



**Garden
Spot of
Colorado**

STUDY SESSION OF THE TOWN BOARD

**Town Board Room
807 Mountain Avenue
Town of Berthoud, Colorado
Tuesday, November 7, 2023, 6:30 p.m.**

This is an IN-PERSON meeting at the location and time noted above.
You may also join virtually using Zoom: Phone: 1-346-248-7799 or 301-715-8592
Web: www.zoom.us/join Use this Meeting ID: 210 035 9423

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. Study Session Called To Order - Mayor William Karspeck
2. Pledge Of Allegiance - Mayor William Karspeck
3. Roll Call - Mayor William Karspeck
4. Short-Term Rental Regulations
Introduction By Tawn Hillenbrand

Documents:

[MEMO RE SHORT TERM RENTALS.PDF](#)

5. Housing Affordability
Introduction by Anne Johnson

Documents:

[MEMO RE AFFORDABLE HOUSING.PDF](#)
[DEMOGRAPHIC AND HOUSING OVERVIEW POWERPOINT.PDF](#)
[STATE DEMOGRAPHER COMMUNITY PROFILE.PDF](#)
[AFFORDABLE HOUSING COMMITMENT FILING SUBMISSION_BERTHOUD,
TOWN OF_10_12_2023 3_46_59 PM.PDF](#)

6. 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

COMMUNITY DEVELOPMENT DEPARTMENT



Meeting Date:	November 7, 2023
Agenda Title/Subject:	Short-term Rental Regulations
Type of Item:	Presentation
Purpose:	Review the Town's current position; discuss and determine if it is within the Town's best interests to move forward with drafting and adopting Short-term Rental regulations.
Presented by:	Tawn Hillenbrand, Senior Planner

INTRODUCTION

Purpose of Work Session

As the demand for second homes and short-term rentals continues to grow, many jurisdictions are working on programs and regulations to manage short-term rentals and achieve positive outcomes. While short-term rentals provide options for visitors and owners, short-term rentals could impact the neighborhoods in which they are located with respect to parking, noise, and neighborhood livability and character.

The Town Board of Trustees has expressed interest in further understanding the benefits and negative aspects of allowing short-term rentals within Town limits. Should the Board decide to move forward with allowing short-term rentals within the Town, developing a set of standards and providing oversight of short-term rentals may help ensure the health and safety of renters while also managing impacts to the surrounding neighborhoods. Should the Board decide to not allow short-term rentals and stand by the current municipal code provisions, developing a plan to assist property owners phase-out their current short-term rentals may be developed. The work session is intended to initiate a discussion on short-term rentals and determine an appropriate direction for the Town.

This memo addresses the following:

1. Information about the Town's current regulations for short-term rentals.
2. Most common issues related to short-term rentals and the common practices by jurisdictions to mitigate those issues through regulations;
3. Possible options for Town regulations; and
4. Next Steps.

BACKGROUND

Short-term Rentals in Berthoud

The Town Development Code articulates allowable uses in the Zoning Chapter. Only those uses listed in the code are allowed in the zone district indicated. If a use is not listed in the code as "principal use" or "conditional use", the use is not permitted.

Current position on Short-term Rentals (STR):

- A STR is generally defined as a dwelling unit rented to guests for short-term lodging (30 days or less) when not occupied by the owner or operator.
- A STR is an unlisted use in the Town Development Code and therefore is not an allowed use.
- Previous planning staff determined a STR to be “similar” to an ‘Inn’ use as defined in the code. However, upon closer review of the definition of an ‘Inn’ use, current planning staff has interpreted that a STR use is not “similar” to an ‘Inn’ and therefore, are not permitted in Berthoud.
- The Development Code currently defines and allows ‘Bed and Breakfast’ use in certain zoning districts. A ‘Bed and Breakfast’ is defined as an establishment operated in a private residence or portion thereof, which provides temporary accommodations to overnight guests for a fee, and which is occupied by the operator of such establishment. The required approval process for a ‘Bed and Breakfast’ is Site Plan Review or Conditional Use.
- In recent weeks, staff from various departments have collaborated on communicating with owners of properties being used as a STR. As a result, a number of community members have attended recent Town Board of Trustees meetings to express their opinions on the topic.

ISSUES AND TRENDS RELATED TO SHORT-TERM RENTALS

Common Issues

Many communities both within the state of Colorado and beyond have, or are currently evaluating the benefits and drawbacks of allowing STRs within their communities. Many northern Colorado communities, including Fort Collins, Timnath, Estes Park, and Larimer County, currently administer STR regulations. Larimer County adopted new STR regulations in April of this year.

Through the process of developing or updating STR regulations, common issues related to STRs are consistently expressed by community members. The Town has received feedback on STRs consistent with what other communities are hearing. Those common issues are as follows:

1. Saturation of STRs in neighborhood environments (density)
2. Loss of sense of community
3. Parking
4. Trespassing
5. Noise
6. Parties/Events
7. Enforcement

Overall, the overreaching concern expressed by community members or neighbors to STRs, is whether the use, often defined as a commercial use, is appropriate in residential neighborhoods.

The following section addresses each of the common issues noted above and how different communities have addressed those issues within their own STR regulations.

Common Trends in Regulations

Issue #1: Saturation of STRs in Neighborhood Environments (density)

Many communities across Colorado face the challenge of determining how many STRs are appropriate for any given neighborhood and/or their community overall. When updating their regulations, Larimer County heard extensive feedback from community members that their neighborhoods were being “overrun” by STRs. Generally, neighborhoods closer to tourist destinations, such as Estes Park, were experiencing this challenge more than communities in the urban areas. That being said, many other communities on the Front Range and throughout Colorado have also faced this issue and have implemented regulations to mitigate impacts such

as:

- Requiring a minimum separation (buffer) between STRs in residential areas. (Larimer County, Manitou Springs, Glenwood Springs)
- Maintaining a cap on the total number of STRs in residential areas (Larimer County, Estes Park, Timnath, Avon, Grand Junction)

Issue #2: Loss of Sense of Community

Another common issue expressed by members of the community is that STRs appear to have a substantial impact on a neighborhood's identity and sense of community. Long term residents are replaced by transient guests that often change, if not daily, on a weekly basis. Over time this may lead to a breakdown in the natural connections typically made between full-time neighbors and erode neighborhood cohesion. Additionally, community members have expressed concern that transient guests are not typically invested in the neighborhood in which they are staying and as a result, may dismiss basic neighborly courtesies such as respecting others property, speed limits, trespassing, and noise ordinances.

Loss of sense of community is one of the most challenging concerns to address through regulations. Jurisdictions that currently have STR regulations tend to approach this concern in a variety of ways. The following are some of the more common approaches:

- Approach A: Limit or restrict the number of approved STRs within a community, as touched upon previously.
- Approach B: Establish a maximum occupancy limit per STR. For instance, Larimer County and Boulder County have requirements that limit each STR to two (2) total guests per bedroom. Other communities, such as Colorado Springs and Estes Park, limit each STR to two guests per bedroom plus two.
- Approach C: Define an absolute maximum number of guests that cannot be exceeded. In addition to Approach B, Larimer County restricts maximum occupancy to ten (10) total guests while Estes Park and Boulder County restrict total maximum occupancy to eight (8) total guests.
- Approach D: Limit the maximum number of nights per month or per year the property can be rented as a STR. For instance, Timnath's regulations state that a STR cannot be rented for more than 15 nights per month. Manitou Springs limits the use to no more than 180 days per year.

Issue #3: Parking

Adequate parking, or lack thereof, is a common issue within neighborhoods containing STRs. Many neighboring owners express that roads within their neighborhoods become congested with parked cars belonging to guests of the STR units. Neighbors often report that this in turn leads to a lack of parking for the full-time residents and their guests and can create safety and access issues. Larimer County, Fort Collins, Timnath, Colorado Springs, amongst others, require STRs to provide adequate off-street parking to accommodate the permitted number of guests. It is common practice to see STR regulations prohibit on-street parking.

Another common practice that naturally limits the number of guest vehicles is establishing a maximum occupancy limit per STR as noted in the previous section. Fewer guests typically equate to fewer vehicles.

Issue #4: Parties/Events

Many community members say that they see an increase in the number of parties and/or events held at properties used as a STR. Typically, this issue is often accompanied by concerns about excessive noise, lighting for events, and parking issues. This common issue could likely be addressed in several ways, but the most direct would be to create a regulation that prohibits STRs from being used as an event space. Larimer County, Timnath, and Colorado Springs

have language within their STR regulations that specifically state that a STR cannot be used and/or advertised as an event space, be it a commercial event or large social gathering such as weddings. Implementing such a standard would not only eliminate issues about events/parties but could also help eliminate issues related to parking, noise, trespassing, and loss of neighborhood character.

Issue #5: Enforcement

A common concern amongst communities revolves around enforcement of adopted regulations and upholding owner accountability when complaints are received on a STR. Again, this can be a substantial challenge for many communities to address. Often times, verifying and resolving reported issues or concerns is difficult because staff who would validate these issues do not work evening hours or weekends, leaving compliance up to the property owner or to workday hours. In some cases, there have been reports of adjacent neighbors taking enforcement into their own hands. For smaller municipalities with a small team of staff who may only have one code enforcement officer, such as the Town of Berthoud, this can become even more challenging.

How jurisdictions approach this common concern varies. Some of the more common approaches to mitigate challenges include the following:

- Approach A: The STR is required to have a property manager.
 - The property manager is required to be located within a specific travel distance (often one hour) of the STR, and/or
 - The property manager is required to respond to complaints within a defined time (often one hour). (Larimer County, Timnath, Boulder)
- Approach B: The property owner is required to reach out to neighbors within a specific distance (500' to 1000') of the approved STR and provide property manager information. (Larimer County, Timnath, Colorado Springs)
- Approach C: The STR license is required to be renewed annually with confirmation that code requirements continue to be met. (Larimer County, Timnath, Manitou Springs)
- Approach D: Require penalties or fines for violations (Larimer County, Fort Collins, Estes Park, CO Springs, Dillon, Boulder)
- Approach E: An alternative to Approach D, any violation of the code may subject the STR to revocation (Timnath, Manitou Springs)
- Approach F: Provide Good Neighbor Guidelines (CO Springs, Dillon)

It is important to keep in mind that enforcement of the regulations is ultimately the administering jurisdiction's responsibility. Enforcement can become a substantial burden on the jurisdiction and warrants additional staff to administer the regulations, track and/or maintain databases, and follow up on complaints while pursuing code violations.

Careful consideration should be given to current staffing levels and the ability of the Town to uphold and enforce regulations should they be adopted for STRs. Only those regulations that are reasonable and necessary should be considered for adoption.

OPTIONS FOR THE TOWN

The common issues discussed above should be considered by the Board when determining if allowing STRs within Town limits is appropriate for the Town at this time. After considering this information, the Town Board of Trustees has two options:

1. Continue as-is and make no modifications or additions to the Town Development Code, thereby continuing to not allow STRs within Town limits. This would require no further action by the Town Board; or,
2. The Town could adopt reasonable and necessary regulations, thereby allowing STRs within Town limits.

Should the Board move forward with developing regulations to allow STRs, many of the common issues discussed in the previous section should serve as the foundation for the Town's STR regulations, at a minimum. The following provides staff suggestions pertaining to the issues addressed previously should the Board decide to allow STRs in the Town of Berthoud.

Staff Suggestions for Regulations

Staff Suggestion – Issue #1: Saturation of STRs in Neighborhood Environments (density)

Staff would suggest that the Board not move forward with a buffer or cap requirement. Because the Town does not currently allow STRs, saturation should not be a problem at this time. Developing and administering a buffer or cap on the total number of approved STRs would require significant mapping exercises and data management that is not currently in place. Adopting a buffer requirement and/or cap on the number of approved STRs can be challenging to enforce without proper tracking. Additionally, this can require a significant amount of staff time to implement. Generally, this is not a one-size-fits-all standard.

If the Board were concerned about saturation within residential neighborhoods, staff would recommend revisiting this topic in 2-3 years once the STR regulations have been adopted and have been in place for a period of time.

Staff Suggestion – Issue #2: Loss of Sense of Community

Establish a maximum occupancy limit per STR and define an absolute maximum number of guests that cannot be exceeded per STR, such as 2 guests per bedroom plus two, not to exceed 10 total guests. Limiting the total number of guests per STR could help maintain the neighborhood feel by keeping the occupancy consistent with what would typically be seen for a standard residential dwelling.

Limiting the maximum number of nights that the STR can be rented is relatively common, however, this has the potential of becoming an enforcement and/or tracking challenge; although less complicated than a buffer or cap. Staff would suggest further discussion to determine if this is a logical approach for the Town at this time. Consider the pros and cons of per month vs. per year and vice versa. Additionally, when determining the appropriate number to limit to, such as 15 days per month or 180 days per year, consider the rationale.

Staff Suggestion – Issue #3: Parking

Require a specific number of off-street parking spaces for the allowed total number of guests such that one off-street parking space is required for every permitted guest. This would help mitigate parking issues within neighborhood areas.

Staff Suggestion – Issue #4: Parties/Events

Adopt a standard stating that a STR cannot be used and/or advertised as an event space, be it a commercial event or large social gathering such as weddings. This would help mitigate issues related to parking, noise, lighting, trespassing, and the loss of neighborhood character.

Staff Suggestion – Issue #5: Enforcement

Because the Town does not currently have the resources to manage or enforce STR regulations to the extent necessary, staff would suggest, at a minimum, adopting each of the approaches listed in the Enforcement section above. This would include requiring a property manager for every STR, neighbor notification of property manager information, annual renewal of STR license and confirmation that code requirements are being met, and penalties or possible revocation for violations. Additionally, each property should be required to provide Good Neighbor Guidelines to guests.

NEXT STEPS:

Should the Town Board of Trustees decide to move forward with developing and adopting STR regulations it should be acknowledged that the drafting of new regulations could potentially take six (6) months to one (1) year to complete depending on the complexity of the regulations as well as the desired level of public outreach needed throughout the drafting process. Multiple drafts of new regulations are typically required; each draft addressing the Town Board of Trustees and/or public comment. It is important that the Board not only consider the benefits of STRs but also the potential long term impacts they can have on neighborhoods and the community overall.

If the Board would like to move forward with developing STR regulations, staff will prepare a draft ordinance and specific code language. This may take approximately 6-8 weeks to complete. Once the draft is complete, staff would present the draft documents at a future work session.

Should the Board decide to not allow short-term rentals and stand by the current municipal code provisions, developing a plan to assist property owners phase-out their current short-term rentals may be developed as a collaborative effort between Code Enforcement and Planning.

FISCAL IMPACT AND FUND SOURCE:

There is no negative impact to the Town in consideration of this request at this time.

COMMUNITY TOUCHSTONES:

Discussing both the benefits and impacts of short-term rentals in order to determine the best and most appropriate approach for the Town ensures that the touchstones of Resiliency, Sustainability and Community Identity continue to be achieved. The resulting direction of either regulating or to continue to enforce the Town Code will need to be evaluated on the touchstones of Resiliency, Sustainability, and Community Identity.

RECOMMENDED ACTION(S):

To continue forward without change to the current Development Code, thereby continuing to not allow Short-term Rentals within the Town of Berthoud.

-Or-

To move forward with the drafting and eventual adoption of Short-term Rental regulations thereby allowing short-term rentals within the Town of Berthoud.

BOARD OF TRUSTEES INFORMATION



COMMUNITY DEVELOPMENT DEPARTMENT

Meeting Date:	November 7, 2023
Agenda Title/Subject:	Work Session information regarding housing options
Type of Item:	Regular Item
Purpose:	Work Session discussion
Presented by:	Anne Johnson, Community Development Director

ATTACHMENTS:

- Demographic and housing overview Powerpoint
- State Demographer's Community Profile, October 31, 2023
- Proposition 123 Opt-In Commitment

BACKGROUND:

Housing affordability is a national and state concern which must consider access to services such as health care, mass transportation, and social support, for example. A number of factors play a role in establishing the eventual cost of a housing unit including the cost of land, water dedication, construction materials availability and cost, as well as physical infrastructure, for example.

UPDATE/NEXT STEPS:

Town staff have discussed housing affordability with Chris LaMay, the Town's DOLA representative. Mr. LaMay has suggested that the Town may want to consider pursuing a third-party housing needs assessment, a review to determine market absorption, and a review of the Land Development Code to determine if there are improvements to be made to help streamline development review processes. DOLA has an upcoming grant funding cycle that could be considered to achieve this work.

FISCAL IMPACT AND FUND SOURCE:

There is no negative fiscal impact to the Town in consideration of this discussion.

COMMUNITY TOUCHSTONES:

Consideration of this request does not negatively impact community touchstones. Access to housing is important, building according to the Town's design standards and engineering specifications and standards is also important, providing a wide range of housing options provides the foundation for a sustainable and resilient community.

RECOMMENDED ACTION(S):

Staff to continue to work with DOLA for funding opportunities to review affordable housing in the Town.



Housing Affordability



Residential Construction Activities



New Residential Building Permits Issued by Year

2015: 111
2016: 264
2017: 435
2018: 521
2019: 347
2020: 505
2021: 509
2022: 223
2023: 144, as of 9/30



4,762 total housing units exist

<u>Residential Projects</u>	<u>Units</u>
In development review	
Harvest 47	29 sf
Ludlow	1,800 sf + mf
Revere	31 sf + 222 mf
Farmstead 3 rd	629 sf
TOTAL dwelling units	2,711
Recently approved, not built	
Farmstead 2nd/Apartments	285 sf / 281 mf
TOTAL dwelling units	566
TOTAL	3,277

Berthoud Demographics



11,093

Population

4,683

New Residents since
2015

2.61

Persons/Household

4,762

Number of housing units

\$95,872

Median Income

2.9%

Population living below
the Poverty Line

21.3 %

Owner-Occupied paying
> 30% income on
housing

45.6%

Renter paying > 30%
income on housing

Affordable housing: Households earn less than 80% AMI and spend more than 30% of their income on housing costs. Households are "Cost Burdened."

Attainable housing: Households earn between 80 and 120% AMI and should not need to spend more than 30% of their income on housing costs.



80% Area Median Income By County and Household Size - 2022

Maximum allowable Household Income for Colorado Emergency Rental Assistance Program

County	AMI %	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Larimer County	30%	\$ 22,550.00	\$ 25,800.00	\$ 29,000.00	\$ 32,200.00	\$ 34,800.00	\$ 37,400.00	\$ 41,910.00	\$ 46,630.00
Larimer County	50%	\$ 37,600.00	\$ 42,950.00	\$ 48,300.00	\$ 53,650.00	\$ 57,950.00	\$ 62,250.00	\$ 66,550.00	\$ 70,850.00
Larimer County	80%	\$ 60,100.00	\$ 68,650.00	\$ 77,250.00	\$ 85,800.00	\$ 92,700.00	\$ 99,550.00	\$ 106,400.00	\$ 113,300.00

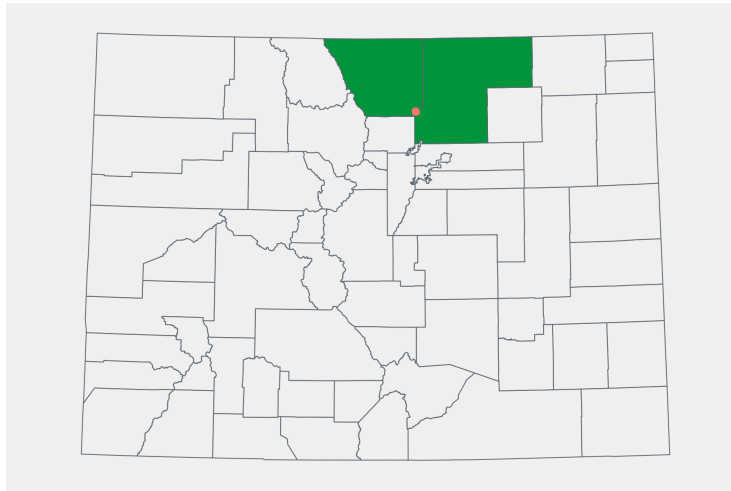


State Demography Office Colorado Demographic Profile

Print Date: 10/31/2023

Community Profile for Berthoud

Demographic information is critical for making informed decisions at the local, state and national level. This demographic profile is a summary of trends in a community. The dashboard provides charts, text, data and additional links to assist in the exploration and understanding of demographic trends for counties and municipalities in Colorado. The following collection of tables and charts establishes the context for assessing potential impacts and for decision-making.



Basic Statistics

The population base and trends of an area determine the needs for housing, schools, roads and other services. The age, income, race and ethnicity, and migration of the population of a community are all vital in planning for service

provision. The most significant demographic transitions for Colorado and its communities are related to disparate growth, aging, downward pressure on income, and growing racial and ethnic diversity.

Table 1: Community Quick Facts

	Berthoud	Larimer County	Colorado
Population (2021)+	11,093	362,774	5,811,026
Population Change (2010 to 2021)+	5,990	62,242	760,694
Total Employment (2021)+			
Median Household Income [^]	\$95,872	\$80,664	\$80,184
Median House Value [^]	\$399,000	\$420,200	\$397,500
Percentage of Population with Incomes lower than the Poverty Line [^]	2.9%	11.1%	9.6%
Percentage of Population Born in Colorado [^]	41.8%	39.9%	41.9%
+Source: State Demography Office			
[^] Source: U.S. Census Bureau, 2017-2021			
American Community Survey, Print Date:			
10/31/2023			

Note: For municipalities in multiple counties, comparison data from the largest county is displayed.

Population Trends

The tables and plots in this section highlight trends and forecasts for the total population in Berthoud. The table shows the overall population growth rate for Berthoud, Larimer County and the State of Colorado. Additional plots show the overall population trends, forecasts for along with the overall components of change for Berthoud.

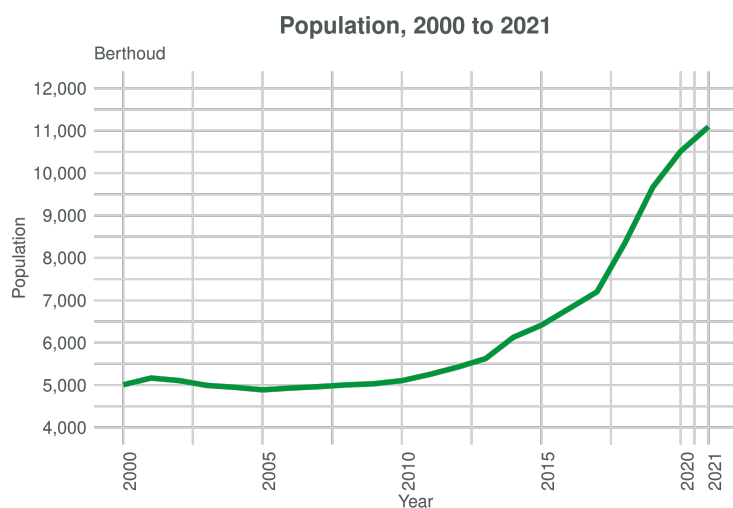
Table 2: Population Growth Rate

Year	Berthoud		Larimer County		Colorado	
	Population	Growth Rate	Population	Growth Rate	Population	Growth Rate
1990	2,990		186,136		3,294,473	
1995	3,799	4.9%	221,622	3.6%	3,811,074	3.0%
2000	5,005	5.7%	253,088	2.7%	4,338,801	2.6%
2005	4,885	-0.5%	275,873	1.7%	4,662,534	1.4%
2010	5,103	0.9%	300,532	1.7%	5,050,332	1.6%
2015	6,410	4.7%	333,445	2.1%	5,446,594	1.5%
2020	10,515	10.4%	359,920	1.5%	5,784,584	1.2%
2021	11,093	5.5%	362,774	0.8%	5,811,026	0.5%

Note:

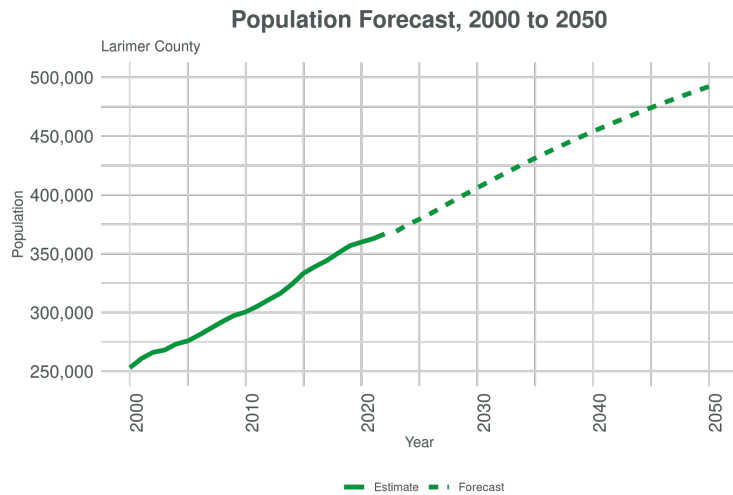
Source: State Demography Office, Print Date: 10/31/2023

At the end of 2021 the estimated population of Berthoud was 11,093, an increase of 578 over the population in 2020. The growth rate for Berthoud between 2020 and 2021 was 5.5 percent compared to 0.8 percent for Larimer County and 0.5 percent for the State of Colorado.



Source: State Demography Office, Print Date: 10/31/2023

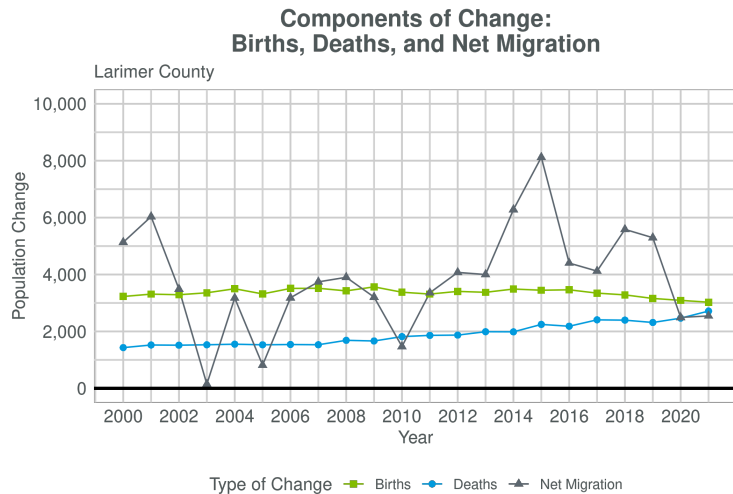
The population of Larimer County is forecast to reach 359,920 by 2020 and 453,938 by 2040. Overall, the growth rate for Larimer County is expected to decrease between 2020 and 2040. Between 2010 and 2020 the forecast growth rate was 1.8 percent, between 2020 and 2030 the forecast growth rate is 1.2 percent, while the forecast growth rate between 2030 and 2040 is 1.1 percent. The change is due in part to population aging and changes in the proportion of the population in childbearing ages. Note: Population forecasts are only provided for Colorado counties.



Source: State Demography Office, Print Date: 10/31/2023

Components of Population Change

Births, deaths and net migration are the main components of population change. Net migration is the difference between the number of people moving into an area and the number of people moving out. Change in net migration typically causes most of the changes in population trends because migration is more likely to experience short-term fluctuations than births and deaths. Migration also tends to be highly correlated to job growth or decline in communities where most of the residents work where they live. For many counties with negative natural increase (more deaths than births), this makes migration especially important for population stability and growth.



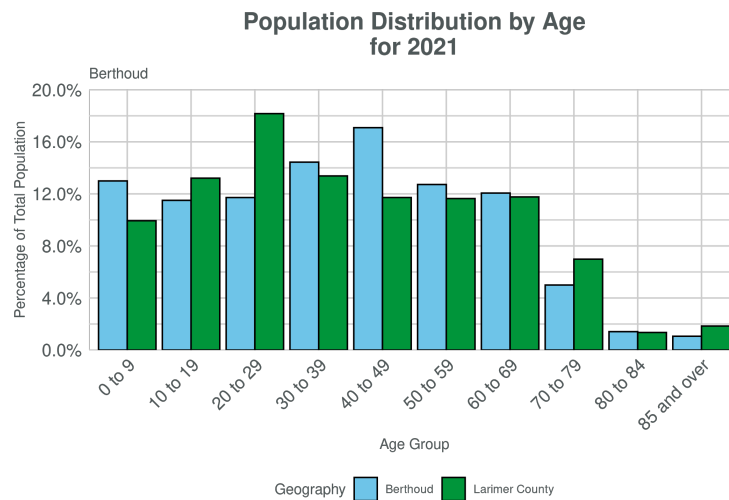
Source: State Demography Office, Print Date: 10/31/2023

Over the past five years, between 2017 and 2021, the population of Larimer County has increased by 23,646 people. The total natural increase (births - deaths) over this period was 4,889 and the total net migration (new residents who moved in minus those who moved out) was 24,440. Note: Components of Change data are only available for Colorado counties.

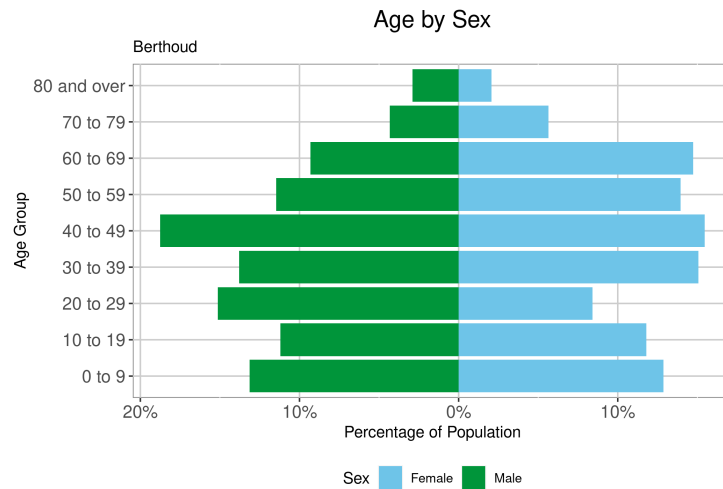
Age Characteristics

Every community has a different age profile and is aging differently. People in different age groups work, live, shop, and use resources differently and these differences will impact the economy, labor force, housing, school districts, day care facilities, health services, disability services, transportation, household income, and public finance. An aging population may put downward pressure on local government tax revenue due to changes in spending on taxable goods.

The age distribution of the population of Berthoud and Larimer County are shown here.



Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023



Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

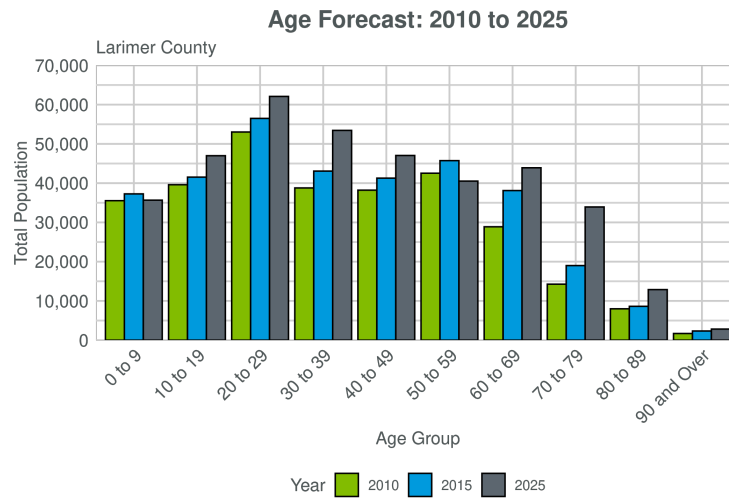
Table 3: Median Age by Sex Comparison

Sex	Berthoud		Larimer County		Significant	Direction
	Median Age	MOE	Median Age	MOE		
Total	39.5	5.2	36.3	0.2	No	
Male	36.3	4.1	35.5	0.1	No	
Female	43.1	7.7	37.2	0.3	No	

Note:

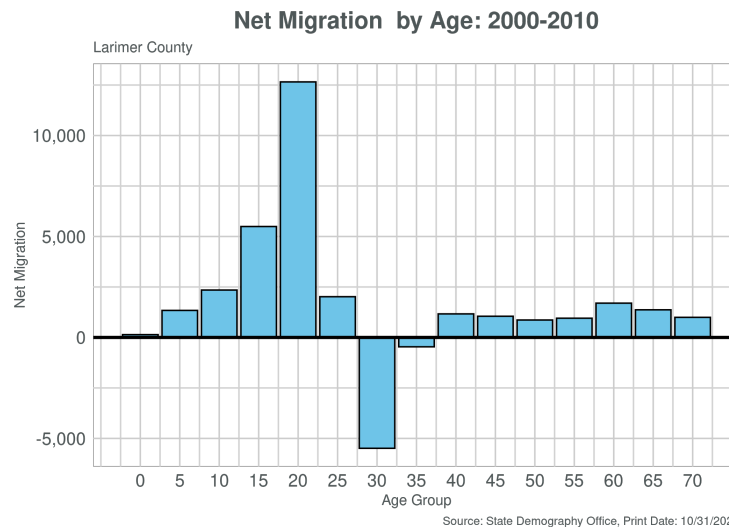
Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

The median age of Berthoud is not significantly different than the population of Larimer County.



Source: State Demography Office, Print Date: 10/31/2023

The changing age distribution of the population of Larimer County for the period from 2010 through 2025 is shown here. The changes in proportion of different groups can highlight the need for future planning and service provision. Many areas have a larger share of older adults, indicating the need to evaluate housing, transportation and other needs of the senior population.



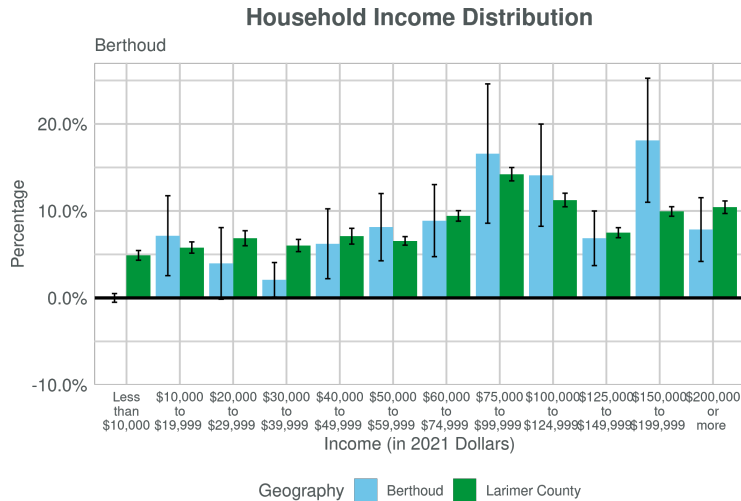
Source: State Demography Office, Print Date: 10/31/2023

This plot shows the net migration by age in Larimer County. Colorado typically draws many young adults as migrants. Areas with colleges and resorts draw a number of 18 to 24 year olds. Areas with a growing economy tend to account mostly 25 to 35 year olds and areas attractive to retirees tend to draw both workers and older adults.

Population Characteristics: Income, Education and Race

The plots and tables in this section describe the general population characteristics of Berthoud. The bars on the plots show the width of the 90 percent confidence interval. Categories where the bars do not overlap are significantly different.

Household Income The household income distribution plot compares Berthoud to household incomes for Larimer County. Household income comes primarily from earnings at work, but government transfer payments such as Social Security and TANF and unearned income from dividends, interest and rent are also included. Income and education levels are highly correlated; areas that have lower educational attainment than the state will typically have lower household incomes.



Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

The Household Income Source(s) Table shows household income sources and amounts for households in Larimer County. Households will have multiple sources of income, so this table is not mutually exclusive. Mean income values reflect values from the cited source.

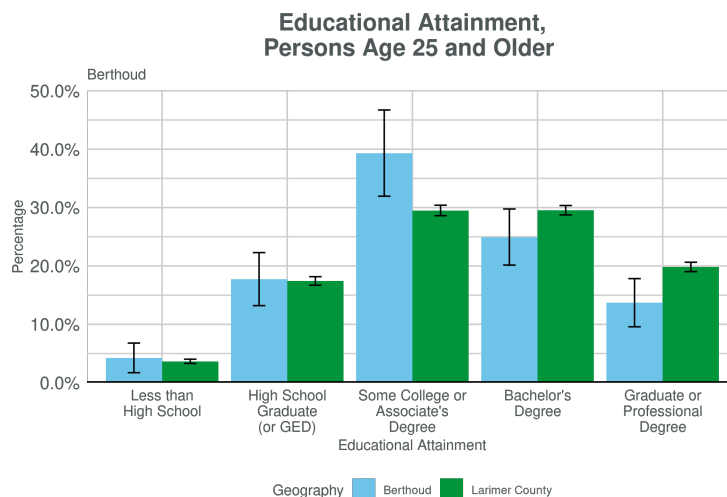
Table 4: Household Income Source(s)

Larimer County					
Income Source	Total Households		Mean Income		
	Estimate	MOE	Estimate	MOE	
All Households	145,175	799	\$ 81,715	\$2,029	
With earnings	80.6%	0.9%	\$101,915	\$2,722	
With interest, dividends or net rental income	27.7%	1.1%	\$ 26,529	\$2,938	
With Social Security income	26.2%	0.6%	\$ 22,161	\$ 571	
With Supplemental Security Income (SSI)	2.5%	0.3%	\$ 10,456	\$1,557	
With cash public assistance income	1.8%	0.3%	\$ 3,893	\$1,091	
With retirement income	20.6%	0.9%	\$ 35,358	\$2,489	

Note:

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

Educational Attainment The education attainment plot is provided for persons older than Age 25, i.e., those who have likely completed their education.



Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

Race and Ethnicity The Race Trend table shows the changing racial and ethnic composition of Berthoud beginning in 2000 and continuing to the present.

Table 5: Race Trend

Race	Berthoud			Larimer County		
	2000	2010	2021	2000	2010	2021
Hispanic	8.1%	8.6%	12.2%	8.3%	10.6%	12.0%
Non-Hispanic	91.9%	91.4%	87.8%	91.7%	89.4%	88.0%
Non-Hispanic White	89.9%	88.4%	84.3%	87.5%	84.5%	81.3%
Non-Hispanic Black	0.2%	0.2%	0.0%	0.6%	0.8%	0.9%
Non-Hispanic Native American/Alaska Native	0.5%	0.5%	0.2%	0.5%	0.4%	0.4%
Non-Hispanic Asian	0.5%	0.9%	0.9%	1.5%	1.9%	2.0%
Non-Hispanic Native Hawaiian/Pacific Islander	0.1%	0.2%	0.6%	0.1%	0.1%	0.1%
Non-Hispanic Other	0.0%	0.1%	0.7%	0.1%	0.1%	0.4%
Non-Hispanic, Two Races	0.7%	1.1%	1.0%	1.4%	1.7%	2.9%
Total Population	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Note:

Sources

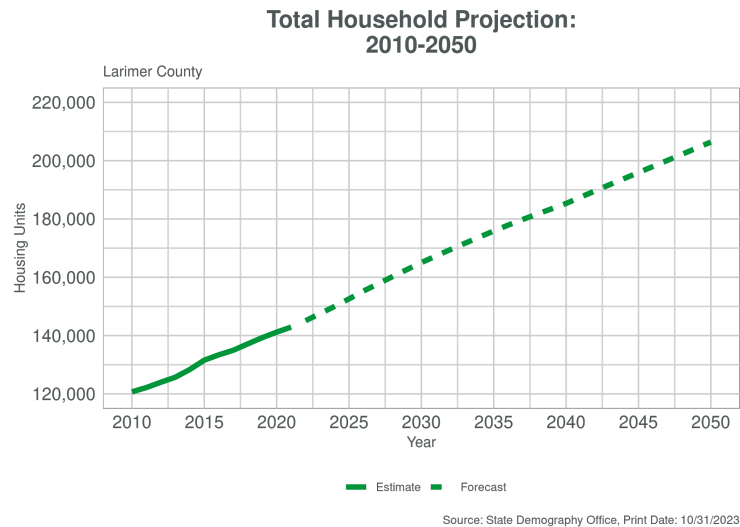
¹ 2000: 2000 Census

² 2010: 2010 Census

³ 2021: Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

Housing and Households

Understanding the current housing stock is critical for understanding how the community can best address current and future demands. This section begins with a projection of households. The projection of households is derived by county specific headship rates for the population by age. Beyond the numbers and characteristics, understanding the value and affordability of housing units is vital. Are the housing prices prohibitive to new families? Are the housing prices at such a high price that once the current work force ages and sells, those housing units will most likely go into the vacation seasonal market? Or are housing prices reasonable and suddenly the community is experiencing growth in families with children? How many total housing units are there? What types of new units are being built - multi-family vs single family?



The Household Estimates plot shows the current and projected number of households in Larimer County between 2010 and 2050.

The next several tables provide an overview of the housing stock in an area. The availability of land and the cost of land can dictate whether housing is less dense, with a greater number of single family units or more dense with a number of multifamily apartments and condos. Median home values and median gross rents are often considerably lower than current market prices as the values are computed from a 5-year average that runs through 2016. The number of people per household can offer insights as to the composition of the households . Areas with a larger number of people per household often have more families with children under 18 or a number of roommates living together to share housing costs. Those with a smaller number of persons per household, likely have a larger share of single-person households.

Table 6: Housing Units: Berthoud, 2021

Berthoud	
Housing Type	Value
Total Housing Units	4,762
Occupied Housing Units	NA
Vacant Housing Units	NA
Vacancy Rate	NA%
Total Population	11,093
Household Population	11,014
Group Quarters Population	79
Persons per Household	NA

Note:

Source: State Demography Office, Print Date: 10/31/2023

Table 7: Characteristics of Housing Units

Housing Unit Type	Berthoud				
	Owner-Occupied Units		Rental Units		All Units
	Units	Percent	Units	Percent	Units
All Housing Units	3,435	86.2%	548	13.8%	3,983
Single Unit Buildings	3,141	93.9%	205	6.1%	3,346
Buildings with 2 to 4 Units	0	0.0%	127	100.0%	127
Buildings with 5 or More Units	25	10.4%	216	89.6%	241
Mobile Homes	269	100.0%	0	0.0%	269
RVs, Boats, Vans, Etc.	0		0		0
Median Year of Construction	2001		1979		1999
Average Number of Persons Per Household	2.61		2.09		2.54

Note:

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

Table 8: Comparative Housing Values

Variable	Berthoud	Larimer County
	Value	Value
Median Value of Owner-Occupied Households (Current Dollars)	\$399,000	\$420,200
Percentage of Owner-Occupied Households paying 30% or more of income on housing	21.3%	21.5%
Percentage of Owner-Occupied Households paying 30-49% of income on housing	14.7%	12.8%
Percentage of Owner-Occupied Households paying 50% or more of income on housing	6.6%	8.7%
Median Gross Rent of Rental Households (Current Dollars)	\$1,460	\$1,433
Percentage of Rental Households paying 30% or more of income on housing	45.6%	51.7%
Percentage of Rental Households paying 30-49% of income on housing	30.3%	25.1%
Percentage of Rental Households paying 50% or more of income on housing	15.3%	26.5%

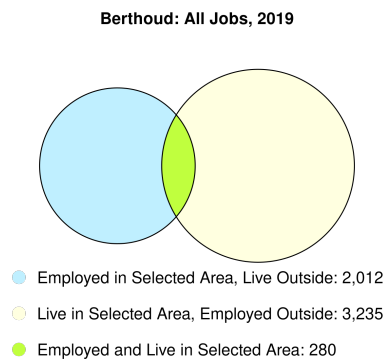
Note:

Source: U.S. Census Bureau, 2017-2021 American Community Survey, Print Date: 10/31/2023

Commuting

Commuting plays an important role in the economy of an 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:

- People who work in Berthoud, but live elsewhere.
- People who live in Berthoud, but work elsewhere.
- People who live and work in Berthoud.



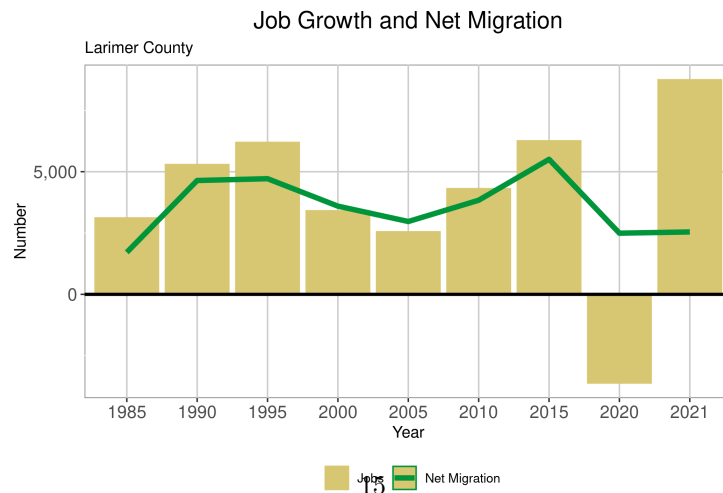
Source: U.S. Census Bureau On the Map, Print Date: 10/31/2023

Table 9: Commuting Patterns for Berthoud

Location	Count	Percent
Employees in Berthoud living elsewhere		
Loveland city CO	362	18.0%
Longmont city CO	203	10.1%
Fort Collins city CO	155	7.7%
Berthoud CCD (Larimer CO)	140	7.0%
Greeley city CO	98	4.9%
Loveland CCD (Larimer CO)	90	4.5%
Denver city CO	55	2.7%
Johnstown town CO	54	2.7%
Windsor town CO	40	2.0%
Firestone town CO	35	1.7%
Other Municipalities/Places	780	38.8%
Total	2,012	100.0%
Residents of Berthoud working elsewhere		
Longmont city CO	498	15.4%
Boulder city CO	392	12.1%
Loveland city CO	371	11.5%
Fort Collins city CO	336	10.4%
Denver city CO	161	5.0%
Greeley city CO	143	4.4%
Longmont CCD (Boulder CO)	79	2.4%
Aurora city CO	61	1.9%
Johnstown town CO	59	1.8%
Johnstown-Milliken CCD (Weld CO)	55	1.7%
Other Municipalities/Places	1,080	33.4%
Total	3,235	100.0%

Note:

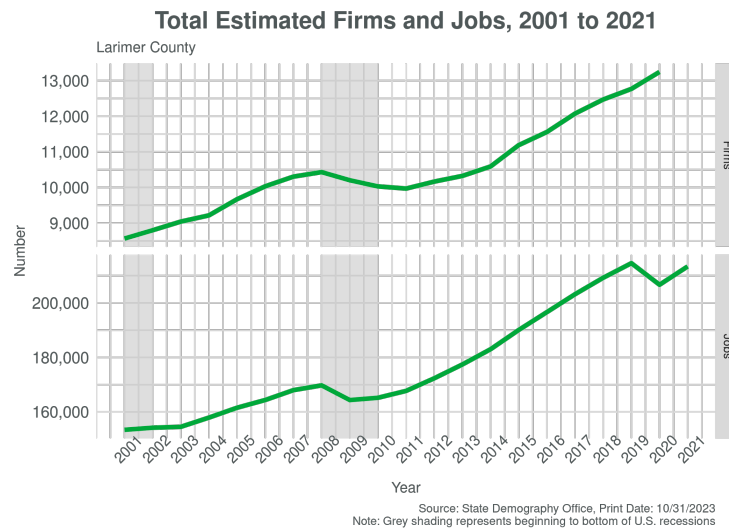
Source: U.S. Census Bureau On the Map, Print Date: 10/31/2023



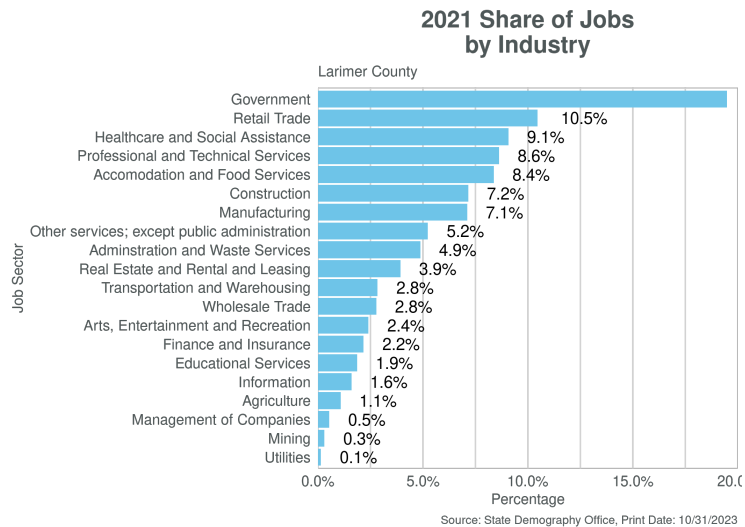
The Job Growth and Net Migration plot shows the relationship between job growth and migration in Larimer County. Generally, migration patterns follow changes in job growth demand.

Employment by Industry

Identifying the industries which may be driving the growth and change within a community is a vital part of understanding community dynamics. Growth in jobs often results in growth in residents from migration within a community. Identifying the trends of growth or decline of jobs and the types of jobs available within the community is important.



The Estimated Firms and Jobs series created by the SDO gives a comprehensive look at the number of firms and jobs located within Larimer County. It is broad in scope, capturing both wage and salary workers as well as most proprietors and agricultural workers. A more diverse economy is typically more resilient too; when looking at the employment trends recently and after a recession (shaded in gray) it is also important to look at the current share of employment by industry. Areas dependent on a single industry such as agriculture, mining or tourism can suffer from prolonged downturns due to drought, shifting demand for commodities, and the health of the national economy.



The total estimated jobs are subdivided into 3 categories:

- *Direct Basic:* jobs that bring outside dollars into the community by selling goods or services outside the county, such as manufacturing or engineering services,
- *Indirect Basic:* jobs that are created as the result of goods and services purchased by direct basic such as accounting services or raw material inputs, and
- *Local (Resident) Services:* jobs that are supported when income earned from the base industries is spent locally at retailers or are supported by local tax dollars to provide services like education and public safety.

This plot shows the jobs by industry profile for Larimer County. The relative rank of high-paying sectors, such as mining, information and financial and insurance services versus mid-range jobs (e.g., construction, health care and government) and lower-paying industries such as retail trade and accommodation and food services, will have an impact on a county's overall economic health.

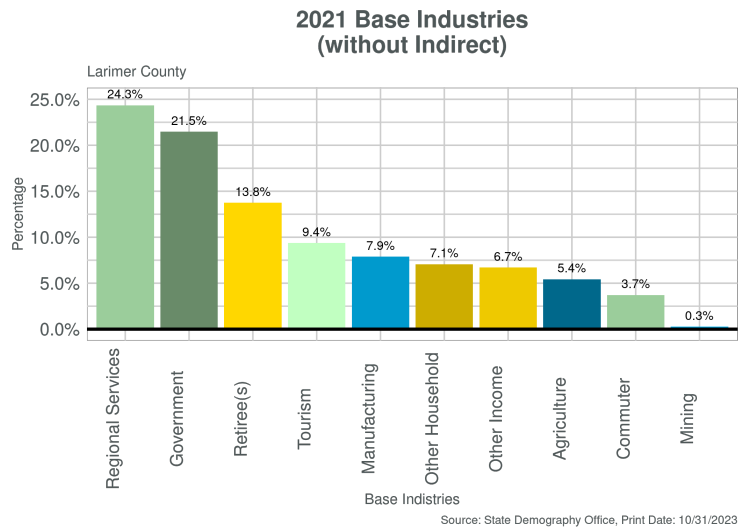


Table 10: Jobs by Sector: Larimer County, 2021

Employment Type	Number of Jobs	Percentage
Direct Basic Employment	134,326	60.7%
Indirect Basic Employment	22,733	10.3%
Local Services Employment	64,323	29.1%
Total Employment	221,382	100.0%
Total Population, 16+	0	

Note:

Source: State Demography Office, Print Date: 10/31/2023

Similar to the industry employment, areas with large amounts of diversity in their base industries tend to suffer less during downturns and recover more quickly. *Regional Services* is a diverse base industry that encompasses all services and goods that a region sells to those in surrounding areas; examples include specialized health care, construction, air or rail transportation, and large item retail purchases like autos or appliances. *Retirees* are considered basic since they spend money from social security or other pensions, Medicare and savings. *Government* typically only includes employment in Federal Government and State Government. *Tourism* not only includes traditional tourist services like accommodation and food, but also includes 2nd homes, property management and transportation of tourists by airlines, car rental, car sharing and shuttles.

Employment Forecast and Wage Information

Understanding the types of jobs forecast to grow in a community, if jobs are forecast to increase, will aid in further understanding potential changes in

population, labor force, housing demand, and household income. Important questions to ask include; What is the current forecast for job growth based on the current industry mix? What types of jobs are forecast to grow? What are the wages for those jobs? What are the labor force trends for the community? Is the labor force expected to grow or slow down?

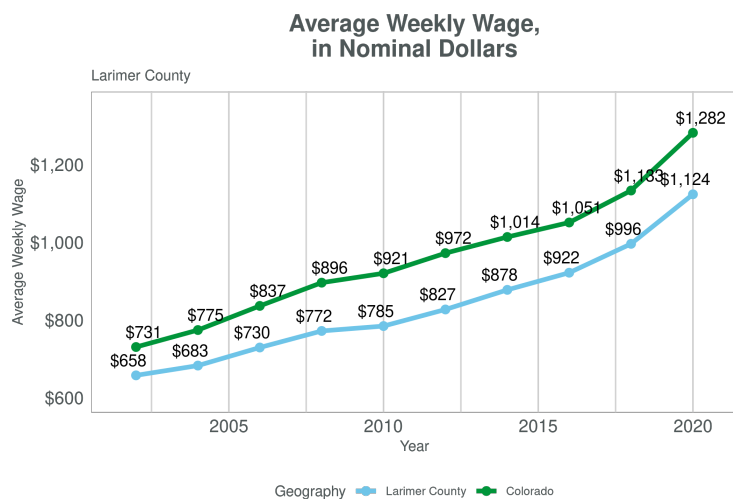
Table 11: Jobs and Population Forecast

Larimer County					
Year	Type	Jobs	Annual Growth Rate: Jobs	Population	Annual Growth Rate: Popula- tion
2010	Estimate	165,190		300,532	
2015	Estimate	190,068	3.9%	333,445	2.9%
2020	Estimate	206,659	-3.7%	359,920	0.9%
2025	Forecast	230,710	1.6%	379,300	1.2%
2030	Forecast	248,062	1.3%	406,058	1.3%
2035	Forecast	263,000	1.0%	431,246	1.1%
2040	Forecast	275,818	0.9%	453,938	1.0%

Note:

Source: State Demography Office, Print Date: 10/31/2023

The total jobs forecast and population forecast are for Larimer County shown here. The two lines diverge over time due to the aging of our population and continued growth in our under 18 population – two segments of the population that are less likely to be employed. Growth in the 65 plus population in the labor force through 2040 compared to the universe population of those over the age of 16 since labor force participation declines with age, especially among those eligible for pensions or social security.



The unadjusted (nominal) average weekly wages for Larimer County and Colorado are shown here. The gain or loss of a major employer such as a mine or a hospital can have a significant impact on a county's average weekly wage. These wages are shown only for jobs located within that county and do not include most proprietors. Household income can be influenced by the average weekly wage, but in areas that have considerable amounts commuting or unearned income this relationship is not particularly strong.

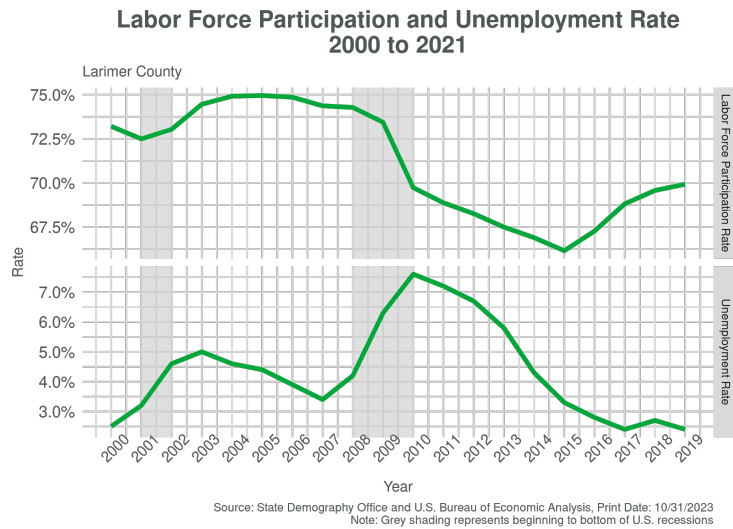
This table compares the forecast residential labor force to the forecast population of person age 16 and older for Larimer County.

Table 12: Forecast Resident Labor Force and Population, Age 16 +

Larimer County					
Year	Type	Labor Force	Annual Growth Rate: Labor Force	Persons Age 16+	Annual Growth Rate: Persons Age 16+
2010	Estimate	171,759		242,971	
2015	Estimate	182,866	2.1%	269,784	2.8%
2025	Forecast	217,002	1.3%	321,562	1.8%

Note:

Source: State Demography Office, Print Date: 10/31/2023



The labor force participation and employment plot compares the percentage of persons age 16 and older in the labor force to the unemployment rate. The pattern of labor force participation and unemployment in Larimer County are closely related. The downward trend in labor force participation is related to the aging patterns in the county, along with the availability and character of employment. Additionally, as unemployment falls, the incentive for people to enter the labor force increases.

Proposition 123 - Affordable Housing Commitment

10/12/2023 3:46:59 PM

Set a Baseline

1. Set an Affordable Housing Baseline

Enter the Name of your County, Municipality, or Tribe: Berthoud, Town of

Baseline Amount: 422

Baseline Income Limit: Area Median Income of my Own Jurisdiction

If you select the Area Median Income of an adjacent jurisdiction, or the state household median income, as your income limit type then you must submit a petition to the Division of Housing to use these alternative policy options.

Baseline Supporting Information

2. Provide Information Supporting The Baseline

Populate the following information that was used to determine your baseline amount of affordable housing:

Baseline Data Source: State of Colorado Provided Resources

Baseline County: Larimer

Baseline Household Size: 3

Baseline Determination Methodology Narrative: The Town utilized the State's provided resources with input provided by DOLA assistance for Berthoud-specific inputs.

File a Commitment

3. File a Commitment

Commitment Optional Priorities Narrative: The Town's current zoning offers a mix of single-family detached and single-family attached. The Town has adopted two new zoning districts, Urban and Suburban which provide flexibility of mixing residential types in one district. The Town is adopting updated Landscape Design Guidelines by the end of 2023 to further solidify opportunity to reduce the cost of potable water with water-savings concepts and non-potable irrigation water features. The Town may apply for a grant for planning assistance to perform a housing-needs assessment, identify locations for housing along transportation routes and within walking distances to schools, Town Hall, libraries, and support services.

Commitment Cooperation Narrative: Habitat for Humanity is a supporter of our efforts. The Loveland Housing Authority has not been contacted and may be a good partner for Berthoud.

I agree that the three year goal to increase affordable housing in my jurisdiction is 38, and the annualized goal is 13, based on 3% annual increases over the baseline amount of 422.

The jurisdiction of Berthoud, Town of commits to increasing the number of affordable housing units within its territorial boundaries through the new construction or conversion of 38 affordable housing units by December 31, 2026.

This commitment may also be achieved through the new construction or conversion of affordable housing units outside of the boundaries of Berthoud, Town of, but only if a written agreement exists with that jurisdiction to so that partial credit for the achievement can be received by each jurisdiction.

If this goal is not achieved, then projects and programs taking place within my jurisdiction will be ineligible for funds originating from the State Affordable Housing Fund from January 1, 2027 through December 31, 2027.

These activities will also be ineligible if my jurisdiction does not submit information to the State of Colorado, Division of Housing evidencing achievements in annual increases, or a lack thereof. Affordable housing units may only be included for this purpose if they meet the definitions at Colorado Revised Statutes 29-32-101(2) and 29-32-105(3)(c).

If my jurisdiction does not achieve its commitment, then grantees, borrowers, or contractors operating or developing within my jurisdiction will not repay funds, or have funds deobligated from them, for the sole reason that the commitment was not achieved.

I agree with the above statements:

☒ Yes

☐ No