

TOWN OF COLUMBINE VALLEY

2026 Housing Needs Assessment

Preliminary Findings Draft | October 2026

A Housing Needs Assessment is an assessment of housing need; it is not a housing development plan.

*Prepared by the Town of Columbine Valley
for consideration by the Board of Trustees*

Executive Summary

The Town of Columbine Valley prepared this Housing Needs Assessment (HNA) to satisfy Colorado's housing-needs-assessment requirements and, more importantly, to establish a locally grounded understanding of the Town's housing conditions, changing household needs, and realistic opportunities and constraints. The assessment combines local building and land-use records, the Town's 2020 Master Plan, community engagement, a 179-response resident survey, and State and federal demographic, economic, housing, and market data.

Columbine Valley presents a housing context unlike that of many growing Front Range jurisdictions. The Town contains approximately 692 housing units and is substantially built out. Its housing stock is overwhelmingly detached single-family housing: 648 units, or approximately 93.6 percent of the local inventory. The remaining 44 units are townhomes in Columbine Villas. No accessory dwelling units were identified in Town building records from 2010 through 2026.

Recent building activity reinforces the built-out character of the community. The major construction wave from 2020 through 2022 was driven largely by Wild Plum, a discrete redevelopment of an approximately 105-acre former horse property. Since 2023, the Town has permitted 13 new homes, but 12 were associated with scrape-and-rebuild activity, producing only about one net new housing unit over that period. The Town's development pattern has therefore shifted from major new subdivision activity toward reinvestment, remodeling, and replacement of existing homes.

The resident survey indicates substantial satisfaction with existing housing alongside a narrower but meaningful concern about future housing choice. Of 179 respondents, 96.6 percent expect their current home to meet their household needs very or somewhat well over the next ten years. Only 13.5 percent reported seriously considering leaving Columbine Valley within five years. At the same time, 67.2 percent said it would be very or somewhat important to have the option to remain in Columbine Valley if their housing needs change, while only 31.1 percent believe there is definitely a current housing option in Town that would meet their needs if they had to leave their present home.

The survey also points to aging in place, housing costs, and lower-maintenance options as issues worth understanding. Property taxes were the most frequently selected factor that could make it difficult to remain in a current home. Among possible characteristics of a future home, smaller homes, single-story living, less yard or property maintenance, and smaller lots were among the most frequently selected. At the same time, maintaining the existing character of the community was the most frequently selected overall housing issue, and more than one-third of respondents selected the statement that they do not believe Columbine Valley has a significant housing need.

These results do not by themselves establish a development need or policy response. Rather, they identify a central question for the assessment: whether the Town's existing housing stock and limited realistic development opportunities can accommodate changing household needs over time while recognizing the community's built-out condition, market realities, infrastructure constraints, and established character.

Preliminary Key Findings

- Columbine Valley is substantially built out, with very limited vacant privately owned land available for residential development.
- The existing housing stock is highly concentrated in detached single-family homes, although approximately 23 percent of units are in smaller-lot or attached neighborhoods that can provide lower-maintenance living options.
- Recent residential activity is increasingly reinvestment in existing properties rather than net-new housing production.

- Most survey respondents expect their current homes to continue meeting their needs, and most are not actively considering leaving Town.
- A meaningful share of residents nevertheless values the ability to remain in Columbine Valley if housing needs change, and many are uncertain that an appropriate alternative currently exists.
- Aging in place, property-tax and insurance costs, smaller/lower-maintenance housing, and preservation of community character emerge as recurring themes.
- Any future policy response should distinguish identified housing need from theoretical development capacity and from realistic near-term development opportunity.

DRAFT

1. Purpose, Requirements and Methodology

1.1 Purpose

The purpose of this HNA is to describe existing housing conditions, evaluate current and future housing needs, identify displacement risks, consider the relationship between housing and employment, and assess the Town's realistic capacity to respond to identified needs. The document is intended to inform future Town discussions; it does not authorize development, amend zoning, establish a housing production target, or commit the Town to a particular land-use action.

1.2 State Requirement

Colorado Senate Bill 24-174 requires local governments to conduct and publish housing needs assessments in accordance with a methodology developed by the Colorado Department of Local Affairs (DOLA). The governing body must consider the HNA at a public meeting and submit the assessment, together with any governing-body comments, to DOLA. DOLA acceptance depends on inclusion of the statutory HNA elements and demonstration that the required baseline components were considered.

Primary statutory source: Colorado Senate Bill 24-174, C.R.S. §§ 24-32-3702 and 24-32-3703.
<https://leg.colorado.gov/bills/sb24-174>

1.3 Analytical Approach

The Town's approach is proportional to Columbine Valley's size and development context. The analysis relies on multiple sources rather than treating any single dataset as determinative. Local administrative records are used where they provide greater precision than regional estimates; State and federal datasets are used for demographic, income, employment, affordability, vacancy, and projection measures; community engagement is used to understand resident experience and qualitative housing needs.

- Local administrative data: housing inventory, building permits, demolitions, scrape/rebuild activity, remodels and major additions, and accessory dwelling unit activity.
- Planning and land-use information: 2020 Master Plan, land-use mapping, remaining vacant parcels, redevelopment opportunities, floodplain and infrastructure constraints, and known development approvals.
- External quantitative data: State Demography Office, U.S. Census Bureau/American Community Survey, employment and wage sources, housing-market data, and applicable DOLA data bundles.
- Community engagement: resident survey, Board of Trustees meetings, Town communications, and targeted stakeholder/focus-group conversations.

The Town distinguishes among identified housing need, theoretical or planned development capacity, constrained development capacity, and realistic near-term development opportunity. This distinction is particularly important in a substantially built-out community where a numerical housing need does not necessarily correspond to land that is practically available for housing.

2. Community and Demographic Context

2.1 Community Context

Columbine Valley is a small, predominantly residential municipality in the Denver metropolitan area. The Town's development pattern is defined by established neighborhoods, the Columbine Country Club and golf course, and limited remaining undeveloped land. The 2020 Master Plan recognized that approval of Wild Plum

essentially completed the Town’s major land-development activity and anticipated little significant household growth within existing boundaries.

2.2 Population, Households and Demographic Trends

The State Demography Office (SDO) estimated Columbine Valley’s July 1, 2024 population at 1,547 people living in 633 occupied housing units, with an average household size of 2.44. SDO estimated 681 total housing units and 48 vacant units, a 7.02 percent vacancy rate. The Town’s direct 2026 administrative inventory identifies 692 residential units, 11 more than the 2024 SDO estimate. For the current housing-stock count, this HNA therefore relies on the Town’s direct administrative inventory while retaining SDO estimates for population and demographic context.

The 2020–2024 American Community Survey (ACS) produces materially different small-area estimates: approximately 2,047 residents, 776 households, and 792 housing units, with substantial margins of error. The ACS estimates a median age of 50.4 years (± 6.5), average household size of 2.6 (± 0.7), and a homeownership rate of 97.6 percent. This divergence among datasets is itself important. In a municipality of this size, survey-based estimates can vary significantly; accordingly, this HNA uses local administrative counts where available, SDO estimates where the statute specifically calls for State demographic information, and ACS measures primarily for characteristics that are not locally tracked.

Measure	Best Available Estimate	Source / Reliability Note
Population	1,547 (2024)	SDO municipal estimate; preferred current population baseline
Occupied housing units / households	633 (2024)	SDO estimate; Town’s 2026 housing inventory is 692 total units
Average household size	2.44 (2024)	SDO municipal estimate
Median age	50.4 years ± 6.5	2020–2024 ACS; sampling uncertainty is material
Homeownership rate	97.6%	2020–2024 ACS; consistent with survey and local knowledge
ACS population comparison	2,047 ± 333	2020–2024 ACS; shown to illustrate small-area uncertainty

Municipal population forecasts are not published by SDO; SDO forecasts are available at the county and regional levels. For Columbine Valley, future household growth is therefore evaluated using the Town’s build-out condition and remaining parcel capacity rather than by mechanically applying county growth rates to a municipality with almost no remaining vacant residential land. The 2020 Master Plan’s earlier 2025 projection was based largely on build-out of Wilder Lane and Wild Plum; those subdivisions are now substantially complete.

Age is particularly relevant to this assessment. The Town’s 2020 Master Plan documented a long-term increase in the share of residents age 65 and older, and the resident survey reinforces the importance of life-stage change: among people reported in responding households, approximately 45 percent were age 66 or older. Because the survey is self-selected, that percentage is not used as a Townwide population estimate; it is used as evidence that older households were well represented in the engagement process.

3. Existing Housing Stock

3.1 Local Housing Inventory

Town administrative records identify approximately 692 residential units. Of these, 648 are detached single-family homes and 44 are townhomes in Columbine Villas. This equates to approximately 93.6 percent detached single-family and 6.4 percent townhome housing. The Town has no apartment buildings, duplexes, triplexes, or other known multifamily housing in the local inventory. No accessory dwelling units were identified in Town building records from 2010 through 2026.

Housing Type	Units	Share
Detached single-family	648	93.6%
Townhomes - Columbine Villas	44	6.4%
Total	692	100.0%

Housing structure type alone does not fully describe the range of housing experiences in Town. Several neighborhoods provide smaller-lot or attached housing that may be attractive to residents seeking reduced exterior maintenance or a smaller physical footprint. Willowcroft Manor, Country Club Villas, Villa Avignon, Wilder Lane, and Columbine Villas together account for approximately 162 units, or 23.4 percent of the Town's inventory. These communities should not be characterized as legally age-restricted unless independently verified; rather, they represent a portion of the stock with physical characteristics that may support changing life-stage needs.

3.2 Neighborhood Distribution

Neighborhood / Area	Units	Share of Town
Old Town	170	24.6%
Burning Tree	139	20.1%
Wild Plum / WP Metro District	95	13.7%
The Village	62	9.0%
Villa Avignon	45	6.5%
Columbine Villas	44	6.4%
Willowcroft Manor	41	5.9%
Brookhaven Estates	31	4.5%
Wilder Lane	24	3.5%
Polo Meadows	18	2.6%
Country Club Villas	8	1.2%
Country Club Estates / survey label Columbine Valley Estates	7	1.0%
Other / no HOA	8	1.2%

Old Town, Burning Tree, and Wild Plum together contain approximately 58 percent of the Town's housing stock. Old Town and Wild Plum include 265 half-acre-lot homes, approximately 38 percent of the total local inventory.

4. Residential Development and Reinvestment Trends

4.1 Building Activity, 2010-2026

Building records show two distinct periods. From 2010 through 2017, the Town permitted 54 new homes, two demolitions, and 46 remodels or major additions. New construction then accelerated as Wild Plum developed, peaking at 49 new-home permits in 2021. This surge should not be treated as a continuing growth trend; it reflected a discrete redevelopment opportunity that is now substantially complete.

Year	New Homes*	Demolitions	Scrape/Rebuilds	Remodel/Major Addition
2018	6	1	0	30
2019	12	5	5	10
2020	29	2	2	21
2021	49	3	3	26
2022	24	2	2	16
2023	3	3	3	11
2024	2	2	2	19
2025	5	4	4	21
2026	3	3	3	17

*New Homes includes both homes on newly developed lots and replacement homes constructed following demolition/scrape activity.

From 2019 through 2026, 127 new-home permits were issued, including 24 scrape/rebuild replacements, for an approximate net addition of 103 units. More recently, however, the pattern changed sharply: from 2023 through 2026, 13 new homes were permitted and 12 were scrape/rebuild replacements, yielding only about one net new unit. This is consistent with a substantially built-out community transitioning from subdivision development to reinvestment in existing properties.

4.2 Accessory Dwelling Units and Other Housing Types

Town building records identify no accessory dwelling units permitted between 2010 and 2026. The existing housing inventory also does not identify duplexes, triplexes, or apartment buildings. The absence of these forms is relevant to the assessment of housing diversity but should not, by itself, be interpreted as evidence that a particular housing type must be introduced.

5. Housing Market, Costs and Affordability

Columbine Valley is a high-cost ownership market with exceptionally limited rental housing. The 2020–2024 ACS estimates a median owner-occupied home value of approximately \$1.58 million ($\pm$ \$197,240) and a median household income reported at \$250,001, the upper reporting limit in the ACS table. Approximately 97.6 percent of occupied units are estimated to be owner-occupied. Zillow’s August 2026 market data place Columbine Valley’s typical home value at approximately \$1.69 million, among the highest municipal values in Arapahoe County. These market measures describe purchase-market conditions; they should not be treated as evidence that all existing owners have comparable incomes or liquid resources.

5.1 Income and Purchasing Power

ACS estimates indicate a highly affluent community overall, but not a uniformly high-income one. Approximately 61.5 percent of households were estimated to have incomes above \$200,000, while about 3.9 percent were below \$50,000, 12.6 percent were between \$50,000 and \$100,000, 12.9 percent between \$100,000 and \$150,000, and 9.1 percent between \$150,000 and \$200,000. These estimates have meaningful sampling error and are used as directional context rather than precise household counts.

The combination of high purchase prices and limited unit turnover means that entry into Columbine Valley is difficult for households with low, moderate, and many middle incomes, even though the Town's current resident population is relatively affluent. This is best understood as an availability and market-entry issue rather than evidence of widespread housing distress among current residents.

5.2 Housing Cost Burden and Ongoing Ownership Costs

ACS-derived estimates indicate that approximately one-quarter of owner households with a mortgage are housing-cost burdened under the conventional 30-percent-of-income measure, while the estimated burden rate is substantially lower among owners without a mortgage. The renter estimate is based on an extremely small sample and is not reliable enough to characterize a Townwide rental market. These conventional measures also do not fully capture a concern that emerged strongly in the Town survey: increasing property taxes, insurance, maintenance, and service needs can create pressure for older or fixed-income owners even where no mortgage is present.

In the Town survey, property taxes were the most frequently selected factor that could make it harder to remain in a current home (57 respondents, 31.8 percent). Insurance costs were selected by 29 respondents (16.2 percent), home or yard maintenance by 27 (15.1 percent), and need for services or assistance by 46 (25.7 percent). These responses suggest that affordability in Columbine Valley includes both market-entry affordability and the continuing cost of remaining in an owned home.

5.3 Vacancy, Availability and Rental Housing

SDO estimated 48 vacant units among 681 total units in 2024, a 7.02 percent vacancy rate. In a predominantly ownership community, however, statistical vacancy is not equivalent to homes being available for purchase or long-term rental; vacancies can include homes between occupants, seasonal use, and other categories. The Town survey contained 178 homeowners and one renter, underscoring the very small rental segment. ACS estimates similarly place homeownership at 97.6 percent.

Market availability is therefore a more meaningful issue than vacancy alone. The Town has a small housing stock, relatively few annual transactions, and a narrow range of housing forms. The Realtor focus group will be used to test how often buyers seeking smaller, lower-maintenance, single-story, or lower-price options can actually find them, and whether households leaving Town would have remained if a suitable alternative were available.

5.4 Data Limitations

The ACS is indispensable for income and affordability characteristics that the Town does not collect, but it is subject to large margins of error at Columbine Valley's scale. For example, the ACS estimates 792 housing units while the Town's direct 2026 inventory identifies 692. The HNA therefore avoids false precision: local administrative counts control where available, while ACS percentages are presented as estimates and interpreted together with the survey, market information, and stakeholder input.

6. Employment, Wages and Jobs-Housing Relationship

State methodology requires consideration of jobs and wages and the relationship between local employment and housing need. Columbine Valley is primarily residential and has no commercial district. The 2020–2024 ACS estimates approximately 862 employed residents (± 171), but this is a resident-based measure: many of those workers are employed outside the Town. It must not be confused with the number of jobs physically located within Columbine Valley.

The Town’s principal place-based employment is associated with the Columbine Country Club, municipal operations, and service activity. A complete place-of-work job count by annual wage band requires Census LEHD/LODES or equivalent workplace-based data. That measure is retained as a final technical data item because resident employment data cannot substitute for it. The planned Country Club interview will also document the scale and housing implications of the Town’s largest employment center.

6.1 Resident Workforce Context

Among residents, ACS data show a highly professional workforce and a substantial work-from-home component. Data USA’s presentation of 2020–2024 ACS data reports that approximately 39.8 percent of workers worked from home and an average commute time of about 24 minutes. The largest resident employment sectors include professional/scientific/technical services, finance and insurance, and health care. These data describe residents, not local jobs, but they help explain why the Town functions primarily as a residential community embedded in the larger Denver metropolitan labor market.

6.2 Jobs-Housing Relationship

The local jobs-housing relationship is therefore structurally different from that of a municipality with a large employment center or commercial tax base. Columbine Valley supplies housing for residents whose jobs are largely regional, while the Town’s own lower- and moderate-wage service jobs are unlikely to be matched by housing at corresponding price points inside the Town. This mismatch does not by itself establish that such housing can or should be produced locally; it is a regional dependency that the HNA must acknowledge and that will be further informed by workplace-based job/wage data and employer input.

7. Community Engagement and Resident Survey

7.1 Engagement Approach

Community engagement was designed to occur while the HNA could still change. Outreach included direct email, HOA distribution, the Town website, Nextdoor, mailed postcards, public Board of Trustees meetings, and opportunities for residents to contact Town staff directly. The resident survey was administered through SurveyMonkey and closed September 26, 2026.

The final survey dataset contains 179 responses, equivalent to approximately 25.9 percent of the Town’s 692 housing units. The survey requested one response per household. Participation substantially exceeded the Town’s internal engagement goal of approximately 20 percent of households. Because participation was voluntary and self-selected, the results are not treated as a statistically random sample; they are used as a strong qualitative and descriptive community-engagement dataset alongside administrative and external quantitative sources.

7.2 Participation by Neighborhood

Neighborhood	Homes	Responses	Response Rate
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Brookhaven Estates	31	8	25.8%
Burning Tree	139	28	20.1%
Columbine Villas	44	19	43.2%
Columbine Valley Estates	7	3	42.9%
Country Club Villas	8	5	62.5%
Old Town	170	41	24.1%
Polo Meadows	18	5	27.8%
The Village	62	11	17.7%
Villa Avignon	45	19	42.2%
Wild Plum / WP Metro District	95	21	22.1%
Wilder Lane	24	4	16.7%
Willowcroft Manor	41	10	24.4%
Other / Not part of an HOA	8	2	25.0%

Responses were received from every listed neighborhood or area. Participation rates varied, but the final response pool included substantial representation from the Town's largest neighborhoods and improved markedly in several areas after targeted reminders. Neighborhood-level results should be interpreted cautiously where the number of responses is small.

7.3 Current Housing Fit and Likelihood of Moving

150 respondents (83.8%) expect their current home to meet household needs very well over the next ten years, and another 23 (12.8%) selected somewhat well. Combined, 96.6% expect their current home to perform at least somewhat well. Only five respondents selected not very well or not at all.

Among 178 respondents to the five-year moving question, 136 (76.4%) had not seriously considered leaving Columbine Valley, while 24 (13.5%) had and 16 (9.0%) were unsure.

7.4 Factors That Could Make Remaining More Difficult

Potential Challenge	Selections	Share of All Respondents
Property taxes	57	31.8%
None of these	50	27.9%
Need for services or assistance	46	25.7%
Insurance costs	29	16.2%
Home or yard maintenance	27	15.1%
Desire for a smaller home or lot	22	12.3%
Stairs or other accessibility concerns	18	10.1%
Size of the home	15	8.4%
Need to be closer to family or support	10	5.6%
Utilities or other household expenses	5	2.8%
Mortgage or housing payments	3	1.7%

Property taxes were the most frequently selected challenge, followed by need for services or assistance, insurance costs, home or yard maintenance, and desire for a smaller home or lot. Fifty respondents selected “None of these.” Multiple selections were permitted, so percentages do not sum to 100 percent.

7.5 Desire to Remain in Town and Availability of Alternatives

If housing needs change, 56 respondents (31.6%) said having the option to remain in Columbine Valley would be very important and 63 (35.6%) said somewhat important. Combined, 67.2% expressed at least some importance.

When asked whether a current housing option in Town would meet their needs if they wanted or needed to leave their present home, only 55 of 177 respondents (31.1%) answered yes. 56 (31.6%) answered no, 47 (26.6%) answered maybe, and 19 (10.7%) were unsure. This is one of the survey’s clearest indicators of a potential housing-choice gap, although it does not establish the quantity or feasibility of additional housing.

7.6 Characteristics of a Potential Future Home

Characteristic	Selections	Share of All Respondents
I do not anticipate wanting a different home in Columbine Valley	79	44.1%
Smaller home	60	33.5%
Single-story living	49	27.4%
Less yard or property maintenance	44	24.6%
Smaller lot	30	16.8%
Lower purchase price	17	9.5%
Accessible or adaptable design	11	6.1%
Lower ongoing housing costs	10	5.6%
Ability to accommodate family members or caregivers	10	5.6%
Larger home or lot	8	4.5%

The most common response was that the household does not anticipate wanting a different home in Columbine Valley. Among specific characteristics, smaller homes, single-story living, less yard/property maintenance, and smaller lots were most frequently selected. These preferences are consistent with an aging-in-place or life-stage transition issue, but the survey does not establish that every respondent selecting these characteristics would move or purchase such a product.

7.7 Family and Community Connections

39 respondents (21.8%) reported having family members or others close to them who would like to live in or near Columbine Valley but have difficulty finding housing that meets their needs or budget. Among identified challenges, purchase price was most common, followed by availability of homes and size or type of available homes.

7.8 Overall Housing Issues Identified by Residents

Issue	Selections	Share of All Respondents
Maintaining the existing character of the community	72	40.2%
I do not believe Columbine Valley has a significant housing need	61	34.1%

Ability of longtime residents to remain in Town as they age	60	33.5%
Availability of smaller or lower-maintenance homes	35	19.6%
Housing affordability	35	19.6%
Preservation and reinvestment in existing homes	31	17.3%
Opportunities for younger households or families to live in Town	22	12.3%
Ability to accommodate changing family or caregiving needs	22	12.3%
Limited land available for additional housing	15	8.4%
Accessibility of existing homes	2	1.1%

Maintaining the existing character of the community was the most frequently selected issue. Ability of longtime residents to remain as they age was also prominent. At the same time, 61 respondents selected the statement that they do not believe Columbine Valley has a significant housing need. These responses demonstrate that residents are simultaneously attentive to life-stage and affordability concerns and cautious about changes that could alter the Town's established character.

7.9 Open-Ended Comments

Thirty-six respondents provided open-ended comments. Recurring themes included concern about property taxes and other carrying costs; opposition to increased density or substantial additional development; the Town's limited remaining land; desire to preserve neighborhood character; traffic impacts; and, from a smaller number of respondents, interest in patio homes, condominiums, or other smaller housing options for aging residents and smaller households. Several comments addressed topics outside the direct scope of the HNA, including HOA governance, traffic controls, parks, street signs, and State-local relations. Those comments are retained in the engagement record but are not treated as housing findings unless independently supported by relevant data.

8. Current and Future Housing Needs

8.1 Housing Need Is Multi-Dimensional

For Columbine Valley, housing need cannot be reduced to a single unit-production number. The Town must consider the State's quantitative estimates by income and dwelling type, but local conditions require additional interpretation. The community is substantially built out, ownership is dominant, rental housing is minimal, and the existing stock is concentrated in detached single-family homes. A numerical estimate of housing need therefore must be read alongside household change, affordability, market availability, and realistic development capacity.

8.2 Emerging Local Need Themes

- Aging and life-stage transition: the survey indicates interest in smaller homes, single-story living, and reduced maintenance, while the Master Plan previously recognized the importance of options for residents who wish to remain in Town as their needs change.
- Ongoing carrying costs: property taxes and insurance emerged more strongly than mortgage payments or utilities as potential pressures on existing residents.
- Housing choice rather than widespread dissatisfaction: most respondents report that their current home works well, but many are less confident that another suitable option exists within Town if their needs change.

- Entry and family proximity: some respondents identify purchase price and limited availability as barriers for family members or others who would like to live nearby.
- Preservation and reinvestment: building data show an established pattern of remodeling, major additions, and scrape/rebuild activity, indicating that adaptation of the existing stock is a major component of the Town's housing market.

8.3 Housing Need by Income and Dwelling Type

Colorado's methodology requires local governments to estimate housing need by income level and dwelling type, including for-sale, rental, accessible, visitable, and supportive housing. SDO's municipal HNA data bundles are county-based, meaning that the State-provided data for a municipality draw from county and census-tract information rather than a precise municipal market model. This is important in Columbine Valley, where the housing stock and income profile differ substantially from Arapahoe County as a whole.

The evidence available at this stage supports several directional conclusions. First, the existing Town inventory has almost no rental supply and no apartment or condominium inventory, so rental need identified through regional or State data cannot be met by the existing local stock. Second, purchase prices near or above \$1.5 million place most of the local for-sale stock beyond the reach of low-, moderate-, and many middle-income households. Third, the Town does contain 162 smaller-lot or attached units that provide some life-stage diversity, but survey results indicate uncertainty about whether an appropriate alternative is available when current residents' needs change. Fourth, neither Town building records nor available statistical sources provide a reliable count of accessible, visitable, or supportive units.

A precise numerical allocation of State/county housing need to Columbine Valley should therefore be presented with caution. The Town's local capacity analysis demonstrates that a numerical estimate of unmet need is not equivalent to a feasible local production target. The final technical appendix will insert the HNA data-bundle tables used for income-category and dwelling-type estimates and will identify the geographic basis of each number. Until that extraction is complete, this draft does not manufacture a unit target from unstable small-area estimates.

8.4 Future Need and Build-Out

SDO does not publish municipal population forecasts; forecasts are available at county and regional scales. Applying county growth rates directly to Columbine Valley would overstate locally achievable household growth because the Town is substantially built out. For this HNA, future local housing change is therefore bounded by parcel capacity and redevelopment rather than by a simple population-growth multiplier. The Town may still experience demographic change, turnover, and changing housing preferences without significant net unit growth.

9. Displacement Risk

Displacement risk considers whether households may be pressured to leave their community because of housing costs, redevelopment, demographic or market change, or other housing instability. Columbine Valley differs from communities experiencing large-scale renter displacement because the local housing stock is overwhelmingly owner-occupied and the survey itself included 178 homeowners and one renter.

Nevertheless, displacement risk can also take the form of older or fixed-income owners becoming unable to sustain increasing taxes, insurance, maintenance, or service needs.

DOLA's displacement-risk guidance calls for quantitative indicators as well as community engagement. Conventional indicators suggest relatively low risk of renter displacement because rental tenure is extremely limited and household incomes are high overall. ACS estimates also show very high homeownership and very

low levels of residents without a high-school diploma. Those characteristics reduce several forms of displacement vulnerability commonly seen in renter-heavy neighborhoods.

Columbine Valley nevertheless has a different potential displacement pathway: aging homeowners or households on fixed incomes may face increasing property taxes, insurance, maintenance, accessibility, or service costs. At the same time, scrape/rebuild activity can replace an older, potentially smaller home with a substantially more expensive one, gradually changing the price distribution of the stock. The resident survey gives direct support for monitoring these pressures even though it does not indicate broad current instability.

9.1 Community Engagement Indicators

- 31.8 percent of survey respondents selected property taxes as a factor that could make it harder to remain in their current home.
- 16.2 percent selected insurance costs; 15.1 percent selected home or yard maintenance; and 25.7 percent selected need for services or assistance.
- Open-ended comments included several concerns from older residents about rising property-tax burdens.
- The Town's building history documents ongoing scrape/rebuild and major remodeling activity, which should be considered when evaluating change in the price and size distribution of the housing stock.

10. Development Capacity and Constraints

10.1 Substantially Built-Out Condition

The Town's 2020 Master Plan concluded that major land-development opportunities were essentially exhausted following Wild Plum. Current Planning review is consistent with that conclusion. Only one vacant privately owned parcel, 801 Watson Lane, is presently identified as reasonably developable. Other vacant land is associated with the golf course, Town ownership, HOAs/metro districts, infrastructure, recreation, or common-area purposes and is not presently considered part of realistic residential development capacity.

10.2 Infill and Redevelopment Opportunities

Planning has identified several parcels previously discussed as potential infill or redevelopment opportunities, including 4 South Middlefield Road, 401 South Watson Lane, 3220 West Lake Avenue, 500 South Watson Lane, and 600 South Watson Lane. These properties are already developed with at least one residence and therefore represent redevelopment rather than vacant-land development. One property previously identified in the 2020 Master Plan has since been developed with a large single-family home, reducing the previously identified redevelopment potential.

10.3 Watson Lane Constraints

The Watson Lane area illustrates the difference between theoretical capacity and realistic development capacity. Potential development may require significant coordination for access, floodplain management, utility service, drainage and detention, and traffic. Added density could require secondary access involving property controlled by neighboring entities. Two properties are affected by the 100-year floodplain. Achieving the maximum density contemplated in prior planning may also require coordination among multiple property owners; separate development could materially reduce developable land because of independent floodplain mitigation and detention requirements.

10.4 Capacity Framework

Capacity Concept	Meaning for Columbine Valley
Theoretical / planned capacity	Maximum units that planning documents or conceptual scenarios may suggest.
Constrained capacity	Capacity after accounting for floodplain, access, utilities, drainage, parcel configuration and ownership.
Realistic near-term capacity	Housing that could reasonably be expected given current ownership, market conditions, infrastructure, approvals and coordination requirements.

The HNA should not equate theoretical capacity with expected housing production. This distinction is necessary to accurately describe a small, substantially built-out municipality.

10.5 Water Supply and Utility Considerations

The Town does not directly provide utility services. Denver Water delivers potable water, while sanitary sewer service is provided through Platte Canyon Water and Sanitation District, Southwest Metropolitan Water and Sanitation District, and Columbine Water and Sanitation District. Existing subdivisions are served through these regional systems rather than a Town-operated water utility.

For HNA purposes, the relevant future water-supply question is incremental rather than systemwide. The Town is not planning another development comparable to Wild Plum, and realistic near-term net unit growth is limited by parcel availability and redevelopment constraints. Any additional units in the Watson Lane area or other redevelopment parcels would require project-specific confirmation of utility service and capacity. Planning has already identified utility coordination as one of the constraints in the Watson Lane area. Because the Town does not control the potable-water system and no final development program exists for the remaining parcels, this HNA does not assign an unsupported gallon-per-day estimate; instead, it identifies the number and location of realistic housing opportunities and requires utility-provider confirmation as development is proposed.

11. Local Housing Resources and Programs

The Town does not currently maintain dedicated housing or affordable-housing programs, housing funds, financial incentives, property held for housing purposes, or related housing expenditures. This is an important baseline condition for the State methodology. It also reflects the Town's historic role as a small, predominantly residential municipality rather than a direct housing provider.

12. Potential Policy and Programmatic Responses

State methodology calls for recommended policy or programmatic responses to identified housing needs and displacement risks. At the draft stage, the Town should avoid selecting responses before the external quantitative analysis and stakeholder input are complete. The following response categories are appropriate for evaluation against the final findings; inclusion here does not constitute a recommendation to adopt any particular strategy.

- Monitor and periodically update housing, demographic, and redevelopment indicators so future decisions are based on local conditions.
- Preserve and facilitate reinvestment in the existing housing stock, including adaptations that allow residents to age in place where feasible.
- Evaluate whether existing regulations unnecessarily constrain smaller, lower-maintenance, single-story, accessible, or adaptable housing where a realistic redevelopment opportunity exists.

- Consider non-land-use strategies addressing aging in place, accessibility, service connections, and resident education, recognizing that some housing challenges cannot be solved through new construction.
- Continue to distinguish housing affordability for prospective buyers from ongoing carrying-cost pressures experienced by existing homeowners.
- Use parcel-specific analysis for any future infill or redevelopment proposal rather than assuming broad Townwide development capacity.
- Coordinate with regional and State partners where housing needs extend beyond what can reasonably be accommodated within Columbine Valley's boundaries.

13. Preliminary Conclusions

The evidence assembled to date supports a picture of a stable, highly owner-occupied, predominantly single-family community with strong resident satisfaction and very limited remaining land for new development. Columbine Valley is not experiencing the same scale or form of housing challenge as larger or faster-growing jurisdictions. Its principal housing questions are more specific: how existing homes will serve an aging and changing population; whether residents who need a different housing product can find one locally; how ongoing ownership costs affect the ability to remain; how reinvestment and scrape/rebuild activity change the stock over time; and what, if any, realistic infill or redevelopment opportunities can respond to identified needs without assuming capacity that does not exist.

The external data reinforce rather than overturn the local story. SDO places the 2024 population at approximately 1,547 with 633 occupied units; ACS estimates depict a high-income, highly owner-occupied community with a median age near 50 and owner values around \$1.58 million, but with unusually large sampling uncertainty. Market data confirm a very high-cost ownership market. The principal unresolved technical items are the workplace-based jobs-by-wage table and the final extraction of the State HNA data-bundle tables by income and dwelling type. Realtor and major-employer input will then be added as qualitative market evidence before the November draft.

Appendix A. HNA Compliance and Data Matrix

Topic	Local / External Evidence	Draft Location
Existing housing stock	Town inventory; ACS/DOLA	Sections 3-4
Housing need by income and dwelling type	SDO HNA bundle; ACS/HUD; local inventory	Sections 5 and 8
Number of households	SDO/ACS	Section 2
Jobs by salary/wage	ACS resident context; LEHD/LODES workplace table pending	Section 6
Regional/state housing need and economic dependencies	DOLA methodology/data	Sections 6 and 8
Displacement risk	DOLA indicators; survey; building trends	Section 9
Population/job/demographic trends	SDO/ACS	Section 2
Local affordable-housing resources	Town Finance	Section 11
Vacancy/housing instability	SDO 2024; ACS; survey	Sections 5 and 9
Job-housing balance	Employment data / stakeholder input	Section 6
Development capacity / market limitations	Master Plan; Planning; building data	Section 10
Water supply needs	Denver Water / sanitation providers; Planning constraints	Section 10.5
Community engagement	179-response survey; meetings; outreach	Section 7
Recommended responses	Synthesis of findings	Section 12

Appendix B. Resident Survey Summary

Final responses: 179. Approximate response equivalent: 25.9% of 692 Town housing units. Survey was voluntary and self-selected and should not be interpreted as a random-sample opinion poll.

Measure	Result
Current home expected to meet needs very/somewhat well	96.6%
Seriously considered leaving within five years - Yes	13.5%
Seriously considered leaving within five years - No	76.4%
Remaining in Town if needs change - very/somewhat important	67.2%
Believe a suitable alternative currently exists in Town - Yes	31.1%
Believe a suitable alternative currently exists in Town - No	31.6%
Family/close others face difficulty finding suitable/budget housing - Yes	21.8%
Respondents who own their home	99.4%

Appendix C. Principal Sources

- Town of Columbine Valley, 2020 Master Plan.
- Town of Columbine Valley Building Department, residential permit history, 2010-2026.
- Town of Columbine Valley Planning Department, land-use and development-capacity review, 2026.
- Town of Columbine Valley Finance Department, housing-resource review, 2026.
- Town of Columbine Valley 2026 Housing Needs Survey, final SurveyMonkey export, September 2026.
- Colorado General Assembly, Senate Bill 24-174 (2024), Sustainable Affordable Housing Assistance: <https://leg.colorado.gov/bills/sb24-174>
- Colorado Department of Local Affairs, Housing Needs Assessment Methodology and Displacement Risk Guidance: <https://cdola.colorado.gov/land-use/housing-needs-assessment>
- Colorado State Demography Office, municipal population/housing estimates and HNA data bundles: <https://demography.dola.colorado.gov/>
- Colorado State Demography Office, Population and Household Estimates for Colorado Counties and Municipalities, 2024.
- U.S. Census Bureau, American Community Survey, 2020-2024 5-Year Estimates for Columbine Valley town, Colorado.
- Data USA, Columbine Valley profile, presenting 2020-2024 ACS resident employment and commuting measures: <https://datausa.io/profile/geo/columbine-valley-co>
- Zillow, Columbine Valley / Arapahoe County home-value market data, 2026.
- Town of Columbine Valley, 2020 Master Plan, Programs, Services & Utilities chapter; Town website utility-provider information.