



**CITY OF FORT LUPTON**  
**CITY COUNCIL/ENTERPRISE BOARDS**  
**REGULAR MEETING AGENDA**  
Tuesday, May 5, 2026  
6:00 PM  
130 South McKinley Avenue

**Chris Ceretto, Mayor**  
Valerie Blackston, Ward 1  
Bruce Davis, Ward 2  
Michael Sanchez, Ward 3  
David Crespin, Ward 1  
Claud Hanes, Ward 2  
Bruce Fitzgerald, Ward 3

**Call to Order**

**Pledge of Allegiance**

**Roll Call**

**Proclamation**

- a. 2026 Mental Health Month Proclamation
- b. 2026 Economic Development Week Proclamation
- c. 2026 Small Business Week Proclamation

**Persons to Address Council** - This portion of the Agenda is provided to allow members of the audience to present comments to the City Council. The City Council 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. Please limit the time of your comments to three (3) minutes - Mayor Ceretto

**Approval of Agenda**

**Review of Accounts Payables**

- a. May 5, 2026 Accounts Payable

**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. April 21, 2026 City Council Meeting Minutes
- b. AM 2026-072 Annual Renewal of Tyler Technologies Incode Finance and Court Software for an Amount Not to Exceed \$56,666.50, Allocated from the General Fund-Software Account
- c. AM 2026-073 Approve Execution of the Pipeline Crossing Agreement with Union Pacific Railroad for the Nonpotable Water Main Crossing in County Road 12 and Payment for an Amount Not to Exceed \$20,670.00, Allocated from the Street Sales Tax Fund
- d. AM 2026-074 Approving a Resolution Appointing JoAnn Rossi to Serve on the Board of Directors of Metro Water Recovery for a Two (2) Year Term Beginning July 1, 2026 and Expiring June 30, 2028
- e. AM 2026-075 Ratify the City Administrator's Signature Approving the Amended Retirement Plans Agreements with Corebridge Financial
- f. AM 2026-076 Approve Project for Gravel Road Maintenance on County Road 21 and County Road 22 for an Amount Not to Exceed \$343,805.00 from the Street Sales Tax Fund
- g. AM 2026-077 Approving the Resolution Accepting the Amendment to the Targeted Restaurant & Entertainment Activation Policy & Program

- h. AM 2026-078 Approving the Resolution Accepting the Amendments to the City of Fort Lupton Economic Incentive Policy
- i. AM 2026-081 Approval of the Purchase of a Modified Cargo Van for Library Outreach and Materials Transport, at a price up to \$210,000 to be Paid from Library Funds
- j. AM 2026-082 Approve the Twenty Second Interim Agreement with Northern Colorado Water Conservancy District for the Northern Integrated Supply Plan

#### **Action Memorandum**

- a. AM 2026-079 Approve Change Order #6 to Contract with Thalle Construction Co, Inc. for an Amount Not to Exceed \$70,312.38 for the METRO Connection Force Main & Lift Station Project from the Utility Fund.
- b. AM 2026-080 Approve Change Order #2 to Contract with HPM, Inc. for an Amount Not to Exceed \$32,332.35 for the Elevated Water Storage Project from the Utility Fund
- c. AM 2026-083 Approving a Resolution Adopting the Fort Lupton Housing Needs Assessment Prepared by Ayres Associates

#### **Staff Reports**

#### **Mayor/Council Reports**

#### **Future City Events**

- a. May 6, 2026 Coffee with a Cop, Fort Lupton Recreation Center, 203 S. Harrison Ave.  
8:00 a.m. - 9:00 a.m.  
May 25, 2026 Memorial Day Service, Hillside Cemetery, 13750 Weld County Road 12,  
9:30 a.m.

#### **Upcoming Meetings**

- a. May 12, 2026 Town Hall Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.  
May 19, 2026 City Council Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.  
May 26, 2026 Town Hall Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.  
June 2, 2026 City Council Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.

#### **Adjourn**

# Mental Health Proclamation

**WHEREAS**, we must understand that the health of our minds is as important as physical health; and

**WHEREAS**, one in every four people are affected by mental illness, with more Weld County residents having reported mental health challenges such as depression, anxiety, or other mental health conditions than in years past; and

**WHEREAS**, our citizens can reach recovery through a variety of options including outpatient, residential, and critical walk-in crisis support available through Weld County's community mental health center, North Range Behavioral Health; and

**WHEREAS**, Fort Lupton residents are healthier because of our provider's commitment to preventing hospitalizations, incarcerations, trauma, suicides, and substance use disorder through collaboration with community health centers, school districts, human services, law enforcement, United Way, and many others; and

**WHEREAS**, National Mental Health Month is observed every May to raise awareness about behavioral health, recovery and hope, the importance of prevention, and the factors that contribute to mental wellness,

**NOW THEREFORE**, I, Chris Ceretto, Mayor, do hereby proclaim the month of May 2026 to be Mental Health Month in the City of Fort Lupton and ask all our organizations, businesses and schools to join me in the effort. This month, and throughout the year, let's focus together to understand the importance of mental health. Let's make an effort to provide residents suffering from mental illnesses with the care they need. Mental health is not just an individual issue, but a national issue.

The mental health of our citizens is critical to our prosperity. Together, by understanding these issues, we can reduce the effects of mental illnesses on our communities and enable all citizens to live healthy and productive lives.

Proclaimed this 5<sup>th</sup> day of May 2026

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Mayor Chris Ceretto



**ECONOMIC DEVELOPMENT WEEK  
PROCLAMATION**

**WHEREAS**, Economic Development Week is an annual initiative to raise awareness of the critical work professionals do to build strong, resilient communities; and

**WHEREAS**, economic development professionals work to stimulate entrepreneurship, attract and retain high-quality jobs, and build a stable tax base that supports vital public services; and

**WHEREAS**, these professionals serve as stewards and bridge-builders, connecting business leaders, educational institutions, and residents to foster innovation and sustainable growth; and

**WHEREAS**, the City of Fort Lupton recognizes the importance of these efforts in strengthening our local economy and securing a vibrant future for our community.

**NOW THEREFORE**, I, Chris Ceretto, Mayor of the City of Fort Lupton, do hereby proclaim the time period between May 4, 2026, and May 8, 2026, as **ECONOMIC DEVELOPMENT WEEK**.

Signed this 5th day of May 2026

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Chris Ceretto, Mayor



**SMALL BUSINESS WEEK  
PROCLAMATION**

**WHEREAS**, for more than 60 years, Small Business Week has honored the risk takers, innovators, and job creators who are the backbone of the American economy; and

**WHEREAS**, the City of Fort Lupton is committed to building a deliberate economy that is sustainable and provides a long-lasting foundation for future prosperity by supporting small businesses; and

**WHEREAS**, the City of Fort Lupton is committed to creating a community of entrepreneurial support and providing resources to help small businesses thrive; and

**WHEREAS**, with gratitude, we recognize the 237 licensed small businesses in Fort Lupton and the impact of each in creating jobs and sustaining the local economy.

**NOW THEREFORE**, I, Chris Ceretto, Mayor of the City of Fort Lupton, do hereby proclaim the time period between May 4, 2026, and May 8, 2026, as **SMALL BUSINESS WEEK**.

Signed this 5th day of May 2026

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Chris Ceretto, Mayor

# Council Check Report

By Check Number

Date Range: 04/22/2026 - 05/05/2026

City of Fort Lupton

| Vendor Number                                           | Vendor Name                 | Payment Date | Payment Type                           | Discount Amount | Payment Amount | Number |
|---------------------------------------------------------|-----------------------------|--------------|----------------------------------------|-----------------|----------------|--------|
| Payable #                                               | Payable Type                | Post Date    | Payable Description                    | Discount Amount | Payable Amount |        |
| <b>Bank Code: New Main Operating-New Main Operating</b> |                             |              |                                        |                 |                |        |
| 003151                                                  | A-1 BASE, INC               | 04/28/2026   | Regular                                | 0.00            | 252.43         | 110009 |
| <a href="#">4930718</a>                                 | Invoice                     | 04/13/2026   | GOLF-MOTOR GENERATOR=MAINT             | 0.00            | 252.43         |        |
| 000031                                                  | ADAMSON POLICE PRODUCTS     | 04/28/2026   | Regular                                | 0.00            | 155.52         | 110010 |
| <a href="#">447752CM</a>                                | Credit Memo                 | 04/01/2026   | GF-CREDIT FOR RETURNS-PD               | 0.00            | -125.98        |        |
| <a href="#">448501CM</a>                                | Credit Memo                 | 04/01/2026   | GF-CREDIT FOR RETURNS-PD               | 0.00            | -85.49         |        |
| <a href="#">INV449657</a>                               | Invoice                     | 04/01/2026   | GF-UNIFORMS FOR SPILLIS-PD             | 0.00            | 141.20         |        |
| <a href="#">INV449883</a>                               | Invoice                     | 04/06/2026   | GF-UNIFORMS FOR J MARTINEZ-PD          | 0.00            | 135.80         |        |
| <a href="#">INV449956</a>                               | Invoice                     | 04/07/2026   | GF-UNIFORMS FOR TOVEZ-PD               | 0.00            | 89.99          |        |
| 000031                                                  | ADAMSON POLICE PRODUCTS     | 04/28/2026   | Regular                                | 0.00            | 1,129.79       | 110011 |
| <a href="#">INV445253</a>                               | Invoice                     | 12/31/2025   | GF-UNIFORMS FOR ALLEN-PD               | 0.00            | 314.95         |        |
| <a href="#">INV445516</a>                               | Invoice                     | 01/06/2026   | GF-UNIFORMS FOR PETEK-PD               | 0.00            | 623.15         |        |
| <a href="#">INV445649</a>                               | Invoice                     | 01/07/2026   | GF-UNIFORMS FOR W. PARKER-PD           | 0.00            | 110.70         |        |
| <a href="#">INV445652</a>                               | Invoice                     | 01/07/2026   | GF-UNIFORM FOR WEYER-PD                | 0.00            | 80.99          |        |
| 000040                                                  | AFLAC                       | 04/28/2026   | Regular                                | 0.00            | 2,175.74       | 110012 |
| <a href="#">563347</a>                                  | Invoice                     | 04/11/2026   | GF-SUPPLEMENTAL INS FOR APRIL 2026-HR  | 0.00            | 2,175.74       |        |
| 004000                                                  | APEX WASTE SOLUTIONS        | 04/28/2026   | Regular                                | 0.00            | 936.00         | 110013 |
| <a href="#">1163654</a>                                 | Invoice                     | 05/01/2026   | GF-MAY26TRASH SERVICE-CITY HALL        | 0.00            | 135.00         |        |
| <a href="#">1163656</a>                                 | Invoice                     | 05/01/2026   | CPR-203 S HARRISON MAY26TRASH SRVC     | 0.00            | 85.00          |        |
| <a href="#">1163658</a>                                 | Invoice                     | 05/01/2026   | GF-MAY26800 12TH TRASH SRVC-PW SHOP    | 0.00            | 129.00         |        |
| <a href="#">1163659</a>                                 | Invoice                     | 05/01/2026   | GF-MAY26205 S HARRISON TRASH SRV-PA... | 0.00            | 91.00          |        |
| <a href="#">1163660</a>                                 | Invoice                     | 05/01/2026   | CEM-MAY26TRASH SRVC-CEM                | 0.00            | 72.00          |        |
| <a href="#">1163661</a>                                 | Invoice                     | 05/01/2026   | GOLF-MAY26TRASH SRVC-PRO SHOP          | 0.00            | 164.00         |        |
| <a href="#">1163662</a>                                 | Invoice                     | 05/01/2026   | GOLF-MAY26TRASH SRVC-MAINT             | 0.00            | 135.00         |        |
| <a href="#">1163664</a>                                 | Invoice                     | 05/01/2026   | GF-0 HWY 52 MAY26TRASH SRVC-FAC        | 0.00            | 85.00          |        |
| <a href="#">1163736</a>                                 | Invoice                     | 05/01/2026   | GF-1025 1ST ST MAY26TRASH SRVC-CODE    | 0.00            | 40.00          |        |
| 000160                                                  | BREAKTHRU BEVERAGE COLORADO | 04/28/2026   | Regular                                | 0.00            | 1,061.49       | 110014 |
| <a href="#">126588216</a>                               | Invoice                     | 04/16/2026   | GOLF-BEVERAGES-PRO SHOP                | 0.00            | 89.00          |        |
| <a href="#">126588217</a>                               | Invoice                     | 04/16/2026   | GOLF-BEVERAGES-PRO SHOP                | 0.00            | 972.49         |        |
| 000175                                                  | BSN SPORTS LLC              | 04/28/2026   | Regular                                | 0.00            | 3,317.25       | 110015 |
| <a href="#">933810078</a>                               | Invoice                     | 04/06/2026   | CPR-GIRLS SOFTBALL PANTS-ATHL          | 0.00            | 2,158.50       |        |
| <a href="#">933826583</a>                               | Invoice                     | 04/07/2026   | CPR-GIRLS SOFTBALL SOCKS-ATHL          | 0.00            | 222.25         |        |
| <a href="#">933842140</a>                               | Invoice                     | 04/08/2026   | CPR-T-BALL PANTS-ATHL                  | 0.00            | 765.00         |        |
| <a href="#">933880898</a>                               | Invoice                     | 04/11/2026   | CPR-GIRLS SOFTBALL PANTS-ATHL          | 0.00            | 171.50         |        |
| 000183                                                  | CALLAWAY GOLF SALES COMPANY | 04/28/2026   | Regular                                | 0.00            | 688.09         | 110016 |
| <a href="#">942356044</a>                               | Invoice                     | 04/13/2026   | GOLF-MERCHANDISE-PRO SHOP              | 0.00            | 133.92         |        |
| <a href="#">942379974</a>                               | Invoice                     | 04/15/2026   | GOLF-MERCHANDISE-PRO SHOP              | 0.00            | 554.17         |        |
| 002300                                                  | CASSIE FRANCONI             | 04/28/2026   | Regular                                | 0.00            | 324.77         | 110017 |
| <a href="#">041526</a>                                  | Invoice                     | 04/15/2026   | GF-REIMBURSE FOR PERSONAL CC USAGE...  | 0.00            | 324.77         |        |
| 000239                                                  | CITY OF FORT LUPTON         | 04/28/2026   | Regular                                | 0.00            | 12,140.00      | 110018 |
| <a href="#">26FTL-PW00050</a>                           | Invoice                     | 04/17/2026   | GC-Building Permit Fees Wash Pad-Golf  | 0.00            | 12,140.00      |        |
| 003740                                                  | COLORADO PORTABLES LLC      | 04/28/2026   | Regular                                | 0.00            | 506.00         | 110019 |
| <a href="#">147986</a>                                  | Invoice                     | 04/20/2026   | CPR-PORTABLE TOILET SERV @ PEARSON ... | 0.00            | 506.00         |        |
| 000306                                                  | COMCAST BUSINESS            | 04/28/2026   | Regular                                | 0.00            | 2,779.28       | 110020 |
| <a href="#">268554491</a>                               | Invoice                     | 04/01/2026   | GC-04/15-05/14 PHONE-GOLF COURSE       | 0.00            | 2,779.28       |        |
| 000307                                                  | COMCAST CABLE COMM, LLC     | 04/28/2026   | Regular                                | 0.00            | 204.45         | 110021 |

Council Check Report

Date Range: 04/22/2026 - 05/05/2026

| Vendor Number                   | Vendor Name                         | Payment Date | Payment Type                            | Discount Amount | Payment Amount | Number |
|---------------------------------|-------------------------------------|--------------|-----------------------------------------|-----------------|----------------|--------|
| Payable #                       | Payable Type                        | Post Date    | Payable Description                     | Discount Amount | Payable Amount |        |
| <a href="#">0147405</a> APRIL26 | Invoice                             | 04/01/2026   | CPR-APRIL 2025 PHONE/INTERNET SERVIC... | 0.00            | 204.45         |        |
| 003925                          | DESIGN WORKSHOP, INC                | 04/28/2026   | Regular                                 | 0.00            | 16,543.00      | 110022 |
| <a href="#">0084722</a>         | Invoice                             | 04/10/2026   | GF-PARKS & TRAILS MASTER PLAN-PARKS     | 0.00            | 16,543.00      |        |
| 003559                          | DRAKE DUO PRINTS LTD                | 04/28/2026   | Regular                                 | 0.00            | 2,223.85       | 110023 |
| <a href="#">1404</a>            | Invoice                             | 04/01/2026   | CPR-SOCCER SHIRT LOGOS-ATHL             | 0.00            | 293.25         |        |
| <a href="#">1409</a>            | Invoice                             | 04/01/2026   | CPR-T-SHIRTS-COMM CENTER                | 0.00            | 1,930.60       |        |
| 003163                          | ECLIPSE GLASS AND MIRROR            | 04/28/2026   | Regular                                 | 0.00            | 11,000.00      | 110024 |
| <a href="#">2830</a>            | Invoice                             | 04/15/2026   | GOLF-ENTRANCE DOOR REPLACEMENT-P...     | 0.00            | 5,500.00       |        |
| <a href="#">2858</a>            | Invoice                             | 04/15/2026   | GOLF-INSTALLED STOREFRONT DOORS-PR...   | 0.00            | 5,500.00       |        |
| 003687                          | EXTREME CARE LLC                    | 04/28/2026   | Regular                                 | 0.00            | 253.75         | 110025 |
| <a href="#">34838</a>           | Invoice                             | 04/20/2026   | REC-NEW RUNNING BELTS-REC CENTER        | 0.00            | 253.75         |        |
| 004081                          | FELIPE IBARRA                       | 04/28/2026   | Regular                                 | 0.00            | 231.00         | 110026 |
| <a href="#">2008063.001</a>     | Invoice                             | 04/01/2026   | REF-MEMBERSHIP REFUND-                  | 0.00            | 231.00         |        |
| 003946                          | FIRE STOP TECHNOLOGIES LLC          | 04/28/2026   | Regular                                 | 0.00            | 1,676.00       | 110027 |
| <a href="#">12394</a>           | Invoice                             | 04/16/2026   | GOLF-FIRE SYSTEM INSPECTION-PRO SHOP    | 0.00            | 1,676.00       |        |
| 003372                          | FLATIRON CUSTOM ENGRAVING           | 04/28/2026   | Regular                                 | 0.00            | 2,143.75       | 110028 |
| <a href="#">5093</a>            | Invoice                             | 04/20/2026   | CPR-COMMEMORATIVE CUPS-EVENTS           | 0.00            | 2,143.75       |        |
| 000567                          | HIGH COUNTRY BEVERAGE CORP          | 04/28/2026   | Regular                                 | 0.00            | 952.60         | 110029 |
| <a href="#">W-7372975</a>       | Invoice                             | 04/20/2026   | GOLF-BEVERAGES-PRO SHOP                 | 0.00            | 952.60         |        |
| 000648                          | JF MANUFACTURING INC                | 04/28/2026   | Regular                                 | 0.00            | 1,076.46       | 110030 |
| <a href="#">INV/2026/01176</a>  | Invoice                             | 04/14/2026   | GOLF-GENERAL SUPPLIES-PRO SHOP          | 0.00            | 1,076.46       |        |
| 000735                          | LL JOHNSON DISTRIBUTING             | 04/28/2026   | Regular                                 | 0.00            | 195.42         | 110031 |
| <a href="#">1973914-00</a>      | Invoice                             | 04/10/2026   | GOLF-TOOTH CUP-MAINT                    | 0.00            | 195.42         |        |
| 003741                          | MEMBERSPORTS INC                    | 04/28/2026   | Regular                                 | 0.00            | 750.00         | 110032 |
| <a href="#">MS-3674-18014</a>   | Invoice                             | 05/01/2026   | GOLF-MONTHLY SUBSCRIPTION FOR MAY ...   | 0.00            | 750.00         |        |
| 000795                          | MILE HIGH TURFGRASS, LLC            | 04/28/2026   | Regular                                 | 0.00            | 1,250.96       | 110033 |
| <a href="#">13553</a>           | Invoice                             | 04/10/2026   | GOLF-YARDAGE EASEL, DOUBLE SIDED-MA...  | 0.00            | 1,250.96       |        |
| 000824                          | MUTUAL OF OMAHA INSURANCE COMPANY   | 04/28/2026   | Regular                                 | 0.00            | 16,357.87      | 110034 |
| <a href="#">002088279770</a>    | Invoice                             | 05/01/2026   | GF-MAY26 LI & AD&D PREM                 | 0.00            | 16,357.87      |        |
| 003855                          | NOCO SOD, LLC                       | 04/28/2026   | Regular                                 | 0.00            | 4,948.00       | 110035 |
| <a href="#">2308</a>            | Invoice                             | 04/09/2026   | GOLF-BLUEGRASS SEED-MAINT               | 0.00            | 4,948.00       |        |
| 000847                          | NORMAN'S MEMORIALS INC.             | 04/28/2026   | Regular                                 | 0.00            | 140.00         | 110036 |
| <a href="#">041726</a>          | Invoice                             | 04/17/2026   | CEM-LEROY M NELSON-CEMETERY             | 0.00            | 140.00         |        |
| 003430                          | O'CONNOR, INC.                      | 04/28/2026   | Regular                                 | 0.00            | 1,417.15       | 110037 |
| <a href="#">92425</a>           | Invoice                             | 04/09/2026   | GF-UNIFORMS-PW SHOP/FAC                 | 0.00            | 1,417.15       |        |
| 000865                          | OFFICE DEPOT                        | 04/28/2026   | Regular                                 | 0.00            | 51.30          | 110038 |
| <a href="#">465482724001</a>    | Invoice                             | 04/16/2026   | GF-SUGAR-ADMIN                          | 0.00            | 51.30          |        |
| 003787                          | PAYROLLORG                          | 04/28/2026   | Regular                                 | 0.00            | 312.00         | 110039 |
| <a href="#">ID#394631</a>       | Invoice                             | 04/20/2026   | GF-MEMBERSHIP FEES FOR C. FRANCONI-...  | 0.00            | 312.00         |        |
| 004079                          | RAQUEL GUZMAN                       | 04/28/2026   | Regular                                 | 0.00            | 504.30         | 110040 |
| <a href="#">041626</a>          | Invoice                             | 04/16/2026   | GF-REIMBURSE ,PERSONAL CC @ CONFER...   | 0.00            | 504.30         |        |
| 002981                          | RED WING BUSINESS ADVANTAGE ACCOUNT | 04/28/2026   | Regular                                 | 0.00            | 200.00         | 110041 |
| <a href="#">563ST1-4223325</a>  | Invoice                             | 04/01/2026   | GF-UNIFORMS FOR A GOMEZ-PW SHOP         | 0.00            | 200.00         |        |
| 003992                          | RESCUE REPAIR                       | 04/28/2026   | Regular                                 | 0.00            | 5,422.90       | 110042 |
| <a href="#">1646</a>            | Invoice                             | 04/09/2026   | GF-VEHICLE REPAIRS-PD                   | 0.00            | 3,176.90       |        |

Council Check Report

Date Range: 04/22/2026 - 05/05/2026

| Vendor Number                    | Vendor Name                         | Payment Date | Payment Type                                 | Discount Amount | Payment Amount | Number |
|----------------------------------|-------------------------------------|--------------|----------------------------------------------|-----------------|----------------|--------|
| Payable #                        | Payable Type                        | Post Date    | Payable Description                          | Discount Amount | Payable Amount |        |
| <a href="#">1653</a>             | Invoice                             | 04/15/2026   | GF-VEHICLE REPAIRS-PD                        | 0.00            | 2,246.00       |        |
| 000956                           | ROCKY MOUNTAIN LOW VOLTAGE          | 04/28/2026   | Regular                                      | 0.00            | 75.00          | 110043 |
| <a href="#">20260466</a>         | Invoice                             | 04/01/2026   | CPR-ELEVATOR MAINTENANCE-MUSEUM              | 0.00            | 75.00          |        |
| 003467                           | SCHILZ MARTIAL ARTS & KICKBOXING    | 04/28/2026   | Regular                                      | 0.00            | 238.00         | 110044 |
| <a href="#">APRIL 2026</a>       | Invoice                             | 04/20/2026   | REC-APRIL 2026 MARTIAL ARTS-REC CENT...      | 0.00            | 238.00         |        |
| 000991                           | SCNS SPORTS FOODS INC               | 04/28/2026   | Regular                                      | 0.00            | 152.48         | 110045 |
| <a href="#">244719</a>           | Invoice                             | 04/13/2026   | GOLF-PRE PACKAGED GOODS-PRO SHOP             | 0.00            | 152.48         |        |
| 000999                           | SHAMROCK FOODS COMPANY              | 04/28/2026   | Regular                                      | 0.00            | 2,212.07       | 110046 |
| <a href="#">36501383</a>         | Invoice                             | 04/14/2026   | GOLF-FOOD, PRE PACKAGED GOODS, SUP...        | 0.00            | 1,249.41       |        |
| <a href="#">36512702</a>         | Invoice                             | 04/19/2026   | GOLF-FOOD, PRE PACKAGED GOODS-PRO ...        | 0.00            | 962.66         |        |
| 003155                           | SHIRTS BY CHA LLC                   | 04/28/2026   | Regular                                      | 0.00            | 440.00         | 110047 |
| <a href="#">3582</a>             | Invoice                             | 04/15/2026   | CPR-4X8 BANNERS-COMM CENTER                  | 0.00            | 440.00         |        |
| 001016                           | SMASH ATHLETICS INC                 | 04/28/2026   | Regular                                      | 0.00            | 1,821.23       | 110048 |
| <a href="#">20993</a>            | Invoice                             | 04/17/2026   | CPR-T-BALL JERSEYS AND CAPS-ATHL             | 0.00            | 1,821.23       |        |
| 001022                           | SOUTHERN GLAZER'S OF CO             | 04/28/2026   | Regular                                      | 0.00            | 340.60         | 110049 |
| <a href="#">4014287</a>          | Invoice                             | 04/15/2026   | GOLF-BEVERAGES-PRO SHOP                      | 0.00            | 304.60         |        |
| <a href="#">4014288</a>          | Invoice                             | 04/15/2026   | GOLF-BEVERAGES-PRO SHOP                      | 0.00            | 36.00          |        |
| 003854                           | STOCK ENTERPRISES, LLC              | 04/28/2026   | Regular                                      | 0.00            | 1,237.80       | 110050 |
| <a href="#">INV-55457</a>        | Invoice                             | 04/07/2026   | GRAPPLER DUTY NETS                           | 0.00            | 1,237.80       |        |
| 001052                           | SWIRE COCA-COLA, USA                | 04/28/2026   | Regular                                      | 0.00            | 530.99         | 110051 |
| <a href="#">51951397004</a>      | Invoice                             | 04/17/2026   | GOLF-PRE PACKAGED GOODS-PRO SHOP             | 0.00            | 530.99         |        |
| 001137                           | UNITED POWER                        | 04/28/2026   | Regular                                      | 0.00            | 242.63         | 110052 |
| <a href="#">10213507 APRIL26</a> | Invoice                             | 04/01/2026   | GF-ELECTRIC SERVICE MARCH 14-APRIL 14,...    | 0.00            | 242.63         |        |
| 001189                           | WELD COUNTY ACCTG DEPART            | 04/28/2026   | Regular                                      | 0.00            | 9,269.83       | 110053 |
| <a href="#">MARCH 2026</a>       | Invoice                             | 04/01/2026   | MARCH 2026 FUEL CHARGES-                     | 0.00            | 9,269.83       |        |
| 002076                           | WELD COUNTY REGIONAL COMMUNICATIONS | 04/28/2026   | Regular                                      | 0.00            | 99.29          | 110054 |
| <a href="#">CINV-0001130</a>     | Invoice                             | 04/13/2026   | GF-RADIO PARTS-PD                            | 0.00            | 99.29          |        |
| 004082                           | RYAN HALE                           | 04/23/2026   | Regular                                      | 0.00            | 465.11         | 110055 |
| <a href="#">17036</a>            | Invoice                             | 04/03/2026   | GF-REISSUE R. HALE RETURNED PR ACH C...      | 0.00            | 465.11         |        |
| 000453                           | FAMILY SUPPORT REGISTRY             | 05/01/2026   | Regular                                      | 0.00            | 140.76         | 110056 |
| <a href="#">INV0001967</a>       | Invoice                             | 05/01/2026   | A. Infante Jr - Remit ID 06092977-SDU/Tri... | 0.00            | 140.76         |        |
| 000657                           | JOHN ELWAY CHEVROLET                | 04/30/2026   | Regular                                      | 0.00            | 169,260.00     | 110057 |
| <a href="#">DEAL #302956</a>     | Invoice                             | 04/01/2026   | GF-3 CHEV TAHOE FLEET VEHICLES-PD            | 0.00            | 56,420.00      |        |
| <a href="#">DEAL#302983</a>      | Invoice                             | 04/01/2026   | GF-3 CHEV TAHOE FLEET VEHICLES-PD            | 0.00            | 56,420.00      |        |
| <a href="#">DEAL#302984</a>      | Invoice                             | 04/01/2026   | GF-3 CHEV TAHOE FLEET VEHICLES-PD            | 0.00            | 56,420.00      |        |
| 003836                           | CECILIO VASQUEZ                     | 04/30/2026   | Regular                                      | 0.00            | 2,000.00       | 110058 |
| <a href="#">043026</a>           | Invoice                             | 04/30/2026   | GF-RECREATE KOSHIO PARK ENTERTAINM...        | 0.00            | 2,000.00       |        |
| 002254                           | ADIDAS AMERICA INC                  | 05/05/2026   | Regular                                      | 0.00            | 1,016.50       | 110059 |
| <a href="#">6165265618</a>       | Invoice                             | 04/17/2026   | GOLF-MERCHANDISE-PRO SHOP                    | 0.00            | 1,016.50       |        |
| 003531                           | ARBOR VALLEY NURSERY                | 05/05/2026   | Regular                                      | 0.00            | 6,906.50       | 110060 |
| <a href="#">INV93523-1</a>       | Invoice                             | 04/24/2026   | GF-TREES, SHRUBS-PARKS                       | 0.00            | 5,927.50       |        |
| <a href="#">INV93524-1</a>       | Invoice                             | 04/24/2026   | GF-TREES-PARKS                               | 0.00            | 979.00         |        |
| 002000                           | CIT GROUP/COMMERCIAL SERVICES       | 05/05/2026   | Regular                                      | 0.00            | 87.13          | 110061 |
| <a href="#">71241522</a>         | Invoice                             | 04/13/2026   | GOLF-UNIFORMS-PRO SHOP                       | 0.00            | 87.13          |        |
| 000239                           | CITY OF FORT LUPTON                 | 05/05/2026   | Regular                                      | 0.00            | 598.35         | 110062 |
| <a href="#">CIT#140537-1</a>     | Invoice                             | 04/24/2026   | GF-RESTITUTION, CIT#140537-1, R HOYOS        | 0.00            | 12.35          |        |

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| Vendor Number                   | Vendor Name                              | Payment Date | Payment Type                              | Discount Amount | Payment Amount | Number |
|---------------------------------|------------------------------------------|--------------|-------------------------------------------|-----------------|----------------|--------|
| Payable #                       | Payable Type                             | Post Date    | Payable Description                       | Discount Amount | Payable Amount |        |
| <a href="#">CIT#E0023275-1C</a> | Invoice                                  | 04/24/2026   | GF-RESTITUTION E0023275-1, D. PADILLA-    | 0.00            | 236.00         |        |
| <a href="#">CIT#F260143-1A</a>  | Invoice                                  | 04/24/2026   | GF-RESTITUTION, CIT#F260143-1             | 0.00            | 350.00         |        |
| 001949                          | CIVIL RESOURCES LLC                      | 05/05/2026   | Regular                                   | 0.00            | 26,642.00      | 110063 |
| <a href="#">19-305.02.10</a>    | Invoice                                  | 04/28/2026   | UF-LAGOON SLURRY WALL PROJECT-WAT...      | 0.00            | 37.50          |        |
| <a href="#">19-305.02.10-1</a>  | Invoice                                  | 04/28/2026   | UF-CO#1 Lagoon Slurry Wall Design         | 0.00            | 26,604.50      |        |
| 000267                          | COLONIAL LIFE                            | 05/05/2026   | Regular                                   | 0.00            | 105.96         | 110064 |
| <a href="#">78168200501679</a>  | Invoice                                  | 05/01/2026   | GF-SUPPLEMENTAL INS FOR MAY 2026-HR       | 0.00            | 105.96         |        |
| 002651                          | COLORADO COMMUNITY MEDIA                 | 05/05/2026   | Regular                                   | 0.00            | 55.48          | 110065 |
| <a href="#">149088</a>          | Invoice                                  | 04/16/2026   | GF-LEGAL NOICE, WATERING RESTRICTIO...    | 0.00            | 55.48          |        |
| 003740                          | COLORADO PORTABLES LLC                   | 05/05/2026   | Regular                                   | 0.00            | 368.00         | 110066 |
| <a href="#">I48151</a>          | Invoice                                  | 04/23/2026   | CEM-ADA PORTABLE TOILET SERVICES-CE...    | 0.00            | 230.00         |        |
| <a href="#">I48152</a>          | Invoice                                  | 04/23/2026   | GF-PORTABLE TOILET SERVICES @ HERITA...   | 0.00            | 138.00         |        |
| 000307                          | COMCAST CABLE COMM, LLC                  | 05/05/2026   | Regular                                   | 0.00            | 318.35         | 110067 |
| <a href="#">0117309 APRIL26</a> | Invoice                                  | 04/01/2026   | REC-CABLE/MUSIC APRIL 2026-REC CENTER     | 0.00            | 318.35         |        |
| 000307                          | COMCAST CABLE COMM, LLC                  | 05/05/2026   | Regular                                   | 0.00            | 219.89         | 110068 |
| <a href="#">0164533 MAY26</a>   | Invoice                                  | 05/01/2026   | GF-MAY 2026 INTERNET SERVICE-PRO SH...    | 0.00            | 219.89         |        |
| 000307                          | COMCAST CABLE COMM, LLC                  | 05/05/2026   | Regular                                   | 0.00            | 247.85         | 110069 |
| <a href="#">0215335 MAY26</a>   | Invoice                                  | 05/01/2026   | GF-INTERNET SERVICE FOR MAY 2026 (VET...  | 0.00            | 247.85         |        |
| 000307                          | COMCAST CABLE COMM, LLC                  | 05/05/2026   | Regular                                   | 0.00            | 219.33         | 110070 |
| <a href="#">0147405 MAY26</a>   | Invoice                                  | 05/01/2026   | CPR-MAY 2026 PHONE/INTERNET-MUSE...       | 0.00            | 219.33         |        |
| 000307                          | COMCAST CABLE COMM, LLC                  | 05/05/2026   | Regular                                   | 0.00            | 54.33          | 110071 |
| <a href="#">0025494 MAY26</a>   | Invoice                                  | 05/01/2026   | GOLF-MAY 2026 CABLE SERVICES-PRO SH...    | 0.00            | 54.33          |        |
| 003559                          | DRAKE DUO PRINTS LTD                     | 05/05/2026   | Regular                                   | 0.00            | 130.66         | 110072 |
| <a href="#">1422</a>            | Invoice                                  | 04/18/2026   | CPR-JACKETS FOR F.O.H. COMMITTEE-EVE...   | 0.00            | 130.66         |        |
| 002143                          | GREEN CO2 SYSTEMS                        | 05/05/2026   | Regular                                   | 0.00            | 268.37         | 110073 |
| <a href="#">00402836</a>        | Invoice                                  | 04/23/2026   | REC-CO2 REFILL FOR POOL-REC CENTER        | 0.00            | 268.37         |        |
| 003325                          | HEALTHY START CHILD CARE HEALTH CONSULTI | 05/05/2026   | Regular                                   | 0.00            | 135.00         | 110074 |
| <a href="#">31</a>              | Invoice                                  | 04/26/2026   | REC-APRIL 2026 NURSES FEE-REC CENTER      | 0.00            | 135.00         |        |
| 000567                          | HIGH COUNTRY BEVERAGE CORP               | 05/05/2026   | Regular                                   | 0.00            | 912.80         | 110075 |
| <a href="#">W-7378663</a>       | Invoice                                  | 04/27/2026   | GOLF-BEVERAGES-PRO SHOP                   | 0.00            | 912.80         |        |
| 004087                          | HIGH PLAINS HONOR FLIGHT, INC.           | 05/05/2026   | Regular                                   | 0.00            | 10,000.00      | 110076 |
| <a href="#">042426</a>          | Invoice                                  | 04/24/2026   | CPR-BENEFICIATY FOR F.O.H. EVENT 2026-... | 0.00            | 10,000.00      |        |
| 003577                          | JR ENGINEERING LLC                       | 05/05/2026   | Regular                                   | 0.00            | 495.50         | 110077 |
| <a href="#">88758</a>           | Invoice                                  | 04/01/2026   | SST-HWY 52 & COLLEGE AVE PROJECT DES...   | 0.00            | 495.50         |        |
| 000735                          | LL JOHNSON DISTRIBUTING                  | 05/05/2026   | Regular                                   | 0.00            | 2,182.99       | 110078 |
| <a href="#">1973441-00</a>      | Invoice                                  | 04/22/2026   | GOLF-FAMILY TEE MARKERS-MAINT             | 0.00            | 1,088.46       |        |
| <a href="#">1974625-00</a>      | Invoice                                  | 04/23/2026   | GOLF-FILTERS, PARTS-MAINT                 | 0.00            | 91.39          |        |
| <a href="#">1974625-01</a>      | Invoice                                  | 04/24/2026   | GOLF-PARTS/SUPPLIES-MAINT                 | 0.00            | 1,003.14       |        |
| 002721                          | LUMIN8 TRANSPORTATION TECHNOLOGIES LLC   | 05/05/2026   | Regular                                   | 0.00            | 397.50         | 110079 |
| <a href="#">13491</a>           | Invoice                                  | 04/01/2026   | GF-TROUBLE CALL-STREETS                   | 0.00            | 397.50         |        |
| 001913                          | LUXOTTICA OF AMERICA, INC                | 05/05/2026   | Regular                                   | 0.00            | 312.04         | 110080 |
| <a href="#">6924720190</a>      | Invoice                                  | 04/14/2026   | GOLF-MERCHANDISE-PRO SHOP                 | 0.00            | 203.00         |        |
| <a href="#">6924723408</a>      | Invoice                                  | 04/15/2026   | GOLF-MERCHANDISE-PRO SHOP                 | 0.00            | 109.04         |        |
| 004086                          | OLA PRECISE LANGUAGE SERVICES LLC        | 05/05/2026   | Regular                                   | 0.00            | 150.00         | 110081 |
| <a href="#">INV-00484-A</a>     | Invoice                                  | 04/22/2026   | GF-TRANSLATION SERVICES-COURT             | 0.00            | 150.00         |        |
| 003213                          | OLD TOWN PEST CONTROL                    | 05/05/2026   | Regular                                   | 0.00            | 600.00         | 110082 |

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| Vendor Number                  | Vendor Name                | Payment Date | Payment Type                                 | Discount Amount | Payment Amount | Number  |
|--------------------------------|----------------------------|--------------|----------------------------------------------|-----------------|----------------|---------|
| Payable #                      | Payable Type               | Post Date    | Payable Description                          | Discount Amount | Payable Amount |         |
| <a href="#">16002</a>          | Invoice                    | 04/21/2026   | GF-PRAIRIE DOG CONTROL-PW SHOP               | 0.00            | 600.00         |         |
| 000999                         | SHAMROCK FOODS COMPANY     | 05/05/2026   | Regular                                      | 0.00            | 1,607.44       | 110083  |
| <a href="#">36534717</a>       | Invoice                    | 04/25/2026   | GOLF-FOOD, PREPACKAGED GOOD, SUPPL...        | 0.00            | 1,607.44       |         |
| 001052                         | SWIRE COCA-COLA, USA       | 05/05/2026   | Regular                                      | 0.00            | 428.75         | 110084  |
| <a href="#">52053989006</a>    | Invoice                    | 04/24/2026   | GOLF-PRE PACKAGED GOODS-PRO SHOP             | 0.00            | 428.75         |         |
| 001075                         | THE CONSOLIDATED MUTUAL    | 05/05/2026   | Regular                                      | 0.00            | 324,074.26     | 110085  |
| <a href="#">PERRY PIT 2026</a> | Invoice                    | 04/24/2026   | UF-2026 Perry Pit Lease-Water                | 0.00            | 324,074.26     |         |
| 001105                         | TOSHIBA FINANCIAL SERVICES | 05/05/2026   | Regular                                      | 0.00            | 3,075.99       | 110086  |
| <a href="#">580293405</a>      | Invoice                    | 04/20/2026   | MAY 2026 GOLF LEASE                          | 0.00            | 283.52         |         |
| <a href="#">580422996</a>      | Invoice                    | 05/01/2026   | Rec-Copier Supply Freight-Rec                | 0.00            | 2,792.47       |         |
| 001207                         | WESTERN DISTRIBUTING INC   | 05/05/2026   | Regular                                      | 0.00            | 67.00          | 110087  |
| <a href="#">888045</a>         | Invoice                    | 04/24/2026   | GOLF-BEVERAGES-PRO SHOP                      | 0.00            | 67.00          |         |
| 001224                         | XCEL ENERGY-GAS            | 05/05/2026   | Regular                                      | 0.00            | 557.58         | 110088  |
| <a href="#">974400185</a>      | Invoice                    | 04/01/2026   | GF-APR26 GAS BILL-PLANNING UNIT13            | 0.00            | 345.16         |         |
| <a href="#">974403381</a>      | Invoice                    | 04/21/2026   | GOLF-APRIL 2026 ELECTIC SERVICE-PRO S...     | 0.00            | 212.42         |         |
| 002841                         | AIRBOUND                   | 04/28/2026   | EFT                                          | 0.00            | 2,490.00       | 9100735 |
| <a href="#">EVENT#249183</a>   | Invoice                    | 04/01/2026   | CPR-COMMUNITY EVENT, PARKS & TRAILS...       | 0.00            | 2,490.00       |         |
| 001293                         | AMAZON.COM                 | 04/28/2026   | EFT                                          | 0.00            | 2,039.71       | 9100736 |
| <a href="#">1XDQ-47TJ-1TR3</a> | Invoice                    | 04/05/2026   | GOLF-PRE PACKAGED, GENERAL SUPPLIES,...      | 0.00            | 2,039.71       |         |
| 002853                         | BUCKEYE CLEANING CENTER    | 04/28/2026   | EFT                                          | 0.00            | 272.76         | 9100737 |
| <a href="#">90749633</a>       | Invoice                    | 04/07/2026   | GOLF-SUPPLIES-PRO SHOP                       | 0.00            | 272.76         |         |
| 003417                         | DATA CENTER WAREHOUSE, LLC | 04/28/2026   | EFT                                          | 0.00            | 946.00         | 9100738 |
| <a href="#">INV-024464</a>     | Invoice                    | 04/14/2026   | Ubiquiti 16 Port PoE Switches (2)            | 0.00            | 758.00         |         |
| <a href="#">INV-024696</a>     | Invoice                    | 04/16/2026   | Ubiquiti 16 Port PoE Switches (2)            | 0.00            | 188.00         |         |
| 000361                         | DBC IRRIGATION SUPPLY      | 04/28/2026   | EFT                                          | 0.00            | 1,884.90       | 9100739 |
| <a href="#">S6259296.002</a>   | Invoice                    | 04/14/2026   | GF-SUPPLIES/PARTS-PARKS                      | 0.00            | 78.13          |         |
| <a href="#">S6269757.001</a>   | Invoice                    | 04/03/2026   | GOLF-IRRIGATION PARTS/SUPPLIES-MAINT         | 0.00            | 1,729.67       |         |
| <a href="#">S6282266.001</a>   | Invoice                    | 04/07/2026   | GOLF-IRRIGATION SUPPLIES-MAINT               | 0.00            | 77.10          |         |
| 002723                         | EAGLE ROCK COMPANY OF COLO | 04/28/2026   | EFT                                          | 0.00            | 868.84         | 9100740 |
| <a href="#">15180831</a>       | Invoice                    | 04/20/2026   | GOLF-BEVERAGES-PRO SHOP                      | 0.00            | 29.80          |         |
| <a href="#">15180832</a>       | Invoice                    | 04/20/2026   | GOLF-BEVERAGES-PRO SHOP                      | 0.00            | 839.04         |         |
| 004080                         | GOLDEN ALUMINUM, INC.      | 04/28/2026   | EFT                                          | 0.00            | 44,000.00      | 9100741 |
| <a href="#">26FTL-C00009</a>   | Invoice                    | 04/21/2026   | Refund Sales Tax on Permit 26FTL-C00009      | 0.00            | 44,000.00      |         |
| 003259                         | KUMAR & ASSOCIATES, INC.   | 04/28/2026   | EFT                                          | 0.00            | 5,930.00       | 9100742 |
| <a href="#">241406</a>         | Invoice                    | 04/16/2026   | GF-City Hall Const.Observation & Materials.. | 0.00            | 5,930.00       |         |
| 000783                         | MEANDERING WITH MARY       | 04/28/2026   | EFT                                          | 0.00            | 300.00         | 9100743 |
| <a href="#">041426</a>         | Invoice                    | 04/14/2026   | CPR-APRIL 2026 CASINO TRIP-SENIORS           | 0.00            | 300.00         |         |
| 000857                         | NORTHERN WATER             | 04/28/2026   | EFT                                          | 0.00            | 5,617.00       | 9100744 |
| <a href="#">7101</a>           | Invoice                    | 04/16/2026   | UF-CBT Assessment - 100 Units-Water          | 0.00            | 5,617.00       |         |
| 000862                         | O'REILLY AUTO PARTS        | 04/28/2026   | EFT                                          | 0.00            | 258.07         | 9100745 |
| <a href="#">4489-286563</a>    | Invoice                    | 04/07/2026   | CEM-BATTERY-CEMETERY                         | 0.00            | 130.34         |         |
| <a href="#">4489-286785</a>    | Invoice                    | 04/08/2026   | GF-DIESEL EXTRM FOR CAT GRADER, UNIT...      | 0.00            | 39.99          |         |
| <a href="#">4489-286900</a>    | Credit Memo                | 04/08/2026   | GF-CREDIT FOR RETURN OF DIESEL EXTRM...      | 0.00            | -39.99         |         |
| <a href="#">4489-289321</a>    | Invoice                    | 04/20/2026   | GOLF-GREASE, FUEL FILTER-MAINT               | 0.00            | 72.56          |         |
| <a href="#">4489-289583</a>    | Invoice                    | 04/21/2026   | GF-BATTERY-PARKS                             | 0.00            | 65.17          |         |
| <a href="#">4489-289584</a>    | Credit Memo                | 04/21/2026   | GF-CREDIT FOR CORE RETURN-PARKS              | 0.00            | -10.00         |         |
| 003522                         | OTTEM ELECTRONICS          | 04/28/2026   | EFT                                          | 0.00            | 161.00         | 9100746 |

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| Vendor Number                | Vendor Name                          | Payment Date | Payment Type                              | Discount Amount | Payment Amount | Number     |
|------------------------------|--------------------------------------|--------------|-------------------------------------------|-----------------|----------------|------------|
| Payable #                    | Payable Type                         | Post Date    | Payable Description                       | Discount Amount | Payable Amount |            |
| <a href="#">6428</a>         | Invoice                              | 04/17/2026   | GOLF-INSTALLED NEW DOOR SWITCHES-P...     | 0.00            | 161.00         |            |
| 000939                       | RECREATION SUPPLY COMPANY            | 04/28/2026   | EFT                                       | 0.00            | 413.43         | 9100747    |
| <a href="#">541301</a>       | Invoice                              | 04/14/2026   | REC-POOL REAGENTS-REC CENTER              | 0.00            | 262.35         |            |
| <a href="#">541302</a>       | Invoice                              | 04/14/2026   | GF-SPLASH PARK REAGENTS-PARKS             | 0.00            | 151.08         |            |
| 001101                       | TODD HODGES DESIGN, LLC              | 04/28/2026   | EFT                                       | 0.00            | 11,247.60      | 9100748    |
| <a href="#">3770</a>         | Invoice                              | 04/20/2026   | GF-PLANNING SERVICE APRIL 6-19, 2026-P... | 0.00            | 11,247.60      |            |
| 003160                       | UNITEDHEALTHCARE INSURANCE COMPANY   | 04/28/2026   | EFT                                       | 0.00            | 156,244.38     | 9100749    |
| <a href="#">259034006297</a> | Invoice                              | 05/01/2026   | GF-HEALTH INSURANCE FOR MAY 2026-HR       | 0.00            | 156,244.38     |            |
| 002835                       | BRANDING BY BRE                      | 05/05/2026   | EFT                                       | 0.00            | 3,500.00       | 9100750    |
| <a href="#">1420</a>         | Invoice                              | 05/01/2026   | GF-SOCIAL MEDIA MANAGEMENT, MAY 2...      | 0.00            | 3,500.00       |            |
| 002853                       | BUCKEYE CLEANING CENTER              | 05/05/2026   | EFT                                       | 0.00            | 3,038.22       | 9100751    |
| <a href="#">90754315</a>     | Invoice                              | 04/24/2026   | GF-JANITORIAL SUPPLIES-FAC                | 0.00            | 17.68          |            |
| <a href="#">90754316</a>     | Invoice                              | 04/24/2026   | REC-JANITORIAL SUPPLIES-REC CENTER        | 0.00            | 220.62         |            |
| <a href="#">90754991</a>     | Invoice                              | 04/28/2026   | REC-JANITORIAL SUPPLIES-REC CENTER        | 0.00            | 2,799.92       |            |
| 002122                       | BURNS & MCDONNELL ENGINEERING CO INC | 05/05/2026   | EFT                                       | 0.00            | 188,352.49     | 9100752    |
| <a href="#">160868-30</a>    | Invoice                              | 04/23/2026   | UF-WATER TOWER CONSTRUCTION MAN...        | 0.00            | 151,965.42     |            |
| <a href="#">169164-24</a>    | Invoice                              | 04/27/2026   | UF-LIFT STATION/FORCE MAIN PROJECT R...   | 0.00            | 36,387.07      |            |
| 002723                       | EAGLE ROCK COMPANY OF COLO           | 05/05/2026   | EFT                                       | 0.00            | 140.85         | 9100753    |
| <a href="#">15206962</a>     | Invoice                              | 04/27/2026   | GOLF-BEVERAGES-PRO SHOP                   | 0.00            | 140.85         |            |
| 003720                       | FREDERICK M GOODBEE                  | 05/05/2026   | EFT                                       | 0.00            | 1,600.00       | 9100754    |
| <a href="#">042826</a>       | Invoice                              | 04/28/2026   | GF-APRIL 2026 JUDGE SERVICES-COURT        | 0.00            | 1,600.00       |            |
| 002169                       | GH PHIPPS CONSTRUCTION COMPANIES     | 05/05/2026   | EFT                                       | 0.00            | 1,579,809.88   | 9100755    |
| <a href="#">CITY HALL 14</a> | Invoice                              | 04/30/2026   | GF-PURCHASE MATERIALS FOR NEW CITY ...    | 0.00            | 1,579,809.88   |            |
| 004085                       | OPEN REWARDS INC.                    | 05/05/2026   | EFT                                       | 0.00            | 6,000.00       | 9100756    |
| <a href="#">OR-INV-1022</a>  | Invoice                              | 04/22/2026   | GF-OPEN REWARDS, REWARDS FUND-EC ...      | 0.00            | 6,000.00       |            |
| 001724                       | TEAM NEXBELT OPERATING INC.          | 05/05/2026   | EFT                                       | 0.00            | 1,167.90       | 9100757    |
| <a href="#">INV117610</a>    | Invoice                              | 04/15/2026   | GOLF-MERCHANDISE-PRO SHOP                 | 0.00            | 1,135.40       |            |
| <a href="#">INV118926</a>    | Invoice                              | 04/21/2026   | GOLF-MERCHANDISE-PRO SHOP                 | 0.00            | 32.50          |            |
| 003491                       | THALLE CONSTRUCTION CO INC           | 05/05/2026   | EFT                                       | 0.00            | 758,224.77     | 9100758    |
| <a href="#">19</a>           | Invoice                              | 04/01/2026   | UF FORCE MAIN & LIFT CONSTRUCITON S...    | 0.00            | 758,224.77     |            |
| 001343                       | TIME CLOCK PLUS                      | 05/05/2026   | EFT                                       | 0.00            | 21,733.56      | 9100759    |
| <a href="#">INV00476988</a>  | Invoice                              | 04/21/2026   | TCP Annual Subscription                   | 0.00            | 21,733.56      |            |
| 001126                       | TYLER TECHNOLOGIES                   | 05/05/2026   | EFT                                       | 0.00            | 1,499.00       | 9100760    |
| <a href="#">5104</a>         | Invoice                              | 04/01/2026   | GF-TYLER CONNECT FULL CONFERENCE P...     | 0.00            | 1,499.00       |            |
| 000119                       | BANK OF COLORADO                     | 05/01/2026   | Bank Draft                                | 0.00            | 9,064.86       | DFT0002762 |
| <a href="#">INV0001963</a>   | Invoice                              | 05/01/2026   | HSA DISTRIBUTION                          | 0.00            | 9,064.86       |            |
| 000119                       | BANK OF COLORADO                     | 05/01/2026   | Bank Draft                                | 0.00            | 1,592.49       | DFT0002763 |
| <a href="#">INV0001964</a>   | Invoice                              | 05/01/2026   | HSA DISTRIBUTION                          | 0.00            | 1,592.49       |            |
| 000465                       | FIRE & POLICE PENSION ASC            | 05/01/2026   | Bank Draft                                | 0.00            | 2,241.56       | DFT0002764 |
| <a href="#">INV0001965</a>   | Invoice                              | 05/01/2026   | FPPA - PD Retirement Plan Contributions   | 0.00            | 2,241.56       |            |
| 001416                       | VALIC_1                              | 05/01/2026   | Bank Draft                                | 0.00            | 52,942.12      | DFT0002765 |
| <a href="#">INV0001966</a>   | Invoice                              | 05/01/2026   | VALIC - 457(b) \$ Contributions           | 0.00            | 52,942.12      |            |
| 001265                       | IRS                                  | 05/01/2026   | Bank Draft                                | 0.00            | 98,210.96      | DFT0002766 |
| <a href="#">INV0001968</a>   | Invoice                              | 05/01/2026   | Federal Withholding                       | 0.00            | 98,210.96      |            |
| 001418                       | CO DEPARTMENT OF REVENUE             | 05/01/2026   | Bank Draft                                | 0.00            | 16,675.00      | DFT0002767 |
| <a href="#">INV0001969</a>   | Invoice                              | 05/01/2026   | CO Withholding                            | 0.00            | 16,675.00      |            |

Council Check Report

Date Range: 04/22/2026 - 05/05/2026

| Vendor Number              | Vendor Name              | Payment Date | Payment Type                                 | Discount Amount | Payment Amount | Number     |
|----------------------------|--------------------------|--------------|----------------------------------------------|-----------------|----------------|------------|
| Payable #                  | Payable Type             | Post Date    | Payable Description                          | Discount Amount | Payable Amount |            |
| 001416                     | VALIC_1                  | 04/30/2026   | Bank Draft                                   | 0.00            | 96.48          | DFT0002768 |
| <a href="#">INV0001970</a> | Invoice                  | 04/30/2026   | VALIC - Regular Plan Retirement Contribut... | 0.00            | 96.48          |            |
| 001265                     | IRS                      | 04/30/2026   | Bank Draft                                   | 0.00            | 164.00         | DFT0002769 |
| <a href="#">INV0001971</a> | Invoice                  | 04/30/2026   | Federal Withholding                          | 0.00            | 164.00         |            |
| 001418                     | CO DEPARTMENT OF REVENUE | 04/30/2026   | Bank Draft                                   | 0.00            | 26.00          | DFT0002770 |
| <a href="#">INV0001972</a> | Invoice                  | 04/30/2026   | CO Withholding                               | 0.00            | 26.00          |            |

Bank Code New Main Operating Summary

| Payment Type   | Payable Count | Payment Count | Discount    | Payment             |
|----------------|---------------|---------------|-------------|---------------------|
| Regular Checks | 117           | 80            | 0.00        | 664,082.46          |
| Manual Checks  | 0             | 0             | 0.00        | 0.00                |
| Voided Checks  | 0             | 0             | 0.00        | 0.00                |
| Bank Drafts    | 9             | 9             | 0.00        | 181,013.47          |
| EFT's          | 40            | 26            | 0.00        | 2,797,740.36        |
|                | <b>166</b>    | <b>115</b>    | <b>0.00</b> | <b>3,642,836.29</b> |

### All Bank Codes Check Summary

| Payment Type   | Payable Count | Payment Count | Discount    | Payment             |
|----------------|---------------|---------------|-------------|---------------------|
| Regular Checks | 117           | 80            | 0.00        | 664,082.46          |
| Manual Checks  | 0             | 0             | 0.00        | 0.00                |
| Voided Checks  | 0             | 0             | 0.00        | 0.00                |
| Bank Drafts    | 9             | 9             | 0.00        | 181,013.47          |
| EFT's          | 40            | 26            | 0.00        | 2,797,740.36        |
|                | <b>166</b>    | <b>115</b>    | <b>0.00</b> | <b>3,642,836.29</b> |

### Fund Summary

| Fund | Name                          | Period | Amount              |
|------|-------------------------------|--------|---------------------|
| 999  | POOLED CASH/CONSOLIDATED CASH | 4/2026 | 514,666.32          |
| 999  | POOLED CASH/CONSOLIDATED CASH | 5/2026 | 3,128,169.97        |
|      |                               |        | <b>3,642,836.29</b> |



**CITY OF FORT LUPTON  
CITY COUNCIL/ENTERPRISE BOARDS  
REGULAR MEETING AGENDA  
Tuesday, April 21, 2026  
6:00 PM  
130 South McKinley Avenue**

**Chris Ceretto, Mayor**  
Valerie Blackston, Ward 1  
Bruce Davis, Ward 2  
Michael Sanchez, Ward 3  
David Crespin, Ward 1  
Claud Hanes, Ward 2  
Bruce Fitzgerald, Ward 3

**Call to Order**

**Pledge of Allegiance**

**Roll Call**

**Proclamation**

- a. 2026 Mental Health Proclamation

**Persons to Address Council** - This portion of the Agenda is provided to allow members of the audience to present comments to the City Council. The City Council 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. Please limit the time of your comments to three (3) minutes - Mayor Ceretto

**Approval of Agenda**

**Review of Accounts Payables**

- a. April 21, 2026 Accounts Payable

**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. April 7, 2026 City Council Meeting Minutes
- b. AM 2026-065 Approving Payment for Victim Advocacy Services through the City of Brighton in the Amount of \$49,007.91 for the 2026 Calendar Year, Allocated from the Police Department Contractual Services Fund
- c. AM 2026-066 Approving a Resolution Ratifying the Mayor’s Appointment of Nick Balsley to the Golf Advisory Committee for a Term Beginning April 21, 2026 and Ending December 31, 2027
- d. AM 2026-069 Amending the Legal Description of Exhibit A to Ordinance 2025-1193 of an Annexation Known as the L.G. Everist NW Annexation Nos. 1-2
- e. AM 2026-070 Amending the Legal Description of Exhibit A to Ordinance 2025-1194 Known as the L.G. Everist NW Initial Zoning, to the ‘A’ Agriculture Zone District
- f. AM 2026-071 Authorize the Notice to Proceed for Lift Station Improvements, Project Cost Estimate is \$108,969.00 Allocated from the Utility Fund Sewer Treatment Department

**Action Memorandum**

- a. AM 2026-067 Presenting an Ordinance for the Regulation of Traffic for the City of Fort Lupton; Adopting by Reference the 2024 Edition of the “Model Traffic Code” Repealing all Ordinances in Conflict Therewith and Setting the Public Hearing for May 19, 2026
- b. AM 2026-068 Approving a Resolution for the Second Amendment to the Existing L.G. Everist Annexation Agreement

**Staff Reports**

## **Mayor/Council Reports**

### **Future City Events**

- a. April 23, 2026 - Spring Clean-Up for Seniors and Disabled Citizens
- April 25, 2026 - Spring Clean-Up Day, 800 12th Street, 8:00 a.m. - 12:00 p.m.
- April 23-25, 2026 - Great Fields of Honor, Pearson Park, 12285 State Hwy 52, Fort Lupton, CO 80621
- April 27, 2026 - Shredding Day, 130 S. McKinley Avenue, 8:00 a.m. - 10:00 a.m.
- April 28, 2026 - Spaghetti Dinner, 203 S. Harrison Avenue, 5:00 p.m. - 6:30 p.m.

### **Upcoming Meetings**

- a. April 28, 2026 Town Hall Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.
- May 5, 2026 City Council Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.
- May 12, 2026 Town Hall Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.
- May 19, 2026 City Council Meeting, City Hall, 130 S. McKinley Ave. 6:00 p.m.

### **Executive Session**

- a. To determine positions relative to matters that may be subject to negotiations, develop a strategy for negotiations, and/or instruct negotiators, pursuant to C.R.S. § 24-6-402(4)(e) - Future Land Use Area Boundaries.

### **Adjourn**



**SUBJECT FOR DISCUSSION**

Annual Renewal of Tyler Technologies Incode Finance and Court Software for an Amount Not to Exceed \$56,666.50, Allocated from the General Fund-Software Account

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The City of Fort Lupton uses Tyler Technologies software for Court and Finance software(s). The City does an annual renewal with Tyler Technologies to continue to get the software updates, support and maintenance.

The cost of the support, maintenance, and updates is in the amount not to exceed \$56,666.50. This will cover dates between 06/01/2026 – 05/31/2027.

**FINANCIAL CONSIDERATIONS**

The IT Department budgeted the software renewal in their General Fund-Software account.

**LEGAL/POLITICAL CONSIDERATIONS**

N/A

**ALTERNATIVES/OPTIONS**

Council approves the renewal of Incode Court and Incode VX from Tyler Technologies not to exceed the amount of \$56,666.50.

Council requests that staff look into other options for start time in mid-May.

**STAFF RECOMMENDATIONS**

Staff recommend renewal of the Annual Maintenance cost.

**Attachments:**                    a. Incode Finance Court Renewal.pdf

|                                                  |            |       |
|--------------------------------------------------|------------|-------|
| <b><u>Certification of Council Approval:</u></b> |            |       |
| Ordinance No. _____                              | _____      | _____ |
| Resolution No. _____                             | City Clerk | Date  |



**Remittance:**  
 Tyler Technologies, Inc.  
 (FEIN 75-2303920)  
 P.O. Box 203556  
 Dallas, TX 75320-3556

# INVOICE

|                                |                  |                |
|--------------------------------|------------------|----------------|
| Document No.<br>CI100-00275193 | Date<br>05/01/26 | Page<br>1 of 3 |
|--------------------------------|------------------|----------------|

REC'D CITY OF FT LUPTON  
 APR 20 2026 AM 11:33

**Questions:**  
 Phone: 1-800-772-2260 Press 2  
 Email: ar@tylertech.com



Bill To: FORT LUPTON, CO CITY OF  
 130 SOUTH MCKINLEY AVENUE  
 FORT LUPTON, CO 80621

Delivery To: FORT LUPTON, CO CITY OF  
 130 SOUTH MCKINLEY AVENUE  
 FORT LUPTON, CO 80621

|                        |                                           |                                            |                                           |                       |                              |
|------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------------|-----------------------|------------------------------|
| <b>Cust #</b><br>50360 | <b>Bill to Address ID</b><br>LOC000030422 | <b>Delivery Address ID</b><br>LOC000030422 | <b>Currency</b><br>USD                    | <b>Terms</b><br>Net30 | <b>Due Date</b><br>5/31/2026 |
| <b>Cust PO#</b>        | <b>Sales Order</b><br>SBI1000-000010350   |                                            | <b>Billing Schedule</b><br>211-2016160054 |                       |                              |

| Contract Date | Description                                                                                                                       | Quantity | Unit Price  | Extended Price           |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------|----------|-------------|--------------------------|
| 05/09/16      | <b>Municipal Justice Annual Fees</b><br>Court Online Component<br>06/01/2026 - 05/31/2027                                         |          | \$16,779.39 | \$16,779.39 <i>Court</i> |
| 09/28/21      | Court Public Access<br>06/01/2026 - 05/31/2027                                                                                    |          |             |                          |
| 05/09/18      | Court/Police Third-Party Interface (Import or Export of Citations/Warrants/Dispositions) - Maintenance<br>06/01/2026 - 05/31/2027 |          |             |                          |
| 05/09/16      | General Ledger Third-Party Interface - Maintenance<br>06/01/2026 - 05/31/2027                                                     |          |             |                          |
| 05/09/16      | Municipal Jury Manager - Maintenance<br>06/01/2026 - 05/31/2027                                                                   |          |             |                          |
| 05/09/16      | DataXchange - Maintenance<br>06/01/2026 - 05/31/2027                                                                              |          |             |                          |
| 05/09/16      | Colorado Driving History from DMV Interface - Maintenance<br>06/01/2026 - 05/31/2027                                              |          |             |                          |
| 05/09/16      | Colorado Vehicle Owner Parking Interface - Maintenance<br>06/01/2026 - 05/31/2027                                                 |          |             |                          |
| 05/09/16      | Case Manager - Maintenance<br>06/01/2026 - 05/31/2027                                                                             |          |             |                          |
| 09/28/21      | Defense Attorney Access<br>06/01/2026 - 05/31/2027                                                                                |          |             |                          |
| 09/22/20      | Virtual Court<br>06/01/2026 - 05/31/2027                                                                                          |          |             |                          |
| 05/09/18      | Trancite Scene PD (1-9 Licenses) - Maintenance<br>06/01/2026 - 05/31/2027                                                         |          |             | <i>Fin</i>               |
| 05/25/16      | <b>ERP Pro Financials Annual Fees</b><br>Purchasing - Maintenance<br>06/01/2026 - 05/31/2027                                      |          | \$23,931.33 | \$23,931.33              |
| 05/31/16      | Accounts Receivable - Maintenance<br>06/01/2026 - 05/31/2027                                                                      |          |             |                          |
| 05/31/16      | Electronic Time Clock Interface - Maintenance<br>06/01/2026 - 05/31/2027                                                          |          |             |                          |



**Remittance:**  
 Tyler Technologies, Inc.  
 (FEIN 75-2303920)  
 P.O. Box 203556  
 Dallas, TX 75320-3556

# INVOICE

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|--------------------------------|------------------|----------------|
| Document No.<br>C1100-00275193 | Date<br>05/01/26 | Page<br>2 of 3 |
|--------------------------------|------------------|----------------|

**Questions:**  
 Phone: 1-800-772-2260 Press 2  
 Email: ar@tylertech.com

| Contract Date | Description                                                                                       | Quantity | Unit Price        | Extended Price    |
|---------------|---------------------------------------------------------------------------------------------------|----------|-------------------|-------------------|
| 05/31/16      | Project Accounting - Maintenance<br>06/01/2026 - 05/31/2027                                       |          |                   |                   |
| 05/31/16      | Human Resources Management (Includes Position Budgeting) - Maintenance<br>06/01/2026 - 05/31/2027 |          |                   |                   |
| 05/25/16      | Core Financials - Maintenance<br>06/01/2026 - 05/31/2027                                          |          |                   |                   |
| 05/25/16      | Fixed Assets - Maintenance<br>06/01/2026 - 05/31/2027                                             |          |                   |                   |
|               | <b>ERP Pro Utilities Annual Fees</b>                                                              |          | <b>\$9,091.46</b> | <b>\$9,091.46</b> |
| 05/31/16      | Utility Billing Water/Gas - Maintenance<br>06/01/2026 - 05/31/2027                                |          |                   |                   |
| 05/31/16      | Additional Handheld Meter-Reader Interface - Maintenance<br>06/01/2026 - 05/31/2027               |          |                   |                   |
| 12/20/16      | Third-Party Printing Interface - Maintenance<br>06/01/2026 - 05/31/2027                           |          |                   |                   |
| 05/31/16      | Cashiering - Maintenance<br>06/01/2026 - 05/31/2027                                               |          |                   |                   |
| 09/09/20      | Additional Handheld Meter-Reader Interface - Maintenance<br>06/01/2026 - 05/31/2027               |          |                   |                   |
|               | <b>Content Manager Annual Fees</b>                                                                |          | <b>\$3,479.52</b> | <b>\$3,479.52</b> |
| 05/31/16      | Content Manager Core - Maintenance<br>06/01/2026 - 05/31/2027                                     |          |                   |                   |
| 05/09/18      | Enforcement Mobile Interface - Maintenance<br>06/01/2026 - 05/31/2027                             | 1        | \$0.00            | \$0.00            |
| 05/09/16      | Enforcement Mobile Interface - Maintenance<br>06/01/2026 - 05/31/2027                             | 1        | \$0.00            | \$0.00            |
|               | <b>Technical Services Annual Fees</b>                                                             |          | <b>\$1,290.51</b> | <b>\$1,290.51</b> |
| 05/09/18      | Basic Network Services<br>06/01/2026 - 05/31/2027                                                 |          |                   |                   |
|               | <b>Hardware Annual Fees</b>                                                                       |          | <b>\$594.29</b>   | <b>\$594.29</b>   |
| 05/09/18      | Symbol LS2208 Bar Code Scanner w/intellistand - Maintenance<br>06/01/2026 - 05/31/2027            |          |                   |                   |
| 05/09/18      | Zebra GK420T Label Printer - Maintenance<br>06/01/2026 - 05/31/2027                               |          |                   |                   |
| 07/10/20      | Topaz Signature Pad T-L462 - USB On-Premise Court Sites - Maintenance<br>06/01/2026 - 05/31/2027  |          |                   |                   |
|               | <b>Tyler University</b>                                                                           |          | <b>\$1,500.00</b> | <b>\$1,500.00</b> |
| 05/25/16      | Tyler University<br>06/01/2026 - 05/31/2027                                                       |          |                   |                   |



**Remittance:**  
Tyler Technologies, Inc.  
(FEIN 75-2303920)  
P.O. Box 203556  
Dallas, TX 75320-3556

**Questions:**  
Phone: 1-800-772-2260 Press 2  
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|                |          |        |
|----------------|----------|--------|
| Document No.   | Date     | Page   |
| CI100-00275193 | 05/01/26 | 3 of 3 |

|                                                                                                                                                                                   |                  |              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------|
| <b>**ATTENTION**</b><br>Order your checks and forms from<br>Tyler Business Forms at 877-749-2090 or<br>Tylerbusinessforms.com to guarantee<br>100% compliance with your software. | <b>Subtotal</b>  | \$ 56,666.50 |
|                                                                                                                                                                                   | <b>Sales Tax</b> | \$0.00       |
|                                                                                                                                                                                   | <b>Total</b>     | \$ 56,666.50 |



**SUBJECT FOR DISCUSSION**

Approve Execution of the Pipeline Crossing Agreement with Union Pacific Railroad for the Nonpotable Water Main Crossing in County Road 12 and Payment for an Amount Not to Exceed \$20,670.00, Allocated from the Street Sales Tax Fund.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The nonpotable water main will be extended under the County Road 12 improvements associated with the upgrading of the railroad crossing. This license agreement includes the payment of a onetime license fee of \$20,670.00 to Union Pacific Railroad (UPRR) as a license fee to grant the City permission to construct, operate and maintain the nonpotable water main across UPRR right of way (ROW) and under the railroad tracks.

Payment of the fee is required upon execution of the agreement.

**FINANCIAL CONSIDERATIONS**

The 2026 Budget included \$1,200,000 in the Street Sales Tax Fund for Capital Projects for the CR 12 Railroad Crossing Project.

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable.

**ALTERNATIVES/OPTIONS**

- A. Execute the Pipeline Crossing Agreement
- B. Do not execute and don't extend the nonpotable water main east on CR 12.

**STAFF RECOMMENDATIONS**

Staff recommends execution of the Pipeline Crossing Agreement with UPRR and payment of not to exceed \$20,760.00 for the license agreement in association with the CR 12 Railroad Crossing Upgrade Project.

**Attachments:**                    a.     UPRR Pipeline Crossing Agreement.

|                                                  |                     |               |
|--------------------------------------------------|---------------------|---------------|
| <b><u>Certification of Council Approval:</u></b> |                     |               |
| Ordinance No. _____                              | _____<br>City Clerk | _____<br>Date |
| Resolution No. _____                             |                     |               |



April 7, 2026  
Project: 0806292

CITY OF FORT LUPTON

Re: Proposed An Underground Pvc 10-inch Pipe Encased In A 18.63-inch Steel Casing Used To Convey Non-potable Water Pipeline Crossing of Railroad Property at Mile Post 26.99 on the Greeley Subdivision at or near Fort Lupton, Weld County, Colorado.

Attached is an original of the agreement covering your use of the Railroad Company's right of way. **Review and return the partially executed agreement via email.**

Payment, with Project No. 0806292 referenced, in the amount of **Twenty Thousand Six Hundred Seventy Dollars (\$20,670.00)** is due and payable to Union Pacific Railroad Company upon your execution of the agreement. If you require formal billing, you may consider this letter as a formal bill. In compliance with the Internal Revenue Service's new policy regarding their Form 1099, I certify that 946001323 is this Corporation's correct Federal Taxpayer Identification Number.

**Send Electronic Payments to:**

Name: Bank of America, Dallas, TX  
Union Pacific Account = 3752021457

- ACH Routing Number = 1110-0001-2
- Wire Routing Number = 026009593

**Mail Checks to:**

Union Pacific Railroad Company  
P.O. Box 7412567  
Chicago, IL 60674-2568

- **CHECKS ONLY – NO AGREEMENTS**

**UP does not currently offer a credit card option for these payments.**

Railroad Protective Liability Insurance (RPLI) may be obtained from any insurance company which offers such coverage. Union Pacific has also worked with a national broker, Marsh USA, to make available RPLI to you or your contractor. You can find additional information, premium quotes, and application forms at ([uprr.marsh.com](http://uprr.marsh.com)).

If we have not received the executed document within six months from the date of this letter, this proposed offer of an agreement is withdrawn and becomes null and void.

After final approval and processing, the fully-executed agreement will be returned to you via email with instructions for coordinating your work. In no event should you begin work until you have received your counterpart of the fully-executed agreement.

If you have any questions, please contact me at [jasorian@up.com](mailto:jasorian@up.com).

Sincerely,

Justin Alexander Soriano  
Mgr II Real Estate - Contracts

## PIPELINE CROSSING AGREEMENT

Mile Post: 26.99, Greeley Subdivision  
Location: Fort Lupton, Weld County, Colorado

**THIS AGREEMENT (“Agreement”)** is made and entered into as of April 7, 2026, (“Effective Date”) by and between **UNION PACIFIC RAILROAD COMPANY**, a Delaware corporation, (“Licensor”) and **CITY OF FORT LUPTON**, to be addressed at 130 McKinleyAv, Fort Lupton, Colorado 80621 (“Licensee”).

**IT IS MUTUALLY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:**

**Article 1.      LICENSOR GRANTS RIGHT.**

A.      In consideration of the license fee to be paid by Licensee set forth below and in further consideration of the covenants and agreements to be performed by Licensee, Licensor hereby grants to Licensee the right to construct and thereafter, during the term hereof, maintain and operate an underground PVC 10-inch pipe encased in a 18.63-inch steel casing used to convey non-potable water only, including any appurtenances required for the operation of said pipeline (collectively, "Licensee's Facilities") across Licensor’s real property, trackage, or other facilities located in Fort Lupton, Weld County, State of Colorado ("Railroad Property"). The specific specifications and limited purpose for Licensee's Facilities on, along, across and under Railroad Property are described in and shown on the Print and Specifications dated March 23, 2026, attached hereto as **Exhibit A** and made a part hereof.

B.      Licensee represents and warrants that Licensee's Facilities will (i) only be used for an underground PVC 10-inch pipe encased in a 18.63-inch steel casing used to convey non-potable water, and (ii) not be used to convey any other substance, any fiber optic cable, or for any other use, whether such use is currently technologically possible, or whether such use may come into existence during the life of this Agreement.

C.      Licensee acknowledges that if it or its contractor provides Licensor with digital imagery depicting Licensee's Facilities ("Digital Imagery"), Licensee authorizes Licensor to use the Digital Imagery in preparing **Exhibit A**. Licensee represents and warrants that through a license or otherwise, it has the right to use the Digital Imagery and to permit Licensor to use the Digital Imagery in said manner.

**Article 2.      LICENSE FEE.**

Upon execution of this Agreement, the Licensee shall pay to the Licensor a one-time License Fee of Twenty Thousand Six Hundred Seventy Dollars (**\$20,670.00**).

**Article 3.      TERM.**

This Agreement shall take effect as of the Effective Date first herein written and shall continue in full force and effect until terminated as provided in the "TERMINATION; REMOVAL OF LICENSEE’S FACILITIES" Section of **Exhibit B**.

**Article 4. LICENSEE'S COMPLIANCE WITH GENERAL TERMS.**

Licensee represents and warrants that all work on Licensee's Facilities performed by Licensee or its contractors will strictly comply with all terms and conditions set forth herein, including the General Terms and Conditions, attached hereto as Exhibit B and made a part hereof.

**Article 5. INSURANCE.**

A. During the term of this Agreement, Licensee shall fully comply or cause its contractor(s) to fully comply with the insurance requirements described in **Exhibit C**, attached hereto and made a part hereof. Upon request only, Licensee shall send copies of all insurance documentation (e.g., certificates, endorsements, etc.) to Licensor at the address listed in the "NOTICES" Section of this Agreement.

B. If Licensee is subject to statute(s) limiting its insurance liability and/or limiting its ability to obtain insurance in compliance with **Exhibit C** of this Agreement, those statutes shall apply.

**Article 6. DEFINITION OF LICENSEE.**

For purposes of this Agreement, all references in this Agreement to Licensee will include Licensee's contractors, subcontractors, officers, agents and employees, and others acting under its or their authority (collectively, a "Contractor"). If a Contractor is hired by Licensee to perform any work on Licensee's Facilities (including initial construction and subsequent relocation, maintenance, and/or repair work), then Licensee shall provide a copy of this Agreement to its Contractor(s) and require its Contractor(s) to comply with all terms and conditions of this Agreement, including the indemnification requirements set forth in the "INDEMNITY" Section of **Exhibit B**. Licensee shall require any Contractor to release, defend, and indemnify Licensor to the same extent and under the same terms and conditions as Licensee is required to release, defend, and indemnify Licensor herein.

**Article 7. ATTORNEYS' FEES, EXPENSES, AND COSTS.**

If litigation or other court action or similar adjudicatory proceeding is undertaken by Licensee or Licensor to enforce its rights under this Agreement, all fees, costs, and expenses, including, without limitation, reasonable attorneys' fees and court costs, of the prevailing Party in such action, suit, or proceeding shall be reimbursed or paid by the Party against whose interest the judgment or decision is rendered. The provisions of this Article shall survive the termination of this Agreement.

**Article 8. WAIVER OF BREACH.**

The waiver by Licensor of the breach of any condition, covenant or agreement herein contained to be kept, observed and performed by Licensee shall in no way impair the right of Licensor to avail itself of any remedy for any subsequent breach thereof.

**Article 9. ASSIGNMENT.**

A. Licensee shall not assign this Agreement, in whole or in part, or any rights herein granted, without the written consent of Licensor, which must be requested in writing by Licensee. Any assignment or attempted transfer of this Agreement or any of the rights herein granted, whether voluntary, by operation of law, or otherwise, without Licensor's written consent, will be absolutely void and may result in Licensor's termination of this Agreement pursuant to the "TERMINATION; REMOVAL OF LICENSEE'S FACILITIES" Section of **Exhibit B**.

B. Upon Licensor's written consent to any assignment, this Agreement will be binding upon and inure to the benefit of the parties thereto, successors, heirs, and assigns, executors, and administrators.

**Article 10. SEVERABILITY.**

Any provision of this Agreement which is determined by a court of competent jurisdiction to be invalid or unenforceable shall be invalid or unenforceable only to the extent of such determination, which shall not invalidate or otherwise render ineffective any other provision of this Agreement.

**Article 11. NOTICES.**

Except Licensee's commencement of work notice(s) required under **Exhibit B**, all other notices required by this Agreement must be in writing, and (i) personally served upon the business address listed below ("Notice Address"), (ii) sent overnight via express delivery by a nationally recognized overnight delivery service such as Federal Express Corporation or United Parcel Service to the Notice Address, or (iii) by certified mail, return receipt requested to the Notice Address. Overnight express delivery notices will be deemed to be given upon receipt. Certified mail notices will be deemed to be given three (3) days after deposit with the United States Postal Service.

If to Licensor: Union Pacific Railroad Company  
Attn: Analyst – Real Estate Utilities (Project No. 0806292)  
1400 Douglas Street, MS 1690  
Omaha, Nebraska 68179

If to Licensee: CITY OF FORT LUPTON  
130 McKinley Av, Fort  
Lupton, Colorado 80621

**Article 12. SPECIAL PROVISION – CONSTRUCTION OBSERVATION.**

Licensor requires Licensee to provide monitoring of tracks and construction observation through Licensor approved observer named below during all construction and installation work. Licensee is to directly coordinate services with the named inspector:

**Railpros Field Services**  
**Email: [RP.Utility@railpros.com](mailto:RP.Utility@railpros.com)**  
**Phone (682)223-5271**

**IN WITNESS WHEREOF**, the parties hereto have caused this Agreement to be executed as of the date first herein written.

**UNION PACIFIC RAILROAD COMPANY**

**CITY OF FORT LUPTON**

By: \_\_\_\_\_

By: \_\_\_\_\_

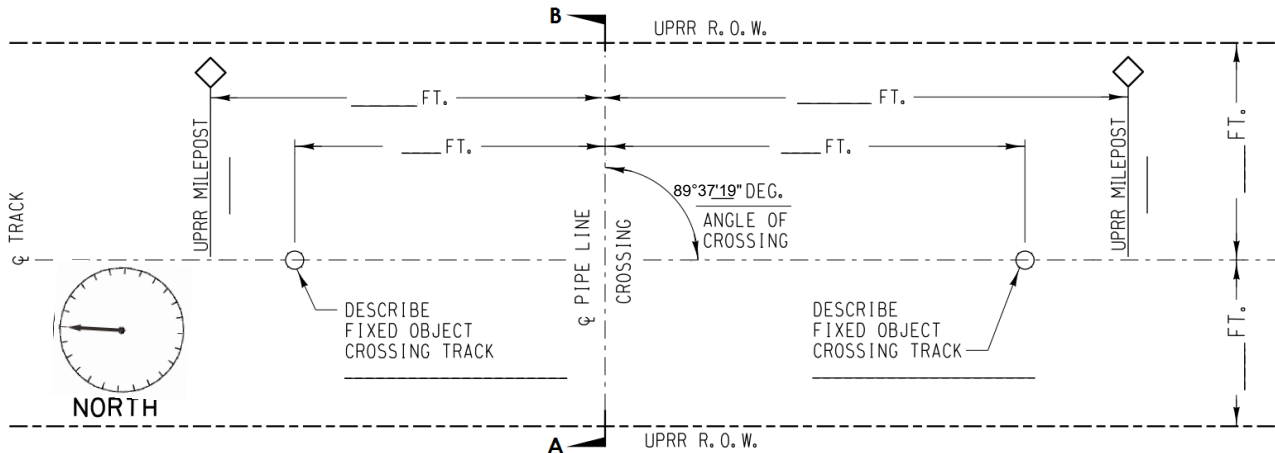
Justin Alexander Soriano  
*Mgr II Real Estate - Contracts*

Name Printed: Chris Ceretto

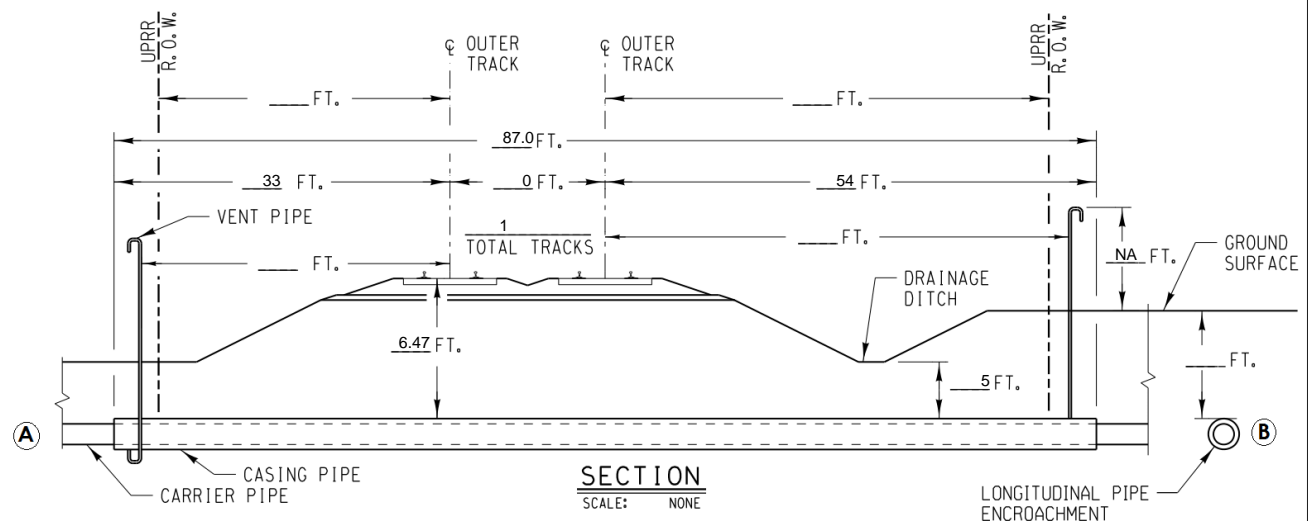
Title: Mayor

# NON-FLAMMABLE LIQUID PIPELINE

- CROSSING
- ENCROACHMENT
- BOTH



**PLAN**  
SCALE: NONE



**SECTION**  
SCALE: NONE

- NOTES:  
 1) ALL DIMENSIONS MEASURED PERPENDICULAR TO THE CENTERLINE OF TRACK  
 2) REFER TO AREMA VOLUME 1. CHAPTER 1. PART 5. SECTION 5.1

- A) METHOD OF INSTALLATION BORED AND JACKED
- B) DIST. FROM CENTERLINE OF TRACK TO PIPE ENCROACHMENT \_\_\_\_\_
- C) SIGNS PROVIDED? AT MINIMUM SIGNS WILL BE PROVIDED AS STATED ABOVE
- D) CARRIER MATERIAL PVC \_\_\_\_\_, IF RCP, CLASS V? NA \_\_\_\_\_  
 COMMODITY TO BE CONVEYED NON-POTABLE WATER \_\_\_\_\_,  
 OPERATIONAL PRESSURE 64 PSI, MAOP 100 PSI.  
 WALL THICKNESS (INCH)/ SCHEDULE 80 \_\_\_\_\_, DIAMETER 10 IN.  
 CATHODIC/COATING PROTECTION NO \_\_\_\_\_
- E) CASING MATERIAL STEEL PIPE \_\_\_\_\_, IF RCP, CLASS V? NA \_\_\_\_\_  
 TOTAL LENGTH CASING PIPE: 87 FT.  
 WALL THICKNESS 0.3125 IN. DIAMETER 18.63 IN.  
 CATHODIC/COATING PROTECTION YES \_\_\_\_\_  
 CASING PIPE IS SEALED AT THE ENDS.
- F) DISTANCE FROM CENTERLINE OF TRACK TO NEAR FACE OF BORING AND JACKING PITS WHEN MEASURED AT RIGHT ANGLES  
54 AND 33 \_\_\_\_\_.



**BUILDING AMERICA®**

**EXHIBIT "A"**

|                                |                      |                 |
|--------------------------------|----------------------|-----------------|
| SUBDIVISION:                   |                      |                 |
| TRACK TYPE: MAINLINE TRACK     |                      |                 |
| M.P.:                          | LAT.: 40.07305556    |                 |
| E.S.M.:                        | LONG.: -104.80833333 |                 |
| NEAREST CITY:                  | COUNTY:              | STATE:          |
| FORT LUPTON                    | WELD                 | CO              |
| APPLICANT: CITY OF FORT LUPTON |                      |                 |
| FILE NO.:                      | 0806292              | DATE: 3/23/2026 |

**EXHIBIT B**

**GENERAL TERMS AND CONDITIONS**

**Section 1. LIMITATION AND SUBORDINATION OF RIGHTS GRANTED.**

A. The foregoing grant is subject and subordinate to the prior and continuing right and obligation of Licensor to use and maintain its entire property including the right and power of Licensor to construct, maintain, repair, renew, use, operate, change, modify or relocate railroad tracks, signal, communication, fiber optics, or other wirelines, pipelines and other facilities upon, along or across any or all parts of its property, all or any of which may be freely done at any time or times by Licensor without liability to Licensee or to any other party for compensation or damages.

B. The foregoing grant is also subject to all outstanding superior rights (including those in favor of licensees and lessees of Railroad Property) and the right of Licensor to renew and extend the same, and is made without covenant of title or for quiet enjoyment. It shall be Licensee's sole obligation to obtain such additional permission, license and grants necessary on account of any such existing rights.

**Section 2. ENGINEERING REQUIREMENTS; PERMITS.**

A. Licensee's Facilities will be designed, constructed, operated, maintained, repaired, renewed, modified, reconstructed, removed, or abandoned in place on Railroad Property by Licensee or its contractor to Licensor's satisfaction and in strict conformity with: (i) Licensor's current engineering standards and specifications, including those for shoring and cribbing to protect Licensor's railroad operations and facilities ("UP Specifications"), except for variances approved in advance in writing by Licensor's Assistant Vice President Engineering – Design or its authorized representative ("UP Engineering Representative"); (ii) such other additional safety standards as Licensor, in its sole discretion, elects to require, including, without limitation, American Railway Engineering and Maintenance-of-Way Association ("AREMA") standards and guidelines (collectively, "UP Additional Requirements"); and (iii) all applicable laws, rules, and regulations, including any applicable Federal Railroad Administration and Federal Energy Regulatory Commission regulations and enactments (collectively, "Laws"). If there is any conflict between UP Specifications, UP Additional Requirements, and Laws, the most restrictive will apply.

B. Licensee shall keep the soil over Licensee's Facilities thoroughly compacted, and maintain the grade over and around Licensee's Facilities even with the surface of the adjacent ground.

C. If needed, Licensee shall secure, at Licensee's sole cost and expense, any and all necessary permits required to perform any work on Licensee's Facilities.

**Section 3. NOTICE OF COMMENCEMENT OF WORK; EMERGENCIES.**

A. Licensee and its contractors are strictly prohibited from commencing any work associated with Licensee's Facilities without Licensor's written approval that the work will be in strict compliance with the "ENGINEERING REQUIREMENTS; PERMITS" Section of this Exhibit B. Upon Licensor's approval, Licensee shall contact both of Licensor's field representatives ("Licensor's Field Representatives") at least ten (10) days before commencement of any work on Licensee's Facilities.

B. Licensee shall not commence any work until: (1) Licensor has determined whether flagging or other special protective or safety measures ("Safety Measures") are required for performance of the work pursuant to the "FLAGGING" Section of this **Exhibit B** and provided Licensee written

authorization to commence work; and (2) Licensee has complied with the "PROTECTION OF FIBER OPTIC CABLE SYSTEMS" Section of this **Exhibit B**.

C. If, at any time, an emergency arises involving Licensee's Facilities, Licensee or its contractor shall immediately contact Licensor's Response Management Communications Center at (888) 877-7267.

#### **Section 4. FLAGGING.**

A. Following Licensee's notice to Licensor's Field Representatives required under the "NOTICE OF COMMENCEMENT OF WORK; EMERGENCIES" Section of this **Exhibit B**, Licensor shall inform Licensee if Safety Measures are required for performance of the work by Licensee or its contractor on Railroad Property. If Safety Measures are required, no work of any kind may be performed by Licensee or its contractor(s) until arrangements for the Safety Measures have been made and scheduled. If no Safety Measures are required, Licensor will give Licensee written authorization to commence work.

B. If any Safety Measures are performed or provided by Licensor, including but not limited to flagging, Licensor shall bill Licensee for such expenses incurred by Licensor, unless Licensor and a federal, state, or local governmental entity have agreed that Licensor is to bill such expenses to the federal, state, or local governmental entity. Additional information regarding the submission of such expenses by Licensor and payment thereof by Licensee can be found in the "LICENSEE'S PAYMENT OF EXPENSES" Section of this **Exhibit B**. If Licensor performs any Safety Measures, Licensee agrees that Licensee is not relieved of any of responsibilities or liabilities set forth in this Agreement.

C. For flagging, the rate of pay per hour for each flagger will be the prevailing hourly rate in effect for an eight-hour day for the class of flagmen used during regularly assigned hours and overtime in accordance with Labor Agreements and Schedules in effect at the time the work is performed. In addition to the cost of such labor, a composite charge for vacation, holiday, health and welfare, supplemental sickness, Railroad Retirement and unemployment compensation, supplemental pension, Employees Liability and Property Damage, and Administration will be included, computed on actual payroll. The composite charge will be the prevailing composite charge in effect at the time the work is performed. One and one-half times the current hourly rate is paid for overtime, Saturdays and Sundays, and two and one-half times current hourly rate for holidays. Wage rates are subject to change, at any time, by law or by agreement between Licensor and its employees, and may be retroactive as a result of negotiations or a ruling of an authorized governmental agency. Additional charges on labor are also subject to change. If the wage rate or additional charges are changed, Licensee (or the governmental entity, as applicable) shall pay on the basis of the new rates and charges.

D. Reimbursement to Licensor will be required covering the full eight-hour day during which any flagger is furnished, unless the flagger can be assigned to other railroad work during a portion of such day, in which event reimbursement will not be required for the portion of the day during which the flagger is engaged in other railroad work. Reimbursement will also be required for any day not actually worked by the flaggers following the flaggers' assignment to work on the project for which Licensor is required to pay the flaggers and which could not reasonably be avoided by Licensor by assignment of such flaggers to other work, even though Licensee may not be working during such time. When it becomes necessary for Licensor to bulletin and assign an employee to a flagging position in compliance with union collective bargaining agreements, Licensee must provide Licensor a minimum of five (5) days notice prior to the cessation of the need for a flagger. If five (5) days notice of cessation is not given, Licensee will still be required to pay flagging charges for the days the flagger was scheduled, even though flagging is no longer required for that period. An additional ten (10) days notice must then be given to Licensor if flagging services are needed again after such five day cessation notice has been given to Licensor.

**Section 5.     SAFETY.**

A.     Safety of personnel, property, rail operations and the public is of paramount importance in the prosecution of any work on Railroad Property performed by Licensee or its contractor, and takes precedence over any work on Licensee's Facilities to be performed Licensee or its contractors. Licensee shall be responsible for initiating, maintaining and supervising all safety operations and programs in connection with any work on Licensee's Facilities. Licensee and its contractor shall, at a minimum comply, with Licensor's then current safety standards located at the below web address ("Licensor's Safety Standards") to ensure uniformity with the safety standards followed by Licensor's own forces. As a part of Licensee's safety responsibilities, Licensee shall notify Licensor if it determines that any of Licensor's Safety Standards are contrary to good safety practices. Licensee and its contractor shall furnish copies of Licensor's Safety Standards to each of its employees before they enter Railroad Property.

[Union Pacific Current Safety Requirements](#)

B.     Licensee shall keep the job site on Railroad Property free from safety and health hazards and ensure that their employees are competent and adequately trained in all safety and health aspects of the work.

C.     Licensee represents and warrants that all parts of Licensee's Facilities within and outside of the limits of Railroad Property will not interfere whatsoever with the constant, continuous, and uninterrupted use of the tracks, property, and facilities of Licensor, and nothing shall be done or suffered to be done by Licensee at any time that would in any manner impair the safety thereof.

D.     Licensor's operations and work performed by Licensor's personnel may cause delays in Licensee's or its contractor's work on Licensee's Facilities. Licensee accepts this risk and agrees that Licensor shall have no liability to Licensee or any other person or entity for any such delays. Licensee must coordinate any work on Railroad Property by Licensee or any third party with Licensor's Field Representatives in strict compliance with the "NOTICE OF COMMENCEMENT OF WORK; EMERGENCIAS" Section of this **Exhibit B**.

E.     Licensor shall have the right, if it so elects, to provide any support it deems necessary for the safety of Licensor's operations and trackage during Licensee's or its contractor's construction, maintenance, repair, renewal, modification, relocation, reconstruction, or removal of Licensee's Facilities. In the event Licensor provides such support, Licensor shall invoice Licensee, and Licensee shall pay Licensor as set forth in the "LICENSEE'S PAYMENT OF EXPENSES" Section of this **Exhibit B**.

F.     Licensee may use unmanned aircraft systems ("UAS") to inspect Licensee's Facilities only upon the prior authorization from and under the direction of Licensor's Field Representatives. Licensee represents and warrants that its use of UAS on Railroad Property will comply with Licensor's then-current Unmanned Aerial Systems Policy and all applicable laws, rules and regulations, including any applicable Federal Aviation Administration regulations and enactments pertaining to UAS.

**Section 6.     PROTECTION OF FIBER OPTIC CABLE SYSTEMS.**

Fiber optic cable systems may be buried on Railroad Property. Protection of the fiber optic cable systems is of extreme importance since any break could disrupt service to users resulting in business interruption and loss of revenue and profits. In addition to the notifications required under the "NOTICE OF COMMENCEMENT OF WORK; EMERGENCIAS" Section of this **Exhibit B**, Licensee shall visit [up.com/CBUD](http://up.com/CBUD) to complete and submit the required form to determine if fiber optic cable is buried anywhere on Railroad Property to be used by Licensee. If it is, Licensee shall telephone the telecommunications company(ies) involved, and arrange for a cable locator, make arrangements for relocation or other protection of the fiber optic cable, all at Licensee's expense, and will not commence any work on Railroad Property until all such protection or relocation has been completed.

**Section 7. LICENSEE'S PAYMENT OF EXPENSES.**

A. Licensee shall bear the entire cost and expense of the design, construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, or removal of Licensee's Facilities.

B. Licensee shall fully pay for all materials joined, affixed to and labor performed on Railroad Property in connection with the construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, or removal of Licensee's Facilities, and shall not permit or suffer any mechanic's or materialman's lien of any kind or nature to be enforced against the property for any work done or materials furnished thereon at the instance or request or on behalf of Licensee. Licensee shall promptly pay or discharge all taxes, charges, and assessments levied upon, in respect to, or on account of Licensee's Facilities, to prevent the same from becoming a charge or lien upon any property of Licensor, and so that the taxes, charges, and assessments levied upon or in respect to such property shall not be increased because of the location, construction, or maintenance of Licensee's Facilities or any improvement, appliance, or fixture connected therewith placed upon such property, or on account of Licensee's interest therein. Where such tax, charge, or assessment may not be separately made or assessed to Licensee but shall be included in the assessment of the property of Licensor, then Licensee shall pay to Licensor an equitable proportion of such taxes determined by the value of Licensee's property upon property of Licensor as compared with the entire value of such property.

C. As set forth in the "FLAGGING" Section of this **Exhibit B**, Licensor shall have the right, if it so elects, to provide any Safety Measures Licensor deems necessary for the safety of Licensor's operations and trackage during Licensee's or its contractor's construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, or removal of Licensee's Facilities, including, but not limited to supervision, inspection, and flagging services. In the event Licensor provides such Safety Measures, Licensor shall submit an itemized invoice to Licensee's notice recipient listed in the "NOTICES" Article of this Agreement. Licensee shall pay to Licensor the total amount listed on such invoice within thirty (30) days of Licensee's receipt of such invoice.

**Section 8. MODIFICATIONS TO LICENSEE'S FACILITIES.**

A. This grant is subject to Licensor's safe and efficient operation of its railroad, and continued use and improvement of Railroad Property (collectively, "Railroad's Use"). Accordingly, Licensee shall, at its sole cost and expense, modify, reconstruct, repair, renew, revise, relocate, or remove (individually, "Modification", or collectively, "Modifications") all or any portion of Licensee's Facilities as Licensor may designate or identify, in its sole discretion, in the furtherance of Railroad's Use.

B. Upon any Modification of all or any portion of Licensee's Facilities to another location on Railroad Property, Licensor and Licensee shall execute a Supplemental Agreement to this Pipeline Agreement to document the Modification(s) to Licensee's Facilities on Railroad Property. If the Modifications result in Licensee's Facilities moving off of Railroad Property, this Agreement will terminate upon Licensee's completion of such Modification(s) and all requirements contained within the "TERMINATION; REMOVAL OF LICENSEE'S FACILITIES" Section of this **Exhibit B**. Any such Modification(s) off of Railroad Property will not release Licensee from any liability or other obligation of Licensee arising prior to and upon completion of any such Modifications to the Licensee's Facilities.

**Section 9. RESTORATION OF RAILROAD PROPERTY.**

In the event Licensee, in any manner moves or disturbs any property of Licensor in connection with the construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, or removal of Licensee's Facilities, then, Licensee shall, as soon as possible and at Licensee's sole cost

and expense, restore Licensor's property to the same condition as the same were before such property was moved or disturbed.

**Section 10. INDEMNITY.**

A. Definitions. As used in this Section:

1. "Licensor" includes Licensor, its affiliates, its and their officers, directors, agents and employees, and other railroad companies using Railroad Property at or near the location of Licensee's installation and their officers, directors, agents, and employees.
2. "Licensee" includes Licensee and its agents, contractors, subcontractors, sub-subcontractors, employees, officers, and directors, or any other person or entity acting on its behalf or under its control.
3. "Loss" includes claims, suits, taxes, loss, damages (including punitive damages, statutory damages, and exemplary damages), costs, charges, assessments, judgments, settlements, liens, demands, actions, causes of action, fines, penalties, interest, and expenses of any nature, including court costs, reasonable attorneys' fees and expenses, investigation costs, and appeal expenses.

B. Licensee shall release, defend, indemnify, and hold harmless Licensor from and against any and all Loss, even if groundless, fraudulent, or false, that directly or indirectly arises out of or is related to Licensee's construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, removal, presence, use, or operation of Licensee's Facilities, including, but not limited to, any actual or alleged:

1. Bodily harm or personal injury (including any emotional injury or disease) to, or the death of, any person(s), including, but not limited to, Licensee, Licensor, any telecommunications company, or the agents, contractors, subcontractors, sub-subcontractors, or employees of the foregoing;
2. Damage to or the disturbance, loss, movement, or destruction of Railroad Property, including loss of use and diminution in value, including, but not limited to, any telecommunications system(s) or fiber optic cable(s) on or near Railroad Property, any property of Licensee or Licensor, or any property in the care, custody, or control of Licensee or Licensor;
3. Removal of person(s) from Railroad Property;
4. Any delays or interference with track or Railroad's Use caused by Licensee's activity(ies) on Railroad Property, including without limitation the construction, maintenance, modification, reconstruction, repair, renewal, revision, relocation, or removal of Licensee's Facilities or any part thereof, any activities, labor, materials, equipment, or machinery in conjunction therewith;
5. Right(s) or interest(s) granted pursuant to this Agreement;
6. Contents escaping from Licensee's Facilities, including without limitation any actual or alleged pollution, contamination, breach, or environmental Loss;

7. Licensee's breach of this Agreement or failure to comply with its provisions, including, but not limited to, any violation or breach by Licensee of any representations and warranties Licensee has made in this Agreement; and
8. Violation by Licensee of any law, statute, ordinance, governmental administrative order, rule, or regulation, including without limitation all applicable Federal Railroad Administration regulations.

C. THE FOREGOING OBLIGATIONS SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW FOR THE BENEFIT OF LICENSOR TO LOSSES CAUSED BY, ARISING FROM, RELATING TO, OR RESULTING FROM, IN WHOLE OR IN PART, THE NEGLIGENCE OF LICENSOR, AND SUCH NEGLIGENCE OF LICENSOR SHALL NOT LIMIT, DIMINISH, OR PRECLUDE LICENSEE'S OBLIGATIONS TO LICENSOR IN ANY RESPECT. NOTWITHSTANDING THE FOREGOING, SUCH OBLIGATION TO INDEMNIFY LICENSOR SHALL NOT APPLY TO THE EXTENT THE LOSS IS CAUSED BY THE SOLE, ACTIVE AND DIRECT NEGLIGENCE, GROSS NEGLIGENCE, OR WILLFUL MISCONDUCT OF LICENSOR AS DETERMINED IN A FINAL JUDGMENT BY A COURT OF COMPETENT JURISDICTION.

**Section 11. TERMINATION; REMOVAL OF LICENSEE'S FACILITIES.**

A. If Licensee does not use the right herein granted on Licensee's Facilities for one (1) year, or if Licensee continues in default in the performance of any provision of this Agreement for a period of thirty (30) days after written notice from Licensor to Licensee specifying such default, Licensor may, at its sole discretion, terminate this Agreement by written notice to Licensee at the address listed in the "NOTICES" Article of this Agreement. This Agreement will not terminate until Licensee complies with Paragraphs "C" and "D" of this Section found below.

B. In addition to the provisions of Paragraph "A" above, this Agreement may be terminated by written notice given by either party, without cause, upon thirty (30) days written notice to the non-terminating party at the address listed in the "NOTICES" Article of this Agreement. This Agreement will not terminate until Licensee complies with Paragraphs "C" and "D" of this Section found below.

C. Prior to the effective date of any termination described in this Section, Licensee shall submit an application to Licensor's online Utility Contracts System at [this link](#) for Licensee's removal, or if applicable, abandonment in place of Licensee's Facilities located on Railroad Property ("Removal/Abandonment Work"). Upon the UP Engineering Representative's approval of Licensee's application for the Removal/Abandonment Work, Licensor and Licensee shall execute a separate consent document that will govern Licensee's performance of the Removal/Abandonment Work from those portions of Railroad Property not occupied by roadbed and/or trackage ("Consent Document"). Licensee shall then restore the impacted Railroad Property to the same or reasonably similar condition as it was prior to Licensee's installation of Licensee's Facilities. For purposes of this Section, Licensee's (i) performance of the Removal/Abandonment Work, and (ii) restoration work will hereinafter be collectively referred to as the "Restoration Work".

D. Following Licensee's completion of the Restoration Work, Licensee shall provide a written certification letter to Licensor at the address listed in the "NOTICES" Article of this Agreement which certifies that the Restoration Work has been completed in accordance with the Consent Document. Licensee shall report to governmental authorities, as required by law, and notify Licensor immediately if any environmental contamination is discovered during Licensee's performance of the Restoration Work. Upon discovery, the Licensee shall initiate any and all removal, remedial and restoration actions that are necessary to restore the property to its original, uncontaminated condition. Licensee shall provide written certification to Licensor at the address listed in the "NOTICES" Article of this Agreement that environmental contamination has been remediated and the property has been

restored in accordance with Licensor's requirements. Upon Licensor's receipt of Licensee's restoration completion certifications, this Agreement will terminate.

E. In the event that Licensee fails to complete any of the Restoration Work, Licensor may, but is not obligated, to perform the Restoration Work. Any such work actually performed by Licensor will be at the cost and expense of Licensee. In the event that Licensor performs any of the Restoration Work, Licensee shall release Licensor from any and all Loss (defined in the "INDEMNITY" Section of this **Exhibit B**) arising out of or related to Licensor's performance of the Restoration Work.

F. Termination of this Agreement for any reason will not affect any of rights or obligations of the parties which may have accrued, or liabilities or Loss (defined in the "INDEMNITY" Section of this **Exhibit B**), accrued or otherwise, which may have arisen prior to such termination.

## EXHIBIT C

### INSURANCE REQUIREMENTS

In accordance with Article 5 of this Agreement, Licensee shall (1) procure and maintain at its sole cost and expense, or (2) require its Contractor(s) to procure and maintain, at their sole cost and expense, the following insurance coverage:

A. **Commercial General Liability Insurance.** Commercial general liability (CGL) with a limit of not less than \$2,000,000 each occurrence and an aggregate limit of not less than \$4,000,000. CGL insurance must be written on ISO occurrence form CG 00 01 12 04 (or a substitute form providing equivalent coverage).

The policy must also contain the following endorsement, WHICH MUST BE STATED ON THE CERTIFICATE OF INSURANCE:

- Contractual Liability Railroads ISO form CG 24 17 10 01 (or a substitute form providing equivalent coverage) showing "Union Pacific Railroad Company Property" as the Designated Job Site.

B. **Business Automobile Coverage Insurance.** Business auto coverage written on ISO form CA 00 01 10 01 (or a substitute form providing equivalent liability coverage) with a limit of not less \$2,000,000 for each accident, and coverage must include liability arising out of any auto (including owned, hired, and non-owned autos).

The policy must contain the following endorsements, WHICH MUST BE STATED ON THE CERTIFICATE OF INSURANCE:

- "Coverage For Certain Operations In Connection With Railroads" ISO form CA 20 70 10 01 (or a substitute form providing equivalent coverage) showing "Union Pacific Railroad Company Property" as the Designated Job Site.

C. **Workers' Compensation and Employers' Liability Insurance.** Coverage must include but not be limited to:

- Licensee's statutory liability under the workers' compensation laws of the state(s) affected by this Agreement.
- Employers' Liability (Part B) with limits of at least \$500,000 each accident, \$500,000 disease policy limit \$500,000 each employee.

If Licensee is self-insured, evidence of state approval and excess workers' compensation coverage must be provided. Coverage must include liability arising out of the U. S. Longshoremen's and Harbor Workers' Act, the Jones Act, and the Outer Continental Shelf Land Act, if applicable.

D. **Environmental Liability Insurance.** Environmental Legal Liability Insurance (ELL) applicable to bodily injury, property damage, including loss of use of damaged property or of property that has not been physically injured or destroyed, cleanup costs, and defense, including costs and expenses incurred in the investigation, defense, or settlement of claims, or compliance with statute, all in connection with any loss arising from the insured's performance under this Agreement. Except with respect to the limits of insurance, and any rights or duties specifically assigned to the first named insured, this insurance must apply as if each named insured were the only named insured; and separately to the additional insured against which claim is made or suit is brought. Coverage shall be maintained in an amount of at least \$2,000,000 per loss, with an annual aggregate of at least \$4,000,000.

Licensee warrants that any retroactive date applicable to ELL insurance coverage under the policy is the same as or precedes the Effective Date of this Agreement, and that continuous coverage

will be maintained for a period of five (5) years beginning from the time the work under this Agreement is completed or if coverage is cancelled for any reason the policies extended discovery period, if any, will be exercised for the maximum time allowed.

E. **Railroad Protective Liability Insurance.** Licensee must maintain for the duration of work "Railroad Protective Liability" insurance written on ISO occurrence form CG 00 35 12 04 (or a substitute form providing equivalent coverage) on behalf of Licensor only as named insured, with a limit of not less than \$2,000,000 per occurrence and an aggregate of \$6,000,000. The definition of "JOB LOCATION" and "WORK" on the declaration page of the policy shall refer to this Agreement and shall describe all WORK or OPERATIONS performed under this Agreement. Notwithstanding the foregoing, Licensee does not need Railroad Protective Liability Insurance after its initial construction work is complete and all excess materials have been removed from Licensor's property; PROVIDED, however, that Licensee shall procure such coverage for any subsequent maintenance, repair, renewal, modification, reconstruction, or removal work on Licensee's Facilities.

F. **Umbrella or Excess Insurance.** If Licensee utilizes umbrella or excess policies, and these policies must "follow form" and afford no less coverage than the primary policy.

### **Other Requirements**

G. All policy(ies) required above (except business automobile, workers' compensation and employers' liability) must include Licensor as "Additional Insured" using ISO Additional Insured Endorsement CG 20 26 (or substitute form(s) providing equivalent coverage). The coverage provided to Licensor as additional insured shall not be limited by Licensee's liability under the indemnity provisions of this Agreement. BOTH LICENSOR AND LICENSEE EXPECT THAT LICENSOR WILL BE PROVIDED WITH THE BROADEST POSSIBLE COVERAGE AVAILABLE BY OPERATION OF LAW UNDER ISO ADDITIONAL INSURED FORM CG 20 26.

H. Punitive damages exclusion, if any, must be deleted (and the deletion indicated on the certificate of insurance), unless (a) insurance coverage may not lawfully be obtained for any punitive damages that may arise under this Agreement, or (b) all punitive damages are prohibited by all states in which this Agreement will be performed.

I. Licensee waives all rights of recovery, and its insurers also waive all rights of subrogation of damages against Licensor and its agents, officers, directors and employees for damages covered by the workers' compensation and employers' liability or commercial umbrella or excess liability obtained by Licensee required in this Agreement, where permitted by law. This waiver must be stated on the certificate of insurance.

J. All insurance policies must be written by a reputable insurance company acceptable to Licensor or with a current Best's Insurance Guide Rating of A- and Class VII or better, and authorized to do business in the state(s) in which the work is to be performed.

K. The fact that insurance is obtained by Licensee will not be deemed to release or diminish the liability of Licensee, including, without limitation, liability under the indemnity provisions of this Agreement. Damages recoverable by Licensor from Licensee or any third party will not be limited by the amount of the required insurance coverage.



**SUBJECT FOR DISCUSSION**

Approving a Resolution Appointing JoAnn Rossi to Serve on the Board of Directors of Metro Water Recovery for a Two (2) Year Term Beginning July 1, 2026 and Expiring June 30, 2028

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The Mayor, by virtue of the authority vested by law, and with Council authorization, shall appoint a representative to the Board of Directors of Metro Water Recovery, to serve a term of two years, in accordance with the laws of the State of Colorado and the Bylaws of Metro Water Recovery.

Pursuant to the Bylaws of the Metro Water Recovery the City must appoint one (1) member to the Board of Directors. Charles Miller currently sits on the Board and his term will expire on June 30, 2026. JoAnn Rossi has submitted an application for the Mayor to consider appointment to the Metro Water Recovery. Mrs. Rossi lives within the City of Fort Lupton and has substantial professional knowledge of financial matters, which would be valuable in monitoring Metro’s large-scale infrastructure investments.

**FINANCIAL CONSIDERATIONS**

N/A

**LEGAL/POLITICAL CONSIDERATIONS**

N/A

**ALTERNATIVES/OPTIONS**

1. Approve the Resolution appointing JoAnn Rossi to the Board of Directors of Metro Water Recovery.
2. Do not approve the Resolution and seek other applicants.

**STAFF RECOMMENDATIONS**

Staff seeks recommendation.

**Attachments:**                    a. Resolution

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_

Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date

**RESOLUTION 2026Rxxx**

**A RESOLUTION OF THE CITY COUNCIL OF FORT LUPTON APPOINTING JO ANN ROSSI AS THE CITY OF FORT LUPTON REPRESENTATIVE TO THE BOARD OF DIRECTORS OF METRO WATER RECOVERY TO SERVE A TERM OF TWO YEARS BEGINNING JULY 1, 2026, AND ENDING JUNE 30, 2028**

**WHEREAS**, pursuant to the Bylaws of the Metro Water Recovery the City must appoint one (1) member to the Board of Directors; and

**WHEREAS**, Jo Ann Rossi has submitted an application for the Mayor to consider appointment to the Metro Water Recovery; and

**WHEREAS**, qualified applicants are required to live within the member municipality they represent and shall attend monthly Standing Committees as assigned and the monthly board meetings; and

**WHEREAS**, Jo Ann Rossi Mrs. Rossi lives within the City of Fort Lupton and has substantial professional knowledge of financial matters, which would be valuable in monitoring Metro’s large-scale infrastructure investments; and

**WHEREAS**, Jo Ann Rossi meets the requirements to serve on the Metro Water Recovery Board.

**NOW THEREFORE BE IT RESOLVED** that the Fort Lupton City Council hereby appoint Jo Ann Rossi as the City of Fort Lupton representative on the Board of Directors of Metro Water Recovery for a term beginning July 1, 2026, and ending June 30, 2028.

**APPROVED AND PASSED BY A MAJORITY VOTE OF THOSE ELECTED TO THE CITY COUNCIL THIS 5<sup>TH</sup> DAY OF MAY 2026.**

City of Fort Lupton, Colorado

\_\_\_\_\_  
Chris Ceretto, Mayor

Attest:

\_\_\_\_\_  
Maricela Peña, City Clerk





**SUBJECT FOR DISCUSSION**

Ratify the City Administrator’s Signature Approving the Amended Retirement Plans Agreements with Corebridge Financial.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

In 2025, the City engaged its GBS partner to conduct a comprehensive evaluation of the plans and services provided by Corebridge Financial. The review found that the current retirement annuity plan structure results in higher fees and surrender charges for employees. Transitioning within Corebridge to their mutual fund-based plan structure would reduce these costs and shift the retirement program from an individual annuity model to a group mutual fund structure. This change would provide the City and its employees with greater investment flexibility, lower costs, and eliminate surrender charges.

City staff will continue to work closely with Corebridge to ensure the plan is optimized and that employees are well positioned to maximize their retirement benefits.

**FINANCIAL CONSIDERATIONS**

No additional cost to the City only a reduction for employees costs.

**LEGAL/POLITICAL CONSIDERATIONS**

Has been reviewed by legal counsel.

**ALTERNATIVES/OPTIONS**

Don’t Approve and stay with current plan design.

**STAFF RECOMMENDATIONS**

Recommend approving the Ratification of the City Administrator signature for the Corbridge Update.

|                                                  |            |       |
|--------------------------------------------------|------------|-------|
| <b><u>Certification of Council Approval:</u></b> |            |       |
| Ordinance No. _____                              | _____      | _____ |
| Resolution No. _____                             | City Clerk | Date  |



**SUBJECT FOR DISCUSSION**

Approve Project for Gravel Road Maintenance on County Road 21 and County Road 22 for an Amount Not to Exceed \$343,805.00 from the Street Sales Tax Fund.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

City maintenance is currently grading every 2 weeks without acceptable results. Public Works Director recommends application of 4-inches of Class 6 road base gravel to these roadways. This maintenance effort will reduce the amount of grading required, reduce dust and address the numerous complaints from wash boarding development.

City staff will assist with grading and spreading material. Backhoe & Dozer Services Inc will be contracted for additional grader and belly dump trucks to haul gravel. Class 6 road base will be acquired from LG Everist pit. Traffic control will be provided by City staff.

Anticipate construction to take place mid May of this year and take approximately 4 weeks to complete,

**FINANCIAL CONSIDERATIONS**

The 2026 Street Sales Tax Fund includes \$1,200,000 for Capital Improvement Project County Road 12 railroad crossing, which will not have Union Pacific approval for construction this year, which can be allocated to this project,

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable.

**ALTERNATIVES/OPTIONS**

- Approve Project budget for 3.25 miles
- Approve Project budget for 2 miles or less
- Do not approve the Project
- Do nothing

**STAFF RECOMMENDATIONS**

Staff recommends approving this project for the CR 21/CR22 improvements with a budget not to exceed \$343,805.00 from the Street Sales Tax Fund.

**Attachments:**                    a.     Project Budget

|                                                  |                     |               |
|--------------------------------------------------|---------------------|---------------|
| <b><u>Certification of Council Approval:</u></b> |                     |               |
| Ordinance No. _____                              | _____<br>City Clerk | _____<br>Date |
| Resolution No. _____                             |                     |               |

## CR 21 / CR 22 Graveling Budget

|                   |           |                  |
|-------------------|-----------|------------------|
| Grader            |           | \$ 98,225        |
| Belly Dump Trucks | 6 trucks  | \$ 98,225        |
| Class 6 Road Base | 3,240 ton | <u>\$147,355</u> |
| <b>Total</b>      |           | <b>\$343,805</b> |



**SUBJECT FOR DISCUSSION**

Approving the Amendment to the Targeted Restaurant & Entertainment Activation Policy & Program

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The Targeted Restaurant & Entertainment Activation Policy & Program was adopted via resolution 2025R030. Staff is presenting an amendment to clarify that applicants must apply for a sales tax reimbursement before the company’s business license is issued. No other terms of the program will change.

**FINANCIAL CONSIDERATIONS**

This policy does not present an immediate impact on the City’s budget and finances.

Sales tax reimbursements approved under this program will reduce the total tax revenues that would otherwise be remitted to and retained by the City.

**LEGAL/POLITICAL CONSIDERATIONS**

Incentives provided by the City of Fort Lupton will require an incentive agreement containing language compliant with any relevant City ordinances and/or State statutes, as currently stated or as may be amended.

**ALTERNATIVES/OPTIONS**

- Accept the amendment to the Targeted Restaurant & Entertainment Activation Policy & Program as proposed.
- Do not accept the proposed policy.
- Provide amendments to the proposed Targeted Retail Activation Policy & Program.

**STAFF RECOMMENDATIONS**

Approve the proposed resolution to amend the Targeted Restaurant & Entertainment Activation Policy & Program.

- Attachments:**
- a. Proposed Resolution
  - b. Proposed Targeted Restaurant & Entertainment Activation Policy & Program Amendment

|                                                  |                     |               |
|--------------------------------------------------|---------------------|---------------|
| <b><u>Certification of Council Approval:</u></b> |                     |               |
| Ordinance No. _____                              | _____<br>City Clerk | _____<br>Date |
| Resolution No. _____                             |                     |               |

**RESOLUTION NO. 2026RXXX**

**A RESOLUTION OF THE CITY COUNCIL OF FORT LUPTON AMENDING THE TARGETED RESTAURANT AND ENTERTAINMENT ACTIVATION POLICY & PROGRAM**

**WHEREAS**, the City Council of the City of Fort Lupton (“City”) adopted Resolution 2025R030 approving the City of Fort Lupton Targeted Restaurant and Entertainment Activation Policy & Program, and;

**WHEREAS**, City staff have proposed an amendment to clarify that applicants must apply for a sales tax reimbursement before the company’s business license is issued, and;

**WHEREAS**, no other terms of the program will be amended.

**NOW THEREFORE BE IT RESOLVED** that the Fort Lupton City Council hereby declares that the intended purpose of the Targeted Restaurant and Entertainment Activation Policy & Program is to support the economic sustainability of the City of Fort Lupton by providing the opportunity for new dining and entertainment retail establishments to apply for a sales tax reimbursement.

**APPROVED AND PASSED BY A MAJORITY VOTE OF THOSE ELECTED TO THE CITY COUNCIL OF THE CITY OF FORT LUPTON, COLORADO THIS 5<sup>th</sup> DAY OF MAY 2025.**

City of Fort Lupton, Colorado

\_\_\_\_\_  
Chris Ceretto, Mayor

Attest:

\_\_\_\_\_  
Maricela Peña, City Clerk

Approved as to form:

\_\_\_\_\_  
Andy Ausmus, City Attorney



## TARGETED RESTAURANT & ENTERTAINMENT ACTIVATION POLICY & PROGRAM

### Objective

The City of Fort Lupton (City) desires to attract new dining and entertainment retail establishments to the downtown business corridor of the City to diversify the local economy, enhance the quality of life for its residents, activate the downtown business corridor, attract visitors, and support the City's strategic plan goal of economic sustainability.

### Purpose

The purpose of this Targeted Restaurant & Entertainment Activation Policy & Program is to establish eligibility criteria and general procedures and requirements to govern this program for potential sales tax reimbursements to qualifying new businesses.

### Eligibility Criteria

- Businesses that meet the following criteria and are looking to establish their first location within the City of Fort Lupton are eligible. Applicants must apply for a Sales Tax Reimbursement BEFORE a Fort Lupton business license is issued to the business. Existing businesses are not eligible for this program, but may apply for assistance under the City's Economic Incentive Policy.
- Types of Businesses:
  - **Full-Service Restaurant**  
A Full-Service Restaurant is generally identified by the customer's reliance on restaurant staff to provide all services at the table, including but not limited to: taking the customer's order, delivering food and beverages to the table, and clearing the table.
  - **Limited-Service Restaurant**  
A Limited-Service Restaurant is generally identified by the limited services provided by restaurant staff. Characteristics of Limited-Service Restaurants may include, but are not limited to the following: buffets, customers order items at a counter or kiosk, customers select a table, customers receive ordered items from staff and take the items to a table, and customers are responsible for clearing the table.
  - **Coffee Shop/Pastry Shop/Bakery/Ice Cream or other Dessert Café or Shop**
  - **Multi-Vendor Food Hall**  
A Multi-Vendor Food Hall must have at least three (3) separate vendors.
  - **Entertainment Venue**

Examples of Entertainment Venues include, but are not limited to: arcades, music halls, movie theaters, and experience-based entertainment.

- **Craft Brewery/Distillery/Winery**
- **Cocktail Lounge & Bars/Nostalgia Bars & Pubs**
- The business must establish and maintain routine hours for being open to the public. Banquet halls and other facilities that are not routinely open to the public are not eligible for this program.
- The business must locate within the Fort Lupton Urban Renewal Authority Building Renovation Grant Area, as identified in Exhibit A or as amended.
- The business must comply with all applicable City, County, and State statutes.

**Sales Tax Reimbursement**

Eligible businesses may apply for a potential City Sales Tax Reimbursement based on the following table:

| <b>Types of Businesses</b>                                             | <b>Reimbursement Percentage</b> | <b>Term Cap</b> |
|------------------------------------------------------------------------|---------------------------------|-----------------|
| Full-Service Restaurant                                                | 1.5%                            | 5 Years         |
| Limited-Service Restaurant                                             | 1.0%                            | 5 Years         |
| Coffee Shop/Pastry Shop/Bakery/Ice Cream or other Dessert Café or Shop | 0.50%                           | 2 Years         |
| Multi-Vendor Food Hall                                                 | 1.0%                            | 2 Years         |
| Entertainment Venue                                                    | 1.5%                            | 10 Years        |
| Craft Brewery/Distillery/Winery                                        | 1.5%                            | 5 Years         |
| Cocktail Lounge & Bars/Nostalgia Bars & Pubs                           | 1.0%                            | 2 Years         |

- This program is separate from, and does not preclude an applicant from applying for other City incentive programs or the Fort Lupton Urban Renewal Authority (FLURA) Building Renovation Grant Program.
- The City retains the right to deny an application for Sales Tax Reimbursement.
- This program may be modified or terminated at the discretion of the City Council of Fort Lupton.

**Sales Tax Reimbursement Application**

Any eligible business requesting a Sales Tax Reimbursement from the City of Fort Lupton will comply with the following procedural guidelines. An Applicant’s submission of a reimbursement request and/or documentation does not constitute approval from the City to provide a reimbursement. Approval of a sales tax reimbursement request does not constitute approval of land use, building permits, or other applications associated with the project.

### Sales Tax Reimbursement Request Process

All requests will be initiated through the City's Economic Development Department. An applicant must contact the Economic Development Manager to schedule a preliminary meeting to discuss the project concept and reimbursement request. The applicant should be prepared to provide the following information during the preliminary meeting:

- General facility, site, or project plan
- Capital investment and job creation projections
- Timeline/phase of the project
- Background and experience for this type of business

Additional information may be requested as needed by either the City or the applicant.

Following the preliminary meeting, City staff will conduct an administrative review of the project and incentive request. Subsequent meetings may be held with the applicant before presenting to the City Administrator or City Council for consideration. The final decision for reimbursement requests will be at the sole discretion of the City Council.

The Economic Development Manager will work with the Applicant to finalize the incentive request and will be the point of contact throughout the process.

### Sales Tax Reimbursement Agreement

If the application is approved by the City Council, the next step is a fully executed sales tax reimbursement agreement. The agreement will include at minimum the responsibilities of each party, the expectations of the project, performance measures, and clawbacks if applicable. Negotiated reporting requirements will be the responsibility of the business to provide to the City. Failure to provide the required information in a format acceptable to the City and within the timeline stipulated in the agreement may constitute a breach of the incentive agreement or result in forfeiture of sales tax reimbursement payments.

### Notice to Applicants

This document is intended only as a preliminary outline of a proposed City program. Nothing herein should be considered as an offer by the City of Fort Lupton of this program to any individual applicant. All applicants will be individually assessed on the merits of their respective applications and compliance with program requirements. Furthermore, no individual applicant should rely on this document in assessing their qualifications for the programs discussed herein. This document is for informational purposes only.





**SUBJECT FOR DISCUSSION**

Approving the Amendments to the City of Fort Lupton Economic Incentive Policy.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The Economic Incentive Policy was adopted via resolution 2023R007. Staff is presenting amendments to clarify application timing and to align the terms for program modification or termination with those of the Targeted Restaurant and Entertainment Activation Policy & Program. No other terms of the program will change.

**FINANCIAL CONSIDERATIONS**

This policy does not present an immediate impact on the City’s budget and finances.

Approved future incentives may provide project-specific rebates and/or waivers that reduce the total fees and/or tax revenues that would otherwise be paid or remitted to and retained by the City.

**LEGAL/POLITICAL CONSIDERATIONS**

Incentives provided by the City of Fort Lupton will require an incentive agreement containing language compliant with any relevant City ordinances and/or State statutes, as currently stated or as may be amended.

**ALTERNATIVES/OPTIONS**

- Accept the proposed amendments to the Economic Incentive Policy.
- Do not accept the proposed policy.
- Provide amendments to the proposed Economic Incentive Policy.

**STAFF RECOMMENDATIONS**

Approve the proposed resolution to amend the Economic Incentive Policy.

- Attachments:**
- a. Proposed Resolution 2026RXXX
  - b. Proposed Economic Incentive Policy Amendments

|                                                  |                     |               |
|--------------------------------------------------|---------------------|---------------|
| <b><u>Certification of Council Approval:</u></b> |                     |               |
| Ordinance No. _____                              | _____<br>City Clerk | _____<br>Date |
| Resolution No. _____                             |                     |               |

**RESOLUTION NO. 2026RXXX**

**A RESOLUTION OF THE CITY COUNCIL OF FORT LUPTON AMENDING THE ECONOMIC INCENTIVE POLICY**

**WHEREAS**, the City Council of the City of Fort Lupton (“City”) adopted Resolution 2023R007 establishing the City of Fort Lupton Economic Incentive Policy, and;

**WHEREAS**, City staff propose amendments to clarify application timing and to align the terms for program modification or termination with the terms of the Targeted Restaurant and Entertainment Activation Policy & Program, and;

**WHEREAS**, no other terms of the program will be amended.

**NOW THEREFORE BE IT RESOLVED** that the Fort Lupton City Council hereby declares that the intended purpose of the Economic Incentive Policy is to support the economic sustainability of the City of Fort Lupton by providing the opportunity for the City to offer incentives in compliance with the policy.

**APPROVED AND PASSED BY A MAJORITY VOTE OF THOSE ELECTED TO THE CITY COUNCIL OF THE CITY OF FORT LUPTON, COLORADO THIS 5<sup>th</sup> DAY OF MAY 2026.**

City of Fort Lupton, Colorado

\_\_\_\_\_  
Chris Ceretto, Mayor

Attest:

\_\_\_\_\_  
Maricela Peña, City Clerk

Approved as to form:

\_\_\_\_\_  
Andy Ausmus, City Attorney



## ECONOMIC INCENTIVE POLICY

### Goal Statement

The City of Fort Lupton (City) aims to attract new businesses, retain and expand its existing businesses, diversify the local economy, and enhance the quality of life for its residents.

### Purpose

The purpose of the incentive policy is to establish general procedures and requirements to govern the City's fair, judicious, and strategic use of incentives to meet its economic development goals.

### Objectives

In evaluating any economic development project and the use of incentives, the City will apply the following objectives:

- Incentives will be based on a “case by case” review of each economic development project and incentive request and must clearly demonstrate substantial
  - Fiscal Impact
    - How much direct sales and/or use tax will be generated and/or retained?
    - How much real and personal property value will be added to the local economy?
    - What is the capital investment of the project?
    - What infrastructure will be required to sustain the development?
  - Community Impact
    - Is the project compatible with the City’s Comprehensive Plan?
    - Does the project complement the existing local business community?
    - Does the project enhance the quality of life for residents?
    - Does the project create any environmental impact
    - Is the project a potential catalyst to support future development and/or redevelopment
  - Employment Impact
    - How many local jobs will be created and/or retained both directly and indirectly
    - What type of jobs will be created and/or retained
    - What will be the average salary per employee
    - What will be the total annual payroll
- To be most effective, the City will creatively and effectively combine or package resources and/or incentives from public and private sources
- The City retains the right to deny an incentive request and/or modify the incentive policy
- This program may be modified or terminated at the discretion of the City Council of Fort Lupton

## Targeted Industries

The City recognizes the need for diversification and will focus on four distinct but complementary categories of development: commercial, destination, industry, and community needs.

- **Commercial:** to increase the City's tax base and to diversify, expand, and increase the market presence of services and products in the community
- **Destination:** to increase the City's tax base, to attract customers from outside the City, and to provide new and different shopping, dining, and/or entertainment experiences.
- **Industry:** to increase the City's tax base, diversify, expand, and increase the presence of private-sector companies, and create high-paying quality jobs in the community
- **Community Needs:** to increase the City's tax base, and to meet the changing needs of current and future residents as the community continues to grow.

## Available Incentives

The City may consider several types of incentives individually or in various combinations to meet its economic development goals.

Sample incentives may include but are not limited to:

### Application Review Process

Fort Lupton has a streamlined process with an in-house planning, building, and engineering team to efficiently review land use and other applications. For example, a new land use application with annexation may be accomplished in as little as 120 days after the submittal of a complete application! The review time for all applications is contingent on the following factors:

- **Thoroughness of the application**  
Incomplete applications slow the review process and the submittal of an application may be refused until it is complete.
- **Responsiveness of the applicant**  
City staff and development partners will review the application in a timely manner and provide comments for any needed revisions. The applicant's timely response to comments is imperative to keep the project moving forward and avoid unnecessary delays.
- **Regulatory provisions**  
The City of Fort Lupton is a statutory city, governed by the State of Colorado laws and regulations. Regulatory posting, review, and approval requirements will govern the minimum time needed to process certain applications.

City staff is happy to meet with applicant representatives to discuss the planned project and provide guidance and information on the application review process and requirements.

### Provision of Land and Property

The City may consider the provision of land and/or property to a developer and/or business for a project that meets one of the targeted industries within the appropriate corridors.

#### Site Preparation Including Infrastructure Improvements

The City may consider working in conjunction with a developer to create reasonable, cost-effective infrastructure options. Provision of materials and expert resources may be negotiated, including fill material, environmental investigations, wetland investigations, permitting processes, etc.

#### Application and Permit Fees

The City may consider reducing or waiving allowed application and permit fees associated with the proposed project such as those for:

- Plan Review
- Building Permit
- Sign Permit

#### Creation of Special Financing Districts

The City may consider a variety of special financing districts which would allow the district to finance, design, plan, construct, install and/or complete public improvements related to a development project. Special financing districts can include but are not limited to:

- Public Improvement Fees
- Business Improvement District
- Tax Increment Financing
- Metropolitan District
- Urban Renewal Authority

#### Grants, Loans, and/or Forgivable Debt

The City may consider grant, loan, and/or forgivable debt programs to a developer and/or business in order to assist with the development costs of a project. Available funds are at the discretionary authority of the City.

#### Tax Rebates

The City may consider a rebate or share-back of a portion of the tax generated specific to the project as a payment to the business and/or developer. Tax considered may include: sales tax, use tax, personal property tax, and/or real property tax.

#### Job Creation & Equipment Purchases

Fort Lupton is a designated Colorado Enterprise Zone. Businesses operating in Fort Lupton can receive state income tax credits for equipment investment, new employees, job training, R&D, vacant building rehab, and more. The City may consider additional incentives for every net new job created in conjunction with an approved project and maintained for at least one (1) year, and where the employee resides in Weld County, or within 25 miles of the business facility and is paid at least 150% of the Weld County average annual wage. The average annual wage for Weld County will be determined by the United States Department of Labor, Bureau of Labor Statistics.

### Liaison between Economic Development Agencies and External Parties

The City's Economic Development Department may serve as a liaison between developers, private owners, local lending institutions, and State and federal agencies if requested. Agencies can include but are not limited to:

- Office of Economic Development and International Trade (OEDIT)
- Weld County
- Employment Services of Weld County
- Upstate Colorado
- Utility providers: United Power and Xcel Energy
- Small Business Administration (SBA)

### **Incentive Request**

Any person, organization, or corporation requesting incentives from the City of Fort Lupton will comply with the following procedural guidelines. An Applicant's submission of an incentive request and/or documentation does not constitute approval from the City to provide incentives. Approval of an incentive request does not constitute approval of land use, building permits, or other applications associated with the project.

### Incentive Request Process

All incentive requests will be initiated through the City's Economic Development Department. An applicant must contact the Economic Development Manager to schedule a preliminary meeting to discuss the project concept and incentive request. This must occur before the applicant receives final project approval. Businesses already operating in the City of Fort Lupton must apply prior to expanding operations. Applicant should be prepared to provide the following information during the preliminary meeting:

- General site plan or project plan
- Capital investment and job creation and/or retention projections
- Timeline/phase of the project
- Overall fiscal, community, and employment impact on the City and region

Additional information may be requested as needed by either the City or the applicant.

Following the preliminary meeting, City staff will review the project and incentive request internally. Subsequent meetings may be held with the applicant before presenting to the City Administrator or City Council for consideration. When allowed by State statute, the City Administrator will have the discretion to approve incentive requests that do not exceed \$50,000 in value. The final decision for all other incentive requests will be at the sole discretion of the City Council.

The Economic Development Manager will work with the Applicant to finalize the incentive request and will be the point of contact throughout the process.

### Incentive Agreement

If approved by the City Council, all incentive packages will require a fully executed incentive agreement. The incentive agreement will include at minimum the responsibilities of each party, the expectations of the project, performance measures, and clawbacks if applicable. Negotiated reporting requirements will be the responsibility of the business to provide to the City. Failure to provide the required information in a format

acceptable to the City and within the timeline stipulated in the agreement may constitute a breach of the incentive agreement or result in forfeit of incentives payments.

Notice to Applicants

This document is intended only as an outline of a City program. Nothing herein should be considered as an offer by the City of Fort Lupton of this program to any individual applicant. All applicants will be individually assessed on the merits of their respective application and compliance with program requirements. Furthermore, no individual applicant should rely on this document in assessing their qualifications for the programs discussed herein. This document is for informational purposes only.



**SUBJECT FOR DISCUSSION**

Approval of the Purchase of a Modified Cargo Van for Library Outreach and Materials Transport, at a price up to \$210,000 to be Paid from Library Funds

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The library seeks to expand access to its programming and services beyond the confines of the public and high school library buildings. A dedicated vehicle, custom modified to serve the purpose will lend flexibility and efficiency to that expansion. The large vehicle provides significant cargo space and organizational options beyond the current method of choosing a staff car to use based on hauling capacity and physical strength of the driver. A built-in wheelchair lift will be used to raise and lower loaded materials carts, and protect staff from overuse injuries. Tasteful and eye-catching decals applied to the exterior will identify the van as a library vehicle and increase our visibility to attendees and visitors at community events. In addition, an onboard generator will provide power for library services requiring an electrical source. Built on a smaller scale than a bookmobile, we won't bring patrons inside the vehicle. However, it will serve as a versatile, mobile service platform for visits to neighbors in the Fort Lupton Public and School Library service area who otherwise find library services inaccessible, while creating a visible and appealing library presence at outdoor events with available parking and acting as an anchor point for staff at these events.

**FINANCIAL CONSIDERATIONS**

Preliminary bids indicate a cost of up to \$210,000 from library reserves. The library has \$225,000.00 budgeted for this purchase.

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable

**ALTERNATIVES/OPTIONS**

The City Council may:

- Approve the usage of the budgeted funds to purchase the van and related modifications.
- Opt against purchasing the van and retain the funds in the library account.

**STAFF RECOMMENDATIONS**

Staff recommends purchase of the van.

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_

Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date



**SUBJECT FOR DISCUSSION**

Approve the Twenty Second Interim Agreement with Northern Colorado Water Conservancy District (NCWCD) for the Northern Integrated Supply Plan (NISP).

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

This is the Twenty Second Interim agreement between the municipalities and water districts and NCWCD to design and build a 40,000 acre-foot water system consisting of two reservoirs, a distribution system and relocation of highway 287 north of Fort Collins.

On December 9, 2022 NCWCD received the Army Corp of Engineers record of decision on the final environmental impact study when the 404 Permit was issued authorizing fill and discharge associated with the NISP project. This completed phase 3 of the project.

NCWCD is currently working on phases 5-8.

- Phase 3A Compliance with National Environmental Policy Act, field work, modeling and design related activities
- Phase 5 Geotechnical Investigation for Glade Reservoir and Highway 287 Relocation Design
- Phase 6 Conveyance Delivery
- Phase 7 Allotment Contracts
- Phase 8 Pipeline Construction

**FINANCIAL CONSIDERATIONS**

The Water Sales Tax Fund has \$784,875 budgeted for the NISP assessment in 2026.

**LEGAL/POLITICAL CONSIDERATIONS**

The attorneys for the participants have been working on an allotment contract. Currently the only documents governing the project is the 22<sup>nd</sup> interim agreements.

**ALTERNATIVES/OPTIONS**

1. Stop participating in the project. Do not make the 2026 contribution
2. Increase participation level.

**STAFF RECOMMENDATIONS**

Approve the NISP 22<sup>nd</sup> Interim Agreement with NCWCD for an amount not to exceed \$63,846 to be paid from the Water Sales Tax Fund.

**Attachments:** a. Twenty Second Interim Agreement

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_

Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date

TWENTY-SECOND INTERIM AGREEMENT WITH THE  
NORTHERN INTEGRATED SUPPLY PROJECT WATER ACTIVITY ENTERPRISE,  
FOR PARTICIPATION IN THE  
NORTHERN INTEGRATED SUPPLY PROJECT

This Agreement is made and entered into as of \_\_\_\_\_, 2026, by and between the Northern Integrated Supply Project Water Activity Enterprise, a government-owned business within the meaning of Article X, § 20(2)(d) of the Colorado Constitution, organized pursuant to C.R.S. §§ 37-45.1-101 et seq., owned by the Northern Colorado Water Conservancy District (“District”), and whose address is 220 Water Avenue, Berthoud, Colorado 80513 (the “NISP Enterprise”), and the City of Fort Lupton Utility Enterprise, whose address is 130 South McKinley Avenue, Fort Lupton, CO 80621-0148 (“Participant”).

Recitals

- A. The NISP Enterprise is developing a water project (the “Project”) for the purpose of developing a new reliable water supply for the beneficial use of the Participant and other entities.
- B. Overall Project costs will be divided among the entities that participate in the Project.
- C. The First, Second, and Fourth Phases of the Project, and years one through six of the Third Phase, have been completed.
- D. The Third Phase, Years 7 through 21 (hereinafter referred to as “Phase 3A”), will consist of further agency consultation, permitting work with the U.S. Army Corps of Engineers and other agencies, compliance with the National Environmental Policy Act and other requirements for federal permitting, field work, and analysis for permitting, modeling, and other activities related to designing and permitting the Project.
- E. The Fifth Phase of the Project consists of the Glade Reservoir final design advancement, Highway 287 relocation final design and CM/GC design involvement, and completion of the Galeton Dam preliminary design.
- F. The Sixth Phase involves continued NISP conveyance delivery refinement, South Platte Water Conservation Project negotiations, analysis of direct use of South Platte water, land, and easement definition and purchase, and advancement of time-sensitive mitigation activities.
- G. The Seventh Phase involves the development of a NISP Allotment Contract, financial project planning, legal defense of the Project permits and approvals, and overall project administration.
- H. The Eighth Phase involves early pipeline construction, procurement of electrical materials for the Highway 287 relocation, and advancement of the option agreement for the Timnath Inlet Canal.

- I. It is necessary that the NISP Enterprise pursue Phases 3A, 5, 6, 7, and 8 of the Project at this time in order to be able to complete the Project on the time schedule desired by the participants.
- J. Pursuing these Phases 3A, 5, 6, 7, and 8 of the Project on behalf of the participants will require continued funding from the participants.

Agreement

- 1. The Participant agrees to participate in Phases 3A, 5, 6, 7, and 8 of the Project, under and pursuant to the terms and conditions of this Agreement. The Participant acknowledges that it shares a common interest in the development of the Project and that privileged material may be shared with the Participant from time to time. A description of Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 is included in **Exhibit A**. Participation in this Agreement in no way obligates the Participant to participate in subsequent phases of the Project or to continue involvement in the Project in any manner.
- 2. For the purposes of cost allocation in Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 for the period May 1–December 31, 2026, the cost is based upon the Participant’s base requested capacity (expressed in acre-feet) divided by the total requested base Project yield (see attached **Exhibit B**). The Participant’s base requested capacity in the Project is 100 acre-feet of water yield, meaning its allocation of costs for the period May 1–December 31, 2026 equates to a total of \$63,846. Attached hereto as **Exhibit B** is a table showing the currently anticipated permitted capacity in the Project and the pro rata share of the costs of the Project for the period May 1–December 31, 2026, for each Participant based on the cost allocation above. The costs covered by this Agreement shall be separate from costs covered by the NISP Phase 1 Agreement between the NISP Enterprise and the Participant. The Participant may request an increase in base requested capacity, subject to Enterprise Board approval and payment of costs on a per unit basis consistent with this Agreement. A request by Participant to reduce its base requested capacity after signing this agreement may occur as provided in the NISP Phase 1 Agreement between the NISP Enterprise and the Participant, upon which the Participant shall not be entitled to any return of funds paid to the NISP Enterprise consistent with this Agreement.
- 3. The Participant agrees to provide to the NISP Enterprise funds for its pro rata share of the anticipated May 1–December 31, 2026, costs necessary for Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 of the Project as described in Paragraph 2. The Participant will pay the NISP Enterprise its pro rata share of May 1–December 31, 2026, costs on or before May 15, 2026. The NISP Enterprise will invoice the Participant for this payment. These estimated costs will not be increased or exceeded without the prior written approval of the Participant. Participant funds that are not expended during Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 (regardless of whether they are expended in 2026 or a subsequent year) will, after all said phases are complete, be rebated back to each participant pro rata based on each participant’s contribution of funds to the Project in Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8. Alternatively, NISP Enterprise may apply unspent funds

to other phases of the Project and/or future Interim Agreements with the prior permission of the Participant.

4. In the event that the Participant fails to make the payment set forth above at the specified time, the NISP Enterprise shall have the right to terminate this Agreement and cease all work on the Project for the benefit of the Participant. The NISP Enterprise shall give the Participant thirty (30) days' advance written notice of its intention to terminate this Agreement and cease work on the Project for the Participant's benefit under this Paragraph. The Participant shall have until the end of said 30-day period in which to make all past due payments in full in order to cure its default hereunder.
5. In the event that the Participant fails to execute a subsequent Interim Agreement when this Agreement expires, and Participant also has not executed an allotment contract establishing the terms of its continued participation in the Project, the NISP Enterprise shall cease work on the Project for the Participant's benefit as provided herein, and the Participant will be in default pursuant to the Phase 1 Agreement. Regardless of the reason for termination of the Participant's participation in the Project, the Participant remains responsible for its pro rata share of the May 1–December 31, 2026, costs of Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 of the Project under this Agreement, and the Participant shall not be entitled to any return of funds, except in circumstances under which Paragraph 7 applies.
6. The NISP Enterprise agrees to diligently pursue Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 of the Project in good faith to the extent that funds therefor are provided by the Participant under this Agreement and by other participants under similar agreements. By entering into this Agreement and accepting payments from the Participant, the NISP Enterprise does not obligate itself to, nor does the NISP Enterprise warrant that it will, proceed with the Project beyond Phase 8 or that it will construct or operate the Project. At the end of the Eighth Phase, the NISP Enterprise will determine after consultation with the participants whether to proceed with the Project. The NISP Enterprise agrees that, if the participants provide all required funding, if the NISP Enterprise has the ability, and if the NISP Enterprise reasonably determines that the Project is feasible and practical, it will pursue the construction and operation of the Project if requested to do so by a sufficient number of participants to fully fund the Project, together with any other funds held or obtained by the NISP Enterprise. In the event that the NISP Enterprise decides not to proceed with the Project, it will so notify the Participant and this Agreement will immediately and automatically terminate upon the giving of such notice.
7. In the event of termination of the Project, the Participant shall not be entitled to any return of funds paid to the NISP Enterprise for the Project, unless payments by participants exceed the NISP Enterprise's costs as of the date the Project is terminated, in which case a pro rata refund will be made. In the event of such termination, the Participant shall be entitled to receive copies of any work products developed by the NISP Enterprise or its consultants on behalf of the Participant, and NISP Enterprise Board shall, in its sole discretion: (i) convey to the Participant, as a tenant in common with all other participants who have not been terminated under Paragraph 4 above, a pro

rata interest in all real and personal property acquired by the NISP Enterprise for the Project with funds provided under this Agreement or similar agreements with other participants; or (ii) disburse to the Participants the proceeds of any sale of assets in proportion to each Participant's cost allocation. The Parties agree that this Paragraph does not apply to, and shall not alter, the terms and conditions in the NISP Phase 1 Agreements applicable to "NISP Phase 1 Assets," as that term is defined in the NISP Phase 1 Agreements.

8. The Participant shall have the right to assign this Agreement and the Participant's rights hereunder, with the written consent of the NISP Enterprise, which consent shall not be unreasonably withheld, to any entity that is eligible to receive water deliverable through the Project, that is financially able to perform this Agreement, and that is approved to receive a transfer of a NISP Allotment from Participant under the terms of the NISP Phase 1 Agreement.
9. In the event that this Agreement is terminated for any reason, the Participant shall not be entitled to any return of any funds paid to the NISP Enterprise for the Project except as provided in Paragraphs 3 and 7 above for those participants who have not been terminated under Paragraph 4 above, and the NISP Enterprise shall have no further obligations to the Participant.
10. Notwithstanding any other provision of this Agreement to the contrary, the Participant's maximum financial obligation under this Agreement shall be payment of the amount set forth in Paragraph 2 above. The Participant shall have the right to terminate this Agreement at any time. In the event of such termination, each of the parties hereto shall be immediately released from all obligations recited herein as if this Agreement had not been entered into.
11. In the event that additional costs must be incurred for Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 in the period May 1–December 31, 2026, beyond the total amount described in Exhibit B, the parties may amend this Agreement in writing to provide for further payment by the Participant of costs for 2026. However, the Participant is not obligated under this Agreement to pay any costs for Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 beyond the costs stated in Paragraph 2 above and Exhibit B.
12. This Agreement shall be interpreted under the laws of the State of Colorado. Venue for any disputes concerning this Agreement shall be in the Weld County, Colorado, District Court.
13. Nothing in this Agreement shall be construed to waive the protections and immunities afforded the NISP Enterprise and the Participant under the Colorado Governmental Immunity Act, C.R.S. § 24-10-101 et seq., and any similar or successor statutes of the State of Colorado.
14. Any and all obligations of the NISP Enterprise that may arise under this Agreement, whether financial or otherwise, shall be payable solely from the revenues, income, rents,

and receipts earned by the NISP Enterprise. Nothing herein shall be deemed to prevent the NISP Enterprise from making any payments from any other legally available source. In no event shall the NISP Enterprise be required to spend any money from taxes in violation of Section 20(4) of Article X of the Colorado Constitution in the performance of its obligations under this Agreement or which would cause the NISP Enterprise to lose its enterprise status as such status is defined in the Colorado Constitution. In addition, neither the NISP Enterprise nor the District shall be required to expend any funds or impair any assets of the District in the performance of any of the NISP Enterprise's obligations under this Agreement. The obligations of the NISP Enterprise under this Agreement do not constitute a debt or indebtedness of the NISP Enterprise or the District within the meaning of any constitutional, charter, or statutory provision or limitation, and shall not be considered or held to be a general obligation of the NISP Enterprise or the District.

15. Except for the obligation to pay money, neither party shall be liable to the other party for any delay or inability to perform its obligations hereunder by reason of acts of God, acts of the public enemy, riot, civil commotion, insurrection, acts or failure to act of governmental authorities, war, pandemic, or any other cause or causes beyond the party's reasonable control.
16. This Agreement is the entire agreement between the NISP Enterprise and the Participant regarding participation in Phase 3A, Phase 5, Phase 6, Phase 7, and Phase 8 of the Project and shall be modified by the parties only by a duly executed written instrument approved by the Participant and the NISP Enterprise's Board of Directors.
17. This Agreement is subject to approval by the NISP Enterprise's Board of Directors and shall become binding on the NISP Enterprise only upon such approval.

CITY OF FORT LUPTON UTILITY ENTERPRISE

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

THE NORTHERN INTEGRATED SUPPLY PROJECT WATER ACTIVITY  
ENTERPRISE

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

EXHIBIT A  
DESCRIPTION OF PHASE 3A, PHASE 5, PHASE 6, PHASE 7, and PHASE 8  
NORTHERN INTEGRATED SUPPLY PROJECT

Phase 3A consists of a continuation of further agency consultation, permitting work with the U.S. Army Corps of Engineers and other agencies, compliance with the National Environmental Policy Act and other requirements for federal permitting, field work, and analysis for permitting, modeling, and other activities related to designing and permitting the Project..

Phase 5 will consist of the Glade Reservoir final design advancement, the Highway 287 relocation final design and CM/GC design involvement, and completion of the Galeton Dam preliminary design.

Phase 6 involves the following additional 2026 activities:

- NISP conveyance will continue to be refined, including evaluation of Participant flow requirements, pipeline sizing and route refinement, design advancement, and conveyance cost estimating.
- South Platte Water Conservation Project negotiations will be advanced with the affected ditch companies.
- Direct use of the South Platte water will be analyzed.
- Land and easement requirements will be more specifically identified and acquired.
- Mitigation plans will continue to be advanced, and time-sensitive mitigation activities may be pursued.

Phase 7 involves, in addition to overall project administration, the following 2026 activities:

- Allotment contract development
- Project financial planning
- Legal defense of the Project permits and approvals.

Phase 8 involves the following 2026 activities:

- Potential early pipeline construction
- Procurement of overhead electric materials and construction of the relocation of overhead powerlines for the HW 287 relocation.
- Advancement of the option agreement for the Timnath Inlet Canal.

EXHIBIT B  
 PARTICIPANT YIELD AND COSTS  
 PHASE 3A, PHASE 5, PHASE 6, PHASE 7, and PHASE 8

NISP Twenty-Second Interim Agreement Budget Allocation  
 4/2/2026

| Participant           | Mar. 2026 Amount<br>(Units) | New<br>% of Project* | Amount **           |
|-----------------------|-----------------------------|----------------------|---------------------|
| Central Weld Co. W.D. | 250                         | 1.28%                | \$159,615           |
| Dacono                | 1250                        | 6.41%                | \$798,077           |
| Erie                  | 4500                        | 23.08%               | \$2,873,077         |
| Fort Lupton           | 100                         | 0.51%                | \$63,846            |
| Fort Morgan           | 2700                        | 13.85%               | \$1,723,846         |
| Frederick             | 2600                        | 13.33%               | \$1,660,000         |
| Lafayette             | 1800                        | 9.23%                | \$1,149,231         |
| Lefthand W.D.         | 3000                        | 15.38%               | \$1,915,385         |
| Windsor               | 3300                        | 16.92%               | \$2,106,923         |
| <b>Total</b>          | <b>19500</b>                | <b>100%</b>          | <b>\$12,450,000</b> |

*\*Rounded to the nearest hundredth*

*\*\*Rounded to the nearest dollar*



**SUBJECT FOR DISCUSSION**

Approve Change Order #6 to Contract with Thalle Construction Co, Inc. for an Amount Not to Exceed \$70,312.38 for the METRO Connection Force Main & Lift Station Project from the Utility Fund.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

Contract was awarded to Thalle Construction on February 7, 2024 for the construction of the METRO connection force main and conversion of the WWTP to a lift station.

Change Order No. 6, covers additional erosion control measures along Hwy 85 as required by CDOT. Time extension for this work allowed with the Change Order is 6 days.

Contracted construction is \$25,919,700. As of November 2025, total construction billings for the project are \$22,248,133.67 (86%). The force main is complete with bypass flows began October 13, 2025. Current projections by contractor indicate a project completion in June 2026.

**FINANCIAL CONSIDERATIONS**

The USDA total project budget of \$51,756,970.00 includes:

- METRO buy-in of \$20,952,970.00
- Engineering Services/Administration of \$2,292,330.00
- Construction cost of \$25,919,700.00
- Contingencies of \$2,591,970.

The 6 Change Orders amount to \$523,458.98 (approximately 20% of contingency budget).

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable.

**ALTERNATIVES/OPTIONS**

- Approve Change Order #6
- Do not approve

**STAFF RECOMMENDATIONS**

Staff recommends approving Change Order No. 6 with Thalle Construction Co, Inc. for not to exceed \$70,312.38 for the METRO Force Main and Lift Station Project from the Utility Fund.

- Attachments:**
- a. Change Order #6 – Thalle
  - b. March 2026 USDA Pay Application Summary

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_  
Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date

**CHANGE ORDER NO.: 006**

|                |                          |                           |             |
|----------------|--------------------------|---------------------------|-------------|
| Owner:         | City of Fort Lupton, CO  | Owner's Project No.:      | FTL2023-015 |
| Engineer:      | Burns & McDonnell        | Engineer's Project No.:   | 169164      |
| Contractor:    | Thalle                   | Contractor's Project No.: |             |
| Project:       | Metro Connection FM & LS |                           |             |
| Contract Name: | Metro Connection FM & LS |                           |             |
|                |                          | Effective Date of Change  |             |
| Date Issued:   | 4/29/2026                | Order:                    | 4/29/2026   |

The Contract is modified as follows upon execution of this Change Order:

**Description:**

Contractor shall install erosion control blankets along all requested areas by CDOT per detail EC-6 on sheet 2CG-501. These include the entire disturbed construction area along the following pipeline stations: STA 156+00 to 160+00, 202+00 to 205+00, 278+00 to 285+00, and 290+00 to 299+00. Contractor is responsible for reseeding all areas which failed to produce adequate soil stabilization per the Contract Documents.

Attachments: None

| Change in Contract Price                                                | Change in Contract Times                                                                                                                                                     |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Original Contract Price:<br>\$ 25,919,700.00                            | Original Contract Times:<br>Substantial Completion: <u>November 30<sup>th</sup>, 2025</u><br>Ready for final payment: <u>December 31<sup>st</sup>, 2025</u>                  |
| <b>Increase</b> from previously approved Change Orders<br>\$ 453,146.60 | <b>Increase</b> from previously approved Change Orders No.1 to No. 4:<br>Substantial Completion: <u>11 working days</u><br>Ready for final payment: <u>11 working days</u>   |
| Contract Price prior to this Change Order:<br>\$ 26,372,846.60          | Contract Times prior to this Change Order:<br>Substantial Completion: <u>December 15<sup>th</sup>, 2025</u><br>Ready for final payment: <u>January 15<sup>th</sup>, 2026</u> |
| <b>Increase</b> this Change Order:<br>\$ 70,312.38                      | <b>Increase</b> this Change Order:<br>Substantial Completion: <u>6 working days</u><br>Ready for final payment: <u>6 working days</u>                                        |
| Contract Price incorporating this Change Order:<br>\$ 26,443,158.98     | Contract Times with all approved Change Orders:<br>Substantial Completion: <u>December 21st, 2025</u><br>Ready for final payment: <u>January 21st, 2026</u>                  |



**OUTLAY REPORT AND REQUEST FOR REIMBURSEMENT FOR CONSTRUCTION PROGRAMS**

|                                                                         |                                          |                                       |
|-------------------------------------------------------------------------|------------------------------------------|---------------------------------------|
| FEDERAL SPONSORING AGENCY SUBMITTED TO: <b>USDA / RURAL DEVELOPMENT</b> |                                          | Page _____ of _____                   |
| TYPE OF REQUEST: ( ) FINAL (x) PARTIAL                                  |                                          | PARTIAL PAYMENT REQUEST NUMBER: #25   |
| <b>RECIPIENT ORGANIZATION:</b>                                          |                                          |                                       |
| EMPLOYER IDENTIFICATION NUMBER:                                         | RECIPIENT'S ACCOUNT NUMBER OR ID NUMBER: |                                       |
| NAME: City of Fort Lupton                                               |                                          | <b>PERIOD COVERED BY THIS REQUEST</b> |
| STREET ADDRESS: 130 S McKinley Ave                                      |                                          | FROM: TO:                             |
| P.O. BOX:                                                               |                                          | 3/1/2026 3/31/2026                    |
| CITY/STATE/ZIP: Fort Lupton, CO 80621                                   |                                          | (Month, day, year) (Month, day, year) |

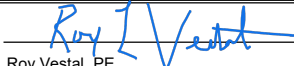
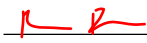
**11. STATUS OF FUNDS**

| CLASSIFICATION                                  | Current / Revised Budget Amount | This Pay Request     | Previous Pay Requests   | Total To Date           |
|-------------------------------------------------|---------------------------------|----------------------|-------------------------|-------------------------|
| <b>COST ITEMS</b>                               |                                 |                      |                         |                         |
| a. Legal & Accounting Expenses                  | \$ 214,000.00                   |                      |                         | \$ -                    |
| b. Interim Financing Expenses                   | 786,886.00                      |                      | 5,465.04                | 5,465.04                |
| c. Ditch Crossing Agreement                     | 20,000.00                       |                      | 20,000.00               | 20,000.00               |
| d. ENGINEERING SERVICES                         |                                 |                      |                         | -                       |
| 1. Predevelopment - Study & Report Phase        | 52,567.00                       |                      | 52,567.00               | 52,567.00               |
| 2. Construction Administration                  | 526,428.00                      | 10,623.00            | 416,911.88              | 427,534.88              |
| 3. Resident Project Representation (Inspection) | 692,449.00                      | 25,764.07            | 466,279.84              | 492,043.91              |
| e. CONSTRUCTION CONTRACTS                       |                                 |                      |                         | -                       |
| 1. Thalle Construction Company Inc.             | 25,919,700.00                   | 758,224.77           | 21,489,908.90           | 22,248,133.67           |
| 2. Contingencies                                | 2,591,970.00                    |                      | 395,886.18              | 395,886.18              |
| 3. Tap Fee - "Buy-In" to North Metro            | 20,952,970.00                   |                      | 20,952,970.00           | 20,952,970.00           |
|                                                 |                                 |                      |                         | -                       |
|                                                 |                                 |                      |                         | -                       |
| <b>f. TOTAL COSTS</b>                           | <b>\$ 51,756,970.00</b>         | <b>\$ 794,611.84</b> | <b>\$ 43,799,988.84</b> | <b>\$ 44,594,600.68</b> |

| <b>FUNDING SOURCES</b>    |                         |                      |                         |                         |
|---------------------------|-------------------------|----------------------|-------------------------|-------------------------|
| g. Applicant Contribution | \$ 5,965,000.00         |                      | \$ 5,965,000.00         | \$ 5,965,000.00         |
| h. DOLA                   | \$ 1,000,000.00         | 64,086.39            | 811,345.40              | 875,431.79              |
| i. CWRPDA Loan            | \$ 20,952,970.00        |                      | 20,952,970.00           | 20,952,970.00           |
| j. RD Direct Loan #1      | \$ 2,164,000.00         |                      | 2,164,000.00            | 2,164,000.00            |
| k. RD Direct Loan #2      | \$ 9,999,000.00         |                      | 9,999,000.00            | 9,999,000.00            |
| l. RD Direct Loan #3      | \$ 9,000,000.00         | 730,525.45           | 3,907,673.44            | 4,638,198.89            |
| m. RD Direct Loan #4      | \$ 2,676,000.00         |                      |                         | -                       |
|                           |                         |                      |                         | -                       |
| <b>n. TOTAL FUNDING</b>   | <b>\$ 51,756,970.00</b> | <b>\$ 794,611.84</b> | <b>\$ 43,799,988.84</b> | <b>\$ 44,594,600.68</b> |

|                                                 |               |                  |               |
|-------------------------------------------------|---------------|------------------|---------------|
| o. Federal payments previously requested        |               | \$ 16,070,673.44 |               |
| p. Amount requested for reimbursement           | \$ 794,611.84 |                  | \$ 794,611.84 |
| q. Percentage of project construction completed |               |                  | 0.881376875   |

**CERTIFICATION:** I certify that to the best of my knowledge and belief, the billed costs or disbursements are in accordance with the terms of the project and that the reimbursement represents the Federal share due which has not been previously requested and that an inspection has been performed and all work is in accordance with the terms of the award.

|                                                                                                                     |                   |
|---------------------------------------------------------------------------------------------------------------------|-------------------|
| Recipient signature:             | Date: 4/27/2026   |
| Printed /Typed name: Roy Vestal, PE                                                                                 | Phone: 7209663613 |
| Person certifying line o. & p.:  | Date: 4/27/2026   |
| Printed/Typed name: Ryan Brong, PE                                                                                  | Phone: 4846342774 |
| RD Official: _____                                                                                                  | Date: _____       |
| Printed/Typed name: _____                                                                                           | Phone: _____      |



**SUBJECT FOR DISCUSSION**

Approve Change Order #2 to Contract with HPM, Inc. for an Amount Not to Exceed \$32,332.35 for the Elevated Water Storage Project from the Utility Fund.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

Contract was awarded to HPM on July 2, 2025 for the construction of the Elevated Water Storage Tank project.

Change Order No. 1, covered alterations at the pump station. Public Works Director approved the change order for \$16,532.40 on April 6, 2026.

Change Order No. 2, covers alterations to the pipeline to improve maintainability. This change order amount is \$32,332.35.

Contracted construction is \$17,387,757.00. As of March 2026, total construction billings for the project are \$5,844,015.71 (34%). The pipeline is approximately 75% complete and the pump house structure is approximately 45% complete. The project is on schedule for completion in 2027.

**FINANCIAL CONSIDERATIONS**

The total project budget of \$20,768,438.00 includes:

- Easement Acquisition of \$200,000
- Engineering Services/Administration of \$1,441,924.00
- Construction cost of \$17,387,757.00
- Contingencies of \$1,738,757.00

The 2 Change Orders amount to \$48,864.75 (approximately 3% of contingency budget).

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable.

**ALTERNATIVES/OPTIONS**

- Approve Change Order #2
- Do not approve

**STAFF RECOMMENDATIONS**

Staff recommends approving Change Order No. 2 with HPM, Inc. for not to exceed \$32,332.35 for the Elevated Water Storage Project from the Utility Fund.

- Attachments:**
- a. Change Order #2 - HPM
  - b. March 2026 Pay Application Summary

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_

Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date

**CHANGE ORDER NO.: 002**

|                |                                       |                                 |             |
|----------------|---------------------------------------|---------------------------------|-------------|
| Owner:         | City of Fort Lupton                   | Owner's Project No.:            | FTL2025-006 |
| Engineer:      | Burns & McDonnell Engineering Company | Engineer's Project No.:         | 160868      |
| Contractor:    | HPM, Inc.                             | Contractor's Project No.:       | 005-25015   |
| Project:       | Elevated Water Storage Tank           |                                 |             |
| Contract Name: |                                       |                                 |             |
| Date Issued:   | 3/16/2026                             | Effective Date of Change Order: | 3/16/2026   |

The Contract is modified as follows upon execution of this Change Order:

Description: Change Order #002 covers costs associated with approved PCO's #005 (additional post installed angle in pump station) and 006 (restraining the DIP from settlement coupling to penetration of the Elevated Tank).

Attachments: PCCO 002

| Change in Contract Price                                                                                                                    | Change in Contract Times<br>[State Contract Times as either a specific date or a number of days]                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Original Contract Price:<br>\$ 17,387,672.09                                                                                                | Original Contract Times:<br>Substantial Completion: 11/30/2027<br>Ready for final payment: 12/31/2027                                                                                                   |
| <b>[Increase] [Decrease]</b> from previously approved Change Orders No. 1 to No. <b>[Number of previous Change Order]</b> :<br>\$ 16,532.40 | <b>[Increase] [Decrease]</b> from previously approved Change Orders No.1 to No. <b>[Number of previous Change Order]</b> :<br>Substantial Completion: 11/30/2027<br>Ready for final payment: 12/31/2027 |
| Contract Price prior to this Change Order:<br>\$ 17,404,204.49                                                                              | Contract Times prior to this Change Order:<br>Substantial Completion: 11/30/2027<br>Ready for final payment: 12/31/2027                                                                                 |
| <b>[Increase] [Decrease]</b> this Change Order:<br>\$ 32,332.35                                                                             | <b>[Increase] [Decrease]</b> this Change Order:<br>Substantial Completion: 11/30/2027<br>Ready for final payment: 12/31/2027                                                                            |
| Contract Price incorporating this Change Order:<br>\$ 17,436,536.84                                                                         | Contract Times with all approved Change Orders:<br>Substantial Completion: 11/30/2027<br>Ready for final payment: 12/31/2027                                                                            |

Recommended by Engineer (if required)

By: Signed by:  
Joshua Lee  
EDC8749E026A77

Title: Engineer

Date: 4/30/2026

Authorized by Owner

\_\_\_\_\_  
Mayor

Contractor

By: Signed by:  
Aaron Kaspriskie  
BDC87A8E052144E

Title: SVP - Civil & Infrastructure

Date: 4/30/2026

Approved by Funding Agency (if applicable)

\_\_\_\_\_



**PCCO #002**

HPM, Inc.  
 9781 South Meridian Boulevard, Suite 120  
 Englewood, Colorado 80112  
 Phone: 720-575-9896  
 Fax: 719-283-5100

**Project:** 005-25015 - Elevated Water Storage Tank  
 16280 County Road 16  
 Fort Lupton, Colorado 80621

**Prime Contract Change Order #002: Change Order #002**

|                                             |                                                                                    |                                           |                                                                                           |
|---------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>TO:</b>                                  | <b>CITY OF FORT LUPTON</b><br>130 S McKinley Street<br>Fort Lupton, Colorado 80621 | <b>FROM:</b>                              | <b>HPM, Inc.</b><br>9781 South Meridian Boulevard, Suite 120<br>Englewood, Colorado 80112 |
| <b>DATE CREATED:</b>                        | 3/16/2026                                                                          | <b>CREATED BY:</b>                        | Spencer Marxsen (HPM, Inc.)                                                               |
| <b>CONTRACT STATUS:</b>                     | Pending - Proceeding                                                               | <b>REVISION:</b>                          | 0                                                                                         |
| <b>DESIGNATED REVIEWER:</b>                 |                                                                                    | <b>REVIEWED BY:</b>                       |                                                                                           |
| <b>DUE DATE:</b>                            |                                                                                    | <b>REVIEW DATE:</b>                       |                                                                                           |
| <b>INVOICED DATE:</b>                       |                                                                                    | <b>PAID DATE:</b>                         |                                                                                           |
| <b>SCHEDULE IMPACT:</b>                     | 0 days                                                                             | <b>EXECUTED:</b>                          | No                                                                                        |
| <b>REVISED SUBSTANTIAL COMPLETION DATE:</b> |                                                                                    | <b>SIGNED CHANGE ORDER RECEIVED DATE:</b> |                                                                                           |
| <b>CONTRACT FOR:</b>                        | 005-25015 - 40127:005-25015 Prime Contract                                         | <b>TOTAL AMOUNT:</b>                      | \$32,332.35                                                                               |

**DESCRIPTION:**  
 Change Order #002 covers costs associated with approved PCO's #005 (additional post installed angle in pump station) and 006 (restraining the DIP from settlement coupling to penetration of the Elevated Tank).

**ATTACHMENTS:**

**POTENTIAL CHANGE ORDERS IN THIS CHANGE ORDER:**

| PCO #         | Title                                                      | Schedule Impact | Amount             |
|---------------|------------------------------------------------------------|-----------------|--------------------|
| 005           | Pump Station - Grating Wall Embed Conflict                 |                 | \$7,357.35         |
| 006           | #17: Restrained Ductile Iron Pipe Underneath Elevated Tank | 0 days          | \$24,975.00        |
| <b>Total:</b> |                                                            |                 | <b>\$32,332.35</b> |

**CHANGE ORDER LINE ITEMS:**

**PCO # 005: Pump Station - Grating Wall Embed Conflict**

| #                   | Budget Code                           | Description                  | Amount            | Overhead (10%) (10.00% Applies to All Line Items) | Profit (5%) (5.00% Applies to All Line Items) | Subtotal          |
|---------------------|---------------------------------------|------------------------------|-------------------|---------------------------------------------------|-----------------------------------------------|-------------------|
| 1                   | 00-8105.S 008-Struc Stl.SUBCONTRACTOR | RFI #10 Post Installed Angle | \$6,370.00        | \$637.00                                          | \$350.35                                      | \$7,357.35        |
| <b>Subtotal:</b>    |                                       |                              | <b>\$6,370.00</b> | <b>\$637.00</b>                                   | <b>\$350.35</b>                               | <b>\$7,357.35</b> |
| <b>Grand Total:</b> |                                       |                              |                   |                                                   |                                               | <b>\$7,357.35</b> |

**PCO # 006: #17: Restrained Ductile Iron Pipe Underneath Elevated Tank**

| #                   | Budget Code                 | Description    | Amount             |
|---------------------|-----------------------------|----------------|--------------------|
| 1                   | 01-1193.O 011-20"" WT.OTHER | DIP Restraints | \$24,975.00        |
| <b>Grand Total:</b> |                             |                | <b>\$24,975.00</b> |



|                                                                         |                 |
|-------------------------------------------------------------------------|-----------------|
| The original (Contract Sum)                                             | \$17,387,672.09 |
| Net change by previously authorized Change Orders                       | \$16,532.40     |
| The contract sum prior to this Change Order was                         | \$17,404,204.49 |
| The contract sum would be changed by this Change Order in the amount of | \$32,332.35     |
| The new contract sum including this Change Order will be                | \$17,436,536.84 |
| The contract time will not be changed by this Change Order.             |                 |

**CITY OF FORT LUPTON**  
 130 S McKinley Street  
 Fort Lupton, Colorado 80621

**HPM, Inc.**  
 9781 South Meridian Boulevard, Suite 120  
 Englewood, Colorado 80112

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

**OUTLAY REPORT AND REQUEST FOR REIMBURSEMENT FOR CONSTRUCTION PROGRAMS**

Colorado Water Resources and Power Development Authority  
 Loan Number #DBS25AX046

12-Jun-25

Project # 141001D-T

**TYPE OF REQUEST:**                    ( ) FINAL                    ( X ) PARTIAL                    PARTIAL PAYMENT REQUEST NUMBER                    7

City of Fort Lupton  
 130 S McKinley Ave  
 Fort Lupton, CO 80621

PERIOD COVERED BY THIS REQUEST  
**FROM**                    **TO**  
 2/1/2026                    2/28/2026

|                        |
|------------------------|
| <b>STATUS OF FUNDS</b> |
|------------------------|

| CLASSIFICATION                | Current / Revised<br>Budget Amount | This Pay<br>Request | Previous<br>Pay Requests | Total To Date   |
|-------------------------------|------------------------------------|---------------------|--------------------------|-----------------|
| <b>COST ITEMS</b>             |                                    |                     |                          |                 |
| Easement Agreements           | \$ 200,000.00                      |                     | \$ 88,744.00             | \$ 88,744.00    |
| <b>ENGINEERING SERVICES</b>   |                                    |                     | \$ -                     | \$ -            |
| Construction Administration   | \$ 1,441,924.00                    |                     | \$ 517,621.73            | \$ 517,621.73   |
| <b>CONSTRUCTION CONTRACTS</b> |                                    |                     | \$ -                     | \$ -            |
| HPM, Inc.                     | \$ 17,387,757.00                   | \$ 946,025.45       | \$ 3,999,541.28          | \$ 4,945,566.73 |
| Contingencies                 | \$ 1,738,757.00                    |                     | \$ -                     | \$ -            |
| <b>f. TOTAL COSTS</b>         | \$ 20,768,438.00                   | \$ 946,025.45       | \$ 426,309.61            | \$ 5,551,932.46 |

| <b>FUNDING SOURCES</b>        |                  |               |                 |                 |
|-------------------------------|------------------|---------------|-----------------|-----------------|
| g. Applicant Contribution     | \$ 768,438.00    |               | \$ -            | \$ -            |
| h. DOLA                       | \$ 1,000,000.00  | \$ 75,682.04  | \$ 249,821.50   | \$ 325,503.54   |
| i. SRF Loan (BIL)             | \$ 3,000,000.00  |               | \$ 3,000,000.00 | \$ 3,000,000.00 |
| j. SRF Direct Loan #1         | \$ 3,000,000.00  | \$ 870,343.41 | \$ 356,790.66   | \$ 1,227,134.07 |
| k. SRF Direct Loan #2 (Bonds) | \$ 13,000,000.00 |               | \$ -            | \$ -            |
| <b>n. TOTAL FUNDING</b>       | \$ 20,768,438.00 | \$ 946,025.45 | \$ 3,606,612.16 | \$ 4,552,637.61 |

|                                                |               |                 |     |
|------------------------------------------------|---------------|-----------------|-----|
| Total Reimbursements previously requested      |               | \$ 3,606,612.16 |     |
| <b>SRF</b> Reimbursements previously requested |               | \$ 3,356,790.66 |     |
| Amount requested for <b>SRF</b> reimbursement  | \$ 870,343.41 |                 |     |
| Percentage of project construction completed   |               |                 | 28% |

**CERTIFICATION:** *I certify that to the best of my knowledge and belief, the billed costs or disbursements are in accordance with the terms of the project and that the reimbursement represents the State share due which has not been previously requested and that an inspection has been performed and all work is in accordance with the terms of the award.*

City Representative  
 Printed Name / Title

  
 \_\_\_\_\_  
 Roy Vestal, Public Works Director

Date: 03/16/2026  
 Phone #: 720-966-3613





**SUBJECT FOR DISCUSSION**

Approving a Resolution Adopting the Fort Lupton Housing Needs Assessment Prepared by Ayres Associates.

**SUMMARY STATEMENT/BACKGROUND DISCUSSION**

The City of Fort Lupton hired Ayres Associates to complete a Housing Needs Assessment (HNA) to inform and guide future 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. On the data side, the HNA looks at demographic trends, economic conditions, housing inventory, and market dynamics to identify current and future housing needs. Jurisdictions are required to submit compliant assessments to DOLA by December 31, 2026, and update them on a recurring basis every 6 years. With this in mind, this HNA is intended to be in place from 2026-2031.

In addition to statutory compliance, adopting an HNA provides access to additional state grant funding that aligns with Proposition 123. The next step after adopting an HNA is to develop a Housing Action Plan (HAP) which is also outlined in SB24-174 and is required by January 1, 2028 and every 6 years thereafter. This plan will dive more into specific goals and strategies that utilize the findings of the HNA and additional community input. The goals and strategies identified in the HAP and the information outlined in the HNA will tie directly into the Comprehensive Plan update.

**FINANCIAL CONSIDERATIONS**

Not applicable.

**LEGAL/POLITICAL CONSIDERATIONS**

Not Applicable.

**ALTERNATIVES/OPTIONS**

- A. Adopt the Fort Lupton Housing Needs Assessment.
- B. Direct staff to complete further review or edits of the Fort Lupton Housing Needs Assessment.
- C. Do not adopt the Fort Lupton Housing Needs Assessment.

**STAFF RECOMMENDATIONS**

Staff recommends approval of this resolution formally adopting the Fort Lupton Housing Needs Assessment and authorizing staff to formally submit the adopted HNA to DOLA.

**Attachments:**

- a. Proposed Resolution
- b. HNA Memorandum
- c. Fort Lupton Housing Needs Assessment

**Certification of Council Approval:**

Ordinance No. \_\_\_\_\_

Resolution No. \_\_\_\_\_

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date

**RESOLUTION NO. 2026Rxxx**

**A RESOLUTION OF THE CITY COUNCIL OF FORT LUPTON ADOPTING THE FORT LUPTON HOUSING NEEDS ASSESSMENT PREPARED BY AYRES ASSOCIATES.**

**WHEREAS**, Senate Bill 24-174 (SB24-174) was adopted by the Colorado General Assembly and signed into law in 2024; and

**WHEREAS**, among other things, SB24-174 added statutory requirements concerning housing needs and housing need assessments to the Colorado Revised Statutes; and

**WHEREAS**, the adoption of a Housing Needs Assessment (HNA) is a key requirement of SB24-174; and

**WHEREAS**, SB24-174 mandates that local governments, including the City of Fort Lupton, conduct an HNA by December 31, 2026, to assess housing gaps, affordability, and displacement risk, and subsequently create a Housing Action Plan by January 1, 2028; and

**WHEREAS**, after a competitive RFP process, City Council approved of the bid proposal from Ayres Associates on October 21, 2025, to prepare an HNA to ensure timely compliance with state law and support the ongoing Comprehensive Plan update effort; and

**WHEREAS**, the Colorado Department of Local Affairs (DOLA) has reviewed a draft of the prepared HNA and confirmed it meets state requirements, subject to review and approval by City Council at a public meeting and submittal of the final plan with supporting documentation to DOLA.

**NOW THEREFORE BE IT RESOLVED** that the Fort Lupton City Council officially adopts the Fort Lupton Housing Needs Assessment and authorizes staff to formally submit the HNA to DOLA.

**APPROVED AND PASSED BY A MAJORITY VOTE OF THOSE ELECTED TO THE FORT LUPTON CITY COUNCIL THIS 5<sup>th</sup> DAY OF MAY, 2026.**

City of Fort Lupton, Colorado

---

Chris Ceretto, Mayor

Attest:

---

Maricela Peña, City Clerk

Approved as to form:

---

Andy Ausmus, City Attorney

## MEMORANDUM

**To:** Fort Lupton City Council  
Todd Hodges, Community Development Director

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

**Date:** April 29, 2026

**Re:** Housing Needs Assessment – Final Approval

### Purpose

The item is intended to serve as the final approval and adoption of the Housing Needs Assessment for the City of Fort Lupton.

### 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

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# 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
- Christy 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.

### 1 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.



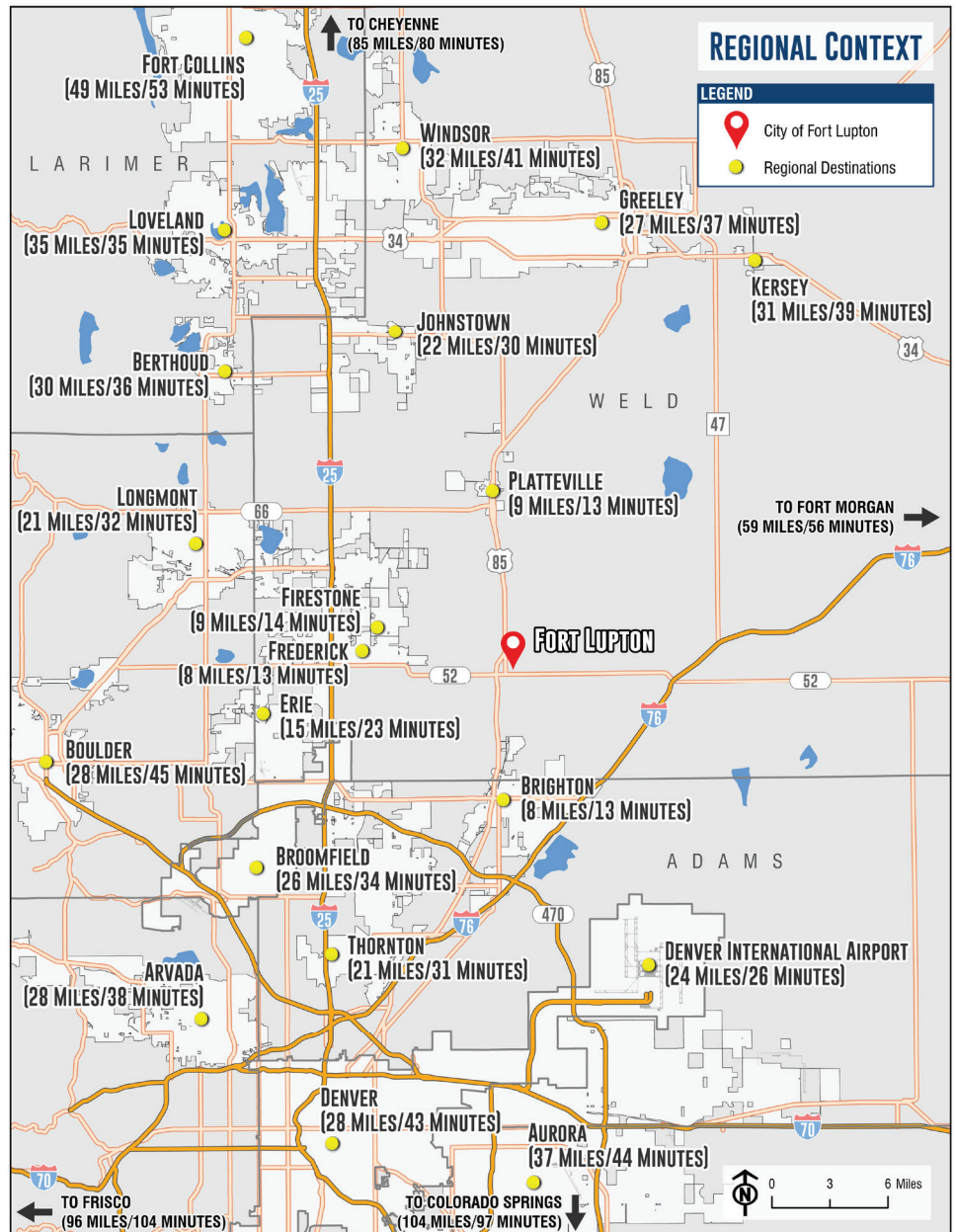
# CHAPTER 2 - COMMUNITY CONTEXT

## 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.

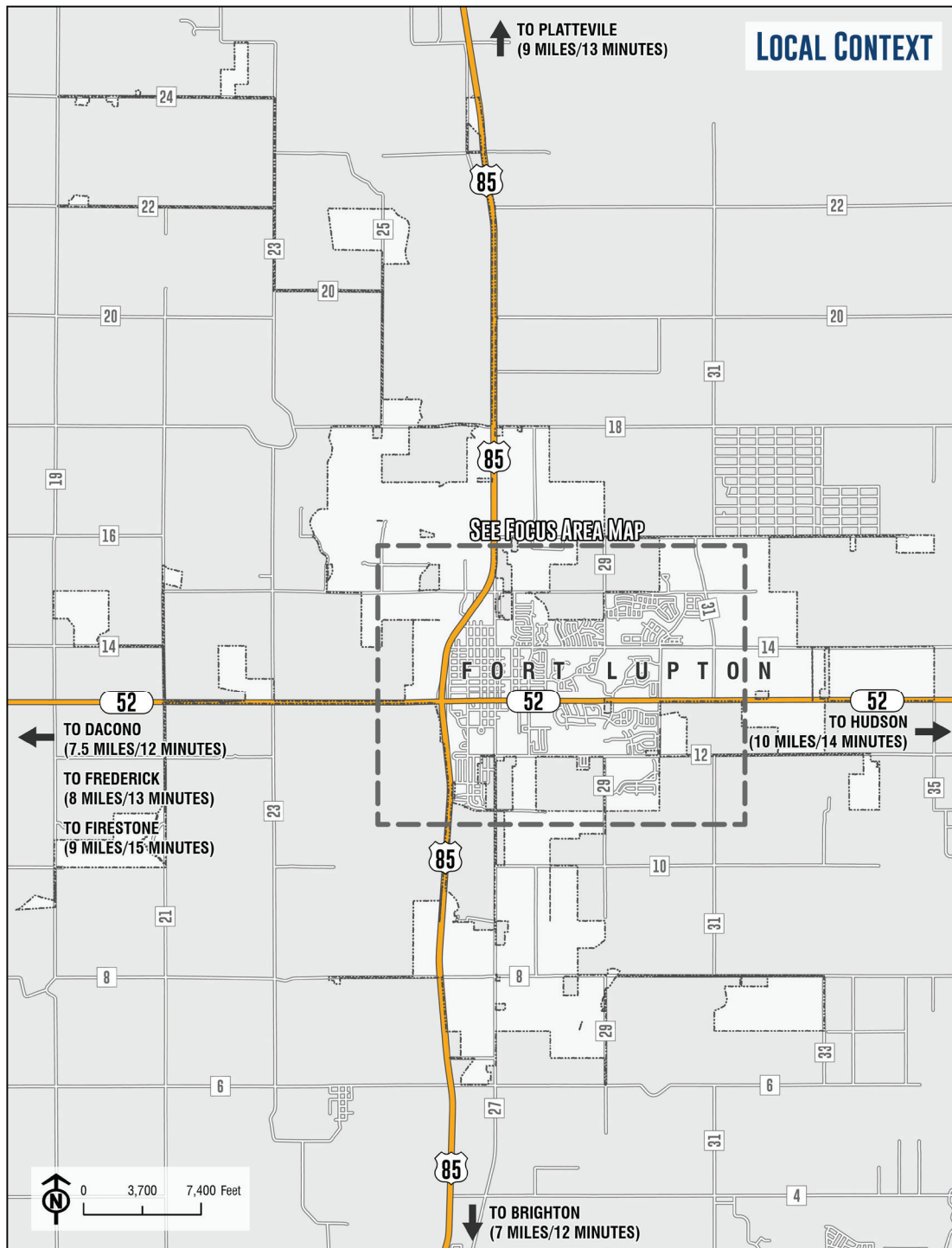
As congestion along Interstate 25 continues to intensify and the corridor becomes increasingly overburdened, Highway 85 is emerging as a critical north–south alternative for freight movement and regional commuting. This positioning enhances Fort Lupton’s role as a logistics, industrial, and commercial 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.

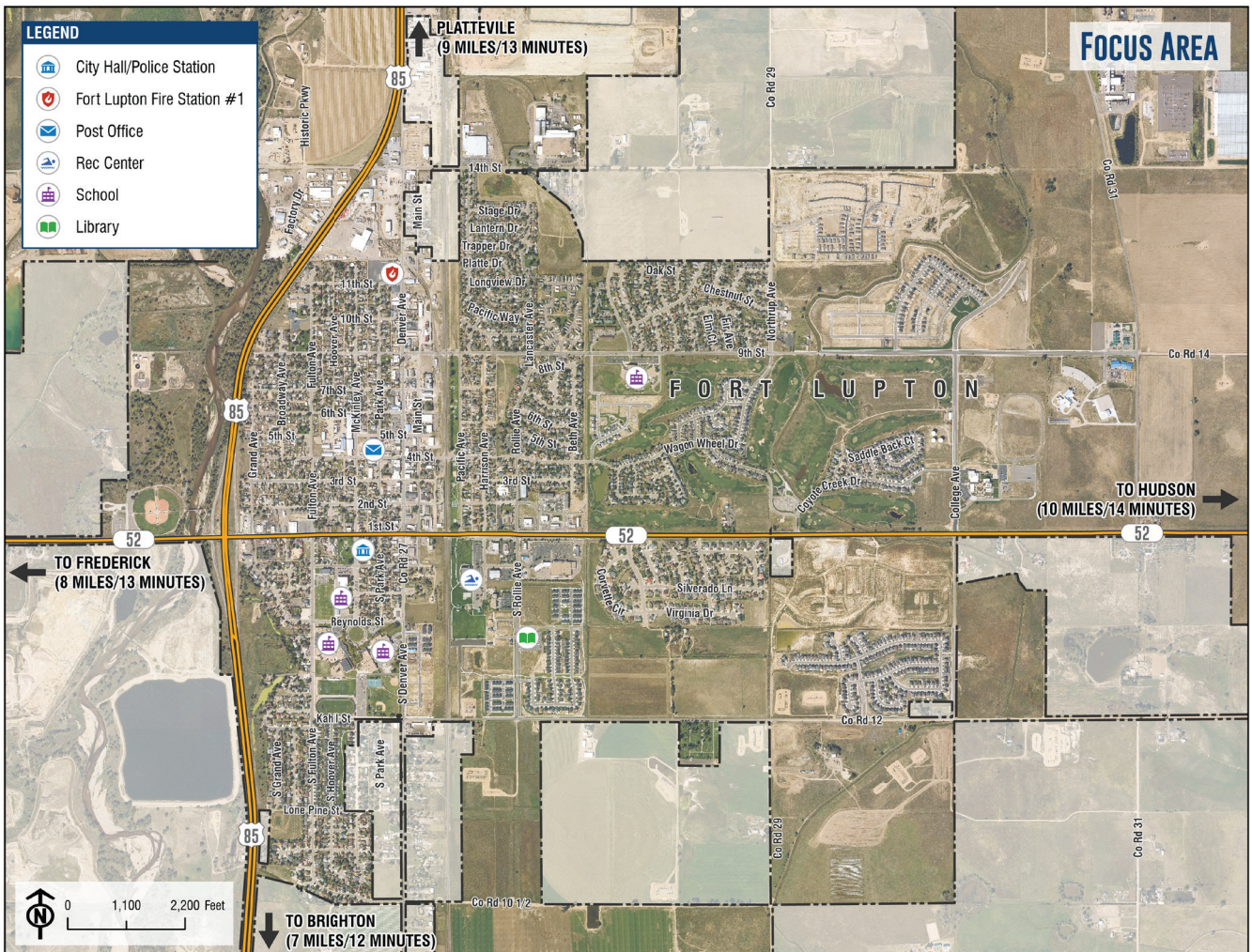
The City's growth boundary intersects with those of Platteville, Firestone, Dacono, Frederick, Brighton, and Broomfield, highlighting Fort Lupton's position within a broader corridor of fast-growing Front Range communities.



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)

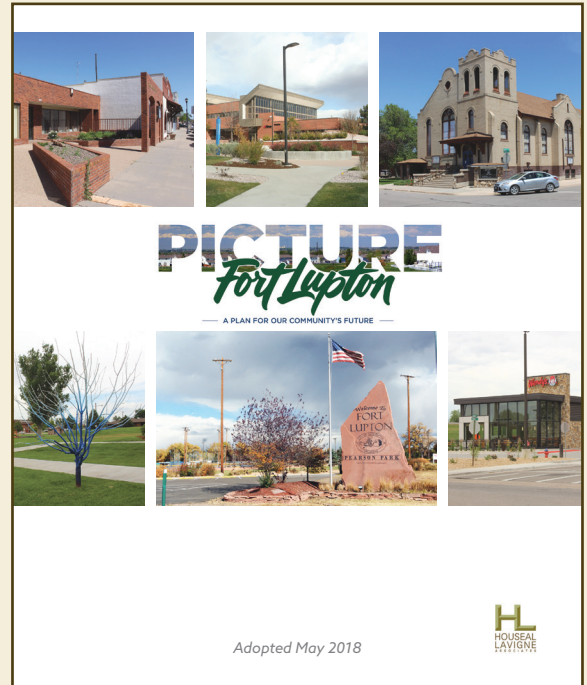
As residential development continues, the City will guide investment to best meet the needs of a growing community and **support diverse, welcoming neighborhoods**. New residential construction will be directed to key areas of the community, allowing for appropriate investment while **reducing outward 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 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.”

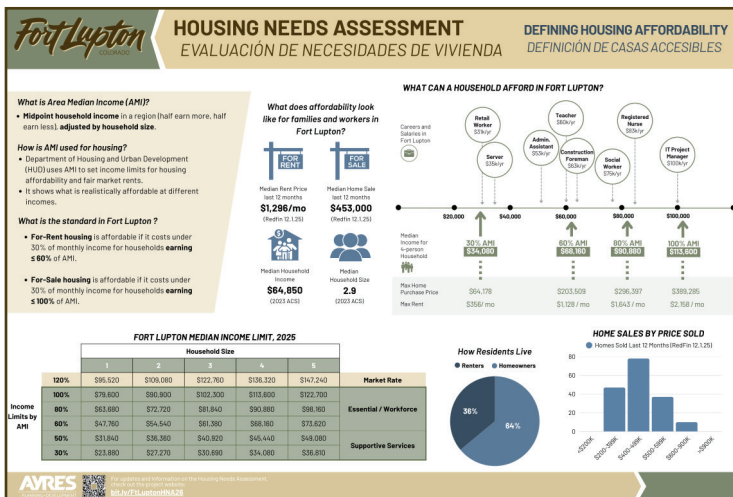
“The school district has a reputation problem, and the high school is at capacity.”

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

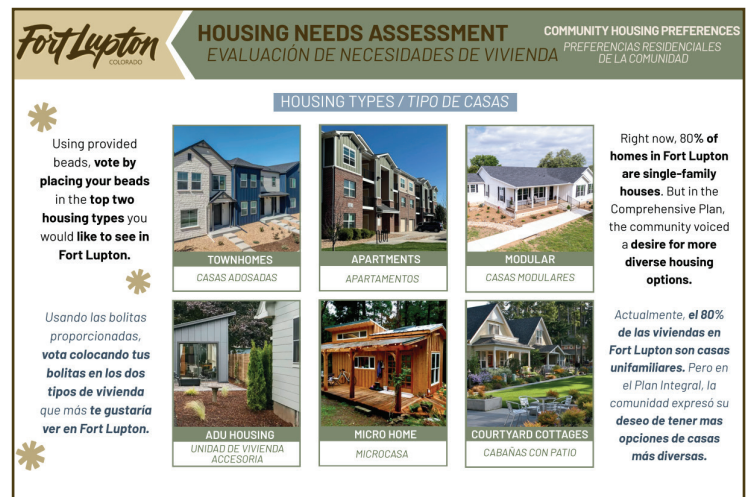
# Community Event

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.

Available in English or Spanish.  
Está disponible en inglés o español.

**AVRES**  
PLANNING & DEVELOPMENT

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

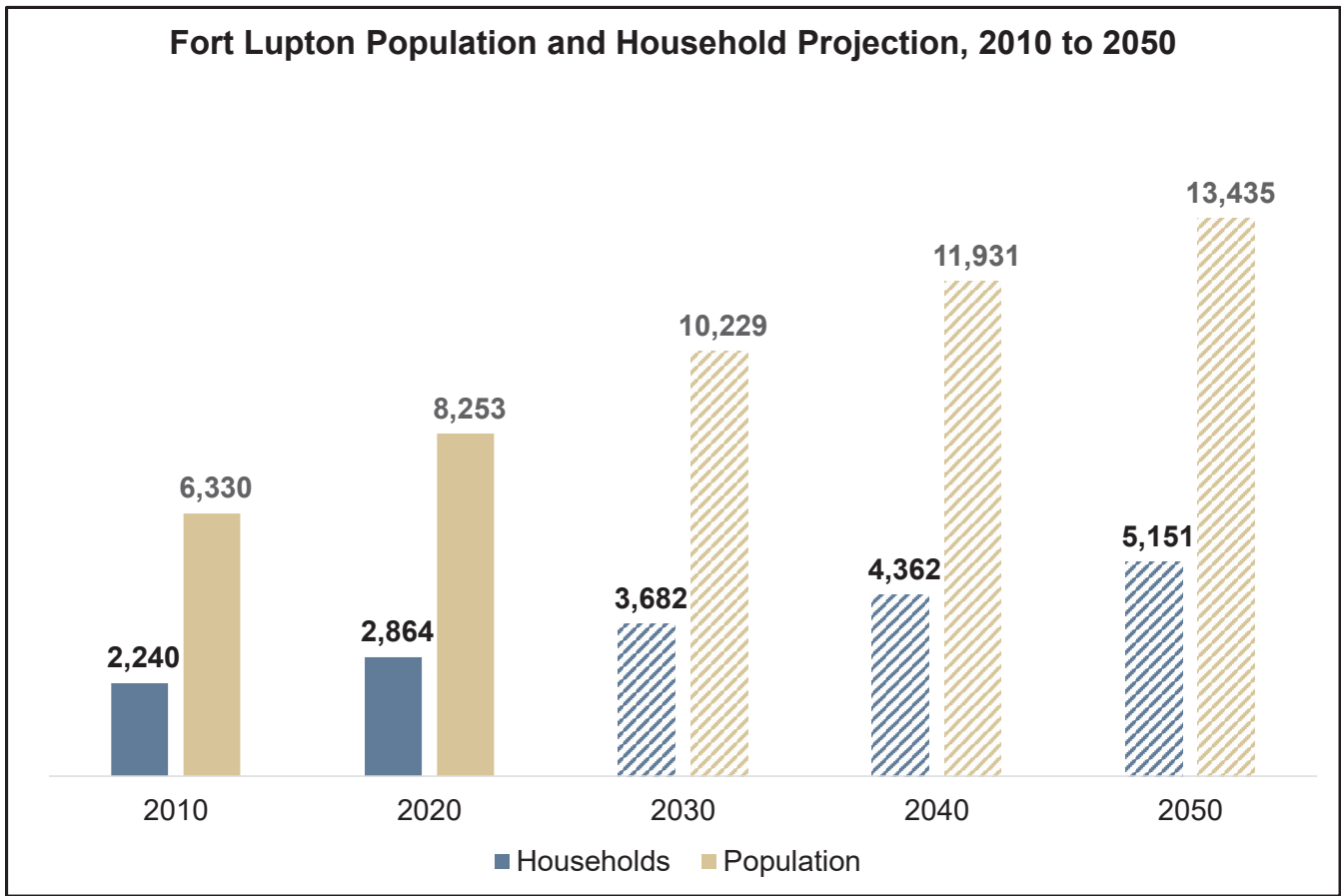
| Jurisdiction | 2018      | 2023      | % Change |
|--------------|-----------|-----------|----------|
| Fort Lupton  | 7,907     | 9,219     | 17%      |
| Fort Morgan  | 11,708    | 11,752    | 0.4%     |
| Erie         | 26,904    | 35,770    | 33%      |
| Brighton     | 40,033    | 42,431    | 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.



### Fort Lupton Population and Household Projection, 2010 to 2050



#### 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.

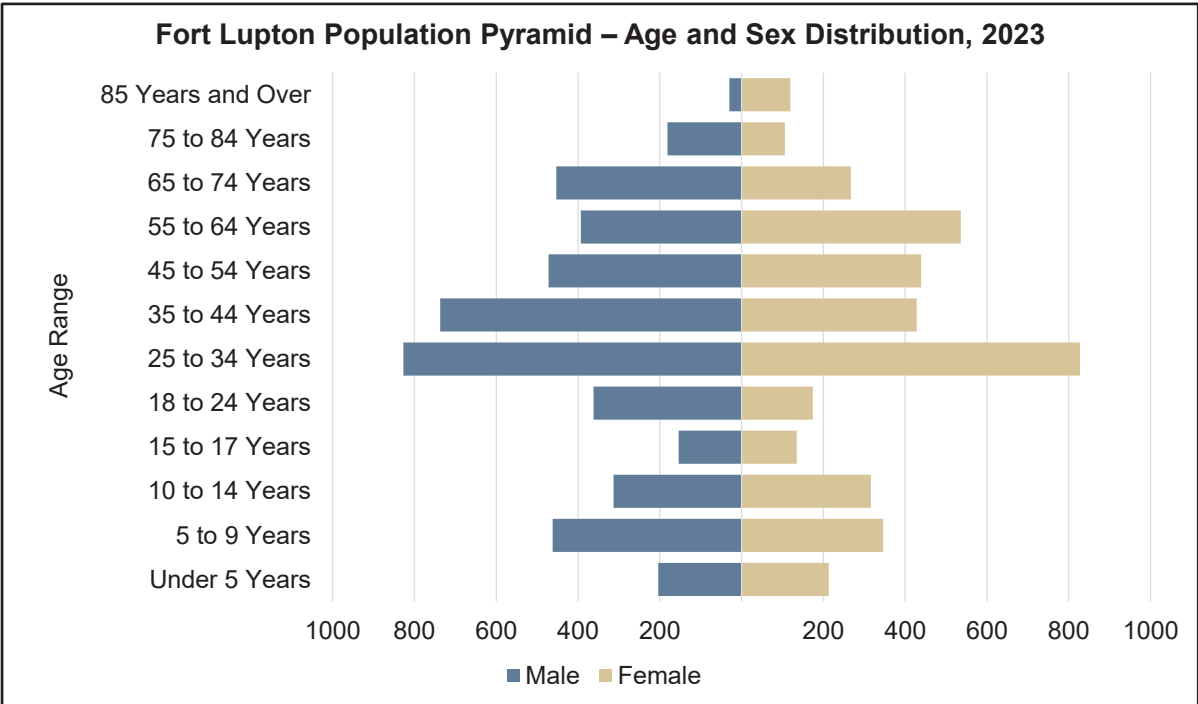
- 34.3 Median Age
- 28.9% Under 18
- 10.2% Aged 65+

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.

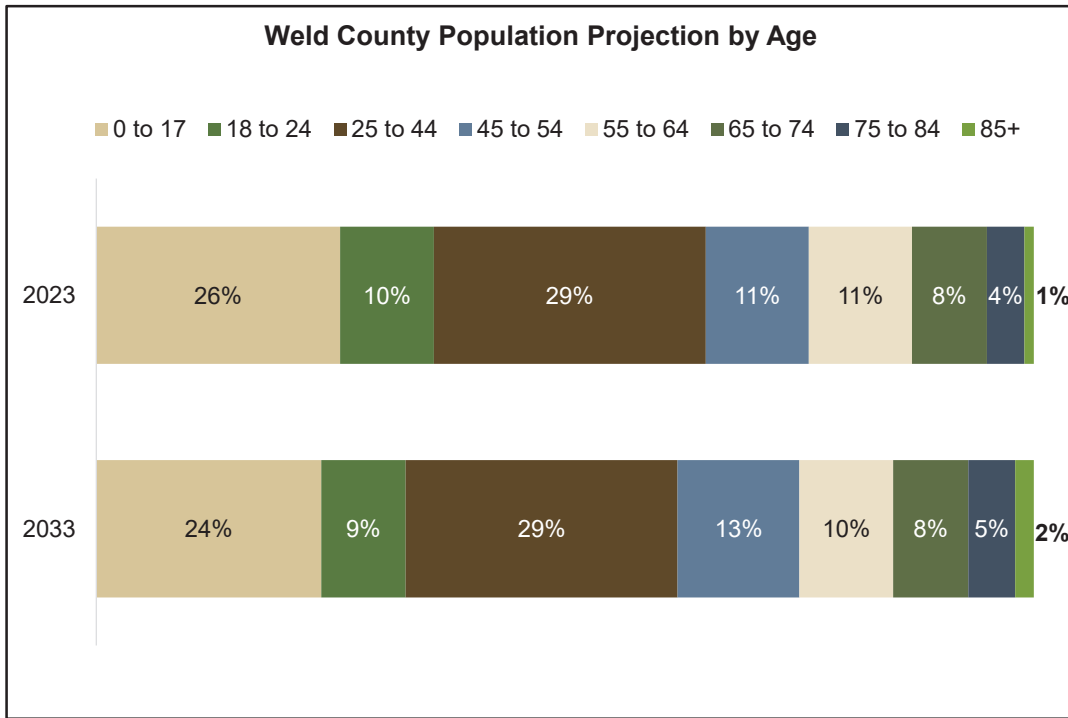
| FORT LUPTON POPULATION DISTRIBUTION BY AGE |      |      |
|--------------------------------------------|------|------|
| Age Cohort                                 | 2018 | 2023 |
| Under 5 years                              | 8%   | 5%   |
| 5 to 17 years                              | 21%  | 20%  |
| 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  |
| <b>Total Housing Units</b>                       | 2,681 | 3,207 |
| <b>Total Occupied Housing Units</b>              | 2,602 | 3,076 |
| 1-person                                         | 21%   | 19%   |
| 2-person                                         | 27%   | 34%   |
| 3-person                                         | 16%   | 13%   |
| 4-person                                         | 16%   | 12%   |
| 5+ persons                                       | 20%   | 17%   |
| <b>Family Households</b>                         | 76%   | 73%   |
| <b>Non-family Households</b>                     | 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.

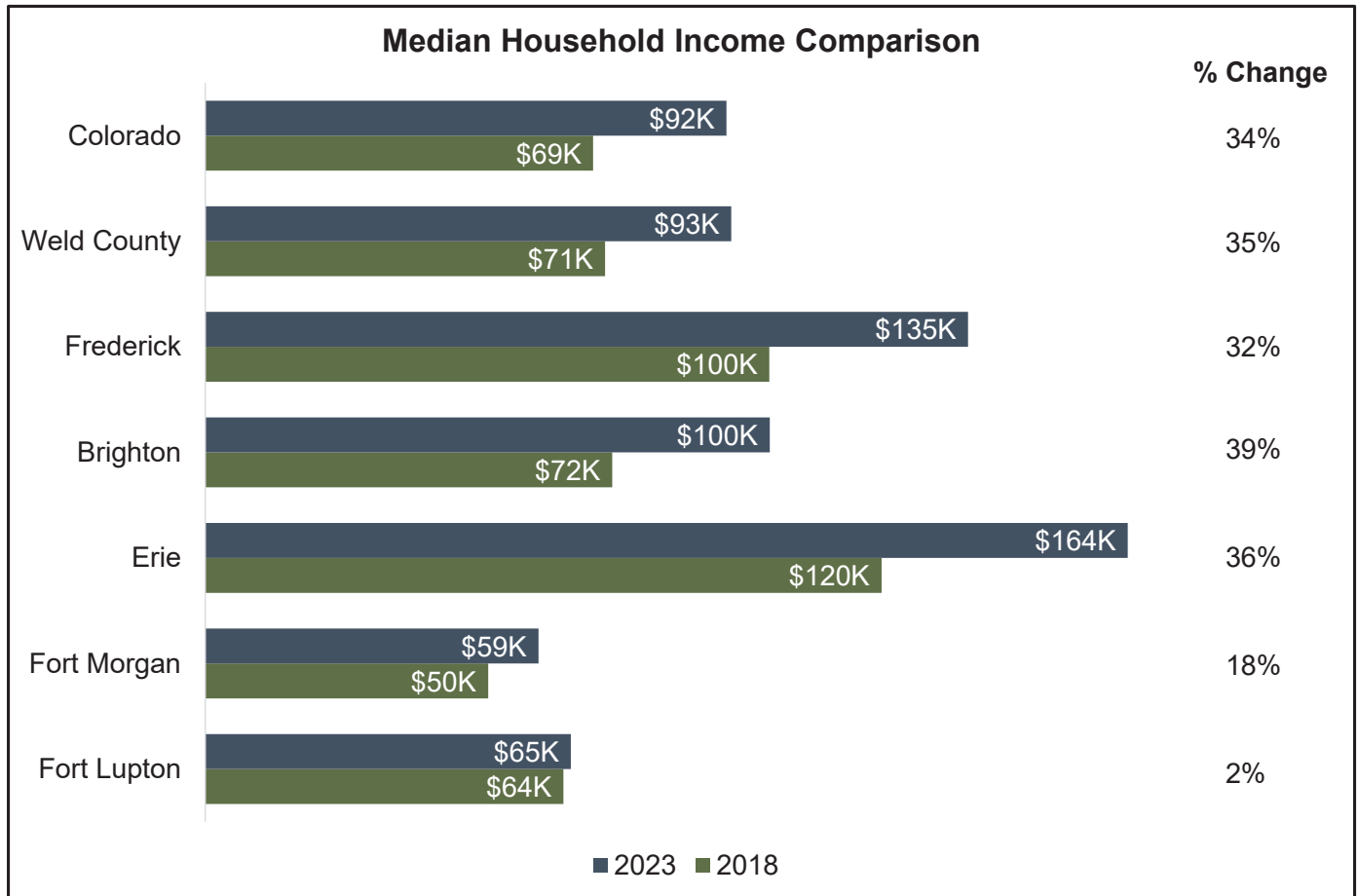


**\$64,850 Median Household Income**

**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.



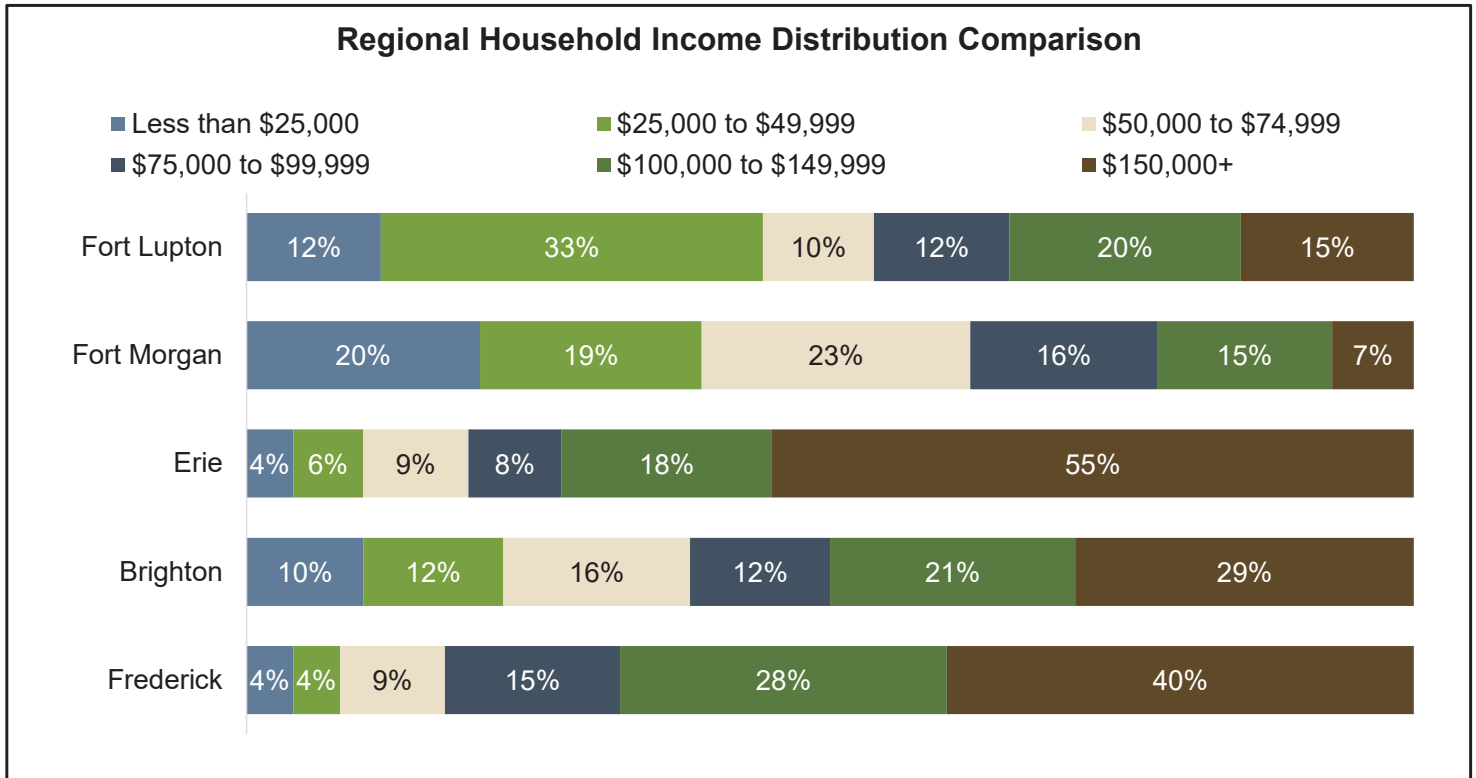
## Household Income Distribution

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%        |

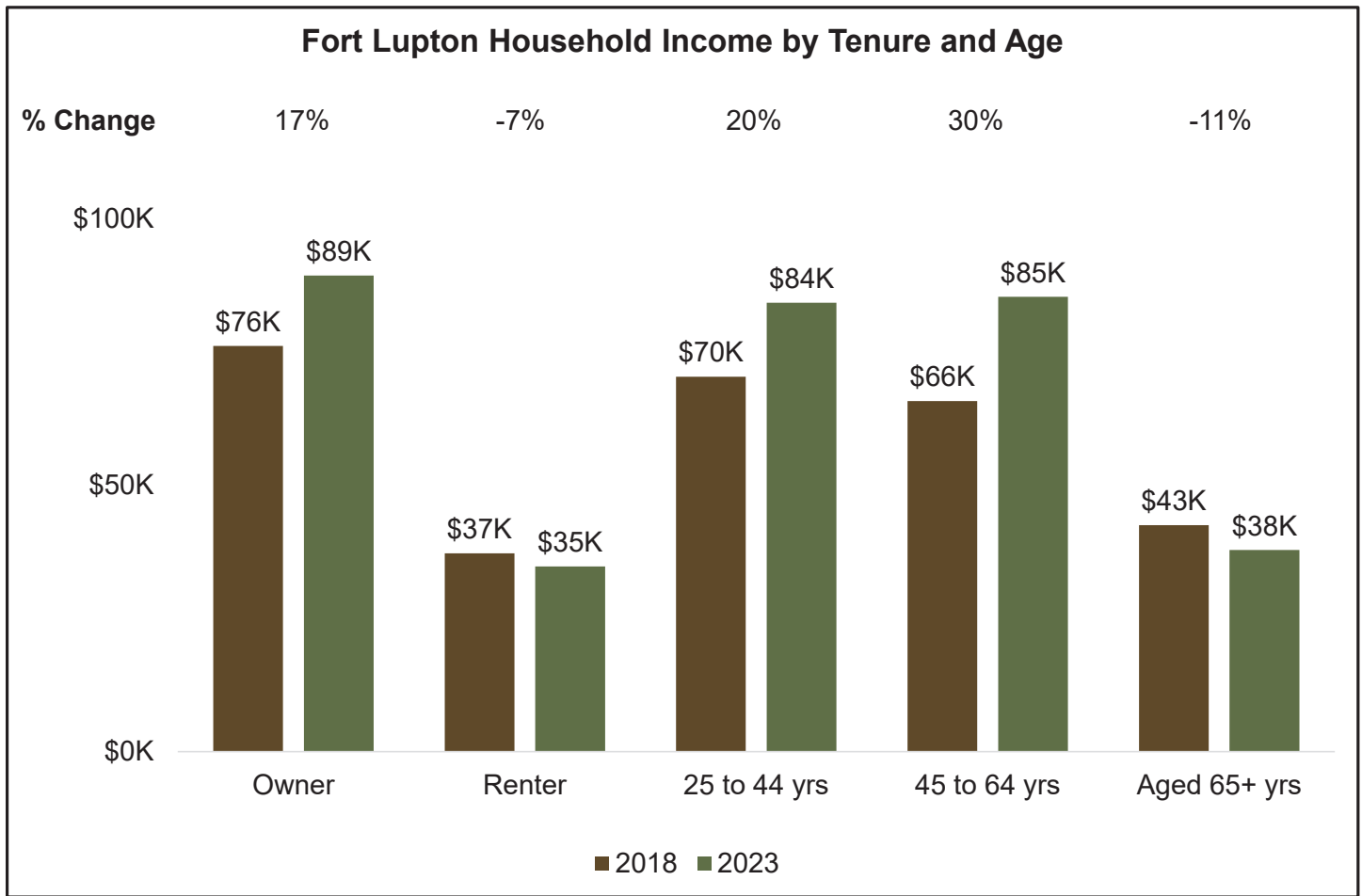
### Household Income by Tenure and Age

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

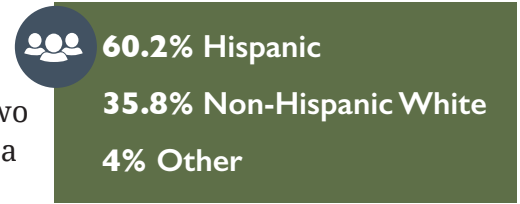
Fort Lupton’s 2023 educational profile highlights a community with a solid foundation for continued workforce development. With 76% of residents aged 25 and older holding at least a high school diploma and 33.5% having some college experience, many adults are already positioned to benefit from additional 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.



### FIVE INDUSTRIES EMPLOY 71.5% OF FORT LUPTON'S RESIDENTS:

**21.9%** Educational, healthcare and social assistance services

**14.6%** Retail trade

**13.7%** Arts, entertainment, recreation, accommodation, and food services

**13.3%** Construction

**8.0%** Professional, scientific, and management

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            |
| <b>Total</b>                                                             | <b>4,178</b>   |                 |                     |

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

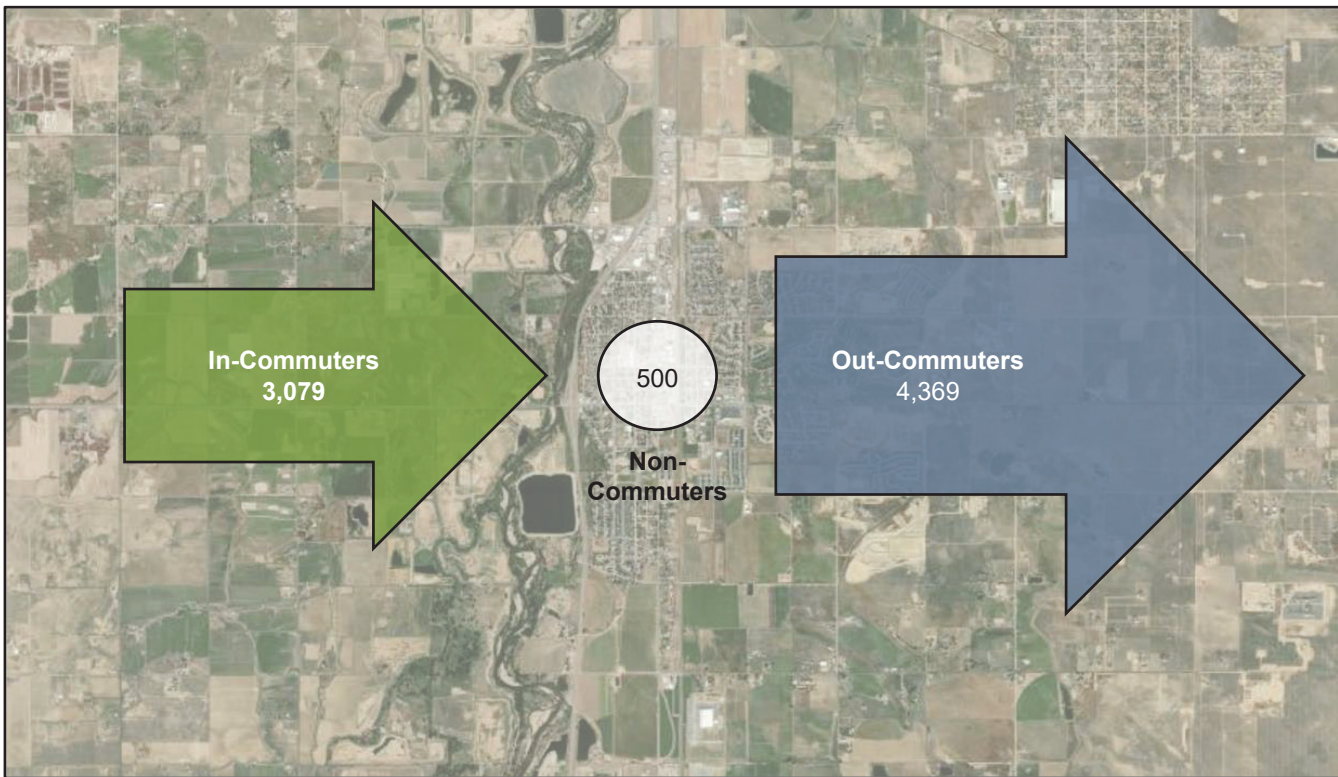
Most Fort Lupton residents commute to jobs outside the City, while many local jobs within Fort Lupton are filled by workers who live elsewhere. The dynamic shapes local job employment growth, labor availability, and places added pressure on transportation infrastructure. In 2022, 86% of workers employed 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.



### TOP LOCATIONS WHERE FORT LUPTON RESIDENTS WORK:

- 14.5% Denver
- 12.0% Fort Lupton
- 7.8% Brighton
- 5.9% Aurora
- 5.5% Commerce City

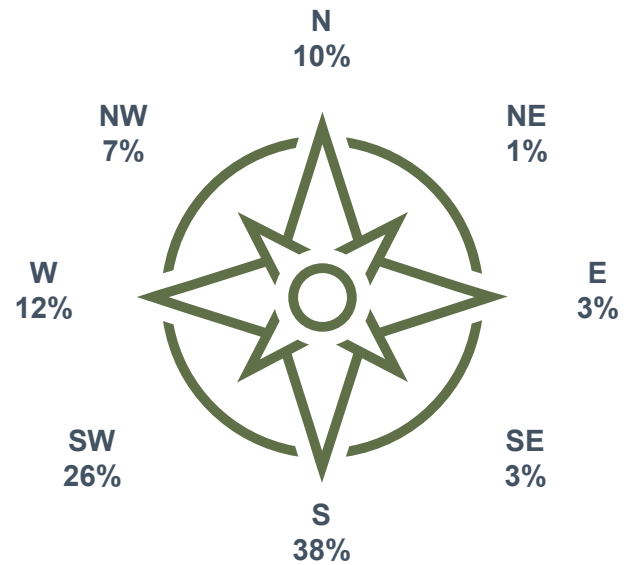
### TOP LOCATIONS WHERE FORT LUPTON WORKERS LIVE:

- 12.0% Fort Lupton
- 7.8% Greeley
- 5.6% Brighton
- 4.1% Thornton
- 2.9% Denver

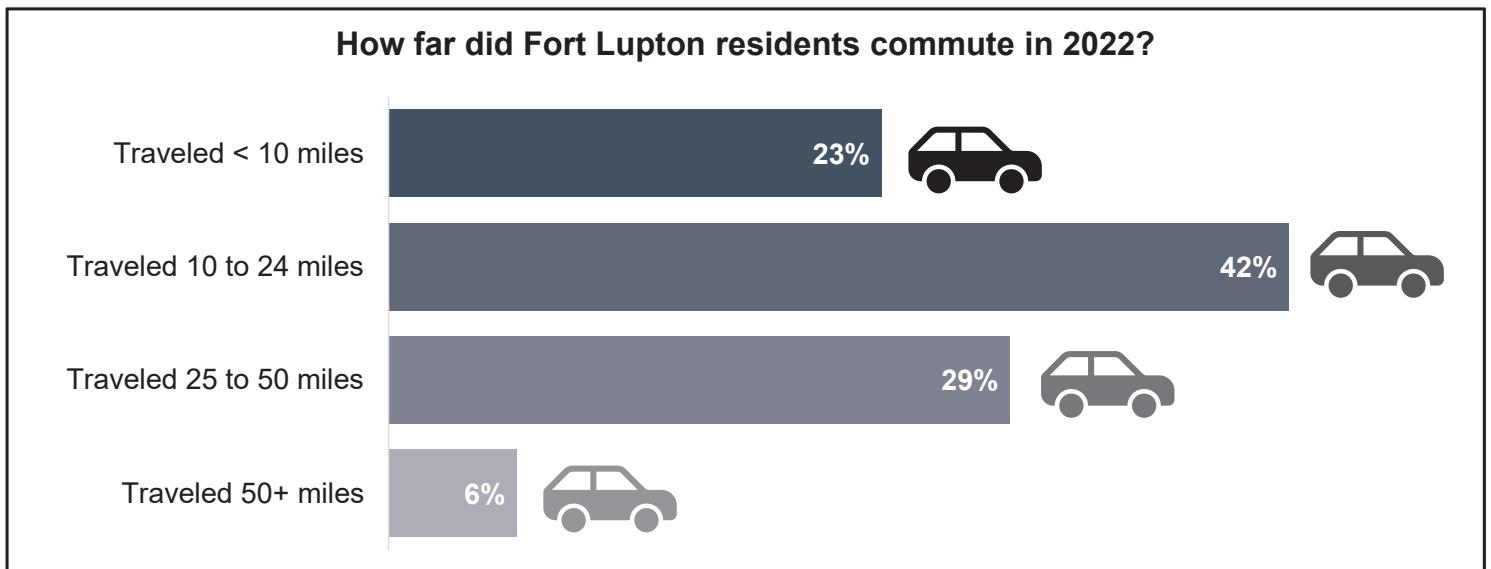
\*As a % of approximate total jobs held by Fort Lupton residents and total jobs in Fort Lupton in 2023.

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**



Commuter 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.

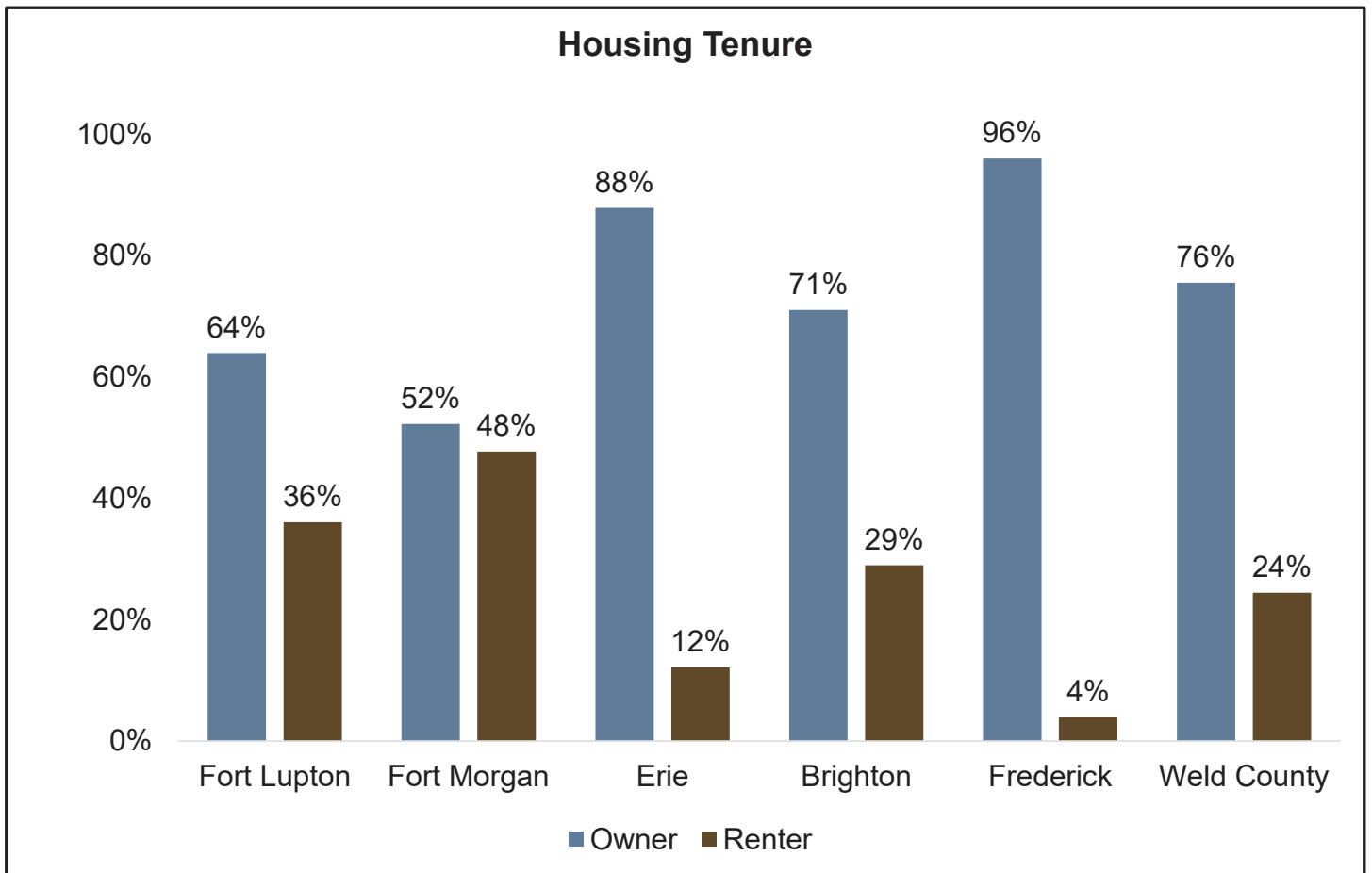
## Housing Units and Tenure

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.

**3,207 Total Housing Units**  
**64% Owner-Occupied**

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.

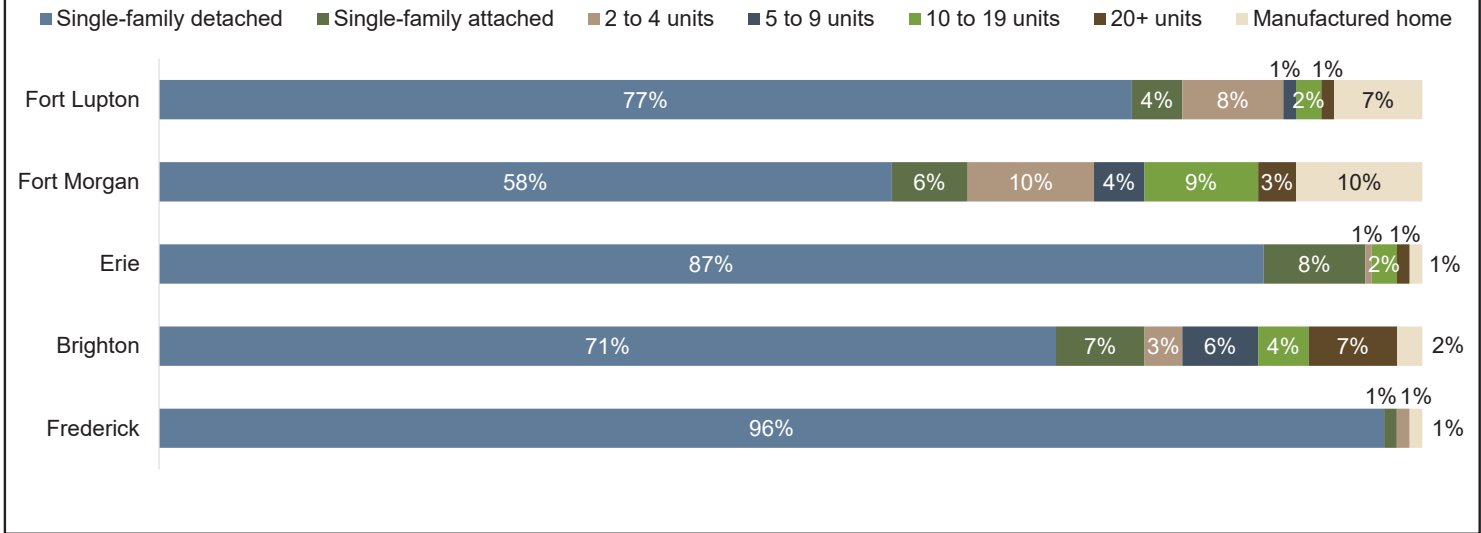


**77% Single-family detached**

**67% Homes with 3+ bedrooms**

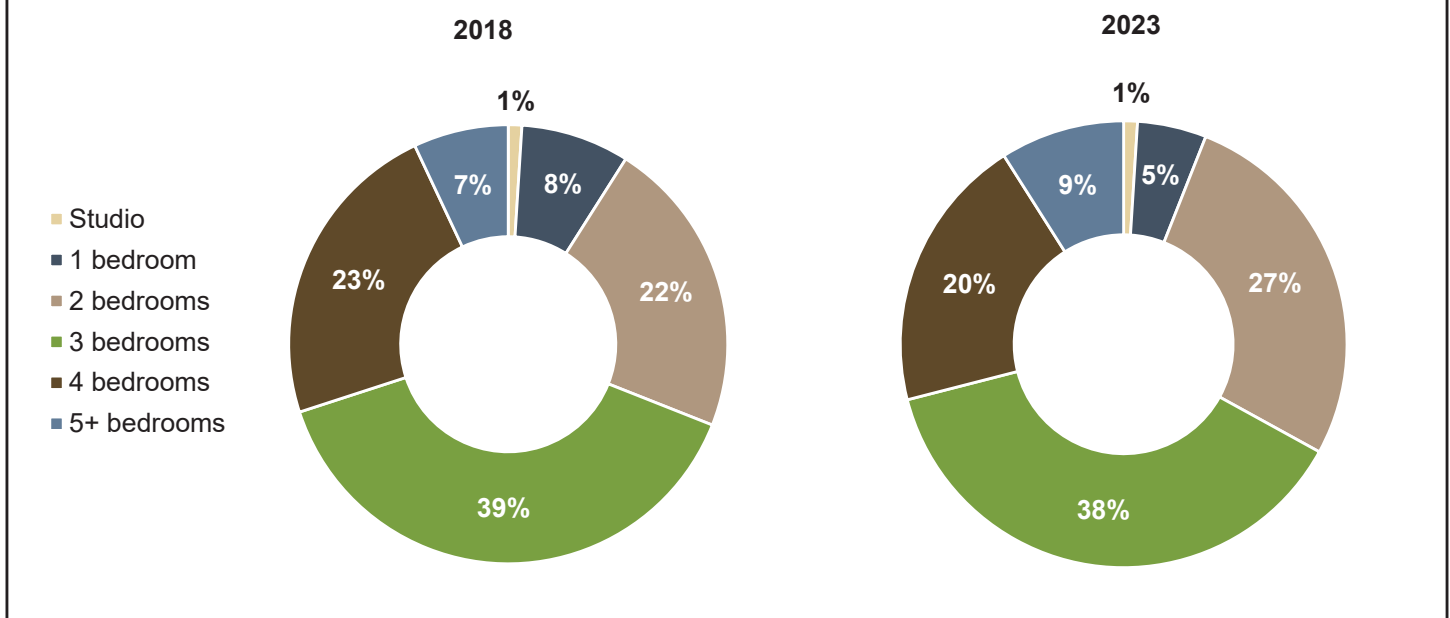
Multi-family housing (2–4, 5–9, 10–19, and 20+ units combined) makes up just 12% of Fort Lupton’s stock, compared with 26% in Fort Morgan and 20% in Brighton, both of which have invested more heavily in denser formats. Frederick, by contrast, has almost no multi-unit housing. Fort Lupton’s modest share 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.

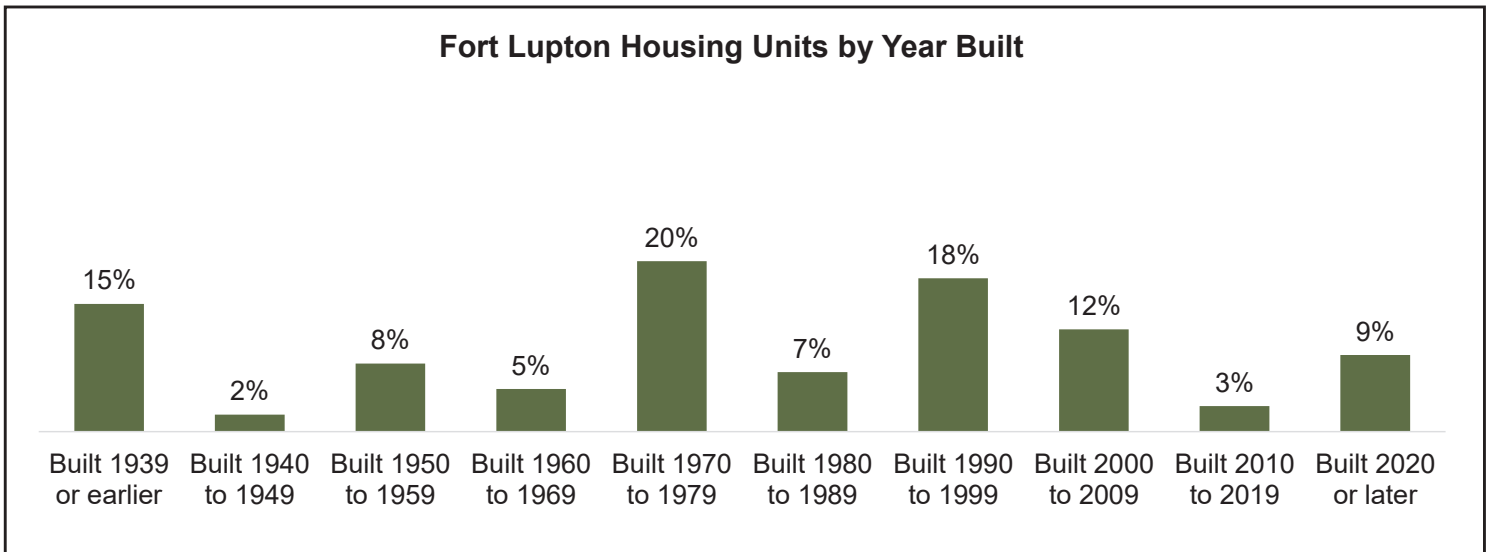


**1978** Median year built

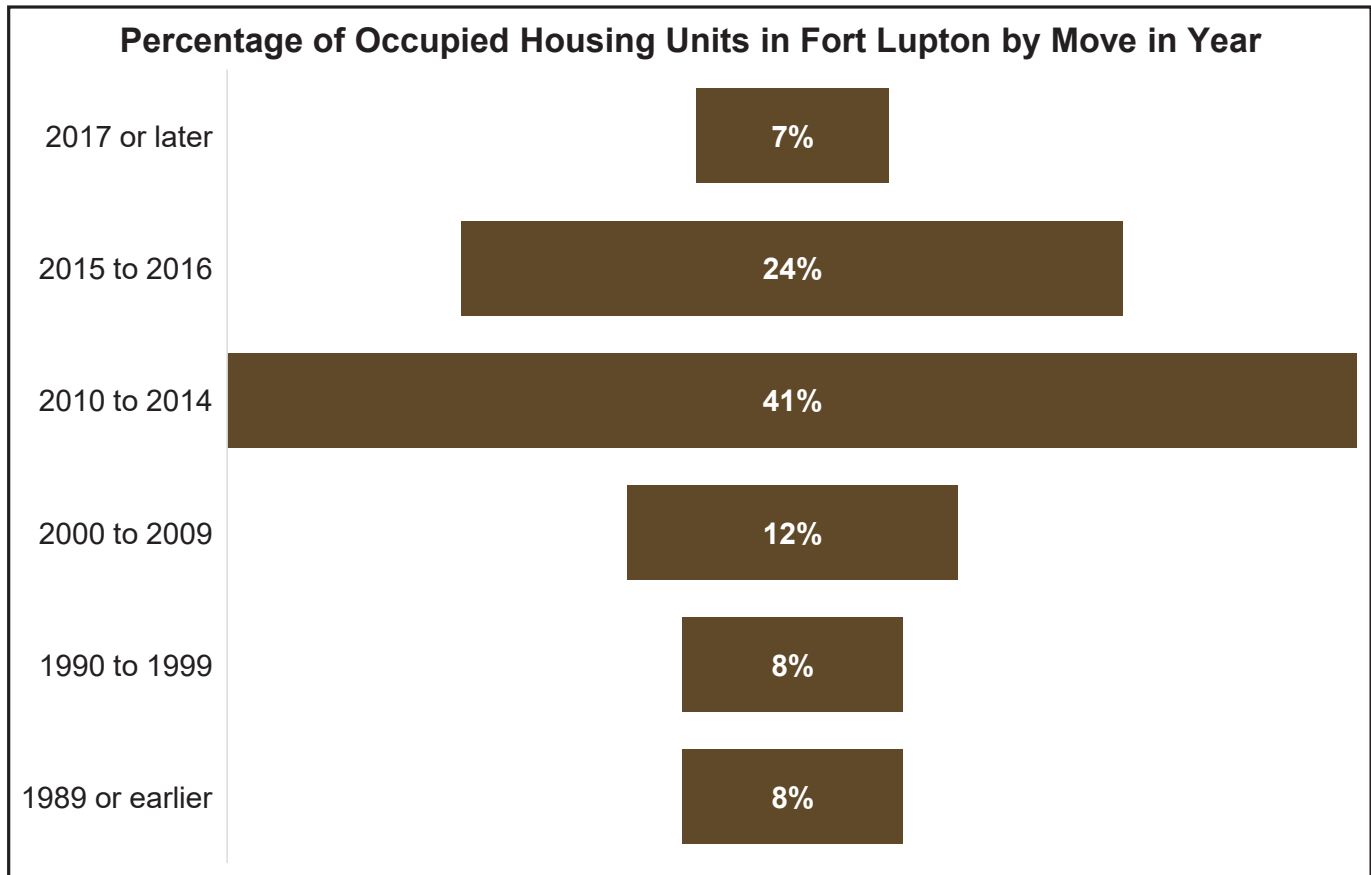
**12%** of units were built after 2010

**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.



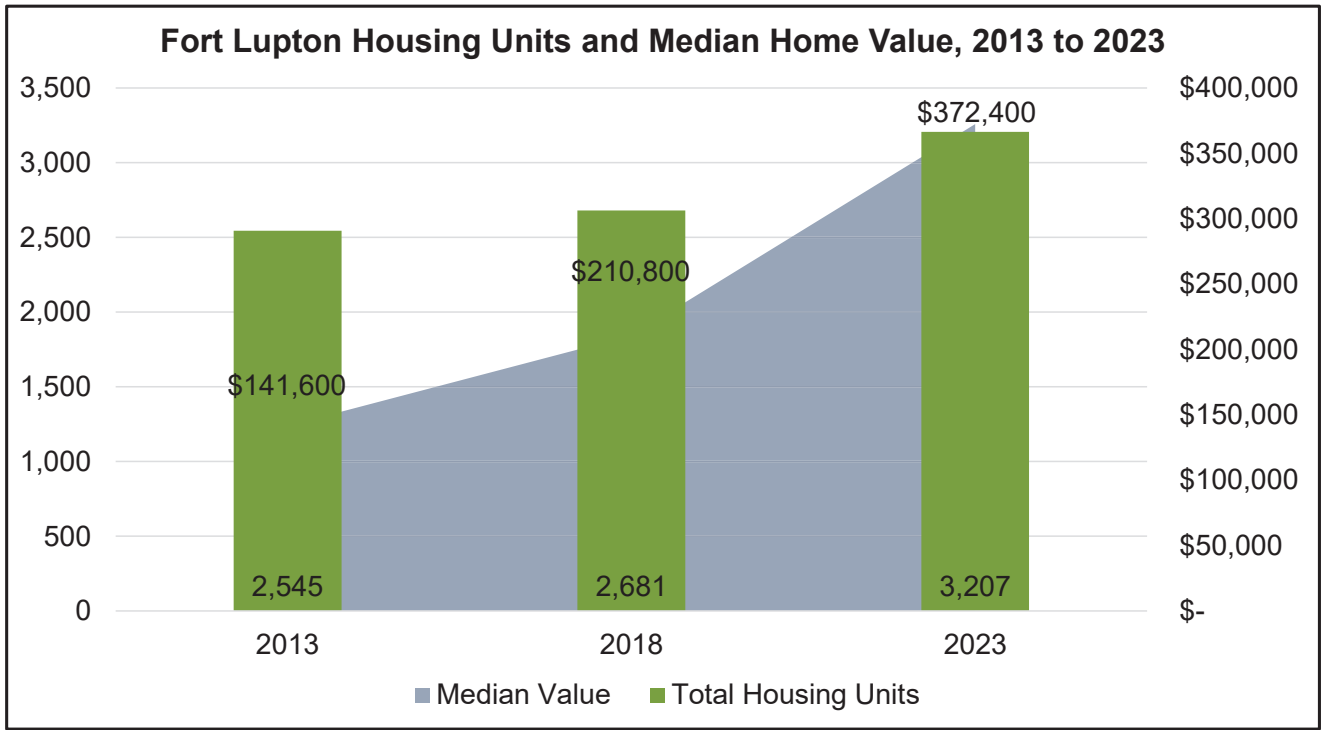
Fort Lupton's housing turnover has accelerated over the past decade, with 72% of residents moving into their home since 2010. This includes new households moving to Fort Lupton as well as existing residents who may relocate within the City. High mobility often reflects a community experiencing steady 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.



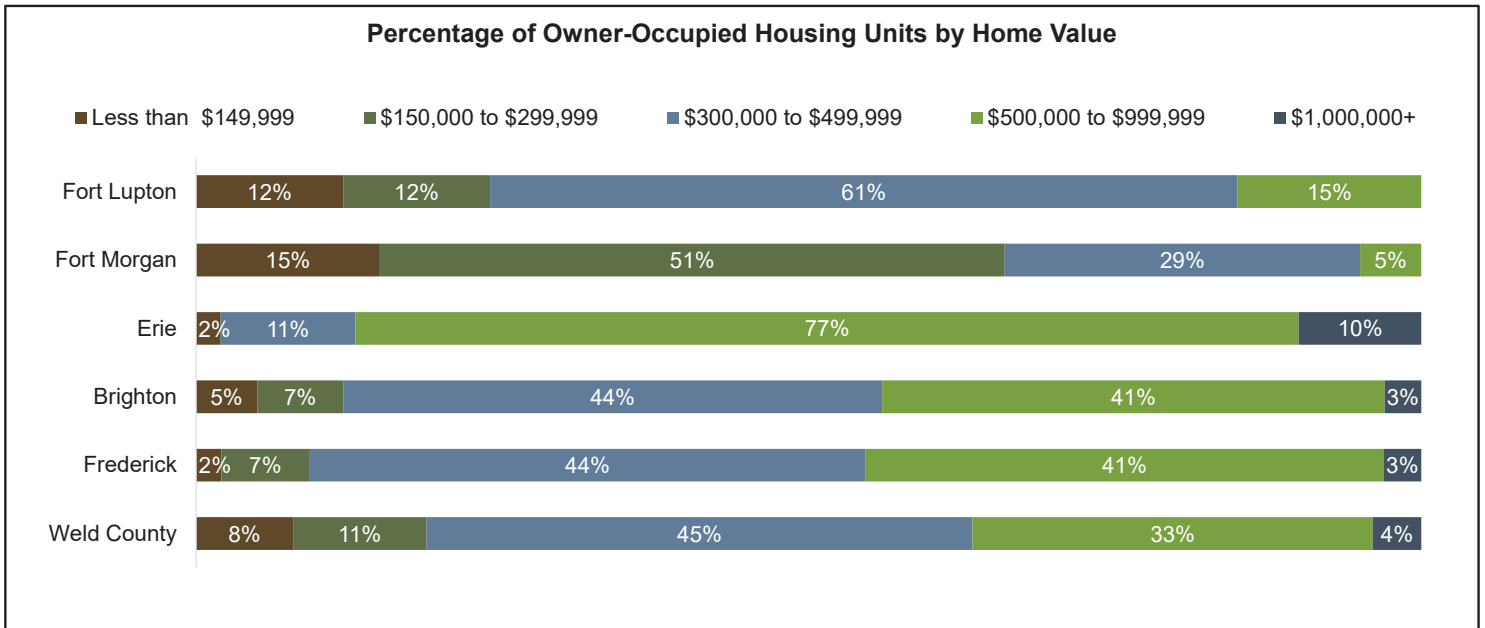
## Home Values

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.

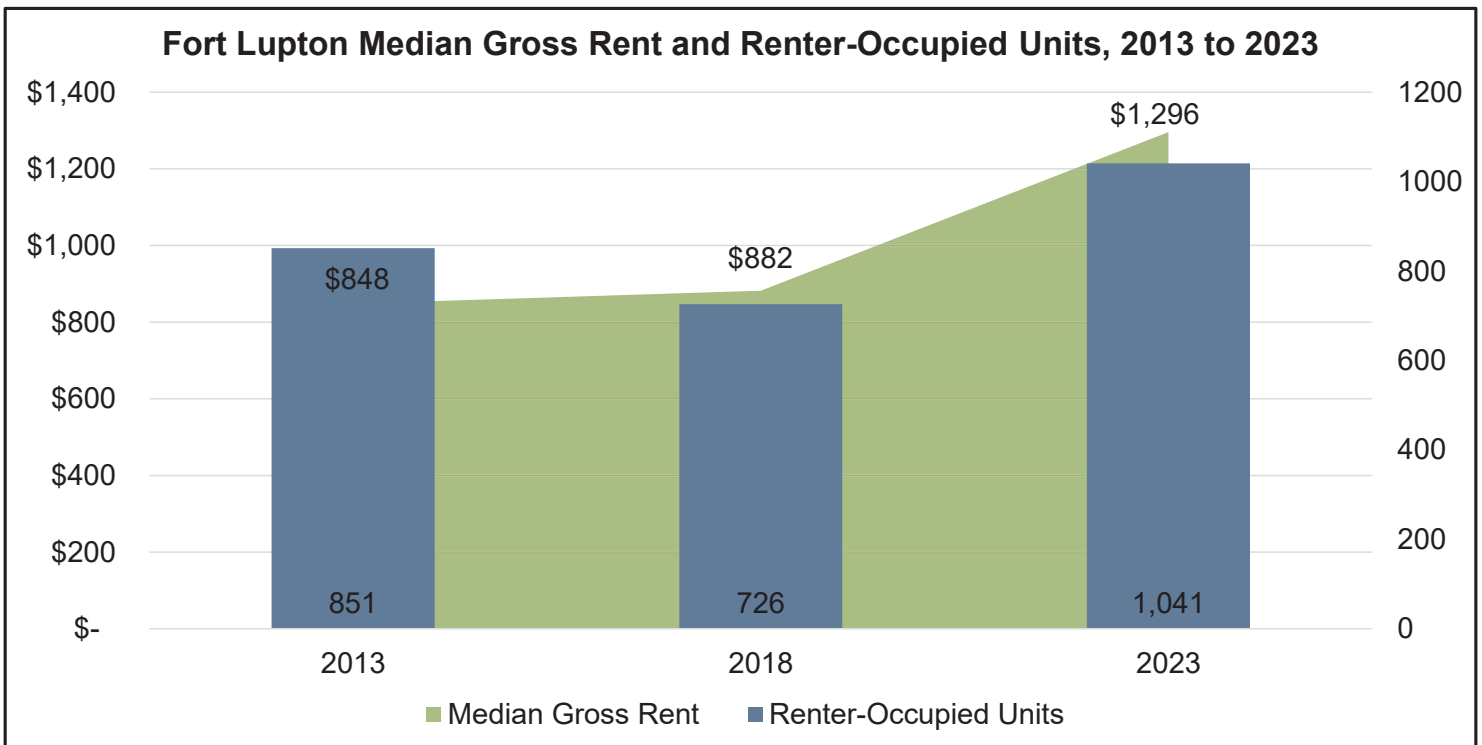


## Rental Housing

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 currently oversees 97 units serving community residents, including Columbine Court, of which 82 are income-restricted affordable housing.

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 1,400 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

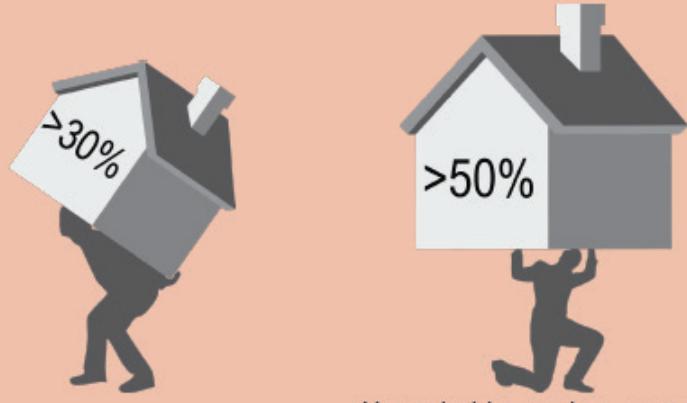
Affordable housing is typically defined by federal or state guidelines as housing that costs no more than 30% of a household’s gross income, including rent or mortgage payments along with utilities and insurance. This standard is used to ensure that households have enough income left over for other essential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

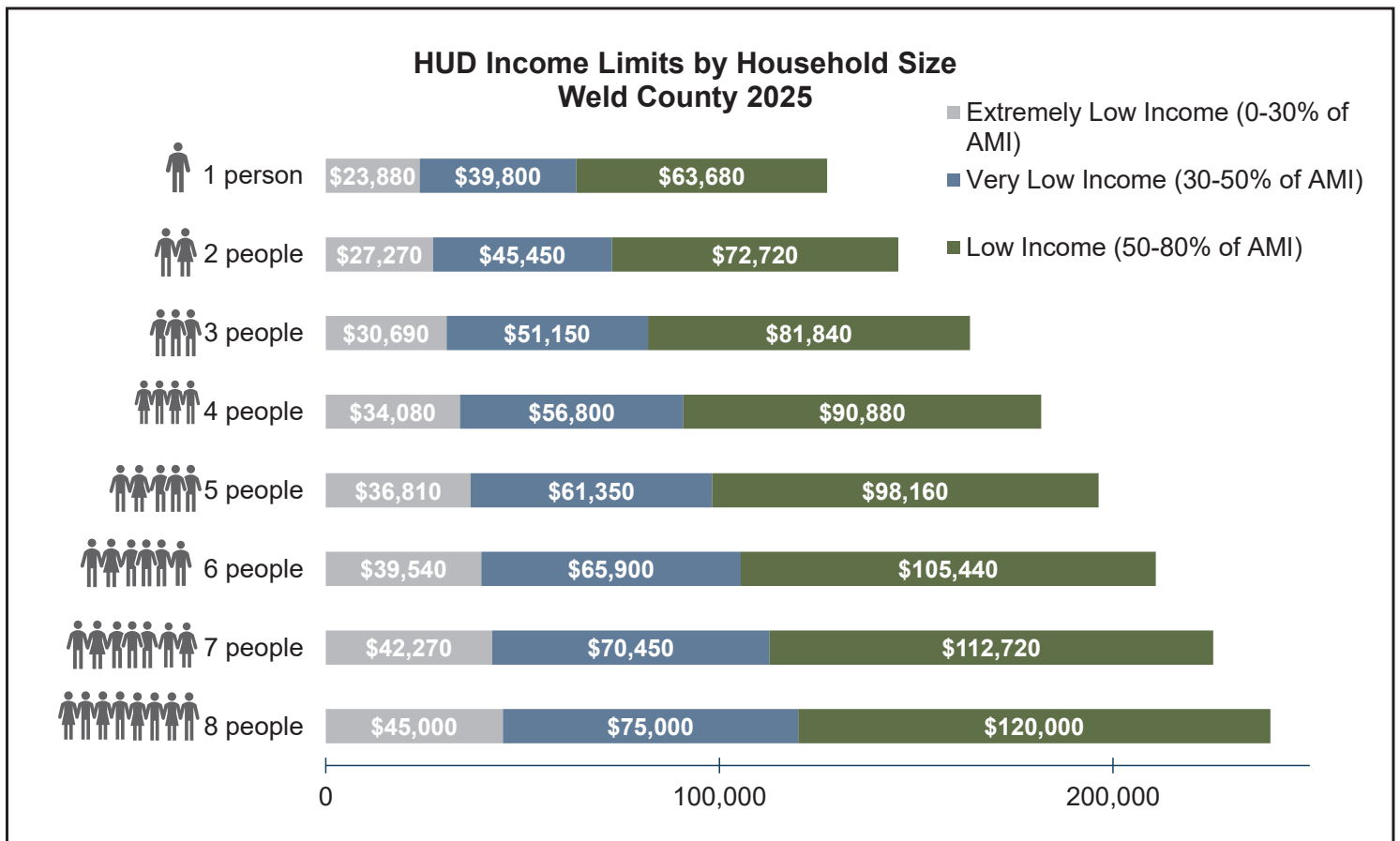
\*This is the Federal Housing metric used by the U.S. Department of Housing and Urban Development (HUD).

# 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 <b>MAXIMUM HOME PRICE</b> you can afford is...           |                      |                      |                       |             |
| \$109,000                                                    | \$211,000            | \$293,000            | \$395,000             | \$477,000   |
| The <b>MAXIMUM RENT</b> 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.

**> 50%** of household income spent on housing

**> 30%** of household income spent on housing

**< 30%** of household income spent on housing

**Severely Cost Burdened**

**Cost Burdened**

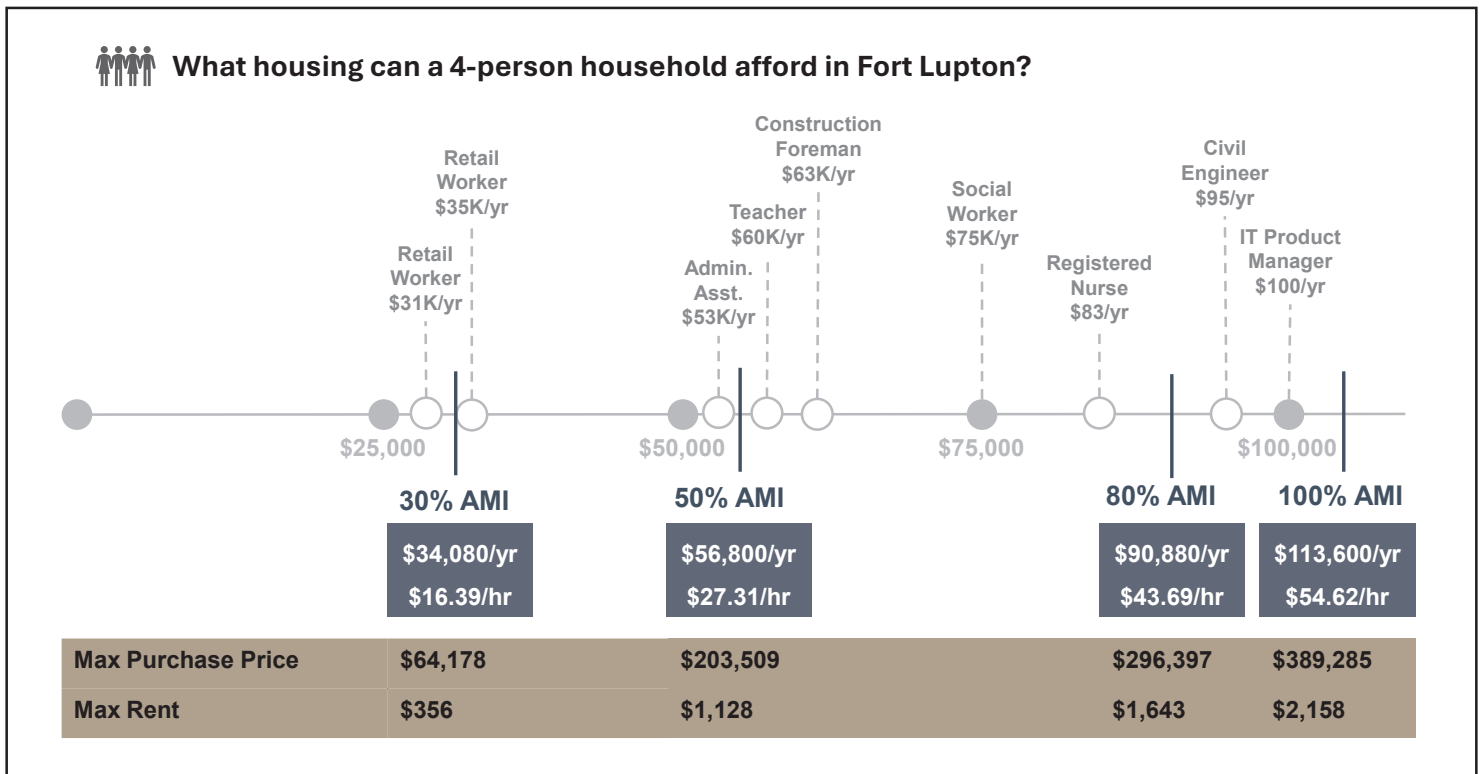
**Affordable**

### Personas

|                                            | Lucas                     | Emily & Nicholas            | John                      |
|--------------------------------------------|---------------------------|-----------------------------|---------------------------|
| <b>Household Income</b>                    | <b>\$63,000 (60% AMI)</b> | <b>\$135,000 (100% AMI)</b> | <b>\$30,000 (30% AMI)</b> |
| Age                                        | 29                        | 39 and 43                   | 70                        |
| Profession                                 | Construction Foreman      | IT Manager and Server       | Retired – Fixed Income    |
| Family Structure                           | Single with roommate      | Married with one child      | Single Senior             |
| What is affordable <b>IF RENTING?</b>      |                           |                             |                           |
| Rent                                       | \$1,575                   | \$3,375                     | \$750                     |
| Insurance                                  | \$234                     | \$234                       | \$234                     |
| Utilities                                  | \$200                     | \$200                       | \$200                     |
| <b>Max Annual Rent</b>                     | <b>\$18,900</b>           | <b>\$40,500</b>             | <b>\$9,000</b>            |
| What is affordable <b>IF OWNING?</b>       |                           |                             |                           |
| Mortgage                                   | \$994                     | \$2,626                     | \$246                     |
| Property Tax                               | \$147                     | \$315                       | \$70                      |
| Insurance                                  | \$234                     | \$234                       | \$234                     |
| Utilities                                  | \$200                     | \$200                       | \$200                     |
| <b>Max Annual Homeownership</b>            | <b>\$179,257</b>          | <b>\$473,619</b>            | <b>\$44,341</b>           |
| <b>Max Affordable Monthly Housing Cost</b> | <b>\$1,575</b>            | <b>\$3,375</b>              | <b>\$750</b>              |

\* 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.



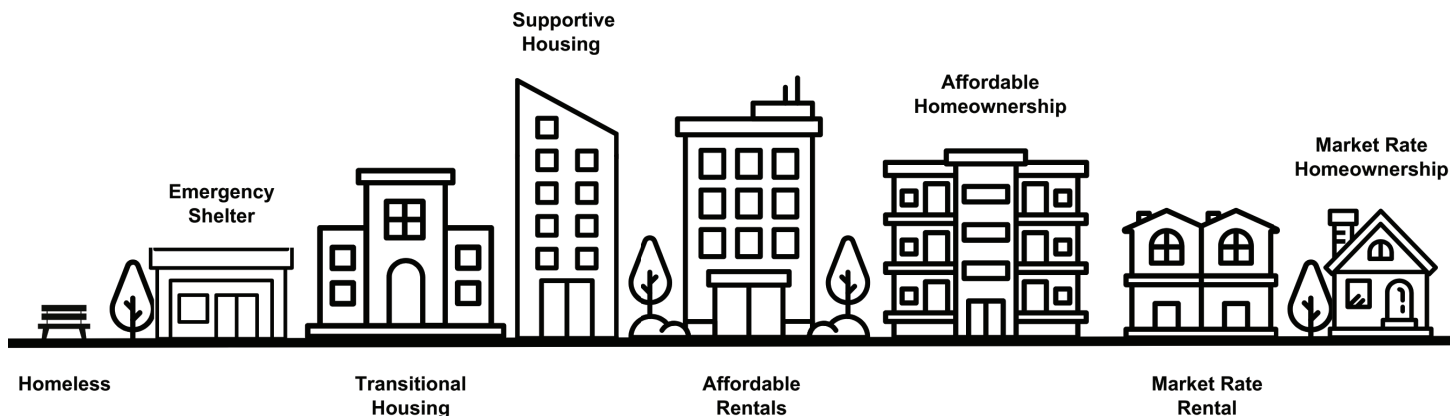
## HOUSING VOUCHERS VS. SUBSIDIZED AFFORDABLE HOUSING

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

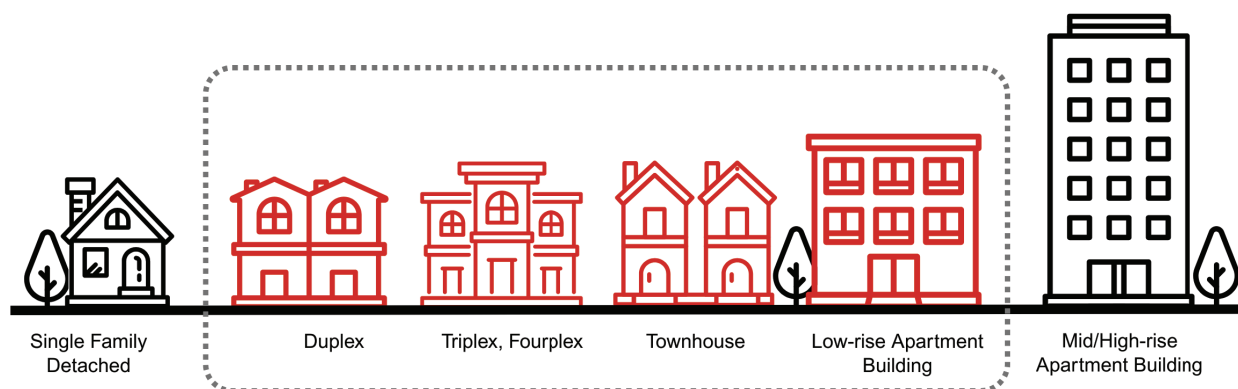
To support residents at all life stages, a community must offer a diverse range of housing options, often referred to as a “housing continuum.” Housing needs evolve over time due to factors such as aging, household size, employment, income, and personal preferences. A well-functioning housing continuum 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%<br>31-50% AMI 13%<br>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%<br>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 and oversees 97 units in the city. Of these, 15 are market-rate, while the remaining units are income-restricted through a variety of state and federal programs.
- **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:** While the Fort Lupton Housing Authority plays an important role in providing income-restricted housing, partnering with regional housing authorities, such as the Brighton and Greeley-Weld housing authorities, could help expand the supply of subsidized and attainable housing. These partnerships can support site identification, financing, design, and long-term property management. The City can further improve project feasibility through tools such as fee reductions, land contributions, and coordinated infrastructure investment. Collaborating on competitive funding applications (e.g., LIHTC, CDBG, and state housing programs) can also leverage regional expertise while advancing Fort Lupton's housing goals.



# 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

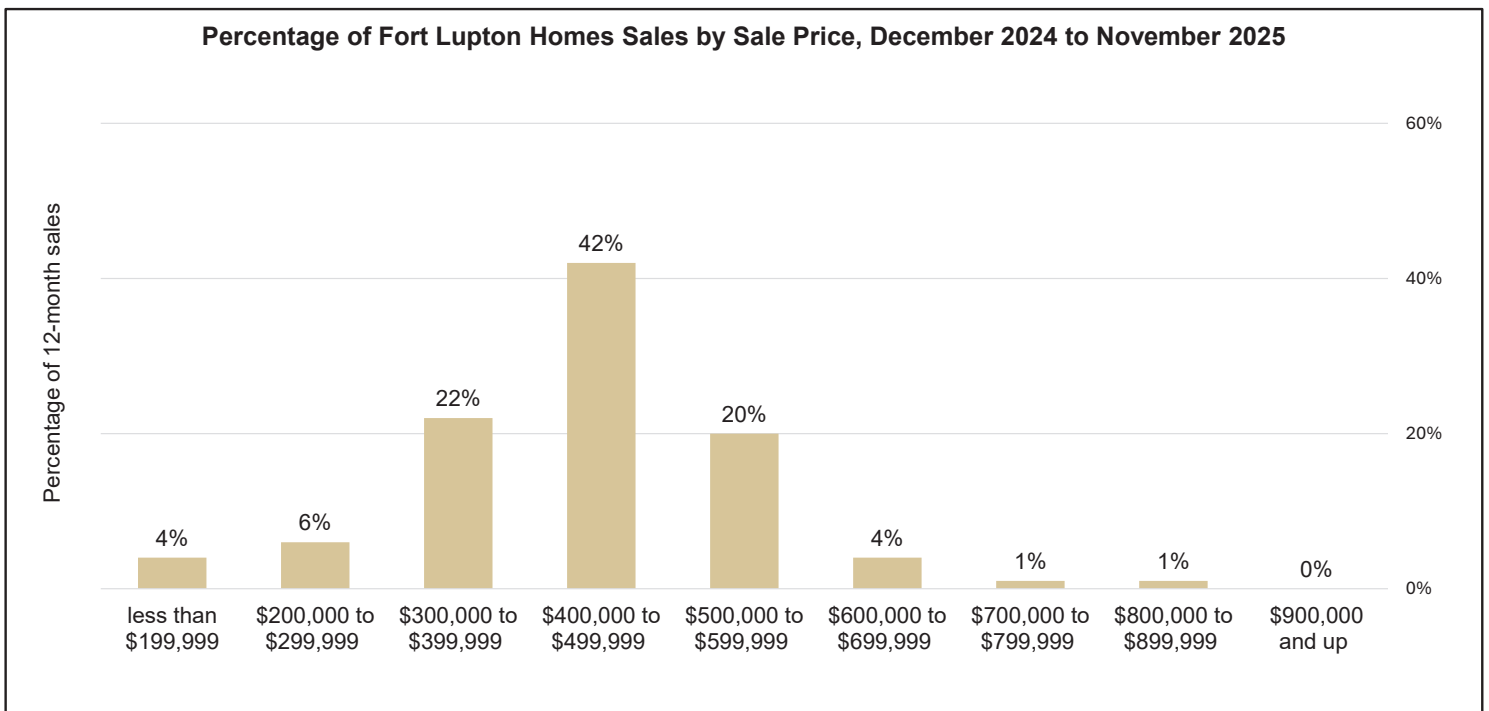
The following section evaluates the existing needs for ownership units in Fort Lupton, also referred to as “housing shortage” or “catch-up needs.” It also includes projected needs, also referred to as “keep-up needs”, over the next five and ten years.

## Recent Home Sales: Last 12 Months

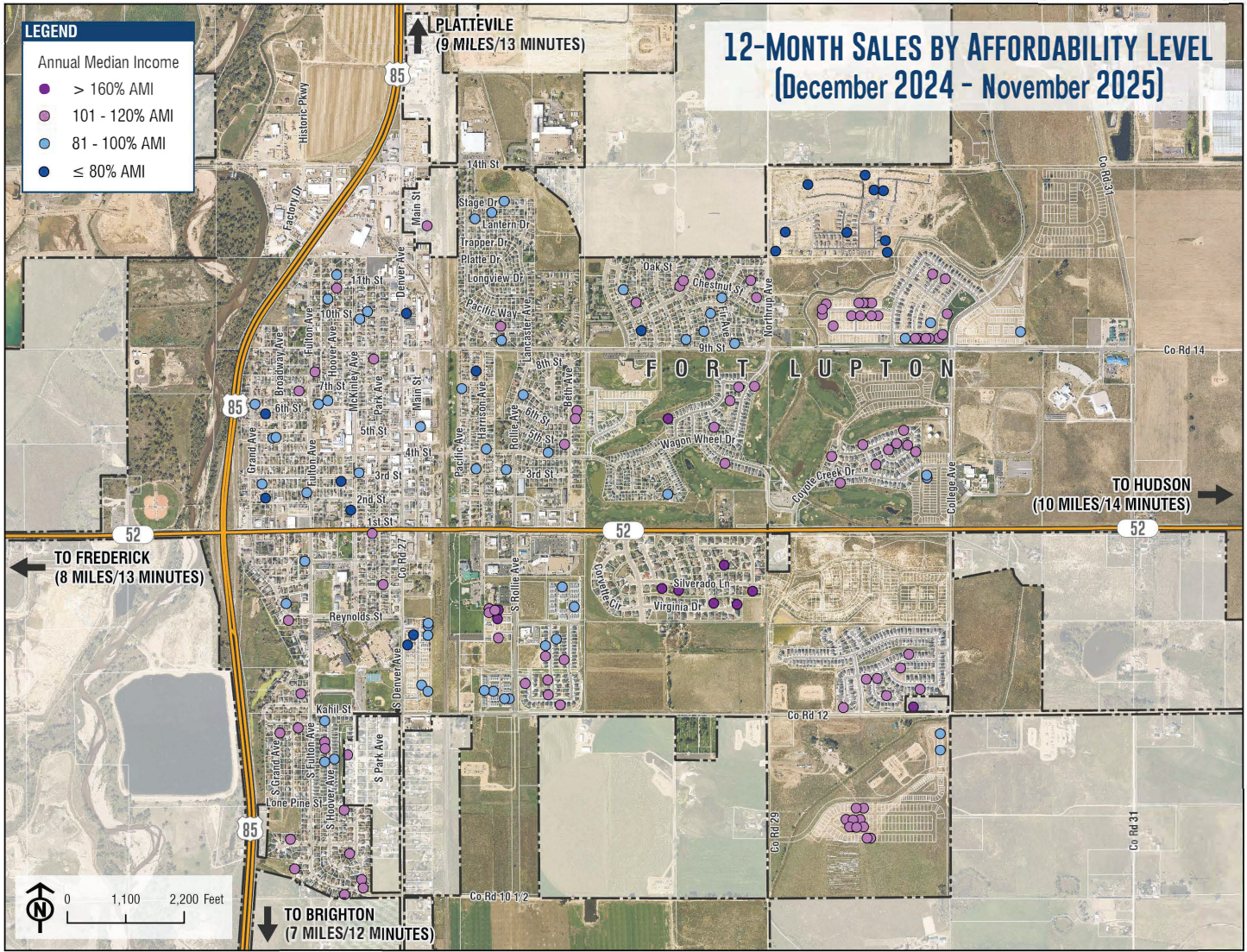
Recent home sales provide a current snapshot of Fort Lupton’s ownership market, highlighting demand, pricing trends, and gaps in available housing options. This analysis relies on recent MLS sales data, supplemented by Census data where needed.

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.



The map shows the location of recent sales by level of affordability according to the 2025 Weld County AMI table.



Community outreach also highlighted difficulties finding attainable homes at lower price points, raising concerns about long-term access to entry-level homeownership and the ability of a diverse range of residents to remain in Fort Lupton.

Market demand is further reflected in Fort Lupton’s high average cost per square foot of \$279, higher than nearby Fort Morgan at \$167, indicating buyers are willing to pay a premium to live in the community despite affordability challenges. Recent sales also show that the typical home sold was built in 1991, averaged 1,816 square feet, and had three bedrooms. Smaller average home sizes help explain higher per-square-foot prices, a pattern consistent with nearby communities.

## 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 points 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 (≤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%        |
| <b>Total For Sale Units Needed</b> |                    | <b>-25</b>     | <b>-42</b>      |            |

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 (≤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 (≤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%        |
| <b>Total For Sale Units</b>        |                    | <b>157</b>     | <b>261</b>      | <b>328</b>     | <b>546</b>      |            |

## 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%        |
| <b>Total Rental Units Needed</b>        |          | <b>31</b>      | <b>51</b>       |            |

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%        |
| <b>Total Rental Units</b>        |          | <b>191</b>     | <b>319</b>      | <b>376</b>     | <b>626</b>      |            |

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.

| <b>SUPPORTIVE HOUSING NEEDS</b> |                |                 |
|---------------------------------|----------------|-----------------|
|                                 | 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.

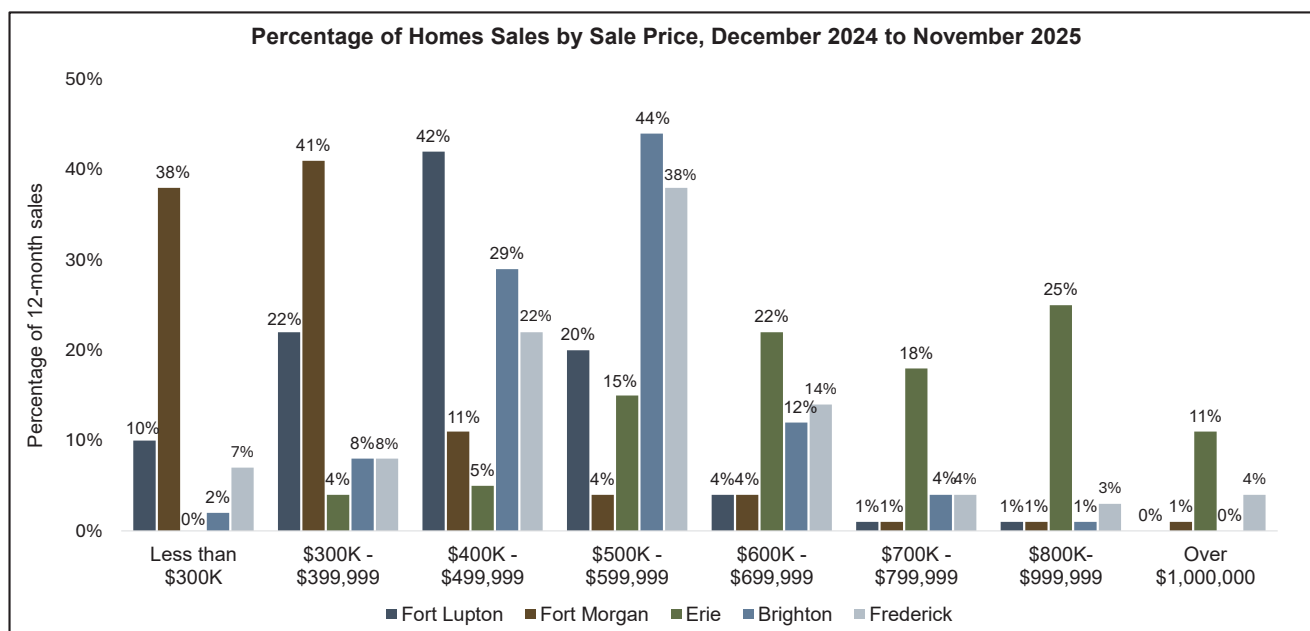


| RECENT SALES AND ACTIVE LISTINGS |                 |               |                |                 |           |            |
|----------------------------------|-----------------|---------------|----------------|-----------------|-----------|------------|
|                                  | Type            | 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)
- For 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<br>Income<br>Limits by<br>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<br>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<br>Income      |
|                                            | < 30% | \$23,880       | \$27,270  | \$30,690  | \$34,080  | \$36,810  | Extremely Low<br>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.