

**TOWN OF BERTHOUD
DEMOGRAPHY 2000 – 2025
Base Population, Growth Scenarios,
Households, and Housing**

Town of Berthoud Planning Department

June 1, 2004

**TOWN OF BERTHOUD, COLORADO
DEMOGRAPHY 2000 – 2025**

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Town of Berthoud Population Projection 2000 - 2025

The Town of Berthoud is a small community located along the Front Range that should continue to experience steady population growth between 2000 and 2025. New development will require expanded infrastructure and services to maintain a high quality of life. When master planning, it is necessary to anticipate growth to be prepared to meet the demands of the future. The Town of Berthoud’s population was 4,839 on April 1, 2000, according to the U.S. Census Bureau.

The Town’s historical growth rate between 1960 and 2000 averaged 5% per year. Future population increase could be less than or greater than past experience; thus, it is helpful to consider a range of population projections (see Chart 1 and Table 1). The town grew by approximately 3,825 people between 1960 and 2000, an increase of 477% or a 5% annual growth rate: the town’s population increased from 1,014 in 1960 to 1,446 in 1970 (43%) to 2,162 in 1980 (50%) to 2,990 in 1990 (38%) to 4,839 in 2000 (62%). Looking forward twenty years (2025), a ten percent (10%) annual growth rate would result in a total population of 21,776 by 2025, while a one percent (1%) annual increase would produce a population of about 11,977. If the town grew at the historical trend (5%), the town’s population would increase by about 11,481 to roughly 16,320 by 2025, recognizing there will be periods of slower and faster growth as did occur during the previous forty (40) year period.

Chart 1. Town of Berthoud Population Projection 2000 - 2025

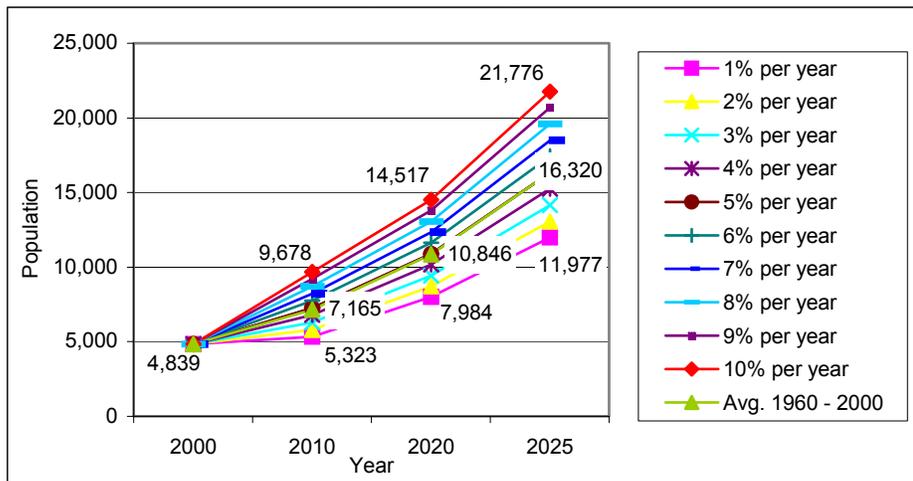


Table 1. Town of Berthoud Population Projection 2000 - 2025

Growth Rate	2000	2010	2020	2025
1% per year	4,839	5,323	7,984	11,977
2% per year	4,839	5,807	8,710	13,065
3% per year	4,839	6,291	9,436	14,154
4% per year	4,839	6,775	10,162	15,243
5% per year	4,839	7,259	10,888	16,332
6% per year	4,839	7,742	11,614	17,420
7% per year	4,839	8,226	12,339	18,509
8% per year	4,839	8,710	13,065	19,598
9% per year	4,839	9,194	13,791	20,687
10% per year	4,839	9,678	14,517	21,776
Avg. 1960 - 2000	4,839	7,165	10,846	16,320

Regional Population Context

The Town of Berthoud is located in the northern Colorado region. The combined population of Larimer and Weld counties was just under one-half million people in 2000 and should exceed three-quarters of a million by 2025. This population increase is expected to be greater than that experienced by the state as a whole, according to the State of Colorado (see Table 2). In 2000, Larimer County had a population of 251,494, while Weld County had a population of 180,936. The combined population of the two counties equaled 432,430. Over the next twenty years, Weld County will experience stronger growth and will surpass Larimer County in total population sometime around 2021 (see Chart 2). By 2025, Weld County may reach a population of 403,066, an increase of 222,130 individuals, while Larimer County may grow to 378,988, an increase of 127,494 people. In total, Larimer and Weld counties are expected to add nearly 349,624 people between 2000 and 2025, reaching a combined population of 782,054. As the incorporated limits of the Town of Berthoud extend into Weld County, the town should expect to capture its share of this regional population growth.

Chart 2. Larimer and Weld Counties Population Projection 2000 - 2025

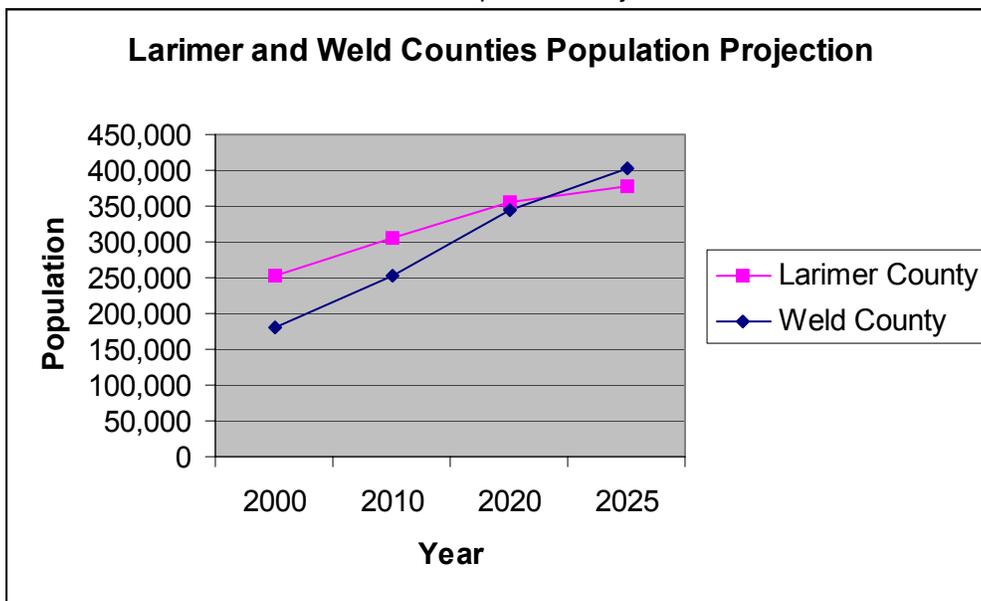


Table 2. Larimer and Weld Counties Population Projection 2000 - 2025

	2000	2010	2020	2025
Larimer County	251,494	305,484	355,124	378,988
	35%	21%	16%	7%
Weld County	180,936	252,124	345,033	403,066
	37%	39%	37%	17%
Colorado	4,301,261	5,162,179	6,042,949	6,495,766
	31%	20%	17%	7%

Source: Population Estimates for Larimer and Weld Counties are from the Colorado Department of Local Affairs

Aging of the Population

For the first time in history, the United States is looking at a population that will have roughly equal numbers of people in every age group by 2020¹. As a smaller community, Berthoud’s population reflects the reality that it is a bedroom community (see Chart 1 and Table 1). Its disproportionate share of population in the baby-boomer age group (36 to 54 in 2000) is consistent with Colorado as a whole; over the next twenty years there will be a significant increase in the median age in Berthoud, just as there will be in Colorado and the United States as a whole.

Chart 1: Berthoud Population by Age Groups (U.S. Census 2000)

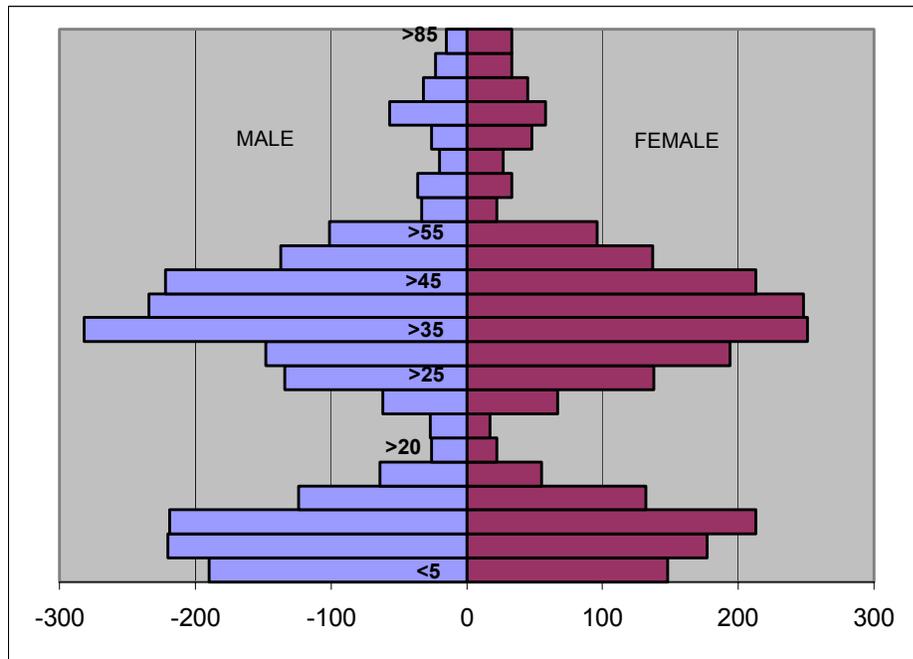


Table 1: Berthoud Population by Age Groups (U.S. Census 2000)

	Male	Female
Under 5 years	190	148
5 to 9 years	220	177
10 to 14 years	219	213
15 to 17 years	124	132
18 and 19 years	64	55
20 years	26	22
21 years	27	17
22 to 24 years	62	67
25 to 29 years	134	138
30 to 34 years	148	194

¹ The Implications of Changing U.S. Demographics for Housing Choice and Locations in Cities, Martha Farnsworth Riche and Farnsworth Riche and Associates, The Brookings Institution Center on Urban and Metropolitan Policy, March 2001, Page 4 - 5.

35 to 39 years	282	251
40 to 44 years	234	248
45 to 49 years	222	213
50 to 54 years	137	137
55 to 59 years	101	96
60 and 61 years	33	22
62 to 64 years	36	33
65 and 66 years	20	27
67 to 69 years	26	48
70 to 74 years	57	58
75 to 79 years	32	45
80 to 84 years	23	33
85 years and over	15	33
Total	2,432	2,407
Total Population	4,839	

Household Composition

The prevalent American household is no longer cast in the mold of Ozzie and Harriet or the Cleaver family. Married couples without children and single person households make up the nation’s two most numerous household types². Married couples without children is growing due to young couples waiting longer to have children or deciding not to have children at all and the increase in post-childrearing households due to longer life spans³.

This trend holds true in Berthoud. There are more one person and two person households (owner and renter occupied) in town than family households with children as a percent of the total population (see Table 2). There are 739 persons in one and two person owner occupied households compared with 710 persons in all other owner occupied households. The same holds true with renter occupied units.

	Number	Percent
TENURE		
Occupied housing units:	1,821	100.00%
Owner occupied	1,449	79.60%
Renter occupied	372	20.40%

TENURE BY HOUSEHOLD SIZE

Owner occupied	1,449	100.00%
1-person household	259	17.90%
2-person household	480	33.10%
3-person household	285	19.70%
4-person household	279	19.30%
5-person household	108	7.50%
6-person household	29	2.00%

² Ibid, Page 7.

³ Ibid, Page 8

7-or-more person household	9	0.60%
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Renter occupied 372 100.00%

1-person household	144	38.70%
2-person household	91	24.50%
3-person household	55	14.80%
4-person household	52	14.00%
5-person household	22	5.90%
6-person household	6	1.60%
7-or-more person household	2	0.50%

Number Percent

TENURE BY AGE OF HOUSEHOLDER

Owner occupied 1,449 100.00%

15 to 24 years	23	1.60%
25 to 34 years	220	15.20%
35 to 44 years	463	32.00%
45 to 54 years	361	24.90%
55 to 64 years	173	11.90%
65 and over	209	14.40%
65 to 74 years	120	8.30%
75 to 84 years	64	4.40%
85 years and over	25	1.70%

Renter occupied 372 100.00%

15 to 24 years	38	10.20%
25 to 34 years	80	21.50%
35 to 44 years	105	28.20%
45 to 54 years	51	13.70%
55 to 64 years	24	6.50%
65 and over years	74	19.90%
65 to 74 years	42	11.30%
75 to 84 years	22	5.90%
85 years and over	10	2.70%

The trend in an increase in older households in Berthoud (see Table 3 on next page) coincides with the national trend in an increase in the older, post-childrearing age groups of 55 to 74, during the next twenty year period⁴. Meanwhile, householders between the ages of 35 to 44 will decrease as a percent of all households and householders between the ages of 45 to 54 will increase only slightly. Part of this growth will, of course, result from the aging of the Baby Boom generation, which in 2000 made up the 36 to 54 age cohorts. This will create the need for a different type of housing for the most part that has less maintenance and upkeep as the local population ages.

Table3: Berthoud Age of Householder Characteristics (U.S. Census 2000)

AGE OF HOUSEHOLDER		
Occupied housing units	1,821	100.00%
15 to 24 years	61	3.30%
25 to 34 years	300	16.50%
35 to 44 years	568	31.20%
45 to 54 years	412	22.60%
55 to 64 years	197	10.80%
65 years and over	283	15.50%
65 to 74 years	162	8.90%
75 to 84 years	86	4.70%
85 years and older	35	1.90%

Family Composition

The family composition is changing in step with the shift in the household (see Page 9 of the attached The Implications of Changing...). The increase in the older age cohorts translates to more households without children, including married couples (the great majority), people living alone (especially women), or people living with others to whom they are not related. Table 4 below shows that while married-couples make up 82% of the families in Berthoud, a whole 36.3% do not have children under the age of eighteen. The traditional family as it is commonly thought of occurs in 45.7% of all families in town, which means nontraditional families make up more than fifty percent (54.3%) of all households. There is a significant number of one parent families in town: the male household with no wife present represents 5.2% of all families, while the female household with no husband present represents a full 12.8%. This shift in family composition will not be best served by the continuation of the typical suburban residential development and even less so by a trend towards more expensive housing types.

Table 4: Berthoud Families by Type (U.S. Census 2000)

Total Families:	1,332	
Married-couple family:	1,092	82.0%
With own children under 18 years:	609	45.7%
Under 6 years only	137	10.3%
Under 6 years and 6 to 17 years	109	8.2%
6 to 17 years only	363	27.3%
No own children under 18 years	483	36.3%

⁴ Ibid, Page 6.

Other family:	240	18.0%
Male householder, no wife present:	69	5.2%
With own children under 18 years:	42	3.2%
Under 6 years only	7	0.5%
Under 6 years and 6 to 17 years	6	0.5%
6 to 17 years only	29	2.2%
No own children under 18 years	27	2.0%
Female householder, no husband present:	171	12.8%
With own children under 18 years:	114	8.6%
Under 6 years only	21	1.6%
Under 6 years and 6 to 17 years	15	1.1%
6 to 17 years only	78	5.9%
No own children under 18 years	57	4.3%

Diversification of Population

The nation’s minority population has grown significantly in recent decades. However, Berthoud has remained a predominantly white population, more than 90% (U.S. Census 2000) and it is expected that this will continue through 2020.

Housing Characteristics

The national trend is for homeownership to be greater in suburban communities than central cities and as householders’ age for there to be an associated increase in homeownership too (see Page 16 - 26 of the attached The Implications of Changing...). While nearly eighty percent of all housing units in Berthoud are owner-occupied, the most pressing issue for Berthoud is housing affordability.

Table5: Berthoud Income Characteristics (U.S. Census 2000)

INCOME IN 1999	Number	Percent
Households	1,844	100.0%
Less than \$10,000	61	3.3%
\$10,000 to \$14,999	67	3.6%
\$15,000 to \$24,999	164	8.9%
\$25,000 to \$34,999	188	10.2%
\$35,000 to \$49,999	361	19.6%
\$50,000 to \$74,999	496	26.9%
\$75,000 to \$99,999	273	14.8%
\$100,000 to \$149,999	156	8.5%
\$150,000 to \$199,999	34	1.8%
\$200,000 or more	44	2.4%
Median household income (dollars)	52,672	(X)
With earnings	1,637	88.8%
Mean earnings (dollars) ¹	66,733	(X)
With Social Security income	343	18.6%
Mean Social Security income (dollars) ¹	10,734	(X)
With Supplemental Security Income	38	2.1%
Mean Supplemental Security Income (dollars)	4,911	(X)

With public assistance income	30	1.6%
Mean public assistance income (dollars) ¹	1,013	(X)
With retirement income	280	15.2%
Mean retirement income (dollars) ¹	12,296	(X)
Families	1,358	100.0%
Less than \$10,000	16	1.2%
\$10,000 to \$14,999	24	1.8%
\$15,000 to \$24,999	99	7.3%
\$25,000 to \$34,999	99	7.3%
\$35,000 to \$49,999	269	19.8%
\$50,000 to \$74,999	408	30.0%
\$75,000 to \$99,999	230	16.9%
\$100,000 to \$149,999	156	11.5%
150,000 to \$199,999	26	1.9%
\$200,000 or more	31	2.3%
Median family income (dollars)	58,491	(X)
Per capita income (dollars) ¹	25,037	(X)
Median earnings (dollars):		
Male full-time, year-round workers	43,676	(X)
Female full-time, year-round workers	29,861	(X)

Housing Affordability

The type of subdivisions being built in Berthoud will not be affordable to the majority of households in town. New housing starts expected in Berthoud late this year and beyond in all of the approved subdivisions will all start at or above \$240,000. A household earning the area median income for Berthoud will not qualify for these new homes. The more likely households to qualify for these new homes are post-family and pre-retirement, because they generally have higher incomes than the average for all households market (see Page 13 of the attached The Implications of Changing...). This means that younger couples, working professionals and young families, in general, will find it difficult to qualify for a home in the local housing market. This trend is limiting or eliminating the opportunity for many households and families to remain in Berthoud.

The basic concept of affordable housing is that households should pay no more than thirty-eight percent (38%) of their gross monthly income towards housing costs (see Table 7 on Page 12 of this report). This represents the total amount to be applied towards the mortgage and related monthly costs, including principal, interest, taxes, insurance, utilities and homeowners' association (HOA) fees. The area median income (AMI) for Berthoud in 2000 was \$52,672; the median household income represents that level at which 50% of all households earn less than and, conversely, more than said amount. In other words, half, or 922, of the 1,844 households in town earn less than \$52,672 (refer to Table 5 on Page 10 of this report). A rule of thumb to use to calculate a home affordable to a household is to multiply its gross income by three. Therefore, a household earning the area median income will be eligible for a home valued around \$157,016. This puts 922 households in Berthoud out of reach of buying a new home in the community. There is one subdivision that will be affordable to these households;

Habitat for Humanity’s twenty-one lot subdivision has a target home price of roughly \$70,000 and will be marketed to household earning 40% to 60% of the AMI.

The disparity is greater than the census data show. While it can be calculated that there are roughly 349 existing homes affordable to the 841 households in Berthoud earning at or below the AMI (see Table 6 below), the census numbers do not reflect is the number of working professionals, such as teachers, firefighters, police officers and other public employees, who work in the community to protect and serve the residents of town, but do not live in town, primarily because the cost of housing is beyond their reach. (This is not to say every individual would choose to live in Berthoud.)

Table6: Berthoud Housing Characteristics (U.S. Census 2000)

	Number	Percent
Specified owner-occupied units	1,185	100.0%
VALUE		
Less than \$50,000	13	1.1%
\$50,000 to \$99,999	13	1.1%
\$100,000 to \$149,999	323	27.3%
\$150,000 to \$199,000	482	40.7%
\$200,000 to \$299,999	329	27.8%
\$300,000 to \$499,999	25	2.1%
\$500,000 to \$999,999	0	0%
\$1,000,000 or more	0	0%
Median (dollars)	172,000	(X)

A firefighter with the Berthoud Fire Protection District cannot afford to buy a new home in town. There are about thirty-seven (37) firefighters. These working professionals are hourly and have a starting hourly rate of \$10.59. A firefighter works 2,880 hours per year; which is a fifty-five (55) hour work week; the starting salary is \$30,500 or 60% of the AMI. The lieutenants starting hourly rate is \$12.50, which equates to \$36,000 annually or 68% of the AMI. The battalion chiefs are exempt salary employees and have a starting annual salary of \$45,000 or 85% of the AMI. Their annual hours are consistent with the firefighters. The assistant chief earns \$56,000 annually or 106% of the AMI. Lastly, after seventeen years with the district and eleven as the chief, the fire chief earns \$72,500 per year or 138% of the AMI. Both the assistant chief and the fire chief work 55 to 60 hours per week. In general terms, an individual earning \$72,500 could not qualify to buy a new home in the newest neighborhoods in town.

The argument is true for other working professionals. There are approximately one hundred and one (101) teachers employed at Berthoud’s four area schools. This number does not include secondary school counselors, classified/support staff, special education staff, or any staff funded through grants. A new teacher with the Thompson R2-J School district with zero (0) years of experience earns \$28,065 per year or 53% of the AMI. Another teacher with eight or more years of experience and a bachelor’s degree can earn up to \$56,899 or 108% of the AMI. Salary continues to increase with years of experience and additional education, but caps out at \$61,043, regardless of years of service and based upon the 2002 - 2003 salary schedule. The median income of the twenty-seven (27) town employees, including all police officers, is \$40,000 or 76% of the AMI. There are many other working professionals in town that are as

deserving of a home in this community as teachers, firefighters, police officers, and town employees, that are in the same position too. This is a pressing issue for the town.

Housing Implications

The changing households of Berthoud and the surrounding region will require the town to reevaluate what type of housing products it should be encouraging in future residential developments (see pages 28 – 31 of the attached The Implications of Changing...). Continuing the type of housing development seen during the 1990s' indefinitely would be a disservice to the community. The growth cap as it is presently enforced is driving the town's housing policy. It is failing to provide for housing to meet the needs of Berthoud's growing household segments and working professionals. The town needs to provide for a variety of housing types that are attractive to a wide range of families and households to maintain the desirability of Berthoud as a place to live.

Elderly housing needs to be accommodated in this community for two reasons. First, a large part of the town's population will be retiring in the next twenty years; this will bring about life-style changes and many will want to downsize their living arrangements, granted others will trade up. Second, there should be an opportunity for individuals and families, who have parents that need to or desire to live in a senior housing community, to have their parents live in Berthoud. However, the number of units in senior housing developments makes it very unlikely that such a development can be built in town within the near future or even in the next ten years under the residential growth restriction, unless an exemption is granted for such dwelling units.

Affordable housing needs to be a reality to create an opportunity for working professionals that earn at or below the area median income to live in town. This will require a few approaches, including allowing for an exemption of affordable housing units under the growth cap. While not a requirement of approved subdivisions, this policy or exemption will open the door to developers to consider constructing some affordable units. With such an exemption, staff can negotiate from a stronger position with applicants of residential developments that involve properties to be annexed. As part of an annexation agreement, town staff and officials can push for a condition of a minimum number (percent) of units to be affordable.

The one type of housing product not specifically addressed in this report or the proposed allocation system is multi-family. This community has an inadequate inventory of multi-family units. Many people choose this type of living arrangement, not out of financial necessity, but preference. They accommodate individuals and households that are in transition, due to employment changes or a number of other reasons. Some thought should be given to this pressing housing need.

Table7: Berthoud Household Mortgage Characteristics (U.S. Census 2000)
Number Percent

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS	
With a mortgage	1,030 86.9%

Less than \$300	6	0.5%
\$300 to \$499	0	0%
\$500 to \$699	48	4.1%
\$700 to \$999	214	18.1%
\$1,000 to \$1,499	593	50.0%
\$1,500 to \$1,999	129	10.9%
\$2,000 or more	40	3.4%
Median (dollars)	1,165	(X)
Not mortgaged	155	13.1%
Median (dollars)	255	(X)

**SELECTED MONTHLY OWNER COSTS
AS A PERCENTAGE OF HOUSEHOLD
INCOME IN 1999**

Less than 15 percent	336	28.4%
15 to 19 percent	174	14.7%
20 to 24 percent	228	19.2%
25 to 29 percent	200	16.9%
30 to 34 percent	63	5.3%
35 percent or more	177	14.9%
Not completed	7	0.6%

Specified renter-occupied units 388 100.0%

GROSS RENT

Less than \$200	15	3.9%
\$200 to \$299	45	11.6%
\$300 to \$499	51	13.1%
\$500 to \$749	119	30.7%
\$750 to \$999	53	13.7%
\$1,000 to \$1,499	79	20.4%
\$1,500 or more	0	0%
No cash rent	26	6.7%
Median (dollars)	666	(X)

**GROSS RENT AS A PERCENTAGE OF
HOUSEHOLD INCOME IN 1999**

Less than 15 percent	79	20.4%
15 to 19 percent	49	12.6%
20 to 24 percent	84	21.6%
25 to 29 percent	16	4.1%
30 to 34 percent	37	9.5%
35 percent or more	97	25.0%
Not computed	26	6.7%