

WHAT IS "AFFORDABLE HOUSING" IN YOUR AREA?

Prepared for the Colorado Division of Housing, 2007

Definitions:

- * AMI - 2007 Area Median Income for 3 person families, by county, as calculated by HUD.
- * Affordable Payment - equals 30% of monthly income, including rent or PITI and utilities.
- * Median rents are for two bedroom/one bath units, not including utilities, from third quarter 2006 Multi-Family Housing Vacancy & Rental Survey from the Colorado Division of Housing and the Metro Apartment Association.
- * Affordable Sales Price - assumes 25% of monthly income pays for principle & interest only on an FHA mortgage with 3% down, 6.25% interest, and 30 year term. Assumes 4% of monthly income pays for taxes & insurance.
- * Interest Rate - 6.25% is the average effective rate for 30 year, fixed rate mortgages, as quoted by the Freddie Mac Primary Mortgage Market Survey for February 2007.
- * Median Sales Price - based on 2006 Multiple Listing Service (MLS) information from the Colorado Association of Realtors, Metrolist, IRES and local boards of realtors. Data is county specific, unless otherwise noted.
- * Benchmark Home Value - is the average value of 1,300 square foot single family units as of January 1, 2007. It is based on an analysis of assessment data prepared by ValueWest, Inc.
- * # Units Available - is the number of single family and condo units available for sale at or below the "Affordable Sale Price" for 3 person households earning 80% & 60% AMI. It is based on listings in Realtor.com, and information provided by local boards of realtors.
- * N/A - not available.
- * sf = single family homes, including manufactured homes.
- * co = condos & townhomes.

COUNTY	3-Person *AMI	*Affordable Payment	*Median Rent-09/06 2br/1ba	*Affordable Sales Price 6.25%	*Median Sales Price Year End 2006	*Benchmark 1,300 sq. ft. Home Value	# Units Available <80% AMI	# Units Available <60% AMI
Adams	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	\$722	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	\$194,000 sf \$138,000 co	\$177,810	568 sf 260 co	245 sf 276 co
Alamosa	Median \$40,140 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$7,275	\$1,004 \$970 \$728 \$606 \$364 \$182	\$409	\$140,018 \$135,344 \$101,508 \$84,590 \$50,754 \$25,377	\$130,000 sf \$196,660 co	\$101,535	10 sf 0 co	11 sf 0 co
Arapahoe	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	\$743	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	\$234,000 sf \$140,000 co	\$185,370	564 sf 480 co	311 sf 806 co
Archuleta	Median \$45,540 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550	\$1,139 \$970 \$728 \$606 \$364	*N/A	\$158,854 \$135,344 \$101,508 \$84,590 \$50,754	\$268,643 sf \$275,000 co Pagosa Springs	\$137,500	8 sf 5 co	16 sf 1 co

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Bent	Median \$35,010 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$875 \$970 \$728 \$606 \$364 \$242	*N/A	\$122,123 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$55,859	4 sf 0 co	38 sf 2 co
Boulder	Median \$73,440 < 80% \$53,650 < 60% \$46,980 < 50% \$39,150 < 30% \$23,500 < 15% \$9,675	\$1,836 \$1,341 \$1,175 \$979 \$588 \$242	\$955	\$256,176 \$187,144 \$163,877 \$136,564 \$81,974 \$33,749	\$370,288 sf \$211,485 co	\$247,355	4 sf 12 co	4 sf 26 co
Broomfield	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	\$673	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	\$272,000 sf \$202,992 co	\$199,831	14 sf 37 co	1 sf 10 co
Chaffee	Median \$44,100 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,103 \$970 \$728 \$606 \$364 \$242	\$585 Buena Vista \$412 Salida	\$153,831 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$208,712 sf *N/A co	\$202,548	10 sf 0 co	13 sf 0 co
Cheyenne	Median \$46,620 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,166 \$970 \$728 \$606 \$364 \$242	*N/A	\$162,622 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$38,065 2004 data	*N/A sf *N/A co	*N/A sf *N/A co
Clear Creek	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	*N/A	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	*N/A sf *N/A co	\$206,796	16 sf 0 co	4 sf 0 co
Conejos	Median \$30,510 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$763 \$970 \$728 \$606 \$364 \$242	*N/A	\$106,426 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$109,196 sf \$59,000 co	\$58,030 2004 data	7 sf *N/A co	2 sf *N/A co
Costilla	Median \$26,820 < 80% \$38,800 < 60% \$29,100	\$671 \$970 \$728	*N/A	\$93,554 \$135,344 \$101,508	\$101,640 sf *N/A co	\$61,905 2004 data	6 sf *N/A co	4 sf *N/A co

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Custer	Median \$43,290 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,082 \$970 \$728 \$606 \$364 \$242	*N/A	\$151,006 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$137,619 sf \$59,000 co Royal Gorge	\$236,273	11 sf 0 co	18 sf 1 co
Delta	Median \$39,690 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$992 \$970 \$728 \$606 \$364 \$242	*N/A	\$138,448 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$171,250 sf *N/A co	\$130,331	31 sf 1 co	20 sf 0 co
Denver	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	\$838	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	\$235,000 sf \$177,937 co	\$239,454	912 sf 338 co	502 sf 670 co
Dolores	Median \$39,510 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$988 \$970 \$728 \$606 \$364 \$242	*N/A	\$137,820 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$168,333 sf *N/A co Cortez Area	\$44,185 2004 data	4 sf 0 co	4 sf 0 co
Douglas	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	\$1,003	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	\$317,500 sf \$193,000 co	\$191,873	13 sf 107 co	3 sf 57 co
Eagle	Median \$71,640 < 80% \$53,650 < 60% \$43,200 < 50% \$36,000 < 30% \$21,600 < 15% \$9,675	\$1,791 \$1,341 \$1,080 \$900 \$540 \$242	\$798	\$249,897 \$187,144 \$150,692 \$125,576 \$75,346 \$33,749	\$488,250 All Properties	\$352,723	0 sf 0 co	0 sf 2 co
Elbert	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	*N/A	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	*N/A sf *N/A co	\$247,433	19 sf 0 co	9 sf 0 co
El Paso	Median \$56,790 < 80% \$45,650 < 60% \$34,260	\$1,420 \$1,141 \$857	\$614	\$198,097 \$159,238 \$119,507	\$216,878 sf \$147,817 co	\$169,875	473 sf 182 co	126 sf 229 co

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Garfield	Median \$56,430 < 80% \$45,500 < 60% \$34,140 < 50% \$28,450 < 30% \$17,050 < 15% \$9,675	\$1,411 \$1,138 \$854 \$711 \$426 \$242	\$742 Glenwood Springs	\$196,841 \$158,715 \$119,088 \$99,240 \$59,474 \$33,749	\$282,799 sf \$227,778 co Glenwood Springs	\$206,987	3 sf 19 co	16 sf 1 co
Gilpin	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	*N/A	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	*N/A sf *N/A co	\$200,987	8 sf 0 co	3 sf 0 co
Grand	Median \$58,050 < 80% \$46,900 < 60% \$35,160 < 50% \$29,300 < 30% \$17,600 < 15% \$9,675	\$1,451 \$1,173 \$879 \$733 \$440 \$242	*N/A	\$202,492 \$163,598 \$122,646 \$102,205 \$61,393 \$33,749	\$381,250 sf \$252,083 co	\$276,700	10 sf 17 co	4 sf 12 co
Gunnison	Median \$55,170 < 80% \$44,150 < 60% \$33,120 < 50% \$27,600 < 30% \$16,550 < 15% \$9,675	\$1,379 \$1,104 \$828 \$690 \$414 \$242	\$563 Gunnison	\$192,446 \$154,006 \$115,530 \$96,275 \$57,730 \$33,749	\$345,833 sf \$350,000 co	\$200,757	3 sf 7 co	1 sf 2 co
Hinsdale	Median \$44,190 < 80% \$39,100 < 60% \$29,340 < 50% \$24,450 < 30% \$14,650 < 15% \$9,675	\$1,105 \$978 \$734 \$611 \$366 \$242	*N/A	\$154,145 \$136,390 \$102,345 \$85,287 \$51,103 \$33,749	*N/A sf *N/A co	\$184,024	1 sf 0 co	1 sf 0 co
Huerfano	Median \$34,200 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$855 \$970 \$728 \$606 \$364 \$242	*N/A	\$119,298 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$95,805	0 sf 0 co	1 sf 0 co
Jackson	Median \$38,790 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$970 \$970 \$728 \$606 \$364 \$242	*N/A	\$135,309 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$80,042 2004 data	3 sf *N/A co	0 sf *N/A co
Jefferson	Median \$64,170 < 80% \$51,600 < 60% \$38,700	\$1,604 \$1,290 \$968	\$741	\$223,840 \$179,993 \$134,995	\$265,000 sf \$152,000 co	\$200,524	193 sf 350 co	21 sf 423 co

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Kit Carson	Median \$43,920 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,098 \$970 \$728 \$606 \$364 \$242	*N/A	\$153,203 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$60,849 2004 data	8 sf 0 co	8 sf 0 co
Lake	Median \$43,560 < 80% \$39,100 < 60% \$29,340 < 50% \$24,450 < 30% \$14,650 < 15% \$9,675	\$1,089 \$978 \$734 \$611 \$366 \$242	\$521	\$151,948 \$136,390 \$102,345 \$85,287 \$51,103 \$33,749	*N/A sf *N/A co	\$144,222	3 sf 0 co	8 sf 2 co
La Plata	Median \$53,280 < 80% \$42,750 < 60% \$32,100 < 50% \$26,750 < 30% \$16,050 < 15% \$9,675	\$1,332 \$1,069 \$803 \$669 \$401 \$242	\$802 Durango	\$185,853 \$149,122 \$111,972 \$93,310 \$55,986 \$33,749	\$356,889 sf \$283,333 co Durango	\$230,395	4 sf 6 co	7 sf 1 co
Larimer	Median \$61,740 < 80% \$49,800 < 60% \$37,380 < 50% \$31,150 < 30% \$18,700 < 15% \$9,675	\$1,544 \$1,245 \$935 \$779 \$468 \$242	\$687 Fort Collins/ Loveland	\$215,364 \$173,714 \$130,390 \$108,659 \$65,230 \$33,749	\$233,471 sf \$155,278 co	\$191,095	236 sf 263 co	59 sf 136 co
Las Animas	Median \$35,910 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$898 \$970 \$728 \$606 \$364 \$242	*N/A	\$125,263 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$101,274	11 sf *N/A co	30 sf *N/A co
Lincoln	Median \$41,670 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,042 \$970 \$728 \$606 \$364 \$242	*N/A	\$145,355 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$84,852	0 sf 0 co	3 sf 0 co
Logan	Median \$44,370 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,109 \$970 \$728 \$606 \$364 \$242	\$389 Ft Morgan/ Sterling	\$154,773 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$81,250 sf *N/A co	\$95,928	14 sf 2 co	58 sf 0 co
Mesa	Median \$45,090 < 80% \$38,800 < 60% \$29,100	\$1,127 \$970 \$728	\$653	\$157,285 \$135,344 \$101,508	\$188,678 sf *N/A co	\$150,525	35 sf 20 co	42 sf 3 co

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Moffat	Median \$47,610 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,190 \$970 \$728 \$606 \$364 \$242	*N/A	\$166,075 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$165,000 sf* \$95,000 co Craig	\$125,000	17 sf *N/A co	14 sf *N/A co
Montezuma	Median \$39,780 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$995 \$970 \$728 \$606 \$364 \$242	*N/A	\$138,762 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$168,333 sf *N/A co Cortez	\$133,361	10 sf 0 co	3 sf 1 co
Montrose	Median \$42,930 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,073 \$970 \$728 \$606 \$364 \$242	\$526 Montrose	\$149,750 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$205,208 sf \$170,000 co*	\$150,488	19 sf 2 co	22 sf 1 co
Morgan	Median \$40,860 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,022 \$970 \$728 \$606 \$364 \$242	\$389 Ft Morgan/ Brush	\$142,529 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$125,357 sf \$95,000 co	\$123,810	40 sf 1 co	65 sf 1 co
Otero	Median \$37,620 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$941 \$970 \$728 \$606 \$364 \$242	*N/A	\$131,227 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$70,161	0 sf 0 co	1 sf 0 co
Ouray	Median \$54,270 < 80% \$43,450 < 60% \$32,580 < 50% \$27,150 < 30% \$16,300 < 15% \$9,675	\$1,357 \$1,086 \$815 \$679 \$408 \$242	*N/A	\$189,307 \$151,564 \$113,647 \$94,706 \$56,858 \$33,749	*N/A sf *N/A co	\$239,675	0 sf 0 co	1 sf 0 co
Park	Median \$64,170 < 80% \$51,600 < 60% \$38,700 < 50% \$32,250 < 30% \$19,350 < 15% \$9,675	\$1,604 \$1,290 \$968 \$806 \$484 \$242	*N/A	\$223,840 \$179,993 \$134,995 \$112,496 \$67,497 \$33,749	*N/A sf *N/A co	\$240,485	30 sf 1 co	32 sf 0 co
Phillips	Median \$39,780 < 80% \$38,800 < 60% \$29,100	\$995 \$970 \$728	*N/A	\$138,762 \$135,344 \$101,508	*N/A sf *N/A co	\$81,049	4 sf *N/A co	5 sf *N/A co

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Prowers	Median \$35,910 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$898 \$970 \$728 \$606 \$364 \$242	*N/A	\$125,263 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$69,496	2 sf *N/A co	8 sf *N/A co
Pueblo	Median \$42,120 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,053 \$970 \$728 \$606 \$364 \$242	\$489	\$146,924 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$126,851 sf \$142,500 co* Pueblo	\$135,360	196 sf 8 co	462 sf 13 co
Rio Blanco	Median \$47,160 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,179 \$970 \$728 \$606 \$364 \$242	*N/A	\$164,505 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$106,073	0 sf 0 co	0 sf 0 co
Rio Grande	Median \$38,610 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$965 \$970 \$728 \$606 \$364 \$242	*N/A	\$134,681 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$166,298 sf *N/A co	\$100,746	27 sf *N/A co	15 sf *N/A co
Routt	Median \$64,980 < 80% \$52,350 < 60% \$39,240 < 50% \$32,700 < 30% \$19,650 < 15% \$9,675	\$1,625 \$1,309 \$981 \$818 \$491 \$242	\$614 Steamboat Springs	\$226,666 \$182,609 \$136,878 \$114,065 \$68,544 \$33,749	\$440,385 sf \$294,583 co Steamboat Springs	\$273,788	7 sf 3 co	4 sf 0 co
Saguache	Median \$31,140 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$779 \$970 \$728 \$606 \$364 \$242	*N/A	\$108,624 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	\$140,190 sf *N/A co	\$74,195 2004 data	9 sf *N/A co	4 sf *N/A co
San Juan	Median \$42,390 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,060 \$970 \$728 \$606 \$364 \$242	*N/A	\$147,866 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$155,134	0 sf *N/A co	0 sf *N/A co
San Miguel	Median \$63,000 < 80% \$51,350 < 60% \$38,520	\$1,575 \$1,284 \$963	*N/A	\$219,759 \$179,121 \$134,367	\$1,875,000 sf \$750,000 co	\$552,787	11 sf 3 co	22 sf 0 co

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Summit	Median \$69,930 < 80% \$53,650 < 60% \$42,300 < 50% \$35,250 < 30% \$21,150 < 15% \$9,675	\$1,748 \$1,341 \$1,058 \$881 \$529 \$242	\$887	\$243,932 \$187,144 \$147,552 \$122,960 \$73,776 \$33,749	\$444,167 sf \$248,558 co	\$348,479	0 sf 9 co	3 sf 6 co
Teller	Median \$60,030 < 80% \$48,350 < 60% \$36,240 < 50% \$30,200 < 30% \$18,150 < 15% \$9,675	\$1,501 \$1,209 \$906 \$755 \$454 \$242	*N/A	\$209,399 \$168,656 \$126,414 \$105,345 \$63,311 \$33,749	*N/A sf *N/A co	\$180,695	42 sf 1 co	54 sf 9 co
Washington	Median \$38,970 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$974 \$970 \$728 \$606 \$364 \$242	*N/A	\$135,937 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$59,513	0 sf 0 co	1 sf 0 co
Weld	Median \$52,020 < 80% \$42,000 < 60% \$31,440 < 50% \$26,200 < 30% \$15,750 < 15% \$9,675	\$1,301 \$1,050 \$786 \$655 \$394 \$242	\$609 Greeley	\$181,458 \$146,506 \$109,670 \$91,392 \$54,940 \$33,749	\$195,109 sf \$152,667 co	\$177,605	321 sf 138 co	165 sf 39 co
Yuma	Median \$41,940 < 80% \$38,800 < 60% \$29,100 < 50% \$24,250 < 30% \$14,550 < 15% \$9,675	\$1,049 \$970 \$728 \$606 \$364 \$242	*N/A	\$146,297 \$135,344 \$101,508 \$84,590 \$50,754 \$33,749	*N/A sf *N/A co	\$55,746 2004 data	0 sf 0 co	1 sf 0 co
TOTAL:						6,301	5,326	