis

Prices have steadily declined in Bent County. The median price of a home sold in Bent County declined by 38 percent from 2005 to 2007. This is a substantial decrease. The number of units sold remains steady. CSI anticipates that the number of units sold in 2007 will be similar to the total number of units sold in 2006. If units currently on the market sell for their asking price, average and median prices should rise.

Table 34: Price and Inventory Changes, 2005 – August 2007

	3 Yr Chg	%	Avg. Ann.	3 Yr Chg	%	Avg. Ann.
	Avg. Price	Change	Change	Med Price	Change	Change
Bent County	(\$5,223)	-9.60%	-3%	(\$19,000)	-38.00%	-13%

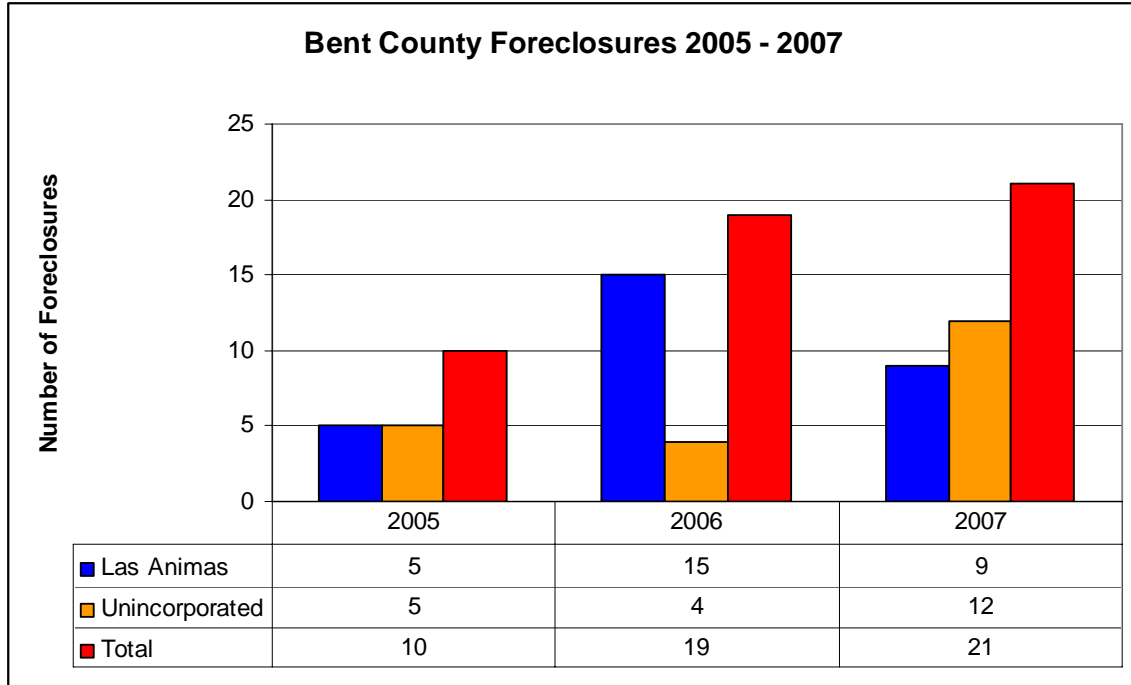
Source: MLS Data, Bent County Assessor’s Data, CSI Analysis

Foreclosures

Colorado’s foreclosure woes are drawing national attention as our state often tops the list of those with the highest foreclosure rate. Much of Colorado’s foreclosure problem is centered along the Front Range and in the Denver metro suburbs. CSI reviewed Bent County foreclosure filings from the past three years. The Public Trustee in Bent County

stated that foreclosure rates have increased in the county, though there is not the same crisis as in many suburban communities in the larger metro areas of the state. The number of foreclosures in 2007 in the county is the highest in the past three years.

Figure 4:



Source: Bent County Trustee, CSI

CSI compared the ratio of foreclosures to occupied housing units in Bent County to other counties and to the statewide average for foreclosure filings reported in the Colorado Division of Housing publication, *2nd Quarter 2007 Foreclosure Report*, and found that Bent County has a foreclosure rate slightly lower than the statewide average. Bent County’s rate of one foreclosure for every 187 households is similar to the statewide rate.

Table 35: Foreclosures by Occupied Housing Units, 2007 through June 30

2007 - June 30th	
Colorado	181
Bent	187

Bent County Public Trustee, Colorado Division of Housing 2nd Quarter 2007 Foreclosure Report, CSI

Rental Housing Cost and Condition

Bent County is not included in the Colorado Division of Housing's bi-annual survey of rents and vacancy rates in various Colorado communities, therefore, CSI conducted a rent and vacancy survey to capture current rent and vacancy rates in the county. This information cannot be compared to past data to identify trends in rents and vacancies.

CSI received survey data from 97 rental units owned by 15 property owners. CSI estimates there are 676 rental units in Bent County currently. Thus, surveys account for 14 percent of all rental units within the county. This response rate is less than CSI's typical response rate, but is large enough to assess the rental housing market.

Of the units in the survey, 23 percent are from zero to 10 years old. Almost all of these are units built by Tri-County Housing and the Las Animas Housing Authority. Thirty-one percent of surveyed units are over 40 years old.

Just under half of the properties surveyed have some utilities included in the rent. Of those that do include utilities, the most common utilities covered are water/sewer and trash. Fourteen percent of units with a covered utility include gas heat.

Table 36: CSI Rental Survey Results, October 2007

Age of Property	Percent of Properties
0 - 10 Years	23%
11 - 20 Years	15%
21 - 30 Years	23%
30 - 40 Years	8%
Over 40 Years	31%
Utilities Included	
Gas Heat	14%
Other Gas	5%
Water/Sewer	27%
Electric Heat	0%
Other Electric	9%
Trash	18%
Turnover Rate	8%

Source: CSI rent survey

Vacancy rates vary by the number of bedrooms in the rental unit. Overall, privately held rental units have an eight percent vacancy rate. Affordable rentals have an eight percent vacancy rate as well. The following table shows vacancy rates by bedroom size for all rentals included in the survey, and includes a separate breakdown of affordable properties. There were no two-bedroom, two-bath units reported on, so no information is available for this unit type. The highest vacancy rate is found in three-bedroom units. This rate may be caused by vacancies at Las Animas Housing Authority properties,

where units were turning over at the time of the survey. Three-bedroom rents are higher than rents for the two, four-bedroom units counted in the survey.

Affordable properties actually have higher rents than the market rate units. The affordable units are newer than the market rate units, which may account for these price differences.

Table 37: CSI Rental Survey Results, Average Rents and Vacancies

	Average Rents	Vacancy Rate
Efficiencies	\$313	0%
One Bedroom	\$322	5%
2Bdrm/1 Bath	\$354	7%
2 Bdrm/2 Bath	None	None
3 Bedroom	\$516	19%
4 Bedroom	\$403	0%
Affordable Properties	Average Rent	Vacancy Rate
		Rate
Efficiencies	NA	NA
One Bedroom	\$ 322	0%
2Bdrm/1 Bath	\$ 385	11%
2 Bdrm/2 Bath	NA	NA
3 Bedroom	\$ 698	16%
4 Bedroom	\$ 326	0%

Source: CSI Rent Survey

Affordable Rental Properties

The affordable rental inventory in Bent County is owned and managed by the Las Animas Housing Authority and Tri-County Housing out of Fowler. Most of these units are targeted to households at 60 percent of AMI. Both the farm worker units owned by the Housing Authority and Sunshine Manor senior rentals have rental subsidies at the property.

Vacancy rates in affordable properties are equal to those in privately held units. Interviews with Las Animas Housing Authority staff and others indicate that it is hard to fill units in the larger complexes such as Sunshine Village, owned by Tri-County Housing. Many residents prefer to rent a single family home or duplex unit than live in an apartment building.

CSI identified 67 rent restricted units in Bent County. The following chart includes all four affordable rental properties. All are located in Las Animas.

Table 38: Affordable Properties

	# of Units	Households Served	Rental Assist.	Income Restrictions	Location	Waiting List
Sunshine Village	25	families	0	50%, 60% AMI	Las Animas	1
High School Project	14	families	0	60% AMI	Las Animas	6
Farmworker Units	10	families	10	60% AMI	Las Animas	0
Sunshine Manor	18	Seniors	18	50% AMI	Las Animas	4
Total Units	67					

Source: Community Strategies Institute

No new affordable rental properties have been constructed in the community since 2002. The CSI vacancy survey for affordable properties does not identify a need for additional affordable rental construction at this time.

The Las Animas County Housing Authority administers a Section 8 Voucher program. Tenants can take these rental vouchers to landlords and the federal government will pay a portion of their rent. There are currently 104 Section 8 Vouchers in Bent County serving households at 50 percent or less of AMI. Most of these vouchers are used by households earning 30 percent AMI or less. The Housing Authority currently has a waiting list for vouchers, and the staff estimates the program could use 25 additional vouchers to serve those on the waiting list.

HOUSING NEEDS ASSESSMENT

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

Households by Income

The following table breaks Bent County households into HUD income ranges by tenure. Affordable housing providers use these ranges to target affordable rental properties and homeownership programs.

Subsidized rental housing is targeted to households at 60 percent or less of AMI. Homebuyer programs usually target households with incomes higher than 60 percent AMI, usually up to a maximum of 100 percent AMI. There are a total of 419 renter households in Bent County in 2007 with incomes at 60 percent AMI or below. The Colorado Center on Law and Policy estimates that 341 of these households live below the self-sufficiency standard for 2007. There are a total of 88 renter households in Bent County with incomes between 60 and 80 percent of AMI, those who are good candidates for homebuyer assistance programs.

Homeowners with income at 80 percent or less of AMI can qualify for housing rehabilitation loans through Tri-County Housing in Fowler. These households may not be able to afford a market rate loan to improve their homes, but the lower interest rates and flexible terms offered through the Tri-County program are affordable to these households. There are 741 of these households in Bent County.

Table 39: Household Incomes, Bent County 2007

	Owners	Distribution	Renters	Distribution
<=30% Limit (\$16,150)	212	16.5%	254	37.4%
31-50% Limit (\$26,950)	224	17.4%	116	17.1%
51-60% Limit (\$32,240)	110	8.6%	49	7.3%
61 - 80% AMI (\$43,100)	195	15.2%	88	12.9%
81% +	544	42.3%	172	25.3%
Total Households	1,285		679	

Source: Ribbon Demographics, CSI

Table 40: Household Incomes, Unincorporated Bent County 2007

	Owners	Distribution	Renters	Distribution
<=30% Limit (\$16,150)	63	4.9%	150	22.1%
31-50% Limit (\$26,950)	126	9.8%	60	8.8%
51-60% Limit (\$32,240)	52	4.0%	29	4.3%
61 - 80% AMI (\$43,100)	105	8.2%	58	8.5%
81% +	311	24.2%	116	17.0%
Total Households	657		413	

Source: Ribbon Demographics, CSI

Table 41: Household Incomes, Las Animas 2007

	Owners	Distribution	Renters	Distribution
<=30% Limit (\$16,150)	149	11.6%	103	15.2%
31-50% Limit(\$26,950)	98	7.6%	56	8.3%
51-80% Limit (\$32,240)	58	4.5%	20	3.0%
61 - 80% AMI (\$43,100)	90	7.0%	30	4.4%
81% +	232	18.1%	56	8.3%
Total Households	628		266	

Source: Ribbon Demographics, CSI

Existing Housing Needs

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

Rental Housing Needs

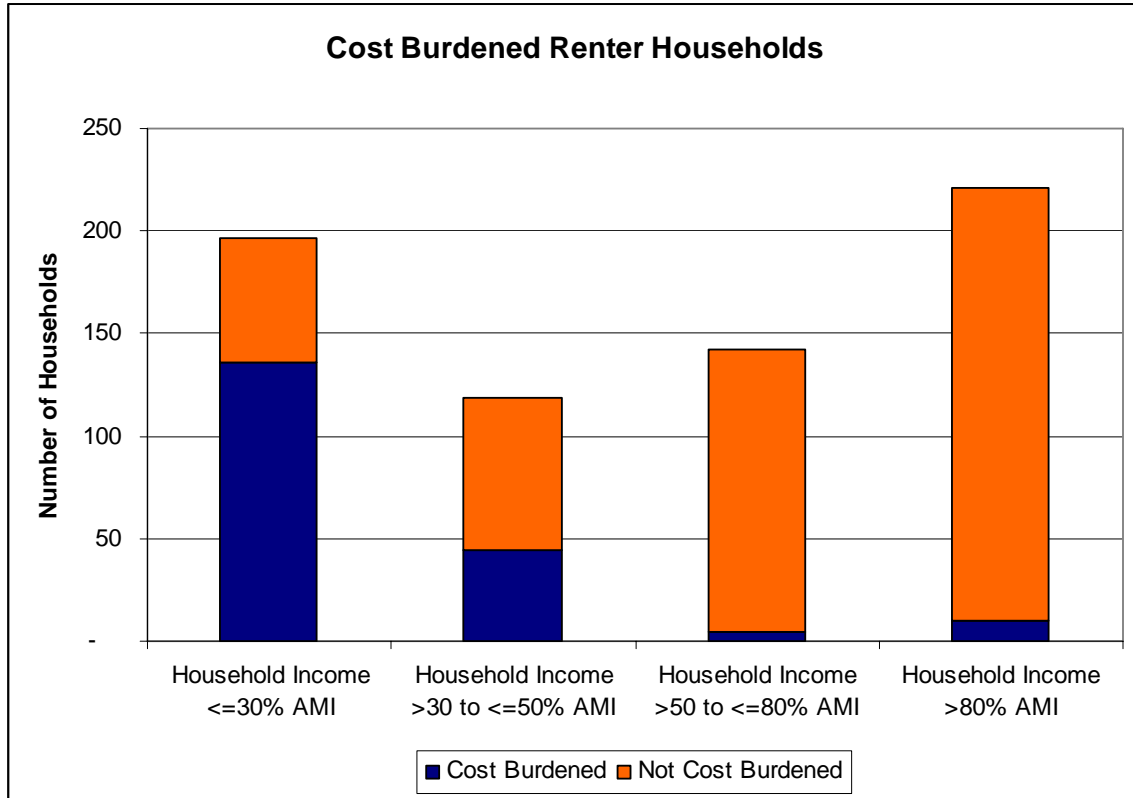
An important indicator of affordable housing need is the number of rent burdened households in the county. The 2000 census provides information regarding the percent of household income used to pay for housing expenses. Those paying more than 30 percent of their income for housing expenses (rent and utilities) are considered “cost burdened.” Table 42 shows the estimated number of renter households by income range that were cost burdened in 2007 in Bent County. As is usually the case, the majority of renters earning 30 percent of AMI (\$16,150) are cost burdened. Over thirty-five percent of households earning between 30 and 50 percent of the AMI are also cost burdened.

Table 42: Rent Burdened Households, Bent County, 2007

	Number with Cost Burden	Number not cost Burdened	Total Renters	% Cost Burden
Income <=30% AMI (\$16,150)	136	61	197	69.1%
Income >30 to <=50% AMI (\$26,950)	44	74	118	37.2%
>50 to <=80% AMI (\$32,240)	5	138	143	2.9%
>80% AMI (\$43,100)	10	211	221	4.7%
Total Households	195	484	679	28.7%

Source: HUD CHAS Databook, CSI

Figure 5:



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

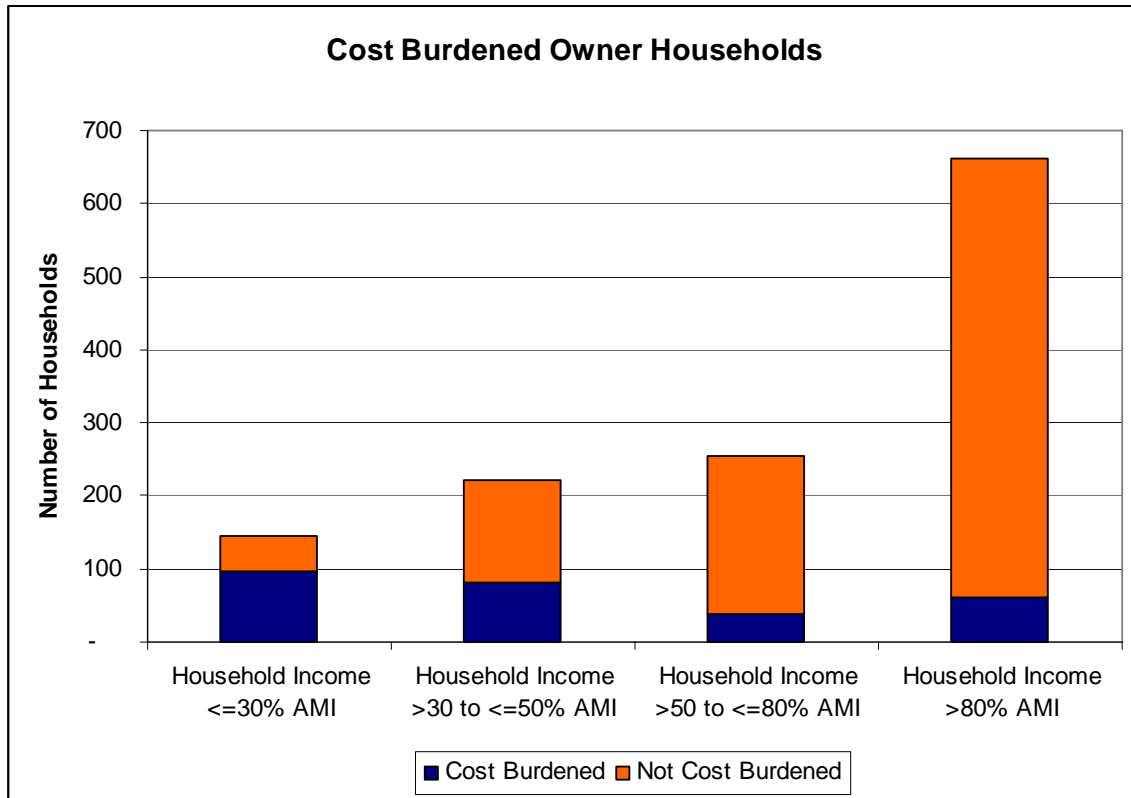
There are also many owner households who are cost burdened in Bent County -- including moderate income households earning between 51 and 80 percent of AMI. High cost burden can lead some owners to foreclosure. These households can also have a hard time paying for upkeep and rehabilitation on their homes.

Table 43: Cost Burdened Owner Households, Bent County, 2007

	Number with Cost Burden	Number not cost Burdened	Total Owners	% Cost Burden
Income <=30% AMI (\$16,150)	97	48	145	66.7%
Income >30 to <=50% AMI (\$26,950)	81	141	222	36.3%
Income >50 to <=80% AMI (\$32,240)	39	217	256	15.2%
Income >80% AMI (\$43,100)	61	601	662	9.1%
Total Households	278	1,007	1,285	5.2%

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

Figure 6:



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

Housing Problems

Housing needs go beyond just the measure of cost burden. Housing needs can include rehabilitation of the existing housing stock, overcoming a lack of basic safety and sanitation conditions in existing housing units, and minimizing overcrowding in existing units as households double up trying to save money.

The census provides information about the condition of the existing housing stock and overcrowded households. In Bent County, there are many housing units built before 1950 and many even older, built before 1939. Often these units need repair to ensure that electrical, plumbing, and structural upgrades are made for the safety of residents. Older units may also be smaller than newer housing units, leading residents to build additions for extra space.

Households earning 80 percent or less of the median income in Bent County can qualify for low-interest housing rehabilitation loans through Tri-County Housing. These loans can be used to make upgrades, fix health and safety concerns and make additional repairs. In the past five years, Tri-County provided loans to one or two households per year for rehabilitation of their homes in Bent County. Many more households qualify to take advantage of this program.

Low- and moderate-income owners and landlords can also access weatherization services through the program operated by the Pueblo County Department of Human Services out of Pueblo. However, local service providers indicate access to the program can be difficult. The program can provide free energy saving repairs and upgrades to lower resident utility bills.

CSI heard from numerous people interviewed for this study that many rental units held in the private sector (most notably single family housing units) need health and safety repairs. Neither Bent County nor the Town of Las Animas has habitability codes. Often landlords can take advantage of low-income residents and lease unsafe or unsanitary units to people who have few options for housing. Locals also expressed concern that many older housing units are too small and need repair.

Census data is limited on the condition of existing housing units. The following tables show a lack of plumbing or kitchen facilities are not a significant issue in Bent County. The few dozen units lacking complete plumbing or kitchen facilities would be good candidates for rehabilitation loans.

Table 44: Plumbing Facilities in Occupied Housing Units, 2007

	Total Bent County			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete plumbing facilities	1,271	672	1,943	99.0%
Lacking complete plumbing facilities	14	7	21	1.0%
Total:	1,285	679	1,964	
	Las Animas			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete plumbing facilities	655	411	1,066	99.6%
Lacking complete plumbing facilities	2	2	4	0.4%
Total:	657	413	1,070	
	Unincorporated Bent County			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete plumbing facilities	616	261	877	98.1%
Lacking complete plumbing facilities	12	5	17	1.9%
Total:	628	266	894	

Source: U.S. Census Bureau 2000 Census

Table 45: Kitchen Facilities in Occupied Housing Units, 2007

	Total Bent County			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete kitchen facilities	1,284	678	1,962	99.9%
Lacking complete kitchen facilities	1	1	2	0.1%
Total:	1,285	679	1,964	
	Las Animas			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete kitchen facilities	657	413	1,070	100.0%
Lacking complete kitchen facilities	-	-	-	0.0%
Total:	657	413	1,070	
	Unincorporated Bent County			
	Owner occupied:	Renter occupied:	Total:	Distribution
Complete kitchen facilities	627	265	892	99.8%
Lacking complete kitchen facilities	1	1	2	0.2%
Total:	628	266	894	

Source: U.S. Census Bureau 2000 Census

Households are considered overcrowded if more than 1.5 occupants per room live in the housing unit. Most often, overcrowding is due to a lack of income for housing costs, which leads to doubling up of multiple families or individuals, or larger families crowding into small units. Overcrowding does not appear to be a large problem in Bent County, according to census data, but there are a number of overcrowded households in the county. CSI estimates that 88 households (4.4 percent) are overcrowded in Bent County.

Table 46: Overcrowded Housing Units, 2007

Occupants per Room	Total Bent County			
	Owner occupied:	Renter occupied:	Total	Distribution
0.50 or less	890	471	1,361	69.3%
0.51 to 1.00	337	178	515	26.2%
1.01 to 1.50	39	21	60	3.0%
1.51 to 2.00	19	9	28	1.4%
2.01 or more	-	-	-	0.0%
Total	1,285	679	1,964	
Occupants per Room	Las Animas			
	Owner occupied:	Renter occupied:	Total	Distribution
0.50 or less	465	292	757	70.7%
0.51 to 1.00	151	95	246	23.0%
1.01 to 1.50	26	17	43	4.1%
1.51 to 2.00	15	9	24	2.2%
2.01 or more	-	-	-	0.0%
Total	657	413	1,070	
Occupants per Room	Unincorporated Bent County			
	Owner occupied:	Renter occupied:	Total	Distribution
0.50 or less	469	151	620	67.6%
0.51 to 1.00	181	94	275	30.0%
1.01 to 1.50	11	6	17	1.9%
1.51 to 2.00	-	5	5	0.5%
2.01 or more	-	-	-	0.0%
Total	628	266	894	

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

Special Populations Housing Needs

In 2000, there were 1,166 people with a disability in Bent County. This number includes prisoners. More recent information about disabilities is not available for Bent County. The most common disability is a physical disability. Services for persons with disabilities are limited in Bent County.

Table 47: Disability Status, 2000

	Bent County	%	Las Animas	%	Unincorporated	%
With one type of disability:	570	12.1%	361	14.5%	209	9.4%
Sensory disability	90	1.9%	40	1.6%	50	2.2%
Physical disability	211	4.5%	145	5.8%	66	3.0%
Mental disability	114	2.4%	96	3.8%	18	0.8%
Self-care disability	0	0.0%	0	0.0%	0	0.0%
Go-outside-home disability	47	1.0%	28	1.1%	19	0.9%
Employment disability	108	2.3%	52	2.1%	56	2.5%
With two or more types of disability:	616	13.0%	437	17.5%	179	8.0%
Includes self-care disability	197	4.2%	128	5.1%	69	3.1%
Does not include self-care disability	419	8.9%	309	12.4%	110	4.9%
Go-outside home and employment only	39	0.8%	24	1.0%	15	0.7%
Other combination	246	5.2%	186	7.4%	60	2.7%
With any type of disability (one or more):	1,186	25.1%	798	31.9%	388	17.4%
No disability	3,538	74.9%	1,700	68.1%	1,838	82.6%
Total civilian, noninstitutionalized population aged 5+:	4,724		2,498		2,226	

Source: U.S. Census Bureau 2000 Census

Some population groups require specialized housing choices to meet specific physical and other needs. Seniors, for example, may require more accessible housing, or need housekeeping and personal care support. Persons with physical disabilities often need wheelchair-accessible units. Those with developmental disabilities or with mental health concerns also require housing tailored to their needs.

This section of the report will analyze the existing housing options for these populations and identify unmet needs that exist in Bent County.

Seniors

Bent County will experience an increase in the number of senior residents during the next five years. In 2007, Bent County was home to just over 1,122 residents over the age of 65; by 2012 this number will increase to 1,246 (18 percent of the overall population).

Table 48: Population Growth By Age Group, Bent County, 2007 - 2012

	2007	2012	% Change
62 to 74	687	798	16%
75 and Over	435	448	3%
Total Elderly	1,122	1,246	11%
Total	6,738	6,940	3%

Source: Colorado Department of Local Affairs Demography Section, Claritas, and CSI

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

- (1) A long-lasting condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying; and/or

(2) A physical, mental, or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home.

There are a total of 189 senior owners and 69 senior renters with self-care or mobility limitations in Bent County. This number is expected to grow during the next five years as the elderly population ages and baby boomers become seniors. Surprisingly, the rate of mobility and self-care limitation is fairly steady across income ranges. Senior renters have a higher level of limitation throughout income ranges than owners, with the exception of higher income renters.

Table 49: Elderly (Aged 62+) with Mobility and/or Self-Care Limitations by Tenure and Income, Bent County, 2007

	Number with Self-Care Limitations	% with Self-Care Limitations	Total Owner Households
Owners			
Household Income <=30% AMI	24	29.5%	81
Household Income >30 to <=50% AMI	48	47.3%	101
Household Income >50 to <=80% AMI	44	35.0%	126
Household Income >80% AMI	73	48.5%	150
Total Owner Households	189	41.2%	458

	Number with Self-Care Limitations	% with Self-Care Limitations	Total Renter Households
Renters			
Household Income <=30% AMI	13	36.4%	35
Household Income >30 to <=50% AMI	29	100.0%	29
Household Income >50 to <=80% AMI	11	45.5%	24
Household Income >80% AMI	11	25.6%	42
Total Renter Households	69	52.9%	130

Source: Ribbon Demographics, HUD Special Census Calculations, CSI

About half of all seniors with mobility problems live within the town limits of Las Animas. The rest live in unincorporated areas of the county, which can make access to senior services more difficult.

Table 50: Elderly (Aged 62+) with Mobility and/or Self-Care Limitations by Tenure and Income, Las Animas, 2007

	Number with Self-Care Limitations	% with Self-Care Limitations	Total Elderly Owner Households
Owners			
Household Income <=30% AMI	17	50.0%	33
Household Income >30 to <=50% AMI	21	37.1%	57
Household Income >50 to <=80% AMI	30	37.9%	80
Household Income >80% AMI	32	50.0%	64
Total Owner Households	100	42.7%	235

	Number with Self-Care Limitations	% with Self-Care Limitations	Total Elderly Renter Households
Renters			
Household Income <=30% AMI	9	44.4%	19
Household Income >30 to <=50% AMI	15	100.0%	15
Household Income >50 to <=80% AMI	11	83.3%	13
Household Income >80% AMI	4	13.8%	31
Total Renter Households	38	49.3%	78

Source: Ribbon Demographics, HUD Special Census Calculations, CSI

There are 18 affordable rental units in Bent County targeted to seniors and the disabled. The property provides rental assistance and currently has a waiting list. Seniors tend to live in the project for many years. The Bent County Memorial Nursing Home provides affordable nursing care to seniors in the county. However, the lack of a hospital in town makes it difficult to provide all services necessary for seniors. Many seniors prefer to stay in their own homes as long as possible and use home health care services to maintain independence. Interviews for this study with senior service providers in Bent County indicate the need for senior supportive housing has increased in the past few years. Home health care in the county is provided by the Bent County Nursing Services. The organization has a case load of 32 to 35 patients. The majority of the patients are Medicaid or Medicare recipients.

Persons with Disabilities

There is no agency in Bent County serving the physically disabled population. There is one agency serving the mentally ill out of La Junta, the Southeast Mental Health Center. Southeast Mental Health does not provide any housing in Bent County. Five Bent County clients have Section 8 Vouchers provided through the Las Animas County Housing Authority. Another has one of 10 vouchers provided by Southeast Mental Health for their multi-county service area. A case manager for clients comes to Bent County three days a week to work with local residents. Some clients live at Sunshine Village and Housing Authority properties. Southeast Mental Health does not have any plans to expand housing programs in Bent County. The organization serving the needs of persons with developmental disabilities is the Arkansas Valley Community Board out of La Junta.

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

Table 51 shows there are many renters in Bent County with self-care and mobility limitations. The households presented in this chart are not elderly. Many of these households are low-income households who cannot afford a large housing payment. Ensuring there are affordable and accessible rental units available to this population is important as new housing is planned.

There are also many owners with self-care and mobility limitations who would benefit from a housing modification program that would allow them greater mobility within their own home. Tri-County Housing offers a home rehabilitation loan program to qualified families living in Bent County. Home modifications allow seniors to stay in their homes for a longer period of time.

The number of households with a self-care or mobility limitation is expected to remain fairly steady during the next five years. Affordable, accessible housing is a great need for many people with disabilities. While a large portion of those with limitations can work, households that live on SSI disability income cannot afford rent even in many rent-restricted properties. Most of the affordable inventory is not accessible to these households.

Table 51: Persons with Self-Care Limitations, Bent County, 2007

	Number with Self- care Limitations	% with Self-care Limitations	Total Owner Households
Owners			
Household Income <=30% MFI	61	28.8%	212
Household Income >30 to <=50% MFI	100	44.9%	224
Household Income >50 to <=80% MFI	87	28.6%	305
Household Income >80% MFI	162	29.9%	544
Total Owner Households	412	32.1%	1,285

	Number with Self- care Limitations	% with Self-care Limitations	Total Renter Households
Renters			
Household Income <=30% MFI	82	32.4%	254
Household Income >30 to <=50% MFI	47	40.7%	116
Household Income >50 to <=80% MFI	19	21.3%	87
Household Income >80% MFI	31	13.7%	222
Total Renter Households	173	25.5%	679

Source: HUD Special Tabulation of 2000 Census Data, CSI

Table 52: Persons with Self-Care Limitations, Las Animas, 2007

	Number with Self- care Limitations	% with Self-care Limitations	Total Owner Households
Owners			
Household Income <=30% MFI	28	44.1%	63
Household Income >30 to <=50% MFI	48	38.2%	126
Household Income >50 to <=80% MFI	38	24.1%	157
Household Income >80% MFI	115	36.8%	311
Total Owner Households	228	34.7%	657

	Number with Self- care Limitations	% with Self-care Limitations	Total Renter Households
Renters			
Household Income <=30% MFI	62	41.3%	150
Household Income >30 to <=50% MFI	26	43.6%	60
Household Income >50 to <=80% MFI	26	30.0%	87
Household Income >80% MFI	25	21.7%	116
Total Renter Households	139	33.8%	413

Source: HUD Special Tabulation of 2000 Census Data, CSI

Homeless Populations

Homeless persons in Bent County are served by a variety of small agencies and churches. The county lacks a homeless service agency, emergency shelter or transitional housing program. Helping Hands is a volunteer based agency helping connect people to the needed services. The nonprofit also receives grants to provide emergency rent and utility assistance, food and other essentials. Volunteers take people to doctor appointments, provide income tax services, and provide referrals. In 2007, Helping Hands served 251 family units.

Helping Hands provides emergency rent and utility assistance to many very low income renters struggling to pay high utility costs in older, inefficient housing units. The agency tries to bring the regional weatherization program into Bent County to reduce the heating costs for many low-income residents. However, funding and capacity to weatherize many homes in Bent County is limited.

The Arkansas Valley Resource center out of La Junta provides assistance to victims of domestic violence and sexual assault. The agency has staff in Las Animas and a shelter in Otero County that can serve up to 10 residents at a time for up to 60 days of emergency shelter. Victims in Bent County can get counseling and other services at the Bent County office, and can use the shelter in Otero County. Staff expresses concern that women leaving the shelter often have a hard time finding an affordable place to live. Often these women are just starting off in the work place and have very low incomes, making it hard to afford private housing. Many join the waiting list for a Section 8 voucher or other affordable housing within the community.

Migrant Workers

Interviews with local leaders and service providers do not identify a large migrant worker population in Bent County. The Las Animas Housing Authority has 10 units of farmworker housing in Las Animas. Housing authority staff believe this is an adequate number of units for farmworkers in the county. There are additional farmworker housing projects in Prowers and Otero Counties.

Housing Gaps Analysis and Estimated Need

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

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

In Bent County, the supply/demand analysis shows a lack of housing units affordable to households earning 30 percent or less of the area median income. These households can only afford a rent of \$319 after a utility payment. Not surprisingly, these households are the biggest consumers of rent subsidized housing and Section 8 vouchers. There are only 104 Section 8 rental assistance vouchers available in Bent County to serve very low-income households. The 45 households in Bent County that need a unit priced at 30 percent AMI or below comprise some of those on the waiting list for Section 8 Vouchers.

Table 53 shows there are 45 fewer rental units affordable at 0 to 30 AMI than there are renter households in this income range, meaning there is a gap of 45 units. Most rental units within the county are affordable to households earning between 31 and 60 percent of AMI. Of course, renters with higher incomes can choose to live in market rate rental units with lower rents, leaving fewer available for those with low incomes.

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

Table 53: Supply/Demand Analysis for Rental Housing Units, Bent County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0 - 30%	\$16,150	254	\$319	45
31 - 50%	\$26,950	116	\$589	NA
51 - 60%	\$32,340	49	\$724	31
61 - 80%	\$43,100	88	\$993	33
81 +	\$53,900	172	\$1,263	172

Source: Community Strategies Institute

The Colorado Division of Housing requires the following additional gap analysis to be conducted for Housing Needs Assessments. This analysis shows the number of senior and other renters in each income range, and vacancy rates by income ranges. CSI has calculated the vacancy rates for both affordable rental units and market rate rental units. This table shows that new construction of any large rental properties would not be wise with current market conditions. Some new scattered site single family homes or duplexes in Las Animas would do well in the current rental market.

Table 54: Colorado Division of Housing Rental Gap Analysis, Bent County

	Income Limit	Senior Renters	Other Renters	Affordable Rent	Vacancy Rate - Afford	Vacancy Rate - Mkt
0 - 30%	\$16,150	19	235	\$319	0%	0%
31 - 50%	\$26,950	15	101	\$589	21%	7%
51 - 60%	\$32,340	15	34	\$724	16%	5%
61 - 80%	\$43,100	16	72	\$993	NA	NA
81+	\$53,900	31	141	\$1,263	NA	NA

Source: Community Strategies Institute

Ownership Housing Needs

Demand for new, for-sale product comes from households currently living and renting in Bent County and new households moving to the county. Some renter households are paying rents equal to a mortgage payment on a modest home. The softer sales market provides an opportunity for renter households with steady income to make the leap to homeownership. Good home buyer counseling, fixed-rate mortgage products and downpayment assistance can assure that households become homeowners for the long term.

Table 55 shows the number of renter households by income range, what these households can afford to pay for a home, and the number of additional affordable housing units needed. Current units on the market are based upon active listings as of September 2007 and inflated for a 12-month period using the average number of days on the market for sold properties in the past year.

This analysis reveals a lack of for-sale, affordable units in Bent County for any renter household earning 100 percent or less of MFI, and for any renter household earning 80 percent or less of MFI. This analysis does not take into consideration growth in

household numbers over time, nor the number of renters able and willing to take the leap to homeownership. As new households move into the community, they will compete for the same housing units as existing renters.

Households with incomes at or below 30 percent MFI can afford a few homes on the market – mostly small, older units. These households could benefit from self-help housing models such as the Rural Development Self-Help Program. This type of program directs funding to very low-income households who spend considerable time building their own homes.

The households at 31 to 50 percent MFI and those at 51 to 80 percent MFI are perfect candidates for homebuyer assistance programs. Bent County lenders do utilize affordable mortgage products. With prices stabilized, there are opportunities for renters to buy homes at this time.

Table 55: Supply/Demand Analysis for Sale Housing Units, Bent County, 2007

	Income Limit	Households in Income Range	Affordable Price	Additional Supply Needed
0 - 30%	\$16,150	254	\$57,739	228
31 - 50%	\$26,950	116	\$99,543	97
51 - 60%	\$32,340	49	\$119,452	46
61 - 80%	\$43,100	88	\$159,195	84
81 - 100%	\$53,900	172	\$199,086	171

Source: Community Strategies Institute

The Colorado Division of Housing requires researchers to conduct the following gap analysis for homeownership in Housing Needs Assessments. This analysis uses formulas from the National Association of Realtors Housing Opportunities Index (HOI), as well as from Neighborworks. The affordability index compares the ability of households at various income levels to afford the median priced home in their market area. In Bent County, the median priced home on the market is \$69,500.

The “gap” is the difference between the mortgage needed to purchase the median priced home, and the mortgage affordable to households at each income level. As is illustrated in the table below, households in Bent County do have a gap between what they can afford and the median priced home for households earning up to 30 percent of the AMI. However, households earning above this level can afford to buy the median priced home.

Table 56: Colorado Division of Housing Homebuyer Gap Analysis, Bent County

	Income Limit	Households in Income Range	Affordable Price	Affordability Index	Gap Analysis
0 - 30%	\$16,150	794	\$59,652	98	\$8,058
31 - 50%	\$26,950	633	\$99,543	164	(\$33,030)
51 - 60%	\$32,340	185	\$119,452	197	(\$53,535)
61 - 80%	\$43,100	556	\$159,195	262	(\$94,471)
81-100%	\$53,900	218	\$199,086	328	(\$135,559)

Source: Community Strategies Institute

Housing Needs From Job and Household Growth

The expansion of the Bent County Correctional Facility will bring 80 new jobs to the county starting in 2008. CSI's survey of two local employers shows that 53 percent of their labor force lives in Bent County. If this same percentage is applied to new employees at the CCA facility, 43 households can be expected to move to Bent County starting in 2008. There are currently 51 housing units for sale in Bent County. CSI estimates there are approximately 54 units for rent. These units would serve new households, but would leave no units for other households moving to the county. Many of the new employees will have higher paying professional jobs such as licensed mental health professionals, teachers, a dentist, unit managers and a psychologist.

This employment expansion is an opportunity to develop a modest number of newer homes in Las Animas targeted to those who can afford higher prices. However, low appraisal values in Bent County will make the development of these units a challenge.

The Bent County Development Foundation is also working to bring additional new jobs to the county, such as those from wind power plants and other resource-based industries. If the community is successful in bringing more natural resource employment to the county, an expansion of the housing stock will be needed.

RECOMMENDATIONS

Bent County faces many of the challenges experienced by other rural counties in Colorado and the West. For forty years the United States has undergone changes in the national economy and in the Global economy. Following World War II, the private and public infrastructure was in good shape compared to the war torn countries of Europe. During the Great Depression and the war years, the majority of Americans lived on farms and in small towns that supported both the agriculture and resource economy. There were low paying jobs in the rural areas but there were also a greater number of higher paying jobs in the 1950s and 1960s than there were at any time after the 1970s.

The generation which fought and paid for World War II also provided the political will for federal and state government programs which financed a wide ranging highway system, and such other infrastructure investments as medical facilities and schools and colleges in rural areas. However, following the first energy crisis in the 1970s and the high inflation which followed, government investment in local infrastructure has declined and in order to placate economically pressed voters, government facilities and functions have been privatized or consolidated into larger facilities usually located near population centers.

The national changes described above have been felt in Bent County and can be seen in some of the economic and demographic data contained in this report. The population of Bent County declined from 1970 to 2004. Over the past 20 years the population has gotten younger. The bulk of the population is 20 to 59 years old (the prime wage earner span). This statistic would indicate that the vast majority of Bent County residents are employed and probably reside in the community because of their employment.

Job growth has been slower in Bent than in the state or the nation. There were fewer jobs in the County in 2004 than there were in 1970. Income from job earnings has declined from nearly \$30,000 per year in 1970 to \$24,450 in 2003. Income often has a close relationship with educational attainment patterns. Bent County residents have less education than the state as a whole. Educational levels in Bent are comparable to and slightly higher than levels in Otero and Powers Counties.

Census data shows that a significant portion of individuals employed in Bent County commute to their jobs from a residence outside the county. In 1970, 91.7 percent of Bent County workers lived in the county. By the 2000 Census, that percentage had doubled to roughly 20 percent of all workers commuting. CSI examined the commuting trend in interviews with some of the major Bent County employers. Two major employers reported that, based on the data they keep on their employees, approximately 50 percent of their employees come to work from a county outside of Bent.

Population and employment growth are the two most significant factors influencing housing demand. The research completed for this assessment would indicate that the demand for housing units in Bent County is fairly weak. The present inventory of homes and the number of homes for sale are adequate to meet present demand. That market

balance could change if new jobs are added in the County. The Bent County CCA facility is undergoing an expansion and according to CCA staff, they expect the expansion of the facility will ultimately result in an increase of 80 new jobs.

Leaders in Bent County want to see more employees live in the county rather than drive from other locations for work. Population and employment are increasingly critical factors for strengthening the local economy as well as for expanding choice in the housing market. Because demand for housing is not strong enough to justify new construction of homes, choices for housing are often limited. The housing stock is old with few homes constructed in the last 10 years. The number of new homes added to the inventory during 2006 represented the lowest comparative percentage of any year in the last 50.

In order to realize a goal of strengthening the Bent economy, a comprehensive, multifaceted community development strategy needs to be adopted by both public and private organizations in Bent County. Such a plan is beyond the scope of this housing assessment but this assessment could be used as a starting point to link efforts to upgrade the supply and quality of the housing stock with other community needs. In order to entice employees to live in Las Animas and the surrounding area, adequate housing choices are necessary but also other community amenities such as entertainment and cultural facilities, specialized retail outlets, food and beverage establishments, public parks, recreation centers and athletic fields are needed. Current businesses which supply basic needs such as groceries, hardware, and car parts must also be supported. Given the focus on volume that most large retailers rely on, it is doubtful that stores such as Walmart, Safeway or Target will open outlets in the County.

The Bent County Development Foundation (BCDF) has lead the way on a number projects to improve the community. BCDF would be a logical party to serve as the convener of community stakeholders to forge a community development strategy. Improving the housing supply and upgrading other facets of the community will require a strong effort. A broad based, long-term approach to local housing policies and efforts will be needed to better match housing needs not met by the private market with a broader range of choices. Bent County has not developed the public or private capacity to solve some of the more unique housing challenges. The local housing authority functions in a limited role and focuses efforts on managing existing units. Building a more diversified capacity will be the first step in any set of recommendations for future action.

The term “building capacity “ means assembling a group of local “spark plugs” which gather the resources necessary to fire up both the private and public sectors to pursue common goals. There are a number of tasks to be done and all individuals and groups who desire to be “sparkplugs” will be able to pursue an objective consistent with their own interests and perspective. In addition to the public housing authority, Tri-County Housing Incorporated (Tri-County) has operated a variety of affordable housing programs in the region. Tri-County has nearly a twenty-year history of providing health and safety related home improvements through low-interest loans to low- and very low-income homeowners. The loans are made to households, who because of limited income,

or other underwriting standards, cannot obtain bank financing. Tri-County has operated a sweat equity homeownership program. Unfortunately, Tri-County has not been able to assemble a group large enough in Bent County to actually sponsor self-help home construction. This program is an ideal way to create opportunities for some lower income families to realize their homeownership dreams. Families are able to afford the payments by providing the value of their own labor as a down payment on the homes they construct. Tri-County owns and manages Sunshine Village in Las Animas. In interviewing Bent County residents for the assessment, some felt that Tri-County provides a minimal number of housing related opportunities to Bent residents.

In order to organize and prioritize tasks, there are some broad goals which need to be in place before specific actions, players and resources can be identified. These goals deserve active discussion and review by the communities within Bent County. The following goals are a suggested list that, if embraced by the groups and individuals in the county, will direct future effort.

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

Housing Choices

I. Provide a full range of housing choices in Bent County. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, elderly households, those with special challenges and new employees.

This goal speaks to the number and quality of the rental and for-sale housing choices available in the county. In examining the rental housing inventory for the county, the data indicate little demand for additional attached rental dwellings for the lowest income residents with incomes below 50 percent of the AMI. This housing need could most expediently be met by obtaining more HUD rental assistance vouchers as they become available. There is some potential demand for Class A type rental units that would include amenities such as hot tubs, a swimming pool, clubhouse, work out facilities, etc. The demand analysis which appears earlier in the report indicates there is potential demand for 205 rental units with rents at the \$900 plus level. For prudent development planning, it would be advisable to construct only 10 percent of the total units in demand. Having a limited supply of newer, more amenity rich rental units could be an important piece of the housing inventory. These types of units would be attractive to new employees. It is common for employees moving to a new town to rent their housing before making a more permanent decision to stay in their job and buy a house near their place of employment. However, if new employees cannot find a nice rental home near their job, they may continue their housing search into neighboring communities that may have a larger supply of housing choices. Calculating demand for this type of rental product is difficult because current residents have a preference for detached living units. Most renter households would prefer to rent a single family house if they could find comparable square footage for a comparable price. New rental units with modern amenities could compete well with “tired” single family homes.

Expanding opportunities for homeownership is challenging because the existing housing stock is old and much of it is economically obsolete. Therefore, the average or median sales price for existing units is lower than the costs for constructing newer units. This gap in price between older homes and newly constructed ones makes it difficult for appraisers and consequently lenders to establish comparable values for new homes. Without the ability to show that the new home represents a reasonably valued investment, it is difficult for lenders to approve loans on new homes. In spite of this challenge, there are ways to stimulate demand for home purchases and to be able to provide the opportunity for more Bent County employees to live in the county.

As CCA begins hiring new employees to staff its expanded facility, there are some short-term incentives that could be used to attract those employees to the community. A local pool of funds could be established to provide money for utility and security deposits on rental housing. The assistance provided may attract households who are cash strapped after the expenses of a move to the new job. Often, when households make a choice about housing location, they tend to stay in the same community. If Bent County loses out on that initial housing choice, it may be difficult to get that household to move to a

Bent County community in a subsequent move. Depending on the amount of funds available and local preferences, this relocation assistance could be provided in the form of grants or short term loans.

Because the housing prices are relatively modest in comparison to other areas of Colorado, households moving to the area have a very good opportunity for homeownership. The overall condition of the housing stock may be an impediment to home sales. This topic will be covered in more detail under Goal II. A large portion of the jobs available in Bent County pay an average of \$30,000 annually. This salary level makes homeownership feasible given the home prices in the community. However, households in this income level may not be able to save the necessary funds for down payment, closing costs and initial fix-up and furnishing expenses. Tri-County operates a down payment program for Bent County. However, because of changes made to Colorado Housing Finance Authority programs, the demand for Tri-County down payment assistance has declined. However, again in order to provide an incentive to new employees to purchase a home in Bent County, it would be helpful to have down payment assistance funds available. It would be useful to engage Tri-County in discussions centered on how their down-payment assistance funds could be better utilized in Bent County. In addition to Tri-County funds, local Bent County employers could also participate by providing funds to be used for their employees as well. Since Tri-County already has the capacity to operate a down payment assistance program it may be administratively more efficient to make arrangements for them to operate a program centered on assistance for new employees coming into the community. Employers other than the correctional facilities could also benefit from having the ability to offer assistance to their new employees. Employer groups in many areas of the state have banded together to jointly sponsor down-payment assistance benefits for their employees.

One item which should be included in any community development strategy should involve facilitating new housing development. Because of weak demand and the depressed housing values of the current market, it is difficult to attract financing for the construction of new homes. Because of this unique economic situation, it is likely that the only way to trigger an increase will be for public sources to contribute enough capital that the investment risk can be lowered to a point which makes a project feasible for private investment. This contribution could take the form of donated land, cash, in-kind construction services, utility fee waivers and installation or some other type of assistance that would function as equity in the finished product. These forms of assistance can be converted to soft second mortgages as the homes are sold.

When purchasers qualify for permanent mortgages, the value the appraiser will have to substantiate is the amount of the first mortgage. The soft second mortgage will lower that amount to an amount comparable to the sale prices on existing housing units provided the new homes are not too costly. The soft second mortgage usually provides for a period of deferred payments, usually five to seven years which can be negotiated depending on the buyer's financial status. When the property changes ownership, the outstanding balance of the soft second mortgage becomes payable.

This approach to inducing new construction is not without risk. The greatest risk is market risk. If the overall housing values in the community decline, then the appraised values of the homes may be less than the balances on the first and second mortgages. In that case it would be doubtful that whatever entity held the second mortgage would be able to collect on it. A new construction initiative must be a part of a larger strategy to improve the housing stock and attract more employees to live in the community in which they work. These efforts will produce greater stability in the market and encourage property appreciation. The market will benefit from a narrower supply of housing units that are in better shape than those in the current inventory. The second goal will elaborate more on improving the existing housing.

Housing Preservation

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

To the visitor coming into the Las Animas community it appears the community suffers from disinvestment in its homes and neighborhoods. Many homes are in a substantial state of disrepair. Some buildings in the central business district are in need of exterior refurbishment. Some streets, curbs and gutters are in deteriorated condition or non-existent. Economic conditions make it difficult for individual property owners and public bodies to make the necessary expenditures to improve the physical condition of the community. However, increased investment and a more activist approach to combating blight is the only antidote for a stagnant housing market.

In order to attract a greater population and thus be able to enjoy a more self-sufficient economy, more effort needs to be directed toward the repair of the existing housing. There are a significant number of structures that are beyond economically efficient repair. Those structures need to be removed. When possible the City should acquire the properties and remove structures. This acquisition/demolition process should start with a defined target area and then move into other areas of town as time and resources allow. The reason for picking a targeted area is to change the basic appearance of a defined area. It will not improve property values much if someone builds a new house and the house is situated between two deserted structures with partially collapsing roofs. Once the City has acquired a few lots and removed the structures, those lots could be offered to a building firm willing to construct a few new homes on the site.

Removing physically obsolete homes from the housing inventory will also benefit the supply/demand dynamic by establishing a new floor to the average value of the homes in the community. As the supply of any type of home decreases, the value of the remaining stock will rise assuming demand remains steady. While demolition is the best alternative for some of the existing houses, there are many that could be modernized and rehabilitated. Some communities around the state which are saddled with an aged housing stock have implemented programs that assist homeowners to put on additions, improve mechanical and structural systems and redesign landscaping. These programs

are not too dissimilar from the regional rehabilitation loan fund operated in Bent County by Tri-County. However, the Tri-County program focuses on only low-income households with eligibility limited to household incomes less than \$43,200 for a four-person household. There may be opportunities to utilize Tri-County resources on some projects but in order to appeal to the broadest number of residents any program should minimize the number of restrictions such as income limits.

A home modernization program should also provide homeowners with access to qualified architects and contractors to work with homeowners to obtain the best product possible. It will be difficult to obtain free capital for such a program. It may be necessary for local public entities to work with local financial institutions to provide the money for loans to homeowners. The City/County could provide a basic level of capitalization and then use that capitalization to buy down the final interest rate to the borrower. In order to have the program broadly used, potential borrowers will have to perceive it as a real “bargain.” It will be a bargain if they receive architectural and construction services along with a below-market interest rate on their loan. This program should be implemented first in the same targeted area where dilapidated homes have been removed.

Another possibility for improving the existing housing would be to form a joint venture with some private entity to acquire and upgrade properties. This approach would be a way to move forward more quickly because it would not involve waiting for homeowners to decide to take on a loan to improve the property they already own. A single acquisition rehabilitation project was undertaken by a group a few years ago with poor results. In order to make the “fix and flip” model work, it is important to fully understand the market and be able to provide improvements to the properties that purchasers want. Projects have been completed on budget and on time or financial losses are inevitable. In a slower market such as Las Animas, the margin between profit and loss will be slim and only skilled personnel should operate such a project. Tri-County has some experience in operating an acquisition/rehabilitation program. There also may be other construction businesses with the necessary capacity to complete deals successfully.

While the above opportunities deal with housing, other aspects of the existing neighborhoods need to be improved. The community should continue efforts to improve the central business area and make infrastructure improvements such as lighting and sidewalks to lead people from the neighborhoods in to the central area. Areas needing attention include the neighborhoods surrounding the public schools. The schools are often a focal point for families considering moving to a community. While the schools themselves have a good reputation, some of the housing and neighborhood conditions adjacent to the schools are in need of improvement. The area surrounding the high school should be considered for neighborhood revitalization.

Another facet of neighborhood revitalization involves the use of single family detached houses for rentals. Approximately 30 percent of detached housing units are used as rental properties. A number of homes are available for sale in the market priced at a level that allows an investor to rent the home for more than the ownership costs. While an investor can make such a property have a positive cash flow, the cash flow does not leave

much for making capital improvements and paying for major maintenance items like siding replacement, repainting, landscaping, etc. In order to prevent the rental inventory from becoming physically obsolete, many communities have adopted habitability regulations requiring landlords to perform essential maintenance and repairs on their properties. An important compliment to rental habitability regulations is a rental rehabilitation loan program that provides below market interest rate loans to investors willing to undertake major repair and maintenance on their rental properties. Since the vast majority of renter households have incomes below 60 percent of the county median, it would be possible to obtain government financing to support such a loan program.

Partnerships

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

Many of the topics covered above deal with finding the financing to take the actions described. However, in order to effectively take steps to improve the housing conditions in the community, it will be necessary to use both the carrot and stick approach. The carrot approach can be used as financial assets become available. The stick approach involves creating a regulatory structure that paves the way for improvements in the quality of housing. The City of Las Animas has ordinances in place to abate hazardous buildings. The City has been performing demolitions of abandoned, derelict structures. In order to support revitalization efforts, the City should consider whether it is fully recouping its expenses when removing unsafe or abandoned structures.

In order to encourage health and safety improvements and exterior upgrades to rental properties, the City should consider adopting a habitability code requiring investors to keep their rental properties in good condition. Some communities have centered their habitability code on a rental property licensing program. If a property is out of compliance and no repairs are made, the City would have the ability to revoke the rental license on that property. Coupling a housing quality regulation with a low interest loan program for investors provides both the stick and carrot approach for improving the rental housing stock.

A broader area of regulation concerns actions the City and or County could take to increase the resource base for investments in some of the revitalization projects needed in the community. The elected boards should consider increasing sales and use taxes. Constitutional requirements would necessitate a vote of the community to approve an increase in sales taxes. However, if the tax question were presented for specific uses and projects, the voters might have a higher motivation to approve such a tax. Voters might be willing to approve an increase in the sales tax in order to finance a capital fund to undertake some of the revitalization efforts mentioned in the assessment. Supporters of such a ballot question would have to make the argument that if the physical condition of the City of Las Animas continues to deteriorate, homeowners are likely going to see declines in their property values as well.

If the governmental bodies had more resources they could consider adopting policies and ordinances to entice builders and developers to construct the type of modest housing the community needs for employees. For modest housing suitable for employees to purchase, various types of fee waivers, deferrals and rebates can be adopted to lower the development costs of certain housing products. By deferring the payment of water and sewer tap fees until closing of the permanent mortgage on a property, the developer saves carrying costs and thus can sell a better quality home for less money. Developers could receive density bonuses allowing them to place more units on an acre of ground in exchange for price concessions or for inclusion of houses in a wider price range than originally envisioned by the developer.

Community Support

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

Individuals and groups will need to work together to make lasting improvements to the community's housing stock and infrastructure. Individuals willing to volunteer for community improvement projects can serve as an impetus for larger more ambitious projects. Many communities have implemented community fix-up/clean-up days as a way of clearing debris and junk from yards and roadways. The county would benefit from having a large number of volunteers pick up trash, clean yards, and help county crews clear away junk cars and other large objects scattered around various yards and fields. It makes sense to have such clean up days in the spring and the fall. The fall clean up could focus on leaves and other detritus that builds up during the growing season. In conjunction with the clean up, the County could declare a free day at the trash collection site so citizens could bring trash and not pay to dispose of it.

Another volunteer driven effort that could have visible results would be to have a town paint-up day in Las Animas. Volunteer work crews could be organized to paint the homes of elderly or disabled families which are not able to paint the exteriors of their homes themselves. Teams could be organized among employees. Those teams could be matched with applicants. Possibly employers and other entities with a stake in the community could underwrite the cost of paint and supplies. If ten homes had a fresh coat of paint, it would make a significant impact on the appearance of the community.

Once a volunteer base has been formed there are other community efforts to undertake. An essential repair/fix up program could be established in which elderly or disabled applicants could receive assistance with essential health and safety repairs. A local business and its employees could agree to sponsor a fix-up project that might include such items as replacing a roof, or installing a new bathroom floor or providing a ramp or sidewalks for a house.

More volunteer energy and resources could be directed to a Bent County Habitat for Humanity chapter. With support from the Colorado Habitat organization and the Pueblo Habitat chapter, local churches and businesses may choose to sponsor the construction of

a new home for a deserving local family. The Habitat model relies on community volunteers to build a home that the recipient family also works on. The family then takes on a no interest loan from the Habitat organization to pay for any building materials and costs that are not donated. Some Habitat chapters have used modular homes in situations where there is not adequate volunteer strength to build a home from the foundation up.

The volunteer activities discussed above will benefit the town and its citizens directly. However, the other important benefit of involving residents in improving their community is that those volunteers will share a larger interest in some of the more ambitious and costly efforts needed to revitalize the community. New public resources are needed to make an impact. By participating directly in community development efforts, the constituency for a more robust approach to addressing the physical needs of the community will grow.

CSI research data, key informant interviews and the focus group discussion acknowledge that Bent County has many critical community development needs. The federal government and state agencies have resources to assist lower income families. However, the challenges facing Bent County and the City of Las Animas are broader than issues of affordability. A community needs local implementer(s) to design programs, sponsor and own developments and coordinate and cultivate local resources and projects. Currently, there is no local organization designated as the central implementer for community development activities in Las Animas or the County.

The Las Animas Urban Renewal Authority (LAURA) has some experience in designing projects and putting together financial plans to implement the projects. The Urban Renewal Authority could expand its role and become the lead community development spark plug. The City has granted the Authority the power to operate anywhere in the city limits. The Authority could sponsor and operate many of the programs and projects listed in this report. The Authority could also become a partner with other groups that have some capacity to improve the physical conditions in the County.

Colorado State Statutes empower urban renewal authorities with a variety of tools to assist them in renewal efforts. The Las Animas Urban Renewal Authority has the power to: acquire property, acquire property by condemnation, build buildings, streets, playgrounds, install utilities, demolish buildings, borrow money, buy and sell property, apply for loans and grants from state and federal agencies and issue tax exempt bonds. These tools could be used effectively to address the improvement needs identified in this report. As an example, a tax exempt bond for \$1 million could be issued by the Authority to build new homes. The bond would be repaid by using payments from the second mortgages the Urban Renewal Authority would own on the homes. The bond could be purchased by a local investor through a private placement to avoid rating and insurance costs. The private investor, which could be a single bank or a consortium of banks, could purchase the bond and receive the interest payment free of both federal and state taxes on the interest income.

Based on the nature of the identified needs in the City of Las Animas, it is a logical conclusion that the Urban Renewal Authority should take the lead in developing a

revitalization strategy at least for the City of Las Animas. The directors of the Urban Renewal Authority are appointed by the Mayor and serve in a volunteer capacity. The scope of the activities outlined in this report is beyond the capacity of volunteers to both implement and oversee such complicated efforts. If the Urban Renewal Authority is tasked with implementing the items in this assessment, the Authority will have to hire an executive director and possibly other staff with technical expertise. The Authority will be working in a very complex regulatory environment and it will be essential to have knowledgeable and experienced staff that are not trying to learn through on-the-job training.

The Bent County Development Foundation has sponsored this assessment and has worked closely with employers and local government officials to attract new employers to the community. BCDF may be a logical organization to design and implement, on a short timeline, a new employee assistance program to provide relocation assistance to new employees wishing to live in the County or municipalities. BCDF board members would be excellent leaders to convene a discussion with Tri-County Housing Incorporated about that organization's service to Bent County.

Tri-County has the most diverse portfolio of housing activities in the region. The most cost effective approach to expanding housing services in the County would be to expand Tri-County's mission to include a greater emphasis on community development and housing needs in Bent County. Tri-County has the management capacity and staff resources to move quickly into program development. There are a variety of opportunities that Tri-County could pursue that fit within a strategy of improving housing opportunities by upgrading the existing housing stock. If Tri-County is not interested in new ventures, the BCDF board members may want to explore whether there are financial resources that Tri-County could share with Bent County for some of the activities outlined herein.

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

Later in this report CSI will outline several actions which could be implemented by local organizations. Some of those items will reference the creation of ongoing housing programs to implement the goals listed here. Other items will involve development activities to increase the inventory of affordable housing units. For each of those items funds will be needed. Community support will be necessary to increase the resource base. The local governments and organizations have very few unused resources. New resources are needed in order to make a difference in the condition of the County and its towns.

The community at large does not have extensive experience in managing an integrated community redevelopment program. However, there are several high functioning groups within the community that could be effective partners in such an effort. Those groups should take advantage of information resources that exist. Several organizations have staff members experienced in providing technical assistance to rural communities. The organizations can provide on-site advice and direction in program design and implementation. Once the basic pieces of a plan are in place, community groups should begin requesting assistance from these organizations so they can take advantage of the existing collective knowledge around community development.

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

ACTION STEPS

COST ESTIMATE AND PRIORITY SCALE

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

Priority Scale	
H	High
M	Medium
L	Low

GUIDE TO ABBREVIATIONS

BCDF	Bent County Development Foundation
BOCC	Board of County Commissioners
CARHOF	Colo. Assoc. of Realtors Housing Foundation
CHFA	Colorado Housing and Finance Authority
CSI	Community Strategies Institute
DOH	Colorado Division of Housing
DOLA	Colorado Department of Local Affairs
FHLBB	Federal Home Loan Bank Board
FNMA	Fannie Mae, Federal National Mortgage Association
HUD	U.S. Department of Housing and Urban Development
LAURA	Las Animas Urban Renewal Authority
LISC	Local Initiatives Support Corp.
RCAC	Rural Community Assistance Corporation
RD	Rural Development
Tri-County	Tri-County Housing Incorporated

HOUSING GOAL I, ACTION STEPS FOR HOUSING CHOICES

Provide a full range of housing choices in Bent County. Special efforts should be directed to the housing needs of groups not easily served by the private market. Those groups include moderate and lower income families of various sizes, elderly households, and those with special challenges and new employees.

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	The Las Animas/Bent communities should formulate a comprehensive revitalization strategy to improve housing conditions and community facilities.	H	2008	BOCC, City Council, LAURA, BCDF, Businesses, Neighborhoods, Tri-County, DOLA, DOH, citizens	\$
b.	Bent County should encourage Tri-County to aggressively recruit Bent County residents for a self-help housing project.	H	2008	BOCC, City Council, BCDF, Tri-County, RD	\$
c.	LAURA should facilitate the construction of 18 to 20 Class A rental units with amenities that appeal to new employees.	M	2009	Private Developers, neighborhoods, employers, lenders, CHFA	\$\$\$\$\$
d.	Community and employers should establish a relocation assistance program to provide new employees short term loans for utility hook ups and deposits.	H	2008	Employers, BCDF, BOCC, City Council	\$\$
e.	The community should inaugurate a down payment assistance program for new employees and local renters wishing to purchase homes.	H	2008	BOCC, BCDF, City Council, Tri County, CARHOF, DOH, RD, CHFA	\$\$\$
f.	The community should institute a new home construction program using creative financing tools to gain appraisals to support new home prices.	H	2008	BOCC, BCDF, City Council, LAURA, Tri County, CARHOF, DOH, RD, CHFA, Realtors, Developers, Builders	\$\$\$\$\$

HOUSING GOAL II, ACTION STEPS FOR HOUSING PRESERVATION

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

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	Las Animas should expand unsafe building abatement program to more structures and acquire the land as part of the process whenever possible.	H	2008	City Council, LAURA, DOH, DOLA, Property Owners	\$\$\$\$
b.	Las Animas should institute a non-income based home repair/modernization program to improve the quality of older homes.	H	2008	City Council, LAURA, Tri-County, Property owners, Lenders, Builders, DOH, RD	\$\$\$\$
c.	Las Animas should create an acquisition/repair program to buy homes, fix them and resell them to buyers wishing to live in town.	H	2008	City Council, LAURA, Tri-County, Property Owners, DOH, RD, DOLA	\$\$\$\$
d.	The County and Las Animas should develop a rental rehab program to provide low interest loans to investors willing to make capital improvements to their properties	H	2009	BOCC, City Council, LAURA, Tri-County, BCDF, Banks, DOH, RD	\$\$\$\$

HOUSING GOAL III, ACTION STEPS FOR PARTNERSHIPS

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

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	Las Animas should consider adopting a habitability code to spur the improvement of rental properties.	H	2008	City Council, LAURA, Property owners, Realtors, Neighborhoods	\$
b.	City/County should consider adopting measures that would increase local resources available to combat blight and improve the housing market.	H	2008	BOCC, City Council, LAURA, Citizens, BCDF	\$

HOUSING GOAL IV, ACTION STEPS FOR COMMUNITY SUPPORT

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

	Actions	Priority	Time Frame	Players/Resources	Cost
a.	Bent County organizations should sponsor the creation of a volunteer essential repair program to assist elderly and disabled homeowners to make health and safety improvements to their homes.	H	2008	BCDF, LAURA, BOCC, Las Animas City Council, Service Clubs, Schools, Churches	\$
b.	Las Animas should designate the LAURA as the lead agency in formulating a community revitalization strategy for the community.	H	2008	City Council, LAURA, BCDF, BOCC, Citizens, Business Groups	\$
c.	City/County should provide the necessary funds to hire a qualified director of the LAURA.	H	2008	City Council, LAURA, BCDF, BOCC, Citizens, Business Groups	\$\$
d.	BCDF should work with interested employers to establish a relocation assistance fund to provide small loans to new employees for utility and security deposits on Bent County rentals.	H	2008	BCDF, employer groups, LAURA, landlords, Realtors, CARHOF	\$\$
e.	BCDF in conjunction with the City and County should convene a discussion with Tri-County Housing about that organization's role in Bent County revitalization efforts.	H	2008	BCDF, City Council, BOCC, Tri-County, DOH, DOLA	\$
f.	Bent County organizations should pursue Technical Assistance Opportunities through groups with information and resources to assist with designing and implementing a multi-faceted revitalization plan.	H	2008	BCDF, Tri-County, LAURA, DOH, DOLA, RCAC, RD, LISC	\$

	Actions	Priority	Time Frame	Players/Resources	Cost
g.	Bent County organizations should sponsor regular, seasonal town/county clean up days.	H	2008	BCDF, LAURA, BOCC, Las Animas City Council, Service Clubs, Schools, Churches	\$
h.	Bent County organizations should sponsor an annual Paint Up /Fix Up day that would organize teams of volunteers to paint the homes of elderly and disabled homeowners.	H	2008	BCDF,LAURA, BOCC, Las Animas City Council, service clubs, schools, churches	\$
i.	Bent County organizations should sponsor the creation of a Habitat for Humanity chapter that could work with potential homeowners to build new homes with volunteer labor and donated materials.	H	2008	BCDF, LAURA, BOCC, Las Animas City Council, Service Clubs, Schools, Churches	\$