

September 2022

# COMPREHENSIVE HOUSING NEEDS ASSESSMENT



CITY OF  
**Northglenn**



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# EXECUTIVE SUMMARY

## NORTHGLENN COMPREHENSIVE HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment that follows presents data and analysis to reach the following conclusions:

The continued growth of the Denver-Aurora-Lakewood MSA and the recent addition of a commuter rail with enhanced access from Northglenn to downtown Denver creates new opportunities for Northglenn's targeted and thoughtful growth.

Northglenn is among the more affordable parts of Denver's inner-ring suburbs. This affordability is relative to the surrounding areas, but not necessarily relative to household incomes of its residents.

Data, including the age distribution of homeowners in the city, suggest that Northglenn is currently serving a relatively large percentage of first-time homebuyers, but that many "move-up buyers" are leaving the city for larger homes and to raise families.

The housing stock in Northglenn, like many suburbs that developed around the same time, largely consists of single-family detached homes and lacks a diversity of housing types that could provide the city with a variety of benefits such as: a more diverse population in terms of racial and income diversity; a local housing market and economy less susceptible to fluctuations.



Northglenn’s “missing middle” and lack of housing options for a variety of life-cycle stages are both limiting the number of available housing units in the city and also likely causing current residents to relocate outside of the city to meet a variety of housing needs including those residents looking to “age in place.”

While adding subsidized or low-income housing will improve the availability of affordable housing in Northglenn, other approaches can also help to increase affordable housing options. Creating more options for “move-up buyers” or households ready to downsize could encourage current residents to relocate within the city and open up existing affordable options. Facilitating a process known as “filtering” can help alleviate the supply pressures in the market that are keeping affordable housing scarce.

The lack of developable land and the timeframe during which much of the city was initially developed creates some significant barriers that will need to be overcome to help city leaders continue to direct the future of housing in the city, including unusually high costs associated with infill development and use-by-right restrictions in single-family zones.

1

**Establish  
Overlay  
Districts**

2

**Provide  
Targeted  
Incentives**

3

**Expand Multi-Family  
Options in  
Single-Family Zones**



Thomas P. Miller & Associates, LLC (TPMA) envisions a world that thinks strategically, works collaboratively, and acts sustainably. In keeping with that vision, we empower organizations and communities through strategic partnerships and informed solutions that create positive, sustainable change. Our economic development approach aims to achieve community resiliency through economic diversity, resource alignment, and community vibrancy. TPMA's Economic Development and Community Resiliency Team provides expertise in assessing markets, identifying business sector opportunities, building innovation and entrepreneurial ecosystems, and conducting housing assessments to assist communities in developing solutions for local housing challenges consistent with community and economic development objectives.

The Northglenn Comprehensive Housing Needs Assessment provides housing trends analysis as a guide for potential future housing development. A variety of data sources were used to collect housing data for this study. Most notable were U.S. Census Bureau, Emsi, and ESRI Business Analyst Online. Attempts were made to verify data as much as possible as it was used to provide population and housing market trend analysis. Visit [www.tpma-inc.com](http://www.tpma-inc.com) for more information.



# INTRODUCTION

## **UNDERSTANDING NORTHGLENN'S CURRENT HOUSING STOCK, GAPS IN HOUSING AVAILABILITY, AND POLICY RECOMMENDATIONS**

### PROJECT OVERVIEW

In February 2022, the City of Northglenn issued a Request for Proposal (RFP) soliciting the services of a professional consulting firm to conduct a housing needs assessment and provide policy development assistance. This RFP resulted from a successful bid to the Colorado Department of Local Affairs (DOLA) Innovative Housing Strategies Planning Program Grant (IHOP), a grant designed to fund the creation and adoption of housing strategies to promote and support affordable housing in selected areas around the state.

Proposals were sought to conduct a housing needs assessment and to provide a clear understanding of Northglenn's existing housing stock, identify any gaps in housing unit availability, and policy recommendations to address those gaps. The city of Northglenn further intended to use the results of the study to inform the ongoing development of the city's comprehensive plan.

Thomas P. Miller and Associates (TPMA), an Indianapolis-based consulting firm, was selected to conduct the housing needs assessment and the project was initiated in March 2022.

# PROCESS & METHODOLOGY

## INTRODUCTION

### REVIEW OF COMMUNICATIONS, DATA, INFORMATION, AND DOCUMENTS

Amid regular communication with the City of Northglenn steering committee including Director of Planning & Development Brook Svoboda, Planning Manager Becky Smith, and Senior Planner Sara Dusenberry, TPMA consultants initiated the project by collected a large amount of publicly available data. Information was pulled from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the Colorado Department of Local Affairs (DoLA), and a variety of third-party vendors and realty websites. Unless otherwise

indicated, the data presented in this report are pulled directly from official sources, chiefly from the U.S. Census Bureau's American Community Survey (ACS) 2016-2020 5-Year Estimates. The data presented herein represents the most recent and applicable data available to the research team at the time of this report's creation.

TPMA consultants also reviewed a variety of public documents and master plans to gain a fuller knowledge about the City of Northglenn for the purposes of producing this report:

Northglenn Comprehensive Plan – Imagine Northglenn: The Next 40 Years (2010)

Northglenn Citywide Sustainability Assessment (2016)

112th Avenue Station Area Master Plan (2017)

Karl's Farm Master Plan (2017)

Northglenn Civic Center Master Plan (2017)

Risk and Adaptation Advisory Report (2018)

City of Northglenn Sustainability Plan (2018)

Connect Northglenn: Bicycle and Pedestrian Master Plan (2018)

Demographic & Housing Costs Data: City Council Study Session (2019)

Northglenn Comprehensive Plan – Existing Conditions Report (2020)

Unified Development Ordinance (2019-2021)



# REPORT COMPONENTS

## INTRODUCTION

### THE HOUSING NEEDS ASSESSMENT THAT FOLLOWS CONSISTS OF THREE MAJOR SECTIONS

1

The housing needs assessment that follows consists of three major sections. First, the report provides an analysis of key findings regarding some of the most salient data and observations collected by the project team. This analysis is focused on the central features of the Northglenn housing market as they currently exist and any gaps or barriers that were identified as threatening to the future of Northglenn's future development. The major subject areas covered in the key findings are: Overview of Northglenn, Relative Affordability within the Denver MSA, Diversity of Housing Stock & Affordability, Barriers to Future Development and Creating a Shared Vision.

2

The report's second section focuses on policy recommendations. There are three specific areas of policy for which recommendation are presented. Where appropriate, examples and best practices are provided to support these policy recommendations.

1. Establish Overlay Districts
2. Provide Targeted Incentives
3. Expand Multi-Family Options in Single-Family Zones

3

Finally, the project team has included a more thorough presentation of the quantitative data and estimates relating to the City of Northglenn and some of the surrounding areas in an appendix. This analysis focuses on a wide variety of data and research concerning various factors relating to the local housing market. Also included in the appendix is a housing demand model that projects the number of new housing units that are likely to be needed over the next ten years.

# KEY FINDINGS



## OVERVIEW OF NORTHGLENN

The City of Northglenn, Colorado encompasses an area of nearly 7.5 square miles in the northern region of the Denver-Aurora-Lakewood Metropolitan Statistical Area (Denver MSA). Throughout most of its history since its incorporation in 1969, Northglenn has primarily been a residential community whose development has been largely shaped by the substantial growth of the Denver metro area over the past fifty years. As the northern section of the Denver region has urbanized and developed over the decades, Northglenn now finds itself landlocked by neighboring communities and imbedded within the inner ring of the Denver suburbs.



Although data like those presented in Figure 1 show that the population of Northglenn is growing at a slower rate than its neighboring communities and the Denver region as a whole, it is important to understand that Northglenn does not exist on an island. Like many suburban communities, the city must be understood within

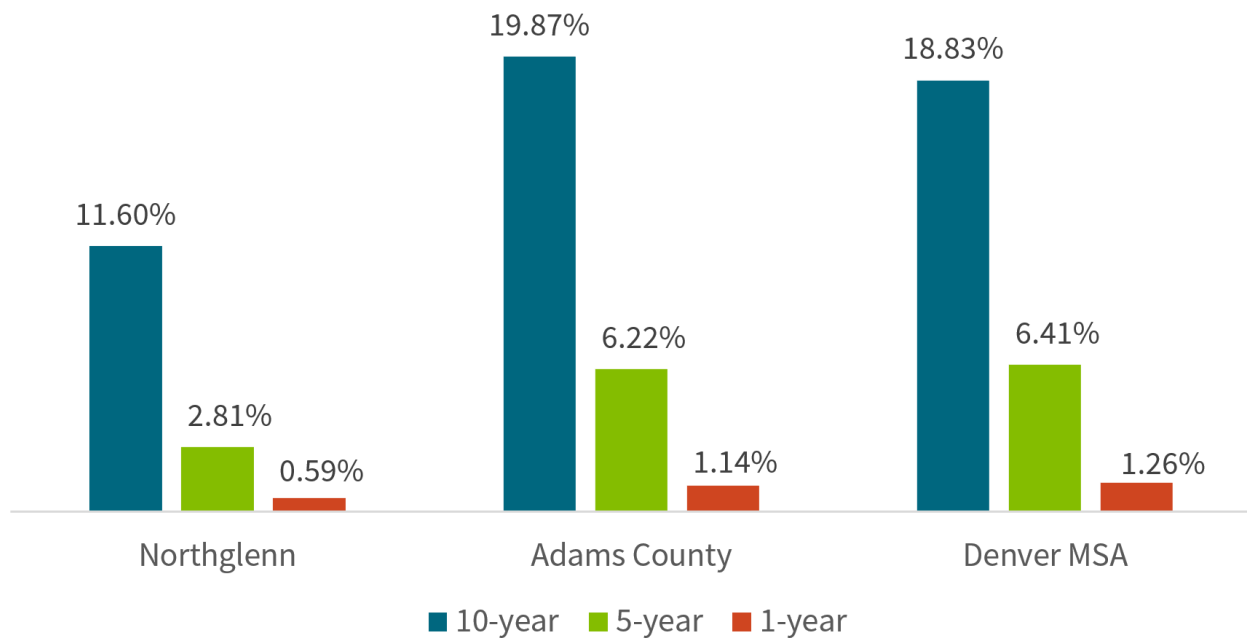
its broader regional context. Viewing population trends and projections for Northglenn alone does not paint a complete picture of the market(s) that Northglenn serves. To understand these markets more fully, and the role that Northglenn plays within them, it is important to take into consideration the trends of the broader region.

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## REGIONAL POPULATION GROWTH

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Figure 1: Regional Population Growth  
Source: ACS 5-Year Estimates 2016-2020



In fact, Northglenn is now more connected to the Denver MSA than at any other time in its history due to the recent expansion of the Regional Transportation District (RTD) commuter rail line. The “N-Line,” which opened in 2020, has a Northglenn stop at 112th Avenue and stops at 104th and 124th avenues, all of which provide easy access for commuters to Downtown Denver’s Union Station. The expanded commuting options connect Northglenn residents to the broader Denver area and present new opportunities for economic development in Northglenn.

To fully capitalize on this opportunity, Northglenn’s leadership should be deliberate in considering how the role of the city within its region might develop and should focus on establishing a clear vision for how to embrace or adjust this role in light of a shifting landscape. In short, city leaders can and should decide a clear direction for the city, outlining priorities and working to transition between what Northglenn is currently and what it can be in the future.

Figure 2: RTD N-Line Map  
Source: RTD-Denver.com





At present, the City of Northglenn fills a critical need for the north Denver region as it remains one of the few communities in the area with affordable housing relative to the surrounding markets. As populations and demand grow in the areas surrounding Northglenn, the demand for Northglenn housing will also grow. To continue to offer affordable housing, then, Northglenn should increase its housing supply in targeted ways to continue to meet demand and maintain the relative level of housing affordability. In this way, an increase in Northglenn’s housing supply provides benefits for the city and its current residents while continuing to play an important role for the surrounding markets.

Due to ongoing development efforts, housing options are expanding in Northglenn. Projects at the Karl’s Farm and Civic Center locations are estimated to create over 1,000 new housing units, diversify the city’s housing supply, and

help to further establish a “sense of place” for Northglenn. These projects should also help the city adjust to the residential and commercial needs of an inner-ring suburb within a quickly growing metro area.

However, as this report will seek to demonstrate, the added unit counts and diversity of housing types that are planned for these developments should represent the beginning of a new approach to housing in Northglenn and should not be considered a panacea for the city’s housing needs. This report will seek to provide further rationale for this conclusion, that a well-considered and focused approach to addressing further housing issues can create a more stable situation for the city and its residents. Specifically, the study and recommendations that follow will posit that Northglenn’s local leaders should approach the future of housing in the city with a focus on:

1

Maintaining Northglenn’s role as an affordable housing option relative to other cities within the Denver MSA.

2

Improving economic sustainability and increasing affordability for Northglenn residents by expanding the diversity of housing options

3

Exploring options for infrastructure investments to simultaneously encourage development and maintain the city’s ability to enact its vision for the future

4

Maximizing flexibility through adjustments to zoning and use restrictions while maintaining local government’s ability to focus on the city’s needs



## CREATING A SHARED VISION

Affordable and accessible housing development is a complicated subject. Communities throughout the country are realizing that the creation of a clear, straightforward housing strategy is no small task. The market is volatile, conditions change, and it's difficult to predict with any certainty what the economy will look like even five years into the future. For a strategic plan to be successful, local leaders must understand the plan's purpose, as well as any limitations that may exist.

Because every community is different, and no community operates independently of its broader regional

context, there is no singular definition of success when it comes to a housing strategy. The recommendations appear later in this report are presented as suggested tools for helping the City of Northglenn achieve both its short- and long-term housing goals. An analysis of what those goals are and whether the issues mentioned throughout this report should be addressed lies beyond the scope of this study.

The project team believes that to increase the diversity of housing options, to make zoning more flexible and accommodating of shifting economic conditions, and to take action





to make housing more accessible for residents at a variety of life stages are all appropriate objectives for Northglenn; and the policy recommendations provided are intended to help the city accomplish those outcomes. However, Northglenn’s leaders must first decide for themselves whether those objectives are worth pursuing.

Ultimately, there is no ‘ideal’ to be pursued in housing development. There’s no ideal ratio of owner-to-renter occupancy, no ideal mix of high- and low-density housing options, no ideal median home value. The suitability of the housing stock in Northglenn can

only be evaluated by its ability to help the city realize its own unique vision. Therefore, the project team recommends that the city take appropriate measures to develop a clear vision for the future. What do Northglenn’s leaders want the city to look like 5, 10, or 20 years from now? Open dialogues, intentional planning processes, and a commitment to community engagement can all help the city arrive at some consensus as to its development goals. It is only with this clear understanding of the community’s vision that a housing strategy can maximize its effectiveness and help Northglenn accomplish its broader goals.

# AFFORDABILITY

## SUMMARY OF KEY FINDINGS

### NORTHGLENN COMPARED TO THE DENVER MSA

There are a number of ways to view housing affordability in Northglenn. One approach is to consider the cost of housing in the city by comparison to the surrounding communities and the rest of the Denver MSA. Among the important metrics that immediately establish Northglenn as unique among its neighboring communities in the north Denver suburbs is the relative affordability of its housing options.

Although the past few years have shown significant increases in housing costs all around the country (and the Denver metro area is no exception), Northglenn has managed to remain an affordable option within its larger market. When compared to most neighboring suburbs or the Denver MSA as a whole, housing costs for both owners and renters in Northglenn are relatively low.

### MEDIAN GROSS RENT

Figure 3: Median Gross Rent  
Source:



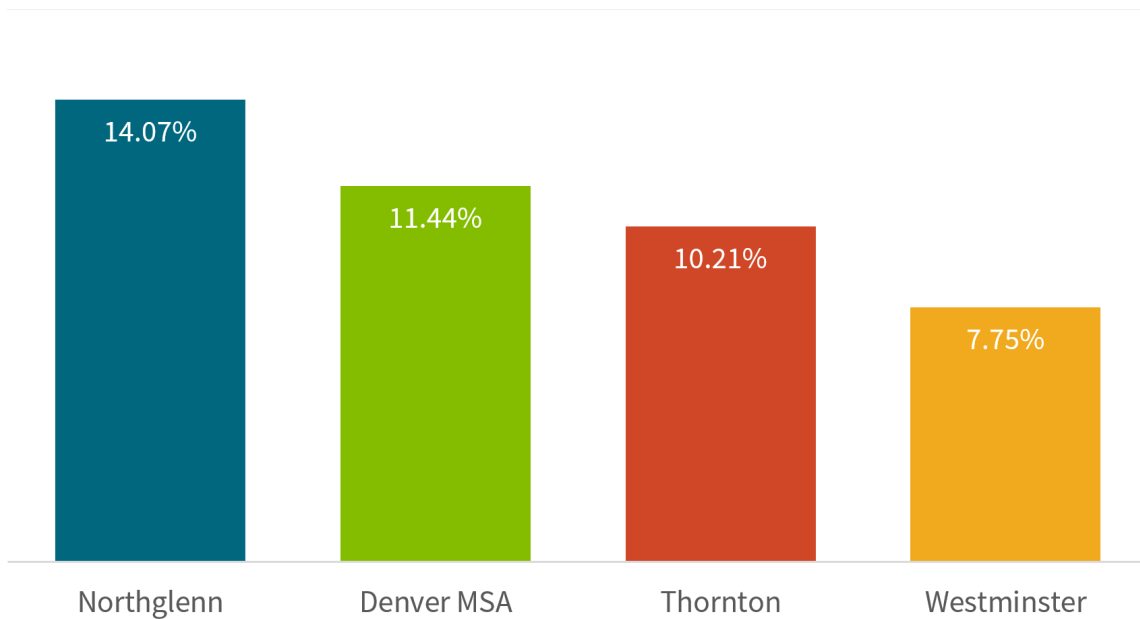


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## RENT UNDER \$800 PER MONTH

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Figure 4: Rent Under \$800 Per Month  
Source:



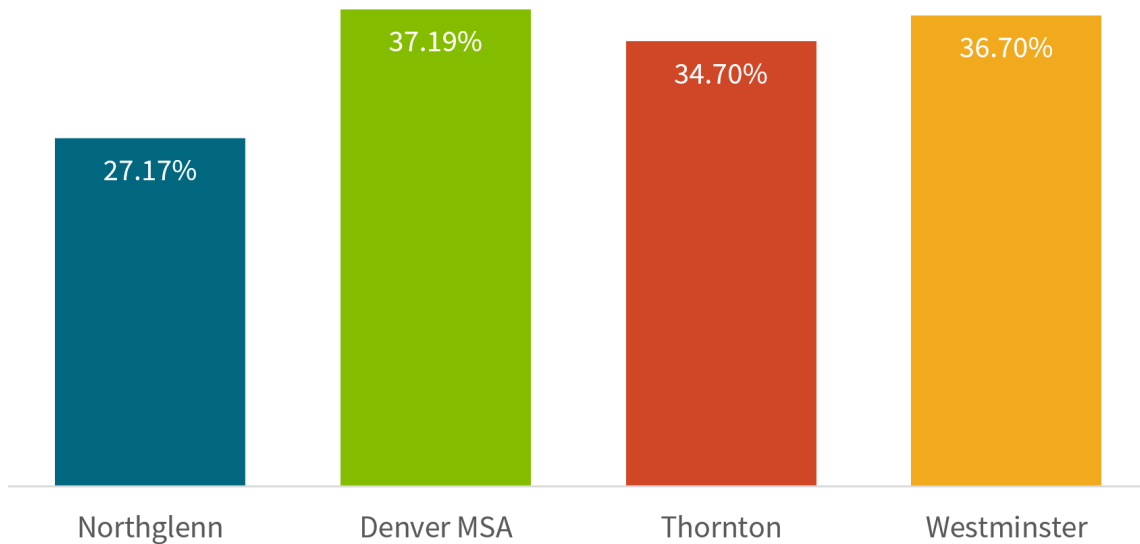
In 2020, the median gross rent in Northglenn was around \$75 lower than that of the Denver MSA and roughly \$100 lower than in Thornton and Westminster on a per-month basis. On the higher end of the spectrum, Northglenn has a considerably lower percentage of high-rent options than the surrounding areas. About 27 percent of for-rent units in the city cost more than \$1,500 per month; throughout the Denver MSA, that number is about 37 percent.

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## RENT OVER \$1,500 PER MONTH

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Figure 5: Rent Over \$1,500 Per Month  
Source:



Perhaps more importantly for a study of affordability, Northglenn has a considerably higher percentage of affordable rental options. Over 14 percent of rental units in Northglenn rented for under \$800/month in 2020. Using the common threshold for housing affordability (30% of household income), these units are affordable for households earning \$32,000 per year.<sup>1</sup> The Denver MSA, Thornton, and Westminster had a smaller percentage of units in this range by roughly 2.5, 3.8, and 6.25 points respectively.

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<sup>1</sup> The U.S. Department of Housing and Urban Development defines housing cost burden as anything over 30% of household income.

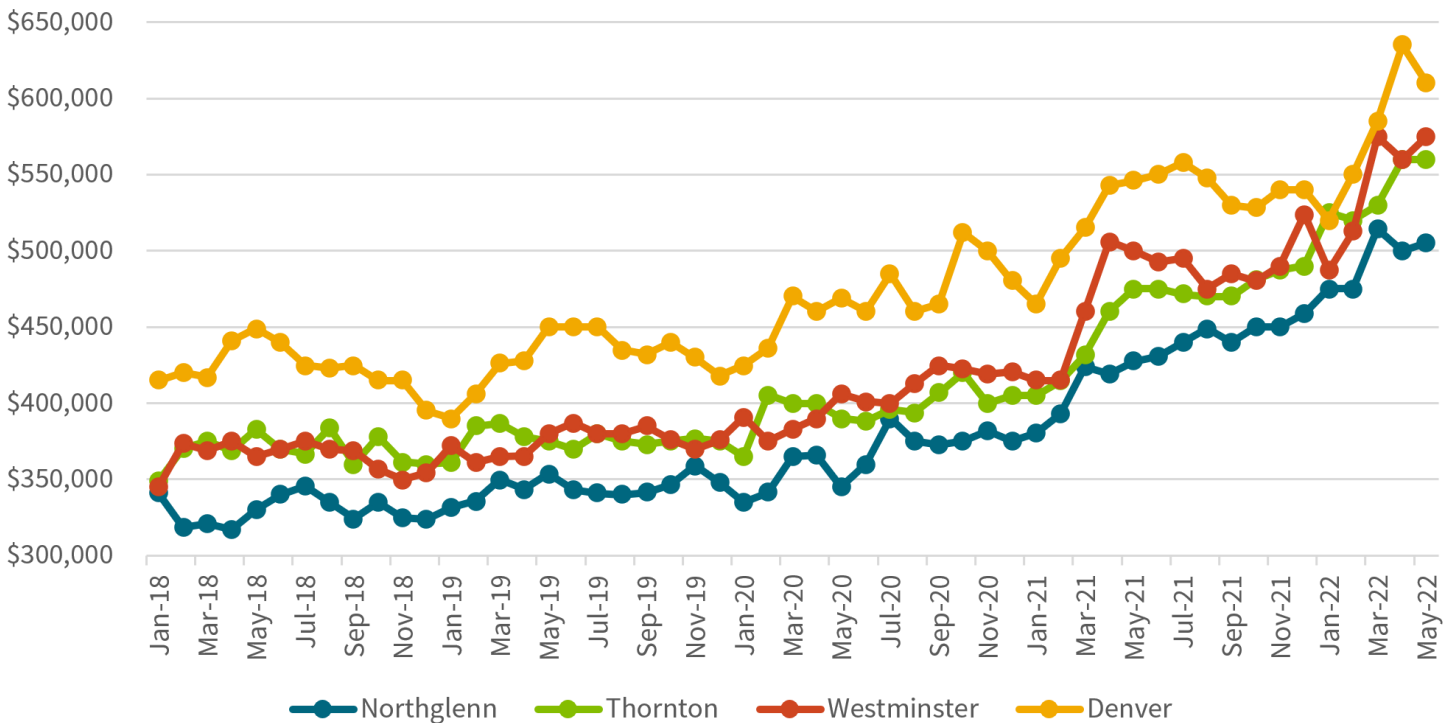
Owner-occupied homes, too, are less costly in Northglenn than in the surrounding areas. Even throughout the housing boom that swept the nation in recent years, the median sale price of Northglenn homes has consistently remained lower than that of neighboring cities.

As Figure 7 demonstrates, however, although housing costs for both owners and renters are generally lower in

Northglenn when compared to the Denver MSA, there is a corresponding difference in household incomes. Northglenn’s median household income is lower than that of the broader MSA, and the difference has only increased over the five years leading up to 2020 when the median household in the Denver MSA earned more than \$12,000 annually than the median household in Northglenn.

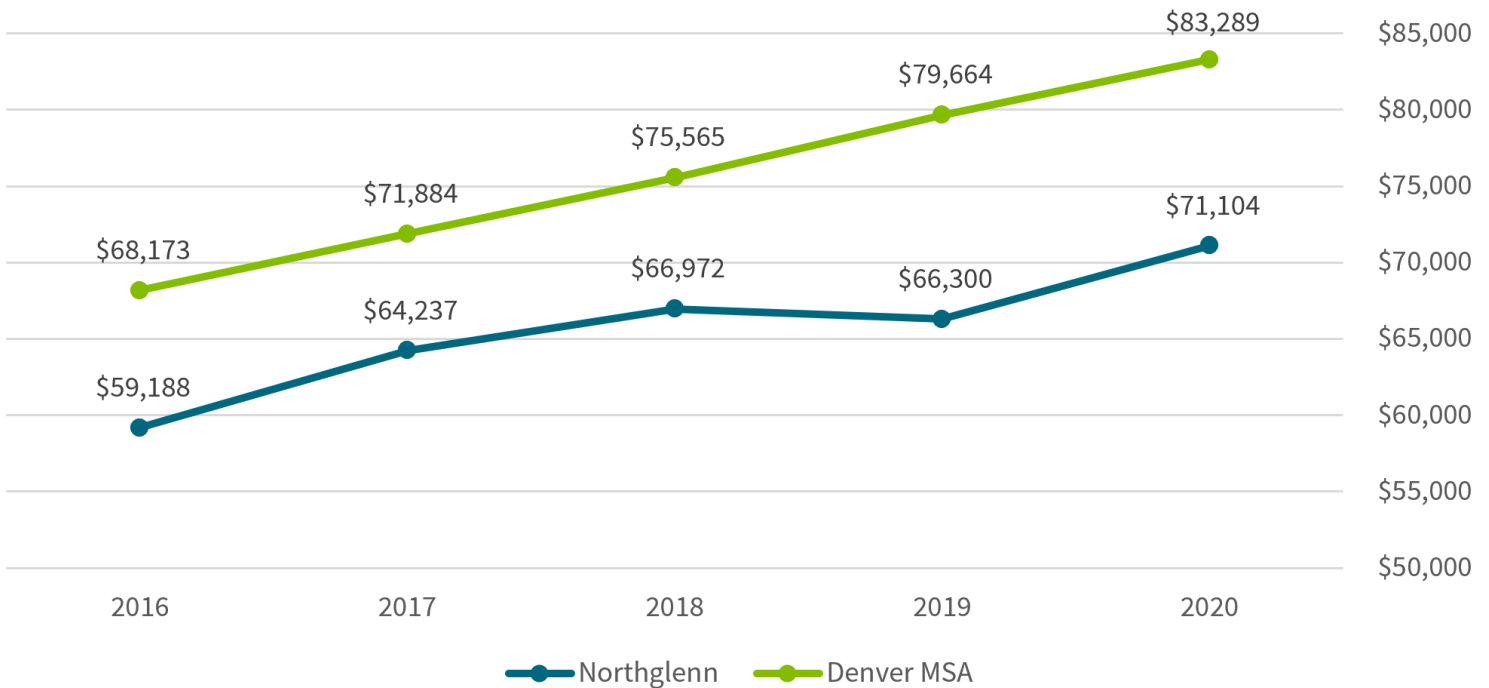
## REGIONAL COMPARISON OF MEDIAN SALE PRICES

Figure 6: Regional Comparison of Median Sale Prices  
Source: Redfin Housing Data, 2022



## MEDIAN HOUSEHOLD TRENDS

Figure 7: Median Household Trends  
Source: ACS 2016-2020 Estimate



The widening gap in household income between Northglenn and the Denver MSA could be the result of a variety of demographic factors that also affect Northglenn’s housing situation. For example, Northglenn is a young city. The median age is just under 33 years old, and over one-third of the population is under 24 years old. Northglenn’s young population is at least partially due to the type of housing available in the city as many of the homeowners in the city are first-time homebuyers. In fact, about 17.3% of homeowners in Northglenn are younger than 35, which is five percentage points

higher than in the rest of the Denver MSA (12.1%). These households are typically in the early stages of their careers, starting new families, and looking for a specific type of home to meet their short-term housing and lifestyle needs.

Interestingly, Northglenn is getting younger. As the “Baby Boomers” (the generation of people born between 1946 and 1964) age, many cities throughout the country have experienced substantial increase in their senior populations. As a result, demand for senior living facilities has



increased. In Colorado, the percentage of the population over the age of 65 years increased by 2 percentage points between 2015 and 2020. In Northglenn, that percentage actually fell slightly. In 2015, 12.4% of the total population was over the age of 65 years; in 2020, the same population comprised only 11.5% of the whole. While some reasons for this will be explored in more detail later in this report, part of the problem is likely tied to a lack of “downsizing” housing options as retirees and seniors looking to “age in place” seem to be relocating to neighboring communities.

Many aspects about Northglenn are distinct from those of its surrounding

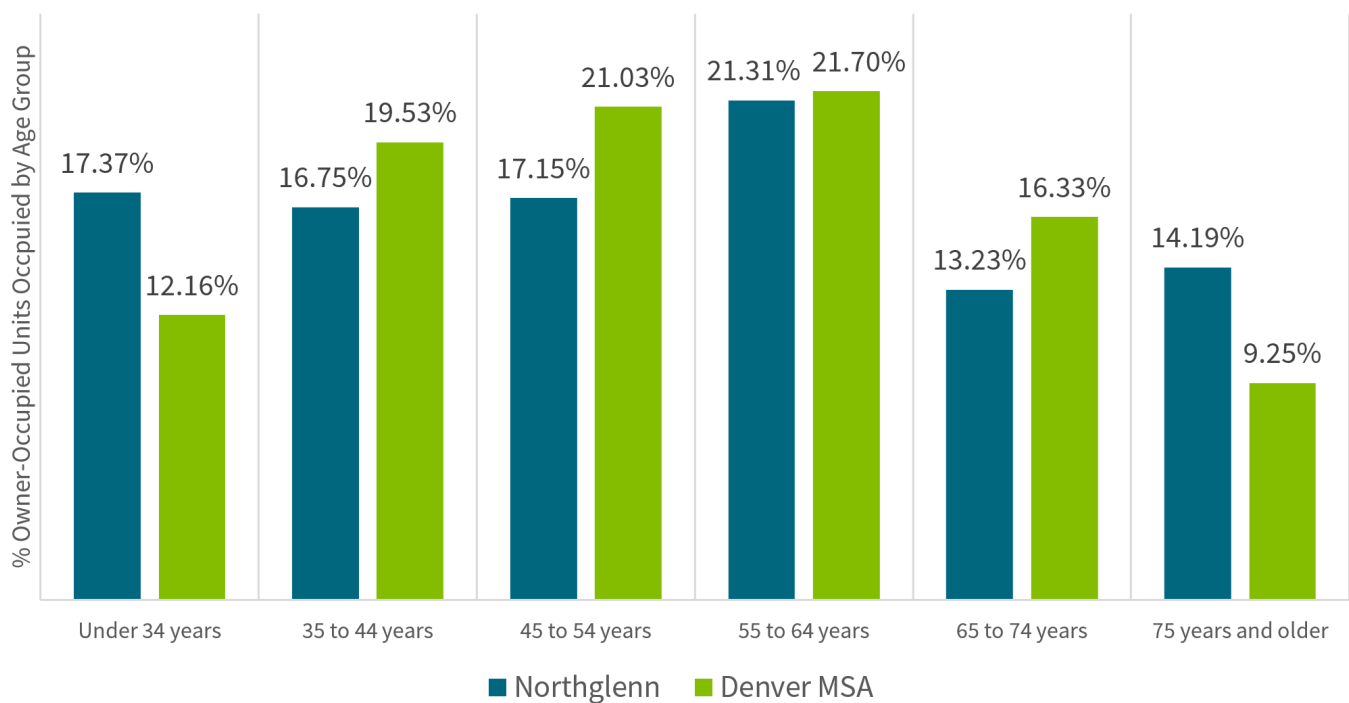
communities; and in important ways, the city continues to diverge from regional trends. With an understanding of the population’s financial and lifestyle characteristics, the relative affordability of homes in the region, and existing housing options available to new and existing residents, a housing strategy should be developed to suit the needs of the population and age distribution that Northglenn’s leaders want to have, which may vary some from its current state. Although Northglenn does stand out from the region in terms of housing costs, there is still some room for improvement when considering other metrics of affordability and long-term stability.

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## HOMEOWNER AGE

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Figure 8: Age Distribution of Owner-Occupied Householders.  
Source: ACS 2016-2020 Estimates.



## HOUSING COSTS RELATIVE TO HOUSEHOLD INCOMES

As Figure 7 in the previous section demonstrates, the median household income in Northglenn was \$71,104 in 2020, more than \$12,000 less than that of the Denver MSA. The relative affordability of Northglenn housing compared to the rest of the metro area is, in many cases, being offset by the relative difference in household incomes. This could place Northglenn residents in a difficult financial situation despite overall housing costs being lower for both renters and homeowners.

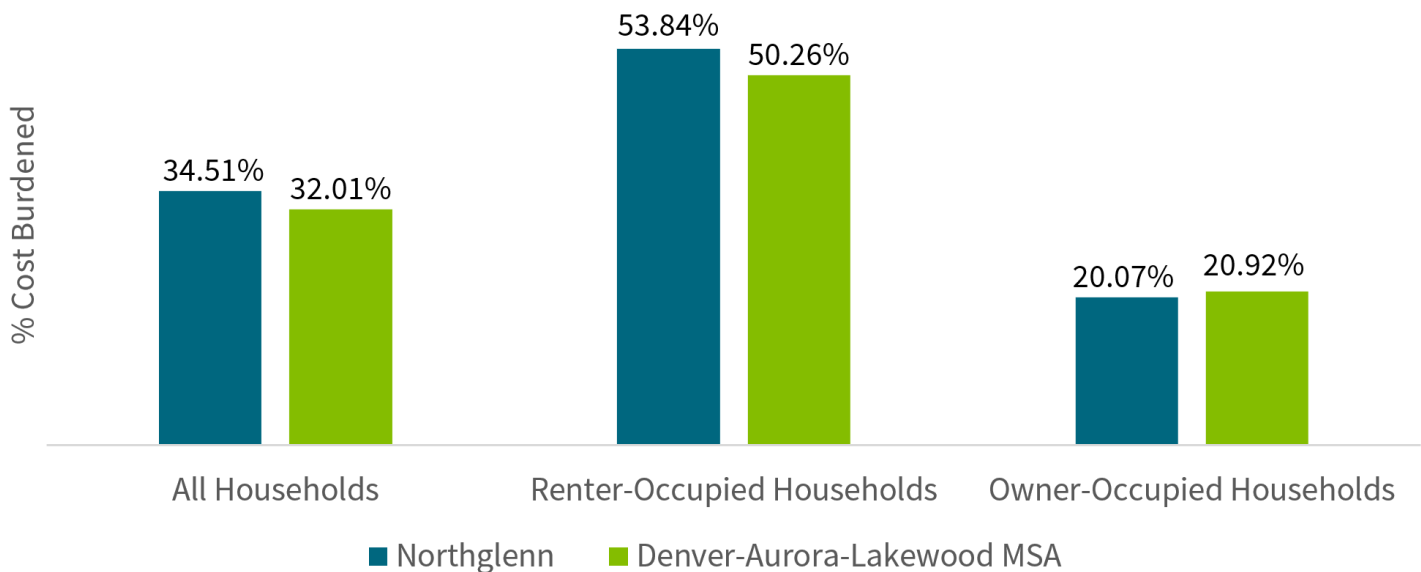
According to U.S. Department of Housing and Urban Development (HUD), a household that spends more than 30% of their household income on housing costs is officially defined as “cost burdened,” suggesting that these households “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Despite the lower housing costs in Northglenn, the city has a higher percentage of cost-burdened households than the Denver MSA.

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### HOUSING COST BURDEN BY HOUSING TENURE

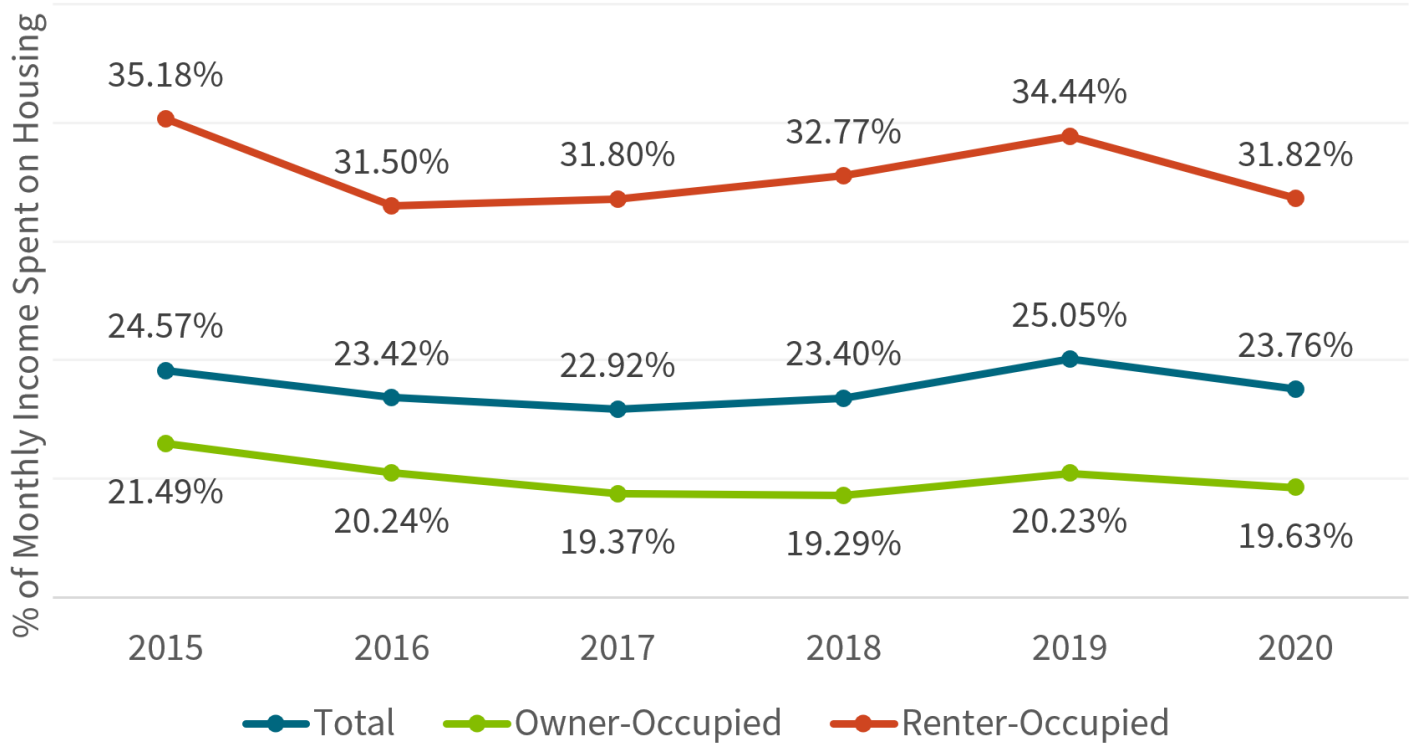
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Figure 9: Regional Housing Cost Burden Comparison by Tenure.  
Source: ACS 2016-2020 Estimates.



## HOUSING COSTS AS PERCENT OF MONTHLY INCOME

Figure 10: Housing Costs as Percent of Household Income.  
Source: ACS 2016-2020 Estimates.



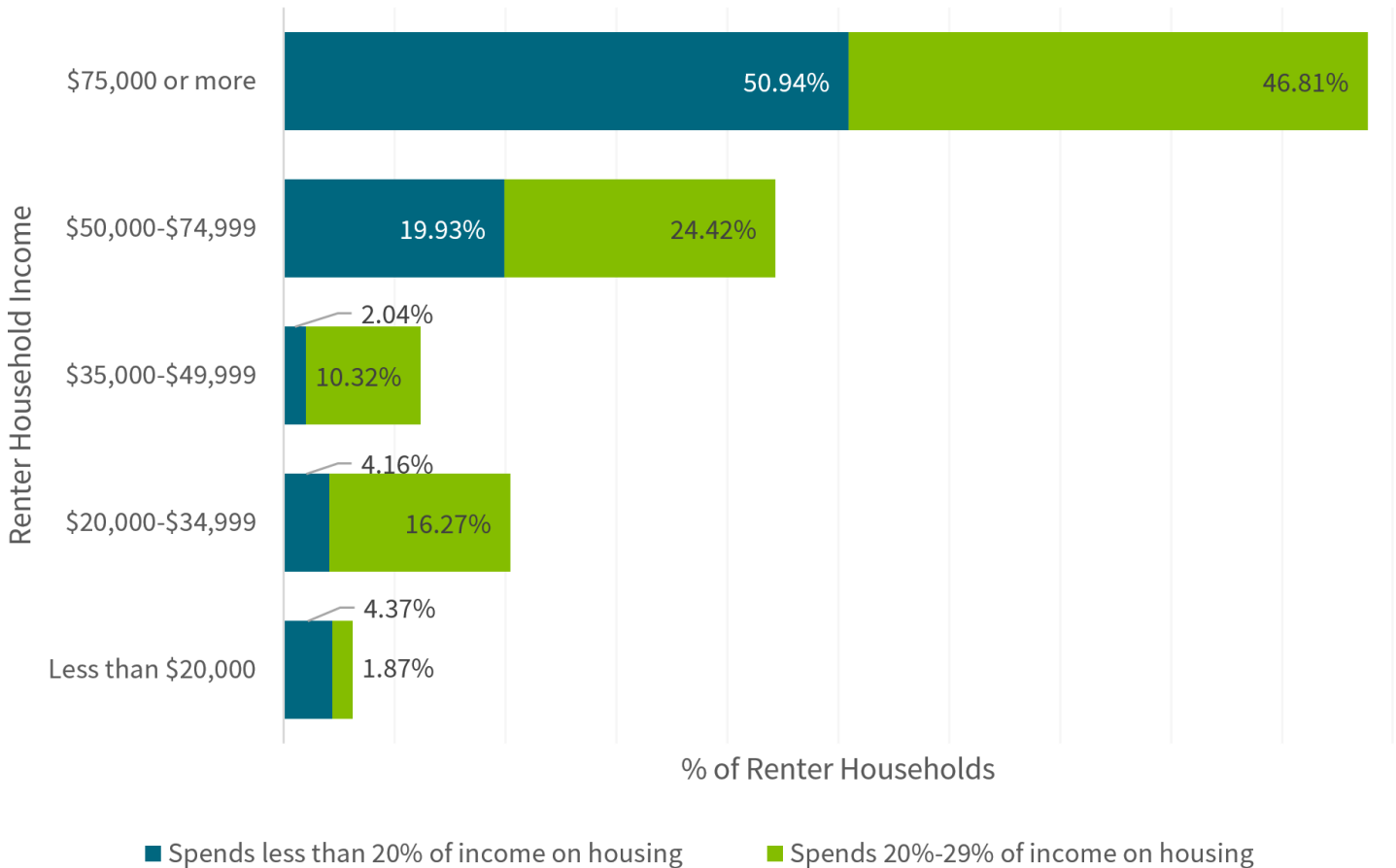
For many owner-occupied households in Northglenn, the percent of their income devoted to housing costs is not unusually high. However, this is not to say that there is not a cost-burden issue in Northglenn. A large number of renter-occupied and low-income households are financially burdened as measured by the ratio of their income to their housing costs.

The cost burden observed in the renter population is not carried evenly by households across the socioeconomic spectrum; the population which is overly cost burdened by housing is nearly always the low-income population. However, that is not entirely the result of a lack of low-cost housing. While the findings in this report do not suggest that Northglenn

would not benefit from the addition of some affordable, subsidized housing options, the data in Figure 11 suggest that many renter-occupied households in Northglenn, especially those approaching the median household income, are not in particular danger of being burdened by their housing costs. Nearly 98% of renter-occupied households earning more than \$75,000 are spending less than 30% of their income on housing cost; and over half of these are spending less than 20%. These data suggest that there may not be enough market-rate rental options and that households that could afford higher-end rental housing are remaining in low-cost units that might otherwise be available to lower-income households.

## AFFORDABLE RENTAL HOUSING

Figure 11: Renter Housing Costs.  
Source: ACS 2016-2020 Estimates.



In recent years, some housing experts have begun to investigate a process called “filtering” that suggests that the addition of market-rate housing can actually increase affordability in an area because households with higher incomes often choose to “move-up” into newer housing stock. This process, whether these households move into newer rental units or are able to purchase a home, opens up what are often older and more affordable units and creates more availability for

these lower-cost options. This concept can apply to both owner- and renter-occupied units. However, there is some concern that in rent-stabilized or other rent-restricted units that more turnover could lead to rapidly increasing rent. In cases such as these, local leaders should consider the potential for this issue when developing policy. In general, however, studies have shown that an increase in housing supply, even market-rate housing, has an overall positive effect on affordability.



In the next section, this report will demonstrate how a lack of diversity in the city’s housing supply, including market-rate housing, is a likely contributing factor in the difficulty of finding affordable housing in the city. There is one additional contributing factor worth further investigation. In 2020, nearly one-in-five single-family detached homes in Northglenn were renter-occupied. This phenomenon likely has many causes to consider, some of which may relate to the recent surge of investors taking advantage of low interest rates to buy available single-family properties and rent them out. This practice can not only limit the number of homes available for purchase in an area (creating less supply to meet market demand) and therefore driving up sale prices, but these inflated prices can create additional barriers for potential homebuyers who may struggle to make competitive offers or come up with the ever-increasing down payments that result. This can cause households that would otherwise be looking to purchase a home to remain in affordable and/or rental units that might otherwise be available to lower-income

households. This can be a difficult problem for leaders to confront, but the effects of these practices can lead to significant problems for a city’s housing affordability.

The data and analysis presented to this point show Northglenn’s unique situation. With housing costs that are affordable when compared to the rest of the region, but circumstances that may make these lower-cost options unaffordable for significant sections of the city’s population, the City of Northglenn exists at a crossroad between what it is today and what it can become. This is certainly not to say that the city cannot continue to flourish while keeping important aspects of what makes it a unique and special place to live. Northglenn should always strive to maintain its position as an affordable option within the north Denver metro area. Still, with the recent addition of an accessible commuter line, large investments in expanded housing, and the ongoing creation of an updated “sense of place,” much of the future of Northglenn is yet to be written.

A critical question that local leaders should be focused on answering is, “What should Northglenn’s future look like?” As has been established, Northglenn currently fills an important niche in the local housing market: it offers a number of options for first-time homebuyers. This is an important distinguishing characteristic, and there is nothing inherently problematic with filling a niche like this. However, there is opportunity in expanding options to retain these vital members of the community as they move through different life cycle stages and maximizing the investments that the city continually makes in these residents by keeping them in the city for the long-term. As the next section will demonstrate, expanding the diversity of Northglenn’s housing stock is likely to improve the community by creating new opportunities for continued growth and diversity while developing a flexibility that can mitigate the city’s vulnerability to shifts in the local and national economy.

# DIVERSITY OF HOUSING STOCK & AFFORDABILITY

## SUMMARY OF FINDINGS

### DEFINING CHARACTERISTICS OF HOUSING CONDITIONS:

So, what should the future of Northglenn look like? There is, of course, no magic formula or algorithm that spells this out. Northglenn has developed over the decades into a community of single-family homes, largely inhabited by first-time home buyers in their 30s. In large part, this is due to the relative affordability of housing in the city. However, there is reason to believe that these younger households aren't staying in the city for very long. As Figure 8 in the previous section demonstrates, Northglenn falls behind the rest of the MSA in percentage of homeowners in their mid-30s through mid-50s. These "missing" households are typically those with families, and the data suggest that young families who might start out with their first homes in Northglenn are moving to nearby places like Thornton and Westminster when it is time for their next, "move-up" home. Families who fit this mold represent lost opportunity for Northglenn. The community investments that make this city attractive to young people who are beginning families are not being fully realized if these households move a few blocks away into neighboring communities.

This section will investigate possible reasons that Northglenn is losing these families and other "missing" segments

of the overall population and what that might mean for the potential for growth and economic sustainability for the city. Ultimately, the analysis that follows will show that current Northglenn's housing supply offers limited options beyond single-family homes, leading Northglenn to fill a niche in the area market. A housing supply that lacks diversity can also lead to affordability issues in booming economies and economic vulnerability in uncertain times.

In Northglenn, the current state of housing is primarily driven by three defining characteristics: a young, transitioning population, high renter occupancy rates, and limited diversity of housing stock. In addition to the homeowner age distribution chart highlighted in the previous section, a significant indication of the presence of a younger population in the housing market is the high renter-occupancy rate in the city. More than 43% of all occupied housing units in Northglenn are renter-occupied, which is more than 8 percentage points higher than in the Denver MSA. Younger people are more likely to rent than own at the beginning of their adult lives. But as they age, they become slightly less predictable in their housing needs. Some will start families and raise children, some will earn high incomes, some will prefer

## HOUSING BY NUMBER OF UNITS IN STRUCTURE

Figure 12: Northglenn Housing by Number of Units in Structure.  
Source: ACS 2016-2020 Estimate



the lower maintenance lifestyle offered by rental housing. As such, a city that hopes to keep its young residents as they move through various life stages must offer a variety of housing options. If Northglenn seeks to maximize their investment and retain these young families and households over time, a diverse selection of housing options should be made available.

A significant majority of Northglenn’s housing stock is made up of single-family, detached housing – nearly 60% in 2020 – and an additional 8.5% of

the housing units were single-family, attached units. High-density housing, which are those units contained within a structure containing 10 or more units, make up 23% of the housing supply. Together, single-family units and high-density housing make up 90.5% of the Northglenn housing supply, leaving very few middle-density options in between. This so-called “missing middle” of the housing supply (represented in Figure 12 by the black, gray, and light blue bars) is already significantly affecting Northglenn and will continue to shape the community until it is addressed.

## THE “MISSING MIDDLE”

The “missing middle” is not a problem that is unique to Northglenn. Medium-density housing (such as duplexes, rowhomes, and courtyard apartments) has largely been abandoned in many parts of the country. These options, which were quite common in the early parts of the 20th century, had become unpopular by the time Northglenn was being developed in the post-war era. There were many reasons for this, but the mid-century preference for detached single-family homes and zoning has led to a problematic lack of diversity in housing stock – and a corresponding lack of racial and cultural diversity in communities and neighborhoods.

Recent studies have shown that communities with less diverse housing stock are also less racially diverse and that neighborhoods with a wider variety of housing options are characterized by display greater racial and income diversity.<sup>2</sup> Efforts to do away with single-family zoning have resulted in increased racial and economic diversity all while maintaining or increasing the property values in these neighborhoods.<sup>3</sup> Large cities like Minneapolis, Portland, and Seattle have moved to effectively eliminate single-family zoning altogether. But even without full bans on this kind of zoning, cities can improve racial and income diversity through focused efforts to increase their housing diversity.

In addition to the quantitative and qualitative benefits that some communities have seen from efforts to increase housing diversity, there is additional evidence that these efforts may also provide improved economic stability and mitigated risk to the cities, as well. A comprehensive study conducted in 2018 shows that communities with high housing diversity experienced lower foreclosure rates following with 2008 market crash. The study further suggests that while most foreclosure mitigation practices are reactive, that an increase in housing diversity is one of the few proactive measures that can be taken to limit the negative impacts of economic downturns. It is worth noting that Denver is one of the MSAs listed as having high neighborhood instability resulting from a lack of housing diversity.<sup>4</sup>

In short, efforts to fill this “missing middle” add significant flexibility for cities and residents to navigate transitions, whether they occur due to typical ups and downs of the economy or expected or unexpected changes to the particular needs of a household.

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2 Loh, T.H., Kim, J., and Vey, J.S. (2022, Feb. 8). Diverse neighborhoods are made of diverse housing. Brookings. <https://www.brookings.edu/blog/the-avenue/2022/02/08/diverse-neighborhoods-are-made-of-diverse-housing/>

3 “Don’t Put It Here!”: Does Affordable Housing Cause Nearby Property Values to Decline?. The Center for Housing Policy: Insights from Housing Policy Research. [https://furmancenter.org/files/media/Dont\\_Put\\_It\\_Here.pdf](https://furmancenter.org/files/media/Dont_Put_It_Here.pdf)

4 Chakraborty, A. and McMillan, A. (2022). Is Housing Diversity Good for Community Stability? Evidence from the Housing Crisis. *Journal of Planning Education and Research*, 42(2), 150-61. <https://doi.org/10.1177/0739456X18810787>

## LIFE-CYCLE HOUSING

Beginning in the 2000s, and likely in response to the shifting housing demands of millennials entering the housing market and baby boomers seeking housing alternatives that fit their changing needs, a renewed effort to fill this “missing middle” in many communities’ housing stock has grown in popularity and practice. Part of the benefit of reintroducing these medium-density housing alternatives into urban and suburban environments is the creation of a wider range of options for people transitioning between life cycle stages.

Without a broader selection of housing options, Northglenn can only meet the housing needs of specific segments of the population. As a result, some resident groups could be forced to relocate out of Northglenn over time. Commuting college students, first-time homebuyers, young and growing families, established empty nesters, and retired seniors all require housing options that respond to a different set of lifestyle needs – and a sustainable housing environment must provide options to residents at every life stage. Research and discussion around lifecycle housing has been ongoing for decades. The Department of Housing and Urban Development (HUD) cites research on life cycle effects on consumer finances, including homeownership, dating back to 1955.<sup>5</sup> While there is not an established standard for tying life cycles to specific types of housing, a review of the various attempts to codify these relationships and correlations results in a rough agreement on the following life-cycle housing stages:

An important stage in the housing life cycle for which Northglenn has few options is the “empty-nester” and “never-nester” market. Householders and families in the age range of 50s and 60s that do not have children living at home are often in a position to seek out housing options that are lower maintenance and smaller than typical single-family detached homes.

Oftentimes, medium-density options including duplexes, triplexes, condos, and mid-rise apartments meet the needs of this demographic and market, creating an option to relocate from a single-family unit. Northglenn’s homeowner age-distribution (Figure 8) shows that Northglenn falls significantly behind the rest of the MSA in this age group. The 2018 study on the effects of housing diversity mentioned earlier notes the effect that the lack of “downsizing” options has on retired

Baby Boomers, noting that research suggests that many members of this demographic would prefer to “age in place.” However, a lack of options to downsize may leave them torn between remaining in their preferred city or neighborhood but in a house that is increasingly difficult to manage or to leave the area they would otherwise prefer to stay in.<sup>6</sup> Northglenn’s lack of housing diversity may be driving the below-average number of homeowners in the 65–74-year range.

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<sup>5</sup> McCarthy, Kevin. (1976). *The Household Life Cycle and Housing Choices*. The Rand Corporation. <http://www.huduser.gov/publications/pdf/hud-000590.pdf>

<sup>6</sup> Chakraborty, A. and McMillan, A. (2022). *Is Housing Diversity Good for Community Stability? Evidence from the Housing Crisis*. *Journal of Planning Education and Research*, 42(2), 150-61. <https://doi.org/10.1177/0739456X18810787>



## HOUSING LIFE CYCLE

Table 1: Housing Life Cycle

1. “STUDENTS AND SINGLE LIVING”   ENTRY-LEVEL HOUSEHOLDERS		
Singles or couples in early 20s	No children, often live with roommates.	Prefer rent and inexpensive apartments
2. “COUPLED PROFESSIONALS”   FIRST-TIME HOMEBUYERS AND MOVE-UP RENTERS		
Often married or cohabitating couples, mid-20s to mid-30s	Some households include children, but many do not	Purchase modestly priced single-family homes or relocate to upscale rental properties
3. “GROWING FAMILIES”   MOVE-UP HOMEBUYERS		
Mostly married or cohabitating families in late 30s through 40s	Many households include children	Often purchase newer, larger, and more expensive homes from previous stage
4. “SETTLED HOUSEHOLDS”   MATURE FAMILIES, EMERGING EMPTY-NESTERS, AND NEVER-NESTERS		
Typically couples in 50s and 60s	Couples whose children have left home or couples/individuals who never had children	Many prefer owning their homes, but some consider renting at this point. Prefer lower-maintenance housing options
5. “RETIRING AND DOWNSIZING”   EMPTY-NESTERS AND YOUNGER INDEPENDENT SENIORS		
Typically couples and individuals in their late 60s and 70s	Couples and individuals who are still able to live without significant health or lifestyle constraints	Many still prefer owning their homes, but increasingly moving to low-maintenance options. Increasing preference for rental options
6. “COMFORTABLE AGING”   OLDER SENIORS		
Increasing number of individuals living alone who are in their mid-70s or older	Higher percentage of females at this stage due to shorter life expectancy for males	Higher likelihood of the need to leave a single-family home due to health constraints or desire for very low-maintenance housing

A mention of homes for “Growing families” and “settled households” has already been made once in this report as a missed opportunity to keep first-time homebuyers in the community long term. It is important to note here that increasing housing diversity does not just mean adding options in the “missing middle” or focusing development on subsidized or low-income options. A truly diverse housing supply also has options for these “move-up homebuyers,” which is also a demographic that seems to be absent from Northglenn. Interestingly, efforts to expand options for this market segment, including larger, higher-end luxury homes, can actually have a positive impact on affordability throughout Northglenn.

## MARKET-RATE HOUSING AND IMPROVING AFFORDABILITY

A lack of options for transitioning renters and homebuyers (whether they be “moving-up” or downsizing) can have a number of effects on a city’s housing situation. One possible outcome that has already been discussed is the relocation of these residents and households to other communities that offer more options. Another outcome that often results is that these households choose not to transition at all and remain in units that might not perfectly match their needs or lifestyle. The downstream effect of this lack of transition is that housing that might otherwise be available to entry-level households or first-time homebuyers, for example, remains occupied by households that might consider other options were they available. Affordable housing options remain occupied, which limits their availability for lower-income households. Adding new market-rate housing, according to this “supply effect” on affordability, may result in alleviating demand and therefore keeping rents and home prices low.

The addition of market-rate housing, of course, is not itself an easy solution for Northglenn, which is effectively without developable land to use for further growth. The planned development at Karl’s Farm represents the last available opportunity for greenfield in the city’s existing boundaries. There is a small amount of redevelopment that is planned near the 112th Ave. “N-Line” stop, but most of this redevelopment will be occurring outside of Northglenn. The question that will face Northglenn’s leaders now, and in the future, will be how to appropriately approach redevelopment opportunities to allow the city to grow while maintaining some level of influence on the type of development that will occur. Efforts to improve both housing supply and diversity are likely to encounter a few existing barriers that may require innovative thinking to overcome. The next section of this report will investigate these potential barriers.



# BARRIERS TO FUTURE DEVELOPMENT

## SUMMARY OF FINDINGS

### THE COST OF INFRASTRUCTURE IMPROVEMENTS

Because it is land-locked by surrounding municipalities, with no opportunities to annex new land, the City of Northglenn is effectively built out. Beyond two large-scale development projects that are currently underway, any effort to significantly increase the number of housing units in Northglenn will require some level of infill or other redevelopment.

These two ongoing projects will increase housing options in Northglenn. Masterplans for the Karl's Farm and Civic Center projects show a focused effort on continued diversification of the housing supply, including efforts to build units of a variety of types. Apartments, townhomes, multi-family units, senior housing, and attached single-family homes are planned, addressing the needs of different subgroups of Northglenn's total population. Table 2 shows the number of units by type that have been proposed at these two sites. As of the writing of this report, construction on these units has already begun at the Karl's Farm development. The numbers provided for the Civic Center Development in Table 2 come from the 2017 Civic Center Master Plan.

While the specific development plans for the Civic Center campus are still ongoing, the bidding process has uncovered a significant obstacle that local leaders are likely to continue to face with redevelopment opportunities. Due in part to the timeframe in which much of Northglenn was developed, the existing infrastructure in commercial buildings and zones (such as those related to drainage and wastewater) will require significant upgrades to meet codes for multi-family housing development. Even without the recent surge in material and labor costs, bidders for infill development projects are likely to encounter additional costs in the millions of dollars to address required infrastructure improvements alone. The costs associated with infrastructure upgrades in Northglenn place the city at a disadvantage in attracting the number of types of infill housing development that should otherwise improve the city's housing supply. Nearby cities in which this infrastructure is already in place are more likely to experience a competitive bidding environment, allowing these leaders to exercise some additional leverage in making development decisions.

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## PLANNED NEW HOUSING UNITS BY TYPE

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Table 2: Planned New Housing Units by Type  
Source: Karl’s Farm and Civic Center Master Plans (2017)

KARL’S FARM DEVELOPMENT	
Single Family Detached	86 Units
Single Family Attached (Duplex)	92 Units
Single Family Attached (Townhomes)	104 Units
Multifamily Apartment Community	385 Units
Senior Housing Apartments	164 Units
Total	831 Units
CIVIC CENTER DEVELOPMENT	
Single Family Attached (Townhomes)	34 Units
Multifamily Apartments	122 Units
Live/Work Units	19 Units
Total	175 Units
<b>Karl’s Farm and Civic Center Total</b>	<b>1,006 Units</b>

Of course, high costs for infrastructure improvements are not unique to Northglenn. Cities and counties across the country are often faced with difficult decisions about how to encourage developers to make investments in their communities despite these obstacles. Many local governments around the country have shown a willingness to cover much of these

initial infrastructure costs for infill development and allow the developers to repay these costs over time. This allows developers to make investments in the community with a lower upfront cost (i.e., less risk) while simultaneously allowing local leaders to have some say in the types of redevelopment that can occur.





Conversely, policies that require developers to cover these upfront costs themselves have the effect of both limiting the number of interested developers and ceding much of the control over the types of development that are likely to occur. In many cases, when developers are expected to pay for these infrastructure improvements themselves, what can result is the continuation of the status quo in a community's housing stock. Market studies are likely to show developers that the quickest way to see a return on this kind of investment is to create more of the same type of housing that already exists. These decisions, then, run counter to efforts to diversify housing supply, and have the effect of worsening existing problems. They also have the effect of working counter to local

leaders' plans for their communities. Northglenn, of course, does not exist on an island, and there is little reason to believe that new housing of any type would remain vacant long. The growing Denver MSA and the high demand that is leading to robust development all around the metro area suggest that any housing development in Northglenn is likely to fill a regional need. As has already been established, it is in the city's best long-term interest to direct current and future development opportunities to fill in gaps in the housing supply and increase its housing diversity. This should lead to more options to attract new residents, keep existing residents in the city, and make more available existing affordable housing.



In the past, Northglenn’s local leaders have not invested in encouraging housing development, whether subsidized or market-rate. This may be due to the notion that these investments will not lead to a significant return for the city due to the relatively small percentage of city revenue that is collected through property taxes (mill levies).<sup>7</sup> However, it is worth noting that an increase to the number of residents is likely to also increase the amount of sales taxes collected. First, an increase in consumers living in Northglenn may create a more enticing market for incoming businesses. Second, given the trends in retail and e-commerce over the past decade and beyond, an increase in residents means an increase and purchases and deliveries into the community, which do represent taxable purchases for Northglenn.

Colorado’s and Northglenn’s lower property taxes may be creating yet another barrier on the city’s ability to influence development decisions. States and local budgets that are more reliant on property taxes give governments the option of offering tax exemptions to residential developers who offer to develop in ways that match the vision for the community. Tax Increment Financing (TIF) districts, for example, are used to encourage both investment and to prioritize specific types of (re) development. However, the mill levy system on which Colorado’s property taxes are built brings in very little in the way of tax revenue and can therefore offer relatively little in terms of tax exemptions or incentives for developers.

Northglenn does use TIF districts, of course. An important one has been established by the Northglenn Urban Renewal Authority (NURA) for the same Civic Center campus on which new housing development is currently being planned. However, most of these districts have been established to help businesses offset the cost of investment by delaying the payment of sales taxes, which make up a much larger expense than do property taxes in Northglenn. Encouraging specific types of housing can be much more difficult due to the distribution of tax revenues for the city.



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<sup>7</sup> According to the City of Northglenn’s 2021 Annual Comprehensive Financial Report, over 62% of the city’s general fund revenues came from sales/use taxes, as opposed to nearly 12% from property taxes. <https://www.northglenn.org/Departments/Finance/CAFR/2021%20ACFR%20NON-GAS.pdf>

## ZONING RESTRICTIONS

In addition to the cost of upgrading infrastructure, zoning use permissions can also limit a city’s ability to expeditiously redevelop land and/or existing structures. The City of Northglenn should consider new approaches to both in its effort to fully embrace the opportunity of this moment. Efforts have already been taken to update the city’s zoning codes to allow for more flexibility, increasing the amount of Mixed-Use development and districts and improving homeowners use-by-right to add additional housing to their existing single-family lots.

However, some additional measures may increase flexibility and provide local government officials additional tools to help Northglenn grow in ways that benefit the entire city.

Under the current Unified Development Ordinance (UDO), which was most recently amended in August of 2021, the City of Northglenn has approved 16 distinct zoning districts. The types of Zoning Districts are presented in Table 3.<sup>8</sup>

### NORTHGLENN ZONING CODES

Table 3: Northglenn Zoning Codes  
Source: 2019 Unified Development Ordinance.

DISTRICT CODE	DISTRICT TYPE
Residential Districts	
RS-1	Single-Family Large-Lot
RS-2	Single-Family Standard-Lot
RS-3	Single-Family Small-Lot
RM-1	Multifamily Limited
RM-2	Multifamily
MH	Manufactured Home
Mixed-Use and Commercial Districts	
MN	Mixed-Use Neighborhood
MC	Mixed-Use Corridor
MR	Mixed-Use Regional
CG	Commercial General
CA	Commercial Auto-Oriented
Other Nonresidential Districts	
IN	Industrial
PF	Public Facilities
AG	Agricultural
OS	Open Space
Planned Development Districts	
PD	Planned Development

<sup>8</sup> For a map of these zones, please see the City of Northglenn’s Interactive Zoning Map here: <https://northglennco.maps.arcgis.com/apps/webappviewer/index.html?id=ac584fe98ec14ac391b1dfd3da877be>



One of the objectives of the updated UDO was to allow greater flexibility for mixed-use development and to allow for the addition of Accessory Dwelling Units (ADUs) to single-family lots. Although there have been reportedly few applications submitted for the addition of ADUs, these have proven popular in other areas around the Denver metro area and may yet prove to be valuable in years to come.

Another way to expand housing options in Northglenn would be to allow different types of units, such as duplexes and triplexes, on single-family lots in RS-1 and RS-2 zones. Currently, only 0.5 percent of Northglenn's housing options are in two-unit structures (see Figure 12). In large part, this is due to the relatively small proportion of residential areas in Northglenn that are zoned for multifamily use (RM-1 and RM-2) compared to the vast majority of single-family zones (RS-1 and RS-2). However, according to the UDO, the size of the RS-1 and RS-2 lots should be sufficient to allow for duplexes (and in some cases triplexes) while maintaining the 2,500 square-foot-per-unit minimums established for multifamily and single-family attached units in RM-1 zones.

To this point, this report has focused on establishing the relationship between housing supply diversity, the potential benefits for the city of Northglenn in pursuing these ends, and some of the potential barriers that will need to be considered for the city to embrace this opportunity in a deliberate and efficient way. Increasing the supply of market-rate housing by filling in the “missing middle” should lead to sustainable growth, improved retention of Northglenn's families, and an increased availability of affordable housing. However, some circumstances that are particular to Northglenn (such as high infrastructure costs, limited ability to incentivize development through property taxes, and additional opportunities for flexibility in the zoning codes) will need to be considered by local officials when determining the appropriate path forward. In the concluding section of this report, the project team has crafted a number of tools and recommendations drawn from national best practices and case studies to help Northglenn's leaders address the gaps outlined in the housing needs assessment above.



# POLICY RECOMMENDATIONS



## INTRODUCTION

Through document review, desktop research, and data analysis, the project team has concluded that the City of Northglenn could benefit from some modest steps to increase both the number and diversity of housing options to maintain its status as an affordable city in the Denver-Aurora-Lakewood MSA and continue to offer affordable housing options to its current and future residents. Northglenn currently offers options for “first-time homebuyers” and others looking for single-family detached homes but has limited options for a number of other constituencies and markets.

With the recent addition of three accessible stops on the RTD’s North Metro Rail Line, Northglenn should focus efforts on providing a variety of housing options to take advantage of the expanded transportation options and access now available to residents. The addition of more reliable public transit should create opportunities to attract a wider array of families and individuals to Northglenn. Efforts to diversify Northglenn’s housing stock could also provide opportunities for current residents to remain in the community if a single-family detached home is no longer their best option. The city’s recent efforts to expand housing and recreation options for seniors are examples of a good strategy for keeping Northglenn residents in the community and capitalizing on demand of surrounding areas. The recommendations that follow explore strategies that can similarly expand available housing options throughout the city, creating more possibilities for current residents to remain in Northglenn throughout various life stages.



Finally, for all of the above reasons, a more diverse housing supply would help create a potential buffer against shifts in the local economy. Currently, the market for single-family detached homes is very active. However, economic shifts and downcycles are inevitable in even the strongest of economies. The present housing boom will not last forever and has already begun to plateau, if not decline. Increasing the variety of housing options can protect the economy by reducing the impact of an economic downturn in which people are not in a position to purchase a single-family home. Thus, offering more and diverse

housing options will lead to greater resiliency and adaptability through economic cycles.

The process of increasing housing affordability in any community is a complicated one. While there are a plethora of actions that could be taken to address the issue, a targeted approach is likely to yield more favorable results than an overly general or ambitious strategy. Therefore, the project team has outlined three high-level recommendations for community leaders to focus on which will help increase housing diversity and availability in Northglenn.

1

Establish  
Overlay  
Districts

2

Reduce  
Developer  
Costs

3

Expand Multi-Family  
Options in  
Single-Family Zones



# ESTABLISH OVERLAY DISTRICTS

## SECTION

Based on its location within a rapidly growing MSA, access to public transportation, and affordable housing, Northglenn has all of the markings of a highly desirable location, both for prospective residents and employers. However, commercial and residential developments have slowed significantly in the past decades, much of which may be attributed to a lack of developable land. Surrounding communities such as Thornton and Westminster have grown dramatically over this span, bolstered by available land and a much larger geographic footprint. Northglenn's lack of these valuable assets places significant importance on decisions around land use. The completion of two ongoing development projects at Karl's Farm and the Civic Center will effectively leave Northglenn with only options for future infill development. As a result, efforts and innovative strategies around how best to use and/or redevelop existing buildings and infrastructure to help meet future housing needs should be a major focus of housing policy moving forward.

One approach to addressing future housing needs in a fully developed city is to adjust existing ordinances to change the zoning for commercial lots to mixed-use or residential zones. This approach can be difficult to accomplish, however, as the city may not want to lose areas specifically designated for commercial uses. The best examples of rezoning commercial lots to residential

or mixed-use lots occur when full strip malls or shopping centers are vacant, allowing for the least-possible disruption caused by the rezoning process. Northglenn does not appear to have many commercially zoned options that show this level of vacancy. However, the city's Marketplace, while not vacant by any means, does present some viable opportunities for innovative strategies around mixed-use and/or multifamily development.

As nearly all of Northglenn is already developed, one approach worth considering is to adjust restrictions on lots that are currently zoned for commercial use, but without changing the current zoning map. One approach that has been used in a variety of situations around the country is the use of mixed-use overlay districts. Overlay districts or zones are zoning districts that are superimposed on a set of existing, underlying zones. One major benefit is that these districts do not require the underlying zoning be changed, only that the city allows additional uses under a pre-determined set of circumstances. In the event that restrictions of the overlay district and underlying zones conflict, the provisions of the overlay district supersede.

These overlay districts are often used to allow for greater flexibility than the underlying zone(s) allow, typically in a way that permits mixed-use, higher



density residential, or live/work development. Occasionally, incentive packages are tied to the use of overlay districts to further guide the type of development that is desired for the given area. Other benefits of overlay districts include cohesive, planned development in certain areas. Whereas rezoning to allow a mix-by-right might open up possibilities in the designated area, an overlay district might require specific types of development through the use of special permits, granting greater control towards planned mixed-use spaces.

Overlay districts are particularly useful when they span zoning boundaries to bring areas with different designated underlying zones under a singular vision and shared purpose. In many cases, the use of overlay zoning can create greater flexibility while limiting some of the more onerous code requirements that full rezoning may require. They may also allow for a variety of types of development to occur over time without having to rezone the area again and again should planning decisions change.

Overlay districts are something of a hybrid approach that allows some of the basic structure of classic Euclidean zoning to remain while creating added flexibility (or restrictions) for specific districts. In the case of vacant

commercial properties within an overlay district, permissions could be written that allow the commercial zoning to remain unchanged unless certain conditions are met. For example, if a commercial property reaches a certain vacancy percentage and remains so for an established amount of time, then specific other uses may be allowed. In this way, Northglenn would be able to establish any necessary parameters in the overlay district to meet the city's needs, in essence providing a mechanism for automatic rezoning that would not trigger except under certain circumstances.

In the specific case of the Station Area Master Plan, one approach that may be useful involves Transit-Oriented Development (TOD) Overlay Zones. These have proven effective at helping cities encourage appropriate moderate- and high-density development within walking distance of transit stations, increase transit use, create pedestrian- and bicycle-friendly access to transit, emphasize mixed-use development, encourage building reuse and infill development, and provide a wider variety of housing options for different income levels and at different life cycle stages. Examples of overlay districts, including one TOD Overlay District model ordinance, are provided in the following case studies.

## RECOMMENDATIONS FOR ESTABLISHING OVERLAY DISTRICTS

1

Review current zoning maps with specific attention to commercial or residential zones that may benefit from an overlay district. Potential areas to consider for this type of district include the area around the new N-Line stations, the Marketplace, and the Civic Center campus. Overlay zoning is a regulatory tool that creates a special zoning district, placed over an existing base zone(s), which identifies special provisions in addition to those in the underlying base zone. The overlay district can share common boundaries with the base zone or cut across base zone boundaries. Regulations or incentives can be attached to the overlay district to protect a specific resource or guide development within a special area.

Overlay zones have the potential to be very effective governmental regulatory tools. Since they tailor regulations to specific properties and districts to meet specific community goals, they can be more politically feasible to implement and can help communities meet stated goals or address specific inequities.

2

Prioritize transit-oriented development. It is critical for congested cities to promote density around transit, reducing sprawl and long work commutes. Transit-oriented development may involve redeveloping existing structures or encouraging new builds by permitting higher floor space ratios, loosening height restrictions, or allowing greater density in specific target zones. These zones can be selected to promote local objectives, such as reduced independence on private vehicles or the development of mixed use, pedestrian-friendly cityscapes. Analysis in San Diego, for example, found that increasing the density of residential developments in a half-mile radius around public transportation nodes could expand the city's housing stock by close to 30 percent.<sup>9</sup>

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<sup>9</sup> McKinsey Global Institute "Housing Affordability: A Supply-Side Tool Kit for Cities" October 2017

## BEST PRACTICES OF OVERLAY DISTRICTS

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### **Puget Sound, Washington**

The Puget Sound Regional Council created a Transit Oriented Development Overlay District. A TOD overlay is a floating zone that implements an array of development regulations that support transit usage and create a vibrant neighborhood around a transit station. Usually, the overlay zone extends a “walkable” distance around the station, depending on the type of transit amenity and size of the center. TOD overlays implement some or all of the following characteristics, to include Mixed Uses, Affordable Housing, Compact Development, Neighborhood Centers and Pedestrian and bicycle friendly design.

### **Oakley, California**

One of the first cities in California to adopt an Affordable Housing Overlay (AHO) zone, Oakley sought to expand its affordable housing options by changing zoning restrictions. Oakley discovered that AHO zones can provide a flexible tool to increase the supply of affordable housing without increasing costs to local government or developers. 14 years after the updates to the zoning code, the city had developed seven new affordable housing units, providing 509 units for low-income families and seniors.

### **Providence, Rhode Island**

Grow Smart Rhode Island is a nonprofit organization based out of Providence, Rhode Island focused on community and economic development. The organization developed a model Transit-Oriented Development bylaw to be used as a foundation for developing similar laws in cities without similar, existing bylaws. As outlined in the model, the bylaw framework is intended to encourage a mix of moderate- and high-density development near transit stations, prioritize pedestrian accessibility, encourage building reuse and infill, and provide a range of housing options for people of different income levels.

# PROVIDE TARGETED INCENTIVES

## POLICY RECOMMENDATIONS

As the housing needs assessment above sought to demonstrate, costs associated with infill development in Northglenn are unusually high and may already be prohibitive for some developers looking to invest in certain types of housing development in Northglenn. Local leaders are reporting limited number of bids from developers to create the variety of affordable housing options that the city is seeking for this area. The project team recommends that the City of Northglenn consider incentivizing desired types of housing development to aid in filling in the “missing middle” and further diversifying the housing stock in the city.

For the Civic Center campus, bids to create affordable housing (80-100% of the Area Median Income) have been reportedly sparse. One possible reason for this is that developers are hesitant to assume the high cost of infrastructure improvements if they deem this upfront cost too risky for their likely return on investment. As was mentioned above, there is reason to believe that Northglenn actually has an appropriate amount of affordable housing already and that other factors are creating limits on the availability of these existing units. Nonetheless, if city leaders wish to maintain a level of influence over the types of housing development that occurs in Northglenn, the best way to retain some level of control in these decisions is to cover some or all of the high costs associated with infill development in the city.

Any barriers that stand in the way of development increase risk for the developer. As costs rise, the likelihood of profitability for a developer’s project falls. If Northglenn intends to increase development of apartments, townhomes, duplexes, or special housing structures like senior or emergency housing, they should actively seek to reduce development costs, wherever possible. This also allows city leaders to exercise some control or influence over the types of housing to be developed. Leaving the decision up to whatever investors are willing to build might lead to a worsening of the housing diversity issues instead of improving it.

As revenues for the city’s general and capital projects funds are heavily weighted towards the collection of sales and use taxes, a number of incentive structures used by other cities are not likely to be as successful in Northglenn. For example, the use of TIF districts to delay payment on property taxes does not offer the same incentive where property taxes are low. Furthermore, recent changes to statewide policy around the establishment of TIF districts may create additional complications for the use of these strategies in this case. Nonetheless, the existing TIF district around the Civic Center Campus may offer some ability to incentivize specific types of mixed-use development for the project.



An alternative to the delayed tax payments allowed in TIF districts is for the city to cover at least a portion of the infrastructure costs associated with infill development. In supporting infrastructure development, the city effectively reduces the capital required to get a new project off the ground. The cost of building materials has skyrocketed in recent years, creating more risk for developers looking for a reliable return on investment; if the city can provide infrastructure which serves the development site, the developer needn't factor those development costs into their calculations. Cities require that new developments adhere to sewer, roadway, median, and sidewalk regulations, among others. If Northglenn can help reduce the costs associated with adherence to these regulations, they will likely find better success in identifying developers who are more likely to undertake projects to help the city meet its housing goals.

Northglenn can also help to create more housing options for “move-up homebuyers” by offering additional

incentives to homeowners who wish to make improvements to their properties. Cities around the country have worked with local banks or other lenders to offer 0% or low-interest home improvement loans to homeowners to make necessary improvements to single-family detached homes either city-wide or within targeted neighborhoods.

Renaissance home renovation loans, as many of these programs are called, can be structured to provide these loans under specific conditions such as age of the home, or that the money can only be spent in certain ways such as on the home's exterior. In other cases, cities have stipulated that as long as the improvements provide the property with amenities matching other homes in the area, then they are permissible. Programs such as these could help diversify Northglenn's existing housing supply of single-family detached homes, creating options for a wider range of household needs. Additional options for “move-up homebuyers” may help Northglenn keep its residents who are ready to grow their families.



## RECOMMENDATIONS FOR REDUCING DEVELOPER COSTS

1

Whether for commercial or residential development, it is recommended that the City of Northglenn cover at least a portion of infrastructure improvement costs associated with infill development to attract developers and maintain influence over the types of development that take place. Requiring developers to cover these costs may have the effect of limiting the types of development that occur due to calculations regarding developer risk. Covering these costs for the developers will allow the city to maintain greater influence on the types of development and open up the possibility for more bids from a wider variety of investors, allowing the city's development to follow the desired path and address specific gaps in the housing supply.

2

Creating more options for “move-up homebuyers” can help the City of Northglenn keep its current residents in the city through more life cycle stages. City leaders should consider programs that encourage home renovations by offering 0% home equity lines for home improvement projects. These loan programs, accomplished through partnerships with local banks or other lenders, can be written to incentivize certain types of development or target certain neighborhoods. Sometimes these loans are provided exclusively to low-income homeowners or with specific guidelines for improvements.

SERVICE FEES & COST EXAMPLES	
Total Project Value	\$2,000,000
Permit Fee	\$9,258.75
Plan Check Fee	\$6,018.19
Total Amount Due for Permit	\$15,276.94

### **DURA Renew Denver, Colorado**

Through its redevelopment efforts, DURA provides financing for projects that otherwise would not be feasible. Redevelopment provides an anchor for further revitalization, enables affordable housing development, creates jobs, improves property values, generates new tax dollars and ensures investment in public amenities such as schools, infrastructure and art.

### **PolicyLink’s Infill Incentives Toolkit**

PolicyLink is a national research institute focused on advancing racial and economic equity. Their 2004 toolkit for infill incentives cover a variety of options for infill incentives including upgrading infrastructure and amenities, lowering impact fees, fast track and streamlined permitting, mixed-use zoning, increased density allowances, and property tax abatements, among other incentives. While not all will apply to the unique circumstances of Northglenn, the toolkit provides useful overviews to a variety of strategies.

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### **City of Fairfax Neighborhood Renaissance Program**

The City of Fairfax, Virginia is a suburban community within the Washington, D.C. metro area. As such, it exists within one of the most expensive markets in the country. The City of Fairfax has reached an agreement with a bank to offer home equity lines of credit to homeowners that come with 0% interest for the first two years. Loan recipients must own the property for which they are applying, and the home must be at least ten years old. The city has further stipulated that a certain percent of the improvement cost must go towards the home’s exterior, demonstrating that city leaders are able to provide additional requirements that suit the needs of the city in addition to those of the homeowner.

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### **Infill Incentive Boundary Areas in Aurora, Colorado**

Nearby Aurora, Colorado allows developers to enter into an agreement with the city to offset development fees and sales and use taxes. While these incentive packages apply most directly to commercial development, there are criteria in the bylaws that provide restrictions on residential development in these designated areas, allowing the city more control over these types of developments.

### **Direct Subsidies for Water and Sanitation Services**

In Panama, a direct subsidy system for encouraging the development of water- and sanitation-related infrastructure was studied. Direct subsidies are transparent and reduce administrative costs associated with more complicated subsidy programs. Importantly, the study notes the importance of assessing whether a subsidy is really needed to develop infrastructure, instead of assuming its need when implementing the program.

# EXPAND MULTIFAMILY OPTIONS IN SINGLE-FAMILY ZONES

## POLICY RECOMMENDATIONS

Through an analysis of the current zoning district map, it was determined that the majority of residential sites in the city are zoned either RS-1 Single Family Large Lot or RS-2 Single Family Standard Lot. The RS-1 and RS-2 districts are intended to promote a low-density residential environment and prohibit most commercial activities other than the permitted home occupations and limited community and educational uses. Diversification of housing stock and increases stability through economic downturns and is especially important because there remains almost no undeveloped land within the city.

Access to land is typically the biggest constraint on housing development and is one of the major drivers of cost. Nationally, we estimate that unlocking land to the fullest extent could reduce the cost of owning a standard housing unit by up to 20 percent.<sup>10</sup> A comprehensive citywide mapping and inventory exercise can reveal many opportunities for new or updated development.

One housing development policy to consider would be a use-by-right development policy, which would prioritize the development of higher density multi-family housing through uniform, codified, and consistent zoning and development regulations. A use-by-right development approval process establishes a rule-based development approval process that improves the ability of the housing market to create new housing in response to increased demand. Use-by-right development improves affordability in two ways: 1) it lowers the cost of development through a faster, more predictable approval process, and 2) it increases supply of housing.

Strong political will and leadership are required to establish and sustain an effective use-by-right development policy. Not in My Backyard (NIMBY) groups will put pressure on elected and appointed officials to block by-right development that they believe will impact their quality of life.

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<sup>10</sup> McKinsey Global Institute “Housing Affordability: A Supply-Side Tool Kit for Cities” October 2017

The project team suggests the city is intentional crafting a policy plan that carefully addresses the housing needs of Northglenn's population. The following action is recommended:

## RECOMMENDATIONS FOR EXPANDING MULTIFAMILY OPTIONS

1

In order to encourage the continued development of middle-density housing units, the project team suggests existing code be expanded to allow single-family-zoned properties greater variety of use-by-right permissions. At present, the addition of accessory dwelling units (ADUs) to single-family lots are permitted; however, to allow for duplex or triplex development would provide owners of large lots more options for increasing density and housing type on owned properties. Of course, the existing building requirements, like square-foot-per-unit, property size, and setback requirements should continue to be enforced. However, property owners of sufficiently large lots should be allowed to build new units of a different type than have been previously allowed on their property. This expansion of the use-by-right policy would encourage more middle-density development in the city, providing more housing options for a variety of households.

2

Conduct a comprehensive citywide mapping and inventory exercise, which would identify areas of the city to rezone. One possibility would be to rezone single-family residential lots to RM-2 Multifamily or MN Mixed-Use Neighborhood. The RM-2 district is intended to provide housing at varied densities including attached single-family and multifamily uses. The RM-2 district may also allow community, educational, and limited supportive uses. The RM-2 district can serve as a transition between higher intensity commercial and mixed-use districts and lower density residential districts.

The MN Mixed-Use Neighborhood would allow the possibility of adding duplex, triplex or quadplex housing units. This would allow for additional housing units to provide affordable housing options.

The rezoning of single-family properties to allow multi-family developments would increase the efficiency of land use. Residential parcels that have not been fully taken advantage of could be redesigned to increase density. Sites that are underutilized can be identified as priorities for redevelopment. Incentives (such as expedited permitting, relief from parking requirements, or investment in public parking) can make these types of projects more attractive to developers.



## RECOMMENDATIONS FOR EXPANDING MULTIFAMILY OPTIONS

### 3

Finally, the project team acknowledges recent code revisions, which allow for the addition of accessory dwelling units to single-family properties, to be an important step in the process of expanding the diversity of housing options available to Northglenn residents. Despite the code revisions, though, few Northglenn residents have taken advantage of the opportunity for new development. It is likely that residents interested in adding ADUs are either 1) unaware of the fact that recent code revisions allow for the addition of ADUs on their properties, or 2) are uncomfortable navigating the governmental processes required for approval to develop the new units on their properties.

In order to increase awareness and promote the development of ADUs, the project team suggests Northglenn undertake a public awareness campaign to advertise the new development opportunity. The objective of the campaign should be to:

- Inform residents of changes to zoning codes which allow for ADUs on single-family lots
- Outline requirements for ADU developments
- Provide a step-by-step guide on how to receive approval to develop ADUs on a property
- Connect residents to resources or other materials that can help them find cost-efficient ADU development options

## BEST PRACTICES FOR EXPANDING MULTIFAMILY OPTIONS

### **HUD Accessory Dwelling Unit**

In a study conducted in the early 2000s, the U.S. Department of Housing and Urban Development (HUD) identified five U.S. cities and one county that had successfully adopted policies to allow accessory dwelling units: Lexington, MA; Santa Cruz, CA; Portland, OR; Barnstable, MA; Wellfleet, MA; and Fauquier County, VA. The study outlines why ADUs were necessary in each case and how they helped address housing accessibility or affordability issues. Further, the actual policies adopted by each of the cities and county are included in the appendices.

### **California Senate Bill No. 10**

This bill, which was approved by the governor of California in September 2021, allows a local government to adopt an ordinance to zone any parcel for up to 10 units of residential density per parcel. There are specific requirements that are outlined in the bill itself, but the objective is to expand multi-family housing options in infill communities, thereby increasing access to affordable housing. More flexible zoning codes would allow residents to add or redesign structures to accommodate more people or households.

### **Oregon House Bill 2001**

In 2019 Oregon lawmakers approved a bill that eliminated purely single-family zoning throughout the state. In cities with a population of 25,000 or more, duplexes, triplexes, fourplexes, and cottage clusters were allowed on parcels that had previously allowed only single-family structures. These zoning changes were made in an attempt to develop denser, greener, and more affordable housing throughout the state.

# APPENDIX



Per the RFP, this report seeks to establish a baseline of information about the current state of the housing market and conditions in the City of Northglenn with the most up-to-date data available. In the sections to follow, the U.S. Census, American Community Survey, U.S. Bureau of Labor Statistics, and other sources have been analyzed to understand housing trends in Northglenn. The findings below were used collectively to inform the policy recommendations.

# KEY FINDINGS

## QUANTITATIVE DATA ANALYSIS

### DEMOGRAPHICS

- By comparison to Adams County and the Denver-Aurora-Lakewood Metropolitan Statistical Area (Denver MSA), Northglenn's population is younger and earns a relatively lower household income.
- Northglenn's population growth has slowed in recent years and has seen less growth compared to Adams County, neighboring communities, and the Denver MSA.
- The percentage of Northglenn's population living below the poverty line has decreased at a faster rate than that of neighboring communities and the Denver MSA.
- Since 2015, Northglenn's median household income has been an average of \$10,000 lower than that of the Denver MSA and \$2,800 below all of Adams County.

### HOUSING COSTS

- Housing is generally more affordable in Northglenn than in Adams County and the Denver MSA.
- In 2020, the median renter spent over 31% of their household income on rent, which meets the official classification of housing cost burden (30% or more). This number has remained largely unchanged since 2015.
- In 2020, the median homeowner spent less than 20% of their income on housing costs, which is very slightly under the annual average since 2015.

### HOUSING SUPPLY

- Most of Northglenn's housing stock is comprised of single-family detached homes. This does not reflect the diversity of the population, which includes individuals and families transitioning through a variety of life stages and economic cycles.
- Increased diversification of housing stock is expected as a result of ongoing projects in the Karl's Farm and Civic Center developments.
- Northglenn is expected to add approximately 966 new housing units in planned housing developments. The projected demand for new housing units by 2030, assuming population growth remains steady, is approximately 1,200 units. While some of this demand will be met by planned developments, more units will be needed over the next 10 years.

# POPULATION & DEMOGRAPHICS

## QUANTITATIVE DATA ANALYSIS

### POPULATION TRENDS

According to the most recent available American Community Survey data (2020 5-Year Estimates), Northglenn has shown consistent population growth over the previous 1-, 5-, and 10-year periods. However, this change in population has occurred at a considerably slower rate than most of the surrounding areas and the Denver MSA as a whole. Only neighboring Westminster has grown at a slower rate at the 5- and 10-year intervals, and Northglenn shows the slowest population growth rate from 2019 to 2020. 2021 population estimates are currently unavailable, but it appears that Northglenn's population growth began to stagnate around 4 years ago, in 2018.

Regionally, the years from 2010 to 2020 have been marked by substantial growth. The state of Colorado grew by over 16 percent in that ten-year window, spurred by growth in the Denver MSA, which grew by almost 19 percent. While

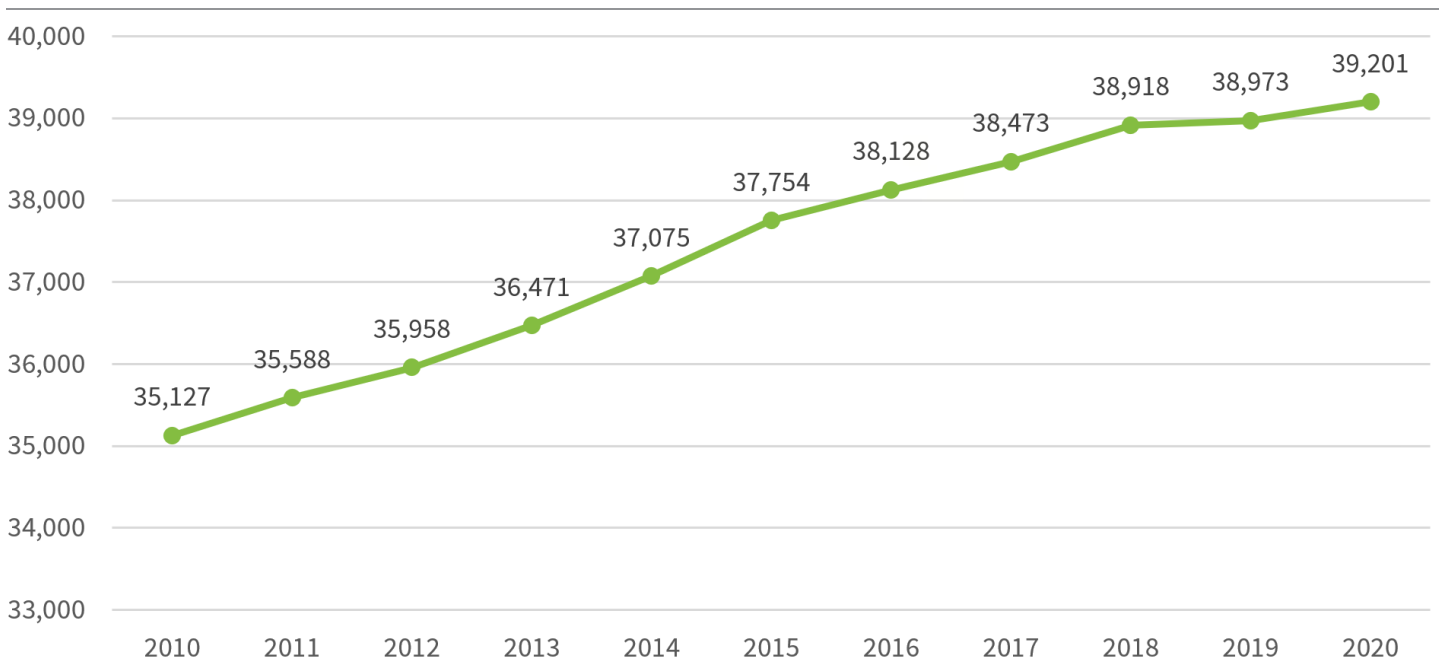
this growth is evident throughout the MSA, some cities in the northern region grew at astonishing rates. Broomfield (31.34%) and Thornton (28.31%) showed tremendous growth in the ten-year window, with the growth of the former slowing significantly from 2019-2020. Nearby Thornton, however, continues to show high growth, increasing its population by more than five percent in that single year.

Due to the interrelated nature of these cities and communities, it can be difficult to determine causes for Northglenn to show such different rates of growth from its neighbors. Some of this may be due to the lack of developable land in Northglenn, which is 99% developed. Currently, efforts are underway to expand housing options in a few areas of the city that are currently undergoing new developments, such as those detailed in the Karl's Farm and Civic Center Plans.



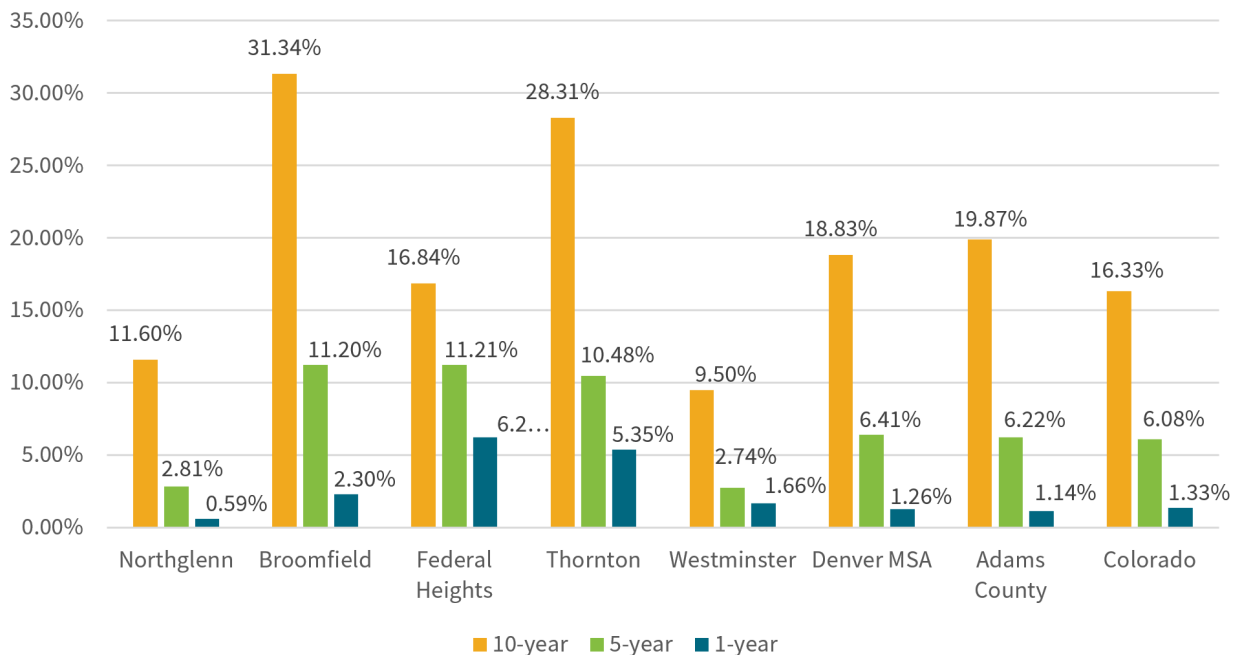
## NORTHGLENN POPULATION TREND

**Figure 13: Northglenn Population Trend**  
Source: U.S. Census



## REGIONAL POPULATION GROWTH

**Figure 14: Regional Population Growth**  
Source: U.S. Census



## AGE DISTRIBUTION

Northglenn’s population is young by national standards, with over one-third of the population under the age of 24. The median age in the city is just under 33 years old. The age distribution represented in Figure 15 shows a population that has gotten younger in years from 2015 to 2020. To some degree, this trend is related to the housing stock in Northglenn being more suited to “first-time home buyers” and the entrance of much of the millennial population into the housing market. Over one quarter of Northglenn residents are between the ages of 25 and 40.

In the master plans for the two ongoing development projects in the city, there has been an emphasis placed on

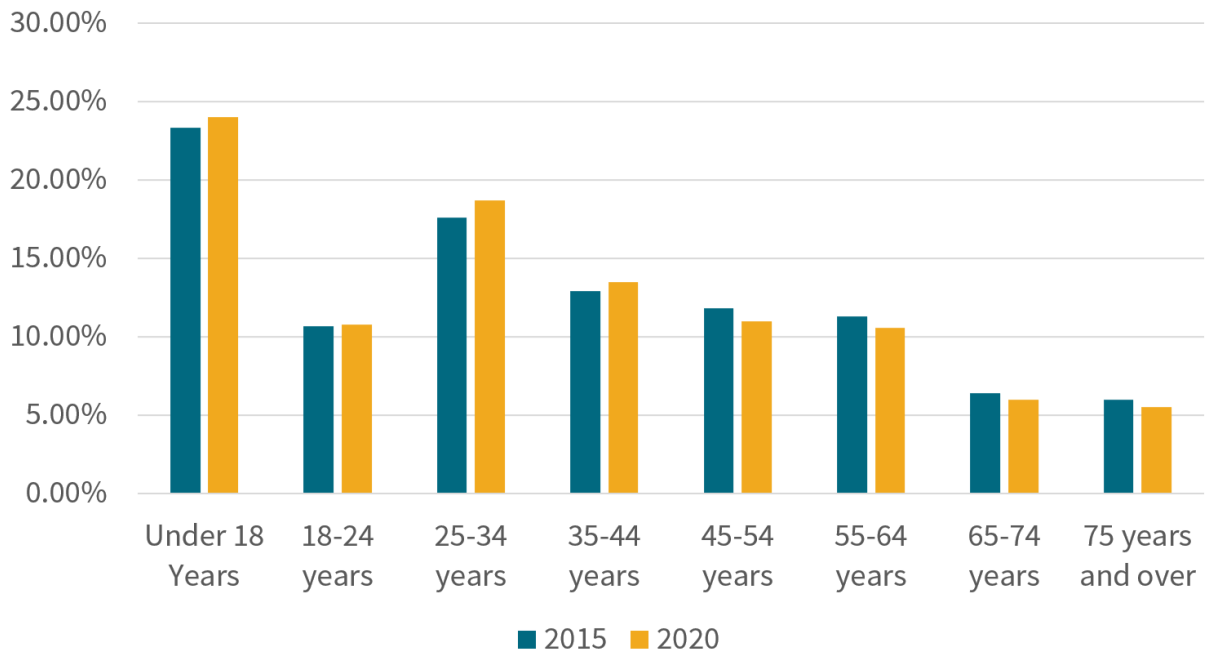
increasing the stock of senior housing. While Northglenn does not itself have a growing senior population, there is some evidence to suggest that those seniors who are looking to transition out of a single-family home have not been able to find alternative housing options. The data show that the senior population in Northglenn is declining, which could indicate that these individuals are being priced out of the market. Retirees are often living on fixed incomes, and sharp increases in housing costs can dramatically limit their housing options. If there are no affordable single-family homes in the area, and too few senior living facilities, these individuals might be forced out of Northglenn and into neighboring communities.

## EDUCATIONAL ATTAINMENT

According to estimates, around 30 percent of the Northglenn population (ages 25 and over) holds at least an associate degree, around 12.5 percentage points lower than the Denver MSA (52.4%) and 11.5 points lower than the national average (41.5%). However, the percent of this population who are high school graduates (89.1%) is slightly higher than the national average (88%).

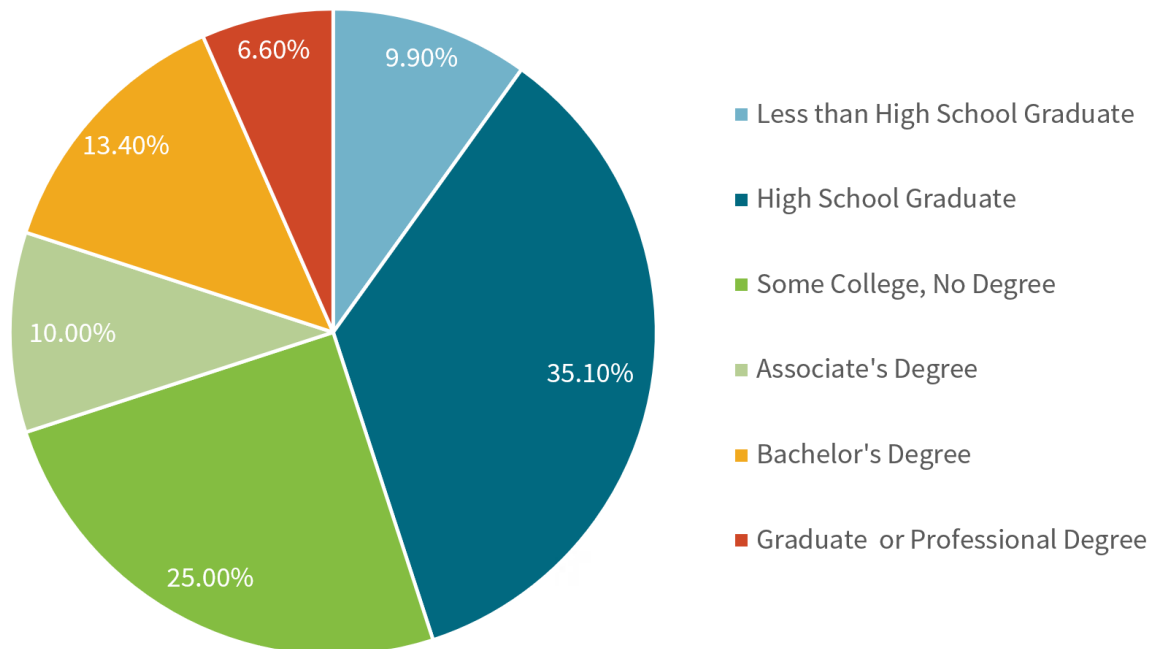
## NORTHGLENN AGE DISTRIBUTION

**Figure 15: Northglenn Age Distribution.**  
Source: U.S. Census, ACS 2016-2020 Estimate



## NORTHGLENN EDUCATIONAL ATTAINMENT RATES

**Figure 16: Northglenn Educational Attainment Rates.**  
Source: ACS 2016-2020 Estimate



## POVERTY

The percent of Northglenn residents living in poverty decreased steadily in the five years leading up to 2020, which showed the poverty rate in the single digits for the first time in that span. While this trend tended to coincide with a similar decrease in poverty for the entire MSA, Northglenn showed a significantly faster decrease in poverty than the Denver metro area and other neighboring communities. The 2020 poverty data are represented in Figure 18; it is likely that Northglenn saw its poverty rate continue to fall in 2021 because of the Child Care Tax Credit that was available for the second half of that year. Since a relatively large percentage of Northglenn's population is under 5 years old (7.03% of the 2020 population), the effects of this policy are expected to be significant.

In comparison to neighboring communities, Northglenn's poverty rates have declined more quickly in the five-year period leading up to 2020, with a significant drop after 2019. Northglenn's poverty rates dipped below those of the Denver MSA and of neighboring Thornton by the end of 2020. The cause of the significant improvement by comparison to these neighboring communities is not entirely clear, and this metric will be an interesting one to follow with the release of additional data. However, the sharp decrease in poverty does not appear to be a single-year anomaly based on the trajectory of this metric across the five-year span.

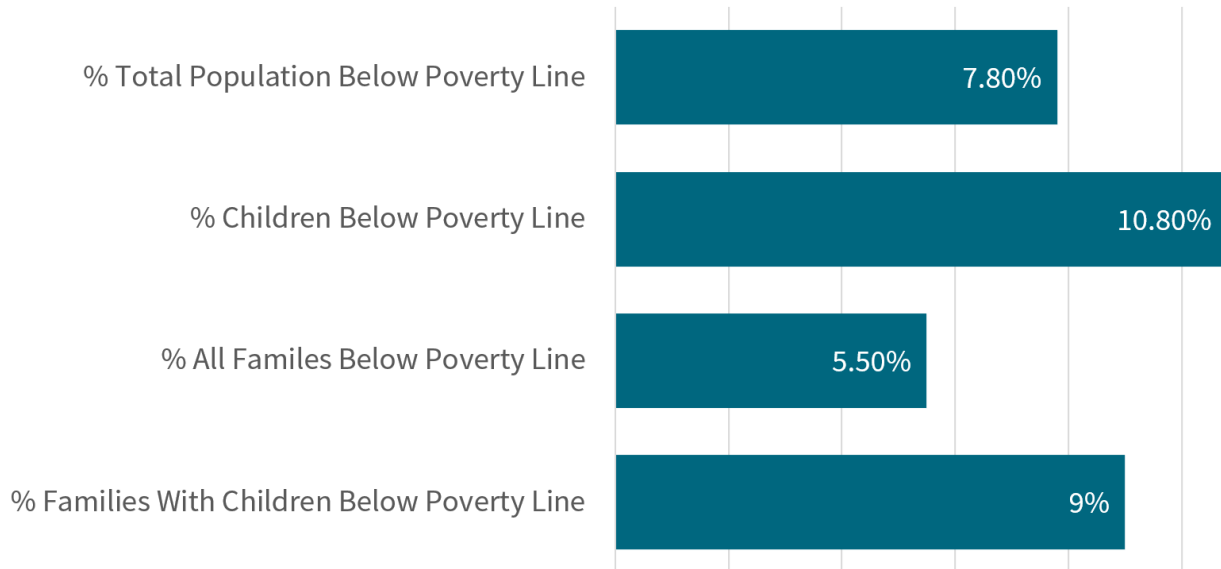
## LABOR FORCE

Conceptually, individuals who are included in an area's labor force are either employed or actively looking for employment. Of the population of 30,500 "working-age" individuals in Northglenn, or those who were 16 years or older, just under 22,000 were in the labor force in 2020. That means that the labor force participation rate for Northglenn was around 72 percent. This is much greater than the United States' labor force participation rate in the

same year, which was around 63%. The population's higher participation rate in the labor force could be explained, in part, by its age. A younger population is more likely to be active in the labor force than an aging population would be. Young, working individuals or families have specific housing needs, and this employment and demographic data is useful for understanding what type of housing units are likely to be in greatest demand in Northglenn.

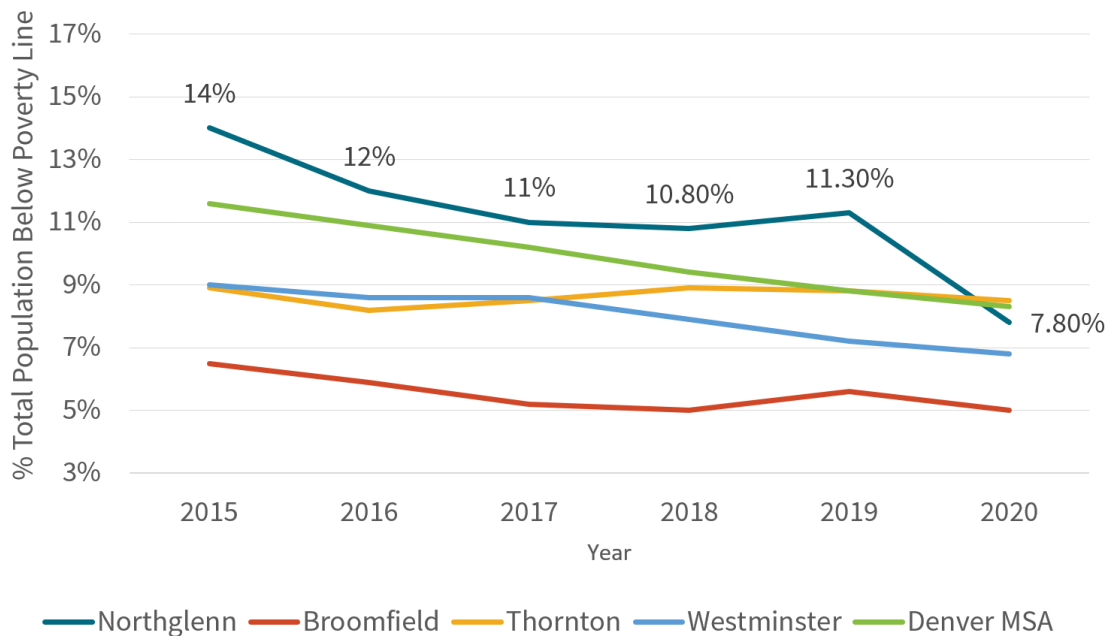
## NORTHGLENN POVERTY RATES

Figure 17: Northglenn Poverty Rates.  
Source: ACS 2016-2020 Estimate



## REGIONAL POVERTY RATE

Figure 18: Regional Poverty Rate Comparison.  
Source: ACS 2016-2020 Estimate





## COMMUTING PATTERNS

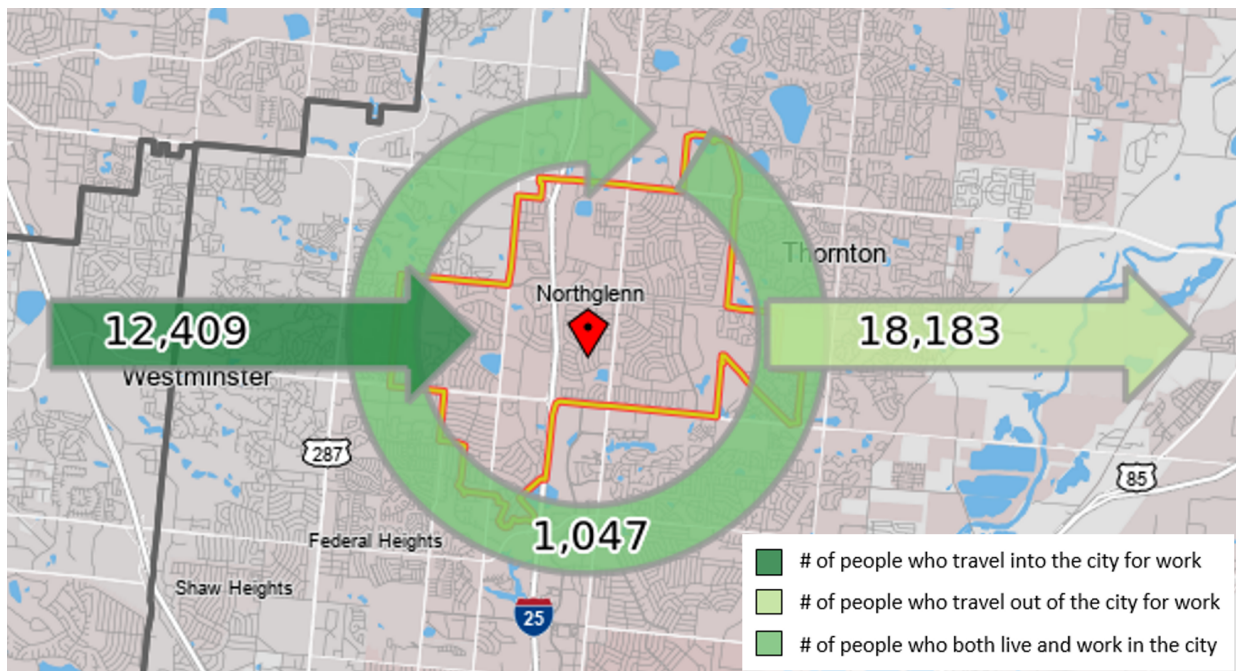
Given its proximity to Denver and its suburban profile, it is not surprising that a vast majority of Northglenn residents work outside of the city limits. Of the 19,000+ employed members of the Northglenn labor force, only around 1,000 remain in the city to work. Conversely, of the nearly 13,500 individuals who work in the city of Northglenn, over 92 percent live beyond the city limits. It is important to note that these figures do not take into consideration remote workers.

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### 2020 COMMUTING PATTERNS

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Figure 19: 2020 Commuting Patterns.  
Source: OnTheMap.



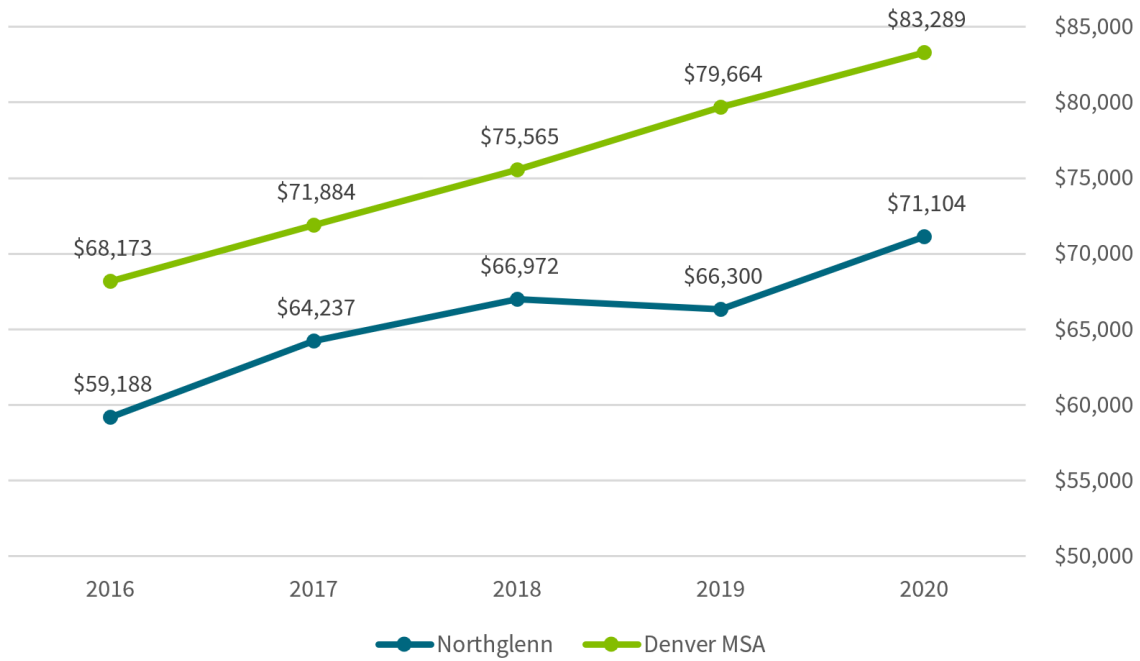
## HOUSEHOLD INCOME

The median household income in Northglenn was estimated at \$71,104 for the year 2020, which is significantly lower than the Denver MSA (\$83,289) and lower than the neighboring communities of Westminster (\$76,378), Thornton (\$80,732), and Broomfield (\$101,206). The 2020 estimate is considerably higher than the prior year's, which was \$66,300. However, the 2019 figure seems to have been an anomaly, as the decrease it represents from prior years breaks from both the trend in Northglenn and the steady increase throughout this time across the MSA. This will be another metric worth watching in the years to come.

Figure 20 demonstrates Northglenn's household income levels in comparison to the rest of the Denver MSA. The bracket representing the largest share of households is the \$50,000 - \$74,999 bracket, which comprises 23.3 percent of households. With the exception of the lowest income bracket (less than \$15,000 annual income), Northglenn has a higher percentage of households in every bracket up to \$150,000 and above. However, a substantially greater percentage of MSA households earn more than \$150,000 annually. Comparatively, Northglenn households earn less than some of its neighboring communities, which makes appropriately priced housing even more important.

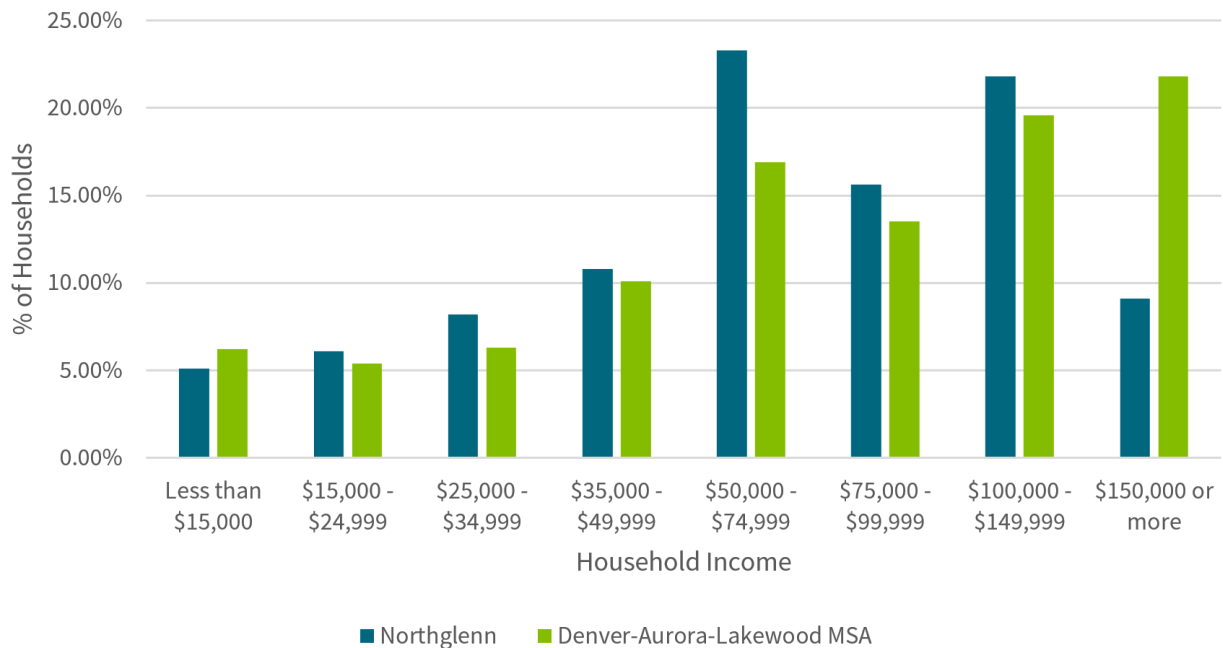
## MEDIAN HOUSEHOLD TRENDS

Figure 20: Median Household Trends.  
Source: ACS 2016-2020 Estimate



## REGIONAL COMPARISON OF HOUSEHOLD INCOMES

Figure 21: Regional Comparison of Household Incomes.  
Source: ACS 2016-2020 Estimate



## TAPESTRY SEGMENTATION

Esri's Tapestry Market Segmentation characterizes and measures an area's population based on income, age, and general lifestyles. The tapestry segmentation for Northglenn can be helpful for understanding the population's demand, financial ability, and housing preferences, all of which inform a housing strategy. These tapestries are not meant to define the population but are intended to characterize certain subgroups of the population that tend to exhibit similar lifestyle patterns. Therefore, specific financial estimates given in Table 4 might not be perfectly representative of the population in Northglenn. Instead, they can be helpful for understanding what demand for housing units of different types and price points might look like.

The defining tapestries of Northglenn are ranked by the percent of households comprised by each tapestry. Annual growth, owner and renter preferences, household size and income, and financial ability are estimated, as well. Full tapestry profiles and descriptions can be found for all the tapestries below at this website, or through the pages linked in the tapestry titles in the table below.

### TAPESTRY SEGMENTATION

Table 4: Tapestry Segmentation.  
Source: Esri, 2022

TAPESTRY SEGMENT	HOUSEHOLDS (%)	% YEARLY POPULATION CHANGE	HOMEOWNERS (%)	RENTERS (%)	MEDIAN AGE	AVERAGE HOUSEHOLD SIZE	MEDIAN HOUSEHOLD INCOME	MAXIMUM AFFORDABLE HOUSE COST	MAXIMUM AFFORDABLE MONTHLY RENT
Parks and Rec	32.80%	0.40%	69.70%	30.30%	40.9	2.51	\$60,000	\$180,000	\$1,250.00
Metro Fusion	18.60%	1.00%	24.00%	76.00%	29.3	2.65	\$35,700	\$107,100	\$743.75
Bright Young Professionals	15.10%	1.20%	42.80%	57.20%	33.0	2.41	\$54,000	\$162,000	\$1,125.00
Young and Restless	7.70%	1.30%	13.10%	86.90%	29.8	2.04	\$40,500	\$121,500	\$843.75
Comfortable Empty Nesters	6.90%	0.50%	86.90%	13.10%	48.0	2.52	\$75,000	\$225,000	\$1,562.50
Up and Coming Families	5.10%	2.80%	73.90%	25.10%	31.4	3.12	\$72,000	\$216,000	\$1,500.00
Home Improvement	3.20%	0.70%	79.40%	20.60%	37.7	2.88	\$72,100	\$216,300	\$1,502.08
Pleasantville	3.00%	0.50%	83.10%	16.90%	42.6	2.88	\$44,700	\$134,100	\$931.25
NeWest Residents	2.80%	1.10%	16.60%	83.40%	27.3	3.35	\$30,200	\$90,600	\$629.17
City Lights	1.90%	0.70%	51.70%	48.30%	39.3	2.59	\$112,200	\$336,600	\$2,337.50
Old and Newcomers	1.40%	0.70%	45.20%	54.80%	39.4	2.12	\$44,900	\$134,700	\$935.42
The Elders	1.20%	0.90%	81.40%	18.60%	72.3	1.68	\$42,800	\$128,400	\$891.67
Down the Road	0.10%	0.90%	65.20%	34.80%	35.0	2.76	\$38,700	\$116,100	\$806.25

# HOUSING CHARACTERISTICS

## QUANTITATIVE DATA ANALYSIS

### HOUSING TENURE

In Figure 22, housing tenure rates for Northglenn and the Denver MSA are compared. A greater share of the total housing stock is renter-occupied in Northglenn than in the rest of the MSA. About 43.4% of units are renter-occupied, while 56.6% of units are owner-occupied.

### HOUSING BY TYPE

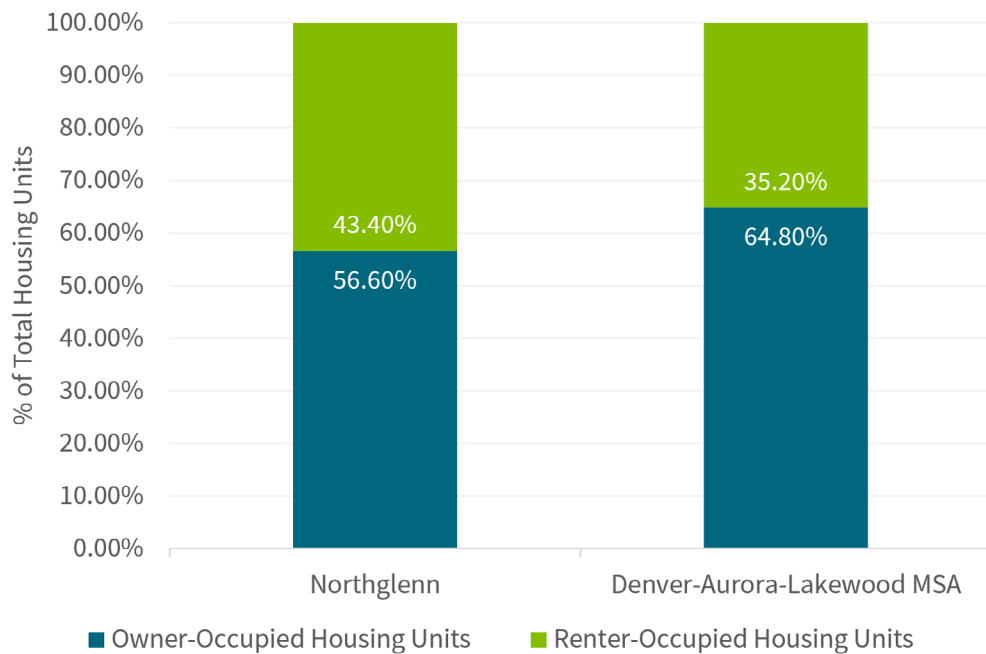
Much of the housing in Northglenn is comprised of single-family detached homes, though there has been an increase in higher-density housing developed in the past ten years. There has not been much change in the medium-density housing stock in this time, however. Northglenn continues to have limited diversity in types of housing units. The negative impacts of limited housing diversity can only be expected to increase as the city's population grows; the city is landlocked, and there's almost no undeveloped land within city limits.

This means that the city must take advantage of its existing housing structures and seek to maximize accessibility and affordability. Townhome development, duplex conversions, or accessory dwelling units, for example, could be used to improve the diversity of housing options in the city, more adequately meeting residents' needs, and keeping housing costs as low as possible. Ideally, the distribution of housing units presented in Figure 23 would level out and become more balanced in the future.



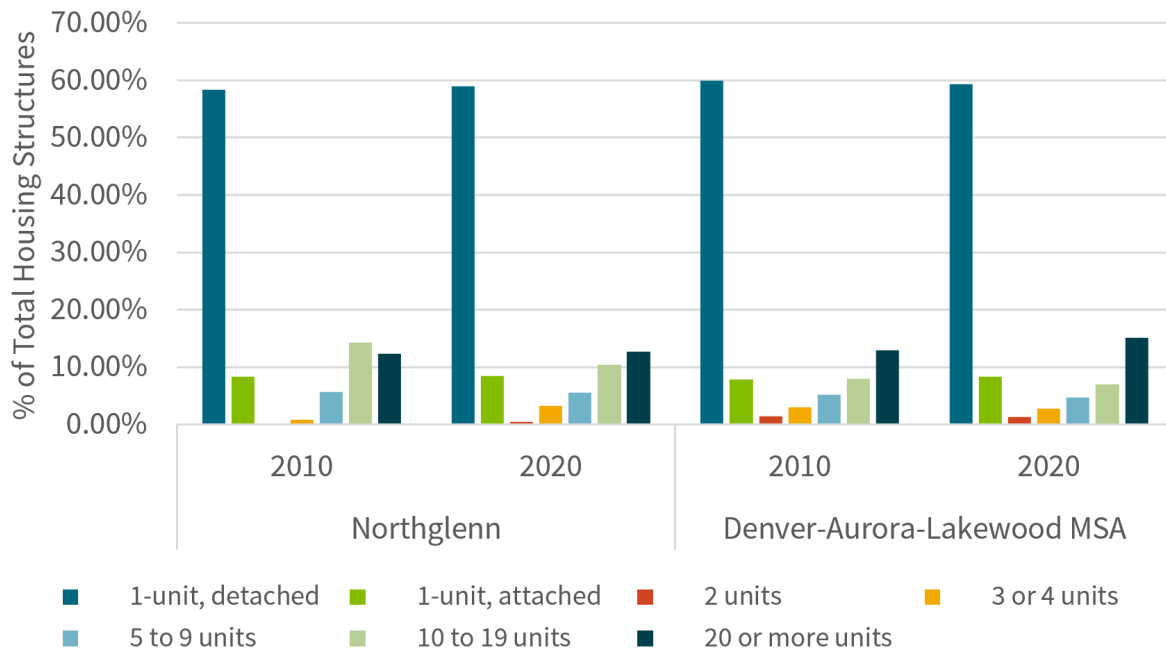
## REGIONAL COMPARISON OF HOUSING TENURE

**Figure 22: Regional Comparison of Housing Tenure.**  
Source: ACS 2016-2020 Estimate



## NORTHGLENN HOUSING BY NUMBER OF UNITS IN STRUCTURE

**Figure 23: Northglenn Housing by # of Units in Structure.**  
Source: ACS 2016-2020 Estimate



Masterplans for the Karl’s Farm and Civic Center development show a focused effort on continued diversification of the housing supply, including efforts to build units of a variety of types. Apartments, townhomes, multi-family units, senior housing, and detached single-family homes alike will be developed, addressing the needs of different

subgroups of Northglenn’s total population. Table 5 shows the number of units by type that have been proposed at these two sites. As of the writing of this report, construction on these units has already begun at the Karl’s Farm development. The numbers provided for the Civic Center Development in Table 5 come from the 2017 Civic Center Master Plan.

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PLANNED NEW HOUSING UNITS BY TYPE

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Table 5: Planned New Housing Units by Tpe  
Source: Karl’s Farm and Civic Center Master Plans (2017)

KARL’S FARM DEVELOPMENT	
Single Family Detached	86 Units
Single Family Attached (Duplex)	92 Units
Single Family Attached (Townhomes)	104 Units
Multifamily Apartment Community	385 Units
Senior Housing Apartments	164 Units
Total	831 Units
CIVIC CENTER DEVELOPMENT	
Single Family Attached (Townhomes)	34 Units
Multifamily Apartments	122 Units
Live/Work Units	19 Units
Total	175 Units
<b>Karl’s Farm and Civic Center Total</b>	<b>1,006 Units</b>

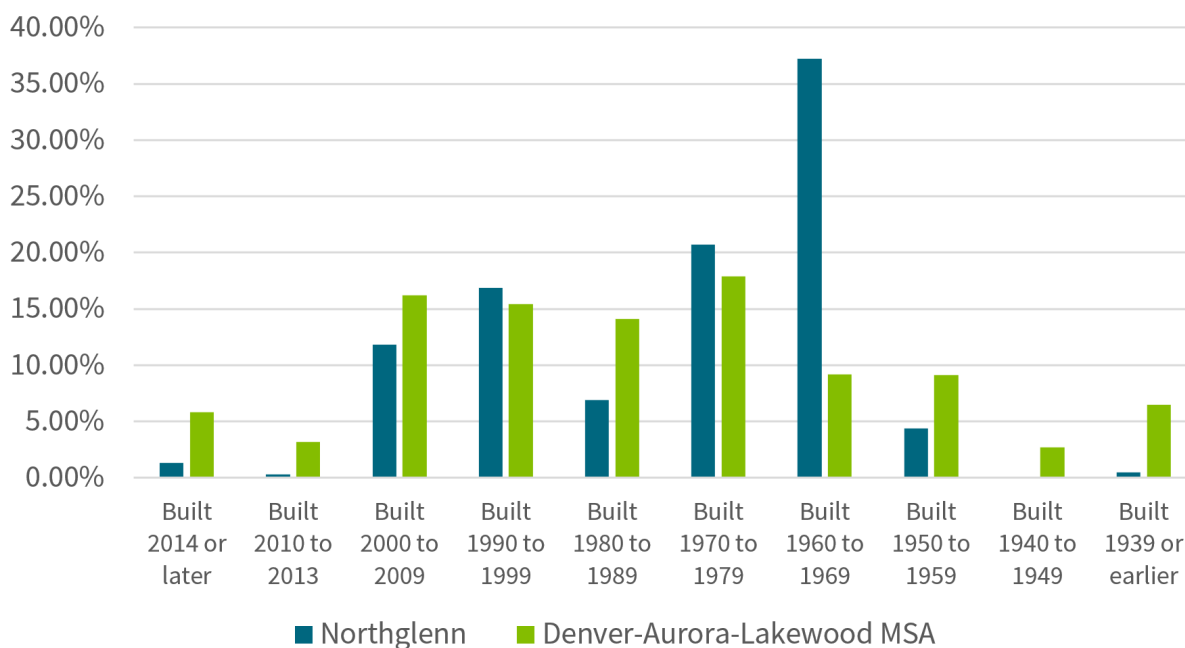
## AGE OF HOUSING STOCK

It is clear from the data represented in Figure 24 that Northglenn’s housing stock began to take shape mostly in the 1960s and ‘70s, making a vast majority of housing units more than 40 years old. Of course, Northglenn’s 2022 population has much different housing demands than the population of the ‘60s and ‘70s, and the housing stock should be

updated to reflect the current demand. While there’s not much more space to develop new housing structures within the city, existing units could be redeveloped or renovated. Creative redevelopment of existing units will continue to be crucial for maintaining affordability as long as the city sees population growth.

### NORTHGLENN HOUSING STOCK BY AGE

Figure 24: Northglenn Housing Stock by Age.  
Source: ACS 2016-2020 Estimate



## VACANCY RATES

Vacancy rates in the Denver MSA are low, but they're even lower in Northglenn. In 2020, they were around 3.2%, up slightly from 2.75% in 2016. Such low vacancy rates indicate a very tight housing market; demand for housing is great enough that nearly all the housing stock is occupied. Nationally, the vacancy rate was just under 10 percent in 2020.

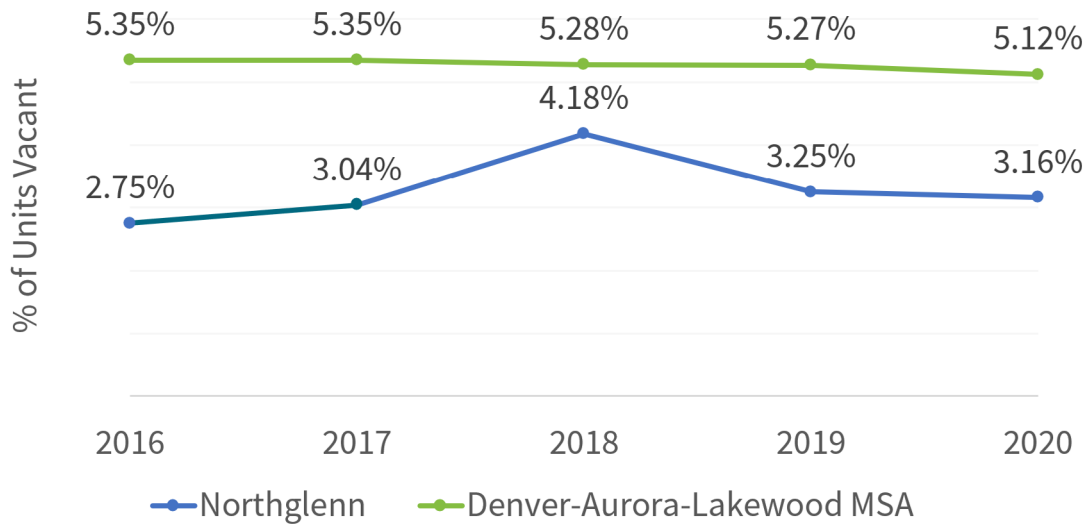
## OVERCROWDED UNITS

Although research in this space is ongoing, some studies have suggested that overcrowded households can lead to negative outcomes in education and academic performance, as well as negative effects on behavioral and physical health. There is some correlation between overcrowded units and lower income levels. However, there are also data that point to a significant influence on overcrowding statistics that are tied to cultural differences, so the effects of overcrowding could vary by community or culture. This is an area where more research is needed,

and overcrowding is a metric that HUD continues to track and study. HUD currently defines an overcrowded housing unit as a unit with over one occupant per room. Based on this definition, overcrowding is not a significant issue in Northglenn. For owner-occupied households, there is almost no overcrowding according to ACS estimates. For renter-occupied units, Northglenn does show a higher incidence of over-crowding than neighboring communities and the MSA.

## NORTHGLENN VACANCY RATES

Figure 25: Northglenn Vacancy Rates.  
Source: ACS 2016-2020 Estimate Overcrowded Units



## PERCENT OF HOUSEHOLDS OVERCROWDED

Table 6: Percent of Households Overcrowded.  
Source: 2016-2020 ACS.

OCCUPANCY TYPE	NORTHGLENN	THORNTON	WESTMINSTER	MSA
Owner-occupied units	0.10%	2.42%	1.15%	1.21%
Renter-occupied units	8.28%	7.32%	5.20%	5.37%
All housing units	3.65%	3.76%	2.56%	2.68%



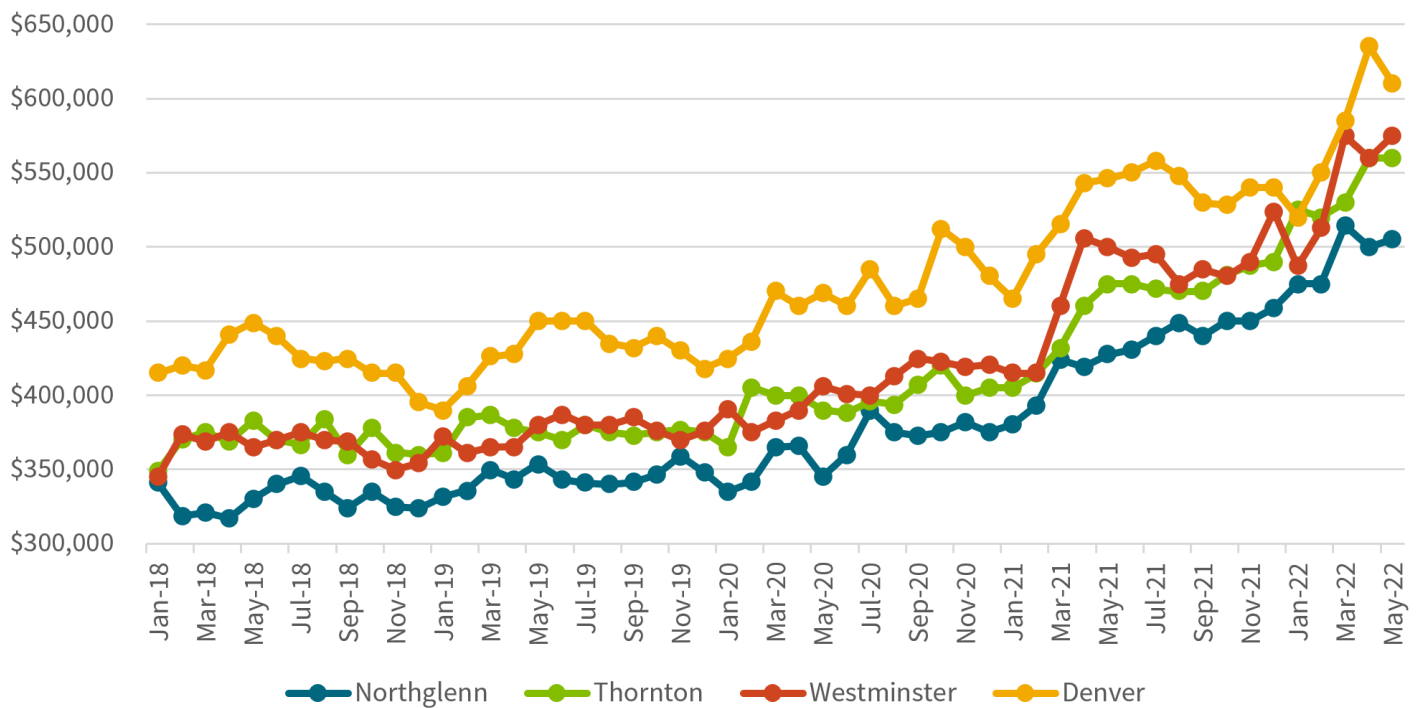
## SALE PRICE

Despite having recently eclipsed a median home sale price of \$500,000, housing in Northglenn has been consistently more affordable than neighboring cities in the Denver MSA. Still, over the past few years, the median price of a home has increased dramatically. From May 2018 to May 2022, the median home has increased by just over 53 percent. This substantial

increase is not uncommon; housing markets across the country are showing similar trends and many residents have become priced out of their neighborhoods. In order to remain an affordable option in the greater Denver market, Northglenn should continue to evaluate ways to expand accessibility and affordability.

### REGIONAL COMPARISON OF MEDIAN SALES PRICE

Figure 26: Regional Comparison of Median Sales Prices.  
Source: Redfin Housing Data, 2022



# DEMAND & AFFORDABILITY INDICATORS

## QUANTITATIVE DATA ANALYSIS

### HOUSING COSTS

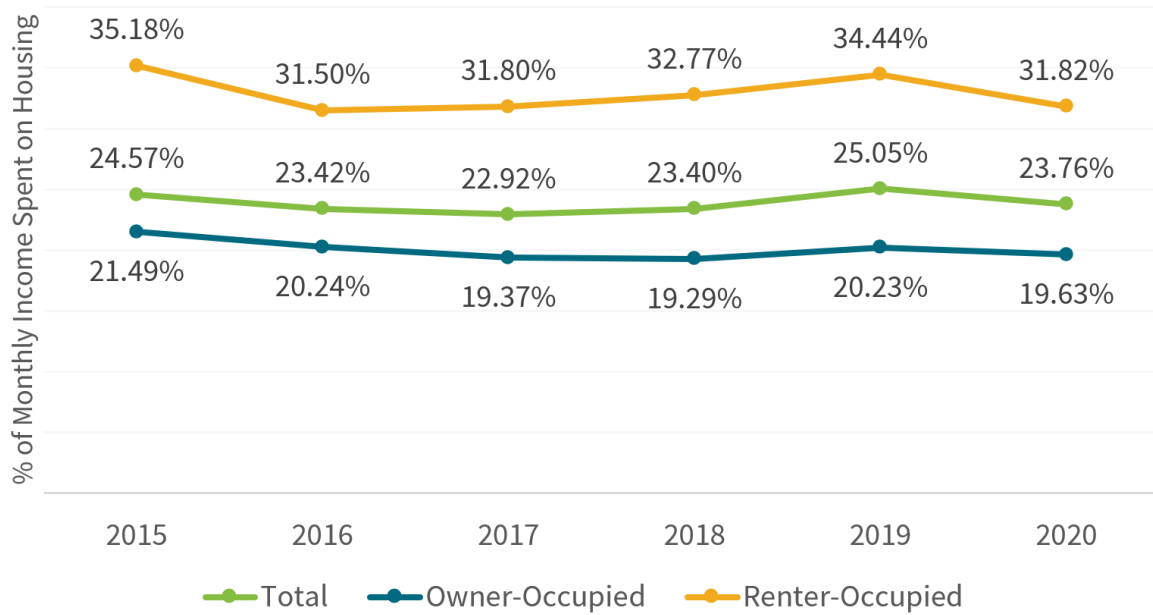
One metric for measuring the affordability of housing in Northglenn, as well as its trend over time, is to compare monthly housing costs to monthly household incomes. In Figure 27, median monthly housing costs in Northglenn are given as a percent of the median household income between 2015 and 2020. By this metric, housing affordability has remained relatively constant, or even increased slightly, since 2015. Households in Northglenn spent about 24 percent of their monthly income on housing-related costs in 2020. For homeownership households, this amounted to slightly less than 20 percent. Northglenn's median renter, however, is spending proportionally more, with about 32 percent of the household income dedicated to housing costs. While this difference between homeowner and renter costs are quite

common, renters in Northglenn qualify as being "housing cost burdened."

Figure 28 illustrates the distribution of household incomes by housing tenure type. Measuring renter and homeowner households together, nearly 70% of households earn more than \$50,000 per year; about 30% earn more than \$100,000. As one might expect, renter households are seen to earn less than homeowner households. About 46.1% of renter households earn less than \$50,000 per year; conversely, only 18% of homeowner households fall below the same threshold. It is challenging for households that earn lower annual incomes to purchase homes, especially in the tight housing market of recent years.

## MEDIAN MONTHLY HOUSING COSTS AS % OF MEDIAN MONTHLY HOUSEHOLD INCOME

Figure 27: Median Monthly Housing Costs as % of Median Monthly Household Income.  
Source: American Community Survey, 2020.



## HOUSEHOLD INCOME BY OCCUPANCY

Figure 28: Household Income by Occupancy Type.  
Source: ACS 2016-2020 Estimate



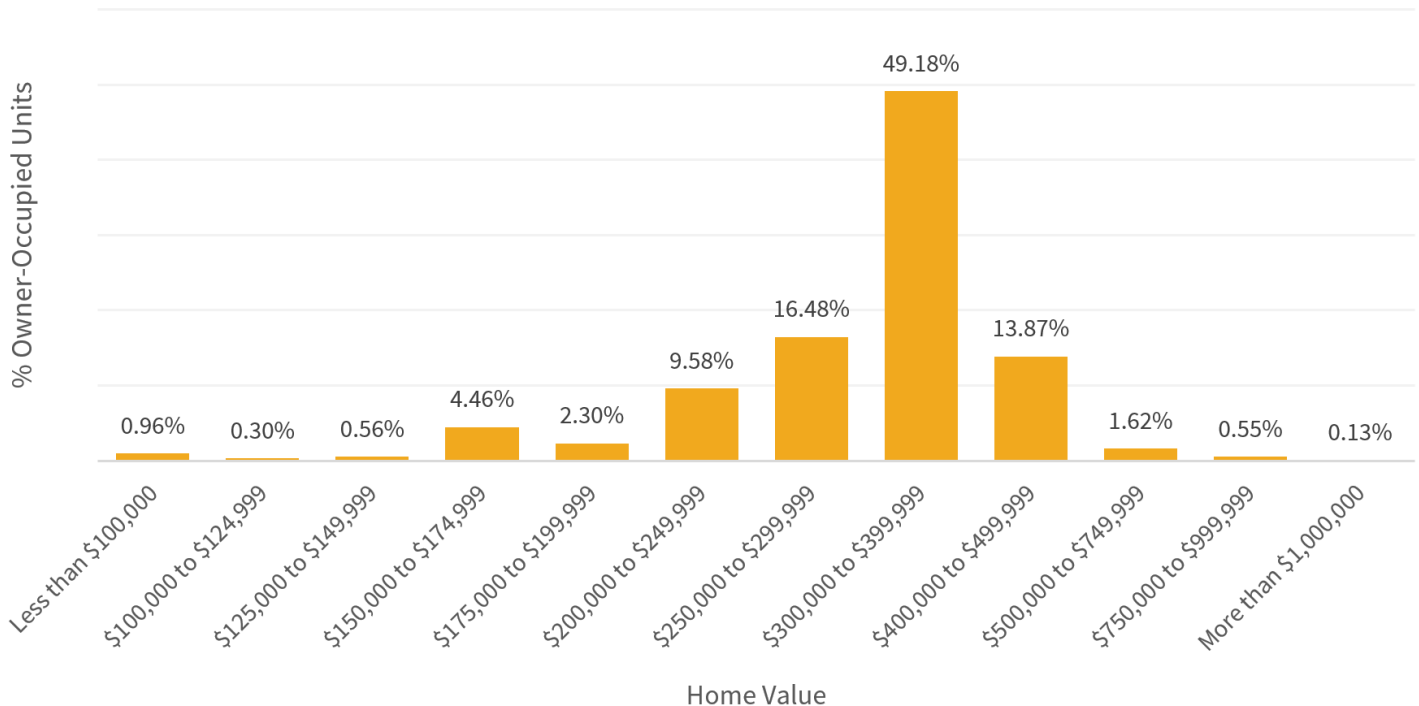
## HOUSING COST BY TENURE

The data in Figure 29 comes from the American Community Survey (ACS) which, while informative, are less recent than the Redfin data presented earlier in the report. Even if home values are higher in 2022 than indicated in 2020 ACS data, the values presented in Figure 29 are helpful for demonstrating the distribution of housing at different price points in the city. In 2020, nearly 50% of owner-occupied housing units were valued between \$300,000-\$350,000. Less than 10% of housing units were valued below \$200,000. At that time, only about 2% of homes were valued at more than \$500,000. The provision of affordable housing requires more than the development of low-cost housing units. Rather, a

balanced distribution of housing options at a variety of price points is important for ensuring all population groups are accommodated. If there are too few high-end, expensive units available, for example, higher-income families will be forced to occupy housing that would otherwise house middle- or low-class families. This results in downward pressure in the market, ultimately resulting in the forcing of low-income households out of the market. To adequately provide housing for a diverse population, the housing stock must meet the demands of high- and low-income households with a variety of lifestyle preferences.

### OWNER-OCCUPIED HOME VALUES

Figure 29: Owner-Occupied Home Values.  
Source: ACS 2016-2020 Estimate



There are a number of ways to view the diversity of housing options in a city. Data presented earlier has established a lack of diversity in housing unit types. Table 7 shows Northglenn’s additional lack of diversity in home value. In 2020, nearly 80% of all homes in Northglenn were valued between \$250,000 and \$500,000. More recent sales figures have shown that these values have risen considerably in this time, but the importance of the table below is the heavy clustering in this particular value range. This kind of clustering and lack of diversity can present significant

issues for maintaining a well-balanced community that is better positioned to adapt to economic swings.

Northglenn is a smaller city as measured by area, and the established predominance of single-family detached homes contributes to the kind of clustering shown in Table 7. Comparing this distribution to the larger and more diverse (by housing stock) communities in Thornton and Westminster, it is clear that Northglenn has significantly fewer options for homebuyers outside of a relatively narrow range.

## NORTHGLENN HOME VALUE DISTRIBUTION

Table 7: Northglenn Home Value Distribution.  
Source: 2020 ACS.

HOME VALUE	NORTHGLENN	THORNTON	WESTMINSTER	MSA
Less than \$100,000	0.96%	11.50%	5.97%	3.08%
\$100,000 to \$124,999	0.30%	3.65%	3.25%	0.77%
\$125,000 to \$149,999	0.56%	6.25%	4.60%	0.76%
\$150,000 to \$174,999	4.46%	9.42%	9.24%	1.66%
\$175,000 to \$199,999	2.30%	10.53%	10.23%	1.94%
\$200,000 to \$249,999	9.58%	22.07%	23.70%	6.31%
\$250,000 to \$299,999	16.48%	16.27%	16.60%	8.99%
\$300,000 to \$399,999	49.18%	14.69%	13.99%	24.03%
\$400,000 to \$499,999	13.87%	4.15%	6.81%	20.90%
\$500,000 to \$749,999	1.62%	0.64%	4.43%	21.75%
\$750,000 to \$999,999	0.55%	0.53%	0.54%	5.79%
More than \$1,000,000	0.13%	0.28%	0.64%	4.02%

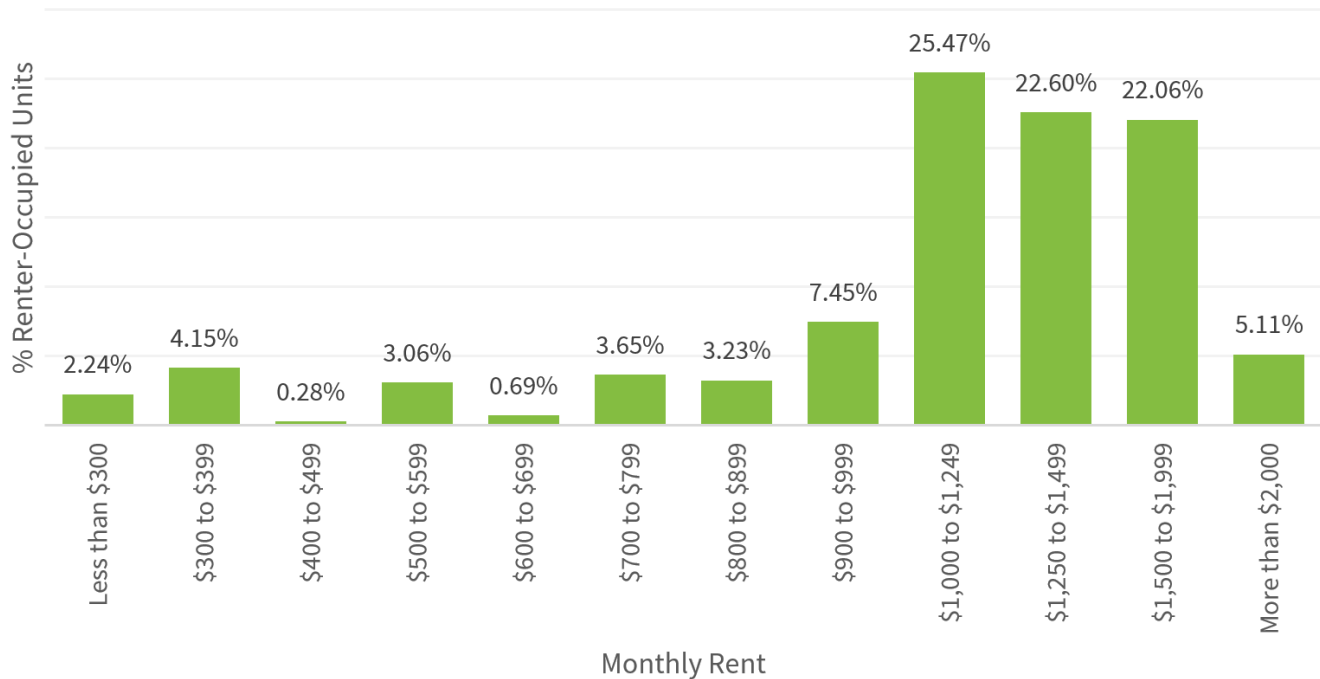
In Figure 30, for-rent units in Northglenn appear to be slightly more evenly distributed across price points than owner-occupied units. However, there are still relatively limited options outside of a specific range. This is more common in rent distribution than in home value distribution, but still an issue that could affect accessibility. In 2020, the majority of rental units (just over 70 percent) costed between \$1,000 to \$2,000 in monthly rent. Only about

25 percent of rental units could be rented for less than \$1,000 per month. As was the case with owner-occupied units, a more even distribution of rental units across price points would be ideal; proper development of Northglenn’s housing stock will hopefully help balance this distribution. Still, Northglenn shows a better distribution for affordable rent than the surrounding areas and the MSA in general.



## RENTER-OCCUPIED MONTHLY RENT

**Figure 30: Renter-Occupied Monthly Rent**  
Source: ACS 2016-2020 Estimate



## MONTHLY RENT DISTRIBUTION

**Table 8: Renter-Occupied Monthly Rent.**  
Source: ACS 2016-2020 Estimate

MONTHLY RENT	NORTHGLENN	THORNTON	WESTMINSTER	MSA
Less than \$300	2.24%	3.38%	1.33%	3.26%
\$300 to \$399	4.15%	0.13%	0.41%	1.23%
\$400 to \$499	0.28%	0.57%	0.62%	0.99%
\$500 to \$599	3.06%	2.20%	0.86%	1.29%
\$600 to \$699	0.69%	1.40%	1.63%	1.69%
\$700 to \$799	3.65%	2.53%	2.90%	2.98%
\$800 to \$899	3.23%	6.05%	3.67%	5.20%
\$900 to \$999	7.45%	3.21%	6.06%	6.39%
\$1,000 to \$1,249	25.47%	21.26%	20.56%	19.62%
\$1,250 to \$1,499	22.60%	24.57%	25.26%	20.15%
\$1,500 to \$1,999	22.06%	28.44%	28.89%	25.22%
More than \$2,000	5.11%	6.26%	7.81%	11.97%

## COST BURDEN

HUD defines a household as being cost burdened if more than 30% of its income is spent on housing. In Figure 31, cost burden in Northglenn, categorized by housing tenure, is compared to cost burden throughout the Denver MSA. In 2020, about 34.5 percent of Northglenn households were cost burdened, which is about 2.5 percentage points greater than portion of the population which was cost burdened in the MSA.

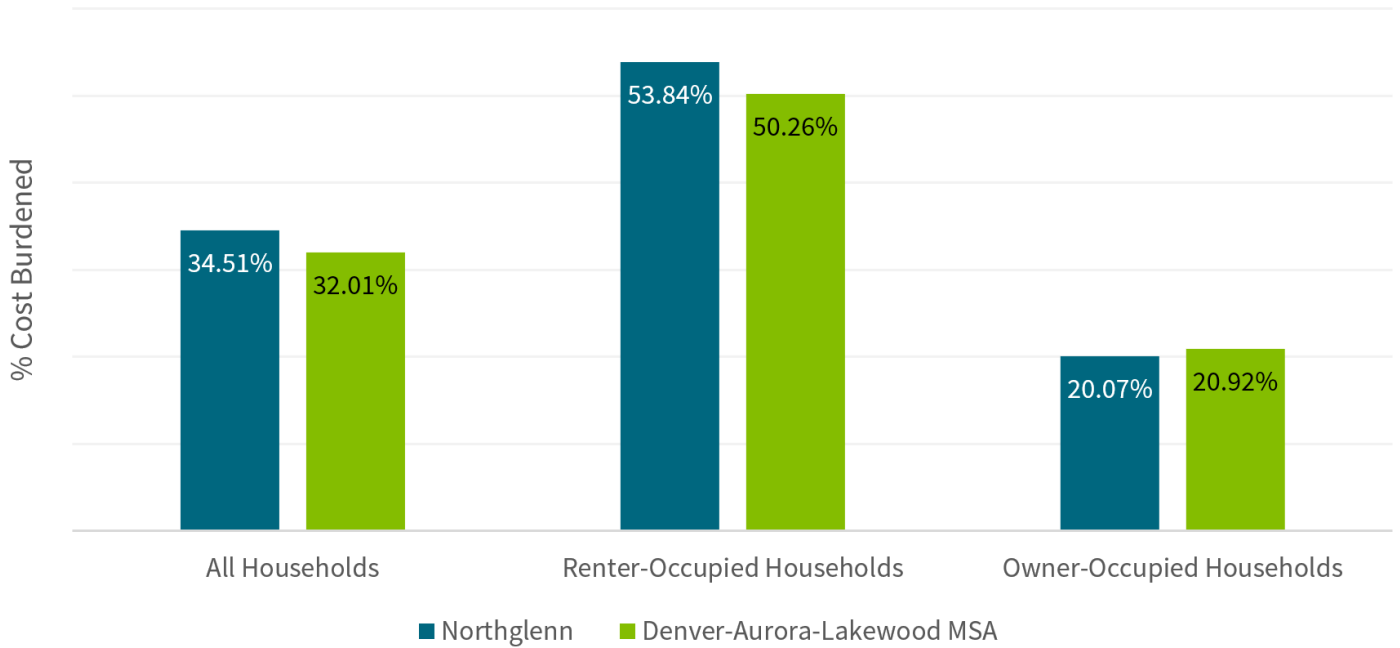
Renter households are considerably more cost burdened than homeowner households. In 2020, 53.8 percent of Northglenn's renter households were cost burdened compared to about 20 percent of homeowner households. Interestingly, the cost-burdened

percentage of renters in Northglenn is greater than that of the MSA, while the percentage of cost-burdened homeowners is slightly lower in Northglenn. This could indicate more limited availability of for-rent units in Northglenn, resulting in elevated housing costs for renters.

In Figure 32, the distribution of cost-burdened renter and homeowner households at various income levels is provided for 2020. As one might expect, the most cost-burdened households are those earning less than \$35,000 per year. Approximately 77.5% of households who fall below that income threshold were cost burdened in 2020. The share of cost-burdened households decreases as the income levels increase.

## REGIONAL HOUSING COST BURDEN COMPARISON BY TENURE

Figure 31: Regional Housing Cost Burden Comparison by Tenure.  
Source: ACS 2016-2020 Estimate



## REGIONAL HOUSING COST BURDEN BY INCOME

Figure 32: Regional Housing Cost Burden by Income.  
Source: ACS 2016-2020 Estimate



## HOUSING DEMAND MODEL

The housing demand model forecasts and quantifies annual demand over a ten-year period. With U.S. Census data and American Community Survey estimates, the project team has estimated housing demand over the next ten years. Using these data, the project team has projected the demand for new housing units in Northglenn by 2030. Based on the estimates presented in Table 9, Northglenn will need to develop an additional 1,206 units between 2020 and 2030 to accommodate an additional 2,234 in population growth and keep housing costs as stable as possible. This equates to the addition of about 120 units per year between 2020 and 2030. Of course, population growth could continue without any new housing developments; conversely, many more than 1,206 units could be developed in Northglenn. However, the estimated demand of 1,206 new units predicts the number of new units required to keep costs at level that is comparable to that which was observed in 2020, the most recent year of American Community Survey data.

One limitation of the demand model above is that it separates Northglenn's housing market from the housing market of the surrounding area. In

reality, changes in the population and housing options in surrounding cities will heavily influence changes in Northglenn's housing market. Data presented previously in the report demonstrate the fluidity of the city's population; most people who live in the Northglenn travel out of the city for work, and vice versa. It is likely the case that people who live in the city are not necessarily committed to staying; similarly, residents of surrounding cities could move to Northglenn if housing conditions in their cities change. Such inter-city residential movement or large shifts in housing conditions could affect the model's demand projections.

Further analyses could be performed on the product of the housing demand model to understand with more specificity which housing units will be demanded in Northglenn in 2030. If housing tenure, or the ratio of homeowners to renters, were to remain constant between 2020-2030, Table 10 could be used to predict the number of units that would need to be developed for homeowners and the number that would need to be developed for renters. If the objective is to alter the tenure mix, these figures would need to be adjusted accordingly.

## HOUSING DEMAND MODEL

Table 9: Housing Demand Model  
Source: U.S. Census, American Community Survey

	2000	2010	2020	2030 <i>(Projected)</i>
Population	31,635	35,789	39,201	41,435
Group Quarters Population	163	129	236	249
Percentage of Population in Households	99.48%	99.64%	99.40%	99.40%
Household Population	31,472	35,660	38,965	41,186
Average Household Size	2.71	2.65	2.89	2.89
Number of Households	11,718	13,492	13,496	14,251
Housing Unit Occupancy Rate	96.27%	94.52%	95.53%	95.53%
Number of Housing Units	12,146	14,274	14,607	15,813
Estimated Number of Vacant Units	453	782	653	707
New Units 2000-2010; 2010-2020; 2030 projected		2,128	333	1,206

## DEMAND FOR HOUSING UNITS BY TENURE

Table 10: Demand for Housing Units by Tenure  
Source: American Community Survey

2020 Housing Tenure	Annual Total	10-year Total
All Units	120	1,206
Owner-Occupied (56.6%)	68	683
Renter-Occupied (43.4%)	52	523

As has been established throughout the report, Northglenn lacks sufficient diversity of housing stock. Many of the new units demanded by the population by 2030 will likely be disproportionately multi-family or high-density units in order to compensate for the lack of existing multi-family options. In the Karl's Farm and Civic Center developments, for example, it

can be seen that the majority of units to be developed are multi-family units, townhomes, duplexes, or special housing units. These will help meet the residential population's demand for housing options other than traditional, detached single-family houses. This demand will likely continue over the next decade.



## HUD AFFORDABLE & MARKET RATE HOUSING

The Department of Housing and Urban Development (HUD) sets income limits that “determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs.”<sup>11</sup> The income limits are set using estimates of median family income in the county, as well as fair market rents given for the MSA. The fair market rents for the Denver-Aurora-Lakewood MSA in 2022 are given in Table 11.

In Table 12, the 2022 maximum rents and income limits for Adams County are provided by the HUD. In addition, the Housing and Economic Recovery Act (HERA) maximum rents and income limits are given. This table can be used for determining eligibility for housing support programs, as well as the maximum rents that can be charged as a percent of income based on family size.

Additionally, HUD provides information on the number of housing projects that are supported by the Low-Income Housing Tax Credit (LIHTC). In Table 13, projects supported through 2020 in Northglenn are given. In the table, the total number of units in each project is given, as well as the number of units that qualify as low-income units. In addition, the number of low-income units by number of bedrooms in the unit is given for each project. According to HUD, there are 555 units supported by the LIHTC in Northglenn, most of which are 2-bedroom apartments. There are no efficiency or 4-bedroom apartments, so these columns have been removed.

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### MSA FAIR MARKET RENT

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Table 11: Denver-Aurora-Lakewood MSA Fair Market Rent.  
Source: HUD User

2022 FAIR MARKET RENT BY UNIT BEDROOM				
Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$1,236	\$1,364	\$1,659	\$2,226	\$2,501

<sup>11</sup> <https://www.huduser.gov/portal/datasets/il.html>

## DEMAND FOR HOUSING UNITS BY TENURE

**Table 12: Demand for Housing Units by Tenure**  
Source: American Community Survey

COUNTY	HERA	AMI	2022 MAXIMUM RENTS					2022 INCOME LIMITS							
			0 <i>Bdrm</i>	1 <i>Bdrm</i>	2 <i>Bdrm</i>	3 <i>Bdrm</i>	4 <i>Bdrm</i>	1 <i>Person</i>	2 <i>Person</i>	3 <i>Person</i>	4 <i>Person</i>	5 <i>Person</i>	6 <i>Person</i>	7 <i>Person</i>	8 <i>Person</i>
Adams	Y	60%	1,237	1,326	1,591	1,838	2,050	49,500	56,580	63,660	70,680	76,380	82,020	87,660	93,300
Adams	Y	55%	1,134	1,215	1,458	1,685	1,879	45,375	51,865	58,355	64,790	70,015	75,185	80,355	85,525
Adams	Y	50%	1,031	1,105	1,326	1,531	1,708	41,250	47,150	53,050	58,900	63,650	68,350	73,050	77,750
Adams	Y	45%	928	994	1,193	1,378	1,537	37,125	42,435	47,745	53,010	57,285	61,515	65,745	69,975
Adams	Y	40%	825	884	1,061	1,225	1,367	33,000	37,720	42,440	47,120	50,920	54,680	58,440	62,200
Adams	Y	30%	618	663	795	919	1,025	24,750	28,290	31,830	35,340	38,190	41,010	43,830	46,650
Adams		120%	2,463	2,638	3,165	3,657	4,080	98,520	112,560	126,600	140,640	151,920	163,200	174,480	185,760
Adams		100%	2,052	2,198	2,637	3,047	3,400	82,100	93,800	105,500	117,200	126,600	136,000	145,400	154,800
Adams		80%	1,642	1,759	2,110	2,438	2,720	65,680	75,040	84,400	93,760	101,280	108,800	116,320	123,840
Adams		70%	1,436	1,539	1,846	2,133	2,380	57,470	65,660	73,850	82,040	88,620	95,200	101,780	108,360
Adams		60%	1,231	1,319	1,582	1,828	2,040	49,260	56,280	63,300	70,320	75,960	81,600	87,240	92,880
Adams		55%	1,128	1,209	1,450	1,676	1,740	45,155	51,590	58,025	64,460	69,630	74,800	79,970	85,140
Adams		50%	1,026	1,099	1,318	1,523	1,700	41,050	46,900	52,750	58,600	63,300	68,000	72,700	77,400
Adams		45%	923	989	1,186	1,371	1,530	36,945	42,210	47,475	52,740	56,970	61,200	65,430	69,660
Adams		40%	821	879	1,055	1,219	1,360	32,840	37,520	42,200	46,880	50,640	54,400	58,160	61,920
Adams		30%	615	659	791	914	1,020	24,630	28,140	31,650	35,160	37,980	40,800	43,620	46,440
Adams		20%	410	439	527	609	680	16,420	18,760	21,100	23,440	25,320	27,200	29,080	30,960

## RENTAL HOUSING SUPPORTED BY LIHTC

**Table 13: Rental Housing Supported by LIHTC.**  
Source: LIHTC HUD User, 2020

Project Name:	Project Address:	Total Units:	Low-Income Units:	1 Bdrm Units:	2 Bdrm Units:	3 Bdrm Units:	4 Bdrm Units:
Reserve At Northglenn	11450 Community Ctr Dr	220	219	52	132	36	0
Squire Village Apts AHPC	11170 Grant Dr	51	50	51	0	0	0
Glennpark Village	11230 Grant Dr	26	26	0	20	6	0
Reserve At Northglenn Resyndication	11450 Community Center Dr.	260	260	52	156	52	0

# ADDITIONAL TABLES

## QUANTITATIVE DATA ANALYSIS

### REGIONAL MEDIAN HOUSEHOLD INCOME

Table 14: Regional Median Household Incomes.  
Source: American Community Survey

MEDIAN HOUSEHOLD INCOME					
		Northglenn	Thornton	Westminster	Denver MSA
2015	<i>Total</i>	\$55,831	\$66,948	\$67,081	\$65,614
	<i>Owner-Occupied</i>	\$70,526	\$80,296	\$82,630	\$84,856
	<i>Renter-Occupied</i>	\$35,443	\$46,159	\$43,883	\$40,454
2020	<i>Total</i>	\$71,104	\$80,732	\$76,378	\$83,289
	<i>Owner-Occupied</i>	\$88,633	\$94,400	\$93,756	\$104,803
	<i>Renter-Occupied</i>	\$51,746	\$56,514	\$54,315	\$54,529

### REGIONAL MEDIAN HOUSEHOLD INCOME

Table 15: Regional Median Monthly Housing Costs.  
Source: American Community Survey

REGIONAL MEDIAN HOUSING COSTS					
		Northglenn	Thornton	Westminster	Denver MSA
2015	<i>Total</i>	\$1,143	\$1,316	\$1,257	\$1,248
	<i>Owner-Occupied</i>	\$1,263	\$1,433	\$1,382	\$1,438
	<i>Renter-Occupied</i>	\$1,039	\$1,150	\$1,121	\$1,049
2020	<i>Total</i>	\$1,408	\$1,584	\$1,492	\$1,549
	<i>Owner-Occupied</i>	\$1,450	\$1,644	\$1,515	\$1,649
	<i>Renter-Occupied</i>	\$1,372	\$1,485	\$1,472	\$1,446

## REGIONAL MONTHLY RENTER COSTS

Table 16: Regional Monthly Renter Costs.  
Source: American Community Survey

MEDIAN HOUSEHOLD INCOME					
		Northglenn	Thornton	Westminster	Denver MSA
2015	<i>Median Gross Rent</i>	\$1,039	\$1,150	\$1,121	\$1,049
	<i>% of Household Income</i>	33.70%	30.70%	29.70%	29.90%
2020	<i>Median Gross Rent</i>	\$1,372	\$1,485	\$1,472	\$1,446
	<i>% of Household Income</i>	31.30%	32.00%	30.70%	30.10%

## REGIONAL HOUSING UNITS BY OCCUPANCY TYPE

Table 17: Regional Housing Units by Occupancy Type.  
Source: American Community Survey

REGIONAL MEDIAN HOUSING COSTS					
		Northglenn	Thornton	Westminster	Denver MSA
2015	<i>Total Housing Units</i>	13,886	42,679	42,239	1,042,103
	<i>Owner-Occupied</i>	8,209	29,523	27,067	658,882
	<i>O-O% of Total</i>	59.12%	69.17%	64.08%	63.23%
	<i>Renter-Occupied</i>	5,677	13,156	15,172	383,221
	<i>R-O% of Total</i>	40.88%	30.83%	35.92%	36.77%
2020	<i>Total Housing Units</i>	13,496	46,868	44,887	1,097,674
	<i>Owner-Occupied</i>	7,640	34,026	29,216	711,209
	<i>O-O% of Total</i>	56.61%	72.60%	65.09%	64.79%
	<i>Renter-Occupied</i>	5,856	12,842	15,671	386,465
	<i>R-O% of Total</i>	43.39%	27.40%	34.91%	35.21%

## NORTHGLENN COST BURDEN

Table 18: Northglenn Cost Burden.  
Source: ACS 2016-2020 Estimate

NORTHGLENN									
	All Households			Owner-Occupied Households			Renter-Occupied Households		
<i>Household Income</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>
Less than \$20,000	798	745	93.36%	157	144	91.72%	641	601	93.76%
\$20,000 - \$34,999	1698	1191	70.14%	592	311	52.53%	1106	880	79.57%
\$35,000 - \$49,999	1434	1035	72.18%	601	305	50.75%	833	730	87.64%
\$50,000 - \$74,999	3131	1435	45.83%	1661	617	37.15%	1470	818	55.65%
\$75,000 or more	6254	189	3.02%	4609	152	3.30%	1645	37	2.25%
<b>Total Households</b>	<b>13315</b>	<b>4595</b>	<b>34.51%</b>	<b>7620</b>	<b>1529</b>	<b>20.07%</b>	<b>5695</b>	<b>3066</b>	<b>53.84%</b>

## DENVER-AURORA-LAKEWOOD MSA COST BURDEN

Table 19: Denver MSA Cost Burden.  
Source: ACS 2016-2020 Estimate

DENVER-AURORA-LAKEWOOD MSA									
	All Households			Owner-Occupied Households			Renter-Occupied Households		
<i>Household Income</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>	<i># of Households</i>	<i># Cost Burdened</i>	<i>Percent of Bracket Burdened</i>
Less than \$20,000	85,680	75,317	87.90%	31,894	27,732	86.95%	53,786	47,585	88.47%
\$20,000 - \$34,999	98,910	76,726	77.57%	45,195	27,023	59.79%	53,715	49,703	92.53%
\$35,000 - \$49,999	109,838	71,913	65.47%	54,251	17,658	32.55%	55,587	43,675	78.57%
\$50,000 - \$74,999	184,473	75,212	40.77%	102,889	38,519	37.44%	81,584	36,693	44.98%
\$75,000 or more	601,309	46,660	7.76%	473,498	37,097	7.83%	127,811	9,563	7.48%
<b>Total Households</b>	<b>1,080,210</b>	<b>345,828</b>	<b>32.01%</b>	<b>707,727</b>	<b>148,029</b>	<b>20.92%</b>	<b>372,483</b>	<b>187,219</b>	<b>50.26%</b>





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