



**MEETING OF THE TOWN BOARD
Town Board Room
807 Mountain Avenue
Town of Berthoud, Colorado
Tuesday, March 11, 2025, 6:30 p.m.**

This is an IN-PERSON meeting at the location and time noted above.

This meeting will be streamed live on YouTube. The live stream is accessible by visiting www.berthoud.org/stream

The Town Board may take action on any of the following agenda items as presented or modified prior to or during the meeting and items necessary or convenient to effectuate the agenda items.

1. Meeting Called To Order - Mayor William Karspeck
2. Pledge Of Allegiance - Mayor William Karspeck
3. Roll Call - Mayor William Karspeck
4. Citizen Participation
5. Scheduled Items And Estimated Time For Discussion

5.I. Consent Agenda

Introduction By: Christian Samora

Documents:

[MEMO RE CONSENT AGENDA.PDF](#)
[A. MARCH 11, 2025, MEETING AGENDA.PDF](#)
[B. FEBRUARY 25, 2025, MEETING MINUTES.PDF](#)
[C. LOCAL PLANNING CAPACITY GRANT.PDF](#)
[D. DOWNTOWN PARKLET UPDATE.PDF](#)
[E. LAND DEVELOPMENT NEXT STEPS.PDF](#)
[F. 2025 ROAD AND SIDEWALK IMPROVEMENT PLAN.PDF](#)

5.II. Arbor Day Proclamation

Introduction By: Paul Furnas

Documents:

[MEMO RE ARBOR DAY PROCLAMATION 2025.PDF](#)
[ARBOR DAY 2025 PROCLAMATION.PDF](#)

5.III. Housing Needs Assessment

Introduction By: Anne Johnson

Documents:

MEMO RE HOUSING NEEDS ASSESSMENT.PDF
01 HOUSING DIVERSITY SUMMARY MEMO.PDF
02 PRELIMINARY STRATEGIES FOR CONSIDERATION.PDF
03 BERTHOUD HOUSING DIVERSITY PLAN (DRAFT) MARCH 2025.PDF
04 BERTHOUD PLAN APPENDIX B.PDF

6. Elected Official Reports

1. Town Board - Tim Hardy, May Albrecht, Sean Murphy, Karl Ayers, Chris Kurtz, and Brett Wing
2. Mayor - William Karspeck
3. Staff - Town Administrator, Attorney

7. Executive Session

Pursuant to C.R.S. § 24-6-402(4)(e)(I) to determine positions relative to matters that may be subject to negotiations, developing a strategy for negotiations, and instructing negotiators. And the following details are provided: Property Negotiation for 270 Mountain Avenue, 733 S County Road 15A, and Parcel 9423300005.

8. Adjourn

The order of agenda items listed above is approximate and intended as a guideline for the Town Board. Individuals needing special accommodation may request assistance by contacting the Town Clerk 807 Mountain Avenue, Berthoud, Colorado 80513, 970-532-2643 at least 24 hours in advance.

BOARD OF TRUSTEES INFORMATION



ADMINISTRATION DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	Consent Agenda
Type of Item:	Regular Item
Purpose:	The Consent Agenda contains routine items that can be approved with a single action by the Board.
Presented by:	Christian Samora

ATTACHMENTS:

- a) March 11, 2025, Meeting Agenda
- b) February 25, 2025, Meeting Minutes
- c) Local Planning Capacity Grant
- d) Downtown Parklet Update
- e) Land Development Next Steps
- f) 2025 Road and Sidewalk Improvements Plan

BACKGROUND:

The Consent Agenda is a group of routine matters to be acted on with a single motion and vote. The mayor will ask if any Board Member wishes to remove an item for separate discussion. Items removed from the consent agenda should be considered immediately following adoption of the amended Consent Agenda.

UPDATE/NEXT STEPS:

Any updates or next steps for the items on the Consent Agenda will be articulated in the information sheet provided for each item on the Consent Agenda.

FISCAL IMPACT AND FUND SOURCE:

Any fiscal information for the items on the Consent Agenda will be articulated in the information sheet provided for each item on the Consent Agenda.

COMMUNITY TOUCHSTONES:

Any Community Touchstones for the items on the Consent Agenda will be articulated in the information sheet provided for each item on the Consent Agenda.

RECOMMENDED ACTION(S):

“Move to combine and approve the items on the Consent Agenda.”

Followed by a second and a vote.



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Tuesday, March 11, 2025, 6:30 p.m.

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The Town Board may take action on any of the following agenda items as presented or modified prior to or during the meeting and items necessary or convenient to effectuate the agenda items.

- I. REGULAR MEETING CALLED TO ORDER** – Mayor William Karspeck
- II. PLEDGE OF ALLEGIANCE** – Mayor William Karspeck
- III. ROLL CALL** – Mayor William Karspeck
- IV. CITIZEN PARTICIPATION**
- V. SCHEDULED ITEMS and ESTIMATED TIMES FOR DISCUSSION**

- 1. Consent Agenda** (Christian Samora) (5 Min)
Consent Agenda items are considered to be routine by the Town Board and will be enacted with a single vote. There will be no separate discussion of these items. If discussion is deemed necessary, that item should be removed from the Consent Agenda and considered separately.
 - a) March 11, 2025, Meeting Agenda
 - b) February 25, 2025, Meeting Minutes
 - c) Local Planning Capacity Grant
 - d) Downtown Parklet Update
 - e) Land Development Next Steps
 - f) 2025 Road and Sidewalk Improvements Plan

- 2. Arbor Day Proclamation** (Paul Furnas) (10 Min)
- 3. Housing Needs Assessment** (Anne Johnson) (60 Min)

- VI. ELECTED OFFICIAL REPORTS** (10 Min)
 - 1. Town Board – Tim Hardy, May Albrecht, Sean Murphy, Karl Ayers, Chris Kurtz, and Brett Wing
 - 2. Mayor – William Karspeck
 - 3. Staff – Town Administrator, Attorney

VII. EXECUTIVE SESSION

Pursuant to C.R.S. § 24-6-402(4)(c)(I) to determine positions relative to matters that may be subject to negotiations, developing a strategy for negotiations, and instructing negotiators. And the following details are provided: Property Negotiation for 270 Mountain Avenue, 733 S County Road 15A, and Parcel 9423300005.

VIII. ADJOURN

Town Clerk or Deputy Town Clerk

William Karspeck, Mayor

March 11, 2025, Meeting Agenda

The order of agenda items listed above is approximate and intended as a guideline for the Town Board. Individuals needing special accommodation may request assistance by contacting the Town Clerk 807 Mountain Avenue, Berthoud, Colorado 80513, 970-532-2643 at least 24 hours in advance.



MEETING MINUTES OF THE TOWN BOARD

**Town Board Room
807 Mountain Avenue
Town of Berthoud, Colorado
Tuesday, February 25, 2025, 6:30 p.m.**

2/25/2025 - Minutes

1. Meeting Called To Order - Mayor William Karspeck

Mayor Karspeck called the meeting to order 6:32 pm.

2. Pledge Of Allegiance - Mayor William Karspeck

Mayor Karspeck led the Pledge of Allegiance.

3. Roll Call - Mayor William Karspeck

The following Board members were present:

Karl Ayers, Trustee
May Albrecht, Trustee
Tim Hardy, Trustee
Will Karspeck, Mayor

The following Board members were absent:

Chris Kurtz, Trustee
Brett Wing, Trustee
Sean Murphy, Mayor Pro-Tem

The following staff members were present:

Erin Smith, Town Attorney
Chris Kirk, Town Administrator
Christian Samora, Town Clerk
Lexi Dovel, Deputy Town Clerk
Sergeant Justin Williamson, Larimer County Sheriff
Deputy Andrea Maxwell, Larimer County Sheriff
Anne Johnson, Community Development Director
Brian Dubois, Economic Sustainability Manager

4. Citizen Participation

Bridget Guccione spoke regarding the Town's development code.

Ruth Fletcher-Carter spoke regarding RAFT and the transit assessment item on tonight's agenda.

John Guthrie spoke regarding Dark Skies and Berthoud Main Street.

5. Scheduled Items And Estimated Time For Discussion

5.I. Consent Agenda

Items:

- a) February 25, 2025, Meeting Agenda
- b) February 11, 2025, Meeting Minutes
- c) February 2025 Board Report

Trustee Hardy moved to combine and approve the items on the Consent Agenda. Trustee Albrecht seconded the motion. In a 4-0 roll call vote, THE MOTION CARRIED.

Mayor Karspeck read an announcement recognizing Deputy Maxwell for her "Law Officer of the Year" award from the Colorado Cattlemen's Association.

5.II. Appointment To Tree Advisory Committee

Mayor Karspeck provided information on the Tree Advisory interviews.

Mayor Karspeck moved to appoint Daniel Buendia to the Tree Advisory Committee for a term to expire September 30, 2026. Trustee Hardy seconded the motion. With all in favor, THE MOTION CARRIED.

5.III. After Prom Committee Funding Request

Jessica Patriquin provided information on the After Prom Committee funding request.

The Board was supportive of allowing After Prom to be held at the rec center.

5.IV. 330 Mountain Ave Historic Landmark Alteration Request

Community Development Director, Anne Johnson, gave a presentation on the 330 Mountain Ave Historic Landmark Alteration Request.

Trustee Ayers moved to approve the request for a Major Alteration to a Local Historic Landmark for the building facade at 330 Mountain Avenue subject to the four conditions listed in the staff report. Trustee Albrecht seconded the motion. With all in favor, THE MOTION CARRIED.

5.V. Dark Sky Update

Economic Sustainability Manager, Brian Dubois, gave an introduction on the Dark Sky Update.

Mark Laurin with the Colorado Dark Sky Certification Mentor Program gave a presentation.

Mayor Karspeck opened the item to public comment.
Leslie Tassi spoke during public comment.
Mayor Karspeck closed public comment.

5.VI. Transit Assessment Priorities

Administrator Kirk provided information on the Transit Assessment Priorities.

The Board was supportive of having a study session with staff and RAFT to further discuss.

6. Elected Official Reports

Trustee Albrecht:

Albrecht reported on concerns from citizens regarding the audio in the Board room and thanked staff for new nametags.

Trustee Ayers:

Ayers reported on PORT discussions on the future use of the Jaskowski property.

Mayor Karspeck:

Karspeck inquired about buffer zones in the Town's Land Use Code. Karspeck reported on his recent attendance at the Chamber's Annual Gala and a Legislative Workshop at History Colorado.

Administrator Kirk:

Kirk reported on updates on the Housing Needs Assessment, the Sustainability Action Plan, open space acquisitions, the Community Branding Assessment, the Town Wastewater Bond Refunding, plans for the garden in Pioneer Park, and a water rate study. Kirk reported on a new sign going up on the front of Town Hall.

7. Adjourn

The meeting was adjourned at 9:31 pm.

Town Clerk or Deputy Town Clerk

William Karspeck, Mayor

TOWN BOARD INFORMATION



COMMUNITY DEVELOPMENT DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	Local Planning Capacity Grant application by the Town of Berthoud to DOLA
Type of Item:	Consent Agenda
Purpose:	Board approval to submit application
Presented by:	Anne Johnson, Community Development Director

ATTACHMENTS:

- Resolution of Support

BACKGROUND:

2022 Colorado voters approved the concept of, and by doing so established the State Affordable Housing Fund. This fund provides financial assistance to communities who make a commitment to provide affordable housing products through specific funded activities, including planning assistance to communities. The objective is to provide funds to local communities and counties to increase the availability of affordable housing by 3% annually (or 9% over 3 years).

The baseline for Berthoud is 13 affordable housing units each year over the next three years for a total of 39 units at or below the Baseline value for ownership and rental units. The unit count starts at the time a building permit is issued. Local builders were contacted to determine if the current products offered would meet the single-family affordable housing cap. Two of the three builders indicated their products would be close to meeting the cap. To date, Berthoud has had three single-family homes meet the goal parameters of \$425,840 maximum affordable for-sale price and no rental units were constructed (\$1,670 maximum affordable rent).

The Town was eligible to access funds through the More Housing Now program due to the commitment to Proposition 123 and was awarded a \$100,460 grant in 2024 to perform a Housing Analysis. The total project costs are \$125,000 and the Housing Steering Committee is finalizing their direction toward encouraging the development of affordable and attainable housing in the Town of Berthoud.

The Town is still eligible to access funds available to Proposition 123 communities and the Local Planning Capacity Grant enables communities to further goals of housing diversity. The Town is seeking funding to perform the following with third-party consulting services:

1. Create an expedited development review process for developments that contain a minimum of 50% affordable/attainable housing products. The deliverables will be a development community-facing guidebook, code amendments and process flow diagrams illustrating standard and expedited development review processes.

2. Identify grant opportunities for land and water banking. Workshops with the development and building communities.

UPDATE/NEXT STEPS:

Upon approval of the application, the Town Trustees will authorize the Mayor to sign the attached Resolution and staff will submit the application to DOLA for consideration.

FISCAL IMPACT AND FUND SOURCE:

The project is grant-funded at 80% with a 20% local match. The Community Development Department has funds to cover the 20% match in the 2025 budget. The project total is \$52,000 with a \$10,400 local match.

COMMUNITY TOUCHSTONES:

The ability for housing of all price points provides for support to strengthen the Town's sustainability and resiliency goals.

RECOMMENDED ACTION(S):

Staff requests an executed Resolution to provide evidence of the Town's support of the application and if awarded, the resulting work product.

**RESOLUTION NO. 03
SERIES 2025
TOWN OF BERTHOUD, COLORADO**

**A RESOLUTION SUPPORTING THE APPLICATION BY THE TOWN OF BERTHOUD TO
THE DIVISION OF LOCAL AFFAIRS AND SPECIFICALLY
THE LOCAL PLANNING CAPACITY GRANT**

WHEREAS, the Colorado Division of Local Affairs recognizes the importance of housing diversity and affordability as an urgent matter in the State of Colorado and has established the Local Planning Capacity Grant for communities who have made a commitment to Proposition 123; and

WHEREAS, the Town received a grant in 2024 through the Colorado Division of Local Affairs' More Housing Now program to perform a Housing Diversity study and create a Housing Diversity Plan for the Town; and

WHEREAS, the vision and values expressed in the 2021 update to the Comprehensive Plan align with the goals outlined in Proposition 123. These aligned values include strengthening the Town's sense of place, enhancing community identity, supporting community resilience and sustainability touchstones through housing diversity; and

WHEREAS, the Town of Berthoud intends to illustrate through this Resolution support for development of an expedited Site Plan Review process for developments containing more than 50% affordable and attainable housing to assist the Town to meet Proposition 123 commitments; and

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN BOARD OF TRUSTEES OF THE TOWN OF BERTHOUD, COLORADO:

Section 1. That the Town of Berthoud hereby supports the grant application and efforts to develop an expedited development review process for developments containing more than 50% affordable and attainable housing products. The Town of Berthoud will also seek support in identifying grant opportunities for land and water banking.

INTRODUCED, READ, ADOPTED, AND APPROVED on this 11th day of March, 2025.

TOWN OF BERTHOUD

By _____
William Karspeck, Mayor

ATTEST:

By: _____
Christian Samora, Town Clerk

Local Planning Capacity Grant: Budget Worksheet

Applicant (Community Name):		Berthoud					
Date:		3/3/2025					
Line Item	Expense Type	Total Project Cost	Grant Funds Requested (usually 80% of total)	% of total	Local Match (usually 20% of total)	% of total	Notes or explanation, if needed
1	Consulting Services - Planning	\$ 44,000	\$35,200.00	80%	\$ 8,800	20%	
2	Consulting Services - Legal	\$ 8,000	\$6,400.00	80%	\$ 1,600	20%	
3				#DIV/0!		#DIV/0!	
Totals		\$ 52,000	\$ 41,600	80%	\$ 10,400	20%	
		Total Project Cost	Requested	Match			
		(Note: % will calculate once amounts are entered)					

<u>Eligible Expense Types</u>	<u>Includes these activities:</u>
Consultant Services	Consultant fees, including costs to facilitate community engagement, attorney review of policy documents or drafting of legal documents, including intergovernmental agreements
Software or other IT expenses	Vendor license fees, data migration expenses
Personnel Services Costs*	Program-specific allowable salary and benefits costs (no indirect expenses allowed)
*Use the Example Personnel Budget below to demonstrate allowable personnel expenses.	

* Personnel Calculations: Complete this section only if proposed project budget includes Personnel.

If your proposed budget includes personnel services as a budget line item, you must complete this section of the worksheet.

If your proposal does not include personnel, do not complete this section.

If you are hiring an independent contractor, this is considered "consultant services" not "personnel services".

Program staff are available to help with this Personnel worksheet. Please reach out if you have questions.

Enter your variables in the white boxes below:

Gross Annual Salary		Enter the salary to be posted in the job announcement (or the mid-range)
Total Annual Cost to Employer	\$0	Enter actual figures for salary + benefits, if available, otherwise use a reasonable estimate such as salary x 1.3 = total cost including benefits, FICA, payroll taxes, 401K, etc.
Monthly cost to employer	\$0	
Grant period (# of months)		(Two years is typically the max allowed; adjust if request is different)
Total Personnel Costs over grant period	\$0	
Percent of FTE that is grant-related	0%	Job description shows that 60% of this employee's time and responsibilities are directly related to affordable housing and are therefore "grant-related"
Cost of FTE that is not grant-related	100%	Job description shows that 40% of employee's time is for "general planning" duties. In this example, the employer covers the 40% of total personnel cost that is not grant-related.

Total Grant-related Personnel Costs	\$0	← This amount is the Total Project Cost on the Personnel budget line item
Grant funds cover up to 80% of grant-related personnel costs	\$0	← Enter this amount for Requested Grant Funds on the Personnel budget line item
Local Match covers 20% of grant-related personnel costs	\$0	← Grantee's local match contribution is 20% of grant-related costs

BOARD OF TRUSTEES INFORMATION

BUSINESS DEVELOPMENT DEPARTMENT



Meeting Date:	March 11, 2025
Agenda Title/Subject:	Downtown Parklet CDOT Application
Type of Item:	Consent Agenda
Purpose:	• Inform the Board of the Town's CDOT Permit Application to install parklets on Mountain Avenue
Presented by:	Walt Elish, Business Development Manager

ATTACHMENTS:

- CDOT Memo

BACKGROUND:

In 2021 the Town received a \$48,797 CDOT grant to purchase two parklets to install along Mountain Avenue. The purpose of parklets was to assist our downtown restaurants and retailers to remain open and viable during COVID. The businesses welcomed and appreciated this Town initiative to assist them during COVID. With the support of our local businesses, each year since 2021, we have received CDOT's approval to install the parklets. As a result, they now have become a welcomed summer addition to our downtown while also supporting our downtown establishments. .

We are once again applying for a CDOT permit to install the parklets for this summer season. See the attached memo and photo.

Although the parklets will be placed in front of two Berthoud's downtown businesses, for logistical reasons, they will be available to any person venturing into our downtown. The parklets will hopefully encourage people to spend time in our downtown by providing the outside seating no matter where they decide to shop or dine.

FISCAL IMPACT AND FUND SOURCE:

None

COMMUNITY TOUCHSTONES:

The community touchstone that this item addresses is our community identity since the purpose of the parklets are to welcome and encourage Berthoud's residents and visitors to experience our quaint downtown and shop at many of our retail establishments. Thus, enhancing the Town's image and identity.

RECOMMENDED ACTION(S):

This is information for the Board and so no formal action is needed.





**Garden
Spot of
Colorado**

807 Mountain Avenue | PO Box 1229 | Berthoud, CO 80513 | O: 970.532.2643 | F: 970.532.0640 | Berthoud.org

MEMORANDUM

To: Tim Bilobran
CDOT
Region 4 Permits Manager

From: Walt Elish, Business Development Manager

RE: Berthoud's Permit Application
Use of Parklets in the ROW along Mountain Avenue

DATE: March 11, 2025

The Town of Berthoud requests a Special Use Permit for the installation of temporary parklets in the ROW along Mountain Avenue in two specific locations for the purpose of attracting people to our downtown area and enhancing their dining, shopping or event activity experience. This activity follows three very successful and popular annual Shop Local programs that the Town of Berthoud Business Development Department implements during the holiday season (November-December) and Small Business Week (first week in May). The installation of the parklets continues this effort to encourage people to experience our quaint downtown and establishments.

These parklets have been a great asset to our downtown over the past four years and now have become a highly anticipated and welcomed summer addition. Although the parklets will be placed in front two of Berthoud's downtown businesses, for logistical reasons, they will be available to any person venturing into our downtown. For example, on the first Friday of the month during the summer months, ten (10) of Berthoud's downtown merchants have initiated a First Friday event. People are being encouraged to visit all ten establishments during the evening. The parklets will contribute to this experience by providing the opportunity for people to sit outside and enjoy the evening as they progress from one business to another. Also, during Berthoud's very popular "Berthoud Day" event, we know that people come into Town either before or after the event to enjoy the festivities of the day. The parklets will once again enhance our community's downtown experience by providing the outside seating no matter where they decide to shop or dine. Finally, The Town's Communications Department is prepared to promote the public's use of the parklets, via print and social media. Afterall, the more comfortable we make our downtown core, the longer people will linger and enjoy the shops and restaurants.

Although the parklets will be in front of Ko-Fe House and Glass or Art, each owner understands that the parklets are available to everyone and anyone.

The Town will implement the following procedures to ensure that it is understood that the parklets are available for use by the public while they visit our downtown.

- The Town of Berthoud will receive permission from the adjoining establishment to issue temporary expanded permits in the ROW. The parklets will be used from early May to early November 2025.
- The business will comply with the rules for use of the parklets by the community at-large.
- The Berthoud Parklet program allows usage of public right of way between the hours of 7 a.m. and 11 p.m.
- The parklets will comply with the Americans with Disabilities act of 1990 (ADA).

TOWN BOARD INFORMATION



COMMUNITY DEVELOPMENT DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	Summary of work sessions and tours regarding Development Review and Design Standards
Type of Item:	Consent Agenda
Purpose:	Review results of the Town Board Survey, summarize findings of the December 3, 2024 and January 21, 2025 work sessions; summarize findings of the February downtown walk-arounds; presentation on next steps
Presented by:	Anne Johnson, Community Development Director

ATTACHMENTS:

- Presentation dated December 3, 2024
- Results of the Town Trustee survey regarding development review
- Summary of the January 21, 2025 Work Session
- Summary of input from the February, 2025 Downtown Walk-Arounds

BACKGROUND:

During its retreat in 2024, the Board of Trustees identified economic development as a priority. The Board expressed interest in having a better understanding of the work the Business Development Department does to retain and attract additional businesses to Berthoud. The Town provided insight from the Business Development Department by Manager, Walt Elish along with representatives from the business development community in Northern Colorado. Rich Werner, President and CEO of Upstate Colorado and Ryan Schaefer, CEO of NAI Infinity shared their expertise with the Trustees.

Upstate and NAI Infinity shared an overview of what developers and business leads are looking for when they consider moving into a new community. Two supporting functions of economic development include a close tie with the functions of the Community Development Department as well as the management of the public hearing process via strategic leadership. An excerpt from the presentation is below.

MOST IMPORTANT ROLE OF LOCAL GOVERNMENT

- | | |
|--|-------|
| 1. Provide quality services and amenities | 35.9% |
| 2. Provide strategic leadership/facilitation | 31.8% |
| 3. Create a positive business climate | 24.9% |
| 4. Offer incentives to companies | 4.6% |

n = 217

Source: Jonathan Q. Morgan, *The Role of Local Government in Economic Development : Survey Findings from North Carolina*, UNC School of Government.

The October 29, 2024 economic development work session lead to a work session regarding the Town's current land use development process, as well as a review of the Town Code and Master Plans. The presentation from this particular work session held on December 3, 2024 is attached as a reminder of the content presented.

Staff provided an overview of the land development review process inclusive of the following:

- Why communities plan and a brief overview of the planning practice;
- The intent of the vision, goals, strategies and character districts outlined in the 2019 Comprehensive Plan update;
- An overview of the master plans which are referred to in the development review process;
- The process for all land use development activities;
- The anatomy of a staff report inclusive of findings and recommendations;
- The importance of adhering to the Criteria for Approval of the different land use applications;
- Mapping illustrating the Town's current urban growth boundary was shared along with the existing incorporated limits and pending applications.

Key take-aways from the December 3, 2024 Work Session included an understanding that Community Development staff are stewards tasked with upholding the land use planning process in a consistent and transparent manner for all developers. There are opportunities to balance throughout the review process and material requirements, and these balancing efforts are done with an eye to support the standards and guidelines outlined in the Land Development Code while maintaining fairness and equal treatment of each applicant. The Land Use Code will be reviewed in 2025 to ensure the processes and requirements are clear and that the various master plans are reflected.

While the Work Session focused on Staff's role in adhering to process, the role of the Trustees and Planning Commission Members were addressed when discussing the importance of ensuring a consistent process through transparent development review. Ryan Schaeffer provided a follow-up video to his October presentation regarding the importance of transparency and equity in the development review process. This video is included with this packet of materials.

Three requests of staff were made at the December 3, 2024 Work Session. These requests were completed in early 2025. The first was to develop and publish a survey regarding development in general with a focus on determining components of what "Small Town Charm" means to members of the Board. The results of the survey are attached with key take-aways summarized below.

- "Small Town Feel" can be seen/felt by requiring a compact downtown with walkable streets and locally-owned shops and cafes as well as tree-lined streets with historic homes and well-maintained sidewalks.
- Values of the Town's historic development most valued included the unique character of downtown; the rural environment surrounding the Town; and the availability of parks, trails and access to nature.
- The respondents indicated that the Town should be extremely proactive in influencing development with the Town taking the lead to attract certain types of development. In addition, respondents nearly unanimously agreed staff should act as a facilitator and partner with developers to encourage projects that align with the Town's vision and goals.
- The majority of respondents indicated that growth should be a balanced collaboration between the Board, Planning Commission, staff, citizens and developers and that each land use application should be evaluated on its own merits.
- There were two main indicators of success when it comes to evaluating community health: availability and ease of access to public parks and green spaces; and ease of access to restaurants, entertainment and shopping.

The second request to staff included holding a virtual tour of residential and commercial developments throughout the Country. This virtual tour was held on January 21, 2025. A summary of the virtual tour is included as an attachment with key take-aways listed below.

- Commercial
 - Design including facades, landscaping and signage is more important for commercial development than the use is, as long as the use is permitted.
 - Infill in the commercial districts is important and fitting in with the historic context is important. “Quirkiness” is ok in Berthoud too.
 - Creating a destination of downtown is important.
 - Do not create false history or a “theme.”
 - Activate the human experience with transparent windows and lighting
- Residential
 - Encourage a greater mix in housing types
 - Courtyard housing
 - Single-lane driveways with garages set back
 - Architectural diversity
 - Uniform landscaping, fencing is good
 - Mixed use in the downtown is palatable for consideration

The third request to staff included walking/driving tours of downtown Berthoud. Staff and Mayor Karspeck determined that an understanding of the survey results regarding the Town’s identity was important to know as the Town heads into a community-wide branding analysis. Tours of the Mountain Avenue Overlay district and Downtown were held with staff and one or two members of the Board of Trustees. The goal of these tours was to discuss what “Small Town Charm” means to the Trustees as well as to look for opportunities within the Downtown District. A summary of the tours is included as an attachments with key take-aways listed below.

- Expanding the Mountain Avenue Overlay south to Welch and north to Massachusetts should be considered
- Expanding the Downtown Commercial district on the south side of Mountain to 6th or 7th and to mid-block on 6th on the north side of Mountain should be considered
- Density encourages walkability and connectivity.
- Aesthetic
 - Projecting and dimensional signs
 - Incentives for façade and sign improvements
 - Transparent windows on the first floor
 - There are several unkept properties in Berthoud and these should be addressed
- Leadership. The Town has the opportunity to establish expectations for redevelopment at the Sunoco property, Old Town Hall, 2nd and Welch and South 1st Street.

UPDATE/NEXT STEPS

The following activities are underway and will be included in a revised Land Development Code to be presented in late 2025:

- Commercial architecture and infill construction standards
- Housing diversity, types and architecture standards
- Setbacks and buffers
- Signage
- Mountain Avenue Overlay district expansion
- Land use compliance activities with unkept properties in Downtown
- Maintaining an equitable, transparent and consistent land development process to ensure due process for each applicant
- Application requirements to be consistent with questions asked by Planning Commission and Trustees in land use hearings
- Community branding activities may inform additional changes to the Land Use Code

FISCAL IMPACT AND FUND SOURCE

Staff time will be expended to revise the Land Development Code. No third-party reviewing entity is necessary other than legal counsel.

COMMUNITY TOUCHSTONES

Creating a sense of identity through sustainable and resilient land development practices support the vision found in the Comprehensive Plan, the Land Use Code, and the Board's annual work plan.

RECOMMENDED ACTION(S)

Staff will be revising the Land Development Code in 2025 to reflect the findings from the 2024 and 2025 input received.



Board of Trustees – Development Review December 3, 2024



Economic Development



Programs
Policies
Decision
Actions



New job opportunities
Business retention & growth
Community amenity expansion
Infrastructure

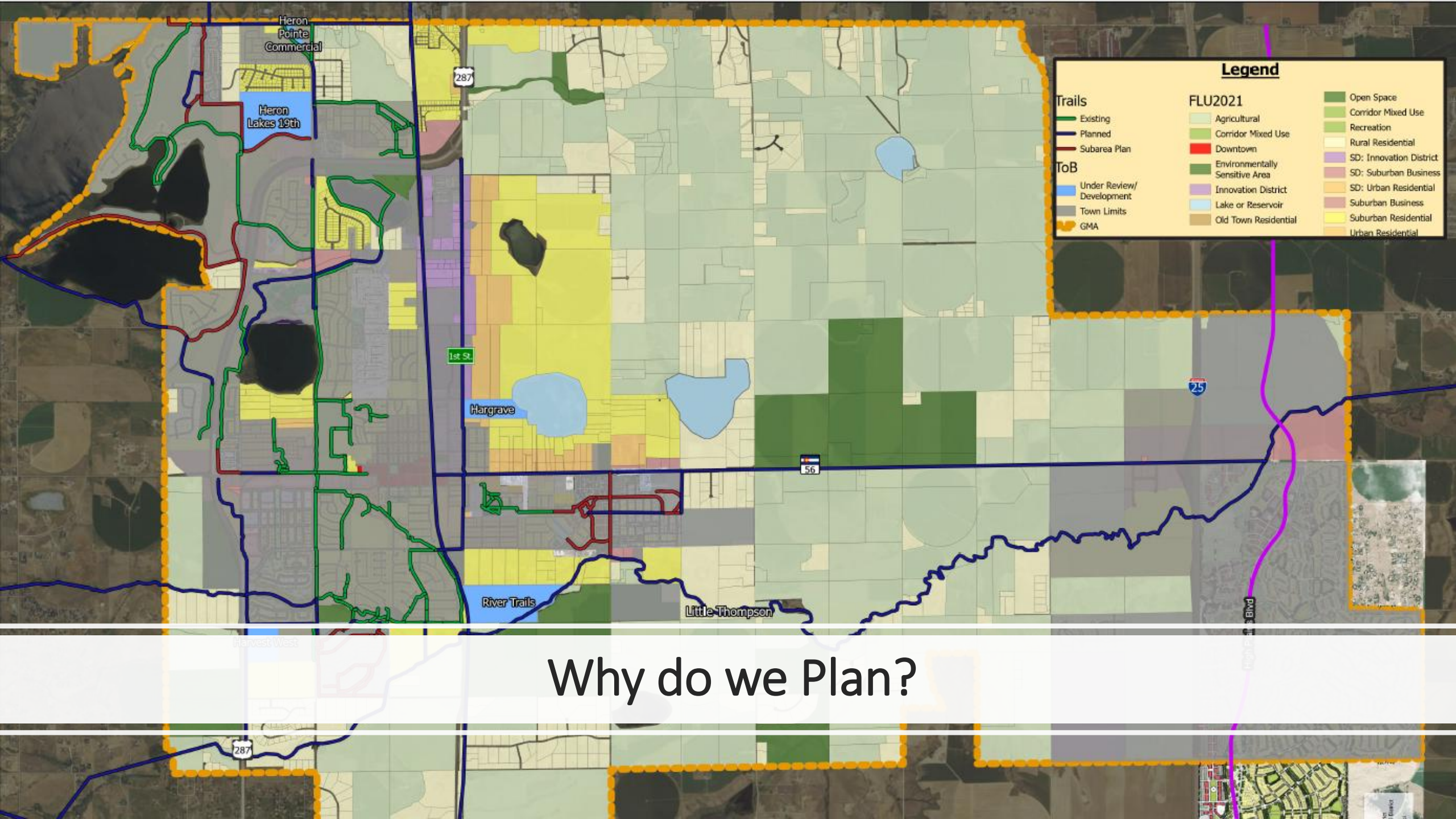
Economic Development



Programs
Policies
Decisions
Actions



New job opportunities
Business retention & growth
Community amenity expansion
Infrastructure



Why do we Plan?

We plan for efficient & equitable growth



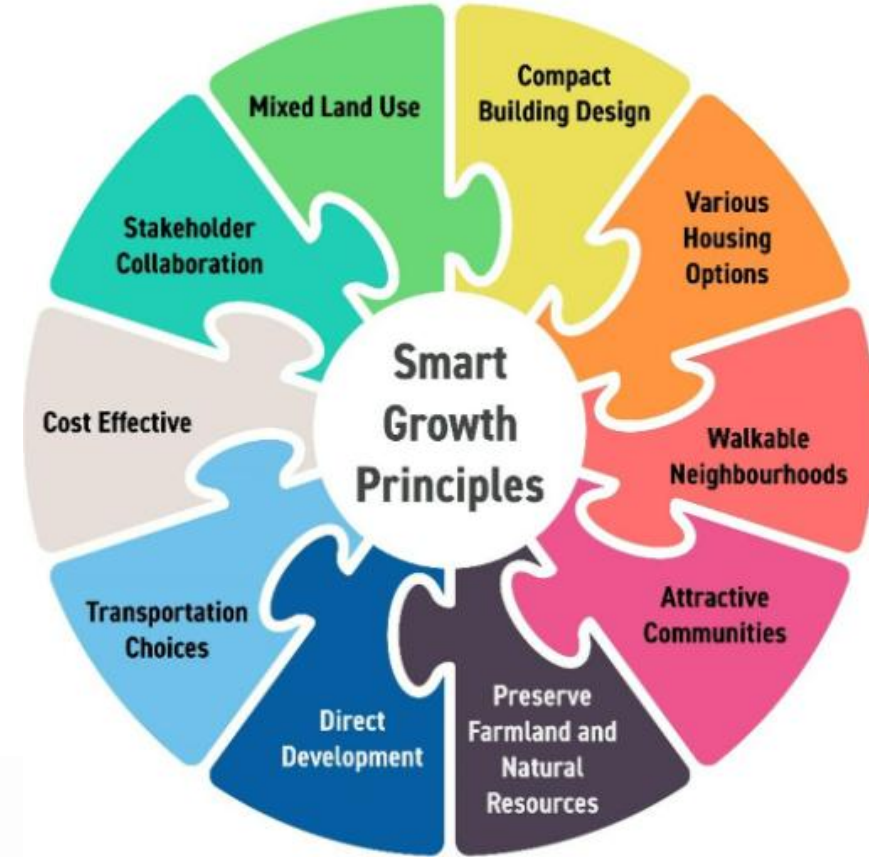
Sustainable growth

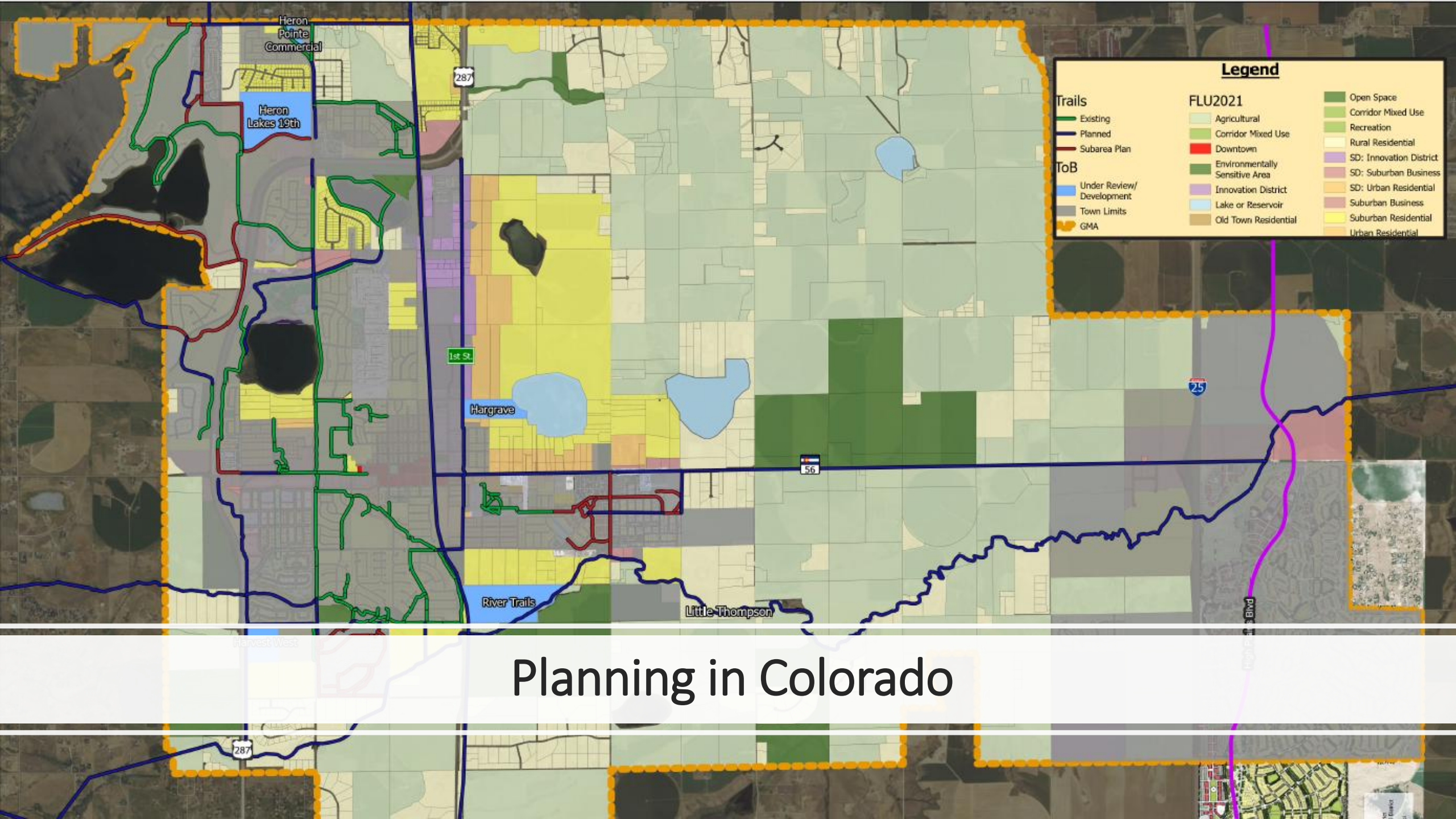
- Infrastructure & Service
- Enhance & protect the natural and built environments
- Disaster mitigation
- Economic resiliency

Balance public-private interests

Improve the quality of life for residents

- Job opportunities
- Housing
- Safety
- Amenities





Planning in Colorado

Common Regulatory / Vision Tools



Zoning - Regulatory

A set of local laws that regulate how land can be used in certain areas called “Zones”.

Subdivision - Regulatory

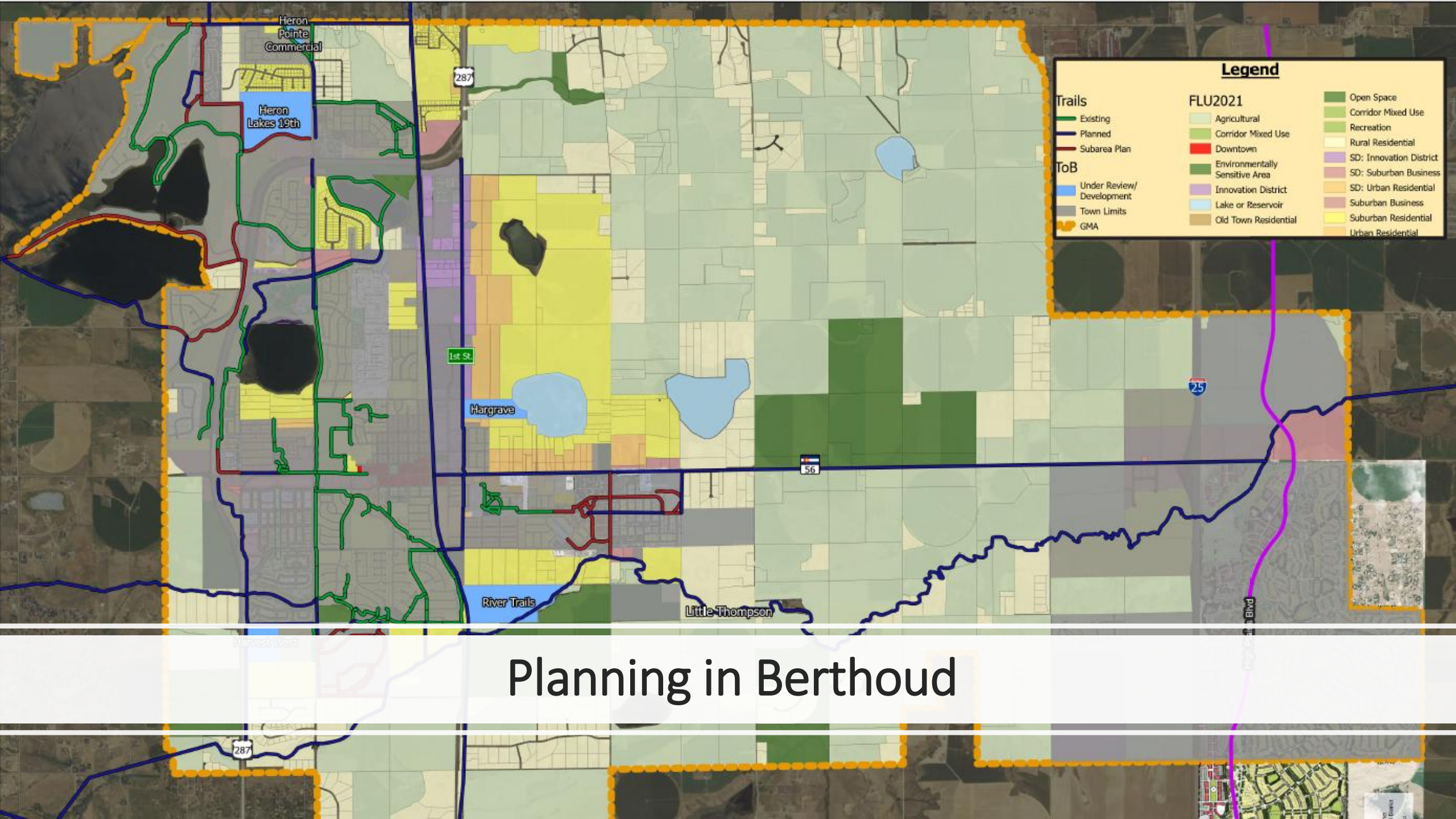
A set of regulations / local laws establishing standards for the design and development of land. Road design, access, open space, size of parcels, connectivity to adjacent properties, for example. Subdivision regulations govern how a single parcel of land can be divided minimizing negative impact on the community.

Building Codes - Regulatory

A set of regulations to establish minimum standards for the quality of construction, occupancy and design of buildings.

Master Plans/Comprehensive Plans - Vision

A document that defines a community’s long-range vision for future development including goals, policies and strategies for managing growth, preserving resources, and providing service.



Planning in Berthoud

Development Roles and Functions



Developer

- Design, Permit, Construct

Staff

- Prepares plans & presentations
- Serve as an educational resource
- Advocate for a clear and certain process
- Advocate for how a project fits into the Master Plans
- Keep and maintain development records
- Serve as support to Planning Commission and Board of Trustees

Legal Counsel

- Ensures actions are legal
- Offer interpretation of Code

Planning Commission

Board of Trustees

- Hear land use requests
- Due process
- Adhere to the criteria for approval
- Adopt master plans
- Amend land use regulations

Public Testimony

Development Tool Kit



Vision – Guiding Documents

- Comprehensive Plan
- Future Land Use Map
- Mountain Avenue Overlay
- Innovation District Overlay
- Open Space and Trails master plans
- Architectural Guidelines
- Landscape Guidelines
- Water Resources & Infrastructure plans
- Stormwater Management plans

Regulatory – Legal Documents

- Land Development Code
 - Purpose
 - Criteria for Approval
- Zoning Map

Process and procedures

- Master Planning
- Development Review
- Public Hearings
 - Planning Commission
 - Town Trustees

Comprehensive Plan: Vision, Goals & Key Strategies



The 2021 Town of Berthoud Comprehensive Plan is intended to meet the following objectives:

1. To establish a clear new vision for the future of Berthoud that reflects current community values.
2. To overhaul the policy foundation for Berthoud's growth and development decisions, establishing a new approach for effectively maintaining Berthoud's small-town character.
3. To incorporate new urbanist principles that advance transect development place types and character districts for guiding Berthoud's physical development.
4. To serve as the foundation for land development regulations, capital improvement programming, and more detailed subarea plans and functional studies.
5. To restructure the comprehensive plan's layout for enhanced legibility and navigability.
6. To make the comprehensive plan more practical from an implementation standpoint.
7. To provide an accountability tool for evaluating progress toward accomplishing the comprehensive plan's action items.

Vision Statement

Berthoud is a beautiful, friendly, and safe place:

- That retains its small-town feel and strong sense of community
- That values its surrounding rural and pastoral character
- That recognizes the Town's proximity to regional economic centers, amenities, and outdoor recreation
- That creates diverse economic opportunities
- With an authentic, vibrant downtown civic core
- With attractive residential neighborhoods served by thriving businesses
- With abundant parks and open spaces connected by trails

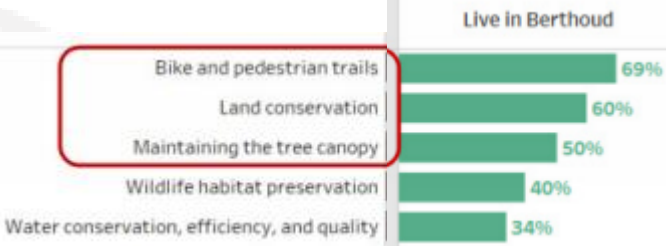
Comprehensive Plan: Vision, Goals & Key Strategies



Public Ownership

- 682 Survey responses
- 3 Virtual open houses with 2,444 site visits and 599 participants
- 3 Public workshops
- Numerous public meetings & presentations

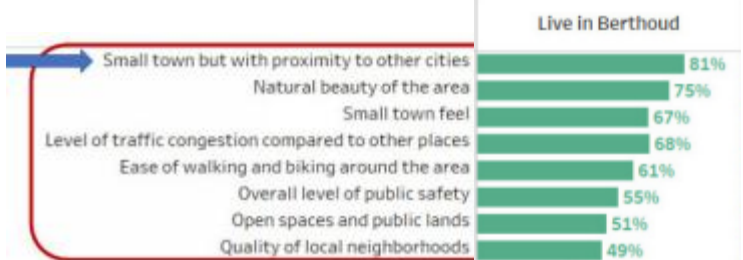
Environmental and Sustainability Programs



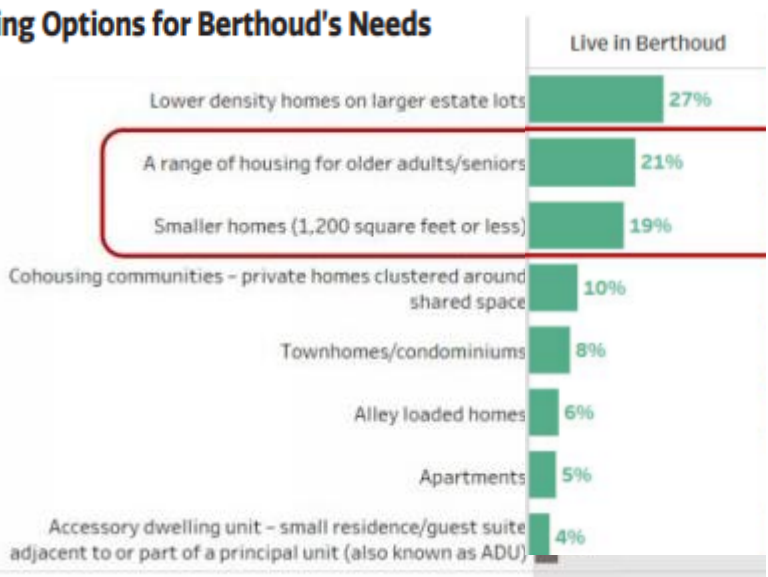
Priorities for Economic Development Actions



Living In Berthoud



Housing Options for Berthoud's Needs



Comprehensive Plan: Vision, Goals & Key Strategies



Berthoud Transect

PLACE TYPE Natural Areas	PLACE TYPE Rural Areas	PLACE TYPE Suburban Areas	PLACE TYPE General Urban Areas	PLACE TYPE Urban Centers	PLACE TYPE Special Districts
• Environmentally Sensitive Area • Open Space • Parks, Recreation, and Trails	• Agricultural • Rural Residential	• Suburban Residential • Suburban Business	• Urban Residential • Innovation District	• Downtown • Old Town Residential	• New Berthoud • 1st Street Corridor • Mountain Avenue Corridor

Achievable Goals

- Maintaining a strong community identity
- Environmental sustainability
- Growth management
- Economic resiliency
- Housing diversity
- Transportation enhancement
- Infrastructure improvement



**PLACE TYPE
Natural
Areas**

Natural Areas generally encompass prominent open space or sensitive environmental features, such as floodplain, wetlands, riparian areas, etc. These areas differ from Rural Areas in that development is strictly prohibited in Natural Areas (except for parks and recreation facilities) to conserve open spaces, protect sensitive environmental resources, and protect views, especially to the foothills on the west. Natural Areas also provide spaces for local and regional trail connections.

**PLACE TYPE
Rural
Areas**

Generally serving as a rural buffer to help minimize sprawl around Berthoud, this Place Type separates the traditional section of Town from the growth area along I-25. As its name suggests, Rural Areas primarily maintain a pastoral character with a mix of agricultural land, natural areas, and limited development. Along with Natural Areas, Rural Areas are intended to preserve the rural nature of the larger Berthoud growth management area, while focusing development within other Place Types.

**PLACE TYPE
Suburban
Areas**

Suburban Areas are comprised of Berthoud's growth areas closest to the traditional section of Town. In addition, Suburban Areas are noted for their proximity to several lakes and reservoirs, which helps to tie into utility infrastructure. The lower densities and capacity for buffering in this Place Type also provide for gradual transition to adjacent Natural and Rural Areas.

**PLACE TYPE
General
Urban Areas**

General Urban Areas provide moderate density development with intensities greater than Suburban Areas but lower than the Urban Center. This Place Type adheres to the traditional grid and some mixed uses are encouraged. General Urban Areas encompass neotraditional development that is often associated with New Urbanism.

**PLACE TYPE
Urban
Center**

This Place Type is defined as the Urban Center, which includes Berthoud's historic downtown and some of the Town's most established neighborhoods that were generally built in a traditional grid. Although the Urban Center is the smallest of the six Place Types, it is perhaps the most prominent in terms of how it defines Berthoud's identity.

**PLACE TYPE
Special
Districts**

Special Districts are areas that have their own unique character and provide distinct contrasts to the other Place Types. Each of the Special Districts is represented by a Character District: (1) New Berthoud, (2) 1st Street Corridor, and (3) Mountain Avenue Corridor. In addition, Special Districts capitalize on the access, visibility, and competitive advantages offered by Berthoud's major roadways.

Comprehensive Plan: Key Strategies



- Employ a **transect-based planning** approach for local land use management and placemaking.
- **Protect open lands** that preserve unique or sensitive environmental resources, buffers between Berthoud and adjacent communities, prime agricultural lands, and key view corridors that contribute to the Town's rural identity.
- Create a sustainable balance of goods and services by **concentrating businesses** near major roadway intersections, neighborhoods and employment centers, which maximize access to residents, workers, and visitors.
- Develop and maintain a safe, efficient, and connected **multimodal transportation network** that accommodates all ages and abilities.

- Retain and enhance the **vitality of downtown** by supporting the historic character, adaptive reuse, and a viable public realm with healthy businesses and transportation connections.
- Provide a **mix of housing, goods and services** that meet the varying needs, budgets and life stages of residents.
- Provide a diverse collection of passive and active **recreational opportunities** in parks, open spaces, trails and other indoor or outdoor settings.

Last Revised: September 9, 2021

 Growth Management Area

Place Type: Natural Areas

 Environmentally Sensitive Area

 Open Space

 Parks, Recreation & Trails

 Ditch/Canal - Potential Trail Connections

Place Type: Rural Areas

 Agricultural

 Rural Residential

Place Type: Suburban Areas

 Suburban Residential

 Suburban Business

Place Type: General Urban Areas

 Urban Residential

 Innovation District

Place Type: Urban Center

 Old Town Residential

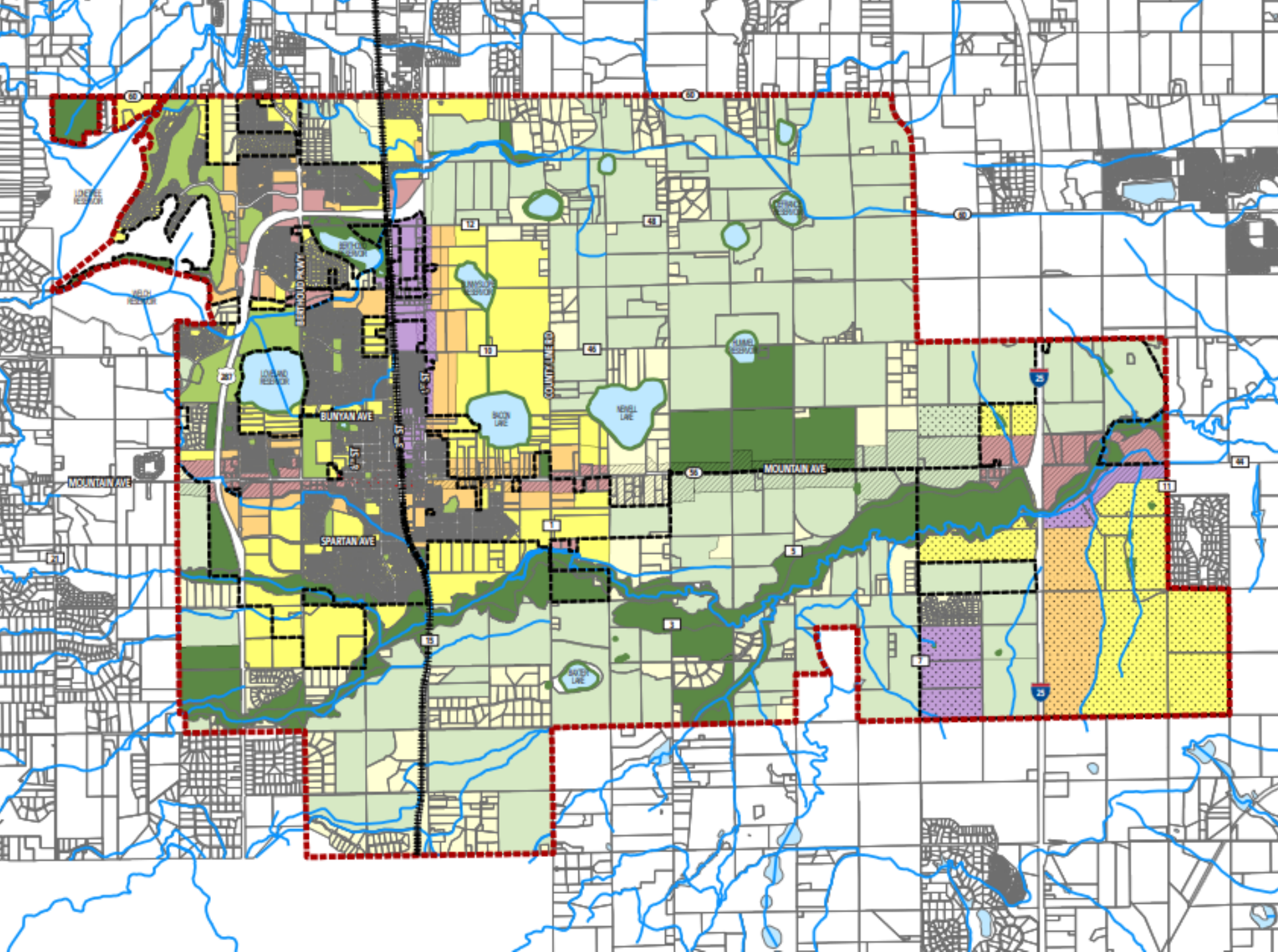
 Downtown

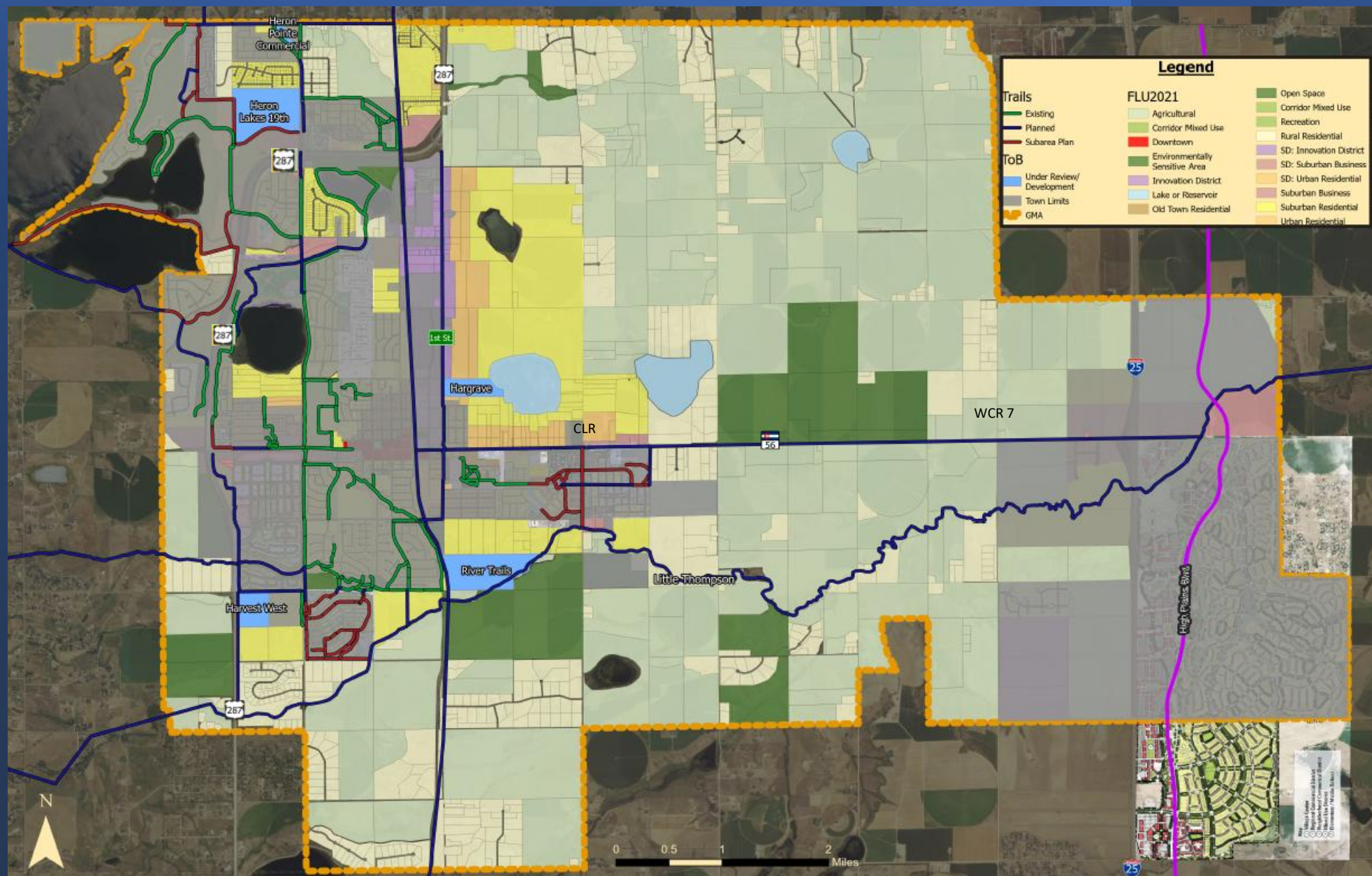
Place Type: Special Districts

 New Berthoud

 1st Street Corridor

 Mountain Avenue Corridor







30-1-109 Relationship to Comprehensive Plan

- A. It is the intention of the Town of Berthoud that this Code implements the planning policies adopted in the Comprehensive Plan for the Town and its extraterritorial planning area. While this relationship is reaffirmed, it is the intent of the Town of Berthoud that neither this Code nor any amendment to it may be challenged on the basis of any alleged nonconformity with the Comprehensive Plan.
1. *Requirement for Comprehensive Plan amendment.* Where a development proposal is not in conformance with the Comprehensive Plan, an amendment to the Comprehensive Plan will be required prior to any zoning or subdivision approvals. Conformance exists when a development proposal matches the designations of the Preferred Land Use Plan.
 2. *Criteria for evaluating amendment proposals.* Amendments to the Comprehensive Plan resulting from development proposals under this Code shall be evaluated according to the criteria and procedure outlined in the Comprehensive Plan.

Development Tool Kit: Regulatory



Regulatory – Legal Documents

- Land Development Code
 - Purpose
 - Criteria for Approval
- Zoning Map

Process and procedures

- Development Review
- Public Hearings

Development Tool Kit: Regulatory

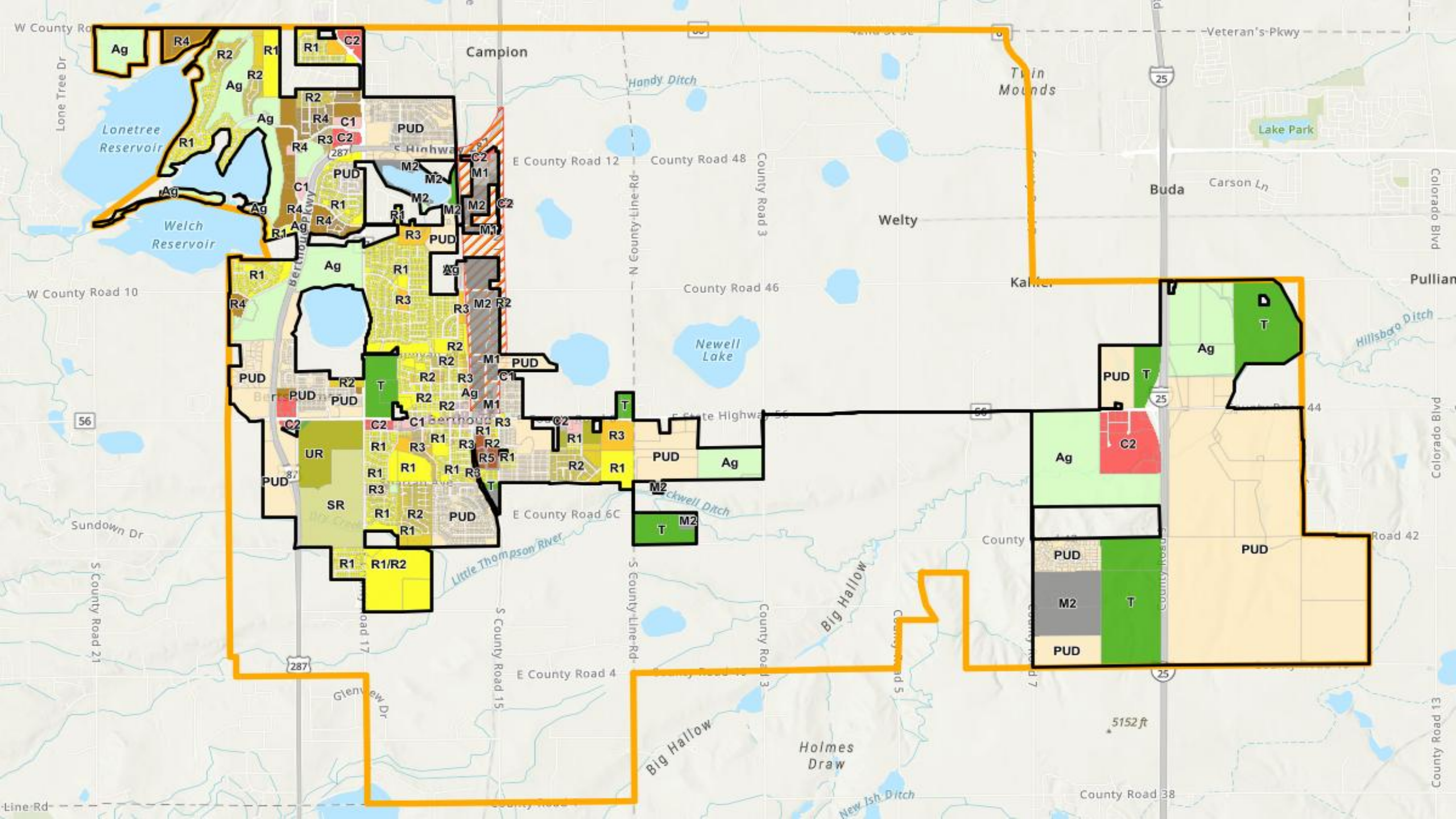


Annexation
Zoning
Neighborhood Master Plan
Preliminary Plat
Final Plat

Site Plan
Use by Special Review

Development Agreement
Grading Permit
Right-of-Way Permit

*Purpose, Submittal Materials, Process, **Criteria for Approval***



Development Tool Kit: Procedures



1. PRE-APPLICATION

2 - 6 months



2. APPLICATION SUBMITTAL DEVELOPMENT REVIEW

4 – 8+ months



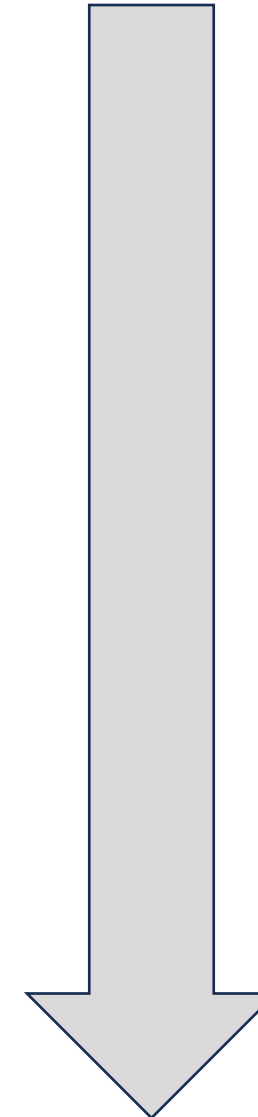
3. PUBLIC MEETING / HEARING

1 month



4. POST-APPROVAL ACTIONS

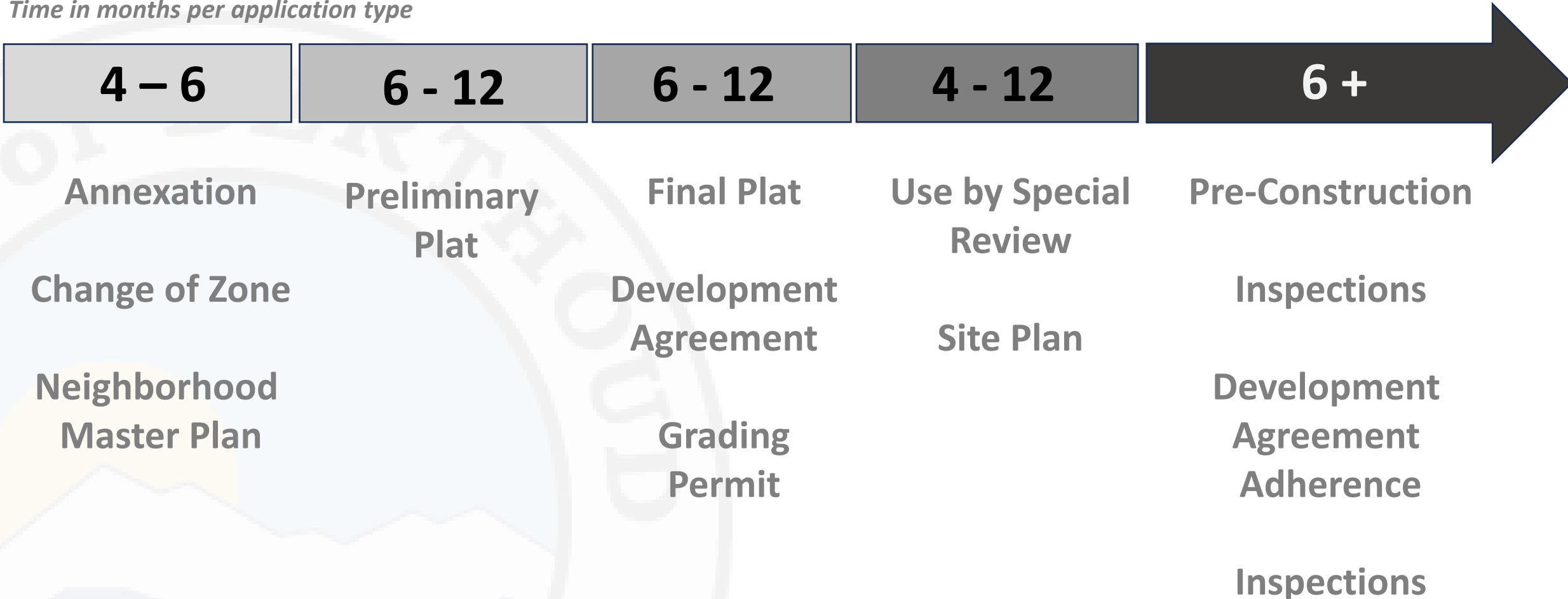
1 month



Development Tool Kit: Procedures



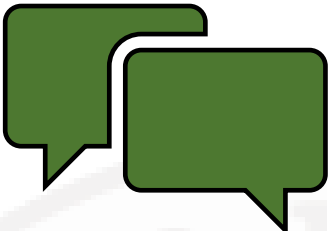
Time in months per application type



Development Tool Kit: Public Hearing Process



1. STAFF PRESENTATION



The agenda item is introduced by Town Staff, including details of the official request, location, and how the project satisfies the Development Code and Comprehensive Plan

2. APPLICANT PRESENTATION

The applicant presents their proposal and makes their case for approval.



3. PUBLIC COMMENT

- 
- **One at a time, citizens have an opportunity to speak for up to 3 minutes about the proposed project. This time is used to ask questions, provide concerns, and offer approval or disapproval of the proposal.**
 - Public comments are testimony. The Applicant, Staff and Trustees/Commissioners will not respond to the comments until all testimony has been received and the public hearing is closed.
 - Once all who wish to speak have done so, the Mayor / Chairperson will officially close the Public Comment period.



4. DISCUSSION & VOTE

- The Trustees/Commissioners confer and have an opportunity to ask the applicant or staff questions that arose during the public hearing period or questions of their own.
- **A motion must be made based on Criteria for Approval**, and if a motion is seconded, a vote is called; a majority must be found for any issue to pass (tie votes do not result in the passage of the item).
- If any citizen disagrees with the decision, they have 30 days to file an appeal with the Town.

Anatomy of a Staff Report



- General information
 - Location
 - Request
 - Surrounding land uses and zones
 - Bulk standards
- Process overview and project history
- Criteria for approval
- Public notice requirements
- Findings and recommendations
 - Code citation and rationale for determination
 - Conditions of Approval
- List of attachments



Anatomy of a Staff Report



- General information
 - Location
 - Request
 - Surrounding land uses and zones
 - Bulk standards
- Process overview and project history
- Criteria for approval
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- Findings and recommendations
 - Code citation and rationale for determination
 - Conditions of Approval
- List of attachments



Criteria for Approval: Use by Special Review permit

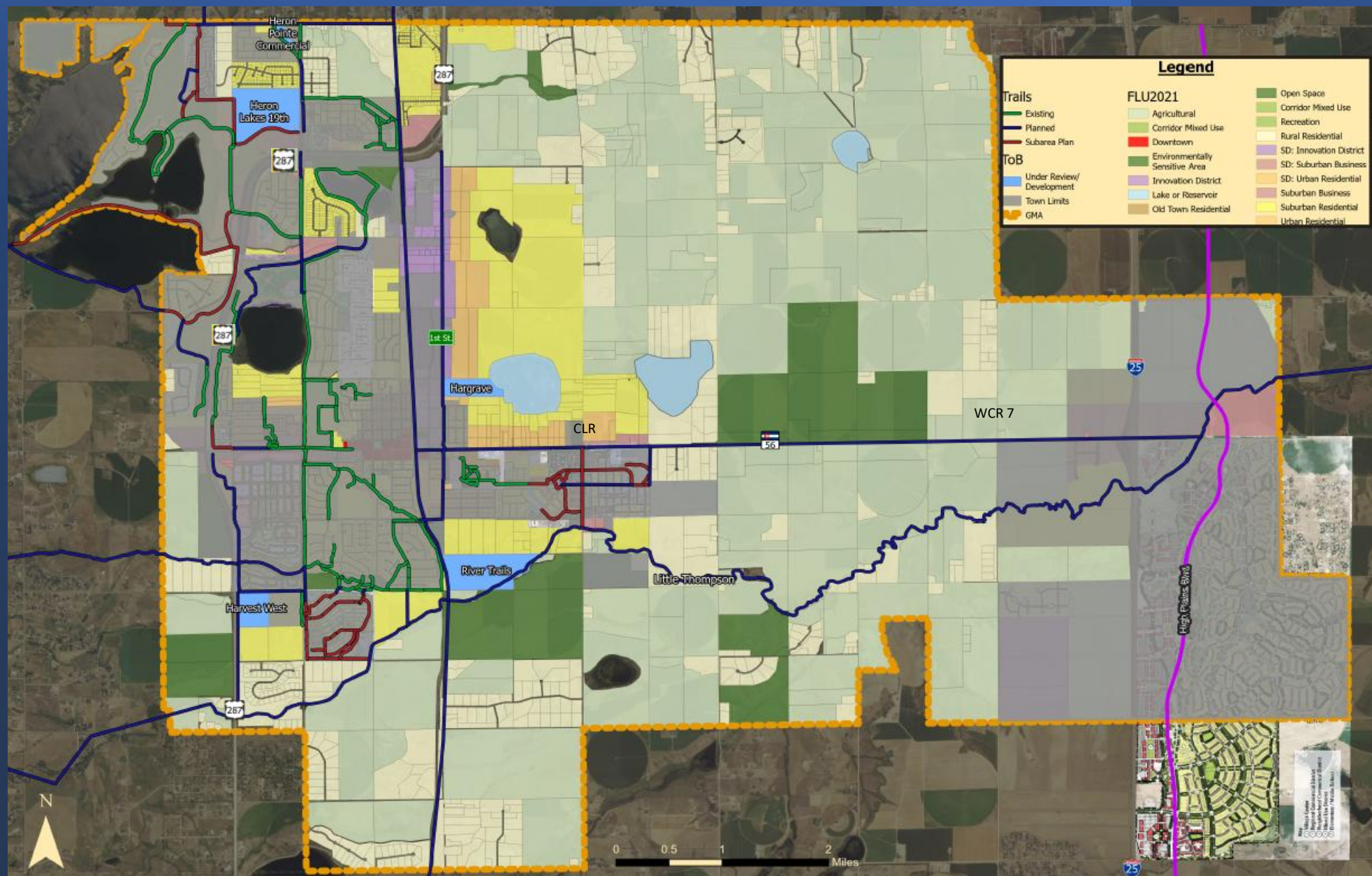


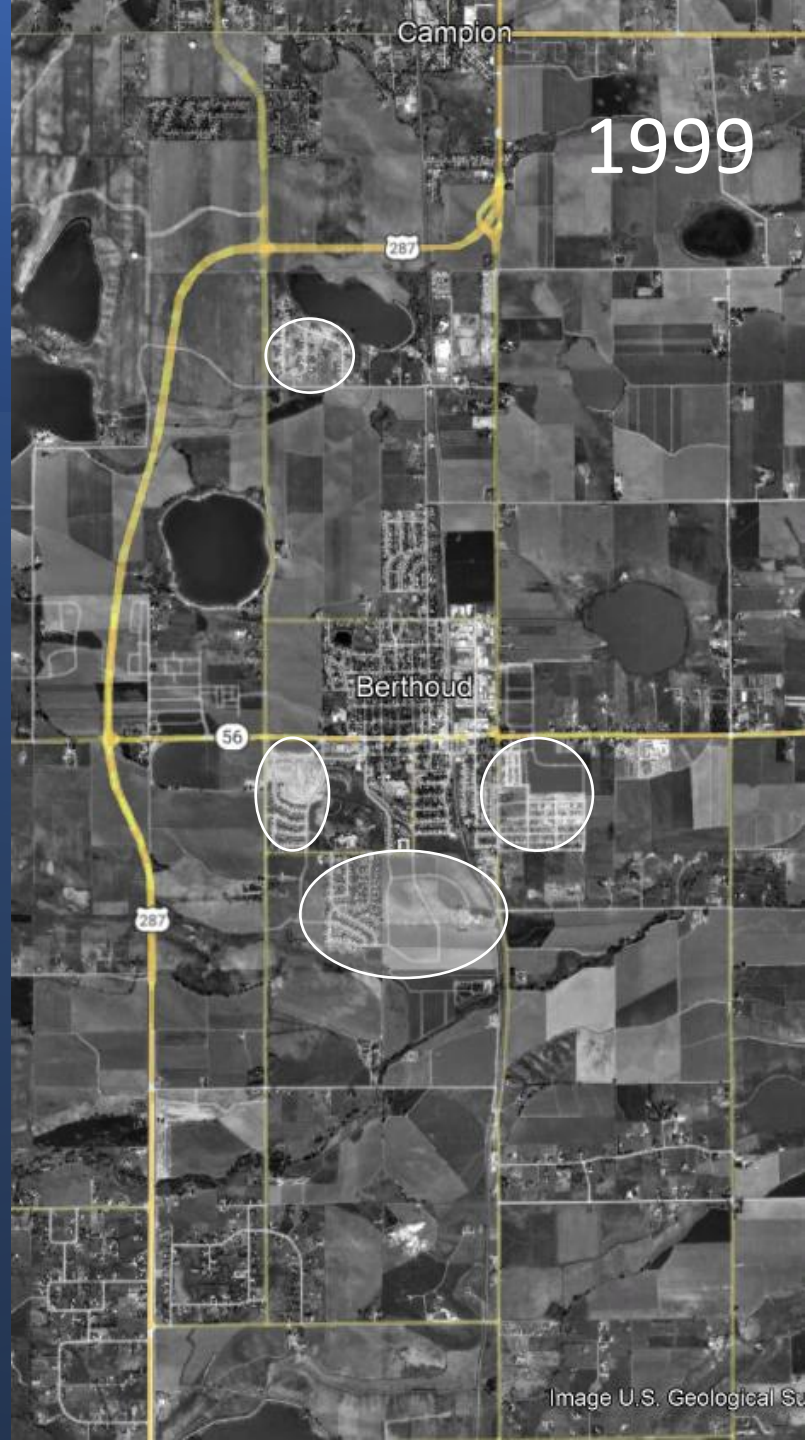
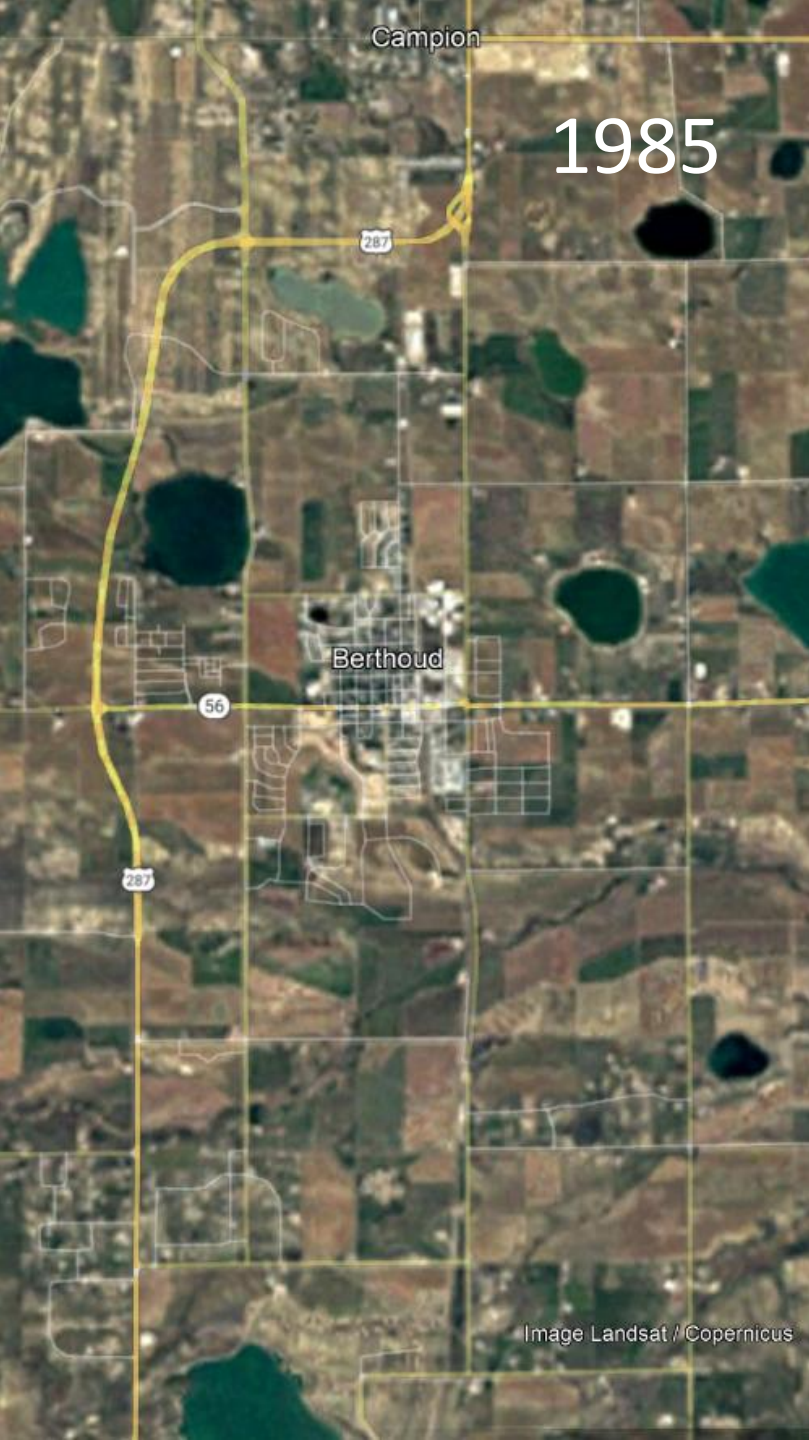
Criteria for Approval, aka Swim Lanes

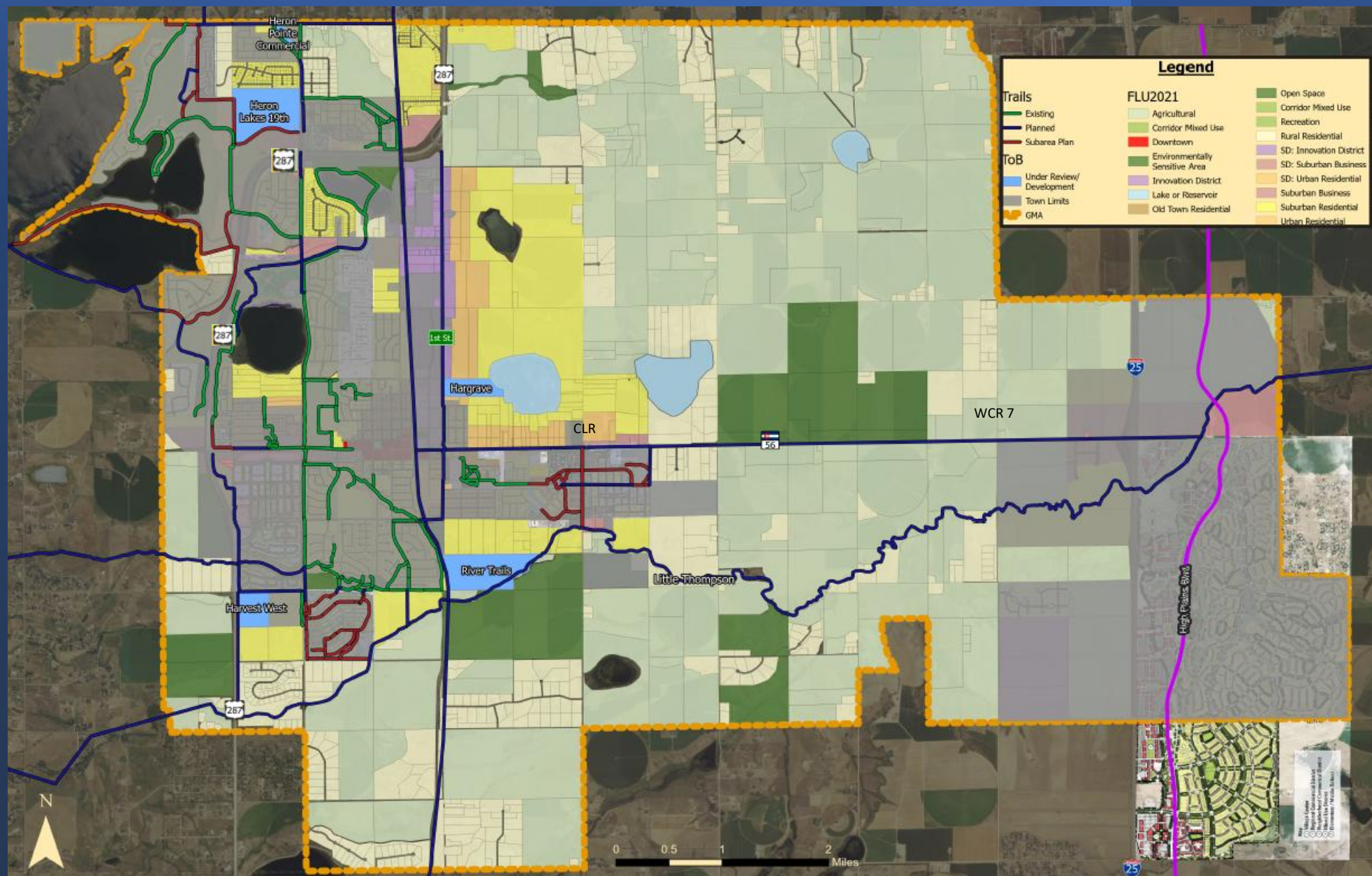
The Town may approve a USR if it finds that each of the following criteria are satisfied:

1. Meets applicable provisions of the zoning code & subdivision regulations.
2. Conforms with the goals, policies and strategies in the Comprehensive Plan.
3. Adequate service and facilities without undue burden.
4. Does not alter the [zoning] district character.
5. Includes provisions for efficient on- and off-site traffic circulation.
6. Potential negative impacts have been mitigated.
7. All applicable local, state and federal permits have been or will be obtained.



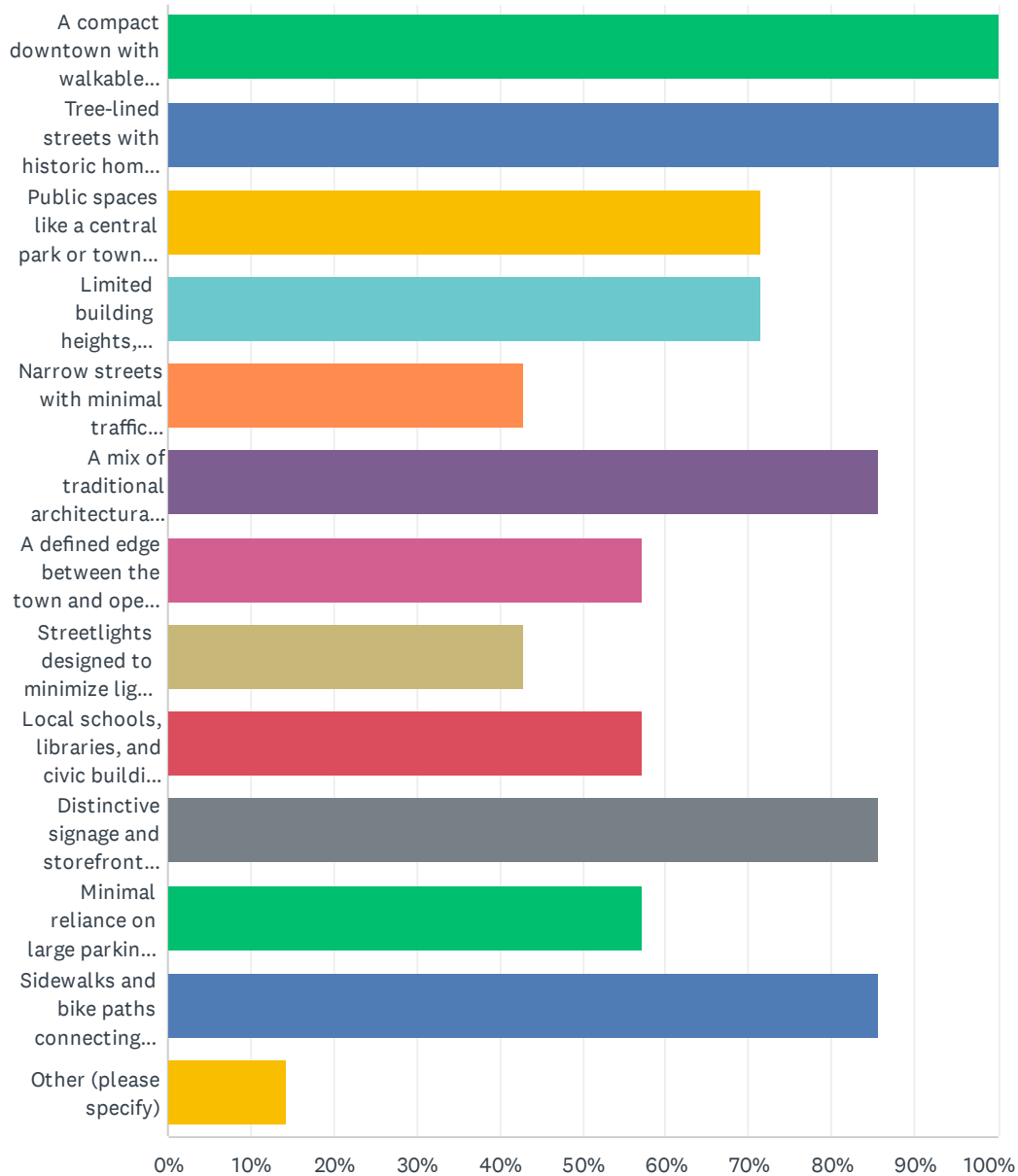






Q1 What does “Small Town Feel” mean to you? Select all applicable responses.

Answered: 7 Skipped: 0

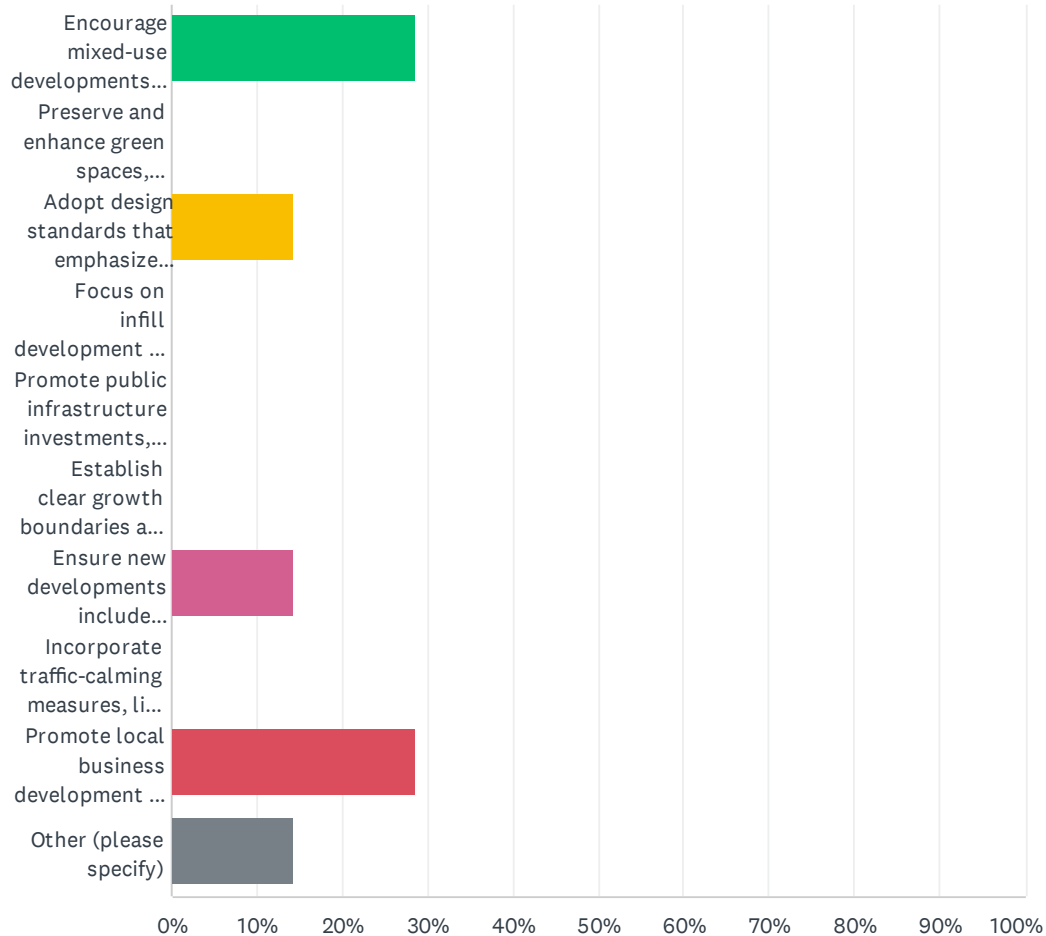


2025 Berthoud Town Board

ANSWER CHOICES	RESPONSES	
A compact downtown with walkable streets and locally owned shops and cafes.	100.00%	7
Tree-lined streets with historic homes and well-maintained sidewalks.	100.00%	7
Public spaces like a central park or town square where community events are held.	71.43%	5
Limited building heights, preserving open skies and a human-scale streetscape.	71.43%	5
Narrow streets with minimal traffic congestion and easy pedestrian access.	42.86%	3
A mix of traditional architectural styles and buildings that reflect the town's heritage.	85.71%	6
A defined edge between the town and open countryside, maintaining a clear boundary from sprawling development.	57.14%	4
Streetlights designed to minimize light pollution, preserving views of the night sky.	42.86%	3
Local schools, libraries, and civic buildings that are centrally located and accessible to all residents.	57.14%	4
Distinctive signage and storefront designs that reflect the character of the community rather than corporate branding.	85.71%	6
Minimal reliance on large parking lots, with well-integrated on-street parking and smaller shared lots.	57.14%	4
Sidewalks and bike paths connecting neighborhoods to the town center and other community hubs.	85.71%	6
Other (please specify)	14.29%	1
Total Respondents: 7		

Q2 What is the most important thing that the Town can do to maintain the Small Town Feel while still allowing growth and development?

Answered: 7 Skipped: 0

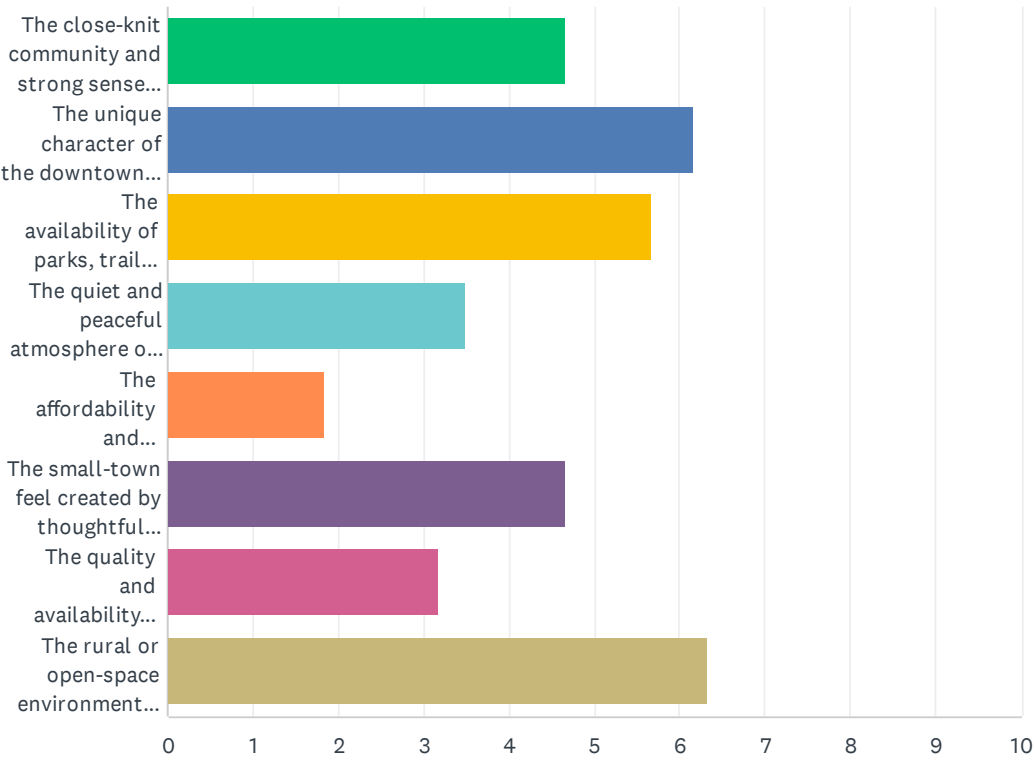


2025 Berthoud Town Board

ANSWER CHOICES	RESPONSES	
Encourage mixed-use developments that prioritize walkability and integrate housing, retail, and community spaces into compact, accessible areas.	28.57%	2
Preserve and enhance green spaces, including parks and trails, to provide natural buffers between developments and create gathering spaces for residents.	0.00%	0
Adopt design standards that emphasize traditional, human-scale architecture and cohesive streetscapes reflecting the town's character.	14.29%	1
Focus on infill development and redevelopment of underutilized areas within the town's existing boundaries to limit sprawl.	0.00%	0
Promote public infrastructure investments, like pedestrian-friendly sidewalks and bike paths, to connect neighborhoods and encourage community interaction.	0.00%	0
Establish clear growth boundaries and zoning regulations to protect open space and maintain a balance between new development and the town's rural surroundings.	0.00%	0
Ensure new developments include community gathering spaces, such as plazas, event venues, or town squares, to foster social interaction and civic pride.	14.29%	1
Incorporate traffic-calming measures, like narrower streets, roundabouts, and pedestrian crossings, to maintain safe and welcoming roadways in growing areas.	0.00%	0
Promote local business development by creating incentives for small, independently owned shops and discouraging the over-proliferation of chain retailers.	28.57%	2
Other (please specify)	14.29%	1
TOTAL		7

Q3 Which aspects of our Town do you most value? Rank your choice.

Answered: 6 Skipped: 1

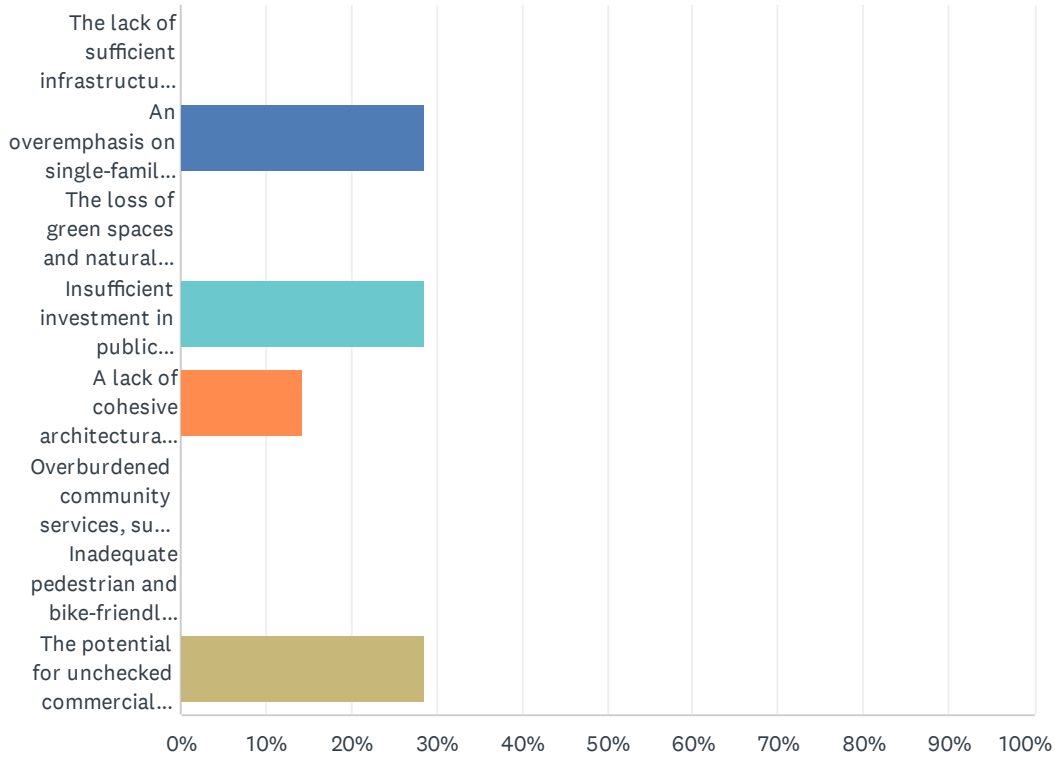


2025 Berthoud Town Board

	1	2	3	4	5	6	7	8	TOTAL	SCORE
The close-knit community and strong sense of belonging.	0.00% 0	33.33% 2	0.00% 0	0.00% 0	33.33% 2	33.33% 2	0.00% 0	0.00% 0	6	4.67
The unique character of the downtown area, including local businesses and historic charm.	33.33% 2	0.00% 0	33.33% 2	16.67% 1	16.67% 1	0.00% 0	0.00% 0	0.00% 0	6	6.17
The availability of parks, trails, and access to nature.	16.67% 1	16.67% 1	16.67% 1	33.33% 2	0.00% 0	16.67% 1	0.00% 0	0.00% 0	6	5.67
The quiet and peaceful atmosphere of our neighborhoods.	0.00% 0	16.67% 1	0.00% 0	0.00% 0	33.33% 2	16.67% 1	16.67% 1	16.67% 1	6	3.50
The affordability and accessibility of living in our Town.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	33.33% 2	16.67% 1	50.00% 3	6	1.83
The small-town feel created by thoughtful planning and design.	33.33% 2	0.00% 0	16.67% 1	0.00% 0	0.00% 0	0.00% 0	50.00% 3	0.00% 0	6	4.67
The quality and availability of public services, such as schools, libraries, and recreational facilities.	0.00% 0	0.00% 0	16.67% 1	16.67% 1	16.67% 1	0.00% 0	16.67% 1	33.33% 2	6	3.17
The rural or open-space environment surrounding the Town.	16.67% 1	33.33% 2	16.67% 1	33.33% 2	0.00% 0	0.00% 0	0.00% 0	0.00% 0	6	6.33

Q7 What is the most significant concern you have with the current growth and development in Town?

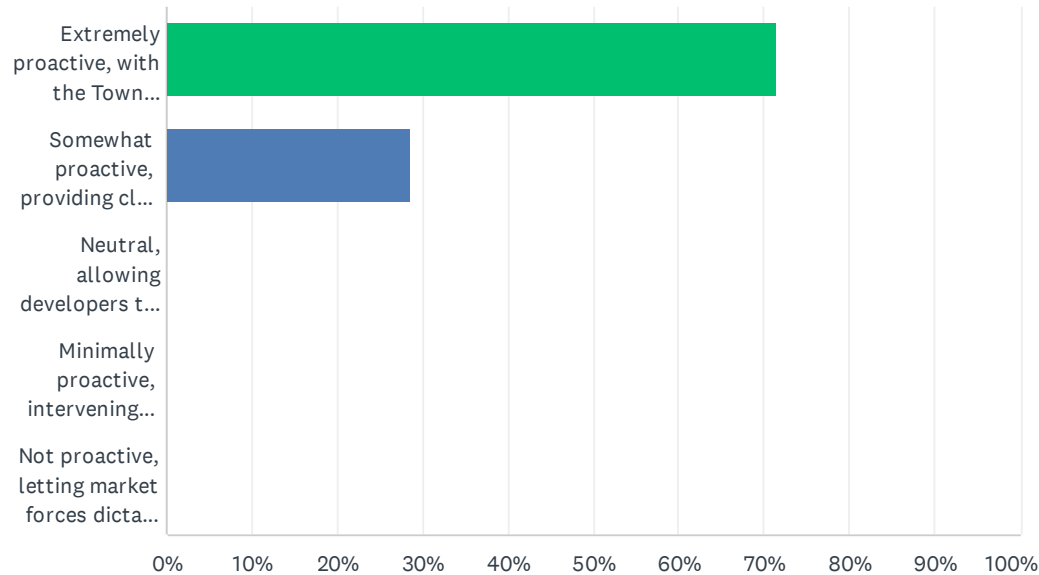
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
The lack of sufficient infrastructure, such as roads and utilities, to support the population growth, leading to traffic congestion and service delays.	0.00%	0
An overemphasis on single-family residential development without enough diversity in housing types to accommodate different income levels and household needs.	28.57%	2
The loss of green spaces and natural areas due to sprawling developments that are not carefully planned.	0.00%	0
Insufficient investment in public facilities, such as schools, parks, and libraries, to meet the needs of the growing population.	28.57%	2
A lack of cohesive architectural standards, resulting in developments that feel disconnected and inconsistent with the town's character	14.29%	1
Overburdened community services, such as fire, police, and emergency medical services, struggling to keep up with the demands of a larger population.	0.00%	0
Inadequate pedestrian and bike-friendly infrastructure, which limits mobility and contributes to a car-dependent community.	0.00%	0
The potential for unchecked commercial development to lead to generic, strip-mall-style growth that detracts from the unique charm of the town.	28.57%	2
TOTAL		7

Q8 How proactive should the Town be in influencing the types of developments proposed by private developers? (Select one)

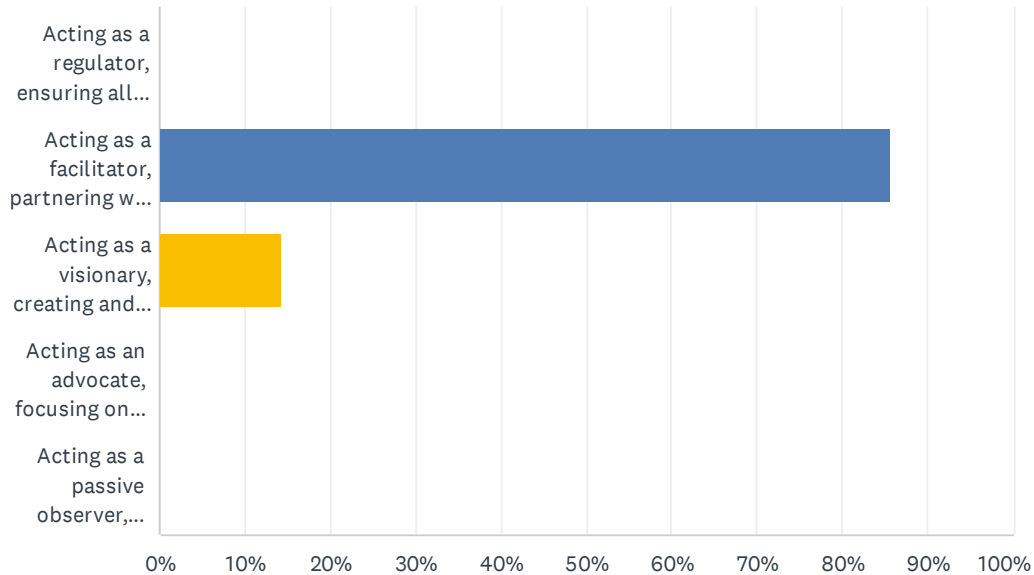
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Extremely proactive, with the Town leading efforts to attract specific types of development.	71.43%	5
Somewhat proactive, providing clear guidelines and incentives but allowing flexibility for developers.	28.57%	2
Neutral, allowing developers to propose projects while ensuring compliance with existing codes.	0.00%	0
Minimally proactive, intervening only in cases where developments may cause significant issues.	0.00%	0
Not proactive, letting market forces dictate development without Town interference.	0.00%	0
TOTAL		7

Q9 In your opinion, what should be the Town's primary role in shaping future development? (Select the most appropriate option)

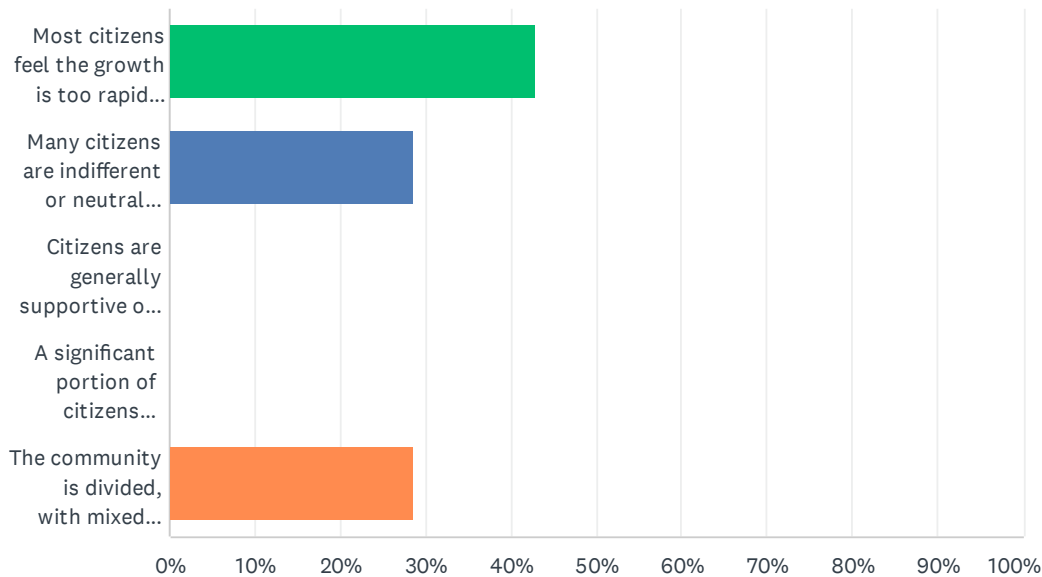
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Acting as a regulator, ensuring all developments meet strict zoning, design, and environmental standards.	0.00%	0
Acting as a facilitator, partnering with developers to encourage projects that align with the Town's vision and goals.	85.71%	6
Acting as a visionary, creating and updating a long-term comprehensive plan to guide development.	14.29%	1
Acting as an advocate, focusing on community engagement to reflect residents' needs and preferences in development decisions.	0.00%	0
Acting as a passive observer, allowing market forces to largely dictate the pace and type of development.	0.00%	0
TOTAL		7

Q10 How do you believe the majority of our citizens perceive the current pace and type of growth in Town? (Select the most accurate option)

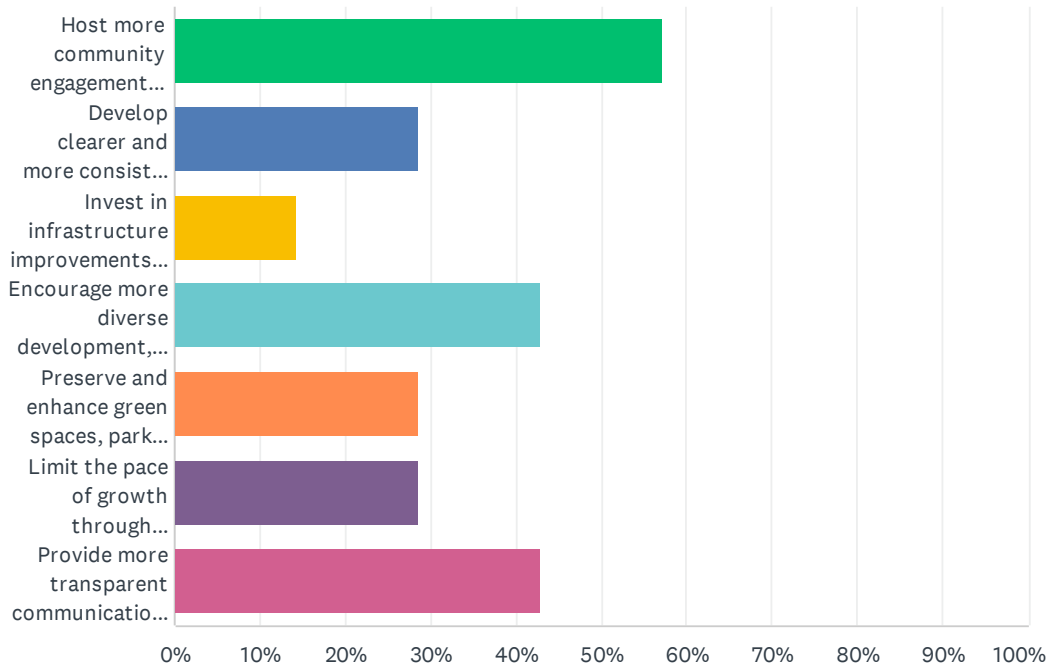
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Most citizens feel the growth is too rapid and are concerned about its impact on the Town's character.	42.86%	3
Many citizens are indifferent or neutral about the pace of growth but want better planning and design standards.	28.57%	2
Citizens are generally supportive of the growth but feel it lacks diversity in housing, amenities, or services.	0.00%	0
A significant portion of citizens believe the Town is not growing quickly enough to support future needs.	0.00%	0
The community is divided, with mixed feelings about the pace, type, and impact of growth.	28.57%	2
TOTAL		7

Q11 What actions could the Town take to improve or change citizens' perceptions of growth? (Select up to three)

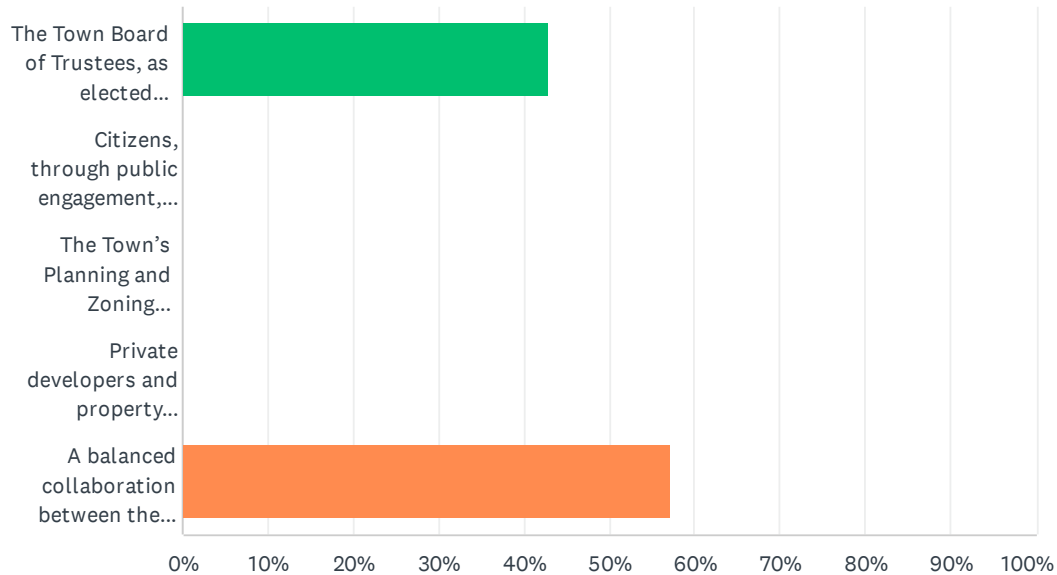
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Host more community engagement events to include citizens in planning decisions.	57.14%	4
Develop clearer and more consistent standards for architectural design, landscaping, and site planning.	28.57%	2
Invest in infrastructure improvements to ensure growth does not strain existing services.	14.29%	1
Encourage more diverse development, including mixed-use projects and affordable housing.	42.86%	3
Preserve and enhance green spaces, parks, and trails as part of all new developments.	28.57%	2
Limit the pace of growth through stricter zoning regulations and growth boundaries.	28.57%	2
Provide more transparent communication about the benefits and challenges of growth.	42.86%	3
Total Respondents: 7		

Q12 Who do you believe should have the most influence over decisions regarding the growth and development of the Town? (Select one)

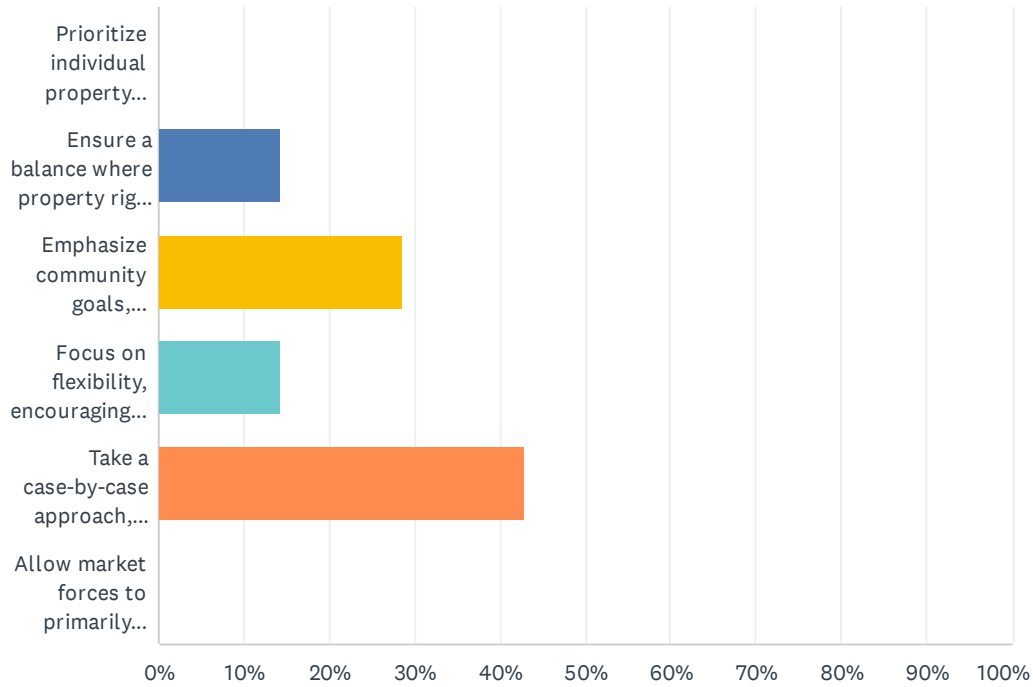
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
The Town Board of Trustees, as elected representatives of the community.	42.86%	3
Citizens, through public engagement, surveys, and referenda.	0.00%	0
The Town's Planning and Zoning Commission, as the primary advisory body for development.	0.00%	0
Private developers and property owners, as they bring the financial investment for growth.	0.00%	0
A balanced collaboration between the Town Board, Planning Commission, staff, citizens, and developers, with shared decision-making responsibilities.	57.14%	4
TOTAL		7

Q13 How should the Town balance individual property rights with broader community goals when considering development projects? (Select one)

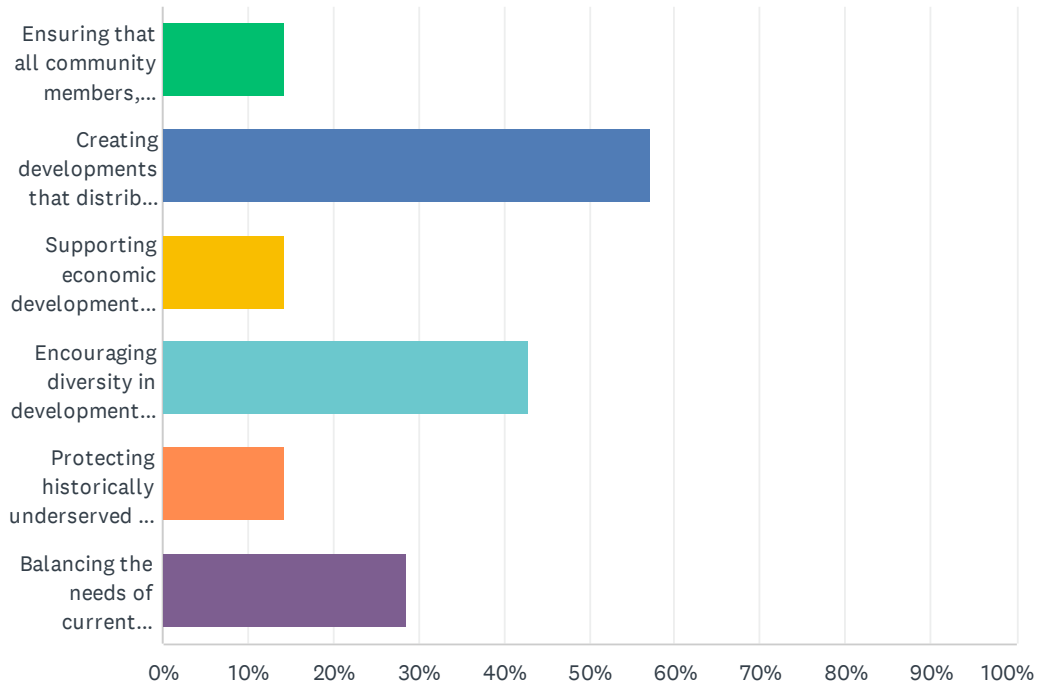
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Prioritize individual property rights, allowing property owners significant freedom to develop as they see fit within basic zoning guidelines.	0.00%	0
Ensure a balance where property rights are respected but require developments to align closely with the Town's comprehensive plan and design standards.	14.29%	1
Emphasize community goals, requiring stricter oversight and approval processes for developments to ensure they meet long-term planning objectives.	28.57%	2
Focus on flexibility, encouraging cooperation between property owners and the Town to find mutually beneficial solutions.	14.29%	1
Take a case-by-case approach, tailoring decisions based on the specific context and potential impact of each development proposal.	42.86%	3
Allow market forces to primarily dictate development, with minimal Town intervention beyond legal requirements.	0.00%	0
TOTAL		7

Q14 What does equitable development mean to you? (Select up to two options)

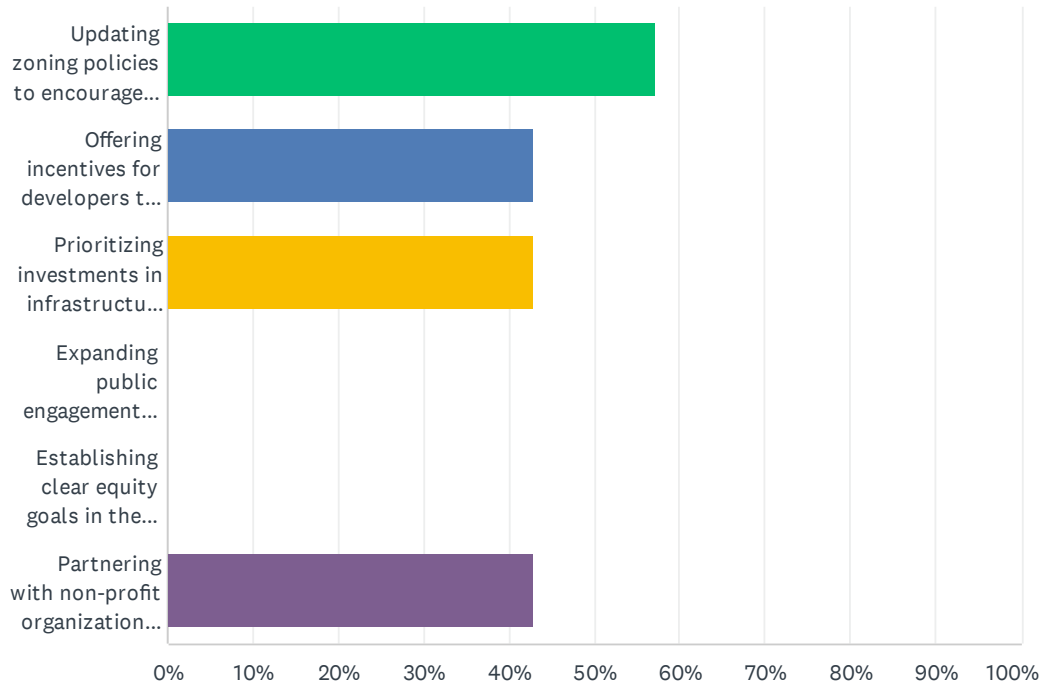
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Ensuring that all community members, regardless of income, race, or background, have access to affordable housing.	14.29%	1
Creating developments that distribute public resources and amenities, such as parks, schools, and transit, fairly across all neighborhoods.	57.14%	4
Supporting economic development that provides equal job opportunities for residents of all socioeconomic levels.	14.29%	1
Encouraging diversity in development types to meet the needs of a wide range of families, individuals, and businesses.	42.86%	3
Protecting historically underserved or underrepresented groups from displacement caused by new developments.	14.29%	1
Balancing the needs of current residents with those of future generations in planning and development.	28.57%	2
Total Respondents: 7		

Q15 How can the Town best achieve equitable development? (Select two options)

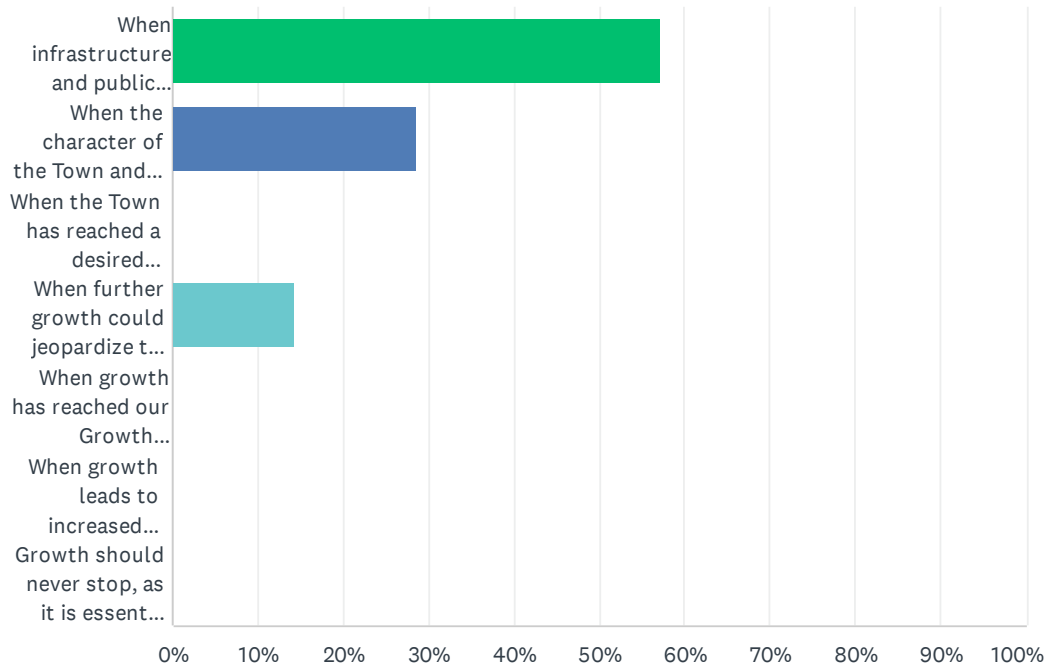
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Updating zoning policies to encourage diverse housing types and mixed-use developments.	57.14%	4
Offering incentives for developers to include affordable housing and community-serving amenities in their projects.	42.86%	3
Prioritizing investments in infrastructure and public spaces in underserved areas of the Town.	42.86%	3
Expanding public engagement efforts to include input from underrepresented communities in development decisions.	0.00%	0
Establishing clear equity goals in the Town's comprehensive plan and development review processes.	0.00%	0
Partnering with non-profit organizations and regional agencies to fund and implement equitable development initiatives.	42.86%	3
Total Respondents: 7		

Q16 In your opinion, when is the right time to stop growth in the Town? (Select the most appropriate option)

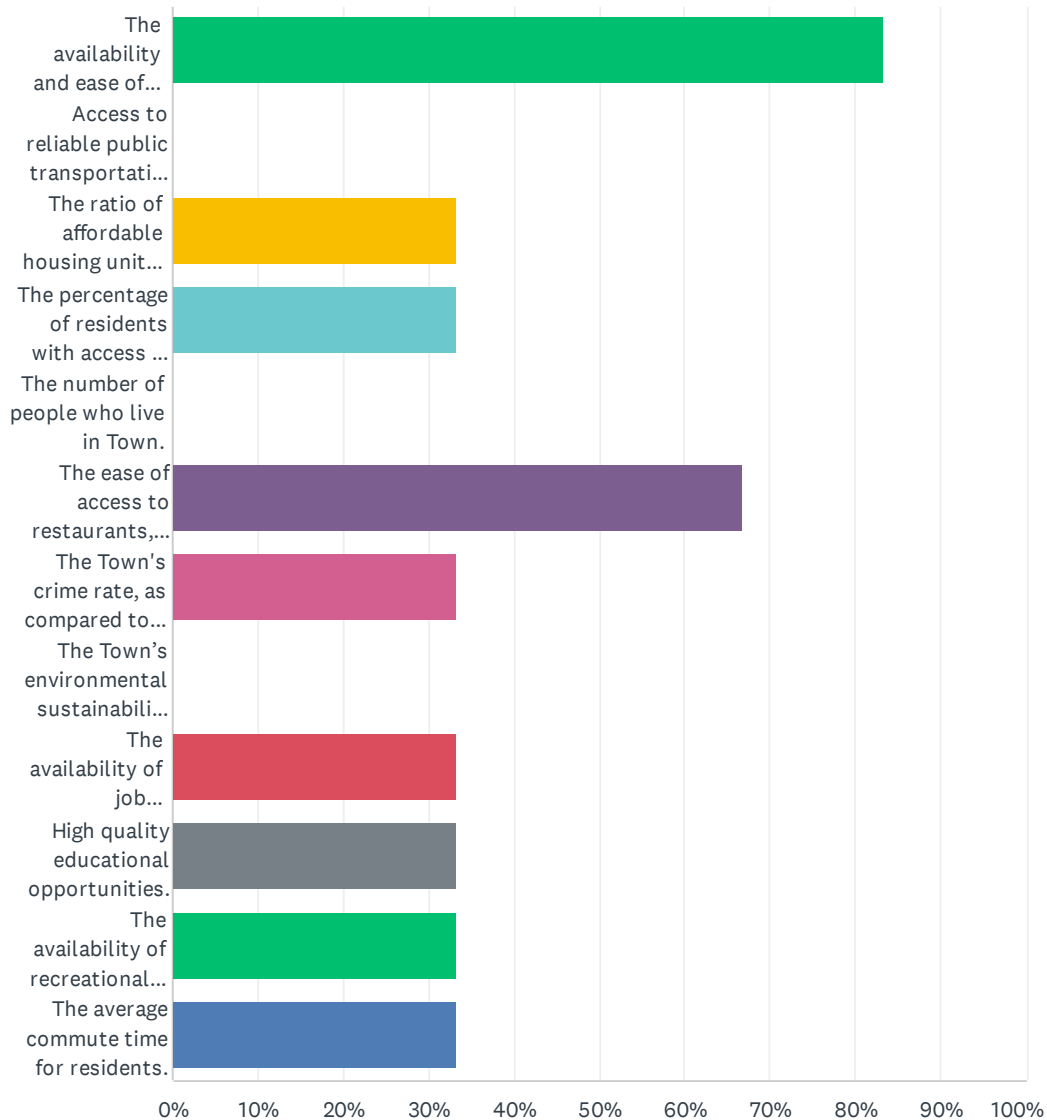
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
When infrastructure and public services can no longer meet the needs of the population without significant strain or deterioration.	57.14%	4
When the character of the Town and the quality of life begin to be negatively affected by overcrowding and congestion.	28.57%	2
When the Town has reached a desired population size.	0.00%	0
When further growth could jeopardize the Town's environmental sustainability, such as overdevelopment of natural spaces or depletion of resources.	14.29%	1
When growth has reached our Growth Management Area	0.00%	0
When growth leads to increased inequality or the displacement of long-standing residents.	0.00%	0
Growth should never stop, as it is essential for long-term economic development and the overall vitality of the Town	0.00%	0
TOTAL		7

Q17 What factors do you believe have the most impact on "quality of life" for residents in our Town? (Select four options)

Answered: 6 Skipped: 1

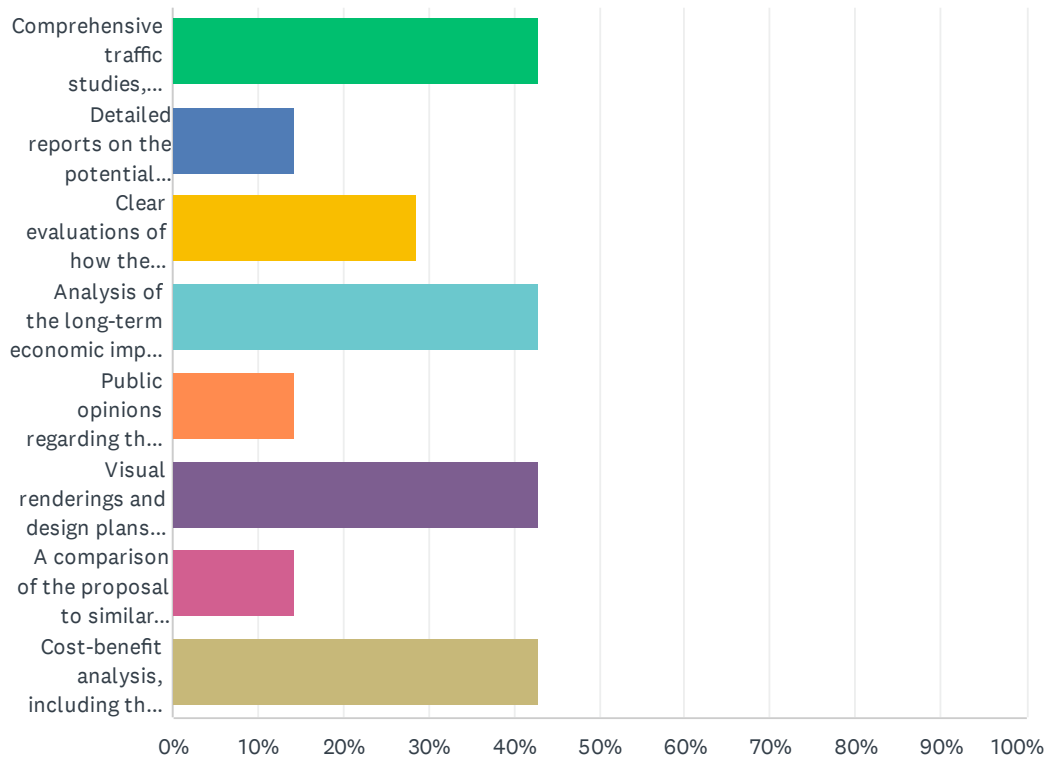


2025 Berthoud Town Board

ANSWER CHOICES	RESPONSES	
The availability and ease of access to public parks and green spaces.	83.33%	5
Access to reliable public transportation or traffic congestion levels.	0.00%	0
The ratio of affordable housing units to total housing stock.	33.33%	2
The percentage of residents with access to essential services such as healthcare and education within a reasonable distance.	33.33%	2
The number of people who live in Town.	0.00%	0
The ease of access to restaurants, entertainment, and shopping.	66.67%	4
The Town's crime rate, as compared to regional or national averages.	33.33%	2
The Town's environmental sustainability practices, including energy use, waste management and air and water quality.	0.00%	0
The availability of job opportunities and employment rates within the Town.	33.33%	2
High quality educational opportunities.	33.33%	2
The availability of recreational and cultural amenities such as sports facilities, theaters, museums, and community centers.	33.33%	2
The average commute time for residents.	33.33%	2
Total Respondents: 6		

Q18 What information or resources do you feel Town staff should provide to help you make well-informed decisions regarding development proposals? (Select up to two options)

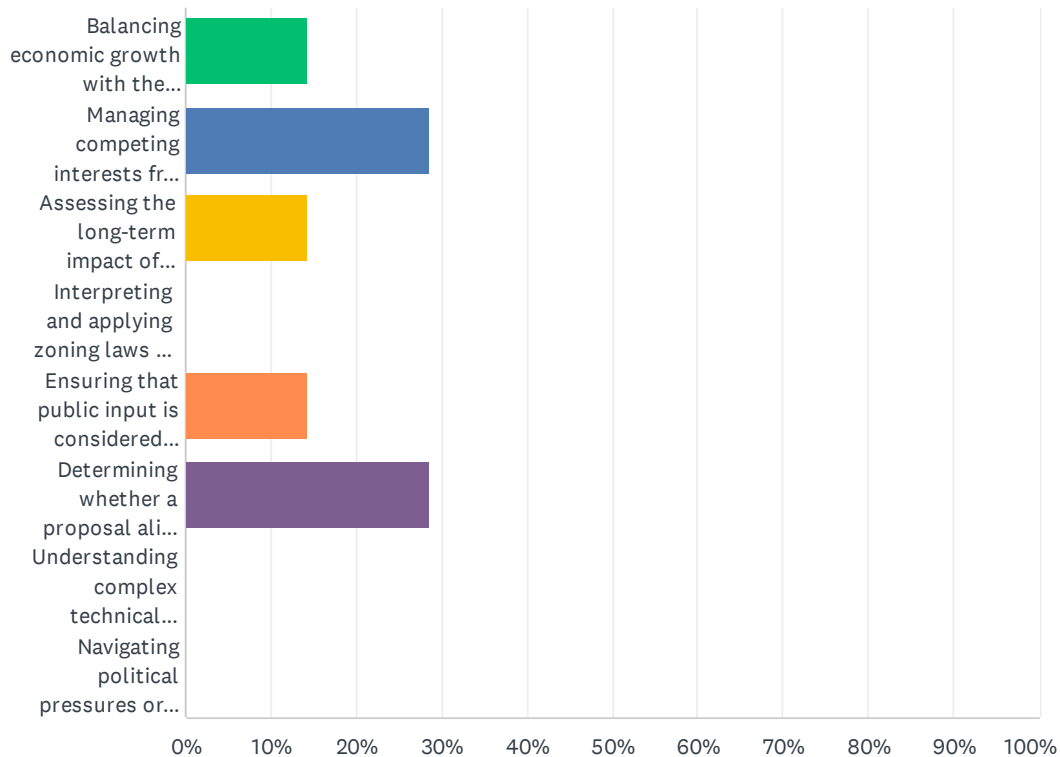
Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Comprehensive traffic studies, including projected congestion and the impact on local infrastructure	42.86%	3
Detailed reports on the potential environmental impacts of proposed developments, including sustainability practices.	14.29%	1
Clear evaluations of how the proposal aligns with the Town's comprehensive plan and development code regulations.	28.57%	2
Analysis of the long-term economic impact of the development, including job creation, tax revenue, and effects on local businesses.	42.86%	3
Public opinions regarding the proposal.	14.29%	1
Visual renderings and design plans, illustrating the aesthetic impact of the development.	42.86%	3
A comparison of the proposal to similar projects in other comparable communities or regions.	14.29%	1
Cost-benefit analysis, including the costs of public services and infrastructure upgrades required to support the development.	42.86%	3
Total Respondents: 7		

Q19 What do you find to be the most challenging aspect of the decision-making process when reviewing development proposals? (Select the most significant challenge)

Answered: 7 Skipped: 0



ANSWER CHOICES	RESPONSES	
Balancing economic growth with the preservation of the Town's character and quality of life.	14.29%	1
Managing competing interests from developers, residents, and other stakeholders.	28.57%	2
Assessing the long-term impact of developments on the Town's infrastructure and resources.	14.29%	1
Interpreting and applying zoning laws and regulations consistently across different proposals.	0.00%	0
Ensuring that public input is considered while making objective, data-driven decisions.	14.29%	1
Determining whether a proposal aligns with the Town's broader vision and strategic goals for development.	28.57%	2
Understanding complex technical reports and analyses, such as traffic studies or environmental impact assessments.	0.00%	0
Navigating political pressures or public opinion that may conflict with best practices, planning objectives or the Town's regulations and requirements.	0.00%	0
TOTAL		7

Town Board of Trustees
Virtual Tour to review commercial and residential
design/aesthetic/sense of place
Work Session 1/21/2025, 6:30pm

Commercial

Likes

- Need trashcans
- Fabric awnings are nice
- Zero setback is ok in Downtown
- Provide space for gathering
- Include artwork
- Treelawns with water-wise plant selection
- Parking in back and pedestrian flow in the middle/street side
- Create a sense of purpose/destination
- Architecture
 - Agriculture /Western style – embrace local historic architecture
 - Uniform standards in Downtown
 - Uniform in developments
 - Refine what is present, remove false facades
 - Signage
 - Infill/new construction can mimic historic components and can look respectful of history while reflecting contemporary design (Platt Park)

Considerations

- One-way streets
- Three-story buildings may be tolerable if designed correctly
- Net zero construction
- Higher density/ Austin example of mixed use would be appropriate at I-25 & Mountain
- Archway at Platt Park is nice, and could be used in Berthoud in the right location

Dislikes

- “Fake” downtowns
- Heavy architecture

Residential

Likes

- Courtyard housing
 - Shared open space – connected
 - Diminished sense of density
 - Fencing
- Alley-loaded products
 - Common fencing
- Pedestrian-scale street lighting
- Garages located behind the home, single lane driveway
- Architectural diversity
 - Front porches
 - Architectural qualities – historic styles, styles from similar eras
 - Contemporary architecture is acceptable (funky townhomes in Rigden on RAB)
 - Windows
 - Common fencing styles
 - Single-family detached and single-family attached blend well together (Blue Vista)
 - Colors
- Deep tree lawns and front setback decreased in depth
- Detached sidewalks
- On-street parking bump-outs
- Uniform landscaping with trees and shrubs
- Consistent fencing
- Common space throughout – connected
- Water-wise landscaping

Considerations

- The concept of TDR is good. Does it work in Berthoud with the current Code flexibility?
- Creative solutions for utility boxes
- Net zero
- Apartments along Mountain
 - Double treelawns
 - Diversity of architecture, varying front wall planes (articulation)
 - Unified yet separate colors, building materials, facades
 - Scaled for Berthoud
 - Apartments could be acceptable if they were designed to look like a Townhome
- Apartment location and design

Dislikes

- Attached sidewalks

Town Board of Trustees

Downtown Walk/Drive-Arounds

Summary of findings and recommendations February, 2025

Overall

- A method to avoid sprawl is to increase density
- A method to connect the community is to increase density
- Residences in downtown is a use allowed and should be encouraged as appropriate
- Density and activity attract people
- Walkability
- Eclectic aesthetic is good for Berthoud
- Downtown should be a destination

Structural details/Buildings

- Historic facades and features are important
- Incentivize renovation, restoration or reconstruction – can the Town assist financially in changes with facades and signs? Can the Town expedite or simplify renovation and restoration?
- Red brick is important to facades but so is variety and uniqueness.
- “Fitting in” with the context is important vs. creating a themed context that is not Berthoud. Complementary construction is important.
- Projecting signage, dimensional, high quality signage is important but so too is ensuring that businesses are not overburdened.
- 3-story buildings are ok
- Mixed use buildings are good
- 1st floor windows, transparency to see activity is good
- Physical connection in downtown is good – visual and physical connection.
- Awnings should be scaled for the pedestrian and be functional
- Setbacks between residential structures on the side and to the street on the front
- Depth of masonry wrap on the side. False masonry details should be discouraged.
- Review Standards/Guidelines to ensure the Town's vision is accurately reflected

Use of property

- Unkept properties are an eyesore
- Use is important to the point of being on the list of approved uses; after this is confirmed, the aesthetic of the property is more important
- Infill is important – aesthetic of downtown

Downtown amenities/ public spaces

- Seating, planters and garbage cans
- Develop a mural program / arts program

- Attached tree lawn is ok. Prefer detached tree lawn on Massachusetts, Welch, numbered streets
- Wide concrete sidewalks with tree wells are ok in more urbanized parts of downtown
- Incorporate consistent art into crosswalks

Mountain Avenue Overlay district expansion

- Extend the south and north boundaries to the south side of Welch and to the north side of Massachusetts
 - Downtown Commercial character district expansion
 - Extend western boundary on the south side to 7th Street
 - Extend western boundary on the north side to the alley between 5th and 6th Streets
- Narrow Massachusetts between 3rd & 4th Streets

Town Properties

- Town has the opportunity to lead by example. To establish expectations for redevelopment. To spur reinvestment
- Sunoco
 - How to best utilize the property
 - Condo agreement for the building
 - Potential second building to the property southeast to fill a “gap” and gain return investment
 - Parking management
- Old Town Hall
 - Residential at the north end is good and transitions to the existing townhomes
 - How best to utilize space behind the grain elevator
- Depot
 - Could the Town purchase this for use as a visitor center and to further contribute to activating this part of downtown
- 2nd & Welch
- South 1st Street
 - Expanded public works/operations site is a good idea
 - Cleaning up a non-conforming junk yard is a good thing

Residential

- Add a housing type to the diversity options a single-lane driveway and a garage that is set back from the residential structure

BOARD OF TRUSTEES INFORMATION



PUBLIC WORKS DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	2025 Road and Sidewalk Improvements Plan
Type of Item:	Consent Agenda
Purpose:	Board Approval of soliciting bids for 2025 Road and Sidewalk Improvement Projects
Presented by:	Keith Knoll – Public Works Operations Manager

ATTACHMENTS:

- 2025 Road Improvements Locations Map
- 2025 Sidewalk Improvements Locations Map

BACKGROUND:

Following our 5-Year Road Improvement Plan, Town staff have reassessed and prioritized road repairs for 2025. The 2025 repairs will include mill and overlay repairs for Hummingbird Pl., Columbine Circle, Munson Ct., Mayo Ct., Welch Ave (1st St. – RR) and S. Berthoud Pkwy (Welch Ave. - Spartan Ave.). Additional 2025 Road Improvements include patching and crack sealing at Bel Cara, Welch Ave. (west of RR), N. Berthoud Pkwy, Peakview Meadows, Serenity Ridge and various repairs in Berthoud. Serenity Ridge will also be slurry sealed.

Tipton St. will include a major reconstruction of roadway, curbs, drive aprons, and sidewalks. One alley segment in Mary's Farm will be repaved with a center concrete drain pan installed. The southeast portion of the 10th St. and Spartan Ave. intersection will be completed with curb, gutter, and full sidewalk connections. A Pavement Condition Survey will be completed of all Berthoud roadways to assess and plan for road repairs in years 2026 – 2030.

Following our 5-Year Sidewalk Improvement Plan 2025 Schedule, Town staff has estimated the 2025 sidewalk repairs taking place mainly on 4th St, Lake Ave., and Capital Ave. Sidewalks adjacent to the planned 2025 Road Improvements will also be repaired. Additionally, design drawings will first be completed for missing segments between Hammond and HWY 287, the 1st St. Roundabout and Peakview Meadows, and Bunyan Ave.

FISCAL IMPACT AND FUND SOURCE:

All Project are currently funded in the 2025 Budget

41-00-5221.00 – Downtown Sidewalk Replacement - \$350,000.00

51-00-5038.00 – Sidewalks/ADA - \$350,000.00

51-00-5239.00 – Street Improvements - \$1,300,000.00

COMMUNITY TOUCHSTONES:

Sidewalks and Roadways provide **sustainable** & vital networks for vehicle and pedestrian travel. Improvements to our Old Town sidewalk infrastructure enhances Berthoud's **Community Identity** of a small town, rich in beautiful parks, historic homes, and a mature urban forest that everyone can walk through and enjoy.

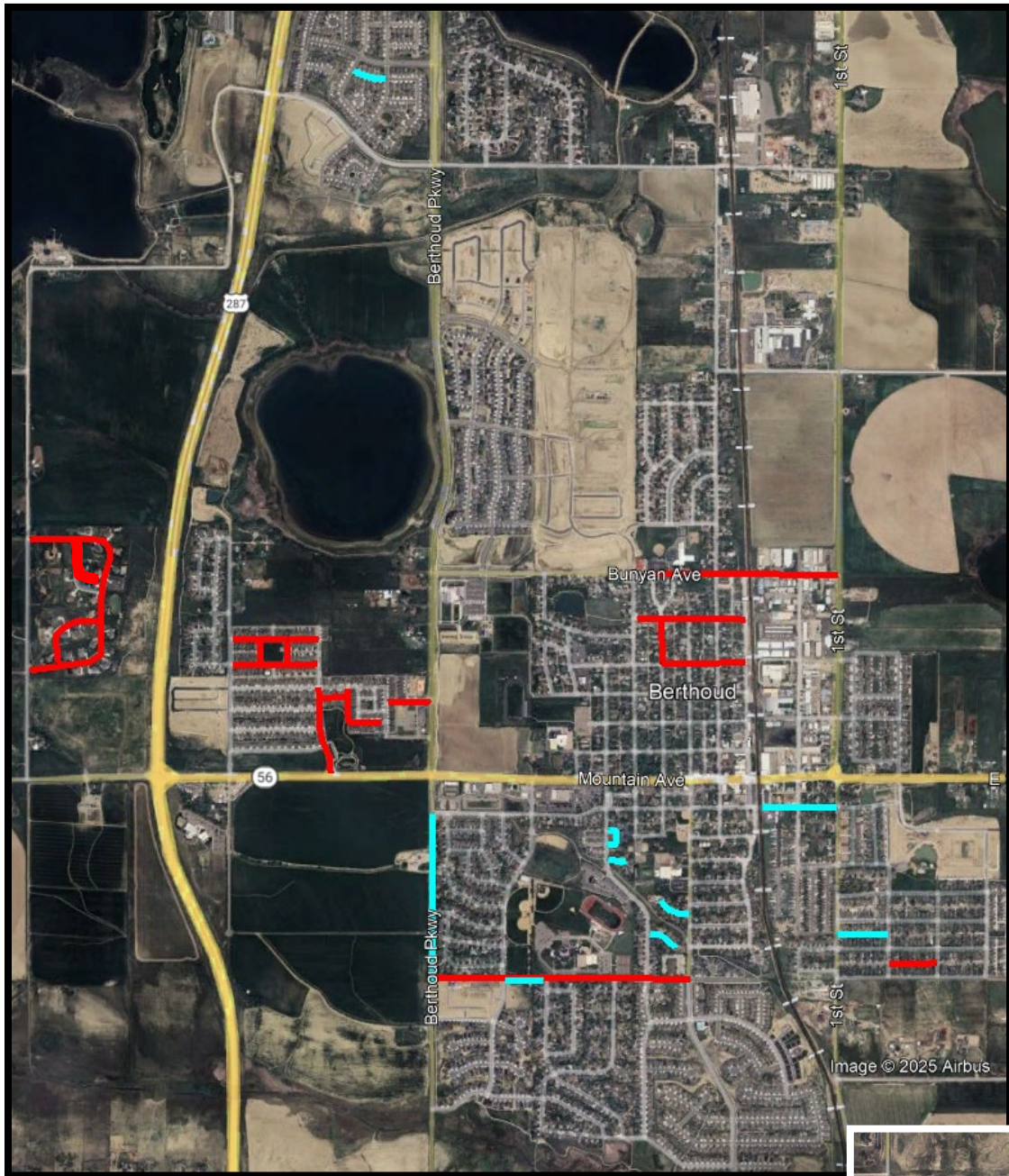
RECOMMENDED ACTION(S):

Board Approval of soliciting bids for 2025 Road and Sidewalk Improvement Projects

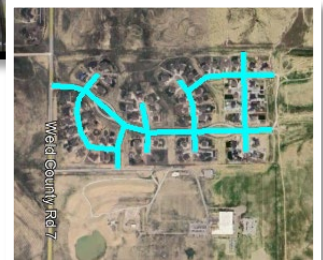
Road Improvements Project Locations

2025 – Major Road Repairs only shown

2026-2027 – Expected Major Road Repairs (to be reassessed in 2025)



Serenity Ridge



Sidewalk Improvements Project Locations

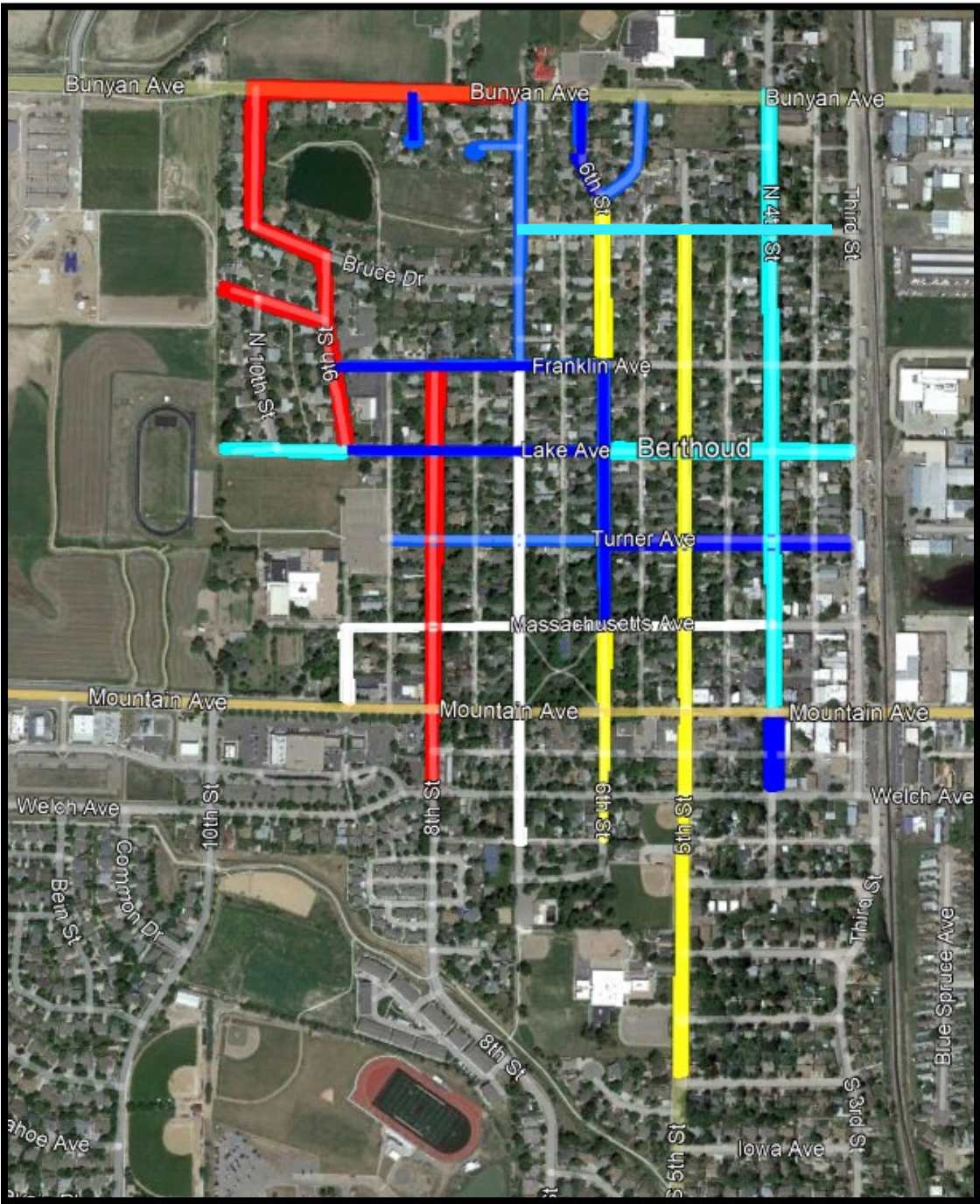
2023
Complete

2024(white)
Complete

2025

2026

2027



BOARD OF TRUSTEES INFORMATION



FORESTRY DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	2025 Arbor Day Proclamation
Type of Item:	Consent Agenda
Purpose:	Proclamation for 2025 Arbor Day in Berthoud
Presented by:	Paul Furnas – Berthoud Town Forester

ATTACHMENTS:

- 2025 Arbor Day Proclamation

BACKGROUND:

Berthoud has been recognized by the Arbor Day Foundation as being a Tree City USA for 42 years. Required standards for a town to be recognized as a Tree City are maintaining a tree board or department, having a community tree ordinance, spending at least \$2 per capita on urban forestry, and celebrating Arbor Day. The town recognizing and celebrating Arbor Day each year helps this tradition of our town's devotion to trees alive and well. 92 towns across Colorado are recognized as Tree Cities. The Arbor Day Foundation started the Tree City USA program 47 years ago.

COMMUNITY TOUCHSTONES:

Berthoud's unique urban forest and devotion to being a Tree City are part of the **community identity** that some Berthoud residents take pride in. Berthoud's Arbor Day gives residents a unique opportunity to participate in planting a tree in our city, which they might not otherwise have the means to do at their current residence.

Further promotion and education about planting trees promoted by the town might encourage homeowners to plant on their own or engage in tree planting projects in their local communities.

RECOMMENDED ACTION(S):

Read 2025 Arbor Day Proclamation and approve to recognize April 26th as Arbor Day in Berthoud.

PROCLAMATION ARBOR DAY 2025

WHEREAS, In 1872, J. Sterling Morton proposed to the Nebraska Board of Agriculture that a special day be set aside for the planting of trees, and;

WHEREAS, this holiday, called Arbor Day, was first observed with the planting of more than a million trees in Nebraska, and;

WHEREAS, Arbor Day is now observed throughout the United States and the world, and;

WHEREAS, trees can reduce the erosion of our precious topsoil by wind and water, cut heating and cooling costs, moderate the temperature, clean the air, produce life-giving oxygen, and provide habitat for wildlife, and;

WHEREAS, trees are a renewable resource giving us paper, wood for our homes, fuel for our fires and countless other wood products, and;

WHEREAS, trees in our town increase property values, enhance the economic vitality of business areas, and beautify our community, and;

WHEREAS, trees, wherever they are planted, are a source of joy and spiritual Renewal, and;

NOW THEREFORE, I, William Karspeck, Mayor of the Town of Berthoud, do hereby proclaim Saturday, April 26th, 2025 as:



In the Town of Berthoud.

Given under my hand in these free United States in the Town of Berthoud, on this 11th day of March 2025, and to which I have caused the Seal of the Town of Berthoud to be affixed and have made this proclamation public.

William Karspeck, Mayor

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William Karspeck, Mayor

TOWN BOARD INFORMATION



COMMUNITY DEVELOPMENT DEPARTMENT

Meeting Date:	March 11, 2025
Agenda Title/Subject:	A summary of the findings and action items recommended by the Berthoud Housing Steering Committee
Type of Item:	Presentation
Purpose:	Presentation of the Housing Steering Committee findings and initial action items to inform the Town Board on background and direction for housing diversity in Berthoud
Presented by:	Anne Johnson, Community Development Director

ATTACHMENTS:

- Housing Diversity summary memo
- Preliminary strategies for consideration
- Housing Diversity Plan, draft
- Appendix B to Housing Diversity Plan: Supportive Services Assessment

BACKGROUND:

Ayres Associates have concluded the public engagement period and collected strategies from the Berthoud Housing Steering Committee. Findings were presented at the December 12, 2024 meeting of the Steering Committee.

UPDATE/NEXT STEPS:

The work session for February 27, 2025 focused on the findings along with the action plan and implementation steps for the identified strategies. The strategies were finalized with input from the February 27 Steering Committee meeting and are being presented to the Town Board as a draft on March 11, 2025.

The draft strategies and draft findings have been shared with DOLA Regional Representative Chris LaMay. The State enacted SB24-174 in 2024. SB24-174 requires Berthoud to complete a Housing Needs Assessment before December 31, 2026. This requirement occurred after Berthoud received the grant to perform a Housing Diversity study. DOLA was proactive and reviewed the current Housing Diversity study with the requirements of the Housing Needs Assessment and found that the Berthoud product was very close to meeting the requirements of SB24-174. Ayres will be making the adjustments which means that the Town will not have to perform a separate Housing Needs Assessment. All qualifying communities in Colorado are now required to perform a Housing Needs Assessment every six years. This will be Berthoud's first submittal and the next Assessment could potentially be rolled into the Comprehensive Plan update which may start in 2029.

FISCAL IMPACT AND FUND SOURCE:

The project is grant-funded (\$100,460) and the local match (\$25,115) was included in the Town's 2024 budget.

COMMUNITY TOUCHSTONES:

The ability for housing of all price points provides for support to strengthen the Town's sustainability and resiliency goals and is an outcome listed in the latest version of the Comprehensive Plan.

RECOMMENDED ACTION(S):

Staff and Ayres Associates are looking for concurrence on the quick wins outlined in the attached action plan as well as long-term strategy options.

MEMORANDUM

To: Berthoud Mayor and Board of Trustees

From: Josh Olhava, AICP, PCCP, Western Planning Lead
Karlyn Vasan, Community Planner

Date: 03/11/2025

Re: Housing Diversity Plan – Town Board Briefing

Background

On October 10, 2023, the Town Board of Trustees made a commitment to investigate strategies the Town could implement to increase housing diversity availability in Berthoud. By “opting in” to Proposition 123, the Town has stated it is committed to supporting the development of a variety of housing products. In 2024, the Town was awarded a More Housing Now grant by the Colorado Department of Local Affairs (DOLA) to develop a Housing Diversity Plan. The grant program supports local governments in adopting land use policies and other strategies to address the challenges residents of all ages and backgrounds face in finding stable, safe, and affordable places to live. Completing a Housing Plan is a state-mandated requirement for eligibility to receive housing grant funding under Proposition 123.

In the summer of 2024, the Town hired Ayres Associates to work with Town staff, a steering committee, stakeholders, and the larger community to complete a community-wide housing assessment and develop the Plan. The purpose of the Plan is to gain an understanding of the local housing market and identify gaps and unmet needs to explore opportunities to support the development of attainable and affordable housing. Additionally, the Plan will propose adjustments to the development code and housing policies to align with the overall housing goals of the 2021 Comprehensive Plan.

The purpose of the presentation to the Board of Trustees on March 11, 2025, is to give an overview of the project progress, present the short-term and long-term strategies prioritized by the Steering Committee, and address any questions. The final Board of Trustees presentation for the Housing Diversity Plan project is scheduled for April 22, 2025.

Introduction

The information in this memo was presented to the Housing Steering Committee on February 27, 2025, and provides an overview of our recent efforts on the Housing Diversity Plan project. The meeting also included a workshop on the Implementation Action Plan based on the housing strategies that were prioritized by the committee (refer to the Preliminary Strategies memo in this meeting packet for reference).

Since the last Steering Committee briefing on December 12, 2024, the project team has:

1. Received Steering Committee comments on the draft report and incorporated updates.

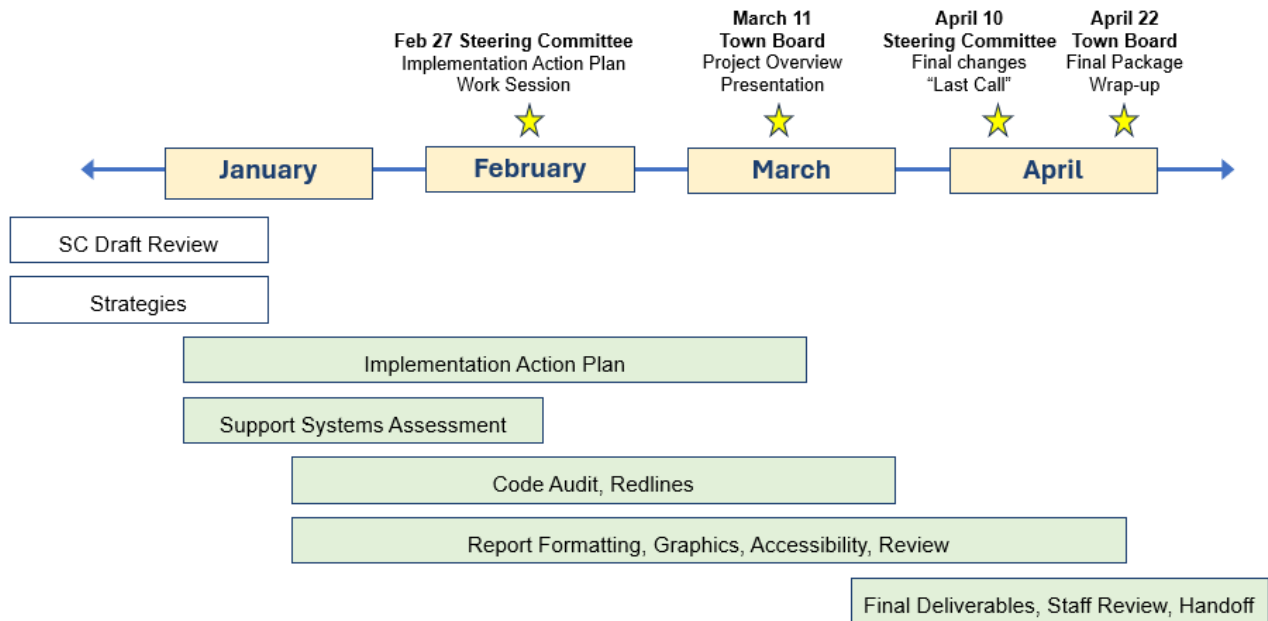
2. Completed the support systems assessment.
3. Drafted the Implementation Action Plan and completed preliminary review with staff.
4. Begun the code and process audit.
5. Begun the final report formatting, graphics, and accessibility.

Project Timeline

An overview of the overall project timeline and deliverables is included below.



The diagram below illustrates the current focus areas and remaining schedule to complete this project.



Final Report Integration and Formatting

After incorporating the Steering Committee and staff feedback on the draft report, the project team has been integrating the report elements and working with the graphic design team to finalize graphics and charts, building the report design and template, formatting the report, and applying accessibility requirements. The staff and the Steering Committee will also have a chance to review the formatted report

and provide feedback for any final updates. The report will go through a final quality control process before the final hand-off. As the formatting is still in progress, it will be shared with the Board of Trustees in advance of the final April 22 Board meeting. The unformatted draft report that was reviewed by staff and the Steering Committee is included in this packet.

Support Systems Assessment

The goal of this project deliverable is to identify and evaluate the local and regional resources available to support the development, maintenance, and accessibility of attainable and affordable housing, as well as supportive services and transportation services in Berthoud and the surrounding area. Larimer and Weld Counties have a network of service providers and housing-focused nonprofits, though resources are primarily concentrated in nearby Fort Collins, Loveland, and Longmont. Berthoud often benefits from this expanding network, but as the Town grows, additional resources and programs tailored to Berthoud may be necessary.

This assessment identifies several gaps for Berthoud and underscores the need for a strategic approach to align resources with the Town's growth and changing demographics.

- 1) **Minimal Local Resource Accessibility:** Many housing-related services are located in Fort Collins or Loveland and may not be easily accessible to Berthoud residents. Tailored local programs and resources are necessary to bridge this gap.
- 2) **Limited Transportation Options to Access Services:** While Berthoud has some transportation options for the elderly and adults with disabilities, the limited in-town transit and regional connections can hinder access to regional services and housing opportunities, particularly for low- to moderate-income individuals and families. To enhance accessibility to services in Loveland and Fort Collins, housing projects should prioritize locations near the I-25 Mobility Hub or the FLEX bus stop. It is also recommended that the Town collaborate with Transfort to develop additional FLEX bus stops in Berthoud to further enhance accessibility.
- 3) **Dedicated Funding:** Unlike larger cities, Berthoud does not receive federal housing funds or have a dedicated funding stream, limiting its ability to develop housing projects independently. While creating a local housing authority may not be preferable, the Town can prioritize partnering with the nearby housing authorities and other partner agencies on projects in Berthoud. In addition, the Town could create a dedicated housing fund through the implementation of housing development strategies, like an inclusionary zoning ordinance.

To ensure Berthoud remains a livable and accessible community for its residents, it is essential to proactively address these gaps by expanding local resources, strengthening partnerships, and advocating for targeted housing and transportation solutions. Stakeholders, policymakers, and community members must collaborate to develop strategies that support sustainable growth and improve access to these essential services.

Refer to the accompanying attachment in this packet to review the Support Systems Assessment. It will be included as an appendix in the final report.

Preliminary Implementation Action Plan

After the Steering Committee finalized the strategies and recommendations last December, the project team began developing the subsequent Implementation Action Plan tied to each strategy. The Plan outlines actionable steps the Town can follow to implement the strategies. Designed as a dynamic workbook-style document, it will allow staff to update progress over time, assign roles and responsibilities, establish priorities, revise or add new actions, and track the status as actions are completed.

Further developing the Implementation Action Plan was the primary focus for the February 27 workshop-style meeting, where we walked through the Action Plan for the prioritized strategies, revised the actions, and separated short-term strategies and medium- to long-term strategies. The Implementation Action Plan will be included as an appendix in the final report, and it will be a dynamic document that can be updated and amended over time as circumstances change in Berthoud.

Next Steps

- Finalize Implementation Action Plan based on Steering Committee and staff direction
- Complete final report integration, formatting, and accessibility for final review
- Complete development code and process audit and provide recommendations
- Next Meetings:
 - March 11 – Town Board presentation with project overview
 - April 13 – Steering Committee meeting with final report, “last call” for changes
 - April 22 – Final Town Board presentation and wrap-up

MEMORANDUM

To: Berthoud Mayor and Board of Trustees

From: Josh Olhava, AICP, PCCP, Western Planning Lead
Karlyn Vasan, Community Planner

Date: 03/11/2025

Re: Housing Diversity Plan – Preliminary Strategies

Introduction

On October 12, 2024, the Housing Diversity Plan Steering Committee prioritized a list of strategies that the Town may consider when addressing housing affordability in Berthoud. The strategies support the goals of Berthoud’s Comprehensive Plan, its commitment to Proposition 123, and community feedback on housing priorities. This range of options provides high-level guidance for considering approaches that exist in common practice within and outside Colorado. Each strategy includes: 1) an explanation of what it is, 2) some consideration for Berthoud on this strategy, and 3) relevant examples from communities that have implemented this strategy. These strategies do not suggest that Berthoud can solve all problems or that any one strategy is more suitable than another, but they are intended to drive meaningful change.

On February 27, 2025, the Steering Committee further prioritized the strategies and action steps by breaking them down into short-term and medium- to long-term strategies to recommend to the Board. A smaller working group consisting of Planning Commissioner Karen Anderson, Trustee Tim Hardy and Tiffany Brodie, Executive Director for Berthoud Habitat for Humanity met on March 4, 2025 to further these initial action items. Brief summaries are provided below. Refer to Chapter 7 in the draft report in your packet to review more detail on each strategy.

The Berthoud Land Development Code is already robust in providing guidance and with minor changes could be more direct in stating what the diversity expectations are. The following short-term strategies could be implemented quickly.

Short-term Strategies

The following strategies were prioritized by the Steering Committee as having the most immediate impact to meet Berthoud’s housing goals. These can be pursued while still working towards the necessary steps for the medium- to long-term strategies.

- 1) **Create Expedited Development Review Process:** Develop an abbreviated development review process for the Site Plan process required for multi-family developments which incorporate at least 50% of affordable and attainable housing into their plans (State parameters). Develop a

development review guidebook and process flow diagrams to better educate developers on the process, including streamlined application materials process flows.

- 2) **Amend Development Code Design Standards 30-2-116:** To encourage greater housing diversity at a variety of points in new developments, strengthen the housing diversity code to include a specific percentage of each housing type within the lot diversity requirement. Options include:
 - a. Requiring a minimum percentage of the housing types vs. no quantitative requirements.
 - b. Requiring a percentage of housing diversity to meet the Proposition 123 commitment, or incentivize developments which will meet this standard by having an administrative option to the Preliminary Plat.
- 3) **Broaden Ordinance 847:** This ordinance currently allows the Board to waive a portion of fees for the development of a maximum of two houses per year to build affordable homes. Expand this ordinance to align with the goals of Berthoud's Proposition 123 commitment of 13 homes per year. Considerations and details staff will provided to the Trustees should this action progress forward with investigation include:
 - a. Evaluate the recipients (profit and non-profit)
 - b. Identify equitable timing for the request to the Trustees (i.e. at the time of building permit submittal)
 - c. Identify an equitable number of permits to be issued based upon the financial impact to the Town for forgiveness.
- 4) **Consider Housing Consortium:** To continue the momentum created by the Housing Steering Committee during development of the Housing Diversity Plan, create a Berthoud Housing Consortium comprised of two Trustees, two Planning Commissioners, and our key housing partners. The group will meet quarterly and report back to the Board on the progress on the housing strategy progress. There is no intention to create a Berthoud Housing Authority.
- 5) **Develop Community Education on Housing Affordability:** In order to help demystify misconceptions about housing diversity, identify how to communicate about the Berthoud community members that would benefit from it (e.g. teachers, nurses, police officers, etc.), develop educational materials to educate residents and partners and organize events to engage the community. This effort could be led by our local housing partners.
- 6) **Begin Land and Water Banking Research:** Given the lengthy process to implement this valuable development tool, the Steering Committee recommends the initial research component of this strategy be started in the short-term.

Medium- to Long-term Strategies

Inclusionary Zoning Ordinance

Inclusionary zoning ordinances are an increasingly prevalent tool to address housing affordability issues and to promote mixed-income communities and housing diversity. The ordinance specifies a certain percentage of affordable housing units that a developer should or must include within new market-rate residential developments, designated for specific Area Median Income (AMI) ranges, as a condition for obtaining approvals and building permits. The requirements can apply to rental or for-sale development, or both, and be voluntary or mandatory. Recognizing that it is not always feasible to include affordable on-site units within market-rate projects, some mandatory ordinances allow developers to choose among alternatives, such as payment of an in-lieu fee or provision of affordable off-site units in another project. Incentives are a component in many, but not all, inclusionary housing programs to encourage developers to build affordable units by offsetting some of the development cost of providing these units.

Housing Incentives

Since it can be difficult to finance and develop affordable and attainable housing types where the process can be challenging and land and water are costly, local governments may find that additional incentives, in the form of fee waivers and land development incentives, are needed to encourage this type of development. Incentives can be awarded case-by-case or universally for projects meeting specific criteria, such as specific locations within the community and/or meeting specific attainable housing goals by constructing a certain number of units or a percentage thereof. While a case-by-case approach allows tailored packages, it reduces predictability which may hinder development. To improve predictability and minimize political influence, jurisdictions can publish a clear list of incentives linked to desired housing goals and outcomes. Incentives can be grouped into two types: land development incentives (e.g. density bonus, reduced setbacks, etc.) and financial incentives (e.g. fee waivers, subsidies for impact fees, etc.).

Dedicated Funding to Subsidize Housing Affordability Projects

A dedicated revenue source for affordable housing provides an ongoing committed stream of funding for affordable housing, often deposited into an Affordable Housing Fund. While the amount of funding raised can fluctuate from year-to-year, a dedicated source can help increase the total funding available for housing and reduce the risk associated with reliance on annual appropriations decisions. Popular examples of dedicated revenue sources include a percentage of real estate transfer tax or document recording fee revenues, developer fees (such as linkage fees), proceeds from permit fees, taxes on legalized medical or retail marijuana, taxes or fees on luxury housing, and taxes or license fees on short-term rentals. Establishing a new dedicated revenue source for housing affordability projects is a long-term effort that requires strong leadership and a substantial commitment of time and energy. Local jurisdictions often find community partners who can help lead the campaign, including those who can mobilize a strong and vocal network of supporters.

Land and Water Banking

Publicly owned land is a valuable tool for developing attainable and affordable housing. A land bank is an organizational structure for strategically acquiring, holding, managing, and sometimes redeveloping property in service of community goals, such as increasing affordable housing or stabilizing property values. Water banking can be incorporated into land banking by acquiring land with secure and sustainable water rights or strategically developing water resources alongside the land holdings. Land banks can be government supported, quasi-governmental or independent non-profit organizations. Local governments often work very closely with land banks to identify land that can be used to create more options for housing

or to address a community need. Land banks traditionally convert vacant, abandoned, or tax-delinquent properties into productive use, but they can also obtain land through municipal government transfers, donations, or open-market purchases.

2025

BERTHOUD

HOUSING DIVERSITY PLAN

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Acknowledgements

The Town of Berthoud and the Project Team wish to extend our heartfelt gratitude to the residents and stakeholders of the Town of Berthoud for your invaluable contributions, input, and guidance throughout the development of the Housing Diversity Plan. Your involvement played a pivotal role in shaping this thorough and well-informed analysis. We are grateful for your commitment to this collaborative, community-led effort to provide housing opportunities to all current and future Berthoud residents.

Key Stakeholders

- Town of Berthoud
- Larimer County
- Habitat for Humanity
- Loveland Housing Authority

Steering Committee

- Karen Anderson, Planning Commission Chair
- Abigail Smith, Planning Commission Vice-Chair
- Nick Semedallas, Planning Commission Secretary
- Mark Hofmans, Planning Commissioner
- David Pond, Planning Commissioner
- Mark Brodie, Planning Commissioner
- Stacy Sigman, Planning Commissioner
- Sean Murphy, Mayor Pro-Tem
- Tim Hardy, Trustee
- Jeff Feneis, Executive Director, Loveland Housing Authority
- Tiffany Brodie, Executive Director, Berthoud Habitat for Humanity
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- Nathan Gabbard, GIS Analyst
- Town of Berthoud Staff

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Chapter 1 – Executive Summary

Introduction

On October 10, 2023, the Town Board of Trustees made a commitment along with other Colorado municipalities, districts and counties to increase the housing diversity availability in Berthoud. By “opting in” to Proposition 123, the Town has stated it is committed to supporting the development of a variety of housing products.

In 2024, the Town of Berthoud was awarded a More Housing Now grant by the Colorado Department of Local Affairs (DOLA). This grant program supports local governments to adopt land use and other qualifying strategies to increase attainable housing development and redevelopment opportunities. The grant will result in the development of a Housing Diversity Plan to help guide the community in providing housing opportunities for all current and future residents. While considering strategies for addressing housing affordability in Berthoud, it is important to emphasize the steps the town has already taken to start addressing the challenges, further explored in Chapter 7. For additional information on Proposition 123 and DOLA’s qualifying strategies, refer to Appendix E.

Completing a housing needs assessment is one component of the Housing Diversity Plan. The community sought to understand the challenges residents of all ages and backgrounds face in finding stable, safe, and affordable places to live. The Town worked in partnership with Ayres to complete this community-wide assessment by identifying current housing and demographic trends, engaging with residents about their housing needs and experiences, and reviewing existing land use and related policies. The housing needs assessment offers strategies to address the needs and provides a roadmap for implementing targeted policies to address challenges related to housing opportunities and affordability.

While the Berthoud Housing Diversity Plan is primarily focused on the housing needs of the Town, some factors in this analysis considered a broader area, looking at Loveland, Longmont, and Larimer and Weld Counties. The local housing market is also heavily influenced by trends occurring at the state and federal levels. To the greatest extent possible, the assessment seeks to localize the data where necessary and incorporate regional trends as needed.

Purpose

This report will assist the community by achieving the following objectives:

1. Provide insights into the current housing market to guide informed decision-making for future investments in land use planning and infrastructure.
2. Identify gaps and unmet needs in the housing market.
3. Outline housing strategies and recommendations to guide actions over the next five to ten years.
4. Identify gaps and unmet needs in the support systems related to the housing market.

This assessment considered the housing needs of various life stages, including young professionals, families, retirees, and seniors, recognizing that housing needs evolve over time. Each demographic brings

CALLOUT BOX:

Throughout this report the terms ‘affordable’, ‘attainable’, and ‘workforce’ will be used to describe households with incomes between 80% and 120% of the Area Median Income (AMI) as defined by the Department of Housing and Urban Development (HUD) for Larimer County. These three terms can be used interchangeably and do not mean low-income housing which is defined as households with incomes at 40% to 60% of the AMI. This information is discussed in greater detail in Chapter 5 of this report.

distinct expectations and opportunities for the local economy, services, and community culture. For example, a family with young children may prioritize active recreational opportunities, childcare, schools, and restaurants, while retirees and seniors may desire senior community programming, smaller housing for downsizing, and readily available access to health care services. Additionally, the cost and attainability of housing significantly impacts these groups' ability to find suitable options, as each demographic faces unique financial considerations in securing stable housing.

To guide the report and recommendations, input was gathered from current residents and local stakeholders to better understand current circumstances, challenges, concerns, and future housing choices and preferences. The raw survey data is included as Appendix C and is also summarized and referenced throughout.

Process and Timeline

The assessment began with a project kick-off meeting in July of 2024 with Town staff and the consultant team. The discussion focused on identifying project goals, understanding community impressions of housing, identifying engagement opportunities and strategies, organizing a stakeholder list, and discussing potential implementation strategies to consider. The meeting provided further insights into the community and established a roadmap for completing the assessment effort.

After the kick-off meeting, the project team proceeded with a multi-faceted approach that included background research and data gathering, stakeholder meetings, community engagement, recurring discussions with Town staff, and multiple presentations and work sessions with the Steering Committee. This approach provided an opportunity to understand the story behind the data and fact check the quantitative data against critically important qualitative information from the community. The perceptions of housing were compared to census, county, and state data to paint a holistic picture of the current state of housing within the community. Following the outreach efforts in September and October 2024, the project team drafted the assessment report in the Fall and Winter of 2024. This report includes a community profile, housing market projections, policies, and implementation strategies. The final report was presented to the Planning Commission, Steering Committee, and Town Board in the Winter of 2024.

The project's major milestones are captured in this project timeline illustrated.



Relevant Strategic Plans and Studies

The project team considered the following strategic plans and studies while completing this assessment: Berthoud Comprehensive Plan (2021), Transportation Plan (2021), Mountain Avenue Plan (2019), First Street Corridor Plan (2023), Future Land Use Map (2021), Architectural Design Guidelines (2021), Landscape Design Guidelines (2023), Larimer County Housing Needs Assessment (2021), Loveland Housing Authority Regional Housing Study (2021).

Key Takeaways

The housing challenges in Berthoud are common in the region and throughout the state, but Berthoud has some unique challenges given its desirable location in the heart of the Northern Colorado rapidly growing economy. This section highlights key themes found throughout the report that help guide the strategies and action plan to address current and future housing needs.

Berthoud's middle-income and workforce housing—both rental and ownership—is diminishing.

Attainable housing for middle-income and lower-income households has become increasingly scarce in Berthoud. Home prices have risen sharply, making homeownership out of reach for many. Over the past 12 months, the average home sale price was \$697,209, a 41% jump from the 2022 Census median home value of \$458,600. Rental costs have also surged by over 90% since 2017, with a 0% vacancy rate signaling a critically undersupplied rental market. New housing development has largely focused on owner-occupied units, which increased by 95% from 2017 to 2022. Both sale prices and rental rates are unattainable for households earning less than 120% of the Area Median Income (AMI). As reflected in resident responses to the housing survey, many are either forced to seek housing elsewhere or remain in town while spending more than 30% of their income on housing costs, becoming cost burdened. These rising costs are shaping Berthoud's growth, attracting more affluent households and impacting the town's demographic diversity.

Regional collaboration and public/private partnerships are essential.

Berthoud cannot address its housing challenges alone, as they are highly influenced by regional factors. As part of the Northern Colorado economy, Berthoud sits at its core, influenced by the region's economic and job growth over the last ten to fifteen years. This expansion has driven population growth and heightened housing demand, pushing home prices higher. This trend is expected to continue, with the State Demographer projecting Berthoud's population to grow by 139% by 2040, more than doubling the number of households. By 2050, Weld and Larimer counties are projected to grow by 77.7% and 33.5%, respectively. Given the population and housing demand pressures, regional collaboration is vital to address housing challenges and ensure sustainable growth.

Lack of housing diversity limits options for all life phases.

Although Berthoud's total housing units grew by 70% from 2017 to 2022, the diversity of home types and sizes remain limited. In 2022, single-family detached homes made up 82% of Berthoud's housing inventory, and from 2020 and 2024, 82% of new residential permits were also for single-family detached homes. No permits were issued for multi-family residential units during this period. This lack of housing diversity restricts options for first-time homebuyers, young professionals, and seniors, many of whom may prefer smaller, more affordable alternatives such as townhomes, duplexes, and multi-family developments. To

align with the goals of the Comprehensive Plan, Berthoud must build on the progress it has made to address housing diversity and explore additional policies or programs that further promote greater diversity in housing development.

Shifting demographics are impacting housing preferences.

Since 2010, Berthoud's population has grown by 113%, with a notable increase in young professionals, families, and retirees. However, housing options have not kept pace with this growth. For example, as Berthoud's senior population increases, many may seek to downsize or require accessible housing, highlighting the need for greater housing diversity to accommodate a range of needs and incomes. A balanced housing strategy is essential, one that not only creates and preserves dedicated affordable housing but also removes barriers and incentivizes housing development that meets the needs of all stages of life.



Chapter 2 – Community Context

Regional Context and Setting

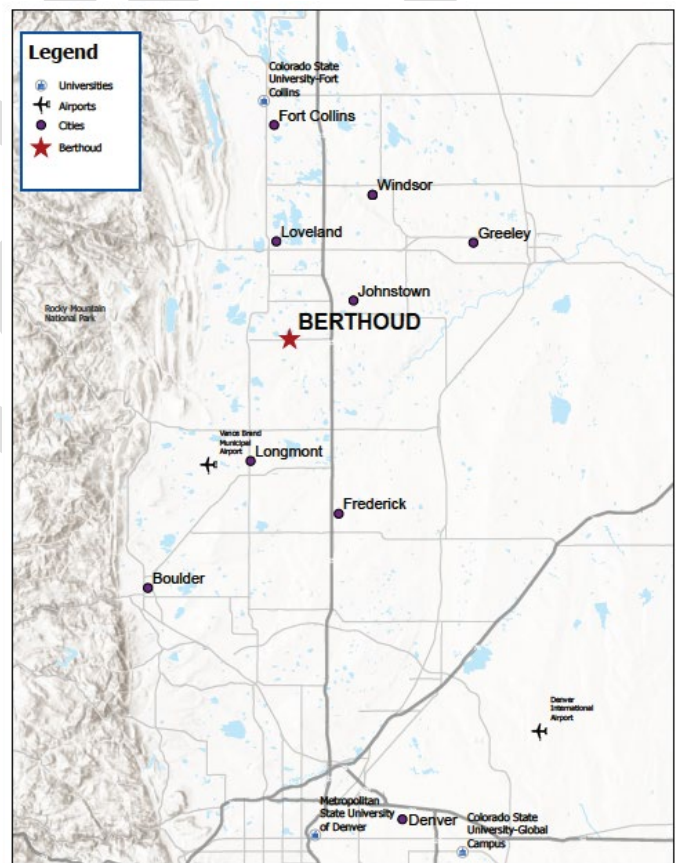
Berthoud is an incorporated town of about 12,500 residents and 13 square miles of land in Larimer and Weld counties in northern Colorado covering an area from I-25 to west of U.S. 287. Its larger growth management area stretches east of I-25 and west to Carter Lake. When including these residents who will call “Berthoud” the place they live, the population reaches approximately 14,000.

Its location 43 miles north of Denver and just east of the Rocky Mountain foothills places it within the growing Front Range Urban Corridor, which includes several cities and towns along the eastern slopes of the mountains. Its neighboring cities and towns include Loveland (6 miles north), Mead (9 miles southeast), Longmont (11 miles south), Johnstown (11 miles east), Fort Collins (21 miles north), and Greeley (26 miles northeast).

Founded in the 1800s as an agricultural hub, Berthoud has grown while maintaining its small-town charm and character. Positioned on the high plains, it offers a mix of rural and suburban characteristics. Berthoud’s location among open rural lands and within the vibrant regional economic and cultural context of the expanding Front Range Urban Corridor have been key factors in attracting new residents and businesses to this growing suburban community. The outskirts of Berthoud, which were once mostly farms and ranches, have increasingly been developed for residential and recreational purposes.

The area west of I-25 is largely rural, with farmland and ranches, offering fantastic views of the Rocky Mountains. Once across the Larimer/Weld County line, the land becomes more developed, transitioning into residential subdivisions and the commercial areas of downtown Berthoud along Mountain Avenue. This main street features a historic district, residential areas, parks, restaurants, and new commercial properties.

West of U.S. 287 the topography transitions to rolling hills with residential development mixed with farmlands and horse property. The lands to the north of Berthoud feature county-level subdivision developments, with some close enough to be served by Berthoud’s wastewater utility. To the south of Berthoud, there are a few rural subdivisions followed by a stretch of lightly developed open land before reaching Longmont.



Regional Context Map

Historical Context

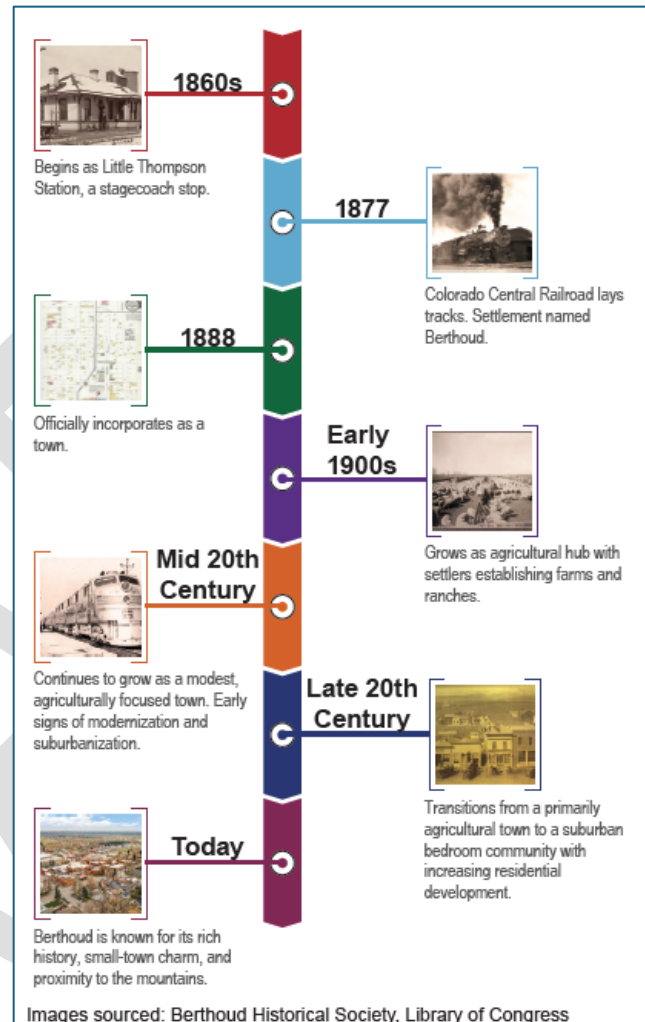
The Town of Berthoud began in the 1860s as Little Thompson Station as a small stagecoach stop near the Little Thompson River. The early settlement was a waypoint for travelers and settlers moving through the area. The fertile land and strategic location of the Little Thompson Valley attracted more settlers, which laid the foundation for this growing agricultural community.

The arrival of the Colorado Central Railroad in 1877 was a turning point for the settlement, bringing increased connectivity by facilitating the transportation of crops and goods which brought economic opportunities to the area. The community adopted the name Berthoud in honor of the surveyor Captain Edward L. Berthoud who played a key role in the development of the railroad. The railroad spurred growth and development, and by 1888, Berthoud was officially incorporated as a town which solidified its status as a growing agricultural center.

Berthoud's economy thrived on farming and ranching with the early development of ditch irrigation systems enabling the cultivation of diverse crops such as sugar beets, potatoes, wheat, and alfalfa. By the early 20th century, the town had become a bustling center for agriculture production, and the local farmers contributed significantly to the region's prosperity. Berthoud retained its rural, small-town charm, growing around its central downtown area and close connection to the surrounding farmland. This period saw gradual but consistent growth, driven by agricultural prosperity and the development of local businesses.

In the mid-20th century, Berthoud continued to be a modest, agriculturally focused town, though it began to experience the early signs of modernization and suburbanization. Farming and livestock remained the foundation of the local economy, but technological advancements and improved transportation gradually transformed the community's lifestyle. The population grew steadily, as it became a quieter alternative to larger nearby cities. Berthoud's downtown area retained its historic feel, with small businesses serving the local community, and the town preserved its close-knit, rural character with its agricultural roots remaining strong.

By the late 20th century, Berthoud was transitioning from a primarily agricultural town to a more suburban community. Many residents started commuting to nearby cities like Loveland, Longmont, and Fort Collins for work, and farming was no longer the dominant economic driver. Residential development increased,



with new neighborhoods emerging to accommodate a growing population drawn to the small-town atmosphere. By the end of the century, Berthoud had evolved into a mix of its agricultural roots and a suburban bedroom community, balancing growth with a desire to preserve its unique identity.

Today, Berthoud is a growing, vibrant town that has become an attractive place for families and professionals seeking a small-town lifestyle within commuting distance of larger cities. The population has steadily increased while preserving much of its rural charm and scenic beauty. It is known for its close-knit community, tree-lined streets, and proximity to outdoor recreation. While maintaining its historical character, the downtown area has been revitalized to adapt to modern needs with cafes, boutiques, and local restaurants.



Chapter 3 – Community Outreach

Community outreach was completed as part of the multi-faceted approach for this assessment. Outreach efforts included targeted stakeholder meetings, conversations with residents at engagement events, and an online community survey.

Stakeholder Interviews

Three targeted stakeholder group interviews were held on September 19 and 23, 2024 with individuals representing varying sectors including developers, economic development organizations, social service providers, employers, and Town Staff Leadership Team. Approximately 25 stakeholders participated.

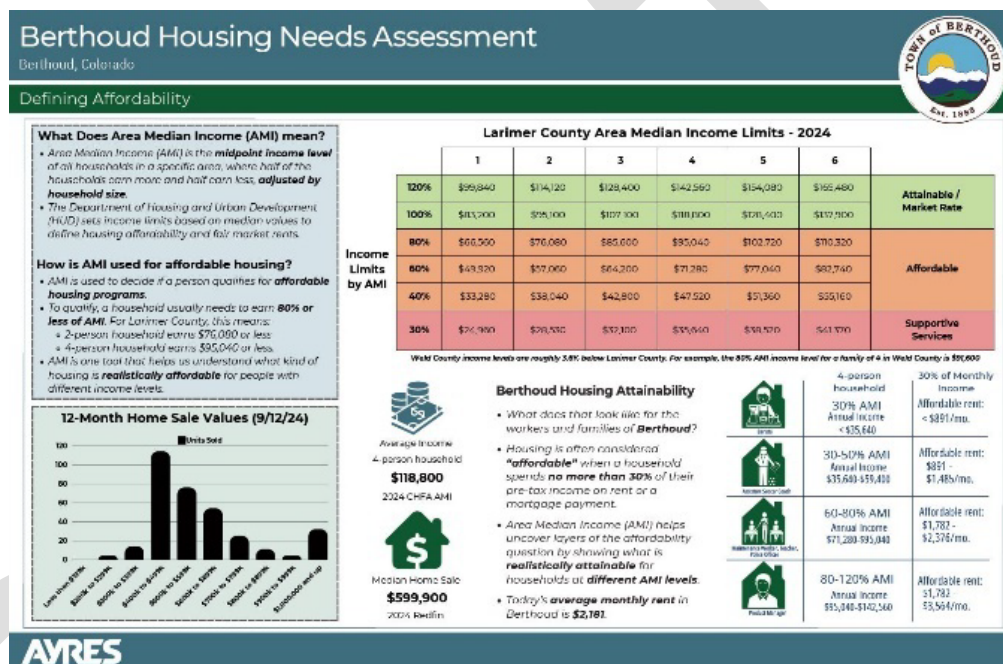
Key Takeaways

- Affordability Definitions:** There were varying interpretations of terms like “affordable” and “attainable” housing, as well as “workforce” housing, which can confuse community members. These terms need to be appropriately defined and discussed.
- Housing Affordability:** It is widely agreed that Berthoud faces a shortage of available housing that is affordable, especially for first-time buyers, low-income families, seniors, and people with disabilities. Many local employees cannot afford to live in Berthoud, leading to longer commutes from nearby towns, and hiring challenges for local businesses. Flexible, non-subsidized housing solutions like accessory dwelling units (ADUs), smaller homes, and multi-generational housing were identified to potentially help address these issues.
- Public Perception Challenges:** Growth and higher-density housing remain controversial in the community. Concerns were raised about traffic, school capacity, crime, property values, and changes to the community’s small-town character. The phrasing of “affordable housing” is often misunderstood and associated with Section 8. To address these concerns, more transparent communication, public involvement, and educational efforts showcasing successful affordable housing projects are needed to shift perceptions and demonstrate their benefits.
- Regulatory and Process Improvements:** Stakeholders expressed a need to simplify and expedite the development review process, as regulations were perceived as complex or conflicting – which can increase costs and cause delays. Suggestions included adopting more flexible zoning regulations and development standards, incentivizing developers with certain fee reductions, and improving feedback and guidance at pre-application meetings. A proposal to create a “Staff Advocate” for housing projects classified as affordable or attainable in Berthoud was suggested to help developers navigate the process and provide support during public meetings. Innovative approaches to construction and sustainability were also encouraged, though high impact fees and construction defect laws are seen as barriers to housing diversity.
- Water, Utility Costs, and Fees:** High water fees were a major concern, with calls for a water usage study to ensure fair and accurate fees based on actual consumption. There was also a desire to see



impact fees more closely tied to a home's size, number of bathrooms, and bedrooms. The cost of energy and water conservation efforts was also noted as a factor affecting development costs.

6. **Community and Regional Collaboration:** Participants emphasized the need for regional collaboration and partnerships with neighboring municipalities and organizations to share resources and strategies for addressing housing and development challenges. Local developers, builders, and housing organizations should also be engaged to create a shared vision for housing solutions.
7. **Financial Strategies:** Stakeholders suggested exploring funds or allocating tax revenue to support housing projects classified as affordable or attainable based on the area median income. Public-private partnerships were also recommended to leverage additional resources and expertise.



Community Engagement Events

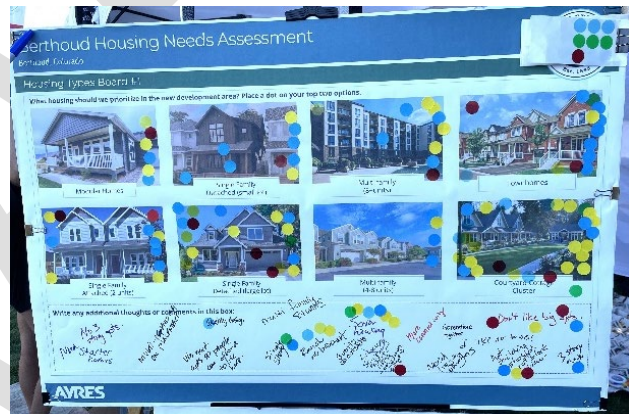
Two community engagement events provided opportunities for residents to interact with the project team and share input on housing needs and preferences. Approximately 200 residents stopped by the two events, with most participants eager to discuss growth and housing issues.

- September 19, 2024: Soccer Fields at Berthoud Recreation Center
- October 5, 2024: Octoberfest booth



Key Takeaways

1. **Housing Types:** While single-family homes remain popular, most residents recognize the affordability challenges and agree that considering different housing types makes sense. Courtyard homes and duplexes were particularly well-received.
2. **Multi-family:** Many residents are open to multi-family but want to ensure that the maximum height reflects the community's character. There are concerns about multi-family structures obstructing mountain views, and some residents suggested placing these developments along major roadways rather than next to single-family neighborhoods.
3. **Young Residents:** Younger couples are eager to live in Berthoud but face challenging finding housing that is affordable. Even some couples with higher dual incomes had resorted to purchasing homes in nearby towns like Johnstown or Mead or renting in Loveland due to the limited availability of attainable options in Berthoud.
4. **Multi-generational Living:** Some parents in Berthoud are housing their adult working children, while young families are living with grandparents due to high housing costs. Additionally, dual-income couples without children express a preference to live in Berthoud, but find it unaffordable, pushing them to explore housing elsewhere.
5. **Down-sizing:** Many older adults (including empty nesters or retirees) express a desire to downsize. However, they find that single-level and low-maintenance homes are hard to find and that it is often



more expensive to sell their current home and buy a new, smaller home than to remain where they were.

6. **Growth Concerns:** Some residents voice concern about continued growth, preferring that it stop. Many recently moved to Berthoud from Longmont or Boulder in search of the quieter, rural character of Berthoud and did not want more growth. Their concerns include increased traffic, school capacity, crime, and the potential loss of community culture.

Community Survey

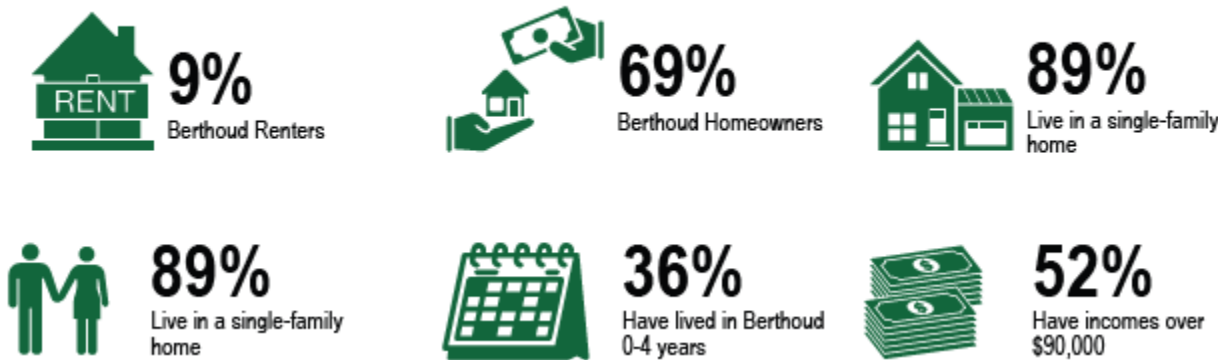
A community online survey launched on October 2, 2024, and was open for participation for 19 days. It included general housing questions, as well as targeted questions for homeowners, renters, and non-Berthoud residents. The survey was promoted through various methods to ensure broad and diverse community representation. These included:

- Berthoud’s e-newsletter, website, and social media platforms
- Printed inserts in utility bills
- Email campaigns via the steering committee and partner organizations
- Flyer promotion at Town Hall



A total of 365 respondents filled out the survey. The profile of resident survey respondents is similar to resident demographics in general (refer to Chapter 4 for greater detail). All survey responses are included in Appendix C.

Community Survey Respondent Profile



Top Housing Strategies	Top Preferred Housing Types	Top Housing Concerns
1. Build a variety of types and sizes (40.0%)	1. Single-family Home (73.7%)	1. Will not be able to afford to buy a home (27.1%)
2. Build senior / retirement housing (26.0%)	2. Courtyard Home (10.9%)	2. Housing quality (26.2%)
3. Add more housing close to downtown (14.8%)	3. Senior Housing (7.1%)	3. High rental rates (24.9%)

Key Takeaways

The survey included three opportunities for respondents to answer open-ended questions to share their experiences, preferences, and opinions. These themes emerged from the responses:

1. **Difficult to find housing:** 39% report that finding housing was Difficult or Very Difficult. Additionally, 44% know someone struggling to find housing. Some reasons cited include:
 - “Need more housing for early-career professionals looking to buy smaller townhomes or duplex-type options.”
 - “Single-family homes are too expensive. Not enough townhome options that help the renters to step into ownership without the price tag of single-family homes.”
 - “Renting a house or purchasing a house is too expensive, and there are no apartment options available in Berthoud for transitory housing while they save. This means that they are living with parents.”
 - “New college grads / young families / city or trade workers can’t afford rent or qualify for mortgages.”
2. **Consensus on the need to address affordability and housing diversity:** There is a call for more housing options at varying price points, including single-family homes and rentals, to accommodate a diverse population, from young professionals to retirees. Berthoud renters said the biggest challenges to buying a home will be finding a home in their price range (81%) and being able to afford the down payment (58%). Some responses include:
 - “It’s so expensive to live here. Our young adult kids must live with us because affordable options are just nonexistent in Northern Colorado.”
 - “There are so many large footprint homes here. Not enough smaller homes or affordable rentals. Elders need to age in place with a footprint they can handle without expenses bankrupting them. Many of my neighbors are over 80 trying to make a living in 3K square foot homes with lots of yard and landscaping maintenance work for them.”
 - “I am concerned by the sky-high rental prices and all the new homes being way out of affordable range.”

- “The rising costs and lack of rental options push out longtime residents who truly love and care about this town. Growth is necessary but more people should be able to stay in their hometown after they've moved out of their parent's houses.”
3. **Concern about overdevelopment and loss of small-town feel:** Many respondents are concerned that rapid growth, particularly high-density developments like apartment complexes, is eroding Berthoud’s small-town charm. They fear the town is losing its identity and becoming more like neighboring larger cities or a bedroom community. Some concerns included:
- “Be fair to all people in Berthoud and the surrounding area by maintaining open space and thinking through growth strategy to preserve the current type of atmosphere, property values and quality of life. Leave high rise apartments, and other such structures for other areas in and around Loveland.”
 - “Berthoud is growing too fast without the infrastructure to support it. Police, schools, water etc.”
 - “The Town needs a long-term view, not just looking at applications one by one. Berthoud should avoid becoming a crowded, traffic congested mess. Berthoud is rapidly digressing from being that "cute little town."

Below are the three open-ended questions with a few sample responses and a word cloud created from the feedback for each question.

What is your vision for housing in Berthoud?

- “It would be wonderful if more people from various backgrounds, ethnicities, races, income brackets, religions, etc. could afford to live here. The community could greatly benefit from having some diversity in all those areas. Having more density would be great so that we could still enjoy views of the mountains and open fields. Seeing nature intermingled with new developments would be lovely.”
- “My vision would be to have a town, like no other in Norther Colorado. A town that is unique in its character and small-town charm. A town where families can feel safe in raising their children. Berthoud must create a special place for residents. I am in favor of limiting large scale developments and increasing lower density homes on larger estate lots. I am in favor of quality high-density housing, if located closer to I-25, away from the town and the new arboretum. “



What do you like about living in Berthoud?

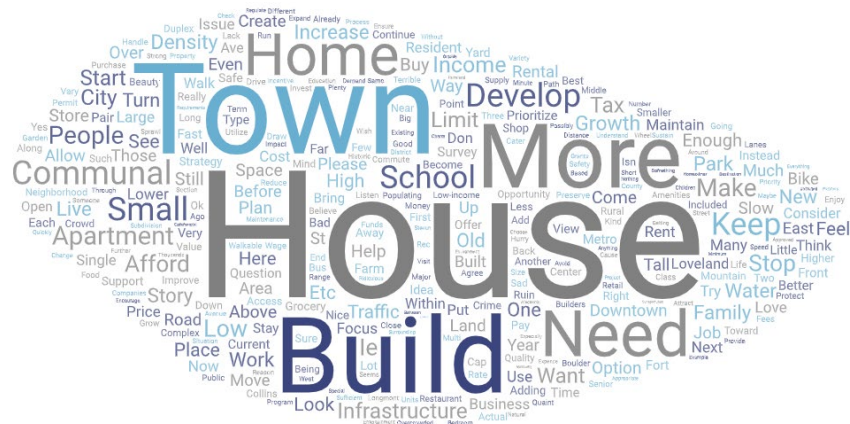
- “Small town feel, cute downtown with great shops and easy parking, beautiful views.”
- “I like the small-town vibe, that it is close to Denver but out of the metro, I like its proximity to two major universities. I like that kids can safely play unsupervised in the street and parks. I like how accessible other communities are via so many routes.”
- “The open spaces and clear views of the mountains are the biggest perks for me.”
- “Everything! It's a great, small community. People are friendly, lots of great parks, small town feel, easy to navigate, close to larger cities, and mountain views.”



Are there any other strategies you would recommend?

- “Pair new housing projects with plans/funds/incentives to improve roads, increase bike paths, etc.”
- “Help/reduce fees for water tap fees for higher density apartments or condo buildings. Push back on the general public’s view of high-density housing by educating them on the need for attainable housing and how you will ensure traffic safety.”
- “Permitting process needs to be made easier and park requirements lowered.”

- “Invest in affordable housing incentive programs for developers, consider an Inclusionary Housing ordinance.”



Chapter 4 – Community Snapshot

This chapter contains the demographic, economic, and housing profiles for the Town of Berthoud, reflective of the time this report was developed. The profiles highlight key characteristics and statistics while breaking down the data into digestible elements. Understanding the current local demographic trends helps inform current and future housing needs.

Data Sources: To the greatest extent possible, the most current data was used for this Housing Assessment. Some data sources may be more current than others and careful analysis was conducted to align “like” data and to avoid discrepancies. It is best practice to use the most up to date data which is why data from different years may be noted. The project team extrapolated data from multiple sources including U.S. Census, American Community Survey, State Demography Office, Social Explorer, Data USA, Larimer County, Weld County, Zillow, Realtor.com, and other locally available data to create the analysis and overview on the accompanying charts, tables, and graphics.

Demographic Profile

Demographic trends tell us about characteristics of the community: population size and growth, age, household size and income levels. This information is needed to understand and project the mix, size and type of housing that is needed for Berthoud.

Population Trends

Between 2010 and 2022, Berthoud experienced significant growth with a remarkable 113% increase, bringing its population to 10,892 residents. Nearby Johnstown increased 75% in the same period. In contrast, other nearby communities saw more modest increases in population, with Longmont and Loveland increasing only 14% and Greeley 18%. During this period, Larimer County grew by 20% to 359,363 residents and Weld County grew by 39% to 350,176 residents. For July 1, 2023, the State Demography Office estimated Berthoud’s population at 12,340. Based on this trend, it is estimated that Berthoud’s population at the end of 2024 may be between 13,000 and 14,000 residents.

CALLOUT BOX WITH INFOGRAPHICS: Berthoud by the Numbers 2022

Population 10,892
Median Age 38.5
Median Household Income \$107,817
Median Single Family House Value \$458,600
Average Residential Sale (2023) \$717,856
Median Year Home Built 2006

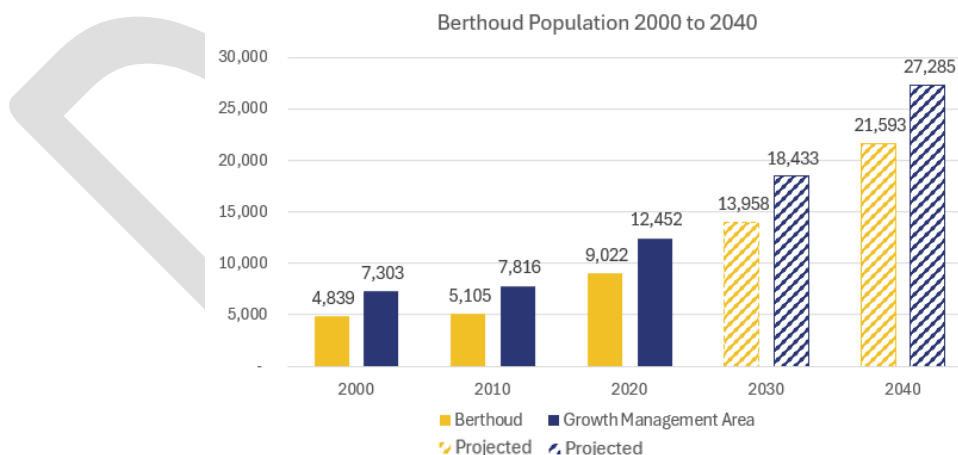
Source: ACS 2018-2022, Town of Berthoud,
Larimer County Assessor, Ayres

Population Change by Jurisdiction, 2010 and 2022			
Jurisdiction	2010	2022	% Change
Berthoud	5,105	10,892	113%
Loveland	66,859	76,500	14%
Longmont	86,270	98,282	14%
Frederick	8,679	15,037	73%
Windsor	18,644	33,905	82%
Johnstown	9,887	17,327	75%
Larimer County	299,630	359,363	20%
Weld County	252,825	350,176	39%

Source: U.S. Census Decennial Census 2010, American Community Survey 2022

According to the State Demographer, ninety percent of Colorado’s population growth from 2021 to 2022 occurred along the Front Range, with Weld County ranking 1st in terms of population growth (counts) and Larimer County ranking 4th. From 2020 to 2030, the State Demographer projects the population growth for Larimer and Weld counties to increase by 13% and 28% respectively, and another 12% and 22% between 2030 and 2040. The State Demographer projects that Weld County will surpass Larimer County in population by 2027. While Berthoud lies in both counties, it is important to note that only 2% of its population and only 1% of housing units are currently in Weld County, however, as Berthoud grows, more of its population may shift to Weld County.

Berthoud’s significant growth is expected to continue to outpace nearby communities. The graph shows Berthoud population by decade from 2020 through 2040 projections. From 2020 to 2040, the projected growth for Berthoud is 139% and the Growth Management Area (GMA) is 119%. The total number of households in Berthoud is projected to reach 9,535 by 2040 (up from 4,143 in 2022), and 10,753 households are expected in the Growth Management area.



The growth in Berthoud and the surrounding area can be attributed to several factors, including:

1. Berthoud maintains a rural atmosphere, while being conveniently located near other cities that have seen a rise in diverse job opportunities, making it ideal for commuters who want the best of both worlds.

2. Compared to other areas along the Front Range, Berthoud sometimes offers more attainable housing prices for its residents.
3. Berthoud offers a close-knit, friendly community with small-town charm and a slower pace of life, making it an attractive alternative to larger, busier cities.
4. The town's high quality of life, with excellent schools, safe neighborhoods, proximity to recreational opportunities, and favorable climate, draws families and individuals seeking a balanced lifestyle.

Age

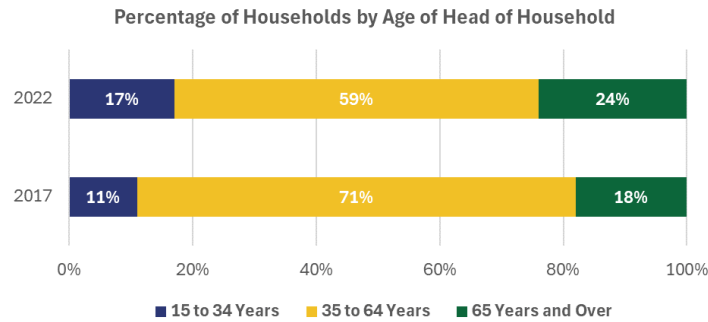
Infographics
38.5 Median Age
23% Under 18
14% Aged 65+

From 2012 to 2022, the median age in Berthoud decreased from 41.0 to 38.5 years. The population of Berthoud's college-aged young adults (18 to 24) and entry to mid-level professionals (25 to 44) increased by 160% and 165% respectively. This suggests that Berthoud is attracting young adults, professionals, and younger families. There is a strong workforce population and the potential for additional demand for schools, childcare services, and additional community amenities and services as families expand. Berthoud's senior population aged 65 and older increased by 147% which could indicate a growing demand for senior services and housing as this age cohort grows.

As a proportion of Berthoud's total population, the residents under 18 and aged 45 to 64 declined to 23% and 27% respectively, while the proportion of residents aged 25 to 44 increased to 29%. In 2022, the proportion of residents under 18 was 20% in both Loveland and Longmont, and the proportion aged 45 to 64 was 23% and 26%, respectively. Berthoud's proportion of residents 65 and older increased to 14% in 2022, compared to 21% in Loveland and 17% in Longmont.

Berthoud Population Change by Age Group, 2012 and 2022						
Age Cohort	Population			Proportion of Population		
	2012	2022	% Change	2012	2022	% Point Change
Under 18	1,467	2,479	69%	28%	23%	-5%
Aged 18 to 24	343	892	160%	7%	8%	1%
Aged 25 to 44	1,174	3,107	165%	22%	29%	6%
Aged 45 to 64	1,659	2,887	74%	32%	27%	-5%
Aged 65 or older	618	1,527	147%	12%	14%	2%

When considering households based on the age of the head of household (defined as the person in whose name a housing unit is owned, rented, or being bought), the proportions at the younger and older end of the spectrum increased between 2017 and 2022. Seventeen percent of Berthoud heads of household were 34 years or younger, and 24% were 65 years and older.



Historic population groupings by age and projections through 2050 are included in the Key Considerations section of Chapter 6, along with the implications for housing demand, design, and community planning.

Household Composition

Infographics 2.6 Average Household Size 42% Married couples with no children 9% Seniors Live Alone	CALL OUT BOX What is a household? U.S. Census Bureau defines a family household as a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption.
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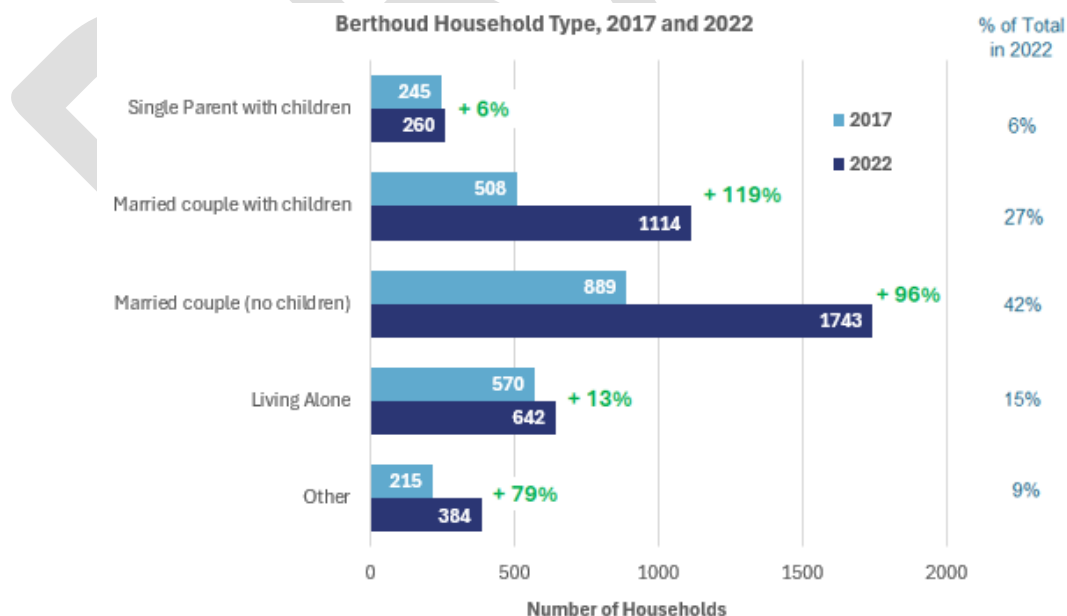
In 2022, Berthoud had 4,143 total households, 71% greater than the number in 2017. Thirty three percent of Berthoud households included children (married with children or single parent households). Two-person households make up 41% of all households, while households of three or more people account for 40%. Berthoud’s percentage of family households (81%) is high compared to nearby Loveland at 63%.

The table shows the percentage of Berthoud households categorized by family status and size. Berthoud’s percentage of non-family households decreased significantly from 30% in 2017 to 19% in 2022. In comparison, Loveland’s non-family households make up 37%. Fifteen percent of non-family households consist of individuals living alone, with nine percent being seniors aged 65 and over. Seniors living alone may enjoy greater independence and autonomy, but there is also the potential for social isolation and difficulty accessing support services or healthcare when needed, especially for older adults living without nearby family members. This is an important consideration when assessing senior housing needs.

Berthoud Households by Family Status and Household Size				
	2017	% of Total	2022	% of Total
Family Households				
2-person	851	35%	1,690	41%
3-person	325	13%	642	16%
4+ persons	523	22%	1,007	24%
Family Subtotal	1,699	70%	3,339	81%
Non-Family Households				
1-person	570	24%	642	16%
2-person	158	7%	141	3%
3-person	-	0%	21	1%
4+ persons	-	0%	-	0%
Non-Family Subtotal	728	30%	804	19%

Source: U.S. Census Bureau, 2018-2022 and 2013-2017 American Community Survey

The most common household type in 2022 was married couples without children under 18, making up 42% of households. In comparison, this percentage in Loveland was 33%. Married couples whose adult children have moved away may look to downsize to smaller housing types, including townhomes, duplexes, single-story homes and smaller single-family homes. Younger married couples often look for these smaller housing types as well as starter, and more reasonably priced homes. While these households currently do not have children, a portion may start families in the future which has the potential to increase the demand for larger homes, daycare centers, schools, and child-friendly amenities in the coming years. Married couples with children made up 27% of households in Berthoud, compared to 17% in Loveland. This table shows the number of Berthoud households by type in both 2017 and 2022 and the percentage of total households by type in 2022.



Household Income

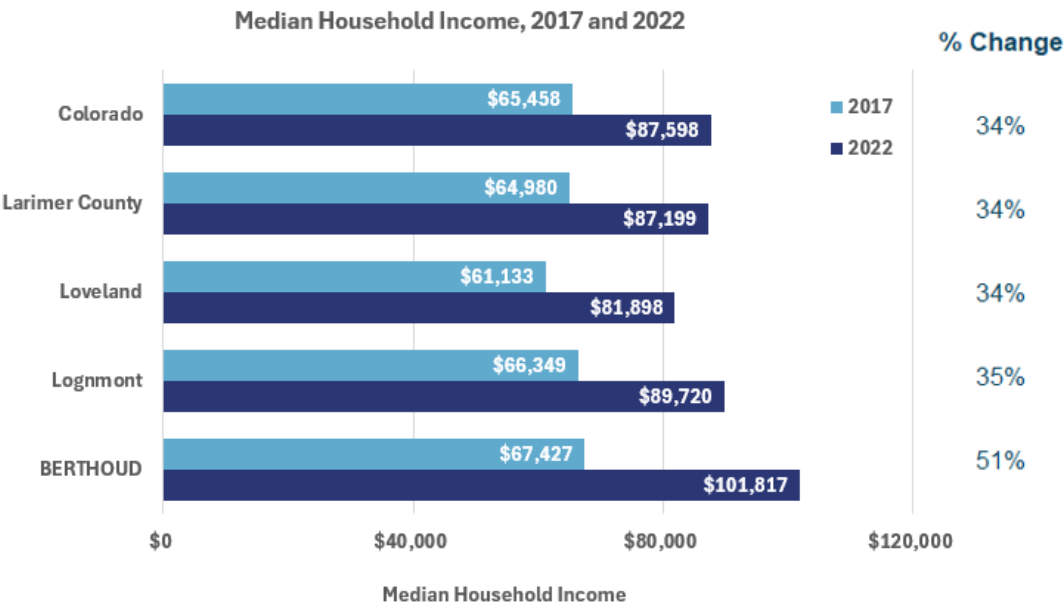
Infographics

\$101,817 Median Household Income

16% Households earn < 50K

27% Households earn \$150K+

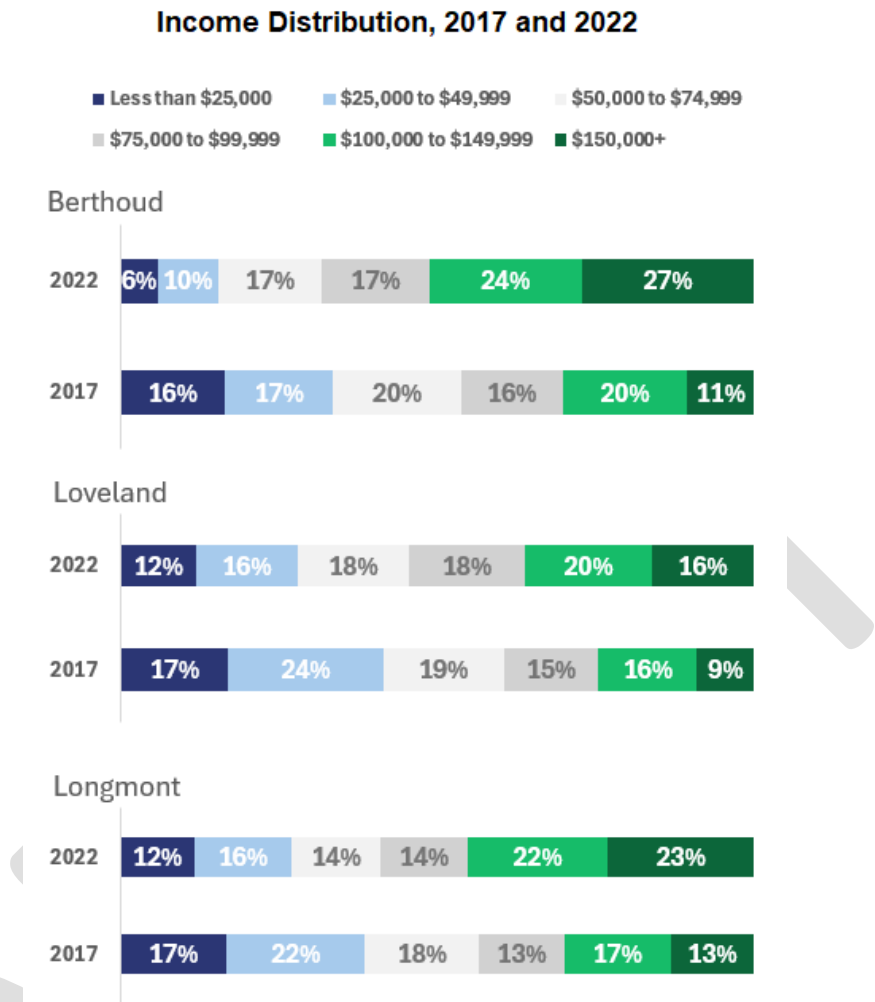
Berthoud’s median household income was \$101,817 in 2022, a 51% increase (about \$34.4K) from 2017. Berthoud’s increase outpaced surrounding communities, Larimer County, and the state, which all saw increases of either 34% or 35% during the same period.



Income Distribution

It is important to note that a rise in median income does not necessarily indicate rising incomes for all residents. It may reflect higher incomes among top earners, which can increase the median, or the displacement of lower-income households who may leave Berthoud due to rising housing costs.

The graph shows the changes in income distribution between 2017 and 2022 for Berthoud with comparisons of nearby Loveland and Longmont.



Between 2017 and 2022, the proportion of Berthoud households earning less than \$50,000 declined by 17 percentage points, while the proportion earning more than \$100,000 increased by 20 percentage points. The middle-income group, earning between \$50,000 and \$100,000, remained more stable but still declined by 2 percentage points. In contrast, for Loveland and Longmont, the proportion of households earning less than \$50,000 declined by 13 and 21 percentage points, respectively, while the proportion earning more than \$100,000 increased by 11 and 15 percentage points, respectively.

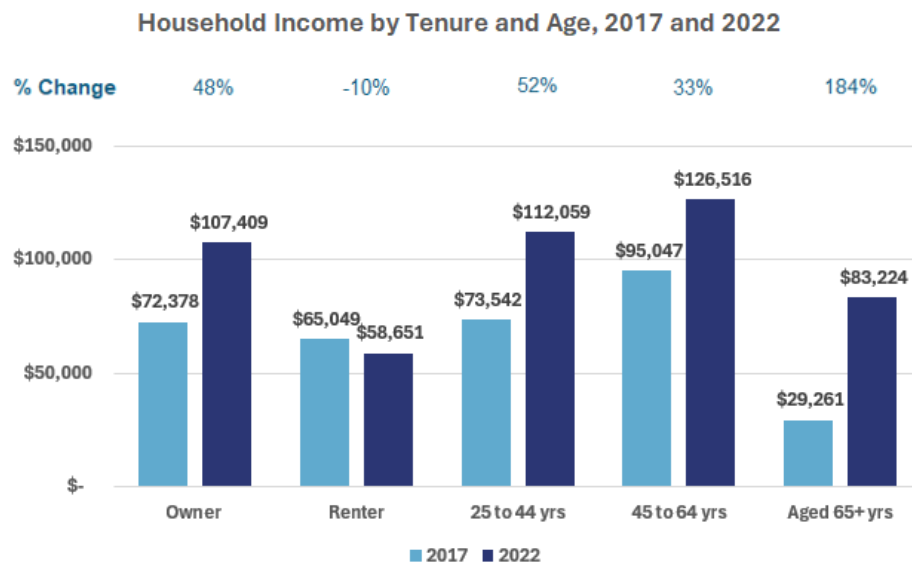
This significant shift over just five years suggests a change in the socio-economic character of Berthoud and the surrounding area which will impact housing needs and affordability.

Household Income by Tenure and Age

While Berthoud’s median homeowner income increased between 2017 and 2022 (from \$72,378 to \$107,409), the median renter income decreased by 10% (from \$65,049 to \$58,651). In contrast, the renter income in Loveland and Longmont increased by 50% and 47%, respectively. The median renter income in Larimer County overall increased by 49%. Berthoud’s decrease in renter income could be attributed to

Berthoud’s sharp drop in renter occupied housing units from 23% to 12% during that period, while the proportion of renters in other jurisdictions remained largely stable.

Berthoud’s household income increased across age groups, with an increase of 184% for residents aged 65 and older. This could be attributed to this age cohort doubling in size from 752 to 1,527 during this period. The implication of these income shifts on the housing market and affordability are explored in Chapter 5 and 6.



Educational Attainment

In Berthoud, 77% of residents over 25 years old have attained some college education or more, a notable increase from 64% in 2017. In 2022, approximately 26% of residents have a bachelor’s degree and 12% have a graduate or professional degree, while only 3% have less than a high school diploma. In Larimer County, 80% of residents attained some college education or more, compared to 64% in Weld County.

Race and Ethnicity

Infographics:
81% Non-Hispanic White
15% Hispanic

Berthoud’s racial and ethnic diversity increased between 2017 and 2022. In 2017, 94% of residents identified as Non-Hispanic White and 5% Hispanic or Latino. In 2022, 81% of residents identified as Non-Hispanic White, 15% Hispanic, 2% two or more races, and 2% Black, American Indian, Asian, or Other. Although still a small percentage, the increase in Hispanic or Latino residents from 292 to 1,649 over five years is notable, highlighting the growing importance of considering racial and language diversity when planning community programs and public communication.

From a regional context in 2022, Berthoud’s Non-Hispanic White population percentage is the same as Larimer County, but 17% higher than Weld County (64%) and 15% higher than Colorado (66%). Meanwhile, Berthoud’s Hispanic population percentage is roughly 3% higher than that of Larimer County (12%) and half the rate of Weld County (30%).

Poverty

According to the 2022 American Community Survey, 2% of Berthoud families have incomes below the poverty level. 3.4% of residents over aged 65 and 3.9% under 18 are living in poverty, compared to 11.6% and 8.1% in 2017. In Larimer County, 9% of residents under 18 and 7% over aged 65 are currently living in poverty, with similar rates in Loveland and Longmont.

Disability Characteristics

The U.S. Census collects data on six disability types: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Respondents who report any one of the six disability types are considered to have a disability. According to the 2022 American Community Survey estimates, approximately 8% (864) of Berthoud residents report having one or more disabilities, compared to 10% in Larimer County and 11% in Weld County. Seniors are disproportionately affected by disabilities, with about 28% (or 408) of Berthoud residents aged 65 and older reporting a disability. Among those with disabilities, 31% are adults aged 18 to 34, while 16% are aged 35 to 64. Notably, 87% of adults aged 35 to 64 with disabilities are female, as are 71% of those aged 18 to 34.

When assessing housing needs, residents with disabilities require special consideration to ensure inclusivity, accessibility, and support. Some implications include accessible housing design, affordability, minimal maintenance requirements, proximity and access to healthcare, transportation, and other essential services.

Economic Profile

Infographics

Top four industries employ 54% of Berthoud residents:

- 20% - Education and health services
- 14% - Retail trade
- 12% - Professional and business services
- 11% - Manufacturing

The local and regional economy and job market trends play a big role in shaping the housing market. These trends help us understand current and future housing demand: community growth, household buying power, and what employers need to attract and retain employees. By examining these indicators, we can better assess the community's capacity to meet housing needs and address potential affordability challenges. Stable, diverse housing is critical for Berthoud and surrounding communities and the overall economy. Lack of housing affordability and options impacts local jobs and an employers' ability to retain and attract workers.

Labor Force

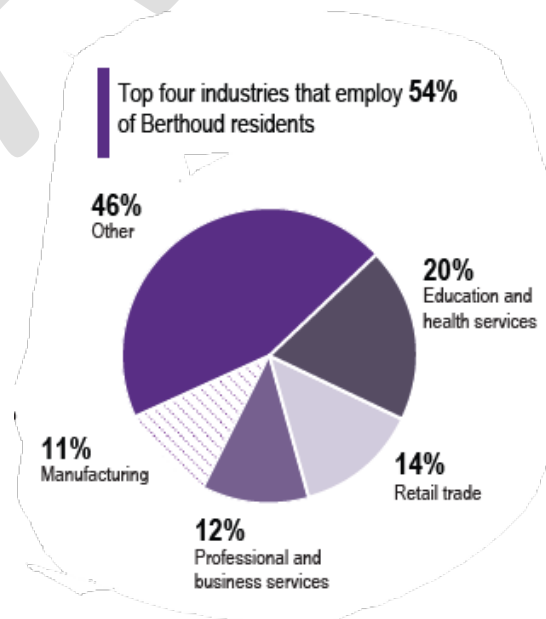
According to the 2022 American Community Survey, 6,274 of Berthoud residents over the age of 16, or 71%, are in the labor force. Of those in the labor force, the unemployment rate is 2.8%. Regionally, in Larimer and Weld counties, there are 379,499 residents in the labor force, representing a 15% increase from 2017. The unemployment rate is 4.6% in Larimer County and 4.9% in Weld County.

Industries and Occupations

Regionally, education and health services employ 25% of residents in Larimer County and 20% in Weld County. The professional services industry employs 15% of the residents in Larimer County and 11% in Weld County.

The table compares Berthoud's employment composition by industry for 2017 and 2022 using data from the American Community Survey. While total employment increased by 91%, the goods producing industries are now only 21% of the employment, compared to 29% in 2017. Natural resources and mining experienced the largest decline of 80%.

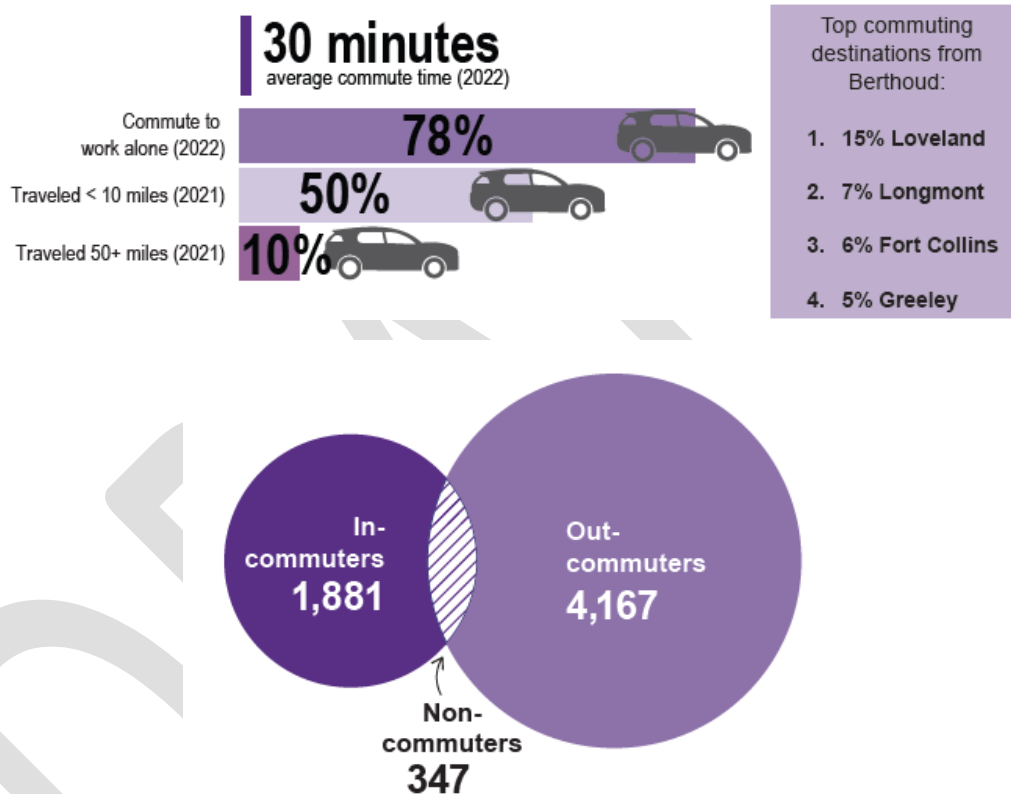
Average Employment by Industry Berthoud	2017		2022		Percent Change 2017-2022
	Number	Percent	Number	Percent	
Goods Producing	940	29%	1292	21%	37%
Natural Resources and Mining	129	4%	26	0%	-80%
Construction	309	10%	600	10%	94%
Manufacturing	502	16%	666	11%	33%
Service Providing	2,261	71%	4809	79%	113%
Transportation and Utilities	163	5%	345	6%	112%
Retail and Wholesale Trade	397	12%	849	14%	114%
Information	42	1%	223	4%	431%
Financial Activities	100	3%	390	6%	290%
Professional and Business Services	503	16%	722	12%	44%
Education and Health Services	544	17%	1208	20%	122%
Leisure, Hospitality, Arts, Recreation	191	6%	479	8%	151%
Other Services	321	10%	593	10%	85%
Total Employment	3201	100%	6101	100%	91%



Commuting Patterns

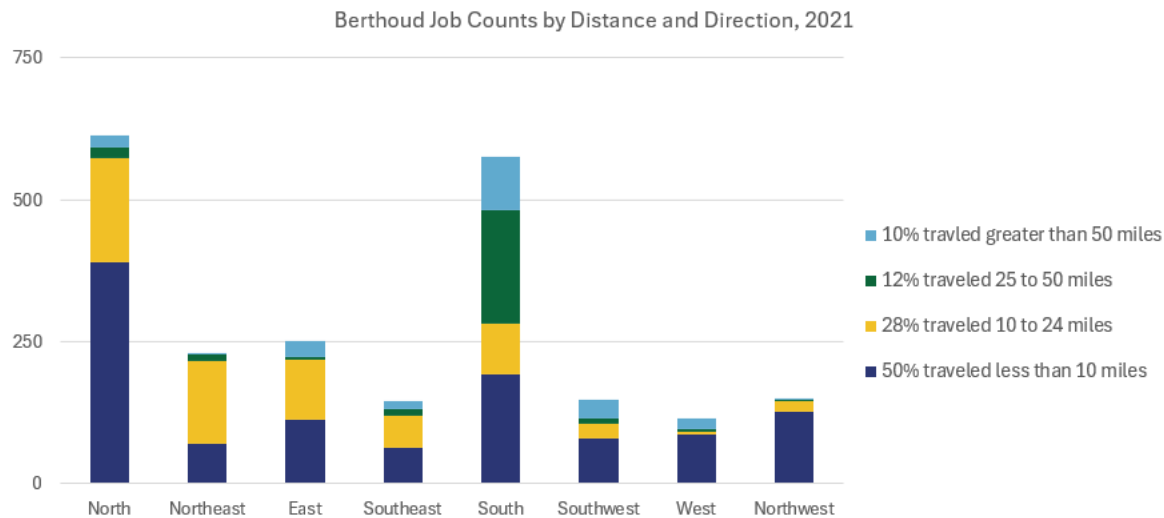
Commuting plays an important role in the economy of the area because not all workers live where they work. Commuting impacts local job growth, access to employees, and transportation infrastructure. The commuting diagram identifies three groups of people with inflow and outflow counts of employees from 2021.

- 347 (8%) of Berthoud residents live and work in Berthoud
- 4,167 (92%) Out-Commuters: Berthoud residents live there and commute to work outside
- 1,881 (84%) In-Commuters: People employed in Berthoud and live outside of Berthoud



During the pandemic, many people transitioned to fully remote or hybrid work, giving them the flexibility to live further from their office location. Being centrally located in the region, communities like Berthoud may have become more attractive for remote or hybrid workers due to its proximity to a large employment base. In 2022, 13% of Berthoud residents worked from home, up from 7% in 2017. Berthoud should prioritize services and amenities that cater to both remote and hybrid workers.

The distance that workers are willing to travel from Berthoud has gradually increased over the years. The chart below shows commute distance and direction in 2021. The percentage breakdown of commuting distance remained largely stable in the last 5 years. However, looking back to 2010, 61% of workers traveled less than 10 miles, 27% 10 to 24 miles, 6% 25 to 50 miles, and 6% greater than 50 miles. With the commuting distances gradually increasing, there is a growing need for regional collaboration to expand public transportation options.



Housing Profile

An analysis of the existing housing inventory and unit characteristics—such as types, age, and size—provides valuable insight into the local housing supply and demand. By examining these trends alongside demographic and economic data, we can assess how well the current housing stock meets Berthoud's needs, identify gaps in the market, and project future housing requirements. This evaluation is detailed in Chapter 6, where these factors are integrated into a market analysis to guide future planning.

Housing Units and Tenure

Infographics:
Total Housing Units: 4,296 (2022) 2,522 (2017)
Owner-occupied units: 88% (2022) 77% (2017)

In 2022, Berthoud was home to 4,296 housing units, a 70% increase from 2017. This new housing increased Berthoud's population density from 527 people per square mile in 2017 to 842 people per square mile in 2022. Housing units in surrounding jurisdictions increased as well during this period, with Windsor experiencing the second largest housing unit increase of over 53%.

As of July 1, 2023, the State Demography Office estimated a total of 5, 516 total housing units in Berthoud, reflecting a 28% increase from 2022. Berthoud's rapid housing unit growth and increased density could place additional strain on existing infrastructure and public services and require the Town of Berthoud to carefully manage land use and zoning to accommodate housing needs while continuing to preserve community character and open space.

The chart shows the change in the number of housing units for 2017 and 2022 for nearby jurisdictions, as well as the proportion of owner-occupied and renter-occupied units.

Housing Units and Tenure by Jurisdiction, 2017 and 2022					
Jurisdiction	Total Housing Units			Tenure (2022)	
	2017	2022	% Change	Owner-Occupied	Renter-Occupied
Berthoud	2,522	4,296	70%	88%	12%
Loveland	32,212	33,958	5%	63%	37%
Longmont	36,336	41,429	14%	63%	37%
Johnstown	5,095	6,555	29%	75%	25%
Windsor	8,742	13,351	53%	79%	21%
Frederick	3,911	5,205	33%	95%	5%

Source: U.S. Census Bureau, 2017 & 2022 American Community Survey

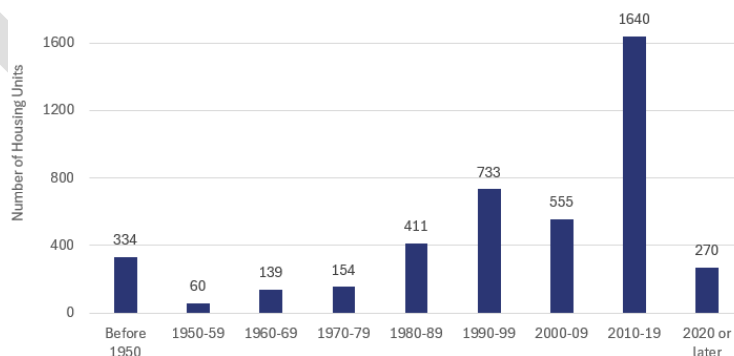
In 2022, 96% of Berthoud's housing units were occupied, maintaining the same 4% vacancy rate as 2017. Among the 4,143 occupied housing units in 2022, 88% were owner-occupied and 12% were renter occupied, marking a shift from 2017, when the rates were 77% and 23%, respectively. This shift may be attributed to the influx of newly built for-sale units entering the market to meet increasing demand, coupled with the lack of growth in available rental units. Except for Frederick, with only 5% renter-occupied units in 2022, other neighboring communities appear to be providing more rental housing options: Windsor 21%, Johnstown 25%, Longmont 37%, Loveland 37%.

Housing Unit Age and Move in Year

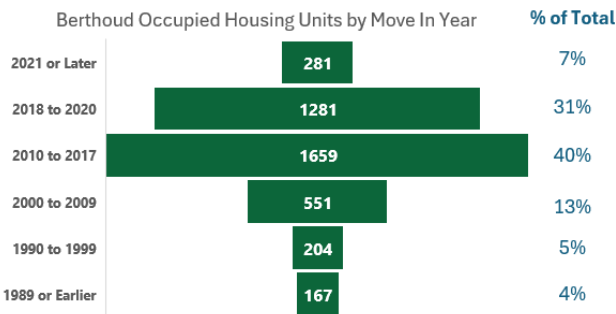
Infographics:
 Median Age of Home: 2006 (2022) 1992 (2017)
 45% of units were built after 2010
 78% of residents moved to Berthoud after 2010

With 1,774 new housing units built in Berthoud between 2017 and 2022, the median age of Berthoud housing units went from 1992 to 2006. Fifty-seven percent of homes were built after 2000, and only 16% of homes are over fifty years old. By comparison, 39% of Longmont homes and 37% of Loveland homes are over fifty years old.

Berthoud Housing Units by Year Built, 2022



In 2022, 38% of occupied housing units in Berthoud had residents that moved there in the year 2018 or later, compared to 29% in Loveland and 30% in Longmont. Only 9% of Berthoud housing units had residents that moved there in 1990 or before. The chart shows the number and percentage of Berthoud housing units by move in year.



Housing Types and Sizes

Infographics:
82% single-family detached
79% 3+ bedrooms

One of seven key strategies from the 2021 Berthoud Comprehensive Plan is to provide a mix of housing, goods and services that meet the varying needs, budgets, and life stages of residents. The range of options should include detached single-family homes, condominiums, townhouses, duplexes, apartments, assisted and independent senior living, modular homes, live-work spaces, ADUs, etc.

In July of 2024, the Town Board of Trustees approved zoning code changes to allow for these options as permitted or special uses in the applicable zone districts. In addition, the Planned Unit Development Overlay District is no longer available as an option for zoning, instead housing developments must include at least four housing types (for developments of 100+ single-family detached dwellings) or three types (for < 100 dwellings). This is an important step toward increasing housing diversity in Berthoud.

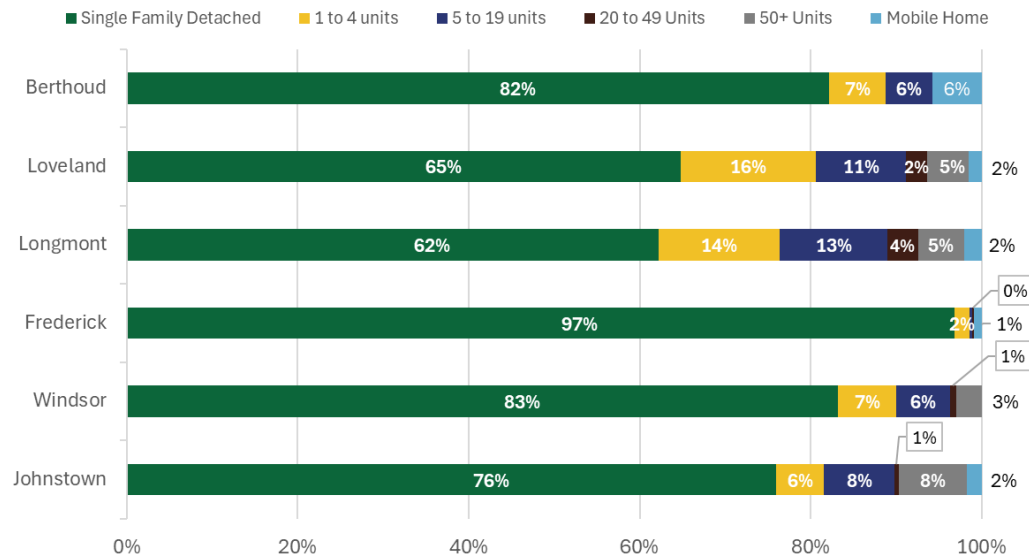
This change is supported by the data in the table showing the number of additional housing units by type from 2017 to 2022. During this period, 1,538 new single-family detached units were built in Berthoud. Only 299 housing units consisted of other housing types, while 63 multi-family units were removed from the inventory during this period. The largest multi-family housing type consists of properties with 10 to 19 units, with only 29 of these remaining. Mobile homes serve as another vital affordable housing option, with 246 mobile homes currently in the town’s inventory.

Berthoud Housing Units by Type, 2017 and 2022			
Type	2017	2022	# Change
Total Units	2522	4296	1774
Single Family Detached	1993	3531	1538
1 to 4 units	187	283	96
5 to 9 units	27	207	180
10 to 19 units	77	29	-48
20 to 49 Units	15	0	-15
50+ Units	0	0	0
Mobile Home	223	246	23

Source: U.S. Census Bureau, 2017 & 2022 American Community Survey

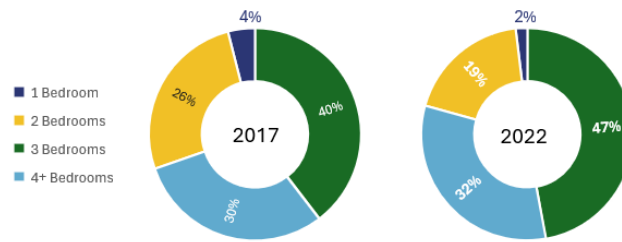
Single-family detached homes accounted for 82% of Berthoud's housing units in 2022, up from 79% from 2017. Berthoud has no multi-family dwellings with 20 units or more. In comparison, single-family detached homes make up 65% of Loveland's housing stock and 62% in Longmont. Except for Frederick and Windsor, the other neighboring communities provide a greater diversity of housing types which may meet more life stages and budgets.

Housing Units by Type by Jurisdiction, 2022



In 2022, 79% of the Berthoud's occupied housing units had 3 or more bedrooms, an increase from 70% in 2017. The median number of total rooms across all Berthoud housing units was 6.1 in 2022, with owner-occupied units averaging 6.3 and renter-occupied units averaging 4.2. The median number of rooms in neighboring communities is comparable, except for Frederick averaging 7.0 and Windsor 7.3 rooms.

Berthoud Housing Units by Number of Bedrooms, 2017 and 2022



Source: U.S. Census Bureau, 2017 & 2022 American Community Survey

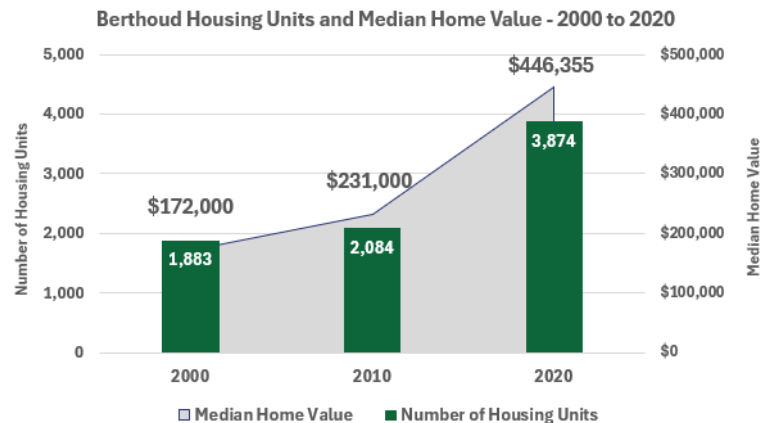
Accessory dwelling units (ADUs) up to 850 square feet are a permitted use in Berthoud’s residential zone districts, as well as agricultural and limited commercial districts. An ADU is an apartment integrated within a single-family dwelling, or located in a detached accessory building, such as carriage houses located on the same lot as a single-family dwelling. In July 2024, the Town Board approved ADUs as an eligible housing type for short term rentals. The Town limits the total short-term rental licenses to 50, and, as of January 6, 2025, only twelve STR applications had been submitted, and none of the applications were for ADUs. Research suggests that a policy allowing ADUs to be short-term rentals should not have a greater impact than any other housing type being allowed as a short-term rental.

Home Values

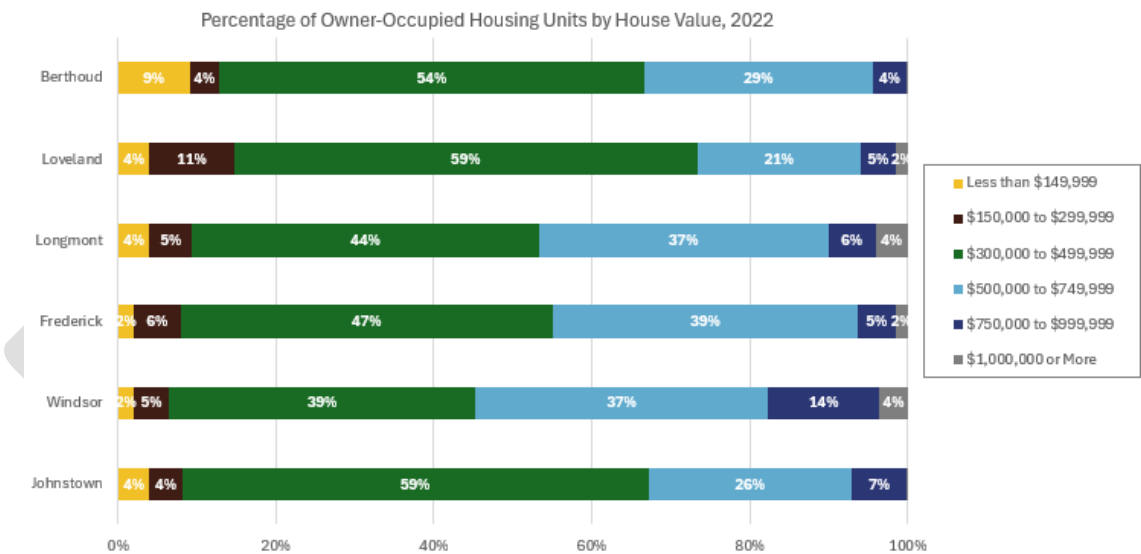
Infographics:
Median Home Value: +67%
\$458,600 (2022)
\$275,400 (2017)

The home value data included below is a snapshot through 2022 based on the U.S. Census. The market conditions have become increasingly competitive in recent years with rapidly rising sale prices. Therefore, home values are expected to increase significantly in upcoming census data. For example, when reviewing recent sales from the last 12 months through September 2024, the average sale price was \$697,209, a 41% increase from the 2022 census median home value of \$458,600 shown here. A more detailed analysis of the current housing market is included in Chapter 6.

Berthoud home values have experienced significant appreciation since 2000. More recently, between 2017 and 2022, home values increased by 67%. For Larimer County overall, the increase was 59%. This rapid increase in value causes a strain on residents wanting to move to or continue to live in Berthoud. As the demographics indicate, Berthoud is home to an increasingly affluent population that can afford these homes.



Regional population growth, strong demand for housing, and limited housing supply have all contributed to significant increases in home values. Between 2017 and 2022, the percentage of higher-value homes grew sharply. In 2022, 33% of owner-occupied homes in Berthoud were valued at \$500,000 or more, rising from just 5% in 2017. Similarly, 55% of homes in Windsor and 47% in Longmont reached this value, rising from 19% and 8%, respectively. It is important to note that home values are not the same as the actual home sale price, which reflect market conditions and are expected to be higher.



New Residential Housing Development

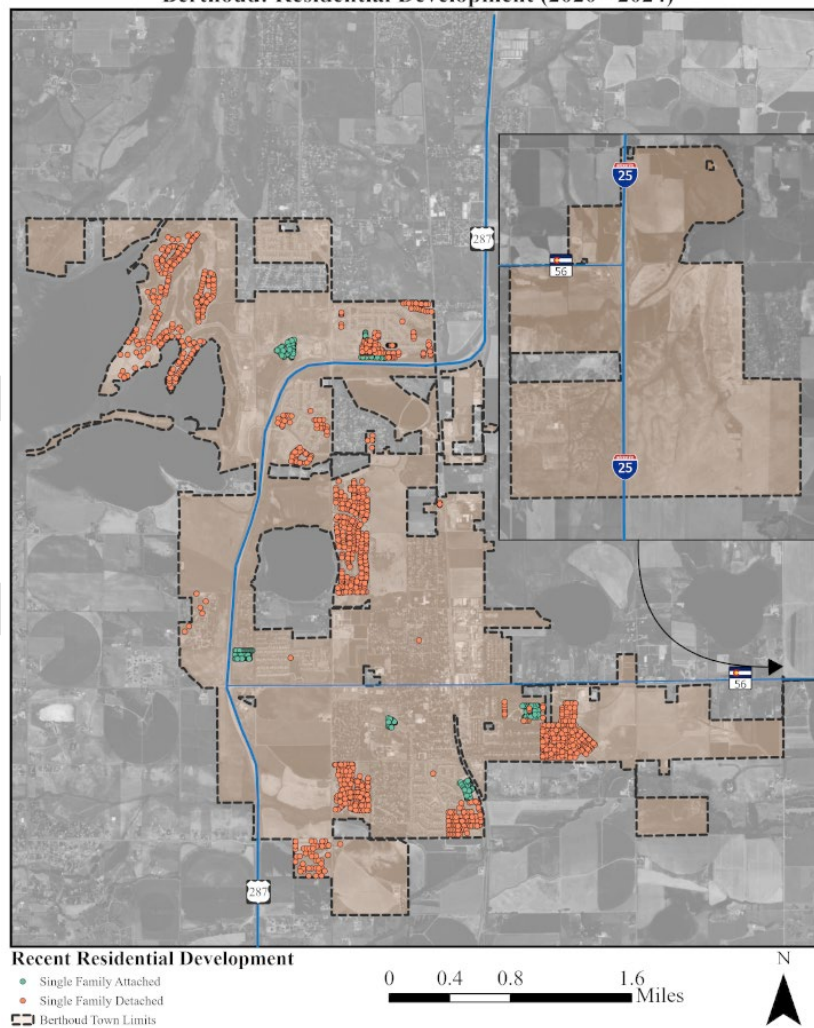
Between January 2020 and August 2024 1,612 residential permits were issued by the Town. Just under 300, or 18%, of the permits were for single-family attached homes (commonly known as duplexes) with an average construction valuation of \$238,299 (excluding land and water costs that dramatically increase the for-sale price of new homes once construction is complete). The remaining 82% were for single-family detached homes with an average construction valuation of \$391,826. No multi-family residential units were permitted during this time.

Since October 1, 2023, when Berthoud committed to the Proposition 123 aim of increasing the availability of affordability housing products by 3% each year for 3 years, there have been 231 residential permits issued for single-family attached and detached units. 41% (95) have sold as of December 1, 2024, with an average sale price of \$691,756. Only 3 property sales met Berthoud’s Proposition 123 obligation of sales under \$425,840. The table summarizes the annual residential development activity in Berthoud over the last 5 years by housing type, and the map shows the approximate location of all the residential permits for this period.

Berthoud Residential Permits by Type, January 2000 to August 2024				
Type	Single-Family Detached	Single-Family Attached	Total	% Single-Family Attached
Total Permits	1,320	292	1,612	18%
2004 (Jan to August)	119	34	153	22%
2003	145	74	219	34%
2002	169	56	225	25%
2001	450	62	512	12%
2000	437	66	503	13%

Source: Town of Berthoud residential permit records

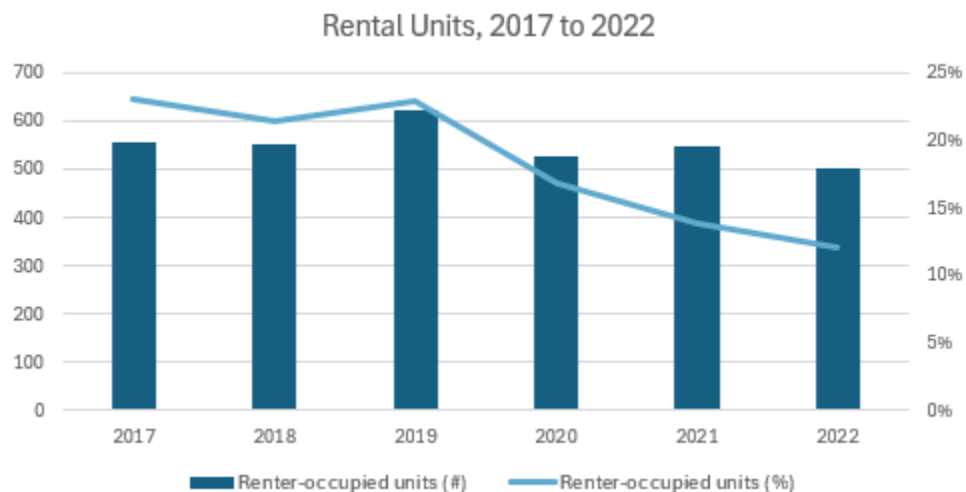
Berthoud: Residential Development (2020 - 2024)



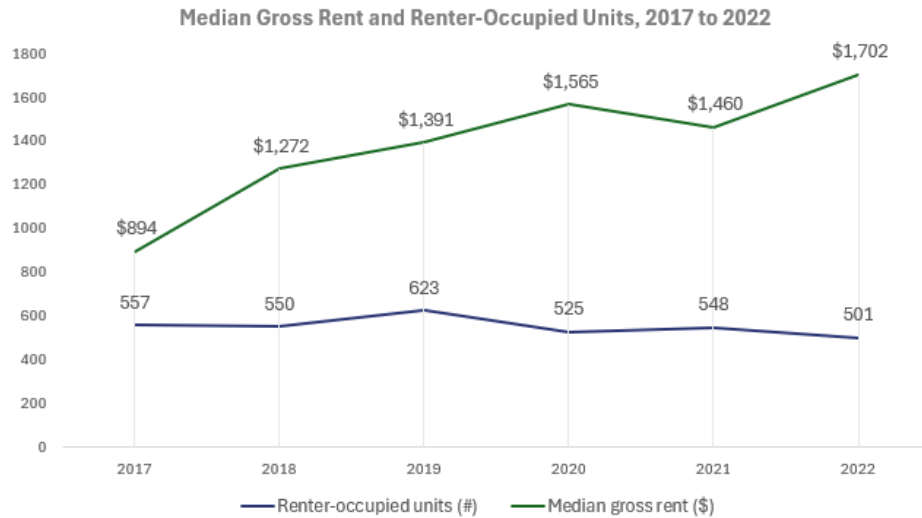
Rental Housing Units

From 2017 to 2022, Berthoud saw fluctuations in renter-occupied units. The number of renter-occupied units peaked at 623 in 2019, making up 22.9% of units. However, the highest proportion of renter-occupied units was 23% in 2017, with 557 units occupied. This indicates that while rental occupancy was highest in 2019, the community also saw an increase in owner-occupied units that year.

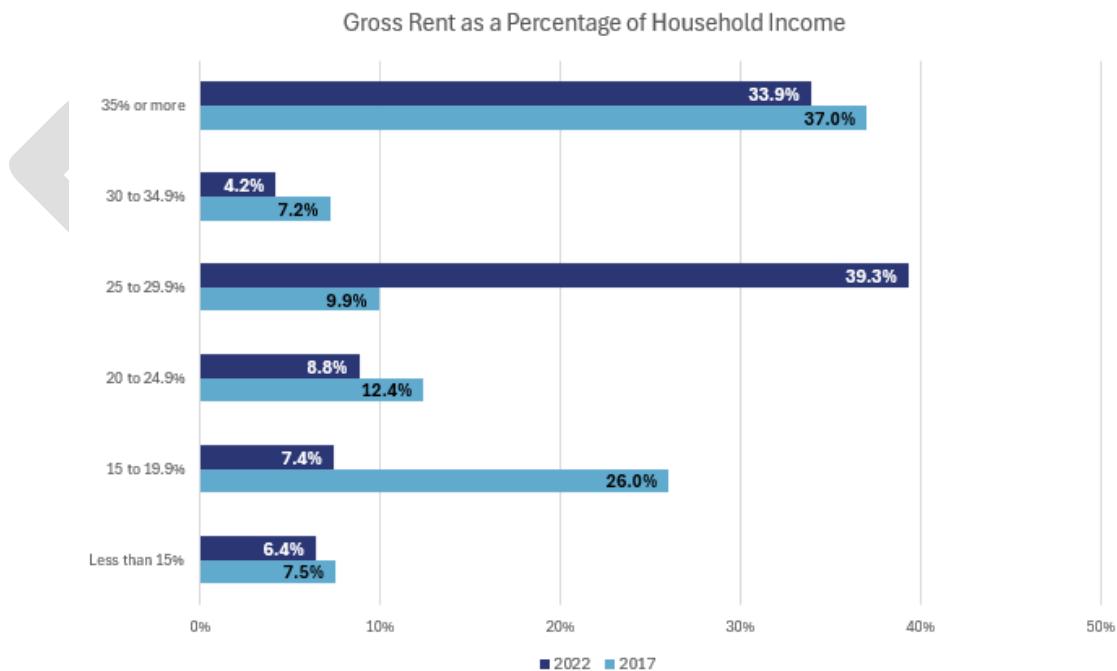
In 2022, Berthoud's renter-occupied units fell to their lowest point since 2017, with 501 units, comprising 12.1% of units. Although rental occupancy fluctuated between 500 and 600 units over recent years, the number of owner-occupied units grew significantly, increasing by 94.8%, while renter-occupied units declined by 10.1%. This growth in owner-occupied units largely explains the shift in the renter-to-owner ratio, with the proportion of renter-occupied households dropping from 23% to 12.1%. The table shows changes in the number and proportion of renter-occupied units from 2017 to 2022.



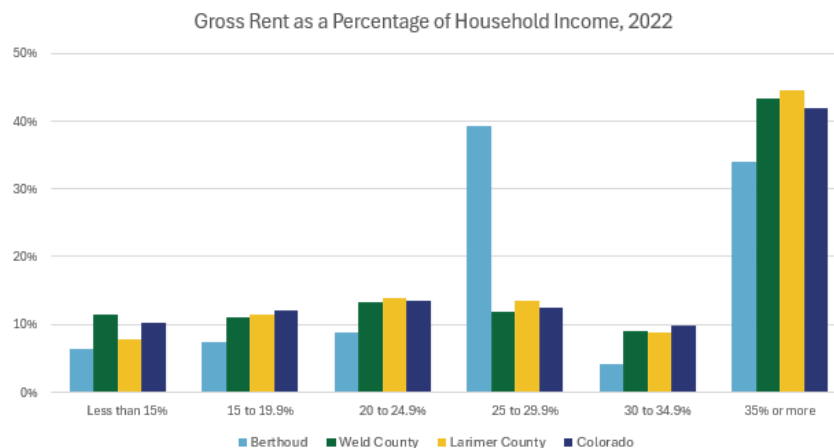
While renter-occupied units have declined during this period, rental costs have increased. Between 2017 and 2022, the average monthly rent increased by 90.4%, increasing from \$894 to \$1,702. This trend suggests a competitive rental market, driven by a regional increase in housing costs. The sharp rise in rental costs is also linked to Berthoud's low vacancy rate. In 2017, the rental vacancy rate was 7%, generally indicative of a healthy market balance (typically between 5% and 8%). However, Census data from 2018 to 2022 indicates a sustained 0% vacancy rate in Berthoud, pointing to a critical shortage of rental supply amid strong demand. This imbalance has been a major factor behind the steep increases in rental prices during this period. The table shows the changes in renter-occupied units and median gross rent from 2017 to 2022.



Housing is typically considered affordable when households spend less than 30% of their income on it. In 2017, 44.1% of renter households in Berthoud were cost-burdened, spending 30% or more of their income on rent. By 2022, this proportion decreased to 38.1%, possibly due to the decline in renter households. However, affordability within the rental market has become more constrained. The most significant change during this period is that households spending 25% to 30% of their income on rent increased dramatically from 9.9% to 39.3%. Even though this is below the cost burdened threshold, this indicates that more renter households are approaching levels of spending that can cause financial strain, making housing increasingly less attainable to more households. *The table shows income-to-rent percentages for 2017 and 2022.*



In 2022, Berthoud had fewer renter households considered cost burdened than Weld County, Larimer County, and the state overall. At nearly every level of income-to-rent percentage, Berthoud falls below the regional and state averages. However, as shown in the graph below, Berthoud has a notably higher proportion of households spending between 25% to 30% of income on rent. Additionally, fewer households in Berthoud spend 25% or less of their income on housing compared to other areas. This suggests that Berthoud’s rental market offers a more limited range of housing options, with fewer households able to find rental properties that cost significantly less or more than the 30% threshold. The data indicates that the market has fewer rental units available across different price points, which could create challenges for residents with varied income levels looking for more flexible housing options.



Affordable Housing Inventory

While Berthoud currently contains no publicly assisted rental units, the surrounding area contains approximately 950 multi-family rental units for households between 30% and 60% AMI. These are publicly assisted with Low Income Tax Credits (LIHTC) as well as project-based Housing Choice vouchers (formerly Section 8). Most of the units are in and around Loveland, managed by the Loveland Housing Authority.

The Loveland Housing Authority is in the design process for 120 affordable units at the Grace Gardens site on the south side of Loveland, which also includes 47 affordable lots owned by Loveland Habitat for Humanity. It will likely not break ground for 2 to 3 years, depending on the awarding of tax credits for the project. While this project will be in Loveland, it will be the closest subsidized affordable housing to Berthoud at the northwest corner of Highway 287 and 19th Street SW.

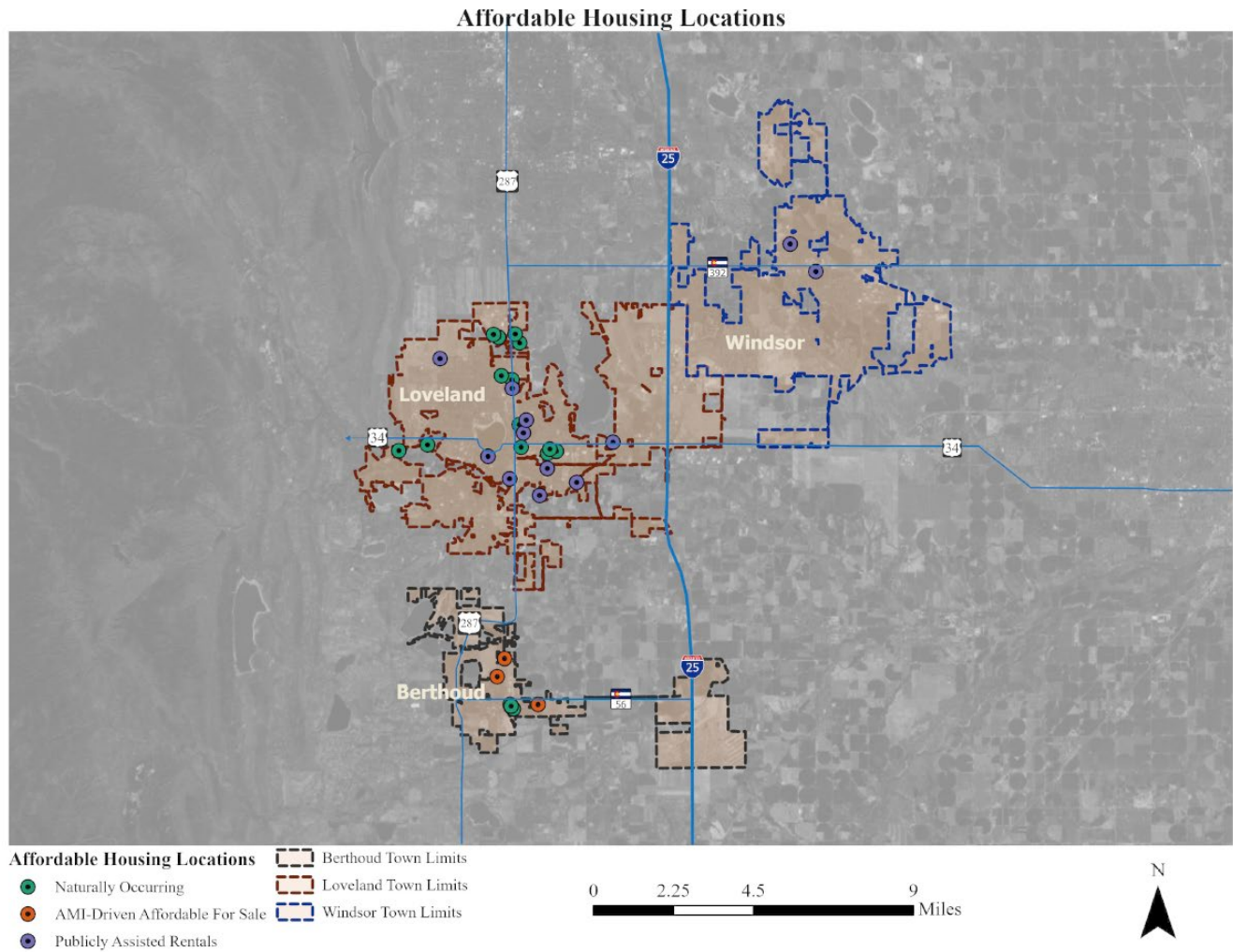
Habitat for Humanity Berthoud has constructed approximately 20 for-sale single-family homes in Berthoud. Households between 40% and 80% are eligible for these projects. They are in the planning stages for additional projects to add 20 or more homes in Berthoud.

Naturally Occurring Affordable Housing (NOAH) refers to unsubsidized units that are affordable because of low market values. Mobile homes are one form of NOAH. In 2022, Berthoud’s housing inventory included 246 units (6% of total units), while Loveland’s included 511 units (1.5% of its total units).

As the rental market becomes more competitive, low-income renters are finding it increasingly difficult to secure market-rate units. The drop in renter-occupied units in just five years demonstrates this trend. In

addition, the shortage of naturally affordable housing increases the demand for publicly assisted rental housing (housing that receives some type of public subsidy in exchange for occupant income restrictions).

The map shows the approximate locations of affordable housing properties in Berthoud and Loveland, as well as locations with mobile home units.



Berthoud Citizen Personas

Building on the findings from the community snapshot, the project team developed representative personas to capture the diversity of Berthoud's demographics, incomes, and housing preferences. These personas are based on local data, such as median age, income levels, and current housing values, and serve as examples of typical residents in Berthoud. By exploring their housing aspirations, financial constraints, and lifestyle needs, we can better identify gaps in the housing market, particularly for middle-income individuals, seniors, and families. These insights will guide the development of strategies to promote a more inclusive housing mix, ensuring Berthoud meets the needs of both current and future residents.

Citizen
Persona
Lucas



Age: **29**

Family Structure: **Single**

Living Situation: **Renter - lives with roommate**

Household Income: **\$65,000/year**

60% AMI

Profession: **Environmental Consultant**

What can Lucas afford?

Loan Details	
Interest Rate	6.5%
Loan Term - Years	30
Down Payment 3%	\$ 4,897

Monthly Payment (30% of gross income)	
Mortgage	\$ 1,032
Property Tax	\$ 152
Home Insurance	\$ 92
Utilities	\$ 350
Total Monthly Payment	\$ 1,625

Maximum Affordable Home Price
\$168,117

42

Citizen Persona

John



Age: **68**
Family Structure: **Single**
Living Situation: **Owns Home - 20 years**
Household Income: **\$40,000/year**
(Social Security, Retirement Income, and Pension)
40% AMI
Profession: **Retired Electrician**

John owns his home, and it is paid off.

Home value: \$550,000

John’s affordable retirement income shows that he should not spend more than \$1,000/month on housing expenses.

What can John afford?

Loan Details	
Interest Rate	0%
Loan Term - Years	0
Down Payment 100%	\$ 550,000

Monthly Payment (30% of gross income)	
Mortgage	\$ -
Property Tax	\$ 350
Home Insurance	\$ 300
Utilities	\$ 350
Total Monthly Payment	\$ 1,000

Maximum Affordable Home Price
\$550,000

Citizen
Persona
Sarah and Ben



Age: **32 and 34**

Family Structure: **Married**

Living Situation: **Renting a house**

Household Income: **\$115,000/year**

120% AMI

Profession: **Sarah is a registered nurse (RN), and Ben is an elementary school teacher in Loveland.**

What can Sarah & Ben afford?

Loan Details	
Interest Rate	6.5%
Loan Term - Years	30
Down Payment 20%	\$ 60,331

Monthly Payment (30% of gross income)	
Mortgage	\$ 1,907
Property Tax	\$ 268
Home Insurance	\$ 200
Utilities	\$ 500
Total Monthly Payment	\$ 2,875

Maximum Affordable Home Price
\$361,986

44

Citizen Persona

Emily



Age: 39

Family Structure: Married, two children

Living Situation: Owns Home

Household Income: \$190,000/year

150% AMI

Profession: She is a remote IT Project Manager, and he is an HR Manager

What can Emily's family afford?

Loan Details	
Interest Rate	3.0%
Loan Term - Years	30
Down Payment 20%	\$ 153,106

Monthly Payment (30% of gross income)	
Mortgage	\$ 3,228
Property Tax	\$ 523
Home Insurance	\$ 500
Utilities	\$ 500
Total Monthly Payment	\$ 4,750

Maximum Affordable Home Price
\$918,634

Emily locked in a 3% interest rate in 2021.

Loan Details	
Interest Rate	3.0%
Loan Term - Years	30
Down Payment 20%	\$ 153,106

Monthly Payment (30% of gross income)	
Mortgage	\$ 3,228
Property Tax	\$ 523
Home Insurance	\$ 500
Utilities	\$ 500
Total Monthly Payment	\$ 4,750

Maximum Affordable Home Price
\$918,634

How do interest rates affect what Emily's family can buy?

Her family bought a new home in 2021 and were able to lock in a low 3% interest rate.

Look at the difference in what they could afford with rates of 3% vs 6.5%

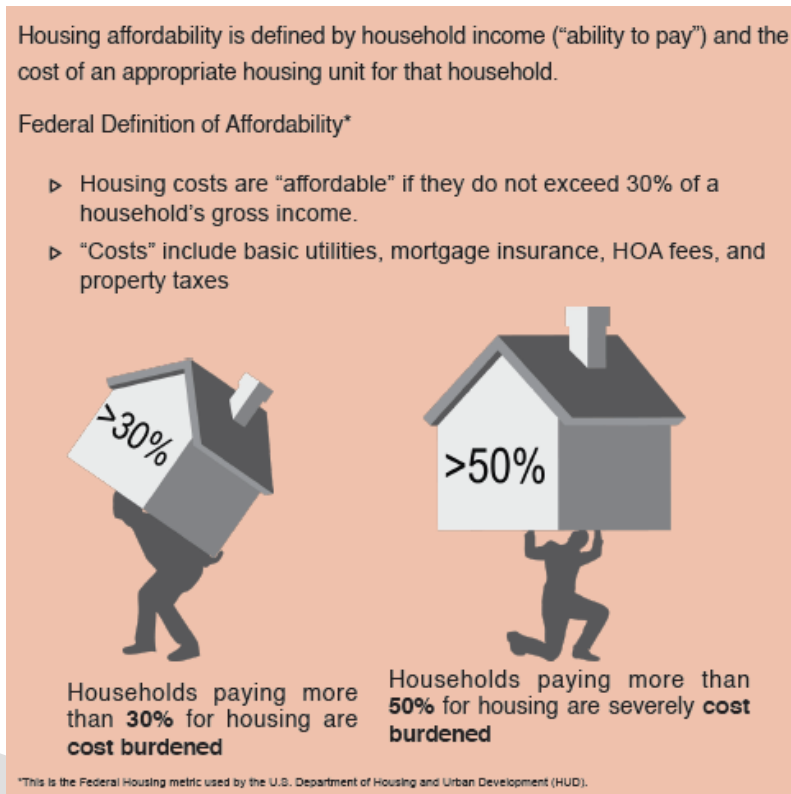
Loan Details	
Interest Rate	6.5%
Loan Term - Years	30
Down Payment 20%	\$ 111,644

Monthly Payment (30% of gross income)	
Mortgage	\$ 3,528
Property Tax	\$ 380
Home Insurance	\$ 342
Utilities	\$ 500
Total Monthly Payment	\$ 4,750

Maximum Affordable Home Price
\$669,865

Chapter 5 – Housing Affordability

The previous chapter outlined Berthoud’s demographic, economic, and housing characteristics, providing a foundation for understanding housing affordability, market projections, and housing needs. The purpose of this chapter is to introduce common terms and concepts associated with housing affordability and how it applies to the unique Berthoud context which informs the market analysis.



CALLOUT BOX / GRAPHIC

Median Household Income: \$107,817

Berthoud Attainable Monthly Rent or Mortgage: \$2,695

Attainable Housing vs. Affordable Housing

While often used interchangeably, "attainable housing" and "affordable housing" have distinct meanings.

- **Attainable housing** is housing that aligns with local incomes and the specific economic conditions of a community. It focuses on providing housing options that the average person in that area can reasonably afford based on typical local wages. Attainable housing units are diverse based on the community and what is available. These housing types offer attainable options for people who may not qualify for traditional subsidized affordable housing but still need access to reasonably priced homes in their community.

- **Affordable housing** is typically defined by federal or state guidelines, often based on a percentage of the area's median income and may involve subsidies or specific income qualifications to assist lower-income individuals or families.

Affordability Example

Apply standard Federal affordability guidelines to Berthoud's 2022 median household income.

Berthoud Median Household Income: **\$107,817 per year** (\$8,985/month)

Maximum Monthly Housing Expense (30% of Gross Income): $\$8,984 \times 0.30 = \mathbf{\$2,695}$
(monthly expenses include utilities, insurance, HOA fees, taxes without metro district)

Estimated Attainable Home Price: approximately **\$347,639**
(assumes a 30-year fixed mortgage at a 6.5% interest rate with a 20% down payment)

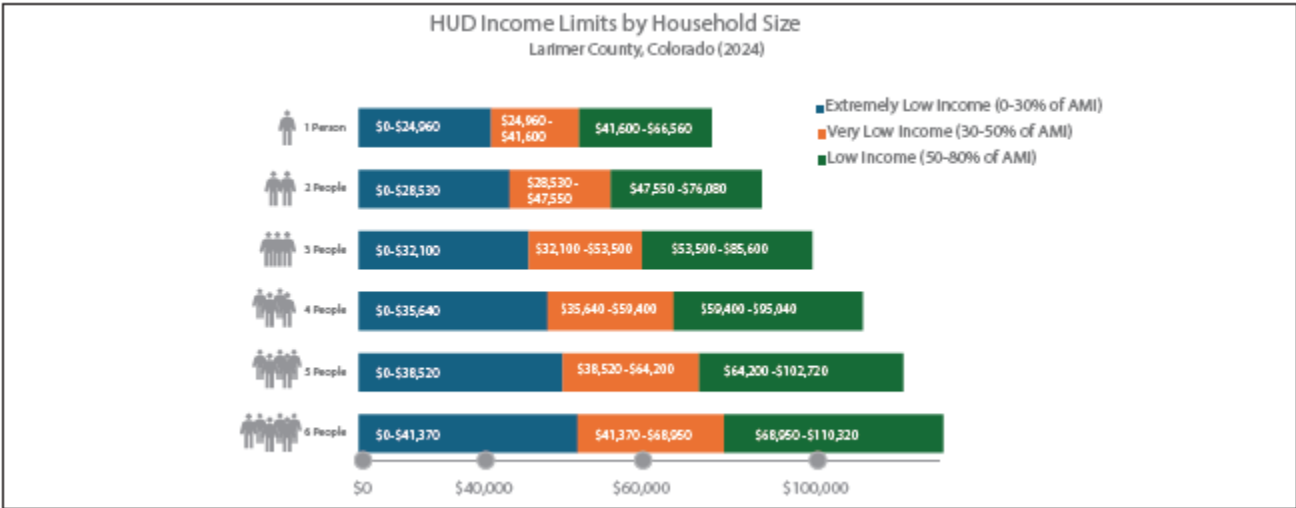
Note: These calculations are estimates based on conventional financing. Individual circumstances, such as existing debt, credit scores, and down payment amounts, can affect affordability. Consult with a financial advisor or mortgage professional for personalized assessments.

Area Median Income Limits

Each year, the U.S. Department of Housing and Urban Development (HUD) calculates the area median income (AMI) for every geographic region in the country using data from the U.S. Census American Community Survey. AMI is the midpoint income level of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI is calculated using a household's pre-tax income. HUD publishes the "Area Median Income" (AMI) tables, and they are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (CHFA), and local housing organizations to determine if a person qualifies for affordable housing programs. Two different area median income tables apply to Berthoud since it lies in two counties. Weld County income levels are approximately 3.6% below Larimer County. Refer to Appendix F to see the 2024 HUD AMI tables for each county.

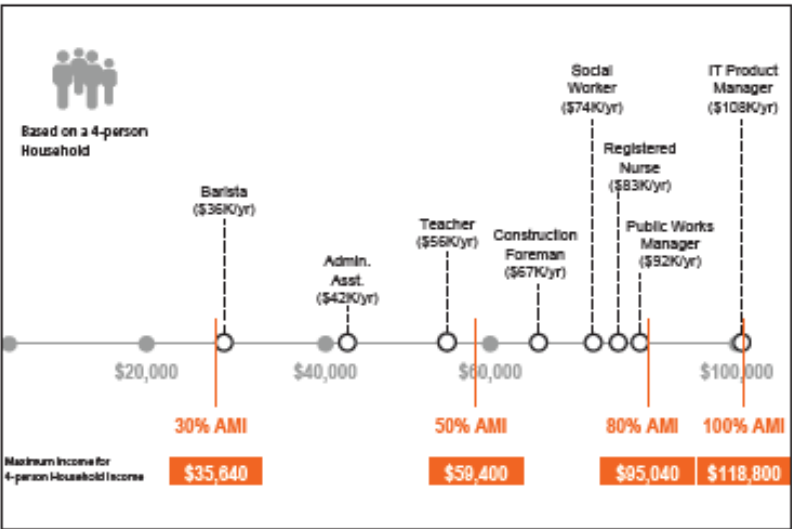
The following graphic illustrates the minimum and maximum income levels for households in Larimer County earning 80% or less of the AMI, categorized by household size.

- Extremely low-income 4-person households (earning 30% or less of the AMI) have incomes up to \$24,960 for a single-person household and \$35,640.
- Low-income 4-person households (earning 50-80% of the AMI) have incomes between \$41,600 and \$66,560 for a single-person household and between \$59,400 and \$95,040.



Source: HUD 2024 and CHFA 2024 income limits

Housing is becoming increasingly unaffordable and out of reach for many households in Berthoud. To better understand the local context of affordability, the graphic below highlights the range of professions for households that may face affordability challenges. It compares the approximate incomes of various local professions to the 2024 AMI table for a family of four in Larimer County. For further information on Berthoud’s current demographic, economic, and housing characteristics, see Chapter 4.



Like the previous affordability calculation, the table shows the maximum rent and maximum purchase price that households at each income level in Berthoud can afford if only 30% of gross income is spent on housing expenses. With a median home value of \$458,600 in 2022, many Berthoud residents will find housing unattainable without spending more than 30% on housing.

Maximum Rent and Purchase Price by Household Income				
	Area Median Income (AMI)	Household Income	Maximum Rent	Maximum Purchase
Supportive Services	<30% AMI	<\$32,345	\$808/month	\$76,090
Affordable	40% AMI	\$43,126	\$1078/month	\$110,689
	60% AMI	\$53,908	\$1,617/month	\$145,631
	80% AMI	\$86,253	\$2,156/month	\$251,072
	100% AMI	\$107,817	\$2,695/month	\$319,003
Attainable / Market Rate	120% AMI	\$129,380	\$3,234/month	\$389,406
	160% AMI	\$172,507	\$4,312/month	\$540,851
Purchase price includes multiple assumptions including: 3% down payment, 6.5% Interest Rate, no metro district.				
Monthly rent price was calculated by taking 30% of annual income and dividing by 12.				
Berthoud 2022 Median Household Income is \$107,817				

The Housing Continuum

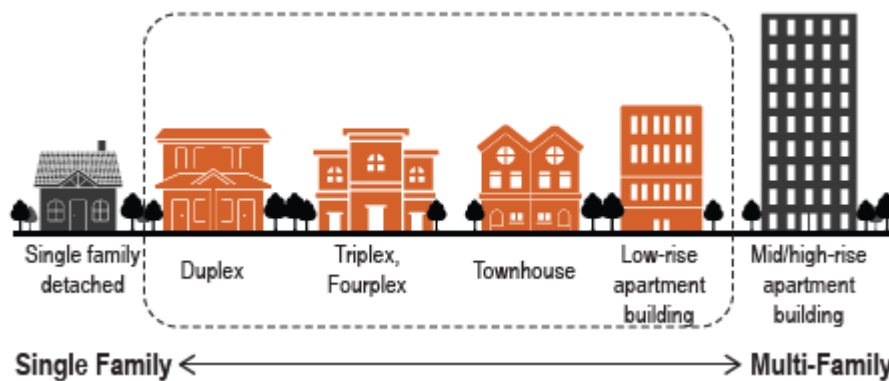
For a community to support all residents, regardless of their life stage or housing needs, it must have a diverse range of housing types, often referred to as a “housing continuum.” Housing needs evolve over time due to factors such as aging, education and skill development, household size, employment changes, economic disruptions, caregiving responsibilities, and transitioning to a fixed income. Communities must provide housing options for everyone—from those just beginning their careers to older adults who may have retired many years ago. While affordability plays a key role in housing decisions, personal preferences for different housing types and living environments also play a significant role in shaping demand.

The graphic illustrates the levels of the housing continuum with a variety of housing options. At the far left of the continuum are unhoused residents. The next phase includes emergency shelters, transitional housing, and supportive housing, which provide stability for individuals facing housing insecurity or in need of additional services. The next phase includes affordable rental options and homeownership opportunities, which may consist of naturally occurring affordable housing (non-subsidized) or subsidized affordable housing. The final phase includes market-rate rentals and homeownership.



Missing Middle Housing

Missing middle housing is a term often associated with efforts to improve housing affordability. This type of housing fills the gap between single-family homes and high-density, multi-family buildings, offering a range of options suitable for both renters and homeowners. Missing middle housing includes a diverse range of housing types, including duplexes, townhouses, triplexes, fourplexes, courtyard apartments, bungalow courts, townhouses, and multiplexes. These homes are typically smaller in size and designed to blend seamlessly into neighborhoods primarily composed of single-family homes, maintaining the character of the area.



Missing middle housing is crucial because it expands the housing mix by offering a range of options, addressing a key gap often overlooked in traditional neighborhoods and planning designs. Missing middle housing also supports key community goals by offering:

- Density that maintains neighborhood character,
- Attainability and affordability for a range of income levels,
- Walkability and accessibility to community amenities, and
- Diverse options for multigenerational living.

By addressing these needs, missing middle housing diversifies the housing supply to better meet community demands, particularly in growing areas, like Berthoud, where the housing options often lack alternatives to single-family homes and large multifamily rentals. Offering a balance of affordability, availability, and land efficiency, missing middle housing provides a practical solution for modern housing challenges, bridging the gap between traditional housing types and new, attainable options for communities.

Housing Vouchers vs. Subsidized Affordable Housing

Many people think of the Housing Choice Voucher Program (formerly Section 8) when hearing about subsidized affordable housing programs, but these terms are not synonymous. The Voucher Program helps very low-income families (less than 30% of the AMI), the elderly, and disabled residents by providing direct financial assistance to help them afford rent in the private market. In contrast, subsidized affordable housing refers to units that are specifically built or designated for low-income households (usually up to of the AMI), where the rent is kept below market rates through government subsidies. Local Public Housing Authorities manage the program, but the money comes from the federal government.

Chapter 6 – Market Analysis and Projections

This chapter presents an analysis and recommendations regarding housing and rental needs in Berthoud, along with comparisons to nearby communities. It examines past market trends alongside demographic factors to anticipate future housing needs. The following sections outline trends from the last decade, the last 12 months, and the present to develop housing projections. As noted in previous sections, housing supply, home values, and other market and housing characteristics are subject to change over time. The analysis is based on data from the U.S. Census American Community Survey, MLS.com, Redfin.com, Realtor.com, and Zillow.com.

Key Findings

The analysis estimates the following projected housing needs for Berthoud:

- **For Sale Units:** Current demand ranges from 11 to 18 units, with an annual demand for 110 to 184 units and a five-year projection of 345 to 574 units.
- **For Rent Units:** Currently demand ranges from 17 to 28 units, with an annual demand for 31 to 51 units and a five-year projection of 103 to 172 units.

Housing Demand Projections						
Range	For Sale			For Rent		
	Current	Annual	Five-Year	Current	Annual	Five -Year
Low Range	11	110	345	17	31	103
High Range	18	184	574	28	51	172

The following sections outline the key factors considered in this evaluation and provide a detailed analysis supporting these projections.

Ownership Market Analysis

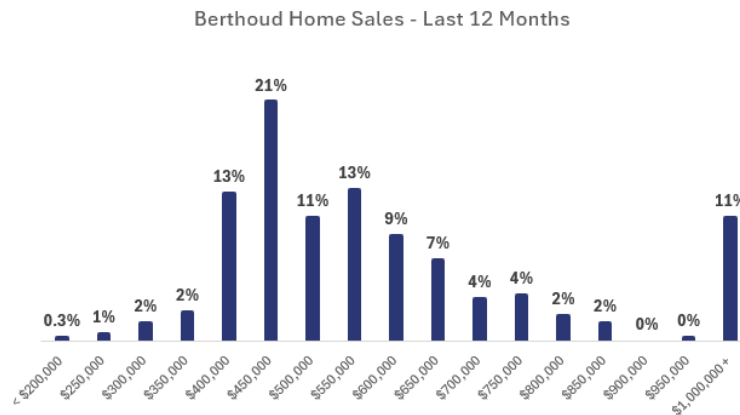
Recent Home Sales: Last 12 Months

Over the last 12 months, Berthoud recorded 330 home sales, with 220 occurring in spring and summer and the remaining one hundred in fall and winter. The average sale price was \$697,209, a 41% increase from the 2022 Census median home value of \$458,600, indicating a highly competitive market with rapidly rising prices. During this period, sale prices ranged from \$245,500 to \$3,550,000 million, showing a wide variety of home prices within the community.

The challenge with rapidly rising home prices is that they are outpacing household income growth. For example, according to the 30% rule, a 4-person household in Berthoud earning \$110,000 could afford a home of around \$390,000 with a 20% down payment of \$65,000. However, with the average sale price reaching \$697,209 over the past year, homeownership becomes increasingly unattainable for the average household. Purchasing a home above \$390,000 would jeopardize the household’s financial stability.

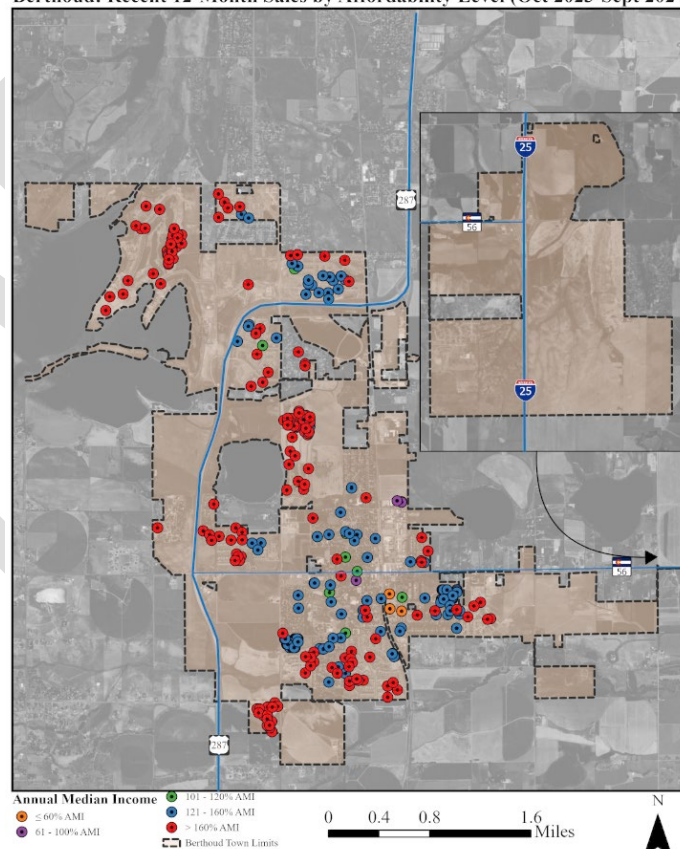
In the past 12 months:

- 21% of sales were in the \$450,000 to \$499,999 range.
- 11% of homes sold for over \$1,000,000, including 8 that sold for over \$2,000,000.
- No homes sold for less than \$199,999.



The map below shows the location of the 330 sales by level of affordability according to the 2024 Larimer County AMI table.

Berthoud: Recent 12-Month Sales by Affordability Level (Oct 2023-Sept 2024)



Among the 330 recent sales, the average construction year was 2011. More than half (55%) of the homes sold were built between 2020 and 2024, and 25% were built between 2000 and 2019. This trend aligns with the residential permit data in Chapter 4, reflecting a rapid increase in new home construction. Although 43% of Berthoud’s current housing units were built before 2000, recent sales have primarily favored newer homes, as shown in the map above, where sold homes are clustered mainly in new development areas.

Of the 330 sales, the average home had 3.5 bedrooms and was approximately 2,800 square feet. Notably, 25% of homes sold exceeded 3,500 square feet, and 42% had 4 or more bedrooms. These trends highlight a strong demand for larger homes suited for growing families or multi-resident households, while options for smaller homes are more limited.

Current Home Ownership Market

As of September 24, 2024, online real estate listings show 151 properties for sale, including 22 open lots. Open lots are excluded from this analysis as they do not provide immediate housing options for prospective buyers. The average listing price is \$939,395, a 35% increase from the previous 12-month sale price average of \$697,209, indicating continued home value appreciation driven by population growth and high housing demand. The lowest-priced home on the market is \$380,000, while the highest is \$3,999,500, both exceeding the lowest and highest sale prices in the last 12 months.

Of the current active for-sale listings:

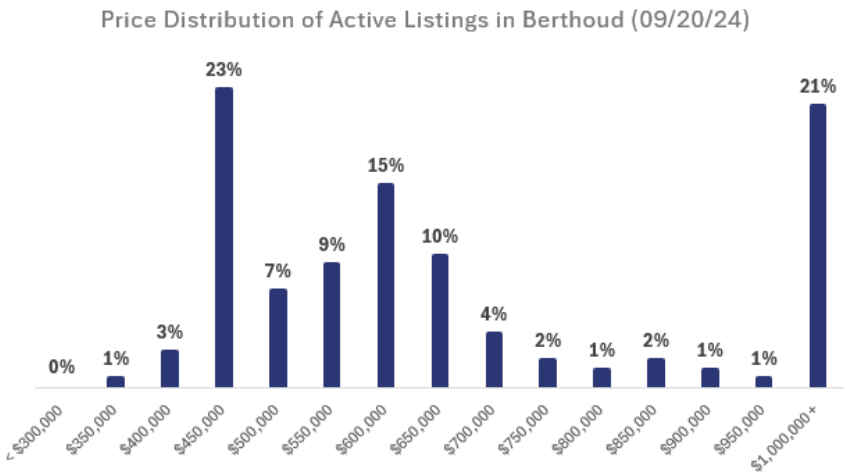
- No homes are priced below \$349,999.
- 23% are listed between \$450,000 and \$499,999.
- 15% are listed between \$600,000 and \$650,000.
- 21% are listed at \$1,000,000 or higher.

Days on the Market (DOM)

Short DOM (<30 days):
Indicates high demand and a seller’s market, where homes are priced competitively and often sell quickly, often receiving multiple offers.

Moderate DOM (30-60 days):
Reflects a balanced market, where homes are priced near market value, and buyers have more time to make decisions.

Long DOM (60+ days):
Signals lower demand or overpriced properties. Sellers may hold on to homes, anticipating rising values, which can contribute to higher housing costs as supply tightens over time



Active listing prices have risen compared to the previous 12 months of sales, accompanied by an increase in newer homes on the market. The average construction year for current listings is 2017, up from 2011 for homes sold in the last year. As shown in Chapter 4, the high number of new home permits in recent years may be contributing to the increase in for-sale prices. Additionally, the average square footage of current listings is approximately 3,000 square feet, up from 2,800 square feet. The average number of bedrooms of current listings remains the same, suggesting that homes with 3 or 4 bedrooms continue to be in high demand.

Current Home Ownership Demand

Berthoud has a current demand of 11 to 18 housing units. This recommendation serves as a reference for immediate housing needs, drawing from sales from the past 12 months and current market supply. Best practices recommend that a community should maintain an inventory that meets its 6-month demand.

With 330 previous homes sold over the past year, the average monthly demand is 28 homes. Applying this to a 6-month demand results in a need for 168 units. With 151 active listings at the time of the assessment, this indicates a need for an additional 11 to 18 units. The recommendation provides a range to account for ongoing housing developments and market fluctuations.

The current demand is broken down by price ranges based on sales for the past 12 months, as shown in the table below. This ensures balanced recommendations that include both affordable and higher-priced options. Mid-range price points, between \$400,000 and \$599,999, represent the largest share of demand, each accounting for 20% of the total. While lower and higher price ranges represent smaller proportions, they still account for 5-10% of the demand, distributed across price points from less than \$199,999 up to over \$1,000,000.

Current For-Sale Demand Breakdown			
Price Range	Estimate (low)	Estimate (high)	Percentage of Total
less than \$199,999	1	1	5%
\$200,000 to \$299,999	1	1	7%
\$300,000 to \$399,999	1	2	10%
\$400,000 to \$499,999	2	4	20%
\$500,000 to \$599,999	2	4	20%
\$600,000 to \$699,999	2	3	15%
\$700,000 to \$799,999	1	2	10%
\$800,000 to \$899,999	1	1	5%
\$900,000 to \$1,000,000	0	1	3%
\$1,000,000 and up	1	1	5%
Total	11	18	-

Annual and Five-Year Home Ownership Demand

Annual for-sale demand for housing in Berthoud ranges from 110 and 184 units, while the five-year demand ranges from 345 to 574 units. These estimates are based on historic and projected growth from the 2021 Comprehensive Plan, State Demography Office, and Census data. Introducing this range of homes will help address local affordability challenges and support a stable, diverse housing market. The recommendations consider historical sale trends, current market conditions, projected growth, and target vacancy rates. Demand will fluctuate over time due to market shifts and demographic changes, making this range a key target for Berthoud's housing strategy.

Similar to the current demand, the annual and five-year demand is broken down by price ranges in the table below, based on the past 12 months of sales data and adjusted for a balanced distribution to support affordability at all levels. Mid-range price points, between \$400,000 to \$599,999, represent the largest share of demand, accounting for 40% of the total demand. The lower and higher price ranges ensure a range of options across the affordability spectrum.

Annual & Five-Year For-Sale Demand Breakdown					
Price Range	Annual Demand		Five-Year Demand		Percentage of Total
	Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
less than \$199,999	6	9	17	29	5%
\$200,000 to \$299,999	8	13	24	40	7%
\$300,000 to \$399,999	11	18	35	57	10%
\$400,000 to \$499,999	22	37	69	115	20%
\$500,000 to \$599,999	22	37	69	115	20%
\$600,000 to \$699,999	17	28	52	86	15%
\$700,000 to \$799,999	11	18	35	57	10%
\$800,000 to \$899,999	6	9	17	29	5%
\$900,000 to \$1,000,000	3	6	10	17	3%
\$1,000,000 and up	6	9	17	29	5%
Total	110	184	345	574	-

Rental Market Analysis

Current Rental Market Characteristics

Unlike previous home sales, online resources do not provide data on previously leased units, so the information reflects a specific moment in time. As of September 20, 2024, there are eight rental listings on the market, with prices ranging from \$1,225 to \$2,980 per month, averaging \$2,181. Unit sizes vary from 838 to 3,029 square feet, with an average of 1,831 square feet and 2.6 bedrooms.

Based on the 2022 Census, the percentage of total rental units (501) by number of bedrooms in Berthoud is as follows:

- 14% One-bedroom units
- 72% Two-bedroom units

- 11% Three-bedroom units
- 3% Four-bedroom units

This distribution indicates a balanced variety of rental units, with a mix of smaller and larger units to accommodate different household sizes. However, the limited supply of current rental listings underscores the need for more rental opportunities in Berthoud.

In terms of market activity, Berthoud rental units spend an average of 23.5 days on the market. While the national average ranges from 20 to 40 days, rentals in high-demand urban areas typically lease within 10 to 20 days. While Berthoud is not an urban center, the 23.5-day average indicates a competitive rental market and strong demand for rental units.

A healthy vacancy rate is typically between 5% and 8%. In 2022, Berthoud's rental vacancy rate was 0%. Rates below the 5% to 8% range indicate a rental market that has low inventory and high demand. With a 0% vacancy rate, Berthoud's rental market is clearly undersupplied, highlighting the urgent need for more rental opportunities. As the community's population continues to grow, Berthoud should act quickly to address the shortage. The recommendations below outline both short-term and long-term strategies to effectively meet the community's growing rental housing needs.

Current Rental Demand

The current demand for rental units in Berthoud is estimated to be between 17 and 28 units. The recommended range considers factors such as current demand, rental vacancies, past rental rates, active listings, and total renter-occupied units, with the goal of maintaining a target rental vacancy rate of five percent. This ensures a balanced market with a broader variety of rental rates and unit types. Introducing the additional rental units will help stabilize rental supply and improve housing options for the community.

The current rental demand is broken down by price ranges, as shown in the table below. The mid-range price points between \$1,500 and \$1,999 represent 25% of the demand, while the \$2,000 to \$2,499 range accounts for 20%. Both moderate- and higher-priced rental options are needed for a diverse and inclusive rental market.

Current For-Rent Demand Breakdown			
Price Range	Estimate (low)	Estimate (high)	Percentage of Total
Less than \$500	2	3	10%
\$500 to \$999	2	3	10%
\$1,000 to \$1,499	3	4	15%
\$1,500 to \$1,999	4	7	25%
\$2,000 to \$2,499	3	6	20%
\$2,500 to \$2,999	2	3	10%
\$3,000 or more	2	3	10%
Total	17	28	-

Annual & Five-Year Rental Demand

Annual rental demand in Berthoud ranges from 31 to 51, while the five-year demand ranges from 103 to 172 units. These estimates are based on historical rental trends, market supply, target vacancy rates, and population projections. New rental developments will support a stable market with diverse rental housing types and price ranges. Given the continued growth and the increasing proportion of youth and young adults in the community, it is essential to ensure there are sufficient rental opportunities to meet the housing needs of all demographics.

Breaking down the annual and five-year demand by price ranges, the greatest need remains in the \$1,500 to \$1,999 range, followed by the \$2,000 to \$2,499 range. This distribution aims to maintain affordability for moderate-income renters while also providing options in higher price ranges to support varying income levels in the community.

Annual & Five-Year For-Rent Demand Breakdown					
Price Range	Annual Demand		Five Year Demand		Percentage of Total
	Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
Less than \$500	3	5	10	17	10%
\$500 to \$999	3	5	10	17	10%
\$1,000 to \$1,499	5	8	15	26	15%
\$1,500 to \$1,999	8	13	26	43	25%
\$2,000 to \$2,499	6	10	21	34	20%
\$2,500 to \$2,999	3	5	10	17	10%
\$3,000 or more	3	5	10	17	10%
Total	31	51	103	172	-

Key Considerations & Influencing Factors

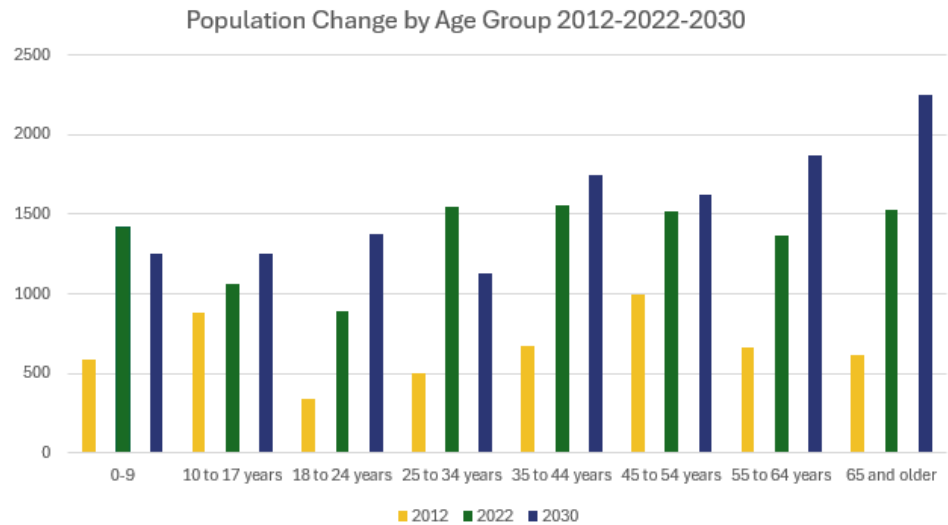
This section highlights the key considerations and influencing factors that were incorporated into the analysis and projection calculations during this assessment.

Demographic Shifts Require Housing Diversity

Population projections for Berthoud, as shown in Chapter 4, indicate continued growth, driven by its desirable location near employment hubs and its appeal to both young professionals and retirees. The growth is mirrored by concurrent growth at the county level in Larimer and Weld counties. The shift toward younger professionals and an aging population will reshape the demographic landscape and require different housing options.

The table shows historic and projected population changes by age group in Berthoud from 2012 to 2030, highlighting significant shifts across different ages. The total Berthoud population is projected to grow from 5,261 in 2012 to 13,958 by 2030, and the larger Growth Management Area to 18,433. Notably, the 65 and older age group is projected to experience the largest increase, rising from 12% in 2012 to 18% by 2030, and the 55 to 64 age group will reach 15% by 2030. In contrast, the younger age groups (0-9 and 10-17 years) are projected to decline slightly as a percentage of the total population, both shifting to 10% by

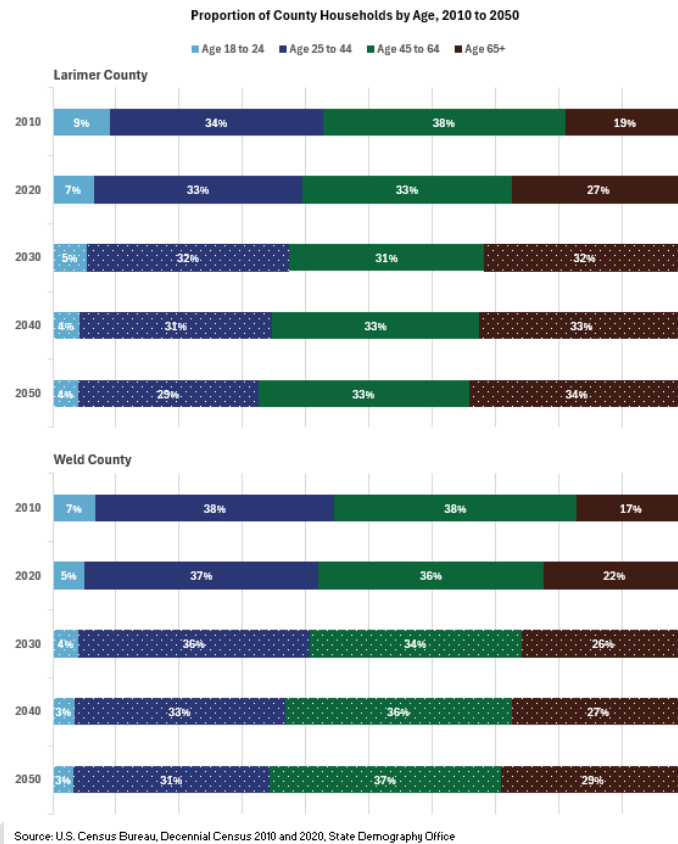
2030. The 35- to 44-year-old age group will maintain a steady share at approximately 14%, indicating stable growth for this segment.



The shifting demographics will have long-term impacts on housing demand. Younger residents are likely to drive the need for starter homes and moderately priced rentals, while an aging population may increase the demand for age-friendly, accessible housing options as well as additional services. Over time, the lack of diverse housing options could create barriers for middle-income families, workforce members, and first-time homebuyers, risking the community’s ability to maintain a diverse population. The 0% vacancy rate for rental units underscores the urgent need to expand rental options to maintain a healthy rental market and mitigate upward pressure on rent prices. As a variety of housing units become scarcer, Berthoud's ability to maintain a balanced population will depend on strategic housing initiatives.

Demand for Growing Senior and Retirees Population

Like national and state demographic trends, the proportion of seniors and retirees in Larimer and Weld counties is projected to continue in the coming decades. The graph shows the proportion of county households by age group from the 2010 and 2020 Census, along with the decade projections through 2050. In Larimer County, the proportion of households with the head of household aged 65 or older is projected to reach 34% by 2050, marking a 7-percentage point increase from 2020. In Weld County, this demographic is projected to comprise 29% of households by 2050. Just as the previous section indicated a large increase in the senior population in Berthoud by 2030, it is reasonable to expect that Berthoud’s shifting proportion of senior households will be similar to the county levels.



The increase in households with seniors and retirees has important implications for housing, demand, design, and community planning.

1. **Increased Demand for Age-Appropriate Housing:** More households led by those aged 65 and older will likely drive demand for accessible, low-maintenance, and single-story homes that allow for aging in place. This could mean a shift toward ranch-style homes, senior-friendly apartment complexes, and housing developments that offer on-site services or proximity to healthcare facilities.
2. **Growth in Retirement Communities and Assisted Living Facilities:** These counties may see an increase in demand for age-specific housing, such as retirement communities and assisted living options. Developers may also begin to offer “active adult” communities, offering social and recreational amenities tailored to retirees.
3. **Demand for Community Services and Infrastructure:** A larger elderly population will drive greater demand for healthcare services, accessible public transportation, and supportive infrastructure that enables independent living. This shift may impact zoning and land-use policies to prioritize the development of supportive services and resources in proximity. (An assessment of supportive services is included in Appendix B.)
4. **Potential Strain on Housing Supply:** As older adults remain in their homes longer, whether due to preference for aging in place or financial barriers to downsizing, fewer properties may become available for younger families. This could further tighten the housing market and push prices up, especially if the supply of accessible housing cannot meet the demand.

Scenario-Based Analysis

Looking at potential scenarios based on the projected trends helps illustrate how demand could evolve. For instance, if current population growth projections hold, Berthoud will face increased pressure on both rental and ownership markets, with rising demand for for-sale homes in the \$400,000 to \$600,000 range and rental units priced between \$1,500 to \$2,500. This scenario would see home values and rental costs continuing to rise, leading to affordability challenges for median-income households. Alternatively, if population growth accelerates beyond current estimates, Berthoud's market could face even greater strain, exacerbating the supply-demand imbalance and potentially increasing housing burdens across income levels.

Housing Affordability and Accessibility

The data highlights a critical challenge in housing affordability and accessibility, particularly as home prices and rental rates rise faster than income growth. Over the past year, the average sale price of homes increased by over 40%, placing most homes out of reach for the average household income in Berthoud. Without targeted initiatives, this trend may lead to further affordability constraints, making homeownership inaccessible to a larger segment of the community and increasing the housing cost burden on renters. This affordability gap underscores the need for policies and programs that foster a more inclusive housing market, such as incentives for diverse housing developments and strategic partnerships to expand housing options for moderate- to low-income residents.

Balancing Renter and Owner-Occupied Housing

A balanced mix of renter- and owner-occupied housing is crucial for a resilient community. This balance can vary based on local demographics, economic conditions, and specific housing market dynamics. A higher percentage of owner-occupied homes may promote neighborhood stability, as homeowners are more likely to invest in their properties, which can increase property values. Meanwhile, rental units provide vital housing options for those unable to purchase a home due to income or life circumstances. A mix of renters and owners creates a diverse community, bringing together people from diverse backgrounds and income levels, enriching the social fabric.

Several factors influence the ideal renter-to-owner ratio. Areas with high job turnover or a large student population often require more rental units to meet short-term housing needs. Limited housing availability can also drive rental demand as a more accessible option. Community goals, such as prioritizing housing diversity, may also result in a higher proportion of rental units to accommodate low-income residents. In Berthoud, achieving an ideal balance will be key to supporting a stable and inclusive community that meets the diverse housing needs of its population.

Future Housing Demand: Recommendations for Diversified Housing Supply

Berthoud's projected housing demand over the next several years highlights the need for both for-sale and rental units. The analysis estimates a five-year demand of up to 574 for-sale units and up to 172 rental units, which could help alleviate the current market pressures if adequately met. To meet this demand, a diversified housing supply is essential, with a focus on increasing mid-range homes for sale between \$400,000 and \$599,999, and rental units in the \$1,500 to \$2,499 range. Developing rental options at moderate price points is essential for supporting the workforce and younger residents not yet ready for homeownership. Providing this range of options will address current demand and promote long-term community stability by fostering a more inclusive and adaptable housing market.

Initiatives for Sustainable Growth

Berthoud’s housing challenges require proactive efforts beyond market forces to maintain an attainable and balanced market. Strategies may include zoning adjustments to support multifamily housing, developer incentives to promote diverse housing options, and financial programs for first-time homebuyers. Meeting market demand and aligning with Berthoud’s growth objectives will depend on collaborative efforts among stakeholders and strong regional partnerships to address housing challenges. The next chapter outlines strategies and recommendations to help meet the commitment to Proposition 123 and meet the 2021 Comprehensive Plan goals, promoting a sustainable, equitable housing landscape for a vibrant and diverse community.

Regional Market Context

When projecting housing needs for Berthoud, it is important to consider the broader region, as a regional, collaborative approach will more effectively address housing affordability and availability in the area. This section compares recent ownership and rental market data for Berthoud and five neighboring communities, with additional comparative data from 2017 and 2022 provided in Appendix D.

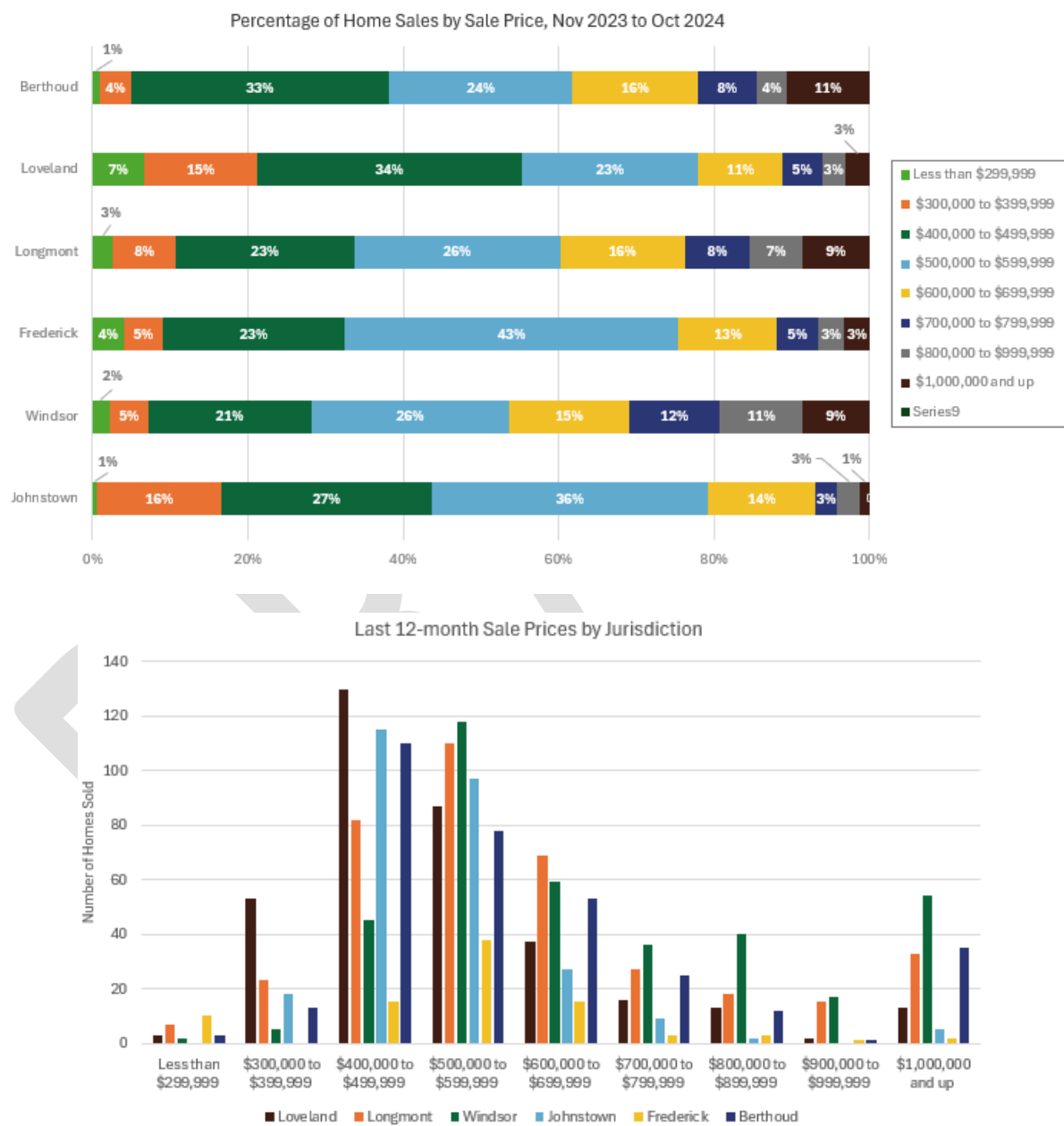
Regional Ownership Market

Over the past 12 months, home sale prices in Berthoud have been significantly higher than those in nearby communities. The table compares sale prices for the last 12 months and current market for-sale listings. On average, homes in Berthoud sold for \$133,755 higher than Longmont (\$563,454) and \$299,895 more than Windsor (\$639,500).

Regional For Sale Market Comparison - Recent Sales vs. Active					
	Housing Units	Avg sale price	Price / sq ft	Avg sq footage	Avg bdrm count
Berthoud					
12-month sales	330	\$697,209	\$ 249	2,797	3
Active listings	151	\$939,395	\$ 312	3,012	3
Loveland					
12-month sales	1,359	\$491,011	\$ 225	2,192	3
Active listings	354	\$499,000	\$ 244	2,038	3
Longmont					
12-month sales	1,280	\$563,454	\$ 271	2,145	3
Active listings	384	\$549,500	\$ 273	2,023	3
Windsor					
12-month sales	859	\$546,500	\$ 208	2,832	4
Active listings	51	\$639,500	\$ 221	3,192	4
Johnstown					
12-month sales	505	\$511,500	\$ 206	2,503	3
Active listings	273	\$505,000	\$ 247	2,083	3
Frederick					
12-month sales	346	\$530,000	\$ 245	2,108	3
Active listings	87	\$543,952	\$ 231	2,190	3

Source: Redfin, October 18, 2024

It is instructive to compare the proportion of home sales by price range. The first table shows the proportion of home sales by price range over the last 12 months for each community, and the second table shows the counts by price range. For homes sold under \$400,000, Loveland and Johnstown had the largest proportion with 21% and 17%, respectively, while this range accounted for only 5% of Berthoud’s sales. Forty-seven percent of Windsor’s homes sold for over \$600,000 and 38% of Berthoud’s homes. Given its smaller size, even though Berthoud had the smallest number of sales in the last 12 months, it had the highest percentage (11%) of homes sold for over one million.



Regional Rental Market

For rental listings, the following table shows all active rental listings on October 10, 2024. The 278 active rental listings have an average list price of \$2,267 and square footage of 1,782. According to the 2024 Larimer County AMI income limit tables, \$2,267 is slightly higher than the maximum rent for a 1-bedroom unit for a household earning 100% of the AMI, and it would be out of reach for households earning less without becoming cost-burdened. The current rental homes tend to be larger, with the average number of bedrooms higher than two, leaving fewer 1-bedroom rentals that may appeal to seniors or young professionals. Comparing the six communities, the highest rental prices and largest rental homes are in Windsor, followed by Frederick and Johnstown.

For Rent Listings by Jurisdiction					
Jurisdiction	# Listings	Avg Rental List Price	Bedrooms	Sq Ft	Days on Market
Berthoud	8	\$ 2,181	2.6	1,831	24
Loveland	100	\$ 1,865	2.4	1,399	37
Longmont	116	\$ 2,026	2.4	1,392	29
Windsor	28	\$ 2,635	4.0	2,283	30
Johnstown	17	\$ 2,348	3.1	1,741	20
Frederick	9	\$ 2,549	3.0	2,044	24

Source: Redfin, October 18, 2024



Chapter 7 – Strategies and Recommendations

This section provides a framework for understanding the range of approaches to addressing housing attainability and affordability in Berthoud. It is essential for any community to recognize that a municipality cannot achieve its housing goals alone. This challenge extends beyond local boundaries and resonates as a shared concern regionally and nationally. The most effective approaches are usually multi-faceted, not one-size-fits-all or quick-fix solutions, and are implemented strategically to harness resources, partnerships, and the political will of communities. Berthoud must leverage its private sector and nonprofit organizational partners by fostering coordination, cooperation, and regular collaboration.

Prioritized by Berthoud’s Housing Diversity Plan Steering Committee, the strategies support the goals of Berthoud’s Comprehensive Plan and its commitment to Proposition 123. This range of options provides high-level guidance for considering approaches that exist in common practice within and outside Colorado. Each strategy includes: 1) description, 2) considerations for the Berthoud context, and 3) relevant community examples. These strategies do not suggest that Berthoud can solve all problems or that any one strategy is more suitable than another, but they are intended to drive meaningful change.

In February 2025, the Steering Committee further prioritized the strategies and action steps by breaking them down into short-term and medium- to long-term strategies to recommend to the Board. This breakdown is provided in the sections below.

The strategies are set up to form a strategic action plan for the Town, which was further developed in a collaborative workshop with the Steering Committee. The action plan is incorporated as Appendix A to this report. In addition to the strategies proposed, the project team performed a code audit of Berthoud’s current land use code and recommended possible updates to further support the Town’s housing affordability goals.

Strategies Previously Implemented

While considering strategies for addressing housing affordability challenges in Berthoud, it is important to emphasize what Berthoud has already accomplished to start addressing these challenges. The Town of Berthoud has adopted more than one of DOLA’s qualifying strategies (included in Appendix E) in its current land use code to further the vision and goals of the 2021 Comprehensive Plan. The Town’s current code includes the following strategies:

Qualifying Strategy	Berthoud Current Code
Affordable housing as a use by right in residential zoning districts	Duplexes use-by-right in R1 and R2 residential districts.
ADU use by right in single family zoning districts	ADUs allowed in single-family districts
Allow small square footage residential unit sizes	Smaller lot sizes are allowed in the residential zone districts ranging in size from 1,200 sq. ft. up to 3,500 sq. ft. Additionally, the code requires a mix of lot types and small square footage residential unit sizes is one option for developers to consider.

Expedited development review for affordable housing up to 120% AMI	While not tied strictly to affordable housing, the application and review processes have been designed to expedite the process for some site plans by being an administrative review process.
Expedited development review for acquiring or repurposing underutilized commercial property	There are no specific regulations related to this strategy.
Housing Diversity (“Other novel, innovative, creative approaches”)	A mix of permitted housing types shall be included in any individual development plan to promote housing diversity with the following minimum standards: - Two types for 20+ acre development - Three types for 30+ acre development - Four types for 50+ acre development - Any development with 100+ single-family detached homes

Short-term Strategies

The following strategies were prioritized by the Steering Committee as having the most immediate impact to meet Berthoud’s housing goals. These can be pursued while still working towards the necessary steps for the medium- to long-term strategies.

- 1) **Create Expedited Development Review Process:** Develop an abbreviated development review process for the subdivisions incorporating at least 50% of affordable and attainable housing into their plans (State parameters). Develop a development review guidebook to better educate developers on the process, including streamlined application materials process flows.
- 2) **Amend Development Code Design Standards 30-2-116:** To encourage greater housing diversity at a variety of points in new developments, strengthen the housing diversity code to include a specific percentage of each housing type within the lot diversity requirement.
- 3) **Broaden Ordinance 847:** This ordinance currently allows the Board to waive a portion of fees for the development of a maximum of two houses per year to build affordable homes. Expand this ordinance to align with the goals of Berthoud’s Proposition 123 commitment of 13 homes per year.
- 4) **Consider Housing Consortium:** To continue the momentum created by the Housing Steering Committee during development of the Housing Diversity Plan, create a Berthoud Housing Consortium comprised of two Trustees, two Planning Commissioners, and our key housing partners. The group will meet quarterly and report back to the Board on the progress on the housing strategy progress. There is no intention to create a Berthoud Housing Authority.

- 5) **Develop Community Education on Housing Affordability:** In order to help demystify misconceptions about affordable housing and the Berthoud community members that would benefit from it (e.g. teachers, nurses, police officers, etc.), develop educational materials to educate residents and partners and organize events to engage the community. This effort could be led by our local housing partners.
- 6) **Begin Land and Water Banking Research:** Given the lengthy process to implement this valuable development tool, the Steering Committee recommends the initial research component of this strategy be started in the short-term.

Long-term Strategies

The following long-term strategies were prioritized by the Steering Committee as recommendations for Berthoud to consider pursuing to address housing affordability goals.

Inclusionary Zoning Ordinance

Description

Inclusionary zoning ordinances are an increasingly prevalent tool to address housing affordability issues and to promote mixed-income communities and housing diversity. The ordinance specifies a certain percentage of affordable housing units that a developer should or must include within new market-rate residential developments, designated for specific AMI ranges, as a condition for obtaining approvals and building permits. The requirements can apply to rental or for-sale development, or both, and be voluntary or mandatory. Recognizing that it is not always feasible to include affordable on-site units within market-rate projects, some mandatory ordinances allow developers to choose among alternatives, such as payment of an in-lieu fee or provision of affordable off-site units in another project.

Incentives are a component in many, but not all, inclusionary housing programs to encourage developers to build affordable units by offsetting some of the development cost of providing these units. The most common incentives for these ordinances include density bonuses or other zoning waivers, such as reducing site development standards or architectural design requirements and the reduction of parking requirements. Financial incentives outlined in the previous section are less commonly used incentives. If the program is voluntary, providing valuable incentives, such as the right to build higher density, is most important.

Considerations for Berthoud

- Berthoud should carefully consider the staffing needs to manage such a program and work to reduce the administrative complexity of the program to maintain efficiency.
- A feasibility study may be considered to provide a clearer sense of the impact of inclusionary housing requirements on development profits and land prices.
- Two, among many, possible options to consider:
 - Option 1 – Adopt a mandatory or voluntary inclusionary housing ordinance with a certain percentage of affordable units for new developments. One possibility is to make it mandatory for both new rental developments and optional for new for-sale developments.

- Option 2 – Modify the current housing diversity requirement to not only define how many housing types are required, but also to define a certain % of non-single-family home product types that must be included in a development. The rates under the current regulations can also be reduced to capture smaller developments.

Community Examples

Longmont. Its Affordable Housing Program (adopted in 2018) requires all new residential developments to include permanently affordable units. Incentives for the projects that meet the minimum requirements include fee waivers, density bonuses, reduced parking, and increased building height. Projects exceeding the minimum affordability requirements may qualify for City subsidies on water and sewer system development and partial offsets for raw water cash-in-lieu fees. Developers have other options to meet the requirements of the program, including paying a fee-in-lieu, building affordable housing in another location, or donating land to the City or a nonprofit affordable housing developer.

Tenure	% of Units	Income Qualified	Deed Restricted
Rental	12%	≤ 50% of the AMI	Yes
For-Sale	12%	≤ 80% of the AMI	Yes

Broomfield. Its inclusionary housing requirements (adopted in 2020) apply to new residential developments containing 25 or more for-sale residential units or containing more than 5 units of residential units marketed primarily as “rental” housing. The other options for meeting the requirements include providing affordable units at another site, developing an alternative agreement with approval by the City Council, or fee-in-lieu. The fee-in-lieu option was designed with a phased increase in the first three years after adoption. By year three, the fee will be \$106,635 for rental development and \$165,669 for for-sale development.

Tenure	SF/Duplex (1-2 units per foundation)	Townhome/Rowhome (3-9 units per foundation)	Multifamily (10+ units per foundation)
Rental	20% units @ 80% AMI	20% units @ 70% AMI	20% units @ 60% AMI
For-Sale	12% units @ 100% AMI	12% units @ 90% AMI	12% units @ 90% AMI

Superior. Its inclusionary housing requirements (adopted in 2020) dictate that all new residential developments of 10 units or more have 15% of the units as deed restricted to serve households making up to 80% AMI. There are no incentives available to developers. Superior offers a fee-in-lieu option, and the fees are used by the Town for the purpose of planning for, subsidizing, or developing affordable housing. Affordable housing developments may be exempt from all or part of the requirements if the Town determines that the affordable housing development meets or exceeds the standards.

Housing Incentives

Description

In many communities, it can be difficult to finance and develop affordable and attainable housing types, and the development process can be particularly challenging in environments where land is often more costly, and neighborhood opposition can derail a project. Local governments may find that additional

incentives, in the form of fee waivers and land development incentives, are needed to encourage this type of development.

Incentives can be awarded case-by-case or universally for projects meeting specific criteria, such as specific locations within the community and/or meeting specific attainable housing goals by constructing a certain number of units or a percentage thereof. While a case-by-case approach allows tailored packages, it reduces predictability and may hinder the development of attainable and affordable housing. To improve predictability and minimize political influence, jurisdictions can publish a clear list of incentives linked to desired housing goals and outcomes.

Incentives can be grouped into two types:

1. Land development incentives: No density limit, density bonus, increased building height, reduced setbacks or landscaping standards, reduced or flexible parking requirements, lot size and width reductions.
2. Financial incentives: fee waivers or deferrals, subsidies for infrastructure and/or impact fees, offsets for cash-in-lieu of raw water deficits (requires backfilling budgets).

Considerations for Berthoud

- Berthoud should decide which financial incentives could be feasible, since some cannot be waived, such as water dedication requirements.
- Consider which housing type(s) these incentives will be designed to encourage since the targeted housing type(s) will dictate the incentives that are most likely to be effective.
- Consider if eligibility criteria are limited to certain locations only. For example, areas targeted for development in the comprehensive plan, locations surrounding transportation nodes, or portions of residential areas along busier arterials.
- If an inclusionary zoning ordinance is considered for Berthoud, the fee-in-lieu funds could be used to offset and backfill these waivers and deferrals.

Community Examples

Loveland. The City of Loveland provides incentives for for-rent and for-sale projects with an affordable housing designation. These include fee waivers, design flexibility, expedited reviews, and reduced parking requirements. The level of incentives depends on the level of affordability provided by the project, with more incentives for those targeting 60% AMI or below. Additionally, for-sale projects must commit to a 20-year deed restriction, while multifamily projects require a 50-year deed restriction to gain the affordable housing designation.

An important note about deed restrictions: in most instances, they do not hinder a for-sale project from earning equity for the homebuyer/owner, but it may grow at a lower rate than that of a market rate product to maintain affordability for the next buyer.

Longmont. As part of the inclusionary zoning ordinance, Longmont's incentives include partial fee waivers, density bonuses, and reduced parking requirements. Projects exceeding standard affordability requirements may also qualify for subsidies on water and sewer system development and partial offsets for raw water cash-in-lieu fees.

Fort Collins. Fort Collins grants certain development incentives to for-rent projects where at least 10 percent of units are affordable at or below 80 percent of the AMI, and for-sale units are affordable at or below 80 percent of the AMI. These incentives include fee credits, impact fee delays, a density bonus, and priority development review and permit processing.

Dedicated Funding to Subsidize Housing Affordability Projects

Description

A dedicated revenue source for affordable housing provides an ongoing committed stream of funding for affordable housing, often deposited into an Affordable Housing Fund. While the amount of funding raised can fluctuate from year-to-year, a dedicated source can help increase the total funding available for affordable housing and reduce the risk associated with reliance on annual appropriations decisions. Popular examples of dedicated revenue sources include a percentage of real estate transfer tax or document recording fee revenues, developer fees (such as linkage fees), proceeds from permit fees, taxes on legalized medical or retail marijuana, taxes or fees on luxury housing, and taxes or license fees on short-term rentals.

Establishing a new dedicated revenue source for housing affordability projects is a long-term effort that requires strong leadership and a substantial commitment of time and energy. This process involves identifying who will pay for the new tax or fee, how much, and through which activities. Local jurisdictions often find community partners who can help lead the campaign, including those who can mobilize a strong and vocal network of supporters.

Most affordable housing funds focus on the development of new affordable housing and not on the preservation of Naturally Occurring Affordable Housing (NOAH). With most communities in the U.S. losing NOAH at a faster rate than can be replaced due to the long timelines for new development and fewer robust federal programs for affordable housing preservation, the impact of these investments can help fill a key gap in the affordable housing stock.

Considerations for Berthoud

- In addition to some new construction, an affordable housing fund could consider taking on NOAH preservation-based projects to maximize its impact. Investing in these preservation projects has advantages because it prevents immediate displacement of households and has a shorter timeline than new development.
- Consider potential collaborators, both investors and developers, which bolsters the fund's success. Being well-connected in the regional affordable housing ecosystem will enable Berthoud to make an impact more rapidly when opportunities arise. For example, strong relationships with local housing agencies can move projects forward more quickly.
- Consider the political will of the community to support a sales tax allocation to provide initial funding for a certain number of years. It may also be helpful to identify a local elected official who will champion the cause and sponsor a local ordinance, resolution, or piece of legislation.
- Evaluate grant and funding sources to help support the program.

Community Examples

Loveland. In 2017, the Community Housing Development Fund (CHDF) was initially funded by a one-time contribution of \$400,000 from the Council Special Projects Reserve. During 2018-2019, it was funded by a dedicated allocation of 1.25% of sales tax for use on affordable housing initiatives. Starting in 2020, an annual allocation of \$450,000 is planned in perpetuity. Funds are appropriated by Council as needed to support affordable housing and homelessness projects. CHDF is managed by the Community Partnership Office in the City Manager's Department.

Longmont. Funded locally, Longmont's Affordable Housing Fund (AHF) allocates \$1.1 million annually to support the construction and preservation of affordable rental housing, with a particular focus on units affordable at or below 40 percent of the AMI. The Longmont AHF is funded through a combination of General Fund dollars and one-half of the marijuana sales tax. Funds must be repaid, with all repayments returned to the Fund for future re-lending.

Fort Collins. Started in 2015, the Fort Collins Affordable Housing Capital Fund is funded through a portion of a quarter-cent sales tax, which will be sunset in 2025. The fund generates approximately \$400,000 annually and can be used to subsidize site acquisition costs, soft costs, relocation expenses, construction costs, and rehabilitation costs on affordable housing projects. Each year, the City of Fort Collins allocates funding through a competitive process for housing and human service projects and agencies.

Expedited Review Processes

Description

Across Colorado and the nation, communities are re-evaluating their development review processes to increase efficiency, transparency, and predictability. This effort often focuses on removing redundancies, clarifying application requirements, and streamlining decision-making through administrative approvals where appropriate. The goal is to balance the need for thorough review with the growing demand for timely project approvals, particularly for affordable housing.

For communities like Berthoud that have opted into Proposition 123, establishing an expedited review process is not just a best practice—it's a statutory requirement. This process mandates a decision on qualifying affordable housing projects within 90 calendar days of receiving a complete application. Meeting this requirement calls for intentional adjustments to the development review process, such as:

- Clear application checklists and criteria to reduce back-and-forth and ensure applicants understand submission expectations upfront.
- Detailed pre-application or concept meetings to address potential issues early and establish a clear pathway for formal applications.
- Shortened review timeframes to keep projects on track while maintaining quality assurance.
- Consolidated or parallel reviews to avoid delays caused by sequential evaluations.
- Adjusted decision-making practices, including the delegation of specific approvals to staff-level review when appropriate.

These improvements not only align with statutory obligations but also help foster a more collaborative and efficient process, encouraging the development of diverse housing options that meet community needs.

Considerations for Berthoud

- Staff and the community have already taken significant steps to streamline the development process, including adopting administrative decision-making for site plan applications and reducing the number of public hearings for subdivision processes. These changes have provided greater clarity and removed unnecessary procedures, setting a strong foundation for further refinement.
- The Development Code and online resources managed by the Planning Department already outline detailed submittal requirements and workflows for applications. Expanding and refining these resources can further support applicants and ensure consistency in the review process.
- To meet statutory requirements for expedited review under Proposition 123, the Town should consider adopting a policy resolution that formalizes staff guidance and reinforces the Town's commitment to completing the review process – from application completeness to a decision – within 90 calendar days. This policy can serve as a framework for collaboration between the Town and the development community, fostering trust and shared expectations
- The Town should create a specific workflow with supporting application materials for affordable housing projects eligible for the expedited review process. This initiative would ensure clarity for applicants and streamline the steps needed to meet statutory deadlines while maintaining quality and transparency.

Community Examples

Fort Collins. The City's expedited process includes prioritization by staff to complete eligible affordable housing project reviews within two weeks for each submittal/resubmittal. This along with clear checklists and application workflows helps ensure clarity in the process and a collaborative partnership approach with eligible applicants.

Windsor. Much like Berthoud, Windsor has developed a robust set of tools and resources to help guide an applicant in submitting a complete application, including checklists, process workflows, applications, and submittal requirements. The staff-level concept review process is similar to the Town's pre-application process and allows an applicant to have their preliminary plan reviewed and discussed by the Town's core review team.

Multiple Colorado Communities. Many communities are working to either develop a specific affordable housing development review process within their current regulations or are working to adopt a policy to solidify their commitments to meeting the statutory requirements of Proposition 123 that must be in place by January 2026. By adopting a resolution and policy, many communities can administratively create workflows and application materials to guide an applicant through the process.

Enterprise Fund Waivers, Reductions, and Deferrals

Description

This strategy focuses on harnessing market momentum and the development industry's expertise in delivering supply-driven housing solutions. Various development-based approaches, like those outlined below, are commonly implemented, with many communities adopting a combination of these strategies.

Fee Waivers or Reductions: Recognizing that off-setting development cost is critical to incentivizing affordable housing development, municipalities may choose to waive or reduce specific fees. These may

include development impact fees, building permit fees, or other fees. This offers clear benefits when fees are high, but municipalities must also backfill the lost revenues through other sources.

Fee Deferrals: Deferrals take advantage of the time value of money by postponing costs within the development cash flow, reducing the duration that upfront equity is needed to cover fees. This approach is particularly effective for addressing upfront costs, such as fees, which typically require equity with a high rate of return. By shortening the time equity remains invested, the required return on that initial investment is minimized. For deferrals, regulations need to specify when payment of deferred fees is required (e.g., when permanent financing is secured, when a certificate of occupancy is issued, etc.), as well as any penalties associated with failure to deliver the affordable units within the promised timeframe.

Considerations for Berthoud

- Berthoud's Ordinance No. 847 promotes homeownership for persons of lower incomes. This Ordinance gives the Board of Trustees the authority to waive any or all fees for a maximum of two homes per year. The Town could consider expanding the program to more houses per year in partnership with Habitat for Humanity.
- Consider the process of granting the fee waivers or reductions and deferrals such that it is not administratively burdensome for the Town. In addition, it should not make the development process and associated costs less transparent and predictable for developers, as developers need a clear picture of development costs to develop an accurate project budget.
- Establish clear criteria for evaluating developments and what the waivers or reductions may apply to. For example, how to handle mixed-use development, or if waivers apply to all units in the development or only the ones that meet the affordability criteria.

Community Examples

Fort Collins. Written requests are required for affordable housing fee credits. Written requests must contain the following and should be discussed with the project's Development Review Coordinator.

Loveland. The City of Loveland may offer fee waivers for both for-rent and for-sale projects granted an affordable housing designation. The exact level of incentive depends on the level of affordability provided by a project.

Land Banking with Water Banking

Description

Publicly owned land is a valuable tool for developing affordable housing. A land bank is an organizational structure for strategically acquiring, holding, managing, and sometimes redeveloping property in service of community goals, such as increasing affordable housing or stabilizing property values. Water banking can be incorporated into land banking by acquiring land with secure and sustainable water rights or strategically developing water resources alongside the land holdings. Land banks can be government supported, quasi-governmental or independent non-profit organizations. Local governments often work very closely with land banks to identify land that can be used to create more options for housing or to address a community need.

Land banks traditionally convert vacant, abandoned, or tax-delinquent properties into productive use, but they can also obtain land through municipal government transfers, donations, or open-market purchases. For affordable housing, they focus on acquiring and holding land for 5 to 15 years with the intent to develop later by leveraging future market conditions like rising land costs. Revenue from the sale of a land bank asset can fund further property acquisitions for development.

Considerations for Berthoud

- As a high-cost community, Berthoud has fewer tax delinquent properties to purchase at low cost which will make the acquisition cost much higher.
- There may be an opportunity for Northern Colorado Habitat for Humanity organizations and their partners to come together to create a land bank to serve the region. This was done in Dallas to create the Dallas Land Bank, a governmental entity run by the Dallas Housing and Acquisition Development Corporation that acquires properties for the development of single-family homes and multifamily rental buildings, along with commercial development.

Community Examples

Fort Collins. The Land Bank program is Fort Collins' only long-term affordable housing tool. Between escalating land prices and the realities of a fixed Growth Management Area (GMA), this program ensures land will be available in the future to increase the stock of affordable housing units. The strategy is to acquire sites currently lacking infrastructure, which lowers the price, and then wait until development occurs. As surrounding projects construct the utilities and streets, in theory, the Land Bank property will be less expensive to develop in the long run. As of 2021, the land bank had acquired six total sites and has sold one to Housing Catalyst (the Fort Collins Housing Authority) for the development of 96 permanently affordable apartments. Most of these properties have been held past the suggested minimum level of maturity for the program (five years).

Urban Land Conservancy (ULC). Founded in 2003, the ULC is a nonprofit that acquires and preserves land to preserve the affordability of future developments for long term community benefit. ULC has invested in more than 50 properties for community benefit in Denver and throughout the Front Range.

Sources

A variety of sources of published information were used in the preparation of this report, including but not limited to:

U.S. Census Bureau

- 2010 Decennial Census
- 2020 Decennial Census
- 2018-2022 American Community Survey
- 2013-2017 American Community Survey

U.S. Bureau of Labor Statistics

Town of Berthoud, Colorado

- Berthoud Code of Ordinances (2024)
- Comprehensive Plan (2021)
- Transportation Plan (2021)
- Mountain Avenue Plan (2019)
- First Street Corridor Plan (2023)
- Future Land Use Map (2021)
- Architectural Design Guidelines (2021)
- Landscape Design Guidelines (2023)
- Town of Berthoud new residential building permits, January 2000 to August 2024

Loveland Housing Authority Regional Housing Study (2021)

Larimer County Housing Needs Assessment (2021)

Colorado State Demography Office

- Population estimates for July 1, 2023
- 2022 Population Summary Report
- July 2023 Municipal estimates

2024 Area Median Income from Colorado Housing and Finance Authority (CHFA) and U.S. Department of Housing (HUD)

Larimer County Assessor Records

Weld County Assessor Records

Current MLS listings, recent home sales and historic sale trends: MLS.com, Redfin.com, Zillow.com

Appendix A – Strategic Action Plan

[To be included in final report.]

DRAFT

Appendix B –Support Systems Assessment

This section identifies and evaluates resources available to support the development, maintenance, and accessibility of housing that is attainable and affordable, as well as housing supportive services and transportation services in Berthoud and the surrounding area. These resources can help address the housing needs identified in this housing assessment. Larimer and Weld Counties have a network of service providers and housing-focused nonprofits, though resources are primarily concentrated in nearby Fort Collins, Loveland, and Longmont. Berthoud often benefits from this expanding network, but as the Town grows, additional resources and programs tailored to Berthoud may be necessary.

To ensure Berthoud remains a livable and accessible community for its residents, it is essential to proactively address these gaps by expanding local resources, strengthening partnerships, and advocating for targeted housing and transportation solutions. Stakeholders, policymakers, and community members must collaborate to develop strategies that support sustainable growth and improve access to these essential services.

Housing Development

Public Housing Authorities, including Housing Catalyst (Fort Collins), Loveland Housing Authority and Longmont Housing Authority, play a key role in increasing the affordable housing supply in Larimer County. They receive state and federal funds through programs like Community Development Block Grants, HOME Investment Partnership funds, and State Private Activity Bonds to support housing and community development. Currently, their efforts are primarily concentrated in Fort Collins and Loveland, with no current developments or properties in Berthoud.

While Berthoud does not currently have dedicated funding to support the development of affordable housing, some neighboring communities have created dedicated funding streams in recent years to support affordable housing initiatives.

- **Fort Collins:** Passed by voters in 2023, Fort Collins has a 3-mill property tax that could raise up to \$16 million per year to fund the land bank, grants and incentives for developers and nonprofits, and permanent supportive housing with wraparound services.
- **Loveland:** In 2016, the City Council approved using 1.25% of the city's sales tax revenue to create an affordable housing fund and approved Loveland Habitat for Humanity and Loveland Housing Authority as the preferred providers for the city to work with.
- **Longmont:** Approved by voters in 2023, the Boulder County Affordable and Attainable Housing Tax is 0.185% countywide sales and use tax. The funds are divided by population across the county, with 30% going to Longmont for housing development, housing supportive services, and grant funding.

Several other organizations in the county contribute to affordable housing development. While some focus on specific municipalities, others operate countywide or across the broader Northern Colorado region. However, most affordable housing developments are concentrated within municipal boundaries or Growth Management Areas (GMAs), where multifamily-zoned land and essential infrastructure are more readily available resulting in more affordable infrastructure extension.

The table below outlines the housing development organizations in the area that could serve as potential partners for the Town of Berthoud in future housing developments. The organizations are listed

alphabetically, without any indication of priority or importance. The “Services” column below contains information obtained from the organization website.

Organization	Services	Location(s)
Berthoud Habitat for Humanity	To date, approximately 20 single-family homes have been constructed in Berthoud. Eligible for households between 40% and 80% of the AMI. Additional development is in the planning stages to increase supply. Manages a ReStore retail location with profits from purchases along with donations helping fund housing construction.	Office in Berthoud
CARE Communities	Through innovative public and private partnerships, CARE develops and manages affordable housing communities that also provide transformative resident services to empower families and build community.	Office in Fort Collins Property locations in Fort Collins (6 sites) Windsor (1 site)
Housing Catalyst (Fort Collins Housing Authority)	Supports community development by managing over 1,600 residences, providing rental assistance to 1,500 families annually, and offering affordable rentals, housing choice vouchers, and real estate development. Programs focus on reducing homelessness, stabilizing lives, and promoting empowerment, self-sufficiency, and community engagement.	Property locations in Fort Collins
Impact Development Fund (IDF)	A lender, partner and community builder that expands access to capital to build more resilient and equitable communities. As a Community Development Financial Institution (CDFI), IDF connects mission-driven organizations to financial products and partnerships, bringing together multi-faceted community stakeholders including nonprofit organizations, developers, community banks, individuals, and local and state government agencies.	Office in Loveland
Longmont Housing Authority	Provides housing and related services to low- and moderate-income families and elderly and disabled households. It manages over 400 units across nine properties and administers the federally funded Housing Choice Voucher program.	Office in Longmont Property locations in Longmont (9 sites)
Loveland Housing Authority	Owns and manages properties (approx. 1,000 units) that serve low to moderate income individuals and families, including senior housing. Housing programs include Choice Voucher (Section 8), tax credit properties, Larimer home improvement programs (LHIP), grant assistance programs, and other affordable housing programs and services.	Property locations in Loveland Windsor (2 sites) Milliken (1 site)

Supportive Services and Resources

Non-profits in Berthoud and the surrounding area provide supportive services and resources for low- and moderate-income residents, including rental assistance, homebuyer support, homeowner assistance, senior services, and support for individuals experiencing homelessness. Most of the resources are not specifically tailored to Berthoud and may be less accessible and less familiar to its residents. Nearby

Longmont is home to additional housing support resources, including senior and homelessness services, though these are intended for Boulder County residents only.

The table below outlines organizations in the area offering supportive services to Berthoud residents, which could serve as potential partners for the Town of Berthoud in future housing resource initiatives. The organizations are listed alphabetically, without any indication of priority or importance.

Organization	Services	Location(s)
Berthoud Life Center	Uses a bundled-services model to offer a centralized hub where HNS and partner agencies (including the Food Bank of Larimer County, BridgePoint, SNAP Outreach Assistance, and others) provide integrated, collaborative support.	Two locations: one in each Berthoud and Loveland
House of Neighborly Services (HNS)	Supports individuals and families facing poverty or crisis by providing basic needs services and promoting self-sufficiency. Programs include food, utility, and clothing assistance, homeless case management, family support, and parent education.	Two locations: one in each Berthoud and Loveland
Catholic Charities of Larimer County	Provides shelter, affordable housing, early childhood education, counseling, emergency services, rent and utilities, employment, food and clothing, case management, family and senior services, and more.	Office in Fort Collins
Larimer County Human Services	Provides food, medical, and cash assistance, protection for vulnerable populations, care options for those with disabilities, and referrals to community agencies. Eligibility is determined by federally set income limits.	Locations in Fort Collins Loveland Estes Park
Larimer County Office on Aging	Serves adults aged 60+, adults living with a disability, and caregivers. Programs include long-term care options, ombudsman, community resource navigation, caregiver support, vouchers to support daily living, and more.	Locations in Fort Collins Loveland Estes Park
Neighbor to Neighbor	Dedicated to providing sustainable housing, supportive services, and education to families and individuals in Larimer County. Programs include eviction prevention, rental and utility assistance, homeownership support, affordable housing options, home share matching, and financial services.	Office in Fort Collins Property locations in Fort Collins Loveland
Northern Colorado Continuum of Care (NoCO CoC)	Supports a community-wide system across Larimer and Weld Counties to rapidly connect individuals and families experiencing homelessness with permanent housing and services, coordinating policies, strategies, and funding with Housing First best practices.	Multiple partner offices across Northern Colorado
Salvation Army	Provides rent, mortgage and utility assistance, homelessness services, and emergency services (food, clothing, shelter).	Office in Fort Collins

Transportation

Berthoud provides transportation options for elderly residents and individuals with disabilities, including local door-to-door services like the Berthoud Area Transportation (BATS) and volunteer-based Rural

Alternatives for Transportation (RAFT) for those in outlying areas. Regional connectivity is provided by FLEX and the Colorado Department of Transportation's Bustang, though limited stop locations in Berthoud may reduce convenience for regular use. These services are cost-effective, with many free or highly subsidized, and most include accessibility accommodation like ADA-compliant vehicles. However, limitations such as restricted operating hours, reliance on advanced scheduling, and variability in accessibility present challenges for spontaneous or urgent travel needs.

Better integration of existing services could improve convenience and inclusivity, while the introduction of Micro-Transit in 2025 may bring greater flexibility and efficiency. The new Berthoud Mobility hub opens opportunities for the Town to pursue moderate-to-high density residential and transit-oriented development with a mix of residential and commercial to create an accessible, connected community. Looking ahead, the proposed Front Range Passenger Rail has the potential to transform regional mobility for residents and create new opportunities for area employers. Berthoud may be poised well for a downtown stop along the rail line, which could bring significant benefits, including economic growth and investment, the development of diverse housing options downtown, and reduced traffic congestion.

The table below outlines the transportation options currently available to Berthoud residents. These are listed alphabetically, without any indication of priority or importance.

Service	Coverage	Operations	Eligibility / Cost	Funding / Support
Berthoud Area Transportation (BATS)	Door-to-door in Berthoud or to Loveland Longmont service ended in 2023	In-town operates daily 8 am to 4 pm Loveland operates Monday through Friday 8 to 11:30 am (and to 3 pm on Thursdays) 11 passenger vans 1 ADA space/van	Free for ages 60+ For other residents the fees are \$1 in-town, \$4 to Loveland All must request 1 day prior	Town of Berthoud Larimer County Office on Aging City of Fort Collins
Bustang Northline (Denver to Fort Collins)	Stops in Longmont, Berthoud, Loveland, Fort Collins Harmony, Fort Collins downtown	Stops at Berthoud Mobility Hub & Loveland Park-n-Ride along Interstate 25 12 trips each way Monday to Friday, 6 trips each way weekends & holidays	\$4-\$7 per trip \$3-\$5.25 for seniors and those with disabilities	Colorado Department of Transportation (CDOT)
FLEX Bus Regional Service	Stops in Fort Collins, Loveland, Berthoud, Longmont, and Boulder	1 Berthoud stop 13 trips each way Monday to Friday, 4 trips each way Saturdays ADA ramps, lifts, 2 wheelchair space	\$0 fare	Transfort City of Fort Collins State grants Federal grants

Front Range Passenger Rail (in planning & development)	Ft Collins to Pueblo. Stops may include Boulder, Longmont, Denver, Colorado Springs	Expected in 4 to 5 years Ft Collins to Denver, using current freight tracks Schedule is TBD	Fare is TBD	\$66M federal grant \$27M state funds
Micro-Transit (coming 2025)	Proposed service within Berthoud, to South Loveland, I-25 Mobility Hub, North Longmont	3-4 vehicles Uber/Lyft style 7 am to 7 pm Monday to Saturday Mobile app	Fare is TBD In-town: Low/no cost Out-of-town: higher fees	\$864K federal appropriation to Berthoud for pilot project
Rural Alternative for Transportation (RAFT)	For residents of Berthoud Fire Protection District (outside BATS area) Connects to nearby towns	All volunteers Use personal cars Accessibility varies 1 ADA PARA Van is available	Adults aged 60+ or 18+ with disabilities No fixed cost	Larimer County Grants Foundations Donations

Gaps and Other Considerations

The assessment of housing development and support services identifies several key gaps for Berthoud residents and underscores the need for a strategic approach to align resources with the Town's growth and changing demographics.

- 1) **Lack of Subsidized Affordable Housing and Attainable Housing Development:** With strong regional development organizations nearby, the Town could benefit by partnering on local housing projects to meet diverse housing needs, including affordable and attainable housing.
- 2) **Minimal Local Resource Accessibility:** Many housing-related services are located in Fort Collins or Loveland and may not be easily accessible to Berthoud residents. Tailored local programs and resources are necessary to bridge this gap.
- 3) **Limited Transportation Options to Access Services:** While Berthoud has some transportation options for the elderly and adults with disabilities, the limited in-town transit and regional connections can hinder access to regional services and housing opportunities, particularly for low-to moderate-income individuals and families. To enhance accessibility to services in Loveland and Fort Collins, housing projects should prioritize locations near the I-25 Mobility Hub or the FLEX bus stop. It is also recommended that the Town collaborate with Transfort to develop additional FLEX bus stops in Berthoud to further enhance accessibility.
- 4) **Dedicated Funding:** Unlike larger cities, Berthoud does not receive federal housing funds or have a dedicated funding stream, limiting its ability to develop housing projects independently. While creating a local housing authority may not be preferable, the Town can prioritize partnering with the nearby housing authorities and other partner agencies on projects in Berthoud. In addition, the Town could create a dedicated housing fund through the implementation of housing development strategies, like an inclusionary zoning ordinance.

Appendix C – Community Survey Responses

Respondent Profile

The table breaks down the respondent demographics by homeowner, renter, non-resident.

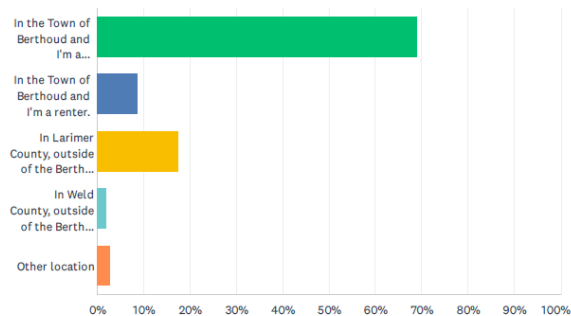
	Survey Respondents			Total	% of Total
	Resident Owners	Resident Renters	Non Residents		
Total Respondents	252	32	81	365	100%
Household Income					
\$0 up to \$59,999	28	9	10	47	13%
\$60,000 to \$89,999	39	11	13	63	17%
\$90,000 to \$119,999	45	7	12	64	18%
\$120,000 or more	96	4	27	127	35%
Prefer not to answer	44	1	19	64	18%
Age					
18 to 34 years	18	11	7	36	10%
35 to 64 years	169	20	52	241	66%
65 years or older	65	1	12	88	24%
Current Housing Situation					
Homeowner with mortgage	189	1	52	242	66%
Homeowner no mortgage	60	0	16	76	21%
Renter	0	30	7	37	10%
Stay with friends/family	2	1	3	6	2%
Temporary living situation	1	0	3	4	1%
Length of Time Living in Berthoud					
Less than 12 months	15	4	—	19	7%
Between 1 and 4 years	92	13	—	105	37%
Between 5 and 10 years	81	9	—	90	32%
For 11+ years	64	6	—	70	25%
Household Composition					
With Children under 18	82	16	19	117	32%
Without Children under 18	170	16	62	248	68%

Source: Ayres Associates Berthoud Community Survey 2024

General Questions for All Respondents

Q2 Where do you currently live?

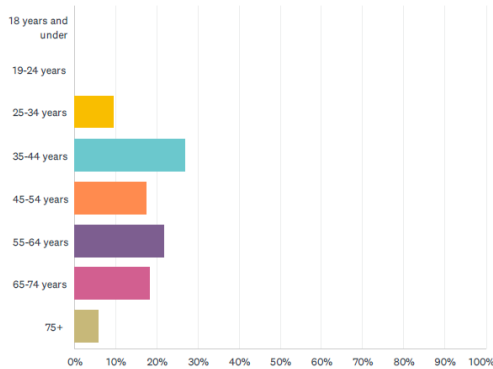
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
In the Town of Berthoud and I'm a homeowner.	69.04%	252
In the Town of Berthoud and I'm a renter.	8.77%	32
In Larimer County, outside of the Berthoud Town limits	17.53%	64
In Weld County, outside of the Berthoud Town limits	1.92%	7
Other location	2.74%	10
TOTAL		365

Q3 What is your age?

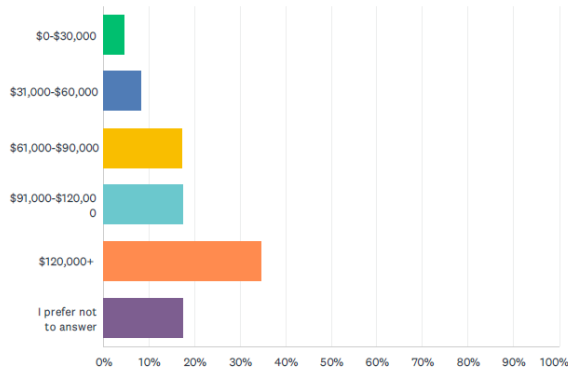
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
18 years and under	0.00%	0
19-24 years	0.27%	1
25-34 years	9.59%	35
35-44 years	26.85%	98
45-54 years	17.53%	64
55-64 years	21.64%	79
65-74 years	18.36%	67
75+	5.75%	21
TOTAL		365

Q4 What is your average annual income?

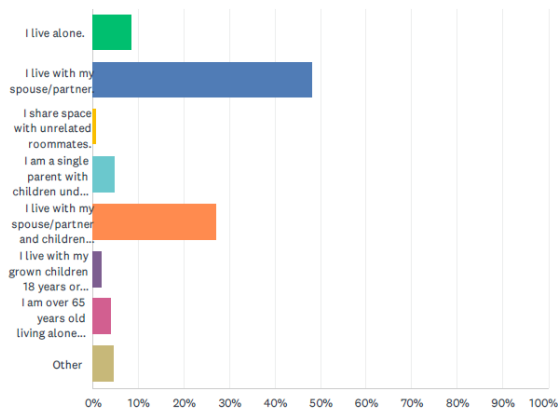
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
\$0-\$30,000	4.66%	17
\$31,000-\$60,000	8.22%	30
\$61,000-\$90,000	17.26%	63
\$91,000-\$120,000	17.53%	64
\$120,000+	34.79%	127
I prefer not to answer	17.53%	64
TOTAL		365

Q5 What is your current housing composition?

Answered: 365 Skipped: 0



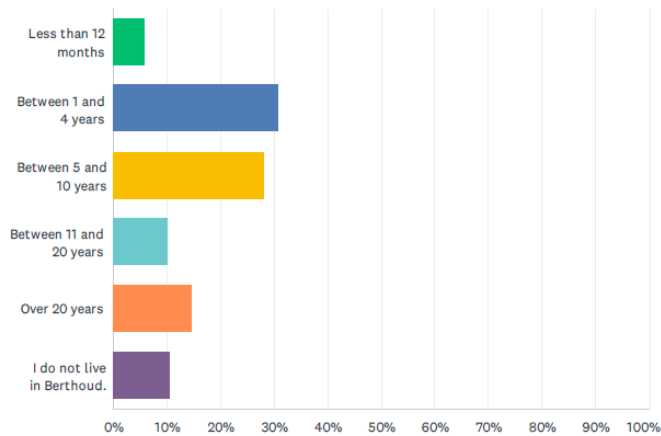
ANSWER CHOICES	RESPONSES	
I live alone.	8.49%	31
I live with my spouse/partner.	48.22%	176
I share space with unrelated roommates.	0.55%	2
I am a single parent with children under 18.	4.93%	18
I live with my spouse/partner and children under 18.	27.12%	99
I live with my grown children 18 years or older.	1.92%	7
I am over 65 years old living alone or with a spouse/partner.	4.11%	15
Other	4.66%	17
TOTAL		365

Q6 What is your current household size including you? Average 2.17 (n=365)

Household Size	Count	%
1	35	10%
2	160	44%
3	58	16%
4	71	19%
5	28	8%
6	11	3%
7+	2	1%

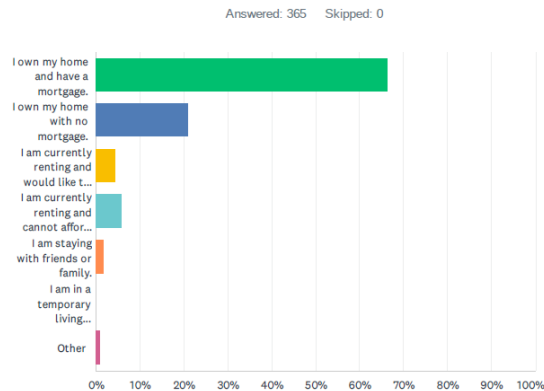
Q7 How long have you lived in Berthoud?

Answered: 365 Skipped: 0



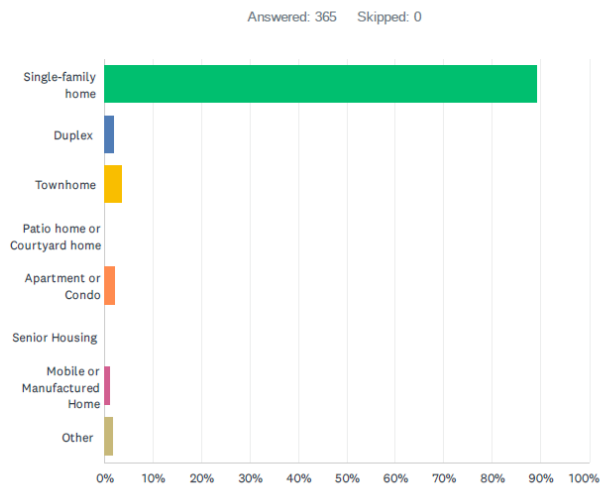
ANSWER CHOICES	RESPONSES	
Less than 12 months	5.75%	21
Between 1 and 4 years	30.68%	112
Between 5 and 10 years	28.22%	103
Between 11 and 20 years	10.14%	37
Over 20 years	14.79%	54
I do not live in Berthoud.	10.41%	38
TOTAL		365

Q8 Which of the following best describes your current housing situation?



ANSWER CHOICES	RESPONSES	
I own my home and have a mortgage.	66.30%	242
I own my home with no mortgage.	20.82%	76
I am currently renting and would like to buy a home someday.	4.38%	16
I am currently renting and cannot afford to buy a home even if I wanted to.	5.75%	21
I am staying with friends or family.	1.64%	6
I am in a temporary living situation (RV, short term, couch surfing, etc.)	0.27%	1
Other	0.82%	3
TOTAL		365

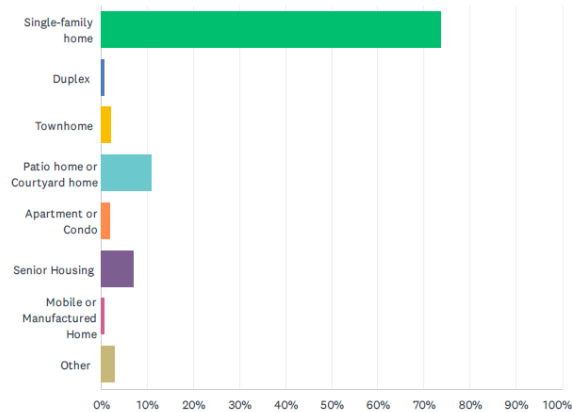
Q9 Which of the following best describes your current housing type?



ANSWER CHOICES	RESPONSES	
Single-family home	89.32%	326
Duplex	1.92%	7
Townhome	3.56%	13
Patio home or Courtyard home	0.27%	1
Apartment or Condo	2.19%	8
Senior Housing	0.00%	0
Mobile or Manufactured Home	1.10%	4
Other	1.64%	6
TOTAL		365

Q10 If you were to move, which housing type would you be most interested in for your next home?

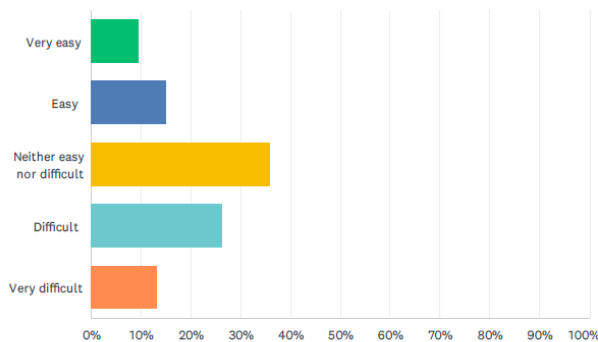
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single-family home	73.70%	269
Duplex	0.55%	2
Townhome	2.19%	8
Patio home or Courtyard home	10.96%	40
Apartment or Condo	1.92%	7
Senior Housing	7.12%	26
Mobile or Manufactured Home	0.55%	2
Other	3.01%	11
TOTAL		365

Q11 What is your experience with finding housing that meets your needs?

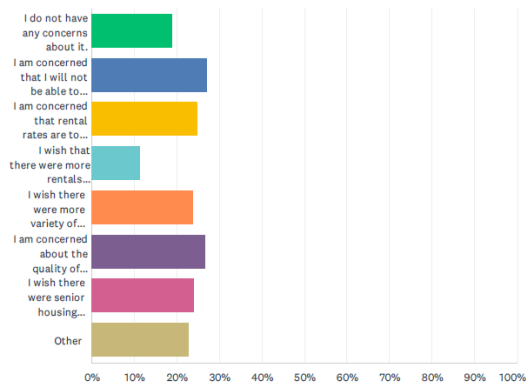
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very easy	9.59%	35
Easy	15.07%	55
Neither easy nor difficult	35.89%	131
Difficult	26.30%	96
Very difficult	13.15%	48
TOTAL		365

Q12 What do you think of the current state of housing in Berthoud or surrounding area? Select all that apply.

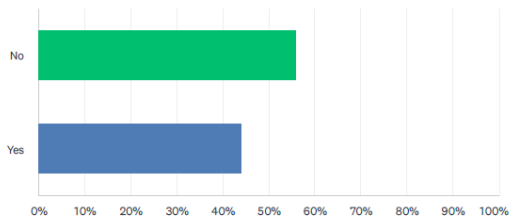
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
I do not have any concerns about it.	18.90%	69
I am concerned that I will not be able to afford to purchase housing.	27.12%	99
I am concerned that rental rates are too high.	24.93%	91
I wish that there were more rentals available.	11.23%	41
I wish there were more variety of housing types (duplex, townhome, apartment, single-family, etc.).	23.84%	87
I am concerned about the quality of housing that is available.	26.58%	97
I wish there were senior housing options.	24.11%	88
Other	22.74%	83
Total Respondents: 365		

Q13 Do you know someone who is struggling to find housing or remain in their current housing?

Answered: 358 Skipped: 7

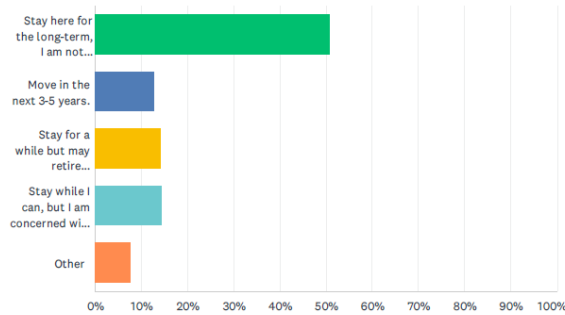


ANSWER CHOICES	RESPONSES	
No	55.87%	200
Yes	44.13%	158
TOTAL		358

Berthoud Housing Diversity Plan 2025 - DRAFT

Q14 Looking ahead to the future and my current housing situation, I plan to:

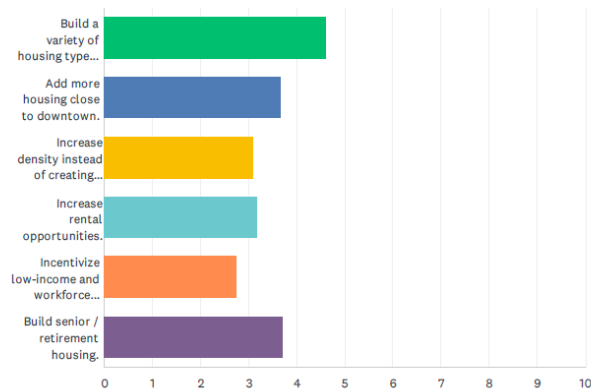
Answered: 365 Skipped: 0



ANSWER CHOICES	RESPONSES	
Stay here for the long-term, I am not planning to move.	50.68%	185
Move in the next 3-5 years.	12.88%	47
Stay for a while but may retire elsewhere.	14.25%	52
Stay while I can, but I am concerned with long-term affordability.	14.52%	53
Other	7.67%	28
TOTAL		365

Q15 When planning for housing opportunities in Berthoud over the next 10 years, how would you rank the following strategies? (1= highest priority)

Answered: 365 Skipped: 0



	1	2	3	4	5	6	TOTAL	SCORE
Build a variety of housing types and sizes (duplexes, patio homes, apartments, townhomes, etc.).	40.00% 146	21.37% 78	14.52% 53	12.33% 45	6.03% 22	5.75% 21	365	4.60
Add more housing close to downtown.	14.79% 54	23.56% 86	17.81% 65	14.52% 53	15.07% 55	14.25% 52	365	3.66
Increase density instead of creating more sprawl.	8.77% 32	11.78% 43	20.27% 74	18.36% 67	21.92% 80	18.90% 69	365	3.10
Increase rental opportunities.	2.74% 10	16.16% 59	19.45% 71	29.32% 107	21.37% 78	10.96% 40	365	3.17
Incentivize low-income and workforce housing within the community.	7.67% 28	9.59% 35	14.79% 54	15.34% 56	23.56% 86	29.04% 106	365	2.75
Build senior / retirement housing.	26.03% 95	17.53% 64	13.15% 48	10.14% 37	12.05% 44	21.10% 77	365	3.72

Q16 Are there any other strategies that you would like to recommend? N=175

Q35 Please describe your vision for the future of housing in Berthoud. N=272

Q36 Please share any other thoughts or concerns that you have about housing in Berthoud. N=215

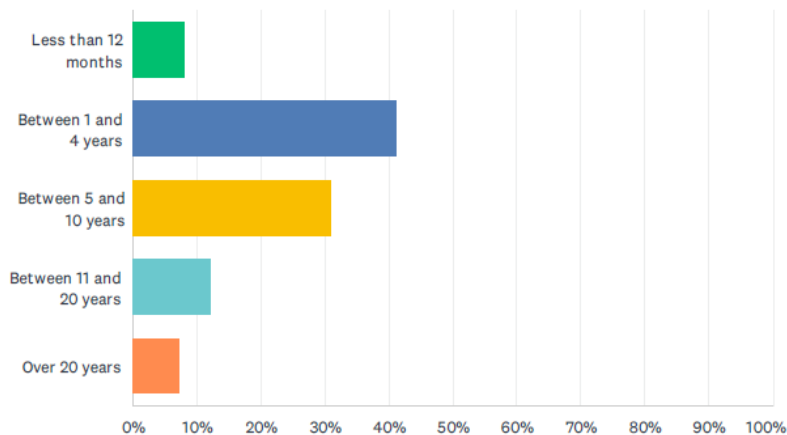
(Refer to Chapter 3 for key themes from open-ended responses to these questions.)

Questions for Berthoud Homeowners Only

252 (69%) respondents identified as Berthoud homeowners.

Q17 How long have you owned your current home?

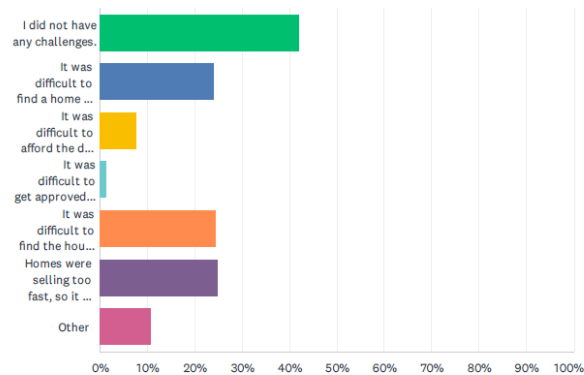
Answered: 245 Skipped: 120



ANSWER CHOICES	RESPONSES	
Less than 12 months	8.16%	20
Between 1 and 4 years	41.22%	101
Between 5 and 10 years	31.02%	76
Between 11 and 20 years	12.24%	30
Over 20 years	7.35%	18
TOTAL		245

Q18 What were the biggest challenges you faced when buying your current home? Select all the apply.

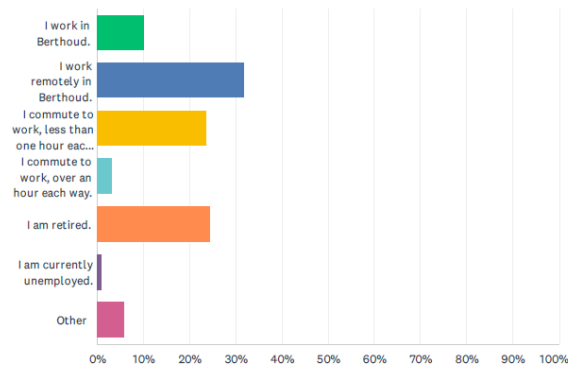
Answered: 245 Skipped: 120



ANSWER CHOICES	RESPONSES	
I did not have any challenges.	42.04%	103
It was difficult to find a home in my price range.	24.08%	59
It was difficult to afford the down payment.	7.76%	19
It was difficult to get approved for a mortgage.	1.22%	3
It was difficult to find the house I wanted to buy.	24.49%	60
Homes were selling too fast, so it was hard to compete.	24.90%	61
Other	10.61%	26
Total Respondents: 245		

Q19 Where do you or other household member work?

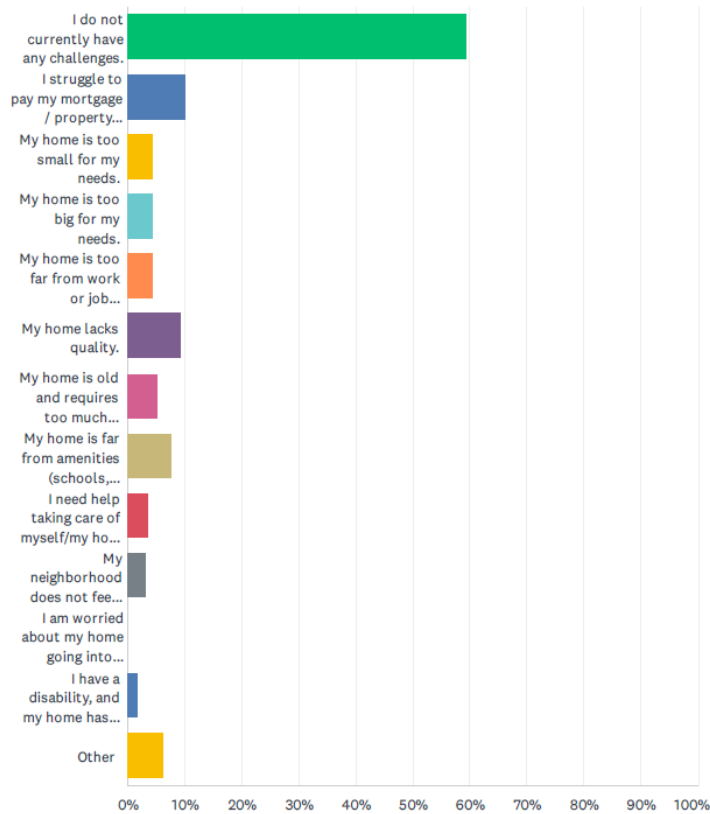
Answered: 245 Skipped: 120



ANSWER CHOICES	RESPONSES	
I work in Berthoud.	10.20%	25
I work remotely in Berthoud.	31.84%	78
I commute to work, less than one hour each way.	23.67%	58
I commute to work, over an hour each way.	3.27%	8
I am retired.	24.49%	60
I am currently unemployed.	0.82%	2
Other	5.71%	14
TOTAL		245

Q20 Do you face any of these challenges in your current housing situation? Select all that apply.

Answered: 245 Skipped: 120



ANSWER CHOICES	RESPONSES	
I do not currently have any challenges.	59.59%	146
I struggle to pay my mortgage / property taxes.	10.20%	25
My home is too small for my needs.	4.49%	11
My home is too big for my needs.	4.49%	11
My home is too far from work or job opportunities.	4.49%	11
My home lacks quality.	9.39%	23
My home is old and requires too much maintenance.	5.31%	13
My home is far from amenities (schools, retail, healthcare, etc.).	7.76%	19
I need help taking care of myself/my home and cannot afford to hire someone.	3.67%	9
My neighborhood does not feel safe.	3.27%	8
I am worried about my home going into foreclosure.	0.00%	0
I have a disability, and my home has accessibility challenges.	1.63%	4
Other	6.12%	15
Total Respondents: 245		

Q21 What do you like about living in Berthoud? N=229

(Refer to Chapter 4 for key themes from open-ended responses.)

Q22 Approximately how much do you spend per month on housing (mortgage, homeowner insurance, utilities, property taxes)? N=206

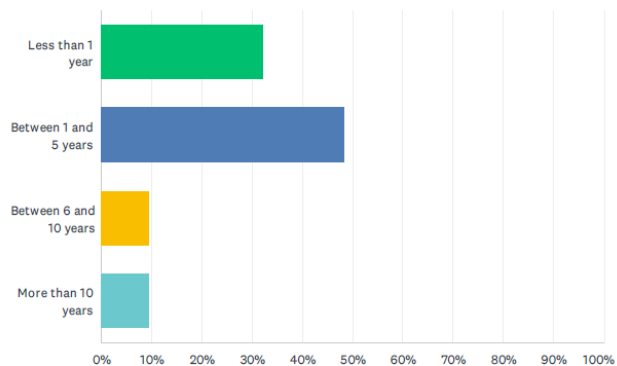
Average = \$2,654

Questions for Berthoud Renters Only

32 respondents (9%) identified as Berthoud renters.

Q23 How long have you been renting in Berthoud?

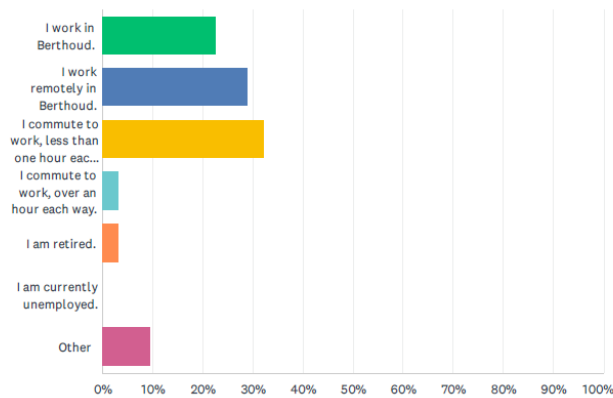
Answered: 31 Skipped: 334



ANSWER CHOICES	RESPONSES	
Less than 1 year	32.26%	10
Between 1 and 5 years	48.39%	15
Between 6 and 10 years	9.68%	3
More than 10 years	9.68%	3
TOTAL		31

Q24 Where do you or other household member work?

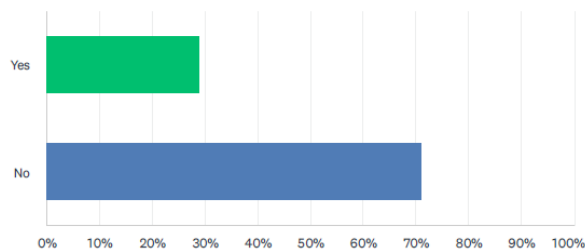
Answered: 31 Skipped: 334



ANSWER CHOICES		RESPONSES	
I work in Berthoud.		22.58%	7
I work remotely in Berthoud.		29.03%	9
I commute to work, less than one hour each way.		32.26%	10
I commute to work, over an hour each way.		3.23%	1
I am retired.		3.23%	1
I am currently unemployed.		0.00%	0
Other		9.68%	3
TOTAL			31

Q25 In the past 5 years, have you had to move from your housing situation when you did not want to?

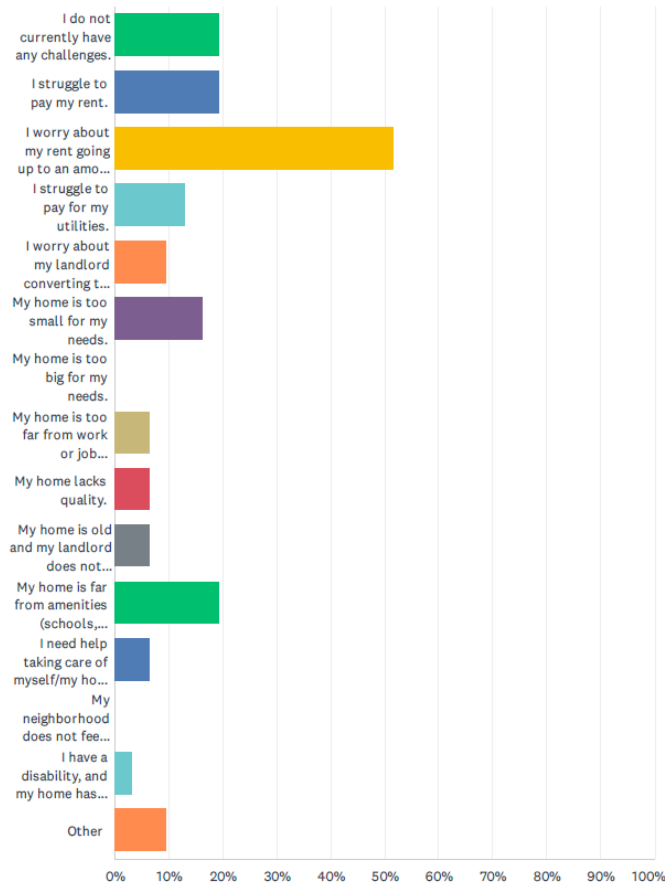
Answered: 31 Skipped: 334



ANSWER CHOICES		RESPONSES	
Yes		29.03%	9
No		70.97%	22
TOTAL			31

Q26 Do you face any of these challenges in your current housing situation? Select all that apply.

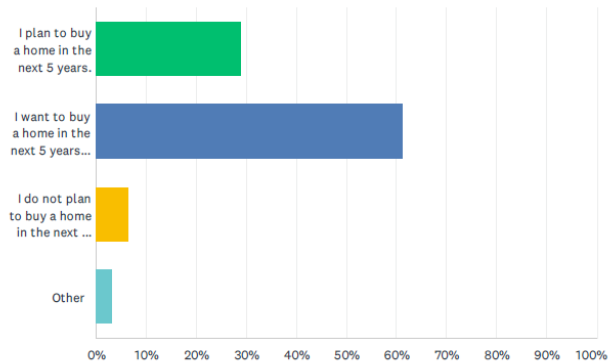
Answered: 31 Skipped: 334



ANSWER CHOICES	RESPONSES	
I do not currently have any challenges.	19.35%	6
I struggle to pay my rent.	19.35%	6
I worry about my rent going up to an amount I cannot afford.	51.61%	16
I struggle to pay for my utilities.	12.90%	4
I worry about my landlord converting the home to a short-term rental.	9.68%	3
My home is too small for my needs.	16.13%	5
My home is too big for my needs.	0.00%	0
My home is too far from work or job opportunities.	6.45%	2
My home lacks quality.	6.45%	2
My home is old and my landlord does not maintain it well.	6.45%	2
My home is far from amenities (schools, retail, healthcare, etc.).	19.35%	6
I need help taking care of myself/my home and cannot afford to hire someone.	6.45%	2
My neighborhood does not feel safe.	0.00%	0
I have a disability, and my home has accessibility challenges.	3.23%	1
Other	9.68%	3
Total Respondents: 31		

Q27 What is most true about you?

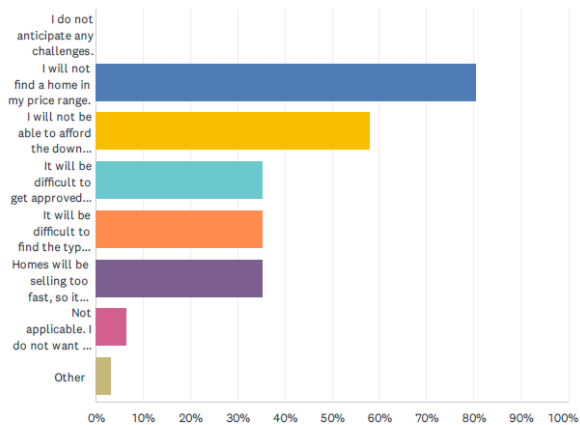
Answered: 31 Skipped: 334



ANSWER CHOICES	RESPONSES	
I plan to buy a home in the next 5 years.	29.03%	9
I want to buy a home in the next 5 years, but do not know if I can afford to.	61.29%	19
I do not plan to buy a home in the next 5 years.	6.45%	2
Other	3.23%	1
TOTAL		31

Q28 What are the biggest challenges you are likely to face when buying a home in Berthoud? Select all the apply.

Answered: 31 Skipped: 334



ANSWER CHOICES	RESPONSES	
I do not anticipate any challenges.	0.00%	0
I will not find a home in my price range.	80.65%	25
I will not be able to afford the down payment.	58.06%	18
It will be difficult to get approved for a mortgage.	35.48%	11
It will be difficult to find the type of home I want to buy.	35.48%	11
Homes will be selling too fast, so it will be hard to compete.	35.48%	11
Not applicable. I do not want to buy a home in Berthoud.	6.45%	2
Other	3.23%	1
Total Respondents:		31

Q29 What do you like about living in Berthoud? N=29
(Refer to Chapter 4 for key themes from open-ended responses.)

Q30 Approximately how much do you spend per month on housing (rent, renter insurance, utilities). N=30
Average = \$2,395

Questions for Non-Residents Only

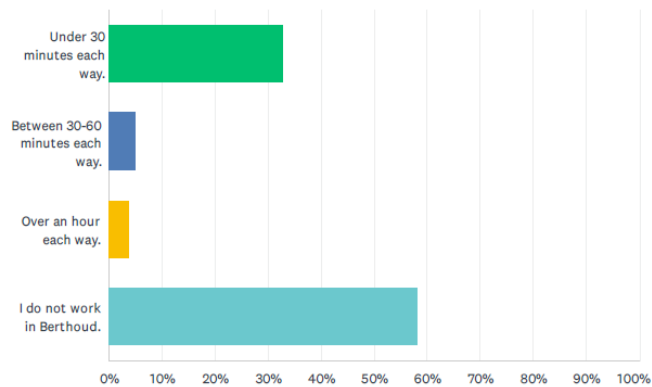
81 (22%) respondents identified as Berthoud homeowners.

Q31 Where do you currently live? N=79

Location	Count
Outside Berthoud city limits	35
Loveland	22
Johnstown	5
Fort Collins	3
Greeley	3
Windsor	2
Longmont	1
Colorado Springs	2
Other	8

Q32 If you work in Berthoud, how long is your commute?

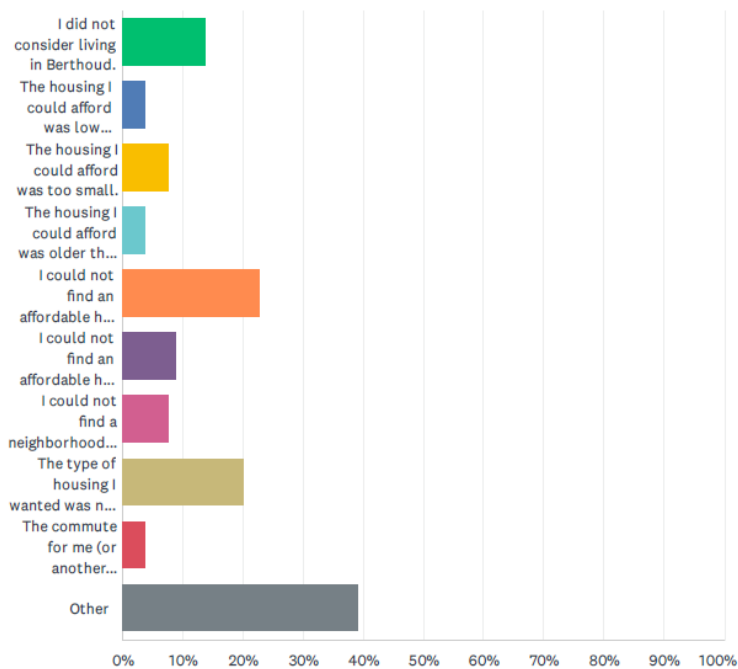
Answered: 79 Skipped: 286



ANSWER CHOICES	RESPONSES	
Under 30 minutes each way.	32.91%	26
Between 30-60 minutes each way.	5.06%	4
Over an hour each way.	3.80%	3
I do not work in Berthoud.	58.23%	46
TOTAL		79

Q33 When you were looking for your current housing, what were the reasons you chose not to live in Berthoud? Select all that apply.

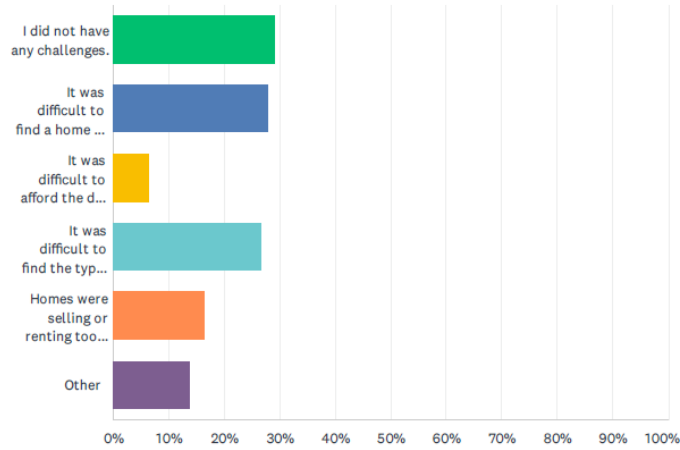
Answered: 79 Skipped: 286



ANSWER CHOICES	RESPONSES	
I did not consider living in Berthoud.	13.92%	11
The housing I could afford was low quality.	3.80%	3
The housing I could afford was too small.	7.59%	6
The housing I could afford was older than I prefer.	3.80%	3
I could not find an affordable home to buy.	22.78%	18
I could not find an affordable home to rent.	8.86%	7
I could not find a neighborhood I liked.	7.59%	6
The type of housing I wanted was not available.	20.25%	16
The commute for me (or another household member) was too long.	3.80%	3
Other	39.24%	31
Total Respondents: 79		

Q34 What were the biggest challenges you faced when finding your current home? Select all the apply.

Answered: 79 Skipped: 286



ANSWER CHOICES	RESPONSES	
I did not have any challenges.	29.11%	23
It was difficult to find a home in my price range to buy or buy.	27.85%	22
It was difficult to afford the down payment or rent deposit.	6.33%	5
It was difficult to find the type of house I wanted to buy.	26.58%	21
Homes were selling or renting too fast, so it was hard to compete.	16.46%	13
Other	13.92%	11
Total Respondents: 79		

Appendix D – Supplemental Regional Market Analysis

Chapter 6 provided a current snapshot of the regional housing market context. The following data highlights additional housing trends from 2017 and 2022.

Between 2017 and 2022, Colorado’s population grew by 6% and housing units increased by 8%. During this period, both Larimer and Weld counties experienced housing and population growth that outpaced that of the state. Larimer County’s population rose by 9% and housing units increased by 12%, while Weld County saw a 16% increase in both population and housing. As noted in the demographic profile in Chapter 4, the State Demographer projects the population growth in these counties will continue to outpace the rest of Colorado for the next several decades.

Regional Housing Stock

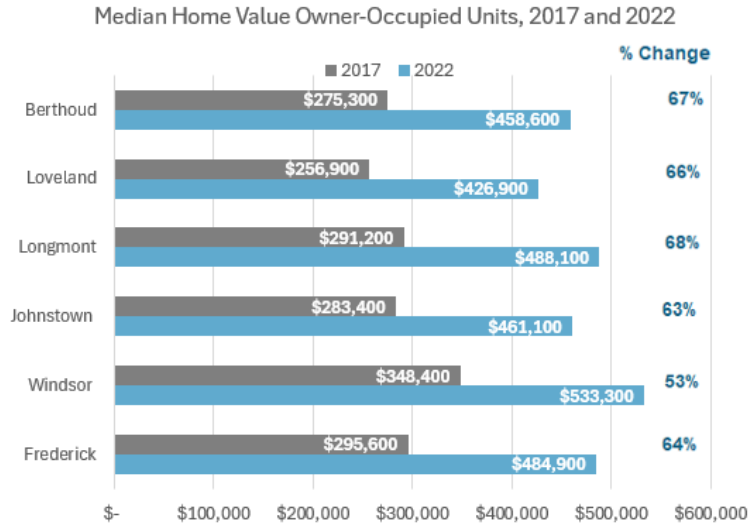
The table shows 2022 housing stock data for five communities compared to Berthoud, as well as for Larimer and Weld counties as a whole. Across all communities, vacancy rates are notably low, and the proportion of owner-occupied homes generally tends to be higher than the county overall. With the exception of Loveland and Longmont, these communities have a higher percentage of single-family homes compared to the counties overall.

Housing Stock Community Comparison, 2022								
	Berthoud	Loveland	Longmont	Johnstown	Windsor	Frederick	Larimer County	Weld County
Total Housing Units	4,296	33,958	41,429	6,555	13,351	5,205	159,083	120,293
Owner-Occupied	87.9%	62.9%	63.3%	75.3%	78.5%	95.0%	64.5%	75.2%
Vacancy Rate	3.6%	2.5%	3.6%	0.5%	1.8%	2.5%	6.4%	4.0%
Single-family Detached	82.2%	64.8%	62.2%	75.9%	83.2%	96.8%	65.1%	73.1%

Source: U.S. Census Bureau, 2017 & 2022 American Community Survey

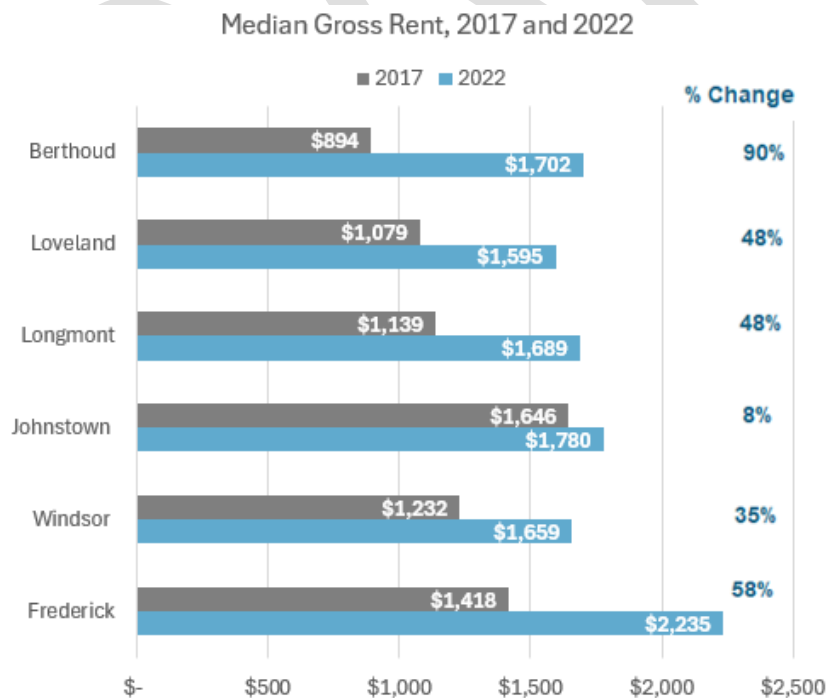
Regional Home Values

Over a 5-year period, all communities experienced significant percentage increases in median home values, similar to Berthoud. The graph shows the median home values of owner-occupied units by jurisdiction for 2017 and 2022. Longmont experienced the highest percentage increase, followed by Berthoud and Loveland. Despite this growth, Berthoud’s 2022 median home value of \$458,600 remains the second lowest among the six communities



Regional Gross Rent

Rental rates across Northern Colorado rose significantly over the five-year period. Berthoud experienced the highest percentage increase (90%), followed by Frederick (58%). All communities saw notable increases in gross rent except Johnstown. The graph shows the median gross rent for rental units by jurisdiction for 2017 and 2022, along with the percentage change.



Appendix E – Proposition 123 Overview

The information presented reflects the Town’s commitment to Proposition 123 as well as the deliverables required for the Division of Local Affairs (DOLA) More Housing Now! grant.

Proposition 123 Overview

On October 10, 2023, the Town Board of Trustees committed to increasing housing diversity in Berthoud by opting into Proposition 123, alongside other Colorado municipalities. This commitment aims to boost affordable housing availability by 3% annually for three years, for a total increase of 9%. While there is no financial obligation or penalty if the goal is not met, this move allows Berthoud to partner with organizations like Habitat for Humanity and the Loveland Housing Authority, enabling them to apply for funding to support affordable housing projects.

In 2022, Colorado voters approved the concept of, and by doing so established the State Affordable Housing Fund. This fund provides financial assistance to communities who make a commitment to provide affordable housing products through activities such as land and water banking, low interest loans for construction, down payment assistance, and building local planning department capacity.

Berthoud Baseline Commitment

For Berthoud, the baseline is 20 affordable housing units each year over the next three years for a total of 59 units at or below the Baseline value for ownership and rental units. The unit count starts at the time a building permit is issued after the Town has “opted in” (October 10, 2023). Local builders were contacted to determine if the current products offered would meet the single-family affordable housing cap. Two of the three builders indicated their products would be close to meeting the cap.

Berthoud’s goal is to provide: 13 housing units per year that are not greater than \$425,840 for sale and \$1,670 for rent.

The Town received a More Housing Now! grant from DOLA in late 2023 for support to strengthen the Town’s sustainability and resiliency goals by developing a Housing Diversity Plan.

Qualifying Strategies

The Town of Berthoud must adopt at least one qualifying strategy prescribed by DOLA as an outcome of the grant, including the following considerations (refer to Chapter 7 for details on the strategies that Berthoud has implemented already):

- Use of vacant publicly owned property for affordable housing development
- Subsidize/reduce local government fees
- Expedited development review for affordable housing up to 120% AMI
- Expedited development review for acquiring or repurposing underutilized commercial property
- Density bonus program for housing needs
- Promote sub metering utility charges for affordable housing
- Dedicated funding source to subsidize affordable housing infrastructure costs and fees
- Middle multifamily (duplex, triplex, other) use by right in single family residential zoning districts
- Affordable housing as a use by right in residential zoning districts
- ADU use by right in single family zoning districts

- Allow small square footage residential unit sizes
- Lessened minimum parking requirements for new affordable housing
- Land donation/acquisition/banking program
- Inclusionary zoning ordinance (House Bill 21-1117)
- Other novel, innovative, creative approaches

DRAFT

Appendix F – 2024 Area Median Income (AMI) Tables

The following tables are the 2024 AMI Tables for Larimer and Weld County. AMI is the midpoint income level (pre-tax) of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI tables are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (“CHFA”), and local housing organizations to determine if a person qualifies for affordable housing programs.

LARIMER COUNTY

Household Size

2024 Income Limits by AMI		1	2	3	4	5	6	Attainable / Market Rate
	120%	\$99,840	\$114,120	\$128,400	\$142,560	\$154,080	\$165,480	
	100%	\$83,200	\$95,100	\$107,100	\$118,800	\$128,400	\$137,900	Affordable
	80%	\$66,560	\$76,080	\$85,600	\$95,040	\$102,720	\$110,320	
	60%	\$49,920	\$57,060	\$64,200	\$71,280	\$77,040	\$82,740	
	40%	\$33,280	\$38,040	\$42,800	\$47,520	\$51,360	\$55,160	
	< 30%	\$24,960	\$28,530	\$32,100	\$35,640	\$38,520	\$41,370	Supportive Services

WELD COUNTY

Household Size

2024 Income Limits by AMI		1	2	3	4	5	6	Attainable / Market Rate
	120%	\$96,240	\$109,920	\$123,720	\$137,400	\$148,440	\$159,480	
	100%	\$80,200	\$91,600	\$103,100	\$114,500	\$123,700	\$132,900	Affordable / Workforce
	80%	\$64,160	\$73,280	\$82,480	\$91,600	\$98,960	\$106,320	
	60%	\$48,120	\$54,960	\$61,860	\$68,700	\$74,220	\$79,740	
	40%	\$32,080	\$36,640	\$41,240	\$45,800	\$49,480	\$53,160	
	< 30%	\$24,060	\$27,480	\$30,930	\$34,350	\$37,110	\$39,870	Supportive Services

Appendix G - Term Glossary

Affordable: Typically defined by federal or state guidelines, often based on a percentage of the area's median income and may involve subsidies or specific income qualifications to assist lower-income individuals or families.

Area Median Income (AMI): AMI is a measure used to determine affordable and attainable housing eligibility based on county of residence and household size compared to the median income for a household in that county. AMI is updated annually by the U.S. Department of Housing and Urban Development (HUD). Common affordability categories used are as follows:

- Extremely Low Income – At or below 30% AMI
- Very Low Income – Between 31% and 50% AMI
- Low Income – From 51% to 80% AMI
- Moderate Income – From 81% to 100% AMI

American Community Survey (ACS): The ACS is part of the Decennial Census Program of the U.S. Census. The survey was fully implemented in 2005, replacing the decennial census long form. Because it is based on a sample of responses, its use in smaller areas (under 65,000 persons) is best suited for monitoring general changes over time rather than for precise estimates due to margins of error. All ACS data used in the report is based on ACS 5-year estimates.

Attainable: As used in this report, housing is attainable if the monthly rent or mortgage payment is equal to or less than 30% of gross household income (before taxes).

CHFA: Colorado Housing and Finance Authority – administers housing tax credits and provides mortgage funding.

Cost burdened: When housing costs exceed 30% of a household's gross (pretax) income. Housing costs include rent or mortgage and may or may not include utilities, homeowner association fees, transportation or other necessary costs depending upon its application.

Extremely cost burdened: Household who pay more than 50% of their household income on total housing costs.

Household: a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption

Housing Unit Types:

- *Accessory dwelling unit (ADU)* – a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home
- *Multi-family dwelling* - a building or complex of buildings that contains multiple separate housing units for residential use, which can be built in a variety of styles and densities, from low-rise duplexes to high-rise apartment complexes
- *Manufactured home* - a factory-built home on a permanent chassis constructed after 06/15/1976
- *Mobile home* - a factory-built home on a permanent chassis constructed prior to 06/15/1976
- *Modular home* - houses built off-site in sections, then transported to the site where they are assembled by builders and installed into the foundations

- *Single-family attached (duplexes)* - A single-family attached home is a single-family dwelling unit that is built next to another similar unit, sharing one or more exterior walls
- *Single-family detached* - a structure maintained and used as a single dwelling unit and occupied by a single household

HUD: Housing and Urban Development, a federal agency providing funding and regulations for low-income housing.

Median Household Income: It is the income level at which half of households earn more and half earn less. It is a more accurate measure of how Americans are doing financially than average household income because averages can be skewed by a small number of households with very high incomes.

MLS: Multiple Listing Service used for purchase and sale of residential real estate

Tenure: Housing tenure refers to the arrangement by which a household occupies a dwelling, and whether the household owns or rents it.

Vacancy Rate: A housing vacancy rate is the percentage of available housing units that are unoccupied at a given time. It's an economic indicator that can be used to gauge the health of a rental market and the desirability of a neighborhood

Workforce (or Employee) Housing: Housing intended for and affordable to employees and households earning local wages.

Appendix B - Support Systems Assessment

This section identifies and evaluates resources available to support the development, maintenance, and accessibility of housing that is attainable and affordable, as well as housing supportive services and transportation services in Berthoud and the surrounding area. These resources can help address the housing needs identified in this housing assessment. Larimer and Weld Counties have a network of service providers and housing-focused nonprofits, though resources are primarily concentrated in nearby Fort Collins, Loveland, and Longmont. Berthoud often benefits from this expanding network, but as the Town grows, additional resources and programs tailored to Berthoud may be necessary.

To ensure Berthoud remains a livable and accessible community for its residents, it is essential to proactively address these gaps by expanding local resources, strengthening partnerships, and advocating for targeted housing and transportation solutions. Stakeholders, policymakers, and community members must collaborate to develop strategies that support sustainable growth and improve access to these essential services.

Housing Development

Public Housing Authorities, including Housing Catalyst (Fort Collins), Loveland Housing Authority and Longmont Housing Authority, play a key role in increasing the affordable housing supply in Larimer County. They receive state and federal funds through programs like Community Development Block Grants, HOME Investment Partnership funds, and State Private Activity Bonds to support housing and community development. Currently, their efforts are primarily concentrated in Fort Collins and Loveland, with no current developments or properties in Berthoud.

While Berthoud does not currently have dedicated funding to support the development of affordable housing, some neighboring communities have created dedicated funding streams in recent years to support affordable housing initiatives.

- **Fort Collins:** Passed by voters in 2023, Fort Collins has a 3-mill property tax that could raise up to \$16 million per year to fund the land bank, grants and incentives for developers and nonprofits, and permanent supportive housing with wraparound services.
- **Loveland:** In 2016, the City Council approved using 1.25% of the city's sales tax revenue to create an affordable housing fund and approved Loveland Habitat for Humanity and Loveland Housing Authority as the preferred providers for the city to work with.
- **Longmont:** Approved by voters in 2023, the Boulder County Affordable and Attainable Housing Tax is 0.185% countywide sales and use tax. The funds are divided by population across the county, with 30% going to Longmont for housing development, housing supportive services, and grant funding.

Several other organizations in the county contribute to affordable housing development. While some focus on specific municipalities, others operate countywide or across the broader Northern Colorado region. However, most affordable housing developments are concentrated within municipal boundaries or Growth Management Areas (GMAs), where multifamily-zoned land and essential infrastructure are more readily available resulting in more affordable infrastructure extension.

The table below outlines the housing development organizations in the area that could serve as potential partners for the Town of Berthoud in future housing developments. The organizations are listed alphabetically, without any indication of priority or importance. The “Services” column below contains information obtained from the organization website.

Organization	Services	Location(s)
Berthoud Habitat for Humanity	To date, approximately 20 single-family homes have been constructed in Berthoud. Eligible for households between 40% and 80% of the AMI. Additional development is in the planning stages to increase supply. Manages a ReStore retail location with profits from purchases along with donations helping fund housing construction.	Office in Berthoud
CARE Communities	Through innovative public and private partnerships, CARE develops and manages affordable housing communities that also provide transformative resident services to empower families and build community.	Office in Fort Collins Property locations in Fort Collins (6 sites) Windsor (1 site)
Housing Catalyst (Fort Collins Housing Authority)	Supports community development by managing over 1,600 residences, providing rental assistance to 1,500 families annually, and offering affordable rentals, housing choice vouchers, and real estate development. Programs focus on reducing homelessness, stabilizing lives, and promoting empowerment, self-sufficiency, and community engagement.	Property locations in Fort Collins
Impact Development Fund (IDF)	A lender, partner and community builder that expands access to capital to build more resilient and equitable communities. As a Community Development Financial Institution (CDFI), IDF connects mission-driven organizations to financial products and partnerships, bringing together multi-faceted community stakeholders including nonprofit organizations, developers, community banks, individuals, and local and state government agencies.	Office in Loveland
Longmont Housing Authority	Provides housing and related services to low- and moderate-income families and elderly and disabled households. It manages over 400 units across nine properties and administers the federally funded Housing Choice Voucher program.	Office in Longmont Property locations in Longmont (9 sites)
Loveland Housing Authority	Owns and manages properties (approx. 1,000 units) that serve low to moderate income individuals and families, including senior housing. Housing programs include Choice Voucher (Section 8), tax credit properties, Larimer home improvement programs (LHIP), grant assistance programs, and other affordable housing programs and services.	Property locations in Loveland Windsor (2 sites) Milliken (1 site)

Supportive Services and Resources

Non-profits in Berthoud and the surrounding area provide supportive services and resources for low- and moderate-income residents, including rental assistance, homebuyer support, homeowner assistance, senior services, and support for individuals experiencing homelessness. Most of the resources are not specifically tailored to Berthoud and may be less accessible and less familiar to

its residents. Nearby Longmont is home to additional housing support resources, including senior and homelessness services, though these are intended for Boulder County residents only.

The table below outlines organizations in the area offering supportive services to Berthoud residents, which could serve as potential partners for the Town of Berthoud in future housing resource initiatives. The organizations are listed alphabetically, without any indication of priority or importance.

Organization	Services	Location(s)
Berthoud Life Center	Uses a bundled-services model to offer a centralized hub where HNS and partner agencies (including the Food Bank of Larimer County, BridgePoint, SNAP Outreach Assistance, and others) provide integrated, collaborative support.	Two locations: one in each Berthoud and Loveland
House of Neighborly Services (HNS)	Supports individuals and families facing poverty or crisis by providing basic needs services and promoting self-sufficiency. Programs include food, utility, and clothing assistance, homeless case management, family support, and parent education.	Two locations: one in each Berthoud and Loveland
Catholic Charities of Larimer County	Provides shelter, affordable housing, early childhood education, counseling, emergency services, rent and utilities, employment, food and clothing, case management, family and senior services, and more.	Office in Fort Collins
Larimer County Human Services	Provides food, medical, and cash assistance, protection for vulnerable populations, care options for those with disabilities, and referrals to community agencies. Eligibility is determined by federally set income limits.	Locations in Fort Collins Loveland Estes Park
Larimer County Office on Aging	Serves adults aged 60+, adults living with a disability, and caregivers. Programs include long-term care options, ombudsman, community resource navigation, caregiver support, vouchers to support daily living, and more.	Locations in Fort Collins Loveland Estes Park
Neighbor to Neighbor	Dedicated to providing sustainable housing, supportive services, and education to families and individuals in Larimer County. Programs include eviction prevention, rental and utility assistance, homeownership support, affordable housing options, home share matching, and financial services.	Office in Fort Collins Property locations in Fort Collins Loveland
Northern Colorado Continuum of Care (NoCO CoC)	Supports a community-wide system across Larimer and Weld Counties to rapidly connect individuals and families experiencing homelessness with permanent housing and services, coordinating policies, strategies, and funding with Housing First best practices.	Multiple partner offices across Northern Colorado
Salvation Army	Provides rent, mortgage and utility assistance, homelessness services, and emergency services (food, clothing, shelter).	Office in Fort Collins

Transportation

Berthoud provides transportation options for elderly residents and individuals with disabilities, including local door-to-door services like the Berthoud Area Transportation (BATS) and volunteer-based Rural Alternatives for Transportation (RAFT) for those in outlying areas. Regional connectivity

is provided by FLEX and the Colorado Department of Transportation's Bustang, though limited stop locations in Berthoud may reduce convenience for regular use. These services are cost-effective, with many free or highly subsidized, and most include accessibility accommodation like ADA-compliant vehicles. However, limitations such as restricted operating hours, reliance on advanced scheduling, and variability in accessibility present challenges for spontaneous or urgent travel needs.

Better integration of existing services could improve convenience and inclusivity, while the introduction of Micro-Transit in 2025 may bring greater flexibility and efficiency. The new Berthoud Mobility hub opens opportunities for the Town to pursue moderate-to-high density residential and transit-oriented development with a mix of residential and commercial to create an accessible, connected community. Looking ahead, the proposed Front Range Passenger Rail has the potential to transform regional mobility for residents and create new opportunities for area employers. Berthoud may be poised well for a downtown stop along the rail line, which could bring significant benefits, including economic growth and investment, the development of diverse housing options downtown, and reduced traffic congestion.

The table below outlines the transportation options currently available to Berthoud residents. These are listed alphabetically, without any indication of priority or importance.

Service	Coverage	Operations	Eligibility / Cost	Funding / Support
Berthoud Area Transportation (BATS)	Door-to-door in Berthoud or to Loveland Longmont service ended in 2023	In-town operates daily 8 am to 4 pm Loveland operates Monday through Friday 8 to 11:30 am (and to 3 pm on Thursdays) 11 passenger vans 1 ADA space/van	Free for ages 60+ For other residents the fees are \$1 in-town, \$4 to Loveland All must request 1 day prior	Town of Berthoud Larimer County Office on Aging City of Fort Collins
Bustang Northline (Denver to Fort Collins)	Stops in Longmont, Berthoud, Loveland, Fort Collins Harmony, Fort Collins downtown	Stops at Berthoud Mobility Hub & Loveland Park-n-Ride along Interstate 25 12 trips each way Monday to Friday, 6 trips each way weekends & holidays	\$4–\$7 per trip \$3–\$5.25 for seniors and those with disabilities	Colorado Department of Transportation (CDOT)
FLEX Bus Regional Service	Stops in Fort Collins, Loveland, Berthoud, Longmont, and Boulder	1 Berthoud stop 13 trips each way Monday to Friday, 4 trips each way Saturdays ADA ramps, lifts, 2 wheelchair space	\$0 fare	Transfort City of Fort Collins State grants Federal grants
Front Range Passenger Rail	Ft Collins to Pueblo. Stops may include Boulder, Longmont,	Expected in 4 to 5 years Ft Collins to Denver,	Fare is TBD	\$66M federal grant \$27M state funds

(in planning & development)	Denver, Colorado Springs	using current freight tracks Schedule is TBD		
Micro-Transit (coming 2025)	Proposed service within Berthoud, to South Loveland, I-25 Mobility Hub, North Longmont	3-4 vehicles Uber/Lyft style 7 am to 7 pm Monday to Saturday Mobile app	Fare is TBD In-town: Low/no cost Out-of-town: higher fees	\$864K federal appropriation to Berthoud for pilot project
Rural Alternative for Transportation (RAFT)	For residents of Berthoud Fire Protection District (outside BATS area) Connects to nearby towns	All volunteers Use personal cars Accessibility varies 1 ADA PARA Van is available	Adults aged 60+ or 18+ with disabilities No fixed cost	Larimer County Grants Foundations Donations

Gaps and Other Considerations

The assessment of housing development and support services identifies several key gaps for Berthoud residents and underscores the need for a strategic approach to align resources with the Town's growth and changing demographics.

- 1) **Lack of Subsidized Affordable Housing and Attainable Housing Development:** With strong regional development organizations nearby, the Town could benefit by partnering on local housing projects to meet diverse housing needs, including affordable and attainable housing.
- 2) **Minimal Local Resource Accessibility:** Many housing-related services are located in Fort Collins or Loveland and may not be easily accessible to Berthoud residents. Tailored local programs and resources are necessary to bridge this gap.
- 3) **Limited Transportation Options to Access Services:** While Berthoud has some transportation options for the elderly and adults with disabilities, the limited in-town transit and regional connections can hinder access to regional services and housing opportunities, particularly for low- to moderate-income individuals and families. To enhance accessibility to services in Loveland and Fort Collins, housing projects should prioritize locations near the I-25 Mobility Hub or the FLEX bus stop. It is also recommended that the Town collaborate with Transfort to develop additional FLEX bus stops in Berthoud to further enhance accessibility.
- 4) **Dedicated Funding:** Unlike larger cities, Berthoud does not receive federal housing funds or have a dedicated funding stream, limiting its ability to develop housing projects independently. While creating a local housing authority may not be preferable, the Town can prioritize partnering with the nearby housing authorities and other partner agencies on projects in Berthoud. In addition, the Town could create a dedicated housing fund through the implementation of housing development strategies, like an inclusionary zoning ordinance.