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**Department of Local Affairs**

*Strengthening Colorado Communities*

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## **Division of Housing 2<sup>nd</sup> Quarter 2009 Foreclosure Report**

The Colorado Division of Housing is a division of the Colorado Department of Local Affairs

**August 13, 2009**

### **Summary and Methods**

In response to recommendations from the Colorado Blue Ribbon Panel on Housing and the Colorado Foreclosure Prevention Task Force, the Colorado Division of Housing has compiled the attached information regarding foreclosures in Colorado.

During the 2009 legislative session, the legislature passed, and the governor signed, House Bill 1197 which mandates that the foreclosure totals contained in this report be considered the official foreclosure statistics of the state of Colorado. The legislation also required that statistics on cures now be included and that Public Trustees submit the required information to the Division of Housing.

These statistics have been collected to provide as accurate a view as possible of foreclosures in Colorado and to determine which regions of the state are most heavily impacted by foreclosures. The data is provided on a county-by-county basis and is based on foreclosure data reported by the Public Trustee's office of each county.

This report seeks to provide two essential pieces of information:

### **Foreclosure Filing Statistics:**

The recording of the notice of election and demand (NED) is the event that begins the foreclosure process. In general, when a borrower is at least 3 months delinquent and in default, the lender will file an NED with the public trustee and the borrower will receive notice of the initial sale date. This notice will be sent from the public trustee's office in the county in which the property is located, and at this point, the property is in foreclosure.

The Public Trustee filings provide an objective measure of how many foreclosure proceedings have been initiated in a given county. Such filings can be "cured" and

“withdrawn” before the property is sold at auction, meaning that not all foreclosure filings result in a final foreclosure sale. However, Public Trustee numbers are a useful indicator of the number of loans in a county who have become seriously delinquent, and they provide insights into the overall health of the real estate market within that county.

We should note that in addition to single-family homes, condominiums, and townhomes, NED statistics include filings on agricultural, industrial, commercial, and multifamily properties. Vacant land is included as well.

**Foreclosure Sale Statistics:** Approximately 110-125 days after the initial filing, the property may be sold at the Public Trustee auction to a third party or to the mortgage company. Once the foreclosure sale takes place, eviction proceedings will proceed during the next several weeks.

As listed below, the foreclosure filings number and the foreclosure auction sales number are two independent numbers. In other words, the properties that went to final sale during the current quarter are not the same properties which entered the foreclosure process the same quarter. For example, among properties that went to sale during a given quarter, a large portion of those foreclosures were filed at least four months earlier, meaning a foreclosure filing and foreclosure sale do not occur within the same quarter. The period between the foreclosure filing and the foreclosure sale at auction is legally at least 110 days, but in some cases, this period may actually last much longer.

### **Why are both numbers important?**

The foreclosure filings number provides a view of how many borrowers have become seriously delinquent on their loans. Foreclosure filings provide a good guide to foreclosure activity in a given county, and while a property may be withdrawn from the foreclosure process after a filing is made, the filings statistics nevertheless indicate where borrowers are delinquent and in default.

The foreclosure sale numbers generally indicate how many borrowers have lost all equity in the property as the result of it being sold to another party at auction, including the mortgage company, an investor, or others. Many households in the foreclosure process lose their properties through a variety of processes such as short sales and deed-in-lieu-of-foreclosure agreements. Losing the property through a foreclosure sale, however, is generally most damaging to the credit of the borrower, and foreclosure does not allow for the borrower to preserve any of the equity he or she might still have in that property.

### **Study Findings**

For the 2<sup>nd</sup> quarter of 2009, Colorado public trustees reported 12,135 foreclosure filings and 4,999 sales at auction (completed foreclosures). For the same period of 2008, there were 10,933 filings and 3,905 sales. Comparing year-over-year for the second quarter, we find that foreclosure filings increased 11 percent and completed foreclosures increased 28 percent. However, if we combine the first and second quarters and then make a year-

over-year comparison, we find that for the January-to-June period, foreclosure filings increased from 22,567 to 22,644 for an increase of 0.3 percent, while sales fell from 9,804 to 9,353 for a decrease of 5 percent.

Comparing the 2nd quarter of 2009 to the 1<sup>st</sup> quarter of 2009, foreclosure filings increased 15 percent from 10,509 to 12,135. Foreclosure sales rose 15 percent from 4,354 to 4,999.

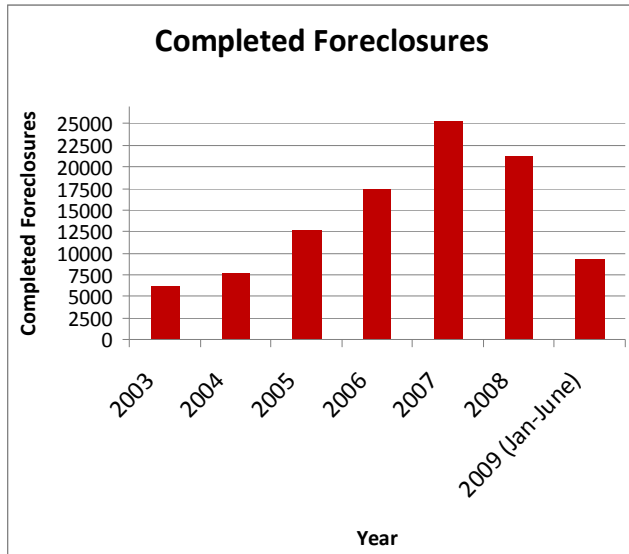
**Table 1: Foreclosure Filings**

| <b>Year</b>                | <b>Foreclosure Filings</b> |
|----------------------------|----------------------------|
| 2003                       | 13,573                     |
| 2004                       | 16,801                     |
| 2005                       | 21,782                     |
| 2006                       | 28,435                     |
| 2007                       | 39,920                     |
| 2008                       | 39,333                     |
| <b>2009 (January-June)</b> | <b>22,644</b>              |

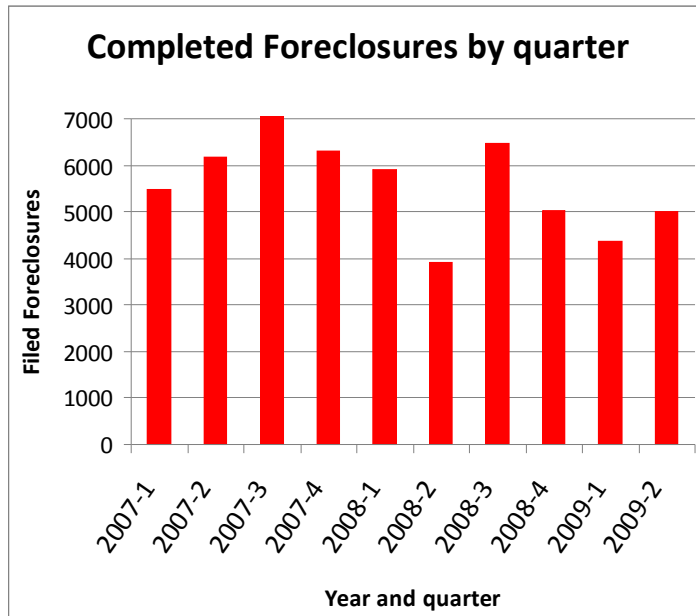
**Table 2: Foreclosure Sales at Auction**

| <b>Year</b>                | <b>Foreclosure Sales</b> |
|----------------------------|--------------------------|
| 2003                       | 6,258                    |
| 2004                       | 7,782                    |
| 2005                       | 12,699                   |
| 2006                       | 17,451                   |
| 2007                       | 25,054                   |
| 2008                       | 21,301                   |
| <b>2009 (January-June)</b> | <b>9,353</b>             |

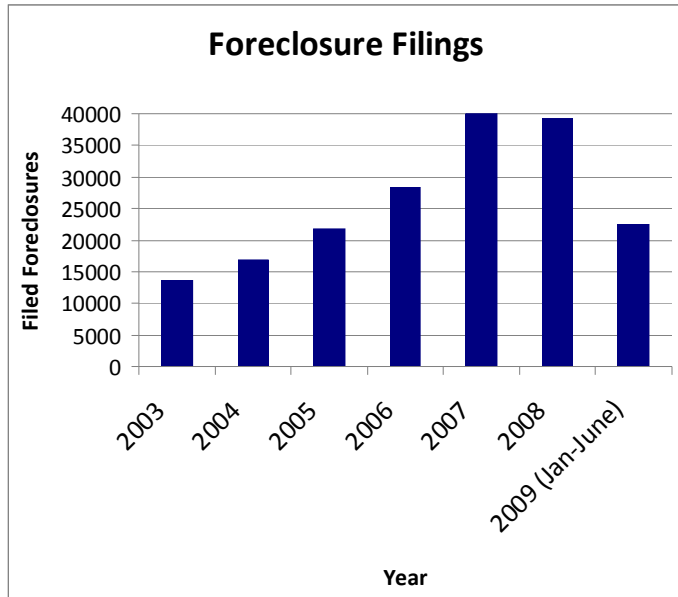
**Graph 1: Completed foreclosures in Colorado**



**Graph 2: Completed foreclosures by quarter**



Graph 3: Opened foreclosures in Colorado



Graph 4: Opened foreclosures by quarter



At 4,999, completed foreclosures have increased considerably as compared to the same period last year. However, an unusually small number of foreclosure sales took place during the second quarter of last year due to a new change in the foreclosure process. The change in law skewed 2008 data, but does not affect 2009 data.

New foreclosure filings are on pace to roughly equal totals for both 2007 and 2008. Completed foreclosures, however, are on a pace to come in lower than 2007 totals when completed foreclosures rose to 25,056.

The 2<sup>nd</sup> quarter rise in completed foreclosures brings to an end a two-quarter period of falling foreclosure totals. New foreclosure filings rose for the third quarter in a row.

### County Statistics

Trends in different counties throughout the state vary considerably. The 12 most populous counties in Colorado account for over 90 percent of all foreclosure activity in Colorado, and counties with high foreclosure rates tend to be restricted to the Front Range. See the appendix for full county-by-county data.

For the 2<sup>nd</sup> quarter of 2009, Colorado public trustees reported 12,135 foreclosure filings and 4,999 sales at auction (completed foreclosures). For the same period during 2008, there were 10,933 filings and 3,905 sales.

Aggregate statewide totals and trends do not necessarily reflect changes in foreclosure totals at the county level. County-level changes were not uniform throughout the state. As tables 3 and 4 show, changes in individual counties varied greatly:

**Table 3: Year-over-year changes in 2nd Q foreclosure sales in metropolitan counties**

| County     | 2008 (2 <sup>nd</sup> Q only) | 2009 (2 <sup>nd</sup> Q only) | Year-over-year % change |
|------------|-------------------------------|-------------------------------|-------------------------|
| Adams      | 645                           | 651                           | +1%                     |
| Arapahoe   | 660                           | 760                           | +15%                    |
| Boulder    | 86                            | 114                           | +33%                    |
| Broomfield | 22                            | 29                            | +32%                    |
| Denver     | 776                           | 792                           | +2%                     |
| Douglas    | 207                           | 266                           | +29%                    |
| El Paso    | 372                           | 622                           | +67%                    |
| Jefferson  | 316                           | 374                           | +18%                    |
| Larimer    | 145                           | 207                           | +43%                    |
| Mesa       | 18                            | 58                            | +222%                   |
| Pueblo     | 168                           | 217                           | +29%                    |
| Weld       | 273                           | 363                           | +33%                    |

**Table 4: Year-over-year changes in 2nd Q foreclosure filings in metropolitan counties**

| County     | 2008 | 2009 | Year-over-year % change |
|------------|------|------|-------------------------|
| Adams      | 1613 | 1636 | +4%                     |
| Arapahoe   | 1678 | 1603 | -5%                     |
| Boulder    | 297  | 348  | +17%                    |
| Broomfield | 73   | 106  | +45%                    |
| Denver     | 1805 | 1629 | -10%                    |
| Douglas    | 570  | 704  | +24%                    |
| El Paso    | 1315 | 1387 | +5%                     |
| Jefferson  | 1045 | 1063 | +2%                     |
| Larimer    | 433  | 500  | +15%                    |
| Mesa       | 108  | 264  | +144%                   |
| Pueblo     | 332  | 405  | +22%                    |
| Weld       | 781  | 894  | +14%                    |

When looking at just the second quarters of 2008 and 2009, both completed foreclosures and new foreclosure filings generally increased throughout the state. Adams County and Denver County saw the smallest increases while El Paso County and Mesa County saw the largest increases.

El Paso County continues a trend of increasing foreclosure activity, although El Paso County has still not reached the very high foreclosure rates seen in Adams and Arapahoe Counties in recent years.

Mesa County reported a very large increase in completed foreclosures. This is likely due to a recent softening in the housing market in the Grand Junction area in response to diminished oil and gas development in the region. However, Mesa County's overall foreclosure rate remains very low.

**Table 5: Year-over-year changes in 1<sup>st</sup> – 2<sup>nd</sup> Q foreclosure sales in metropolitan counties**

| County     | Jan-June 2008 | Jan-June 2009 | Year-over-year % change |
|------------|---------------|---------------|-------------------------|
| Adams      | 1580          | 1279          | -19%                    |
| Arapahoe   | 1630          | 1371          | -16%                    |
| Boulder    | 220           | 214           | -3%                     |
| Broomfield | 57            | 51            | -11 %                   |
| Denver     | 2175          | 1523          | -30%                    |
| Douglas    | 527           | 485           | -8%                     |
| El Paso    | 881           | 1144          | +30%                    |
| Jefferson  | 771           | 765           | -1%                     |
| Larimer    | 373           | 381           | +2%                     |
| Mesa       | 42            | 102           | +143%                   |
| Pueblo     | 374           | 368           | -2%                     |
| Weld       | 715           | 712           | -0.4%                   |

**Table 6: Year-over-year changes in 1<sup>st</sup>-2<sup>nd</sup> Q foreclosure filings in metropolitan counties**

| County     | Jan-June 2008 | Jan-June 2009 | Year-over-year % change |
|------------|---------------|---------------|-------------------------|
| Adams      | 3317          | 2963          | -11%                    |
| Arapahoe   | 3529          | 2937          | -17%                    |
| Boulder    | 575           | 639           | +11%                    |
| Broomfield | 152           | 176           | +16%                    |
| Denver     | 3847          | 3153          | -18%                    |
| Douglas    | 1235          | 1279          | +4%                     |
| El Paso    | 2531          | 2679          | +6%                     |
| Jefferson  | 2055          | 1989          | -3%                     |
| Larimer    | 920           | 1036          | +13%                    |
| Mesa       | 227           | 439           | +93%                    |
| Pueblo     | 715           | 826           | +16%                    |
| Weld       | 1594          | 1664          | +4%                     |

When looking at the first half of 2009 as compared to the first half of last year, the picture is very different. Swings in single-quarter data are moderated, and most counties experienced decreases in completed foreclosures, although El Paso, Larimer, and Mesa Counties reported increases. Adams County, Arapahoe County and Denver County continued trends of significant declines in both completed foreclosures and new foreclosure filings.



## **Foreclosure Rates**

See table 6 at the end of this report for more information.

Differences in foreclosure rates between counties have changed little since 2007.

The most significant foreclosure activity is on the Front Range of Colorado. For example, the metropolitan counties with the largest number of completed foreclosures per household were Adams, Weld, Denver, and Arapahoe Counties. Among metropolitan counties, Adams and Weld Counties topped the list with 1 filing per 117 households and 1 filing per 120 households respectively. In Arapahoe County, there was one completed foreclosure per 157 households, with Pueblo and Denver Counties reporting 1 filing per 163 households and 1 per 169 households respectively.

Boulder County reported the lowest foreclosure rate in the Denver metro area with 1 completed foreclosure per 540 households.

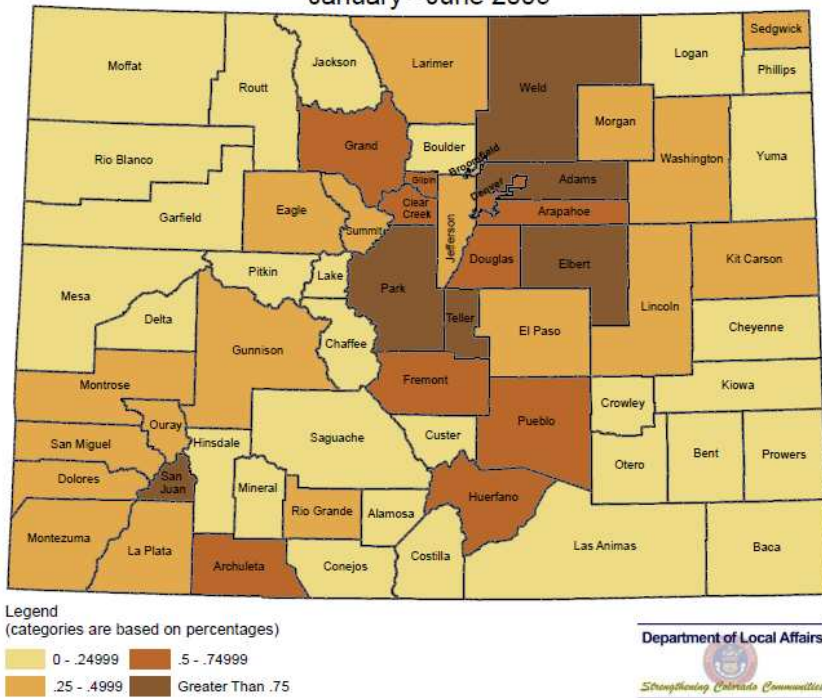
In the mountains and on the Western Slope, foreclosure rates were considerably lower. Mesa County reported one completed foreclosure for every 544 households, while Garfield County reported only one completed foreclosure for every 1,451 households.

Foreclosure rates in mountain counties also often reflect foreclosures on second homes and time-shares.

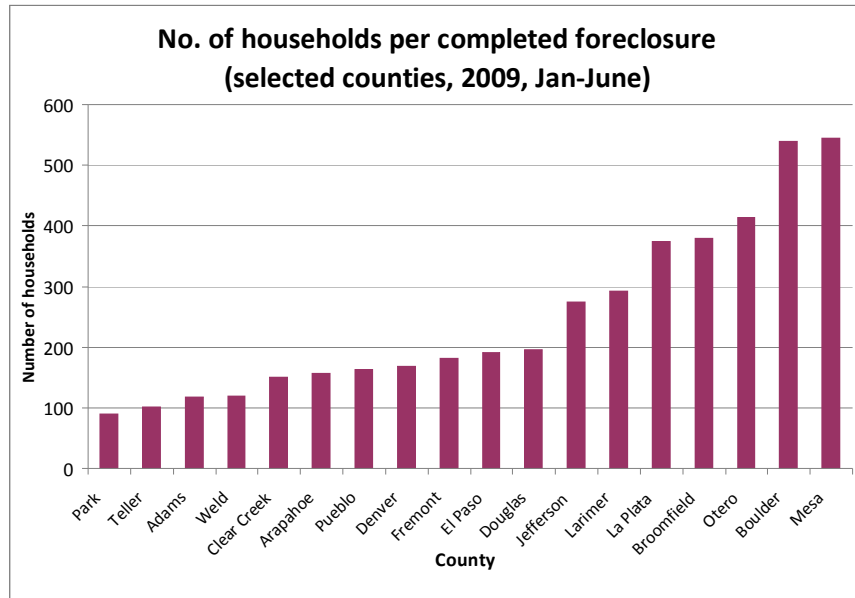
Statewide, there was approximately 1 completed foreclosure (sale) per 202 households during the first half of 2009. During the same period of 2008, there was 1 completed foreclosure for every 192 households.

**Map 1: approximate completed foreclosure rates in Colorado Counties**

Percentage of Occupied Households Completing Foreclosure  
January - June 2009



**Graph 5:** Number of households per completed foreclosure. Higher numbers indicate a lower foreclosure rate.



## **Forecasts for 2009**

The effects of the phase-out of several formal and informal moratoria on foreclosures are not yet clear. During the fourth quarter of 2008 and through the first quarter of 2009, Fannie Mae and many lenders and servicers imposed various types of moratoria on foreclosures. This had the effect of significantly slowing the foreclosure process for many homeowners. The purpose was to allow for more time to allow foreclosure prevention efforts to work. Since the first quarter of 2009, these moratoria have been slowly phased out, and new foreclosure filings have increased. It is unknown if the phase-out of these moratoria will significantly accelerate the pace of new foreclosure activity during the second half of 2009.

The fact that that new foreclosure filings are not decreasing from their elevated levels, indicates that there are still a number of risks to the for-sale residential real estate markets in Colorado.

Foreclosure filings are on pace to be slightly higher than 2007 and 2008 totals. If the current trend continues, new foreclosure filings will pass the 40,000 mark, but overall, Colorado will likely not see a large increase over a 30-month plateau in new foreclosure filings that has been more or less flat for the past ten quarters.

Completed foreclosures however, are not on pace to match 2007 totals, and unless foreclosure activity increases significantly during the rest of 2009, it is unlikely that totals of completed foreclosures will match 2007's peak levels, although they may pass 2008 totals. Foreclosure rates remain at significantly elevated levels when compared to "normal" foreclosure rates as experienced during the late 1990's and early 2000's.

## **Methods**

The Colorado Division of Housing has sought to collect foreclosure information on all 64 counties. Data is collected directly from the Public Trustee's office in each county. Some numbers in this report reflect corrections made to statistics reported in earlier reports.

The per-household calculation for each county is based on 2007 (the most recent year available) estimates of occupied households provided by the Colorado State Demographer.

The household number is that of "total occupied housing units" in each county. This is the number used by other organizations that publish foreclosure ranking data.

The Colorado Division of Housing wishes to acknowledge the invaluable assistance of Carol Snyder, the Public Trustee of Adams County, Robert Sagel, the Public Trustee of Morgan County, and the Public Trustee Association, although neither Ms. Snyder, Mr. Sagel, nor the Association bear any responsibility for the conclusions and analysis contained in this summary.

**Table 7: 2009 foreclosure rates based on the number of households per completed foreclosure**

|             |     |
|-------------|-----|
| San Juan    | 69  |
| Park        | 90  |
| Broomfield  | 379 |
| Teller      | 102 |
| Adams       | 117 |
| Weld        | 120 |
| Elbert      | 127 |
| Clear Creek | 150 |
| Huerfano    | 151 |
| Arapahoe    | 157 |
| Pueblo      | 163 |
| Denver      | 169 |
| Fremont     | 181 |
| Gilpin      | 184 |
| El Paso     | 191 |
| Archuleta   | 196 |
| Grand       | 197 |
| Douglas     | 197 |
| Morgan      | 226 |
| Ouray       | 237 |
| Summit      | 252 |
| Sedgwick    | 265 |
| Jefferson   | 274 |
| Dolores     | 276 |
| Lincoln     | 276 |
| Rio Grande  | 280 |
| Larimer     | 293 |
| Washington  | 313 |
| Kit Carson  | 315 |
| San Miguel  | 320 |
| Eagle       | 339 |
| Montrose    | 368 |
| La Plata    | 374 |
| Montezuma   | 381 |
| Gunnison    | 384 |
| Alamosa     | 413 |
| Otero       | 414 |
| Saguache    | 453 |
| Prowers     | 491 |
| Logan       | 491 |
| Delta       | 494 |
| Crowley     | 498 |
| Conejos     | 516 |
| Moffat      | 526 |
| Chaffee     | 529 |
| Mesa        | 544 |
| Baca        | 586 |
| Kiowa       | 600 |

|                   |         |
|-------------------|---------|
| <b>Routt</b>      | 715     |
| <b>Costilla</b>   | 728     |
| <b>Yuma</b>       | 769     |
| <b>Lake</b>       | 779     |
| <b>Cheyenne</b>   | 787     |
| <b>Bent</b>       | 884     |
| <b>Phillips</b>   | 914     |
| <b>Las Animas</b> | 1,093   |
| <b>Rio Blanco</b> | 1,244   |
| <b>Garfield</b>   | 1,451   |
| <b>Boulder</b>    | 540     |
| <b>Pitkin</b>     | 3,807   |
| <b>Custer</b>     | No F/Cs |
| <b>Hinsdale</b>   | No F/Cs |
| <b>Jackson</b>    | No F/Cs |
| <b>Mineral</b>    | No F/Cs |

**Table 8: Foreclosure rates based on the percent of households that have completed foreclosure**

|                |      |
|----------------|------|
| San Juan       | 1.4  |
| Park           | 1.1  |
| Teller         | 0.97 |
| Adams          | 0.85 |
| Weld           | 0.83 |
| Elbert         | 0.79 |
| Clear<br>Creek | 0.66 |
| Huerfano       | 0.66 |
| Arapahoe       | 0.63 |
| Pueblo         | 0.61 |
| Denver         | 0.59 |
| Fremont        | 0.55 |
| Gilpin         | 0.54 |
| Archuleta      | 0.51 |
| Douglas        | 0.5  |
| Grand          | 0.5  |
| Morgan         | 0.44 |
| Ouray          | 0.42 |
| El Paso        | 0.41 |
| Summit         | 0.39 |
| Sedgwick       | 0.37 |
| Dolores        | 0.36 |
| Jefferson      | 0.36 |
| Lincoln        | 0.36 |
| Rio Grande     | 0.35 |
| Larimer        | 0.34 |
| Washington     | 0.32 |
| Kit Carson     | 0.31 |
| San Miguel     | 0.3  |

|            |      |
|------------|------|
| Eagle      | 0.29 |
| Montrose   | 0.27 |
| Broomfield | 0.26 |
| Gunnison   | 0.26 |
| La Plata   | 0.26 |
| Montezuma  | 0.26 |
| Alamosa    | 0.24 |
| Otero      | 0.24 |
| Saguache   | 0.22 |
| Crowley    | 0.2  |
| Delta      | 0.2  |
| Logan      | 0.2  |
| Prowers    | 0.2  |
| Conejos    | 0.19 |
| Moffat     | 0.19 |
| Boulder    | 0.18 |
| Chaffee    | 0.18 |
| Mesa       | 0.18 |
| Baca       | 0.17 |
| Kiowa      | 0.16 |
| Routt      | 0.14 |
| Costilla   | 0.13 |
| Yuma       | 0.13 |
| Cheyenne   | 0.12 |
| Lake       | 0.12 |
| Bent       | 0.11 |
| Phillips   | 0.1  |
| Las Animas | 0.09 |
| Rio Blanco | 0.08 |
| Garfield   | 0.06 |
| Pitkin     | 0.02 |
| Custer     | 0    |
| Hinsdale   | 0    |
| Jackson    | 0    |
| Mineral    | 0    |

Table 9: Cures

| Counties    | 2009<br>1st Q<br>cures |
|-------------|------------------------|
| Adams       | 16                     |
| Alamosa     | 0                      |
| Arapahoe    | 24                     |
| Archuleta   | 3                      |
| Baca        | 0                      |
| Bent        | 3                      |
| Broomfield  | 2                      |
| Boulder     | 15                     |
| Chaffee     | 0                      |
| Cheyenne    | 0                      |
| Clear Creek | 0                      |
| Conejos     | 1                      |
| Costilla    |                        |
| Crowley     | 0                      |
| Custer      | 1                      |
| Delta       | 0                      |
| Denver      | 32                     |
| Dolores     | 0                      |
| Douglas     | 14                     |
| Eagle       | 2                      |
| Elbert      | 1                      |
| El Paso     | 38                     |
| Fremont     | 6                      |
| Garfield    |                        |
| Gilpin      | 2                      |
| Grand       | 1                      |
| Gunnison    | 2                      |
| Hinsdale    | 0                      |
| Huerfano    | 0                      |
| Jackson     | 0                      |
| Jefferson   | 26                     |
| Kiowa       | 0                      |
| Kit Carson  | 0                      |
| La Plata    | 1                      |
| Lake        | 0                      |
| Larimer     | 21                     |
| Las Animas  | 0                      |
| Lincoln     | 0                      |

|                   |            |
|-------------------|------------|
| <b>Logan</b>      | 0          |
| <b>Mesa</b>       | 4          |
| <b>Mineral</b>    | 0          |
| <b>Moffat</b>     | 1          |
| <b>Montezuma</b>  | 0          |
| <b>Montrose</b>   | 0          |
| <b>Morgan</b>     | 1          |
| <b>Otero</b>      | 8          |
| <b>Ouray</b>      | 0          |
| <b>Park</b>       | 2          |
| <b>Philips</b>    | 1          |
| <b>Pitkin</b>     | 0          |
| <b>Prowers</b>    | 0          |
| <b>Pueblo</b>     | 7          |
| <b>Rio Blanco</b> | 0          |
| <b>Rio Grande</b> | 0          |
| <b>Routt</b>      | 1          |
| <b>Saguache</b>   | 1          |
| <b>San Juan</b>   | 0          |
| <b>San Miguel</b> | 1          |
| <b>Sedgwick</b>   | 0          |
| <b>Summit</b>     | 1          |
| <b>Teller</b>     | 1          |
| <b>Washington</b> | 0          |
| <b>Weld</b>       | 4          |
| <b>Yuma</b>       | 0          |
| <b>Totals</b>     | <b>244</b> |



Table 10: Foreclosure totals in each county, 2008-2009

| Counties    | 2009          |              | 2009        |             | 2008          |               |               |               |               | 2008        |             |             |             |             |
|-------------|---------------|--------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|
|             | 1st Q Filings | 2ndQ Filings | 1st Q Sales | 2nd Q Sales | 1st Q Filings | 2nd Q Filings | 3rd Q Filings | 4th Q Filings | TOTAL Filings | 1st Q Sales | 2nd Q Sales | 3rd Q Sales | 4th Q Sales | TOTAL Sales |
| Adams       | 1,327         | 1,636        | 628         | 651         | 1,704         | 1,613         | 1,069         | 1,172         | 5,558         | 935         | 645         | 1013        | 836         | 3,429       |
| Alamosa     | 17            | 10           | 5           | 9           | 9             | 22            | 9             | 17            | 57            | 5           | 2           | 9           | 7           | 23          |
| Arapahoe    | 1,334         | 1,603        | 611         | 760         | 1,851         | 1,678         | 963           | 1,384         | 5,876         | 970         | 660         | 1003        | 743         | 3,376       |
| Archuleta   | 45            | 71           | 8           | 18          | 35            |               | 29            | 31            | 95            | 2           |             | 17          | 19          | 38          |
| Baca        | 5             | 2            | 1           | 2           | 2             | 0             | 0             | 2             | 4             | 0           | 0           | 0           | 0           | 0           |
| Bent        | 8             | 3            | 0           | 2           | 3             | 2             | 2             | 5             | 12            | 0           | 0           | 0           | 2           | 2           |
| Broomfield  | 70            | 106          | 22          | 29          | 79            | 73            | 58            | 63            | 273           | 35          | 22          | 33          | 31          | 121         |
| Boulder     | 291           | 348          | 100         | 114         | 278           | 302           | 201           | 260           | 1041          | 134         | 86          | 137         | 112         | 469         |
| Chaffee     | 18            | 26           | 5           | 8           | 14            | 10            | 10            | 11            | 45            | 0           | 2           | 3           | 4           | 9           |
| Cheyenne    | 0             | 0            | 1           | 0           |               |               | 6             | 3             | 9             |             |             | 3           | 3           | 6           |
| Clear Creek | 30            | 25           | 13          | 14          | 30            | 32            | 14            | 28            | 104           | 8           | 11          | 20          | 6           | 45          |
| Conejos     | 10            | 7            | 4           | 2           |               | 4             | 8             | 3             | 15            |             | 0           | 2           | 2           | 4           |
| Costilla    | 2             | 1            | 1           | 0           | 3             | 2             | 1             | 9             | 15            |             |             | 1           | 1           | 2           |
| Crowley     | 6             | 3            | 2           | 1           | 7             | 1             | 5             | 7             | 20            | 2           | 2           | 3           | 3           | 10          |
| Custer      | 8             | 6            | 0           | 0           |               | 3             | 9             | 5             | 17            |             | 0           | 0           | 1           | 1           |
| Delta       | 38            | 41           | 11          | 14          | 32            | 23            | 33            | 32            | 120           | 9           | 5           | 15          | 7           | 36          |
| Denver      | 1,524         | 1,629        | 731         | 792         | 2,042         | 1,805         | 979           | 1,386         | 6,212         | 1,399       | 776         | 1359        | 828         | 4,362       |
| Dolores     | 3             | 5            | 1           | 2           |               | 3             | 1             | 2             | 6             |             | 0           | 0           | 0           | 0           |
| Douglas     | 575           | 704          | 219         | 266         | 665           | 570           | 340           | 605           | 2180          | 320         | 207         | 287         | 255         | 1069        |
| Eagle       | 82            | 98           | 20          | 36          | 33            | 46            | 41            | 59            | 179           | 8           | 6           | 21          | 20          | 55          |
| Elbert      | 96            | 90           | 14          | 48          | 77            | 66            | 50            | 69            | 262           | 35          | 27          | 35          | 24          | 121         |
| El Paso     | 1,292         | 1,387        | 522         | 622         | 1,216         | 1,315         | 869           | 1,197         | 4,597         | 509         | 372         | 675         | 613         | 2,169       |
| Fremont     | 79            | 99           | 46          | 42          | 91            | 73            | 61            | 70            | 295           | 0           | 32          | 49          | 44          | 125         |
| Garfield    | 54            | 154          | 3           | 11          | 34            | 23            | 25            | 26            | 108           | 0           | 2           | 2           | 6           | 10          |
| Gilpin      | 17            | 22           | 1           | 11          | 24            | 14            | 10            | 24            | 72            | 0           | 2           | 7           | 2           | 11          |
| Grand       | 55            | 55           | 5           | 25          | 38            | 45            | 41            | 49            | 173           | 9           | 9           | 26          | 17          | 61          |
| Gunnison    | 33            | 51           | 10          | 6           | 13            | 20            | 13            | 35            | 81            | 1           | 1           | 13          | 10          | 25          |
| Hinsdale    | 2             | 1            | 0           | 0           | 0             | 0             | 3             |               | 3             | 0           | 0           | 0           |             | 0           |
| Huerfano    | 16            | 16           | 11          | 9           | 16            | 12            | 15            | 9             | 52            | 8           |             | 3           | 15          | 26          |
| Jackson     | 0             | 0            | 0           | 0           | 3             | 1             | 1             | 0             | 5             | 0           | 1           | 0           | 1           | 2           |
| Jefferson   | 926           | 1,063        | 391         | 374         | 1010          | 1045          | 713           | 901           | 3669          | 455         | 316         | 563         | 420         | 1754        |

|                   |               |               |              |              |               |               |              |              |               |              |              |             |             |               |
|-------------------|---------------|---------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|--------------|--------------|-------------|-------------|---------------|
| <b>Kiowa</b>      | 1             | 1             | 0            | 1            | 0             | 0             | 0            | 0            | 0             | 0            | 0            | 0           | 0           | 0             |
| <b>Kit Carson</b> | 9             | 5             | 6            | 3            | 14            | 5             | 6            | 25           | 3             | 3            | 4            | 3           | 10          |               |
| <b>La Plata</b>   | 64            | 93            | 21           | 32           | 23            | 44            | 30           | 51           | 148           | 7            | 5            | 8           | 6           | 26            |
| <b>Lake</b>       | 5             | 17            | 2            | 2            | 6             | 11            | 10           | 4            | 31            | 1            | 2            | 2           | 2           | 7             |
| <b>Larimer</b>    | 536           | 500           | 174          | 207          | 487           | 433           | 346          | 378          | 1644          | 228          | 145          | 242         | 176         | 791           |
| <b>Las Animas</b> | 18            | 19            | 4            | 2            | 30            | 17            | 23           | 70           | 0             | 0            | 6            | 11          | 17          |               |
| <b>Lincoln</b>    | 4             | 10            | 4            | 3            | 19            | 7             | 2            | 4            | 32            | 0            | 8            | 3           | 6           | 17            |
| <b>Logan</b>      | 21            | 23            | 8            | 8            | 18            | 9             | 16           | 19           | 62            | 9            | 2            | 9           | 11          | 31            |
| <b>Mesa</b>       | 175           | 264           | 44           | 58           | 119           | 108           | 116          | 126          | 469           | 24           | 18           | 32          | 37          | 111           |
| <b>Mineral</b>    | 2             | 0             | 0            | 0            | 1             | 0             | 1            | 2            | 4             | 0            | 0            | 0           | 0           | 0             |
| <b>Moffat</b>     | 20            | 15            | 2            | 8            | 10            | 10            | 15           | 25           | 1             | 1            | 1            | 1           | 4           |               |
| <b>Montezuma</b>  | 27            | 32            | 14           | 12           | 13            | 18            | 21           | 23           | 75            | 8            | 1            | 2           | 7           | 18            |
| <b>Montrose</b>   | 54            | 73            | 16           | 27           | 36            | 40            | 43           | 40           | 159           | 0            | 10           | 10          | 19          | 39            |
| <b>Morgan</b>     | 53            | 54            | 20           | 24           | 43            | 36            | 34           | 26           | 139           | 21           | 11           | 20          | 18          | 70            |
| <b>Otero</b>      | 26            | 21            | 8            | 10           | 37            | 23            | 24           | 11           | 95            | 23           | 6            | 20          | 14          | 63            |
| <b>Ouray</b>      | 17            | 18            | 5            | 3            | 1             | 0             | 1            | 8            | 10            | 0            | 0            | 2           | 0           | 2             |
| <b>Park</b>       | 68            | 97            | 36           | 41           | 78            | 64            | 55           | 68           | 265           | 25           | 25           | 42          | 37          | 129           |
| <b>Philips</b>    | 1             | 5             | 2            | 0            | 5             | 5             | 3            | 2            | 15            | 2            | 2            | 2           | 4           | 10            |
| <b>Pitkin</b>     | 7             | 30            | 2            | 0            | 9             | 11            | 3            | 12           | 35            | 0            | 0            | 4           | 1           | 5             |
| <b>Prowers</b>    | 8             | 10            | 3            | 7            | 13            | 7             | 6            | 7            | 33            | 8            | 5            | 6           | 4           | 23            |
| <b>Pueblo</b>     | 421           | 405           | 151          | 217          | 383           | 332           | 258          | 338          | 1311          | 206          | 168          | 210         | 173         | 757           |
| <b>Rio Blanco</b> | 5             | 20            | 0            | 2            | 2             | 3             | 2            | 4            | 11            | 0            | 0            | 0           | 0           | 0             |
| <b>Rio Grande</b> | 15            | 26            | 5            | 12           | 15            | 15            | 19           | 8            | 57            | 5            | 1            | 6           | 11          | 23            |
| <b>Routt</b>      | 32            | 41            | 9            | 4            | 14            | 16            | 10           | 13           | 53            | 3            | 2            | 2           | 4           | 11            |
| <b>Saguache</b>   | 11            | 10            | 3            | 3            | 5             | 6             | 11           | 8            | 30            | 7            | 0            | 4           | 0           | 11            |
| <b>San Juan</b>   | 1             | 1             | 2            | 2            | 1             | 3             | 1            | 1            | 6             | 0            | 0            | 1           | 0           | 1             |
| <b>San Miguel</b> | 22            | 20            | 6            | 5            | 6             | 6             | 5            | 14           | 31            | 1            | 1            | 2           | 0           | 4             |
| <b>Sedgwick</b>   | 1             | 1             | 3            | 1            | 2             | 2             | 2            | 6            | 12            | 0            | 1            | 1           | 1           | 3             |
| <b>Summit</b>     | 55            | 77            | 23           | 22           | 46            | 51            | 48           | 48           | 193           | 0            | 6            | 32          | 20          | 58            |
| <b>Teller</b>     | 81            | 76            | 40           | 47           | 74            | 82            | 46           | 71           | 273           | 25           | 21           | 46          | 35          | 127           |
| <b>Washington</b> | 6             | 9             | 4            | 2            | 3             | 2             | 4            | 4            | 13            | 4            | 3            | 3           | 0           | 10            |
| <b>Weld</b>       | 770           | 894           | 349          | 363          | 813           | 781           | 560          | 670          | 2,824         | 442          | 273          | 436         | 404         | 1,555         |
| <b>Yuma</b>       | 10            | 6             | 2            | 3            | 9             | 5             | 7            | 7            | 28            | 2            | 2            | 4           | 4           | 12            |
| <b>Totals</b>     | <b>10,509</b> | <b>12,135</b> | <b>4,354</b> | <b>4,999</b> | <b>11,634</b> | <b>10,933</b> | <b>7,285</b> | <b>9,481</b> | <b>39,333</b> | <b>5,899</b> | <b>3,905</b> | <b>6461</b> | <b>5041</b> | <b>21,306</b> |