



PLANNING COMMISSION

Mike Simone, Chairperson
Shannon Rhoda, Vice-Chairperson

Kathy Kvasnicka
Shannon Wiens
Ashley Greene

Jimmy Dominguez
Karina Gonzalez
Andrea Allison

Planning Commission Agenda

Regular Meeting

130 South McKinley Avenue

Thursday, April 23, 2026

6:00 PM

(Order & Contents Subject to Change by Action of the Commission)

** Login information on how to attend this meeting virtually (optional) is on the last page of this Agenda.*

Call to Order

Approval of Agenda

Consent Agenda - Consent Agenda items are considered to be routine and will be enacted by one motion and vote. There will be no separate discussion of Consent Agenda items unless a Councilmember so requests, in which case the item may be removed/moved from the Consent Agenda.

a. Approval of the January 22, 2026, Meeting Minutes

Public Comment This portion of the Agenda is provided to allow members of the audience to present comments to the Board. The Board may not respond to your comments this evening, rather they may take your comments and suggestions under advisement or your question may be directed to the appropriate staff member for follow-up.

Action Item(s)

Discussion Items

- a. Housing Needs Assessment
- b. Beautification and Small Town Feel Discussion

Future Business

Adjourn

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**RECORD OF PROCEEDINGS
FORT LUPTON PLANNING COMMISSION
January 22, 2026**

The Planning Commission of the City of Fort Lupton met in session at City Hall Chambers, 130 South McKinley Avenue, the regular meeting place of the Planning Commission and virtually via GoToMeeting, on Thursday, January 22, 2026.

Chair Mike Simone called the meeting to order at 6:04 PM.

ROLL CALL

Commissioners Present: Vice-Chair Shannon Rhoda, Commissioners Kathy Kvasnicka, Shannon Wiens, and Jimmy Dominguez. Commissioner Ashley Greene joined online via Go-To.

City Staff Present: Planning Director Todd Hodges, Planners Magaly Morales, Sean McDermott and Zachary Mettler, and Planning Administrative Assistant Beyza Kirmizi. City Engineer David Rausch joined online via GoTo.

CONSENT AGENDA

Commissioner Wiens moved to approve the consent agenda, Commissioner Kvasnicka seconded.

PUBLIC COMMENT

There were no public comments

ACTION ITEM

There were no action items.

DISCUSSION ITEMS

Integrating Water-Wise Principles into the Comprehensive Plan Discussion

Planner Sean McDermott explained that this was a joint meeting between the Planning Commission and Planning Advisory Committee to discuss items related to the Comprehensive Plan. He stated that the discussion would focus on water-wise development and the role water plays in the Comprehensive Plan and Development Code.

Lindsay Rogers with Western Resource Advocates, and Victoria Arling and Kerry Miller with WaterNow joined the meeting online to give a presentation on how to integrate water wise principles into land use planning and how they have been working with staff to incorporate these measures. A brief introduction of the organizations was provided, along with a summary of the accelerator project they are working with the City on to advance sustainable water projects. The project scope and timeline were presented, outlining the four phases of integrating water wise elements to the City's policies and planning documents. These phases include support of the water-wise landscaping code update, integration of

RECORD OF PROCEEDINGS
FORT LUPTON PLANNING COMMISSION
January 22, 2026

water elements into the Comprehensive Plan, future land use and supporting plans, and water efficiency program recommendations.

Mr. McDermott provided background on how the project began and explained that the primary goal is to incorporate water-wise principles into land use planning as the City continues to grow, while also developing an accurate estimate of how much water will be needed in the future and where it will be needed within the City. He briefly discussed the first phase of the accelerator project and explained that the landscape code update became effective on February 14, 2026, with a focus on water-wise implementation in accordance with state policies. Ms. Rogers continued by providing brief explanations of the SB24-005 and HB25-1113 bills and described how the newly implemented code meets the state requirements. Phase 2 was then discussed and explained that in order to successfully integrate water considerations into the Comprehensive Plan, it is important to develop goals and strategies for water-wise development and ensure cohesion with related plans, including the Water Strategy Plan and the Parks and Trails Plan. Ms. Arling continued by providing an overview of how the Comprehensive Plan already incorporates water-wise principles and where updates may be needed to meet state requirements, including key areas to consider for future Comprehensive Plan amendments. Mentimeter polls were conducted throughout the meeting to gather immediate feedback and opinions from commission members.

Vice Chair Rhoda asked how situations are handled when HOAs restrict property owners from implementing plans that comply with state requirements. Commissioner Wiens stated that HOAs must comply with municipal code and cannot enforce requirements that conflict with state regulations. Ms. Rogers added that past legislation specifies that HOAs cannot prohibit installation of water wise landscaping and must comply with municipal code.

Vice Chair Rhoda asked if the existing HOAs will be contacted to update them on the new requirements and Planner McDermott said that this will be taken care of with the implementation of the code update and outreach programs.

Vice Chair Rhoda asked whether new homeowners will be made aware of the new requirements. Planner McDermott explained that the new landscaping code primarily applies to new development, and staff will work to ensure residents are informed about the new code changes.

Mr. McDermott continued by going over Phase 3, which focuses on integrating water wise principles across other major plan updates to ensure that key planning documents are aligned. This includes the Water Strategy Plan, Transportation Plan, and Parks and Trails Master Plan. Public Works Director, Roy Vestal, provided an overview of the Water Strategy Plan and explained that historical, current, and projected future water usage data were used to develop a strategy for securing the water supply needed by the City. He summarized the different types of water supplies, reviewed various water supply projects, and explained that the Comprehensive Water Strategy Plan consists of five main elements. Ms. Miller concluded the presentation by going over Phase 4, which outlines recommendations for the City's water conservation program.

RECORD OF PROCEEDINGS
FORT LUPTON PLANNING COMMISSION
January 22, 2026

Parks and Trails Master Plan Discussion

Recreation Director, Doug Cook, explained that he set up three interactive stations and provided a parks and trails survey for Planning Commission and Planning Advisory Committee members to complete.

FUTURE BUSINESS

There next Planning Commission meeting is yet to be determined.

ADJOURNMENT

Commissioner Wiens moved to adjourn the meeting. Commissioner Kvasnicka seconded.

Chair Simone moved to adjourn the meeting at 7:17 PM.

Submitted by

Beyza Kirmizi
Planning Administrative Assistant

Approved by Planning Commission

Mike Simone
Chair

MEMORANDUM

To: Fort Lupton Planning Commission
Todd Hodges, Community Development Director

From: Mike Scholl, Economic and Planning Specialist
Karlyn Vasan, Senior Community Planner

Date: April 17, 2026

Re: Housing Needs Assessment – Summary

Purpose

The purpose of this presentation is to provide the Planning Commission with an overview of the Housing Needs Assessment (HNA) and an opportunity to review and provide feedback. Following the review by the Planning Commission, the item will be taken to the City Council for review and approval.

Background

The City of Fort Lupton hired Ayres Associates to complete the HNA to guide local housing policy decisions and comply with State requirements under Senate Bill 24-174.

Jurisdictions with populations over 1,000 are required to complete an HNA using a standardized methodology established by the Colorado Department of Local Affairs (DOLA). These assessments must evaluate housing conditions, identify gaps, and provide actionable strategies to address housing affordability and supply challenges. Jurisdictions are required to submit compliant assessments to DOLA by December 31, 2026, and update them on a recurring basis.

The HNA evaluates demographic trends, economic conditions, housing inventory, and market dynamics to identify current and future housing needs. It provides a data-driven framework to support policy decisions, guide development, and ensure that Fort Lupton remains an inclusive and economically resilient community. The effort is a foundational planning tool, and this plan will be incorporated into the City's Comprehensive Master Plan.

In addition to statutory compliance, the HNA provides access to additional state grant funding that aligns with Proposition 123. Completion of this assessment is a critical prerequisite for accessing these funding resources and advancing local housing initiatives.

Community Engagement Summary

A robust community engagement process was completed to ensure that the assessment reflects local priorities and lived experiences. Outreach included stakeholder interviews, participation in a community event, and both paper and online surveys, supported by bilingual materials (English and Spanish) to ensure broad accessibility.

Stakeholder Engagement:

The project team conducted targeted interviews with employers, builders, real estate professionals, and service providers. Several consistent themes emerged:

- Limited rental and ownership options for young adults and early-career workers
- Housing constraints affecting workforce recruitment and retention
- A shortage of senior housing and attainable ownership products
- Rising development costs and regulatory barriers impacting new construction
- The importance of amenities, schools, and quality of life in housing decisions

Community Event (Winter Fest):

Engaging with community members at the City's Winter Fest provided an accessible, informal setting to gather input from a diverse cross-section of residents. Interactive exercises revealed strong interest in smaller and more flexible housing types, including micro-units, accessory dwelling units (ADUs), and cottage-style housing.

Community Survey:

A total of 178 residents participated in the broader survey effort, supplemented by additional paper responses collected at events. Key takeaways include:

- Housing affordability is the top concern, particularly for younger households
- Strong support for a greater variety of housing types (e.g., townhomes, apartments, smaller homes)
- Demand for “lifecycle housing” that allows residents to remain in the community over time
- A desire to balance growth with preservation of Fort Lupton's small-town character

Overall, engagement consistently reinforced the need for more diverse, attainable housing options while maintaining the community's identity and quality of life.

Key Findings

The Housing Needs Assessment identifies several critical trends shaping Fort Lupton's housing market:

- 1. Income Stagnation and a Shrinking Middle-Income Segment:** Median household income increased by only 2% between 2018 and 2023, significantly lagging behind regional peers. At the same time, the share of lower-income households has increased while middle-income households have declined. This dynamic reduces purchasing power and increases reliance on rental housing.
- 2. Rapid Growth in Renters and Increasing Cost Burden:** The number of renter households grew by approximately 43% during the same period. However, rental supply has not kept pace, particularly in multifamily formats. As a result, more than half of renters are now cost-burdened, paying over 30% of income toward housing.
- 3. Limited Housing Diversity:** Fort Lupton's housing stock is dominated by single-family detached homes (approximately 77% of units), with relatively limited

multifamily and smaller housing options. This constrains housing choices for young adults, seniors, and smaller households, and limits the City's ability to respond to changing demographics.

4. **Growing Senior Population and Changing Household Needs:** Residents aged 65 and older now represent a growing share of the population, and many are experiencing declining incomes. This trend is increasing demand for accessible, lower-maintenance, and affordable housing options that support aging in place.
5. **Aging Housing Stock and Need for Reinvestment:** More than half of the City's housing stock was built prior to 1980. Aging homes require reinvestment to remain safe, energy-efficient, and affordable. Without intervention, deterioration and reinvestment pressures may lead to higher housing costs and displacement risks.

Housing Demand

Housing demand in Fort Lupton is resilient and evolving, driven by population growth, changing household composition, and regional economic dynamics. While population growth has been strong, approximately 17% between 2018 and 2023, the more important trend is the projected growth in households, which is expected to significantly outpace population growth over the long term. This reflects a shift toward smaller household sizes, aging residents, and more individuals forming independent households, all of which increase the overall demand for housing units.

1. **Growth in Smaller and Non-Family Households:** Recent trends show a notable increase in two-person and non-family households, indicating rising demand for smaller, more flexible housing options. At the same time, larger households are declining as a share of the population. This shift is consistent with broader demographic changes, including the growth of young adults, smaller families, and seniors living independently. These trends suggest that future housing demand will not be met solely by traditional single-family homes, but will require a broader mix of housing types, including townhomes, apartments, and smaller-scale ownership units.
2. **Demand Driven by Young Adults and Workforce Needs:** The City is experiencing growth in the 18–34 age cohort, which is a key driver of rental demand and entry-level homeownership. However, limited availability of rental units and attainable ownership options is constraining this segment of the market. Employers and stakeholders consistently noted that workforce housing shortages are impacting recruitment and retention, with many workers commuting from other communities due to a lack of local housing options. This reinforces the need for additional rental housing and “missing middle” products that can serve early-career households.
3. **Increasing Demand for Senior Housing:** At the same time, Fort Lupton's population is aging, with residents 65 and older representing a growing share of the community. Many seniors are living on fixed or declining incomes and require housing that is more accessible, lower maintenance, and affordable. This creates demand for a range of housing options, including single-level units, smaller homes,

and service-enriched or age-restricted developments that allow residents to age in place.

4. **Mismatch Between Demand and Supply:** Despite these evolving demand-drivers, the current housing inventory remains heavily weighted toward single-family detached homes. Multifamily and smaller housing options are limited, creating a structural mismatch between what the market is supplying and what residents increasingly need. This imbalance is contributing to rising housing costs, increasing rent burdens, and reduced mobility within the housing market, as residents struggle to find housing that aligns with their income and household size.
5. **Regional Growth Pressures:** Fort Lupton's strategic location along the U.S. Highway 85 corridor and within the broader Front Range growth area continues to generate housing demand from both local and regional sources. As nearby communities experience rising housing costs, Fort Lupton is likely to see continued in-migration from households seeking relatively more attainable options. This regional dynamic will further increase demand for a range of housing types and price points, particularly workforce housing that serves both local residents and inbound households.

Summary of Recommendations

The Housing Needs Assessment outlines a targeted set of strategies to address Fort Lupton's housing challenges while aligning with the community's growth patterns and character. Collectively, these recommendations focus on expanding housing supply, improving affordability, and ensuring that future development reflects both market demand and community priorities.

1. **Prioritize Infill and Reinvestment in the Town Core:** The City should focus new housing development within existing neighborhoods and the downtown core, where infrastructure is already in place. Encouraging infill development, mixed-use projects, and rehabilitation of older properties will help expand housing options while strengthening the downtown, supporting local businesses, and preserving surrounding agricultural land.
2. **Expand Multifamily and Rental Housing Opportunities:** Given the rapid growth in renter households and rising cost burdens, the City should support the development of appropriately scaled multifamily housing. This includes modernizing zoning, identifying suitable locations along key corridors, and encouraging mixed-income projects that provide attainable rental options for local workers and families.
3. **Increase Housing Options for Seniors:** With a growing senior population, there is a clear need for housing that supports aging in place. The City should pursue partnerships and incentives to develop accessible, lower-maintenance, and service-oriented housing options, while also connecting residents to programs that support home modifications and rehabilitation.
4. **Update Development Codes to Promote Housing Diversity:** Fort Lupton's current housing stock is heavily weighted toward single-family homes. Updating the

development code to allow a broader range of housing types, such as townhomes, duplexes, accessory dwelling units (ADUs), and small-lot homes, will help better match housing supply with changing household sizes, incomes, and life stages.

5. **Align Housing Growth with Economic Development:** As the community grows, the City should proactively plan for retail, healthcare, and employment-generating uses to ensure that housing and job growth occur together. Identifying key sites and planning for infrastructure and commercial development will support long-term fiscal sustainability and reduce commuter reliance.

Next Steps

Following the approval of the HNA, the City will be required to complete a Housing Action Plan (HAP). The purpose of the HAP is to translate these findings into specific, implementable strategies, policies, and programs. The HAP is intended to position the City to move from analysis to implementation, and to proactively address housing needs, and continue to leverage state grant funding opportunities, and support a balanced, sustainable pattern of growth.

Fort Lupton

COLORADO



FORT LUPTON HOUSING NEEDS ASSESSMENT 5-YEAR PLAN 2026 – 2031

TABLE OF CONTENTS

ACKNOWLEDGMENTS.....	1
CHAPTER 1 - EXECUTIVE SUMMARY	2
Introduction and Purpose.....	2
Key Findings.....	3
Key Strategies and Recommendations	5
CHAPTER 2 - COMMUNITY CONTEXT	7
Regional and Historical Context	7
Community Engagement	12
CHAPTER 3 – COMMUNITY PROFILE	20
Demographic Snapshot.....	20
Economic Snapshot.....	30
Housing Snapshot	34
CHAPTER 4 – HOUSING AFFORDABILITY	42
Understanding Affordability	42
The Housing Continuum	45
Housing Problems and Vulnerability	47
Housing Resources.....	49
CHAPTER 5 – HOUSING MARKET ASSESSMENT	52
Key Takeaways.....	52
Ownership Market Analysis.....	53
Rental Market Analysis.....	58
Housing Market for Vulnerable Populations	62
Key Considerations and Influencing Factors.....	63
Regional Market Context	64
CHAPTER 6 – STRATEGIES AND RECOMMENDATIONS	67
#1 Encourage Infill Development and Rehabilitation in Town Core.....	67
#2 Seek Opportunities for Multifamily Market-rate Rental Housing	70
#3 Build Partnerships to Develop More Senior Housing	71
#4 Adopt Development Code Updates to Promote Housing Diversity	73
#5 Plan for Emerging Retail and Employment-Generating Development	75
 APPENDICES	
SOURCES	77
APPENDIX A : PROPOSITION 123	78
APPENDIX B: FORT LUPTON AREA MEDIAN INCOME (AMI) TABLE.....	79
APPENDIX C: GLOSSARY OF TERMS	80

ACKNOWLEDGMENTS

The City of Fort Lupton and the Project Team wish to extend our heartfelt gratitude to the residents and stakeholders of Fort Lupton for your invaluable contributions, input, and guidance throughout the development of the housing action plan. Your involvement played a pivotal role in shaping this thorough and well-informed analysis. We are grateful for your commitment to this collaborative, community-led effort to provide housing opportunities to all current and future Fort Lupton residents.

Key Stakeholders

- City of Fort Lupton
- Fort Lupton City Council
- Fort Lupton Planning Commission
- Aims Community College, Kathryn Bowker and Jodi Kugler
- Nelson Pipeline, Patrick Bernie
- Wholly Stromboli, Melissa Rickman
- Bank of Colorado, Jordan Dunn and Donald Tomoi
- Shannon Wiens Real Estate, Shannon Wiens
- Kristel Acre Realty, Kristel Acre

Planning Advisory Committee

- Amber Alcaraz
- Sebastian Carrasco
- Doug Cook
- Ivan Dobersh
- Bruce Fitzgerald
- Ashley Green
- Gary Montoya
- Julia Ontiveros
- Christ Romano
- Jalen Vasquez
- Shannon Weins

City of Fort Lupton Staff and Project Team

- Todd Hodges, Planning Director
- Magaly Morales-Tejada, Planner I
- Zachary Mettler, Planner I
- Sean McDermott, Planner I
- Beyza Kirmizi, Planning Administrative Assistant
- Shannon DeVries, Permit Technician I
- Michelle Magelssen, Economic Development Manager
- Jake Feier, GIS Coordinator & Systems Analyst
- Chris Cross, City Administrator

Ayres Project Team

- Michael Scholl, Economic Development Specialist
- Karlyn Vasan, Senior Community Planner
- Nathan Randall, Community Planner
- Lindsey Wilson, Community Planner
- Natalia Sotarello, Community Planner
- Aaron O'Keefe, GIS Mapping Specialist
- Jennifer Power, Graphic Designer

CHAPTER I - EXECUTIVE SUMMARY

Introduction and Purpose

Fort Lupton commissioned this Housing Needs Assessment (HNA) to advance housing goals while also meeting state and regulatory requirements. The HNA supports the City's commitment under Proposition 123 to expand affordable housing options and unlock access to dedicated state funding for housing related initiatives. It also fulfills the requirements of Senate Bill 24-174, which mandates that all Colorado communities complete an HNA using the state's standardized methodology. Beyond compliance with the state, the City of Fort Lupton views the assessment as a foundational step toward aligning future development with community goals, identifying funding opportunities, and ensuring that housing strategies reflect local needs and priorities.

The HNA identifies the quantity and types of housing needed for current and future residents, and it ensures that people of all income levels, both residents and workers, have access to quality, affordable housing. Unlike a basic population or employment forecast, this assessment evaluates a broad range of variables, including local demographic patterns, economic trends, existing housing inventory, and market potential, and integrates those findings with direct community input to provide a comprehensive analysis. The goal is to identify gaps in the housing market and provide data-driven recommendations that promote a healthy, inclusive, and economically resilient community in Fort Lupton.

Compliance with SB24-174 State Requirements

SB24-174 requires jurisdictions with more than 1,000 residents to complete local housing needs assessments. The intent of the legislation is to address challenges in developing housing for Coloradans of all budgets by allowing local governments and regions to identify and analyze their unique housing needs, take action based on those needs, and implement flexible strategies for growth over time.

Housing needs assessments must conform to DOLA's methodology and requirements in statute. Some of the required elements include housing problems and affordability, affordability and displacement mitigation strategies, housing resources, projected housing needs, and policy recommendations. Jurisdictions must complete a housing needs assessment and submit the plan to Colorado's Department of Local Affairs by December 31, 2026, and at least every 6 years thereafter.

This assessment was reviewed by DOLA and is in compliance with the requirements. It also goes above and beyond the base requirements to provide in-depth analysis and an implementation plan customized for Fort Lupton.





Throughout this report the terms ‘affordable’, ‘attainable’, and ‘workforce’ will be used to describe households with incomes between 80% and 120% of the Area Median Income (AMI) as defined by the Department of Housing and Urban Development (HUD) for Weld County. These three terms can be used interchangeably and do not mean low-income housing which is defined as households with incomes below 80% of the AMI. This information is discussed in greater detail in Chapter 4.

Key Findings

These key findings summarize the most significant trends and conditions identified in this assessment and provide the basis for the strategies and recommendations to improve housing affordability in Fort Lupton.

Income Stagnation and Shrinking Middle-income Households Limit Housing Access

Fort Lupton’s median household income increased by only 2% between 2018 and 2023, far below the 30–40% increases seen in neighboring communities. During the same period, the proportion of households earning less than \$50,000 increased, while the number of middle-income households declined significantly.

This shift constrains purchasing power and heightens demand for rental housing, making it more difficult for residents to transition into homeownership. To address these trends, the City should prioritize policies that support income-restricted rental development, expands the supply of starter-homes, and incentivizes workforce housing to improve long-term affordability and stability.

2 Rapid Growth in Renters and Escalating Rent Burdens

Renter-occupied units increased by 43% between 2018 and 2023. Despite this growth, Fort Lupton’s rental stock remains heavily concentrated in single-family homes, with higher-density properties (20 or more units) representing just 2% of total supply.

During this same period, rents rose sharply. Units under \$1,000 dropped from 67% to just 14%. As a result, a growing share of low-income households are now cost burdened. This trend was evident in 2018, when roughly 40% of renters were cost burdened, and by 2023 that share had climbed to more than 54%, with over half of renters now paying more than 30% of their income on housing.

The data reflects a significant gap in attainable rental housing that support greater multi-family zoning, rental assistance programs, tenant stabilization measures, and mixed-income development.

3 Housing Stock Overwhelmingly Single-Family and Lacks Smaller Units

Fort Lupton's housing inventory is heavily concentrated in single-family detached homes, which account for 77% of total units. Multifamily housing represents just 12% of the supply, and the number of one-bedroom units has declined in recent years. Although two-bedroom units have increased, the overall shortage of smaller, lower-cost housing options remains a concern.

This imbalance limits choices for growing demographic groups, including seniors, young adults, smaller households, and service-sector workers. To better align the housing supply with evolving community needs, the City should consider policies that diversify housing types. This includes encouraging small-scale multifamily and "missing middle" development, as well as updating zoning regulations to support higher-density infill and a broader mix of housing formats.

4 Growing Senior Population Increases Demand for Age-Friendly, Accessible Housing

Fort Lupton's population, aged 65 and older, now represents approximately 14% of the community and is projected to grow as residents currently aged 45 to 64 transition into retirement. During the same period, senior household incomes declined by 11% percent, and 21% of seniors live alone, factors that increase vulnerability to rising housing costs and mobility constraints.

These trends point to a growing need for age-friendly housing options, including accessible units, single-level homes, service-enriched developments, and affordability measures that enable seniors to safely and comfortably age in place.

5 Older Housing Stock Requires Reinforcement and Rehabilitation

More than 50% of Fort Lupton's homes were built before 1980, and 15% were built before 1940, placing much of the housing stock at an age where major system replacements, modernization, and energy-efficiency upgrades are required.

Without reinvestment, older homes become costly to maintain, vulnerable to deterioration, or acquired for improvement and rapid resale, placing upward pressure on prices. This disproportionately impacts low-income and senior residents who rely on older units as their most affordable option. Expanding local rehabilitation programs, weatherization assistance, and preservation funding can help sustain this critical segment of the affordable housing supply.

Key Strategies and Recommendations

#1 Encourage Infill Development and Rehabilitation in Town Core

Fort Lupton's traditional downtown core offers a prime opportunity to meet future housing needs while strengthening the community's historic commercial center. With rising population, higher housing costs, and increasing rental demand, focusing new development in walkable areas already served by infrastructure is both fiscally responsible and consistent with the City's longstanding planning vision.

Infill development, such as small scale multifamily housing, mixed-use projects, and upper story residential, promote population density needed to support a vibrant downtown, sustain local businesses, and boost long-term sales tax revenue. Complementing this approach, reinvestment in aging homes and adaptive reuse of older commercial buildings will preserve affordability and stabilize neighborhoods near the core. Through zoning updates, existing redevelopment tools, targeted incentives, and partnerships with property owners and developers, Fort Lupton can guide compact, mixed-income growth that maximizes existing public investments, protects surrounding agricultural land, and reinforces downtown as the community's social and economic hub.

#2 Seek Opportunities for Multifamily Market-rate Rental Housing

Expand appropriately scaled market-rate multifamily housing that fits Fort Lupton's character while providing rental housing options for local workers, families, and seniors. Renter households increased from 28% in 2018 to 36% in 2023, yet multifamily units make up just 12% of the housing stock, limiting options for young adults, early-career professionals, and seniors. Encouraging thoughtfully designed multifamily development in areas that can support additional density (along the US 85 and 52 corridors and N/S Denver Ave.) would allow the City to leverage existing infrastructure while responding to changing demographics. Additional strategies, including supporting mixed-use development, redeveloping underutilized sites, and modernizing zoning standards, can further expand rental options and improve Fort Lupton's long term housing balance.

#3 Build Partnerships to Develop More Senior Housing

Fort Lupton's rapidly growing senior population underscores the need for more housing that supports aging in place and accommodates evolving mobility and health needs. Through targeted incentives and strategic partnerships that encourage housing designed specifically for older adults, the City can expand its supply of senior-friendly units.

Fort Lupton can also help older residents remain safely in their homes by connecting them with state and federal programs that fund accessibility retrofits and home repairs. Partnering with developers and leveraging affordable housing tools, such as the HOME program and Low-Income Housing Tax Credits, will further enable the City to diversify housing choices, increase affordability, and build a more inclusive, stable community for current and future older adults.

#4 Adopt Development Code Updates to Promote Housing Diversity

Adopting targeted Development Code updates is essential for Fort Lupton to expand housing diversity and meet the community's evolving needs. The current housing stock, dominated by single-family detached homes, does not adequately serve the growing number of smaller households, first-time buyers, young adults, and aging residents seeking more attainable and flexible for sale options.

Modernizing the Development Code to increase and diversify new housing development will help ensure that new development includes a broader mix of home types that better reflect shifting demographics. This may include refining dimensional standards, adjusting design requirements, and expanding opportunities of housing types such as townhomes, cottage courts, and small-lot detached homes in appropriate zoning districts. These updates will support incremental infill, more efficient land use, and compatibility with established neighborhood patterns.

#5 Plan for Emerging Retail and Employment-Generating Development

Fort Lupton's rapid population growth, shifting household patterns, and increasing traffic along U.S. Highway 85 and Highway 52 are expected to create strong demand for new retail, healthcare, and employment-generating commercial uses. To ensure that economic growth keeps pace with housing development, the City should proactively plan for larger-format commercial opportunities including big-box retail, regional service centers, and a medical or healthcare campus. Identifying suitable sites with strong access, visibility, and utility capacity, paired with coordinated annexation and infrastructure planning, will position the City to guide market interest rather than react to it. Through flexible commercial land-use designations and clear development criteria in the Comprehensive Plan update, Fort Lupton can diversify its employment base, capture more local spending, and ensure that retail and job growth advance in tandem with residential expansion to support long-term fiscal stability and quality of life.



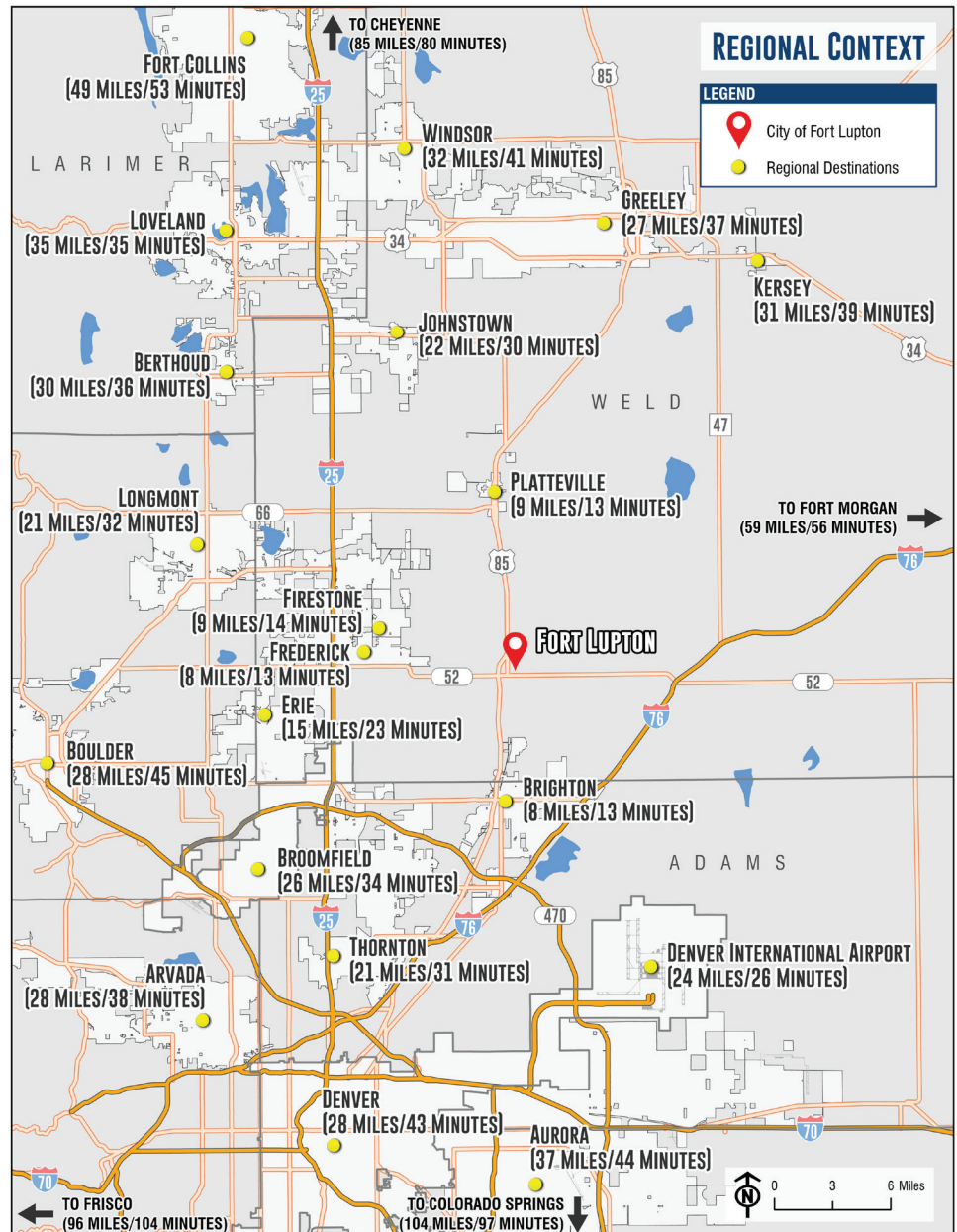
CHAPTER 2 - COMMUNITY CONTEXT

Regional and Historical Context

Home to approximately 9,200 residents, Fort Lupton is a growing community along the Front Range Urban Corridor. Strategically positioned at the intersection of U.S. Highway 85 and State Highway 52—and directly along a major commercial rail corridor—Fort Lupton occupies one of the most significant transportation nodes in the region, serving as a primary driver of the City’s economic growth and long-term development potential. The City is less than 30 minutes from Denver International Airport, providing direct access to national and international markets.

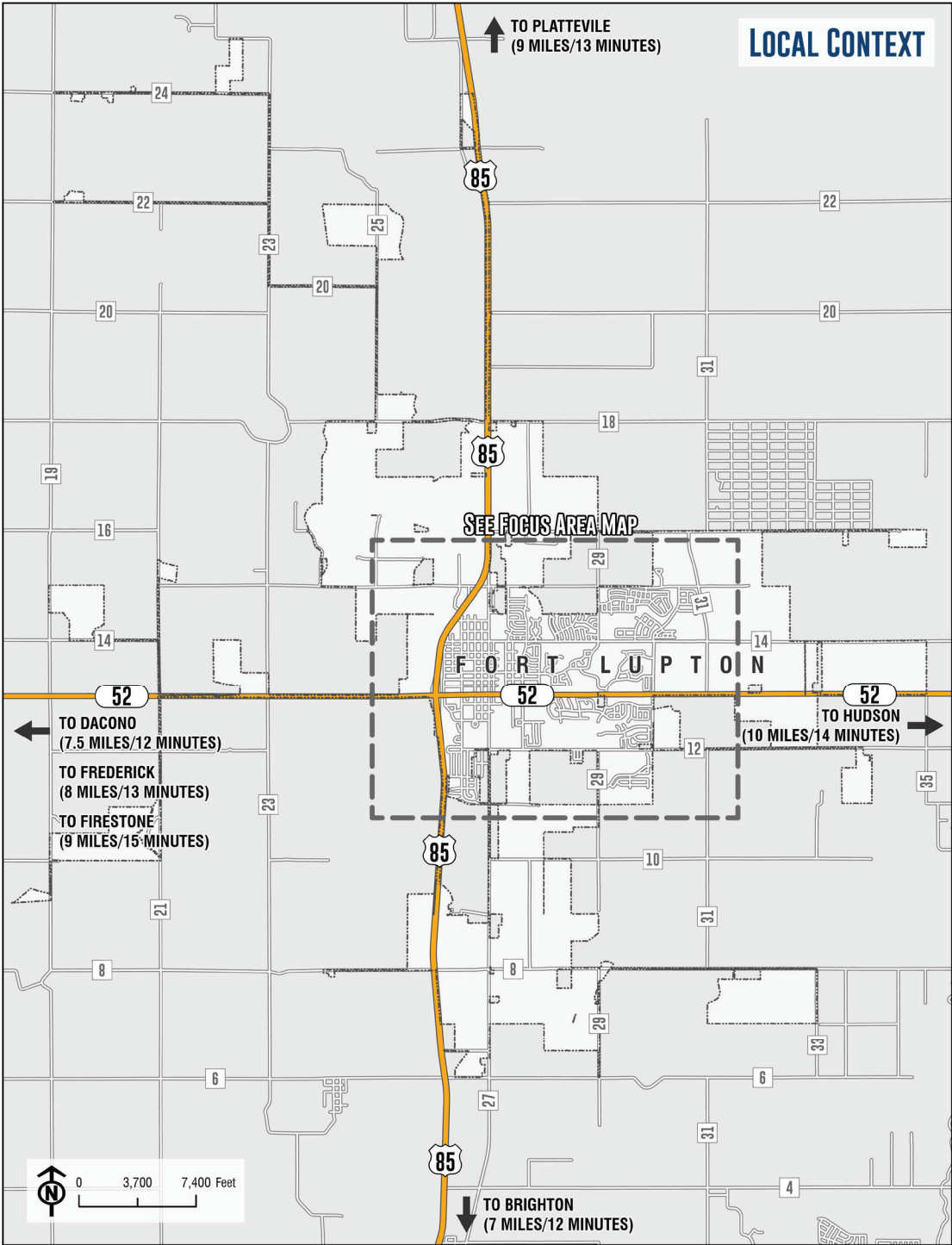
As congestion along Interstate 25 continues to intensify and the corridor becomes increasingly overburdened, Highway 85 is emerging as a critical north–south alternative for freight movement and regional commuting. This positioning enhances Fort Lupton’s role as a logistics, industrial, and commercial hub and serves as a powerful driver of the City’s long-term economic growth and development potential.

Traffic volumes along Highway 85 segments near Fort Lupton average 21,000 up to 29,000 vehicles per day (AADT), while Highway 52 carries approximately 12,000 to 15,000 vehicles per day. These steadily increasing traffic volumes underscore Fort Lupton’s strong regional accessibility and fuels demand for housing, retail, and employment-oriented development.



Fort Lupton’s municipal boundaries include both established residential neighborhoods and surrounding agricultural land. Beyond the city limits, the designated planning area extends into adjacent unincorporated lands that are anticipated to absorb future residential and commercial development, creating the potential for substantial population growth over time.

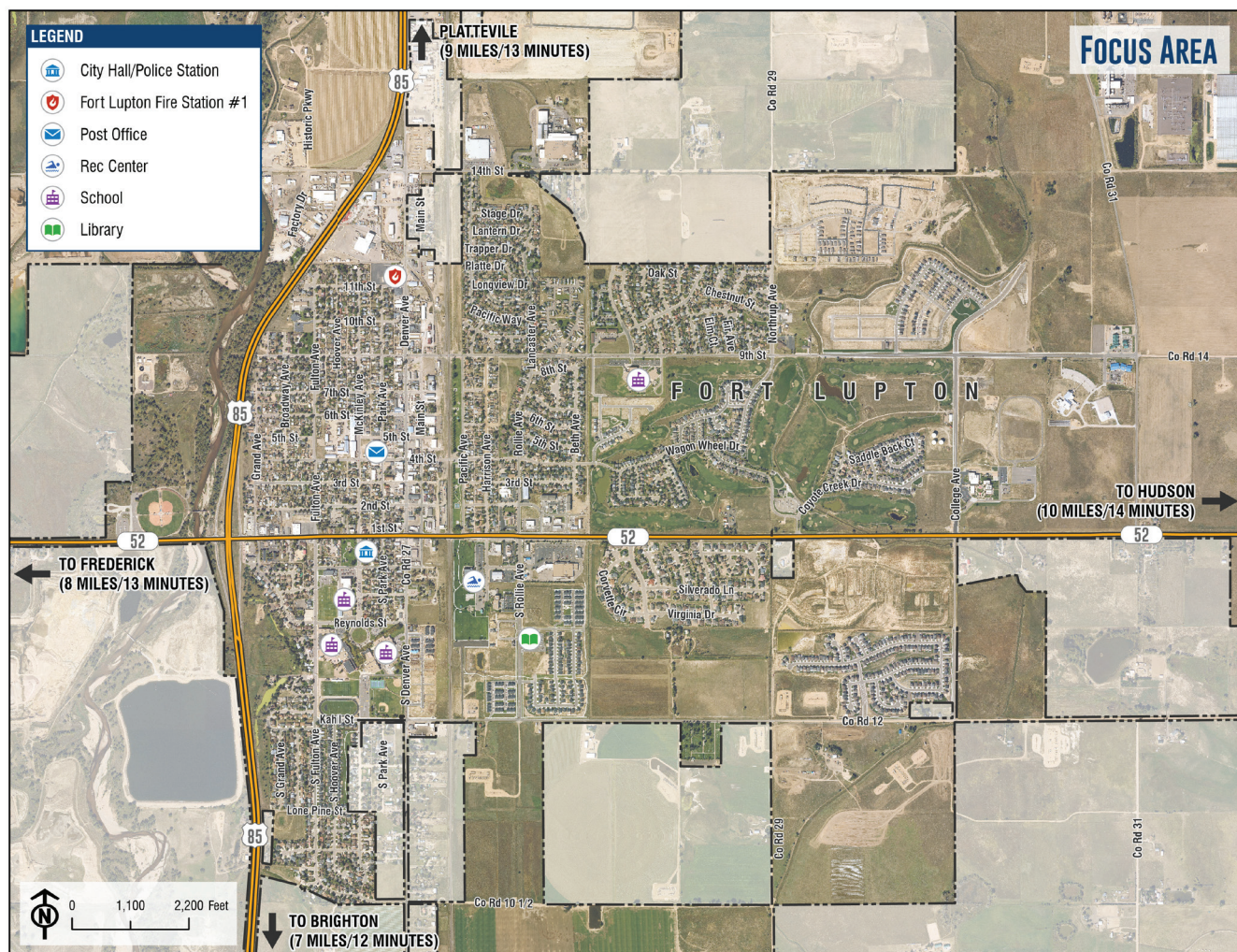
The City’s growth boundary intersects with those of Platteville, Firestone, Dacono, Frederick, Brighton, and Broomfield, highlighting Fort Lupton’s position within a broader corridor of fast-growing Front Range communities.



Fort Lupton's small-city, close-knit character offers an appealing environment for families and households that value local tradition and opportunity. Ongoing housing construction and new amenities are enriching the City's identity, complementing long-standing neighborhoods and open landscapes with new opportunities for residents.

Fort Lupton's traditional commercial core includes numerous civic and recreational assets that serve as anchors for community life. Key civic and public service facilities such as City Hall, the Police Station, the Post Office, and the Fire Station provide essential services and reinforce the City's role as a hub for surrounding rural areas. Cultural and educational resources, including the Fort Lupton Public & School Library and the City Museum, highlight the community's commitment to learning and preserving local history. The presence of an Aims Community College campus further strengthens educational opportunities, offering workforce training and higher education close to home.

The Fort Lupton Recreation Center and Coyote Creek Golf Course provide spaces for fitness, leisure, and social connection, while the Fort Lupton Historical Park and Rendezvous Site celebrate the City's heritage through events and interpretation of its pioneer past. Together, these assets not only meet the daily needs of residents but also foster civic pride, cultural identity, and community cohesion. They illustrate how Fort Lupton balances growth with preservation, ensuring that new development complements the City's established institutions and traditions.



History

Fort Lupton was established in 1836 as a fur trading post along the South Platte River by Lt. Lancaster P. Lupton. While the fort was abandoned by the mid-1840s, permanent settlement followed the Colorado Gold Rush of 1859, which drew new residents to the South Platte Valley and laid the foundation for civic life. The creation of a post office in 1861 and irrigation systems marked the transition from transient trade to a stable, agricultural community. The arrival of the railroad in 1870 and the City's incorporation in 1881 accelerated growth and transformed Fort Lupton into an agricultural center.

Through the 20th century, civic and cultural investments reinforced Fort Lupton's identity as a community hub. The Carnegie-style library built in 1929 symbolized the commitment to education and public life, while the opening of the Aims Community College campus in 1984 expanded local access to higher education and workforce training. Fort Lupton's commitment to its heritage included the opening of the City museum in the historic library building in 1996 and the reconstruction of the original fort in 2011. By 2020, Fort Lupton's population had grown to 7,955, highlighting steady growth and enduring significance in the South Platte Valley.

- **1830s–1840s:** Established as a fur trading post in 1836 and was abandoned by the late 1840s.
- **1850s–1860s:** Settlement grew during the Gold Rush. First post office opened in 1861. Irrigation ditches built to support agriculture.
- **1870s–1880s:** Railroad arrived in 1870. City of Fort Lupton was founded in 1881.
- **Early 1900s–1930s:** Fort Lupton grew into an agricultural hub. Carnegie library opened in 1929.
- **1980s–1990s:** Aims Community College opened in 1984. Museum moved to historic library in the 1990s.
- **2000s–Today:** Steady growth. Population reached over 8,000 in 2020. Housing development expands to support growth.



Summary of 2018 Comprehensive Plan Housing Goals and Policies

A VISION FOR RESIDENTIAL DEVELOPMENT (p 24)

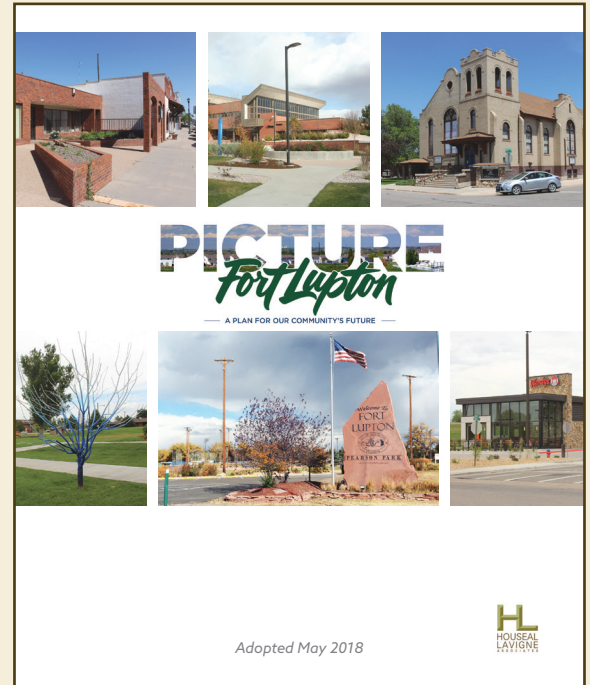
As residential development continues, the City will guide investment to best meet the needs of a growing community and **support diverse, welcoming neighborhoods**. New residential construction will be directed to key areas of the community, allowing for appropriate investment while **reducing outward sprawl**. This will be matched with efforts **to enhance existing housing, preserving distinct neighborhoods** within the City's urban core. Further, the development of new high density residential will provide **those housing options necessary to attract a wealth of new residents** while maintaining Fort Lupton's 'small-town' charm.

RESIDENTIAL DEVELOPMENT ACTION ITEMS (p 129)

- Direct residential investment to the identified growth areas in accordance with the Land Use Plan.
- Work with developers to encourage a variety of housing options, including products that offer high density, rental, and affordable options.
- Develop programs offering regulatory assistance and incentives that encourage greater housing diversity.
- Strictly enforce local ordinances related to property maintenance and upkeep for residential properties.
- Develop incentives and funding mechanisms to support home and yard maintenance, such as home improvement loans.
- Encourage infill development to help modernize the housing stock and provide greater housing diversity.
- Direct multi-family investment to the identified area for multi-family expansion.
- Prepare for long-term annexation and management of rural residential neighborhoods.
- Prepare for long-term annexation of Aristocrat Ranchettes, including the potential of dedicated subarea or planning effort to address the area.

OTHER HOUSING RELATED ACTION ITEMS (p 130)

- Encourage mixed-use development within the Downtown Fort Lupton Subarea.
- Provide resources and tools to assist and encourage developers to invest within Downtown Fort Lupton.
- Establish an inventory of available properties within the Downtown.



Community Engagement

As part of this comprehensive assessment, outreach included targeted stakeholder meetings, engagement at a community event, and a community-wide housing survey. Input gathered throughout the process provided valuable insight into residents' perspectives and local priorities. These community-driven insights informed the implementation strategies in this report.

Stakeholder Meetings

The project team conducted one-on-one virtual meetings with community stakeholders identified by City staff, including employers, service providers, builders, and real estate professionals. These conversations provided insight into local housing conditions, workforce dynamics, and community amenities. Across sectors, stakeholders expressed consistent concerns and observations, highlighting shared challenges and emerging opportunities for Fort Lupton.

LIMITED OPTIONS FOR YOUNG ADULTS: Stakeholders emphasized that young adults, students, and early-career workers face major barriers to living in Fort Lupton due to limited rental housing, high prices, and income qualification challenges. Safety concerns and a lack of support services for renters were also noted by students serving stakeholders.

“Students are choosing to live at home because they can’t afford to live on their own, and there aren’t enough apartment or townhome options.”

“Younger people have to stay in bigger cities to find apartments—there just aren’t many nice rental units here.”

“Starter homes are really hard to find, and affordability is a challenge for younger buyers.”

WORKFORCE RETENTION DIFFICULTIES FOR LOCAL EMPLOYERS: Employers across industries reported that the lack of housing options directly affects their ability to hire and retain staff. Several employers shared that the absence of attainable housing, combined with limited local amenities, makes recruitment, especially of younger workers or new graduates, more difficult.

“My most loyal employees don’t live in Fort Lupton. Many commute from Thornton, Brighton, or Frederick because they can’t find rentals here.”

“Some employees are staying in a hotel paying weekly rates just so they can work here.”

“Of our 225 employees, only one lives in Fort Lupton.”

GAPS IN SENIOR HOUSING AND DIVERSE HOMEOWNERSHIP OPTIONS: Real estate professionals and builders described strong demand for senior-friendly homes, smaller lots, and more affordable ownership types, but a limited supply. They noted that townhomes, condos, and mid-priced ownership units are scarce despite market demand.

“There is a huge need for affordable senior housing. Options for downsizing are the most active segment of the market.”

“We need a better balance so first-time buyers and downsizing households both have options.”

“Our 55+ community is selling well because people want low-maintenance homes and accessibility.”

HIGH DEVELOPMENT COSTS & REGULATORY BARRIERS: While complimenting the City on its overall ease of doing business, builders and financial stakeholders highlighted the rising cost of fees, taps, and permitting, making new homes increasingly expensive to produce. Several also noted that development has become significantly more expensive over the last five years, with both horizontal and vertical construction costs rising.

“Permits and fees are expensive—\$35,000 on a \$700,000 home adds up fast.”

“Water taps that are \$850 in Indianapolis cost \$46,000 in Denver. It all gets passed along to buyers.”

“Builders are shying away from multifamily because of defect laws.”

COMMUNITY AMENITIES, SCHOOLS, AND QUALITY-OF-LIFE CONCERNS: Non-housing issues were frequently raised as factors influencing whether people choose to live in Fort Lupton. Stakeholders suggested that improving amenities, retail options, and perceptions of local schools would help attract and retain residents.

“People don’t like shopping at the grocery store. The expired and spoiled food is a real concern.”

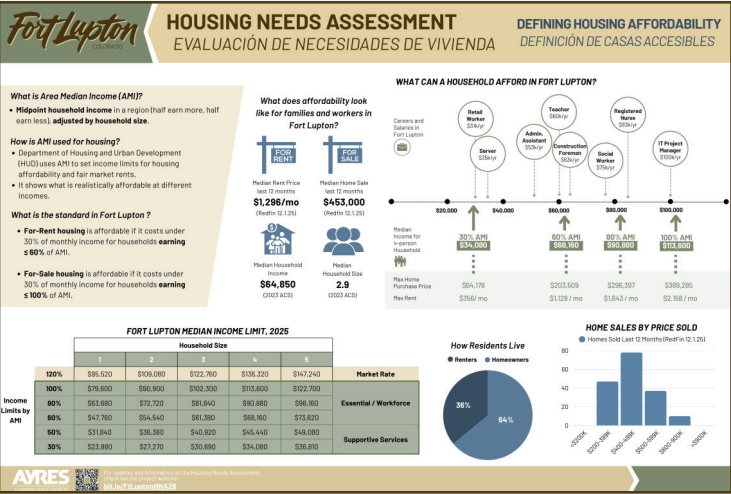
“The school district has a reputation problem, and the high school is at capacity.”

“There are too many commercial vacancies on Denver Avenue.”

Community Event

On December 6, 2025, the project team attended the City of Fort Lupton’s annual Winter Fest, one of the community’s most well-attended seasonal celebrations at the Recreation Center. The event provided an accessible and informal setting for residents to share input on housing needs and priorities. It attracted a diverse group of participants, including renters, homeowners, families, and long-term residents, allowing the team to gather perspectives from community members who may not typically participate in formal public meetings. The setting supported meaningful conversations and direct interaction between residents and the project team.

To support meaningful interaction, the project team created a range of easy-to-use materials that made participation approachable for all residents. These included hand-on interactive activities, clear, informative display boards that helped participants quickly understand key topics, as well as a housing survey for residents to fill out. All materials were available in both Spanish and English, ensuring language accessibility and fostering inclusive participation across Fort Lupton’s bilingual community.



Housing Affordability Board



Housing Type Preference Board

Housing Type Preference Board

Residents participated in a hands-on activity that asked them to look at pictures of different housing types and to identify their future housing preferences by placing three beads into jars that represented each housing type. The housing types included townhomes, apartments, modular homes, accessory dwelling units (ADUs), micro homes, and courtyard cottages. A total of 58 participants completed the exercise, providing insight into community housing preferences.

The results show strong interest in nontraditional, smaller-footprint housing options as a way to address affordability challenges. Micro-homes were the most frequently selected option, followed closely by accessory dwelling units (ADUs) and courtyard housing. Residents value these housing types for their flexibility, supporting multi-generational living, creating rental opportunities, and enabling more affordable downsizing while allowing people to remain in the Fort Lupton community.

Paper Community Housing Survey

The project team distributed a bilingual (English and Spanish) community housing survey to gather feedback from residents' housing experiences, needs, and preferences. A family-friendly setup with a children's craft activity nearby encouraged adult participation, resulting in 34 completed surveys from a diverse mix of long-term residents, renters, and young families. Responses highlighted concerns about housing affordability and long-term stability, with many participants reporting difficulty finding housing that meets their financial and household needs. Respondents consistently called for more affordable housing, expanded rental options, and a greater variety of housing types, reinforcing themes identified through other outreach efforts.



Key Takeaways

HOUSING AFFORDABILITY IS THE PRIMARY COMMUNITY CONCERN: Residents expressed significant concern that the next generation is being priced out of the community. Nearly 59% of respondents worry that young adults will be unable to afford a home, and 58% of current renters who hope to purchase a home in the next five years are uncertain they will ever be able to afford one. These findings reflect deep concern about long-term community sustainability and generational retention.

STRONG SUPPORT FOR A GREATER VARIETY OF HOUSING TYPES: Community members emphasized the need for a broader mix of housing options, particularly housing types that are currently limited in Fort Lupton, such as townhomes, duplexes, apartments, smaller homes, and senior-oriented housing. Many residents noted that limited housing diversity constrains options for downsizing, aging in place, and transitioning between renting and homeownership.

NEED FOR LIFECYCLE HOUSING TO SUPPORT LONG-TERM RESIDENCY: Fort Lupton is a family-oriented community, yet many residents do not see a long-term future in their current housing. More than 40% of respondents plan to move within the next 3–5 years, and nearly one-quarter expect to retire elsewhere. This highlights a need for a more complete “lifecycle” housing spectrum, from starter homes to family housing to senior options, that enables residents to stay in the community as their needs, finances, and household circumstances evolve.

PROTECTING THE “SMALL TOWN FEEL” AMID GROWTH: Residents deeply value Fort Lupton’s “small town feel” and peaceful atmosphere. Future housing vision statements emphasized the importance of preserving open space and avoiding over-densification by large-scale development, ensuring that new housing enhances community character rather than diminishing it.

“More low-income housing or rentals for people.”

“Different housing variety of good quality & affordable for lower income.”

“Affordable for families that are a good size.”

“Variety of housing close to town.”

Community Housing Survey

To gather additional community input, the community housing survey was distributed online and in print in both English and Spanish. It was promoted through the Recreation Center e-newsletter, the project website, social media, and flyers posted throughout the community. Staff also distributed the paper survey at other community meetings and events. This multi-channel outreach helped encourage broad and diverse community participation.

The community survey questions were developed to gauge current perceptions of housing, challenges, and opportunities for the future. A total of 178 respondents filled out the survey. A comprehensive document containing all survey responses was provided separately to City staff.

FT. LUPTON HOUSING NEEDS ASSESSMENT
EVALUACIÓN DE NECESIDADES DE VIVIENDA EN FT. LUPTON



SHARE YOUR VOICE
COMPARTE TU OPINIÓN



The team wants to learn about the experience of residents of all ages, abilities, and backgrounds. **Scan the QR code to share your thoughts** in the online survey.



El equipo quiere conocer la experiencia de residentes de todas las edades, habilidades y orígenes. **Escanea el código QR** para **compartir tus ideas** en la encuesta online.



Link to Survey/Encuesta
<https://arcg.is/XPDzS1>



Community Survey Respondent Profile

- 71% Fort Lupton residents
- 37% Live in Fort Lupton >10 yrs
- 58% Homeowners
- 71% Live in single-family home
- 17% Over 55 yrs
- 24% Earn < \$60K
- 44% Work outside Fort Lupton
- 53% No children < 18 yrs at home



Top Housing Concerns

- #1 Cannot afford to buy a home
- #2 Rental rates are too high
- #3 Not enough rentals available



Preferred Housing Strategies

- #1 Build variety of housing types
- #2 Incentivize workforce & low-income housing
- #3 Increase rental opportunities

In addition to multiple-choice questions, the survey included two open-ended prompts inviting residents to share their concerns as well as vision for housing in Fort Lupton. These responses provided valuable qualitative insight beyond the data, offering a more human-centered perspective on the city’s housing future. Overall, residents expressed a strong desire for greater affordability, more diverse housing options, and growth that preserves Fort Lupton’s small-town character.



Vision for the Future of Housing

Respondents shared thoughtful and candid perspectives when asked to describe their vision for the future of housing. While opinions varied, several clear and consistent themes emerged across responses. The themes below summarize the most common priorities reflected in the community's feedback.

1

Affordable housing across income levels: Residents overwhelmingly expressed concern about rising housing costs and the need for options affordable to a range of incomes, including young adults, families, seniors, and lower-income households.

2

A greater mix of housing types: Residents want more housing diversity including apartments, duplexes, townhomes, senior housing, starter homes, and homes with acreage.

3

Slower, well-managed growth: Many comments reflected concern about rapid growth, overcrowding, and losing the community's character, open space, and rural feel.

4

Stronger infrastructure and amenities: A strong theme was that housing growth should align with infrastructure, schools, roads, amenities, retail, and job opportunities.

5

Preservation of small-town character and quality of life: Residents emphasized safety, maintenance, parks, trees, walkability, and overall neighborhood quality.

"It is okay that the city grows but make sure that the payments stay low (cheaper)."

"Too many single-family homes. Not enough apartments."

"More senior housing, affordable for seniors on fixed income."

"Keep the small town feel and make it affordable."

"Stop building until the City infrastructure catches up."

"Large parks needed to attract quality of neighborhoods."



Why Residents Like Living in Fort Lupton

- 1 Strong small-town feel:** Fort Lupton offers a quiet, peaceful small-town atmosphere that residents value and want to preserve.
- 2 Sense of community and belonging:** Residents appreciate the strong sense of community, close relationships, and multigenerational connections that make Fort Lupton feel like home.
- 3 Safety and peacefulness:** It feels safe, calm, and family-friendly.
- 4 Affordability and large lots:** Residents value the relative affordability, larger lots, and greater personal space compared to nearby cities.
- 5 Proximity to larger cities while feeling rural:** Fort Lupton provides rural character and open space while remaining conveniently close to major Front Range cities.

“I’ve learned to love the community and the people here.”

“I like knowing so many of my neighbors and people at businesses.”

“It’s a nice quiet place to raise a family.”

“We could afford a larger lot and space between neighbors.”

“Quiet and separate from the metro area hustle and bustle, but close to major cities.”

“I like that I have a decent-sized backyard and a garage.”

CHAPTER 3 – COMMUNITY PROFILE

This chapter contains the demographic, economic, and housing snapshots for the City of Fort Lupton, reflective of the time this report was developed. Each snapshot highlights key characteristics and statistics while breaking down the data into digestible elements. Understanding the current local demographic trends helps inform current and future housing needs.

Demographic Snapshot

Demographic trends tell us about characteristics of the community: population size and growth, age, household size and income levels. This information is needed to understand and project the mix, size and type of housing that is needed for Fort Lupton.

Population Trends

Between 2018 and 2023, Fort Lupton’s population grew by 17%, surpassing the county average of 15% and Colorado’s 5%. While this growth outpaced nearby Fort Morgan (0.4%) and Brighton (6%), it remains below the rapid expansion seen in Erie (33%) and Frederick (29%). These trends position Fort Lupton as a growing community within a dynamic region, strategically located between major population and employment centers, including Denver, Fort Collins, and Greeley. This underscores Fort Lupton’s role in regional growth and reinforces the need for housing strategies that align local demand with infrastructure capacity and broader regional development trends.



Fort Lupton by the Numbers 2023
9,219 Population
34.3 Median Age
\$64,850 Median Household Income
\$372,400 Median House Value
1978 Median Year Home Built
Source: ACS 2018-2023

Data Sources and Methodology:

To the greatest extent possible, most current data was used for this Housing Assessment. Some data sources may be more current than others and careful analysis was conducted to align “like” data and to avoid discrepancies. It is best practice to use the most up to date data which is why data from different years may be noted. The project team extrapolated data from multiple sources including U.S. Census, American Community Survey, State Demography Office, City of Fort Lupton, Social Explorer, Data USA, Weld County Assessor, Zillow, Realtor.com, and other locally available data to create the analysis and overview on the accompanying charts, tables, and graphics.

Note: Due to Fort Lupton’s small population size, some data sources, particularly Census estimates based on sampling models, have large margins of error and may not fully reflect local conditions. To supplement this, the analysis also drew on direct input from City staff, stakeholders, and local knowledge to ensure a more accurate and complete picture.

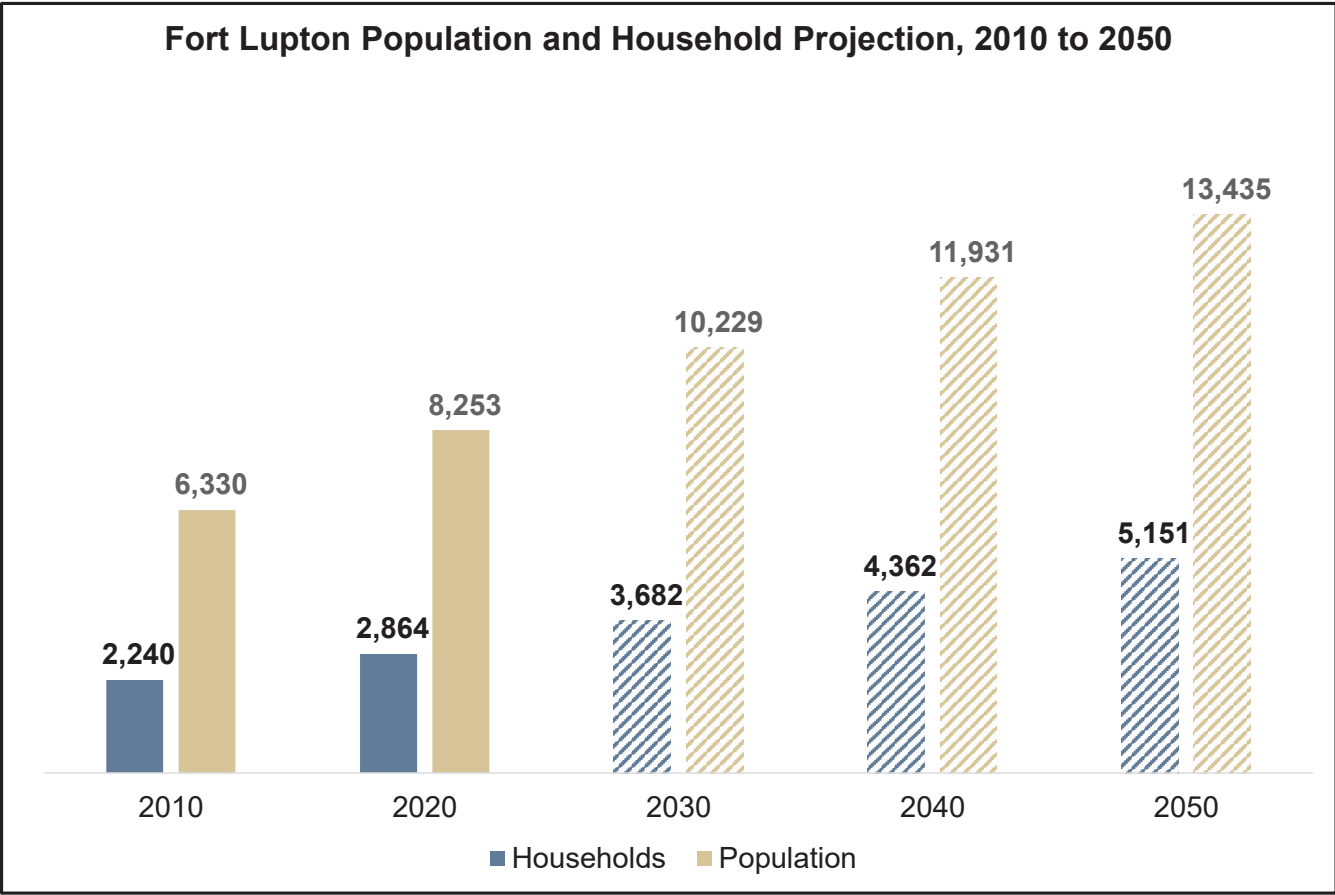
POPULATION CHANGE BY JURISDICTION

Jurisdiction	2018	2023	% Change
Fort Lupton	7,907	9,219	17%
Fort Morgan	11,708	11,752	0.4%
Erie	26,904	35,770	33%
Brighton	40,033	42,431	6%
Frederick	13,391	17,280	29%
Weld County	313,219	360,272	15%
Colorado	5,531,141	5,810,774	5%

Looking ahead, Fort Lupton's growth projections indicate a trajectory, with population increases slowing from 24% between 2020 and 2030 to about 13% between 2040 to 2050. In contrast, household growth continues steadily, increasing by nearly 80% between 2020 and 2050. This divergence points to a shift toward smaller household sizes or more housing units per capita, potentially driven by an aging population, evolving family structures, and greater demand for independent living arrangements. Slower population growth, combined with strong household growth, indicates Fort Lupton will have a higher demand for housing, with a wider mix of housing types and price points to serve households of different sizes, life stages, and incomes.

Compared to Weld County, which is projected to experience sustained growth in both population and households, Fort Lupton's more moderate pace reflects its role as a stable, mid-sized community within a rapidly expanding region. These projections are estimated based on Fort Lupton's proportional share of Weld County growth from the State Demography Office (SDO), as local forecasts are not available. While this methodology provides a reasonable framework for assessing future housing demand, it is not precise and should be interpreted as directional rather than definitive. Acknowledging these methodological limitations is important, as it reinforces the credibility of the analysis while clarifying how the data should inform future housing planning decisions.





Data Sources:

While total population estimates come from the State Demographer’s Office (SDO), age-specific population data are drawn from the U.S. Census, as the SDO does not provide age-level estimates.

Age

Between 2018 and 2023, Fort Lupton experienced notable shifts in its age distribution that will influence future housing needs. The share of children under 5 declined from 8% to 5% of the total population, reflecting an aging population and potentially slower birth rates or reduced in-migration of young families. This shift may affect demand for early childhood services and starter homes. During the same period, the population aged 18 to 34 increased from 22% to 26%, signaling growing demand for rental housing, entry-level ownership opportunities, and access to jobs and amenities.



34.3 Median Age

28.9% Under 18

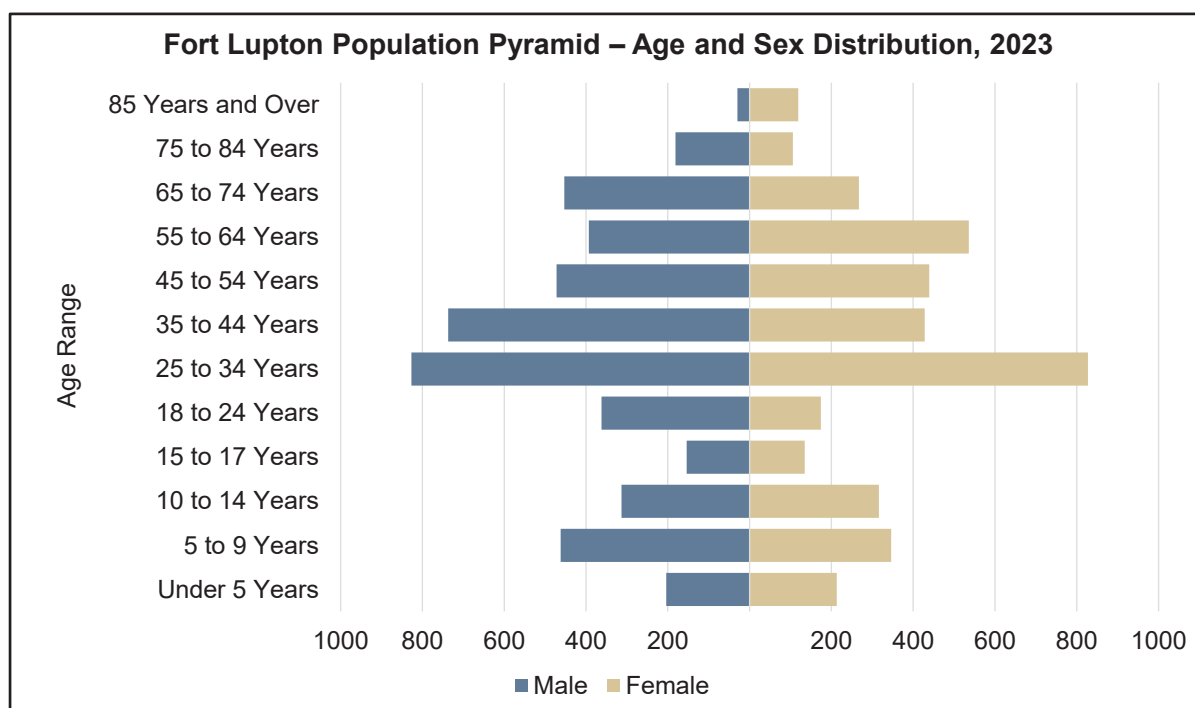
10.2% Aged 65+

At the same time, residents 65 and older grew to 14% of the population, pointing to increasing demand for age-friendly housing, accessibility features, and healthcare-adjacent development. Although the 35- to 64 age group declined slightly, it still represents more than one-third of Fort Lupton’s population, with many residents approaching retirement age. As this cohort ages, it is expected to drive continued growth in the senior population over the next decade, reinforcing the need for proactive housing strategies that support aging residents while maintaining a balanced range of housing options across all life stages.

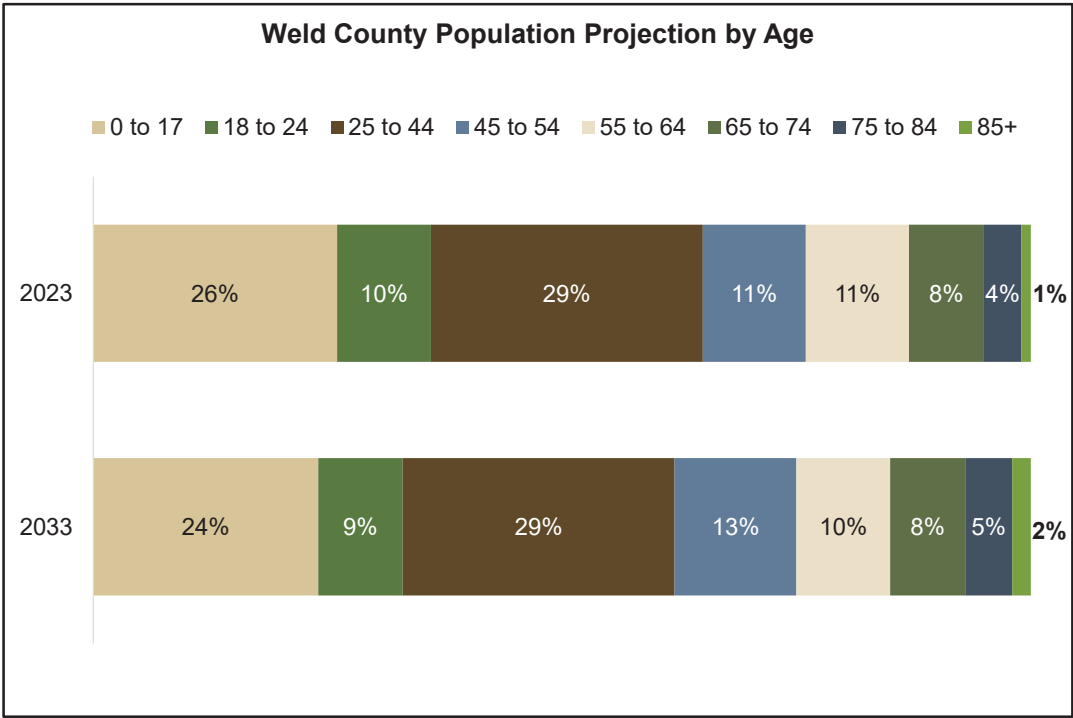
FORT LUPTON POPULATION DISTRIBUTION BY AGE		
Age Cohort	2018	2023
Under 5 years	8%	5%
5 to 17 years	21%	20%
18 to 34 years	22%	26%
35 to 64 years	39%	35%
65 years and older	10%	14%

Building on the demographic trends discussed above and using the same age-specific Census data, Fort Lupton’s population pyramid further illustrates the community’s aging trajectory and changing household composition. The largest age group, residents ages 25 to 34, shows an even gender balance, reinforces earlier findings of growth among young adults and increased demand for rental and entry-level ownership options. The pyramid also reveals a widening gender imbalance at older ages, with men outnumbering women in most working-age brackets while women significantly outnumber men among residents 85 and older, with nearly four times as many female residents. This pattern reflects longer female life expectancy and points to growing demand for senior housing and supportive services.

The decline in younger age groups, particularly children under five, aligns with earlier findings of slower birth rates and fewer young families. These shifts have direct implications for the local workforce. While the strong presence of young adults currently supports the labor force, the smaller number of children today may mean fewer residents entering the workforce in the future. At the same time, rapid growth among seniors will increase demand for healthcare, service, and support-sector jobs as the working-age population begins to plateau. These trends underscore the need to plan for a community that attracts young adults, accommodates a growing senior population, and maintains housing affordability and livability to retain the workforce essential for continued economic growth.



Looking at the regional context, Weld County’s age-based population projections 2023-2033 reflect trends similar to, and some cases more pronounced than, those in Fort Lupton. The county’s total population is expected to grow by 25%, with the most dramatic increases among older residents. Those aged 75 to 85 are projected to grow by 75%, and residents 85 and older by 85%, signaling rising demand for senior housing and services across the region. Growth among working-age adults is more moderate, with 25 to 44 age group increasing by 23% and the 18 to 24 group by 15%. Children and youth under 18 are projected to grow by 17%, indicating steady but slower expansion of school-age populations compared with older age groups. This countywide youth growth contrasts with Fort Lupton, where the youngest age groups have already declined, highlighting the need for strategies that attract and retain young families to balance the City’s aging population.



Household Composition

Total housing units grew by 20% and occupied units by 18%, but the most notable shift was the rise in 2-person households, increasing from 27% to 34%. This pattern aligns with growth in the 25 to 34 age group and points to stronger demand for modest-sized homes or rentals suited to couples, roommates, or small families. In contrast, larger households declined, with 4-person households dropping from 16% to 12%, and 5 or more person households decreasing slightly, reflecting fewer large family formations and slower growth among younger and school-aged populations.



- 2.9 Average Household Size**
- 34.4% Households with children < 18**
- 20.9% Aged 65+ Live Alone**

Non-family households increased from 24% to 27%, reinforcing trends toward independent living and echoing demographic patterns such as more older women living alone. Although 1-person and family households increased in absolute numbers, their share of the total fell, indicating that 2-person and non-family households are expanding more rapidly. Overall, the community is diversifying in household structure, with housing needs increasingly shaped by smaller units, aging residents, and young adults forming new households.

What is a household?

U.S. Census Bureau defines a household as all people who occupy a single housing unit, regardless of their relationship to one another. A person living alone in a housing unit is also considered a household.

What is a family household?

U.S. Census Bureau defines a family household as a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption.

FORT LUPTON HOUSEHOLDS BY SIZE AND FAMILY STATUS		
	2018	2023
Total Housing Units	2,681	3,207
Total Occupied Housing Units	2,602	3,076
1-person	21%	19%
2-person	27%	34%
3-person	16%	13%
4-person	16%	12%
5+ persons	20%	17%
Family Households	76%	73%
Non-family Households	24%	27%

Household Income

Fort Lupton's median household income increased by only 2% between 2018 and 2023, rising from \$63,548 to \$64,850, far below the gains seen in surrounding communities. Brighton and Erie experienced increases of 39% and 36%, while Weld County and the State both exceeded 30%. Even Fort Morgan, despite a lower starting point, saw an 18% increase, and Frederick experienced a 35% increase. Fort Lupton's slower income growth reflects its economic base, where recent expansion has centered on lower-wage retail and food service jobs rather than higher-paying professional sectors.

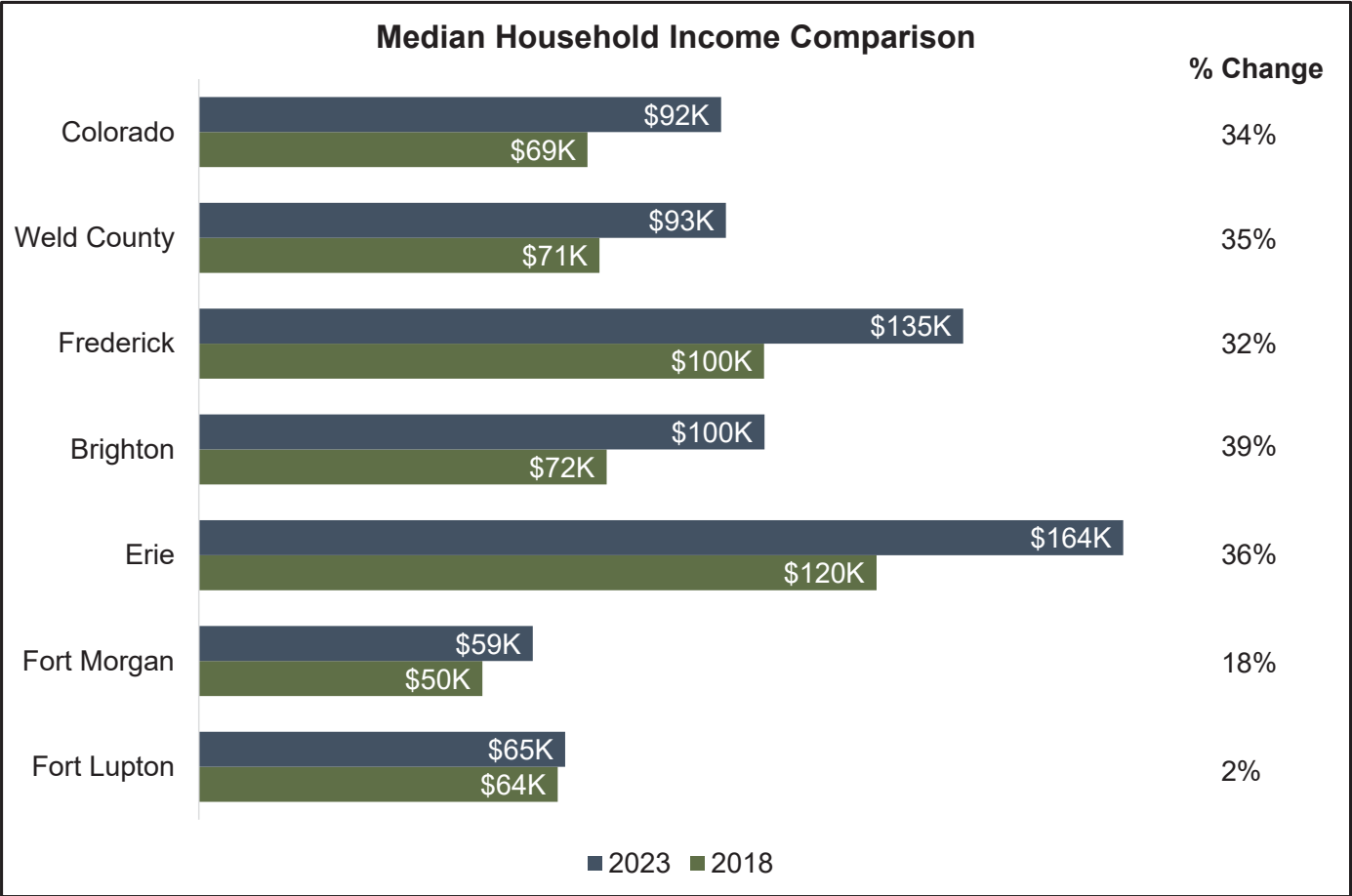


\$64,850 Median Household Income

44% Households earn < \$50K

15% Households earn \$150K+

This stagnation contrasts with the City’s growing share of non-family households and younger adults forming new households, underscoring the role of affordability in attracting residents. Limited income growth may constrain purchasing power and reinforce demand for rental housing and smaller ownership options. As the City plans for future housing needs, aligning strategies with realistic income levels will be essential to support long-term stability.



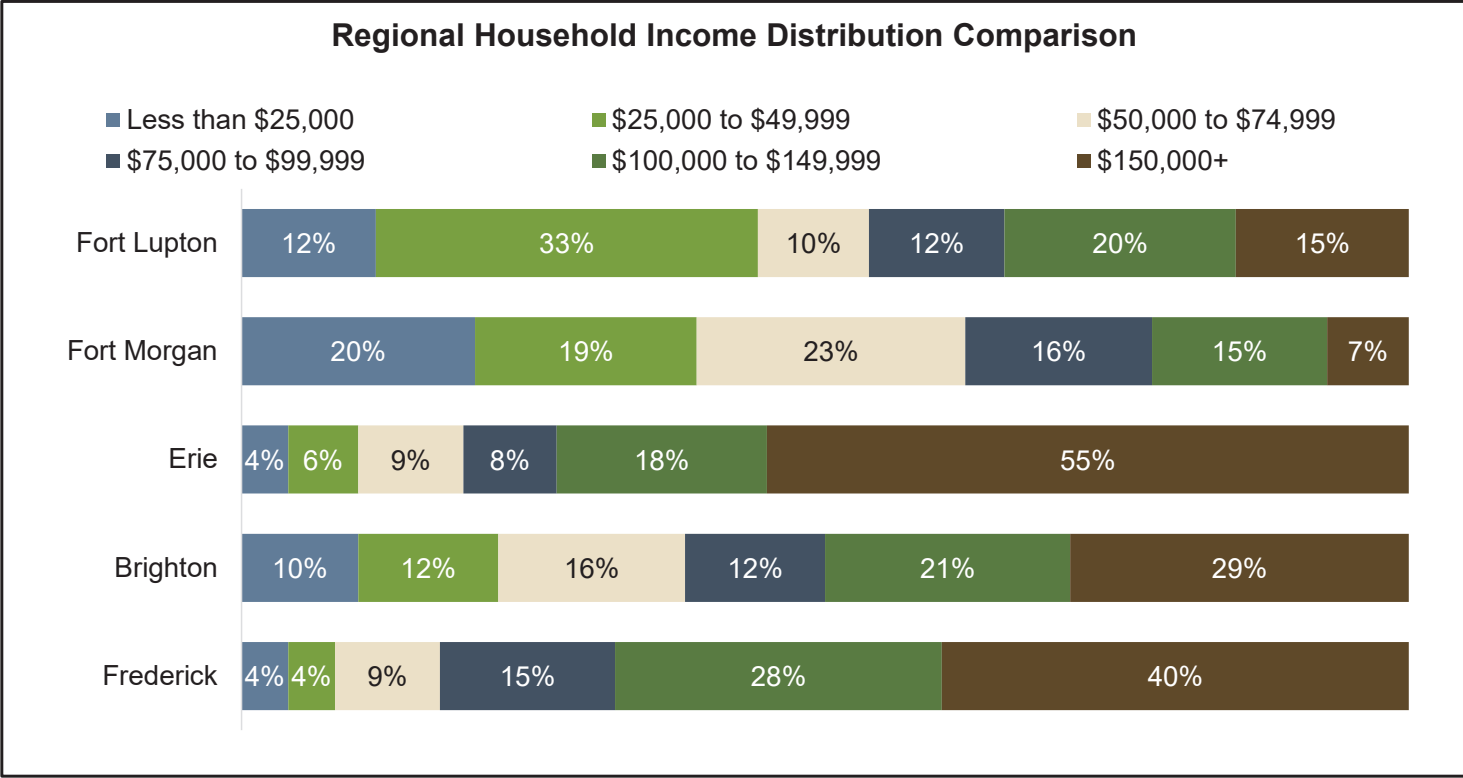
Household Income Distribution

It is important to note that a rise in median income does not necessarily mean all residents are earning more. It can instead reflect gains among higher income households or the loss of lower-income residents priced out of a community. In Fort Lupton, median household income increased by only 2% between 2018 and 2023, far below the increases seen in nearby communities and statewide. During the same period, the share of households earning under \$50,000 grew by 7%, while middle-income households between \$50,000 and \$100,000 fell by 18%. This shrinking middle aligns with the decline of manufacturing and transportation jobs that once provided stable, mid-range wages. Although households earning over \$100,000 increased by 11%, this shift was not large enough to meaningfully raise the overall median. Together, these patterns reinforce earlier findings about the rise in smaller and non-family households and suggest that affordability pressures may be reshaping who can remain in the community.

Peer communities show a very different trajectory. Frederick and Erie have far fewer households earning below \$50,000 in 2023, and roughly a quarter of their households now earn more than \$100,000. Brighton experienced an even more dramatic shift, with the share of households earning above \$100,000 jumping from 32% to 50% between 2018 and 2023.

This may be due to Brighton, Erie, and Frederick benefiting from structural advantages in recent years, including closer proximity to major job centers, newer and higher-priced housing, and a workforce concentrated in professional and technical occupations, that attract higher-earning households and tie them to regional high-wage employment clusters.

In contrast, Fort Lupton’s slower income growth reflects an economic base rooted in lower-wage industries and a population drawn more by affordability than by access to high-paying jobs, resulting in a very different income trajectory. However, as employment growth continues along the US 85 corridor, Fort Lupton may begin to experience more pronounced income shifts as well, putting an upward pressure on home prices.



Fort Lupton’s 2023 household income distribution by Area Median Income (AMI) reinforces earlier findings about affordability pressures and a widening divide between lower- and higher-income residents. Nearly one-third of all households fall below 50% of the AMI, with renters making up most of this group, signaling a portion of the population facing housing cost burdens and limited purchasing power. At the same time, 15% of households exceed 140% of the AMI, the majority of whom are homeowners, reflecting the rise of higher-income earners in the community. The low- to moderate-income ranging from 51% and 120% of AMI accounts for 43% of households, but the mix of owners and renters within this bracket suggests that homeownership is increasingly concentrated among those above the median income.

These patterns align with earlier data showing a shrinking middle-income segment and growth in non-family and smaller households, pointing to a community where income disparities are shaping both tenure and access to housing. Growth in professional, education, and public administration jobs has helped strengthen the higher AMI brackets, while expansion in lower-wage service industries contributes to the large share of households below 50% AMI. Chapter 4 will explore AMI in greater depth to assess affordability gaps and identify housing needs across income levels.

FORT LUPTON HOUSEHOLDS BY AREA MEDIAN INCOME (AMI) 2023				
AMI Category	Owner Households	Renter Households	Total Households	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	202	353	555	19%
Very Low Income (31-50% AMI)	137	235	372	13%
Low Income (51-80% AMI)	500	193	693	24%
Moderate Income (81-120% AMI)	420	136	555	19%
Middle Income (121-140% AMI)	199	88	287	10%
Upper Income (141+% AMI)	389	37	426	15%

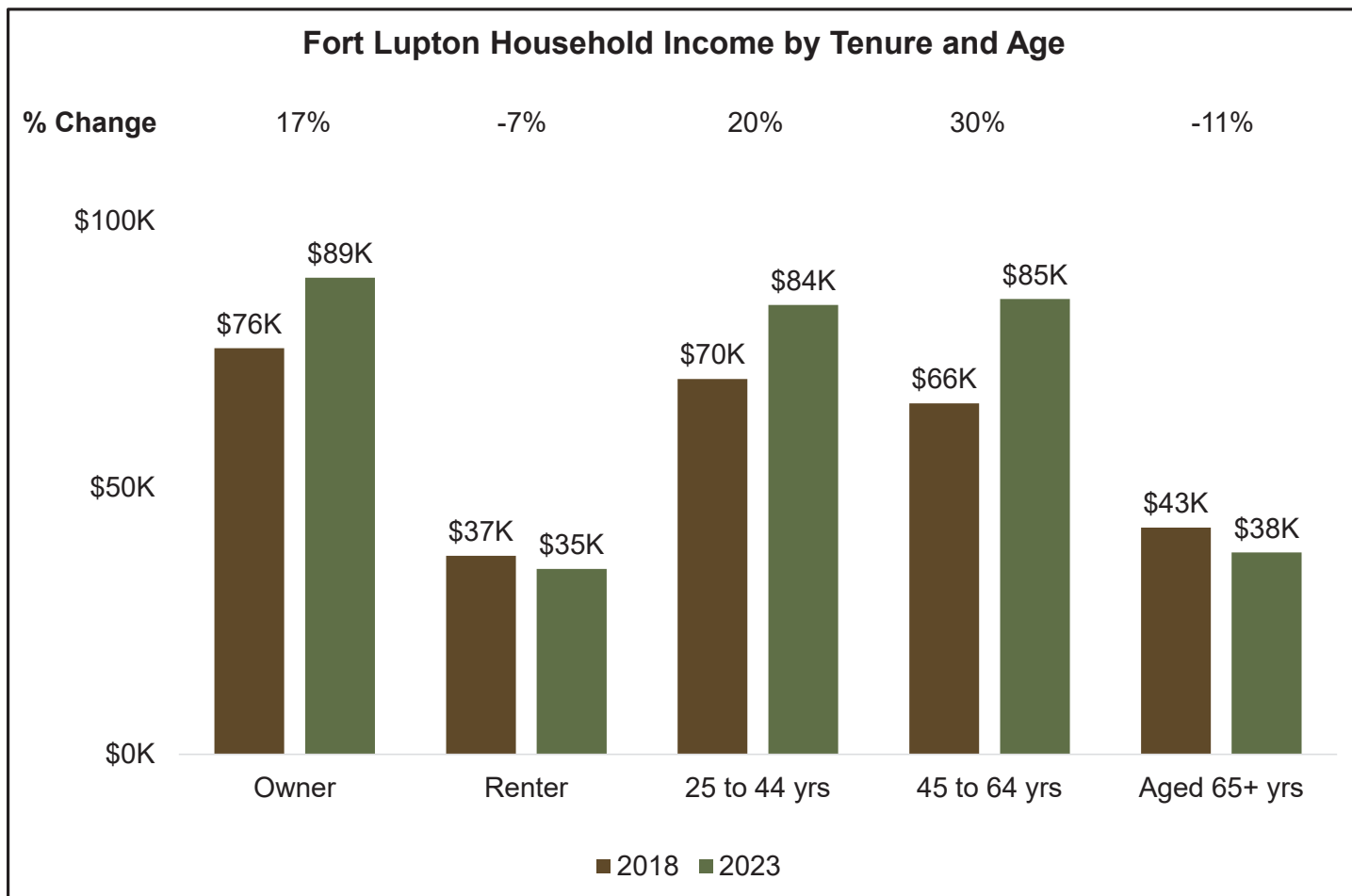
Household Income by Tenure and Age

Owner-occupied households experienced a 17% increase in income, rising from \$76,090 in 2018 to \$89,306 in 2023. In contrast, renter households saw a 7% decline, dropping to \$34,745 in 2023. The widening gap between renter and owner-occupied incomes highlights a growing economic divide. It also mirrors the AMI distribution, where lower-income households are disproportionately renters and face higher rising cost-burden rates.

Age-based income trends show a similar pattern. Residents aged 45 to 64 saw the largest income growth at 30%, while those aged 25 to 44 experienced a 20% increase. Conversely, residents aged 65 and older saw an 11% decline, aligning with earlier observations about the growing senior population, many of whom rely heavily on Social Security or other relatively inflexible income sources.

Together, the income shifts by tenure and age imply significant future pressure on the housing market. Higher-income, owner-occupied households may continue driving demand for larger or higher-priced homes, while stagnant or declining incomes among renters and seniors increase demand for affordable and accessible units. This imbalance can widen affordability gaps and accelerate displacement risks.





Educational Attainment

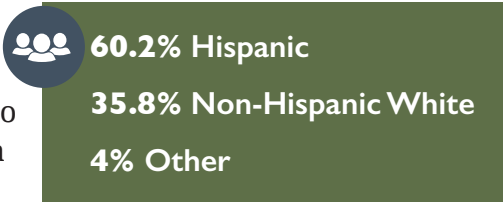
Fort Lupton's 2023 educational profile highlights a community with a solid foundation for continued workforce development. With 76% of residents aged 25 and older holding at least a high school diploma and 33.5% having some college experience, many adults are already positioned to benefit from additional training or credential-completion pathways. While only 13% of residents currently hold a bachelor's degree or higher, expanding post-secondary attainment offers a valuable opportunity to support higher-wage career pathways and strengthen long-term economic mobility.

As regional and statewide educational levels rise, Fort Lupton can enhance its competitiveness by building on existing strengths and investing in upskilling workforce. The presence of Aims Community College in the community is a significant local asset. Increasing the share of degree or certificate holders could broaden access to professional roles and support stronger income growth over time.

Fort Lupton's current educational attainment levels suggest continued demand for affordable and moderately priced housing (including rentals), as many residents are concentrated in middle-skill occupations with corresponding income levels. Expanding access to post-secondary credentials could strengthen residents' earning potential over time, broadening access to homeownership and improving overall housing stability.

Race and Ethnicity

Fort Lupton’s population is predominantly Hispanic (60.2%) and non-Hispanic White (35.8%), creating a housing landscape shaped largely by the needs, preferences, and economic conditions of these two major demographic groups. The remaining 4% of residents represent a diverse mix of racial and ethnic backgrounds.



For housing policy, this distribution underscores the importance of ensuring that planning and resource allocation reflect both the scale and diversity of the community. The prominence of two major demographic groups means that their household sizes, cultural preferences, income profiles, and tenure patterns will strongly influence demand for different housing types. Ultimately, these demographic patterns suggest that equitable housing policy in Fort Lupton must balance the needs of its largest groups while also creating space for smaller communities to have meaningful access to housing opportunities, representation in planning processes, and protection from potential disparities in housing outcomes.

Economic Snapshot

The local and regional economy and job market trends play a big role in shaping the housing market. These trends help us understand current and future housing demand: community growth, household buying power, and what employers need to attract and retain employees. By examining these indicators, we can better assess the community’s capacity to meet housing needs and address potential affordability challenges. Stable, diverse housing is critical for Fort Lupton and surrounding communities and the overall economy. Lack of housing options impacts local jobs and an employers’ ability to retain and attract workers.

Labor Force

According to the 2023 American Community Survey, 4,178 of Fort Lupton residents over the age of 16 are in the labor force (63.8%). Of those in the labor force, the unemployment rate is 5.1%, up from 3.6% in 2018. In Weld County, 183,330 residents over the age of 16 (69.8%), are in the labor force, a 20% increase from 2018, with an unemployment rate of 3.3%. This increase in Fort Lupton’s unemployment suggests localized economic pressures and limited job opportunities relative to the broader county level trends.

Industries and Occupations

While total employment in Fort Lupton increased by 8% between 2018 and 2023, the most substantial job losses occurred in traditionally higher-wage sectors, including agriculture, mining and transportation and utilities, which have historically supported older workers and middle-income households. During the same period, employment growth was concentrated in lower-wage service sectors such as retail trade and food services. This shift aligns with the increase in renter households earning less than 50% of the AMI and rising demand for smaller, more affordable housing options.



At the same time, several higher-wage industries, including professional services, public administration, and wholesale trade, also expanded, suggesting emerging opportunities for younger adults with post-secondary education. These sectors may be contributing to modest income gains among residents aged 25 to 44. However, access to these jobs may be limited by local educational attainment, as only 12.9% of Fort Lupton adults hold a bachelor's degree or higher. Together, these trends point to an increasingly polarized labor market, where higher wages are accessible to a relatively small segment of the workforce, while most residents remain concentrated in lower-wage employment. This divide is reflected in stagnant median income levels, growth in households earning under \$50,000, and increasing vulnerability among renters and older adults.

FORT LUPTON JOBS BY SECTOR AND AVERAGE ANNUAL WAGE, 2023			
Sector	Number of Jobs	% of Total Jobs	Average Annual Wage
Agriculture, forestry, fishing and hunting, and mining	115	2.8%	\$95,576
Construction	557	13.3%	\$76,908
Manufacturing	267	6.4%	\$69,420
Wholesale trade	180	4.3%	\$90,376
Retail trade	610	14.6%	\$44,928
Transportation and warehousing, and utilities	210	5%	\$108,160
Information	16	0.4%	\$75,660
Finance and insurance	46	1.1%	\$116,584
Professional, scientific, and management	336	8%	\$109,876
Educational services, and health care and social assistance	914	21.9%	\$57,278
Arts, entertainment, and recreation, and accommodation and food services	574	13.7%	\$26,546
Other services, except public administration	171	4.1%	\$52,312
Public administration	182	4.4%	\$76,544
Total	4,178		

According to the State Demography Office, job growth in Weld County is projected to increase by 15% from 2022 to 2030, followed by 12% growth from 2030 to 2040 and 8% from 2040 to 2050. The table below estimates potential job growth in Fort Lupton based on these county-wide projections. Continued local and regional employment growth is expected to place additional pressure on housing demand.

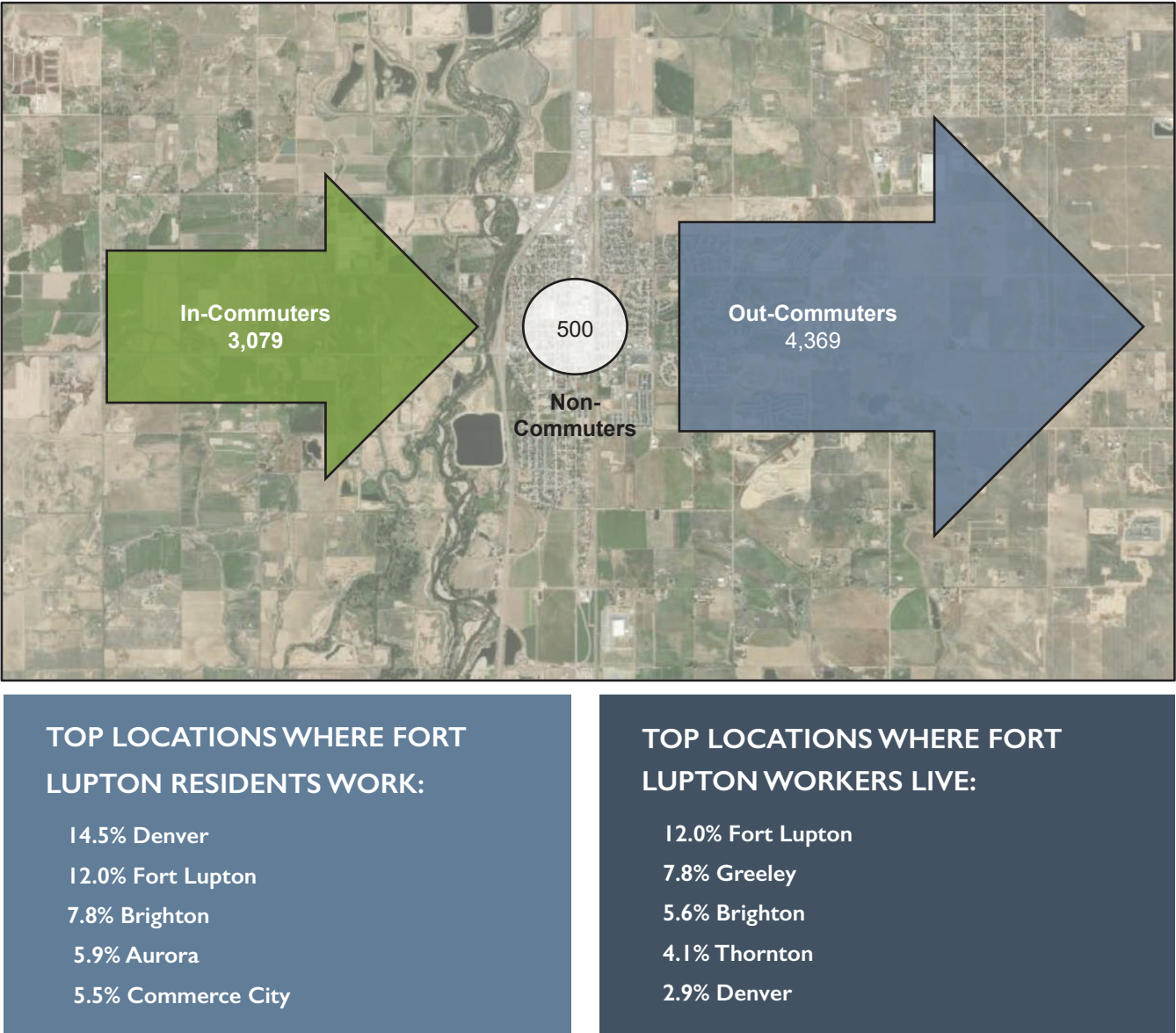
JOB PROJECTIONS THROUGH 2050				
Jurisdiction	2022	2030	2040	2050
Fort Lupton	2,256	2,599	2,923	3,145
Weld County	141,823	163,367	183,754	197,673

Commute Patterns

Most Fort Lupton residents commute to jobs outside the City, while many local jobs within Fort Lupton are filled by workers who live elsewhere. The dynamic shapes local job employment growth, labor availability, and places added pressure on transportation infrastructure. In 2022, 86% of workers employed in Fort Lupton were “in-commuters” that were employed in the City but residing elsewhere. The largest shares came from Greeley (7.8%), Brighton (5.6%), Thornton (4.1%), and Denver (2.9%). At the same time, Fort Lupton residents primarily traveled to nearby communities for work, with Denver (14.5%), Brighton (7.8%), Aurora (5.9%), and Commerce City (5.5%) ranking as the top destinations. This two-way commuting pattern highlights Fort Lupton’s role as both a labor importer and exporter and underscores the importance of regional connectivity and coordinated housing, employment, and transportation planning.

**32 minutes average commute time**
74.1% commute to work alone in vehicle

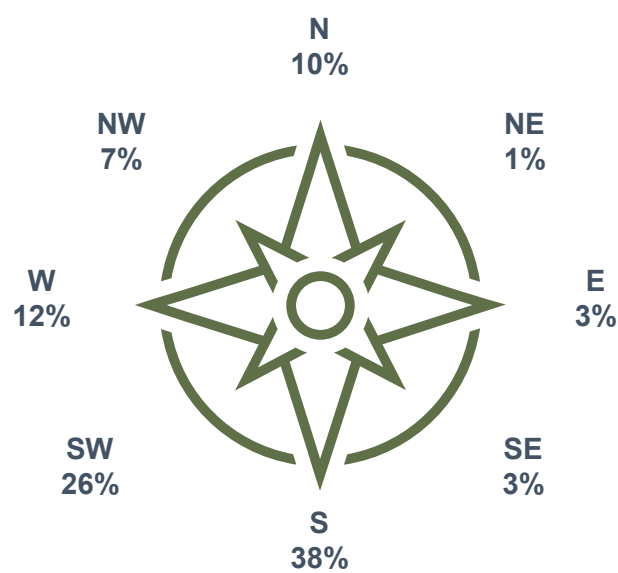
The commuting diagram identifies three groups of Fort Lupton residents with inflow and outflow counts of employees in 2022.



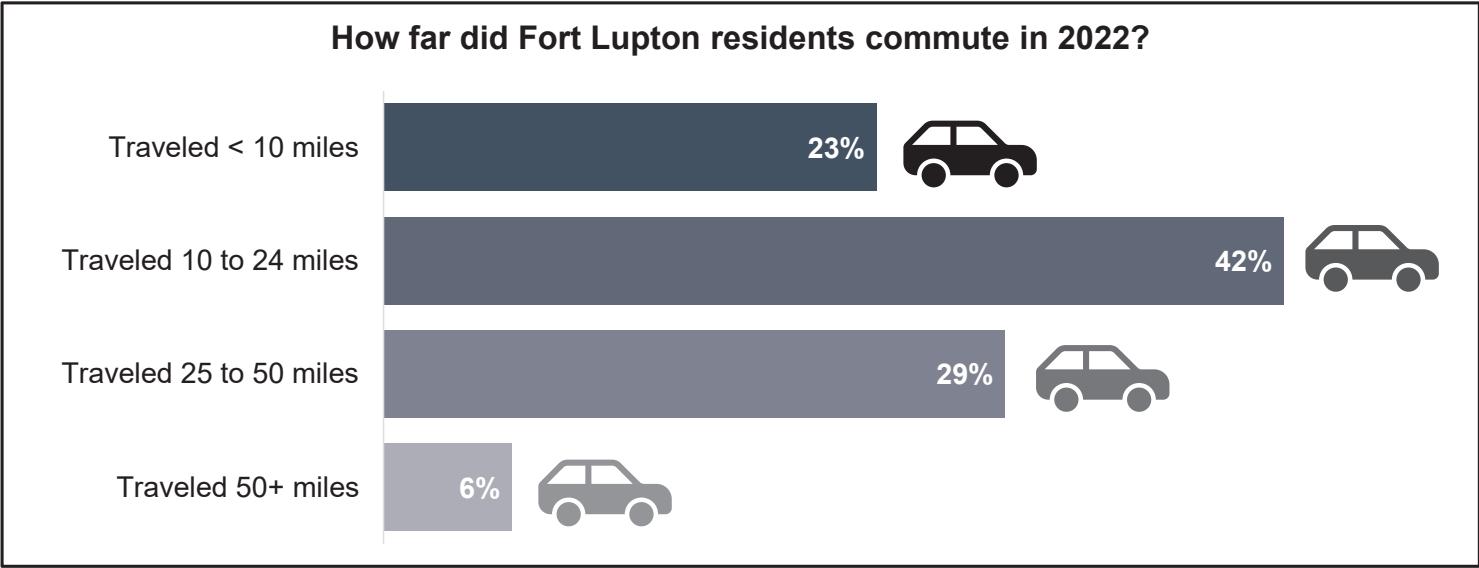
*As a % of approximate total jobs held by Fort Lupton residents and total jobs in Fort Lupton in 2023.

The graphic illustrates commuting directions from Fort Lupton. About 64% of employed residents travel to the south and southwest of Fort Lupton. This may suggest increased demand for housing in those areas to shorten travel times.

By 2023, 7.5% of Fort Lupton residents worked from home, up from 1.4% in 2018. At the same time, commute distances have increased over the past decade. Ten years ago, 29% of workers traveled less than 10 miles to work, compared to 23% in 2022, while the share commuting 10 to 24 miles rose from 37% to 42%. As employment opportunities increasingly require longer commutes, the need for regional collaboration to improve transportation networks and support flexible work arrangements will become more pressing.



Commute Direction from Fort Lupton in 2022



Commute times reflect the same forces increasing travel distances for Fort Lupton residents. As more workers travel 10 to 50 miles for employment, short commutes under 9 minutes have declined, while 30- to 59-minute trips have become more common. Major job centers such as Denver, Brighton, and Aurora employ Fort Lupton residents and contribute to longer commute times. At the same time, higher housing costs in these areas make Fort Lupton a more attainable place to live, reinforcing longer daily travel. Although very long commutes (90+ minutes) have slightly decreased, the overall trend points to a workforce increasingly reliant on regional connections to access jobs farther from home.

COMMUTE TIME TO WORK FROM FORT LUPTON		
	2018	2023
≤ 9 minutes	14%	12%
10 to 29 minutes	32%	31%
30 to 44 minutes	25%	27%
45 to 59 minutes	16%	18%
60 to 89 minutes	10%	10%
≥ 90 minutes	3%	2%

Housing Snapshot

Analyzing Fort Lupton’s existing housing inventory, including unit types, age, value, and size, offers valuable insight into local housing supply and demand. When combined with demographic and economic trends, this analysis helps determine how well the current housing stock meets community needs, highlights gaps in the market, and informs future housing requirements. These findings are detailed in Chapter 5, where they are used to support a broader market analysis and guide future planning efforts.

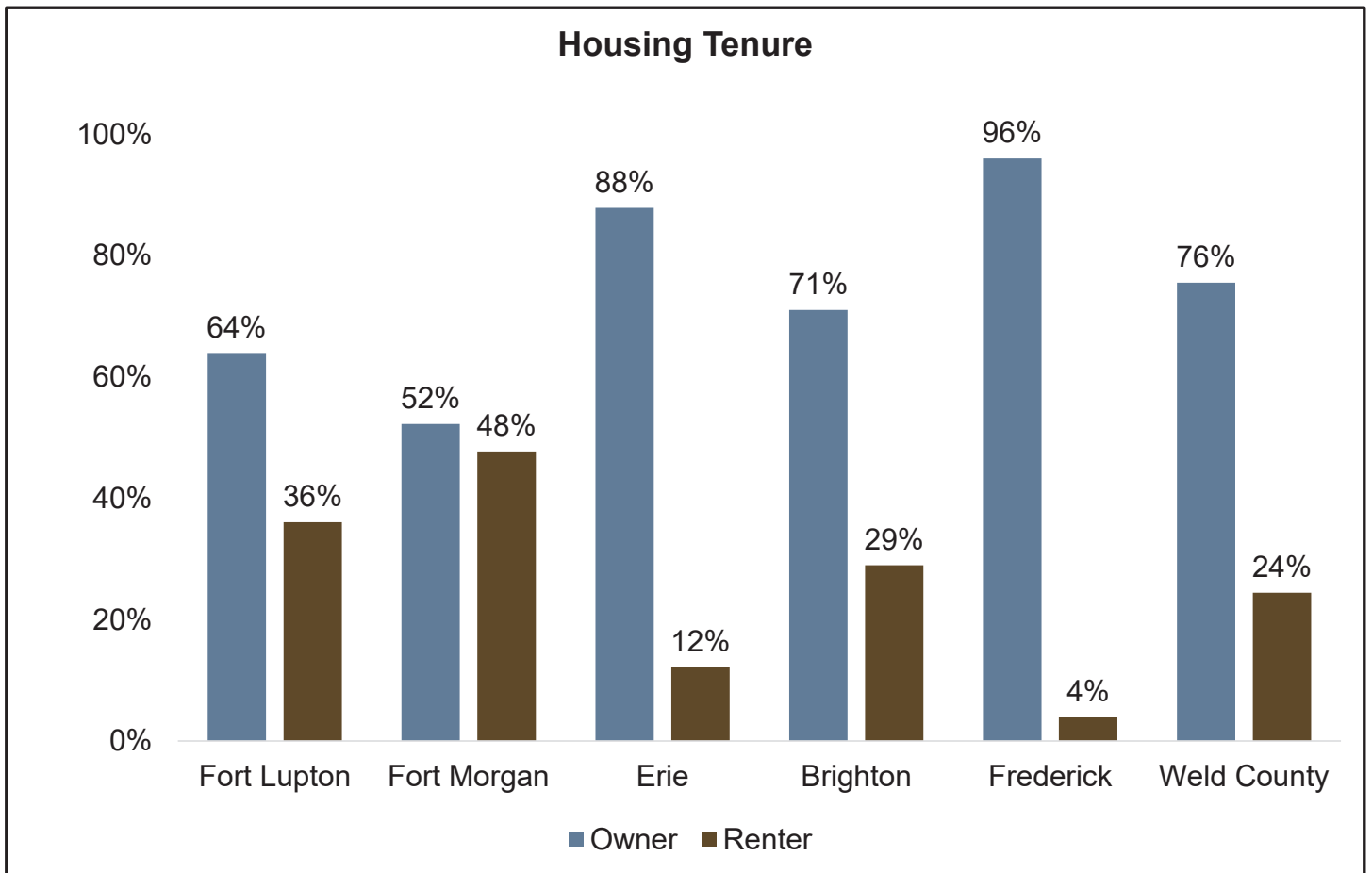
Housing Units and Tenure

According to the State Demography Office (SDO), Fort Lupton added approximately 500 housing units between 2018 and 2023, an increase of 20%. This growth exceeded the statewide average of 8% and closely mirrored Weld County’s 18% increase but lagged behind peer communities such as Frederick (31%) and Erie (36%). As with the population data, the SDO provides total housing unit counts but does not distinguish between owner- and renter-occupied units. As a result, data on housing tenure comes from the Census.



While the total number of housing units increased, there was a marked shift in housing tenure. The proportion of owner-occupied units declined from 72% to 64%, while renter-occupied units rose from 28% to 36% of all occupied units. In contrast, Frederick’s ownership rate rose to 96%, with renters comprising just 4%, and Brighton experienced a decline in renter households while adding more than 1,200 owner-occupied units.

The rising share of rental households in Fort Lupton may be partially driven by economic factors that limit purchasing power, including stagnant income growth and a growing share of lower-income residents. Recent sales data suggest that homes for sale are increasingly unaffordable for households earning less than 120% of the AMI, which can contribute to higher demand for rental housing. While demographic shifts and lifestyle preferences may also play a role, these trends highlight the need for a broader range of housing options that both supports renters and creates pathways to homeownership.



Housing Types and Sizes

The SDO does not provide detailed housing type data at the local level, therefore this analysis relies on Census data. However, due to Fort Lupton's small sample size and larger margins of error, recent building permit data was incorporated to improve the accuracy of housing type distribution. Fort Lupton's housing stock remains overwhelmingly single-family detached, accounting for 77% of all units in 2023, higher than Weld County (73%) and well above Fort Morgan (58%) and Brighton (71%), which offer a broader mix of housing types. While this reflects a nationwide trend, it limits options for renters and households seeking smaller or more affordable units.

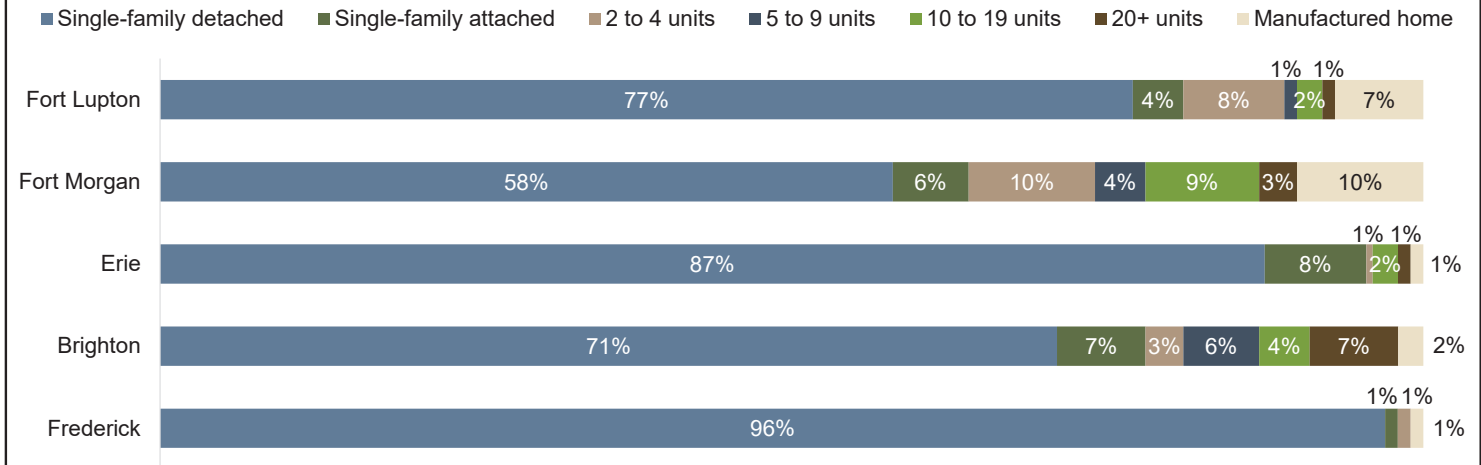


77% Single-family detached

67% Homes with 3+ bedrooms

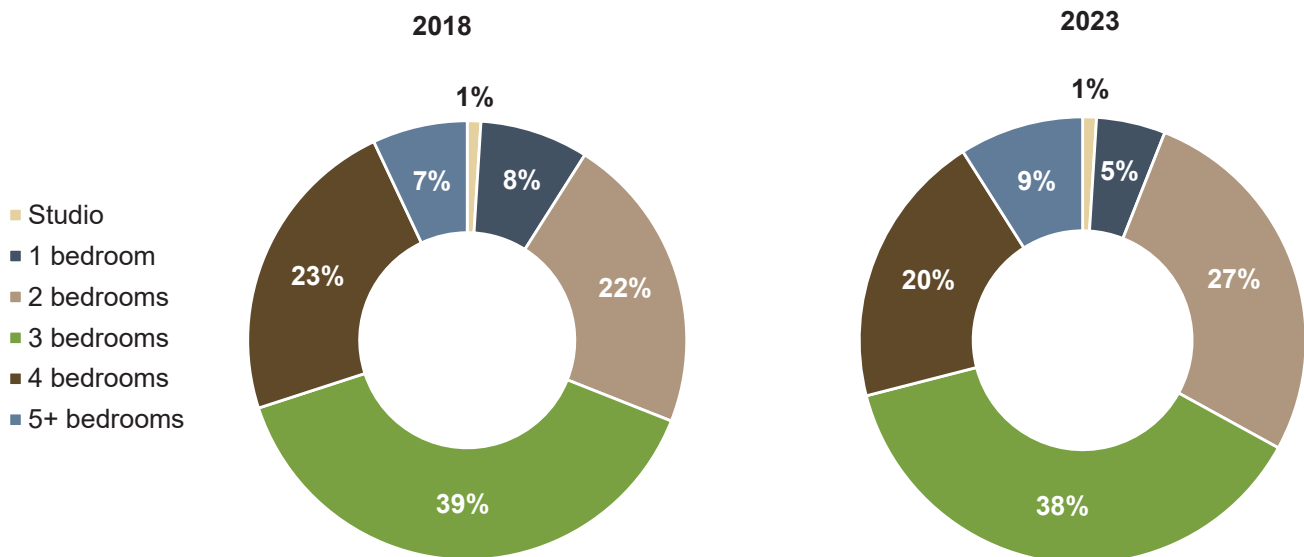
Multi-family housing (2–4, 5–9, 10–19, and 20+ units combined) makes up just 12% of Fort Lupton's stock, compared with 26% in Fort Morgan and 20% in Brighton, both of which have invested more heavily in denser formats. Frederick, by contrast, has almost no multi-unit housing. Fort Lupton's modest share of manufactured homes and attached units, each at 7%, further illustrate limited diversification in housing form. As income disparities widen and rental demand grows, expanding the range of housing types, particularly small-scale multifamily units, will be critical to meeting the needs of younger households, lower income residents, and those seeking transitional or starter housing.

Housing Units by Type



Fort Lupton’s housing stock is evolving in response to shifting household needs and affordability pressures. Between 2018 and 2023, two-bedroom units increased by 36%, representing 27% of all housing, while homes with five or more bedrooms rose by 33%, accounting for 9%. This growth at both ends of the size spectrum reflects the City’s mix of smaller households, larger families, and a growing rental population. In contrast, the share of one-bedroom units and studios declined to 6%, suggesting limited availability of the smallest formats, while three- and four-bedroom homes remained relatively stable. These trends are also influenced by Fort Lupton’s predominantly single-family housing stock, which favors detached homes over compact multifamily units. As the City plans for future housing, maintaining a balanced mix of unit sizes will be critical to supporting diverse household types and ensuring long-term affordability.

Fort Lupton Housing Units by Number of Bedrooms



Housing Unit Age and Move in Year

Fort Lupton’s housing inventory is characterized by a large share of older homes. As of 2023, over 50% of units were built before 1980, while 24% were built after 2000. The largest shares of homes were built in the 1970s and 1990s, each representing roughly 20% of all units. Homes built before 1940 account for 15% of all units. This suggests that a large portion of the housing may require significant investment beyond the purchase price, including maintenance, energy efficiency upgrades, and modernization. While homes built between 1970 and 1999 are not yet considered old, they are entering an age when major systems often require more frequent and costly reinvestment. Together, these trends create a dual challenge of supporting the preservation and rehabilitation of the oldest homes while preparing for the increasing maintenance needs of mid- to late-century housing stock.

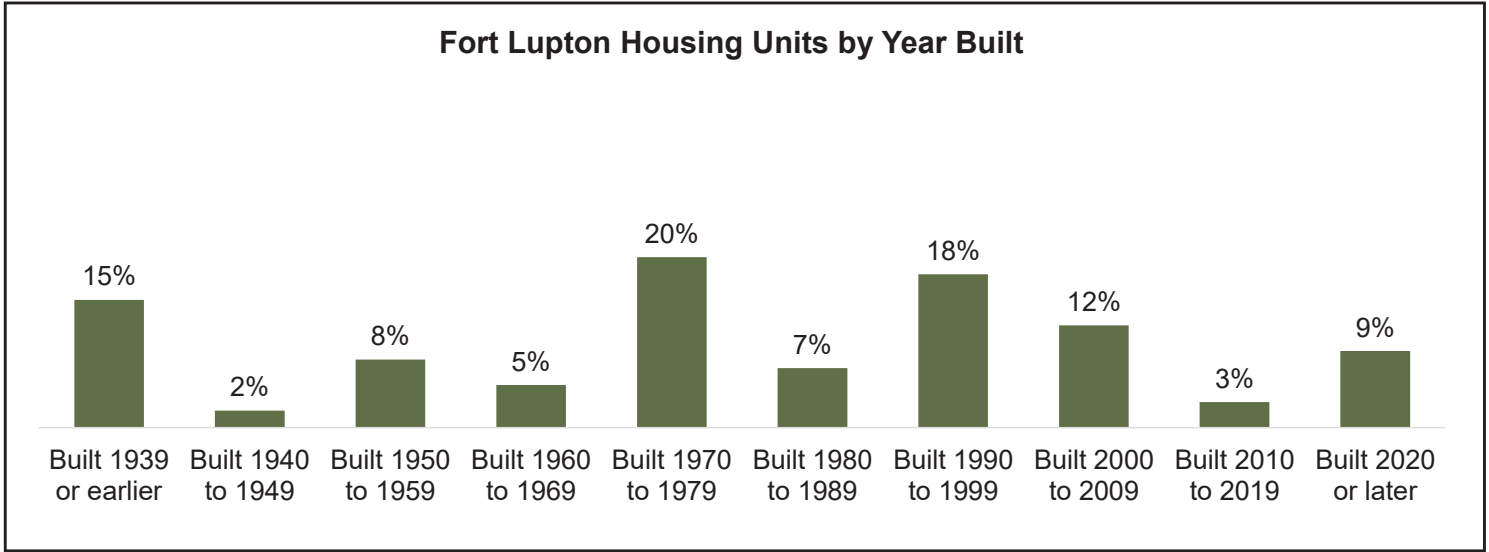


1978 Median year built

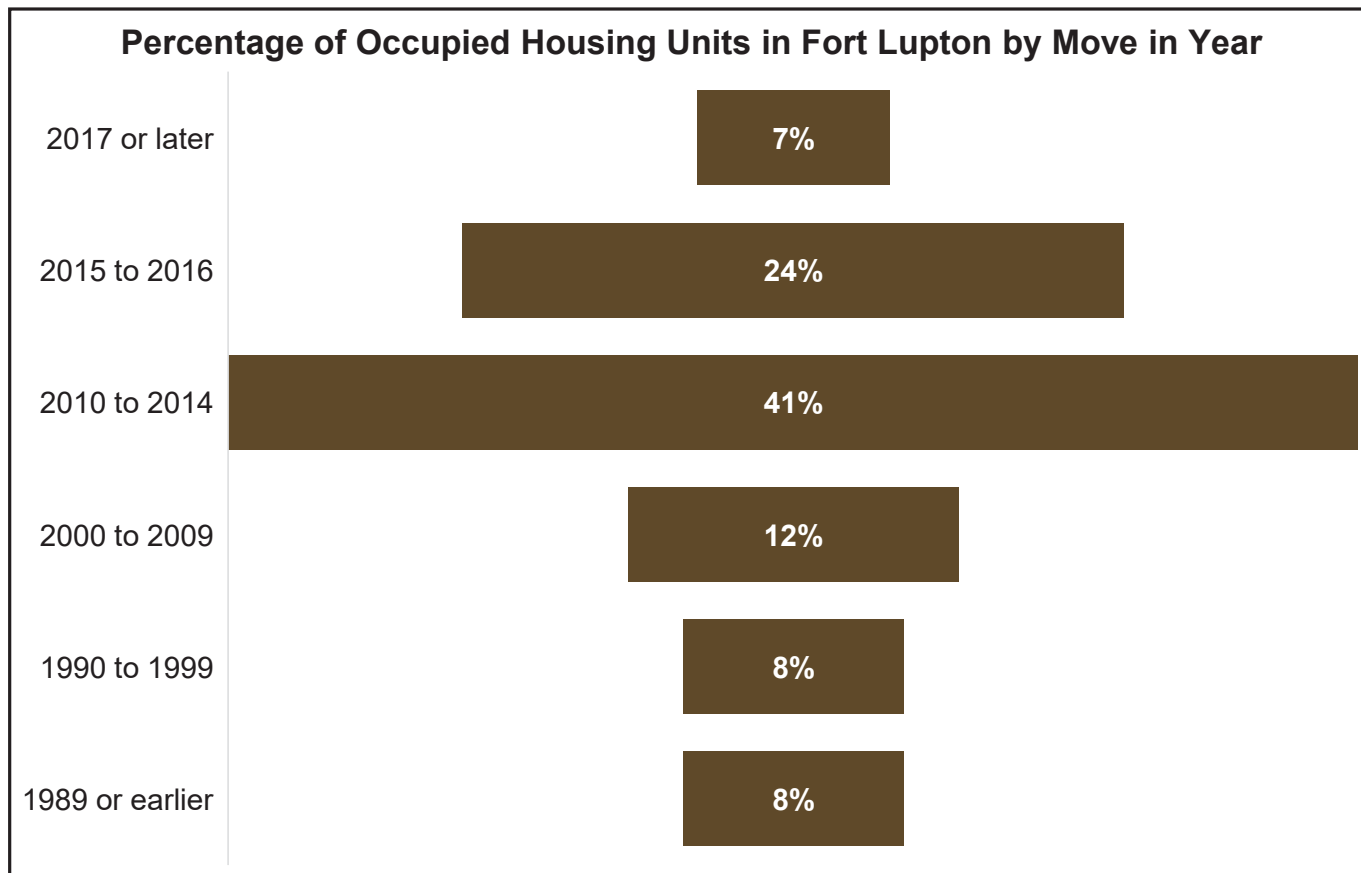
12% of units were built after 2010

72% of residents moved to Fort Lupton after 2010

Because the State Demographer’s Office (SDO) does not provide year-built data at the local level, this analysis relies on Census estimates. Due to Fort Lupton’s small sample size and larger margins of error, local building permit data from 2024 and 2025 were incorporated to improve the accuracy of recent construction trends. Permit records show 150 units were built in 2024 and 102 in 2025, predominantly single-family detached homes, with few attached or multifamily units added. This pattern reinforces the broader trend of slow diversification of the housing stock and the continued reliance on single-family construction, even as the community’s demographic and affordability needs evolve.



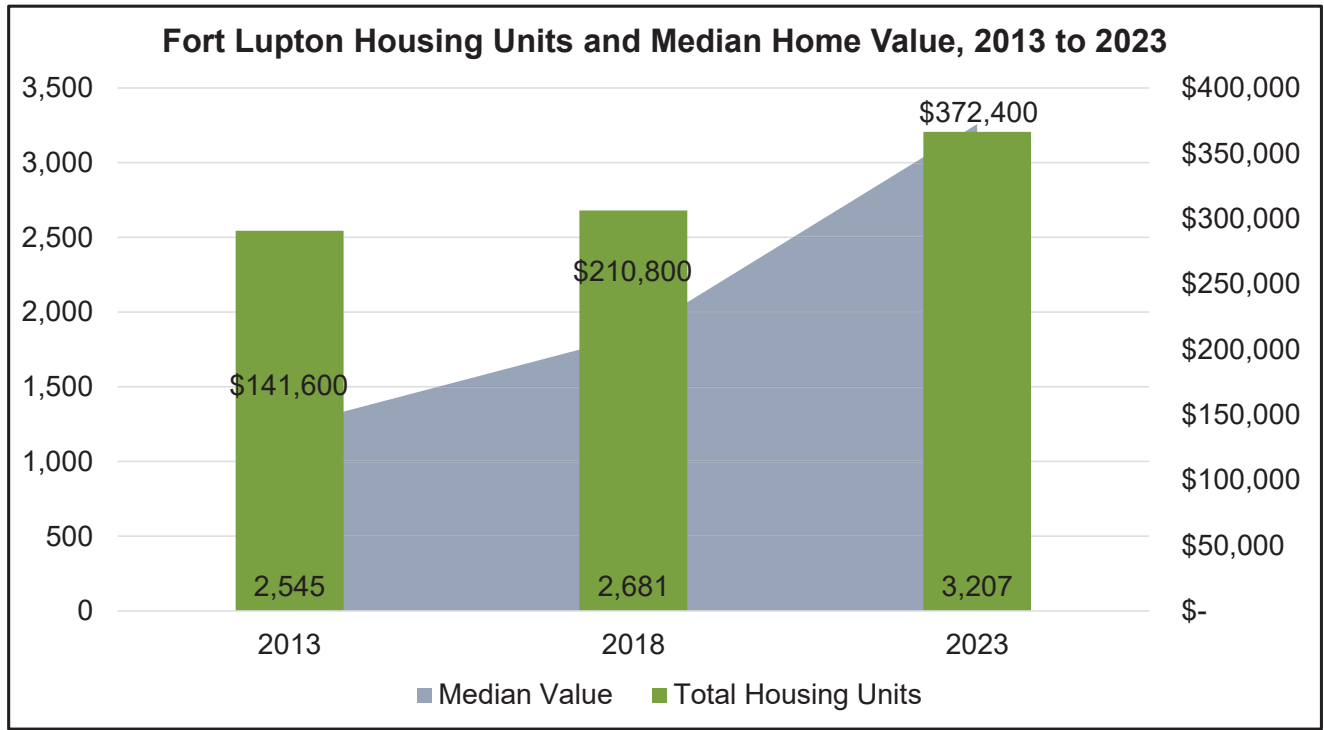
Fort Lupton’s housing turnover has accelerated over the past decade, with 72% of residents moving into their home since 2010. This includes new households moving to Fort Lupton as well as existing residents who may relocate within the City. High mobility often reflects a community experiencing steady immigration and more frequent changes in occupancy. Between 2015 and 2016, 24% of households moved into their homes, and 7% moved in 2017 or later. To support long-term stability, Fort Lupton will need to expand housing choices that serve both new and existing residents, providing attainable options for newcomers while also offering pathways for current residents to stay, age in place, or move within the community as their needs change. Building a more balanced mix of housing types will be essential to retaining residents longer and strengthening community continuity.



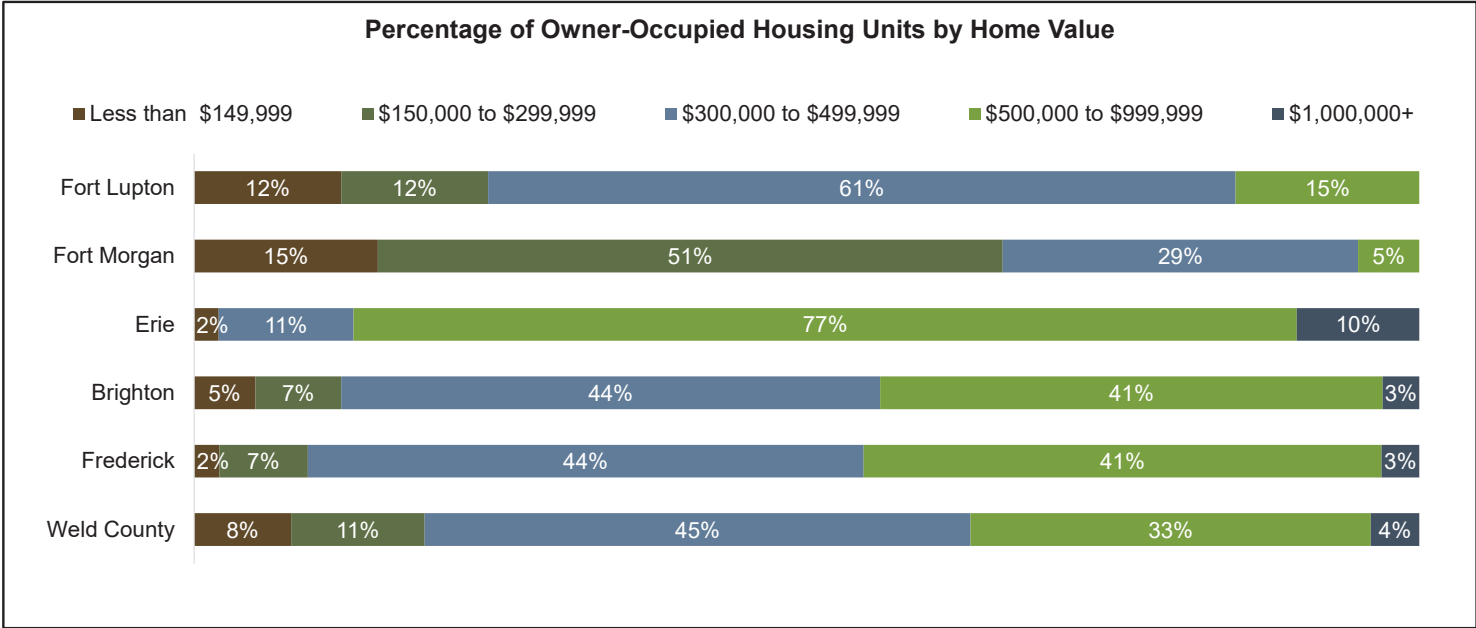
Home Values

Over the past two decades, economic and population growth in the Northern Front Range has intensified competition in the housing market, driving strong home price appreciation. In Fort Lupton, median home value more than doubled between 2013 and 2023, reflecting regional demand and limited new supply. This growth in value far outpaced the City's 26% increase in housing units during the same period, highlighting how constrained development has contributed to rising costs. Although Fort Lupton remains more affordable than many peer communities, rapid price increases create challenges for first-time buyers and lower-income households, particularly given the added costs associated with older housing stock. Maintaining affordability will require not only expanding the number of homes but also diversifying housing types and tenure options to better serve a changing population.





In 2023, 61% of owner-occupied homes in Fort Lupton were valued between \$300,000 and \$499,999, reflecting a concentration of mid-range housing. While only 15% of homes exceeded \$500,000 (and none surpassed \$1 million) nearly one-quarter remained below \$300,000, though this more affordable segment is shrinking as regional demand and limited local development push prices upward. Fort Lupton has not kept pace with demand, intensifying competition and limiting options for first-time buyers and lower-income households. Maintaining affordability will require both expanding the housing supply and diversifying housing types and tenure options to meet the needs of a changing population.

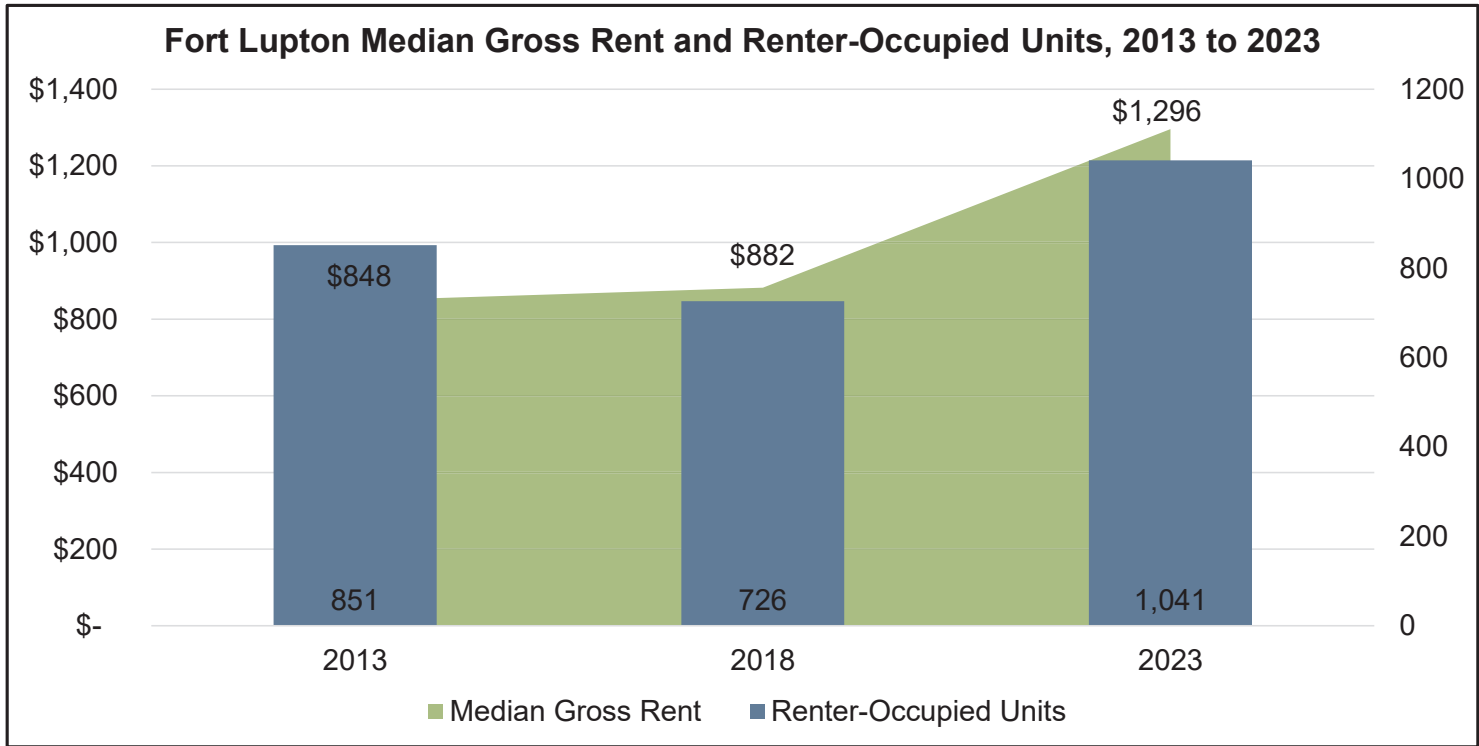


Rental Housing

Fort Lupton’s rental market is under growing pressure driven, driven by a 43% increase in renter-occupied units between 2018 and 2023. This growth marks a reversal from earlier declines, when renter-occupied units fell from 851 in 2013 to 726 in 2018 before rebounding to 1,041 in 2023. Rising rental demand is closely tied to demographic shifts, including a 24.7% increase in residents ages 18 to 34 and a 41.1% increase in seniors, both groups more likely to rent. Over the same period, median gross rent rose sharply (from \$848 in 2013 to \$882 in 2018, then to \$1,296 in 2023), reflecting increased demand alongside higher development costs and a limited supply of non-single-family housing.

However, the housing supply is not aligned with this demand, with 77% of the City’s inventory consisting of single-family detached homes, while high density multi-family units (20 or more units) make up only 2% of the total housing stock. This lack of diverse, high-density inventory has effectively eliminated the lower rental units. Consequently, the availability of units priced under \$1,000 a month dropped from 67% in 2018 to just 14% in 2023, while above \$1,000 jumped from 34% to 86% in the same period.

This pricing escalation has created a significant affordability challenge because the rental population’s income has not kept pace with these shifts. Approximately 56.5% if all renters in Fort Lupton earn less than 50% of the AMI. Because the supply of smaller, traditionally cheaper units is shrinking, evidenced by a loss of 63 units in 1-bedroom units between 2018 and 2023, these lower-income households are forced into larger, more expensive housing. This mismatch has resulted in 54% of renters becoming cost burned, meaning they spend more than 30% of their gross income on housing costs.



Affordable Housing Inventory

Fort Lupton includes several Low-Income Housing Tax Credit (LIHTC) properties. This federal program supports the development of affordable rental housing by offering tax credits to developers in exchange for long-term affordability commitments. These communities expand the City's supply of income-restricted housing and serve a range of household types. Collectively, these LIHTC properties play an important role in maintaining housing options for seniors, small households, and families who might otherwise struggle to find housing within the community.

- **Columbine Court** – elderly housing with 30 1-bedroom units
- **Fulton Avenue** – family housing with 11 two-to-three-bedroom units
- **Meadows Townhouses** – family housing with 51 two-to-three-bedroom units
- **Prairie Sun Apartments** – family housing with 50 one-, two-, and three-bedroom units
- **Sagebrush Apartments** – family housing with 72 one-, two-, and three-bedroom units

In addition, the Fort Lupton Housing Authority manages the community's public housing and voucher programs and currently operates a single 50-unit housing facility that serves residents with the greatest affordability needs.

Manufactured home communities are also an important source of lower-cost, unsubsidized housing in Fort Lupton. Copper Key Village manufactured home park at 1401 9th Street provides 102 homes within walking distance to downtown and a nearby elementary school.

The newly opened manufactured home community, Willow Crossing by Sun Communities, offers attainable modernly designed new homes with resort-style amenities northeast of downtown. The community will have 448 homes when the buildout is complete in the next few years. The community offers six models ranging from approximately 1400 to 1,700 square feet, including five plans with three bedrooms, and one with four bedrooms. Home prices range from \$220,000 to \$280,000 depending on interior design packages and the cost of site rent. Currently, Phase 1 of Willow Crossing includes 217 units. Sun Communities will offer some of the homes as rentals, but it is anticipated that the majority will be sold.



Photo source: Sun Communities

CHAPTER 4 – HOUSING AFFORDABILITY

The previous chapter established the foundation for understanding housing affordability and housing needs by evaluating Fort Lupton’s current and projected demographic, economic, and housing characteristics. These conditions not only help determine the housing demand but also help identify where there may be housing gaps based on the demographic and economic needs. This chapter will introduce common terms and concepts related to housing affordability and how it applies to the unique Fort Lupton context which informs the market analysis.



Median Household Income: \$64,850
Owner \$89,306
Renter \$34,745

Understanding Affordability

Affordable housing is typically defined by federal or state guidelines as housing that costs no more than 30% of a household’s gross income, including rent or mortgage payments along with utilities and insurance. This standard is used to ensure that households have enough income left over for other essential needs such as food, transportation, healthcare, and education.

Affordability is relative to income, which means what is considered affordable in one community may not be in another. For example, a home that is affordable to one household may be out of reach for someone earning much less.

Housing affordability is defined by household income (“ability to pay”) and the cost of an appropriate housing unit for that household.

Federal Definition of Affordability*

- ▶ Housing costs are “affordable” if they do not exceed 30% of a household’s gross income.
- ▶ “Costs” include basic utilities, mortgage insurance, HOA fees, and property taxes



Households paying more than **30%** for housing are **cost burdened**



Households paying more than **50%** for housing are severely **cost burdened**

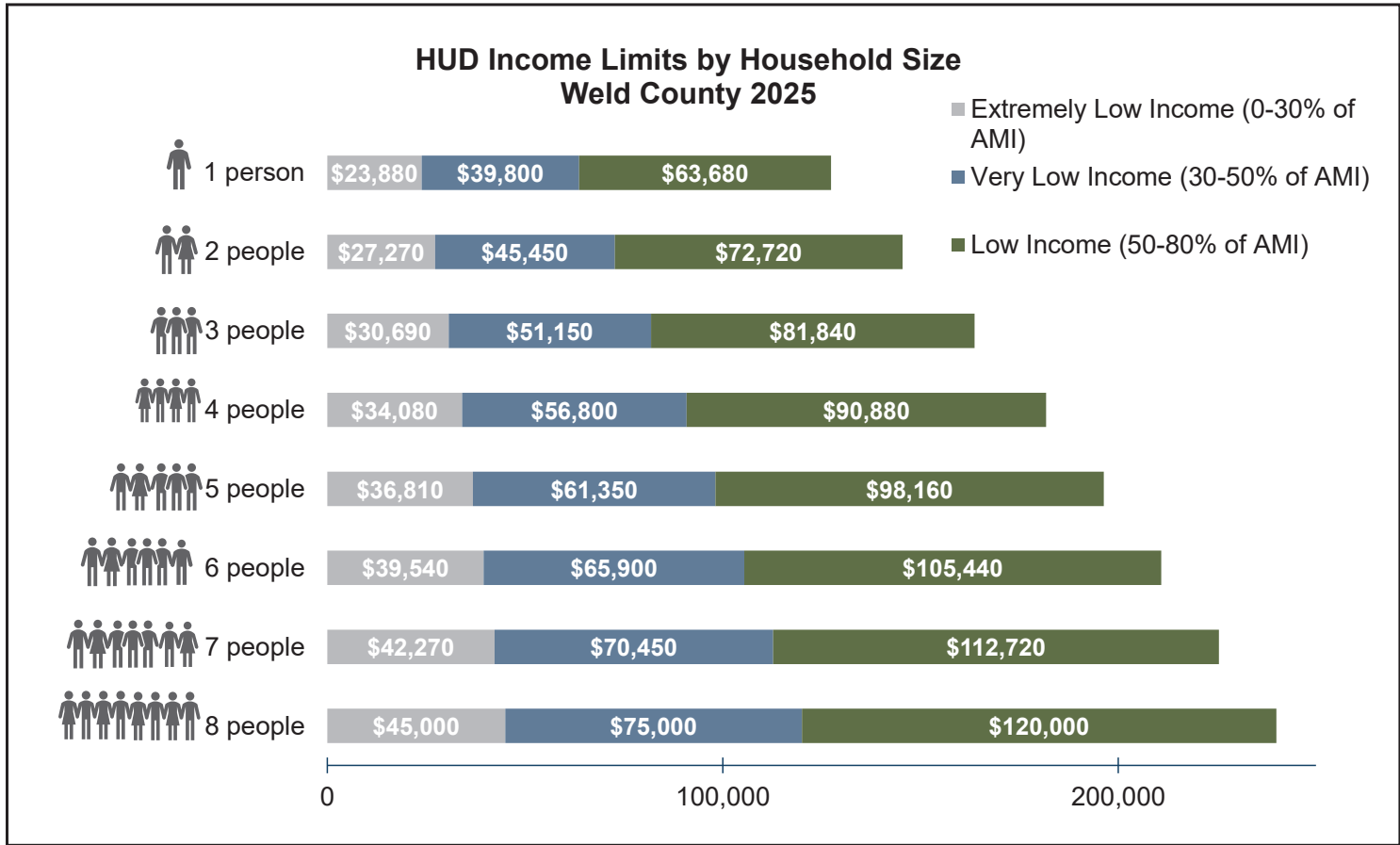
*This is the Federal Housing metric used by the U.S. Department of Housing and Urban Development (HUD).

Area Median Income Limits

Each year, the U.S. Department of Housing and Urban Development (HUD) calculates the area median income (AMI) for every geographic region in the country using data from the U.S. Census American Community Survey. AMI is the midpoint income level of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI is calculated using a household's pre-tax income. HUD publishes the "Area Median Income" (AMI) tables, and they are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (CHFA), and local housing organizations to determine if a person qualifies for affordable housing programs. Affordability levels for Fort Lupton are based on the Weld County AMI table (refer to Appendix D).

The following graphic illustrates the maximum income levels for households in Weld County earning 80% or less of the AMI, categorized by household size.

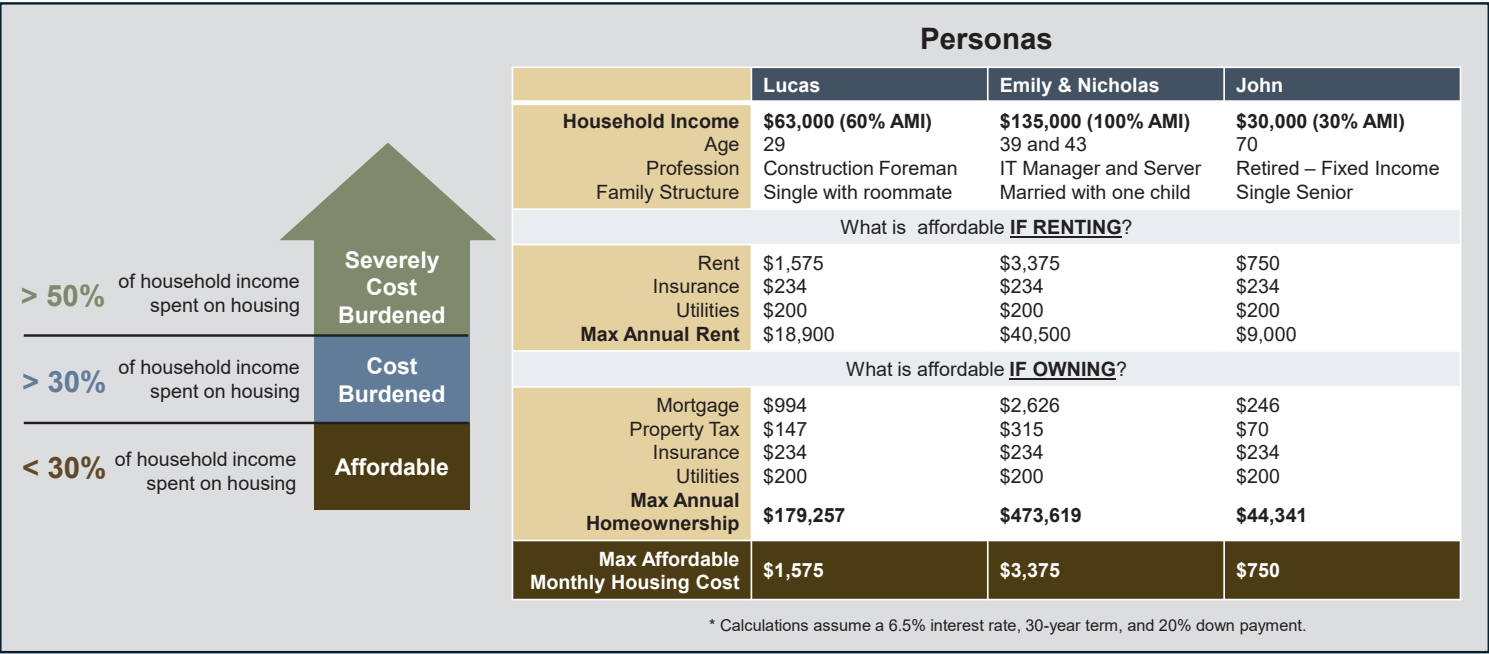
- Extremely low-income 4-person households (earning 30% or less of the AMI) have incomes up to \$34,080.
- Very low-income 4-person households (earning 30-50% of the AMI) have incomes between \$34,081 and \$56,800.
- Low-income 4-person households (earning 50-80% of the AMI) have incomes between \$56,801 and \$90,880.



The table shows the maximum rent and maximum purchase price that a 4-person household at each income level in Fort Lupton can afford if only 30% of gross income is spent on housing expenses. With a median home value of \$372,400 in 2023, many Fort Lupton residents will find housing unattainable without spending more than 30% on housing.

AFFORDABILITY MATRIX FOR A 4-PERSON HOUSEHOLD IN FORT LUPTON				
If your household income is....				
< \$45,000	\$45,000 to \$70,000	\$70,000 to \$90,000	\$90,000 to \$115,000	\$135,000 +
~ 40% AMI	~60% AMI	~80% AMI	~100% AMI	~120%AMI
The MAXIMUM HOME PRICE you can afford is...				
\$109,000	\$211,000	\$293,000	\$395,000	\$477,000
The MAXIMUM RENT you can afford is...				
\$600	\$1,200	\$1,600	\$2,200	\$2,700

Housing affordability in Fort Lupton is increasingly strained, reflecting broader pressures across the Northern Front Range. The graphic illustrates three representative household types at different income levels and family structures, showing how access to rental and ownership housing varies by occupation and income. If spending the maximum of 30% of income on housing, it shows the maximum monthly affordable housing costs, which leaves little room to absorb increases in expenses such as insurance, utilities, or taxes. When these affordability limits are compared to current market conditions in Fort Lupton, clear gaps emerge, such as moderate-income households struggling to find attainable starter homes, and lower-income and senior households facing even fewer options and often being priced out entirely.



Household Income

Age

Profession

Family Structure

Lucas

\$63,000 (60% AMI)

29

Construction Foreman

Single with roommate

Emily & Nicholas

\$135,000 (100% AMI)

39 and 43

IT Manager and Server

Married with one child

John

\$30,000 (30% AMI)

70

Retired – Fixed Income

Single Senior

What is affordable **IF RENTING?**

Rent

Insurance

Utilities

Max Annual Rent

\$1,575

\$234

\$200

\$18,900

\$3,375

\$234

\$200

\$40,500

\$750

\$234

\$200

\$9,000

What is affordable **IF OWNING?**

Mortgage

Property Tax

Insurance

Utilities

Max Annual Homeownership

\$994

\$147

\$234

\$200

\$179,257

\$2,626

\$315

\$234

\$200

\$473,619

\$246

\$70

\$234

\$200

\$44,341

Max Affordable Monthly Housing Cost

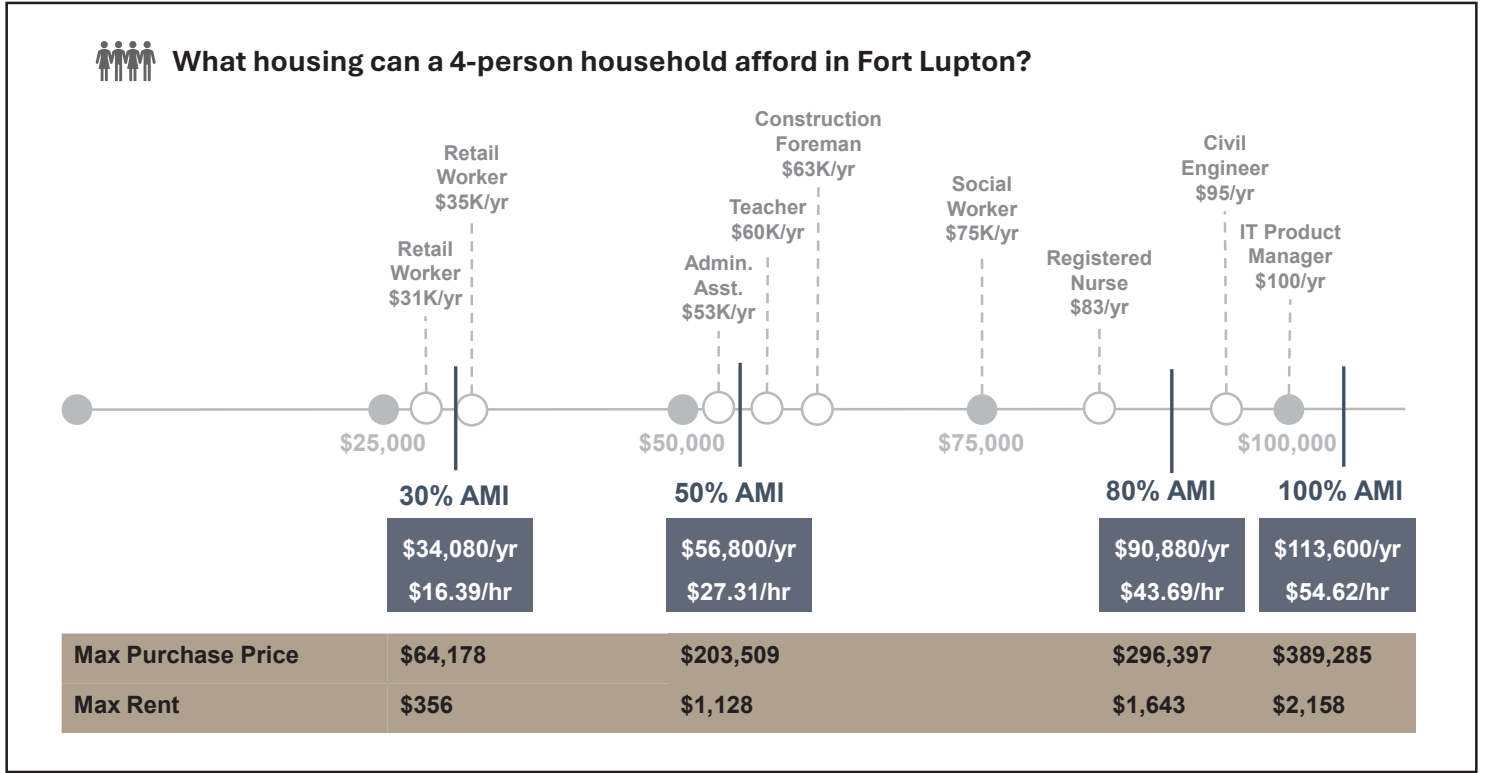
\$1,575

\$3,375

\$750

* Calculations assume a 6.5% interest rate, 30-year term, and 20% down payment.

To further illustrate the local context of affordability, the graphic below shows the range of households that may face affordability challenges. It compares the approximate incomes of various local professions to the 2025 AMI table for a family of four in Weld County. For further information on Fort Lupton’s current demographic, economic, and housing characteristics, refer to Chapter 3.



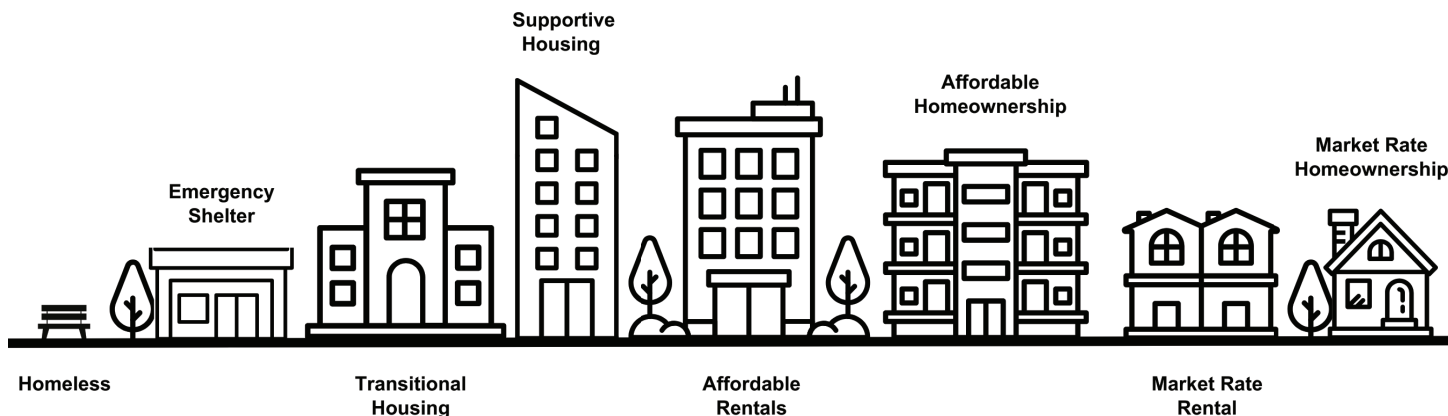
HOUSING VOUCHERS VS. SUBSIDIZED AFFORDABLE HOUSING

Many people think of the Housing Choice Voucher Program (formerly Section 8) when hearing about subsidized affordable housing programs, but these terms are not synonymous. The Voucher Program helps very low-income families (less than 30% of the AMI), the elderly, and disabled residents by providing direct financial assistance to help them afford rent in the private market. In contrast, subsidized affordable housing refers to units that are specifically built or designated for low-income households (usually up to 80% of the AMI), where the rent is kept below market rates through government subsidies. Local Public Housing Authorities manage the program, but the money comes from the federal government.

The Housing Continuum

To support residents at all life stages, a community must offer a diverse range of housing options, often referred to as a “housing continuum.” Housing needs evolve over time due to factors such as aging, household size, employment, income, and personal preferences. A well-functioning housing continuum provides options for people entering the workforce, raising families, or aging into retirement, recognizing that both affordability and lifestyle choices shape housing demand.

The graphic illustrates the housing continuum, beginning with homelessness and progressing through emergency shelters, transitional and supportive housing, affordable rental and ownership options (both subsidized and naturally occurring), and ultimately market-rate rental and ownership housing. Together, these options reflect the full range of housing needed to support community stability and long-term resilience.



Missing Middle Housing

Missing middle housing refers to a range of housing types that fall between single-family homes and large multi-family buildings. It includes options such as duplexes, triplexes, four-plexes, townhomes, courtyard homes, bungalow courts, and small multiplexes. These homes are typically smaller in scale, can serve both renters and homeowners, and are designed to fit comfortably within predominantly single-family neighborhoods while helping expand housing choices and improve affordability.



Missing middle housing is a key strategy for diversifying Fort Lupton's housing supply by addressing the gap between single-family homes and large multifamily developments. These housing types introduce moderate density in a form that is compatible with existing neighborhood character while expanding attainable options for a range of household types and income levels.

In growing communities like Fort Lupton, where development has historically favored single-family construction, supporting missing middle housing can improve land-use efficiency, enhance walkability, and increase access to neighborhood-scale amenities. Encouraging these housing types also supports multigenerational living and provides greater flexibility for residents to remain in the community as their housing needs change. As such, missing middle housing represents a practical, scalable policy tool for advancing affordability, housing choice, and long-term community stability.

Housing Problems and Vulnerability

Several housing conditions can limit access to stable and affordable housing, increasing the risk of housing insecurity, cost burden, or displacement. This analysis identifies where targeted housing policies, programs, and support systems are needed to better serve low- and moderate-income households and vulnerable populations.

Poverty

In 2023, 10.1% of Fort Lupton families (defined as individuals related by birth, marriage, or adoption who reside together) live below the poverty level. Additionally, 11.8% of families, compared with 0% of non-family households, received Supplemental Security Income (SSI), cash public assistance, or Food Stamps/SNAP, indicating that economic hardship in Fort Lupton is concentrated primarily among family households, as rising housing costs and stagnant wages are placing more pressure on families. These patterns mirror the income gaps identified in Chapter 3, with growth in lower-income households, declines among middle-income households, and little change in median income.

 **Federal Poverty Level Thresholds, 2025**

\$15,650	Individual
\$26,650	Single-parent household (one adult, one child)
\$32,150	Family household of 4 (two adults, two children)

Disabilities

The U.S. Census collects data on six disability types: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Respondents who report any one of the six disability types are considered to have a disability. According to the 2023 American Community Survey estimates, approximately 16% (1,358) of Fort Lupton residents report having one or more disabilities, compared to 11.3% in Weld County. Seniors are disproportionately affected by disabilities, with about 7.5% (636) of Fort Lupton residents aged 65 and older reporting a disability.

Homelessness and Housing Instability

The Northern Colorado Continuum of Care (NoCO CoC) coordinates homelessness services and funding across Weld and Larimer Counties and conducts an annual Point-in-Time (PIT) count. The 2025 PIT and Housing Inventory Count identified 960 people experiencing homelessness across both Counties, including sheltered (59%), unsheltered (30%), and transitional populations (11%). Nearly all individuals (96%) were concentrated in Fort Collins (41%), Greeley/Evans (38%), and Loveland (19%).

The 2025 count identified nine individuals experiencing homelessness in Fort Lupton, all of whom were residing in emergency shelters. Given Fort Lupton’s location along a major transportation corridor and its relative proximity to the greater metro area, the City may experience increased homelessness as the community grows. To better understand local conditions, Fort Lupton should continue to review annual Point-in-Time reports and consider participating in future counts by supporting or coordinating local volunteers, which can improve the accuracy of data and inform planning for supportive housing and services.

Displacement Risk

Identifying areas of higher displacement risk in Fort Lupton can help guide local and regional strategies to improve housing affordability, access, and stability. The Social Vulnerability Index (SVI) uses eleven indicators to identify vulnerable populations, providing a data-driven basis for targeted policies and programs.

The table summarizes Fort Lupton’s displacement indicators as of 2023. Indicators are based on U.S. Census tract-level data and are derived from Weld County figures, adjusted to reflect Fort Lupton’s estimated share of the county population (approximately 2.5%). While this method does not directly capture local conditions, it provides a high-level snapshot of populations that may be more vulnerable to housing instability or displacement.

FORT LUPTON DISPLACEMENT INDICATORS, 2023		
Populations	Indicator Measure	How is this related to displacement?
Households at or below 80% AMI	≤30% AMI 19% 31-50% AMI 13% 51-80% AMI 24%	These incomes are lower than what is needed to afford market rate housing in many places. These households are more likely to be living in housing or areas that face greater redevelopment pressures.
Renter Occupied Households	1,041	Renters are at greater risk of displacement by not owning their homes.
Cost-burdened households with annual income < \$75K spending 30%+ of income on housing costs)	729	Cost-burdened households are more likely to live paycheck to paycheck and are more sensitive to being outpriced due to housing cost increases.
Persons (age 25+) without a high school diploma	1,395	People with limited access to higher paying jobs may experience income and job insecurity and may be more likely to miss housing payments and face eviction.
Persons (age 5+) who speak English “less than well”	301	Populations with limited English proficiency may have trouble accessing housing and a range of jobs due to language barriers and discrimination.
Single-parent households with children under 18	163	These households on average have lower incomes and higher childcare costs. They are more vulnerable to rising housing cost, loss of income.
Housing stock built prior to 1970	33.3%	Older housing is less likely to be suitable for an aging population and population with disabilities.
Overcrowded (more people than rooms)	1.98%	Overcrowded households may have people doubling up who might otherwise choose to live in larger housing if they could afford it.
Population with a disability	16%	These households may have fewer employment and housing options due to disability and be at higher risk of displacement.
Persons aged 65 and older	1,156	These households may be more vulnerable to displacement if they have fixed incomes or specialized housing needs.
Households headed by a person identifying as a race/ethnicity other than white	Hispanic 60.2% 2+ Races 2.8%	These populations have faced ongoing, racialized employment and housing discrimination, which increases the risk of displacement.



Housing Resources

This section outlines the resources available to support the development, maintenance, and accessibility of attainable and affordable housing, as well as supportive housing services in Fort Lupton and the surrounding area. While Weld County maintains a network of service providers and housing-focused nonprofits, these resources are largely concentrated in Greeley, creating gaps in local service availability.

To ensure Fort Lupton remains a sustainable and accessible community, it is critical to expand local housing resources, strengthen interagency and regional partnerships, and advocate for targeted investments that align with identified housing needs. Coordinated action among policymakers, service providers, and community stakeholders will be essential to advancing strategic, long-term housing solutions and improving access to essential services.

Housing Development

- **Fort Lupton Housing Authority** is a volunteer organization that operates in the City of Fort Lupton. At the time of this report's development, it is currently overseeing one facility with 50 units.
- **Brighton Housing Authority** is run by the City of Brighton and currently manages 453 permanently affordable housing units, with approximately 333 units currently in the process of being developed or rehabilitated. In addition, Brighton has an estimated 875 Low-Income Housing Tax Credit (LIHTC) units.
- **Greeley-Weld Housing Authority** is the primary public housing provider for Weld County. It offers Low Rent Public Housing and Housing Choice Vouchers to income-qualified residents and operates as a partnership between the City of Greeley and Weld County. The agency receives state and federal support through Community Development Block Grants, HOME Investment Partnership funds, and State Private Activity Bonds. All its public housing units are currently located in Greeley.
- **Loveland Housing Authority** owns and operates roughly 1,000 housing units that serve low- to moderate-income households, including dedicated senior housing. Its portfolio and programs span Housing Choice Vouchers (Section 8), tax-credit properties, the Larimer Home Improvement Program (LHIP), grant-based assistance, and a range of other affordable housing.
- **Dedicated Funding Sources:** Fort Lupton does not yet have a dedicated revenue stream for affordable housing, but several Front Range communities have established such funding mechanisms in recent years, an approach Fort Lupton may wish to explore.
 - **Fort Collins:** In 2023, voters approved a 3-mill property tax, projected to generate up to \$16 million annually. These funds support the City's land bank, developer and nonprofit incentives, and permanent supportive housing with comprehensive services.
 - **Loveland:** In 2016, the City Council dedicated 1.25% of sales tax revenue to an affordable housing fund and designated Loveland Habitat for Humanity and Loveland Housing Authority as preferred development partners.
 - **Longmont:** Also approved by voters in 2023, the Boulder County Affordable and Attainable Housing Tax established 0.185% countywide sales and use tax. Revenue is distributed by population, with 30% allocated to Longmont for housing development, supportive services, and grant programs.

Supportive Services and Resources

County services and local non-profits provide supportive services and resources for low- and moderate-income Weld County residents, including rental assistance, homebuyer support, homeowner assistance, senior services, and support for individuals experiencing homelessness. Most resources are in Greeley and may be less accessible or familiar to Fort Lupton residents.

- **Hope at Miracle House** is an emergency shelter in Fort Lupton that assists families that are experiencing homelessness in southern region of Weld County.
- **Weld County Human Services** oversees the Emergency Rental Assistance (ERA) program which assists eligible households with incomes below 80% of AMI with rental payments. It also has programs that are focused on long-term housing solutions.
- **Almost Home Inc.** provides emergency rental and mortgage assistance and utility assistance to residents of Weld and Adams counties.
- **The Catholic Charities Emergency Assistance Center** in Greeley has a homeless prevention program and helps low-income families and individuals pay their housing and utility bills
- **The Greeley Family House** provides temporary housing and support services to families experiencing temporary homelessness.
- **Neighbor to Neighbor's Rent Assistance Program** helps prevent homelessness by providing emergency assistance to individuals and families facing an unexpected financial challenge.
- **United Way Weld County** manages a Housing Navigation Center (HNC) to support individuals and families experiencing homelessness regain housing and prevents those vulnerable to homelessness.



Gaps and Other Considerations

The current housing landscape and available support services reveal several gaps affecting Fort Lupton residents and highlight the need for a coordinated strategy that aligns resources with the community's growth, changing demographics, and affordability pressures.

- **Limited Access to Housing Resources:** Most Weld County housing programs are in Greeley, roughly 27 miles from Fort Lupton, creating access barriers for seniors, low-income households, and residents without reliable transportation. As Fort Lupton grows, improving access to locally available services will be essential. The City could strengthen partnerships with regional providers to offer satellite office hours, mobile service events, or co-located services in municipal facilities. Priority services include housing counseling, rental-assistance navigation, first-time homebuyer education, foreclosure prevention, and referrals to rehabilitation or weatherization programs.
- **Lack of Dedicated Local Funding for Housing:** Fort Lupton currently has no dedicated funding source to support affordable or attainable housing, limiting the City's ability to pursue projects independently or address emerging needs. Establishing a local housing fund would provide a consistent mechanism to support priority initiatives, such as land acquisition, rehabilitation programs, and gap financing for income-restricted or workforce housing, and it would strengthen the City's competitiveness for state and federal grants as well as regional partnerships.
- **Insufficient Affordable and Attainable Housing Development:** Fort Lupton would benefit from formal partnerships with regional housing authorities, such as the Brighton Housing Authority and Greeley-Weld Housing Authority, to expand subsidized and attainable housing options. These partnerships could support site identification, financing, design, and long-term property management. The City can improve project feasibility through tools such as fee reductions, land contributions, and coordinated infrastructure support. Collaboration with housing authorities on competitive funding applications (e.g., LIHTC, CDBG, and state housing programs) would leverage regional development expertise while advancing Fort Lupton's housing priorities.



CHAPTER 5 – HOUSING MARKET ASSESSMENT

This chapter evaluates Fort Lupton’s housing and rental needs by analyzing trends over the last decade, the most recent 12 months, and current housing market conditions. It analyzes key factors such as housing supply, values, and demand, recognizing that these dynamics will continue to shift over time. While the projected needs offer guidance for future planning, they reflect the best available data and may evolve as market conditions change or as the City expands into its urban growth area. The analysis follows DOLA state standards and is intended to support long-term planning.



DATA SOURCES

The analysis draws on data from a variety of sources, including the U.S. American Community Survey, Multiple Listing Service (MLS.com), the State Demography Office, Redfin.com, Realtor.com, Zillow.com, and others.

Key Takeaways

Fort Lupton’s housing market can be characterized as active, with strong demand for both for-sale and rental units. Housing demand has remained high despite challenges, including limited value diversity, constrained sales activity, and low rental vacancy.

Although overall for-sale inventory appears sufficient, the market is not meeting needs across income levels. Most recent sales and listings fell within a narrow price range, resulting in limiting options at lower price points and fewer attainable ownership opportunities for households below upper-AMI levels. In the rental market, long-term vacancy trends and current listings indicate ongoing supply shortages, particularly in unit variety and larger rental options.

The table provides a summary of the low- and high-range estimates for current, five-year, and ten-year housing needs for both ownership and rental units. These estimates inform recommendations related to target vacancy levels, affordability gaps, maintenance and replacement needs, and the impacts of expected population growth.

HOUSING NEEDS						
Range	For Sale			For Rent		
	Existing Needs	Five Year	Ten Year	Existing Needs	Five Year	Ten Year
Low Range	-25	157	328	31	191	376
High Range	-42	261	546	51	319	626

Ownership Market Analysis

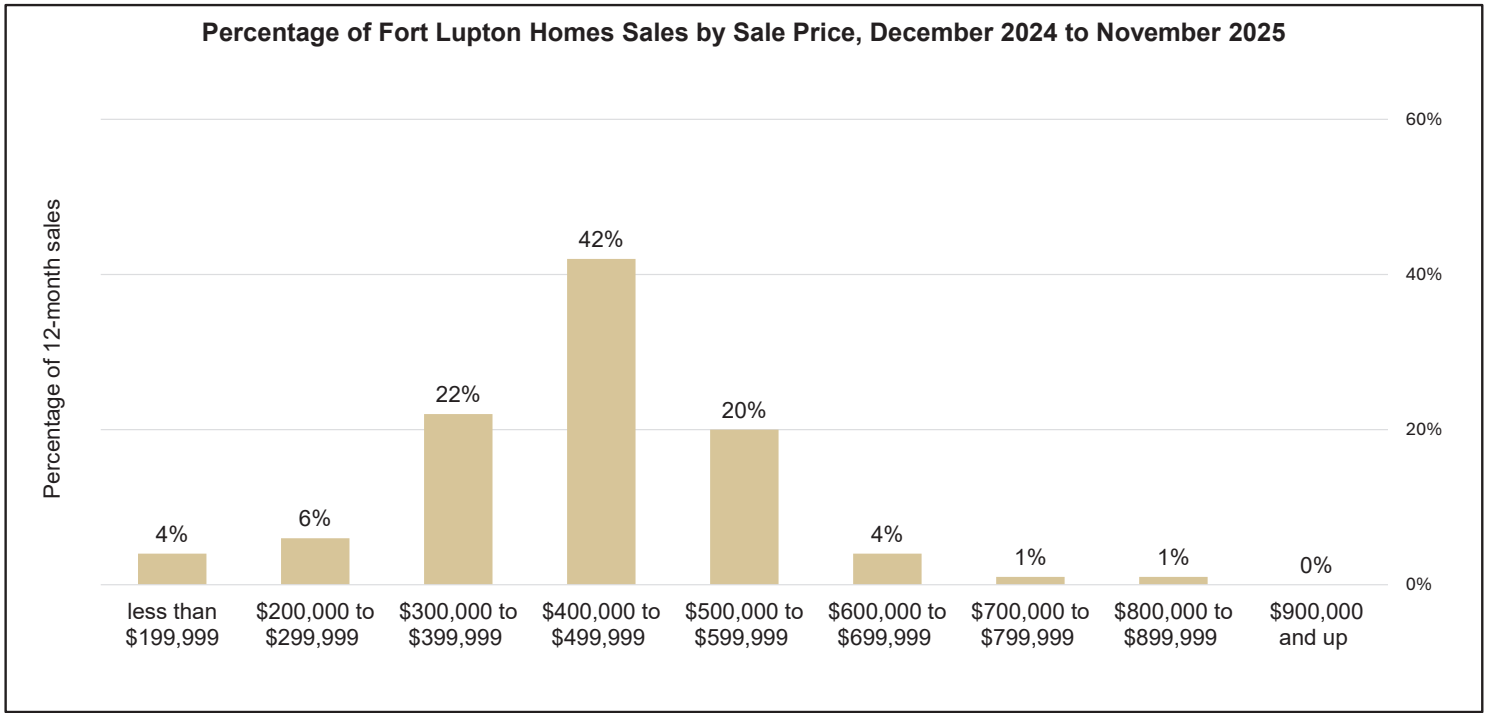
The following section evaluates the existing needs for ownership units in Fort Lupton, also referred to as “housing shortage” or “catch-up needs.” It also includes projected needs, also referred to as “keep-up needs”, over the next five and ten years.

Recent Home Sales: Last 12 Months

Recent home sales provide a current snapshot of Fort Lupton’s ownership market, highlighting demand, pricing trends, and gaps in available housing options. This analysis relies on recent MLS sales data, supplemented by Census data where needed.

Between December 2024 and November 2025, Fort Lupton recorded 185 home sales with an average sale price of \$438,995, a 17.9% increase from the 2023 Census home value of \$372,400. The increase reflects sustained demand for homeownership amid population growth and limited housing supply.

Sales were heavily concentrated in a narrow price range, with 84% of homes sold between \$300,000 and \$599,999. Nearly half (42%) sold between \$400,000 and \$499,999 and 22% between \$300,000 to \$399,999. Roughly 10% of homes sold were priced below \$300,000, indicating limited supply of lower-priced ownership options and an imbalance in housing choice across income levels.



Current Market Trends

A review of current listings alongside 12-month sales trends provides a snapshot of Fort Lupton's for-sale housing market and existing demand.

As of Winter 2025, there were 126 active MLS listings in Fort Lupton. The average listing price was \$452,774, with an average cost of \$281 per square foot. Compared to the previous 12-month sales, listings were slightly lower in price but higher in cost per square foot, reflecting smaller homes on average (1,685 square feet versus 1,816 square feet for recently sold homes).

Active listings remain concentrated in a narrow price range. About half (50%) were priced between \$400,000 and \$499,999, and another 27% between \$500,000 and \$599,999. This mirrors recent sale patterns and reinforces concerns around limited value diversity and constrained options for many buyers.

The active inventory is much newer than recently sold homes, built on average in 2021 compared to 1991, suggesting that current supply is largely new construction, which tends to command higher per-square-foot prices due to modern amenities and updated housing features.

One indicator of market activity is the average time listings spend on the market. Homes were listed for an average of 141 days, longer than typical national averages of 30 to 60 days. While this suggests lower levels of demand, strong recent sales activity indicates that demand remains steady rather than weak. This is substantiated by the City's turnover rate. With approximately 1,846 owner-occupied households and 172 home sales in the past year, Fort Lupton's estimated 9% annual turnover rate point to continued movement within the ownership market.

Existing Housing Needs

CALCULATING MAXIMUM PURCHASE PRICE AND RENT

Maximum purchase prices identified in the assessment are provided to illustrate what households in the community can afford. Household income at each AMI range is applied to break down levels of affordability. The model follows standard finance structures such as but not limited to a 6.5% interest rate, 30-year loan term, local property tax estimates, standard insurance, utilities, and maintenance costs when identifying max purchase price. In addition, both maximum purchase price and rent calculations are based on housing costs not exceeding 30% of household income.

It is important to note that individual circumstances, such as existing debt, credit scores, and down payment amounts impact how much a household can afford.

Existing ownership housing needs assess the current balance between supply and demand in Fort Lupton's for-sale market. Estimates are based on recent sales activity, active listings, and standard market benchmarks such as homeowner vacancy rates and months of available inventory. Because market conditions change over time, the analysis provides a low and high range.

A healthy for-sale market typically has a 1% to 2% homeowner vacancy rate and a three- to six-month supply of active listings. Over the last 12 months, Fort Lupton averaged 15 home sales per month, equating to about 90 units of demand over six months. With 126 active listings at the time of analysis, this suggests a high-level overall oversupply of roughly 25 to 42 homes.

While this indicates an overall surplus, it does not fully capture how well the market is aligned with households across varying income levels. The table below shows this overall surplus, while the supporting tables break down needs by AMI category to reveal where gaps remain for different income levels.

EXISTING HOUSING NEEDS: OWNERSHIP				
AMI Category	Max Purchase Price	Estimate (low)	Estimate (high)	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	\$41,932	-5	-8	19%
Very Low Income (31-50% AMI)	\$76,785	-3	-5	13%
Low Income (51-80% AMI)	\$216,198	-6	-10	24%
Moderate Income (81-120% AMI)	\$355,612	-5	-8	19%
Middle Income (121-140% AMI)	\$439,260	-3	-6	10%
Upper Income (140+% AMI)	varies	-4	-4	15%
Total For Sale Units Needed		-25	-42	

To better understand gaps by income level, the assessment evaluates demand using Area Median Income (AMI) affordability thresholds. These benchmarks estimate the maximum home price households at different income levels can reasonably afford without becoming cost burdened (defined as spending more than 30% of income on housing).

The table below shows the adjusted housing needs by incorporating the number of active listings available within each affordability range. This deeper analysis reveals a mismatch between available homes and what lower- and moderate-income households can afford. For example:

- **At 30-80% AMI:** virtually no listings create a need for 35-60 units
- **At 120%+ AMI:** supply exceeds demand creating an oversupply of 80-100 units

ADJUSTED EXISTING HOUSING NEEDS: OWNERSHIP					
AMI Category	Max Purchase Price	Current Listings in Range	Adjusted Estimate (low)	Adjusted Estimate (high)	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	\$41,932	0	12	20	19%
Very Low Income (31-50% AMI)	\$76,785	0	8	14	13%
Low Income (51-80% AMI)	\$216,198	1	16	27	24%
Moderate Income (81-120% AMI)	\$355,612	24	-12	-4	19%
Middle Income (121-140% AMI)	\$439,260	63	-57	-52	10%
Upper Income (140+% AMI)	varies	38	-28	-22	15%

Overall, the findings show that Fort Lupton’s ownership market is shaped less by the total number of homes and more by a mismatch in what is available. The community’s primary challenge is the limited supply of attainable for-sale homes at lower price points, even as higher-priced inventory remains well supported.

Projected Housing Needs

Projected housing demand is calculated using a different method than existing demand. Following state standards, five- and ten-year demand account for factors such as ideal vacancy rates, population growth projections, potential housing loss, and other market dynamics.

According to the State Demography Office (SDO) and supporting housing models, Fort Lupton is projected to grow 8.5% between 2025 and 2030 and another 10% between 2030 and 2035. This sustained growth is likely to place ongoing pressure on the local housing market and drive increasing demand for ownership opportunities.



Long-term housing needs are also influenced by the age of existing housing stock. Census data show that 28% of Fort Lupton’s homes were built before 1959, and older homes typically require significant reinvestment over time to remain safe and livable. Many of these homes function as generational housing (passed from one generation to the next) which can sometimes lead to deferred maintenance. As these homes continue to age, the need for both replacement and rehabilitation will further influence future housing demand.

Therefore, projected housing demand also accounts for the potential loss or rehabilitation needs of older units. This is estimated by breaking down the estimated 518 owner-occupied units built before 1959 into three categories:

- General maintenance needs (60%): approximately 311 units (29 to 33 annually)
- Renovation needs (30%): approximately 155 units (14 to 17 annually)
- Full replacement needs (10%): approximately 52 units (4 to 6 annually)

Maintaining a healthy target vacancy rate also influences future needs. Given Fort Lupton’s expected population growth pressures, this assessment uses a 1% target to maintain a healthy ownership market. This helps ensure an adequate supply of homes available for purchase as demand rises.

By incorporating population growth, the condition of the aging housing stock, and target vacancy rates, the analysis produces an estimate of future for-sale housing needs. These projected needs are then distributed across Area Median Income (AMI) categories to ensure the community can support a diverse range of attainable homeownership options.

To accommodate projected population growth and evolving market needs, Fort Lupton will require an estimated 157 to 261 housing units over the next five years. Ensuring housing remains attainable across all income levels will depend on the addition of new units and the revitalization of existing stock. Over a ten-year horizon, demand increases to approximately 328 to 546 units, aligning with a projected population growth of approximately 18.5%. These needs are summarized in the table below, which breaks down recommended unit production by Area Median Income (AMI) ranges.

PROJECTED HOUSING NEEDS: OWNERSHIP						
AMI Category	Max Purchase Price	Five Year		Ten Year		% of Total
		Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
Extremely Low Income ($\leq 30\%$ AMI)	\$41,932	30	50	62	104	19%
Very Low Income (31-50% AMI)	\$76,785	20	34	43	71	13%
Low Income (51-80% AMI)	\$216,198	38	63	79	131	24%
Moderate Income (81-120% AMI)	\$355,612	30	50	62	104	19%
Middle Income (121-140% AMI)	\$439,260	16	26	33	55	10%
Upper Income (140+% AMI)	varies	24	39	49	82	15%
Total For Sale Units		157	261	328	546	

Rental Market Analysis

The following section evaluates the existing needs for rental units in Fort Lupton, also referred to as “rental housing shortage.” It also includes projected rental needs, also referred to as “keep-up needs”, over the next five and ten years.

Historic Rental Trends

Understanding historic rental trends provides important context for Fort Lupton’s current and future rental housing needs. Unlike for-sale data, rental activity is not tracked through MLS, so this analysis relies on Census and State Demography Office resources.

Rental vacancy rates are a key indicator of market pressure. Fort Lupton’s vacancy declined from an estimated 2.6% in 2018 to 0% in 2023, remaining far below the 5%–7% range typical of a balanced, healthy rental market. Even accounting for margins of error, this indicates that rental supply has not kept pace with demand. During the same period, demand for rentals increased significantly. Renter-occupied units grew by 43%, rising from 725 units in 2018 to 1,041 units in 2023, and the share of households renting increased from 28% to 36%. Combined with Fort Lupton’s very low vacancy rate, these trends suggest that new rental development has lagged behind demand, especially as rising home prices make ownership less attainable and push more households into the rental market.

As demand increased, rents rose sharply. Median rent increased by 44%, from \$882 in 2018 to \$1,269 in 2023, contributing to rising affordability pressures for renters. Census data shows that the share of renters spending 30% or more of income on housing rose from 44% to 63% over this period.

These challenges reflect broader regional trends. Nearby communities such as Greeley, Fort Morgan, and the wider Weld County area are also experiencing high and rising rates of cost-burdened renters as regional rental markets tighten and homeownership becomes less attainable.

Current Market Trends

Analysis of the current rental market provides a snapshot of existing gaps and needs in Fort Lupton's rental market. While listings will change over time, the findings below reflect the market at the time of report development and highlight conditions likely to influence long-term trends.

At the time of analysis, 11 rental units in Fort Lupton were listed across online platforms. The listings included a mix of apartments and townhomes. The median listed rent was \$1,187, approximately 6% lower than the 2023 ACS estimate of \$1,269. Despite very limited supply, this slight decrease suggests that current listings are somewhat more affordable than recent market trends.

Available units averaged 824 square feet with two bedrooms, indicating limited options suitable for larger families. The smaller unit sizes also help explain lower rents. On a cost-per-square foot basis, current listings averaged \$1.44 per square foot, which falls on the lower end compared with typical county and regional ranges of \$1.50 to \$2.50 per square foot.

Despite lower rents, demand for the types of units available appears weak. The average time on market was 112 days, far longer than the U.S. norm of 30–60 days, suggesting that the units available do not align with what local renters need. Seasonal factors may also play a role, but the extended listing period indicates low demand for the limited selection of units currently offered.

Overall, the rental market remains constrained by very limited supply, low unit diversity, and mismatch between available units and resident needs. Continued rental development, particularly larger and more varied unit types, will be necessary to maintain affordability, meet household preferences, and support a healthier, more balanced rental market. The following sections use historic and current data to provide recommendations for addressing Fort Lupton's rental housing needs.

Existing Rental Needs

Existing rental need reflects how well Fort Lupton's current supply aligns with demand. This assessment considers target vacancy rates, occupancy levels, and the number of units currently available.

Fort Lupton's rental vacancy rate is far below the healthy market range of 5%–7% needed to support adequate availability and price stability. With 1,041 renter-occupied units and only 11 active listings, the effective vacancy rate is approximately 1%, indicating a significantly undersupplied and unbalanced rental market.

To achieve a more balanced vacancy rate, Fort Lupton would currently need an estimated 31 to 51 additional rental units. The table shows this baseline estimate and allocates unmet demand across Area Median Income (AMI) categories using affordability thresholds. It indicates where current supply falls short and identifies the income ranges with the highest unmet rental needs.



EXISTING HOUSING NEEDS: RENTALS				
AMI Category	Max Rent	Estimate (low)	Estimate (high)	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	\$279	6	10	19%
Very Low Income (31-50% AMI)	\$511	4	7	13%
Low Income (51-80% AMI)	\$1,438	7	12	24%
Moderate Income (81-120% AMI)	\$ 2,366	6	10	19%
Middle Income (121-140% AMI)	\$2,922	3	5	10%
Upper Income (140+% AMI)	varies	5	8	15%
Total Rental Units Needed		31	51	

To better understand how current listings align with household affordability, the analysis adjusts recommendations based on the number of active rentals available within each AMI rent range. The table below shows that most current listings fall within the moderate-income category (80% AMI), where approximately nine units are available, which reduces the unmet need for that group.

In contrast, other income categories show significant unmet need due to limited or no available listings:

- Very low-income households (30%–50% AMI): An estimated need for 5 to 12 units, with no current listings at these rent levels.
- Higher-income households: Continued unmet demand driven by the limited variety of rental types and price points across the market.

ADJUSTED EXISTING HOUSING NEEDS: RENTAL					
AMI Category	Max Rent	Current Listings in Range	Adjusted Estimate (low)	Adjusted Estimate (high)	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	\$279	0	7	12	19%
Very Low Income (31-50% AMI)	\$511	0	5	8	13%
Low Income (51-80% AMI)	\$1,438	9	0	7	24%
Moderate Income (81-120% AMI)	\$2,366	3	4	9	19%
Middle Income (121-140% AMI)	\$2,922	0	4	7	10%
Upper Income (140+% AMI)	varies	0	6	10	15%

Fort Lupton’s rental market is constrained by limited supply and a lack of options across affordability levels. Although some listings serve moderate-income renters, the overall number of available units remains far too low to support a healthy vacancy rate or provide adequate choices for households across the income spectrum.

Projected Rental Housing Needs

Five- and ten-year projections estimate Fort Lupton’s future rental housing needs based on expected population growth, natural housing loss, and the need to maintain a healthy rental vacancy rate. Overall, Fort Lupton is projected to need approximately:

- 191 to 319 additional rental units over the next five years, and
- 376 to 626 additional rental units over the next ten years

Population growth is a major driver of long-term rental demand. Fort Lupton’s population is projected to increase by approximately 18% by 2035, adding pressure to an already constrained rental market. In addition, as noted previously, vacancy rates shape projected needs, and Fort Lupton’s low vacancy rate needs to reach a healthier balance over time.

Also, aging housing stock will contribute to future rental needs. Standard models estimate that a share of older rental units will require maintenance, renovation, or eventual replacement:

- General maintenance (60%): approximately 176 units (16–20 annually)
- Renovations (30%): approximately 88 units (8–10 annually)
- Full replacement (10%): approximately 29 units (2–4 annually)

State standards require projected rental demand to be evaluated across Area Median Income (AMI) categories. The analysis estimates maximum affordable rent levels and allocates projected needs across income groups. The following table provides the five- and ten-year projected rental needs.

PROJECTED HOUSING NEEDS: RENTALS						
AMI Category	Max Rent	Five Year		Ten Year		% of Total
		Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
Extremely Low Income (≤30% AMI)	\$279	36	61	71	119	19%
Very Low Income (31-50% AMI)	\$511	25	41	49	81	13%
Low Income (51-80% AMI)	\$1,438	46	77	90	150	24%
Moderate Income (81-120% AMI)	\$2,366	36	61	71	119	19%
Middle Income (121-140% AMI)	\$2,922	19	32	38	63	10%
Upper Income (140+% AMI)	varies	29	48	56	94	15%
Total Rental Units		191	319	376	626	

Over the next five years, demand is highest in the moderate-income ranges, including:

- **80% AMI:** 46 to 77 units
- **120% AMI:** 36 to 61 units
- Additional unmet need remains in both lower- and higher-income categories.

Over the next ten years, projected rental demand increases significantly, with total needs reaching 376 to 626 units across all AMI levels. These projections are designed to support a balanced mix of owner- and renter-occupied housing in Fort Lupton. They also aim to relieve pressure on the rental market by increasing competition, reducing rent escalation, and expanding the variety of rental housing types available to meet the needs of all residents.

Housing Market for Vulnerable Populations

Ensuring a portion of housing developments are accessible friendly is important for the community and its growth. Accessible and visitable units are housing units that are designed and constructed to be safe and accessible for any individual regardless of age or abilities. For example, these are homes that can accommodate seniors and residents with disabilities. These units may not always be new construction. In many cases, this may involve renovating existing housing units.

This estimate can be an indication of the number of existing households that could use some assistance renovating current homes. The needs are found using Census data that shows the percentage of residents with a disability, which in Fort Lupton is 16%. This estimate is a subset of the total housing units indicated previously, and these may be a mix of for-sale or rental units.

ACCESSIBLE AND VISITABLE HOUSING NEEDS				
	Range	Existing Needs	Five Year	Ten Year
For Sale	Low	-5	27	55
	High	-8	46	92
For Rent	Low	5	31	60
	High	8	51	100

Supportive housing units are intended to help people experiencing homelessness or housing instability. This housing typically combines affordable housing with intensive wrap-around services to help people maintain stable housing and receive appropriate health care.

As noted in Chapter 4, the 2025 Weld County PIT survey identified nine individuals experiencing homelessness in Fort Lupton. This number may increase over time given the City’s proximity to the Denver metro area, as well as local housing pressures that may put some residents at risk of displacement. As these needs grow, expanding local services and support systems will become increasingly important. Partnering with local social service organizations may also help the City gather more detailed, up-to-date information on vulnerable populations each year.

SUPPORTIVE HOUSING NEEDS		
	Estimate (low)	Estimate (high)
Units Needed	0	5

Key Considerations and Influencing Factors

This section highlights the key considerations and influencing factors that were incorporated into the analysis and projection calculations during this assessment.

Population Growth and Demographic Changes

Fort Lupton, like many Front Range communities, has experienced steady population growth in recent years. This growth has driven strong housing demand and contributed to rising home prices and affordability pressures both locally and across the region. These conditions have influenced the types of homes being built, with much of the new ownership supply concentrated at price points affordable primarily to households earning 120% AMI or higher, above what many existing Fort Lupton households earn.

Community input, income trends, and market analysis highlight that while housing development has continued and listings may appear available overall, the market is not evenly serving households of all income levels. Recent development activity has largely catered to higher-income or incoming households rather than the needs of current residents. As a result, most recent sales and active listings fall within a narrow mid- to upper-price range, while lower-cost ownership and rental options remain limited.

In addition, the impact of a growing senior population creates a demand for more senior housing. Many older adults face challenges aging in place due to limited senior housing, accessibility barriers, and lack of local care options. These factors make senior residents one of the most vulnerable groups in a community, often requiring greater access to resources and support. Expanding accessible and supportive housing, such as single-level homes, units with universal design features, and dedicated senior living facilities, will allow residents to remain in the community while freeing up existing homes for other households.

Supporting a healthy and inclusive housing market will require strategies that directly address these gaps. Expanding affordability, improving accessibility, and encouraging a broader mix of housing types will help ensure that Fort Lupton can retain existing residents, support long-term diversity, and promote overall community sustainability as growth continues.

Aging Housing Stock and Unit Loss

Fort Lupton's housing demand is influenced by the gradual loss of older housing stock. Property age, construction quality, maintenance, and ownership history all contribute to housing deterioration over time. Rural communities like Fort Lupton may face higher loss rates, partly due to generational homes that are passed down but not always adequately maintained. Many older homes also contain materials such as asbestos or lead-based paint, which increase renovation or demolition costs due to required abatement. Over 50% of Fort Lupton homes were built before 1980 and preserving these homes is an important consideration.

While older homes may pose challenges, they also present opportunities for revitalization and adaptive reuse. Best practices recommend the following approaches for managing older properties:

- 10% of units will require full replacement
- 30% of units will need renovation
- 60% of units may require ongoing annual maintenance

These factors are incorporated into Fort Lupton's housing demand model by estimating unit replacement needs along with the overall housing demand.

Regional Market Context

When projecting housing needs for Fort Lupton, it is important to consider the broader region, as a regional, collaborative approach will more effectively address housing affordability and availability in the area. This section compares recent ownership and rental market trends for Fort Lupton, Fort Morgan, Erie, Brighton, and Frederick. Understanding regional housing trends provides valuable insight into the shifts that influence Fort Lupton's current and future housing conditions.

Ownership Market Comparison

Over the 12-month period ending in November 2025, Fort Lupton recorded 185 home sales and had 126 active listings at the time of report development. Although Fort Lupton had the lowest number of total sales among the comparison communities, its sales activity was proportional to its size. Home sales represented 5.6% of all households, which fell within the comparison range of 4.5% in Fort Morgan to 7.8% in Erie.

Differences were more notable in active inventory. Listings in Fort Lupton made up 4.1% of the housing stock, a higher share than any of the peer communities, which ranged from 1.5% in Brighton to 2.4% in Erie. This indicates that, at the time of analysis, Fort Lupton had a larger proportion of homes available for purchase compared to nearby communities.

Home values varied widely across the comparison group. Erie reported the highest average sales and listing prices (approximately \$700,000 and \$789,000, respectively), while Fort Morgan had the lowest. Fort Lupton's average sales and listing pricing fell in the middle range of the communities reviewed, suggesting that its pricing levels are generally aligned with broader regional norms.

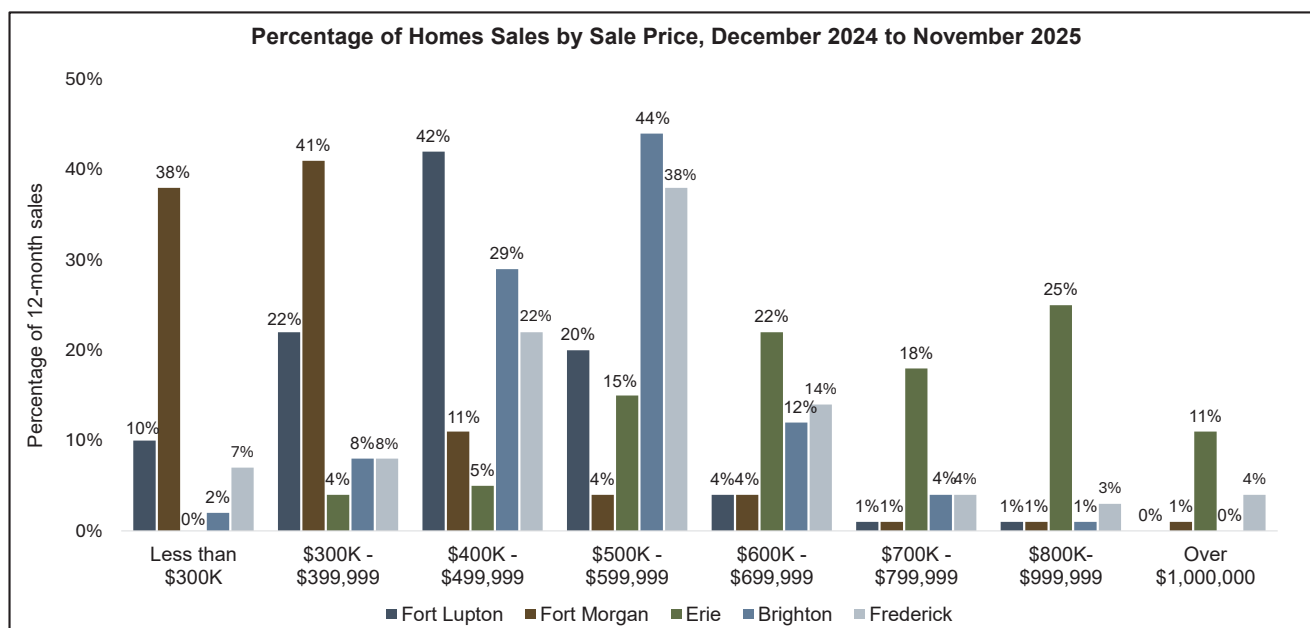


RECENT SALES AND ACTIVE LISTINGS						
	Type	Housing Units	Avg Sale Price	Avg Price/sq ft	Avg sq ft	Avg # bdrm
Fort Lupton	12-month sales	185	\$438,995	\$279	1,816	3
	Active listings	126	\$452,774	\$281	1,685	3
Fort Morgan	12-month sales	186	\$343,000	\$167	2,055	3
	Active listings	75	\$424,500	\$175	2,473	3
Erie	12-month sales	958	\$700,000	\$246	2,995	3
	Active listings	291	\$789,725	\$259	3,532	4
Brighton	12-month sales	945	\$510,000	\$213	2,312	4
	Active listings	225	\$528,445	\$223	2,422	3
Frederick	12-month sales	334	\$530,000	\$227	2,222	3
	Active listings	106	\$535,000	\$234	2,130	3

Housing costs differ more noticeably when evaluated on a per-square-foot basis. Fort Lupton recorded the highest cost per square foot among the comparison communities, averaging \$279 for recent sales and \$281 for active listings. Combined with the smallest average home size in the group, this indicates that Fort Lupton's homes are more expensive relative to their square footage than those in surrounding markets.

Sale price distributions further highlight differences in overall housing affordability. In Fort Lupton, 42% of all sales fell between \$400,000 and \$499,999, with 10% selling below \$300,000. In contrast, communities such as Fort Morgan had a much larger share of sales at lower price points, suggesting greater access to entry-level ownership opportunities in those markets.

Fort Lupton's ownership market generally aligns with regional pricing patterns, but its homes tend to be smaller, more expensive on a per-square-foot basis and concentrated within a narrow mid-range price band compared to nearby communities. These patterns underscore the need to expand the community's housing supply, particularly more diverse and attainable options, as Fort Lupton continues to grow.



Rental Market Comparison

Rental market comparisons for Fort Lupton, Fort Morgan, Erie, Brighton, and Frederick are more limited than ownership analysis due to the lack of historic leasing data. This comparison reflects active listings from December 2025. Among these communities, Fort Lupton had the fewest available rentals, with only 11 active listings, compared with a community average of 27 units and a high of 57 listings in Brighton. This indicates that Fort Lupton’s rental supply is significantly more constrained than that of its peers.

Rental pricing also varied widely. Fort Lupton had the lowest average listed rent at \$1,187, while Erie had the highest at \$2,713, consistent with its higher ownership values. The average across all communities was roughly \$2,023, placing Fort Lupton well below regional rent levels.

Although lower rents may improve affordability for some households, Fort Lupton’s limited supply suggests that renters face far fewer choices across unit types and income levels. Overall, regional comparisons show that Fort Lupton’s rental challenges extend beyond pricing. The primary constraint is the lack of available units, which limits mobility, choice, and long-term housing stability for residents.

RENTAL LISTINGS, DECEMBER 2025		
	# of Listings	Avg Rent
Fort Lupton	11	\$1,187
Fort Morgan	15	\$1,598
Erie	38	\$2,713
Brighton	57	\$2,102
Frederick	16	\$2,518



CHAPTER 6 – STRATEGIES AND RECOMMENDATIONS

This chapter outlines a set of strategies designed to improve housing affordability and attainability in Fort Lupton. Achieving these goals requires recognizing that no municipality can address its housing challenges alone; affordability pressures extend beyond local boundaries and are shared regionally and nationally. The most effective solutions are comprehensive, coordinated, and tailored, not quick fixes or one-size-fits-all approaches. Meaningful progress will depend on thoughtful implementation, sustained collaboration, and strong partnerships. To advance its housing priorities, Fort Lupton will need to work closely with private developers, nonprofit organizations, regional partners, and other key stakeholders to align efforts and leverage resources.

#1 Encourage Infill Development and Rehabilitation in Town Core

Fort Lupton's traditional downtown core, positioned at the crossroads of two regional transportation corridors, represents a strategic opportunity to accommodate future housing needs while reinforcing the community's historic commercial center and advancing long-standing community and economic development goals. As population growth continues, rental demand increases, and housing costs rise, steering new development toward areas that already benefit from established infrastructure, civic amenities, and walkable street networks are both fiscally responsible and aligned with the City's adopted planning vision.

The City should prioritize infill development and rehabilitation in the town core by encouraging moderately higher-density housing such as small-scale multifamily buildings, mixed-use projects, and upper-story residential above ground floor retail. Encouraging infill development and reinvestment in the town core can help create the population density necessary to support a vibrant downtown, sustain local businesses, and strengthen long-term sales tax revenue. Concentrating housing in the downtown area can expand attainable options for young professionals, small households, and seniors while strengthening foot traffic for existing businesses, improving walkability, and reinforcing the downtown as a social and economic hub.

INFILL DEVELOPMENT

Infill development is a planning approach that revitalizes unused or underused spaces, such as vacant homes, unused parking lots, and empty commercial buildings, by turning them into places that meet community needs. By reusing greyfield and brownfield sites, communities can direct growth into existing developed areas while reducing negative impacts such as blight, perceptions of reduced safety, and disconnection between destinations.

Greyfield Sites: Outdated developments that no longer serve community needs that do not have environmental contamination, such as standalone buildings, vacant shopping strips, large malls, and parking lots.

Brownfield Sites: Previously developed sites that may be contaminated with hazardous substances from previous uses, such as former industrial facilities, gas stations, dry cleaners, railyards, and landfills. In these cases, environmental remediation is required to ensure that infill developments remove potential harmful impacts on people.

Equally important is reinvesting in the City's aging housing stock. Over half of Fort Lupton's homes were built before 1980, and many older homes located near downtown require modernization, safety upgrades, and energy-efficiency improvements to remain viable long-term housing options. Rehabilitation programs, paired with incentives for adaptive reuse of older commercial buildings, can preserve affordability while stabilizing neighborhoods adjacent to the core.

To advance this strategy, the City may consider a package of targeted implementation tools, including zoning and code updates that allow increased residential density by right, reduced parking requirements in walkable areas, increased height allowances where appropriate, and incentives for adaptive reuse of older commercial buildings. Developing a downtown inventory of underutilized parcels and partnering with property owners, housing authorities, and developers can help catalyze mixed-income projects aligned with both Proposition 123 goals and the Comprehensive Plan's goals for compact growth, economic vitality, and reinvestment in established neighborhoods.

By focusing housing growth inward rather than solely on greenfield expansion at the community's edges, Fort Lupton can achieve several key community benefits that reinforce a more sustainable, economically resilient, and people-focused future for Fort Lupton.

- Maximize previous public investments in streets, utilities, and civic facilities
- Preserve surrounding agricultural land and rural character
- Support a thriving local business district
- Create a more walkable, mixed-use, and inclusive town center that reflects long-term community priorities

RESIDENT VOICES

"Multi-purpose buildings. Shops on the ground floor with purchasable apartments above to draw people to a downtown area and bring new life."

"Renovating or demolishing then rebuilding old abandoned buildings/homes. Its sad to see these old buildings just sitting empty, but they are also a waste of space."

"If there is to be more housing built, then we need to have more choices in food options, restaurants and stores. In a village sense. Jobs are hard to come by here and people have to go out of town to work. When they come home it would be wonderful to have a sense of community besides those who like to golf."

"rehabbing older homes in the area to accommodate growing families. improving the density of downtown/ bringing more life into the downtown area to help local businesses thrive"

"I'm afraid we are growing too quickly in the sense that the town cannot support the infrastructure needed for this many new people. We have little to not daycare options for all these families with young children, our seniors are at risk of being unable to afford the spikes in taxes, we only have one grocery store and no restaurants. People are constantly off in other towns (Brighton, tri-town, etc) spending money because they have the things we don't. Only having one lane roads in and out of town will be horrendous with even more housing. Houses are being built quickly and without quality."

Community Examples

Craig:

Situated on the former Memorial Regional Hospital site, the 8th Street Redevelopment project is located within walking distance of the downtown district to the south, as well as the elementary and middle school sites to the north. This 1.3-acre former brownfield site utilized funding from the EPA, CHFA, and DOLA to build 20 modular townhome units priced below 120% of the Area Median Income (AMI). To promote ongoing development and investments in the area, the City reviewed and revised their local regulations, facilitating increased residential densities and housing product types. A local housing authority was established, assuming the role of the local developer to further support the project's progress.

Monument:

A recent mixed-use infill development in historic downtown Monument demonstrates how small communities can bring new housing and businesses into their town centers while preserving local character. The locally funded project opened in 2025 and added seven apartments above seven new commercial spaces, creating both attainable homes and new storefronts in the walkable downtown area. The development includes neighborhood-serving uses such as a barber shop and a new community-oriented coffee shop, businesses selected to meet local needs and strengthen downtown activity. The project was intentionally designed to allow workers like teachers, police, and firefighters to live closer to where they serve, while enhancing the vibrancy and economic health of Monument's traditional main street

Thornton:

The Help for Homes program offers eligible Thornton homeowners the opportunity to receive up to \$10,000 in free home repairs to improve the health, safety, accessibility, and energy efficiency of their homes. This program is designed to support low- to moderate-income homeowners that meet specific income guidelines. Assistance may cover critical repairs, such as plumbing, electrical, roofing, or heating issues, accessibility modifications (e.g., ramps, grab bars), and energy efficiency upgrades.



#2 Seek Opportunities for Multifamily Market-rate Rental Housing

The rental market in Fort Lupton has expanded significantly in recent years with renter households increasing from 28% in 2018 to 36% in 2023, much higher than neighboring communities. Despite this high level of rental demand, most rental options are single family homes, and only 12% of the housing stock consists of multifamily buildings with two or more units. This limited supply of rental housing does not meet the needs of the local workforce, young adults, early career professionals, or seniors who are downsizing or may prefer apartment living. As household size continues to shift toward smaller and more varied living arrangements, expanding the availability of multifamily market-rate rental housing will be essential for meeting the community's changing needs.

Encouraging appropriately scaled multifamily market-rate rental housing in areas that can support additional density is an important strategy for expanding the community's housing options and meeting growing demand for rental units. Targeted locations, such as corridors with existing infrastructure capacity (US 85 and 52), areas near employment centers, and districts with walkable access to services (e.g., North and South Denver Avenue), are well-positioned to accommodate thoughtfully designed moderate-density development that fits the character of Fort Lupton's neighborhoods, while addressing considerations such as scale, parking, and traffic circulation. Directing multifamily projects to these areas allows the community to make efficient use of existing utilities and transportation networks while creating new rental opportunities for households who may not be ready or able to purchase a home.

Looking ahead, the City should anticipate more development occurring along the US 85 and 52 corridors. As the I25 corridor becomes more built out, regional growth is expected to expand eastward, making these corridors a likely focus for new residential and mixed-use development in the coming decades. Identifying strategic nodes along this corridor, such as areas with existing utilities, planned commercial activity, or strong transportation access, can position the City to proactively guide multifamily opportunities rather than react to them. These locations offer potential for high-quality mid-scale apartment buildings, mixed use projects, and other formats that provide much-needed rental housing while supporting corridor reinvestment and economic development goals.

Additional opportunities to expand market-rate multifamily housing include encouraging the redevelopment or intensification of underutilized commercial sites, supporting mixed use development in appropriate districts, and partnering with private developers to deliver well-designed rental housing. Several Development Code updates identified in Recommendation #4, including adjustments to minimum lot sizes, more flexible dimensional standards, and allowing a wider range of housing types across additional districts, can help create conditions that support multifamily market-rate housing by expanding where higher-intensity projects may occur and improving overall project feasibility.

A recent project highlights the strong market performance of new multifamily development in Fort Lupton. Sagebrush Apartments, a 72-unit LIHTC community completed in April 2024, was the City's first new affordable housing project in 15 years and leased all units within three months. This rapid absorption reflects significant unmet rental demand, particularly for well-designed, well-located multifamily housing. Sagebrush's demonstrates the viability of development near services, transportation, and reinvestment areas such as Vincent Village, and reinforces that both affordable and market-rate multifamily projects can succeed in Fort Lupton when supported by appropriate zoning, infrastructure capacity, and strategic site selection.

Community Examples

Fort Collins - Bucking Horse:

This project is an example of a mixed housing development consisting of duplexes, triplexes, and multi-family apartment housing options integrated into the overall neighborhood framework. This development pattern promotes a mix of for-sale and for-rent housing options that serve market-rate, attainable workforce housing and affordable housing for residents. This development pattern was accomplished by removing zoning barriers and promoting a vision for an inclusive neighborhood.

Telluride:

These new attainable and affordable housing options were implemented by the local Housing Authority, working closely with the school district, Town of Telluride, and local development/builder community. These sites include a variety of unit types to meet a range of housing needs including apartments, tiny homes, and townhome units. The Shandoka Apartments consist of 134 units, a daycare facility, and laundry facilities. Virginia Placer includes 18 apartments and three tiny homes. Sunnyside Apartments contains 8 townhomes, three tiny homes, 18 apartments, and an in-home daycare facility. The variety of price points and on-site services help to meet local housing needs and serves as a strong model for other communities.



#3 Build Partnerships to Develop More Senior Housing

Fort Lupton's growing senior population is similar to other communities in the region. Between 2018 and 2023, the proportion of residents 65 years and older grew from 10.2% to 13.6%, signaling a sustained demographic shift. This trend heightens the need for housing that allows residents to "age in place," meaning they can comfortably remain in the community as their mobility, health, and housing needs change.

To be able to age in place, Fort Lupton will need more accessible housing options. Given strong levels of new home development, the City has an opportunity to embed age-friendly design through updated development standards, targeted incentives, and supportive programs. The following strategies can help expand Fort Lupton's senior-friendly housing. These actions will help create a more inclusive community and strengthen Fort Lupton's long-term demographic health, stability, and diversity.

Encourage Accessible Design in New and Existing Homes

The City can support more age-friendly housing by promoting:

- **Universal design features** such as no-step entrances, main-floor living, wider doorways, curbless showers, grab bars, lower countertops, lever handles, and improved lighting. Including these features can enhance a home's suitability for older adults, potentially delaying the need for a move to assisted living facilities.
- **Visitability standards** for new single-family homes, including at least one no-step entrance, wider doorways (32 inches), and an accessible main-floor bathroom. These standards are less intensive than universal design but can still accommodate residents that rely on wheelchairs or walkers.
- **Targeted height bonuses** for senior age-restricted projects that include accessibility features, shared amenities, and efficient unit layouts. An additional ten feet on a new development allows the developer to add accessible features without significantly increasing the costs.

Support Adaptive Reuse of Home Modifications

Helping seniors retrofit existing homes can be as important as building new units. Relevant funding programs to support homeowners include:

- **Colorado Income Tax Credit for Retrofitting a Home for Health Reasons (SB23-196)** – offers funding for households (up to \$150,000 income) to assist with costs to modify homes to increase accessibility for people with disabilities.
- **DOLA Single-Family Owner-Occupied Home Rehabilitation Program (SFOO)** – offers loans for repairs and renovations to improve safety and accessibility, as well as providing a network of contractors and developers that that homeowners can contact.
- **USDA Rural Repair Loans and Grants** – offers low fixed-rate loans to low-income homeowners over age 62 for repairs, improvements, and modernization of homes to remove any health or safety hazards.

Leverage Affordable Housing Funding

The City can partner with developers and housing agencies to pursue:

- **Home Investment Partnerships Program (HOME)** – provides grants to states and local governments for building, buying, or rehabilitating rental and home ownership affordable housing, and offers direct rental assistance.
- **Low-Income Housing Tax Credit (LIHTC)** – gives state and local agencies the ability to issue tax credits for acquisition, rehabilitation, or new construction of rental housing for lower-income households.

Community Examples

Glenwood Springs – The Benedict Apartment:

The City partnered with Catholic Charities of Denver to bring forward The Benedict Apartments, a \$23 million affordable senior housing development designed to meet the region's growing need for housing for adults 55 and older. The project delivers 34 one-bedroom units affordable to residents earning 30%–80% of area median income, supported by a blend of LIHTC financing, federal housing vouchers, state housing funds, and approximately \$360,000 in city-waived development and impact fees. Located adjacent to an existing senior living center, the new apartments offer accessible, centrally located homes near transit and neighborhood amenities. The project illustrates how strong public-private partnerships can overcome high land costs, funding barriers, and market pressures to expand senior housing options in a mountain community with rapidly aging demographics.

Lakewood – Robinson Place:

This project, funded through the Colorado Housing and Finance Authority provided 67 units for seniors earning below 60 percent of the AMI. CHFA provided financing under favorable terms, and the project was supported by a \$150,000 grant from the Capital Magnet Fund to provide flexible gap financing. The project is a low-rise apartment complex that includes shared spaces and a Resident Care Coordinator.



#4 Adopt Development Code Updates to Promote Housing Diversity

Expanding the range of housing types available in Fort Lupton is essential to meeting current and future housing needs. Today, the housing stock is dominated by single-family detached homes, even as household patterns shift toward smaller and more diverse living arrangements. As shown in Chapter 2, the community is experiencing growth in smaller households, more family households overall, and a gradual decline in larger families, trends that increase demand for modest-sized homes, flexible ownership options, and housing that supports both young adults and aging residents. Updating the Development Code to allow a broader mix of housing types will be critical to ensure the City can offer options that reflect how residents live now and in the future.

Providing opportunities for a wider variety of housing types across appropriate zoning districts is a key strategy for expanding attainable options. Many of Fort Lupton's older neighborhoods already demonstrate that a mix of home sizes and formats can fit comfortably within the community's established scale and character. Ensuring that new development is carefully planned to complement surrounding neighborhoods will allow the City to expand housing choice while maintaining compatibility with existing patterns.

Expanding where different housing types can be built will create more opportunities for townhomes, cottage courts, and small-lot detached homes, options that offer attainable entry points for first-time buyers and downsizing households. Introducing these housing types in locations where development can be thoughtfully planned to fit the scale and character of surrounding neighborhoods will help maintain compatibility while broadening the City's for-sale housing choices. Providing a clearer, more predictable framework for where these housing types are appropriate can reduce barriers for builders and support the creation of homes that respond to changing community needs.

A modernized Development Code that allows for product diversity, expands opportunities for a range of housing types, and ensures development fits the scale and character of Fort Lupton will position the City to meet shifting demographic needs while strengthening neighborhood compatibility. Together, these updates support incremental infill, expand opportunities for compact and attainable homes, and reduce barriers for builders. By broadening where diverse housing types can be built and enabling more efficient land use, the City can increase production, offer more choices for residents at different life stages, and ensure its housing supply evolves with changing conditions.

Community Examples

Lakewood:

Lakewood, Colorado recently passed a zoning update aimed at expanding attainable housing options by revising long standing minimum lot size requirements. The update reduced minimum lot sizes in targeted residential areas, allowing compact homes that fit comfortably within existing neighborhoods. By loosening these rules, Lakewood created new opportunities for modest-sized, more affordable for-sale homes while supporting walkability, sustainability, and more efficient land use.

Severance:

Severance, Colorado has maintained a simplified zoning framework with a limited number of districts that cover broad land use patterns. This structure allows for more housing types and development across larger areas, reducing the need for frequent rezoning. By grouping similar land uses under unified categories, such as Rural Residential, Suburban Perimeter, and Town Code, Severance has created a more predictable and adaptable code that supports a range of housing formats, including townhomes, duplexes, and small-lot detached homes. This approach has helped the Town respond more efficiently to growth while preserving clarity for applicants, staff, and residents.



#5 Plan for Emerging Retail and Employment-Generating Development

Fort Lupton's population growth, changing household patterns, and increasing traffic volumes along U.S. Highway 85 and Highway 52 are expected to drive increased demand for retail services, healthcare facilities, and employment-generating commercial uses. As the City and region see increased housing development, supported in part by Proposition 123 commitments and available state funding, it will be essential that land-use planning for commercial development proceeds in tandem with housing strategies to ensure residents can live near jobs, services, and daily necessities.

Over the next decade, the City should proactively plan for larger-format commercial uses, including big-box retail, regional service centers, and potentially a major medical or healthcare campus. A medical campus, in particular, would represent a transformational opportunity, bringing higher-wage jobs, expanding local access to healthcare, and increasing local demand for workforce and senior housing. Identifying suitable sites early, particularly those with highway access, visibility, and utility capacity, and coordinating annexation and infrastructure planning will position the City to guide market interest strategically rather than react to it.

To align with Proposition 123 housing goals, the City should prioritize commercial locations that support walkable or transit-accessible residential development, reduce commuting distances for workers, and encourage mixed-use or higher-density housing near major employment centers. This approach would strengthen Fort Lupton's competitiveness for state housing funds by demonstrating integrated land-use planning, infrastructure coordination, and long-term housing readiness.

Within the City's Comprehensive Plan update, Fort Lupton can reinforce this direction by establishing flexible commercial land-use designations and development criteria that balance economic opportunity with community character. Proactive planning will enable the City to capture household spending locally, diversify its employment base, and ensure that commercial growth keeps pace with residential expansion, supporting long-term fiscal sustainability and quality of life for residents.

Community Examples

Erie:

The Town offers a strong example of proactive planning for retail and employment-generating development alongside rapid residential growth. Through its Elevate Erie Comprehensive Plan and major strategic initiatives, Erie has coordinated long-range land-use planning with targeted economic development to ensure that new households are supported by expanding commercial services, mixed-use districts, and job opportunities. Projects such as the Town Center mixed-use development and the I-25 Erie Gateway, a 1,200-acre future urban center with retail, lodging, high-density housing, and employment hubs, demonstrate Erie's deliberate approach to shaping where retail and employment growth will occur rather than reacting to market pressures. Public-private partnerships at sites like 9 Mile Corner, with big-box retail, neighborhood services, and multifamily housing, show how Erie captures household spending locally while strengthening its fiscal base. Erie's transition to Home Rule and use of creative financing tools further illustrate how communities can guide commercial development, support local businesses, and ensure that economic growth keeps pace with population increases.

Bennett:

The Town is positioning itself for significant economic growth by targeting industries that align with its rapid population increase, strategic location, and substantial infrastructure investments. Retail remains a major opportunity as demand from local residents and nearby communities continues to grow. In addition, sectors such as aerospace, healthcare, manufacturing, and warehouse/distribution are well-suited to Bennett's central location and direct access to I-70. This economic vision is reinforced by more than \$28 million in recent capital improvements, including upgrades to water and wastewater systems, municipal facilities, and expanded partnerships supporting utilities, broadband, and fire protection.

SOURCES

This report draws on a variety of published sources, including but not limited to the following:

Colorado Housing and Finance Authority (CHFA) and U.S. Department of Housing (HUD)

- 2025 Area Median Income Limits and Rent Tables

Colorado State Demography Office

- Population estimates and projections
- 2023 Population Summary Report
- 2024 Municipal estimates

Multiple Listing Service (MLS): MLS.com, Redfin.com, Zillow.com

City of Fort Lupton, Colorado

- Fort Lupton Permit Data (2024 and 2025)
- City of Fort Lupton Three Mile Area Plan (2025)
- Fort Lupton Comprehensive Plan (2018)
- Fort Lupton Transportation Plan (2018)
- Fort Lupton Parks and Trails Master Plan (2018)

U.S. Bureau of Labor Statistics

U.S. Census Bureau

- 2010 Decennial Census
- 2020 Decennial Census
- 2019-2023 American Community Survey
- 2014-2018 American Community Survey

U.S Department of Housing and Urban Development

Weld County Assessor Records

Weld County Housing Needs Assessment (2022)

APPENDIX A

PROPOSITION 123

In 2022, Colorado voters approved the concept of Proposition 123, and by doing so established the State Affordable Housing Fund. This fund provides financial assistance to communities who make a commitment to provide affordable housing products through activities such as land and water banking, low interest loans for construction, down payment assistance, and building local planning department capacity.

In October 2023, the City Council committed to increasing housing diversity in Fort Lupton by opting into Proposition 123, alongside other Colorado municipalities. This commitment aims to boost affordable housing availability by 3% annually for three years, for a total increase of 9%.

Fort Lupton's baseline commitment is 77 affordable housing units by the end of 2026.

While there is no financial obligation or penalty if the goal is not met, this move allows Fort Lupton to seek additional funding from DOLA to further its affordable housing efforts.

- The Division of Local Government (DLG) manages several grant opportunities including the Housing Planning Grant Program and the Local Planning Capacity Grant Program.
- The Division of Housing (DOH) has several grant and loan programs to increase the availability of safe, affordable housing in Colorado.

APPENDIX B

FORT LUPTON AREA MEDIAN INCOME (AMI) TABLE

The following table is the 2025 AMI Table for Weld County. AMI is the midpoint income level (pre-tax) of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI tables are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (“CHFA”), and local housing organizations to determine if a person qualifies for affordable housing programs.

WELD COUNTY AREA MEDIAN INCOME LIMITS 2025							
		Household Size					
		1	2	3	4	5	
2025 Income Limits by AMI	140%	\$114,624	\$130,896	\$147,312	\$163,584	\$176,688	Middle Income
	120%	\$95,520	\$109,080	\$122,760	\$136,320	\$147,240	Moderate Income
	100%	\$79,600	\$90,900	\$102,300	\$113,600	\$122,700	
	80%	\$63,680	\$72,720	\$81,840	\$90,880	\$98,160	
	50%	\$39,800	\$45,450	\$51,150	\$56,800	\$61,350	Very Low Income
	< 30%	\$23,880	\$27,270	\$30,690	\$34,080	\$36,810	Extremely Low Income

APPENDIX C

GLOSSARY OF TERMS

Affordable: Typically defined by federal or state guidelines, often based on a percentage of the area's median income and may involve subsidies or specific income qualifications to assist lower-income individuals or families.

Area Median Income (AMI): AMI is a measure used to determine affordable and attainable housing eligibility based on county of residence and household size compared to the median income for a household in that county. The U.S. Department of Housing and Urban Development (HUD) updates the AMI tables annually. Common affordability categories used are as follows:

Extremely Low Income – At or below 30% AMI

Very Low Income – Between 31% and 50% AMI

Low Income – From 51% to 80% AMI

Moderate Income – From 81% to 120% AMI

American Community Survey (ACS): The ACS is part of the Decennial Census Program of the U.S. Census. The survey was fully implemented in 2005, replacing the decennial census long form. Because it is based on a sample of responses, its use in smaller areas (under 65,000 people) is best suited for monitoring general changes over time rather than for precise estimates due to margins of error. All ACS data used in the report is based on ACS 5-year estimates.

Attainable: As used in this report, housing is attainable if the monthly rent or mortgage payment is equal to or less than 30% of gross household income (before taxes).

CHFA: Colorado Housing and Finance Authority – administers housing tax credits and provides mortgage funding.

Cost-burdened: When housing costs exceed 30% of a household's gross (pretax) income. Housing

costs include rent or mortgage and may or may not include utilities, homeowner association fees, transportation or other necessary costs depending upon its application.

Household: a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption.

HOUSING UNIT TYPES:

Accessory dwelling unit (ADU) – a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home

Multi-family dwelling – a building or complex of buildings that contains multiple separate housing units for residential use, which can be built in a variety of styles and densities, from low-rise duplexes to high-rise apartment complexes

Manufactured home – a factory-built home on a permanent chassis constructed after June 15, 1976

Mobile home – a factory-built home on a permanent chassis constructed prior to 06/15/1976

Manufactured home - a factory-built home on a permanent chassis constructed after 06/15/1976

Mobile home - a factory-built home on a permanent chassis constructed prior to 06/15/1976

Modular home - houses built off-site in sections, then transported to the site where they are assembled by builders and installed on the foundations

Single-family attached (duplexes) - A single-family attached home is a single-family dwelling unit that is built next to another similar unit, sharing one or more exterior walls

Single-family detached - a structure maintained and used as a single dwelling unit and occupied by a single household

HUD: Housing and Urban Development, a federal agency providing funding and regulations for low-income housing.

Median Household Income: It is the income level at which half of households earn more, and half earn less. It is a more accurate reflection of typical household earnings than the average, which can be distorted by a small number of very high-income households.

Multiple Listing Service (MLS): Repository of data on the purchase and sale of residential real estate.

Severely cost-burdened: Household who pay more than 50% of their household income on total housing costs.

Tenure: Housing tenure refers to the arrangement by which a household occupies a dwelling, and whether the household owns or rents it.

Vacancy Rate: A housing vacancy rate is the percentage of available housing units that are unoccupied at a given time. It is an economic indicator that can be used to gauge the health of a rental market and the desirability of a neighborhood.

Workforce (or Employee) Housing: Housing intended for and affordable to employees and households earning local wages.