

Community Housing Issues – Secondary Data

The home ownership rate for Weld County in 2000 was 68.6% which was slightly lower than Adams County (70.6%), but was slightly higher than Larimer County (67.7%).²⁸ The percent of vacant housing units was 5.85% in 2003 and the median value of a single-family owner-occupied home in 2000 was \$140,400. The Weld County rental vacancy was 4.0% in 2000.²⁹

Homelessness in Weld is difficult to track. One indicator is the number of people spending the night in shelters. According to a United Way of Weld County report, people spent 54,000 nights in Greeley shelters in 2002. There is a need to gather better data on the extent of homelessness in the County.

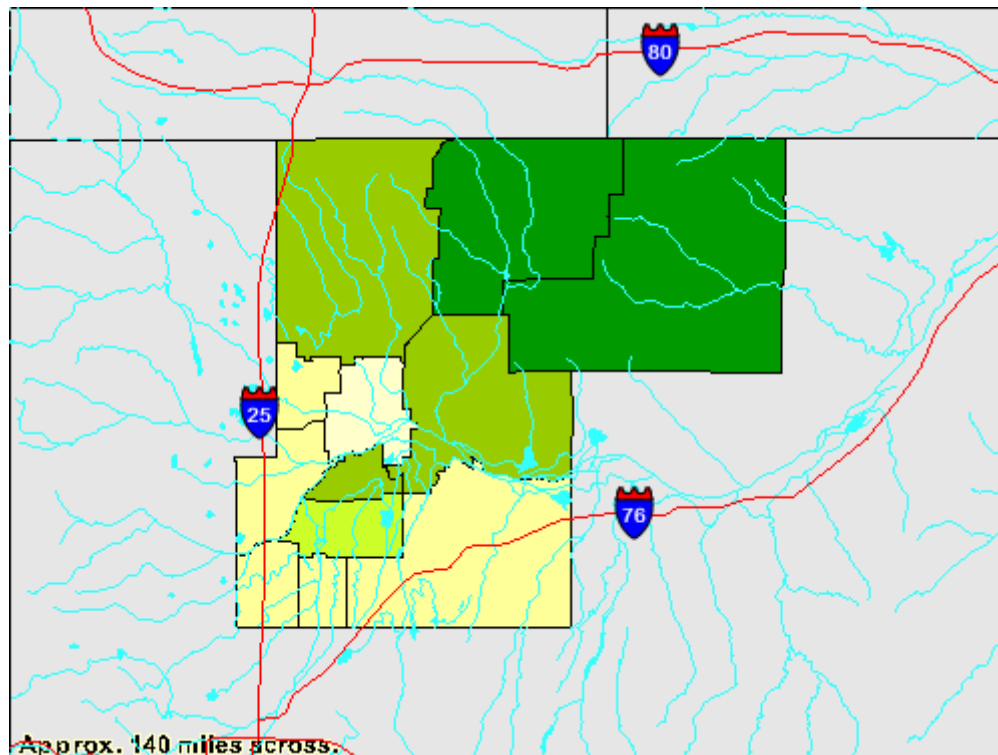
The median value of owner occupied units in Weld County has more than doubled in the 10 year period from 1990 to 2000 from \$67,500 to \$140,400 (see Table 17). The median value of Weld County homes is less than the State median value of \$166,600 and higher than the National median value of \$119,600. The median rental price – both for vacant and renter occupied units is \$553 and \$509, respectively. The percentage of gross rent as a percent of income is higher than the State and National percentages for individuals with incomes below \$35,000. Those with incomes below \$10,000 are spending 19.4% of their incomes on housing compared to the State average of 13.9%. The average rent in Greeley is estimated to be \$693.00 and the average home price is estimated to be \$213,900.

Table 17. Characteristics of Housing Value and Rates for Weld County, Colorado and United States

	U.S. (2000)	Colorado (2000)	Weld (1990)	Weld (2000)
Median Value of Owner Occupied Units	\$119,600	\$166,600	\$67,500	\$140,400
Median Price Asked for Vacant for Sale Housing Units	\$89,600	\$155,300		148,300
Median Rental Price Asked for Vacant-for-Rent Housing Units	\$469	\$653		\$553
Median Rent for Renter Occupied Housing Units	\$519	\$611	\$307	\$509
Gross Rent as a Percentage of Income				
HH Incomes less than \$10,000	17.8%	13.9%		19.4%
HH Incomes \$10-19,999	19.0%	17.3%		20.9%
HH Incomes \$20-34,999	24.5%	26.4%		27.7%
HH Incomes \$35,000 +	38.7%	42.5%		32.0%

Many of the homes in Weld County are over 60 years old. As shown in Figure 34, there are a high percentage of homes built before 1940 in central and northern Weld County.

Figure 34. Percent of Housing Units Built before 1940



Data Classes

Percent	
10.7 - 10.7	
13.5 - 14.6	
16.1 - 16.1	
24.1 - 29.7	
40.7 - 53.7	

Community Housing Issues – Survey Data

Key informants and household respondents were asked to indicate whether a shortage of affordable housing, substandard housing, overcrowded housing or homelessness were *not an issue, a minor, moderate, or major issue*. Respondent perceptions of the extent to which housing issues were of concern appear in Table 18 and Figure 35.

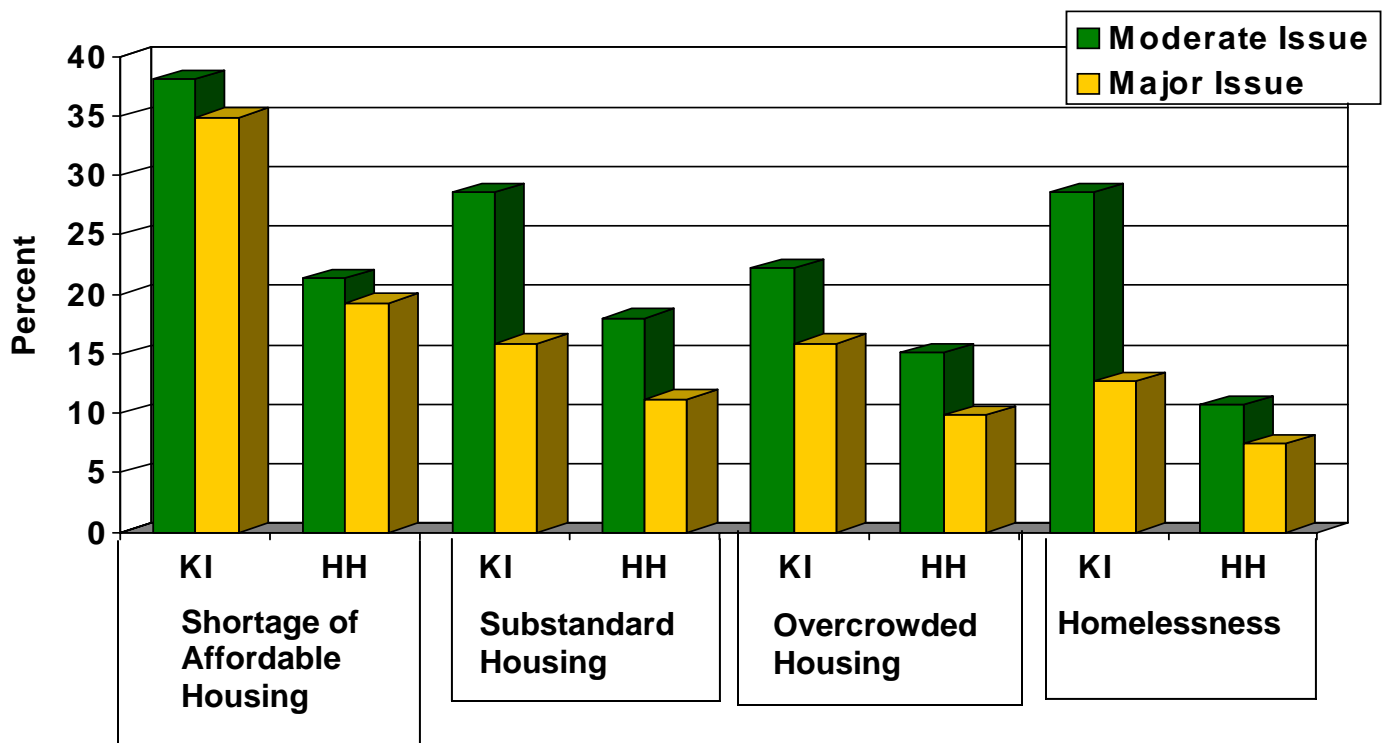
Table 18. Percent of Key Informants and Household Respondents (HH) Indicating That Housing Concerns Are a Minor, Moderate, or Major Issue^a

Housing Issues	Minor Issue		Moderate Issue		Major Issue		Don't know	
	Key Inform %	HH %	Key Inform %	HH %	Key Inform %	HH %	Key Inform %	HH %
Shortage of affordable housing	14.3	18.5	38.1	21.3	34.9	19.3	4.8	9.0
Substandard housing	34.9	17.5	28.6	18.0	15.9	11.2	4.8	13.7
Overcrowded housing	33.3	18.1	22.2	15.1	15.9	9.9	7.9	15.1
Homelessness	25.4	16.3	28.6	10.7	12.7	7.4	6.3	16.0

^a Throughout this report, the percent of respondents who reported concerns were "not an issue" were excluded from the charts and tables. The complete set of frequencies can be found in the Appendix.

Of the housing issues listed, the highest percent of household respondents (40.6%) felt that the shortage of affordable housing was either a moderate or a major issue. In contrast, a higher percentage of key informants indicated that the following were moderate or major issues - shortage of affordable housing (73%), substandard housing (44.5%), and homelessness (41.3%).

Figure 35. Percent of Key Informants (KI) and Household Respondents (HH) Reporting Housing Concerns as a Moderate or Major Issue



Open comments about housing issues included the following:

Affordable Housing

- Low-income housing very scarce in this area- partly due to society believing that low income people are dirty, disease ridden and will ruin any new housing.
- Cost of housing in Greeley is too much
- High housing cost leaves little income for property upkeep
- Many families are for the first time in their life facing financial crisis, substantiated by record foreclosures...Lack of support services i.e. financial counseling
- Quality of housing that is affordable

Housing for Subpopulations

- Not enough housing for chronically, mentally ill folks
- Housing diversity
- UNC is ruining the off campus market for the private landlords. They are building too many ugly dorms
- Senior housing needed
- Housing such as assisted living...Medicaid bed shortage

Community Housing Issues by Subgroup

Additional analyses show that individuals living in east Greeley were more likely to respond that affordable housing was a major community problem (22.5%) compared to those respondents who lived in west Greeley (7.9%). Differences were also noted in various locations in Weld County. In every area in Weld County except in the Windsor area, over 40% of the respondents thought that a shortage of affordable housing was a moderate or major issue. Thirty-six percent of residents living in Evans, 33.3% of residents living in central-south Weld, and 26.3% of residents living in west-central Weld felt that a lack of affordable housing was a major issue.

Substandard housing was seen as a moderate and major issue for communities in east-central Weld (42.9%), Evans (50%), and central-south Weld (51.8%). Respondents in these same communities were more likely than respondents in other communities to see overcrowded housing and homelessness as a concern as well.

Household Housing Issues – Survey Data

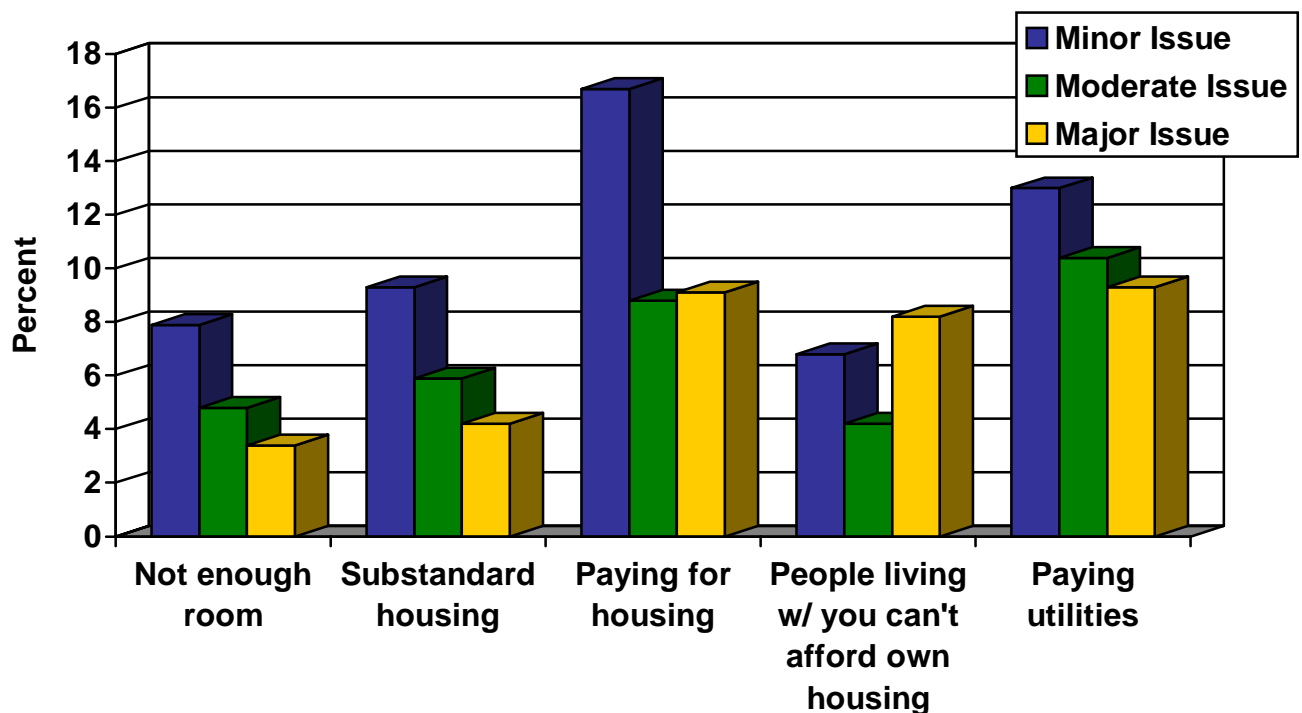
Household respondents were asked if five housing issues – 1) not having enough room in your house for all the people who live there, 2) living in housing that needs major repairs to fix substandard housing, 3) not having enough money to pay for housing rent or mortgage, 4) people living with you who can't afford their own housing, and 5) not having enough money to pay for utilities - were a concern to them or anyone in their family over the last 12 months. The results indicated that most respondents did not

experience a housing issue over the last twelve months. However, some 35.5% of respondents indicated that not having enough money to pay for rent or mortgage and 33.6% not having enough money to pay for utilities were issues (see Table 19 and Figure 36).

Table 19. Number and Percent of Household Respondents Indicating that Housing Concerns were Not an Issue, a Minor, Moderate or Major Issue

Housing Issues	Not an Issue		Minor Issue		Moderate Issue		Major Issue	
	n	%	n	%	n	%	n	%
Not having enough room in your house for all the people who live there	303	83.2	32	8.8	17	4.7	12	3.3
Living in housing that needs major repairs to fix substandard housing	290	79.9	34	9.4	24	6.6	15	4.1
Not having enough money to pay for housing rent or mortgage	233	64.5	59	16.3	32	8.9	37	10.2
People living with you who can't afford their own housing	291	80.2	24	6.6	18	5.0	30	8.3
Not having enough money to pay for utilities	241	66.4	46	12.7	38	10.5	38	10.5

Figure 36. Percent of Households Reporting Housing Issues as a Minor, Moderate or Major Issue



While some focus group informants living in both urban and rural areas felt they lived in a nice neighborhood, many had experienced multiple problems with housing. Key findings related to housing include:

1) Availability and affordability. Respondents stated that a central issue for Weld County is adequate housing with “reasonable rent”. Focus group participants stated that there is a very limited amount of available housing at reasonable rates in Weld County, but “the housing that is affordable is very small or in bad shape” and “it is difficult to find.”

2) Language and documentation. The ability to communicate in English and having a social security number is crucial in finding affordable and acceptable housing. Consequently housing may not be available to all members of our community. Further, those who are unable to speak English or who lack proper documents must rely on others for shelter.

“It’s hard to find housing if you don’t speak English.”

“You can rent a little apartment or something but if you don’t have a social security number, you can’t rent an apartment with amenities.”

“All the apartments ask for a deposit so they shouldn’t ask for a social security number.”

3) Acceptable housing. For respondents, housing is more than a physical space; it is a place to maintain family relationships, socialize and nurture children, and practice significant cultural values and practices. Therefore, finding housing where families can maintain cultural integrity is of importance.

“Because you are paying less you have less freedom to express yourself. You can’t run outside, you can’t play your music, you can’t cook carne asada. My husband looked at lots of apartments before we got the trailer and everyone wanted a social security number. We didn’t choose the cheapest, but the cheapest with the option that they didn’t ask for a social security number and have the opportunity to have your children play freely.”

“There are condominiums that are cheap and you can rent if you don’t have a social security number but there are lots of restrictions. You can’t park an old car at the condominiums. There are many limits.”

4) Landlord exploitation.

“They are abusive. They abuse many people, not just me.”
“And they don’t return the deposit or anything”

5) Community growth

Rural informants expressed contentment with their small and quiet communities where “everybody waves at everybody. It makes you feel good.” While rural residents lamented a lack of services, job opportunities and transportation in their communities, they expressed appreciation for individuals and informal resources that community residents could count on when assistance was needed. These rural individuals valued their tranquil environment and small town environment and worried that impending growth would negatively impact their rural way of life.

“We want to maintain a small town.” “But we’re just small people; we don’t really have a say-so in anything. When a big company comes in and they own the land, they can do what they want. We can try to vote against it but our word don’t get heard. They got attorneys. We got our words, that’s all.”

Household Housing Issues by Subgroups

Additional analyses of housing issues were conducted by income, neighborhood, geographical location and race. Not having enough room in their house for all the people who live there was a moderate or major issue for non-whites¹ (18.3%) more than whites (4.9%). This was also more likely to be an issue for those residents with lower incomes. Twelve percent of those with incomes \$15,000 or less and 11.1% of those with incomes between \$15-34,999 reported not having enough room in their house for the people that live there was a moderate or major issue.

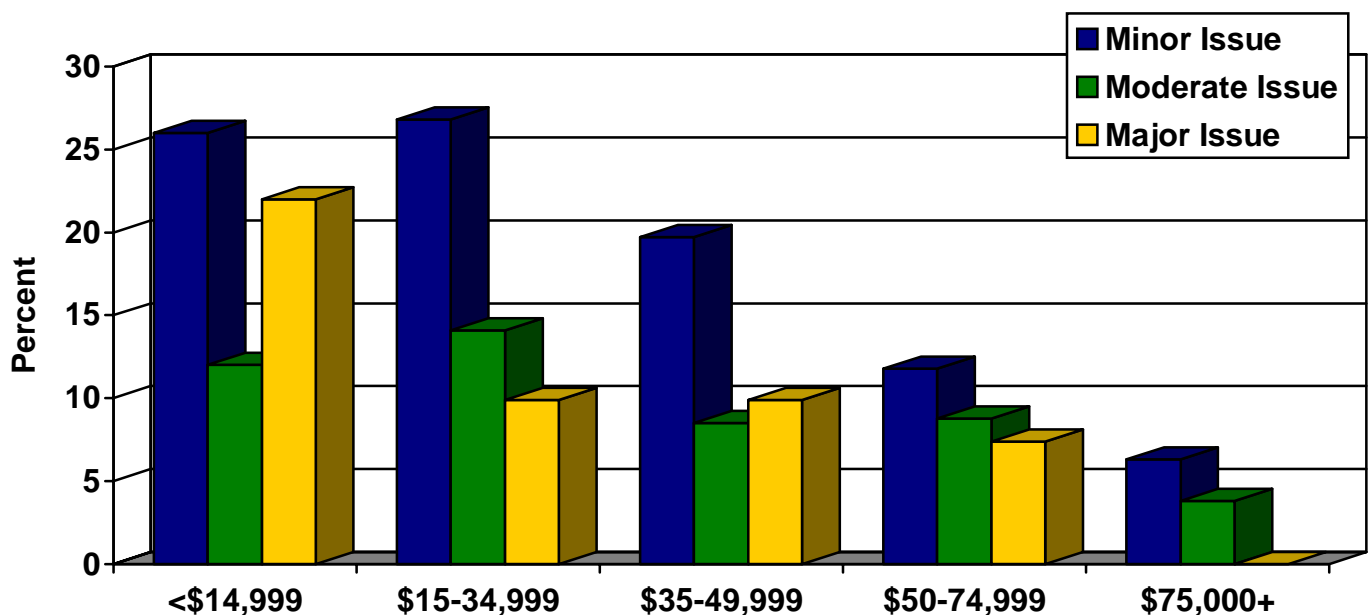
Living in substandard housing that needs repairs was an issue of concern for individuals with lower incomes, non-whites, those living east of 35th Avenue in Greeley, and three different areas in Weld County. Twenty percent of those with incomes \$14,000 or less and 15.3% of those with incomes between \$15-34,999 reported living in housing that needs major repairs to fix substandard housing was a moderate or major issue. Sixteen percent of non-whites compared to 8.6% of whites reported living in housing that needs major repairs to fix substandard housing was a moderate or major issue. Finally, of respondents living east of 35th Avenue were more likely to report living in housing that needs major repairs to fix substandard housing was a moderate or major issue compared to respondents living west of 35th Avenue (13.6% vs. 0%, respectively).

Three areas in Weld County – north Weld, central-south Weld, and south-east Weld were more likely to report that living in housing that needs major repairs to fix substandard housing was a moderate or major issue than other geographical areas in the county. Twenty-nine percent of respondents living in south-east Weld, 21.4% of those living in central-south Weld, and 17.9% of those living in north Weld reported that living in housing that needs major repairs to fix substandard housing was a moderate or major issue.

¹ Throughout this report non-whites were respondents who indicated they were either American Indian, Asian or Pacific Islander, or Hispanic and were grouped together for additional analyses (n=88).

Not having enough money to pay for housing rent or mortgage was an issue for those with low incomes, non-whites, and those living in different areas in Greeley. Thirty-four percent of individuals with incomes below <\$14,999 and 23% of those with incomes between \$15-34,999 reported that not having enough money to pay for housing rent or mortgage was an moderate or major issue (see Figure 37).

Figure 37. Percent of Households Reporting Not Having Enough Money to Pay for Housing Rent or Mortgage was a Minor, Moderate or Major Issue by Income



Twenty-six percent of non-whites compared to 15.8% of whites reported that not having enough money to pay for housing rent or mortgage was a moderate or major issue. Finally, respondents living east of 35th Avenue were more likely to report that not having enough money to pay for housing rent or mortgage was a moderate or major issue compared to respondents living west of 35th Avenue (30.2% vs. 11.9%, respectively).

Twenty-six percent of non-whites compared to 8.6% of whites reported that people living with them who can't afford their own housing was a moderate or major issue. Respondents living east of 35th Avenue were more likely to report that having people living with them who can't afford their own housing was a moderate or major issue compared to respondents living west of 35th Avenue (20.5% vs. 2.4%, respectively).

The final housing issue, not having enough money to pay for utilities was a concern among those with low incomes and among non-whites. Forty-percent of individuals with incomes below <\$14,999 and 27.7% of those with incomes between \$15-34,999 reported not having enough money to pay for utilities was a moderate or major issue

(see Figure 38). Non-whites compared to whites were more likely to report that not having enough money to pay for utilities was a moderate or major issue (31.7% and 15.8%, respectively).

Figure 38. Percent of Households Reporting Not Having Enough Money to Pay for Utilities was a Minor, Moderate or Major Issue by Income

