

# 2008 Annual Report

Presented to the Senate Local Government and Energy and House Local Government Committees

January 13, 2009

www.dola.state.co.us





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#### Our Mission and Goals

The Colorado Department of Local Affairs (DOLA) strengthens communities and enhances livability in Colorado. Using reliable and objective assessment methods, DOLA bridges the gap between localities and state government, partnering with local leadership to solve a wide range of problems and a broad spectrum of issues and challenges. Through responsive action, flexibility, and unparalleled customer service, DOLA helps to ensure safety, equity, and vitality throughout the state.

DOLA strengthens communities and enhances livability in Colorado by providing accessible assistance in the following areas:

- Equitable and consistent implementation of property tax laws
- Community development that is revitalizing and sustainable
- Financial support for community needs
- Safe, affordable housing
- Emergency preparation, prevention, response and recovery

DOLA strives to be responsive, attentive, solutions-oriented and respectful, within and beyond our departmental boundaries.

Livability: The Foundation of Colorado Communities

Livable communities are created through strategic investments, and defined by the presence of engaged, effective local leadership, adequate public infrastructure for humans to live and work with dignity. Livability is sustained with sufficient financial and intellectual resources that

enable communities to cope with today's challenges and plan insightfully for the future.

DOLA strives to foster relationships with local governments to improve the quality of life for

residents in urban and rural areas. Building on existing departmental service delivery, DOLA

identifies challenges and partners with local, state and federal agencies, as well as businesses in

both the private and non-profit sectors to improve the lives of Coloradans at the local level.

DOLA engages in problem-solving that links across disciplines (e.g., land use, economic

development and redevelopment, workforce housing, sustainable energy policy, to name a few).

Successful communities integrate job creation, transportation, housing, education, environmental

quality and public safety. DOLA works, utilizing a holistic approach through technical and

financial assistance, to bolster communities' resources.

The Toolkit: DOLA Resources Strengthen Communities

To realize our commitment to building community and local government capacity, the

Department utilizes the DOLA toolkit. By providing tools such as training, technical and

financial assistance to local communities, and through partnering with local non-profits and local

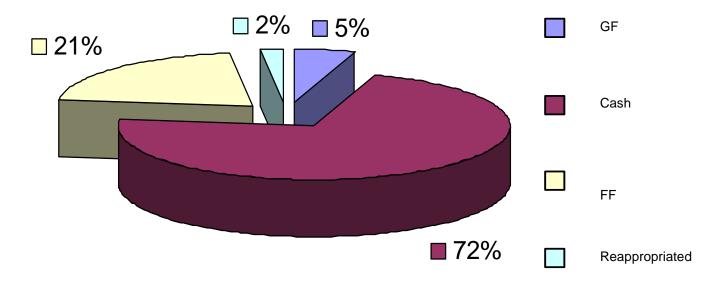
governments, we achieve the goals and activities set by community leadership. Our outstanding

staff is dedicated to improving the lives of Coloradans all over the state.

January 13, 2009 Department of Local Affairs 2008 Annual Report

# Allocation of Funds

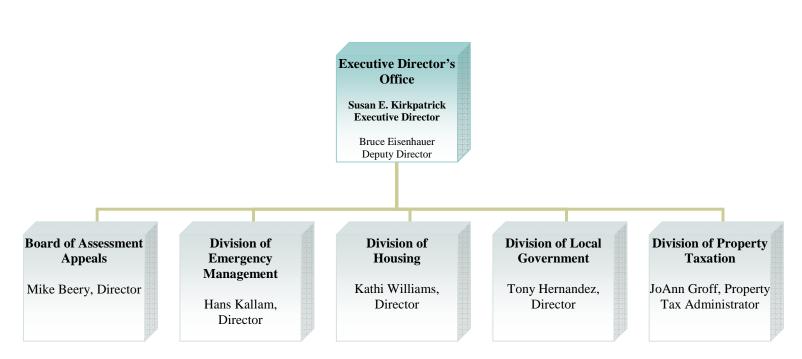
DOLA's funding consists of 4.8 percent General Fund, 72.3 percent cash funds, 20.8 percent federal funds and 2.0 percent re-appropriated funds. DOLA's budget accounts for **less than one half of one percent** of the State's General Fund.



# Organizational Chart

The Department's five divisions are:

- o Board of Assessment Appeals (BAA);
- o Division of Emergency Management (DEM);
- o Division of Local Government (DLG);
- o Division of Housing (DOH); and
- o Division of Property Taxation (DPT)



# Board of Assessment Appeals Mike Beery, Director



The **Board of Assessment Appeals (BAA)** is composed of seven members (Board) who meet to hear appeals by property taxpayers of decisions of county boards of equalization, county boards of commissioners and the state's property tax administrator on valuation of real and

personal property, abatement of taxes, exemption or state assessed properties. Each Board member is a licensed or certified appraiser. BAA schedules hearings five days per week for up to three hearing panels of at least two board members. An Assistant Attorney General advises the Board on legal matters. The Board schedules hearings in Grand Junction to improve appellant accessibility to the appeals boards in Western Slope counties.

Decisions of the BAA are appealable directly to the Colorado Court of Appeals. Therefore, the BAA must conduct hearings pursuant to Board and Court Rules and produce a transcript of any hearing which is appealed by either party.

#### **Board Members:**

- Karen Hart, Chairperson
- Sondra Mercier
- Debra Baumbach
- Diane DeVries

- Lyle Hansen
- MaryKay Kelley
- James Meurer

# Division of Emergency Management Hans Kallam, director

The **Division of Emergency Management (DEM)** leads, manages and coordinates state level actions for all hazards preparedness, natural hazards mitigation, emergency response and disaster recovery in support of local governments within Colorado. To accomplish this mission and guide the Division's work efforts, DEM operates with three main goals in mind: 1) Reduce risks to Colorado communities; 2) Better prepare the state for our next disaster emergency; and 3) Build stronger relationships with our customers, partners and stakeholders.

#### **Federal Resources**

Resources from the federal government enable the Division to accomplish its mission and serve our Colorado communities. The federal government funds 68 percent (17.3) of the division's 25.5 employees and provides 100 percent of the Division's operating expenses. In exchange for this federal support, the Division focuses the majority of its efforts in administering three key federal emergency management programs:

- Pre Disaster Mitigation Grant Program
- Emergency Management Planning Grant
- Chemical Stockpile Emergency Preparedness Program

#### Pre Disaster Mitigation (PDM)

DEM provides three staff members to administer the PDM program and, more importantly, reduce risk to Colorado communities.

The most critical component to reducing risk in our Colorado communities is developing and maintaining a federally approved local hazard mitigation plan. These plans identify local hazards for consideration in community development and planning. They are also a critical component in the community's eligibility for future federal hazard mitigation funds. The PDM staff assists communities with developing and maintaining their hazard mitigation plans. Currently, 35 counties in Colorado have federally approved plans. Twenty-eight of those will expire within the next two years.

#### Emergency Management Planning Grant (EMPG)

Federal EMPG funding provides the vast majority of financial resources for Colorado's state and local emergency management programs.

#### <u>Chemical Stockpile Emergency Preparedness Program (CSEPP)</u>

CSEPP is a 100 percent federally funded program managed by DEM which under federal law provides "maximum protection" of Colorado citizens and the environment from the mustard agent stockpile at the Pueblo Chemical Depot until it is destroyed. The program funds training, exercises, protective equipment and operational equipment, public information systems, technical staffing and other resources for the Pueblo community and the state, including five DEM employee authorizations directly.

# Division of Housing Kathi Williams, Director

Through its Division of Housing (DOH), DOLA focuses on the development of needs assessments and community/regional strategic plans for affordable housing throughout the state. The Division partners with local governments, non-profits and the private sector to increase and maintain Colorado's affordable housing stock through grants and loans from state and local sources.

#### The Division:

- Assists communities with funding housing for low-income populations such as service workers, seniors, and the disabled.
- Inspects and certifies manufacturers of factory-built structures and acts as inspector for areas of the state that do not have local building codes.
- Provides trainings and technical assistance to local communities on matters of housing development and compliance.
- Provides financial and in-kind assistance to community-based programs such as the Colorado Foreclosure Hotline.
- Provides data on housing and the housing economy to the public.

#### **Financial Assistance**

The Colorado Division of Housing administers funds from the following grant programs:

- Federal Funds
  - Community Development Block Grant
  - HOME Program
  - Emergency Shelter Grant
  - American Dream Downpayment Initiative
- State Funds
  - Housing Development Grant (HDG) Program

#### **Colorado Housing Data**

DOLA provides data to the public and its partners on housing and the housing economy:

#### Foreclosure Reports

DOH tracks foreclosures in every county of Colorado. DOH provides the only statewide report on foreclosures that is available to the public free of charge. Since 2006, DOH has partnered with public trustees and county treasurers to monitor foreclosures in all areas of Colorado and provides analysis and predictions of foreclosure activity. As part of this research, DOH also monitors housing sales prices as provided by the Case-Shiller home price index and the Federal Housing Finance Agency. This data is used extensively by researchers, the media, and policymakers in examining foreclosure trends in Colorado.

#### The Household Income Report

DOH provides an annual report to the public and to local government partners on household income throughout the state. This is a comprehensive report that covers movements in household income in all regions of the state. It also analyzes differences between the income levels of renters and homeowners. This is data is used by researchers throughout the state.

#### Vacancy and Rent Reports

DOH provides statewide data on average rents and rental housing vacancy. This data is updated quarterly. The public, local governments, grantees, and industry partners all use this data to analyze the health of rental housing markets in Colorado. This data is detailed and provides information on rent levels of numerous types of rental housing while providing data on what types of housing is most scarce. These reports also provide data on the need for subsidized housing.

#### **Factory Built Structure Program**

Factory-built (modular) housing, commercial structures, and manufactured homes sold in this state must meet Colorado safety standards. The Colorado Division of Housing inspects these buildings to ensure the health and safety of Colorado residents who purchase these units.

# Division of Local Government Tony Hernandez, Director

The **Division of Local Government (DLG)** was created in 1966 as a recommendation of the Governor's Local Affairs Study Commission, to:

- Provide technical assistance and information to local governments on available federal
  and state programs and act as a liaison with other state agencies concerned with local
  governments.
- Be a source of information to the Governor and General Assembly on local government needs and problems.
- Perform research on local government issues.

Through its statutory duties, the Division of Local Government (DLG) helps ensure local governments have the tools they need to provide high quality services to their citizens.

#### Financial Assistance

Provided for a variety of community and infrastructure development needs through the following programs:

- Energy and Mineral Impact Assistance Fund (EIAF)
- Conservation Trust Fund (CTF)
- Waste Tire Grants (Waste Tire Disposal and Recycling)
- Community Development Block Grants (CDBG)
- Community Services Block Grants (CSBG)
- Search and Rescue Fund (SAR)
- Local Government Limited Gaming Impact Program (LGLGI)

#### **Technical Assistance**

Training, data, information and services are provided to municipalities, counties, and special districts on a variety of key issues including budgeting, financial management, special district elections and drinking water and wastewater systems.

- State Demography Office (SDO)
- Office of Smart Growth (OSG)

# Division of Property Taxation JoAnn Groff, Property Tax Administrator

The **Division of Property Taxation** (**DPT**) coordinates and administers the implementation of property tax law throughout the state's 64 counties. Colorado local units of government depend upon property tax revenues to support important public services. DPT strives for equitable and consistent application of property tax laws with up-to-date publications, education/training opportunities and accessible technical expertise. The Division operates under the leadership of the Property Tax Administrator, who is appointed by the State Board of Equalization (SBOE).

The SBOE is established by the Colorado Constitution. Its members are the Governor or his designee, the Speaker of the House of Representatives or his designee, the President of the Senate or his designee and two members appointed by the Governor with the consent of the Senate. The current members of the Board are:

- Lyle Kyle, Chairman, Appointed
- Charles Brown, Vice-Chairman, Appointed
- Craig Welling, Designee of Governor
- Dr. Sharon Bailey, Designee of President of the Senate
- Representative Joel Judd, Designee of Speaker of the House of Representatives

Also established by statute is the Statutory Advisory Committee (SAC) to the Property Tax Administrator. There are five members. It is their responsibility to review and recommend for approval or disapproval to the SBOE all DPT manuals, appraisal procedures, instructions, forms, etc. The current members of SAC are:

- Damon Barry, Chairman
- Doralyn Genova
- Naomi Keys
- Virginia Patton
- Christopher Woodruff

In promoting equalization of property valuation for property tax purposes and providing assistance to county assessors, the Division of Property Taxation activities are divided into several sections:

Administrative Resources

Exemptions

Appraisal Standards

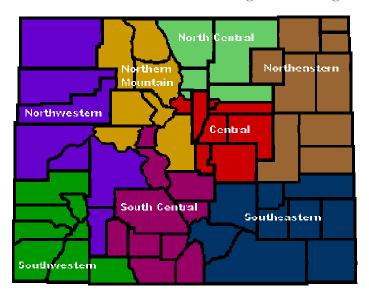
State Assessed Properties

# **DOLA Regional Managers**

One of the department's key assets in carrying out its mandate is our team of regional managers, who live and work in designated regions throughout the state. Their day-to-day activities enable us to have a thorough understanding of the unique needs, goals and accomplishments of Colorado's diverse communities. These field representatives are extremely knowledgeable about their communities and are a valuable resource to Colorado.

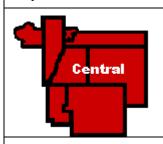
Regional managers and field staff are able to help local governments and community agencies define issues, evaluate options, identify solutions and achieve results. They also offer management, planning, community development and technical assistance.

#### **Division of Local Government Regional Managers**



#### **Central Region Counties:**

Arapahoe, Clear Creek, Denver, Douglas, El Paso, Elbert, Jefferson, Teller



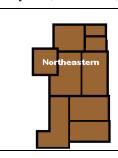


#### Contact: Clay Brown 15075 S. Golden Road Golden, CO 80401 303-273-1787 FAX 303-273-1795

clay.brown@state.co.us

#### **Northeastern Region Counties:**

Cheyenne, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Yuma





#### **Contact:**

Greg Etl 218 State Street, Suite 1 Fort Morgan, CO 80701 970-867-4961 FAX 970-867-5887 greg.etl@state.co.us

#### **North Central Region Counties:**

Adams, Boulder, Broomfield, Gilpin, Larimer, Weld





#### **Contact:**

Don Sandoval 150 E. 29th St., Ste. 215 Loveland, CO 80538 970-679-4501 FAX 970-669-7717

don.sandoval@state.co.us

#### **Northern Mountain Region Counties:**

Eagle, Grand, Jackson, Park, Pitkin, Routt, Summit





#### **Contact:**

Greg Winkler 602 Galena Street P.O. Box 5507 Frisco, CO 80443-5507 970-668-6160 FAX 970-668-3216 greg.winkler@state.co.us

#### Northwestern Region Counties:

Delta, Garfield, Gunnison, Hinsdale, Mesa, Moffat, Rio Blanco





#### **Contact:**

Jack Kirtland 222 S. 6th St., Rm. 409 Grand Junction, CO 81501 970-248-7333 FAX 970-248-7317 jack.kirtland@state.co.us

#### **Southwestern Region Counties:**

Archuleta, Dolores, La Plata, Montezuma, Montrose, Ouray, San Juan, San Miguel





#### **Contact:**

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1000 Rim Dr.
Durango, CO 81302
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FAX 970-247-7032
charles k@fortlewis.edu

#### **South Central Region Counties:**

Alamosa, Chaffee, Conejos, Costilla, Custer, Fremont, Lake, Mineral, Rio Grande, Saguache





#### Contact:

Debra Downs P.O. Box 127 Monte Vista, CO 81144 719-852-9429 FAX 719-852-9433 deb.downs@state.co.us

#### **Southeastern Region Counties:**

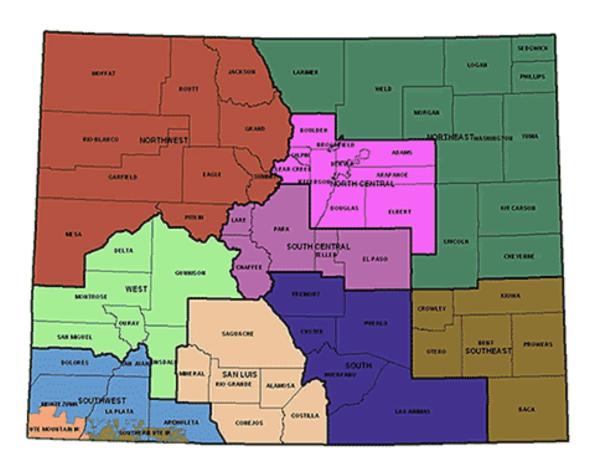
Baca, Bent, Crowley, Huerfano, Kiowa, Las Animas, Otero, Prowers, Pueblo





#### **Contact:**

Lee Merkel 132 West "B" Street, Suite 260 Pueblo, CO 81003 719-544-6577 FAX 719-545-1876 lee.merkel@state.co.us

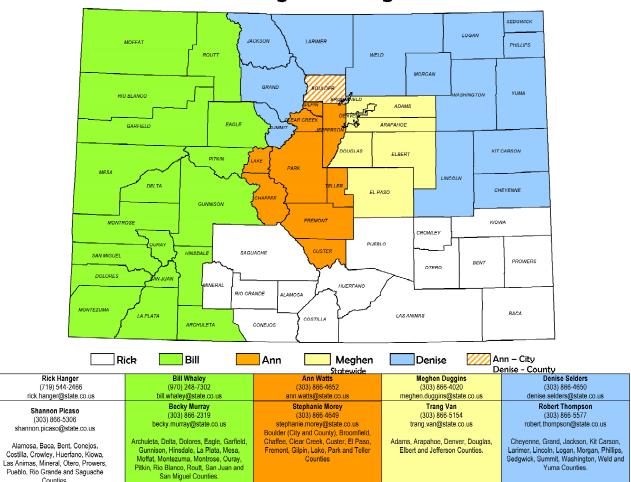


Centennial - North Central Region Bob Wold, Field Manager (720) 852-6600 Bob.Wold@state.co.us	Denver - South Central Region Randy Kennedy, Field Manager (720) 219-3402 Randy.Kennedy@state.co.us
Durango - Southwest / San Luis Valley Region Patricia Gavelda, Field Manager (970) 247-7674 Patricia.Gavelda@state.co.us	Grand Junction - West / Northwest Region Steve Denney, Field Manager (970) 248-7308 Steve.Denney@state.co.us
Pueblo - South / Southeast Region Chad Ray, Field Manager (719) 544-6563 Chad.Ray@state.co.us	Fort Morgan - Northeast Region Kevin Kuretich, Field Manager (970) 867-4300 Kevin.Kuretich@state.co.us









#### **Division of Property Taxation Grand Junction Staff**

#### Frank Bregar

Property Tax Specialist III Phone (970) 248-7318 Fax (970) 248-7397 Frank.Bregar@state.co.us

#### John Pippinger

Property Tax Specialist III Phone (970) 248-7397 Fax (970) 248-7317 John.Pippinger@state.co.us

# **Department Highlights**

# Board of Assessment Appeals

Each year, the Board holds hearings in Grand Junction for appeals affecting Western Slope counties. This was started in the early 1990s as a service to Western Slope residents, reducing costs to both petitioners and counties to participate in BAA hearings. In 2008, the Board was in Grand Junction for hearings seven weeks during March through September.

During 2008, the Board also held hearings for the first time in Alamosa as a service for taxpayers and counties located in or near the San Luis Valley. The Board was in Alamosa for hearings two weeks during August and October. This service significantly decreased the travel time and costs for both resident petitioners and counties in the area.

For all hearings, the Board has a policy of allowing any party or witness to appear by telephone. This has allowed both petitioners and counties to "attend" Board hearings in Denver. While most petitioners and counties prefer to be present at the hearing, the use of telephone appearances can allow both parties to call witnesses without requiring them to travel to Denver, which can result in cost savings for the participants.

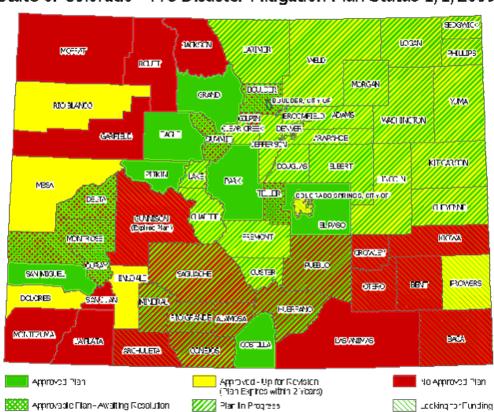
# **Department Highlights**

## Division of Emergency Management

#### **Pre Disaster Mitigation (PDM)**

In 2008, the PDM staff assisted local governments with competing for and securing just over \$3 million in federal funds to reduce risk (hazard mitigation) in 24 Colorado communities.

In 2008, the PDM staff assisted twenty-two counties with securing federal funds to begin the process of updating their plans. Unfortunately, twenty-nine counties in Colorado still have no plan and are ineligible for federal hazard mitigation funds. The map below identifies the status of hazard mitigation planning in Colorado as of January 1, 2009.



State of Colorado - Pre-Disaster Mitigation Plan Status 1/1/2009

#### **Emergency Management Planning Grant (EMPG)**

In 2008, the federal government provided approximately \$5.6 million in EMPG Funds. DEM distributed approximately \$3 million directly to fifty-eight counties, ten municipalities and two tribes. These funds helped local governments to sustain their all-hazards emergency management programs, including staff, emergency operations centers, disaster plans, public education campaigns, and training and exercise activities. Additionally, DEM used these funds to support a number of critically unfunded preparedness initiatives across the state which include:

- Communications systems in the Northwest Region to support public warnings due to the increased wildfire threat from forest beetle infestation
- Hazard Mitigation Planning in the Northeast and San Louis Valley Regions to update existing federally approved plans
- Planning for State Continuity of Operations and Continuity of Government
- Planning to support Volunteer and Donations Management, Mass Care, Special Needs
   Populations and Animal Response Teams
- Equipment purchases to improve and upgrade local emergency operations centers with computer hardware/software, radios, telecommunications equipment, displays and backup generators.

#### **Chemical Stockpile Emergency Preparedness Program (CSEPP)**

The program, over its 20 year history, has provided more than \$54 million to Colorado, \$9 million of that during 2008, and will continue to fund state and local emergency measures until at least 2022, when the last of the stockpile is gone.

In 2008, the program provided much of the funding allowing Pueblo community public safety agencies to participate in the state's Digital Trunk Radio System Interoperable Communications program and provided other resources allowing Pueblo County to continue as one of the nations best prepared communities. The Colorado/Pueblo CSEPP efforts are widely recognized as the best in the nation, fully meeting all of the benchmarks and providing support when necessary for other disaster emergencies.

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#### 2008 Response & Recovery Activities

City of Alamosa Salmonella Outbreak, March – April 2008

In early March, several residents of the City of Alamosa (Alamosa County) became unusually sick drawing the attention of the local nursing service. Upon further investigation, it was determined that residents were infected with salmonella and the source was linked to the Alamosa Water District system. More than 400 cases were reported over the course of the outbreak.

The division activated the State Emergency Operations Center on March 19, 2008, with participation from the Colorado Department of Public Health and Environment, Department of Agriculture, Department of Transportation, Red Cross, and



other agencies in response to this outbreak. The major coordination effort was to: (1) determine the source of the contamination; (2) inform the public of the on-going situation; (3) establish a logistical system for the distribution of clean water to those who could pick up the water and to those who were either home-bound or institutionalized; and (4) remove the contamination from the system.

On March 21, Governor Ritter signed an executive order declaring a Public Health Emergency, freeing up to \$300,000 in funds from the Disaster Emergency Fund and activating the National Guard to assist with water distribution. \$136,361 of the funds was used to pay for the National Guard deployment and to send two Incident Management Teams (IMT) to the City.

On March 25, super-chlorination of the water system began. Volunteers distributed thousands of flyers to all residents informing them of this action. For the next 18 days, the system was flushed and tested. On April 11, all restrictions were lifted and residents were informed the water was safe to drink.

#### Ordway Fire – April 15, 2008

A fire in Ordway that forced the town's evacuation April 15, 2008, consumed more than 8,900 acres and claimed two lives. Eight homes in the town were destroyed, along with 16 outside the town limits. Numerous sheds and other buildings also were also destroyed. Multiple live power lines were downed, threatening roads in the town and knocking out power to many



residents. Two volunteer firefighters were killed when a bridge damaged by flames collapsed under their fire truck. More than 1,100 people were evacuated to Sugar City, Crowley, Rocky Ford, and La Junta. About 40 people spent the night at shelters, while others stayed with family and friends.

At the recommendation of DEM, Governor Ritter declared a state of emergency, providing Crowley County \$500,000 from the state disaster emergency fund to activate and mobilize state resources needed assist with the response and recovery efforts. During 2008, \$17,139 of these funds was granted to the Town of Ordway to provide a housing case manager for those displaced by the fire. FEMA also issued a Fire Management Assistance Grant to assist the County and the Town with the fire-fighting costs.



Weld County Tornados – May 22, 2008

Between 11:27 am and 12:32 pm May 22, 2008, a reported six tornados touched down in Weld and Larimer Counties causing destruction and damage to hundreds of structures near the jurisdictions of Gilcrest, Greeley, Johnstown, Platteville, and Windsor. Windsor received the most damage as a

mile wide category F3 tornado ripped through the town.

Thirteen people were treated at hospitals, and more than 100 others received medical attention for minor injuries. One person was killed as a result of the tornado.

Preliminary estimates showed the tornado damaged 851 homes, 268 suffering major structural damage, 179 suffering minor damage and 366 with other problems, such as missing roof tiles. 78 homes were destroyed. Roads were closed and electrical, gas, and water systems throughout the area were disrupted. Livestock and domestic animals were separated from their owners.

The Division activated the State Emergency Operations Center to assist response efforts and Governor Ritter declared a state of emergency allowing the affected area to receive up to \$500,000 from the State Disaster Fund to activate and mobilize state resources to assist with the response and recovery efforts. \$89,340 was utilized to deploy the National Guard, and an additional \$40,390 was paid during 2008 to activate Incident Management Teams for the response efforts. The Governor requested and received a Presidential Disaster Declaration to assist individuals in their recovery through FEMA's Individual Assistance (IA) program. The State Disaster Fund has provided \$61,703 as the required 25 percent non-federal match to the IA program through 2008.

# <u>Democratic National Convention (DNC) –</u> August 25 – 28, 2008

The City and County of Denver hosted the Democratic National Convention (DNC) at the Pepsi Center August 25 - 28. Original estimates placed 35,000 visitors, 15,000 domestic and international media personnel, 12,000 - 15,000 DNC volunteers; 15,000 - 30,000 anticipated organized group participants, 30-35 visiting Governors from



across the nation, their families, and several members of Congress in the Denver area for this event. The Convention was capped off by the Democratic Presidential nominee's acceptance speech at Invesco Field at Mile High before an estimated crowd of 84,000.

The DNC was an excellent opportunity for a multitude of agencies to plan, train, and exercise together for months prior to the actual event. Planning activities included identifying the enormity of the event and potential threats, identifying preliminary gaps in responsibilities, and establishing contacts with local, state, and federal agencies that needed to be involved in the planning process.



The State Emergency Operations
Center (SEOC) was activated on an around-the-clock basis with a variety of state and local resources
August 22-29, 2008. It was activated with two missions: (1) when

requested by the federal Multi-Agency Coordination Center (MACC), coordinate the acquisition of additional resources to supplement those preassigned assets to the federal MACC; (2) if an incident were to occur outside of the DNC-venue area, provide the necessary response and recovery operations to resolve that incident.

The Division conducted a series of procedural training and exercises for agencies that would provide staff to the SEOC throughout duration of the Convention.

In addition to the SEOC activation, the Division provided liaisons to the MACC, Denver's Emergency Operations Center, and the Joint Information Center.

The Convention was not disrupted by natural, technological, or man-made hazards. For the most part, demonstrators were peaceful in the execution of their first amendment rights. Minor incidents did occur which resulted in the arrest of approximately 152 people. There were no reports of property damage or major confrontations. This may to some extent be attributed to the pre-event discussions, planning, and training.

# **Department Highlights**

# Division of Housing

#### **Financial Assistance**

In 2008, DOH grants funded \$12,774,846 through the HOME, CDBG, HDG, RLF, ESG and HOPWA programs. A total of 107 projects, including 892 housing newly built or rehabilitated units, were made possible through these grants.

#### **How State Funds Leverage Additional Dollars**

The chart below shows the ratio of how \$1,223,324 in state funds leveraged dollars in additional funding toward local affordable housing projects:

State Housing Development Grant Funds				
Name	Amount	Total Project Cost	Leveraging	
Senior Support Services - Senior Studios (Denver)	\$316,263	\$487,588	.5:1	
The Empowerment Program - Mariposa House (Denver)	\$245,170	\$974,958	3:1	
Rocky Mountain Community Land Trust - Park Meadows Apartments (El Paso County)	\$243,350	\$3,754,350	14:1	
Emergency Family Assistance Association (Boulder County)	\$70,000	\$1,589,967	22:1	
Rocky Mountain Housing Development Corporation - The Cornerstone Apartments (Denver)	\$286,241	\$11,433,770	39:1	
Arapahoe/Douglas County Needs Assessments (Arapahoe and Douglas Counties)	\$12,300	\$26,600	1:1	
Adams County Needs Assessment (Adams County)	\$48,480	100,000	1:1	
Transfer to CDOH Revolving Loan Fund	\$1,520	n/a	n/a	
Total \$1,223,324				

#### **Project Highlights**

#### Senior Support Services – Senior Studios

Senior Support Services is a Denver non-profit organization which provides services to homeless and low income seniors in the Denver area. They received \$316,263 of DOH funds for the rehabilitation of the property at 1462 Logan Street, Denver, CO. The property will be rehabilitated for the purpose of providing rental housing for low income seniors (17 studio units for seniors of 30 percent AMI or less, one manager unit). DOH funds are being leveraged with \$171,325 from the Denver's Road Home Program for the rehab work.

January 13, 2009 Department of Local Affairs 2008 Annual Report The building is an unoccupied former hotel that Senior Support Services will lease from the owner and operate as a property management entity. Proposed rehabilitation work includes; elevator installation, repair of AC and forced air heat run to units, new windows, floors and carpet installation and bathroom and kitchen installation and renovations.

#### Rocky Mountain Community Land Trust, Park Meadows Apartments

Rocky Mountain Community Land Trust (RMCLT) received a \$243,350 grant which will be used to rehabilitate Park Meadows Apartments and preserve quality affordable housing in the City of Colorado Springs, El Paso County. Rocky Mountain Community Land Trust in partnership with Partners in Housing (PIH) acquired the property in 2002 with funding from DOH, CHFA, and the City of Colorado Springs. Park Meadows Apartments is located South of downtown Colorado Springs and consists of 15 four-plex buildings for a total of 60 (two bedroom, one bath) units and are within walking distance to schools, shopping, community centers, parks, churches, and public transportation. The funds will be used for the painting of 15 buildings, the repair of balconies, the repaving and restriping of the parking lot, and the rebuilding of the exterior stairs. Since the purchase of the property new roofs have been put on all 15 buildings and the sewage ejection system has been replaced.

#### Emergency Family Assistance Association – Shelter Expansion

Emergency Family Assistance Agency (EFAA) received a grant of \$70,000 to build seven (7) transitional housing units in North Boulder. The units will be part of EFAA's new office building, with separate entrances. EFAA is selling its existing office building, and will put virtually all of the proceeds into the new building. The existing office has no housing on site, so these are seven new units. The new site is next to the Holiday Neighborhood and is very close to services such as bus lines, groceries, retail, banks, churches, etc. There will be two, one-bedroom units; three, two-bedrooms; and two, three bedroom/two bath units, all affordable at 30 percent AMI.

#### Rocky Mountain Housing Development Corporation – Cornerstone Apartments

Rocky Mountain HDC received a \$286,241 DOH grant for soft costs in the new construction of the Cornerstone Apartments located at 1001 Park Avenue, Denver. This project consist of a five story building with 51 units of rental housing primarily for chronically homeless and homeless

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individuals and individuals coming out of transitional housing. The structure will have two elevators and structured underground parking. The first floor will have space for residential services, a medical clinic, and residential and security offices. The DOH grant will be matched with funds from the St. Francis Center, Denver's Road Home, City of Denver HNDS and equity funds for a total project cost of \$11,433,771.



<u>Arapahoe/Douglas County and Adams County – Housing Needs</u> <u>Assessments</u>

Douglas County and Adams County received grants of \$12,300 and \$48,480 respectively in HDG funds to assist with the completion of local housing needs assessments. These assessments will lead to

local strategic action plans that will further the production of affordable housing in these areas of the state.

#### Housing Choice Voucher Program ("Section 8") Highlights of FY 08

DOH received a grant from the U.S. Dept. of Housing and Urban Development (HUD) in 2008 for \$62,016 to fund Family Self-Sufficiency coordinators in various areas of the state. To date, this very successful program has helped over 180 families become independent of government welfare programs. Many of the families have become homeowners and secured a higher education.

In 2008, CDOH was designated by HUD as a "high performer" under the Section 8 Management Assessment Program (SEMAP).

#### **Factory Built Structure Program**

Division staff certified 3,000 factory-built structures for use, inspected and verified processes for 143 manufacturers of factory-built structures, performed 1,106 Plan Reviews and registered 245 retailers of factory-built structures.

The Division also regulates the installation of new and used manufactured homes. Division staff conducted 1,775 inspections of factory-built structures and installations.

#### **Colorado Foreclosure Hotline**

The Division did not use state funding toward projects or programs related to the Colorado Foreclosure Hotline. Rather, the Colorado Foreclosure Prevention Hotline facilitated donations from the private sector to support the Foreclosure Hotline. During the 2007-2008 fiscal year, DOH staff organized and participated in 22 trainings, public forums, and educational providing information on foreclosure prevention.

The Foreclosure Hotline matches homeowner with foreclosure counselors in their local area. If a homeowner meets with a counselor, he or she has an 80 percent chance of avoiding foreclosure. The greatest challenge lies in convincing callers to actually meet with a counselor. Many refuse to meet with anyone. Others schedule meetings, but do not keep their appointment.

The housing counseling is provided by local housing counseling agencies. To assist these agencies with improving the quality of housing counseling services, DOH organizes foreclosure prevention training for housing counselors with mortgage companies. At this time, the only funds available for housing counseling agencies is funding provided by the National Foreclosure Mitigation Counseling Program recently authorized by Congress.

Foreclosure Hotline outcome data is based on data reported during the HUD fiscal year from October 1 through September 30. Although the HUD year does not match up exactly with the Colorado fiscal year, it is estimated that for the Colorado fiscal year of 2007-2008, there were approximately 25,500 calls to the hotline and 6,500 counseling sessions across the state of Colorado. About 26 percent of all calls result in housing counseling sessions. Outcome data is based on reporting from housing counseling agencies to HUD and through analysis prepared by the Hotline Call Center.

Of these 6,500 counseling sessions, eight percent resulted in foreclosure, and three percent withdrew from counseling. The outcomes of eight percent were unknown. Analysis of outcomes over the two years that the hotline has functioned has consistently shown that among those who will meet in person with the Hotline's housing counselors; at least 80 percent will avoid foreclosure.

# **Department Highlights**

#### Division of Local Government

#### **Job Creation through Strategic Grant Investments**

Federal and state grant dollars have an important economic impact in Colorado. Not only do they help provide the goods and services that communities are in need of, they also help to support and generate jobs. The Department of Local Affairs discretionary grant programs in 2007 funded \$635 million in projects. DOLA grants of \$186 million were leveraged with \$449 million in local grants and dollars. Combined, these projects are estimated to support 5,600 direct jobs in Colorado. Direct jobs are only part of the complete employment impact that grant dollars provide. The economic impact of these jobs ripple through the economy supporting a total estimated 14,000 in direct, indirect and induced jobs in Colorado.

#### **Improved Energy and Mineral Impact Assistance Fund**

DOLA has revised its Energy and Mineral Grants Programs to better meet the needs of communities. The Grants Programs has been divided into three (3) categories; small, medium and large. Matching contributions by the applicants will be required based on their ability to pay.

- Small grants will be available for projects up to \$200,000 and will be administratively
  approved by the department's Executive Director following an evaluation of the grant
  criteria by the Impact Advisory Committee. The Impact Advisory Committee will be
  notified of these awards. These grant funds will be available to local units of
  government three or four times per year.
- The medium grant program is for projects between \$200,000 and \$2,000,000. The Advisory Committee recommends project awards to the Executive Director for final consideration based on funding criteria developed to evaluate project significance. This funding cycle will be twice per year.
- The large grants program is designed to support projects that are regional or multijurisdictional in nature. Grant awards will be in the range of \$2,000,000 to \$10,000,000. This program will be available once per year. The new small and medium grant programs were "rolled out" during the summer of 2008. The large grant program will be "rolled out" during the summer of 2009.

#### **Severance Tax Study Group**

House Bill 08-1084 directed DOLA, Department of Revenue, Department of Natural Resources, Energy Impact Assistance Advisory Committee, Colorado Municipal League, Colorado Counties Inc., and other stakeholders to review the existing Severance Tax Credit statute and propose improvements to the legislature.

#### Background

The purpose of the severance tax credit statute is to encourage taxpayers to make contributions to local governments prior to a mineral extraction project development or expansion. It encourages the mineral project developers to assume the risk for some of the costs that local governments will incur in anticipation of a new or expanding mineral development project. This is accomplished by allowing contributions to local government infrastructure projects to be claimed as a credit against future severance tax liability.

Below are a series of changes to modernize and clarify the credit statute in order to promote its use by industry and local governments. However, if modernization of the statute is achieved it would enable the oil and gas industry to potentially utilize the credit and reduce the amount dollars available to the Impact grant program.

#### Problems with the Current Statute

A number of components in the existing statute are unclear or obsolete, thus explaining why the statute has not been used for a long period of time. To encourage use of this statute for risk assumption by the taxpayers, we should clarify and simplify a number of provisions:

- 1. Confusing language on timing and amounts of new and increased production prevents use of the credit.
- 2. Conflicting language on the unit of local government specification is confusing.
- 3. The Department of Revenue is currently not a formal party to the review of a contribution agreement, and should be.
- 4. No provision is made for verification of contribution amounts and values after the fact.
- 5. Extra definition of mineral production is not necessary.
- 6. Description of contribution-for credit agreements is disorganized in statute which seems to increase confusion and lack of use of the tax credit.
- 7. Lack of sufficient clarity on (who in the oil and gas industry) can claim the credit makes it difficult to use.
- 8. Exercise of the tax credit puts the Department of Natural Resources at some risk.
- 9. Companion corporate tax credit for impact assistance contributions require similarly

#### **New Energy Communities Initiative**

At the direction of Gov. Bill Ritter, DOLA provided grants to the first recipients of the "New Energy Communities Initiative" in June 2008. The awards went to 14 projects that will stimulate economic growth, enhance sustainability and lead to more livable communities all across Colorado.

The 14 grant recipients, representing regional and collaborative efforts, were selected from 32 applications. About 1.8 million people live in the areas that will benefit from these projects. The projects are:

- Avon Heat Recovery Facility: \$1.5 million
- Boulder County Biomass Heating Initiative: \$500,000
- Cortez Micro-Hydroelectric Plant: \$500,000
- Fort Collins Regional New Energy Communities Initiative: \$778,000
- Garfield County New Energy Communities Initiative: \$1.6 million
- Grand Junction New Energy Communities Initiative: \$1 million
- Greeley Intergovernmental New Energy Communities Initiative: \$700,000
- La Plata County Regional New Energy Communities Initiative: \$1.2 million
- Longmont New Energy Communities Initiative: \$500,000
- Loveland Multi-Agency New Energy Communities Initiative: \$39,250
- Pikes Peak Region New Energy Communities Initiative: \$200,000
- Pueblo Sustainable New Energy Communities Initiative: \$1 million
- Routt County New Energy Communities Initiative: \$87,000
- Yuma County New Energy Communities Initiative: \$400,000

Governor Ritter announced the establishment of the New Energy Communities Initiative at the Colorado Municipal League's annual conference in Steamboat Springs in June. The initiative is a joint effort of Colorado Department of Local Affairs and the Governor's Energy Office. It is designed to maximize energy efficiency and conservation, enhance community livability, promote economic development, and address climate change by reducing carbon emissions.

The program directed \$10 million in Energy Impact Assistance Funds to regional efforts, with a maximum of \$2 million per region.

These grants will help local communities upgrade, retrofit or develop energy efficient public facilities, enhance streetscape improvements and downtown revitalization, and assist local governments' efforts to educate homeowners on energy efficient upgrades and retrofits to meet higher energy efficiency standards.

#### **Model Land Use Codes**

DOLA, through the Colorado Heritage Planning Grant Program (CHPG), has funded the development of two model land use codes. One is for municipalities and the newest model code, made available in 2008, is for counties. Both are intended to be most useful for smaller to medium-sized communities.

These model codes are intended for use as a template to guide the preparation of land use regulations. Communities choosing to use these templates should understand these codes must be tailored to fit the local circumstances and values in order for them to be effective.

Whether communities use the model code to create or update their codes using existing resources or by using a consultant, we are hopeful the model code template will result in significant cost and time savings.

Additional resources available to communities via DOLA's website include: Model Green Building Program, Model Water Efficient Landscape Ordinance and the Model Water Efficient Landscape Ordinance.

# Division of Property Taxation

#### **Colorado Property Tax Collection and Distribution**

In Colorado, property taxes are billed and collected in arrears. In other words, in January of 2009 county treasurers will be sending out tax notices for taxes due from 2008.

The Colorado property tax system provides revenue exclusively for local government services. In 2007 the largest share of property tax revenue (50.6 percent) went to support the state's public schools. County governments claim the next largest share (25.5 percent), followed by special districts (17.5 percent), municipal governments (5.2 percent), and junior colleges (1.2 percent). These percentages have not changed significantly year to year.

#### **Authority for Property Taxation**

The authority for property taxation is both constitutional and statutory. Article X of the Colorado Constitution provides that all property is taxable unless declared exempt by the Constitution, and that the actual value of taxable property shall be determined under the general laws to secure just and equalized valuations. The specific statutes pertaining to property taxation are found in Title 39, Articles 1 through 14, Colorado Revised Statutes.

Under the general laws of Colorado, county assessors are required to value all taxable property within their territorial jurisdictions. The State Board of Equalization has supervision over the administration of all laws concerning the valuation and assessment of taxable property and the levying of property taxes.

#### **Classification and Valuation**

Every county assessor lists and classifies property based on each property's characteristics and usage as of January 1 of each year. The classification determines the methodologies used to value the property, the frequency with which it is re-valued, and the assessment rate. With the exception of residential property and vacant land, each property class is comprised of a mixture of real property and business personal property. For 2008, business personal property accounted for 12.11 percent of Colorado's total assessed value. This is a slight increase from 2007's percentage of 11.65. At the back of this report is a chart showing the Distribution of Personal Property in 2008 by county.

For real property classified as vacant land, residential, commercial, industrial, and agricultural the assessor establishes the "actual value" every two years to a new level of value and appraisal date. For assessment years 2007 and 2008, the appraisal date is June 30, 2006. 2009 is a year of general reappraisal. For assessment years 2009 and 2010, the appraisal date is June 30, 2008. With the exception of agricultural land, these actual values are market-driven value estimates. Agricultural land is valued according to a statutory formula that results in actual values that are generally a small fraction of market values. Producing mines and natural resources, oil and gas leaseholds and land, state assessed property, and taxable personal property, are also valued every year.

Only a portion of the actual value of each property is subject to taxation. That portion, known as the "assessed value," is a percentage of the property's actual value. The assessment percentage for each class of property is listed below:

<u>Property Class</u> <u>Assessment Rate</u>

Vacant land 29%

Residential 7.96%, adjusted biennially

Commercial 29%
Industrial 29%
Agricultural 29%
Natural resources 29%

Producing mines 25% Gross/100% Net, whichever is greater

Oil and gas 87.5% Primary; 75% Secondary/Tertiary

State assessed 29%

Exempt According to use

**Note**: All taxable personal property is assessed at 29%.

#### Value Change for 2008

The Division of Property Taxation tables at the back of this report list the 2008 county assessed values of each taxable property class and changes to these values for 2008. Statewide, the total assessed value of taxable property increased 2.8 percent, from \$85,147,187,463 in 2007 to \$87,550,006,576 in 2008. The increase resulted primarily from increases to three classes of property; residential property increased by 2.7 percent, commercial property increased by 2.7 percent, and oil and gas increased by 6.3 percent. Since this was not a year of general reappraisal, the residential and commercial property value increases were usually due to new construction. Oil and Gas is a class of property that is valued every year, predominantly based on the value of production from the previous year. The value reported in 2008 is based on 2007 production.

# Appendix A

The Impact of Leveraging and Job Creation through DOLA Grant Programs

Estimated employment generated through discretionary DOLA Grant Programs and Leveraged Local Dollars												
	Dollars			Direct	Employment expenditures							
Programs	Grant	Leverage	Total	Grant	Leverage	Total						
Community Development Block Grants	\$5,194,130	\$17,537,407	\$22,731,537	37.34	162.99	200.34						
Energy Impact Assistance Fund	\$113,056,912	\$276,136,632	\$389,193,544	888.92	2290.13	3179.05						
Local Government Limited Gaming	\$11,603,847	\$3,348,451	\$14,952,298	97.92	23.44	121.36						
Waste Tire	\$1,339,979	\$859,051	\$2,199,030	12.52	8.02	20.54						
Community Services Block Grant	\$4,979,294	\$4,979,294	\$9,958,588	77.30	77.30	154.60						
Colorado Heritage Planning Grant	\$515,000	\$659,800	\$1,174,800	4.53	5.81	10.34						
Search and Rescue	\$309,703	\$0	\$309,703	0.54	0.00	0.54						
Total DLG	\$ 136,998,865	\$ 303,520,635	\$ 440,519,500	1,119.06	2,567.69	3,686.75						
Emergency Shelter Grant Housing Development	\$1,006,766	\$1,006,766	\$2,013,532	14.60	14.60	29.20						
Grant/Revolving Loan Fund HOME Investment	\$1,233,202	\$5,579,907	\$6,813,109	10.86	49.30	60.16						
Partnership	\$9,226,610	\$119,057,747	\$128,284,357	86.94	1089.01	1175.95						
Community Development Block Grant	\$3,366,693	\$14,130,965	\$17,497,658	34.59	190.74	225.34						
Housing Opportunities for People with AIDS	\$352,110	\$1,012,710	\$1,364,820	5.21	14.99	20.20						
Housing Choice Voucher Program	\$17,699,502		\$17,699,502	267.34		267.34						
Total DOH	\$32,884,883	\$140,788,095	\$173,672,978	419.55	1358.64	1778.18						
Chamical Drataction												
Chemical Protection Preparedness	\$3,167,833	\$0	\$3,167,833	27.56	0.00	27.56						
Disaster Recovery	\$8,750,393	\$2,880,877	\$11,631,269	76.13	25.06	101.19						
Emergency Management Support	\$1,708,284	\$2,143,284	\$3,851,568	14.86	18.65	33.51						
Hazardous Materials Planning/Training	\$47,856	\$11,964	\$59,820	0.42	0.10	0.52						
Mitigation Project	\$190,843	\$63,614	\$254,457	1.66	0.55	2.21						
State Disaster Funds	\$1,933,918	,	\$1,933,918	16.83		16.83						
Total DEM	\$15,799,126	\$5,099,739	\$20,898,865	137.45	44.37	181.82						
Total DOLA	\$185,682,874	\$449,408,469	\$635,091,343	1,676	3,971	5,647						
RIMSII Multiplier used to	generate the indir	ect and induced	 jobs created throug	h the direc	t job impact.							
Direct Jobs	Empt.	Total Joh Impaa	t including Direct, I	ndirect and	d Induced							
5,647	Multiplier 2.5	1 otal Job Impac 14,117	t melaaing Direct, I	nunect and	a muucea							
5,047	2.3	14,117	<u> </u>		]							

#### Methodology

Using information from the Regional Input-Output Modeling System (RIMSII) produced by the Bureau of Economic Analysis (BEA), we estimated the numbers of jobs supported through the grant dollars and local match by region and for the state. Each type of project and region in Colorado has a different employment per million dollars of spending ratio. For example, construction of roads and streets in the Eastern Plains has an employment per million dollars ratio of 9.148. This means that for every million dollars of spending on roads and streets an estimated 9.148 jobs are supported. Jobs were estimated using ratios for each RIMSII geographic region and for project types using specific employment per output ratios. The regions were summed for a state total.

Not all grants fund activities that support direct jobs. For example a new fire truck in most cases replaces an older truck and does not have the employment impact that a construction project would have. The grants were reviewed by project type and grants for equipment like fire trucks were not estimated to support jobs. Grants for equipment that would require installation were partially included. For example, a grant for a new HVAC system covers the cost of the equipment and the installation. Detailed breakdowns by project type are available upon request.

Employment multipliers were also generated using RIMS II. The multipliers are used to estimate the complete impact of an economic activity.

For example, a directly supported job constructing a new sewer will also help to support jobs in an indirect industry like concrete. They will also spend their direct job salaries in the local community at grocery stores or restaurants. These are called induced effects. A Colorado aggregate multiplier of 2.5 was generated using multipliers by general project type (construction, professional services, administration, retail) and used to estimate the total number of jobs grants support.

TABLE #1 - TAXABLE ASSESSED VALUES FOR 2008

County	Vacant Land	Residential	Commercial	Industrial	Agricultural	Natural Resources	Producing Mines	Oil and Gas	State Assessed	Grand Total
Adams	190,592,430	2,177,583,150	1,580,643,640	308,880,470	18,761,360	7,874,180	0	51,517,480	323,401,300	4,659,254,010
Alamosa	13,132,070	45,135,218	44,448,627	989,715	15,413,461	123,056	0	0		131,937,947
Arapahoe	264,580,650	4,233,898,200	2,917,202,300	37,163,470	10,273,400	736,150	0	5,399,610	329,179,800	7,798,433,580
Archuleta	121,005,524	154,783,786	51,775,675	1,682,852	6,012,455	602,886	0	15,845,955		362,558,333
Baca	289,043	6,266,918	4,877,420	396,839	15,704,144	1,220,256	0	10,511,748		73,307,368
Bent	414,999	7,751,189	16,602,075	293,820	16,862,955	720,161	0	2,422,739		64,831,138
Boulder	176,540,520	3,081,353,450	1,669,326,810	515,098,030	9,712,930	2,450,070	22,280	20,998,650		5,620,401,640
Broomfield	53,735,860	423,513,645	442,481,890	86,719,690	432,490	10,740	0	4,452,940		1,066,156,855
Chaffee	71,520,210	156,432,480	78,824,930	7,135,110	4,536,600	3,890,980	0	0	14,468,900	336,809,210
Cheyenne	230,995	3,416,691	3,391,410	1,534,547	14,999,978	1,977,579	0	109,999,153	13,474,900	149,025,253
Clear Creek	26,797,640	101,111,140	28,582,460	631,990	112,740	5,298,970	255,839,120	0	14,986,500	433,360,560
Conejos	8,615,973	23,632,484	4,033,898	647,222	8,029,390	41,295	0	0	3,833,300	48,833,562
Costilla	91,649,147	8,627,937	2,685,072	461,611	2,931,827	350,059	0	0	5,295,100	112,000,753
Crowley	230,453	5,686,154	21,125,346	0	3,967,637	502,644	0	0	3,321,200	34,833,434
Custer	23,492,770	46,734,610	7,829,720	222,400	5,421,840	609,320	0	0	3,538,900	87,849,560
Delta	24,682,860	150,976,100	61,655,370	3,701,470	12,063,660	40,577,740	0	598,790	23,805,710	318,061,700
Denver	212,368,360	4,512,971,310	5,096,062,630	236,368,830	56,820	0	0	3,295,580	837,782,600	10,898,906,130
Dolores	8,490,427	10,453,711	4,083,887	1,207,179	3,138,692	630,693	0	14,973,771	11,154,401	54,132,761
Douglas	356,591,690	2,709,385,800	1,392,898,270	51,993,900	19,283,050	320,710	0	0	143,963,600	4,674,437,020
Eagle	317,342,840	2,093,961,050	700,977,440	13,538,930	5,380,580	1,551,950	73,460	0	56,252,900	3,189,079,150
El Paso	405,652,900	3,549,667,420	2,080,863,020	241,988,050	14,812,120	9,706,200	0	0	280,785,400	6,583,475,110
Elbert	27,221,390	195,089,830	23,261,890	1,579,280	15,539,660	1,242,170	0	3,112,930	19,423,600	286,470,750
Fremont	46,770,420	192,438,930	77,718,310	81,530,010	6,220,770	5,632,780	0	2,311,650	24,181,900	436,804,770
Garfield	155,879,320	487,096,360	301,490,710	10,088,710	9,040,310	4,330,320	80,330	2,230,653,410	62,297,700	3,260,957,170
Gilpin	50,426,160	55,625,510	228,722,130	154,000	398,670	10,831,420	2,130	0	6,338,300	352,498,320
Grand	191,372,620	404,564,240	94,608,100	58,342,610	6,619,850	323,720	73,599,670	0	27,404,500	856,835,310
Gunnison	232,974,060	332,774,640	116,018,620	3,116,470	7,362,670	73,035,780	220,240	3,526,480	10,314,500	779,343,460
Hinsdale	16,822,880	22,830,220	7,653,940	195,370	516,850	1,185,760	0	0	701,520	49,906,540
Huerfano	18,496,570	34,508,624	19,844,448	313,857	6,811,861	469,042	0	15,199,361	21,267,400	116,911,163
Jackson	1,754,617	8,621,018	3,351,505	1,244,654	9,390,357	142,781	0	4,202,665	2,035,300	30,742,897
Jefferson	243,095,060	4,330,155,840	2,288,453,130	235,311,030	10,272,770	4,451,860	2,248,780	0	244,200,400	7,358,188,870
Kiowa	74,340	1,882,130	1,055,040	0	12,932,480	1,193,130	0	12,006,540	3,992,400	33,136,060
Kit Carson	838,692	19,612,253	38,873,374	1,254,836	37,546,782	970,937	0	2,134,683	18,671,700	119,903,257
La Plata	216,835,660	588,495,170	386,761,000	50,874,590	12,770,390	4,439,600	0	1,639,424,040	68,914,400	2,968,514,850

TABLE #1 - TAXABLE ASSESSED VALUES FOR 2008

<b>0</b>	Marca de la colonia	B. Charles	0	1.1.4.4.1	A	Natural	Producing	011 - 10 -	04-4- 4	0
County	Vacant Land	Residential	Commercial	Industrial	Agricultural	Resources	Mines	Oil and Gas	State Assessed	Grand Total
Lake	20,825,441	43,548,056	10,922,467	642,739	187,334	1,484,960	6,351,718	0	9,915,100	93,877,815
Larimer	300,226,150	2,161,133,980	1,236,949,970	295,428,680	19,019,040	5,673,460	0	5,337,389	94,986,800	4,118,755,469
Las Animas	23,208,080	53,414,150	31,794,940	2,487,810	15,347,070	2,446,190	0	496,014,200	66,828,400	691,540,840
Lincoln	1,491,280	11,662,991	13,643,749	486,819	14,933,925	1,640,979	0	5,166,390	22,557,300	71,583,433
Logan	2,894,760	56,680,370	43,132,330	15,296,370	28,983,300	367,860	0	10,737,750	83,169,500	241,262,240
Mesa	125,999,560	863,928,800	540,556,490	89,931,340	21,500,650	1,900,220	0	140,171,810	97,895,000	1,881,883,870
Mineral	7,517,280	14,225,050	6,313,270	129,680	876,610	363,680	0	0	957,700	30,383,270
Moffat	9,416,400	54,014,430	32,830,730	2,422,820	7,032,130	55,515,930	0	89,879,980	191,962,500	443,074,920
Montezuma	31,393,340	113,658,990	59,738,690	8,898,130	11,299,140	1,644,700	0	173,272,110	38,080,000	437,985,100
Montrose	69,931,840	245,623,610	158,178,470	24,614,920	17,763,480	6,607,160	390,160	281,580	54,655,700	578,046,920
Morgan	5,580,290	90,285,740	59,429,380	46,597,000	32,124,910	134,120	0	8,245,440	140,409,600	382,806,480
Otero	1,535,844	42,753,738	27,006,105	5,279,847	15,505,573	210,564	0	0	24,771,100	117,062,771
Ouray	66,829,180	82,538,920	34,607,540	1,062,840	3,178,470	2,723,480	0	0	5,965,900	196,906,330
Park	149,852,510	214,443,600	27,873,174	818,354	5,703,680	3,704,899	32,776	0	14,959,200	417,388,193
Phillips	343,590	13,331,500	10,541,360	155,660	18,223,800	312,710	0	2,609,800	3,441,700	48,960,120
Pitkin	295,915,400	1,901,231,740	541,290,210	700,900	5,517,640	5,748,200	0	0	25,395,700	2,775,799,790
Prowers	927,980	24,019,480	24,384,260	1,895,610	25,749,440	1,294,060	0	3,428,250	38,951,500	120,650,580
Pueblo	77,445,470	626,698,800	317,631,310	129,338,340	10,570,060	2,804,840	0	0	126,191,100	1,290,679,920
Rio Blanco	7,854,260	30,320,300	22,683,180	84,787,190	7,157,300	28,377,300	0	576,695,420	63,509,500	821,384,450
Rio Grande	37,800,030	65,380,720	42,034,710	1,423,240	16,671,130	347,790	0	0	9,783,900	173,441,520
Routt	165,091,930	562,593,070	252,915,110	7,581,390	18,733,780	31,772,720	0	4,989,180	80,434,200	1,124,111,380
Saguache	20,593,070	16,777,870	5,523,280	316,940	11,914,470	1,209,260	0	0	5,267,500	61,602,390
San Juan	18,767,080	13,654,320	10,458,830	642,780	2,080	9,517,470	0	0	2,506,200	55,548,760
San Miguel	227,912,620	438,963,740	120,352,200	4,243,210	7,052,330	2,868,540	280	78,077,340	13,569,600	893,039,860
Sedgwick	82,290	5,196,300	3,103,320	215,840	13,246,200	156,710	0	550,450	35,307,710	57,858,820
Summit	214,052,332	990,515,336	342,183,138	11,493,618	1,192,902	1,609,021	0	0	26,338,300	1,587,384,647
Teller	81,819,960	199,497,030	101,152,990	4,946,830	1,597,220	2,933,310	63,450,520	0	13,901,300	469,299,160
Washington	268,251	10,504,972	3,937,694	317,569	29,751,269	1,262,198	0	42,252,934	24,930,000	113,224,887
Weld	125,676,280	1,259,424,810	665,193,890	216,957,660	98,983,820	14,996,920	0	1,710,307,180	487,797,900	4,579,338,460
Yuma	854,400	26,508,680	23,737,410	10,738,280	53,954,310	876,630	0	176,539,180	34,016,800	327,225,690
Total	5,662,626,048	40,409,568,301	24,568,284,284	2,924,513,948	837,104,612	377,950,820	402,311,464	7,677,144,558	4,690,502,541	87,550,006,576
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TABLE #2 - CHANGE IN ASSESSSED VALUES FROM 2007 TO 2008

County	Vacant Land	Pacidontial	Commercial	Industrial	Agricultural	Natural	Producing	Oil and Gas	State Assessed	Grand Total
County	Vacant Land	Residential	<b>Commercial</b> 88,412,650	Industrial	Agricultural		Mines 0	-6,622,220	<b>State Assessed</b> 6,286,700	
Adams Alamosa	-18,743,460 -124,120	41,161,970 1,145,518	716,817	25,656,560 -54,005	94,170 27,371	-1,052,360 -5,894	0	-0,622,220		135,194,010 3,450,697
	•		•	•	·	-477.430	0		, -,-	
Arabalata	-25,706,100	83,739,460	35,397,160	-703,390	183,320	,	•	125,730		112,303,950
Archuleta	-6,143,319	7,071,958	2,703,540	57,454	250,621	514	0	2,366,450	,	6,614,018
Baca	-2,014	47,650	95,597	-12,818	31,380	-18,935	0	384,360		3,590,920
Bent	-2,285	52,993	7,041,435	8,328	20,161	28,597	0	8,220		10,047,449
Boulder	-25,075,320	39,291,380	31,203,690	-3,443,930	455,890	-266,420	-2,780	2,074,900		46,095,910
Broomfield	-3,155,350	21,882,779	18,602,090	1,126,460	16,700	0	0	-1,358,590		37,362,089
Chaffee	308,160	6,017,400	1,098,940	133,760	30,120	-68,650	0	0	-,	7,938,730
Cheyenne	-7,816	48,674	23,594	-160,197	-20,166	-19,663	0	3,418,555	877,800	4,160,781
Clear Creek	-1,857,420	1,516,840	-160,500	325,930	13,760	916,700	76,945,490	0	-323,100	77,377,700
Conejos	17,765	634,603	-64,939	5,761	48,907	-12,503	0	0	79,600	709,194
Costilla	-4,109,814	105,431	-166,307	-14,657	72,145	33,400	0	0	668,818	-3,410,984
Crowley	-217	-57,509	55,981	-14,500	-10,770	136,229	0	0	-264,500	-155,286
Custer	-1,730,570	1,663,190	-123,340	34,820	173,490	-1,700	0	0	-164,800	-148,910
Delta	3,358,340	6,553,820	3,290,980	157,980	129,240	3,590,560	0	-245,860	660,910	17,495,970
Denver	13,379,190	117,673,380	64,487,170	-10,478,720	-55,820	0	0	1,994,300	54,501,800	241,501,300
Dolores	-170,425	390,107	17,266	1,069,638	685,217	13,472	0	206,314	-163,799	2,047,790
Douglas	21,890,270	59,578,640	40,580,460	-6,679,030	686,700	-59,580	0	0	6,779,400	122,776,860
Eagle	-38,476,630	75,305,430	-20,366,890	-306,890	56,140	88,460	-7,290	0	-285,300	16,007,030
El Paso	-13,867,410	81,038,850	81,063,220	-66,463,000	-404,130	1,750,060	0	0	25,832,100	108,949,690
Elbert	-2,155,550	8,818,710	-773,330	-16,660	532,420	5,680	0	507,310	4,014,200	10,932,780
Fremont	-2,988,160	13,355,780	3,404,320	-7,385,920	583,210	-649,240	0	-41,880	732,100	7,010,210
Garfield	-21,334,850	42,045,330	12,724,800	361,640	77,990	-91,790	9,680	363,601,060	5,659,800	403,053,660
Gilpin	-6,272,270	911,020	10,905,030	-20	61,170	-358,950	-420	0	472,710	5,718,270
Grand	-3,864,300	29,204,540	3,627,990	15,640	86,770	-6,500	23,226,700	0	343,900	52,634,740
Gunnison	-4,434,540	16,961,530	-2,786,990	-147,640	33,350	-2,886,810	23,400	2,731,420	-767,300	8,726,420
Hinsdale	-164,940	264,990	-120,060	15,360	2,110	-49,010	-2,113,620	0	-88,060	-2,253,230
Huerfano	-519,495	456,636	-133,350	6,534	292,415	-11,446	0	-1,044,907	3,858,769	2,905,156
Jackson	38,237	38,248	8,647	152,684	8,426	92	0	-1,022,535	-234,700	-1,010,901
Jefferson	-17,562,960	39,596,820	28,553,400	16,281,060	86,840	-215,880	-2,069,590	0	•	66,543,690
Kiowa	-3,890	54,300	6,670	0	-2,370	10,640	0	299,280		35,230
Kit Carson	-115,017	205,850	10,092,593	2,689	1,737,205	-41,769	0	-542,196	,	11,385,955
Tat Outson	110,017	200,000	10,002,000	2,000	1,101,200	71,703	U	0-12, 100	40,000	11,000,000

TABLE #2 - CHANGE IN ASSESSSED VALUES FROM 2007 TO 2008

						Natural	Producing			
County	Vacant Land	Residential	Commercial	Industrial	Agricultural	Resources	Mines	Oil and Gas	State Assessed	Grand Total
La Plata	-13,222,360	41,852,710	17,956,040	4,571,050	104,250	-469,460	0	42,040,190	477,500	93,309,920
Lake	-733,560	939,907	162,521	51,548	8,960	-12,310	-1,637,317	0	606,100	-614,151
Larimer	14,990,060	47,327,670	66,147,590	1,112,010	281,360	-54,940	0	-225,979	2,192,000	131,769,771
Las Animas	1,074,090	1,314,550	2,030,340	242,530	161,460	190,800	0	55,008,810	10,765,700	70,788,280
Lincoln	-11,574	135,836	786,366	-38,154	38,975	-36	0	589,879	-59,800	1,441,492
Logan	-82,190	581,750	124,230	419,020	534,930	5,690	0	412,260	36,740,700	38,736,390
Mesa	1,699,530	34,117,910	14,578,770	4,514,290	428,140	148,970	0	43,849,730	463,700	99,801,040
Mineral	-30,060	570,750	210,850	-8,450	-5,170	-7,860	0	0	-29,500	700,560
Moffat	-385,080	1,758,440	2,955,030	273,690	-75,140	-7,928,290	0	-22,735,650	-4,682,600	-30,819,600
Montezuma	-5,534,880	6,792,720	-2,671,590	242,530	247,710	168,890	0	-15,843,890	1,376,400	-15,222,110
Montrose	2,035,610	10,459,340	11,805,150	-1,574,150	104,880	2,063,730	180,300	281,580	-732,500	24,623,940
Morgan	-467,590	1,103,360	1,481,280	-1,972,610	1,038,610	19,980	0	1,703,410	1,145,500	4,051,940
Otero	-1,148	473,379	224,666	-116,858	67,750	-36,819	0	0	1,616,700	2,227,670
Ouray	-3,466,850	4,059,320	1,392,700	9,430	81,340	-5,170	0	0	382,700	2,453,470
Park	-3,826,360	7,052,350	592,026	154,968	191,770	-327,539	-540	0	562,500	4,399,175
Phillips	15,820	143,700	483,170	-3,180	18,820	-9,780	0	-218,570	409,000	838,980
Pitkin	-21,364,690	56,723,420	10,892,760	0	672,010	-377,580	0	0	2,090,500	48,636,420
Prowers	10,480	159,290	800,660	21,070	78,770	40,660	0	-437,550	-5,037,800	-4,364,420
Pueblo	-1,067,820	15,069,690	46,393,330	12,718,010	124,810	-702,460	0	0	537,500	73,073,060
Rio Blanco	2,486,190	1,307,950	2,481,626	61,240,497	40,070	764,836	0	28,350,839	3,926,500	100,598,508
Rio Grande	549,140	1,371,010	-38,061	-20,506	175,510	2,207	0	0	186,030	2,225,330
Routt	-21,316,680	41,943,150	12,401,390	290,920	1,645,800	-3,174,840	0	-1,349,710	-951,500	29,488,530
Saguache	3,616,970	701,300	41,380	0	7,070	-70	0	0	107,800	4,474,450
San Juan	-9,800	254,270	2,480	-13,230	-410	-70,180	0	0	268,500	431,630
San Miguel	-2,705,260	17,103,230	-959,360	-18,550	198,740	-45,280	0	-22,340,990	-50,780	-8,818,250
Sedgwick	-1,430	55,000	97,570	-5,450	52,160	36,350	0	-99,010	24,975,410	25,110,600
Summit	-25,449,702	40,816,940	3,293,926	4,534,484	62,641	24,075	0	0	-1,324,500	21,957,864
Teller	-3,226,910	3,409,180	2,389,340	548,510	9,220	35,090	17,540,700	0	-484,459	20,220,671
Washington	31,857	213,967	-106,517	130,155	247,040	17,517	0	-1,948,544	3,714,800	2,300,275
Weld	-10,885,240	43,366,530	32,505,580	5,902,710	4,209,250	577,200	0	-34,265,260	74,939,300	116,350,070
Yuma	49,870	337,300	2,018,400	6,305,880	138,640	22,240	0	13,775,290	4,409,100	27,056,720
Total	-246,825,847	1,078,292,237	649,891,977	49,043,085	16,873,948	-8,824,505	112,094,713	453,386,546	298,886,959	2,402,819,113

TABLE #3 - PERCENTAGE CHANGE IN ASSESSED VALUES FROM 2007 TO 2008

	Vacant					Natural	Producing		State	
County	Land	Residential	Commercial	Industrial	Agricultural	Resources	Mines	Oil & Gas	Assessed	<b>Grand Total</b>
Adams	-9.0%	1.9%	5.9%	9.1%	0.5%	-11.8%		-11.4%	2.0%	3.0%
Alamosa	-0.9%	2.6%	1.6%	-5.2%	0.2%	-4.6%			15.9%	2.7%
Arapahoe	-8.9%	2.0%	1.2%	-1.9%	1.8%	-39.3%		2.4%	6.4%	1.5%
Archuleta	-4.8%	4.8%	5.5%	3.5%	4.3%	0.1%		17.6%	2.9%	1.9%
Baca	-0.7%	0.8%	2.0%	-3.1%	0.2%	-1.5%		3.8%	9.9%	5.2%
Bent	-0.5%	0.7%	73.7%	2.9%	0.1%	4.1%		0.3%	17.1%	18.3%
Boulder	-12.4%	1.3%	1.9%	-0.7%	4.9%	-9.8%	-11.1%	11.0%	1.3%	0.8%
Broomfield	-5.5%	5.4%	4.4%	1.3%	4.0%	0.0%		-23.4%	0.5%	3.6%
Chaffee	0.4%	4.0%	1.4%	1.9%	0.7%	-1.7%			3.0%	2.4%
Cheyenne	-3.3%	1.4%	0.7%	-9.5%	-0.1%	-1.0%		3.2%	7.0%	2.9%
Clear Creek	-6.5%	1.5%	-0.6%	106.5%	13.9%	20.9%	43.0%		-2.1%	21.7%
Conejos	0.2%	2.8%	-1.6%	0.9%	0.6%	-23.2%			2.1%	1.5%
Costilla	-4.3%	1.2%	-5.8%	-3.1%	2.5%	10.5%			14.5%	-3.0%
Crowley	-0.1%	-1.0%	0.3%	-100.0%	-0.3%	37.2%			-7.4%	-0.4%
Custer	-6.9%	3.7%	-1.6%	18.6%	3.3%	-0.3%			-4.4%	-0.2%
Delta	15.7%	4.5%	5.6%	4.5%	1.1%	9.7%		-29.1%	2.9%	5.8%
Denver	6.7%	2.7%	1.3%	-4.2%	-49.6%			153.3%	7.0%	2.3%
Dolores	-2.0%	3.9%	0.4%	777.7%	27.9%	2.2%		1.4%	-1.4%	3.9%
Douglas	6.5%	2.2%	3.0%	-11.4%	3.7%	-15.7%			4.9%	2.7%
Eagle	-10.8%	3.7%	-2.8%	-2.2%	1.1%	6.0%	-9.0%		-0.5%	0.5%
El Paso	-3.3%	2.3%	4.1%	-21.5%	-2.7%	22.0%			10.1%	1.7%
Elbert	-7.3%	4.7%	-3.2%	-1.0%	3.5%	0.5%		19.5%	26.1%	4.0%
Fremont	-6.0%	7.5%	4.6%	-8.3%	10.3%	-10.3%		-1.8%	3.1%	1.6%
Garfield	-12.0%	9.4%	4.4%	3.7%	0.9%	-2.1%	13.7%	19.5%	10.0%	14.1%
Gilpin	-11.1%	1.7%	5.0%	0.0%	18.1%	-3.2%	-16.5%		8.1%	1.6%
Grand	-2.0%	7.8%	4.0%	0.0%	1.3%	-2.0%	46.1%		1.3%	6.5%
Gunnison	-1.9%	5.4%	-2.3%	-4.5%	0.5%	-3.8%	11.9%	343.5%	-6.9%	1.1%
Hinsdale	-1.0%	1.2%	-1.5%	8.5%	0.4%	-4.0%	-100.0%		-11.2%	-4.3%
Huerfano	-2.7%	1.3%	-0.7%	2.1%	4.5%	-2.4%		-6.4%	22.2%	2.5%
Jackson	2.2%	0.4%	0.3%	14.0%	0.1%	0.1%		-19.6%	-10.3%	-3.2%
Jefferson	-6.7%	0.9%	1.3%	7.4%	0.9%	-4.6%	-47.9%		0.8%	0.9%
Kiowa	-5.0%	3.0%	0.6%		0.0%	0.9%		2.6%	-7.6%	0.1%
Kit Carson	-12.1%	1.1%	35.1%	0.2%	4.9%	-4.1%		-20.3%	0.3%	10.5%

TABLE #3 - PERCENTAGE CHANGE IN ASSESSED VALUES FROM 2007 TO 2008

	Vacant					Natural	Producing		State	
County	Land	Residential	Commercial	Industrial	Agricultural	Resources	Mines	Oil & Gas	Assessed	<b>Grand Total</b>
La Plata	-5.7%	7.7%	4.9%	9.9%	0.8%	-9.6%		2.6%	0.7%	3.2%
Lake	-3.4%	2.2%	1.5%	8.7%	5.0%	-0.8%	-20.5%		6.5%	-0.6%
Larimer	5.3%	2.2%	5.6%	0.4%	1.5%	-1.0%		-4.1%	2.4%	3.3%
Las Animas	4.9%	2.5%	6.8%	10.8%	1.1%	8.5%		12.5%	19.2%	11.4%
Lincoln	-0.8%	1.2%	6.1%	-7.3%	0.3%	0.0%		12.9%	-0.3%	2.1%
Logan	-2.8%	1.0%	0.3%	2.8%	1.9%	1.6%		4.0%	79.1%	19.1%
Mesa	1.4%	4.1%	2.8%	5.3%	2.0%	8.5%		45.5%	0.5%	5.6%
Mineral	-0.4%	4.2%	3.5%	-6.1%	-0.6%	-2.1%			-3.0%	2.4%
Moffat	-3.9%	3.4%	9.9%	12.7%	-1.1%	-12.5%		-20.2%	-2.4%	-6.5%
Montezuma	-15.0%	6.4%	-4.3%	2.8%	2.2%	11.4%		-8.4%	3.8%	-3.4%
Montrose	3.0%	4.4%	8.1%	-6.0%	0.6%	45.4%	85.9%		-1.3%	4.4%
Morgan	-7.7%	1.2%	2.6%	-4.1%	3.3%	17.5%		26.0%	0.8%	1.1%
Otero	-0.1%	1.1%	0.8%	-2.2%	0.4%	-14.9%			7.0%	1.9%
Ouray	-4.9%	5.2%	4.2%	0.9%	2.6%	-0.2%			6.9%	1.3%
Park	-2.5%	3.4%	2.2%	23.4%	3.5%	-8.1%	-1.6%		3.9%	1.1%
Phillips	4.8%	1.1%	4.8%	-2.0%	0.1%	-3.0%		-7.7%	13.5%	1.7%
Pitkin	-6.7%	3.1%	2.1%	0.0%	13.9%	-6.2%			9.0%	1.8%
Prowers	1.1%	0.7%	3.4%	1.1%	0.3%	3.2%		-11.3%	-11.5%	-3.5%
Pueblo	-1.4%	2.5%	17.1%	10.9%	1.2%	-20.0%			0.4%	6.0%
Rio Blanco	46.3%	4.5%	12.3%	260.1%	0.6%	2.8%		5.2%	6.6%	14.0%
Rio Grande	1.5%	2.1%	-0.1%	-1.4%	1.1%	0.6%			1.9%	1.3%
Routt	-11.4%	8.1%	5.2%	4.0%	9.6%	-9.1%		-21.3%	-1.2%	2.7%
Saguache	21.3%	4.4%	0.8%	0.0%	0.1%	0.0%			2.1%	7.8%
San Juan	-0.1%	1.9%	0.0%	-2.0%	-16.5%	-0.7%			12.0%	0.8%
San Miguel	-1.2%	4.1%	-0.8%	-0.4%	2.9%	-1.6%	0.0%	-22.2%	-0.4%	-1.0%
Sedgwick	-1.7%	1.1%	3.2%	-2.5%	0.4%	30.2%		-15.2%	241.7%	76.7%
Summit	-10.6%	4.3%	1.0%	65.2%	5.5%	1.5%			-4.8%	1.4%
Teller	-3.8%	1.7%	2.4%	12.5%	0.6%	1.2%	38.2%		-3.4%	4.5%
Washington	13.5%	2.1%	-2.6%	69.4%	0.8%	1.4%		-4.4%	17.5%	2.1%
Weld	-8.0%	3.6%	5.1%	2.8%	4.4%	4.0%		-2.0%	18.2%	2.6%
Yuma	6.2%	1.3%	9.3%	142.3%	0.3%	2.6%		8.5%	14.9%	9.0%
Grand Total	-4.2%	2.7%	2.7%	1.7%	2.1%	-2.3%	38.6%	6.3%	6.8%	2.8%

TABLE #3 - PERCENTAGE CHANGE IN ASSESSED VALUES FROM 2007 TO 2008

0	Vacant	Deed lengtel	0	L. L. Martal	A!	Natural	Producing	011.0.0	State	0
County	Land	Residential		Industrial	Agricultural		Mines	Oil & Gas	Assessed	Grand Total
Sedgwick	-1.7%	1.1%	3.2%	-2.5%	0.4%	30.2%	42.00/	-15.2%	241.7%	76.7%
Clear Creek	-6.5%	1.5%	-0.6%	106.5%	13.9%	20.9%	43.0%	4.00/	-2.1%	21.7%
Logan	-2.8%	1.0%	0.3%	2.8%	1.9%	1.6%		4.0%	79.1%	19.1%
Bent	-0.5%	0.7%	73.7%	2.9%	0.1%	4.1%	40.70/	0.3%	17.1%	18.3%
Garfield	-12.0%	9.4%	4.4%	3.7%	0.9%	-2.1%	13.7%	19.5%	10.0%	14.1%
Rio Blanco	46.3%	4.5%	12.3%	260.1%	0.6%	2.8%		5.2%	6.6%	14.0%
Las Animas	4.9%	2.5%	6.8%	10.8%	1.1%	8.5%		12.5%	19.2%	11.4%
Kit Carson	-12.1%	1.1%	35.1%	0.2%	4.9%	-4.1%		-20.3%	0.3%	10.5%
Yuma	6.2%	1.3%	9.3%	142.3%	0.3%	2.6%		8.5%	14.9%	9.0%
Saguache	21.3%	4.4%	0.8%	0.0%	0.1%	0.0%			2.1%	7.8%
Grand	-2.0%	7.8%	4.0%	0.0%	1.3%	-2.0%	46.1%		1.3%	6.5%
Pueblo	-1.4%	2.5%	17.1%	10.9%	1.2%	-20.0%			0.4%	6.0%
Delta	15.7%	4.5%	5.6%	4.5%	1.1%	9.7%		-29.1%	2.9%	5.8%
Mesa	1.4%	4.1%	2.8%	5.3%	2.0%	8.5%		45.5%	0.5%	5.6%
Baca	-0.7%	0.8%	2.0%	-3.1%	0.2%	-1.5%		3.8%	9.9%	5.2%
Teller	-3.8%	1.7%	2.4%	12.5%	0.6%	1.2%	38.2%		-3.4%	4.5%
Montrose	3.0%	4.4%	8.1%	-6.0%	0.6%	45.4%	85.9%		-1.3%	4.4%
Elbert	-7.3%	4.7%	-3.2%	-1.0%	3.5%	0.5%		19.5%	26.1%	4.0%
Dolores	-2.0%	3.9%	0.4%	777.7%	27.9%	2.2%		1.4%	-1.4%	3.9%
Broomfield	-5.5%	5.4%	4.4%	1.3%	4.0%	0.0%		-23.4%	0.5%	3.6%
Larimer	5.3%	2.2%	5.6%	0.4%	1.5%	-1.0%		-4.1%	2.4%	3.3%
La Plata	-5.7%	7.7%	4.9%	9.9%	0.8%	-9.6%		2.6%	0.7%	3.2%
Adams	-9.0%	1.9%	5.9%	9.1%	0.5%	-11.8%		-11.4%	2.0%	3.0%
Cheyenne	-3.3%	1.4%	0.7%	-9.5%	-0.1%	-1.0%		3.2%	7.0%	2.9%
Douglas	6.5%	2.2%	3.0%	-11.4%	3.7%	-15.7%			4.9%	2.7%
Routt	-11.4%	8.1%	5.2%	4.0%	9.6%	-9.1%		-21.3%	-1.2%	2.7%
Alamosa	-0.9%	2.6%	1.6%	-5.2%	0.2%	-4.6%			15.9%	2.7%
Weld	-8.0%	3.6%	5.1%	2.8%	4.4%	4.0%		-2.0%	18.2%	2.6%
Huerfano	-2.7%	1.3%	-0.7%	2.1%	4.5%	-2.4%		-6.4%	22.2%	2.5%
Chaffee	0.4%	4.0%	1.4%	1.9%	0.7%	-1.7%			3.0%	2.4%
Mineral	-0.4%	4.2%	3.5%	-6.1%	-0.6%	-2.1%			-3.0%	2.4%
Denver	6.7%	2.7%	1.3%	-4.2%	-49.6%			153.3%	7.0%	2.3%
Washington	13.5%	2.1%	-2.6%	69.4%	0.8%	1.4%		-4.4%	17.5%	2.1%

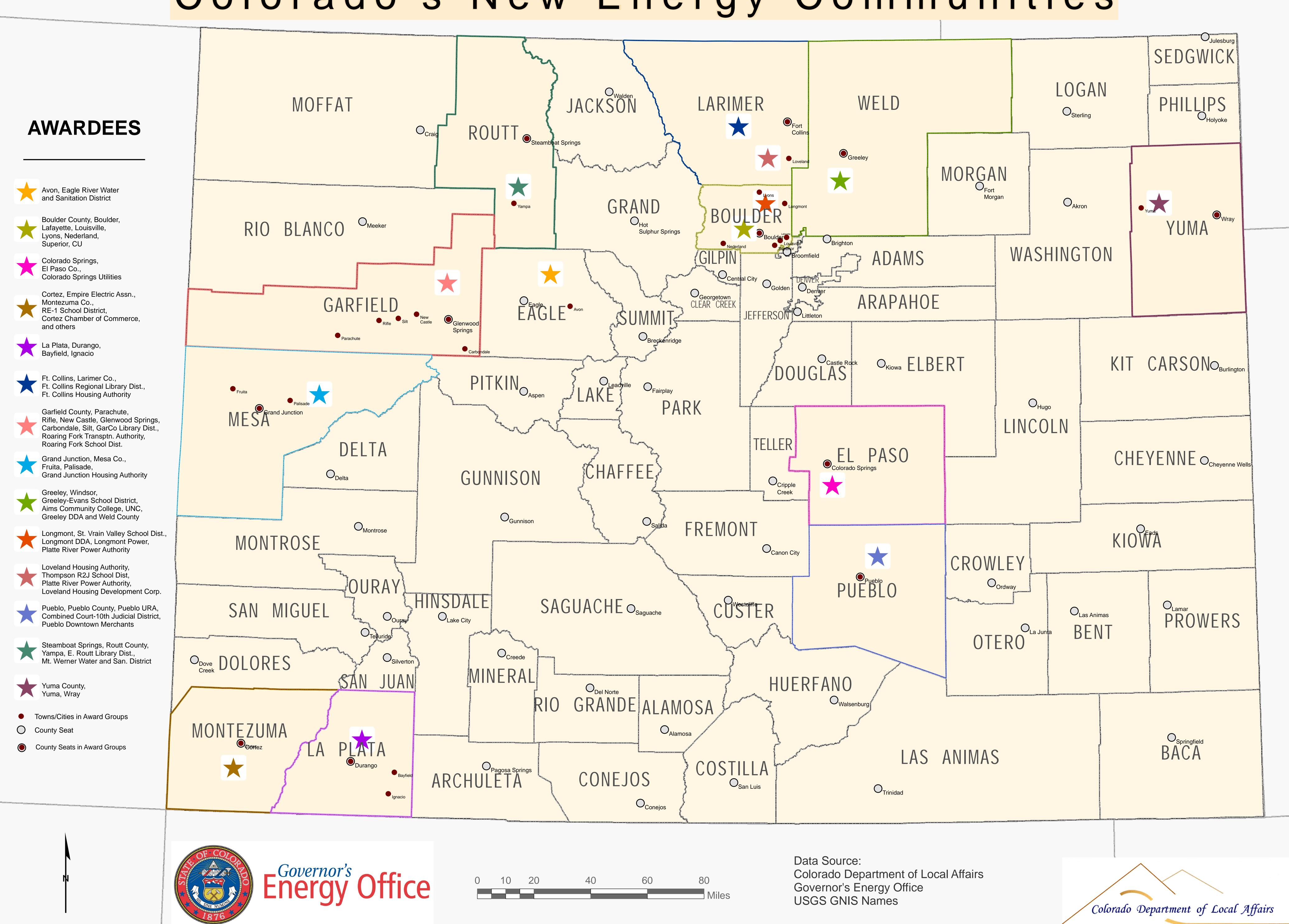
TABLE #3 - PERCENTAGE CHANGE IN ASSESSED VALUES FROM 2007 TO 2008

	Vacant					Natural	Producing		State	
County	Land	Residential	Commercial	Industrial	Agricultural	Resources	Mines	Oil & Gas	Assessed	<b>Grand Total</b>
Lincoln	-0.8%	1.2%	6.1%	-7.3%	0.3%	0.0%		12.9%	-0.3%	2.1%
Otero	-0.1%	1.1%	0.8%	-2.2%	0.4%	-14.9%			7.0%	1.9%
Archuleta	-4.8%	4.8%	5.5%	3.5%	4.3%	0.1%		17.6%	2.9%	1.9%
Pitkin	-6.7%	3.1%	2.1%	0.0%	13.9%	-6.2%			9.0%	1.8%
Phillips	4.8%	1.1%	4.8%	-2.0%	0.1%	-3.0%		-7.7%	13.5%	1.7%
El Paso	-3.3%	2.3%	4.1%	-21.5%	-2.7%	22.0%			10.1%	1.7%
Gilpin	-11.1%	1.7%	5.0%	0.0%	18.1%	-3.2%	-16.5%		8.1%	1.6%
Fremont	-6.0%	7.5%	4.6%	-8.3%	10.3%	-10.3%		-1.8%	3.1%	1.6%
Conejos	0.2%	2.8%	-1.6%	0.9%	0.6%	-23.2%			2.1%	1.5%
Arapahoe	-8.9%	2.0%	1.2%	-1.9%	1.8%	-39.3%		2.4%	6.4%	1.5%
Summit	-10.6%	4.3%	1.0%	65.2%	5.5%	1.5%			-4.8%	1.4%
Rio Grande	1.5%	2.1%	-0.1%	-1.4%	1.1%	0.6%			1.9%	1.3%
Ouray	-4.9%	5.2%	4.2%	0.9%	2.6%	-0.2%			6.9%	1.3%
Gunnison	-1.9%	5.4%	-2.3%	-4.5%	0.5%	-3.8%	11.9%	343.5%	-6.9%	1.1%
Morgan	-7.7%	1.2%	2.6%	-4.1%	3.3%	17.5%		26.0%	0.8%	1.1%
Park	-2.5%	3.4%	2.2%	23.4%	3.5%	-8.1%	-1.6%		3.9%	1.1%
Jefferson	-6.7%	0.9%	1.3%	7.4%	0.9%	-4.6%	-47.9%		0.8%	0.9%
Boulder	-12.4%	1.3%	1.9%	-0.7%	4.9%	-9.8%	-11.1%	11.0%	1.3%	0.8%
San Juan	-0.1%	1.9%	0.0%	-2.0%	-16.5%	-0.7%			12.0%	0.8%
Eagle	-10.8%	3.7%	-2.8%	-2.2%	1.1%	6.0%	-9.0%		-0.5%	0.5%
Kiowa	-5.0%	3.0%	0.6%		0.0%	0.9%		2.6%	-7.6%	0.1%
Custer	-6.9%	3.7%	-1.6%	18.6%	3.3%	-0.3%			-4.4%	-0.2%
Crowley	-0.1%	-1.0%	0.3%	-100.0%	-0.3%	37.2%			-7.4%	-0.4%
Lake	-3.4%	2.2%	1.5%	8.7%	5.0%	-0.8%	-20.5%		6.5%	-0.6%
San Miguel	-1.2%	4.1%	-0.8%	-0.4%	2.9%	-1.6%	0.0%	-22.2%	-0.4%	-1.0%
Costilla	-4.3%	1.2%	-5.8%	-3.1%	2.5%	10.5%			14.5%	-3.0%
Jackson	2.2%	0.4%	0.3%	14.0%	0.1%	0.1%		-19.6%	-10.3%	-3.2%
Montezuma	-15.0%	6.4%	-4.3%	2.8%	2.2%	11.4%		-8.4%	3.8%	-3.4%
Prowers	1.1%	0.7%	3.4%	1.1%	0.3%	3.2%		-11.3%	-11.5%	-3.5%
Hinsdale	-1.0%	1.2%	-1.5%	8.5%	0.4%	-4.0%	-100.0%		-11.2%	-4.3%
Moffat	-3.9%	3.4%	9.9%	12.7%	-1.1%	-12.5%		-20.2%	-2.4%	-6.5%
Grand Total	-4.2%	2.7%	2.7%	1.7%	2.1%	-2.3%	38.6%	6.3%	6.8%	2.8%

County	Vacant	Residential	Commercial	Industrial	Agricultural	Natural Resources	Producing Mines	Oil and Gas	State Assessed	Grand Total
Adams	209,335,890	2,136,421,180	1,492,230,990	283,223,910	18,667,190	8,926,540	0	58,139,700	317,114,600	4,524,060,000
Alamosa	13,256,190	43,989,700	43,731,810	1,043,720	15,386,090	128,950	0	0	10,950,790	128,487,250
Arapahoe	290,286,750	4,150,158,740	2,881,805,140	37,866,860	10,090,080	1,213,580	0	5,273,880	309,434,600	7,686,129,630
Archuleta	127,148,843	147,711,828	49,072,135	1,625,398	5,761,834	602,372	0	13,479,505	10,542,400	355,944,315
Baca	291,057	6,219,268	4,781,823	409,657	15,672,764	1,239,191	0	10,127,388	30,975,300	69,716,448
Bent	417,284	7,698,196	9,560,640	285,492	16,842,794	691,564	0	2,414,519	16,873,200	54,783,689
Boulder	201,615,840	3,042,062,070	1,638,123,120	518,541,960	9,257,040	2,716,490	25,060	18,923,750	143,040,400	5,574,305,730
Broomfield	56,891,210	401,630,866	423,879,800	85,593,230	415,790	10,740	0	5,811,530	54,561,600	1,028,794,766
Chaffee	71,212,050	150,415,080	77,725,990	7,001,350	4,506,480	3,959,630	0	0	14,049,900	328,870,480
Cheyenne	238,811	3,368,017	3,367,816	1,694,744	15,020,144	1,997,242	0	106,580,598	12,597,100	144,864,472
Clear Creek	28,655,060	99,594,300	28,742,960	306,060	98,980	4,382,270	178,893,630	0	15,309,600	355,982,860
Conejos	8,598,208	22,997,881	4,098,837	641,461	7,980,483	53,798	0	0	3,753,700	48,124,368
Costilla	95,758,961	8,522,506	2,851,379	476,268	2,859,682	316,659	0	0	4,626,282	115,411,737
Crowley	230,670	5,743,663	21,069,365	14,500	3,978,407	366,415	0	0	3,585,700	34,988,720
Custer	25,223,340	45,071,420	7,953,060	187,580	5,248,350	611,020	0	0	3,703,700	87,998,470
Delta	21,324,520	144,422,280	58,364,390	3,543,490	11,934,420	36,987,180	0	844,650	23,144,800	300,565,730
Denver	198,989,170	4,395,297,930	5,031,575,460	246,847,550	112,640	0	0	1,301,280	783,280,800	10,657,404,830
Dolores	8,660,852	10,063,604	4,066,621	137,541	2,453,475	617,221	0	14,767,457	11,318,200	52,084,971
Douglas	334,701,420	2,649,807,160	1,352,317,810	58,672,930	18,596,350	380,290	0	0	137,184,200	4,551,660,160
Eagle	355,819,470	2,018,655,620	721,344,330	13,845,820	5,324,440	1,463,490	80,750	0	56,538,200	3,173,072,120
El Paso	419,520,310	3,468,628,570	1,999,799,800	308,451,050	15,216,250	7,956,140	0	0	254,953,300	6,474,525,420
Elbert	29,376,940	186,271,120	24,035,220	1,595,940	15,007,240	1,236,490	0	2,605,620	15,409,400	275,537,970
Fremont	49,758,580	179,083,150	74,313,990	88,915,930	5,637,560	6,282,020	0	2,353,530	23,449,800	429,794,560
Garfield	177,214,170	445,051,030	288,765,910	9,727,070	8,962,320	4,422,110	70,650	1,867,052,350	56,637,900	2,857,903,510
Gilpin	56,698,430	54,714,490	217,817,100	154,020	337,500	11,190,370	2,550	0	5,865,590	346,780,050
Grand	195,236,920	375,359,700	90,980,110	58,326,970	6,533,080	330,220	50,372,970	0	27,060,600	804,200,570
Gunnison	237,408,600	315,813,110	118,805,610	3,264,110	7,329,320	75,922,590	196,840	795,060	11,081,800	770,617,040
Hinsdale	16,987,820	22,565,230	7,774,000	180,010	514,740	1,234,770	2,113,620	0	789,580	52,159,770
Huerfano	19,016,065	34,051,988	19,977,798	307,323	6,519,446	480,488	0	16,244,268	17,408,631	114,006,007
Jackson	1,716,380	8,582,770	3,342,858	1,091,970	9,381,931	142,689	0	5,225,200	2,270,000	31,753,798
Jefferson	260,658,020	4,290,559,020	2,259,899,730	219,029,970	10,185,930	4,667,740	4,318,370	0	242,326,400	7,291,645,180
Kiowa	78,230	1,827,830	1,048,370	0	12,934,850	1,182,490	0	11,707,260	4,321,800	33,100,830
Kit Carson	953,709	19,406,403	28,780,781	1,252,147	35,809,577	1,012,706	0	2,676,879	18,625,100	108,517,302
La Plata	230,058,020	546,642,460	368,804,960	46,303,540	12,666,140	4,909,060	0	1,597,383,850	68,436,900	2,875,204,930
Lake	21,559,001	42,608,149	10,759,946	591,191	178,374	1,497,270	7,989,035	0	9,309,000	94,491,966
Larimer	285,236,090	2,113,806,310	1,170,802,380	294,316,670	18,737,680	5,728,400	0	5,563,368	92,794,800	3,986,985,698
Las Animas	22,133,990	52,099,600	29,764,600	2,245,280	15,185,610	2,255,390	0	441,005,390	56,062,700	620,752,560
Lincoln	1,502,854	11,527,155	12,857,383	524,973	14,894,950	1,641,015	0	4,576,511	22,617,100	70,141,941
Logan	2,976,950	56,098,620	43,008,100	14,877,350	28,448,370	362,170	0	10,325,490	46,428,800	202,525,850
Mesa	124,300,030	829,810,890	525,977,720	85,417,050	21,072,510	1,751,250	0	96,322,080	97,431,300	1,782,082,830
Mineral	7,547,340	13,654,300	6,102,420	138,130	881,780	371,540	0	0	987,200	29,682,710
Moffat	9,801,480	52,255,990	29,875,700	2,149,130	7,107,270	63,444,220	0	112,615,630	196,645,100	473,894,520
Montezuma	36,928,220	106,866,270	62,410,280	8,655,600	11,051,430	1,475,810	0	189,116,000	36,703,600	453,207,210
Montrose	67,896,230	235,164,270	146,373,320	26,189,070	17,658,600	4,543,430	209,860	0	55,388,200	553,422,980
Morgan	6,047,880	89,182,380	57,948,100	48,569,610	31,086,300	114,140	0	6,542,030	139,264,100	378,754,540
Otero	1,536,992	42,280,359	26,781,439	5,396,705	15,437,823	247,383	0	0	23,154,400	114,835,101
Ouray	70,296,030	78,479,600	33,214,840	1,053,410	3,097,130	2,728,650	0	0	5,583,200	194,452,860
Park	153,678,870	207,391,250	27,281,148	663,386	5,511,910	4,032,438	33,316	0	14,396,700	412,989,018
Phillips	327,770	13,187,800	10,058,190	158,840	18,204,980	322,490	0	2,828,370	3,032,700	48,121,140

Pitkin	317,280,090	1,844,508,320	530,397,450	700,900	4,845,630	6,125,780	0	0	23,305,200	2,727,163,370
Prowers	917,500	23,860,190	23,583,600	1,874,540	25,670,670	1,253,400	0	3,865,800	43,989,300	125,015,000
Pueblo	78,513,290	611,629,110	271,237,980	116,620,330	10,445,250	3,507,300	0	0	125,653,600	1,217,606,860
Rio Blanco	5,368,070	29,012,350	20,201,554	23,546,693	7,117,230	27,612,464	0	548,344,581	59,583,000	720,785,942
Rio Grande	37,250,890	64,009,710	42,072,771	1,443,746	16,495,620	345,583	0	0	9,597,870	171,216,190
Routt	186,408,610	520,649,920	240,513,720	7,290,470	17,087,980	34,947,560	0	6,338,890	81,385,700	1,094,622,850
Saguache	16,976,100	16,076,570	5,481,900	316,940	11,907,400	1,209,330	0	0	5,159,700	57,127,940
San Juan	18,776,880	13,400,050	10,456,350	656,010	2,490	9,587,650	0	0	2,237,700	55,117,130
San Miguel	230,617,880	421,860,510	121,311,560	4,261,760	6,853,590	2,913,820	280	100,418,330	13,620,380	901,858,110
Sedgwick	83,720	5,141,300	3,005,750	221,290	13,194,040	120,360	0	649,460	10,332,300	32,748,220
Summit	239,502,034	949,698,396	338,889,212	6,959,134	1,130,261	1,584,946	0	0	27,662,800	1,565,426,783
Teller	85,046,870	196,087,850	98,763,650	4,398,320	1,588,000	2,898,220	45,909,820	0	14,385,759	449,078,489
Washington	236,394	10,291,005	4,044,211	187,414	29,504,229	1,244,681	0	44,201,478	21,215,200	110,924,612
Weld	136,561,520	1,216,058,280	632,688,310	211,054,950	94,774,570	14,419,720	0	1,744,572,440	412,858,600	4,462,988,390
Yuma	804,530	26,171,380	21,719,010	4,432,400	53,815,670	854,390	0	162,763,890	29,607,700	300,168,970
Total	5,909,451,895	39,331,276,064	23,918,392,307	2,875,470,863	820,230,664	386,775,325	290,216,751	7,223,758,012	4,391,615,582	85,147,187,463

# Colorado's New Energy Communities



# Appendix D

Denver Business Journal - June 19, 2008 http://denver.bizjournals.com/denver/stories/2008/06/16/daily45.html



## Ritter sets aside \$10M for energy-efficiency efforts

Denver Business Journal - by Cathy Proctor Denver Business Journal

Gov. Bill Ritter announced a "New Energy Communities" initiative Thursday with \$10 million to be spent on energy-efficiency programs.

#### The initiative will focus on three areas:

- Greening public facilities -- Assist partnerships among counties, municipalities, school districts and other local governments to upgrade, retrofit or develop energy-efficient public facilities such as county courthouses, city halls, public works facilities, libraries, judicial facilities and community centers.
- Greening downtowns -- Provide technical and financial resources for energy-efficient upgrades/retrofits, streetscape improvements and downtown revitalization.
- Greening homes -- Provide the necessary technical resources to aid local governments in educating homeowners on programs to incorporate energy-efficient upgrades/retrofits and adopting model building codes to ensure that new housing units meet higher energy efficiency standards.

Ritter made the announcement during a keynote address at the Colorado Municipal League's 86th annual conference in Steamboat Springs.

The new initiative is a partnership between the Colorado Department of Local Affairs and the Governor's Energy Office. The aim is to maximize energy efficiency and conservation, enhance community livability, promote economic development in downtowns, and address climate change by reducing carbon emissions.

"The New Energy Communities Initiative will reward local governments working collaboratively to position their communities at the forefront of the state's New Energy Economy," Ritter said in a statement. "This program is a great example of state agencies pooling resources to improve the livability in Colorado's communities."

The program will direct up to \$10 million in Energy Impact Assistance Funds, which is funded by severance taxes on minerals mined in Colorado as well as the state's share of minerals mined on federal lands in Colorado, to at least five regional efforts, a maximum of \$2 million per region. It will build on existing efficiency and conservation programs at the Governor's Energy Office and offer them in a packaged format with financial and technical assistance programs offered through the Department of Local Affairs.

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# denverpost.com

## A "thank you" from Windsor town leaders

by DP Opinion on June 20, 2008

To the many businesses, organizations, government entities and private citizens who assisted the town of Windsor in its hour of need:

We wish to express sincere gratitude for the immediate and ongoing services, support and contributions to Windsor during the recent tornado that struck Weld County and Windsor on May 22.

On behalf of our citizens, the town board and staff, we want to thank everyone. The first emergency responders helped clear the streets of trees and debris so that any necessary emergency personnel could access neighborhoods. The continued outpouring of generosity of area municipalities, the state's Department of Local Affairs, FEMA and other organizations and individuals from across Colorado helped us continue to remove debris and return services to mostly normal operations within a short period of time. The ongoing response, including national gestures of goodwill and generosity, has been phenomenal.

More than 700 homes were directly in the path of the tornado. Over 100 of them were totally destroyed, and numerous commercial buildings were damaged or destroyed. In addition, over 300 trees were lost and three parks were significantly affected.

We have all been inspired by the offers of assistance, the phone calls, e-mails, cards, notes and other ways in which people have lifted us up.

It would be impossible for us to acknowledge every offer of assistance, as surely there are many we are not even aware of.

On behalf of the town staff, and the residents and businesses that call Windsor home, we offer a sincere thank you for your generosity.

We remain steadfast in our commitment to continue to do whatever we can to assist residents and businesses in the recovery process. Companionship on this journey makes the road far less formidable.

With heartfelt appreciation,

Kelly Arnold, Town Manager, and John Vazquez, Mayor, Windsor



#### Foreclosure forum and help May 12

#### May 5, 2008

Federal, state and local officials are teaming up next week to combat Weld County's near record foreclosure rate with a forum and help for those trying to keep their homes.

Some officials estimate that Weld could see as many as 4,000 foreclosures this year, and that Colorado could see as many as 50,000.

With people all over northern Colorado struggling to make payments on their mortgages, officials decided now is the time to help people wade through their options if they are in danger of losing their homes or if they already have.

The forum will bring representatives from the Department of Housing and Urban Development, the Federal Housing Authority, Weld, Greeley, and Evans together with the Weld Foreclosure Coalition, the Colorado Division of Housing Foreclosure Task Force, the United Way, the Colorado Housing and Finance Authority and representatives from the offices of Allard and Rep. Marilyn Musgrave's (R-Fort Morgan) to speak about foreclosures. Representatives from the Foreclosure Hotline will also help people with specific questions about their situations.

The forum is from 7-9 p.m. May 12 at the Greeley Recreation Center, 651 10th Ave.



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#### New grant helps offset the cost of disposing of tires

Staff Reports February 14, 2008

Those looking to lose some spare tires lying around may now have another reason to do so.

Residents with at least 50 tires are eligible for a new grant from the Department of Local Affairs through the Weld County Department of Public Health and Environment that helps cover the cost to of disposing passenger-size tires with or without rims or rimless tractor tires less than 28 inches.

According to a release, tires can facilitate the spread of diseases by proving to be a breeding ground for mosquitoes and other insects.

To be eligible for the grant, those interested must sort, count and transport the tires to the place of disposal. For more information, please call Gabrielle Vergara at (970) 304-6415, Ext. 2226.



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#### Possible 'lifeline' to those facing foreclosure

**Date:** Thursday, February 28 @ 00:36:22 CST **Topic:** Featured News

New project is Bush administration's latest step to try and ease woes from the subprime loan debacle

#### **By Matt Lubich**

The Johnstown Breeze

Of the 332 homes sold in Johnstown and Milliken during 2007, nearly half (163) were foreclosure sales of bank or lender-owned properties. That's according to Information Real Estate Services (IRES), a northern Colorado multi-listing service.

The figure nearly doubled the percentage from 2006, when of the 379 homes sold in the two communities, 109 were foreclosures, according to the data available from IRES.

Earlier this month, the federal government announced a possible "lifeline" for those facing the loss of their home. If not a saving grace, the measure gives property owners a bit more time to try and work themselves out of their housing debt death spiral.

Feb. 13, U.S. Treasury Secretary Henry Paulson announced a pilot project, Project Lifeline, which will give borrowers with all types of mortgages 30 days to negotiate with six major mortgage servicers that represent half of the mortgage market. In those 30 days, foreclosure proceedings will be suspended.

"This is an important new initiative designed to reach not only subprime borrowers but all 90-day delinquent borrowers with a step-by-step approach to find individual solutions to individual problems," said Secretary Paulson.

The news comes as a report released last week by the Colorado Division of Housing showed nearly 40,000 foreclosures were filed in the state during 2007; almost 2,900 of those in Weld County. According to the report, Weld County ranked second in the state in the number of foreclosure filings, with one for every 29 households.

Weld County Public Trustee Susie Velasquez-Jojola and her staff find themselves at the center of the foreclosure situation. She said she has not yet heard a lot of details about Project Lifeline.

"People are calling our office for information," she said, "and we're trying to direct them to sources of information about the new developments."

Already this year, Velasquez-Jojola said, 73 foreclosure proceedings are underway on properties in Milliken and 71 in Johnstown. In 2007, she said, 154 were filed in Milliken and 115 were begun in Johnstown.

In Milliken, in 2006, 91 foreclosures were filed. In Johnstown, that year, 113 were filed.

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Filing of foreclosure proceedings does not necessarily mean the property was eventually foreclosed on, she said.

Project Lifeline is another incremental step the administration has taken with the mortgage industry to try to ameliorate the burst of the housing bubble. Late last year, Paulson shepherded negotiations that resulted in a program called Hope Now, which allowed subprime borrowers to negotiate to freeze their teaser rates for five years. That effort now encompasses 94 percent of the companies that service mortgages, he said.

According to Paulson, a hot line established by the Hope Now alliance is now getting 4,000 calls a day; up from 625 when it started. The loan modification rate in the fourth quarter has doubled over what it was in the third quarter, he said.

Yet critics of the administration would like to see still more action, since foreclosure rates continue to rise.

"This is a case of too little, too late," said Jim Rokakis, Cuyahoga County (Ohio) treasurer, in an interview with *The Christian Science Monitor*. "But arguably it's better than nothing."

Congressional critics also had mixed views. Sen. Charles Schumer (D-N.Y.) praised the new initiative, but added in a statement, mortgage lenders need to take the next step "and perform workouts that cut down the borrower's debt."

Sen. Schumer would prefer to have banks reduce the value of the loans they've made to the market rate. Thirty percent of homeowners who borrowed over the past two years owe more money on their homes than they are worth, he said.

"Congress is working to give bankruptcy judges the ability to trim borrower debt, but that same option should be available to homeowners before they have to declare bankruptcy," Schumer said. "Americans shouldn't have to go to court to get their loan fixed."

Project Lifeline is aimed at homeowners who risk losing their homes but have not yet addressed the problem, Paulson said. "Perhaps they are hoping to find a way to get current on their mortgage payments, or perhaps they don't think any solution is possible," he said. "We hope they will reach out for help, especially since the foreclosure process is now upon them."

Groups working with challenged homeowners welcomed the effort.

"If you can remove from a person the stress of a pending foreclosure, it's a very good idea," said Doug Robinson, a spokesman for Neighborhood Works, a national nonprofit that works with various communities. "It gives them an opportunity to seek counselors, get their paperwork together, and maybe make an offer to refinance a loan or get some more time to get their home sold. Anything that stops a foreclosure from proceeding will be a very good thing."

However, the efforts are moving more slowly than anticipated, Robinson said. "Right now the industry is still trying to put together a uniform framework to evaluate borrowers who are eligible and to streamline the process," he said. "Those who speak to people in financial trouble every day would like to see things move faster."

Another incremental change will increase the size of loans that banks can resell to Fannie Mae, Freddie Mac, and the Federal Housing Administration. That's part of the economic stimulus package just passed by Congress. The size of the loans will go from \$417,000 to as much as \$729,750.

This week, Sen. Ken Salazar (D-Colo.) announced his support for two legislative proposals: the Foreclosure Prevention Act of 2008, and the SAFE Mortgage Licensing Act.

The Foreclosure Prevention Act, scheduled for consideration this week in the Senate, would take

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steps to help keep families facing foreclosure in their homes, help communities already harmed by foreclosure to recover, and help families avoid foreclosure in the future.

The SAFE Mortgage Licensing Act would work to eliminate "bad actors" from the mortgage business by requiring brokers and lenders meet minimum national standards that ensure they are professional, competent, and trustworthy.

Velasquez-Jojola said so far she doesn't see any real indication the situation is getting better, even with the recent actions by the federal government.

"We haven't seen any effects yet of Congressional action," she said. "Lenders would likely see that first before we would.

"It doesn't seem like we've hit the bottom yet. I think it's likely to get worse before it gets better. Maybe another year," she said.

*Editor's note:* Ron Scherer, a staff writer for *The Christian Science Monitor*, contributed to this story. If you are facing foreclosure, you can call the Foreclosure Hotline at (877) 601-HOPE.

Homeowners aren't the only ones being affected by the housing crisis. National trends show more and more realtors are getting out of the business. But locally, some realtors say success is still a matter of "location, location, location." To read the story, pick up a copy of the print edition of this week's issue of The Johnstown Breeze.

This article comes from The Johnstown Breeze http://johnstownbreeze.com

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Longmont, Colorado Monday, February 25, 2008

TIMES-CALL

Publish Date: 2/25/2008

#### Rubber reborn

Tire recycling shop helps clean up Weld County

By Kacia Munshaw Longmont Times-Call

MEAD — Piles of discarded tires are breeding grounds for rodents and mosquitoes.

But for Rustye Cole, owner of the tire recycling shop Snowy River Enterprises, they're a livelihood.

"For every tire coming into the yard, 100 percent of it is going out recycled in some sort of form," he said.

Cole's business has been the recycling hub for Weld County as it works to clean up the illegal piles of tires scattered around the area.

"Weld County is pretty rural and is such a large area that there is a lot of waste tires," said Gabrielle Vergara, solid and hazardous waste education specialist for Weld County. "We take them to Snowy River Enterprises

because they recycle the tires and keep the tires from getting piled back into the area, which is what we are trying to prevent in the first place."

The county has received its third grant from the Department of Local Affairs to deal with illegally dumped tires.

It first applied for the grant in 2003 and received it again for both 2006 and 2008, giving the county the funds to help private landowners recycle tires from dumps on their land created illegally by others.

"We cover the total cost of the tire disposal," Vergara said. "(Residents) are just responsible for the transportation."

Private landowners who have large piles of tires can contact Vergara, who visits and evaluates their tire waste. Vergara then gives the owner a voucher to present to Snowy River Enterprises.

The owner then hauls the tires to the recycle shop, where they are made into items such as fillers for septic systems and building foundations, road-base materials and weigh-down covers for construction barrels.

Cole said his company's goal is to return the tires to the environment in an eco-friendly manner.

"We are always looking for builders who want to use a green material," he said.

Vergara said the county applied for the grants because tires can't be taken to landfills, so it is difficult and expensive for residents to dispose of them.

"It really hits those land owners that have large stockpiles of tires, so we are helping them to clean it up," she said.

The tire disposal is offered to all Weld County landowners.

For more information, call Vergara at 970-304-6415, Ext. 2226.

Kacia Munshaw can be reached at 303-684-5334 or kmunshaw@times-call.com.



Rustye Cole, owner of Snowy River Enterprises in Mead, demonstrates Thursday how he shreds tires to make a variety of recycled products, including playground and landscape material. Times-Call/Jill P.



# http://blogs.rockymountainnews.com/denver/rebchook/2008/02/demand rises for affordable ho.html

#### Rebchook on Real Estate

Insights gleaned from John Rebchook's 25 years of reporting on Denver's residential and commercial real estate.

#### Demand rises for affordable housing in Colorado

Tuesday, February 26 at 10:32 AM

The vacancy rate for affordable rental housing in Colorado fell to 5.9 percent in the fourth quarter of last year from 6.4 percent in the third quarter, as demand increases for subsidized housing, according to a report released by the Colorado Housing and Finance Authority and Colorado Division of Housing.

The increased demand resulted in higher rents for Coloradans residing in affordable rental housing. The statewide median rent during the fourth quarter was \$682, a 3.5 percent increase over the third quarter.

CHFA Chief Operating Officer, Cris White noted that the increased housing costs were coming at a particularly difficult time for renters who are already juggling to balance rising rents with increases in the cost of energy, food and medical care. "When rents increase it creates a huge ripple effect in a family's budget, leaving less money available for other needs such as food, gas, and medical expenses," White said.

The least expensive rents were available in buildings constructed before 1959 at \$566 per month, and in buildings with nine to 50 units, at \$605 per month. The average rent per square foot was \$0.88. Rental loss due to concessions and discounts for all affordable housing units statewide was 3.6 percent compared to 11.8 percent for the fourth quarter 2006.

The Boulder/Broomfield market area showed the least vacancy with only 2.1 percent of its rental housing available to affordable households. Consistent with the limited supply, the median rent in the Boulder/Broomfield market increased by \$208, up from \$582 in the third quarter to \$790 in the fourth quarter.

Loveland experienced the most significant increase in the availability of affordable rental housing between the third and fourth quarters, rising from a 5.6 percent vacancy rate to a 10.6 percent vacancy rate.

Gordon Von Stroh, the author of the report and a University of Denver professor, said the change to the completion of a construction project which resulted in those construction workers occupying the affordable units leaving town.

Von Stroh said at the demand for affordable housing will continue to grow in 2008. "As market rate housing with B and C properties tightens up, this will put more pressure on affordable housing," Von Stroh said. "As a result, over the next few months the vacancy rate for affordable housing will get tighter."

For a copy of the report: www.chfainfo.com or www.dola.state.co.us/cdh.



# Grant to help in fight against foreclosures

By John Rebchook

Thursday, March 6, 2008

A new \$1.5 million federal grant will help Brothers Redevelopment and other counseling agencies keep another 1,700 people in Colorado out of foreclosure each year.

"We hope it is as much as 2,500," said Zachary Urban, of the nonprofit Brothers, which operates the Colorado Foreclosure Hotline, 1-877-601-HOPE.

The Colorado Housing Finance Authority was awarded the grant to expand foreclosure counseling across the state. The \$1.5 million is being distributed to 12 agencies to hire and train additional counselors.

Urban said his group will receive the biggest part of the grant, though he doesn't know exactly how much. The money will allow Brothers to double the its number of counselors to 12, he said.

Data show that nearly 117,255 subprime loans are outstanding in Colorado, representing a \$15 billion risk. People with high-interest, subprime loans are far more likely to lose their homes in foreclosures than people with safer fixed-rate loans.

The grant from the National Foreclosure Mitigation Counseling Program, which was approved by Congress as part of the 2008 Appropriations Bill, will give counselors the opportunity to meet more people directly, Urban said.

"We have been doing more telephone counseling than we would like because of the sheer number of calls," Urban said. "But we know that face-to-face counseling is more effective and reduces recidivism" among borrowers who fail to keep current on their mortgage payments.

Since the hotline was created in October 2006, more than 30,200 people have called, and more than 6,300 people "have had situations where we could work something out" with the lender, Urban said.

"The demand for well-qualified housing counselors has increased dramatically since the onset of the foreclosure crisis," Gov. Bill Ritter said in a statement. "With these award dollars, Colorado will be able to help thousands of homeowners at risk of foreclosure."

"Thanks to the hotline, there are at least 6,000 households out there that avoided foreclosure over the last 18 months," Kathi Williams, director of the Colorado Division of Housing and co-chair of the Colorado Foreclosure Prevention Task Force, said in a statement. "We did that on a budget of less than \$800,000, and these new funds will allow the hotline to do a lot more."

In addition to Brothers, grant money is going to the Adams County Housing Authority, Boulder County Housing Authority, city of Aurora, Colorado Homeowner Assistance Project, Colorado Housing Assistance Corp., Douglas County Housing Partnership, Grand Valley Housing Initiative, Housing Solutions for the Southwest, Northeast Denver Housing, Southwest Improvement Council and Upper Arkansas Area Council of Government.

"CHFA is pleased that these dollars will help the hotline and the network of counselors throughout the state continue their good work," said Milroy Alexander, executive director and CEO of the Colorado Housing Finance Authority. "CHFA previously committed \$50,000 to the hotline to expand its outreach into rural areas. As a condition of the award, CHFA will match the grant with a \$200,800 contribution."

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#### **Grant aids upgrades at TSJC dorms**

#### Special to Times Independent

The Trinidad State Junior College Education Foundation and seven other nonprofits Wednesday were awarded a total of \$114,500 in grants from El Pomar Foundation's Southeast Regional Council during a presentation in Pueblo.

The 2007 grant recipients will be recognized and rewarded for the youth services and educational support they provide across four Colorado counties.

The grant of \$25,000 to TSJC requires a match that will be fulfilled by a \$500,000 state Department of Local Affairs. The funds will be used to renovate dorm facilities at the college.

"The El Pomar matching grant funds are being leveraged with several public and private funding sources to make significant improvements to the windows and boilers at three TSJC dormitories," said TSJC President RuthAnn Woods. "The health and safety of our students will be improved by this project, and the benefits of the project will be noted for many years to come. We appreciate that El Pomar is a generous partner in this collaboration."

Council members are also given the opportunity to award \$1,500 merit grants to nonprofits that they identify as providing valuable services to the community. The TSJC Education Foundation is among the 2007 merit grant recipients.

An additional \$21,000 will be awarded later in 2008 to seven southeastern Colorado elementary schools, to be chosen by the council in April.

The Southeast Regional Council, an advisory board made up of local community leaders, is part of the Colorado Springs-based El Pomar Foundation's Regional Partnerships program. The program was established to provide El Pomar Foundation's Trustees the opportunity to learn from community members in rural areas of the state about issues that are important to each council's specific region of Colorado. The councils advise the trustees of El Pomar and recommend more than \$100,000 in grants each year. Members of the Southeast Regional Council are Ken Kester, Colorado State Senate; Dennis Maes, Pueblo County judge; Mickey Moore, regional president of Community Banks of Colorado; Jane Rawlings, Pueblo Chieftain assistant publisher; Rod Slyhoff, president and CEO of the Pueblo Chamber of Commerce; Rachel Wallace, Small Business Management, Otero Junior College; and RuthAnn Woods, president of Trinidad State Junior College.

El Pomar Foundation, based in Colorado Springs, is one of the largest and oldest private foundations in the Rocky Mountain West, with assets totaling more than \$550 million. El Pomar contributes \$25 million annually though grants and Community Stewardship Programs to support Colorado nonprofit organizations involved in health, human services, education, arts and humanities, and civic and community initiatives. Spencer and Julie Penrose founded El Pomar in 1937.

To learn more about El Pomar Foundation, visit www.elpomar.org.

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Thursday, June 5, 2008

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## Site to help displaced folks

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BY MITCHELL WOLL For the Beacon

While Windsor residents begin rebuilding, their hunt for temporary housing also begins and Colorado HousingSearch.com, a free Web site set up by the Colorado Department of Local Affairs.

The site is a free listing service that allows landlords to list their rental properties and helps renters find new homes.

Traditionally, the website is used to list middle-class or lower-class houses.

However, in the event of a disaster the list service also is used to help disaster-victims find temporary houses while their homes are being repaired.

The site helped Hurricane Katrina victims relocated to Colorado.

ColoradoHousingSearch.com is currently helping victims of the tornadoes in Northern Colorado find housing.



Victims can find funding to rent a house from the site through their insurance companies or through registering with the Federal Emergency Management Agency.

The website encourages landlords interested in renting out to tornado victims to list their properties on ColoradoHousingSearch.com.

People with questions or who are having problems accessing an internet connection should call the Colorado Division of Housing at (303) 866-3781 or (877) 428-8844.

ColoradoHousingSearch.com is funded by the Colorado Division of Housing, the Colorado Housing and Finance Authority, the City and County of Denver, and the Rural Development Office of the United States Department of Agriculture.

STORYCHAT COMMENT

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