

Rooted in Rifle

2025 Housing Study & Action Plan

July 2025



For

The City of
Rifle, COLORADO

Facilitated by



POINTS
CONSULTING

Contents

1.	Executive Summary	1
2.	Introduction	8
3.	Forecast & Recommendations.....	10
	Population Forecast	10
	Housing Needs Forecast.....	11
	Recommendations	18
	Affordable Housing Action Plan	36
4.	Housing Supply Assessment.....	38
	Home Value & Rental Trends.....	46
	Land Use & Buildable Lands Inventory.....	54
5.	Housing Demand Assessment	71
	Demographic & Socioeconomic Trends	71
	Underserved Populations.....	79
	Economic Drivers.....	85
	Financial Health & Characteristics	96
	Renter Challenges	96
	Homeownership Challenges	98
	Displacement Risk	99
6.	Community Engagement	101
	Community Survey	101
	Themes in Open Ended Responses	104
	Survey Responses.....	106
	In-Depth Interview Key Themes.....	121
	Appendix A : Community Engagement Details	124
	List of Interviewees	124
	Community Survey Statistical Tables	124
	Appendix B : Additional Statistical Details	137
	AMI Details from Housing Forecast.....	137
	Buildable Lands Inventory Detailed Methodology	142
	Buildable Lands Inventory Tables.....	144
	Displacement Risk Methodology.....	145
	Housing & Socioeconomic Indicators.....	146
	Appendix C : Detailed Treatment of Form-Based Code Review.....	153
	Appendix D : Literature Review	166
7.	List of Figures & Tables.....	175

1. *Executive Summary*

Housing Situation

The City of Rifle experienced major growth in the 1980s and early 2000s due to an oil shale boom. Over time, the local economy has naturally diversified, given the boom-and-bust nature of that industry. While the population of the City continues to grow, the housing supply cannot keep up with demand. This demand is driven by both local births and individuals moving west within Garfield County. As neighboring towns become increasingly more expensive, many are choosing to relocate in search of a lower cost of living.

Rifle contains approximately 3,600 housing units, many of which were built over 20 years ago. Over 30% of the housing stock in Rifle and Garfield County was built in the 1980s, a significantly higher proportion than in Colorado and the nation. This increase in housing was driven by the first shale oil boom and the demand for housing from incoming workers. Without proper upkeep, these older units can become dilapidated and possibly uninhabitable, further restricting the City's housing supply. This partially

explains why more permits are being authorized for remodels than for new housing.

Of the occupied units in Rifle, 56% are single-family detached homes, just slightly lower than Garfield County (61%). This high percentage reflects a lack of housing diversity in the area, limiting options for residents who cannot afford single-family homes (as noted elsewhere in this report, 17% of renters in Rifle spend more than 30% of their income on housing, and 9% spend more than 50%.) However, 19% of Rifle's occupied housing units are in apartment buildings with three or more dwellings. Rifle has a notable presence of middle-density housing, which is a positive sign that the area is fostering more diverse housing options. In many small towns like Rifle, housing types are typically dominated by either single-family homes or large multifamily developments. This suggests an effort to provide opportunities for middle-density development, but the current stock of middle-density housing is not sufficient to meet demand.



Most housing units in Rifle are occupied. As of 2023, the City's vacancy rate is roughly 4%, and it has been declining since 2016. Garfield County's vacancy rate is slightly higher at 6%, but it is still much lower than the state and national rates (9% and 10%, respectively). One possible reason for the region's low vacancy rates is the number of housing units that are not available for rent or sale and are not occupied full-time. These low vacancy rates, combined with limited new construction, have contributed to steadily rising home prices across Rifle.

Since 2003, home prices in Rifle have steadily increased. Although prices remain lower than in nearby cities such as Glenwood Springs and Carbondale, Rifle has experienced notable growth. Between 2010 and mid-2011, home values declined due to the lingering effects of the 2008 housing market collapse. However, beginning in early 2011, prices began to rebound and have steadily increased since. According to the Zillow Home Value Index, the most dramatic growth for purchasing a home occurred after 2020, with purchase prices increasing by \$5,000 to \$6,000 per month. These purchase prices were driven in part by pandemic-related housing demand. As of August 2024, the median home price in Rifle was approximately \$490,000. Over the past decade, home values in the City have risen approximately 133%. This is more than double the growth rate of median household income, which increased 55%.

The average price for a two-bedroom apartment in Rifle is approximately \$1,400 per month. The number of rental units has increased over time, but only by a small amount. In 2023, approximately 164

housing units, or 4% of Rifle's total housing stock, were classified as vacant. These vacancies include a range of categories such as homes that are sold but not yet occupied, units reserved for migrant workers, and properties used for seasonal, recreational, or occasional use. As noted earlier, Rifle's overall vacancy rate has been declining. Notably, 48% of the vacant units (78 units) were designated for seasonal, recreational, or occasional use.

The remaining 52% of vacant units are split between homes for sale (17 units) and homes listed for rent (69 units). However, it is important to clarify that none of the rental units were not actually vacant as of 2023, meaning they were all occupied or otherwise unavailable for new tenants.

Housing units that are unavailable for full-time occupancy or used only seasonally do little to ease local housing pressures. At the same time, rising construction costs continue to make it difficult to build new housing. While demand remains strong for a variety of housing types, many local residents are increasingly unable to keep up with escalating prices. One contributing factor is that income growth is lagging behind rent increases. This makes it harder for many households to afford existing rental options.

Housing Costs Impacting Homeownership

Within the last 14 years, the majority of people who moved into owner-occupied units in Rifle did so between 2010 and 2017. Approximately 34% of owner-occupied units were occupied during this time frame, while only 6% were occupied during 2021 or later. One reason for the

recent decrease in home purchases in Rifle is the lack of available owner-occupied housing units. Another factor that can affect a person's ability to purchase a home is the cost of housing, and more specifically, the mortgage payment.

As mortgage payments increase faster than household income, fewer households have sufficient funds to qualify for a home loan, effectively shrinking the pool of eligible buyers. Two primary factors that determine a household's monthly mortgage payment are the interest rate and the price of the home. Even modest increases in either factor can considerably raise overall housing costs. Households who purchased their homes when prices and interest rates were lower may not fully relate to the financial challenges facing today's potential buyers. For example, in January 2009, the typical mortgage payment for a home in

Rifle was around \$1,500 per month. In contrast, as of January 2024, rising home prices combined with higher interest rates have pushed that typical monthly payment closer to \$3,000.

Even households with two stable incomes may struggle to meet these higher costs. Currently, 34% of renters in Rifle are considered cost-burdened, spending more than 30% of their income on housing. If a large share of the rental population already faces affordability challenges, transitioning into homeownership becomes even more difficult. In fact, our analysis suggests that 85% of potential first-time homebuyers cannot afford a typical home in Rifle today.

Demographics

Rifle's population has increased approximately 21% since 2010, and state forecasts project continued growth over the next 20 years. While population



Rifle Falls, <https://gotravelcolorado.com/rifle-falls-colorado-waterfalls/>.

estimates for small geographic areas like Rifle can fluctuate from year to year, long-term trends become clearer when viewed in the context of broader demographic patterns.

Age plays a key role in shaping housing needs. Older populations typically require more space per person, while younger households are often more willing to compromise on unit size, lot size, or homeownership due to budget constraints. In Rifle, 40% of the population is under age 24, and 10% is aged 65 or older. The remaining 50% falls within the prime working-age range, indicating a strong labor force. However, in the coming years, a sizable portion of this workforce will transition into retirement. Many of these individuals may want to downsize. Unfortunately, Rifle currently lacks diverse housing options to meet this demand. One stakeholder shared that several of her friends have expressed a desire to move into smaller homes but ask themselves, “Where would I go? There are no options.”

Income levels in Rifle are relatively high. The median household income is about \$80,600 per year, slightly above the U.S. median of \$78,000. Garfield County’s median household income is approximately \$86,000, slightly below the Colorado state median. Despite these higher incomes, many Rifle residents commute long distances, sometimes over an hour, to jobs in cities like Aspen and Glenwood Springs. In these places, the cost of living is incredibly higher. Long commutes often take a toll, requiring residents to leave early in the morning

and return late at night. Even with higher incomes, the cost of time, fuel, and lost personal hours remains high. This challenge has motivated community members to advocate for bringing more high-paying employment opportunities closer to home to reduce commute times and improve quality of life.

Economy

The regional economy of Garfield County has grown steadily since 2013 and has outperformed some neighboring counties but still lags behind the overall growth of Colorado and the nation. As of 2023, Garfield County’s unemployment rate is 3%, lower than both the U.S. and Colorado averages. However, despite low unemployment, employment growth in the County has been relatively modest. It has risen only 10% since 2013, which is below the state and national rates. In fact, Garfield County experienced the lowest employment growth among the regions compared.

Rifle’s top three employment sectors are Construction, Retail Trade, and Health Care & Social Assistance. While the Health Care & Social Assistance sector typically offers stable employment, Construction (although often well-paying) can be volatile depending on economic conditions. Retail jobs generally offer lower wages, and many workers in this sector spend a higher proportion of their income on housing. Additionally, the retail sector is currently facing an economic downturn. However, with the expected growth in housing and new job opportunities, increased demand for retail and other emerging sectors is anticipated.

Buildable Lands Inventory & Expected Housing Developments

Despite challenges related to affordable housing, Rifle has land that can be leveraged for future development. To help accommodate projected housing demand, this report includes an inventory of land categorized as Vacant, Potentially Redevelopable, or Underutilized. This inventory is essential for identifying parcels that could potentially support future housing needs. The analysis considers the potential of land within each zoning district to contribute to affordable, moderate-income, and market-rate housing.

Approximately 70% of land in Rifle is classified as either Vacant or Potentially Redevelopable, presenting big opportunities for future housing development. Within the medium-density zoning districts alone, there are about 320 vacant acres, which could support an estimated 2,600 housing units based on assumed density.

This aligns with input from City of Rifle staff, who noted developer interest in constructing between 200 and 1,000 market-rate units. Additionally, 247 housing units have already been permitted and are slated for construction through 2032. The available land in Rifle can accommodate both these approved projects and additional development in the future.

Forecast

PC's population and housing needs forecasts for Rifle show two growth scenarios: **Expected Growth** and **Potential Growth**. These scenarios reflect potential shifts in community growth and current demographic trends. To complete the housing needs forecast, PC first projected population growth. According to our estimates, Rifle could experience a population increase of between 48% and 59% over the next 20 years.

In terms of housing, the Expected Growth scenario projects a demand for approximately 1,800 additional housing units by the end of the 20-year forecast period. The Potential Growth scenario projects a higher demand of about 2,200 units.

Local Advantages of Rifle

The City of Rifle has prioritized aligning infrastructure investments with infill development to reduce long-term maintenance costs and avoid placing additional financial burdens on residents. In October 2024, a representative from the development team behind the Rifle Low-Income Housing Tax Credit (LIHTC) apartment project noted that they worked closely with city officials to ensure the project integrated seamlessly into existing infrastructure.¹ This collaborative, infill-focused approach allows Rifle to support new housing without requiring costly infrastructure expansion.

¹ Staff Writers, "Development to Bring 60 Affordable Homes to Rifle, Colorado," *Affordable Housing Finance*, October 4, 2024, https://www.housingfinance.com/developments/development-to-bring-60-affordable-homes-to-rifle-colorado_o.

To further this goal, Rifle received a Colorado State Infrastructure Grant, which funds infrastructure for infill affordable housing.² City leadership recognizes the urgency of expanding housing and is actively planning to meet future demand without increasing financial pressure on the community. Unlike many Colorado communities, Rifle also benefits from robust water access, a key factor in supporting housing growth.

Many jurisdictions across the state face housing constraints due to insufficient water rights. Rifle, however, holds a 23.1 cubic feet per second (CFS) conditional water right (far exceeding current usage) and operates a relatively new water treatment facility.³ The City is also investing in infrastructure replacement to stay ahead of future needs. More details in this report are located in [Water Needs for the City of Rifle](#).

While addressing housing challenges will require sustained investment, Rifle is uniquely positioned to accommodate growth thanks to its available land, modern infrastructure, and strong water access. These advantages set the City apart from many other Colorado communities.

Affordability by Area Median Income (AMI) levels

Area Median Income (AMI) levels provide a useful framework for highlighting affordability issues within a community.⁴ AMI is a metric used by federal and state agencies to categorize households based on their income level relative to the median income of the area. The five AMI levels are as follows:

- Extremely low-income: Less than 30% of AMI
- Very low-income: 30 to 50% of AMI
- Low-income: 50 to 80% of AMI
- Moderate income: 80 to 100% of AMI
- Above median income: 100%+ of AMI

The percentage of AMI refers to the share of the area's median income that a household earns. For example, if the median household income in an area is \$60,000, then 50% of AMI would be \$30,000, and 30% of AMI would be \$18,000. This breakdown helps simplify income distributions and is commonly used to assess affordability.

Housing must be affordable across the income distribution. Based on our housing unit forecasts, PC also estimated the number of housing units needed by Area Median Income (AMI) level through both a **Needs-Driven** and **Market-Driven**

² Colorado Department of Local Affairs, *Infrastructure and Strong Communities Grant Program Annual Report* (October 2024), 5, accessed July 25, 2025, https://leg.colorado.gov/sites/default/files/images/strong_communities_annual_report_2024_1.pdf.

³ District Court, Water Division 5, Colorado, *Case No. 2023CW3175* (Glenwood Springs, Colorado, July 12, 2024).

⁴ Note data in this section use 2020 AMI levels.

Scenario. The gross number of new housing units needed by AMI level under the Needs Driven Potential Growth forecast is as follows:

Needs-Driven Potential Growth

- 0–30% AMI: 416 units
- 30–50% AMI: 317 units
- 50–80% AMI: 661 units
- 80–100% AMI: 243 units
- 100–120% AMI: 112 units
- 120%+AMI: 470 units

Market -Driven Potential Growth

- 0–30% AMI: 353 units
- 30–50% AMI: 259 units
- 50–80% AMI: 233 units
- 80–100% AMI: 245 units
- 100–120% AMI: 336 units
- 120%+ AMI: 793 units

Of the approximate 1,100 renting households in Rifle, only 12% are considered severely cost burdened and 22% are cost burdened, meaning a total of 34% face housing affordability challenges. This is much lower than the shares seen in Garfield County (49%), Colorado (50%), and the United States (48%). In contrast to these broader trends, a majority of Rifle renters (60%) are not cost burdened, whereas fewer than half of renters in Garfield County (48%), Colorado (46%), and the U.S. overall (46%) can say the same. These figures suggest that rental housing in Rifle may be relatively more affordable or better aligned with local incomes compared to surrounding and statewide areas.

Figure 1.1: Typical Occupations by Area Median Income



Source: Points Consulting, 2025

2. Introduction

Points Consulting's (PC's) Comprehensive Housing Needs Assessment (HNA) analyzes the housing market in the City of Rifle, Colorado. A healthy housing ecosystem exists when the market is in equilibrium, meaning the housing supply meets the community's demand. Key indicators of housing supply and demand include the number of housing units, vacant and developable parcels, employment levels, and income levels.



The following sections analyze both quantitative and qualitative data to evaluate Rifle's housing market. To provide context, the report compares Rifle with Garfield County, the State of Colorado, and the United States, offering a broader perspective on how Rifle's housing conditions align with regional and national trends.

The report is organized as follows:

Chapters 1 and 2 – Executive Summary and Introduction: Key highlights from the Assessment

Chapter 3 – Forecast and Recommendations: Population and housing forecasts

Chapter 4 – Housing Supply Assessment: Overview of housing for both owners and renters, including affordability dynamics, and the cost of new housing production

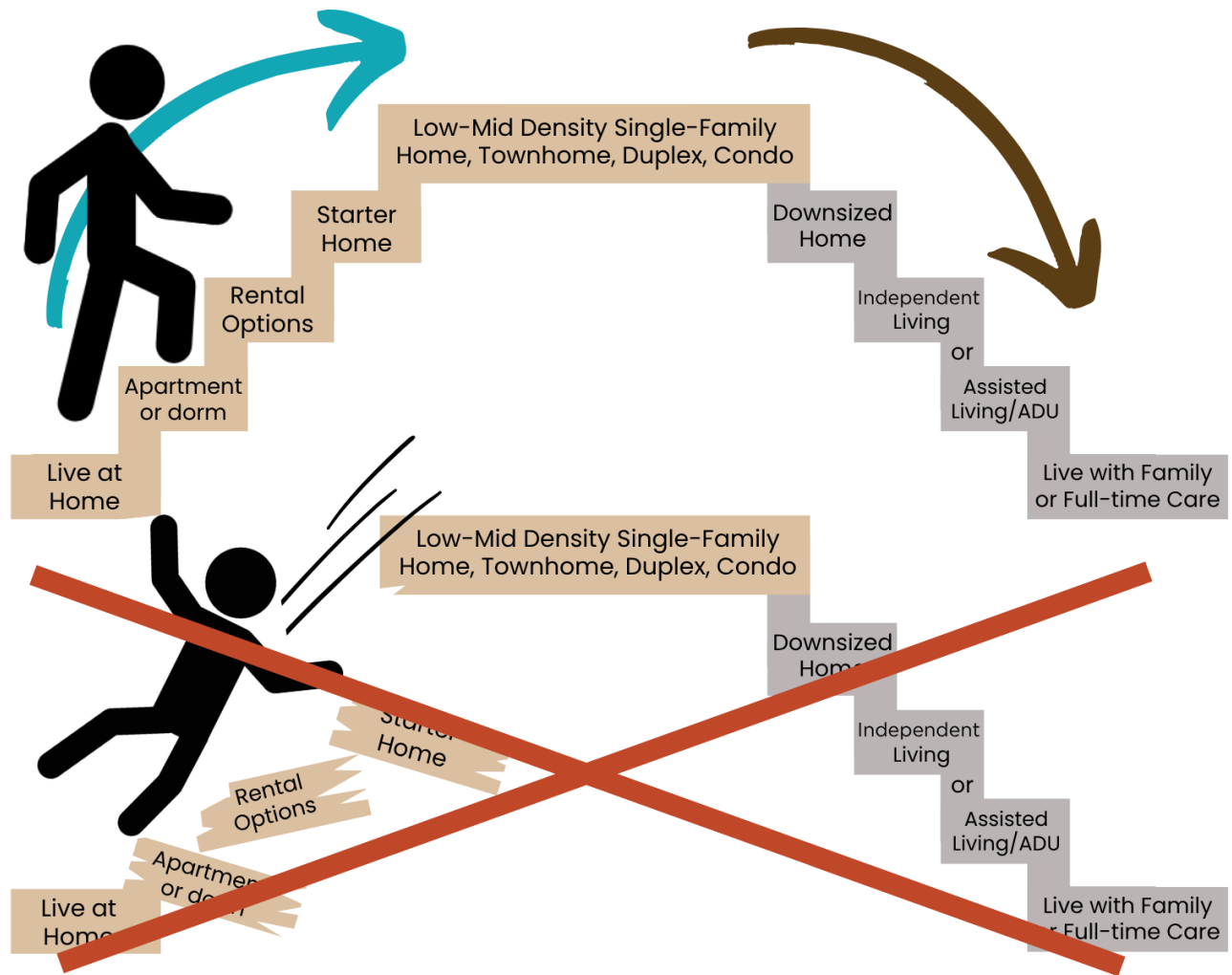
Chapter 5 – Housing Demand Assessment: Overview of underlying socioeconomics affecting housing demand and affordability characteristics

Chapter 6 – Community Engagement: Summary of overarching themes from PC's discussions with community leaders and developers and a summary of findings from the community town halls

Housing Steps

Housing Steps are a useful tool for describing a healthy housing ecosystem. In a functional stairwell, a person progresses through the steps as they move through life (Figure 2.1). As life stages change, so do housing needs. If any steps are missing or broken, the entire system collapses. One goal of this study is to assess where Housing Steps are missing or broken in the City of Rifle.

Figure 2.1: Housing Steps



Source: Points Consulting

3. Forecast & Recommendations

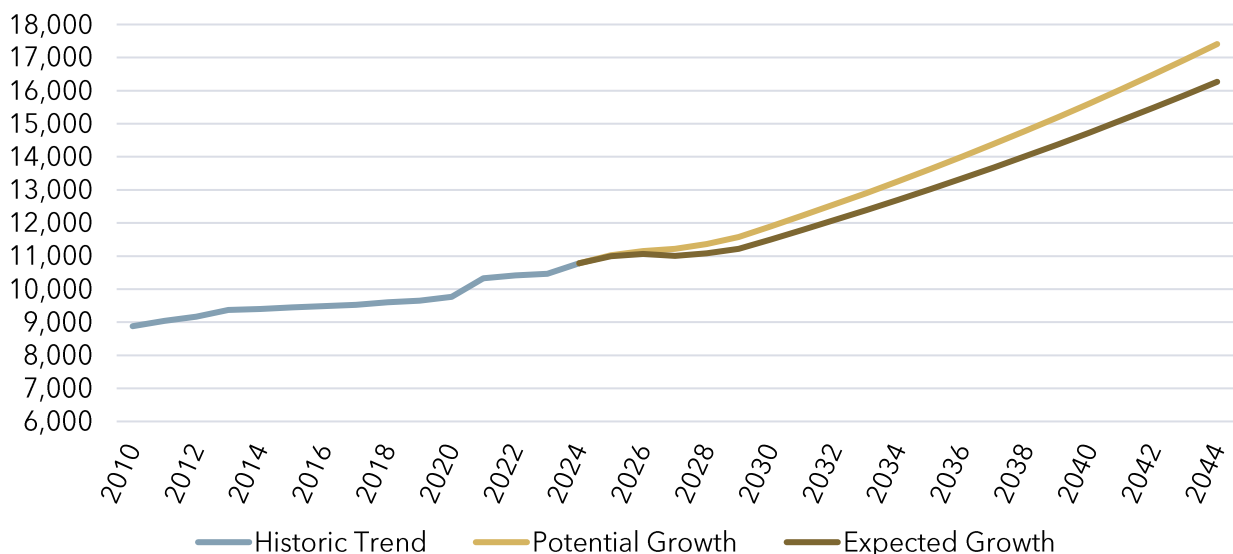
Population Forecast

Points Consulting (PC) based its population and housing forecasts for the City of Rifle on an analysis of historical population growth trends and existing projections from the Colorado Department of Local Affairs (DOLA) State Demography Office.⁵ PC believes Rifle's growth may be driven more by natural increase (more births than deaths), largely due to historical population demographics. Many individuals who live in Rifle commute long distances (sometimes up to two hours) to reach their jobs and may choose to live in Rifle because of its lower housing costs. This trend may continue, as more people seek affordable living options and are willing to commute greater distances. However, if the housing supply does not keep pace with demand, the City could face increased challenges over the next decade.

Another factor influencing the population and housing forecasts was guidance from the City of Rifle, which projected that demand in the region is high and that new housing development is already underway. This indicated that our initial projections were likely underestimates of actual conditions.

PC's 20-year forecast spans from 2024 to 2044. The Expected Growth bound projects a cumulative population increase of 48.2%, reflecting modest but steady growth. The Potential Growth bound forecasts a 58.9% increase. Over the next two decades, PC expects Rifle's population to grow by anywhere from 5,202 residents to 6,346 residents (Figure 3.1 and Table 3.1).

Figure 3.1: Population Forecast for Rifle, 2024–2044



Source: Points Consulting using Colorado DOLA State Demography Office Projection Data

⁵ Colorado State Demography Office, "SDO Population Resource Page," Colorado DOLA, accessed May 1, 2025, <https://demography.dola.colorado.gov/assets/html/population.html>.

Table 3.1: Projected Population Growth for Rifle, 2024–2044

Population Growth Scenario	2024	2029	2034	2039	2044	Pop. Growth	20-Yr CAGR	Total Growth Rate
Expected Growth	10,782	11,221	12,700	14,373	17,408	5,202	2.1%	48.2%
Potential Growth	10,782	11,575	13,262	15,194	16,268	6,346	2.4%	58.9%

Source: Points Consulting using Colorado DOLA State Demography Office Projection Data

Housing Needs Forecast

This Housing Needs Assessment, prepared by PC, complies with the requirements of Colorado Senate Bill 24-174. Senate Bill 24-174 requires each local government, with some exceptions, to conduct and publish an HNA no later than December 31, 2026, and to update the HNA at least every six years thereafter. The bill's objective is to promote comprehensive planning for housing needs throughout Colorado, by providing accurate data for statewide, regional, and local government planning, while minimizing the fiscal impact on jurisdictions completing HNAs.⁶ PC has included all the required elements outlined in the legislation, including but not limited to: existing housing stock, employment by income level, estimated future housing needs, and available water supply to support housing development.

The project team created a housing forecast based on population projections, estimating the number of housing units needed to accommodate Rifle's future residents (Figure 3.2). PC calculated annual housing need by dividing the projected population by the average household size. Since the housing needs forecast is directly tied to the population forecast, it follows a similar trend.

As of 2023, Rifle's average household size is 2.77, according to the U.S. Census Bureau. To align the housing needs forecast with expected demographic changes, we increased the average household size 0.2% per year. Although national trends show a decline in household size (driven by lower fertility rates and an aging population) we anticipate that households moving to Rifle will primarily consist of working-age families, potentially leading to a slightly larger average household size.

Using the 2023 average household size of 2.77, we estimate that the current population of 10,466 would require approximately 3,788 housing units. As of 2023, Rifle has around 3,892 units. This figure may include a high number of part-time households or seasonal residences, which could result in an undercount of occupied units. The 2023 vacancy rate is 4.0%, though part-time residency and high housing costs likely contribute to this figure.

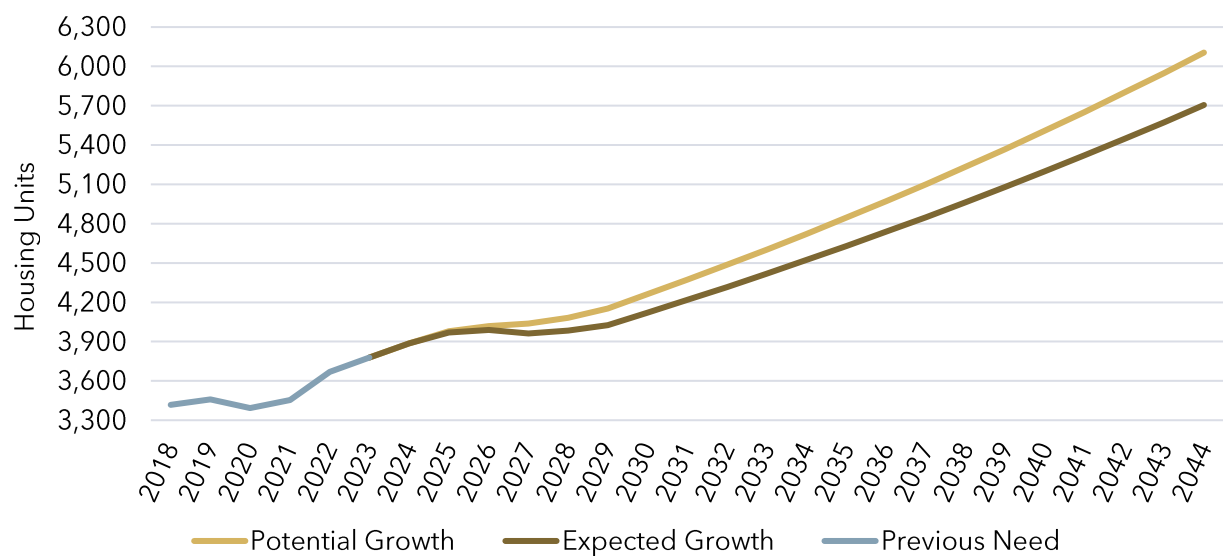
As of August 2024, the average home price in Rifle was \$500,000 while the 2023 Area Median Income (AMI) for Rifle was \$80,629. Although this is a relatively high median

⁶State of Colorado Legislature, *Housing Needs Assessment Guide for Colorado Communities, Legislative Requirements per SB24-174*, State of Colorado, December 2024, 5, <https://drive.google.com/file/d/1Q9-tcf1Yey6GGzvbWMOtrNYLjVG9-QY/view>.

income compared to other areas, many Rifle residents commute long distances for higher-paying jobs to offset the rising cost of living.

Based on our population forecast and assumptions about household size, Rifle will need between 1,819 and 2,219 additional housing units by 2044. This total accounts for the planned production set to occur within the next decade. The City is well-positioned to accommodate population growth, with significant infill potential and approximately 1,500 acres of vacant land that could support the development of at least 5,000 new housing units.

Figure 3.2: Housing Needs Forecast for Rifle, 2024–2044



Source: Points Consulting using Colorado Department of Local Affairs State Demographic Office Projection Data; U.S. Census Bureau, 2023 5-Year Estimates, Table B25010

While an increase in housing units is a positive trend for the City of Rifle, it is also important to consider the types of housing needed to serve the City’s target populations. Table 3.2 and Table 3.3 present PC’s recommendations for the types of housing units the City should prioritize.

Different housing types are ideal for young families, maturing families, seniors, and low-income households. Young families, seniors, and some low-income groups are likely to prefer middle-density options such as townhomes and duplexes. Maturing families, on the other hand, typically benefit from the additional space provided by single-family homes during their peak earning years.

High-density developments are projected to increase slightly in Rifle. For example, a LIHTC apartment complex is currently under construction in the downtown area. This development highlights both the demand for higher-density housing and the ongoing need for more affordable housing options.

While most new homes built in Rifle continue to be single-family residences, recent years have also seen the development of several new multifamily projects.

The following tables present PC's projections for housing units by type in 2044. These forecasts account for Rifle's current vacancy rate of 4.2%. By 2044, PC anticipates that vacancy rates could be reduced to around 3.0%. While some vacancy is healthy for a housing market, a lower rate may indicate more permanent residents and fewer part-time occupants.

The **Expected Growth** and **Potential Growth** forecasts outline the projected number of occupied housing units by type (Table 3.2 and Table 3.3). Under the Expected Growth scenario, single-family homes are expected to remain the dominant housing type, reflecting the current composition of Rifle's housing stock. However, middle- and high-density housing types are projected to grow at a faster rate than single-family homes.

Although middle- and high-density housing currently make up a smaller share of Rifle's housing stock—an expected trend in smaller towns—the community recognizes the importance of offering a diverse mix of housing options to meet a range of needs.

Table 3.2: Expected Growth Housing Unit Needs for Rifle, 2023–2044

Housing Type	2023	2044 Expected Growth	Change	% Change
Housing Units	3,728	5,534	1,806	48.4%
SFH Detached	2,244	3,226	982	43.8%
SFH Attached	369	531	162	43.9%
Middle Density	488	775	286	58.6%
High Density	239	531	293	122.7%
Mobile Homes or Manufactured Housing	388	470	83	21.3%

Source: Points Consulting, 2025

The more aggressive Potential Growth forecast predicts a 54.1% increase in single-family units and a 128.3% increase in high-density housing (Table 3.3).

Table 3.3: Potential Growth Housing Unit Needs for Rifle, 2023–2044

Housing Type	2023	2044 Potential Growth	Change	% Change
Housing Units	3,728	5,922	2,194	58.8%
SFH Detached	2,244	3,441	1,196	53.3%
SFH Attached	369	586	217	58.8%
Middle Density	488	876	388	79.5%
High Density	239	545	306	128.3%
Mobile Homes or Manufactured Housing	388	474	86	22.2%

Source: Points Consulting, 2025

Housing Needs by Income Level

A crucial factor in community sustainability is the availability of affordable housing across the income distribution. To estimate housing needs in Rifle by income level, PC expanded the housing needs forecast to determine how many housing units are required at different AMI levels. Using Census Bureau income cohorts, median incomes, and housing unit counts from our forecast, we present the results in Figure 3.3 and Figure 3.4.

As of 2023, the AMI in Rifle is \$80,629. A household earning 50–80% of AMI could earn up to \$64,500 annually or approximately \$5,300 per month. At this income level, a household could afford up to \$1,612 per month in housing costs. If a household earning \$64,500 is paying \$1,600 per month on housing, this indicates a need for more housing units affordable at the 50–80% AMI level.

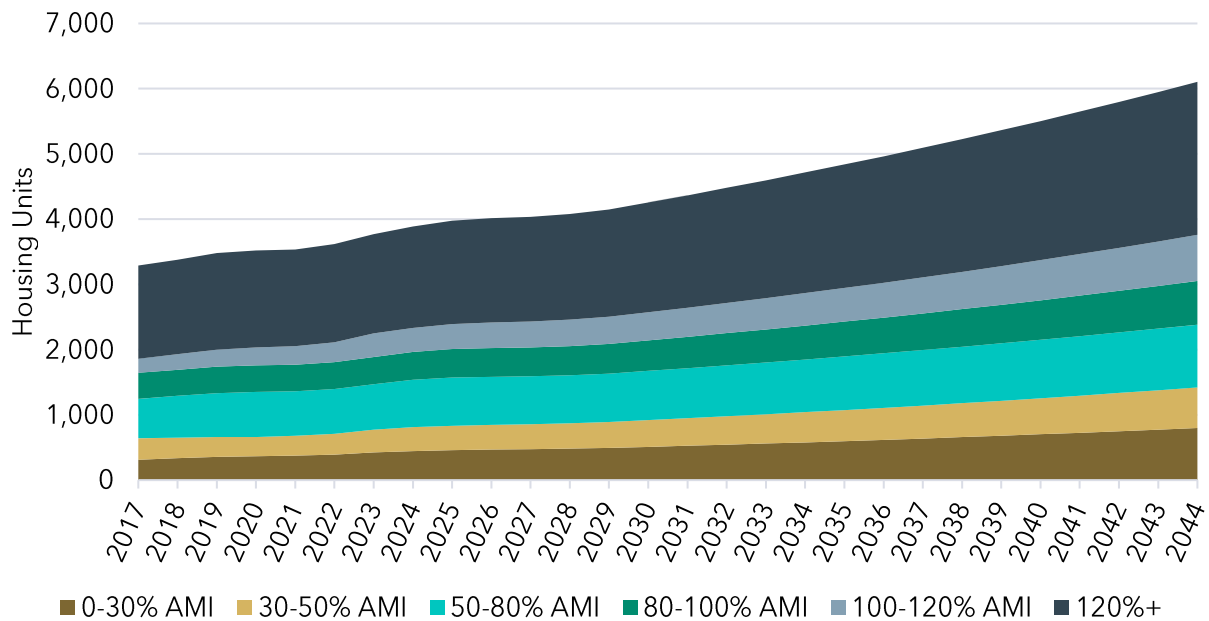
To reflect a range of possible futures, our team developed two forecast scenarios: a **Market-Driven Scenario** and a **Needs-Driven Scenario**. In the Needs-Driven Scenario, future housing production should feature higher levels of production in lower AMI ranges (0–80%) to accommodate for future housing needs. In contrast, the Market-Driven Scenario assumes that housing production will continue to favor lower density units, reflecting current patterns in Rifle, while still incorporating a conscious effort to produce more affordable options.

Addressing the needs of 50–80% AMI households is critical, as this group is often overlooked by both market-rate development and traditional subsidy programs—leaving a persistent gap that only intentional policy and production strategies can fill.

To account for the higher growth rate expected by the City of Rifle, the Market-Driven and Needs-Driven forecasts in Figure 3.3 and Figure 3.4 are based on the Potential Growth Model. [AMI Details from Housing Forecast](#) under Appendix B provides tables detailing net housing needs by AMI and by owner- versus renter-occupancy, incorporating both Market-Driven and Needs-Driven forecasts for the Expected Growth and Potential Growth scenarios.

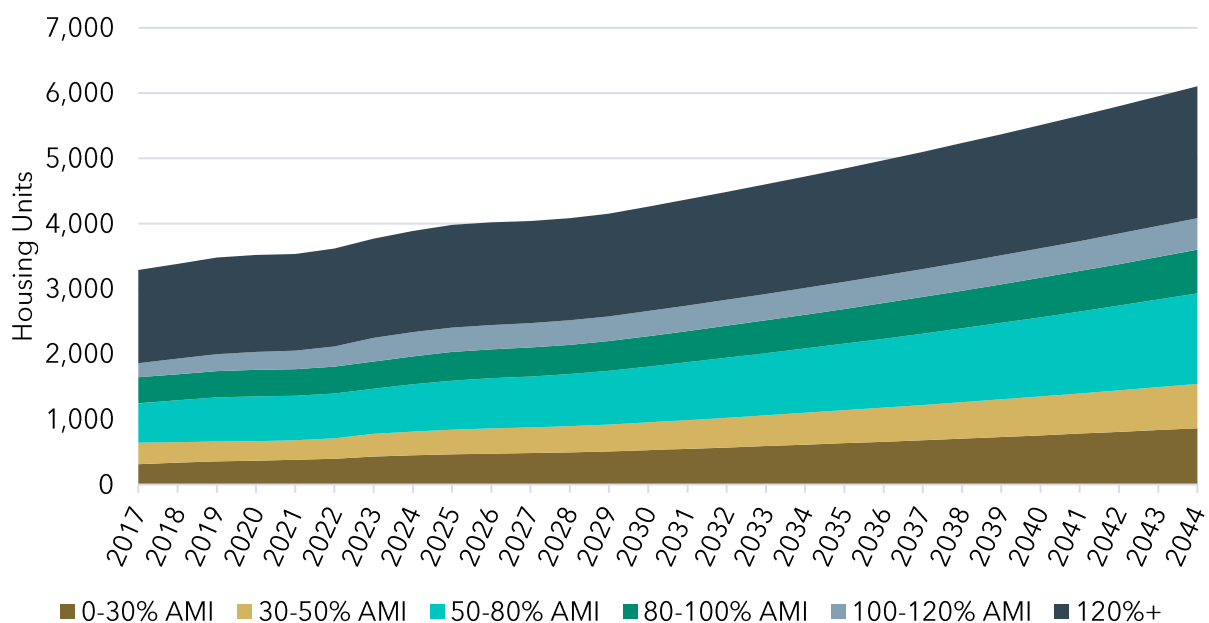
As previously noted, the Market-Driven Scenario features higher production in 100%+ AMI range than the Needs-Driven Scenario. This is indicative of the historical housing production trends in Rifle. However, despite historical trends favoring higher income homes, there is likely to be a continued effort in Rifle to expand affordable housing opportunities—a factor this scenario also takes into account.

Figure 3.3: Market-Driven Scenario Housing Needs Forecast by AMI Level, 2024–2044



Source: U.S. Census Bureau, 2014–2023 5-Year Estimates, Table S1901; Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2017–2021

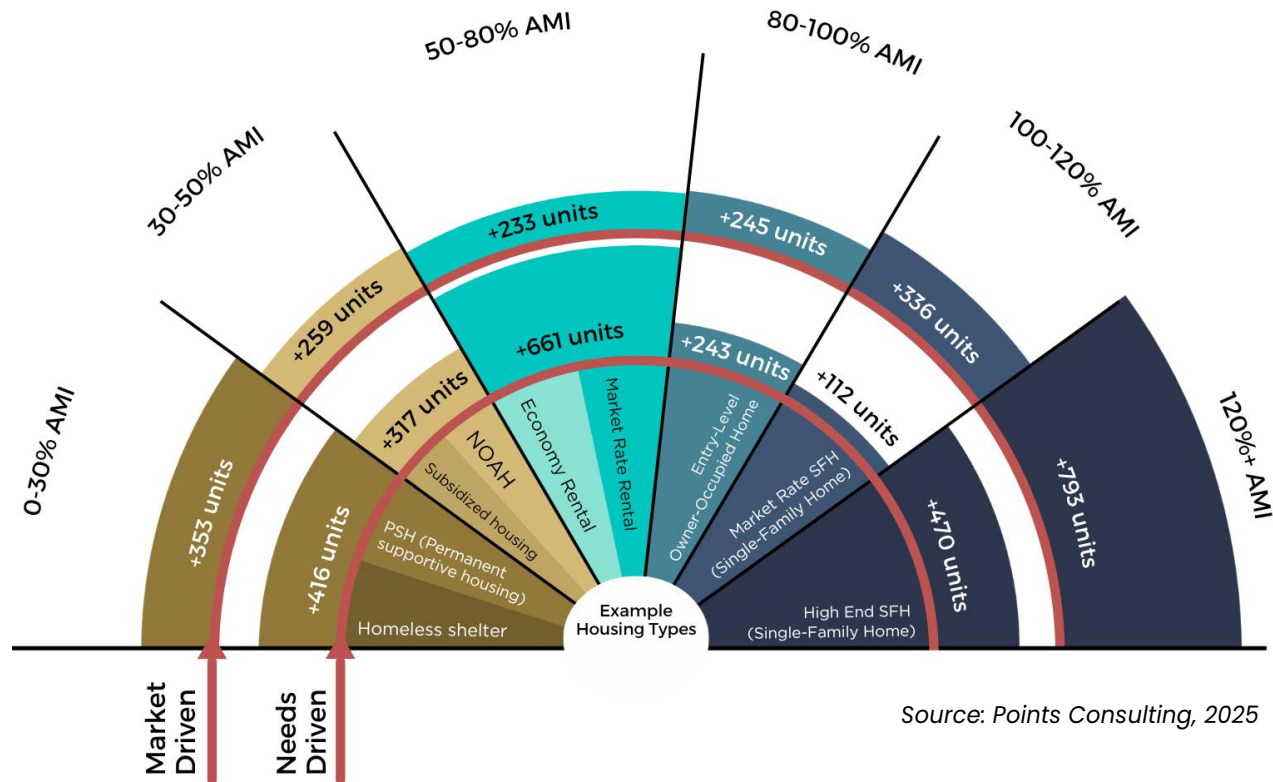
Figure 3.4: Needs-Driven Scenario Housing Needs Forecast by AMI Level, 2024–2044



Source: U.S. Census Bureau, 2014–2023 5-Year Estimates, Table S1901; Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2017–2021

Figure 3.5 illustrates new housing units by AMI level, based on population growth projections and cost-burden status. The topologies on the inner ring of Figure 3.5 are illustrative, they are not a perfect match to the AMI levels.

Figure 3.5: Gross Housing Needs by Current AMI, 2044



Visitable & Accessible Housing Needs

Another requirement of Colorado's updated HNA Guidelines is to forecast the number of accessible and visitable housing units within the projected housing stock. This estimate is based on U.S. Census Bureau data on households that include at least one person with a disability. For 2023, PC estimates that 7.1% of households in Rifle fall into this category. Applying this percentage to the housing forecast, we estimate that the number of households with disabilities will increase from approximately 749 to 1177 over the forecast period. This will mean an increase of about 428 households.

This projection assumes that every household with a person with a disability will require an accessible or visitable unit, making it a high-end estimate. Table 3.4 forecasts the number of units needed for households needing accessibility features. In reality, the actual number of required units may be lower, as not all disabilities necessitate physical accessibility features.

Table 3.4: Forecasted Visitable and Accessible Housing Needs, 2024–2044

	2024	2029	2034	2039	2044	Change	% Change
Total Estimated Units Needed	752	763	776	790	804	52	6.9%

Source: Points Consulting, 2025

Housing Forecast

The final component of the updated housing forecast is an estimate of the number of supportive housing units needed for the chronically homeless population (Table 3.5). This group includes individuals who have been homeless continuously for at least one year or have experienced four or more episodes of homelessness within the past three years. Many also face additional challenges such as physical disabilities, mental illness, or substance use disorders. Supportive housing is designed to help these individuals transition out of unstable living conditions, often in coordination with services that address addiction, employment, and other barriers to long-term stability.

Reliable data on this population is limited. The State of Colorado conducts an annual Point-in-Time (PIT) count of individuals in emergency shelters and transitional housing, as well as a biennial count of unsheltered individuals. However, because the PIT count is conducted on a single night, its accuracy is limited and may underrepresent the actual number of people experiencing homelessness.

The number of chronically homeless individuals in the Rifle area is currently low. Garfield County does not have a homeless shelter; the nearest facilities are located in Grand Junction and Glenwood Springs. The shelter in Glenwood Springs offers 10 beds, typically available from March through December. It operates only a few days per week and serves approximately 10 individuals per day seeking food assistance.

Table 3.5: Permanent Supportive Housing Units Needed 2024–2044

Year	Units Needed Now	Future Needs 2044
Units	4	5

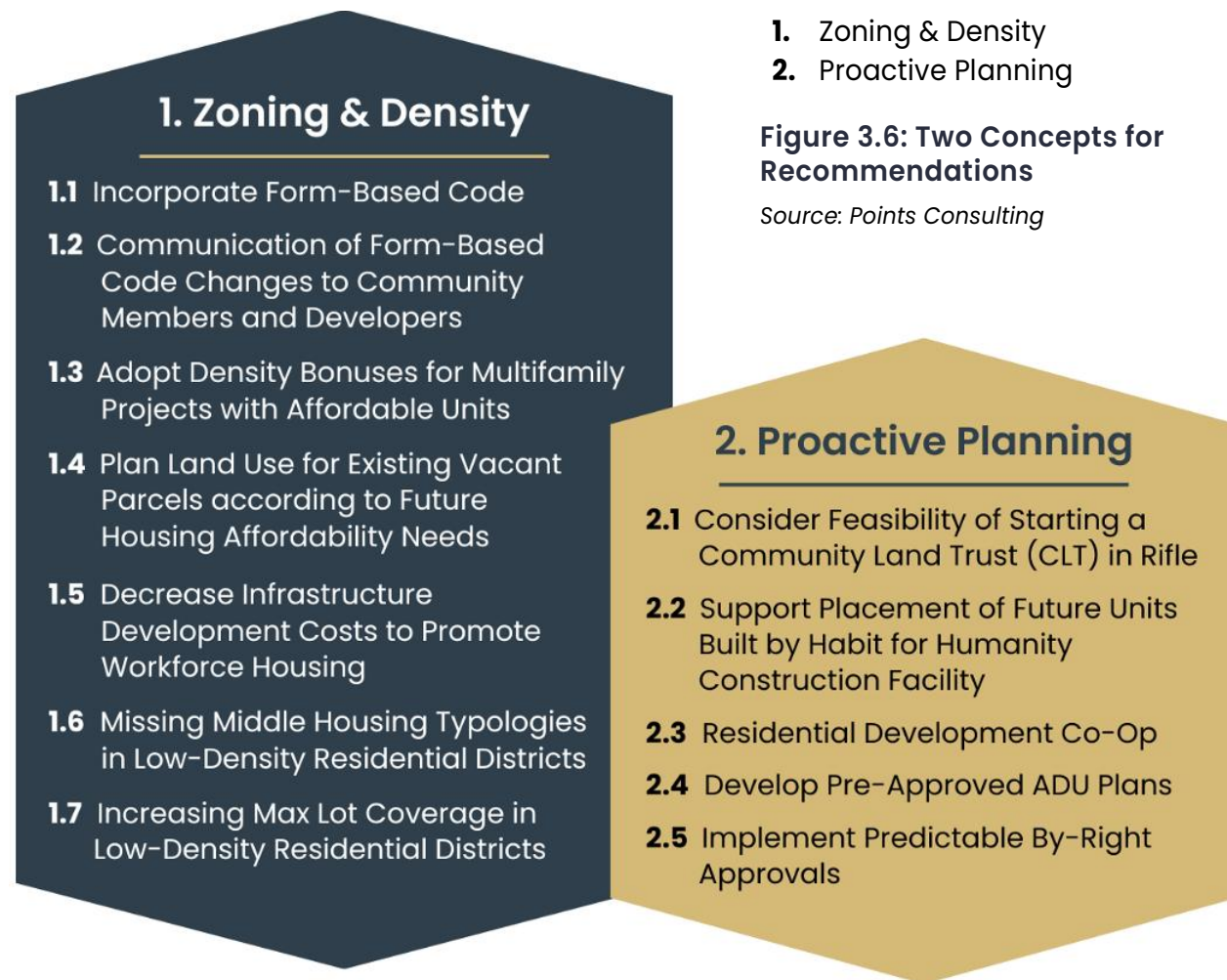
Source: Points Consulting using Colorado DOLA State Demographic Office Projection Data; U.S. Census Bureau, 2023 5-Year Estimates, Table B25010, HUD PIT State of Colorado, 2025



HomewardBound of the Grand Valley Homeless Shelter, Grand Junction, CO, <https://homewardboundgv.org/>.

Recommendations

The following recommendations are those PC deemed most worthy of consideration for improving the housing situation in Rifle. The recommendations are split into two concepts:



1. Zoning & Density
2. Proactive Planning

Figure 3.6: Two Concepts for Recommendations

Source: Points Consulting

1. Zoning & Density

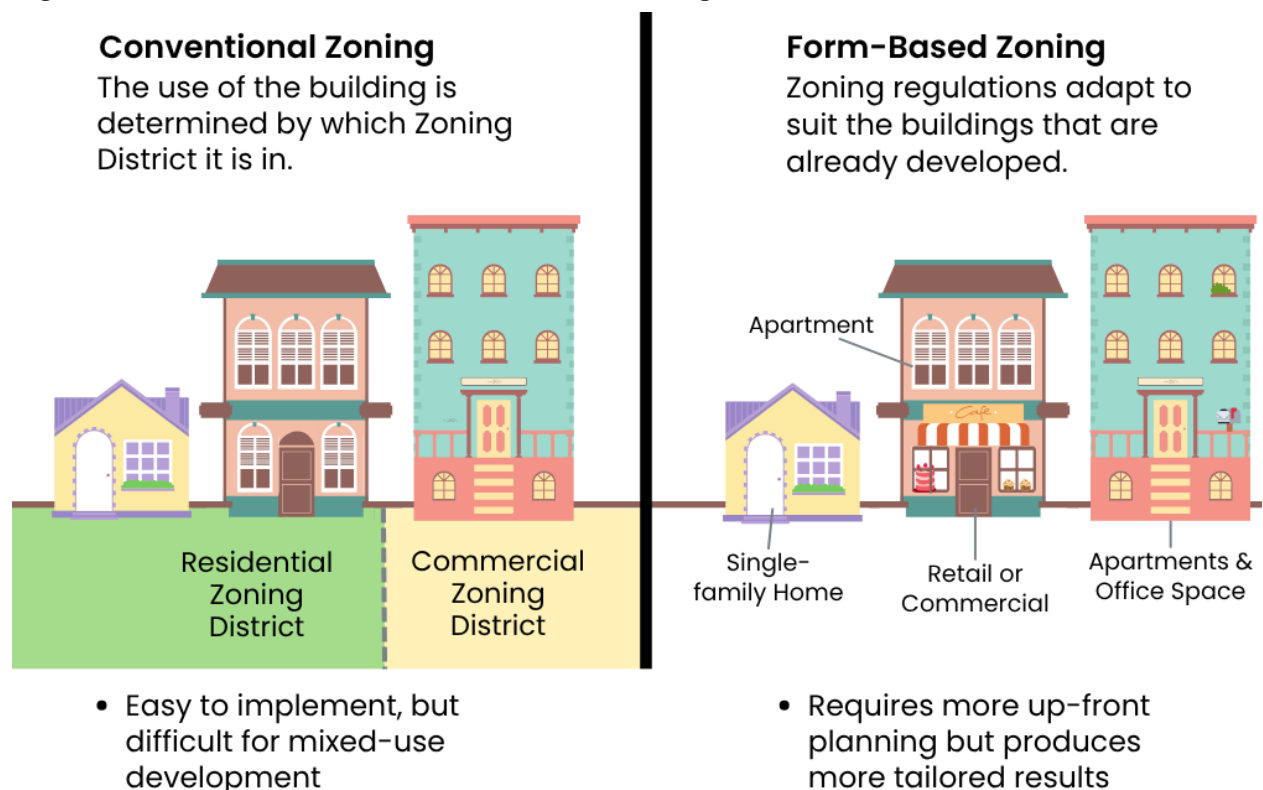
1.1 Incorporate Form-Based Code

Conventional zoning can make addressing housing challenges more difficult by limiting flexibility in where and what types of housing can be built. Strict separation of uses, low-density zoning, and requirements like large lot sizes and excessive parking reduce opportunities for diverse housing types such as duplexes, apartments, or smaller homes. As a result, it becomes harder to increase housing supply, create affordable options, or respond to changing community needs without lengthy rezoning processes. However, the City of Rifle recently received a \$200,000 grant to fully rewrite its development code using a form-based approach. This presents an opportunity to reshape the City's design and allow for more flexible housing options.

Zoning codes generally fall into two main approaches: **conventional** and **form-based** zoning. Conventional zoning, the more common system, separates land uses into distinct categories such as residential, commercial, and industrial. It's widely understood, easy to administer, and works well in suburban or rural settings. However, by focusing on use rather than physical design, conventional zoning often leads to sprawl, car dependency, and poor urban form. Mixed-use development can be difficult under conventional zoning, and the system typically lacks tools to promote walkability, cohesive public spaces, or adaptive reuse.

Form-Based Code (FBC) takes a different approach by focusing on how buildings look and function in their surroundings, rather than strictly controlling what they're used for. This shift allows a wider variety of housing types—such as duplexes, townhomes, cottage courts, and accessory dwelling units—to be built in ways that fit the existing neighborhood character. By making these options easier to build, FBC opens the door to “missing middle” housing that fills the gap between single-family homes and large apartment complexes, helping more people find homes that meet their needs and budgets.

Figure 3.7: Conventional vs. Form-Based Zoning



Source: Points Consulting

FBC also brings clarity and predictability to the development process, which can reduce both costs and delays. Developers, including nonprofit and affordable housing builders, can move forward with projects more efficiently when they know what's expected in terms of design and layout. This makes it easier and faster to bring new homes to market—particularly in areas of Rifle where housing is most needed, such as near downtown or along transit corridors. In addition, because FBC encourages walkable, mixed-use neighborhoods, residents will benefit from being closer to jobs, schools, shops, and parks, reducing their transportation costs and improving quality of life.

On the one hand, FBCs require more upfront planning, staff training, and public engagement. Some may view them as overly prescriptive or costly to implement, and concerns may arise in areas with incompatible uses. However, if done well, a FBC can expand housing opportunities by allowing a wider range of housing types in more areas of the community, making it easier to meet local housing needs and address shortages.

The need for revitalizing urban centers, easing the barriers to new housing construction, and expanding economic opportunities has become a major issue for cities across the country. FBCs will not solve these problems entirely, but they help ensure that the built environment, transportation systems, community well-being, and city governance work together to alleviate some of these challenges.

City of Denver Form Based Code

The City of Denver's Riverfront Commons Form-Based Code is a national model for

a groundbreaking early FBC with excellent built results. In fact, it is the model that Colorado Springs based its code on. Adopted in 1997–98, Denver went into fine detail in how each part of a lot should be built out. Area by area, the intent was clearly outlined—from building entries, specifications for tall buildings, to how each development should be made accessible by pedestrians based on location. This code could be emulated at any scale. While the code was adopted as a PUD using “design guidelines” language, its essential elements could be replicated today as a form-based zoning district.

The Denver plan was guided by three principles: Residential, Economic, and Urban.

1. “The overall character will be urban in the best sense.”
2. “The Commons will have a residential character”
3. “The Commons will attract new investors, residents and businesses to downtown Denver.”

Since this code was created, 1,859 housing units in 14 different buildings have been added between 2001 and 2014. The regulations provided developers with clear, predictable standards that reduced permitting risks and design ambiguity. If Rifle adopts a similar code, developers will gain greater confidence when submitting permits, thanks to transparent rules that minimize approval delays and unexpected costs.

Denver Commons Code, like other FBC plans, was both a history lesson and an urban planning best practices document. Each historic district, street, building, and

community space was highlighted as part of their “sector” designations. Denver ultimately added six subareas within its PUD regulations. The Commons Code was adopted as Article 10 in the Denver Municipal Code.

If done right, FBC can create visually distinct neighborhoods. It can allow for more choice in the kinds of businesses, housing, community spaces, parks and recreational areas, and multimodal transportation. Ultimately, FBC gives a community more choice in how a city functions by focusing on design rather than land use. The needs of conventional zoning no longer hold paramount importance, as even urban industrial buildings are cleaner and quieter. FBC can be a great step toward addressing the fundamental issues cities face. More information about FBC can be found in an in-depth report, prepared by Nexus Planning Services, in [Appendix C: Detailed Treatment of Form-Based Code Review](#).

1.2 Communication of Form-Based Code Changes to Community Members and Developers

Incorporating Form-Based Code (FBC) into the City of Rifle’s municipal code will be an enormous process that may be time consuming, costly, and challenging for both city staff and local developers who are more familiar with conventional zoning. Without proper public outreach and engagement, these changes may face resistance, making successful adoption and implementation more difficult. Therefore, a clear and inclusive process will be essential to creating a FBC that aligns with community needs.

To fully realize the benefits of FBC, including more affordable and diverse housing types, it is critical that both developers and community members understand what the code is, how it works, and what opportunities it presents. A well-informed public is more likely to support the necessary changes, and developers who understand the new standards are better equipped to deliver the kinds of projects Rifle wants to see. Therefore, engagement should not only collect feedback but also educate and empower stakeholders to act on the City’s housing priorities.

To accomplish this, the City should implement a two-track outreach strategy: one track focused on general community members, and another tailored specifically to the development community. Both groups need clear explanations of how FBC differs from conventional zoning and what it allows. Public-facing workshops, visual guides, explanatory videos, and FAQs can help demystify the process for residents. For developers, targeted technical workshops, one-on-one consultations, and test-case walkthroughs can illustrate how the code works and how it reduces approval uncertainty. Ongoing communications through the City website, newsletters, and community groups will keep everyone informed and engaged throughout the process.

According to the Chicago Metropolitan Agency for Planning, holding public workshops allows residents and stakeholders to provide input on how the code should be shaped. These meetings generally include an overview of FBC

principles, and an explanation of how public input will guide code development. When stakeholders are directly involved in shaping the code, they are more likely to support and advocate for its success.

It may be helpful for the City to present findings from background research on existing city maps, comprehensive plans, and development regulations to gain a full understanding of current policies and development patterns. This research could be presented using tools such as photo galleries that illustrate different areas of the City. After the presentation, residents can provide input on what should remain the same and what should change. The Chicago Metropolitan Agency for Planning recommends framing community feedback into four categories:⁷

1. **Preserve:** Retain the existing physical character of certain areas.
2. **Preserve and enhance:** Maintain existing character while allowing carefully targeted improvements.
3. **Evolve:** Allow gradual change over time to meet future needs.
4. **Transform:** Support more significant and quicker changes to better meet community goals.

Once community input is gathered, the team can begin drafting code provisions that regulate key design elements such as building types, permitted uses, and building frontages.

Before adopting the final code, it should be tested using actual parcel data and examples of past or proposed developments. This allows the team to evaluate how well the draft code functions under real-world scenarios. Staff from planning, public works, emergency services, and building departments should review how the code would be applied to ensure it fulfills the community's vision without creating unnecessary burdens for developers. Local developers should also be invited to participate in the testing process to provide valuable feedback and build early support.

Following adoption, city staff should regularly monitor the code's performance, using evaluation criteria similar to those used during testing. The code should be reviewed annually, with adjustments made as necessary to ensure it continues to serve the City's goals effectively.

It is possible that some developers may initially resist the adoption of a new code, as it may require adjustments in how they design and propose projects. Since working with local regulations can already be challenging, this added learning curve may cause frustration. However, involving developers early in the community engagement process can help reduce resistance by ensuring their voices are heard. While some growing pains may occur, this inclusive implementation process gives Rifle the best opportunity for long-term success.

⁷ Chicago Metropolitan Agency for Planning (CMAP), *Form-Based Codes: A Step-by-Step Guide for Communities* (Center for Zoning Solutions, 2013), 26, accessed June 15, 2025, <https://formbasedcodes.org/wp-content/uploads/2013/11/CMAP-GuideforCommunities.pdf>.

1.3 Adopt Density Bonuses for Multifamily Projects with Affordable Units

Many residents in Rifle believe that renting a home in the City is very expensive. When survey respondents were asked, “Please rate your perception of renting a home in Rifle,” 85.1% of respondents indicated renting was expensive to some degree. As a result, individuals, non-profits, and governments are seeking strategies to lower the cost of constructing new housing, with the goal of improving rental affordability. One option the City of Rifle could consider to help lower the cost of building homes is to provide density bonuses for multifamily housing projects.

A density bonus is a voluntary incentive-based tool that permits developers to increase the maximum allowable density on a property in exchange for helping the community achieve public policy goals.⁸ A practical and relatively low-cost bonus the City could offer is additional density allowances and reduced parking requirements for projects that voluntarily provide deed-restricted affordable units. For example, developers could receive up to a 50% density bonus if they agree to set aside a minimum percentage of units as affordable housing for households earning between 50% and 80% of AMI. In addition, the City could allow a reduced parking requirement of one space per unit for qualifying projects, rather than the

standard 1.5 spaces per unit for one-bedroom multifamily dwellings.

The financial impact of these adjustments can be substantial. Parking construction is expensive, often costing between \$3,000 and \$6,000 per space to build, depending on site conditions and design.⁹ Reducing parking requirements not only lowers development costs but also frees up additional site area that can be used for housing units. This can be especially helpful in Rifle, where lot coverage and density limits can constrain how many units fit on a given parcel.

For example, consider a developer working with a half-acre parcel in the MDR district proposing to build seven one-bedroom multifamily units. Under the current standards, they would be required to provide 1.5 parking spaces per unit, resulting in a total of 11 parking stalls. However, under the proposed density bonus program, the developer could receive a 50% density bonus and be allowed to build 10 total units instead of seven. With the reduced parking requirement, only 10 parking spaces would be required, rather than 11. In exchange, the City could require that two of the 10 units be deed-restricted affordable units for households earning between 50% and 80% of AMI. With this incentive, three additional units are built beyond the original proposal, allowing the developer to earn more while reducing

⁸ Center for Land Use Education, “Planning Implementation Tools Density Bonus,” University of Wisconsin-Stevens Point, accessed June 2025, https://www3.uwsp.edu/cnr-ap/clue/Documents/PlanImplementation/Density_Bonus.pdf.

⁹ Todd Litman, “Parking Requirement Impacts on Housing Affordability,” Victoria Transport Policy Institute, July 21, 2025, 5, <https://vtpi.org/park-hou.pdf>.

costs, and resulting in two deed-restricted AMI units for lower-income residents. There are other cities in Colorado that have offered similar bonuses.

Peer Examples

A prime example of a city utilizing similar incentives is Pagosa Springs, Colorado. The Pagosa Springs City Council may grant a density bonus of up to 50% above the number of units permitted by the underlying zoning. In exchange, at least 25% of the total units in the project must be rented or sold at or below 120% of AMI during a deed restriction period of at least seven years, unless a longer term is negotiated by city staff with council authorization.¹⁰ The goal of the program is to preserve long-term affordability while providing meaningful incentives for developers.

Additionally, the City of Colorado Springs, through its Form-Based Code, offers height and density bonuses based on a combination of design elements and community benefits that warrant additional development rights.¹¹ These examples illustrate how density and design flexibility can be effectively paired with affordability requirements to meet housing needs.

This approach allows the developer to build more units on the same parcel, reduce costs, generate additional revenue, and produce affordable housing for lower-income households without

requiring direct public subsidy. The parking reduction also provides a critical site design incentive, allowing developers to better balance parking, building area, and open space within Rifle's existing lot coverage constraints.

1.4 Plan Land Use for Existing Vacant Parcels according to Future Housing Affordability Needs

Rifle and Garfield County have a unique opportunity to collaborate on long-term land use planning to address housing needs while remaining mindful of infrastructure limitations. The City of Rifle has a particularly high amount of vacant and infill opportunities for housing. According to PC's Buildable Lands Inventory analysis, the City of Rifle has over 500 acres within the Developing Resource zoning district, offering strong potential for new housing development. This district alone could support a minimum of 1,020 additional housing units, as only 1.4% of it has been developed. In addition, the surrounding county lands offer further opportunity. Within Rifle's County Rural areas, there are approximately 16,600 acres of vacant land designated as County Rural, which could accommodate at least 6,670 housing units.

Both the City and County can work together to coordinate planning for these areas to ensure that parcels are developed at appropriate densities based

¹⁰ Pagosa Springs Town Council, *Density Bonus Policy*, Town of Pagosa Springs, Colorado, April 22, 2021, <https://www.pagosasprings.co.gov/media/111>.

¹¹ City of Colorado Springs, "Density Bonuses," in *Downtown Colorado Springs Form-Based Code* (Downtown Colorado Springs, 2017), 34, accessed June 20, 2025, https://downtowncs.com/wp-content/uploads/2017/02/Form_Based_Design_Code.pdf.

on existing zoning, while also making strategic use of land that sits adjacent to Rifle's existing Tier 1 and Tier 2 growth areas. By focusing development on locations already near existing infrastructure or within areas that require minimal extensions, Rifle can stay within its infrastructure capacity while maximizing the efficiency of nearby land. Coordination would also help prevent underutilized parcels (defined as those developed at densities below what zoning allows) by ensuring that housing density is fully optimized in locations where services can be reasonably extended or accessed.

In 2023, the Colorado State Legislature considered a proposal that would allow the State to sell or lease vacant state-owned land to municipalities and non-profits for affordable housing development.¹² This reflects growing recognition of Colorado's affordable housing challenges and the need for creative strategies that leverage publicly owned land to help expand the housing supply.

Through joint planning efforts, the City and County could adopt compatible land use policies, density targets, and development standards for these adjacent areas. Such collaboration could allow for higher-density residential development on county lands near Rifle without requiring the City to extend costly new infrastructure prematurely. Developer-funded infrastructure

extensions, shared infrastructure agreements, or phased annexation policies could allow growth to occur in a fiscally responsible manner while preserving Rifle's long-term financial stability. This coordinated approach would help both jurisdictions efficiently utilize available land, expand workforce housing options, and avoid fragmented development patterns that limit future housing supply.

1.5 Decrease Infrastructure Development Costs to Promote Workforce Housing

When meeting with the City of Rifle, officials expressed interest in strategies to improve housing options for individuals who fall into the 50-80% AMI levels. They are concerned that, without intervention, the market is unlikely to meet the needs of these individuals. In this era of rising housing costs, many communities are searching for ways to lower development costs without overextending city resources. One option the City of Rifle could consider is reducing its multifamily residential fees to help make housing development more financially feasible.

According to Rifle's 2025 Multifamily Residential Fee Schedule, the fee per multifamily unit in the Whiteriver Avenue area is approximately \$6,500. However, this amount can vary depending on the project's Subdivision Improvement Agreement (SIA). In these cases, the fee is not a flat amount but is calculated on a project-by-project basis, depending on

¹² Jesse Bedayn, "Colorado considers using public land for affordable housing," *Associated Press*, February 3, 2023, <https://apnews.com/article/politics-colorado-state-government-affordable-housing-135cf6b98309ba5b0208183d41c32c69>.

factors such as the project's size, location, and anticipated infrastructure impacts.¹³ While these types of fees are often necessary to cover administrative and infrastructure-related costs, they can accumulate quickly for developers—especially since fees are charged on a per-unit basis and are ultimately passed on to renters and homebuyers in the form of higher prices.

Figure 3.8: Plex Home in Rifle



Source: Google Maps

Rifle currently offers a 20% fee reduction for projects located within designated Infill Reduction Areas (IFRA), which aligns with the City's focus on infill development.¹⁴ However, further reducing these fees or expanding eligibility for reductions could provide additional relief for housing developers. Rifle's existing infrastructure is already well-developed, particularly in its Tier 1 and Tier 2 growth areas, meaning that many new infill

projects place limited additional demand on city infrastructure.

While some fees likely help cover administrative costs, allowing housing shortages to persist could create broader challenges for Rifle. This includes difficulties in attracting and retaining city staff if employees are unable to afford to live within City limits, where residency is required for many positions. Rifle's recent population growth has also contributed to increased sales tax revenues, which may help offset any lost revenue from fee reductions. Lowering development fees could help stimulate additional housing construction, attract new residents, and generate long-term economic benefits for the City through increased tax revenue.

One option to offset the revenue impacts of lowering residential development fees is to apply for funding through the Colorado Local Impact Accelerator Program (IMPACT). Under this program, the City can seek funding to implement the policy objective of encouraging multifamily and mixed-use development near transit and in commercial areas.¹⁵ This funding can help cover costs for resources needed to prepare a resolution for council adoption to officially reduce the fees. As the City takes actionable steps towards policy adoption, it may also

¹³ "Multi-Family Residential Fee Schedule," City of Rifle, accessed June 4, 2025, <https://www.rifleco.org/DocumentCenter/View/17261/MF-RESIDENTIAL-GENERAL---2025>.

¹⁴ Ibid., 1.

¹⁵ Colorado Energy Office, "Land Use Measure 2: Encourage multi-family housing and mixed-use development near transit and in commercial areas," in *Local IMPACT Accelerator Grant Program Guidance* (2024), 46, accessed June 10, 2025, https://docs.google.com/document/d/1aG8Ug6vNKc9Uju2mFYnjv3pwp8y7wLoqqcQj_urFBrM/edit?tab=t.0.

qualify for reimbursement funding, which helps recover the forgone revenue associated with reduced fees. This approach allows the City to lower the cost of housing development while maintaining fiscal balance through State support for infill-focused growth.

A useful model can be found in Colorado Springs, where the City has implemented a Multi-Family Affordable and Attainable Rental Housing Fee Rebate Program. This program reimburses qualified developers for a portion of development fees after project completion. It targets multifamily rental developments that serve households earning up to 120% of AMI.¹⁶ This rebate structure allows Colorado Springs to maintain fee schedules for cost recovery while directly incentivizing affordable housing production.

As Rifle prepares for continued population growth, reducing development fees for multifamily housing could help address housing shortages while balancing long-term fiscal stability. The City can benefit from increased sales tax revenues generated by a growing population, while providing more affordable housing options to meet community needs.

1.6 Missing Middle Housing Typologies in Low-Density Residential Districts

There are many potential actions to address local housing challenges, but some solutions require time and

resources before producing results. Many local governments seek ways to help without becoming overly involved in housing development. For the City of Rifle, one practical step would be to allow duplexes, triplexes, and townhomes (some “missing middle” housing types) in Low-Density Residential (LDR) districts.

These “missing middle” housing types offer a compelling balance between single-family homes and high-density multifamily buildings. They are often more acceptable to residents who are hesitant about large-scale density increases. Duplexes, triplexes, and townhomes can help diversify the housing stock and improve affordability without dramatically altering neighborhood character.

Although only 53.5% and 53.7% of community survey respondents indicated support for duplexes/triplexes and townhomes in LDRs, these types of housing are already permitted in nearby Medium-Density Residential (MDR) and MDR Redevelopment (MDR-X) districts. In many cases, these MDR zones directly border LDR neighborhoods, suggesting that the introduction of these housing forms into LDRs would not represent a drastic change for the community.

From an infrastructure standpoint, there are also clear cost advantages. Middle housing types allow more units to be built per lot, while only marginally increasing the cost of infrastructure like water taps

¹⁶ Housing and Community Vitality Department, “Program Rules: Multi-Family Affordable and Attainable Rental Housing Fee Rebate,” City of Colorado Springs, accessed June 6, 2025, https://coloradosprings.gov/system/files/2023-07/program_rules_affordable_and_attainable_multi-family_rental_housing_fee_rebate_program.pdf.

and sewer hookups. A 2020 report prepared for Metro Vancouver Regional Planning found that servicing costs per unit can range from \$40,000–\$60,000 for single-family homes but drop to \$10,000 or less for apartments and townhomes due to shared infrastructure and more compact development.¹⁷ In addition to lower infrastructure costs, these types of units typically have a smaller square footage than single-family homes, making them more affordable for those seeking lower-cost housing.

Other cities have adopted similar strategies. For example, in 2023, the Salt Lake City Council passed a rule allowing duplexes in all residential neighborhoods, along with broader permissions for triplexes and fourplexes. This was part of an effort to promote “missing middle” housing and increase the supply of more affordable homes. Notably, Salt Lake City included affordability requirements for some of the newly permitted higher-density units, ensuring they remain accessible to families earning below the AMI.¹⁸ Rifle could consider a similar approach by allowing these units in LDRs in exchange for a portion of them being reserved at affordable price points.

While it’s possible that some residents may express concerns about increased density in traditionally low-density areas, these modest changes can expand

housing options and lower development costs. This would benefit households currently priced out of the market.

1.7 Increasing Max Lot Coverage in Low-Density Residential Districts

One contributing factor to rising housing prices is the inability of developers to spread fixed costs such as infrastructure, permitting, and site preparation across a larger number of housing units. When zoning regulations limit how many units can be built on a parcel, developers are forced to pass more of those fixed costs onto each unit, resulting in higher prices for homebuyers and renters. However, if developers are allowed to build more units on the same parcel—particularly in areas already served by roads, utilities, and public services—those costs can be distributed more efficiently, allowing for more affordable pricing.

Some zoning districts in Rifle, such as the Medium-Density Residential Redevelopment (MDR-X) district, already allow for generous lot coverage, with a maximum of 85% of the parcel available for building. In contrast, the Low-Density Residential (LDR) district permits only 50% lot coverage. While this limit may preserve open space or neighborhood character, it also restricts how many units can be built on a site, making it more difficult for developers to offer housing at lower price

¹⁷ Metro Vancouver Regional Planning, *Costs of Providing Infrastructure and Services to Different Residential Densities* (MetroVancouver.org, 2023), 6, accessed June 10, 2025, <https://metrovancover.org/services/regional-planning/Documents/costs-of-providing-infrastructure-and-services-to-different-residential-densities.pdf>.

¹⁸ Erin Alberty, “Reflecting on ‘neighborhood character’ in Salt Lake’s debate over multifamily housing,” *Axios Salt Lake City*, December 14, 2023, <https://www.axios.com/local/salt-lake-city/2023/12/14/slc-utah-affordable-housing-incentives-infill-missing-middle>.

points. Increasing the maximum lot coverage in LDR districts would give developers greater flexibility to pursue affordable, smaller-scale projects while still conforming to other design and form-based standards.

This issue is especially relevant for “missing middle” housing types such as duplexes, triplexes, and cottage courts, which offer gentle density increases and more attainable price points. These housing types often require slightly larger building footprints than a single detached home. Yet, even when zoning allows such uses, a low lot coverage maximum can make these projects infeasible by constraining the buildable area too tightly. As a result, infill housing that could meet local workforce and family housing needs becomes financially or physically impractical.

Lot coverage restrictions can also limit homeowners from making small-scale improvements that would increase housing options. For instance, if a homeowner wants to build an accessory dwelling unit (ADU) to accommodate an aging parent or help a young adult stay close to home, they may not be able to do so if the existing home already occupies most of the allowable lot coverage. These rules unintentionally stifle incremental density increases that could otherwise strengthen the social and economic fabric of Rifle’s neighborhoods.

In 2025, Enterprise Community Partners, a nonprofit focused on affordable housing

solutions, released an article that noted cities can remove barriers to “missing middle” housing by adjusting outdated lot coverage limits that were originally designed to exclude denser housing forms.¹⁹

The lower maximum lot coverages may have been intended to preserve small town character by maintaining space between dwelling units. However, at levels as low as 50% in the LDR district, maximum lot coverage will contribute to inefficient use of land. At a broader level, this can result in more properties being classified as “potentially re-developable” under our Buildable Lands Inventory methodology. Essentially, it will contribute to low improvement values on properties compared to land values. This will effectively result in inefficient land use.

For Rifle, increasing the maximum lot coverage in LDR and similar zones would be a meaningful step toward addressing housing supply and affordability. Allowing more of a parcel to be developed—particularly when paired with clear standards for height, setbacks, and design—would enable developers to build more units per lot, reduce per-unit costs, and offer a wider range of housing types to meet local demand. In the long run, such a change would not only support affordability but also promote a more diverse and resilient housing market that meets the needs of seniors, young families, and working residents alike.

¹⁹ Ahmad Abu-Khalaf, “Missing Middle: 3 Ways to Scale Low-density Multifamily Housing,” Enterprise Community Partners, May 20, 2025, <https://www.enterprisecommunity.org/blog/missing-middle-3-ways-scale-low-density-multifamily-housing>.

2. Proactive Planning

2.1 Consider Feasibility of Starting a Community Land Trust (CLT) in Rifle

A community land trust (CLT) is a private, non-profit, membership-based organization established to acquire and hold parcels of land in perpetuity. A CLT leases land for purposes such as housing, most commonly homeownership—and for other community benefits aimed at low- and moderate-income families. Residents sign long-term leases for the land while living in homes built on it, with the CLT retaining ownership of the land. This model ensures housing remains affordable for the communities it serves. The City could look at partnering with the nearby CLT, Elevation Community Land Trust.

Established in 2017, Elevation Community Land Trust (ECLT) is a nonprofit organization dedicated to expanding access to permanently affordable homeownership across Colorado. Utilizing the CLT model, ECLT separates landownership from housing ownership, allowing homeowners to purchase homes at below-market prices while the land remains under the Trust's stewardship. ECLT serves households earning approximately 70% of the Area Median Income (AMI), with a focus on supporting communities historically marginalized in the housing market.

Figure 3.9: Elevation Community Land Trust Home



Source: Elevation Community Land Trust

Headquartered in Denver, ECLT also maintains CLT properties in other Colorado cities such as Durango and Delta. As of May 2024, ECLT has facilitated homeownership for over 220 families and has more than 700 additional units in its development pipeline across 15 municipalities.²⁰

To partner with ECLT, cities are generally required to opt into Colorado's Proposition 123 program, demonstrate a documented market need (such as through a housing needs assessment), provide an estimate of the number and types of housing units needed, and identify a potential funding source.²¹ Our housing needs assessment provides Rifle

²⁰ "About Us," Elevation Community Land Trust, accessed June 6, 2025, <https://elevationclt.org/about/>.

²¹ "Pathway to Partnership," Elevation Community Land Trust, accessed June 6th, 2025, <https://elevationclt.org/pathways-to-partnership/>.

with the required documentation of market need, as well as estimates of both the total number of additional housing units and the types of housing needed to meet local demand.

Additionally, the City of Rifle has opted in to Proposition 123 and should meet its unit commitments once the LIHTC apartment project located near the movie theatre is complete. As a potential funding source, the City could consider donating publicly owned parcels located within the Developing Resource (DR) district, as there are over 500 acres in this district alone that could be a future location for new housing development. Donating publicly owned land can help reduce the overall cost of homeownership, lower development costs for ECLT, and ensure long-term affordability through the land trust model.

2.2 Support Placement of Future Units Built by Habitat for Humanity Construction Facility

Many governments, non-profits, and private organizations are actively working to expand the housing supply. However, there is growing concern that these efforts may not keep pace with the increasing housing demand expected in the near future. In discussions with the City of Rifle, city staff noted that Rifle may experience a disproportionate share of this pressure, as much of its core infrastructure is already in place to

support additional housing, while other nearby communities are still working to expand their infrastructure capacity.

Figure 3.10: Boulder Mod Factory



Source: Habitat for Humanity

To help address this challenge, the City of Rifle should continue to strengthen its partnership with Habitat for Humanity of the Roaring Fork Valley, which is positioned to play a major role in accelerating housing production. Habitat for Humanity is currently developing a modular home manufacturing facility in Rifle that, once fully operational, is expected to produce up to 200 modular homes per year.²² The City of Rifle has already contributed to this effort by providing Habitat with a 10-acre site at a steeply discounted price.

In addition to this initial support, the City could consider reserving additional city-owned Developing Resource land for

²² Katherine Tomanek, "City of Rifle approves letter of support for Habitat for Humanity of the Roaring Fork Valley housing construction facility" *Post Independent*, September 11, 2024, <https://www.postindependent.com/news/city-of-rifle-approves-letter-of-support-for-roaring-fork-habitat-for-humanity-housing-construction-facility/>.

modular housing projects to help ensure that more of these units are placed within Rifle rather than being exported to other communities. Furthermore, the City could pursue state-level assistance by applying for land acquisition funding through Colorado's Proposition 123 Land Banking Fund.²³ Through this program, the City of Rifle could apply for funding to acquire vacant county-owned land and subsequently transfer it to Habitat for Humanity of the Roaring Fork Valley at minimal cost.

By reducing or eliminating land acquisition costs for Habitat, the overall development costs for these homes would be lower, which could directly translate into lower purchase prices for households. Legal agreements could be established to ensure that any homes built on the acquired land meet Proposition 123's affordability requirements—specifically, that rental units serve households earning at or below 60% of AMI, and ownership units serve households earning at or below 100% of AMI. This approach aligns well with Rifle's goal to expand housing options for households earning between 50% and 80% of AMI.

In 2024, the City of Boulder, Boulder Valley School District, and Flatirons Habitat for Humanity broke ground on a modular home facility to help expand the region's

affordable housing supply. Once fully operational, the Boulder Mod Factory is expected to produce up to 50 homes annually.²⁴ This partnership serves as a strong example for Rifle and Habitat for Humanity of the Roaring Fork Valley as they continue building and strengthening their own modular housing initiative.

By continuing to actively support Habitat for Humanity's modular home initiative and exploring new avenues to secure developable land, Rifle can take proactive steps to accelerate housing production, better meet its future housing needs, and help close the growing supply gap in a timely and fiscally responsible manner.

2.3 Residential Development Co-Op

Like many communities across Colorado, Rifle is facing growing challenges in attracting and retaining workers due to the limited availability of affordable housing. As home prices and rents rise, many workers are unable to live near their jobs, which in turn makes it harder for employers to fill open positions across a wide range of industries. Both private sector businesses and public sector employers are feeling the strain, as essential workers (such as health care staff, teachers, public safety personnel, and service industry employees) struggle to secure housing they can afford.

²³ "Land Banking," Colorado Affordable Housing Financing Fund, accessed June 6, 2025, <https://coloradoaffordablehousingfinancingfund.com/land-banking/#apply-land>.

²⁴ Staff writers, "Lt. Governor Primavera Highlights Colorado's Modular Housing Leadership, Creating More Housing Coloradans Can Afford," Colorado Governor's Office, October 23, 2024, <https://www.colorado.gov/governor/news/lt-governor-primavera-highlights-colorados-modular-housing-leadership-creating-more-housing>.

One potential solution is the creation of a Residential Development Co-op. Under this model, Rifle's largest employers (such as Grand River Health, the school district, local government, Walmart, and key private businesses) could come together to pool financial resources and support the development of workforce housing projects. By sharing the investment, employers can lower individual risk while directly addressing one of the primary barriers to hiring: housing availability.

Employers benefit because stable housing allows them to recruit and retain qualified employees who might not otherwise be unable to relocate to the area. The community benefits because the additional housing supply helps relieve market pressures, supports economic stability, and helps retain young families, service workers, and professionals who are essential to a thriving local economy.

A nearby example of this kind of collaboration can be found in Glenwood Springs, Colorado. There, the City implemented an Employer-Based Rental Assistance Program, in which both the City and participating employers contribute funds to help employees afford rental housing in the area. While this model focuses on rent assistance, it demonstrates how public and private entities can jointly address housing affordability challenges when traditional housing markets fail to meet the needs of the local workforce.

For Rifle, a development co-op could go one step further by focusing on the actual construction of new housing units,

particularly workforce-oriented multifamily housing, townhomes, or small-lot single-family homes. Both the public sector and private sector could lead or participate depending on the type of project, workforce needs, and financial capacity. Additionally, this type of cooperative approach could leverage available state or federal grants, low-interest financing tools, or partnerships with nonprofit housing developers to help reduce costs and make the developments financially viable.

In short, a Residential Development Co-op represents a proactive, locally driven solution that aligns the interests of employers, workers, and the broader community—all working together to close the housing gap that is limiting Rifle's economic growth.

2.4 Develop Pre-Approved ADU Plans

There are opportunities to increase housing production in Rifle; however, communities are looking for ways to do so quickly while still ensuring high-quality construction. One opportunity for the City of Rifle is to develop fully pre-approved, permit-ready Accessory Dwelling Unit (ADU) Plans.

Pre-approved permit-ready ADU plans are professionally designed by licensed architects and engineers and fully reviewed and approved by city staff for both zoning and building code compliance prior to use. These plans include complete architectural, structural, and code-compliant construction drawings that allow property owners to bypass the full design and plan check process when applying

for permits. While site-specific reviews (such as setbacks, utilities, and topography) are still required, the core building plans (such as floor plans, elevations, structural systems, and energy compliance) are already fully vetted and certified.

This approach eliminates the need for custom architectural and engineering services for each individual ADU project, reduce design costs, which can account for up to 20% of total construction costs. In addition, pre-approved plans shorten administrative review time, allowing permits to be issued more quickly and minimizing holding costs for property owners. ADUs also allow new housing to be added to existing developed lots, preserving vacant land while still increasing housing supply. ADUs provide valuable downsizing options for seniors, additional rental options for workforce housing, and flexible intergenerational living opportunities.

To support this effort, Rifle could apply for funding through the State of Colorado's Local Impact Accelerator Program, which opened its first round of funding on June 16, 2025. One of the program's primary objectives is to support compact housing development, and eligible activities specifically include promoting ADUs and attached housing in residential areas. Policy award grants of up to \$200,000 are

available, with most applicants required to provide a 5% match. Up to half of this match may be provided as in-kind contributions, such as staff time, with the remainder required in cash.²⁵

Grant funds would allow Rifle to hire qualified consultants to develop fully pre-approved permit-ready ADU plan sets. Like many small jurisdictions, Rifle's planning staff may not have the internal architectural, engineering, or structural expertise necessary to produce certified permit-ready plans. Additionally, staff may be at full capacity managing daily permitting and enforcement duties. Because these plans must be certified by licensed professionals, outside consultants would ensure both code compliance and legal protection for the City.

In 2019, the West Denver Renaissance Collaborative (WDRC), in partnership with the Denver Housing Authority (DHA), Habitat for Humanity Metro Denver (HBM), and the American Institute of Architects, launched an ADU pilot program. Through this collaboration, seven ADU floor plans were professionally designed and fully approved by city building officials.²⁶ Participants in the WDRC program can use these pre-approved plans to build ADUs on existing residential lots, allowing for the creation of more affordable housing while

²⁵ Colorado Energy Office, *Local IMPACT Accelerator Grant Program Guidance*, 2024, https://docs.google.com/document/d/1aG8Ug6vNKc9Uju2mFYnjv3pwp8y7wLoqqcQj_urFBrM/edit?ab=t.0.

²⁶ "ADU Program Provides Housing Affordability, Flexibility, and Stability in Metro Denver," Habitat for Humanity of Metro Denver, accessed June 6, 2025, <https://habitatmetrodenver.org/adu-habitat-denveraffordability/#:~:text=The%20program%20helps%20existing%20homeowners%20to%20plan%2C%20price%2C.residential%20property%2C%20and%20then%20rent%20the%20ADU%20affordably.>

preserving existing homes and neighborhood character.

By developing fully pre-approved ADU plans, Rifle would create a streamlined, lower-cost pathway for homeowners to build ADUs on existing residential lots. This would reduce regulatory barriers, lower design costs, and accelerate the development of new housing units within existing neighborhoods and infrastructure, allowing the City to expand affordable housing options without requiring major new public infrastructure investments.

2.5 Implement Predictable By-Right Approvals

To address these challenges, a growing number of cities and states have moved toward allowing development by-right in zoning districts. Like the form-based code (FBC) approach discussed in Recommendation 1.1, by-right development seeks to reduce the time, uncertainty, and cost of building housing. While FBCs establish clear and objective design standards, by-right development goes a step further by ensuring that projects meeting those standards are not subject to time-consuming discretionary review.

Under a by-right system, housing projects that comply with objective zoning and design criteria (such as maximum height, lot coverage, minimum setbacks, and parking requirements) can be approved administratively, without the need for public hearings or subjective

review. This reduces development timelines and increases certainty for builders, allowing more units to be constructed within shorter timeframes and at lower cost.

Importantly, by-right development does not mean that design standards or public input are abandoned. Rather, it shifts the regulatory framework toward predictability by requiring that all criteria used to evaluate a project are clear, measurable, and consistently applied. Developers must still meet the established standards, and if they do, they are granted approval without undergoing subjective scrutiny. For local governments, this creates a transparent and fair process; for developers, it reduces risk and increases feasibility, especially for nonprofit builders and affordable housing providers who often lack the capital to endure long permitting delays.

In 2022, the City of San Diego enacted a major ordinance allowing affordable housing to be built in many different areas of the City. As long as a project complies with objective development standards, it can proceed directly to permitting.²⁷ This reform eliminated a major source of risk and delay for affordable housing developers and has already facilitated new projects in neighborhoods that previously would have been off-limits or contentious. This is one example of how streamlining the development process can accelerate

²⁷San Diego City Government, *Housing Action Package 2.0*, 2023, 42–46, <https://www.sandiego.gov/sites/default/files/2024-03/o-2024-41-strikeout-rev.pdf>.

home construction without increasing risk or compromising quality.

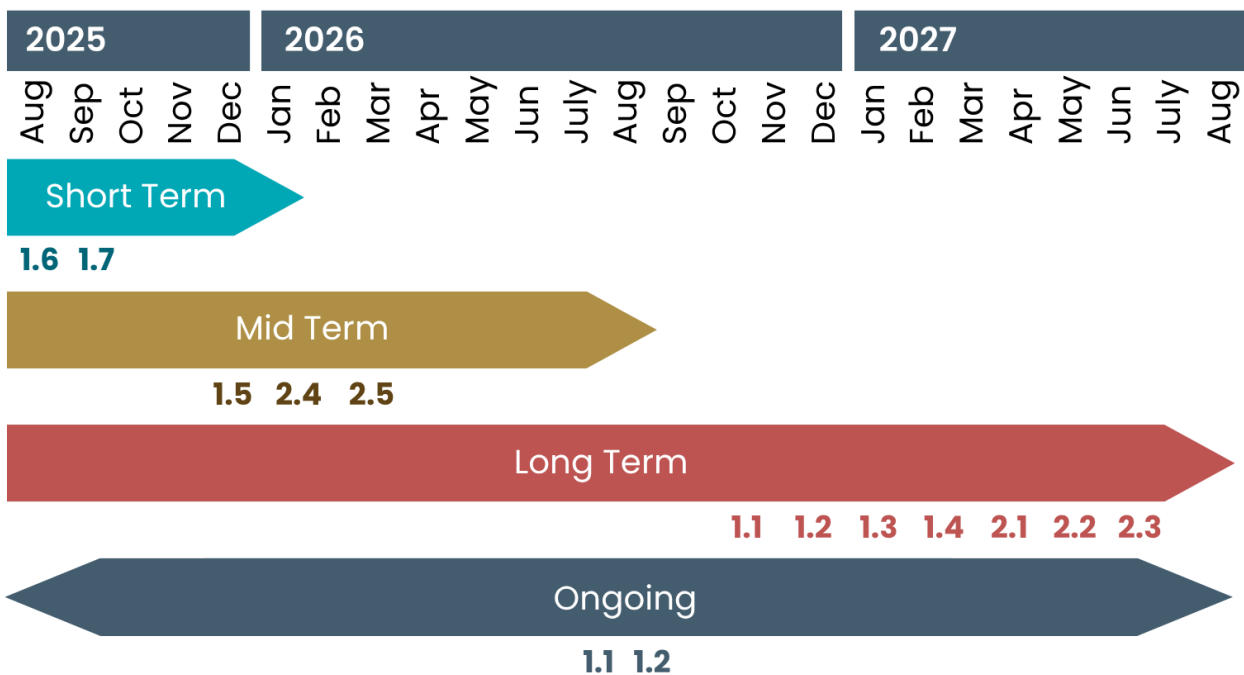
Additionally, allowing development by-right can lower the overall cost of housing by reducing risk and delays. Allowing by-right development can decrease housing production costs because it eliminates the cost and delay of a discretionary approval process and reduces the price of land per unit.²⁸ When developers face lower costs, they don't need to pass those expenses on to buyers or renters. As a result, homes can be offered at more affordable prices,

which directly benefits lower-income households.

Allowing housing to be built by-right is one of the most effective steps that cities can take to increase housing supply, reduce development costs, and ensure that a wider range of households can access safe, stable, and attainable homes. The approach does not require large subsidies or massive new programs; rather, it focuses on removing the invisible barriers embedded in zoning codes that often serve to exclude or delay the very types of housing most needed in today's market.

Affordable Housing Action Plan

Figure 3.11: Affordable Housing Action Plan Timeframe, 2025–2027



Source: Points Consulting, 2025

²⁸ Office of Policy Development and Research, *Eliminating Regulatory Barriers to Affordable Housing: Section 5: State, Local, And Tribal Opportunities* (U.S Department of Housing and Urban Development, 2021), 75, accessed May 2025, <https://www.huduser.gov/portal/sites/default/files/pdf/section-5-state-local-and-tribal-opportunities.pdf>.

Table 3.6: Affordable Housing Action Plan

Theme	Recommendation	Timeframe	Actors
1. Zoning & Density	1.1 Incorporate Form-Based Code	Ongoing and Long-Term	City of Rifle
	1.2 Communication of Form-Based Code changes to community members and developers	Ongoing and Long-Term	City of Rifle
	1.3 Adopt density bonuses for multifamily projects with affordable units	Long-Term	City of Rifle
	1.4 Plan land use for existing vacant parcels according to future housing affordability needs	Long-Term	City of Rifle
	1.5 Decrease Infrastructure development Costs to promote workforce housing	Mid-Term	City of Rifle
	1.6 Allow Duplexes, Triplexes, townhomes in Low-Density Residential Districts	Short-Term	City of Rifle
	1.7 Increasing Max Lot Coverage in Low-Density Residential Districts	Short-Term	City of Rifle
2. Proactive Planning	2.1 Consider Feasibility of Starting a Community Land Trust (CLT) in Rifle	Long-Term	City of Rifle and a Community Land Trust
	2.2 Support placement of future units built by Habitat for Humanity construction facility	Long-Term	City of Rifle and Habitat for Humanity
	2.3 Residential Development Co-op	Long-Term	Public and Private Sector Employers
	2.4 Develop Pre-Approved ADU Plans	Mid-Term	City of Rifle
	2.5 Implement Predictable By-Right Approvals	Mid-Term	City of Rifle

Source: Points Consulting, 2025

4. Housing Supply Assessment

Various metrics, including building permits, home values, and home sales data, help track trends in housing supply. This chapter explores: building types and tenure, composition of the housing stock (both market-rate and subsidized), occupancy patterns, new construction activity, construction costs, and home value trends. By gathering data from multiple sources, Points Consulting (PC) provides a comprehensive assessment of housing conditions in the Rifle region. The data metrics presented in this chapter and throughout the report may differ from those in other reports due to factors such as differences in data years, sources, or the specific tables and variables selected within a data source. Additionally, this report includes metrics specific to housing needs research, which may not be relevant to other research topics. Likewise, other reports may include data not pertinent to this analysis. Additional metrics related to this topic can be found in [Housing and Socioeconomic Indicators](#) (Appendix B).

Building Types & Tenure

Rifle's housing composition differs from broader trends at the county, state, and national levels (Table 4.1). While single-family detached homes make up the majority of Rifle's housing (56.0%), this percentage is lower than in Colorado (62.7%) and the United States (62.3%).

Large apartment buildings (10 or more units) represent just 7.8% of Rifle's housing, compared to 17.1% in Colorado and 14.2% nationwide. In contrast, Rifle has a higher proportion of mobile or manufactured homes (9.2%) than both the state (3.7%) and the nation (5.3%).

Table 4.1: Percent Housing by Type, Total Occupied, 2022

Housing Units	Rifle		Garfield		Colorado	U.S.
	#	%	#	%	%	%
Occupied Housing Units	3,615		22,390		2.38M	129.9M
1, detached	2,023	56.0%	13,670	61.1%	62.7%	62.3%
1, attached	531	14.7%	2,130	9.5%	8.0%	6.4%
2 apartments	26	0.7%	490	2.2%	1.5%	3.2%
3 or 4 apartments	297	8.2%	1,140	5.1%	3.0%	4.2%
5 to 9 apartments	123	3.4%	921	4.1%	4.1%	4.4%
10 or more apartments	282	7.8%	1,347	6.0%	17.1%	14.2%
Mobile home or other type	333	9.2%	2,692	12.0%	3.7%	5.3%

Source: U.S. Census Bureau, American Community Survey, B25004 5-year, 2022

Table 4.2 and Table 4.3 show that the majority of occupied housing units in Rifle are owner-occupied. This is generally a positive trend, as homeowners tend to stay longer in their homes, invest in maintenance, and contribute to a stronger sense of community. However, a limited supply of rental housing can also pose challenges.

Approximately 30.0% of Rifle's housing stock is renter occupied, and 33.4% of these rentals are single-family homes (attached or detached). Interestingly, 11.4% of Rifle's rental units are in buildings with five to nine apartments. This is a higher share than in Garfield County, Colorado, or the United States overall. However, Rifle lags behind these other regions in the availability of other middle-density housing types, such as triplexes or fourplexes (three to four units) and large apartment complexes (ten or more units).

A lack of multifamily rental options can contribute to rising rents due to constrained supply and high demand. This imbalance may also frustrate local employers. When affordable housing is scarce, it becomes more difficult to recruit and retain workers, particularly in essential sectors like health care and education.

Table 4.2: Percent Housing by Type, Owner-Occupied, 2022

Housing Units	Rifle		Garfield		Colorado	U.S.
	#	%	#	%	%	%
Owner-occupied	2,532		15,653		1.58M	84.6M
1, detached	1,764	69.7%	11,230	71.7%	82.0%	82.2%
1, attached	428	16.9%	1,537	9.8%	8.2%	6.3%
2 apartments	0	0.0%	151	1.0%	0.4%	1.2%
3 or 4 apartments	40	1.6%	179	1.1%	1.0%	0.9%
5 to 9 apartments	0	0.0%	192	1.2%	1.3%	0.8%
10 or more apartments	8	0.3%	139	0.9%	3.0%	2.7%
Mobile home or other type	292	11.5%	2,225	14.2%	4.1%	5.9%

Source: U.S. Census Bureau, American Community Survey, B25004 5-year, 2022

Table 4.3: Rifle Percent Housing by Type, Renter-Occupied, 2022

Housing Units	Rifle		Garfield		Colorado	U.S.
	#	%	#	%	%	%
Renter-Occupied	1,083		6,737		800,275	45.2M
1, detached	259	23.9%	2,440	36.2%	24.5%	24.9%
1, attached	103	9.5%	593	8.8%	7.5%	6.5%
2 apartments	26	2.4%	339	5.0%	3.7%	7.0%
3 or 4 apartments	257	23.7%	961	14.3%	7.0%	10.4%
5 to 9 apartments	123	11.4%	729	10.8%	9.7%	11.1%
10 or more apartments	274	25.3%	1,208	17.9%	44.9%	35.9%
Mobile home or other type	41	3.8%	467	6.9%	2.8%	4.1%

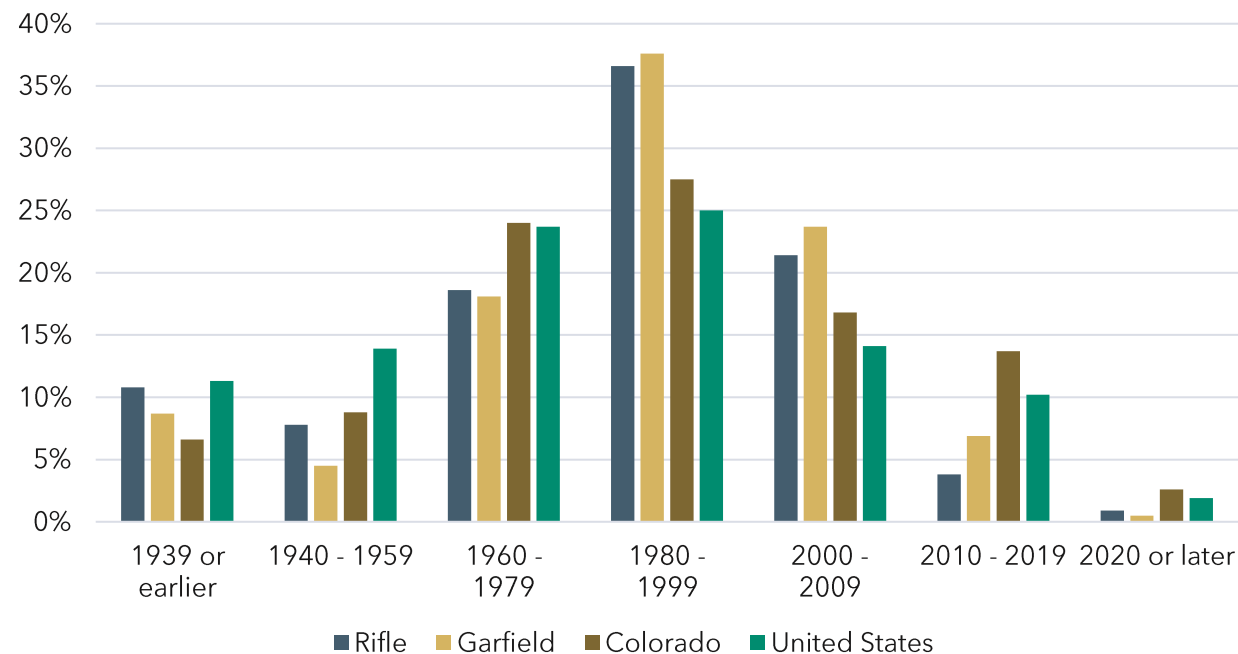
Source: U.S. Census Bureau, American Community Survey, B25004 5-year, 2022

Housing Stock and Occupancy Rates

Rifle experienced a significant housing boom during and after 1980, driven by an oil boom in the area. While the proportion of homes built between 1980 and 1999 is similar across geographic levels, Figure 4.1 shows Rifle has a notably higher share of its total housing stock built during this period (36.6%) compared to the state (27.5%) and the nation (25.0%). Garfield County shows a similar pattern, with 37.6% of the housing stock built

during the same timeframe. This trend highlights the impact of local economic forces, particularly the oil industry, on Rifle's housing development.

Figure 4.1: Housing by Year Built

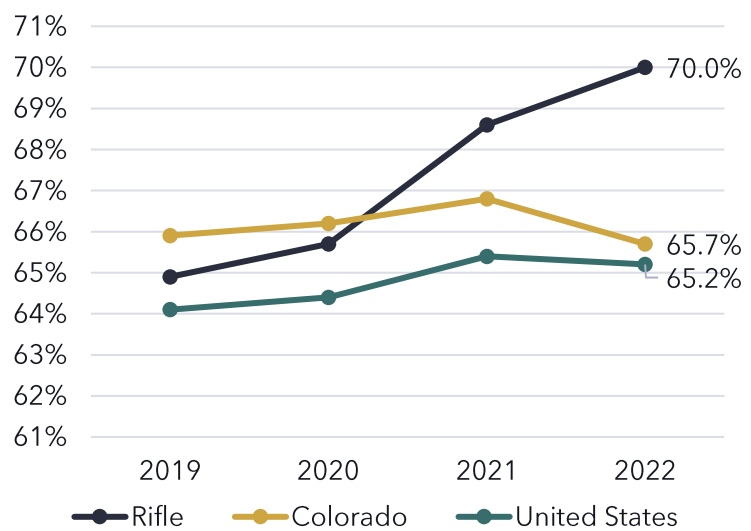


Source: U.S. Census Bureau, American Community Survey, S2504 5-year, 2022

Figure 4.2 illustrates the percentage of homeowners in Rifle compared to Colorado and the United States. Analyzing owner occupancy over time provides valuable insights into housing stability, affordability, and demographic shifts.

Rifle has the highest owner-occupancy rate at 70.0%, compared to 65.7% for Colorado and 65.2% for the United States. This higher rate could suggest that Rifle has an older population, with long-term residents remaining in their homes. Alternatively, it may indicate that people are relocating from more expensive areas to Rifle, where the cost of living is lower. The declining owner-occupancy rates in Colorado and the United States could support

Figure 4.2: Owner Occupancy Over Time, 2019–2022



Source: U.S. Census Bureau, American Community Survey, DP04 5-year, 2019– 2022

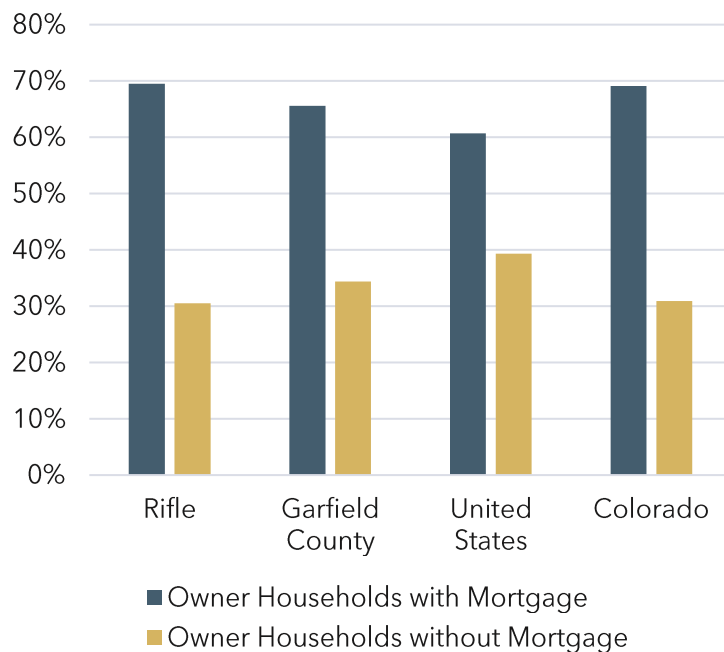
this trend, as affordability pressures push residents toward more affordable housing markets like Rifle.

Figure 4.3 illustrates the percentage of owner-occupied households with and without a mortgage across different regions. As noted previously, 70.0% of households are homeowners. In Rifle, 69.5% of households have a mortgage, while 30.5% are either mortgage-free homeowners or renters. The Colorado-based regions have a higher percentage of households with a mortgage compared to the United States overall, whereas the nation as a whole has a higher proportion of households without a mortgage (39.3%).

If many homeowners still have mortgages but face rising costs, this could indicate housing cost burden issues, where households spend a large portion of their income on housing. PC provides a more detailed discussion on cost-burdened households later in this report.

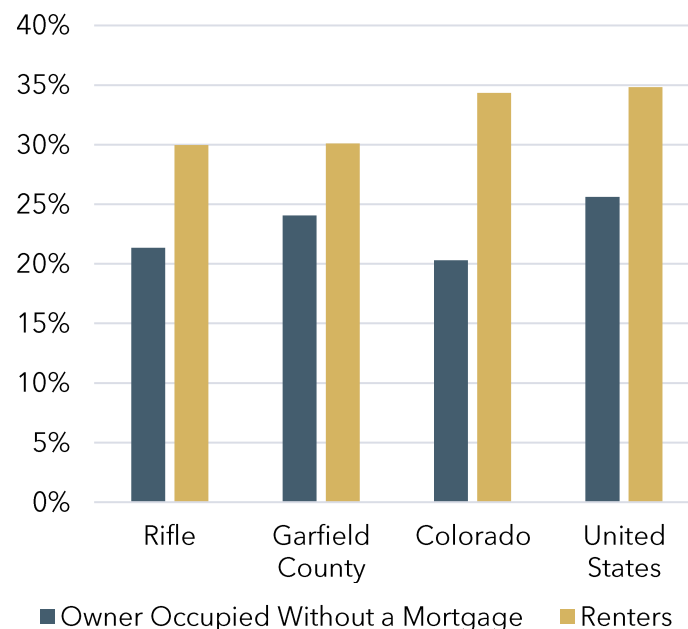
Figure 4.4 displays the percentage of owner-occupied housing units without a mortgage compared to renter-occupied units. These two categories do not sum to 100%, as we exclude owner-occupied units with a mortgage (a substantial share of occupied housing) from this figure. Rifle has a higher percentage (21.4%) of

Figure 4.3: Owner-Occupied Unit Mortgage Status, 2022



Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2022

Figure 4.4: Owner-Occupied Units Without a Mortgage vs. Number of Renters, 2022

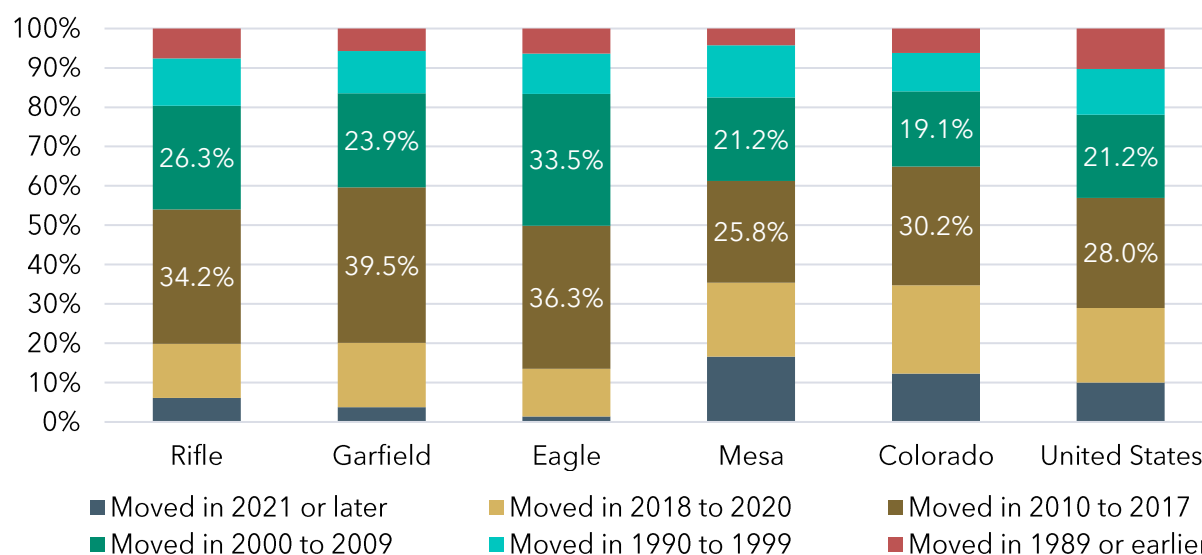


Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2022

homeowners who have fully paid off their mortgage compared to Colorado (20.3%) but falls behind both Garfield County (30.1%) and the United States overall (25.6%).

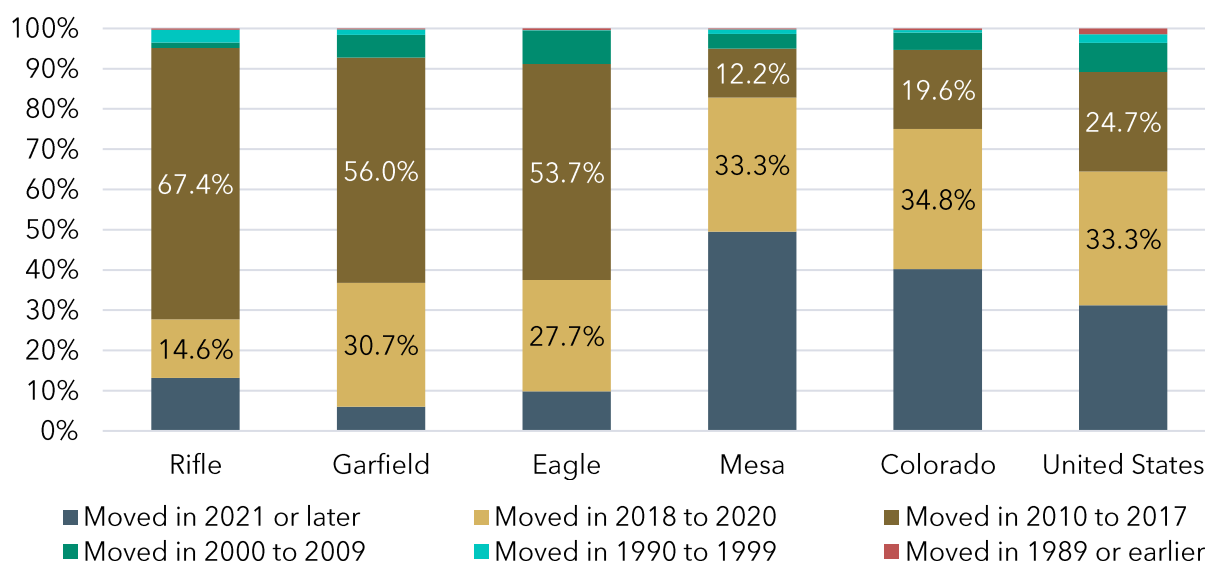
A significant portion of housing turnover in Rifle occurred between 2010 and 2017, with a high percentage of renters (67.4%) and a notable share of homeowners (34.2%) moving in during this period (Figure 4.5 and Figure 4.6). This trend may be tied to economic factors, including the aftermath of the Great Recession and the decline in home values following the 2008 oil boom crash, which likely made homeownership more accessible and increased mobility.

Figure 4.5: Year Moved Into (Owner-Occupied Housing)



Source: U.S. Census Bureau, American Community Survey, B25026 5-year, 2022

Figure 4.6: Year Moved Into (Renter-Occupied Units)

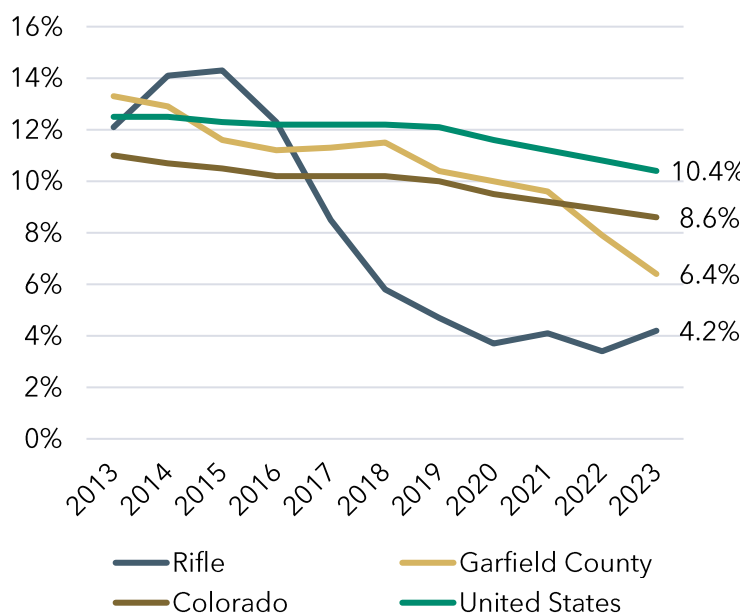


Source: U.S. Census Bureau, American Community Survey, B25026 5-year, 2022

In real estate, vacancy rates indicate the balance of supply and demand. As shown in Figure 4.7, vacancy rates in Rifle and Garfield County trended upward from 2013 to 2015, contrasting with the statewide trends which have declined since 2013. Since 2016, vacancy rates have declined considerably in both Rifle and Garfield County. In Rifle, the vacancy rate dropped from 12.3% to 4.2%, while Garfield County saw a decrease from 11.2% to 6.4% by 2023. This decline is likely due to rising housing costs in nearby areas, prompting individuals to look farther afield (in areas such as Rifle) for more affordable options.

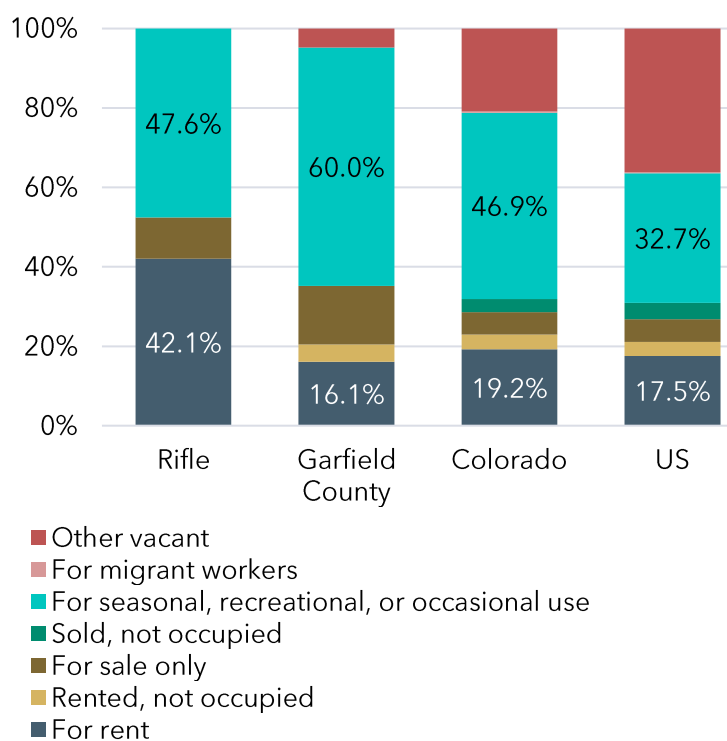
Figure 4.8 shows a significant share (47.6%) of vacant housing in Rifle is designated for seasonal, recreational, or occasional use, far exceeding the national share (32.7%). Only 10.3% of Rifle's housing stock (17 units) is listed as "for sale only." Meanwhile, Rifle has a higher proportion of vacancies listed "for rent" compared to the other locations (42.1%). However, as previously stated, none of the rental units were vacant as of 2023, meaning they were all occupied or otherwise unavailable for new tenants. This suggests the market is far more oriented toward short-term or seasonal use and rental availability, than homes for sale.

Figure 4.7: Vacancy Rates Over Time, 2013–2023



Source: U.S. Census Bureau, American Community Survey, DP04 5-year, 2013–2023

Figure 4.8: Reason for Vacancy, 2023



Source: U.S. Census Bureau, American Community Survey, B25004 5-year, 2022

Residential Density and Overcrowding

Table 4.4 shows that average occupancy per room is similar across the comparative regions. However, between 2022 and 2023, the number of occupants per room has generally declined. We observe an exception in Garfield County, where it remains unchanged for renter-occupied units. In Rifle, owner-occupied units experienced a 5.0% decrease in occupants per room. During this period the United States overall saw a slight increase for owner-occupied units.

Based on the weighted values for occupied units in the previous table, Table 4.5 displays the number and percentage of overcrowded units in Rifle.²⁹ We consider a unit overcrowded if there are more than 0.5 persons per room for renter-occupied units, or more than 0.4 persons per room for owner-occupied units. Overcrowding is more common among renters than owners, which is expected since rental units (such as apartments) tend to be smaller and less spacious than owner-occupied homes. Still, only 38.8% of rentals in Rifle are considered overcrowded. This is an encouraging sign, suggesting that most tenants have access to a healthier, less crowded living environment.

Table 4.6 compares total overcrowded rental units in Rifle with

Table 4.4: Weighted Average Occupants Per Room, 2022–2023

Region	Average Occupants Per Room 2023	% Change from 2022
Renter-Occupied Units		
Rifle	0.47	(11.0%)
Garfield County	0.47	0.0%
Colorado	0.50	(1.0%)
United States	0.53	(0.2%)
Owner-Occupied Units		
Rifle	0.44	(5.0%)
Garfield County	0.42	(3.5%)
Colorado	0.39	(0.1%)
USA	0.41	0.2%
All Units		
Rifle	0.45	(7.0%)
Garfield County	0.44	(2.3%)
Colorado	0.43	(0.5%)
United States	0.45	0.0%

Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

Table 4.5: Overcrowded Units in Rifle, 2023

Type	2023	Percent of Units
Owner-Occupied	712	27.1%
Renter-Occupied	425	38.8%
Total	1137	30.5%

Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

Table 4.6: Regional Overcrowded Rental Units Comparison, 2023

Region	2023	Percent of Units
Rifle	425	38.8%
Garfield County	2,510	35.9%
Colorado	296,203	37.8%
United States	17.8M	40.0%

Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

²⁹ Calculating a weighted average ensures that categories with more housing units have greater influence on the overall figure, providing a more accurate measure of housing density.

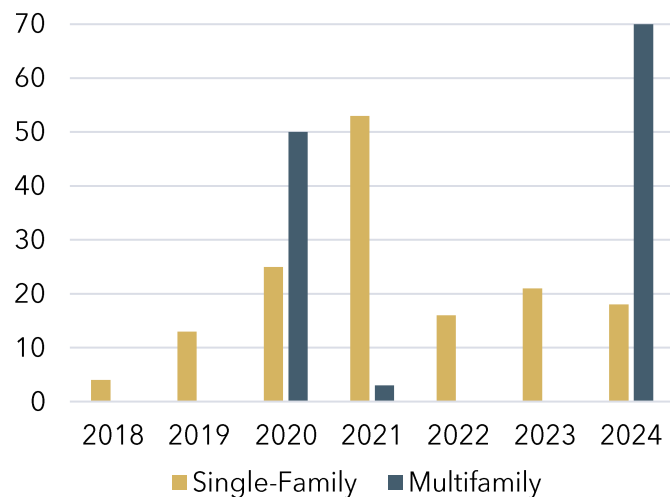
other regions. Rifle has a greater percentage of overcrowded units than both Garfield County (35.9%) and Colorado (37.8%). It's also important to note that Rifle has a much smaller population, so percentages may be more sensitive to small changes in unit counts. The fact that fewer than half of rental units are overcrowded suggests that Rifle is making progress in addressing housing challenges.

New Housing Production

While housing permits in Rifle have generally increased since 2018, production has been inconsistent, particularly for multifamily housing (MFH). Permits for single-family homes (SFH) rose steadily and peaked in 2021, likely driven by pandemic-era migration trends favoring more space and remote work (Figure 4.9). In contrast, MFH development has been minimal, with only one 50-unit project approved in 2020. Between 2021 and 2024, only 73 multifamily units have been authorized for construction. This is a meaningful step forward, but still insufficient to address the area's housing shortage. Limited multifamily construction may constrain housing affordability, as supply falls short of growing demand.

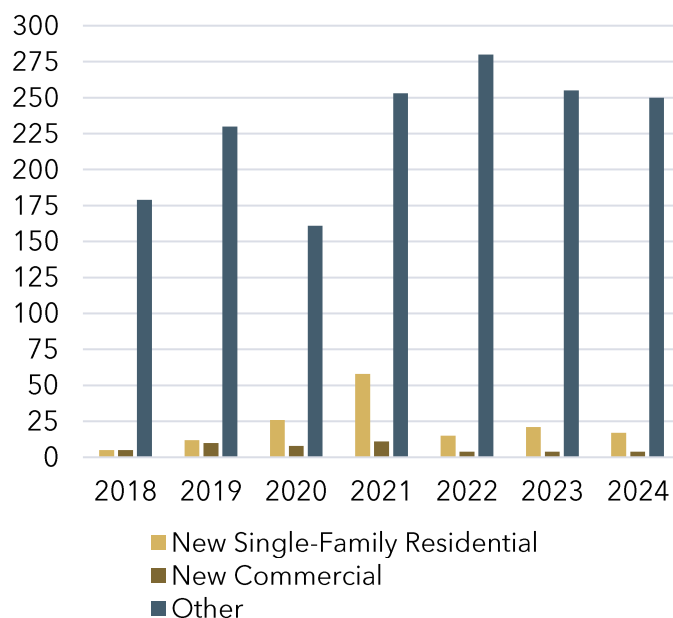
According to Figure 4.10, the majority of building permits fall under the category labeled "Other." Building reports indicate this category includes permits for projects such as sheds, decks, and remodels. Given the age of much of the housing stock, it is likely that many of these permits reflect efforts to maintain and preserve older homes. This trend suggests that Rifle residents are actively investing in their properties, contributing to neighborhood stability and community pride.

Figure 4.9: Total Housing Units Permitted, 2018–2024



Source: City of Rifle, Historical Building Permit Data

Figure 4.10: New Residential, New Commercial, and Other Permit Comparison, 2018–2024



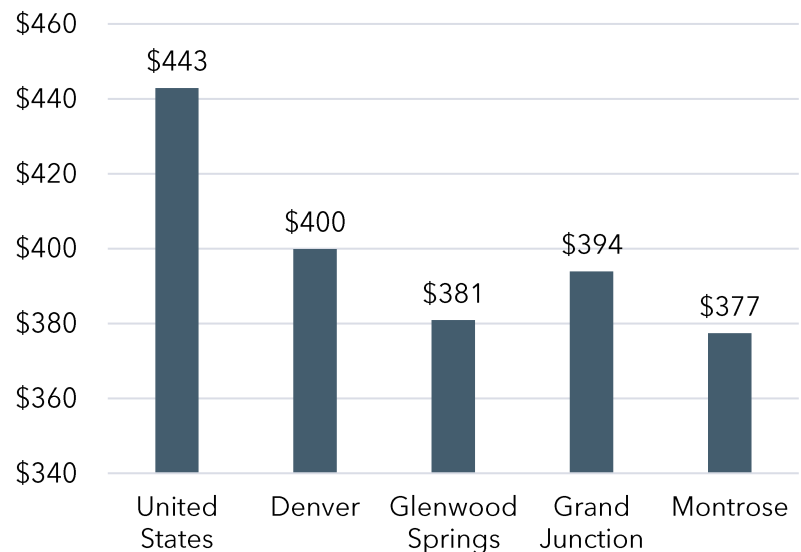
Source: City of Rifle, Historical Building Permit Data

Cost of Construction

Construction costs are a key factor in assessing the housing landscape, but data on building costs for different housing types are limited. However, the PC team compiled cost comparisons per square foot for a typical one-story single-family home using RSMeans data, as shown in Figure 4.11.

The project team analyzed RSMeans data for 1,200-square-foot, one-story single-family homes with wood siding frames, built by non-union contractors, across various locations in Colorado. The RSMeans database updates quarterly, providing City Cost Index (CCI) values and key building material costs. The Historical Cost Index (HCI) applies these updates to a historical benchmark, allowing cost trends to be indexed over time and used for forecasting, comparisons, and updates nationwide.

Figure 4.11: Costs per Square Foot for Nearby Areas, 2023



Source: Points Consulting using RSMeans Square Foot Estimator, 2024

Because RSMeans data for Rifle was unavailable due to the City's small size and limited data, PC used information from other Colorado cities to estimate potential costs. In nearby Glenwood Springs, the average cost per square foot is approximately \$381, slightly less than Denver's \$400 (the highest in the state). Across Colorado, the average cost per square foot is significantly lower than the U.S. average of \$443. As a result, total building costs in Colorado can be up to \$60,000 lower per home than the national average.

Home Value & Rental Trends

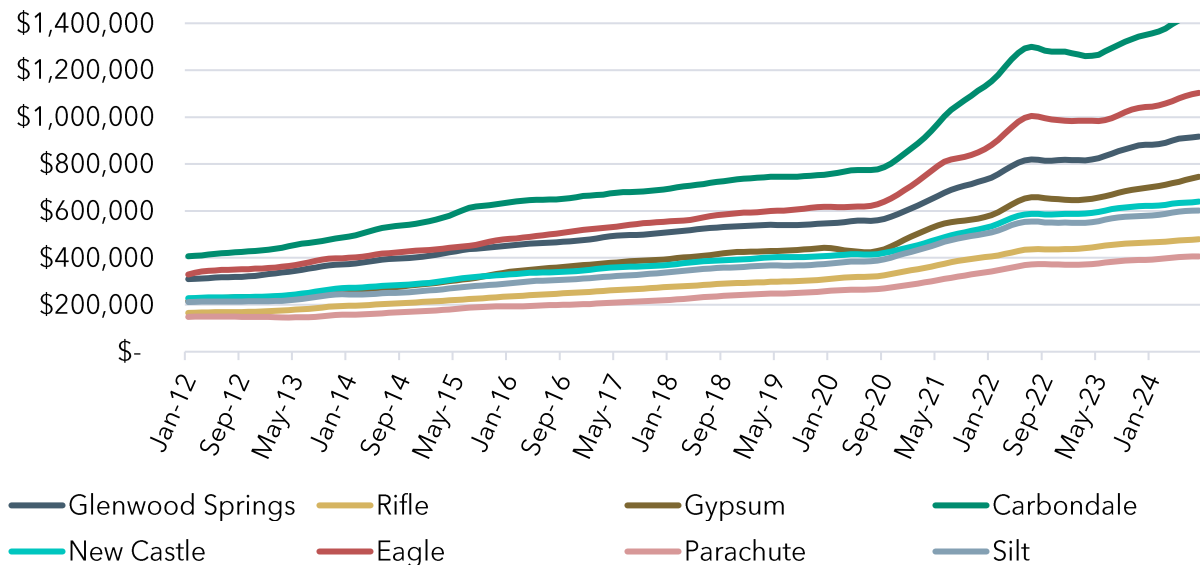
Value of All Homes

Home prices in Rifle and nearby areas have gradually increased over time, with a brief decline following the recession. However, prices began rising again in mid-2020, accelerating during the pandemic. This surge may have been driven by people leaving cities in search of more remote or affordable areas. As a result, once-affordable towns like Rifle and New Castle now report home prices approaching \$1,000,000.

Figure 4.12 shows how home values have changed over time in Rifle and nearby cities. All cities have experienced a steady increase, with a sharp spike beginning in mid-2020. Between June 2020 and June 2024, home values in Carbondale rose by 83.8%. As of

August 2024, Rifle's average home value is approximately \$479,000, the lowest among the cities shown. This price difference is a key reason many people live in Rifle while commuting long distances to work. However, this trend can drive up home prices in more affordable areas, placing additional pressure on local residents with lower incomes.

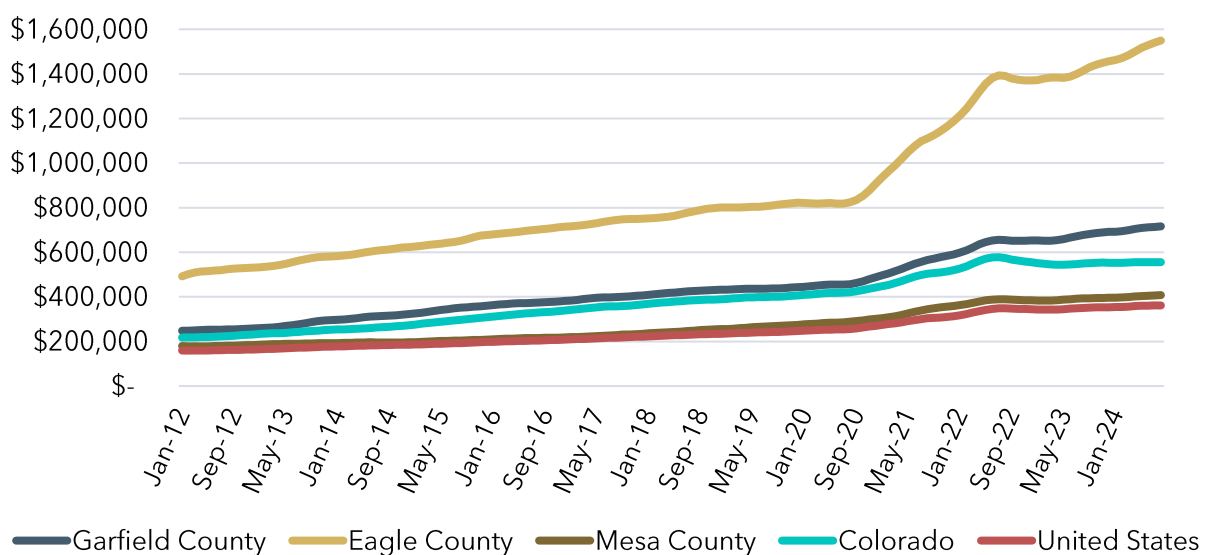
Figure 4.12: Zillow Home Value Growth by City, 2012–2024



Source: Points Consulting using Zillow ZHVI

Over the past 12 months, home prices in Garfield and Eagle counties have risen 5.3% and 4.9%, respectively. However, longer-term trends show more dramatic increases. Home prices in Eagle County have surged 81.4% over the past five years, while Garfield and Mesa counties have seen increases of 59.8% and 56.3%, respectively (Figure 4.13 and Table 4.7).

Figure 4.13: Home Growth Values Over Time by County, 2012–2024



Source: Points Consulting using Zillow ZHVI

Eagle County has seen the greatest increase in home values, followed closely by Garfield County (Table 4.7). Within the last five years, home values in Garfield County rose 59.8%. This sharp rise can be especially frustrating for first time home buyers and for those looking to “move up” in the housing market (such as families seeking a larger home to accommodate growing needs). When home values rise faster than incomes, it becomes increasingly difficult for residents to afford suitable housing. This limits both first-time purchases and upward mobility within the market.

The Federal Housing Finance Agency Home Price Index (FHFA HPI) is a key measure of house price trends. Based on mortgage data securitized by Fannie Mae and Freddie Mac since the 1970s, it tracks changes in sales prices and refinance values for the same properties. Figure 4.14 illustrates the varying rates of change in median incomes, home prices, and rent from 2013 to 2023, using data from the FHFA HPI and the U.S. Census Bureau.

Table 4.7: Home Growth Comparison Between Counties, 2023–2025

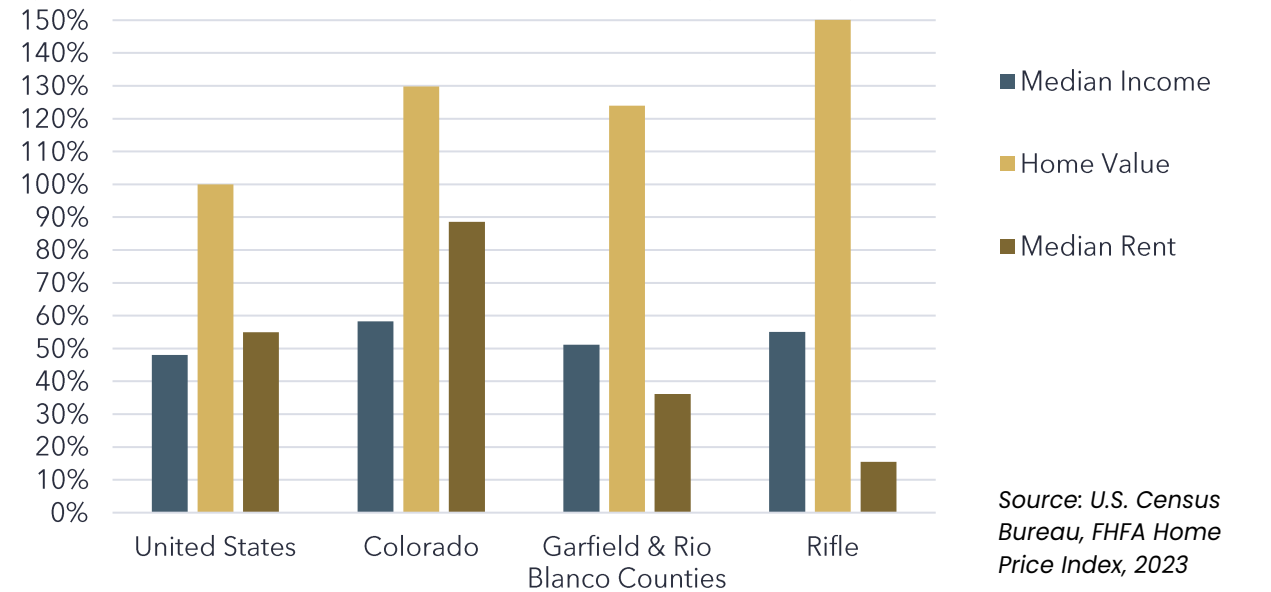
Region	Oct-23	Past 12 months	Past Five Years
Garfield County	\$685,751	5.3%	59.8%
Eagle County	\$1,441,452	4.9%	81.4%
Mesa County	\$394,609	2.1%	56.3%

Source: Points Consulting using Zillow ZHVI

Home values have grown significantly faster than incomes across all regions, creating stark disparities between housing inflation and wage growth. In Colorado, the FHFA HPI has outpaced median income growth 71.5% over the past decade. The gap is even wider in Garfield and Rio Blanco counties, with Rifle experiencing the largest disparity (95.0%).

Income growth in the region has lagged well behind home price inflation, mirroring statewide and national trends. While rents in Colorado have also risen faster than wages, Garfield County and Rifle have not experienced similar rent increases.

Figure 4.14: Income, Rent, and Home Price Changes by Region, 2013–2023

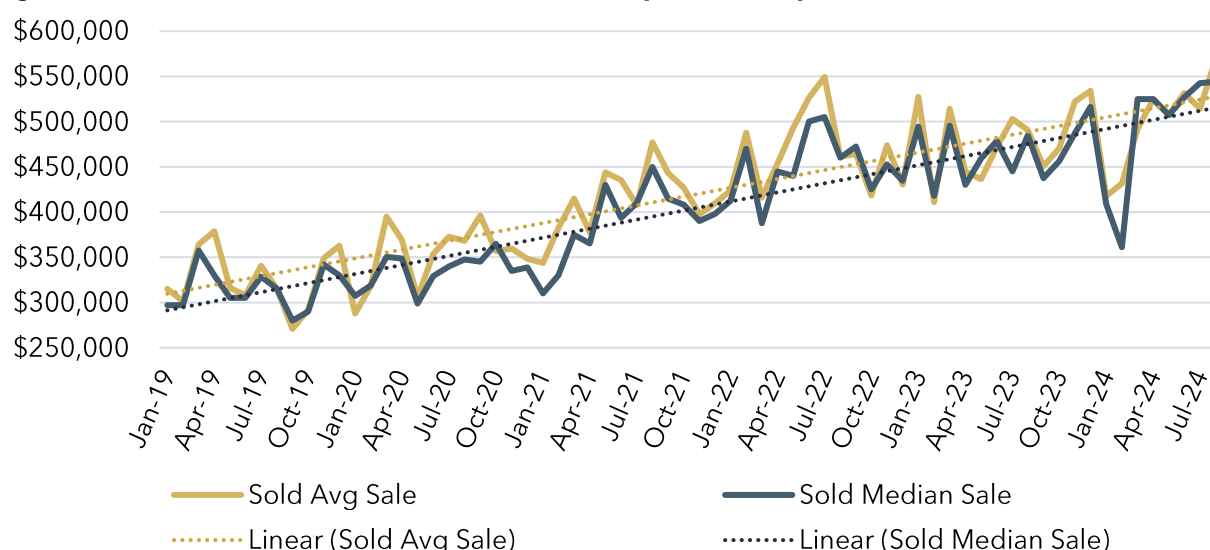


Value of Homes for Sale

Over the past three years, the Rifle housing market has cooled, according to data from Property Professionals. While home prices and sales have increased, inventory (the number of homes for sale) has declined. During the period, the average home price in the region rose \$199,000, and the median price increased \$245,000 (Figure 4.15). This relatively narrow gap suggests a greater number of lower-cost homes on the market compared to higher-priced units.

Zillow statistics reflect broader housing trends, while MLS data specifically track homes officially listed for sale. The two are strongly correlated: when overall home values rise, both listed and unlisted properties tend to appreciate.

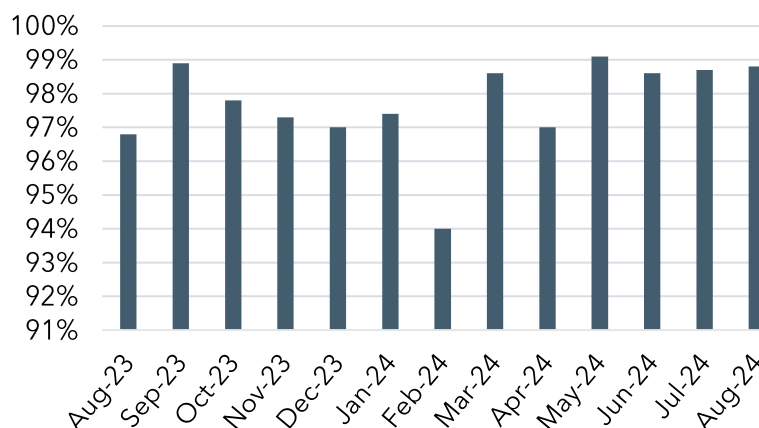
Figure 4.15: Recent Residential Sales, January 2019–July 2024



Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

Figure 4.16 shows that from August 2023 to August 2024, Rifle has generally experienced a buyer's market, with most homes selling for less than their listing prices. This is reflected in the sales-to-list price ratio. This ratio is a key metric that compares a property's final sale price to its original list price. Expressed as a percentage, a ratio below 100% indicates a

Figure 4.16: Rifle Sales-to-List Price Ratio, August 2023–August 2024



Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

buyer’s market, while a ratio above 100% signals a seller’s market, where homes sell for more than the asking price.

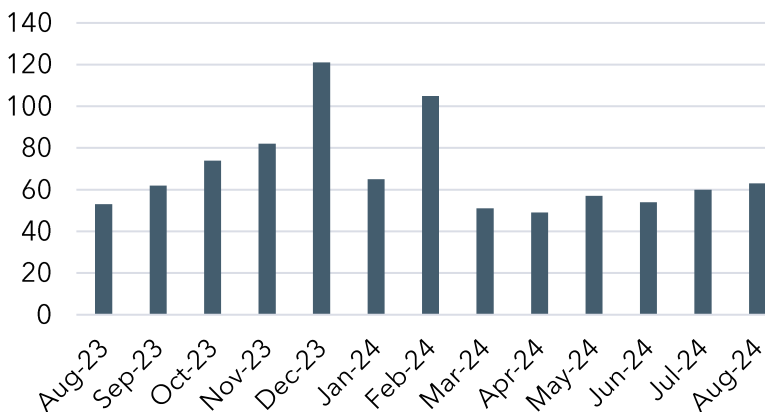
Figure 4.17 illustrates the median days on market (DOM) in Rifle from August 2023 to August 2024, suggesting a stabilizing housing market. This is likely influenced by recent interest rate increases. DOM measures how long a property remains listed before going under contract and is a key

indicator of market conditions. A DOM under 30 days signals a fast-moving, high-demand market with multiple offers, while a DOM above 50 days typically reflects a more balanced market where neither buyers nor sellers hold a strong advantage.

Change in Mortgage Payments

A monthly mortgage payment can affect an individual’s ability to move into a home. Table 4.8 displays the average monthly mortgage payment for a home in Rifle over time. Interest rates were based on national weekly rates from Freddie Mac, which were averaged to produce a monthly rate. PC is aware that mortgage payments can vary depending on credit scores and variations in down payments. However, these payment values provide an overview of how monthly payments have changed over time. Since 2014, mortgage payments have steadily increased, with a slight downward trend between 2019 and 2021, likely due to the pandemic. However, it is possible that the pandemic also contributed to the increase in mortgage payments, as people looked to move away from the Rifle to more open areas. This greater demand to live in the area can lead to higher home prices, which in turn increase mortgage payments.

Figure 4.17: Median Days on Market, August 2023–August 2024



Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

Table 4.8: Average Monthly Payments for 30-Year Mortgage in Rifle, 2009–2024

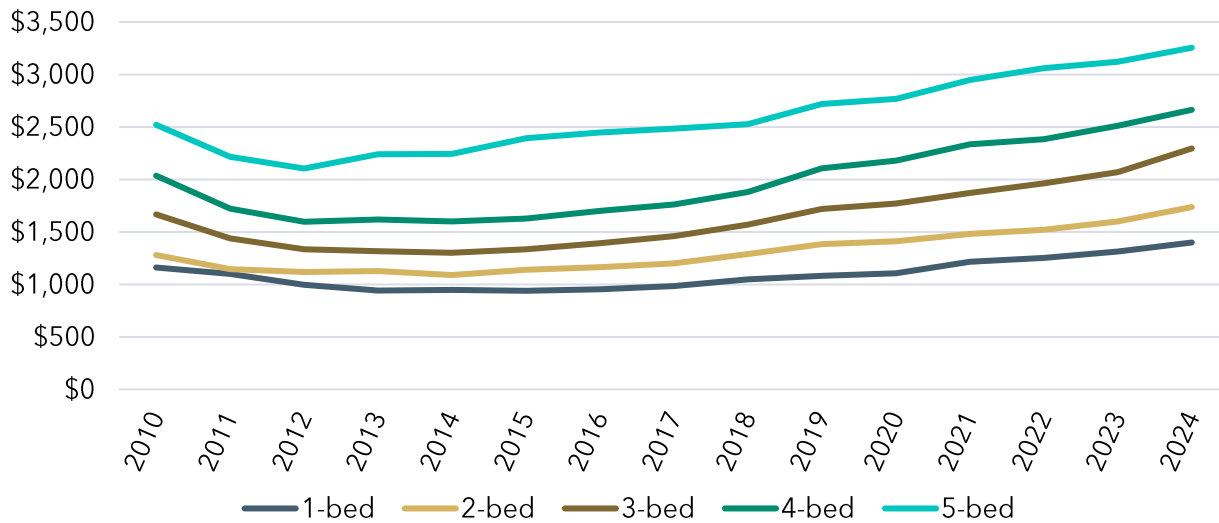
Time Period	Monthly Mortgage Payments
Jan 2009	\$1,508
Jan 2010	\$1,477
Jan 2011	\$958
Jan 2012	\$668
Jan 2013	\$558
Jan 2014	\$1,030
Jan 2015	\$1,077
Jan 2016	\$1,199
Jan 2017	\$1,332
Jan 2018	\$1,558
Jan 2019	\$1,887
Jan 2020	\$1,808
Jan 2021	\$1,710
Jan 2022	\$2,104
Jan 2023	\$2,737
Jan 2024	\$3,056

Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals and Fannie Mae 30-year mortgage rates via Federal Reserve

Rental Rates

Rental costs in Rifle have increased considerably over the past decade, driven by limited housing availability and rising demand (Figure 4.18). Over the past three years, average rents climbed 15.2%, with two-bedroom units rising 17.3% and three-bedroom units increasing 22.6%. Over five years, rents for three-bedroom units surged 33.6%, and one-bedroom units rose 29.3%. Overall, rents have risen across all unit sizes since 2012. Between 2012 and 2024, one-bedroom units saw a 40.5% increase, while five-bedroom units jumped 54.7%.

Figure 4.18: Rental Prices in Rifle by Unit Size, 2010–2024



Source: Rentrance, Market Metric Report, 2025

Table 4.9 presents the average monthly rental listings for 2022 and 2024, broken down by bedroom count. Despite the already low number of listings for each unit type, total listings have increased over the past two years. This suggests that while Rifle likely faces a rental shortage, the overall rental housing situation has improved.

On average, rental listings in 2024 are 53.4% higher than in 2022, potentially indicating a higher vacancy rate. The inverse relationship between prices and listing totals suggests that rising rental prices may stem from factors beyond supply and demand. Overall inflation and higher maintenance costs could be contributing to these price increases.

Table 4.9: Average Monthly Listings Change, 2020–2024

Type	Average Annual 2022 Listings	Average Annual 2024 Listings	Numerical Change	% Change
1-bed	3	4.6	1.6	52.8%
2-bed	3.5	5.7	2.2	61.9%
3-bed	4.3	8.1	3.8	90.2%
4-bed	3.5	4.8	1.3	35.7%
5-bed	3.2	4	0.8	26.3%

Source: Rentrance, Market Metric Report, 2025

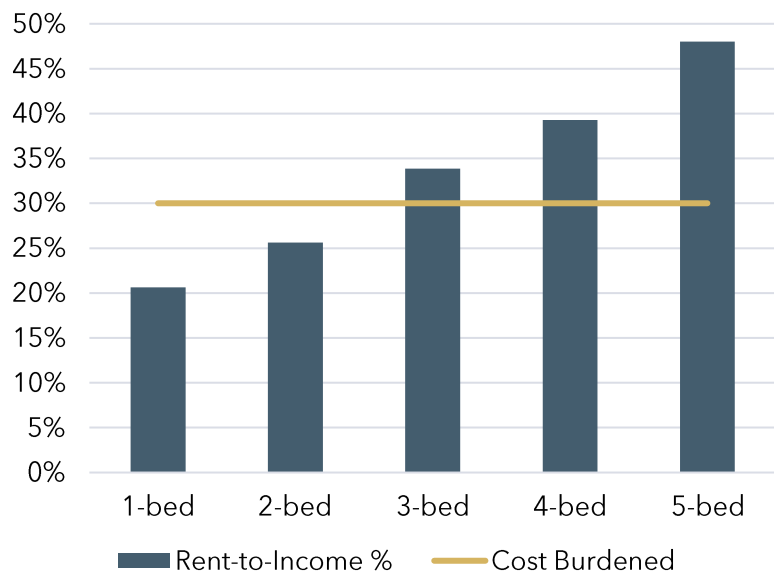
Rising rental prices increase the financial strain on renters, requiring them to spend more on housing and less on essentials like food, clothing, and transportation. Figure 4.19 illustrates the rent-to-income ratio for renters in Rifle. Here, a household is considered cost-burdened if it spends more than 30% of its income on housing.³⁰

In Rifle, households renting four- and five-bedroom units are already cost burdened. With recent price increases, many renting three-bedroom or larger units now face similar challenges. Renters in five-bedroom units may be approaching extreme cost-burdened status, which is defined as spending 50% or more of income on housing.

Figure 4.20 shows rental price trends for two-bedroom units in Garfield, Eagle, and Mesa counties from fiscal year 2014 to fiscal year 2024, compared to HUD's Fair Market Rents (FMRs). Over the past decade, two-bedroom rents in Garfield County have increased 37.2%.

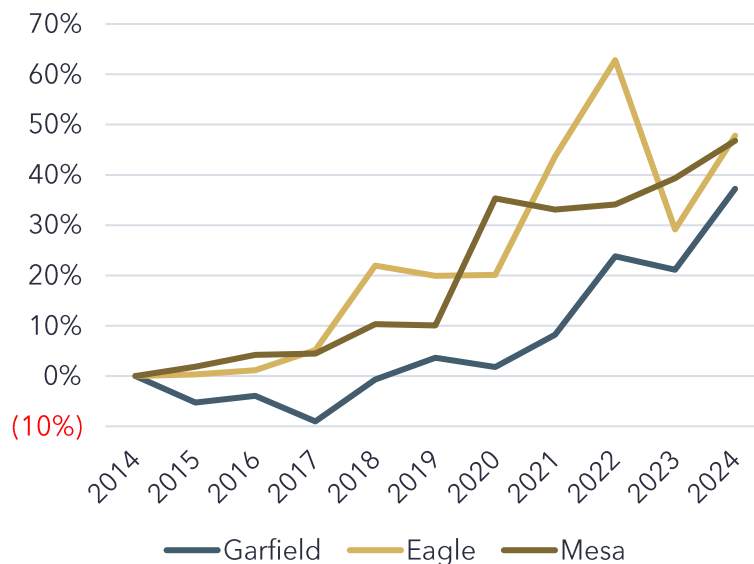
FMRs are used primarily to set maximum allowable rents for tenants receiving Housing Choice Vouchers (Section 8).

Figure 4.19: Rent-to-Income Ratio and Level of Cost Burden, 2024



Source: Rentrange, Market Metric Report, 2025

Figure 4.20: FMR Two-Bedroom Unit Price Trends, 2014–2024



Source: HUD Fair Market Rents, FY 2014–FY 2024

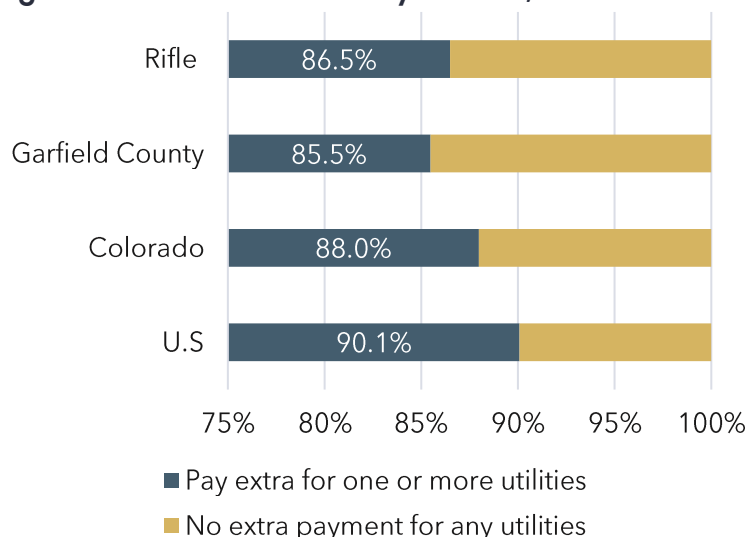
³⁰ "Rental Burdens: Rethinking Affordability Measures," HUD.gov, September 22, 2014, accessed February 7, 2025, https://archives.huduser.gov/PORTAL/pdredge/pdr_edge_featd_article_092214.html.

While not identical to private market rents, FMRs tend to track similar trends, as they reflect the 40th percentile of standard-quality rental housing in each area.³¹ In addition to county-level data, HUD also provides rental trend information at the ZIP code level. However, tracking for Rifle only began in 2025, so no historical ZIP code-specific data are currently available.

Household Utility Burden

Utility costs can place a heavy financial burden on households, whether they rent or own. Figure 4.21 shows that in Rifle, the proportion of households paying separately for utilities is slightly lower (86.5%) than the state and national averages (88.0% and 90.1%, respectively). However, even when utilities are included in rent, renters still ultimately bear the cost. This potentially makes the true financial impact higher than it appears.

Figure 4.21: Household Utility Burden, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25069

Short-Term Rentals

The short-term rental (STR) industry (e.g., Airbnb) plays an increasingly notable role in local housing markets and corresponding trends. This model is two-sided; on one hand, it provides a potential source of extra income as a “side hustle” for existing residents. On the other hand, it can inflate home prices, as single-family homes may be valued at the same level as commercial real estate in the area.

Table 4.10 summarizes short-term rental (STR) activity in Rifle and neighboring communities. Overall, the share of housing stock used for STRs in this region is relatively low. Glenwood Springs has the highest STR concentration at 5.3%, while all other areas, including Rifle, have STR shares at or below 1.0%. Rifle’s average daily rate (ADR) for STRs is \$170 (the highest in the area), closely followed by New Castle at \$169.

Figure 4.22 compares the number of active short-term rental (STR) listings to the total number of occupied housing units in Rifle and neighboring areas. Although Rifle and Glenwood Springs have a similar number of occupied housing units, Glenwood Springs has a significantly higher number of active STR listings.

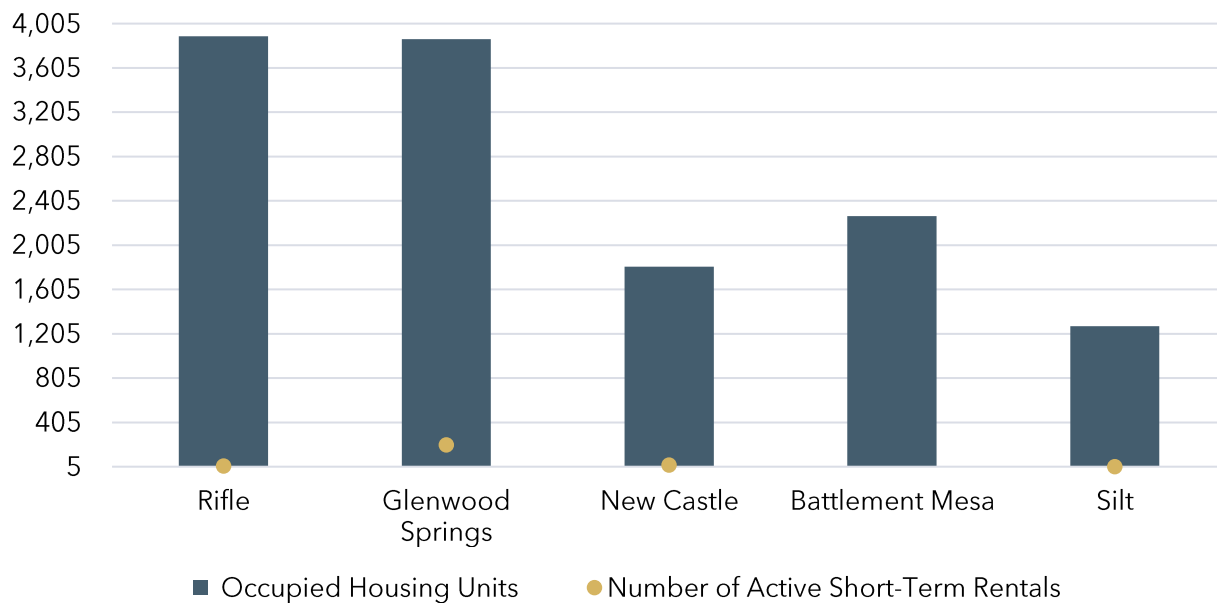
³¹ 24 C.F.R. § 888.113, Cornell Law School, accessed April 29, 2025, <https://www.law.cornell.edu/cfr/text/24/888.113>.

Table 4.10: STR Pattern in Rifle and Neighboring Areas, 2024

Location	Occupied Housing Units	Active Short-Term Rentals	Percentage STR Stock	Average Daily Rate
Rifle	3,892	12	0.3%	\$170
Glenwood Springs	3,866	203	5.3%	\$292
New Castle	1,812	19	1.0%	\$169
Battlement Mesa	2,268	1	0.0%	\$202
Silt	1,273	5	0.4%	\$322

Source: AirDNA, 2024

Figure 4.22: Comparison of Total Occupied Housing Units and STR Stock, 2024



Source: AirDNA, 2024

Land Use & Buildable Lands Inventory

Methodology

PC began the analysis by conducting a comprehensive evaluation of all parcels in Garfield County, using local zoning codes to identify land designated for residential use. The project team then analyzed improvement and land values to determine which parcels should be considered Vacant or Potentially Redevelopable. More information about PC's Buildable Lands Inventory Analysis can be found in [Buildable Lands Inventory Detailed Methodology](#).

- **Vacant:** Parcels were classified as such if their improvement value was less than \$10,000 or if the land value accounted for 100% of the total value.
- **Potentially Redevelopable:** Residential parcels that were classified as Vacant but had an improvement-to-land value ratio of less than 1.0 were categorized as Potentially Redevelopable. This designation indicates that these parcels could

support redevelopment to accommodate more housing. than the land value, they remained candidates for redevelopment.

- **Underutilized:** This category of land inventory includes residential parcels that are assumed to be underutilized and do not fall in either Vacant or Potentially Redevelopable categories. It includes parcels that are developed at a lower density than what is permitted by the zoning district in which the parcel is located.
- **Market Factors:** We assume that approximately 25% of land will not be developed into housing due to market factors such as public/right-of-away adjustments (e.g., sidewalks) and government-owned land that is not available for housing. An additional portion of land was removed to account for the City's infrastructure requirements to support future growth. These reductions were applied to the land inventory as follows:
- **Assumed Density** refers to the projected number of housing units that can be developed per acre of buildable land, based on current zoning regulations and development trends. These densities are listed in the zoning code and vary by district.
- **Assumed Density Plus** scenario to reflect potential higher densities that could be supported if future growth demands it. In collaboration with the City's planning and development department, we determined appropriate values for Assumed Density Plus by considering current assumed densities in each zoning district and anticipated future growth.
- **Assumed Units:** Each parcel is calculated by multiplying the total parcel acreage by the remaining market factor (one minus the market factor adjustment), then applying the assumed residential density value.
- **Assumed Units Plus:** Each parcel is calculated by multiplying the total parcel acreage by the remaining market factor (one minus the market factor adjustment), then applying the Assumed Density Plus value.

Buildable Lands Inventory Analysis

This Land Use and Buildable Lands Inventory section identifies Vacant, Redevelopable, and Underutilized residential lands in the City's urban and rural areas that have the potential to accommodate new or additional residential development to meet housing needs over the next 20 years (2024–2044). (Please refer to [Buildable Lands Inventory Tables](#) for additional tables summarizing Buildable Lands by zoning and land status in Rifle and the County Rural areas.)

Table 4.11 and Table 4.12 show the distribution of acreage and the number of parcels across Developed, Potentially Redevelopable, and Vacant areas within the City of Rifle and the County Rural areas.

Table 4.11: Acres, Parcels, and Assumed Units by Development Status³²

Development Status	Acres	Parcels	Assumed Units	Assumed Units Plus
City				
Developed	734	2,456	1,770	6,070
Potentially Redevelopable	48	6	290	610
Vacant	1,516	445	3,060	4,830
Grand total	2,298	2,907	5,120	11,510
County Rural				
Developed	7,290	150	0	0
Potentially Redevelopable	1,120	7	0	0
Vacant	16,661	100	3,440	6,670
Grand Total	25,071	257	3,440	6,670

Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS

Table 4.12: Acres, Parcels, and Assumed Units by Zoning District

Zoning	Acres	Parcels	Assumed Units	Assumed Units Plus
City				
DR - Developing Resource	597	34	1,110	1,360
EZ - Estate Zoning	46	24	0	0
LDR - Low Density Residential	540	1,470	480	600
LDRPUD - Low Density Residential PUD	555	235	910	1,140
MDR - Medium Density Residential	158	437	640	1,550
MDRPUD - Medium Density Residential PUD	287	431	1,300	2,700
MDR-X - Medium Density Residential Redeveloping	114	276	680	4,160
Grand total	2,298	2,907	5,120	11,510
County Rural				
County Rural	25,071	257	3,440	6,670
Grand Total	25,071	257	3,440	6,670

Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS

Figure 4.23 shows the acreage distribution by development status (Developed, Potentially Redevelopable, and Vacant) in the City. Vacant land accounts for more than two times the acreage of Developed land in Rifle. Additionally, there are 48 acres classified as Potentially Redevelopable: properties currently developed with housing but considered underutilized or suitable for increased density under current or future zoning. Together the Vacant and Potentially Redevelopable categories have the potential to accommodate the development of at least 5,000 housing units.

³² An additional 261 parcels have been added since the deliverable was sent to the City of Rifle on 2/14/25. These parcels initially had analytical issues, which were resolved after further review.

Figure 4.24 shows the acreage distribution by development status (Developed, Potentially Redevelopable, and Vacant) in the County Rural areas. The portion of land in the Developed category is significantly higher than in Rifle. However, there are approximately 16,660 acres of Vacant land and 1,120 acres of Potentially Redevelopable land.

Figure 4.23: Distribution of Developed, Vacant, Redevelopable Acres, Rifle

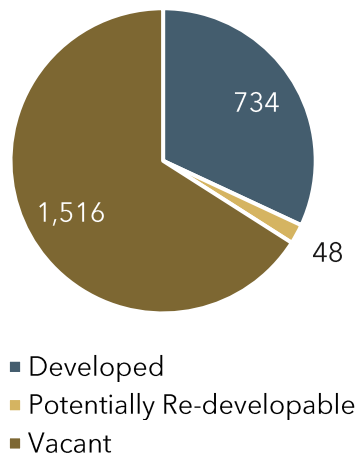
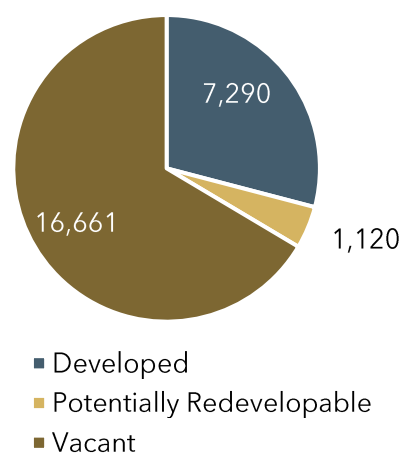


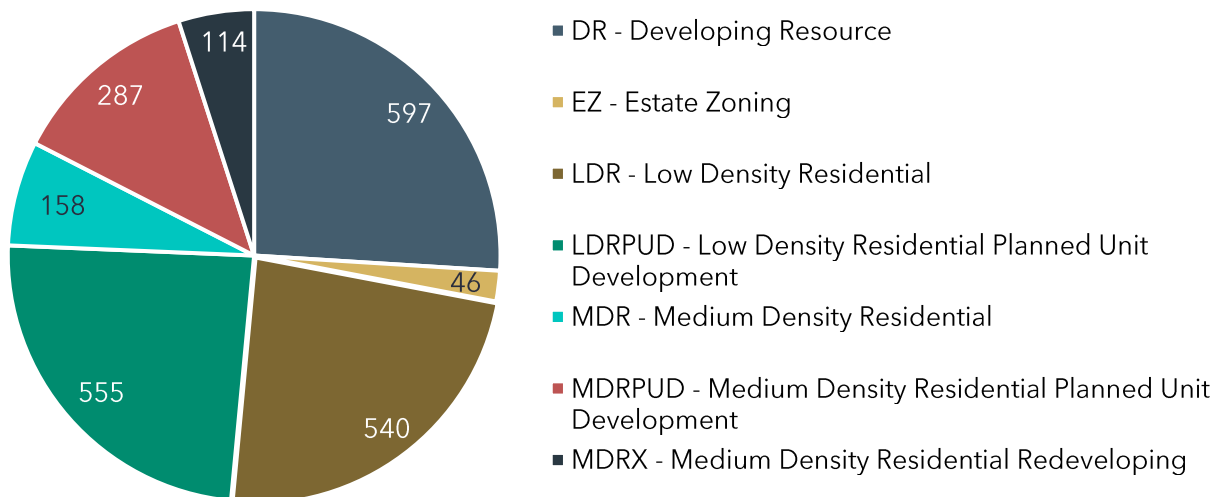
Figure 4.24: Distribution of Developed, Vacant, Redevelopable Acres, County Rural



Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS

Figure 4.25 displays the distribution of acres by zoning district in Rifle. About half the acreage falls within lower-density districts. However, approximately 560 acres are located in medium-density districts, which is encouraging for supporting a broader range of housing options.

Figure 4.25: Distribution of Acres Based on Zoning District, Rifle



Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS



PC drone footage near Rifle, Colorado, 2025.

Vacant Parcels

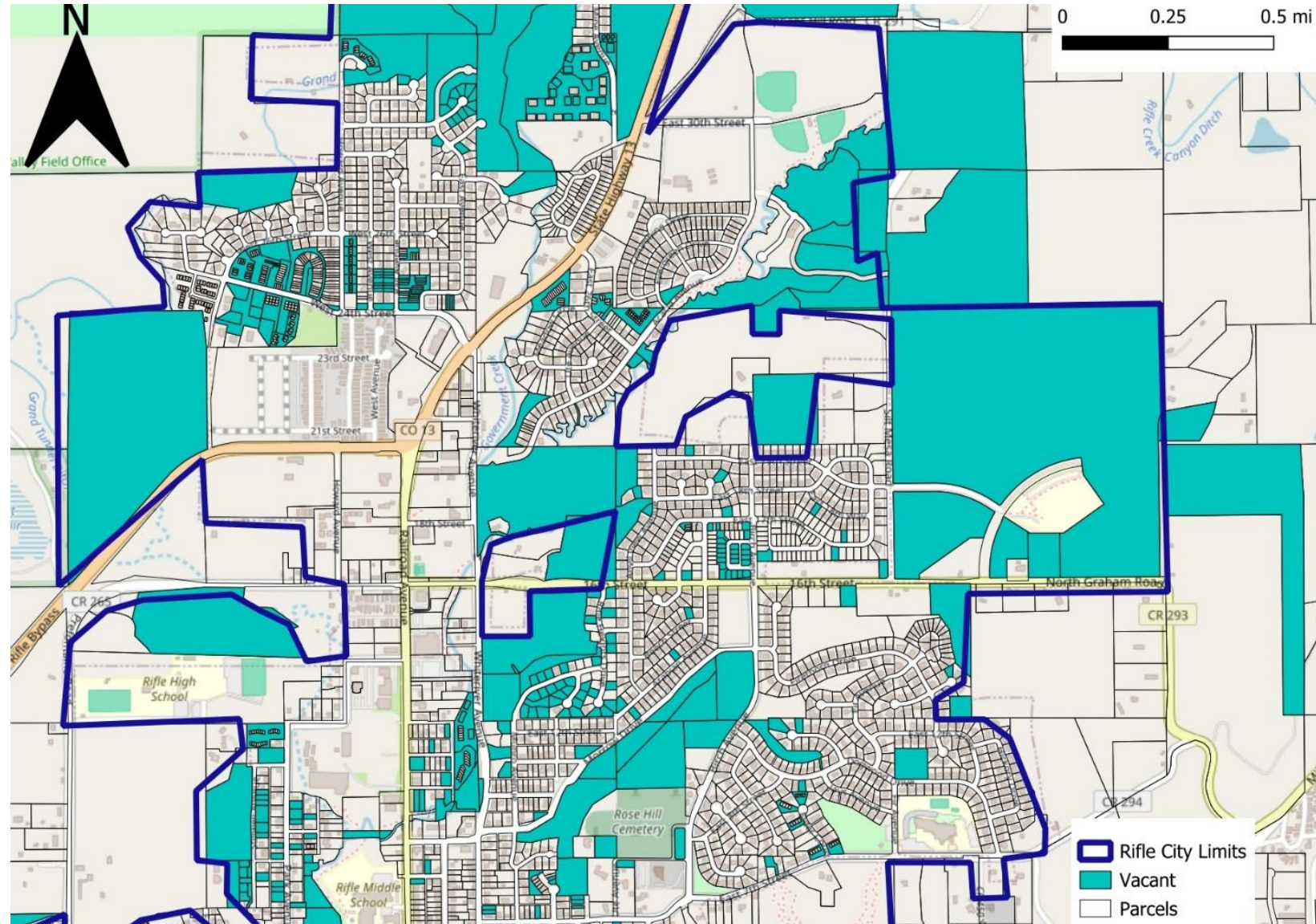
Figure 4.26–Figure 4.34 use mapping data to visualize the City of Rifle. These figures show parcel-level data categorized as Vacant, allowing for a clearer understanding of land availability and development opportunities.

Many parcels within city limits are classified as Vacant. This supports the statement that there is an opportunity for infill development within Rifle. As noted in the Methodology, parcels with an improvement value of less than \$10,000 are assumed to be Vacant.

Some parcels in North Rifle are classified as Vacant and located within the Tier 1 and Tier 2 areas. This opens the door for future development (Figure 4.28).

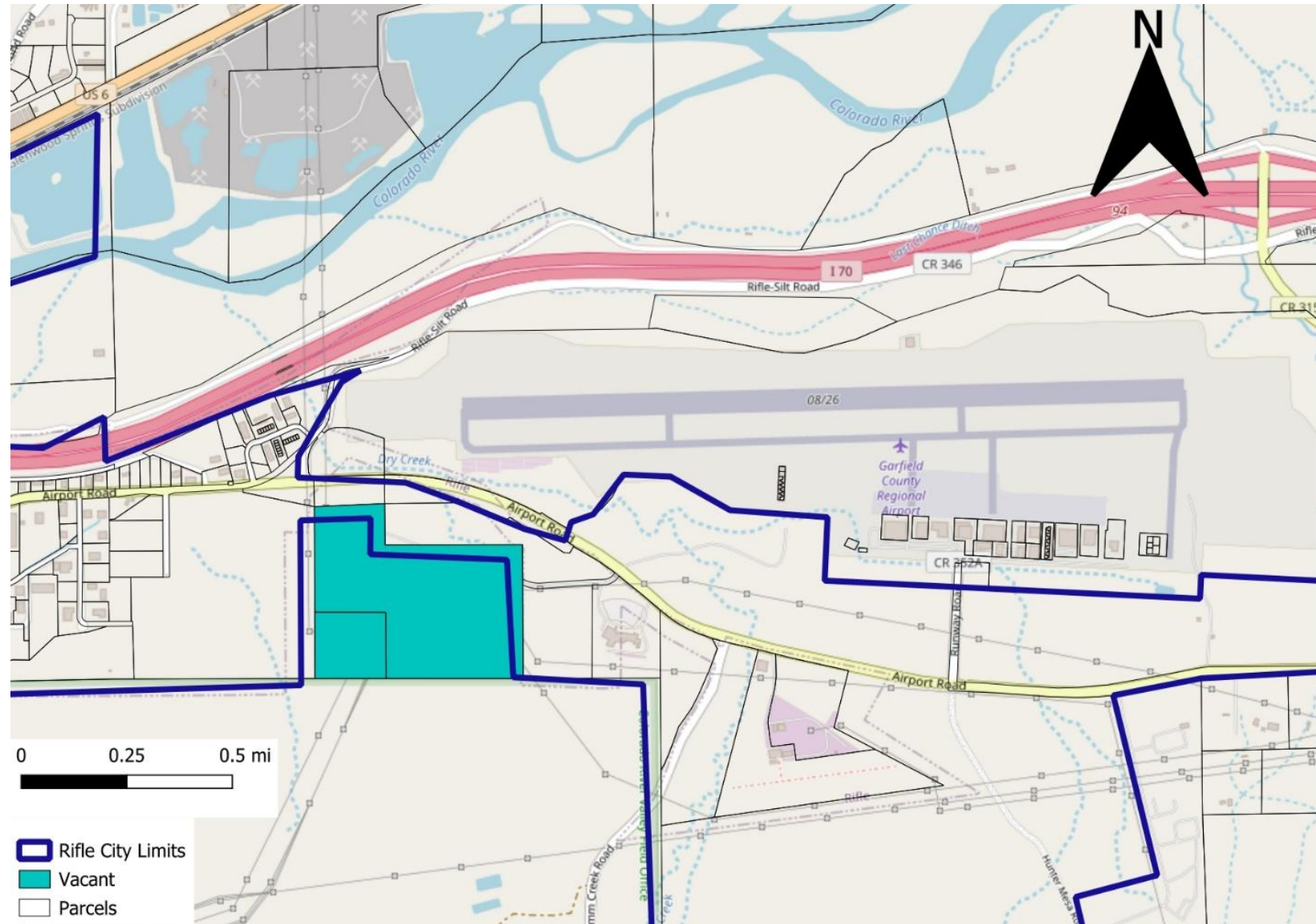
There are many Vacant parcels within city limits in West Rifle. Some parcels are currently under development (Figure 4.30).

Figure 4.26: Central Rifle Vacant Parcels



Source: Points Consulting using data from Garfield County Assessors Data, 2024

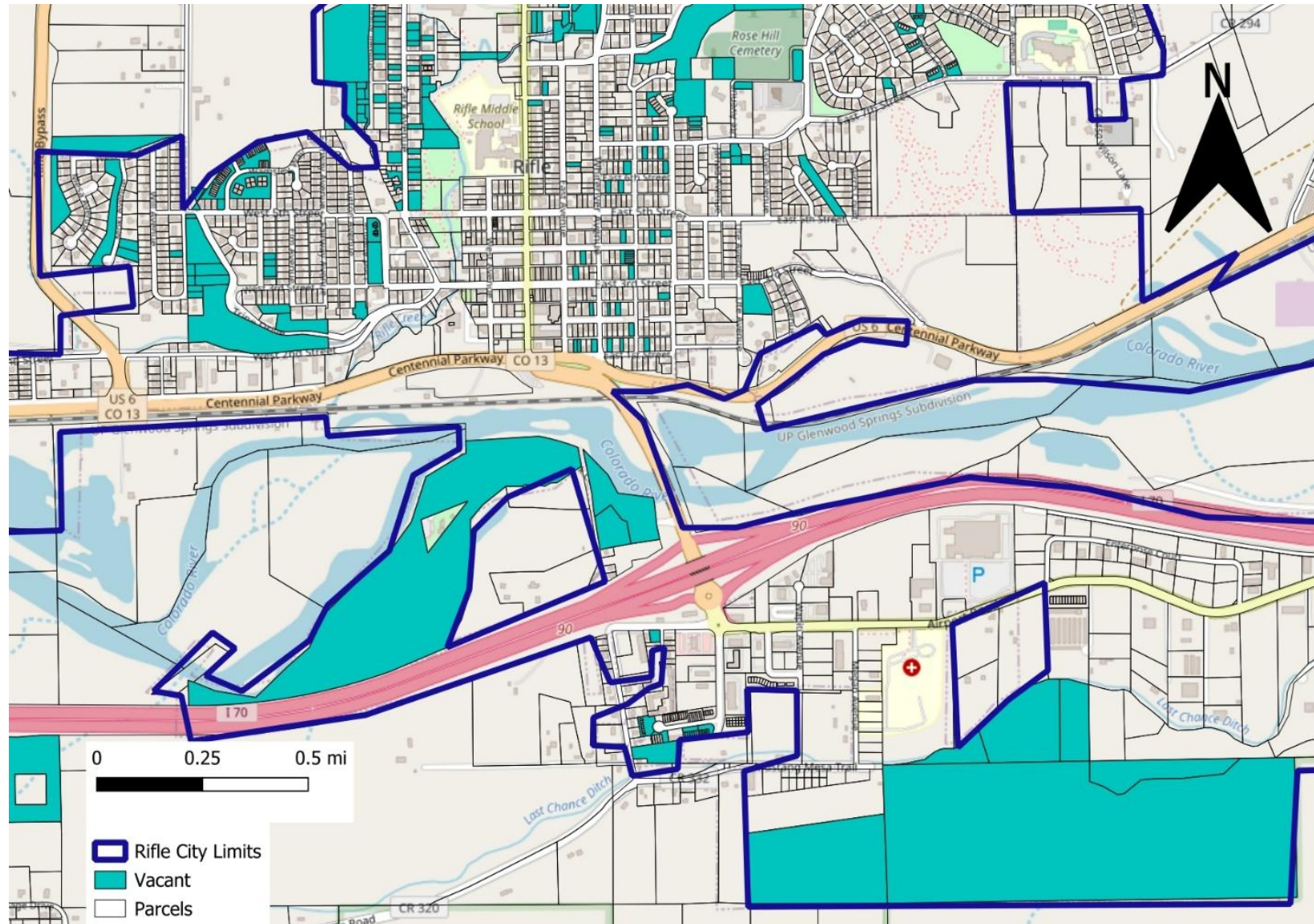
Figure 4.27: East Rifle Vacant Parcels



Source: Points Consulting using data from Garfield County Assessors Data, 2024

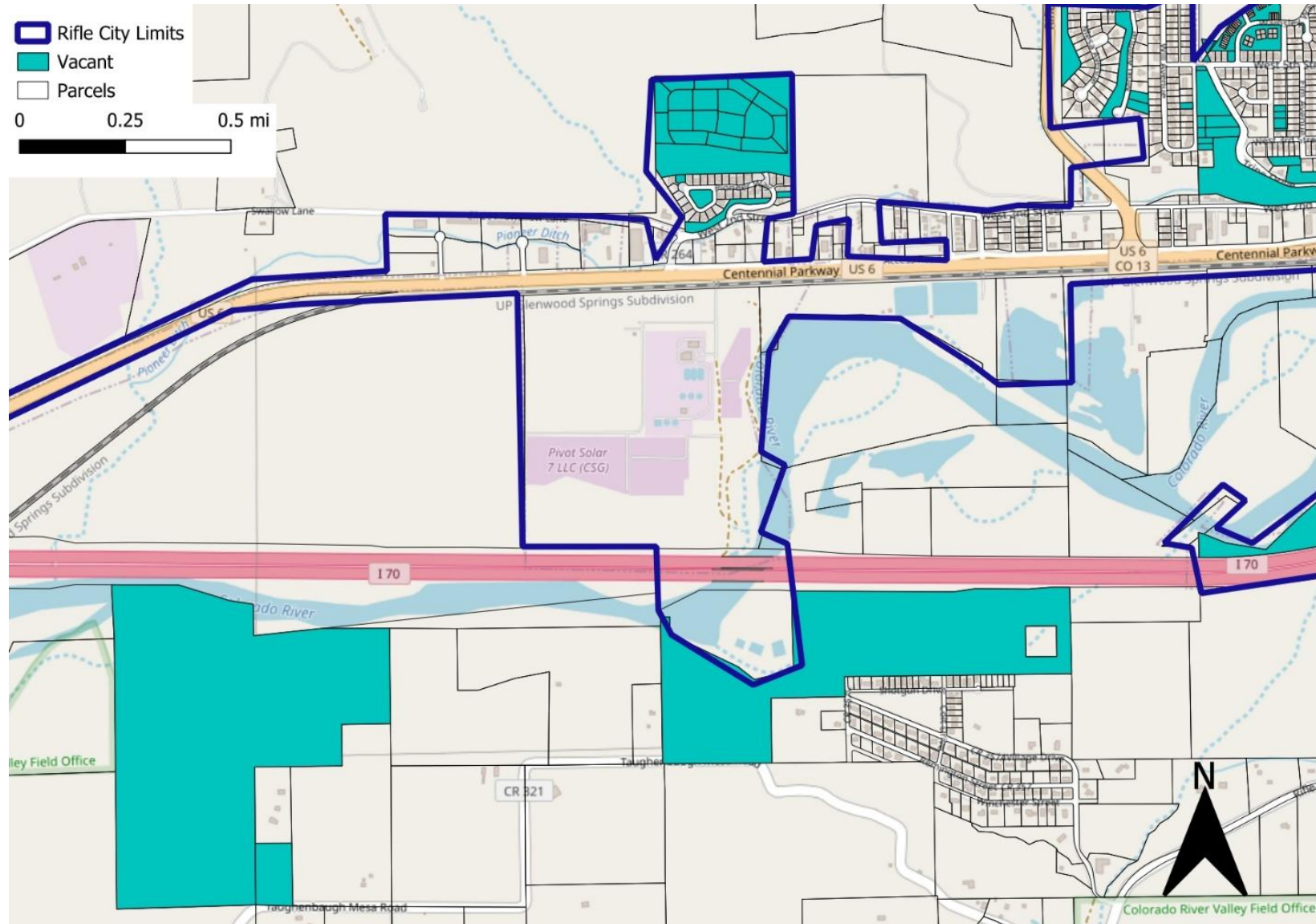
Source: Points Consulting using data from Garfield County Assessors Data, 2024

Figure 4.29: South Rifle Vacant Parcels



Source: Points Consulting using data from Garfield County Assessors Data, 2024

Figure 4.30: West Rifle Vacant Parcels



Source: Points Consulting using data from Garfield County Assessors Data, 2024

Potentially Redevelopable and Underutilized Parcels

Figure 4.31–Figure 4.34 visualize the City of Rifle, highlighting parcels categorized as Underutilized. These parcels are typically developed with structures at a lower density than what is permitted by the zoning regulations of their respective districts. Identifying these them helps inform city planning efforts, ensuring that future development makes more efficient use of available land.

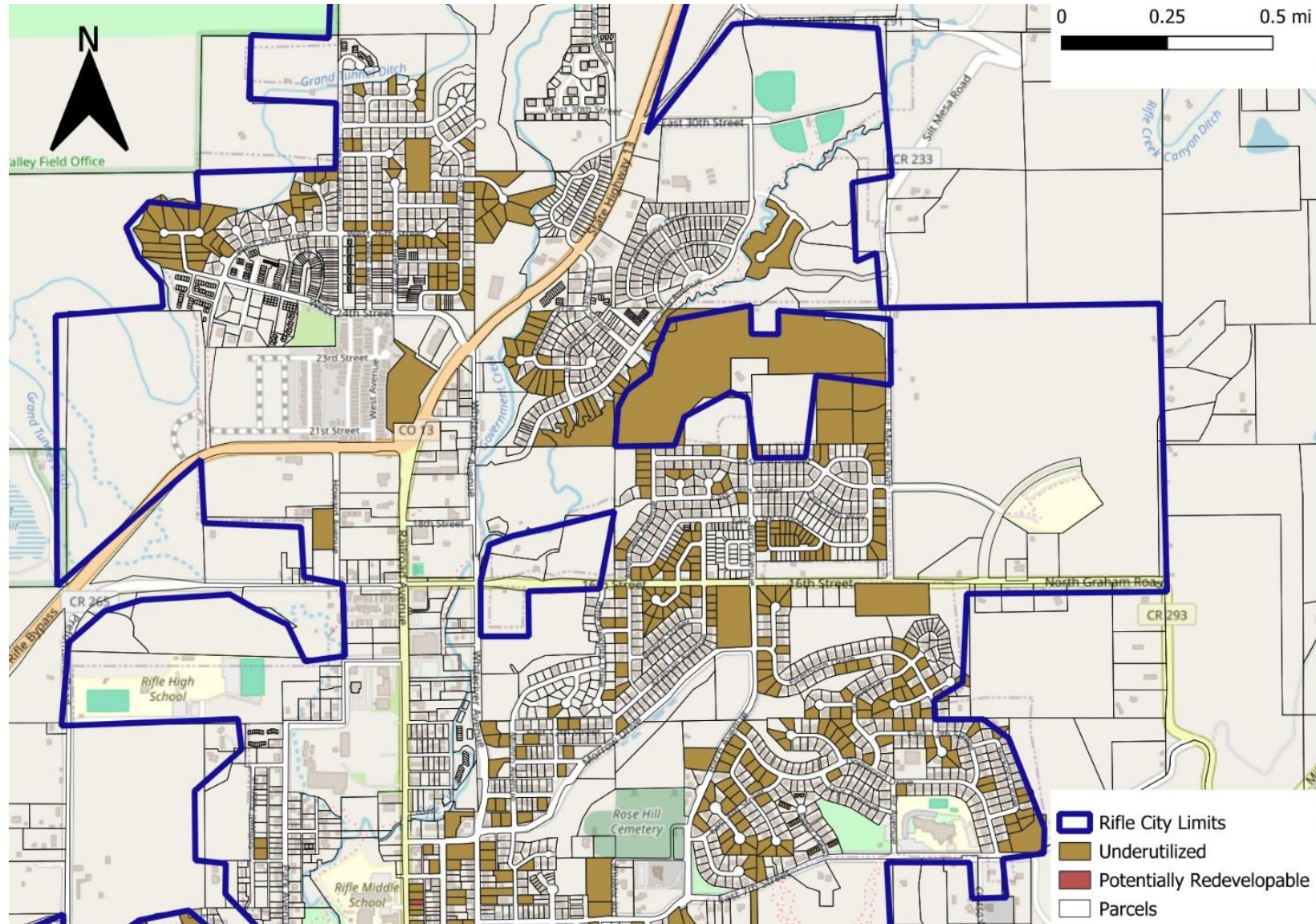
There are also parcels categorized as Potentially Redevelopable. As defined in the methodology section, residential parcels that are not categorized as Vacant (i.e. those with an improvement value greater than \$10,000) and have an improvement-to-land value ratio of less than 0.5 are classified as Potentially Redevelopable. These parcels have an improvement value that is lower than the land value of the parcel, indicating an opportunity to enhance the property to accommodate additional housing. Within the city limits and the Tier 1 and Tier 2 boundaries, there are approximately four parcels identified as Potentially Redevelopable. While additional parcels exist outside these areas, the city's focus on infill development led PC to highlight only those located within the designated boundaries.

In Central Rifle, many developed parcels are classified as Underutilized (Figure 4.31). Additionally, there is one parcel that is considered Potentially Redevelopable near the local middle school across Railroad Avenue.

South Rifle contains the majority of parcels that fall under Potentially Redevelopable (Figure 4.33). They are located near the Rifle Middle School. As defined in the methodology section, residential parcels that are not categorized as Vacant (i.e. those with an improvement value greater than \$10,000) and have an improvement-to-land value ratio of less than 0.5 are classified as Potentially Redevelopable. These parcels have an improvement value that is lower than the land value of the parcel, indicating an opportunity to enhance the property to accommodate additional housing. As previously stated, there are additional parcels that are considered Potentially Redevelopable. However, Rifle wants focus on infill development which led PC to highlight only those located within the designated boundaries of Tier 1 and Tier 2.

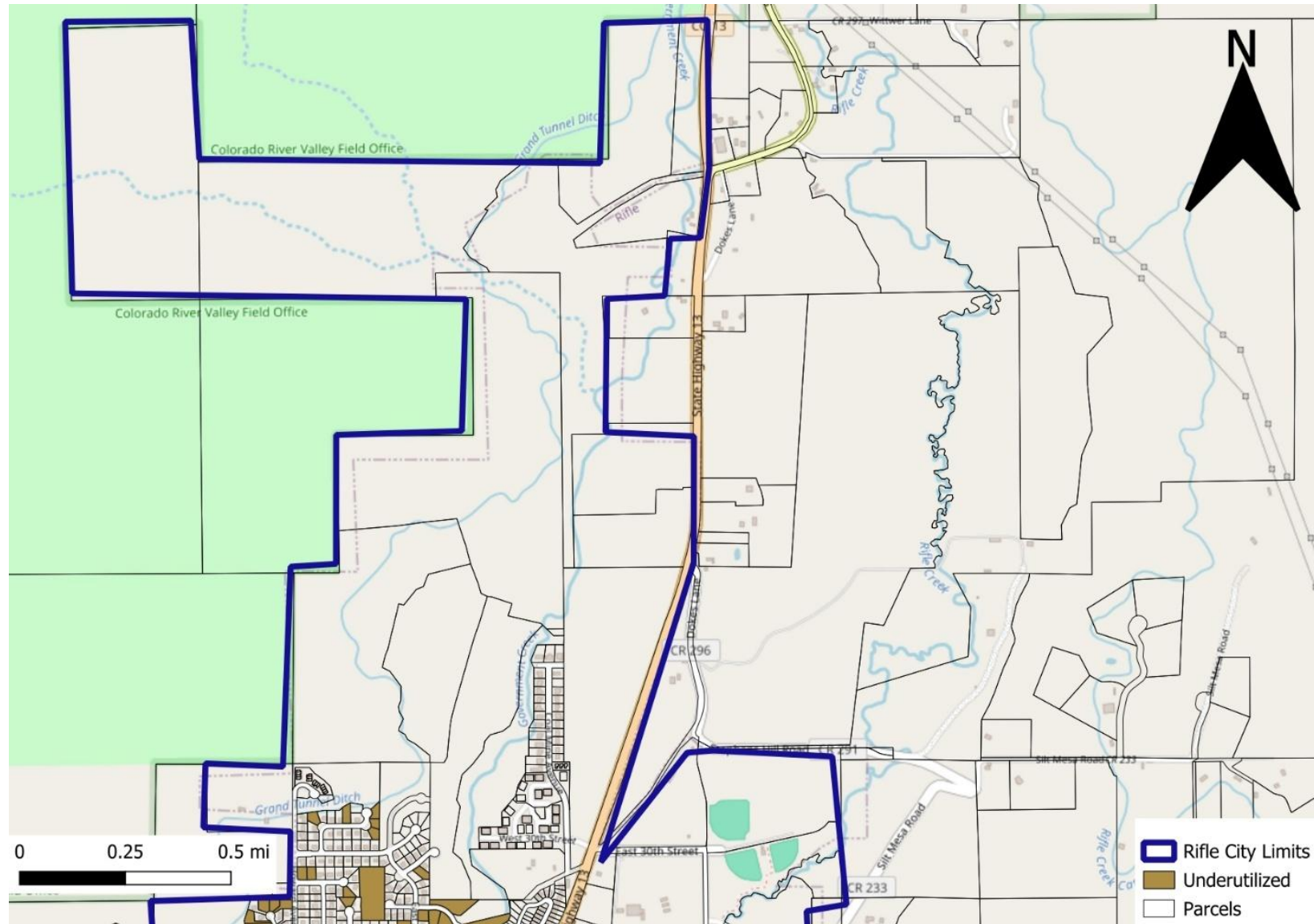
As shown in Figure 4.34, a number of the parcels in West Rifle are considered underutilized.

Figure 4.31: Central Rifle Potentially Redevelopable and Underutilized Parcels



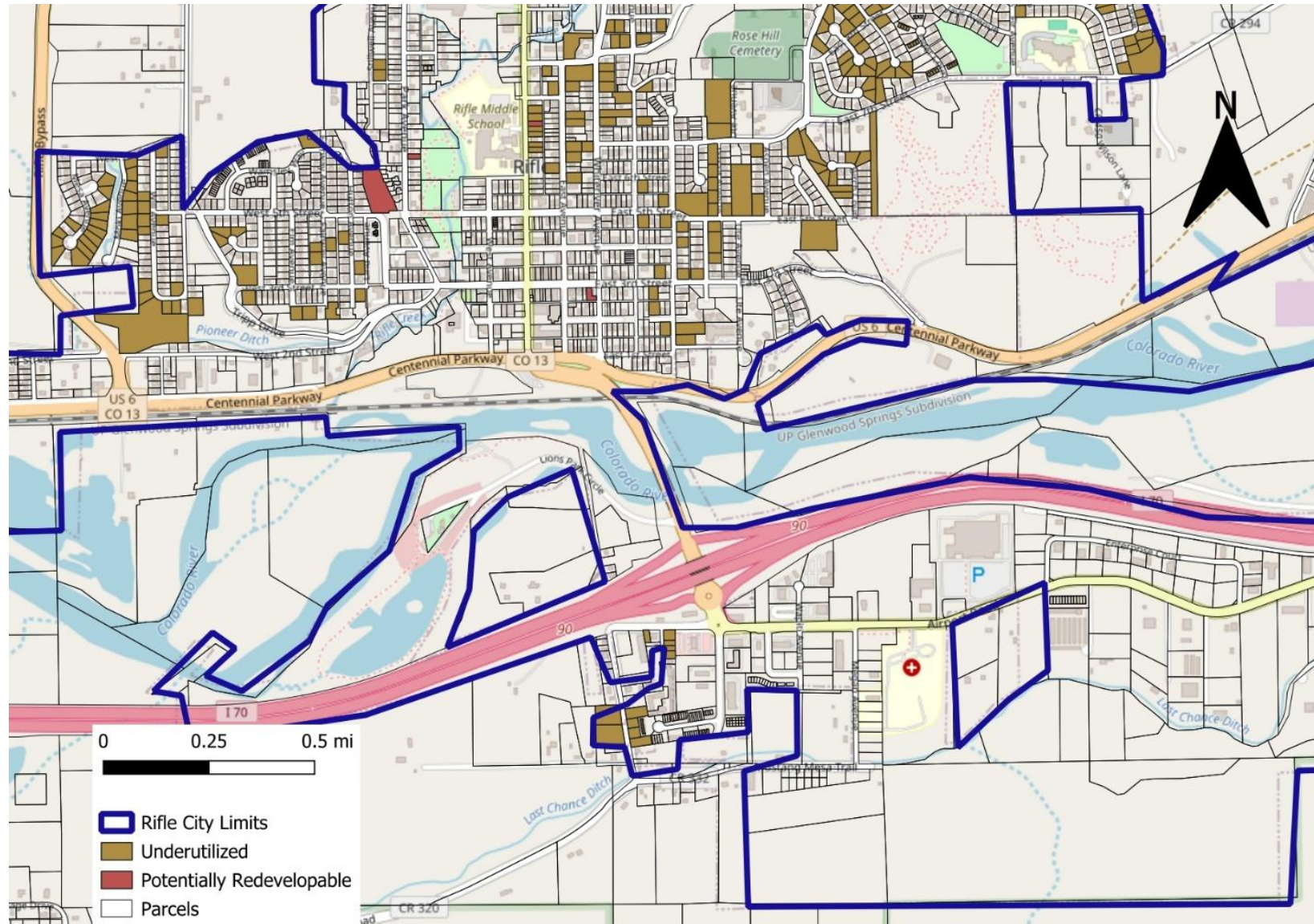
Source: Points Consulting using Garfield County, CO Assessors Data, 2024

Figure 4.32: North Rifle Underutilized Parcels



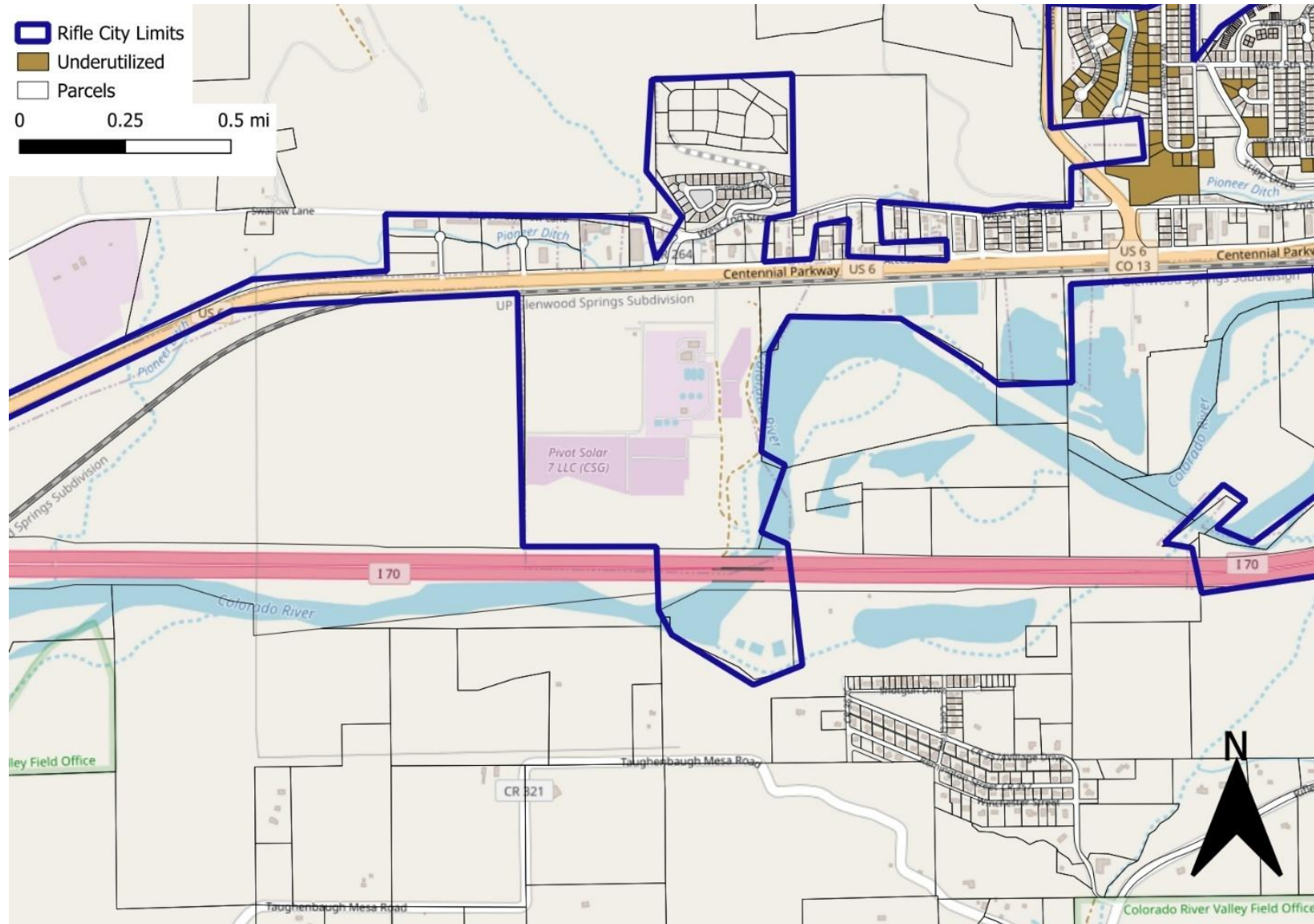
Source: Points Consulting using Garfield County, CO Assessors Data, 2024

Figure 4.33: South Rifle Potentially Redevelopable and Underutilized Parcels



Source: Points Consulting using Garfield County, CO Assessors Data, 2024

Figure 4.34: West Rifle Underutilized Parcels



Source: Points Consulting using Garfield County, CO Assessors Data, 2024

Water Needs for the City of Rifle

The City of Rifle is well-positioned to meet both current and future water needs. Given Rifle’s annual water consumption for 2023, the water supply required to meet the needs of its residential customers is approximately 81,370 gallons per day (Table 4.13). According to staff from the Utilities Department, water access is not a concern, and the City’s infrastructure is prepared to support growth. Officials anticipate that Rifle’s population will reach 15,000 within the next 10 years, and they do not foresee any capacity issues over the next 20 years. A new water treatment facility was brought online in 2016, and the wastewater treatment plant, operational since 2009, is currently running at only 50% capacity. The City’s water rights are strong, with a due diligence hearing for conditional rights held as recently as July 2024. While one lift station is being replaced due to aging infrastructure, the new station will be built to accommodate projected growth for the next several years.

While Rifle is well-positioned to meet water needs, it is crucial to highlight the relationship between water availability and population growth within the context of Colorado. Projections indicate that the state’s population will surpass 10 million by 2050. This underscores the urgent need to plan for the anticipated surge in water demand and consumption.³³

Table 4.13: Rifle’s Residential Gallons Per Capita Per Day, 2023

Rifle Population 2023	Residential Water Demand (Gallons)
10,466	81,370

Source: Points Consulting using City of Rifle Water and Wastewater Department Data

Figure 4.35 displays the monthly gallons of water billed to residential units in Rifle. Water consumption among single-family units increases during the spring and summer months, largely due to outdoor activities such as filling pools and watering lawns. According to staff from Rifle’s Water and Waste Department, residents place a high value on maintaining green lawns, which significantly contributes to the seasonal rise in water use.

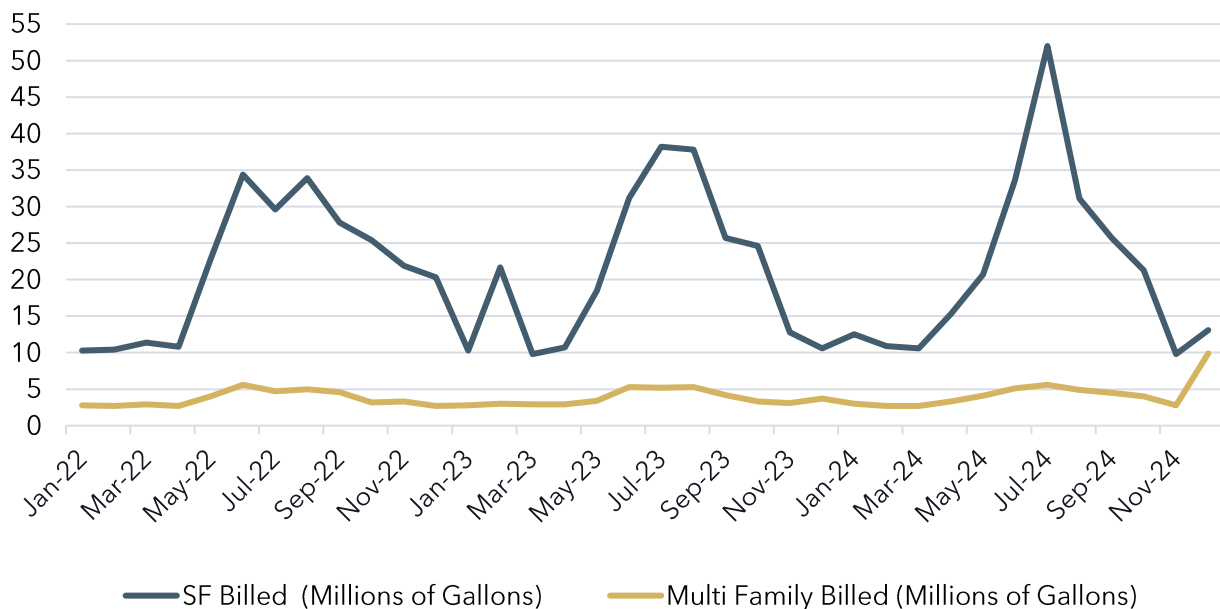
In contrast, water usage among multifamily units remains relatively consistent throughout the year, as these properties typically lack large lawns or outdoor spaces that require irrigation.

As expected, water consumption decreases during the colder months. However, an unusual spike occurred in February 2023, likely due to extremely low temperatures. During this period, many residents may have left faucets dripping to prevent pipes from freezing. This likely resulted in a temporary increase in water usage.

³³ Colorado State University, “Colorado Water Uses: Water Supply,” accessed May 1, 2025, [https://waterknowledge.colostate.edu/water-management-administration/water-uses/#:~:text=Water%20Supply&text=As%20Colorado's%20Water%20Plan%20\(State,self%2Dsupplied%20industrial\)%20demands](https://waterknowledge.colostate.edu/water-management-administration/water-uses/#:~:text=Water%20Supply&text=As%20Colorado's%20Water%20Plan%20(State,self%2Dsupplied%20industrial)%20demands).

The City of Rifle has developed a Water Efficiency Plan, most recently updated in 2019. According to Section 4.1, titled “Water Efficiency and Water Supply Planning,” the City’s water supply is sufficient to support a population exceeding 20,000.³⁴ As a result, drastic water efficiency measures are not currently necessary. However, to prepare for potential future scenarios, such as unexpected population growth or changes in water availability, the City has outlined a series of contingency actions. These include measures like implementing time-of-day watering restrictions and adjusting water rates to help mitigate strain on the system.

Figure 4.35: Rifle’s Residential Monthly Water Usage (Millions of Gallons), 2022–2024



Source: Points Consulting using City of Rifle Water and Wastewater Department Data

³⁴ City of Rifle, 2019 Water Efficiency Plan, accessed May 1, 2025, https://www.rifleco.org/DocumentCenter/View/17464/2019-Rifle_Water_Efficiency_Plan.

5. Housing Demand Assessment

Housing supply refers to the total quantity and variety of available housing units, while housing demand reflects the preferences and needs of the local population. Various factors (including age, income, and employment status) influence housing demand.

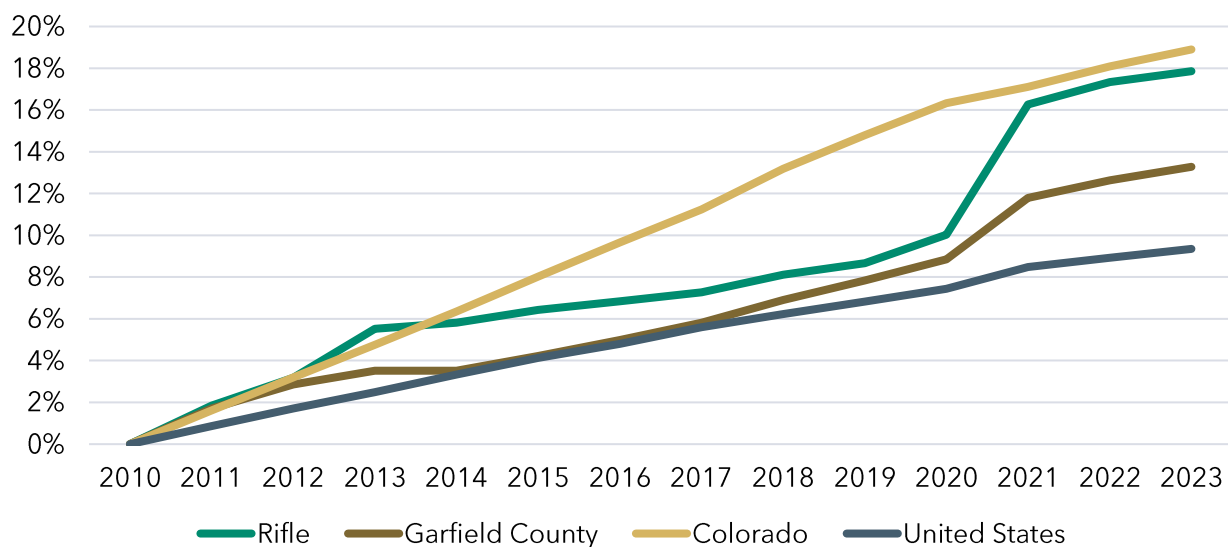
This section analyzes the demographic and socioeconomic factors shaping housing demand in Rifle. Additional metrics on homeless demographics can be found in [Additional Homeless Population Metrics](#).

Demographic & Socioeconomic Trends

Demographic and socioeconomic trends play a key role in any housing market analysis. Figure 5.1 illustrates cumulative population growth across selected study areas, all of which have seen steady increases since 2010.

Notably, Rifle saw a sharp rise between 2020 and 2021, with its population growing six percentage points cumulatively. Garfield County experienced a similar, though slightly smaller, increase. In contrast, population growth in both Colorado and the United States has slowed since the COVID-19 pandemic. This regional trend reflects a broader pattern following the pandemic, as rural areas like Rifle became attractive destinations for families and retirees seeking to escape overcrowded cities.

Figure 5.1: Cumulative Population Change, 2010–2023



Source: U.S. Census Bureau, ACS 5-year Estimates, 2010–2023, B01003

Table 5.1 complements Figure 5.1 by showing numerical and percentage changes in population over a 10-year period. While Colorado's growth has recently slowed, it recorded the largest overall increase during this timeframe, followed by Rifle, which grew 11.7%.

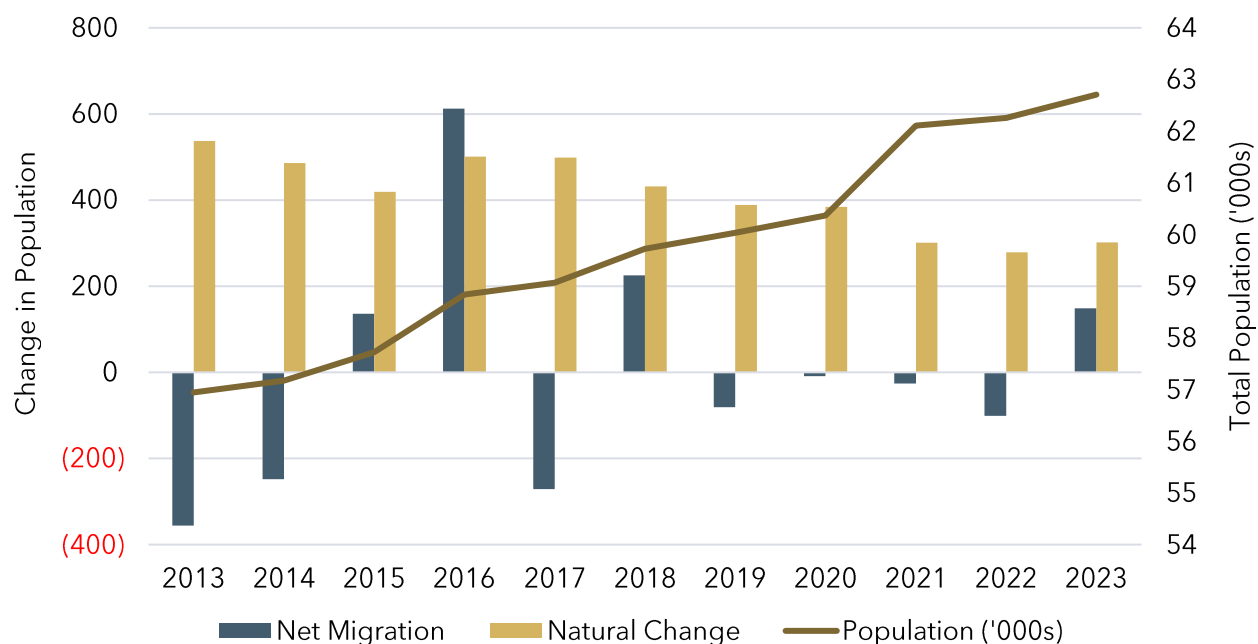
Table 5.1: Population Change, 2013–2023

Region	2013	2023	Change	% Change
Rifle	9,370	10,466	1,096	11.7%
Garfield County	56,687	62,034	5,347	9.4%
Colorado	5.11M	5.81M	691,445	13.5%
United States	311.53M	332.38M	20.85M	6.7%

Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2013 and 2023.

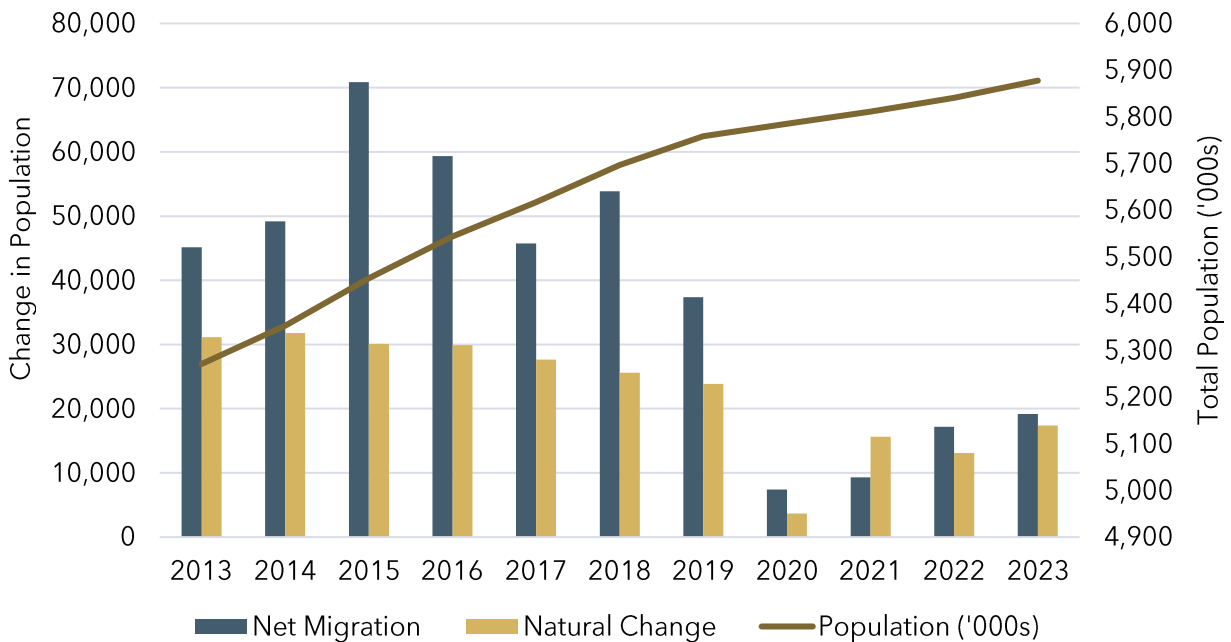
Sources of Population Change and Migration

Population growth is driven by three main factors: births, deaths, and migration. Natural change refers to the difference between births and deaths within a population. Both Garfield County and Colorado experienced natural population increases over the past decade, although Colorado's growth has slowed as deaths have nearly outpaced births (Figure 5.2 and Figure 5.3). Between 2020 and 2021, a surge in migration added over 2,000 residents to Garfield County in a single year, followed by another year of high in-migration in 2022. In contrast, Colorado did not experience the same migration trends observed in Garfield County or Rifle.

Figure 5.2: Sources of Population Change in Garfield County, 2013–2023

Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2023

Figure 5.3: Sources of Population Change in Colorado, 2013–2023



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2023

Migration in Rifle remained relatively stable from 2018 to 2023, as the sharp increases seen in 2020 and 2021 leveled out (Table 5.2). Nearly identical proportions of residents stayed in or moved within Rifle in both 2018 and 2023.

In 2023, only 10.8% of those moving into Rifle from outside Garfield County came from another state. In total, 760 new residents relocated to Rifle from outside the County.

Table 5.2: Migration into Rifle, 2018–2023

Category	2018 pop 5 years and older	%	2023 pop 5 years and older	%
Total	8,900		9,596	
Lived in the same house as in previous year	7,377	82.9%	7,915	82.5%
Lived in a different house as in previous year	1,523	17.1%	1,681	17.5%
Of residents living in a different house as the previous year:				
Lived in the same county as in the previous year	867	56.9%	811	48.2%
Lived in a different county than the previous year	315	20.7%	579	34.4%
Lived in a different state than the previous year	316	20.7%	181	10.8%
Of those not living in the United States as the previous year:				
Foreign country or at sea	25	1.6%	110	6.5%

Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, B07001

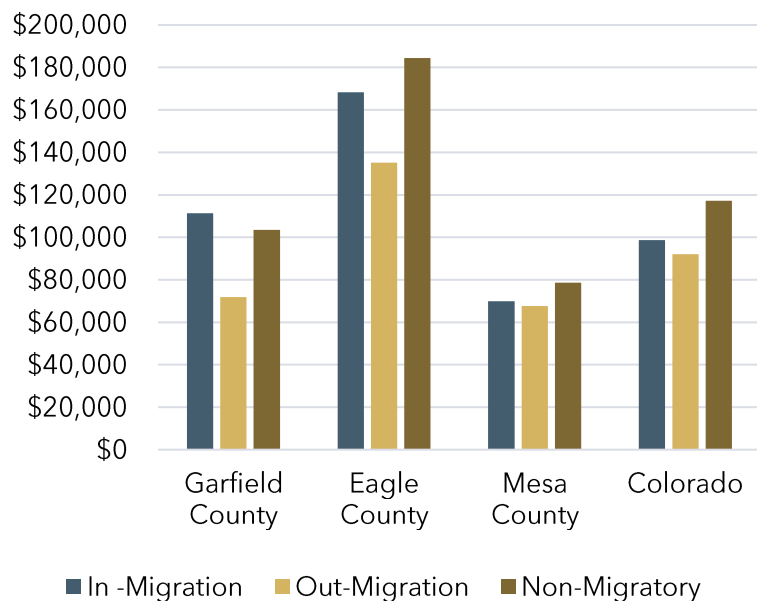
Table 5.3: Migration into Garfield County, 2018–2023

Category	2018 pop 5 years and older	%	2023 pop 5 years and older	%
Total	54,522		57,959	
Lived in the same house as in previous year	46,821	85.9%	50,206	86.6%
Lived in a different house as in previous year	7,701	14.1%	7,753	13.4%
Of residents living in a different house as the previous year:	--	--	--	--
Lived in the same county as in the previous year	4,024	52.3%	3,819	49.3%
Lived in a different county than the previous year	1,974	25.6%	2,660	34.3%
Lived in a different state than the previous year	1,464	19%	771	9.9%
Of those not living in the United States as the previous year:	--	--	--	--
Foreign country or at sea	239	3.1%	503	6.5%

Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, B07001

Figure 5.4 and Table 5.4 are based on IRS migration data, which track the number of tax returns filed by geographic area. While not a perfect match, tax returns serve as a strong proxy for households. The data effectively illustrate the impact of cost of living and housing on migration patterns.

In 2022, households moving into Garfield County reported an average adjusted gross income (AGI) of over \$111,000. This is 7.8% higher than the \$103,000 average for households that remained in the region, and significantly higher than the \$71,000 average for those who left the County.

Figure 5.4: Tax Migration, Adjusted Gross Income per Number of Returns, 2021–2022

Source: Points Consulting using SOI Tax Migration Data, 2021–2022

Table 5.4: Tax Migration, Adjusted Gross Income per Number of Returns, 2021–2022

Status	Garfield County	Eagle County	Mesa County	Colorado
In-Migration	\$111,315	\$168,270	\$69,892	\$98,744
Out-Migration	\$71,879	\$135,088	\$67,682	\$92,116
Non-Migratory	\$103,501	\$184,425	\$78,712	\$117,265

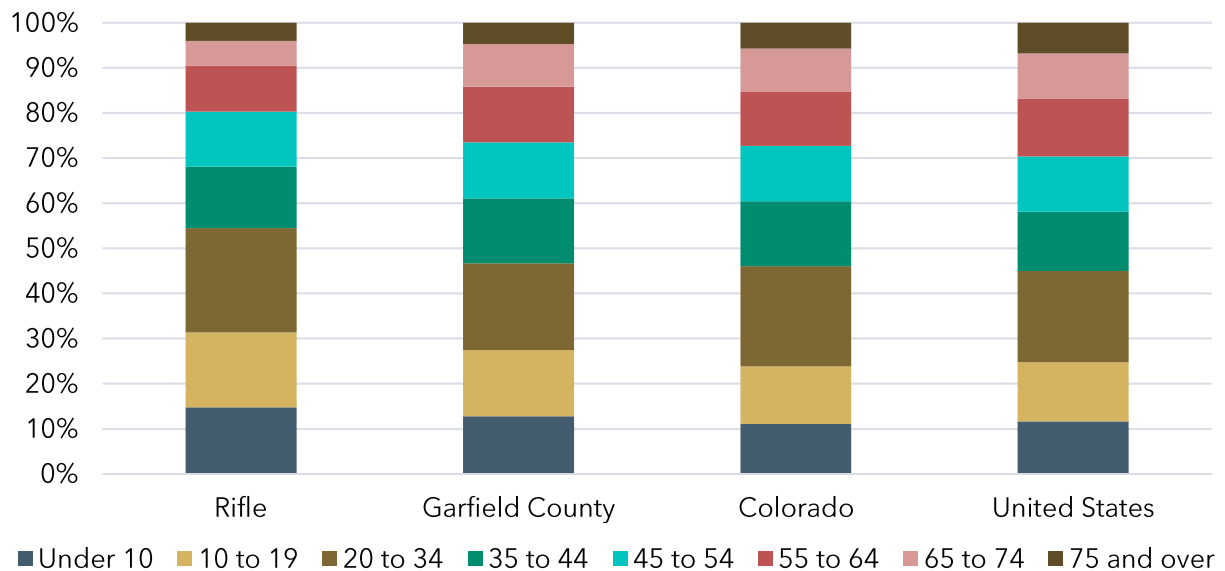
Source: Points Consulting using SOI Tax Migration Data, 2021–2022

Demographics

Rifle has a significantly younger population than Garfield County, Colorado, and the United States, with a notably high percentage of residents aged 0 to 34 and a relatively small senior demographic (Figure 5.5 and Figure 5.6). Only 9.5% of the population is over the age of 65. The median age in Rifle is nearly five years younger than in Garfield County and more than five years younger than in Colorado overall (Figure 5.7).

This youthful demographic is an asset to the City of Rifle, supporting a larger workforce, higher consumption levels (including diverse housing needs), and strong long-term economic potential.

Figure 5.5: Population by Age, 2023



Source: U.S. Census Bureau, American Community Survey 5-year Estimates, DP05, 2023

Figure 5.6: Population Aged 65+, 2023

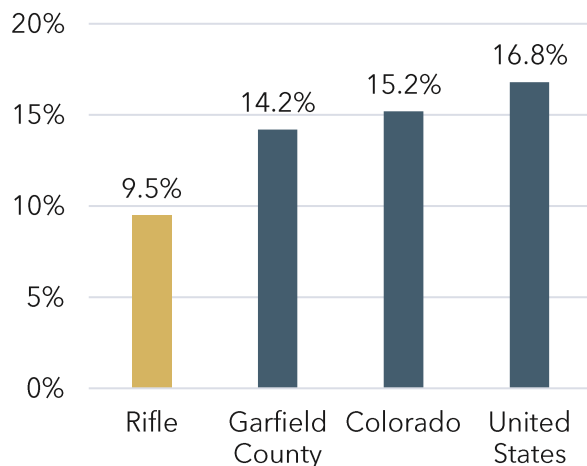
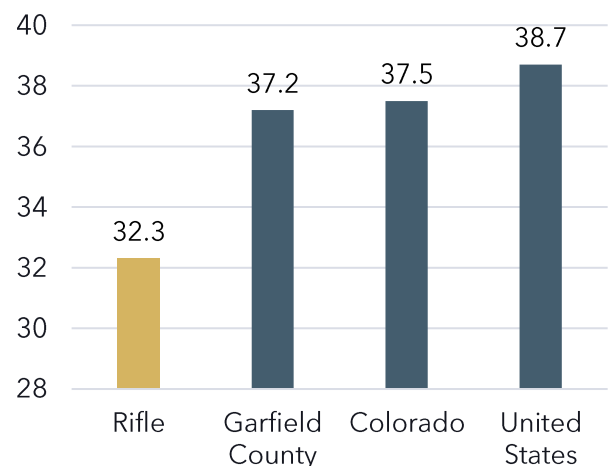


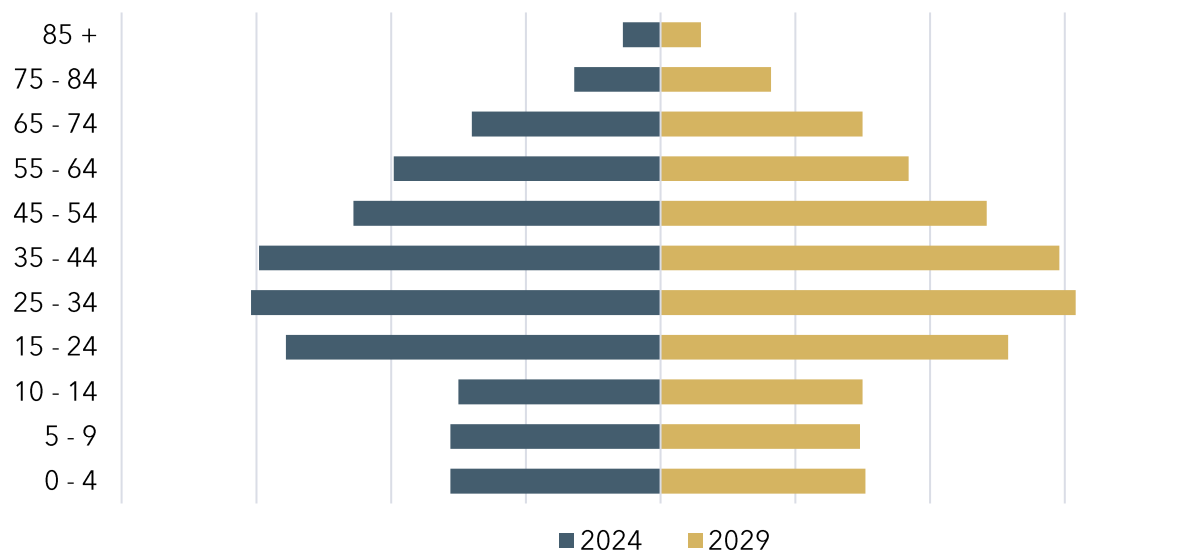
Figure 5.7: Median Age Comparison, 2023



Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2023.

Figure 5.8 illustrates age distribution and population projections through 2029. Current trends suggest Rifle will maintain its youthful demographic, with the largest cohort aging into middle age (a stage typically associated with higher earnings and greater economic contributions). Although we expect the younger population to decline slightly (roughly 0.5%), Rifle’s economy may strengthen as its residents enter their peak earning years.

Figure 5.8: Age Distribution in Rifle, Current and Projected, 2024–2029



Source: Esri Business Analyst, Age by Sex Profile, 2024

Race and Ethnicity

Housing affordability varies significantly by race and ethnicity. In Colorado, 48.0% of White residents can afford to buy a typical home, compared to just 32.0% of residents identifying as Latino and 30.0% of residents identifying as Black (Table 5.5).³⁵ However, the homeownership gap between White and Latino residents narrowed for the first time in 2020.³⁶ Despite declining poverty rates among Black and Latino Coloradans, many still struggle to afford rent and home purchases.³⁷ Factors such as multi-generational living, income levels, and household size further shape these disparities.

³⁵ Colorado News Collaborative, “After 50 Years, the Homeownership Gap Between White and Latino Coloradans Has Narrowed. But for Black Coloradans, It’s Widened,” *CPR News*, June 9, 2022, <https://www.cpr.org/2022/06/09/colorado-homeownership-gap-white-latino-narrowed-black-widened/>.

³⁶ CPR News, *Ibid.*

³⁷ S. Hindi and T. Griego, “Latino and Black Poverty Rates in Colorado Are Near Historic Lows, but Economic Stability Is Elusive,” *Rocky Mountain PBS*, February 17, 2023, <https://www.rmpbs.org/blogs/news/latino-and-black-poverty-rates-colorado/>.

Table 5.5: Race and Ethnicity Comparison, 2023

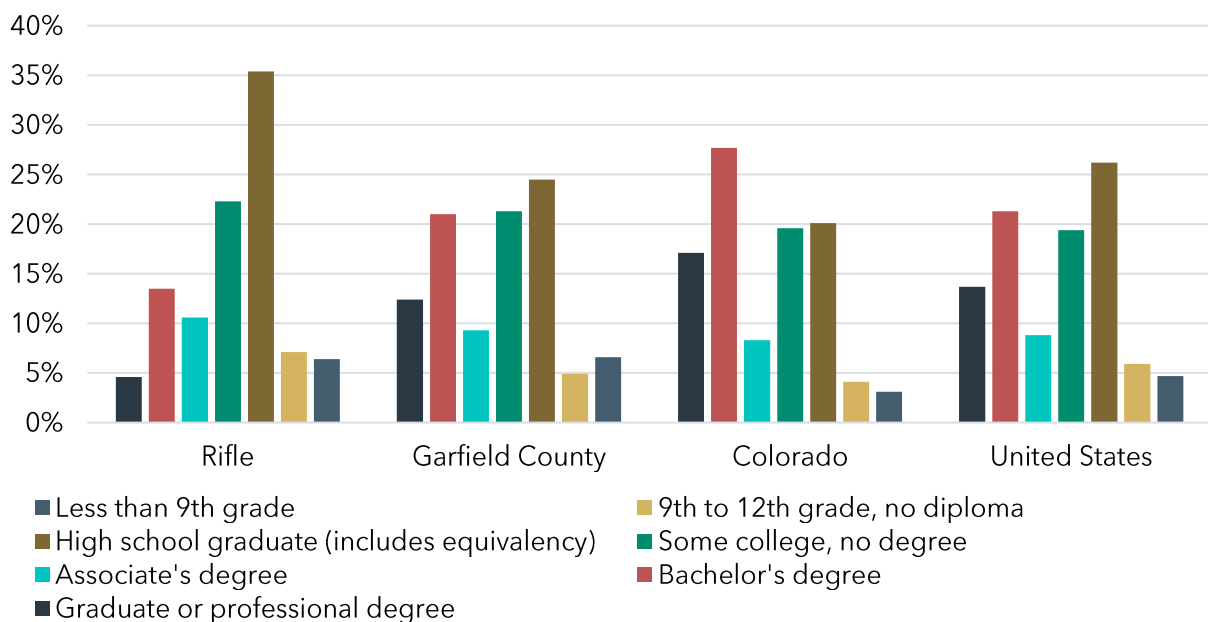
Region	White	Black or African American	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Hispanic or Latino
Rifle	54.0%	0.1%	0.0%	1.0%	0.4%	0.1%	41.9%
Garfield County	62.6%	0.4%	0.2%	0.8%	0.1%	0.5%	32.0%
Colorado	65.7%	3.8%	0.4%	3.2%	0.1%	0.4%	22.2%
United States	58.2%	12.0%	0.5%	5.7%	0.2%	0.5%	19.0%

Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2023

Education

Rifle shows a significantly lower rate of higher educational attainment compared to county, state, and national averages. Only 13.5% of Rifle residents hold a bachelor's degree, compared to 21.0% in Garfield County, 21.3% nationally, and 27.7% in Colorado (Figure 5.9). This is a key insight for understanding the City's long-term economic outlook. Educational attainment is closely tied to poverty, employment, and disability rates, making it a critical metric for assessing community well-being.

While Colorado also exceeds the national average in graduate degree attainment (17.1% vs. 13.7%), Rifle stands out in a different way: it has a much higher share of high school graduates (35.4%) than Garfield County, Colorado, or the United States (ranging from 20.1% to 26.2%). This difference may be influenced by Rifle's smaller population size and local educational pathways.

Figure 5.9: Educational Attainment Population 25+, 2023

Source: U.S. Census Bureau, 5-year American Community Survey 2018–2023, Table S1501

Households

Rifle's growing population has fueled a steady increase in the number of households over the past five years. Between 2018 and 2023, the number of occupied households rose 10.6% in Rifle and 9.1% in Garfield County (Table 5.6). It's important to note this figure reflects occupied households rather than total housing units.

Table 5.6: Total Number of Households by Region, 2022

Region	Total Number of Households 2023	5-Year Numerical Change	5-Year Percentage Change
Rifle	3,728	356	10.6%
Garfield County	23,071	1,933	9.1%
Colorado	2.3M	212,189	10.0%
United States	127.5M	7.75M	6.5%

Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, DP02

Both Rifle and Garfield County have higher proportions of married-couple families compared to the state and nation, along with a lower share of non-family households (Figure 5.10). Additionally, Rifle shows a significant percentage of households with children under 18 (43.8%), contributing to its relatively low median age, 32.3 years (Figure 5.11).

Figure 5.10: Household Family Composition by Region, 2023

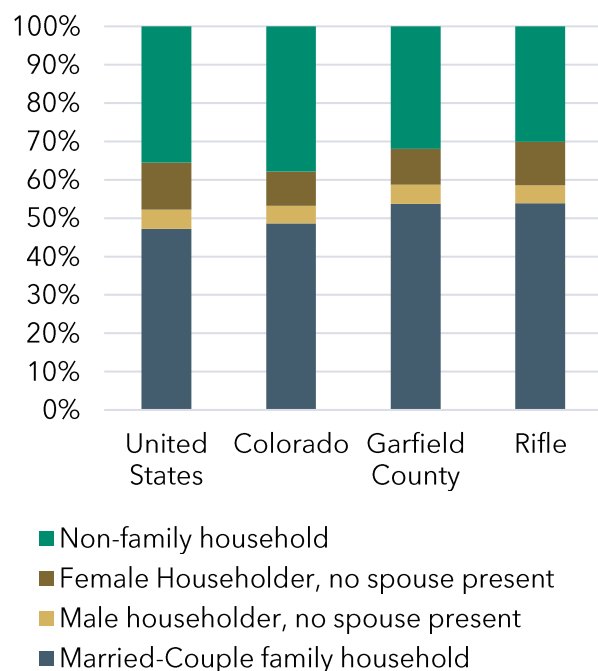
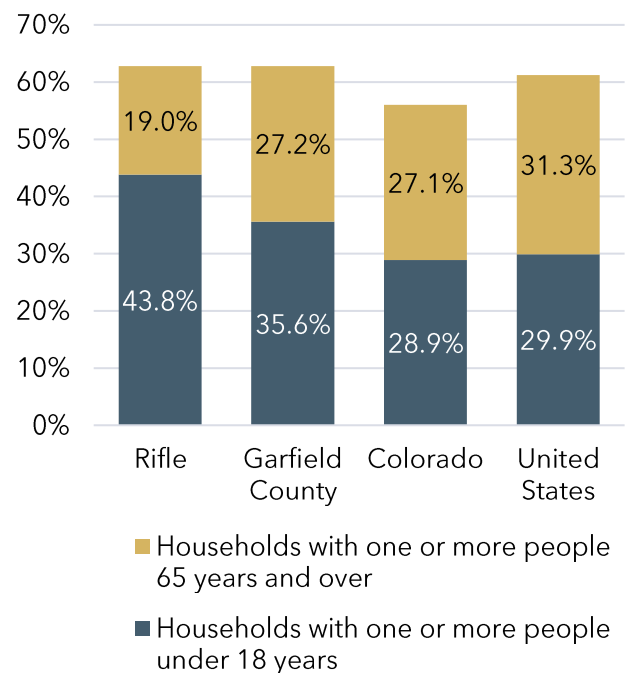


Figure 5.11: Percentage of Households with Children and Seniors, 2023



Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, S1101

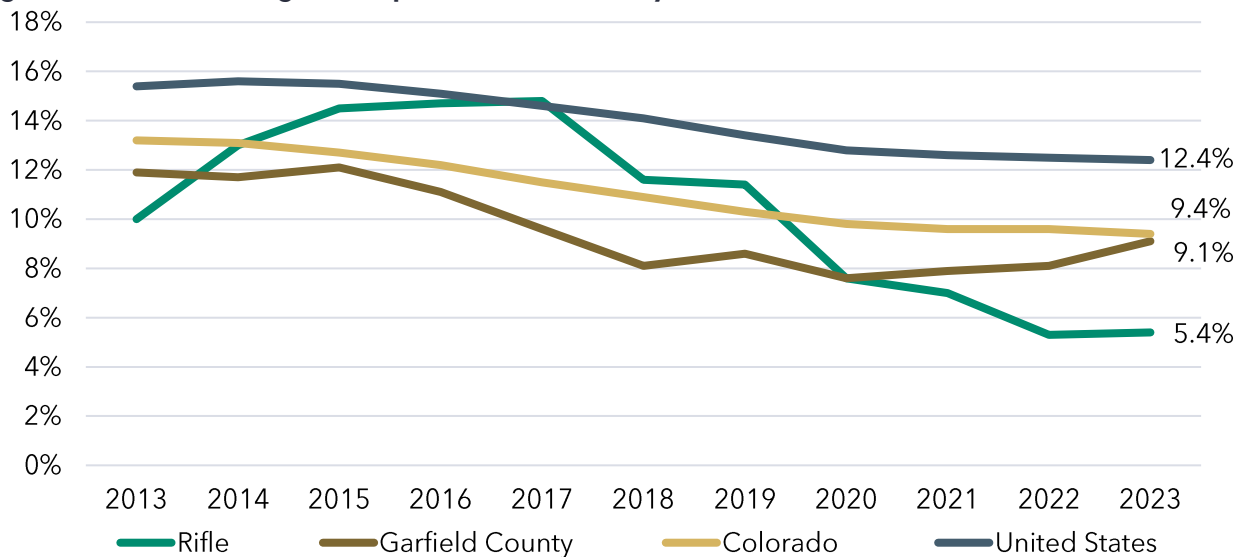
Underserved Populations

Underserved populations often face challenges in affording market-rate housing due to limited financial and social resources. This section examines low-income, disabled, veteran, and homeless populations within Rifle.

Population in Poverty

In 2023, Rifle reported the lowest poverty rate (5.4%) compared to Garfield County (9.1%), Colorado (9.4%), and the United States (12.4%). Although poverty in Rifle increased between 2013 and 2017, it has steadily declined since (Figure 5.12). Over the past decade, Garfield County has generally maintained lower poverty rates than both the state and national averages, though its rate has recently approached Colorado's. Statewide, poverty has steadily declined over the last 10 years, with Colorado's 2023 rate falling three percentage points below the national average.

Figure 5.12: Percentage of Population in Poverty, 2013–2023

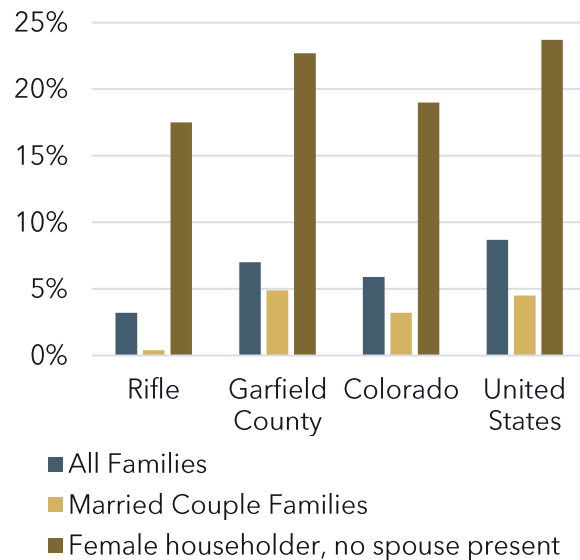


Source: U.S. Census Bureau, 2013–2023, 5-Year ACS, Table S1701

Poverty levels can vary greatly based on demographic cohort, as Figure 5.13 demonstrates. The poverty rate for female householders who have no spouse present are the highest composition compared to others seen across each region. The percentage in poverty for all demographic cohorts is the lowest in Rifle of all areas of comparison, reflecting trends shown in the previous figure.

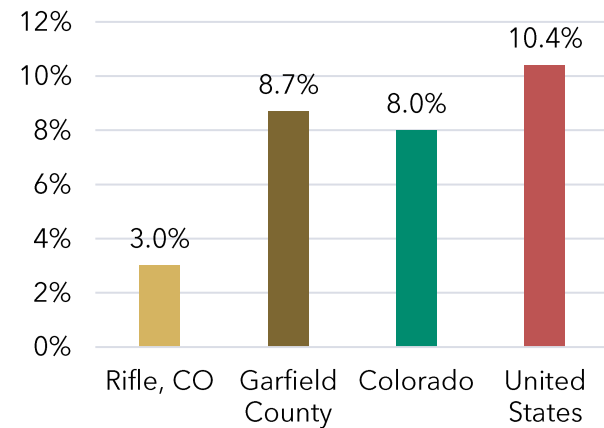
Considering the percentage of seniors in poverty, Rifle reports less than half the percentage of this population in poverty (3.0%) than all of other areas of comparison, including the United States (Figure 5.14).

Figure 5.13: Percentage of Families in Poverty by Composition, 2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1702

Figure 5.14: Percentage of Seniors (65+) in Poverty, 2023



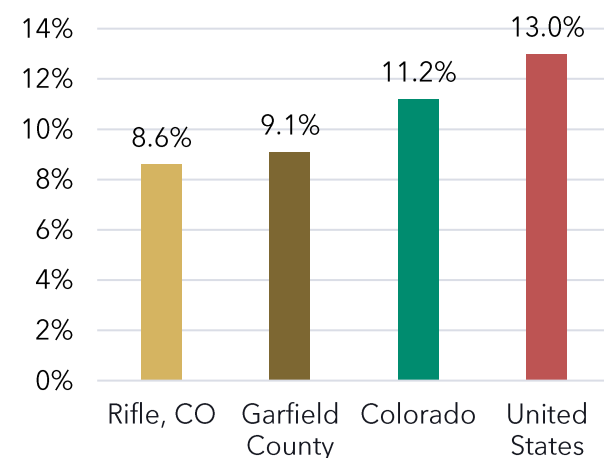
Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S1701

Disabled Population

Rifle reports the lowest percentage (8.6%) of residents reporting at least one disability among regions compared (Table 5.7 and Figure 5.15). In fact, Rifle is 4.4% below the national average. Disabilities reported may include hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties. Disabled individuals are often overrepresented in low-income populations and have lower rates of labor force participation.³⁸ Nationally, 20.5% of disabled individuals report incomes below the poverty level.³⁹

It's important to note that a family member's disability can place serious

Figure 5.15: Percentage of Population with Disabilities, 2023



Source: U.S. Census Bureau, 5-year ACS, 2023, Table S1810

³⁸ American Psychological Association, "Disability and Socioeconomic Status," 2010, <https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20other%20forms,age%20and%20want%20to%20work.>

³⁹ U.S. Census Bureau, American Community Survey, 2023: ACS 1-Year Estimates, Table B18130, accessed May 1, 2025, <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes/2023/1-year.html>.

financial and caregiving burdens on the entire household, further straining economic stability. These challenges are often compounded by a lack of accessible housing, which makes it difficult for families to find suitable and affordable living arrangements.

Veteran Population

While Colorado has a higher percentage of veterans than the national average, Garfield County and Rifle report lower rates at 5.7% and 4.9%, respectively (Table 5.8). Between 2018 and 2023, Rifle experienced the steepest decline in its veteran population among all comparison regions, with a 28.4% decrease, representing a net loss of 147 veterans (Table 5.9). These figures include veterans residing in Rifle's Veteran Community Center and care facilities.

Table 5.7: Population with Disabilities, 2023

Region	Population with Disability	Percent With a Disability
Rifle	886	8.6%
Garfield County	5,611	9.1%
Colorado	638,686	11.2%
United States	42.7M	13.0%

Source: U.S. Census Bureau, 5-year ACS, 2023, Table S1810

Table 5.8: Veteran Population, 2023

Area	Number of Veterans	Percentage of Veterans
Rifle	370	4.9%
Garfield County	2,663	5.7%
Colorado	348,913	7.7%
United States	16.5M	6.4%

Source: U.S. Census Bureau, 5-year ACS, 2018–2023, Table S2101

Table 5.9: Veteran Population Over Time, 2018–2023

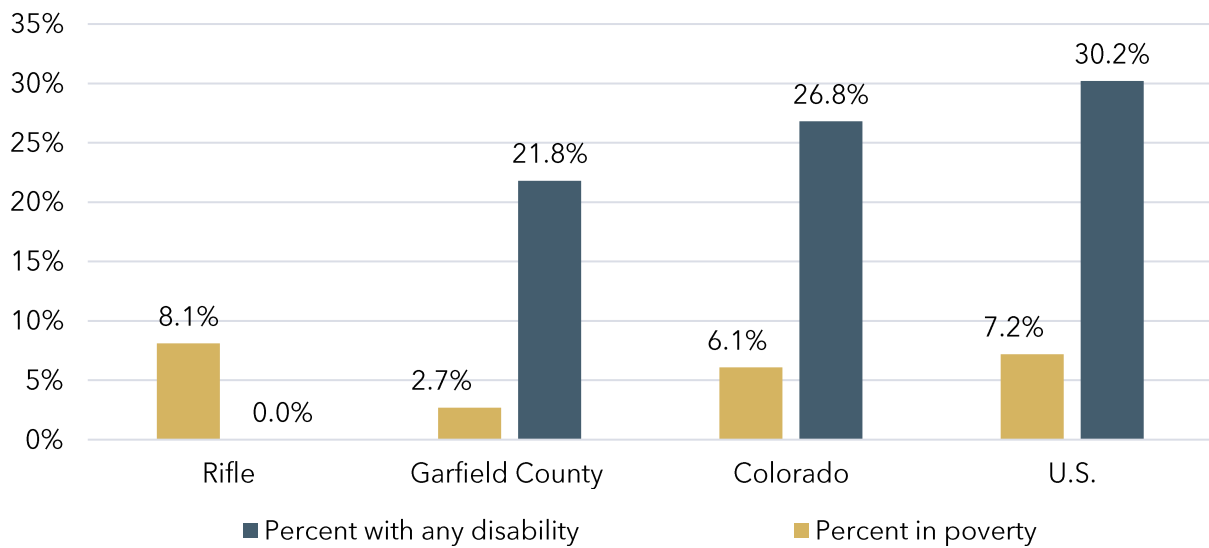
Region	2018	2023	Numeric Change	Percent Change
Rifle	517	370	(147)	(28.4%)
Garfield county	2,827	2,663	(164)	(5.8%)
Colorado	375,746	348,913	(26,833)	(7.1%)
United States	18.6M	16.5M	(2M)	(11.0%)

Source: U.S. Census Bureau, 5-year ACS, 2018–2023, Table S2101

Veterans have faced housing hardships since the First World War, often struggling to reintegrate into the economy after service. This challenge can lead to higher poverty rates and housing affordability issues. Additionally, service-related health conditions can further complicate their economic reintegration. Ensuring access to affordable housing is essential for supporting this population.

It is important to note that smaller areas of analysis have larger margins of error. Nevertheless, while Rifle has the lowest percentage of veterans with disabilities among all comparison regions (a difference that may be negligible) the percentage of veterans in poverty is the highest. In Rifle, veteran poverty rates are 2.0% higher than the state average and 0.9% higher than the national average (Figure 5.16). As of 2023, 199 veterans in Rifle were between the ages of 35 and 64 years, while 171 were 65 years or older (Figure 5.17).

Figure 5.16: Percentage of Veterans in Poverty, 2023



Source: U.S. Census Bureau, 2023, 5-Year ACS, Table S2101

Figure 5.17: Veterans by Age in Rifle, 2013–2023

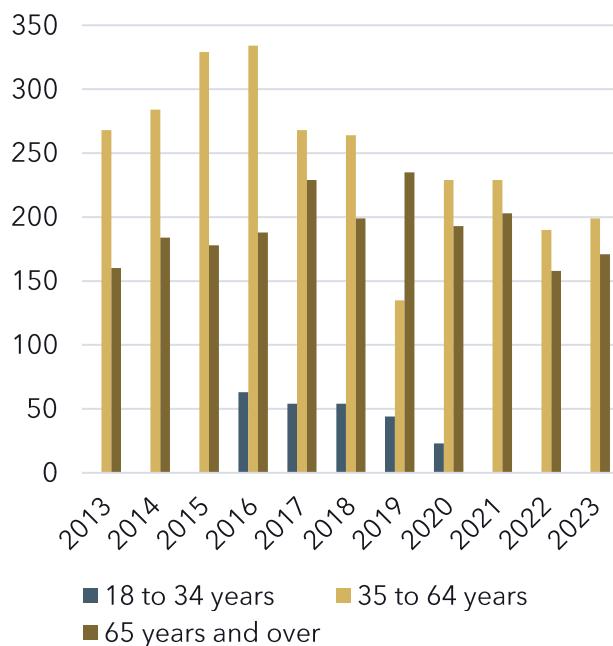
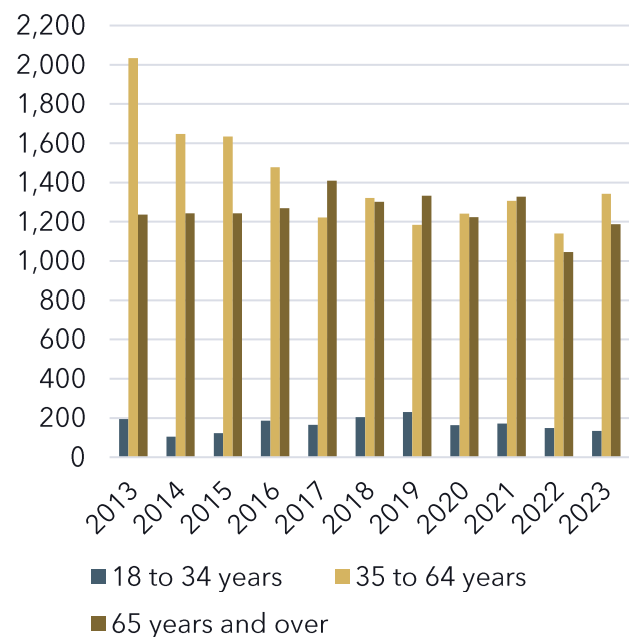


Figure 5.18: Veterans by Age in Garfield County, 2013–2023



Source: U.S. Census Bureau, 2013–2023, 5-Year ACS, Table S2101

Homeless Population

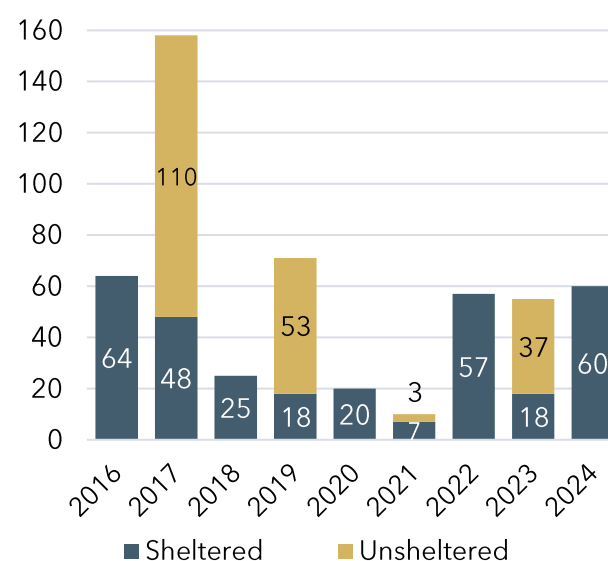
Homelessness is notoriously difficult to quantify, particularly in non-metro areas, as individuals experiencing homelessness may be reluctant to disclose their status. Consequently, as in any community, the true extent of homelessness is likely more widespread than statistical analyses suggest.

The primary method for measuring homelessness is the HUD Point-in-Time (PIT) Count, an annual one-night count conducted each January. In Colorado, the PIT Count is organized by the Colorado Balance of State Continuum of Care (CoC), which covers the entire state except for the more urban counties of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, and Weld, each of which has its own CoC. While they conduct an annual count of sheltered homeless individuals, the count of unsheltered individuals occurs only every other year. In the off years, HUD provides estimates for unsheltered homelessness.

From 2016 to 2024, the CoC provided PIT Counts broken out by county, including Garfield County.⁴⁰ In 2023 (the most recent year for which both sheltered and unsheltered homeless counts are available) Garfield County reported 18 sheltered and 37 unsheltered homeless individuals (Figure 5.19).⁴¹ In 2024, when only sheltered individuals were counted, the total rose to 60.⁴²

Because the PIT Count reflects data from a single night, it does not capture the full scope of homelessness over time. Additionally, variations in counting methods, external factors such as COVID-19-related social-distancing, the availability of volunteers, and fluctuations in shelter programs likely affect the reported numbers.

Figure 5.19: Garfield County PIT Homeless Count, 2016–2024⁴³



Source: DOLA PIT Count Reports (2016–2024)

⁴⁰ Colorado Balance of State Continuum of Care, “Point-in-Time and Housing Inventory Count,” Colorado Department of Local Affairs, accessed February 10, 2025, <https://doh.colorado.gov/point-in-time-and-housing-inventory-count>.

⁴¹ Colorado Coalition for the Homeless, A Snapshot of Homelessness in the Colorado Balance of State Continuum of Care: 2023 Homeless Point-in-Time Study Sheltered and Unsheltered Count, accessed February 10, 2025, <https://drive.google.com/file/d/IEJAWMPsiJLCzFuFwjRLIqYOqH6i2gLY-/view>.

⁴² Colorado Balance of State CoC, *2024 Point In Time Count Dashboard*, Tableau dashboard, accessed February 10, 2025, <https://public.tableau.com/app/profile/colorado.balance.of.state.continuum.of.care/viz/ColoradoBalanceofState2024Point-in-TimeCount/DashboardOverview?publish=yes>.

⁴³ Note that unsheltered individuals are only counted every other year, and it should not be assumed there are zero unsheltered homeless individuals during the off years which have no data.

Subsidized Housing

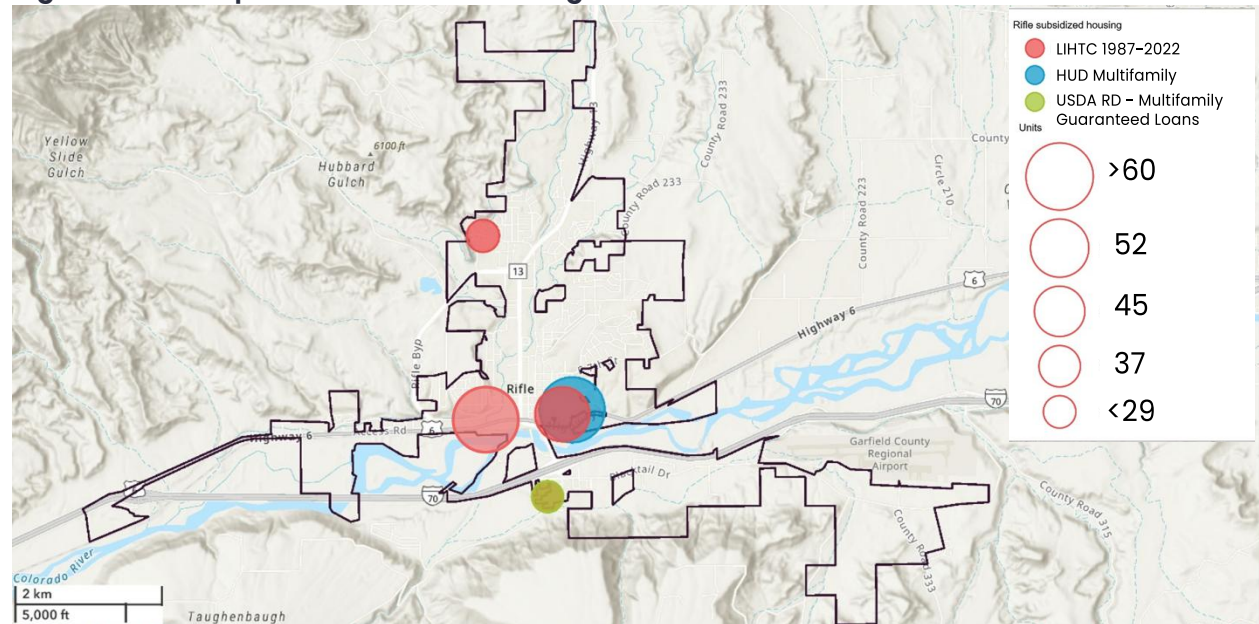
Table 5.10 contains a list of subsidized housing by type and number of units within Rifle. Figure 5.20 shows the same using a heat map.

Table 5.10: Subsidized Housing in Rifle by Type and Unit Count

Property name	Address	Type	Units	Subsidized Units to Households in Poverty Ratio
Kendall Heights	250 Ute Ave, Rifle, CO 81650	HUD Multifamily	60	0.2
Eagle's Nest Apartments	1041 W 24TH ST, Rifle, CO 81650	LIHTC (1987 to 2022)	30	0.1
White River Village	800 South Whiteriver Ave., Rifle, CO 81650	LIHTC (1987 to 2022), USDA RD - Multifamily Guaranteed Loans	29	0.1
Maxfield Heights	125 UTE AVE., Rifle, CO 81650	LIHTC (1987 to 2022)	50	0.2
Rifle Apartments (pending completion)	115,123, and 131 Park Avenue, Rifle, CO 81650	LIHTC	60	0.2
Total	169			--

Source: PolicyMap based on HUD data

Figure 5.20: Map of Subsidized Housing in Rifle



Source: PolicyMap based on HUD data and Esri Business Analyst

Economic Drivers

Location Quotient

The Location Quotient (LQ) metric compares the concentration of an occupation in a specific region to the national average. It is a valuable tool for identifying regional industry specialization and helps stakeholders make informed decisions regarding workforce development, economic strategy, and investment. An LQ above 1.0 indicates a higher concentration of an occupation in a region compared to the national average, while an LQ below 1.0 signifies a lower concentration. An LQ of 1.0 suggests that an occupation's concentration aligns with the national average.

In 2024, Garfield County's highest LQ (6.0) was in the Management of Companies sector (Table 5.11). This sector includes three primary types of establishments: (1) those that hold securities or other equity interests in companies and enterprises, (2) those that oversee and manage other establishments within a company or enterprise but do not hold securities, and (3) those that both oversee/manage establishments and hold their securities or equity interests.

Table 5.11: Garfield County, CO Employment by Industry, 2024

Industry	Employed	Location Quotient
Construction	5007	1.96
Retail Trade	4372	1.12
Health Care/Social Assistance	3452	0.66
Other Services (Excluding Public)	3180	0.95
Transportation/Warehousing	2998	1.19
Educational Services	2730	0.89
Accommodation/Food Services	2262	1.33
Professional/Scientific/Tech	1764	0.96
Public Administration	1754	0.92
Finance/Insurance	1503	1.78
Manufacturing	1388	0.88
Admin/Support/Waste Management	1122	0.3
Wholesale Trade	1106	0.62
Real Estate/Rental/Leasing	1065	1.61
Arts/Entertainment/ Recreation	993	1.35
Information	751	1
Utilities	647	1.55
Agriculture/Forestry/Fishing	602	1.78
Management of Companies	272	2.33
Mining/Quarrying/Oil & Gas	40	1
Total	37008	--

Source: Esri Business Analyst

In Rifle, Other Services (Excluding Public Administration) had the highest LQ in 2024 at 2.39 (Table 5.12). This broad sector includes establishments engaged in activities such as equipment and machinery repair, religious and grantmaking organizations, photofinishing services, temporary parking services, and dating services.

Additionally, Mining, Quarrying, and Oil & Gas remains one of the most concentrated industries in both Garfield County and Rifle, with an LQ of 2.0. This sector has historically experienced boom-and-bust cycles in the region, but recent trends indicate continued activity.

Table 5.12: Rifle Employment by Industry, Location Quotient, 2024

Industry	Employed	Location Quotient
Construction	795	1.83
Retail Trade	709	1.07
Health Care/Social Assistance	707	0.79
Other Services (Excluding Public)	697	2.39
Transportation/Warehousing	496	1.55
Educational Services	459	0.8
Accommodation/Food Services	375	0.87
Professional/Scientific/Tech	349	0.66
Public Administration	332	1.06
Finance/Insurance	295	0.98
Manufacturing	266	0.42
Admin/Support/Waste Management	188	0.7
Wholesale Trade	147	1.15
Real Estate/Rental/Leasing	137	1.22
Arts/Entertainment/ Recreation	136	0.96
Information	55	0.45
Utilities	47	0.78
Agriculture/Forestry/Fishing	42	0.64
Management of Companies	40	6.0
Mining/Quarrying/Oil & Gas	36	2.0
Total	6308	--

Source: Esri Business Analyst

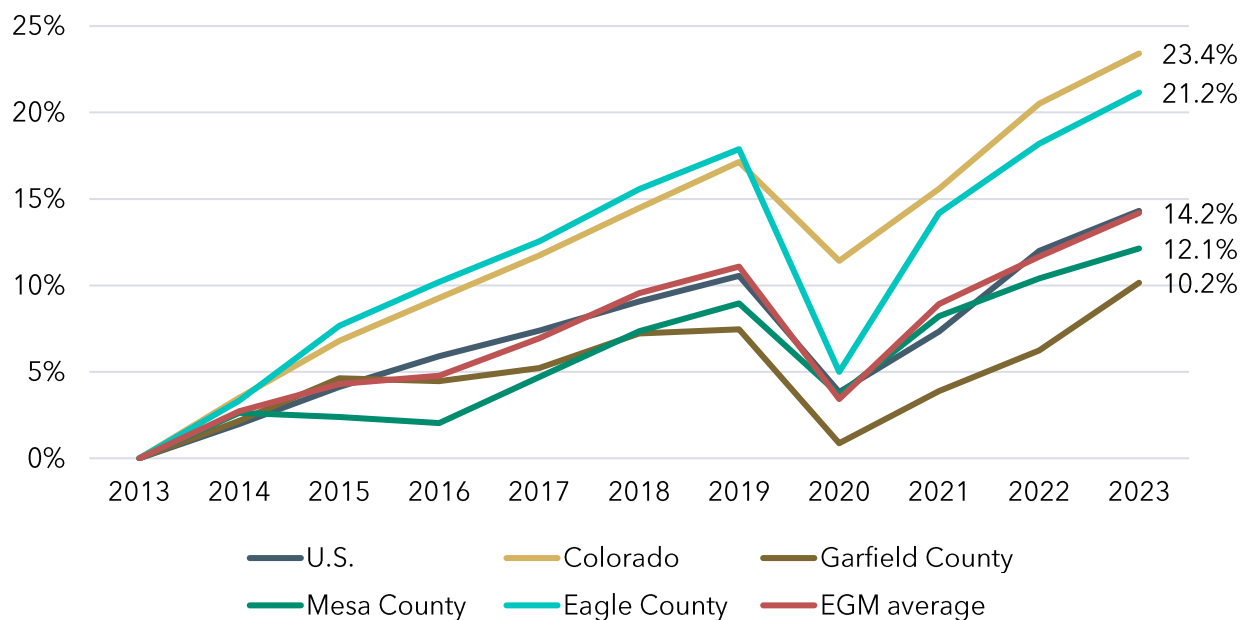
Labor Force, Earnings, and Establishments

Many individuals in the Rifle area either live in Rifle or commute from nearby communities. According to the survey, 14.0% of respondents reported residing elsewhere in the Rifle vicinity, including parts of Garfield, Mesa, Pitkin, or Eagle counties. To reflect this commuting pattern, Points Consulting (PC) incorporated a weighted average of the EGM counties (Eagle, Garfield, Mesa) into the analysis. We excluded Pitkin County, as the City of Rifle determined that its significantly higher costs (particularly in areas like Aspen) would distort the results.

The section below analyzes employment, establishment, and wage growth rates in the EGM counties from 2013 to 2023. For comparison, state and national growth rates are also included.

Overall, each region experienced steady employment increases between 2013 and 2023 (Figure 5.21). Although the COVID-19 pandemic temporarily slowed employment growth, there was still a net increase. This was possibly due to more people working remotely and relocating to areas with more open space. Employment growth began to recover in 2021, but by 2023, Garfield County had the lowest employment growth rate among the regions, at 10.2%.

Figure 5.21: Cumulative Annual Employment Growth Rate, 2013–2023

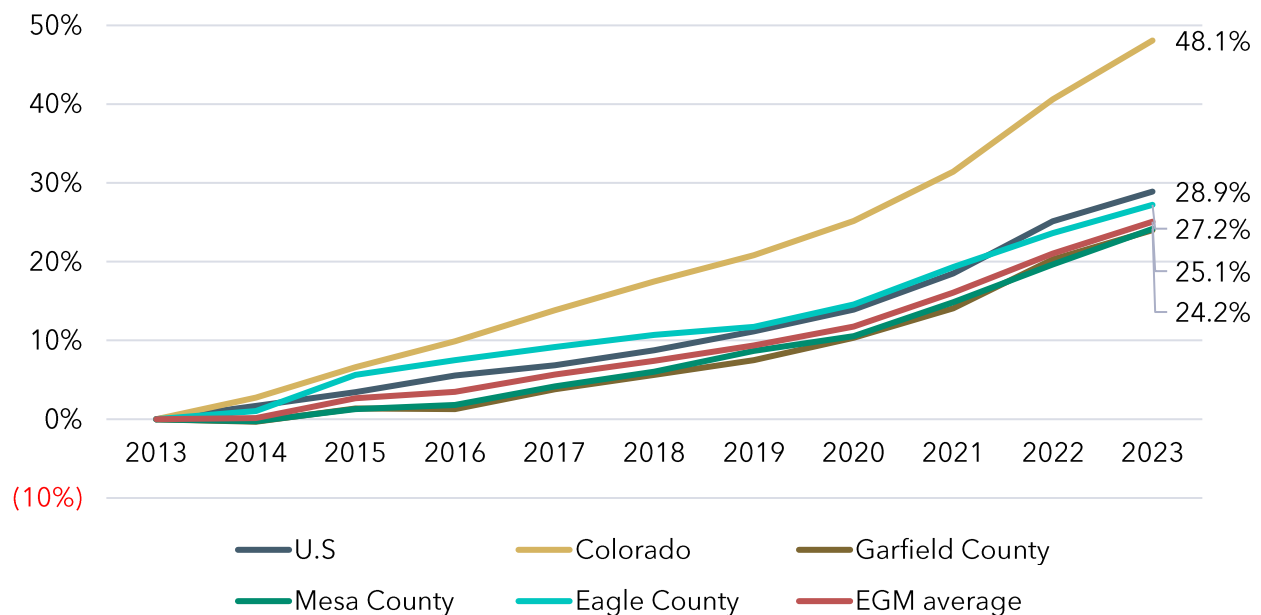


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In terms of total establishment growth, all counties in the region have grown at a slower pace than both the state and the nation overall (Figure 5.22). However, establishments in the Colorado regions still managed to grow during the pandemic. This was possibly due to individuals relocating to more remote areas, which helped sustain local businesses. Garfield County saw a 24.0% increase in establishments, the lowest among all counties in the group.

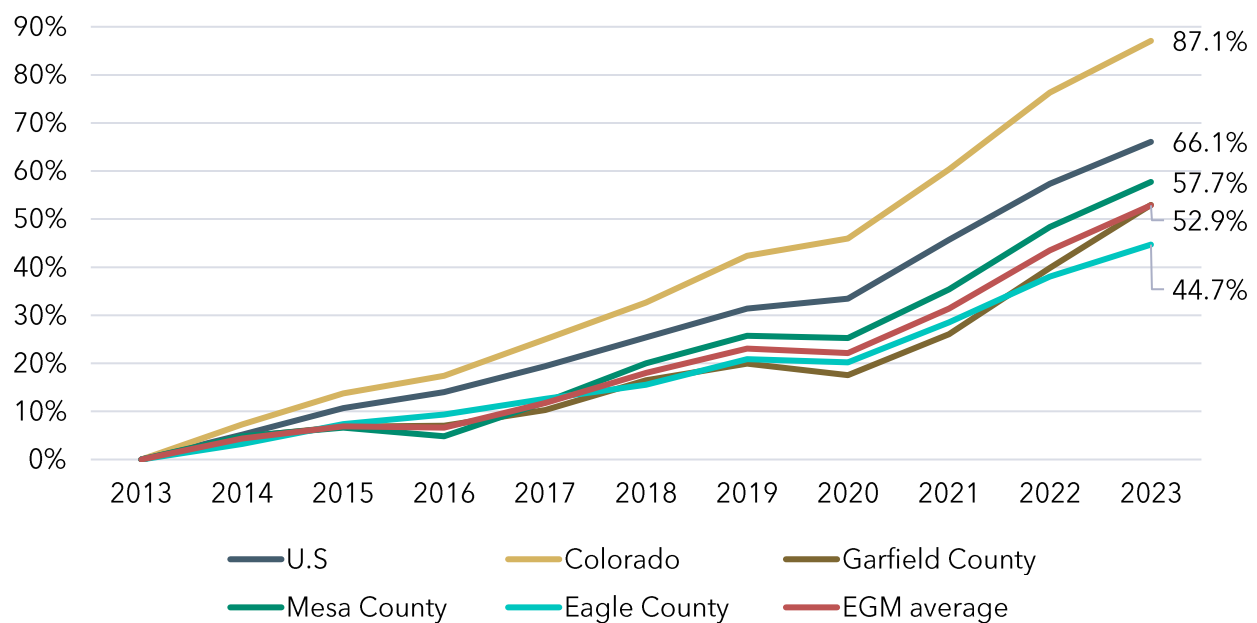
Between 2013 and 2023, wages in Colorado grew 87.1%, outpacing the national rate (Figure 5.23). In contrast, wages in Garfield County grew more slowly, at 53.0%. However, wage growth in Garfield (and across all Colorado counties) has exceeded employment growth, indicating that not only are more people employed, but they are also earning more on average than before. Mesa County experienced faster wage growth (57.7%) than both Garfield and Eagle counties, though still below the statewide rate.

Figure 5.22: Cumulative Annual Establishments Growth Rate, 2013–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

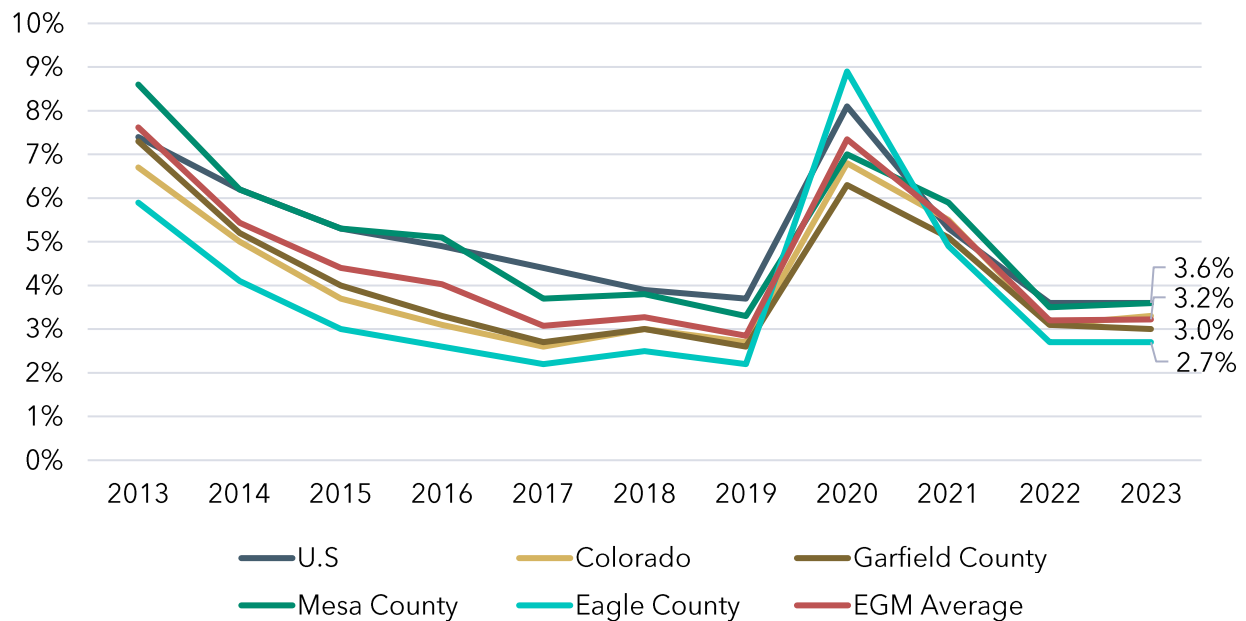
Figure 5.23: Cumulative Annual Total Wages Growth Rate, 2013–2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Figure 5.24 illustrates the annual unemployment rate from 2013 to 2023. All EGM counties experienced declining unemployment rates between 2013 and 2019. As of 2023, Garfield County's unemployment rate was 3.0%. While all counties saw a spike in unemployment in 2020 due to the COVID-19 pandemic, by 2023 only Mesa County had a higher unemployment rate (3.6%) than the state average (3.3%).

Figure 5.24: Annual Rate of Unemployment, 2013–2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Sales Tax and Population Growth

Figure 5.25 and Table 5.13 display Rifle's population over time along with the change in sales tax revenue. Overall, as the population has increased, so has the growth in sales tax revenue. However, between 2019 and 2021, Rifle's population increased while sales tax revenue experienced a decline. This was likely caused by the 2020 pandemic.

Between 2019 and 2021, Rifle's population grew by 675 residents. Like many smaller communities, Rifle attracted new residents during the pandemic as people left larger cities in search of open space, recreational opportunities, and a different quality of life. The widespread adoption of remote work likely made it easier for many to relocate to places like Rifle while maintaining their employment.

Table 5.13: Rifle Population and Change in Tax Revenue, 2016–2023

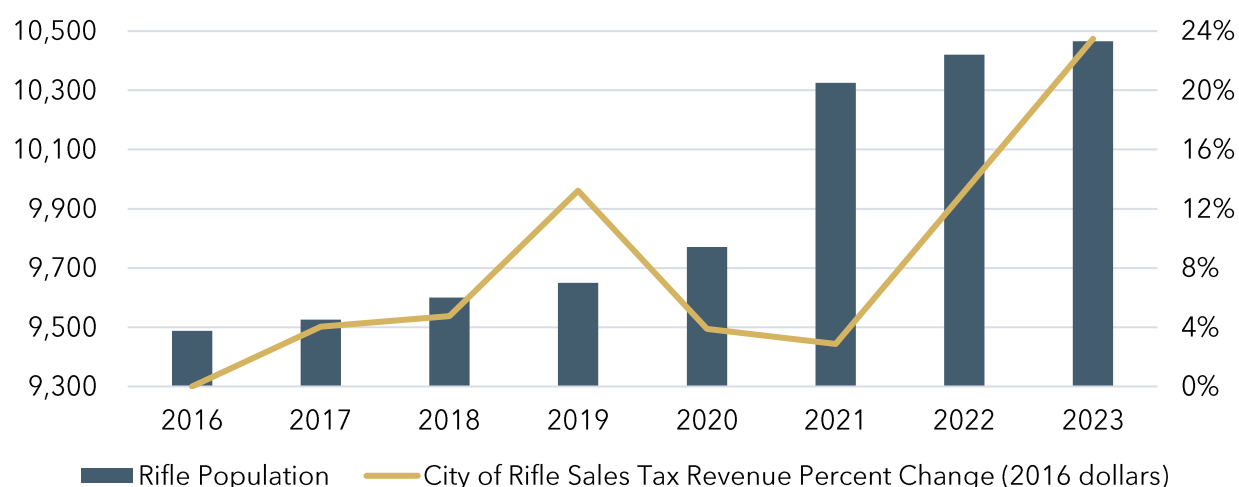
Year	Rifle Population	City of Rifle Sales Tax Revenue (2016 Dollars)	City of Rifle Sales Tax Revenue Growth (2016 dollars)
2016	9,488	\$22,713,998	0.0%
2017	9,526	\$23,630,507	4.0%
2018	9,600	\$23,794,257	4.8%
2019	9,650	\$25,719,488	13.2%
2020	9,771	\$23,595,105	3.9%
2021	10,325	\$23,363,956	2.9%
2022	10,420	\$25,700,756	13.1%
2023	10,466	\$28,047,845	23.5%

Source: Colorado Department of Revenue and Bureau of Labor Statistics, Consumer Price Index for All Urban Consumers

During this time, more people were ordering goods and products online as it became more difficult to buy in person at stores because of stay-at-home orders. This increase in online purchases can lower local sales tax revenue, as consumers may purchase goods from different cities and states. It can be difficult for states to pinpoint when online purchases contribute to state revenue or not, which can make it difficult to account for additional sales tax revenue.

Since 2022, growth in sales tax revenue for Rifle has been increasing. There is evidence that there is a relationship between population and sales tax increases.⁴⁴ However, it does not mean that for every city, as population increases, sales growth will have a positive trend.⁴⁵

Figure 5.25: Rifle's Population and Sales Tax Revenue Change Over Time, 2016–2023



Source: Colorado Department of Revenue and Bureau of Labor Statistics, Consumer Price Index for All Urban Consumers

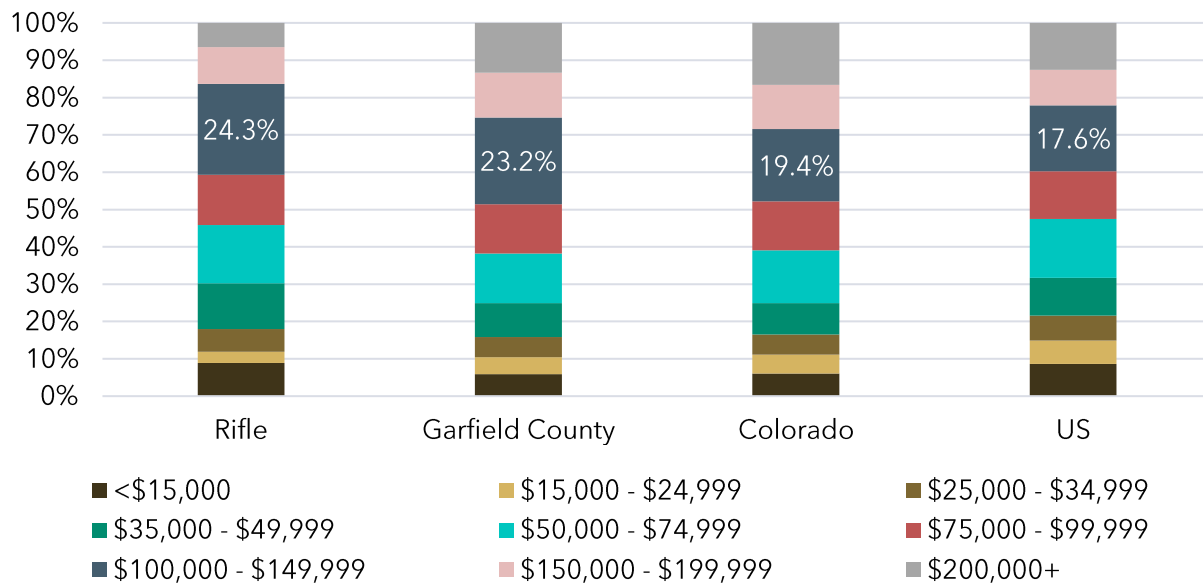
Household and Income Expenditures

Rifle has a greater concentration of households in the lower and middle-income brackets, and fewer in the highest income tiers, compared to the county, state, and national averages (Figure 5.26). However, Rifle's representation in the upper-middle-income brackets is strong, with 24.3% of households earning \$100,000 to \$149,999. This is higher than Garfield County (23.2%), Colorado (19.4%), and the U.S. (17.6%). By contrast, Rifle has a smaller share of households in the \$150,000 to \$199,999 range (9.9%) compared to Garfield County (14.8%) and Colorado (11.8%).

⁴⁴ Jeremy Mattson, "Relationships between Density and per Capita Municipal Spending in the United States," *Urban Science* (2021): 9, <https://www.mdpi.com/2413-8851/5/3/69>.

⁴⁵ Elsa Aracute et al., "Constructing cities, deconstructing scaling laws," *Cornell University* (2014): 5, <https://arxiv.org/abs/1301.1674>.

Figure 5.26: Distribution of Household Income by Region, 2024

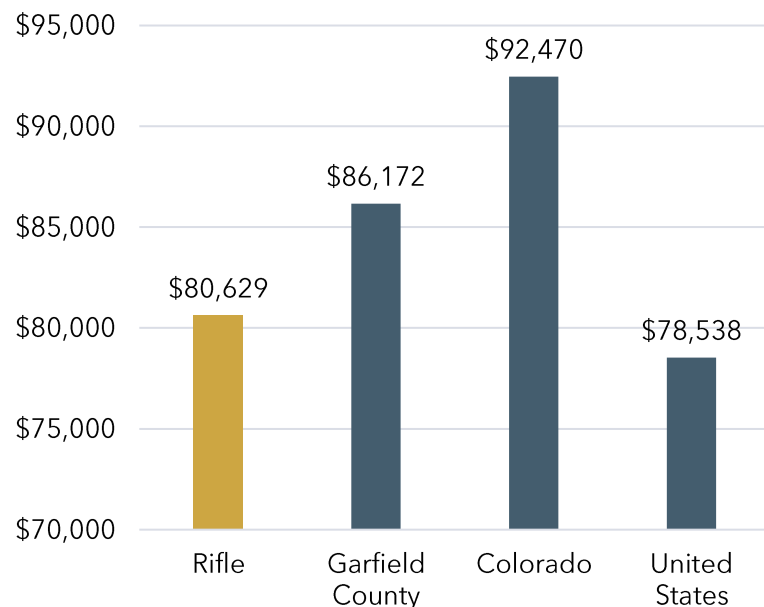


Source: Esri Business Analyst, Household Income Profile, 2024

Rifle's median household income is \$80,629, positioning it above the national average of \$78,538 (Figure 5.27). However, Rifle's median income is lower than that of both Garfield County (\$86,172) and the state of Colorado (\$92,470).

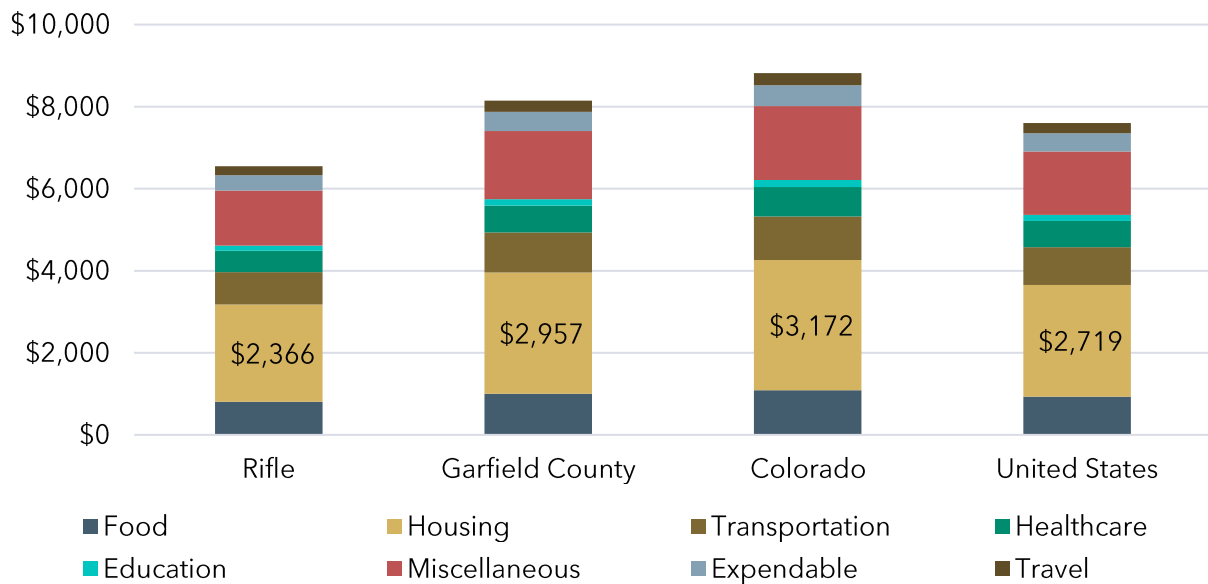
Household spending patterns in Rifle, Colorado, differ noticeably from those in Garfield County, the state of Colorado, and the United States overall (Figure 5.28). In nearly every category, Rifle residents spend less per month than their counterparts in the broader regions. Housing is the largest monthly expense across all geographies, but Rifle households spend significantly less (\$2,366) compared to Garfield County (\$2,956), Colorado (\$3,172), and the national average (\$2,718). This lower housing cost likely contributes to Rifle's overall lower household expenditures.

Figure 5.27: Median Household Income by Region, 2023



Source: U.S. Census Bureau ACS 5-year Estimates, 2023, S1901

Figure 5.28: Household Budget Expenditures, 2024



Source: Esri Business Analyst, Household Budget Expenditures, 2024

Cost of Living

As shown in Table 5.14, Rifle and Garfield County both have an overall cost of living index of 121.9, slightly higher than the Colorado state average (120.5) and notably above the national average (100). Housing is a major driver of these differences. Garfield County has the highest housing index (173.5) and median home cost (\$611,800), followed by Colorado (167.5; \$527,200) and Rifle (123.8; \$429,300). All are significantly higher than the U.S. median home cost of \$338,100.

Table 5.14: Cost of Living Comparison, 2024

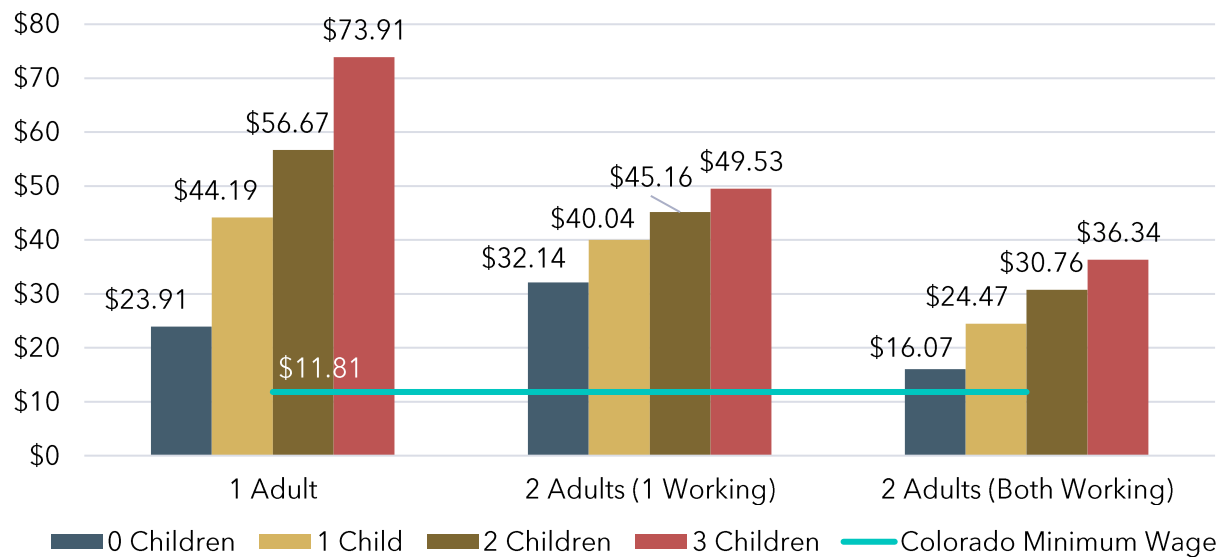
Region	Overall	Grocery	Health	Housing	Utilities	Trans	Misc.
Rifle	121.9	103.2	81.1	123.8	98.7	96.6	122.1
Garfield County	121.9	106.1	81.1	173.5	97.8	96.3	121.3
Colorado	120.5	100.7	83.8	167.5	98.4	106.7	120.4
United States	100	100	100	100	100	100	100

Source: Sperlings Best Places, Cost of Living Comparison, 2024

Figure 5.29 shows the hourly wage required in Garfield County for different household types in order to meet basic living expenses. A single adult with no children needs to earn \$23.91 per hour to cover basic expenses. This requirement rises sharply with children: \$44.19 per hour for one child, \$56.67 for two children, and \$73.91 for three children. All of these are far above the current Colorado minimum wage of \$11.81 per hour. For households with two adults but only one working, the required wage is \$32.14 per hour with no children, increasing to \$40.04 for one child, \$45.16 for two children, and \$49.53 for three children. Again, these wage requirements are well above the minimum wage. When both adults are working, the required wage per adult is lower but still exceeds the minimum wage: \$16.07

per hour with no children, \$24.47 for one child, \$30.76 for two children, and \$36.34 for three children.

Figure 5.29: Living Hourly Wage in Garfield County, 2024



Source: MIT Living Wage Calculator, 2024

Commuter and Transportation Data

Among Rifle residents, 20.5% work within the City itself, while 17.7% commute to Glenwood Springs (Table 5.15). The remaining workforce is spread across locations such as Denver, Grand Junction, and other areas. Notably, remote workers living in Rifle but employed by companies based in Denver are still classified as Denver employees. Conversely, as shown in Table 5.16, Rifle's workforce is drawn from nearby communities including Silt, New Castle, and Grand Junction. However, the largest share (27.7%) of those employed in Rifle also reside in the City.

Table 5.15: Where Workers Are Employed Who Live in Rifle, 2022

City	Count	Share
Rifle	1,009	20.5%
Glenwood Springs	868	17.7%
Denver	222	4.5%
Grand Junction	190	3.9%
Carbondale	137	2.8%
Aspen	124	2.5%
New Castle	101	2.1%
Silt	99	2.0%
Basalt	79	1.6%
Eagle	78	1.6%
All Other Locations	2,004	40.8%

Source: U.S. Census Bureau ACS, OnTheMap, 2022

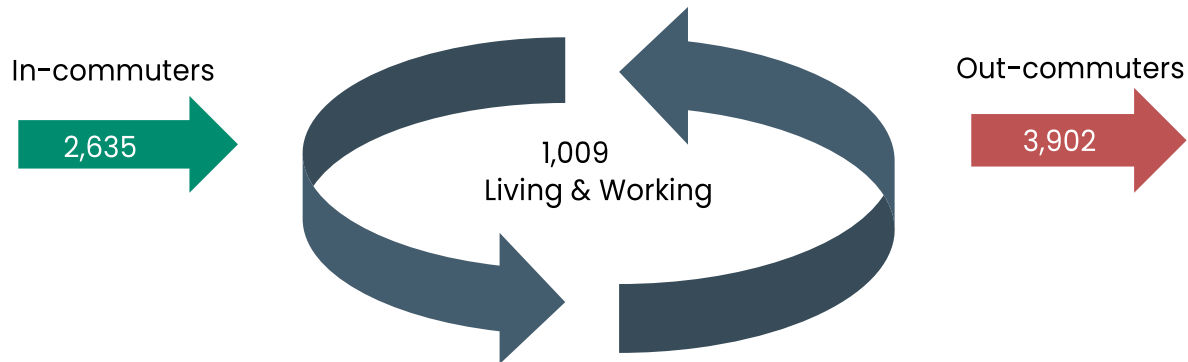
Table 5.16: Where Workers Live Who Are Employed in Rifle, 2022

City	Count	Share
Rifle	1,009	27.7%
Battlement Mesa CDP	307	8.4%
Silt	183	5.0%
New Castle	159	4.4%
Grand Junction	156	4.3%
Parachute	91	2.5%
Glenwood Springs	74	2.0%
Clifton CDP	57	1.6%
Fruita	33	0.9%
Montrose	27	0.7%
All Other Locations	1,548	42.5%

Source: U.S. Census Bureau ACS, OnTheMap, 2022

As shown in Figure 5.30, 1,009 individuals both live and work in Rifle. Meanwhile, 2,635 people commute into the City for employment, and 3,902 Rifle residents commute out for work.

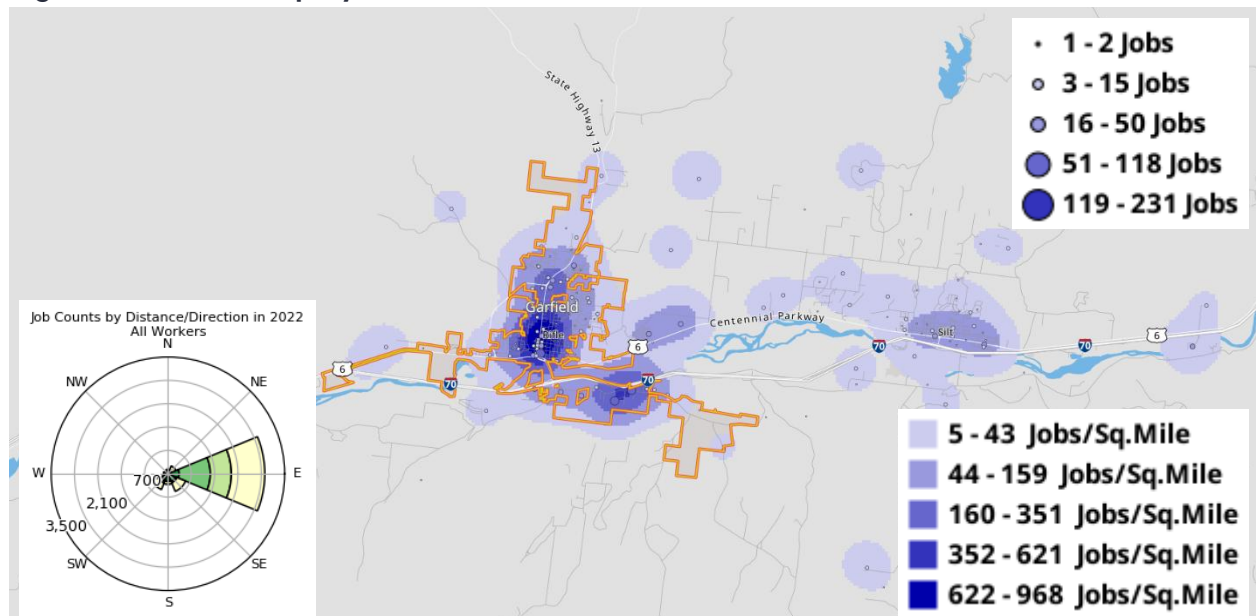
Figure 5.30: Commuter Inflow and Outflow from Rifle, 2022



Source: U.S. Census Bureau ACS, OnTheMap, 2022

Figure 5.31 illustrates the general commuting patterns of Rifle residents. Most commuters travel east for work, while the remainder stay within Rifle. Very few travel north, south, or west, making those directions statistically negligible.

Figure 5.31: Rifle Employee Commute Radius, 2022

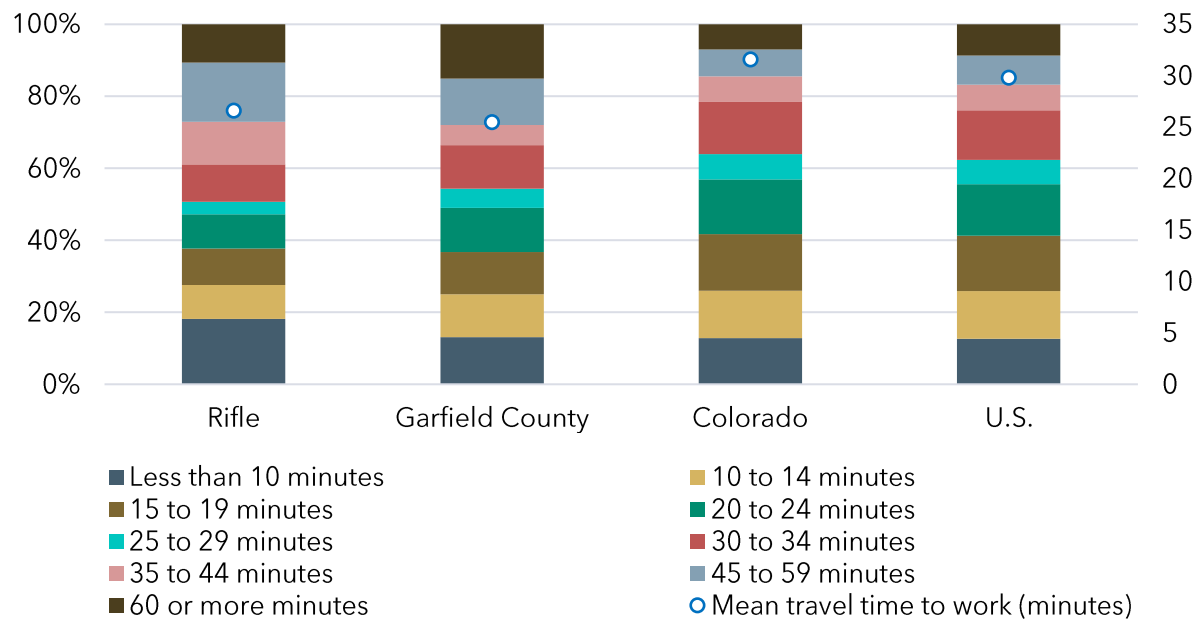


Source: U.S. Census Bureau ACS, OnTheMap, 2022

On average, commute times in Garfield County and Rifle exceed both state and national averages (Figure 5.32). More than 25% of workers in both the County and City travel over 45 minutes to their jobs, suggesting that Rifle may lack sufficient desirable employment opportunities for its residents. Commute time is a key factor for prospective homebuyers, especially in rural communities like Rifle, where families often prefer to live close to their

workplaces. Limited nearby housing can negatively impact both the local economy and workforce.

Figure 5.32: Travel Time to Work, 2023



Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, S0801

The location of workers plays a crucial role in shaping new housing development, especially with the continued presence of remote work since COVID-19.

Available ACS estimates suggest that only 6.2% of Rifle’s workforce operates remotely, compared to 18.8% in Colorado and 13.5% nationwide (Table 5.17). From 2019 to 2023, the percentage of remote workers in Rifle increased by just 1.0%, though it likely fluctuated more dramatically during the height of the pandemic.

Table 5.17: Percentage of Workers Over 16 Working from Home, 2019–2023

Region	Workers 16 and Over	Percent Working from Home
2019		
Rifle	4,774	5.2%
Garfield County	30,972	7.5%
Colorado	2.9M	8.3%
United States	152.7M	5.2%
2023		
Rifle	5,781	6.2%
Garfield County	33,258	10.0%
Colorado	3M	18.8%
United States	157.6M	13.5%

Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, S0801

Data on remote and hybrid workers is limited and should be interpreted with caution. First, if the number of remote workers in an area is too small, the Census Bureau may suppress the data to protect individual privacy, in accordance with strict confidentiality guidelines. Second, while the COVID-19 pandemic led to a sharp increase in remote work, Census data often lags behind real-time trends. Third, remote work varies widely by industry, employer policy, and job role, making it difficult to measure consistently.

Although the American Community Survey (ACS) provides estimates on remote work, these data are not easily visualized in the Census OnTheMap application and may not reflect rapid changes.

Financial Health & Characteristics

The median credit score in the Northwest Colorado region (which includes Garfield, Routt, Moffat, and Rio Blanco counties) is 726 (Table 5.18). This is slightly below the statewide median of 729 but is notably higher than the national median of 692. These figures suggest that residents in Northwest Colorado generally have stronger credit profiles than the national average, though they fall just short of the state benchmark. Credit scores can be an important reflection of financial stability and housing market resilience.

Table 5.18: Median Credit Score by Region, 2022

Region	Median Credit score
Northwest Colorado (Garfield, Routt, Moffat & Rio Blanco counties)	726
Colorado	729
United States	692

Source: Urban Institute, Financial Health and Wealth Dashboard, 2022

Renter Challenges

Government agencies classify cost-burdened households as those spending between 30% and 50% of their income on housing, while severely cost-burdened households allocate 50% or more of their income to housing costs.

For this report, PC conducted an affordability analysis using multiple data sources, including the American Community Survey (ACS) 5-Year Estimates (2019–2023) and U.S. Department of Housing and Urban Development (HUD) data from 2016 to 2020.⁴⁶

Table 5.19 summarizes key statistics on renter cost burdens by region, providing comparisons to Colorado and the United States.

Table 5.19: Renters’ Cost Burden by Region, 2023

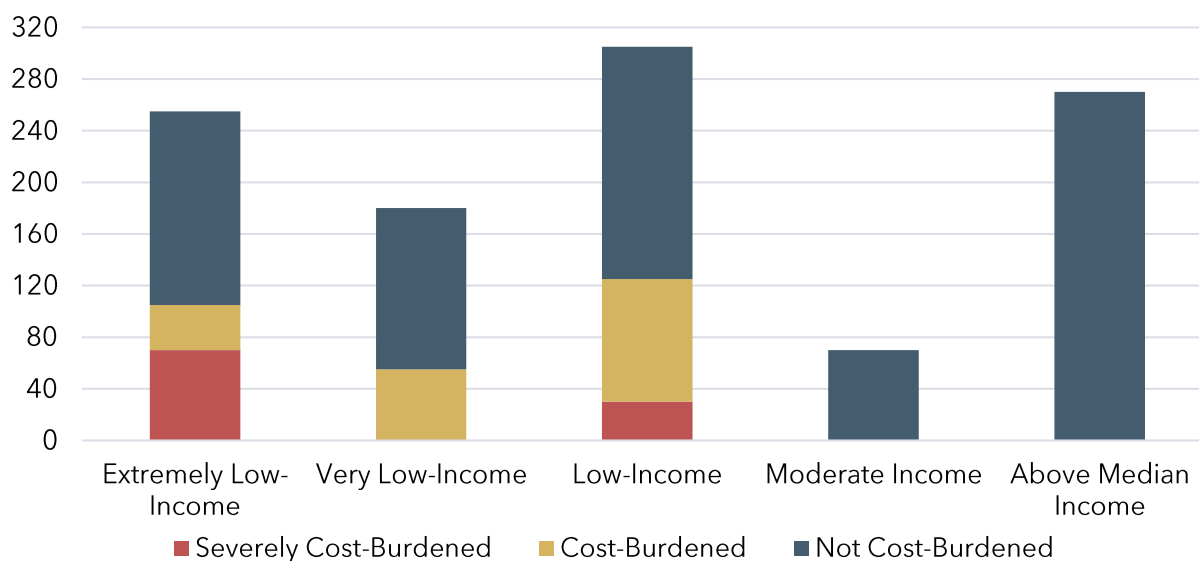
Area	Number of Renting Households	Severely Cost-Burdened	Cost - Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Rifle	1,096	12.2%	22.0%	34.2%	59.6%
Garfield County	6,987	19.6%	29.0%	48.6%	47.6%
Colorado	783,361	24.3%	25.5%	49.8%	45.5%
United States	44.59M	23.6%	23.3%	46.9%	46.2%

Source: U.S. Census Bureau, ACS 5-year Estimates, 2023, B25070

⁴⁶While significant changes in home costs and wages occurred between 2020 and 2023, more recent data for small geographic areas are limited. To account for this lag, PC has adjusted the available statistics where possible to better reflect the current number of households likely facing cost burdens.

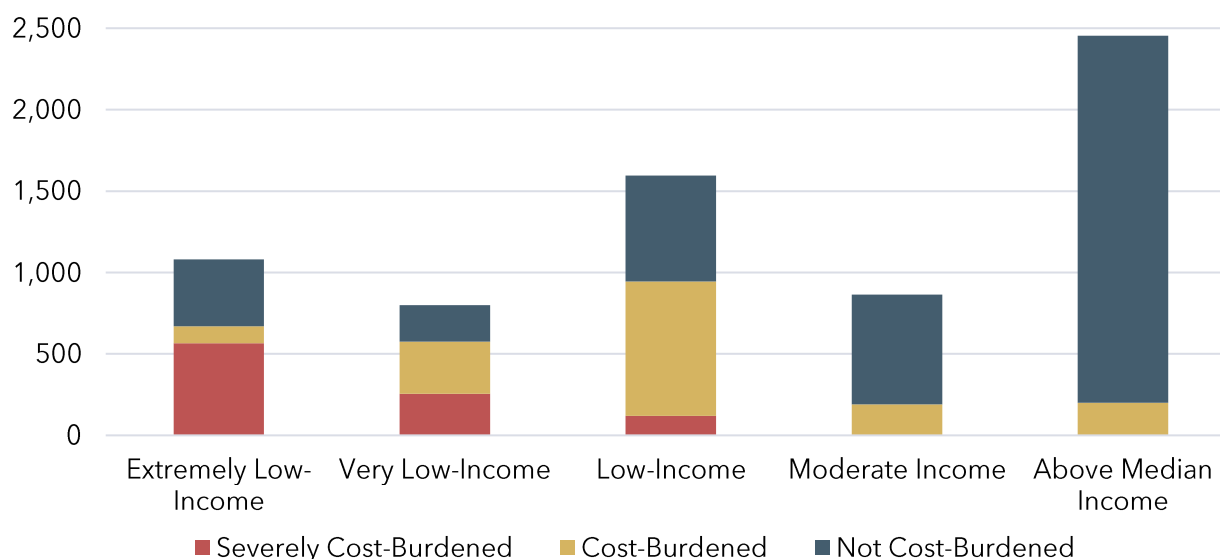
Figure 5.33 illustrates the share of cost-burdened households by income level in Rifle. Among renters in Rifle, 37.6% of those who are low-income, very low-income, or extremely low-income are cost burdened to some degree. This is notably lower than in Garfield County, where 64.4% of renters in the same income brackets experience cost burdens (Figure 5.34).

Figure 5.33: Rifle Renters' Housing Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017–2021

Figure 5.34: Garfield County Renters' Housing Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017–2021

Homeownership Challenges

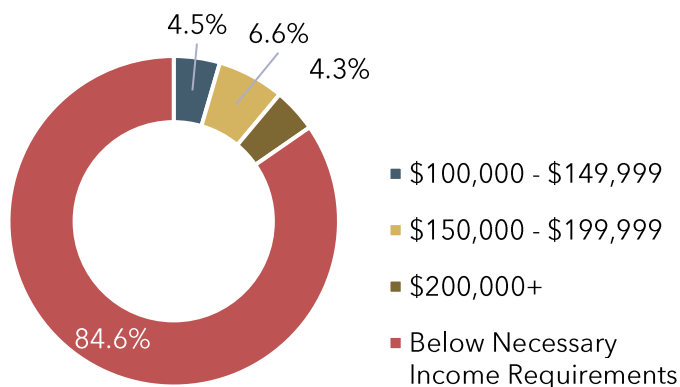
Many homeowners are also cost burdened and may be at risk of foreclosure. In Rifle, approximately 7.2% of homeowners are severely cost burdened, and another 13.6% are cost burdened. In Garfield County, the rates are slightly higher, at 8.6% and 16.4%, respectively.

Some households may have missed the opportunity to purchase their homes years ago when prices and mortgage rates were lower. As a result, new homeowners today face even greater cost burdens. Considering current income levels, home prices in the region (as of 2024), and average mortgage rates, PC estimated the percentage of households that can afford to purchase a home as of August 2024. Our analysis shows that most households in Rifle, assuming an average credit score and a conventional 30-year mortgage with a 20% down payment, cannot afford to buy a home. This leaves them sidelined in the housing market.

A household in Rifle would need an income of approximately \$125,000 to afford the mortgage on an average-priced home. In contrast, the median household income in Rifle is about \$81,000. This means the average household would need to earn roughly \$40,000 more per year to afford a typical home. As a result, approximately 72.8% of all Rifle households cannot afford an average-priced home today. In comparison, households in Garfield County are slightly better off, with 61.0% unable to afford an average-priced home.

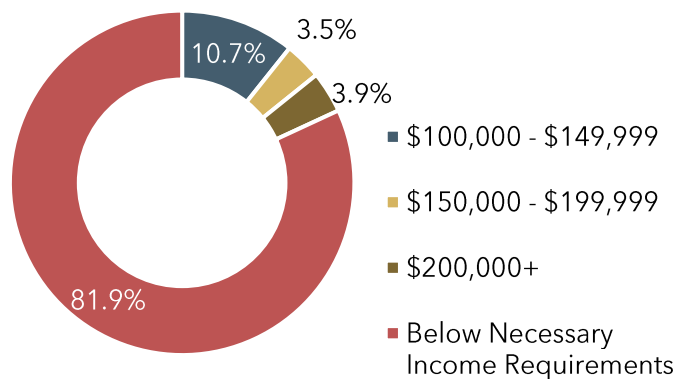
We also examined households that could be first-time homebuyers, and this group faces a steeper challenge (Figure 5.35). Of this group in Rifle, 84.6% do not meet the financial requirements to purchase a typical home in the City – significantly higher than all

Figure 5.35: Potential First-Time Homebuyers Who Can Afford to Purchase an Average-Priced Home in Rifle



Source: PC using U.S. Census Bureau, MLS Data, and Realtor.com

Figure 5.36: Potential First-Time Homebuyers Who Can Afford to Purchase an Average-Priced Home in Garfield County



Source: Points Consulting using U.S. Census Bureau, Zillow, and Nerd Wallet

households put together. In Garfield County, the rate is similar with 81.9% being unable to purchase a typical home in the County (Figure 5.36). The stark contrasts show how much more difficult it is for households today to purchase homes and build equity in what is traditionally the biggest financial asset for working families. This reality also points to the need for more starter homes and entry-level housing opportunities.

Displacement Risk

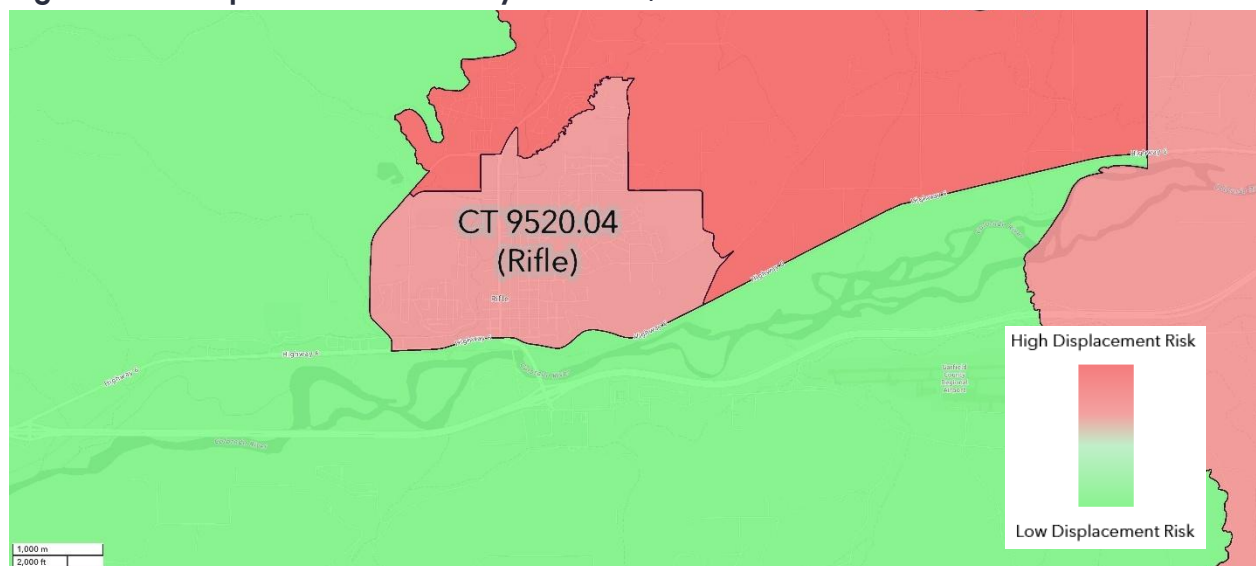
Another important element of the updated Housing Needs Assessment (HNA) Guidelines in Colorado is the evaluation of displacement risks across the study area, as required by Section 24-32-3702(3) of the Colorado Revised Statutes. This analysis plays a key role in housing studies and the broader housing context by identifying populations most vulnerable to severe housing challenges such as cost burdens, overcrowding, or housing instability caused by various factors.

Racial and ethnic disparities are a critical component of displacement risk. Minority groups are disproportionately affected, largely due to a long history of discrimination and systemic oppression in the United States. These disparities are often exacerbated in the aftermath of natural disasters, such as wildfires or floods.

To assess displacement risks for homeowners across Garfield County, the PC team compiled a range of statistics ([outlined in the methodology section](#)) for all census tracts in the County. We then compared these figures to national, state, county, and local tract averages. Based on these comparisons, we assigned each census tract a score from 0 (least disadvantaged) to 100 (most disadvantaged).

Figure 5.37 zooms in on the City of Rifle, while Figure 5.38 displays results for the entire county. Each tract is color-coded by score, with red indicating higher levels of disadvantage and green representing lower levels.

Figure 5.37: Displacement Risks by Location, Rifle

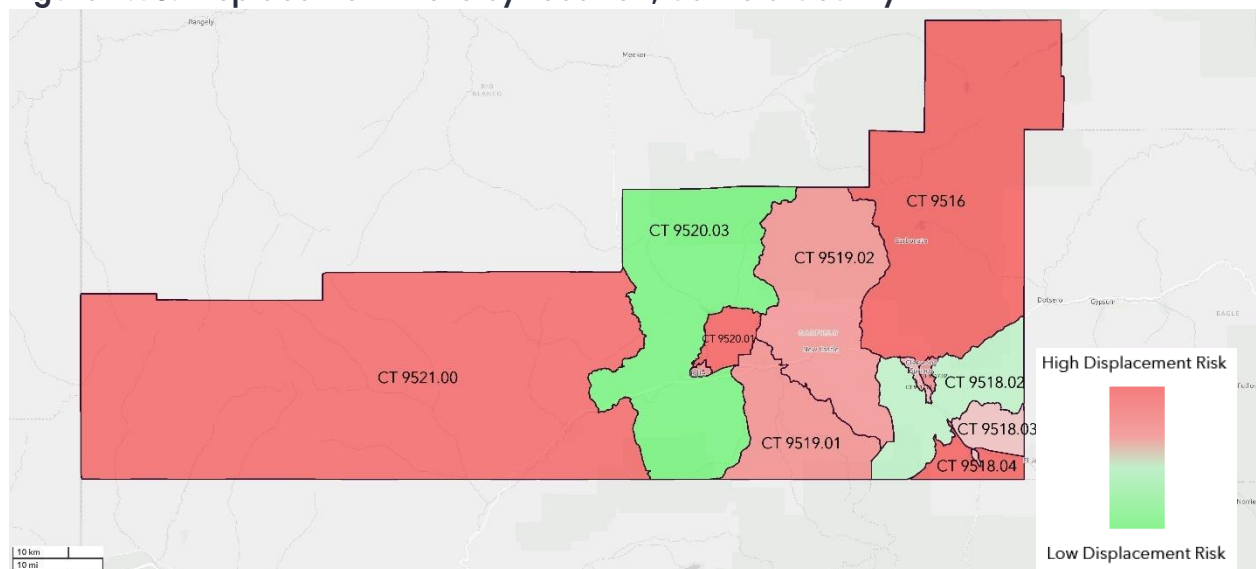


Source: Points Consulting, 2025

Within Rifle, displacement risk is higher than in surrounding census tracts. The percentage of cost-burdened individuals in the City exceeds both the County and overall census tract averages. However, Rifle does not have the highest displacement risk in Garfield County. Rifle received an index score of 56.9, while Census Tract 9521 received the highest score at 72.1. Though Rifle is currently less at risk than some areas, continued housing shortages could increase its displacement risk over time.

Garfield County showed mixed results in terms of displacement risk (Figure 5.38). The western and eastern portions of the County were more disadvantaged compared to other rural tracts, while the central area exhibited a lower risk of displacement within the region. Interestingly, Census Tracts 9520.03 and 9518.02 had negative index values, indicating an extremely low risk of displacement. This is likely due to the small populations and high average incomes in these areas. Both tracts have populations of fewer than 4,000 residents, and the average income exceeds \$110,000, according to the U.S. Census.⁴⁷

Figure 5.38: Displacement Risks by Location, Garfield County



Source: Points Consulting, 2025

⁴⁷ U.S. Census Bureau, American Community Survey, 2023: ACS 1-Year Estimates, Table DP03: Selected Economic Characteristics, Garfield County Census Tracts 9518.02 and 9520.03, accessed May 1, 2025, <https://data.census.gov/table/ACSDP5Y2023.DP03>.

6. Community Engagement

Community Survey

The Points Consulting (PC) project team conducted an electronic survey of Rifle community residents from October 28, 2024, to January 6, 2025. We collected a total of 248 complete responses from 374 returned surveys. Open to all Rifle residents, the survey included a mix of fixed-response questions (e.g., multiple-choice and scaled responses) and open-ended questions. In collaboration with the City of Rifle, we widely promoted the survey both online and offline through flyers, email, and social media to maximize participation.

PC used thematic coding to categorize open-ended responses. For quality assurance, the team identified and removed suspicious responses (e.g., those completed too quickly, linked to unusual IP addresses, or containing immaterial input). We also excluded responses if the participant did not live in or around Rifle or lacked involvement in the community. Additionally, we carefully reviewed open-ended responses to ensure originality and prevent duplication.

The response rate among Rifle residents was 5.1%. Given this rate, we are confident that the survey reflects the actual sentiments of the Rifle community within a 4.9% margin of error.

Summary of Findings

Housing Situation

The highest survey participation rates came from within the City of Rifle, with 71.8% of respondents residing in the City (Figure 6.1). Most remaining responses came from within a three-mile radius, while only 2.7% originated from outside Rifle. We excluded these out-of-area responses from the final tabulation.

Unsurprisingly, 37.8% of survey participants reported working outside the City of Rifle. When asked, "To what degree is commuting a factor in your consideration of where you live?" over 67.1% stated that commuting was not a factor in their decision (Figure 6.5). Only 22.4% expressed a preference for a job closer to Rifle that would reduce their commute.

Most respondents both live and work in Rifle. Among them, 50.0% have lived in the City for 11 years or more, while only about 10.1% have been residents for fewer than three years (Figure 6.6). Given this older, more established population, 9.9% indicated a desire to



PC Rifle Housing Survey Flyer, 2025

move to another city. Nearly 78.2% stated they do not want to move at this time, while 11.9% expressed interest in relocating within Rifle.

The primary reasons respondents originally moved to Rifle were affordability, career opportunities, and family. After five years, most stayed due to family or work. Additionally, Rifle's lifestyle remains a key attraction, offering abundant outdoor recreation and an escape from big-city life.

Housing Perceptions

The Housing Perceptions section of the survey aimed to assess respondents' views on Rifle's housing market, including housing prices, availability, and general community sentiment.

Among those who searched for a new home in the past year, 36.2% reported difficulty finding suitable housing within their budget, while 63.8% either did not, or answered "don't know/not applicable" (Figure 6.11). Additionally, 63.0% of respondents knew someone displaced in the past year due to rising costs, and another 5.1% answered "me and others," indicating that over two-thirds of respondents had either been displaced themselves or knew someone who had (Figure 6.12).

To further examine affordability, survey participants rated their perceptions of homeownership and renting in Rifle on a scale from one to five, with one being "too expensive" and five being "very affordable." The weighted average for purchasing a home was 1.6, indicating strong agreement that housing is "too expensive." More specifically, 86.9% rated home prices as "very" or "somewhat" expensive, while only 8.0% considered them affordable (Figure 6.13).

A similar trend emerged for rental housing. Around 4.7% found renting in Rifle affordable, while over 85.1% considered it expensive (Figure 6.14). The weighted average for renting was 1.59, suggesting that residents perceive renting as slightly less affordable than buying, though the difference is minimal. Regardless, survey responses overwhelmingly indicate that housing in Rifle is perceived as unaffordable.

Broader dissatisfaction with Rifle's housing supply likely influences the negative perception of housing costs. Respondents ranked the overall lack of available housing



Paper Survey and informational poster for on-site Community engagement in Rifle, CO, 2024-2025

(across all types) as their top concern. Both single-family homes and middle-to-high-density housing were considered scarce by similar margins. Additionally, 42.7% of respondents identified a “lack of housing for underprivileged and high-needs populations” as a significant issue. Blighted housing also emerged as a concern, with about 22.2% citing excessive neighborhood deterioration (Figure 6.15). Such conditions further reduce available housing stock and contribute to higher housing costs.

Housing Policy

The next section of the survey focused on housing policies in Rifle, aiming to understand perceptions of the City’s role in the housing market and how residents believe Rifle should respond.

The first question asked, “What should the local government’s role be in regulating the housing market?” About 43.1% of respondents believed the government should be proactive in land use planning and community development, indicating a preference for well-planned, thoughtful growth (Figure 6.17). Many also supported the enforcement of building codes and regulations, a common theme in open-ended responses. Additionally, respondents expressed a desire for government involvement in ensuring housing affordability. Overall, the survey results suggest that most Rifle residents favor some level of government action on housing issues. Only 9.1% of respondents believe the government should have no role in the market.

The survey then explored how the City should engage with the housing market. Around 72.7% of respondents supported expanding the housing stock, with 44.6% of them favoring a mix of single-family and higher-density housing options (Figure 6.21). The most popular policy tool for increasing housing supply was “Incentives for remodeling/redevelopment of new or existing housing stock,” indicating a preference for direct government facilitation (Figure 6.22). The second most popular response to this question was “changes in zoning code, regulations, and requirements to allow for a mixture of housing types,” further suggesting that residents see a need for government action. Accessory dwelling units (ADUs) were frequently mentioned throughout the survey and in open-ended responses, highlighting strong community interest in allowing them through zoning code adjustments.

Short-term rentals (STRs), such as Airbnb and VRBO, have become increasingly common in outdoor recreation hubs like Rifle. However, only 13.2% of respondents felt there were too many short-term rentals in the City (Figure 6.18). This suggests that STRs are not a major concern. Around 65.1% of respondents were not opposed to their presence, and only 10.3% supported banning them altogether (Figure 6.20). These responses indicate that short-term rentals are not widely perceived as a problem, and most residents do not see a need for government intervention in this market.

Locational Preference

The final section of the survey, Locational Preferences, asked participants where different types of housing should be located within Rifle.

Overall, respondents felt that townhomes should primarily be placed in moderately sized single-family neighborhoods with quarter-acre to half-acre lots (Figure 6.24). This preference likely stems from townhomes blending well with single-family homes while maintaining the neighborhood's character. Notably, large single-family lots were not a popular choice for townhomes, suggesting that a low-density approach would not be ideal.

For duplexes and triplexes, respondents favored placing them in either moderately sized single-family neighborhoods or high-density multifamily areas (Figure 6.26). Similarly, apartments were recommended for high-density zones. However, “nowhere” ranked as the third most popular response for apartments, indicating that a significant portion of the community does not support apartment development in Rifle (Figure 6.28).

Themes in Open Ended Responses

Open-ended survey responses reflect individual beliefs, preferences, and personalities, making them sometimes difficult to interpret. However, several broad themes emerged from the Rifle survey findings that are important to discuss.

Most open-ended responses expanded on topics already covered in the survey, reinforcing key concerns about housing availability, affordability, and policy preferences. Additionally, a “final thoughts” question allowed respondents to share any other housing-related concerns not directly addressed in the survey. This provided further insight into community perspectives and highlighted additional issues that may require attention.



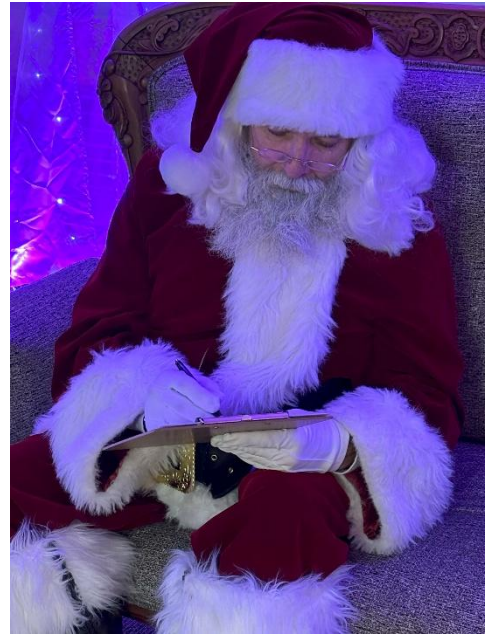
PC Open House event in Rifle, CO, 2025.

Community Members Want to Preserve the Small-Town Feel

A common theme in the open-ended survey responses was the community's appreciation for Rifle's small-town lifestyle. When asked, “What has kept you in Rifle?” 18.8% of respondents cited the town's lifestyle as a key reason for staying, the highest reason given after career and family reasons (Figure 6.8).

At the same time, concerns about new housing development surfaced in responses to housing perception questions. Of the respondents, 14.4% said that they did not think housing stock in Rifle needed to increase at this time (Figure 6.21). Some residents criticized recent growth, with one respondent stating, “Rifle is losing its hometown feel due to added housing developments.”

Nevertheless, another 44.6% of survey takers responded that they would like to see housing stock increase with emphasis on both single-family and more dense housing options, followed by another 20.5% that stated growth should emphasize single-family homes. While most survey respondents recognized the need for additional housing in Rifle, maintaining the town’s character remains a priority for many community members. A highly dense housing focus in the City was the least favored among respondents, with only 7.6% choosing this option. Given these concerns, future housing projects should be designed with careful consideration of the lifestyle and sense of community that Rifle residents value.



Santa taking the Housing Survey during PC’s Hometown Holiday event in Rifle, CO, December 2024.

Housing Is Too Expensive

Unsurprisingly, one of the most prevalent themes in the open-ended responses was the lack of affordable housing and the need for more. Despite housing affordability having its own dedicated section in the survey (Figure 6.11–Figure 6.14), concerns over high prices repeatedly emerged throughout open-ended answers. This repetition underscores the significance of housing costs to residents and their dissatisfaction with the current situation.

Across three separate open-ended questions, affordable housing remained the top concern, even when questions were framed to elicit different responses, such as policy proposals. The general sentiment was that rising home prices are negatively affecting Rifle’s housing market, with even longtime residents being priced out. Many respondents also noted that increasing housing costs in other parts of the valley are beginning to “leak” into Rifle, further driving up local prices.

Survey Responses

All data in this section are sourced from the PC Rifle Community Survey 2025, unless otherwise noted.

Housing Situation Questions

Figure 6.1: Where is your full-time place of residence?

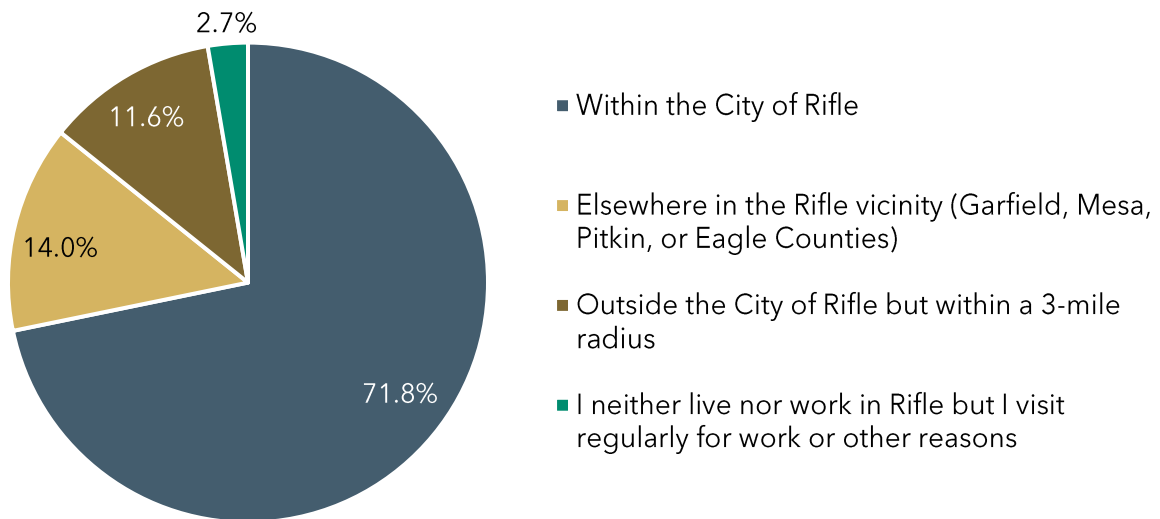


Figure 6.3: What is your employment situation?

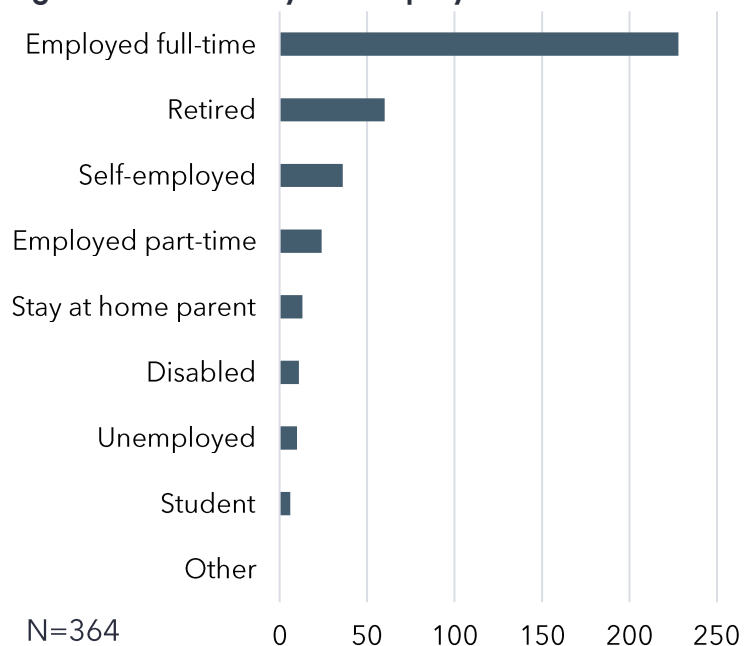


Figure 6.2: Where do you work?

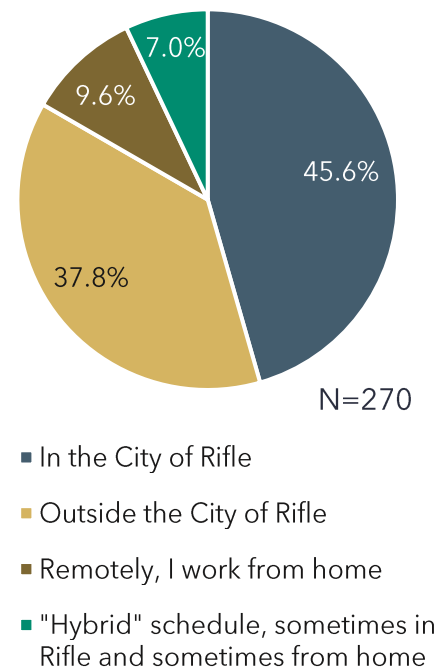


Figure 6.4: Are you looking to move within the next 12 months?

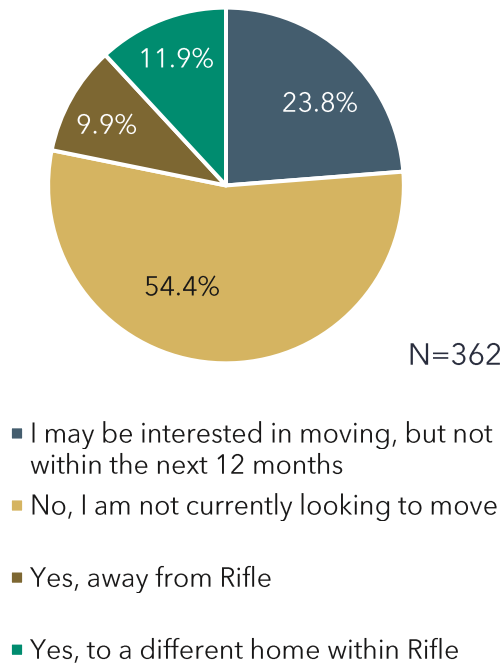
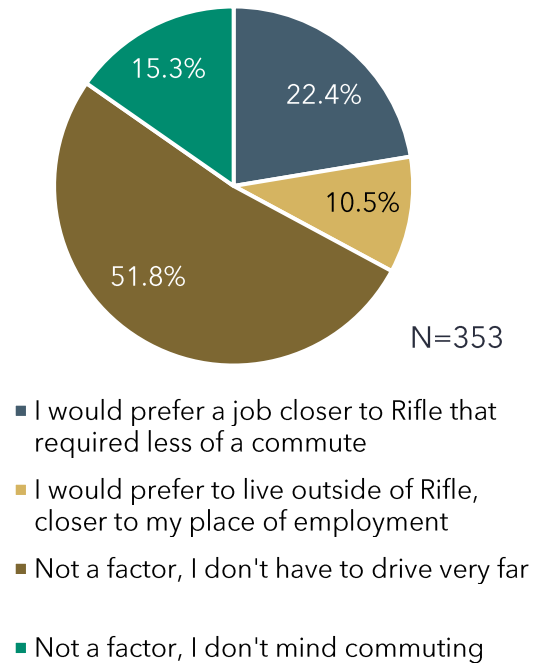


Figure 6.5: To what degree is commuting a factor in your consideration of where you live?



Future of Housing in Rifle

Figure 6.6: How long have you lived in the City of Rifle?

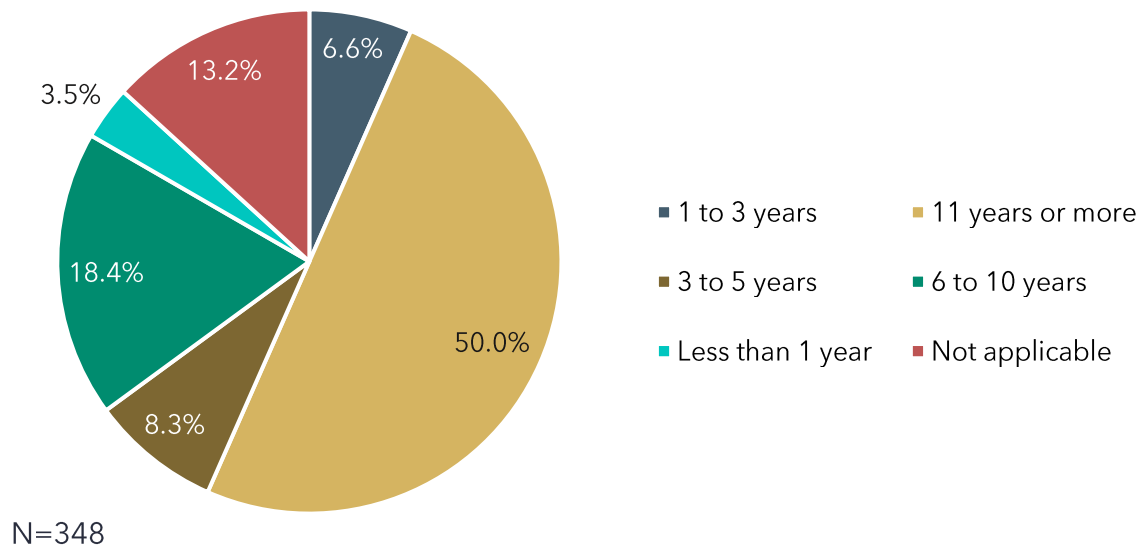


Figure 6.7: For residents of more than five years, why did you move to Rifle?

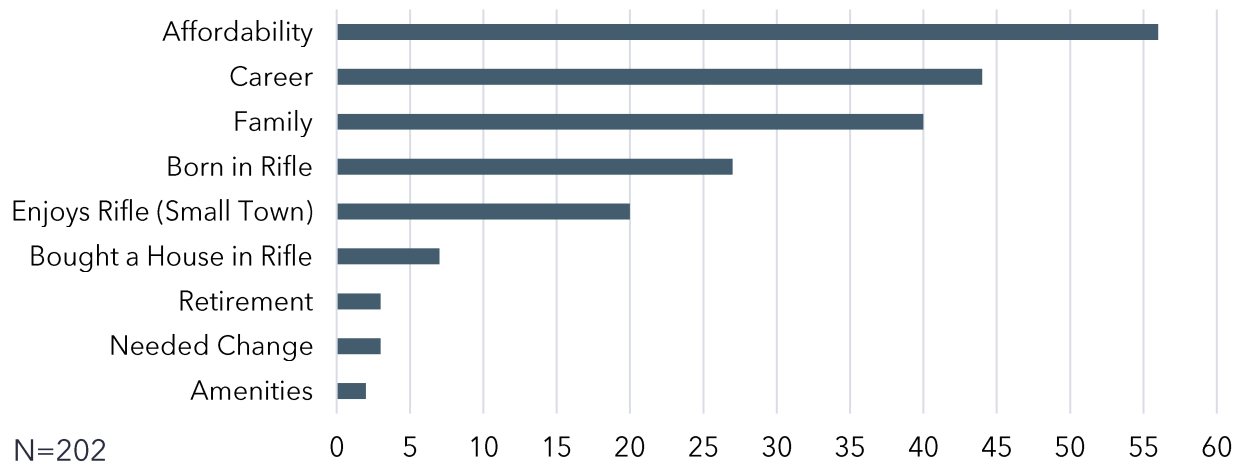


Figure 6.8: For residents of more than five years, what has kept you in Rifle?

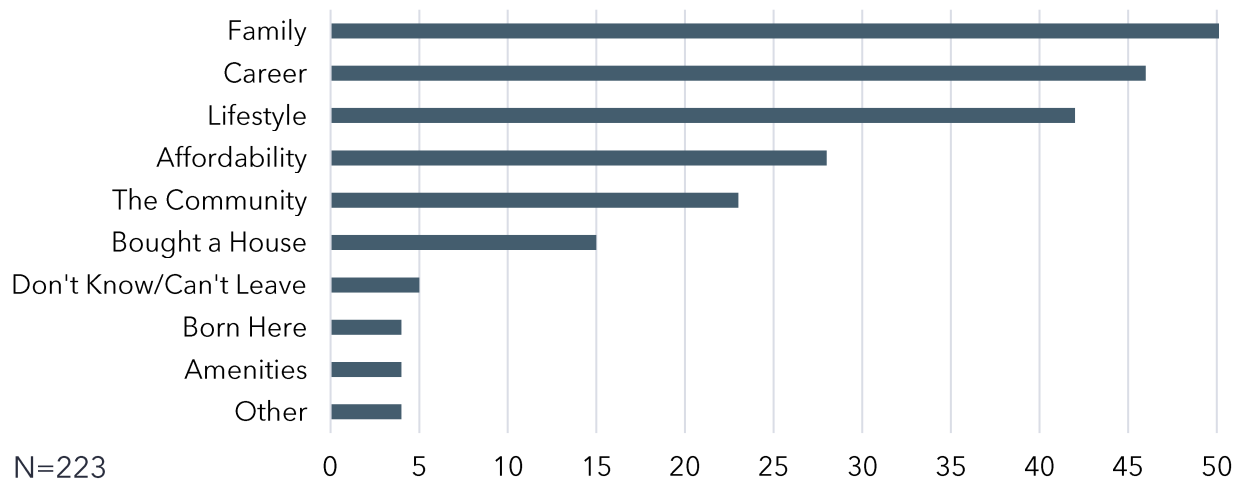


Figure 6.9: How would you describe Rifle's community identity now?

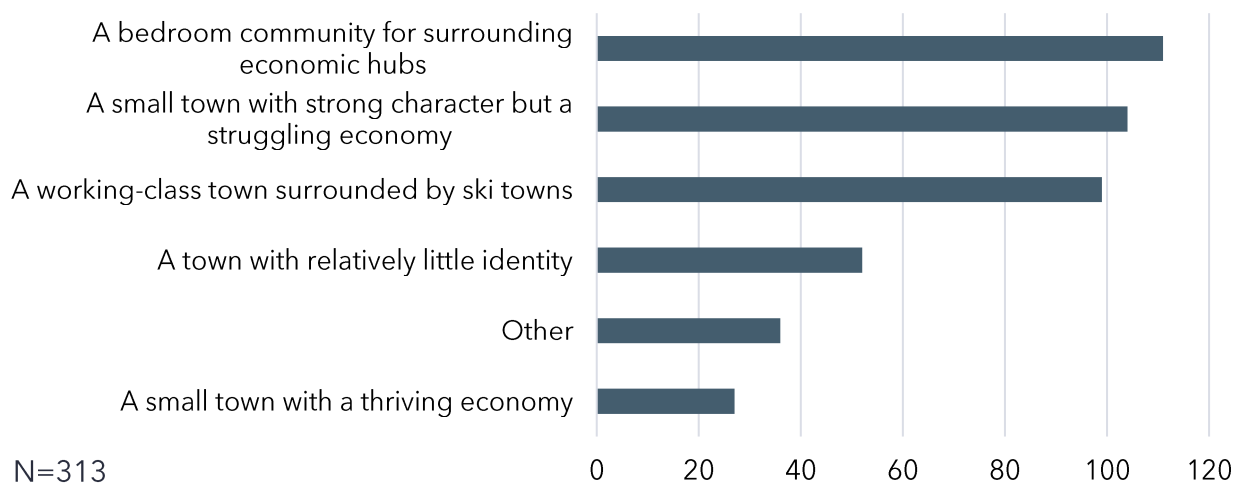
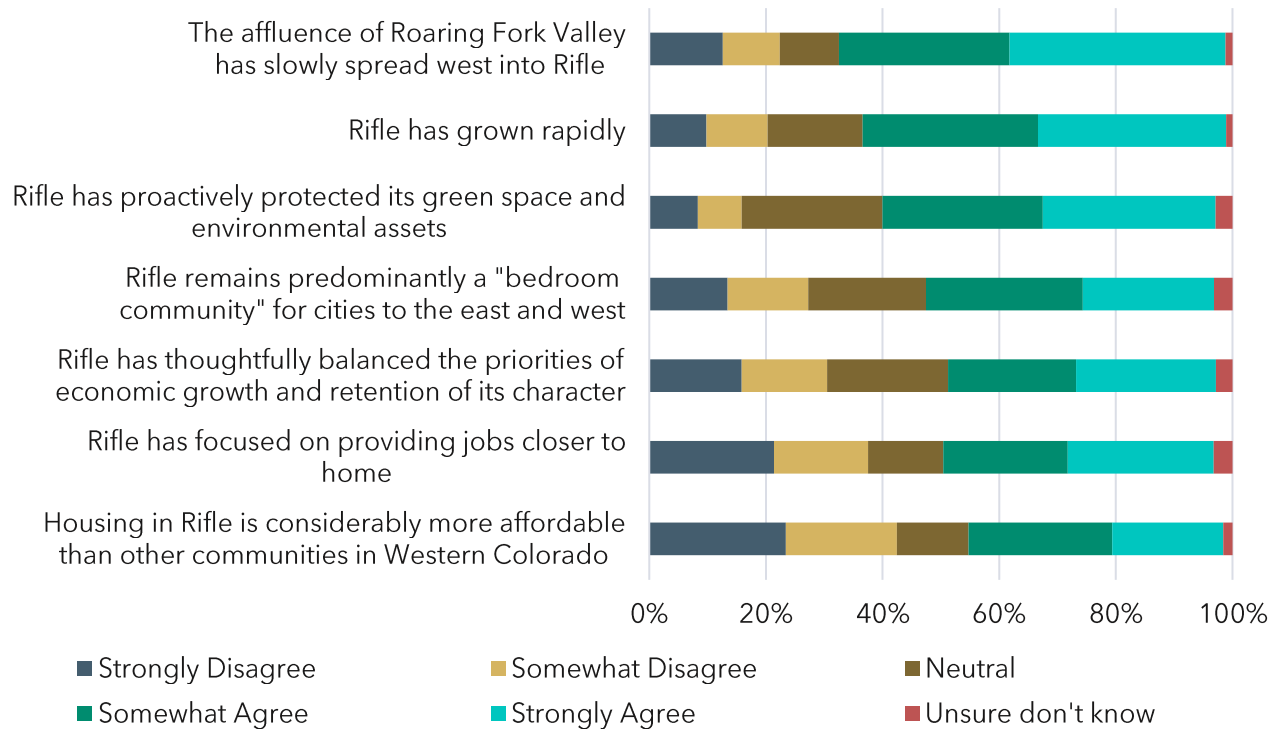


Figure 6.10: Ten years from now, which phrases do you agree should be characteristic of Rifle?⁴⁸



Housing Perceptions

Figure 6.11: In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle?

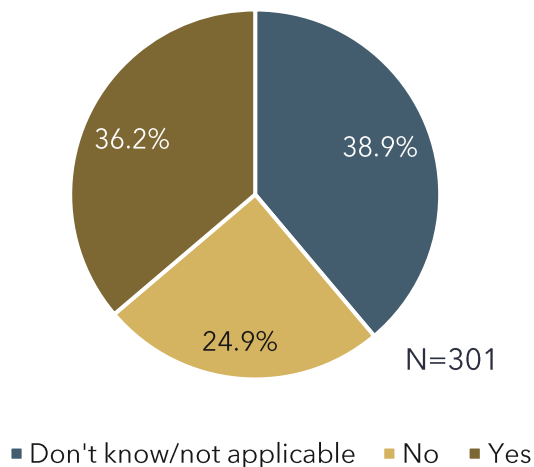
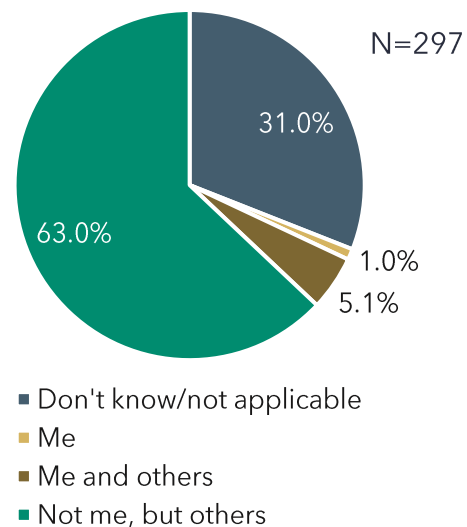


Figure 6.12: Have you or anyone you know been displaced from their home in the past year due to rising housing costs?



⁴⁸Figure 6.10 displays the categories ranked by average satisfaction, with higher levels of satisfaction appearing at the top and lower levels toward the bottom.

Figure 6.13: Please rate your perceptions of purchasing a home in the City of Rifle

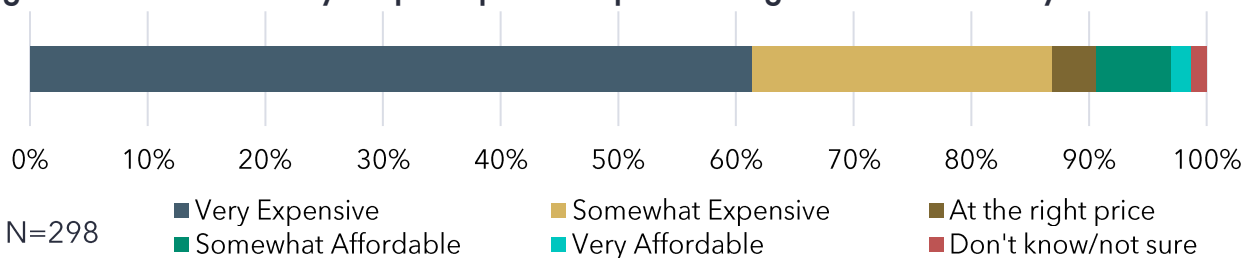


Figure 6.14: Please rate your perceptions of renting a home in the City of Rifle

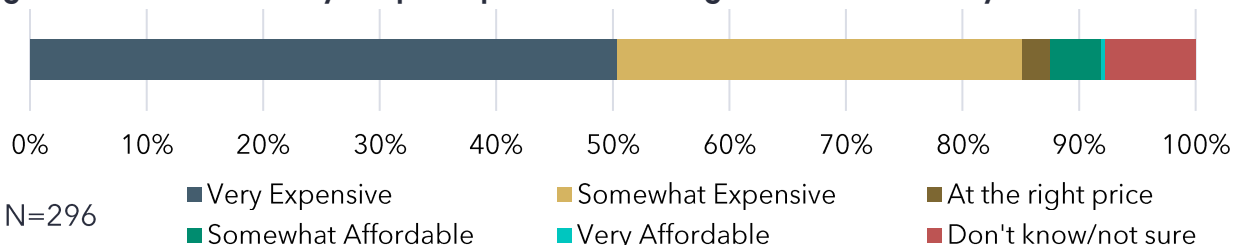
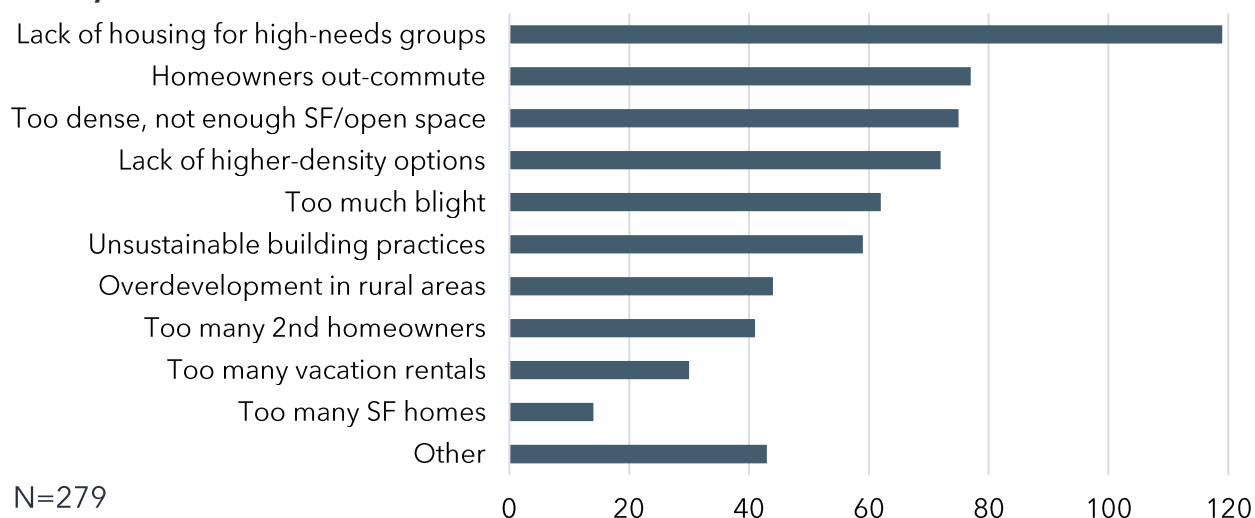
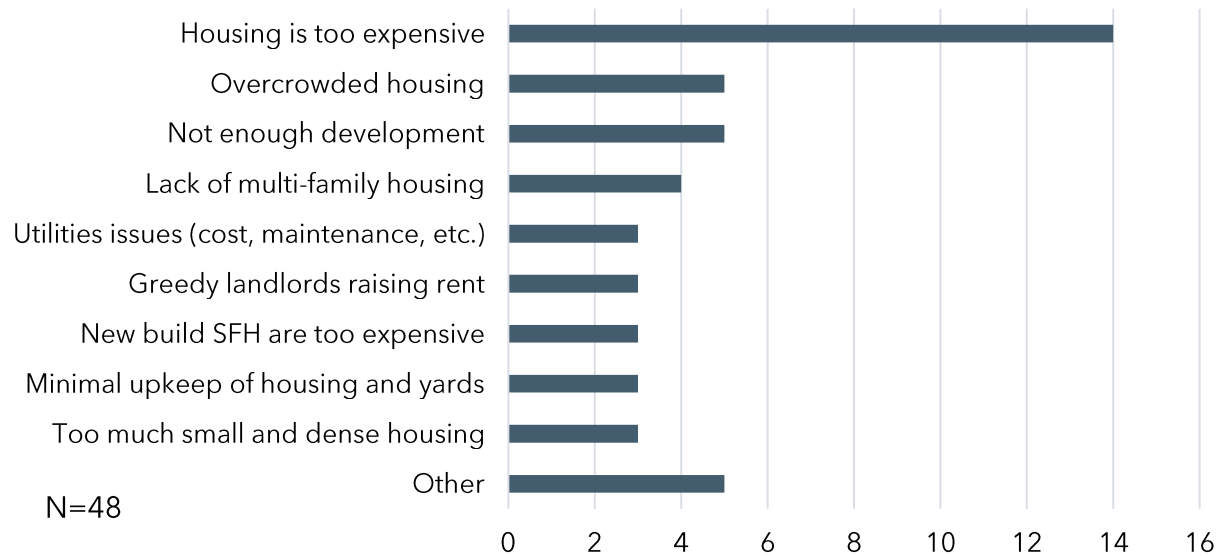


Figure 6.15: Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle?⁴⁹



⁴⁹ In the original survey text, Figure 6.15 listed "Lack of housing for high-needs groups" as "Lack of housing for under-privileged and high-needs populations (seniors, disabled, emergency transitional housing, etc.)"; "Homeowners out-commute" as "Too many people who own homes here out-commute"; "Too dense, not enough SF/open space" as "Too dense, not enough SFH or open space"; "Lack of higher-density options" as "Lack of middle and high-density options"; "Too much blight" as "Too much dilapidated housing or 'blight'"; "Unsustainable building practices" as "Building style and practices do not address sustainability factors (water usage, energy use, forest fire vulnerability, etc.)"; "Overdevelopment in rural areas" as "Overdevelopment in historically rural/agricultural areas"; "Too many 2nd homeowners" as "Too many part-time second homeowners"; "Too many vacation rentals" as "Too much conversion of housing stock to vacation rentals (such as AirBnB)"; and "Too many SF homes" as "Too many single-family homes." The abbreviation "SF" is used in this report to save space and was represented in full form ("single-family" housing) in the original survey text.

Figure 6.16: Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? (Other)



Housing Policy Questions

Figure 6.17: What should the local government's role be in regulating the housing market?

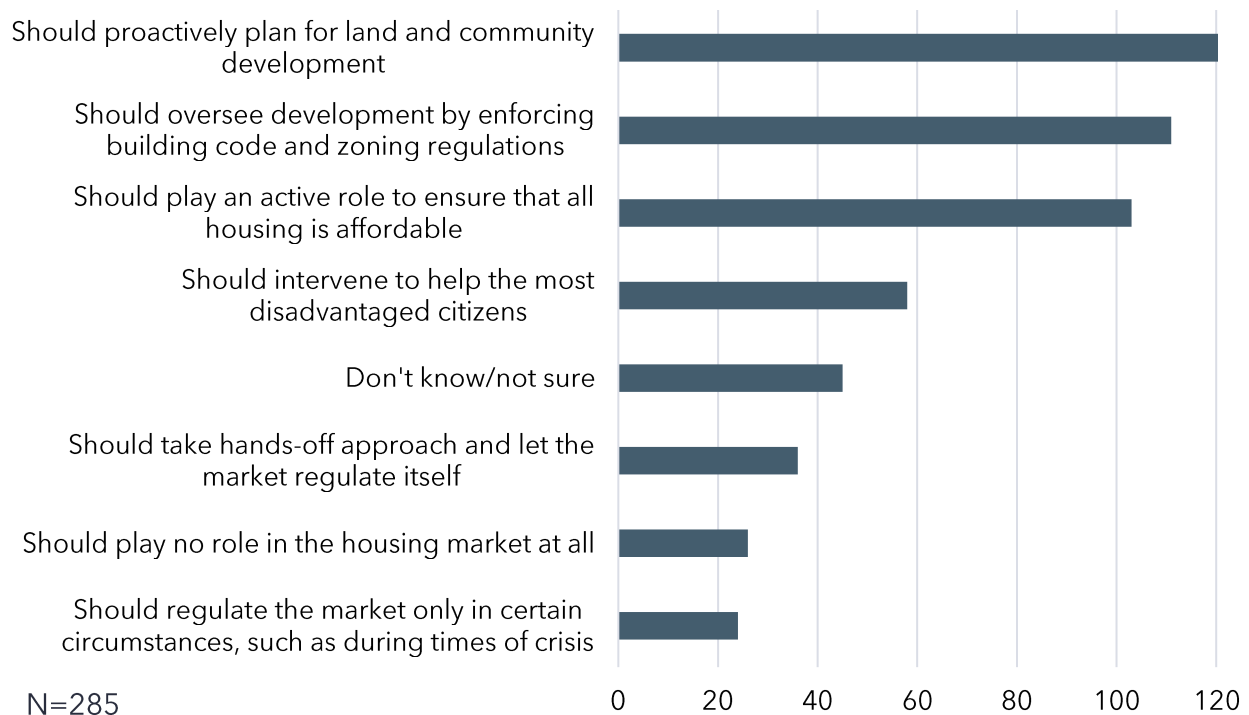


Figure 6.18: Do you believe there are too many short-term rentals (such as Airbnbs or VRBOs) in the City of Rifle?

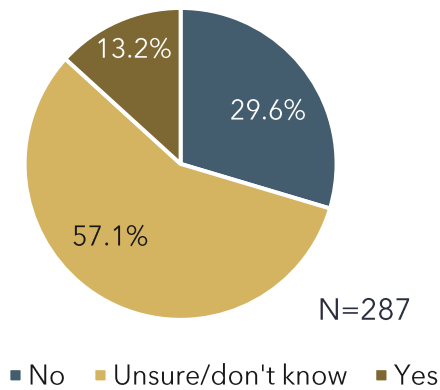


Figure 6.19: Do you believe there are too many short-term rentals in a particular neighborhood?

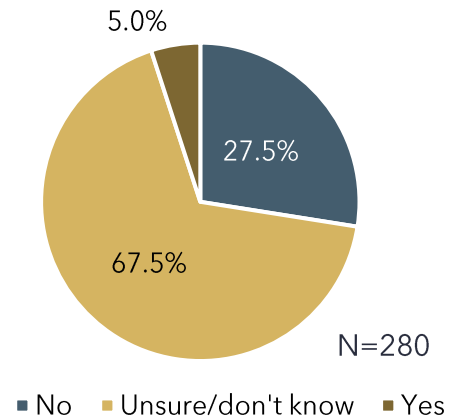


Table 6.1: Short-term rental neighborhood responses

Neighborhood Response	Count
Mesa Avenue	2
24th street	1
Everywhere	1
West 7th / Mesa Ave	1
Winchester heights	1
Total	6

Figure 6.20: What do you believe the local government should do related to short-term rentals in the City?

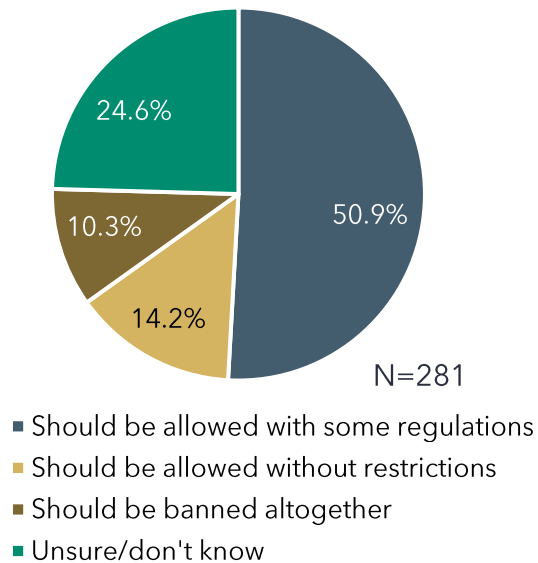


Figure 6.21: Would you like to see the City of Rifle's housing stock increase?

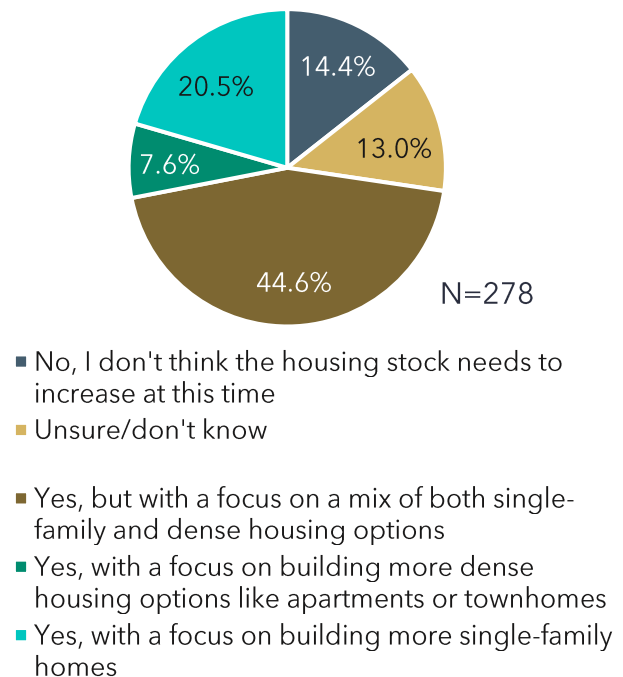


Figure 6.22: What tools would you be in favor of the City using in order to provide more housing?⁵⁰

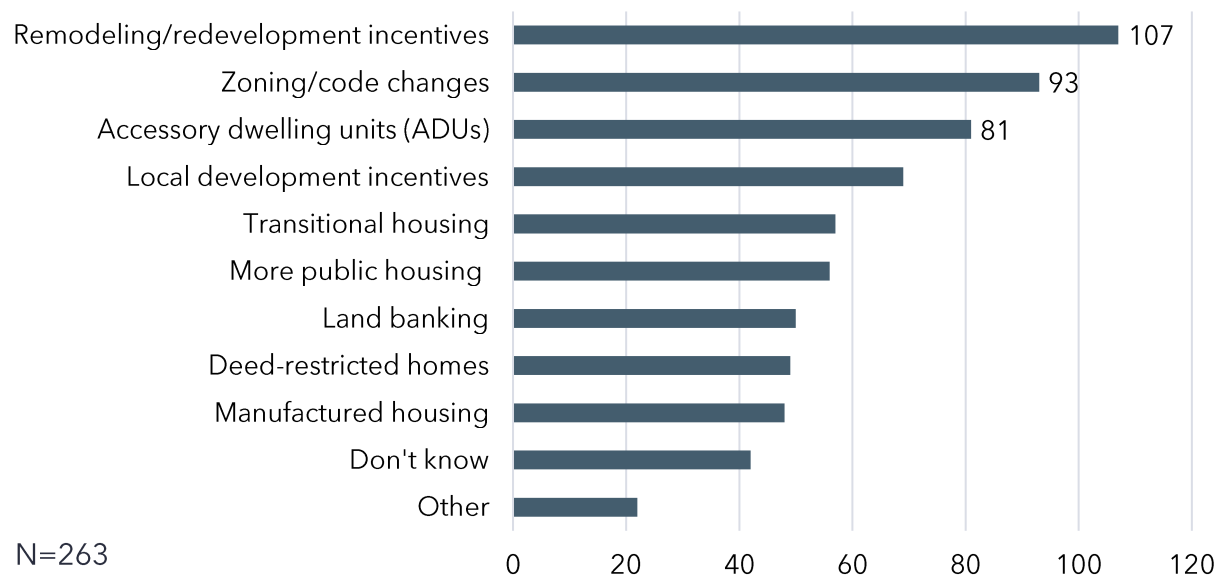
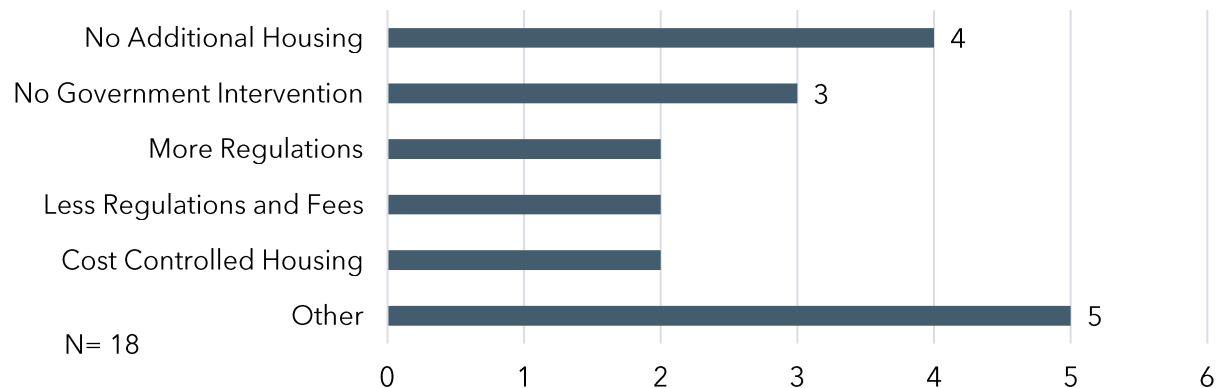


Figure 6.23: What tools would you be in favor of the City using in order to provide more housing? (Other)



⁵⁰ In the original survey text, Figure 6.22 listed “Remodeling/redevelopment incentives” as “Incentives for remodeling/redevelopment of new or existing housing stock”; “Zoning/code changes” as “Changes in zoning code, regulations, and requirements to allow for a mixture of housing types”; “Accessory dwelling units (ADUs)” as “Accessory dwelling units (smaller residential dwelling located on the same lot as a house)”; “Local development incentives” as “Local government incentives for real estate development, for priority housing types”; “Transitional housing” as “Transitional housing (supportive, temporary housing that transitions individuals from homeless to more permanent housing)”; “More public housing” as “More public housing (or rent-subsidized housing)”; “Land banking” as “Land banking (government or non-profits obtaining land that can later be used for affordable housing)”; “Deed-restricted homes” as “Deed restrictions (i.e., ensuring long-term affordability of particular homes after subsequent resales)”; and “Manufactured housing” as “Manufactured housing communities.”

Locational Preference⁵¹

Figure 6.24: What type of neighborhoods in Rifle would be the most suitable for the townhome housing type?

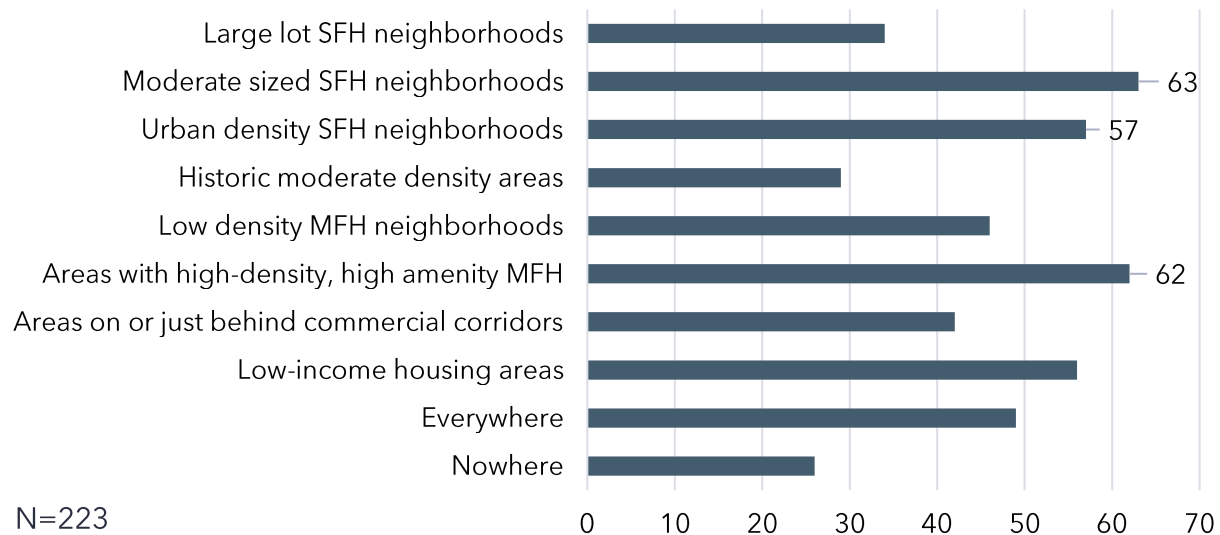
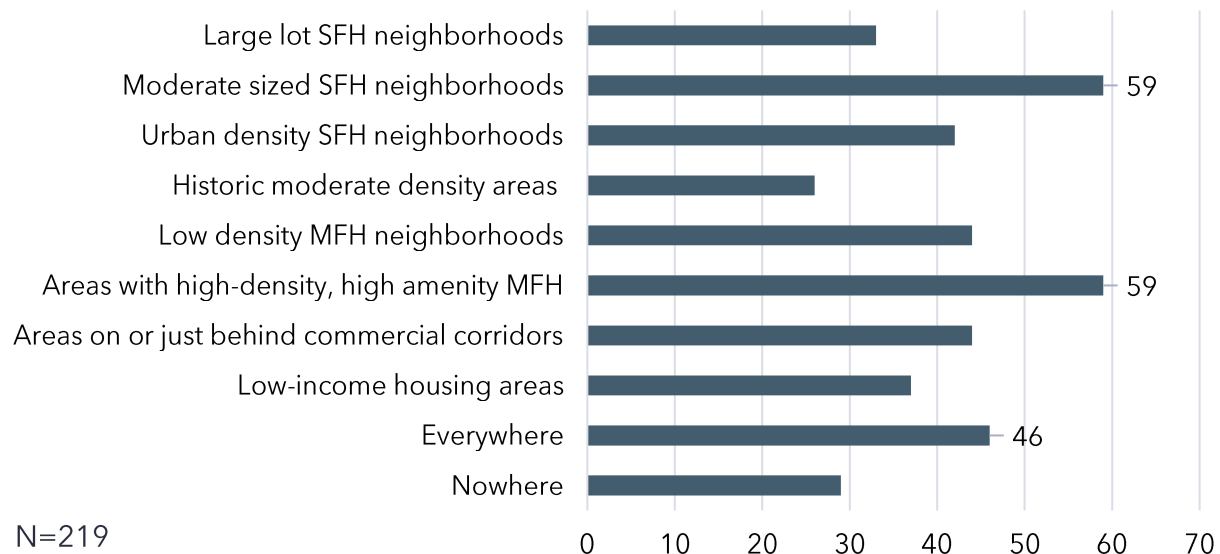


Figure 6.25: What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type?



⁵¹ In the original survey text, Figure 6.24-Figure 6.29 defined “Large lot single-family housing neighborhoods” as having lots of half an acre or more; “Moderate sized single-family housing neighborhoods” as having quarter- to half-acre lots; and “Urban density single-family housing neighborhoods” as having lots of 6,500 square feet or less. The abbreviations “MFH” and “SFH” are used in this report to save space and were represented in their full forms (“multifamily housing” and “single-family housing”) in the original survey text.

Figure 6.26: What type of neighborhoods in Rifle would be the most suitable for the cottage housing type?

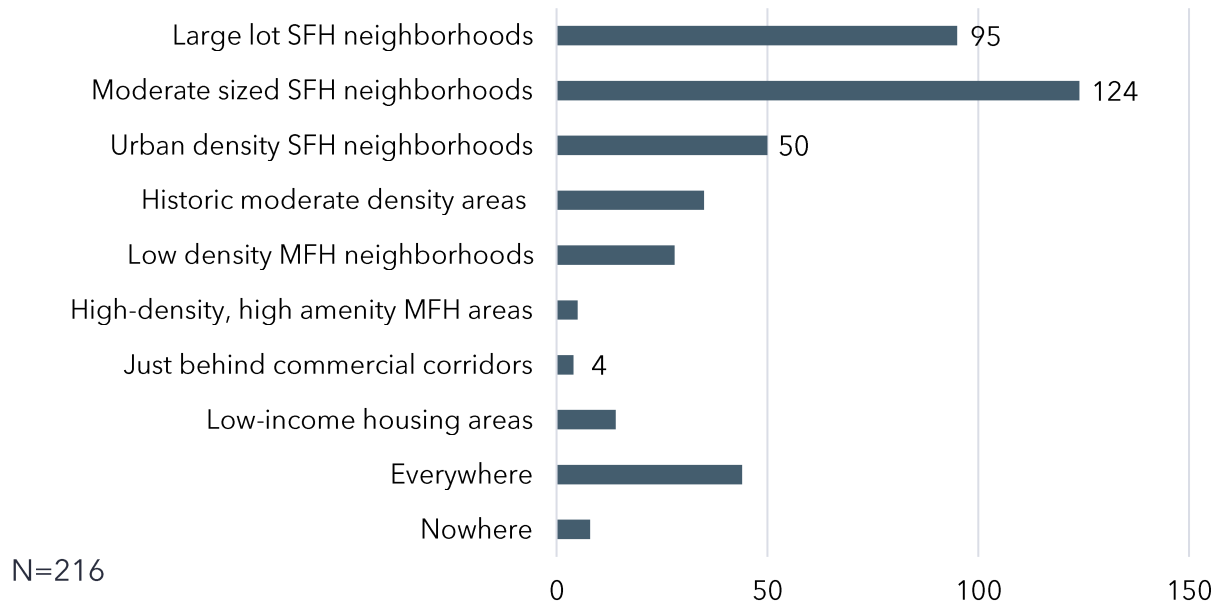


Figure 6.27: What type of neighborhoods in Rifle would be the most suitable for the tiny house housing type?

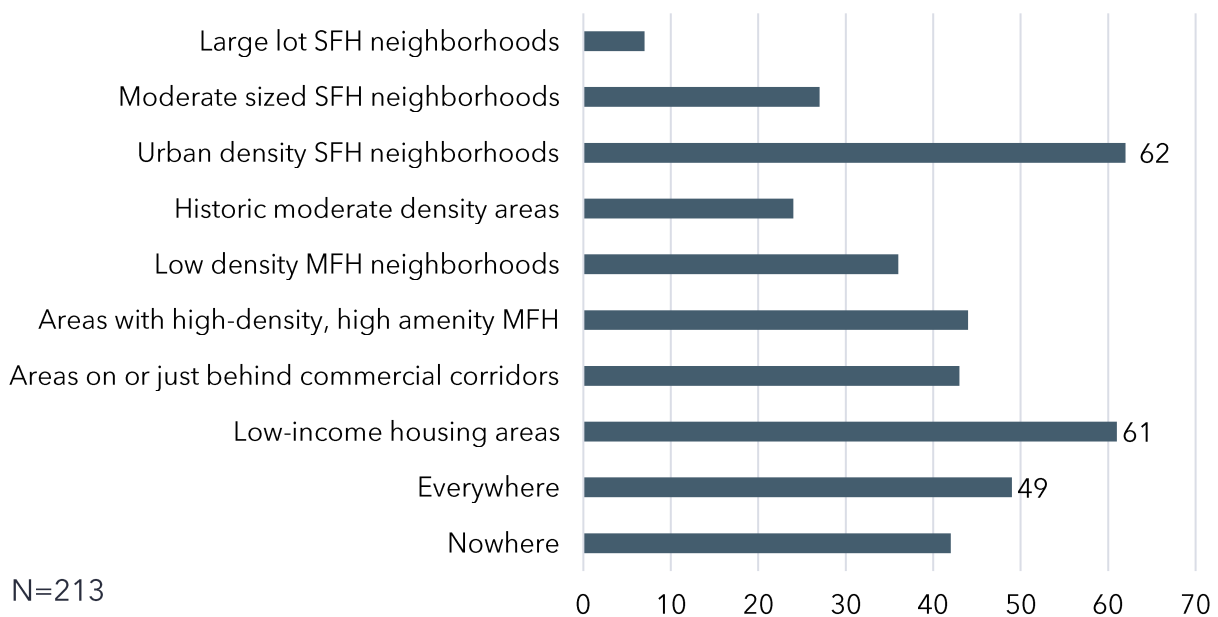


Figure 6.28: What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment housing type?

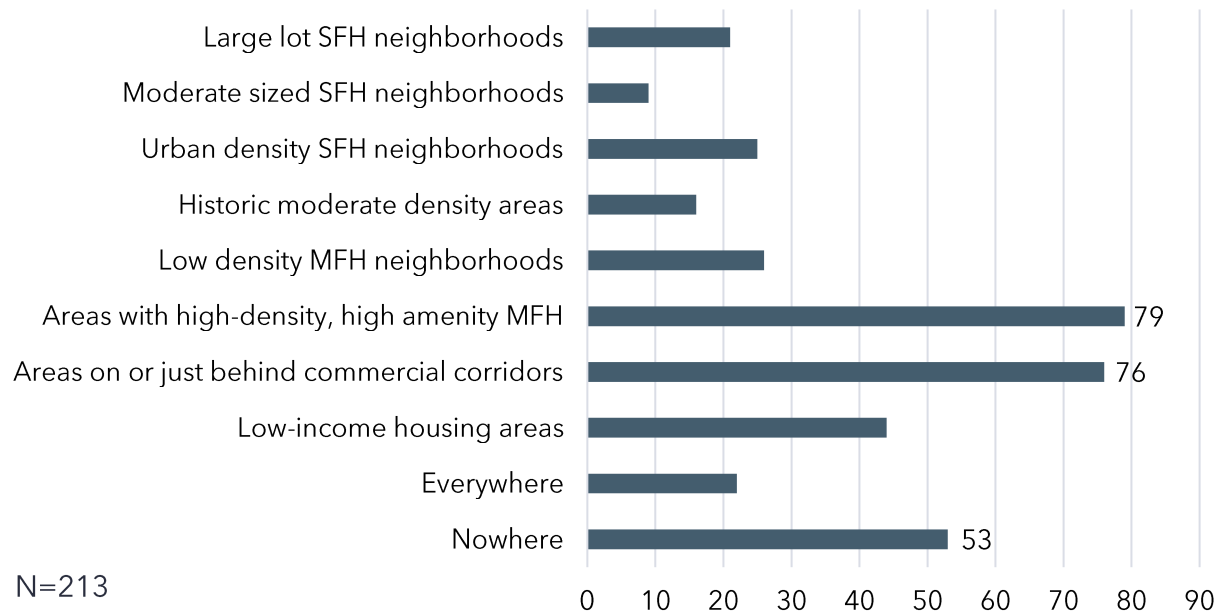


Figure 6.29: What type of neighborhoods in Rifle would be the most suitable for the accessory dwelling unit (ADU) housing type?

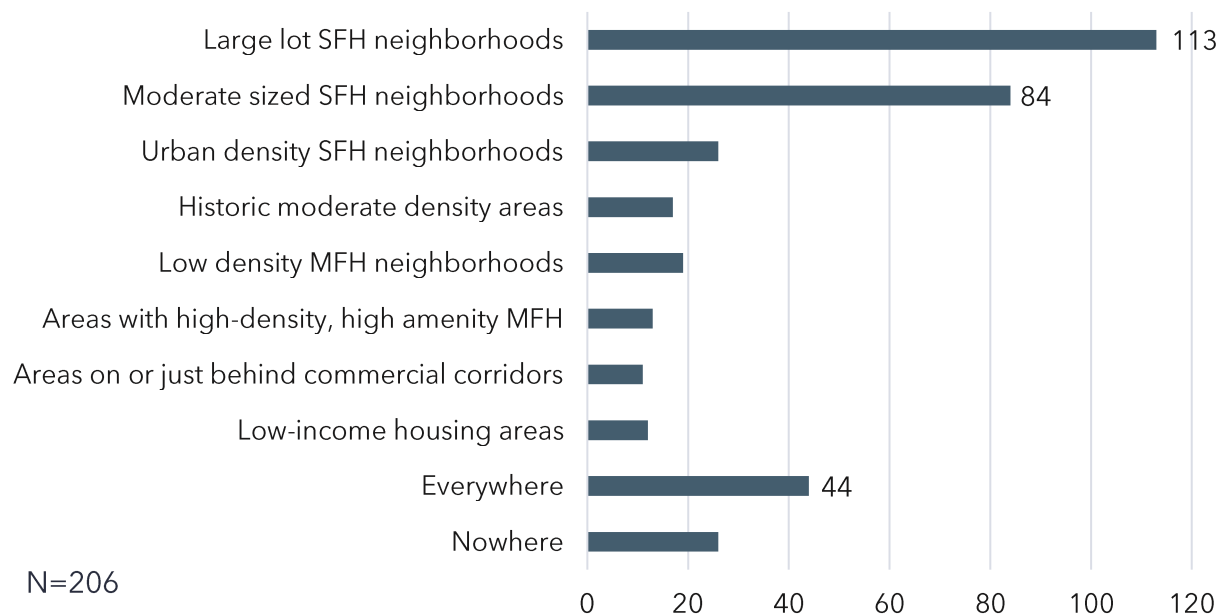
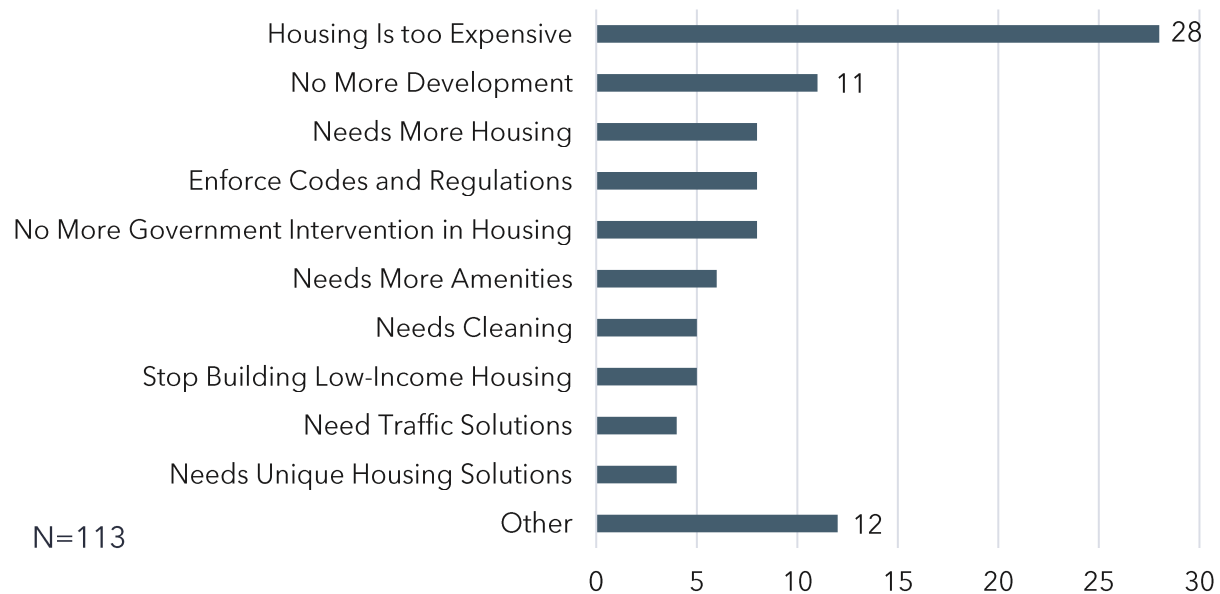


Figure 6.30: Please share any additional thoughts or comments related to housing in the City of Rifle⁵²



Demographics

Figure 6.31: What is your age?

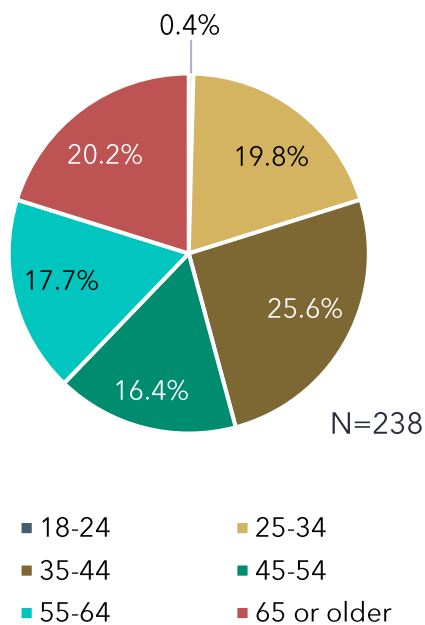
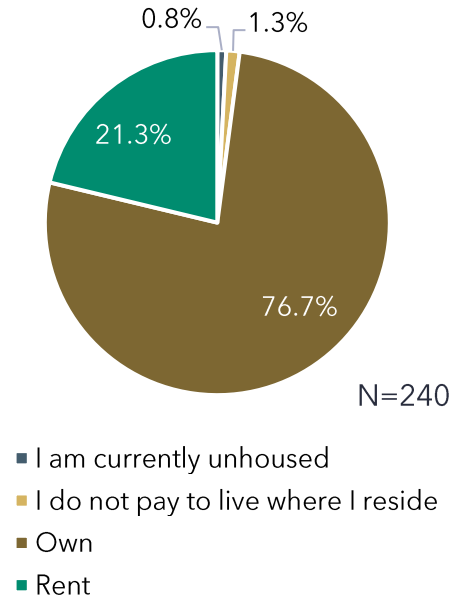


Figure 6.32: What is your current living situation?



⁵² In the original survey text, the answer "Needs Unique Housing Solutions" in Figure 6.30 specified that solutions could include "tiny homes, 3D home kits, etc."

Figure 6.33: What type of housing do you reside in?

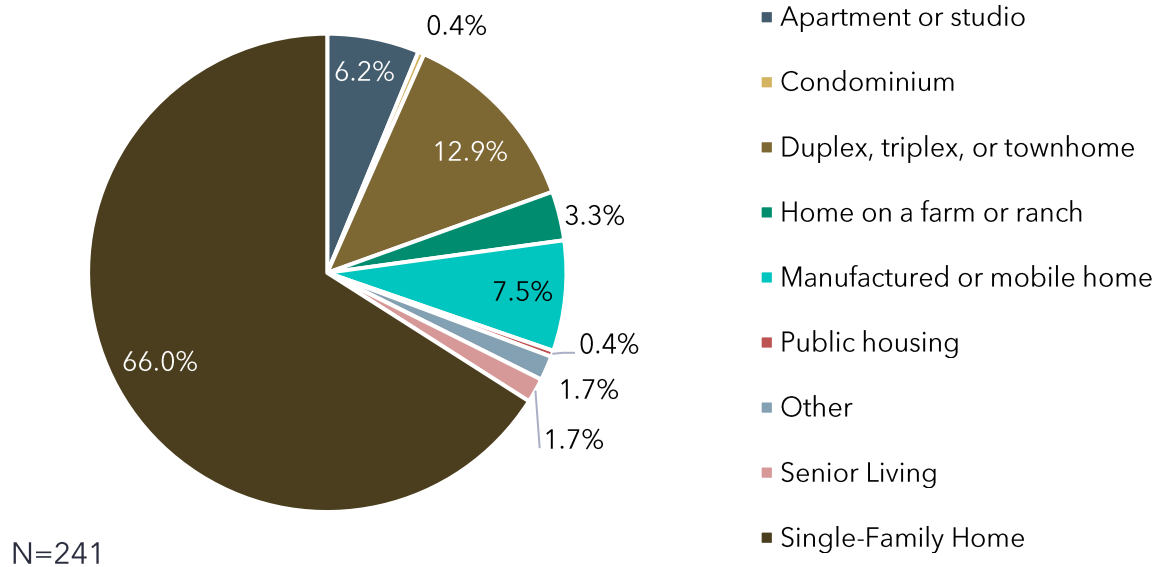


Figure 6.34: Who else resides in your residence?

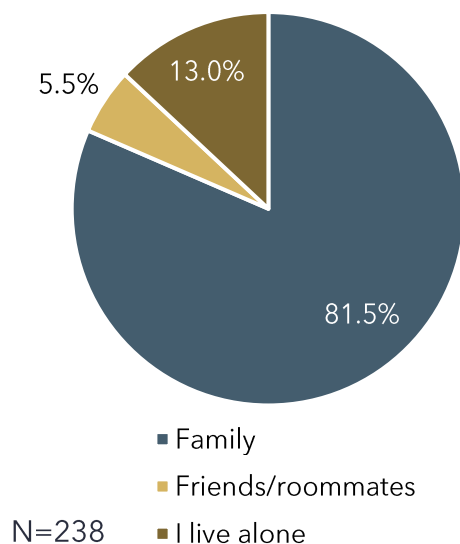
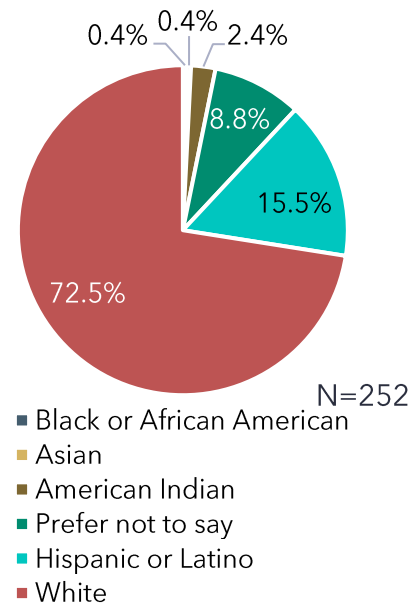


Figure 6.35: What is your race?



Perspective Differences Among Residences

To manage the varying housing needs of Rifle's residents, it is important for the City to understand the differences in perspective among them. Using statistical analysis, PC uncovered these key differences by analyzing responses to the residential question (Figure 6.1) as well as responses to other questions. This process is called cross-tabulation. Importantly, the team did not just assess the differences in response by area but highlighted those where there is a statistically significant difference between the

regional average and the average for that particular area. [Appendix A](#) contains more detailed results from this process.

Individuals who live in Rifle

Survey respondents who live in Rifle were more likely to submit these responses:

- **“11 years or more”** or **“not Applicable (N/A)”** in response to: “How long have you lived in the City of Rifle?”
- **“Too many single-family homes”** in response to: “Which of the following housing aspects are you dissatisfied with in the City of Rifle?”
- **“Duplex, Triplex, or Townhome”** in response to: “What type of housing do you reside in?”
- **“Historic moderate density areas”** or **“moderate sized single-family neighborhoods”** in response to: “What type of neighborhoods in Rifle would be most suitable for the tiny house type?”
- **“45–54”** as their selected age range.

Individuals who live outside of Rifle, but within a three-mile radius

Survey respondents who live outside of Rifle, but within a three-mile radius were more likely to select the following responses:

- **“In Rifle”** in response to: “Where do you work?”
- **“Should play an active role to ensure that all housing is affordable”** in response to: “What should the local government’s role be in regulating the housing market?”
- **“Low-income housing areas”** or **“moderate sized SFH neighborhoods”** in response to: “What type of neighborhoods in Rifle would be most suitable for the tiny housing type?”
- **“Home on a farm or ranch”** in response to: “What type of housing do you reside in?”

Individuals who own a home

Survey respondents who own a home were more likely to select the following responses:

- **“Senior living,” “apartment or studio,”** or **“single-family home”** in response to: “What type of housing do you reside in?”
- **“More public housing”** or **“manufactured housing communities”** in response to: “What tools would you be in favor of the City using in order to provide more housing?”
- **“Should play no role in the housing market at all,” “should intervene to help the most disadvantaged citizens,”** or **“should play an active role to ensure that all housing is affordable”** in response to: “What should the local government’s role be in regulating the housing market?”
- **“Historic moderate density areas”** or **“nowhere”** in response to: “What type of neighborhoods in Rifle would be the most suitable for the tiny house type?”
- **“No”** or **“yes, to a different home in Rifle”** in response to: “Are you looking to move within the next 12 months?”

Individuals who rent

Survey respondents who rent were more likely to have these responses:

- **"Apartment or studio"** or **"single-family home"** in response to: "What type of housing do you reside in?"
- **"25-34"** or **"65 and older"** in response to: "What is your age?"
- "Should play an active role to ensure that all housing is affordable" or "Should play an active role to ensure that all housing is affordable" in response to: "What should the local government's role be in regulating the housing market?"
- **"Incentives for remodeling"** in response to: "What tools would you be in favor of the City using in order to provide more housing?"
- **"Yes, with a focus on density"** in response to: "Would you like to see the City of Rifle's housing stock increase?"

Individuals who are Unhoused

- **"Large Lot SFH"** or **"Everywhere"** in response to: "What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type?"
- **"Hispanic"** in response to: "What is your race?"
- **"Low -income housing areas"** in response to: "What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type?"
- **"Moderate sized SFH neighborhoods"** in response to: "What type of neighborhoods in Rifle would be the most suitable for the tiny house type?"
- **"Me and others"** in response to: "Have you or anyone you know been displaced from their home in the past year due to rising housing costs?"

Individuals who are Young Adults (18-35)

- **"Apartment or studio"** in response to: "What type of housing do you reside in?"
- "I would prefer a job closer to Rifle that required less of a commute" or "Not a factor, I don't drive very far" in response to: "To what degree is commuting a factor in your consideration of where you live?"
- **"11 years or more"** in response to: "How long have you lived in the City of Rifle?"
- **"Urban density SFH neighborhoods"** in response to: "What type of neighborhoods in Rifle would be the most suitable for the accessory dwelling unit (ADU) type?"
- **"Too much conversion of housing stock to STR"** in response to: "Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle?"

Individuals who are an Established Adult (35-55)

- **"Changes in zoning code, regulations, and requirements"** in response to: "What tools would you be in favor of the City using in order to provide more housing?"
- **"11 years or more"** in response to: "How long have you lived in the City of Rifle?"
- **"Yes"** in response to: "In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle"
- **"Low -income housing areas"** in response to: "What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type?"

- **“Within Rifle”** in response to: “Where is your place of full-time residence?”

Individuals who are Experienced Citizens (55+)

- **“Own”** in response to: “What is your current living situation?”
- **“I would prefer a job closer to Rifle that required less of a commute”** in response to: “To what degree is commuting a factor in your consideration of where you live?”
- **“Retired”** or **“Full time”** in response to: “What is your employment situation?”
- **“11 years or more”** in response to: “How long have you lived in the City of Rifle?”
- **“Should play an active role to ensure that all housing is affordable”** in response to: “What should the local government's role be in regulating the housing market?”

In-Depth Interview Key Themes

Throughout this study, PC conducted numerous community interviews. A full list of formally interviewed individuals is located in [Appendix A](#). These in-person interviews were a key component of our study, providing insights from a diverse range of community members. These included elected officials, city staff, major employers, non-profit leaders, real estate developers and builders, as well as others recommended by the Steering Committee.

Our primary goal with these interviews was to gather a broad range of perspectives on Rifle's housing situation. Based on the frequency of recurring topics and their relevance, we identified the following overarching themes as the most noteworthy concerns raised by interviewees.

New Housing Projects

During our visit to Rifle, we observed several housing projects under development. A local Habitat for Humanity chapter is constructing multifamily apartment buildings near the hospital and adjacent commercial spaces. Another notable project is the tiny homes being built in Rifle. This tiny homes project focuses on building smaller, high-quality homes to maximize units per plot. One of the project's key managers shared that this approach optimizes resources, especially as profit margins for single-family homes continue to shrink. The project is currently awaiting approval for additional funding to move forward.

Another major development, the Rifle Apartments near the movie theater, is progressing. This is a Low-Income Housing Tax Credit (LIHTC) project. LIHTC is a federal program that awards tax credits to housing developers in exchange for agreeing to reserve a certain fraction of rent-restricted units for lower-income households. Projects developed with LIHTC must maintain affordability standards for a set period of time.

However, a rumor has been circulating that this housing project will be Section 8 housing. In conversations with community members, many have mistakenly believed it to be a Section 8 development, which is not the case. Although this project is not part of the Section 8 program, such misconceptions can create resistance to new housing developments, as some residents fear challenges often associated with urban “projects.”

Despite strong momentum in Rifle's housing development, questions remain about its long-term sustainability. One developer noted increasing interest from out-of-town investors due to Rifle's infill opportunities and the presence of developable flat land. He believes development will continue if the community is prepared for it.

Moving West Within Garfield County

Garfield County differs from its neighboring regions to the west and east. Over the past decade, rising living costs, an influx of remote workers, and shifting housing demands have increasingly affected the County. Restrictive housing policies could further intensify these challenges.

Some developers argue that Rifle's homebuilding process is unnecessarily complicated. One developer noted that multiple revisions add time and complexity to projects. Additionally, Rifle's proximity to towns like Carbondale and New Castle creates competition, as local developers may opt for projects in those areas instead.

Plenty of Land Inventory, Waiting for the Right Market Conditions

Rifle has substantial infill opportunities along with large tracts of land available for development. Subdivisions like "The Farm," near an elementary school, also offer growth potential.

During stakeholder discussions, some developers indicated they are waiting for the upcoming election to gauge potential policy changes in 2025. Others cited high interest rates as a major barrier, noting that lower rates could stimulate more development. Some investors are holding off, anticipating a market correction that would bring property values closer to previous levels. One developer highlighted this shift with a striking example: a lot valued at \$30,000 a decade ago is now worth \$130,000.

Large Construction Workforce Being Exported Every Day

Rifle has many skilled builders and subcontractors, but many opt to work in higher-paying markets like Aspen and Snowmass, where wages are more competitive. Local developers often accept lower profit margins, but not all are willing to do so. This can make it harder for builders to compete, especially on smaller-scale projects. Expanding higher-paying job opportunities in Rifle could strengthen local housing development by reducing the need for workers to commute to Aspen daily.

Perceptions of Working with the City are Mixed

When meeting with developers during on-site visits, we found there were mixed experiences working with Rifle's government on housing projects. Some developers found the approval process to be slower compared to other areas, where they had encountered more compromises and quicker turnaround times. Others, however, described the process as smooth and efficient. One experience mentioned was that in a nearby city, it could take months to get approval for basic additions that do not require utility upgrades or extensive infrastructure improvements.

Rifle Focused on Placemaking and Community Development

Community leaders in Rifle have observed housing trends in nearby towns like Vail and Aspen and are committed to a different approach. They aim to keep Rifle's housing market accessible, avoiding Aspen's extreme prices, where a one-acre, two-story home can cost \$35 million.

Rifle's local government and residents prioritize economic development and community improvements, including downtown revitalization, better streets, and enhanced parks. This focus is paying off, attracting more residents to stay or relocate to Rifle.

NIMBY Factor is Less Pronounced in Rifle

NIMBYism, also known as opposition to new housing developments, is a factor in any community. However, during our town halls and stakeholder meetings, we encountered less resistance to development in Rifle compared to other areas we've studied. The topic arose only once or twice in interviews.

Additionally, the City's innovative housing options and a solid number of mid-plexes reflect a level of awareness and adaptability in addressing housing needs.

Appendix A: Community Engagement Details

List of Interviewees

- Annick Pruett, Communications Director, Grand River Health
- Larry Stewart, Executive Vice President Manager, Alpine Bank
- John Savage, Owner/Contractor, Savage and Company, Inc.
- Michael Johnson, Owner, Johnson Construction
- John Kuersten, Owner, Kuersten Construction
- Tinker Duclo, Vice President & Campus Dean of CMC Rifle, Colorado Mountain College
- Devon Spaulding, Director of HR, Title IX Coordinator, Garfield Re-2 School District
- Alicia Gresley, Rifle City Council member
- María Tarajano Rodman, Executive Director, Valley Settlement
- Jared Emmert, Utilities Director, City of Rifle

Community Survey Statistical Tables

For the following tables, asterisks are used to identify statistical significance levels, where “***” is significant at the 99% level and “**” is significant at the 95% level.

Table A.1: Statistically Significant Survey Responses for Individuals Who Live in Rifle

Question	Response	Overall Survey %	Question Response %	Difference
How Long have you lived in the City of Rifle?***	11 years or more	50.0%	56.7%	+6.7 points
How Long have you lived in the City of Rifle?***	6 to 10 years	18.4%	22.4%	+4.1 points
How Long have you lived in the City of Rifle?***	N/A	50.0%	56.7%	+6.7 points
What type of housing do you reside in?***	Duplex, Triplex, or Townhome	24.2%	31.1%	+6.9 points
What type of housing do you reside in?***	Home on a Farm or Ranch	6.3%	0.0%	-6.3 points
What type of housing do you reside in?***	Manufactured	14.1%	6.7%	-7.4 points
which of the following housing aspects are you dissatisfied with in the City of rifle?*	Too many single-family homes	5.3%	7.2%	+1.9 points
What type of neighborhoods in rifle would be most suitable for the tiny house type?*	Historic moderate density areas	11.3%	8.5%	-2.8 points
What type of neighborhoods in rifle would be most suitable for the tiny house type?*	Moderate sized Single-family neighborhoods	12.7%	9.8%	-2.9 points

What type of neighborhoods in rifle would be most suitable for the accessory dwelling unit (ADU) type?*	Low density multifamily housing neighborhoods	9.2%	11.5%	+2.3 points
What type of neighborhoods in rifle would be most suitable for the accessory dwelling unit (ADU) type?*	Low-income housing areas	5.8%	7.7%	+1.9 points
What is your age?*	45-54	16.4%	13.0%	-3.4 points
What type of housing do you reside in?*	Apartment or studio	11.7%	15.6%	+3.8 points

Source: Points Consulting Community Survey, 2025

Table A.2: Statistically Significant Survey Responses for Individuals Who Live Outside of Rifle, but Within a Three-mile Radius

Question	Response	Overall Survey %	Question Response %	Difference
Where do you work?**	Outside of rifle	37.8%	17.1%	-20.6 points
Are you looking to move within the next 12 months?**	No	54.4%	74.4%	+20.0 points
What should the local government's role be in regulating the housing market?**	Should play an active role to ensure that all housing is affordable	36.1%	11.8%	-24.4 points
What type of housing do you reside in?**	Home on a farm or ranch	6.3%	30.8%	+24.5 points
Where do you work?*	In Rifle	45.6%	62.9%	+17.3 points
Are you looking to move within the next 12 months?*	I may be interested but not within a year	23.8%	9.3%	-14.5 points
To what degree is a community a factor in your consideration of where you live?*	Not a factor, I don't drive very far	51.8%	70.0%	+18.2 points
What type of neighborhoods in Rifle would be most suitable for the tiny housing type?*	Low-income housing areas	28.6%	12.5%	-16.1 points
What type of neighborhoods in Rifle would be most suitable for the tiny housing type?*	Moderate sized SFH neighborhoods	12.7%	25.0%	+12.3 points
What is your age?*	45-54	16.4%	29.6%	+13.2 points
What is your age?*	55-64	17.6%	33.3%	+15.7 points
What is your current living situation?*	Own	76.7%	92.9%	+16.2 points
What type of housing do you reside in?*	Duplex, triplex, or townhome	14.2%	0.0%	-14.2 points
Who else resides in your residence?*	I live alone	13.0%	0.0%	-13.0 points

Source: Points Consulting Community Survey, 2025

Table A.3: Statistically Significant Survey Responses for Individuals Who Own

Question	Response	Overall Survey %	Question Response %	Difference
Who else resides in your residence? **	Friends/roommates	5.5%	2.8%	-2.7 points
Who else resides in your residence? **	Family	81.4%	85.1%	3.6 points
What type of housing do you reside in? **	Senior living	3.1%	0.0%	-3.1 points
What type of housing do you reside in? **	Apartment or studio	11.7%	1.2%	-10.5 points
What type of housing do you reside in? **	SFH	41.4%	55.3%	13.9 points
What tools would you be in favor of the City using in order to provide more housing? **	Manufacturing housing communities	18.9%	14.2%	-4.7 points
What tools would you be in favor of the City using in order to provide more housing? **	More public housing	23.5%	15.4%	-8.1 points
Do you believe there are too many short-term rentals (such as Airbnb or VRBO) in the City of Rifle? **	Yes	12.5%	8.7%	-3.8 points
What should the local government's role be in regulating the housing market? **	Should play no role in the housing market at all	8.4%	10.9%	2.6 points
What should the local government's role be in regulating the housing market? **	Should intervene to help the most disadvantaged citizens	20.9%	16.4%	-4.5 points
What should the local government's role be in regulating the housing market? **	Should play an active role to ensure that all housing is affordable	36.4%	28.4%	-8.0 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? **	Too much conversion of housing stock to STR	9.7%	6.1%	-3.6 points
Please rate your perceptions of purchasing a home in the City of Rifle **	Please rate your perception of purchasing a home in Rifle	9.0%	11.2%	2.2 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Me and others	5.5%	1.7%	-3.8 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Me	1.3%	0.0%	-1.3 points

In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Don't know	38.8%	48.1%	9.2 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Yes	34.6%	22.1%	-12.5 points
How would you describe Rifle's community identity now? **	A small town with strong character but struggling economy	39.3%	34.4%	-4.9 points
Are you looking to move within the next 12 months? **	No	53.4%	62.1%	8.7 points
Are you looking to move within the next 12 months? **	Yes, to a different home in Rifle	10.9%	3.8%	-7.1 points
What is your employment situation? **	PT	4.6%	2.7%	-1.9 points
What is your age? *	65 and older	20.3%	23.8%	3.5 points
What is your age? *	25-34	19.4%	16.6%	-2.8 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? *	Nowhere	24.5%	27.8%	3.3 points
What type of neighborhoods in Rifle would be the most suitable for the tiny house type? *	Nowhere	18.7%	22.9%	4.2 points
What type of neighborhoods in Rifle would be the most suitable for the tiny house type? *	Historic moderate density areas	11.5%	7.6%	-3.9 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? *	Low-income housing areas	6.4%	4.4%	-1.9 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? *	Nowhere	12.9%	15.9%	3.1 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? *	Everywhere	21.3%	17.8%	-3.5 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? *	Moderate sized SFH neighborhoods	27.6%	23.4%	-4.2 points
What tools would you be in favor of the City using in order to provide more housing? *	Incentives for remodeling	43.3%	47.5%	4.2 points
What tools would you be in favor of the City using in order to provide more housing? *	Deed restrictions	21.2%	17.9%	-3.3 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? *	Don't Know	38.8%	48.1%	9.2 points

In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? *	No	26.6%	29.8%	3.3 points
How would you describe Rifle's community identity now? *	A town with relatively little identity	20.4%	23.6%	3.2 points
How long have you lived in the City of Rifle? *	1 to 3	7.1%	4.9%	-2.2 points
How long have you lived in the City of Rifle? *	Less than 1 year	2.9%	1.6%	-1.3 points
Are you looking to move within the next 12 months? *	Hybrid	7.2%	9.4%	2.2 points
What is your employment situation? *	Disabled	2.1%	1.1%	-1.0 points
What is your employment situation? *	Self-employed	11.0%	13.7%	2.7 points
Where is your place of full-time residence? *	Outside but within 3 miles	11.7%	14.1%	2.5 points

Source: Points Consulting Community Survey, 2025

Table A.4: Statistically Significant Survey Responses for Individuals Who Rent

Question	Response	Overall Survey %	Question Response %	Difference
What type of housing do you reside in? **	Apartment or studio	11.7%	35.9%	+24.2 points
What tools would you be in favor of the City using in order to provide more housing? **	More public housing	23.5%	46.0%	+22.5 points
Do you believe there are too many short-term rentals (such as Airbnb or VRBO) in the City of Rifle? **	Yes	12.5%	23.5%	+11.0 points
What should the local government's role be in regulating the housing market? **	Should intervene to help the most disadvantaged citizens	20.9%	35.3%	+14.4 points
What should the local government's role be in regulating the housing market? **	Should play an active role to ensure that all housing is affordable	36.4%	62.7%	+26.3 points
Please rate your perceptions of purchasing a home in the City of Rifle **	Please rate your perception of purchasing a home in Rifle	9.0%	2.0%	-7.0 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Don't know	38.8%	7.8%	-31.0 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Yes	34.6%	76.5%	+41.9 points

Are you looking to move within the next 12 months? **	No	53.4%	25.5%	-27.9 points
How long have you lived in the City of Rifle? **	1 to 3	7.1%	16.0%	+8.9 points
Are you looking to move within the next 12 months? **	Yes, to a different home in Rifle	10.9%	31.4%	+20.4 points
Who else resides in your residence? **	Friends/roommates	5.5%	13.7%	+8.2 points
What type of housing do you reside in? **	SFH	41.4%	5.1%	-36.3 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Me and others	5.5%	17.6%	+12.1 points
Would you like to see the City of Rifle's housing stock increase? **	Yes, with a focus on density	6.8%	13.7%	+6.9 points
How long have you lived in the City of Rifle? **	11 years or more	48.5%	36.0%	-12.5 points
What should the local government's role be in regulating the housing market? **	Should play no role in the housing market at all	8.4%	0.0%	-8.4 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? **	Too much conversion of housing stock to STR	9.7%	19.1%	+9.5 points
How would you describe Rifle's community identity now? **	A small town with strong character but struggling economy	39.3%	52.3%	+13.0 points
What is your age? **	65 and older	20.3%	7.8%	-12.4 points
What is your age? **	25-34	19.4%	29.4%	+10.0 points
What type of neighborhoods in Rifle would be the most suitable for the tiny house type? **	Nowhere	18.7%	6.5%	-12.3 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? **	Low-income housing areas	6.4%	14.0%	+7.6 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? **	Nowhere	12.9%	2.4%	-10.5 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? **	Everywhere	21.3%	33.3%	+12.0 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? **	Moderate sized SFH neighborhoods	27.6%	42.9%	+15.3 points
What tools would you be in favor of the City using in order to provide more housing? **	Incentives for remodeling	43.3%	30.0%	-13.3 points

What tools would you be in favor of the City using in order to provide more housing? **	Deed restrictions	21.2%	32.0%	+10.8 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	No	26.6%	15.7%	-10.9 points
How long have you lived in the City of Rifle? **	Less than 1 year	2.9%	8.0%	+5.1 points
Are you looking to move within the next 12 months? **	Hybrid	7.2%	0.0%	-7.2 points
What is your employment situation? **	Disabled	2.1%	6.1%	+4.0 points
What is your employment situation? **	Self-employed	11.0%	2.0%	-8.9 points
What type of housing do you reside in? **	Senior living	3.1%	7.7%	+4.6 points
Who else resides in your residence? **	Family	81.4%	70.6%	-10.8 points
What tools would you be in favor of the City using in order to provide more housing? **	Manufacturing housing communities	18.9%	50.0%	+31.1 points
What is your employment situation? **	Employed part-time	4.6%	10.2%	+5.6 points

Source: Points Consulting Community Survey, 2025

Table A.5: Statistically Significant Survey Responses for Individuals Who are Unhoused

Question	Response	Overall Survey %	Question Response %	Difference
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Me and others	5.5%	50.0%	+44.5 points
What is your employment situation? **	Unemployed	2.5%	50.0%	+47.5 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? **	Too many single-family homes	5.5%	50.0%	+44.5 points
What tools would you be in favor of the City using in order to provide more housing? **	Don't know	16.1%	100.0%	+83.9 points
What type of neighborhoods in Rifle would be the most suitable for the tiny house type? **	Moderate sized SFH neighborhoods	14.0%	100.0%	+86.0 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? **	Large lot SFH	24.5%	0.0%	-24.5 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? **	Everywhere	0.1%	100.0%	+99.9 points

What is your race? **	Hispanic	16.4%	100.0%	+83.6 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Building style and practices do not address sustainability	23.5%	100.0%	+76.5 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? *	Low -income housing areas	17.3%	100.0%	+82.7 points

Source: Points Consulting Community Survey, 2025

Table A.6: Statistically Significant Survey Responses for Individuals Who are Young Adults (18–35)

Question	Response	Overall Survey %	Question Response %	Difference
To what degree is commuting a factor in your consideration of where you live? **	Not a factor, I don't drive very far	49.8%	31.9%	-17.9 points
To what degree is commuting a factor in your consideration of where you live? **	I would prefer a job closer to Rifle that required less of a commute	24.8%	40.4%	+15.6 points
How long have you lived in the City of Rifle? **	Less than 1 year	3.0%	10.6%	+7.7 points
How long have you lived in the City of Rifle? **	3 to 5	10.1%	21.3%	+11.2 points
How long have you lived in the City of Rifle? **	11 years or more	48.1%	25.5%	-22.6 points
How would you describe Rifle's community identity now? **	A small town with strong character but struggling economy	39.5%	58.1%	+18.6 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Me and others	5.6%	17.4%	+11.8 points
Do you believe there are too many short-term rentals (such as Airbnb or VRBO) in the City of Rifle? **	Yes	13.0%	25.0%	+12.0 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? **	Low density MFH neighborhoods	19.6%	38.9%	+19.3 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? **	Urban density SFH neighborhoods	22.4%	40.5%	+18.2 points
What type of neighborhoods in Rifle would be the most suitable for the accessory dwelling unit (ADU) type? **	Urban density SFH neighborhoods	12.4%	27.8%	+15.4 points
What type of housing do you reside in? **	Apartment or studio	10.9%	27.6%	+16.6 points

Who else resides in your residence? **	Friends/ roommates	5.1%	14.6%	+9.5 points
What is your race? *	Hispanic	16.7%	31.3%	+14.5 points
Are you looking to move within the next 12 months? *	Yes, to a different home in Rifle	11.0%	19.1%	+8.1 points
How would you describe Rifle's community identity now? *	A town with relatively little identity	20.5%	9.3%	-11.2 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? *	Yes	34.9%	48.9%	+14.0 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? *	Don't know	38.7%	25.5%	-13.2 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too many single-family homes	6.0%	14.0%	+7.9 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too much conversion of housing stock to STR	9.8%	18.6%	+8.8 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too many part-time homeowners	15.3%	25.6%	+10.2 points
What should the local government's role be in regulating the housing market? *	Should play an active role to ensure that all housing is affordable	36.9%	51.1%	+14.2 points
What should the local government's role be in regulating the housing market? *	Should take hands-off approach and let the market regulate itself	13.6%	2.1%	-11.4 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? *	Areas with high-density, MFH housing	29.5%	45.9%	+16.4 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? *	Low -income housing areas	25.5%	40.5%	+15.0 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? *	Large lot SFH neighborhoods	45.8%	62.2%	+16.4 points
What type of neighborhoods in Rifle would be the most suitable for the tiny house type? *	Urban density SFH neighborhoods	29.9%	13.8%	-16.1 points
What type of neighborhoods in Rifle would be the most suitable for the accessory dwelling unit (ADU) type? *	Historic moderate density areas	7.7%	16.7%	+8.9 points
What is your current living situation? *	Own	76.4%	63.8%	-12.5 points
Who else resides in your residence? *	I live alone	13.2%	4.2%	-9.0 points

Source: Points Consulting Community Survey, 2025

Table A.7: Statistically Significant Survey Responses for Individuals Who are an Established Adult (35-55)

Question	Response	Overall Survey %	Question Response %	Difference
What tools would you be in favor of the City using in order to provide more housing? **	Incentives for remodeling	43.1%	54.7%	+11.6 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Yes	34.9%	48.0%	+13.1 points
What is your employment situation? **	Retired	16.6%	0.0%	-16.6 points
What is your employment situation? **	Full Time	64.3%	79.4%	+15.1 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	No	26.4%	17.0%	-9.4 points
Would you like to see the City of Rifle's housing stock increase? **	No	13.2%	4.0%	-9.2 points
To what degree is commuting a factor in your consideration of where you live? **	I would prefer to live outside of Rifle, closer to my place of employment	9.8%	17.2%	+7.3 points
What tools would you be in favor of the City using in order to provide more housing? *	Changes in zoning code, regulations, and requirements	37.2%	45.3%	+8.1 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? *	Low density MFH neighborhoods	13.4%	7.0%	-6.5 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? *	Low -income housing areas	21.9%	29.1%	+7.2 points
What should the local government's role be in regulating the housing market? *	Should play an active role to ensure that all housing is affordable	36.9%	45.0%	+8.1 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? *	Low-income housing areas	25.5%	33.3%	+7.8 points
To what degree is commuting a factor in your consideration of where you live? *	Not a factor, I don't drive very far	50.0%	42.4%	-7.6 points
How long have you lived in the City of Rifle? *	11 years or more	48.1%	39.0%	-9.1 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? *	Don't Know	30.3%	22.0%	-8.3 points

What tools would you be in favor of the City using in order to provide more housing?	Deed restrictions	21.1%	27.4%	+6.3 points
How would you describe Rifle's community identity now? *	A town with relatively little identity	20.5%	28.4%	+7.9 points
Where is your place of full-time residence? *	Within Rifle	75.0%	67.0%	-8.0 points
Where is your place of full-time residence? *	Elsewhere in the vicinity	12.6%	19.0%	+6.4 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? *	Not me, but others	62.8%	72.0%	+9.2 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too much blight	23.3%	31.6%	+8.3 points
What should the local government's role be in regulating the housing market? *	Should intervene to help the most disadvantaged citizens	21.2%	29.0%	+7.8 points
Would you like to see the City of Rifle's housing stock increase? *	Yes, but with a focus on a mix of both SFH and density	7.3%	8.1%	+0.8 points

Source: Points Consulting Community Survey, 2025

Table A.8: Statistically Significant Survey Responses for Individuals Who are Experienced Citizens (55+)

Question	Response	Overall Survey %	Question Response %	Difference
What is your current living situation? **	Rent	21.5%	13.3%	-8.2 points
What should the local government's role be in regulating the housing market? **	Should play an active role to ensure that all housing is affordable	36.9%	20.2%	-16.6 points
What type of neighborhoods in Rifle would be the most suitable for the townhome housing type? **	Low-income housing areas	25.5%	10.1%	-15.4 points
To what degree is commuting a factor in your consideration of where you live? **	Not a factor, I don't drive very far	15.4%	13.6%	-1.7 points
How long have you lived in the City of Rifle? **	11 years or more	48.1%	70.0%	+21.9 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? **	Don't Know	30.3%	42.0%	+11.7 points

What tools would you be in favor of the City using in order to provide more housing? **	Deed restrictions	21.1%	9.9%	-11.2 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Yes	34.9%	12.5%	-22.4 points
What is your employment situation? **	Retired	16.6%	43.3%	+26.7 points
What is your employment situation? **	Full Time	64.3%	42.2%	-22.0 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	No	26.4%	37.5%	+11.1 points
Would you like to see the City of Rifle's housing stock increase? **	No	13.2%	24.1%	+10.9 points
Are you looking to move within the next 12 months? **	Yes, to a different home in Rifle	11.0%	3.4%	-7.6 points
In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle? **	Don't know	38.7%	50.0%	+11.3 points
What should the local government's role be in regulating the housing market? **	Should take hands-off approach and let the market regulate itself	13.6%	24.7%	+11.2 points
What is your current living situation? **	Own	76.4%	85.6%	+9.2 points
Who else resides in your residence? **	I live alone	13.2%	21.6%	+8.4 points
To what degree is commuting a factor in your consideration of where you live? **	I would prefer a job closer to Rifle that required less of a commute	53.4%	67.4%	+14.0 points
What is your race? **	Hispanic	24.8%	13.6%	-11.1 points
What is your employment situation? **	Disabled	2.1%	5.6%	+3.4 points
Are you looking to move within the next 12 months? **	No	25.4%	22.5%	-3.0 points
What type of housing do you reside in? **	Senior living	3.1%	9.8%	+6.6 points
What tools would you be in favor of the City using in order to provide more housing? *	Changes in zoning code, regulations, and requirements	37.2%	28.4%	-8.8 points
What type of neighborhoods in Rifle would be the most suitable for the cottage housing type? *	Low density MFH neighborhoods	13.4%	20.5%	+7.1 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? *	Low-income housing areas	21.9%	12.8%	-9.1 points

What tools would you be in favor of the City using in order to provide more housing? *	Incentives for remodeling	43.1%	30.9%	-12.3 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too many single-family homes	6.0%	1.3%	-4.7 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too much conversion of housing stock to STR	9.8%	3.9%	-5.9 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too many part-time homeowners	15.3%	7.8%	-7.6 points
How long have you lived in the City of Rifle? *	3 to 5	10.1%	4.4%	-5.7 points
Have you or anyone you know been displaced from their home in the past year due to rising housing costs? *	Me and others	5.6%	1.1%	-4.4 points
Who else resides in your residence? *	Friends/roommates	5.1%	1.1%	-4.0 points
What is your employment situation? *	Stay at home	4.3%	0.0%	-4.3 points
How long have you lived in the City of Rifle? *	1 to 3	7.2%	2.2%	-5.0 points
How long have you lived in the City of Rifle? *	6 to 10	21.1%	13.3%	-7.8 points
Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? *	Too much density	29.3%	20.8%	-8.5 points
What tools would you be in favor of the City using in order to provide more housing? *	More public housing	23.4%	16.0%	-7.3 points
What tools would you be in favor of the City using in order to provide more housing? *	Local government incentives for real estate dev.	28.0%	19.8%	-8.2 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? *	Moderate sized SFH neighborhoods	28.1%	20.3%	-7.9 points
What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type? *	Low -income housing areas	17.6%	10.1%	-7.5 points
What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment type? *	Urban density SFH neighborhoods	12.4%	6.4%	-6.0 points

Source: Points Consulting Community Survey, 2025

Appendix B: Additional Statistical Details

AMI Details from Housing Forecast

This appendix provides a detailed review of data that were not explicitly included in the main body of the report. The information presented here reflects findings from the housing needs forecast, focusing specifically on housing needs by income level, tenure (owner vs. renter), changes in Area Median Income (AMI) distribution, and total housing needs by AMI.

Our overall housing needs forecast (based on population growth projections) did not anticipate the construction of as many new housing units as would be needed solely based on cost-burden metrics. As a result, total needs by AMI level do not fully align with population-based projections. While it might seem ideal to build new units in proportion to cost-burden needs and assume they will be occupied, this assumption is not supported by empirical evidence and would be irresponsible from a planning perspective. Therefore, we aligned the distribution of housing needs by AMI level with the broader housing needs forecast scenarios.

Table B.1–Table B.4 illustrate how new housing units may be distributed by tenure. It is likely that all units required at the 0–30% AMI level will be rental units, as they will likely require subsidies, and homeownership at this income level is largely unattainable. As AMI levels increase, the proportion of rental units is expected to decline. Higher-income households are more likely to transition into homeownership, as housing becomes more affordable, and the share of cost-burdened households decreases at each successive income level.

Table B.1: Distribution by Tenure, Expected Growth (Needs-Driven) AMI, 2024–2044

AMI Category	Existing Housing 2024	Projected Housing Needs	New Units Needed by 2044
Rentals			
0–30% AMI	447	806	360
30–50% AMI	160	280	120
50–80% AMI	437	781	344
80–100% AMI	308	451	144
100–120% AMI	313	380	67
120%+ AMI	1263	1538	275
Ownership			
0–30% AMI	0	0	0
30–50% AMI	204	356	152
50–80% AMI	288	515	227
80–100% AMI	119	174	55
100–120% AMI	59	72	13
120%+ AMI	288	351	63

Source: Points Consulting, 2025

Table B.2: Distribution by Tenure, Expected Growth (Market-Driven) AMI, 2024–2044

AMI Category	Existing Housing 2024	Projected Housing Needs	New Units Needed by 2044
Rentals			
0–30% AMI	447	747	301
30–50% AMI	160	256	96
50–80% AMI	437	540	103
80–100% AMI	308	453	145
100–120% AMI	313	556	243
120%+ AMI	1263	1784	521
Ownership			
0–30% AMI	0	0	0
30–50% AMI	204	326	122
50–80% AMI	288	356	68
80–100% AMI	119	175	56
100–120% AMI	59	106	46
120%+ AMI	288	407	119

Source: Points Consulting, 2025

If we assume that Rifle will experience a higher growth rate as expected by the city, we will assume that this growth will follow the AMI distribution of Potential Growth (Needs-Driven) and Potential Growth (Market-Driven) in Table B.3 and Table B.4. Overall, the housing situation in Rifle favors higher-income households that can afford single-family homes. To address this imbalance, approximately 1,394 units of affordable housing serving households in the 0–80% AMI range would need to be constructed under the Needs-Driven forecast (Table B.7). Under the Market-Driven forecast, that number changes to 845 units (Table B.8).

Ideally, these units should include a mix of permanent supportive housing, subsidized housing, naturally occurring affordable housing (NOAH), and economy or market-rate rentals. At the lower end of the AMI spectrum, the majority of these units will need to be rental properties. While meeting the needs of cost-burdened households is critical, it's also important to recognize that new housing construction in Rifle may not directly align with the AMI needs identified in this forecast.

Table B.3: Distribution by Tenure, Potential Growth (Needs-Driven) AMI, 2024–2044

AMI Category	Existing Housing 2024	Projected Housing Needs	New Units Needed by 2044
Rentals			
0–30% AMI	447	863	416
30–50% AMI	160	300	140
50–80% AMI	437	835	398
80–100% AMI	308	483	175
100–120% AMI	313	407	94
120%+ AMI	1263	1645	383

Ownership			
0-30% AMI	0	0	0
30-50% AMI	204	381	177
50-80% AMI	288	551	263
80-100% AMI	119	187	68
100-120% AMI	59	77	18
120%+ AMI	288	376	87

Source: Points Consulting, 2025

Table B.4: Distribution by Tenure, Potential Growth (Market-Driven) AMI, 2024–2044

AMI Category	Existing Housing 2024	Projected Housing Needs	New Units Needed by 2044
Rentals			
0-30% AMI	447	800	353
30-50% AMI	160	274	114
50-80% AMI	437	577	141
80-100% AMI	308	484	177
100-120% AMI	313	595	282
120%+ AMI	1263	1909	646
Ownership			
0-30% AMI	0	0	0
30-50% AMI	204	348	145
50-80% AMI	288	381	93
80-100% AMI	119	187	68
100-120% AMI	59	113	54
120%+ AMI	288	436	147

Source: Points Consulting, 2025

Table B.5: Expected Growth Needs-Driven AMI Forecast, 5-Year Counts and Net Changes, 2044

Income Level	2024	2029	2034	2039	2044	Net Change	Net % Change
0-30% AMI	447	493	585	689	806	359	80.4%
30-50% AMI	364	398	468	547	636	273	75.0%
50-80% AMI	725	799	944	1109	1296	570	78.5%
80-100% AMI	427	442	496	557	626	199	46.6%
100-120% AMI	372	366	392	421	452	81	21.7%
120%+ AMI	1,551	1,529	1,637	1,757	1,889	337	21.7%
Total	3,886	4,026	4,522	5,080	5,705	1819	46.8%

Source: Points Consulting, 2025

Table B.6: Expected Growth Market-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044

Income Level	2024	2029	2034	2039	2044	Net Change	Net % Change
0–30% AMI	447	478	555	644	747	301	67.3%
30–50% AMI	364	385	442	507	582	218	60.0%
50–80% AMI	725	720	774	833	896	170	23.4%
80–100% AMI	427	442	497	559	628	201	47.0%
100–120% AMI	372	404	476	561	662	290	78.1%
120%+ AMI	1,551	1,592	1,771	1,970	2,191	639	41.2%
Total	3,886	4,026	4,522	5,080	5,705	1,819	46.8%

Source: Points Consulting, 2025

Table B.7: Potential Growth Needs-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044

Income Level	2024	2029	2034	2039	2044	Net Change	Net % Change
0–30% AMI	447	509	611	728	863	416	93.1%
30–50% AMI	364	410	488	578	681	317	87.2%
50–80% AMI	725	824	986	1173	1387	661	91.0%
80–100% AMI	427	456	518	589	670	243	56.9%
100–120% AMI	372	378	409	445	484	112	30.3%
120%+ AMI	1,551	1,577	1,709	1,857	2,021	470	30.3%
Total	3,886	4,153	4,722	5,370	6,105	1,819	57.1%

Source: Points Consulting, 2025

Table B.8: Potential Growth Market-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044

Income Level	2024	2029	2034	2039	2044	Net Change	Net % Change
0–30% AMI	447	493	580	681	800	353	79.0%
30–50% AMI	364	397	461	536	623	259	71.2%
50–80% AMI	725	743	809	880	959	233	32.1%
80–100% AMI	427	456	519	590	672	245	57.3%
100–120% AMI	372	417	497	594	708	337	90.6%
120%+ AMI	1,551	1,642	1,849	2,082	2,344	793	51.1%
Total	3,886	4,153	4,722	5,370	6,105	2,219	57.1%

Source: Points Consulting, 2025

Figure B.1: Expected Growth Needs-Driven Target 2044 AMI Distribution Compared Current 2024 AMI Distribution

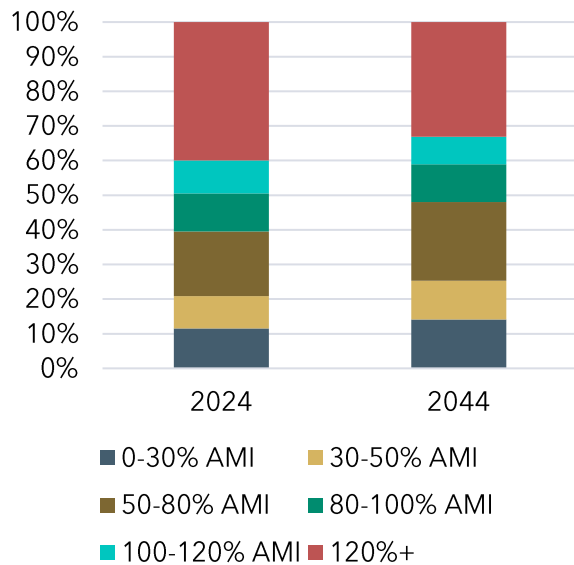


Figure B.2: Expected Growth Market-Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution

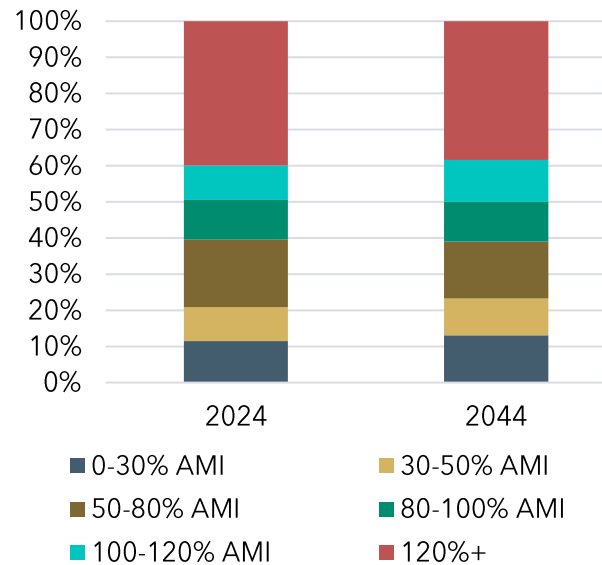


Figure B.3: Potential Growth Needs-Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution

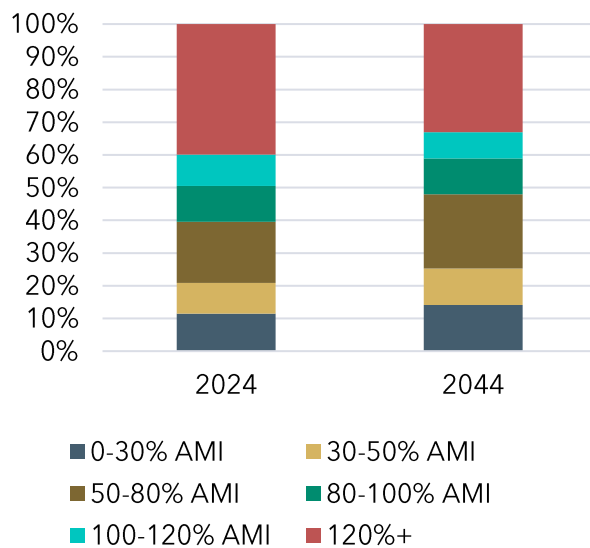
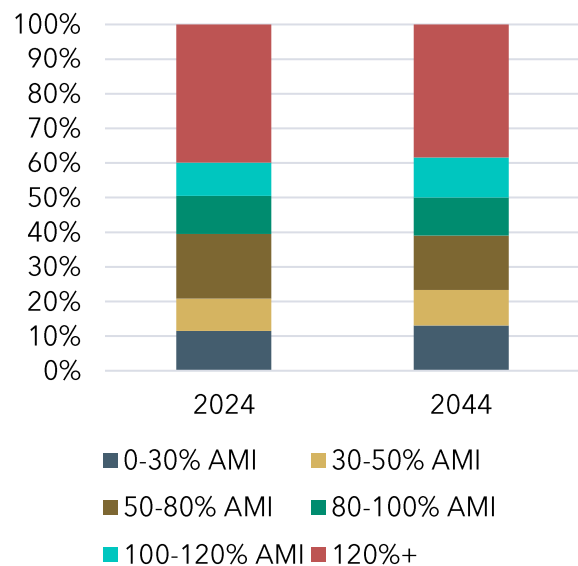


Figure B.4: Potential Growth Market-Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution



Source: Points Consulting, 2025

Buildable Lands Inventory Detailed Methodology

PC began the analysis by conducting a comprehensive evaluation of all parcels in Garfield County, using local zoning codes to identify land designated for residential use. The project team then analyzed improvement and land values to determine which parcels should be considered Vacant or Potentially Redevelopable.

1. **Vacant:** Parcels were classified as such if their improvement value was less than \$10,000 or if the land value accounted for 100% of the total value.
2. **Potentially Redevelopable:** Residential parcels that were classified as Vacant but had an improvement-to-land value ratio of less than 1.0 were categorized as Potentially Redevelopable. This designation indicates that these parcels could support redevelopment to accommodate more housing. PC used an improvement-to-land value ratio equivalent to less than 50% improvement-to-assessed value ratio. For example, if a parcel had a total assessed value of \$200,000, with an improvement value of \$75,000 and a land value of \$125,000, it would be classified as Potentially Redevelopable. These parcels were not considered Vacant because their improvement values exceeded \$10,000, but since the improvement value was lower than the land value, they remained candidates for redevelopment.
3. **Underutilized:** This category of land inventory includes residential parcels that are assumed to be underutilized and do not fall in either Vacant or Potentially Redevelopable categories. It includes parcels that are developed at a lower density than what is permitted by the zoning district in which the parcel is located.
4. The analysis excluded the following zoning types:
 - a. A-LI- Airport Light Industrial
 - b. County Public Lands
 - c. County Resource Lands
 - d. CS-Community Service
 - e. ID- Industrial
 - f. LI-Light Industrial
 - g. PD- Public Zone District
 - h. Resource Lands
 - i. Restricted- Non Potable
 - j. Rural
 - k. TC- Tourist Commercial
5. **Market Factors:** We assume that approximately 25% of land will not be developed into housing due to market factors such as public/right-of-away adjustments (e.g., sidewalks) and government-owned land that is not available for housing. An additional portion of land was removed to account for the City's infrastructure requirements to support future growth. These reductions were applied to the land inventory as follows:
 - **Vacant land within Rifle:** We assumed that 44% of this land would be unavailable for housing development due to public and right-of-way adjustments, leaving 56% of Vacant land available for development.

- **Potentially Redevelopable land in Rifle:** We assumed that 63% of this land is not available for housing development. This includes a 25% deduction for public/right-of-way adjustments (as applied to Vacant land) and a higher 50% city rate to reflect the greater infrastructure needs and inefficiencies associated with redevelopment, such as utility upgrades, code compliance, and design constraints.
 - **Underutilized land in Rifle:** We assumed that 70% of this land is not available for housing development. Like Potentially Redevelopable land, this reflects a higher city rate to account for infrastructure needs and inefficiencies associated with redevelopment. With these assumptions, 30% of Underutilized land is available for housing development.
 - **Vacant land in the County Rural areas:** We assumed that 81% of this land would be unavailable for housing development due to the infrastructure needed to support future growth. With these assumptions, 19% of Vacant land in the County Rural areas is available for housing development.
- 6. Assumed Density and Assumed Density Plus Assumptions:** Assumed Density refers to the projected number of housing units that can be developed per acre of buildable land, based on current zoning regulations and development trends. These densities are listed in the zoning code and vary by district. For example, the Low-Density Residential zone has an assumed density of four units per acre, while the Medium-Density Residential zone has an assumed density of 10 units per acre. It is important to note that assumed density does not represent the maximum allowable units per acre, but rather a realistic estimate of what is likely to be developed based on existing patterns and constraints.
- 7.** In addition, we created an Assumed Density Plus scenario to reflect potential higher densities that could be supported if future growth demands it. In collaboration with the City's planning and development department, we determined appropriate values for Assumed Density Plus by considering current assumed densities in each zoning district and anticipated future growth. By applying the Assumed Density and Assumed Density Plus values, we can calculate the corresponding Assumed Units and Assumed Units Plus. To calculate the number of units for both categories we used the following methodology:
- **Assumed Units:** Each parcel is calculated by multiplying the total parcel acreage by the remaining market factor (one minus the market factor adjustment), then applying the assumed residential density value.
 - **Assumed Units Plus:** Each parcel is calculated by multiplying the total parcel acreage by the remaining market factor (one minus the market factor adjustment), then applying the Assumed Density Plus value.

Buildable Lands Inventory Tables

Table B.9: Buildable Lands Summary by Zoning and Land Status in Rifle

Zoning	Acres	Parcels	Assumed Units	Assumed Units Plus
DR – Developing Resource	597	34	1,110	1,360
Developed	65	8	180	200
Vacant	532	26	930	1,160
EZ – Estate Zoning	46	24	0	0
Developed	7	4	0	0
Vacant	39	20	0	0
LDR – Low Density Residential	483	1,469	380	480
Developed	377	1,323	280	330
Vacant	107	146	100	150
LDRPUD – Low Density Residential PUD	555	235	910	1,140
Developed	39	212	10	10
Vacant	516	23	900	1,130
MDR – Medium Density Residential	215	438	890	2,050
Developed	86	321	370	1,020
Potentially Redevelopable	5	2	30	50
Vacant	125	115	490	980
MDRPUD – Medium Density Residential PUD	287	431	1,300	2,700
Developed	72	383	330	710
Potentially Redevelopable	41	1	250	510
Vacant	174	47	720	1,480
MDRX – Medium Density Residential Redeveloping	114	276	680	4,160
Developed	89	205	600	3,800
Potentially Redevelopable	2	3	10	50
Vacant	23	68	70	310

Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS

Table B.10: Buildable Lands Summary by Zoning and Land Status in County Rural

Zoning	Acres	Parcels	Assumed Units	Assumed Units Plus
County Rural	25,071	257	3,440	6,670
Developed	7,290	150	0	0
Potentially Redevelopable	1,120	7	0	0
Vacant	16,661	100	3,440	6,670

Source: Points Consulting using data from Garfield County Assessors Data, 2024 and USGS

Displacement Risk Methodology

The PC team developed the final displacement risk model using a combination of eight indicators identified as relevant by the Colorado Revised Statutes and DOLA Guidelines. These variables are:

- Individuals without a high school diploma
- Individuals with disabilities
- Individuals with limited English proficiency
- Households below 150% of the federal poverty level
- Minority status
- Single-parent households
- Crowded households
- Cost-burdened households

After conducting a basic comparison of these indicators across different geographic areas and categories, we calculated the median and standard deviation for each variable. We then assigned an equal weight to each risk factor. Using this information, we calculated a raw score for each census tract based on how many standard deviations each category deviated from the median. Finally, we normalized these scores to a user-friendly 0–100 scale. Table B.11 shows the results.

Table B.11: Detailed Statistics of Displacement Risks

Census	No HS Diploma	Dis-abled	Limited English (5+)	>150% poverty	Min-ority	Single - Parent	Crowded	*Cost-Burdened	Index Score
9516	13.4%	11.3%	6.2%	6.8%	47.9%	0.0%	16.3%	27.3%	63.2
9517.01	9.6%	6.6%	12.6%	4.7%	45.1%	1.7%	11.8%	20.2%	47.3
9517.02	13.3%	14.7%	3.5%	5.9%	29.0%	0.0%	18.3%	39.4%	60.3
9518.02	6.4%	4.5%	0.6%	4.7%	16.9%	0.6%	8.5%	14.0%	-10.3
9518.03	8.0%	3.3%	7.6%	10.0%	28.6%	0.0%	13.8%	29.8%	38.2
9518.04	9.9%	6.3%	3.7%	6.0%	35.0%	3.2%	18.0%	18.2%	37.3
9519.01	11.8%	8.0%	10.7%	3.9%	32.4%	1.2%	17.7%	35.1%	55.9
9519.02	6.3%	13.6%	8.2%	5.3%	29.6%	1.1%	11.7%	26.6%	40.7
9520.01	22.0%	7.9%	3.8%	10.8%	46.8%	2.8%	9.5%	27.1%	71.3
9520.03	5.2%	6.0%	0.0%	0.4%	38.8%	0.0%	3.6%	7.9%	-16.9
9520.04	11.7%	9.4%	4.8%	8.2%	40.9%	4.6%	13.1%	24.4%	56.9
9521	10.8%	14.8%	5.8%	4.7%	27.3%	11.3%	23.2%	21.7%	72.1
Garfield County	10.7%	9.1%	6.0%	6.2%	34.6%	2.8%	14.5%	25.1%	-
Colorado	7.5%	11.0%	5.3%	2.6%	35.0%	2.5%	15.8%	26.5%	-
U.S.	10.8%	12.9%	6.2%	4.4%	43.0%	3.5%	20.5%	26.2%	-

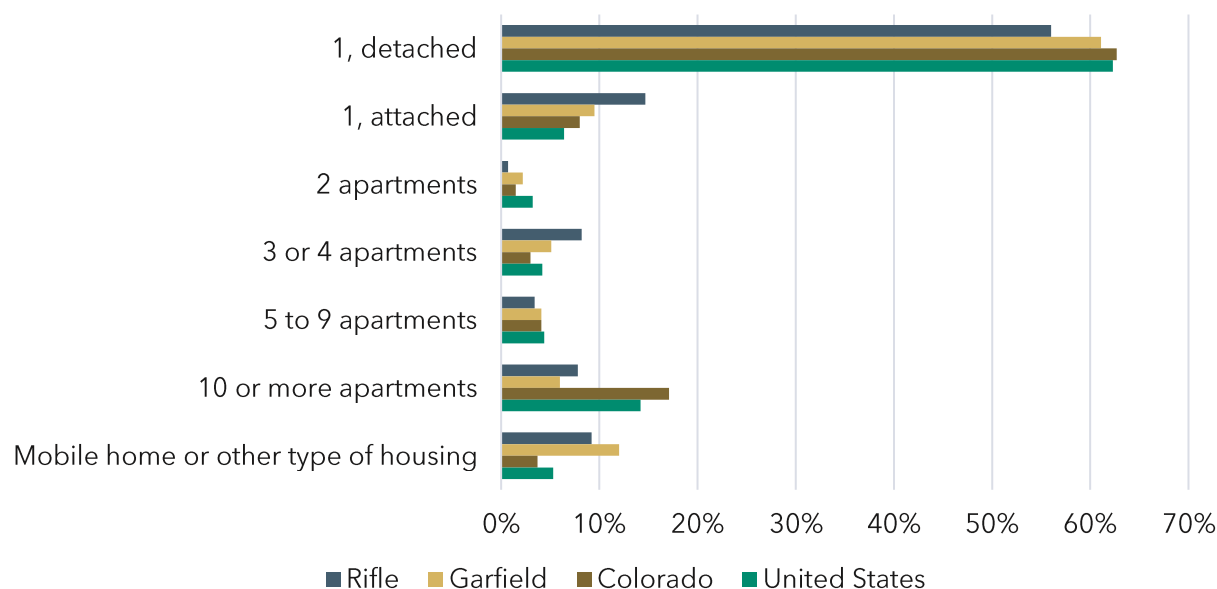
Source: Points Consulting, 2025

Housing & Socioeconomic Indicators

Unit Size, Household Structure, and Employment-Housing Balance

Rifle's housing composition aligns with national trends in single-family detached homes but differs in other aspects (Figure B.5). Garfield County has a higher share of mobile homes (12.0%) compared while Rifle's share (9.2%). Both Rifle and Garfield County have fewer multifamily apartment units than Colorado and the United States. This suggests a housing market that favors lower-density and alternative housing types over large-scale multifamily developments.

Figure B.5: Unit Size Distribution, 2022



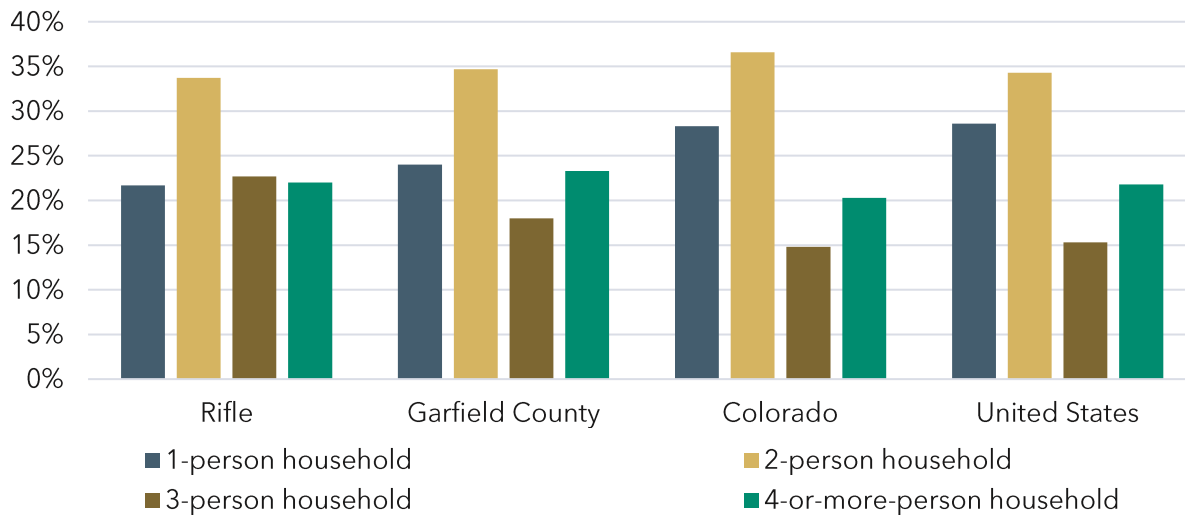
Source: U.S. Census Bureau, American Community Survey, S2504 5-year, 2022

In small towns, housing stock is typically dominated by either single-family homes or large apartment complexes. However, Rifle stands out for the notable presence of middle-density housing. This is a positive sign that the area is encouraging more diverse housing options. Middle density is a housing type that remains scarce in many other parts of the country.

Figure B.6 illustrates the distribution of households by size. Across all regions of comparison, two-person households are the most common, followed by one-person households. This higher proportion of smaller households suggests a demand for smaller housing options, such as apartments, condos, or town homes.

Additionally, the significant presence of three- and four-person households indicates a continued need for larger, family-friendly housing, such as single-family homes or multi-bedroom units. Understanding this distribution helps identify housing needs and ensures that development aligns with household size trends.

Figure B.6: Distribution of Persons Per Household, 2022

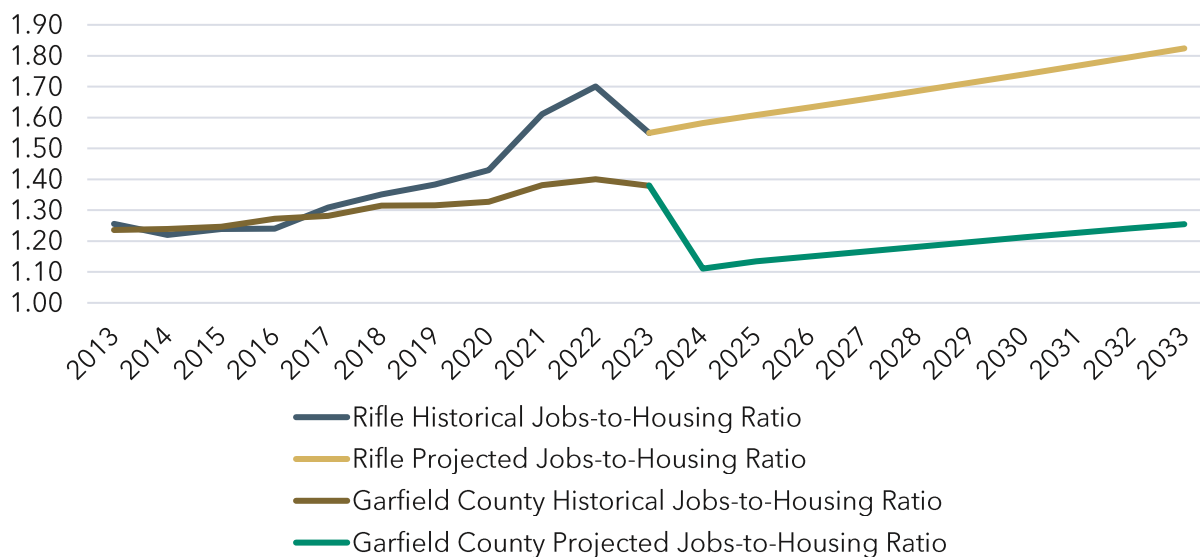


Source: U.S. Census Bureau, American Community Survey, S2501 1-year, 2022

Residences to Employment Metrics

Figure B.7 projects the employment-to-housing ratio for Rifle over the next 10 years. In 2023, the ratio is approximately 1.6, meaning there are 1.6 jobs for every housing unit. This imbalance suggests that job growth is outpacing residential development, potentially contributing to a housing shortage. We project the ratio to rise modestly to 1.8 by 2033. However, it is important to note that not all jobs included in this estimate will directly translate into housing demand. Many may be part-time or lower-wage positions that do not generate sufficient income to support local housing costs.

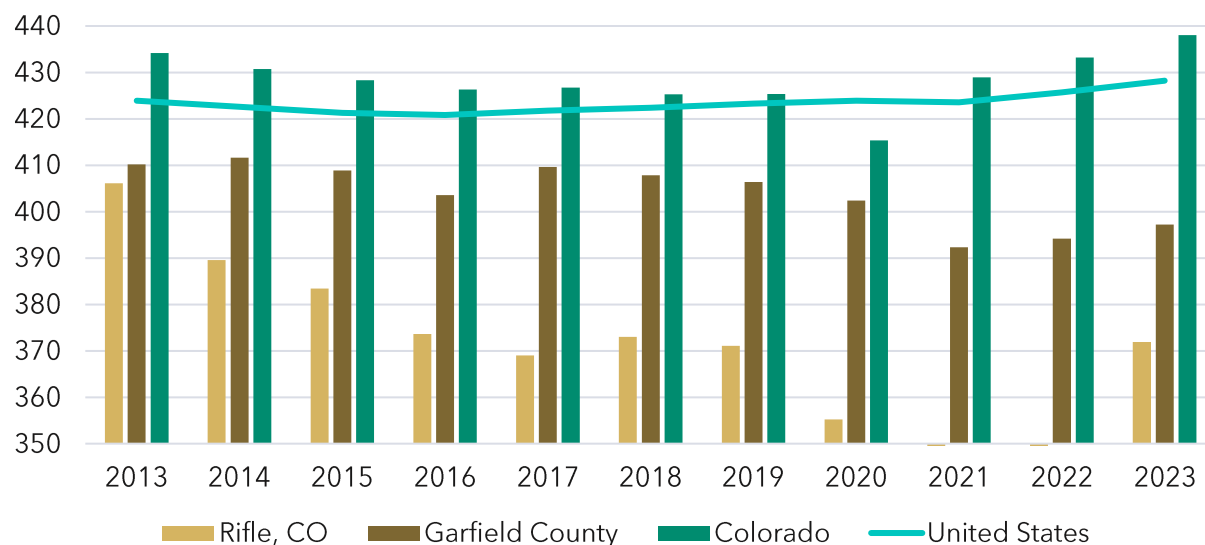
Figure B.7: Forecasted Employment-to-Housing Ratio, 2013–2033



Source: Points Consulting using Data Tactical Group Data, 2025

Between 2013 and 2017, Rifle and other Colorado regions experienced a decline in the number of housing units per 1,000 residents (Figure B.8). Although housing construction was increasing prior to the COVID-19 pandemic, the number of new units declined in 2020 and 2021. Since 2022, however, housing unit growth has resumed. Despite this recovery, Rifle continues to lag significantly behind both Garfield County and the state of Colorado. Nationally, the ratio of housing units per 1,000 residents remained relatively stable between 421 and 423 but has since increased to 428 as of 2023.

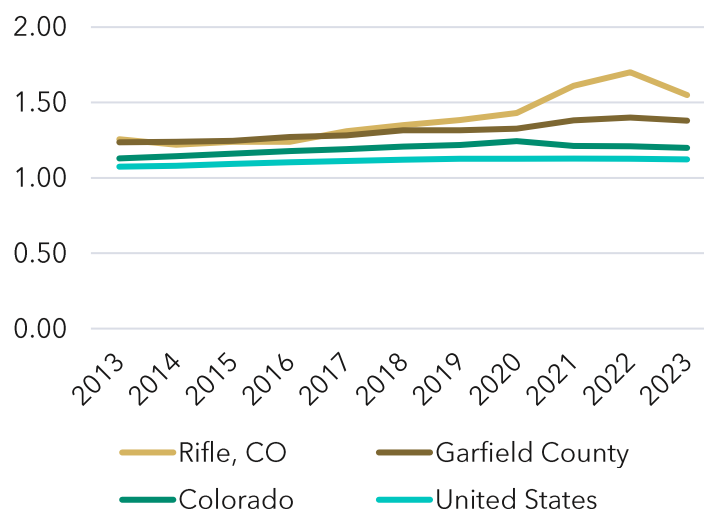
Figure B.8: Housing Units Per 1,000 Residents, 2013–2023



Source: Points Consulting using American Community Survey, 2013–2023 5-Year Estimates, Tables B25004 and DP05

Additionally, the employment-to-housing ratio in Figure B.9 highlights a mismatch between jobs and available housing. In 2023, Rifle had 1.6 jobs per housing unit, a slightly higher ratio than Garfield County (1.4), Colorado (1.2), and the United States (1.1). This suggests that there are more jobs available in Rifle than housing units. During PC's onsite visits, we heard that many people live in Rifle, but commute to many people commute in and out of Rifle for work, reinforcing what was

Figure B.9: Employment-to-Housing Ratio, 2013–2023



Source: Points Consulting using American Community Survey, 2013–2023 5-Year Estimates, Tables B25004 and DP05

observed during PC’s onsite visits. Rifle’s proximity to Glenwood Springs and other cities no doubt contributes to this dynamic.

Additional Homes for Sale Metrics

After inventory and listings spiked in winter 2020 (driven by buyers and sellers anticipating market shifts) the pandemic shutdown shocked the market (Figure B.10). A neutral market with 3–6 months of inventory quickly shifted to a seller’s market as inventory and listings plunged. Interest rate hikes in 2022 then led to a prolonged flat period in inventory and listings from spring 2022 through summer 2024. Many homeowners, locked into lower mortgage rates, have chosen to stay put rather than sell and buy at higher rates.

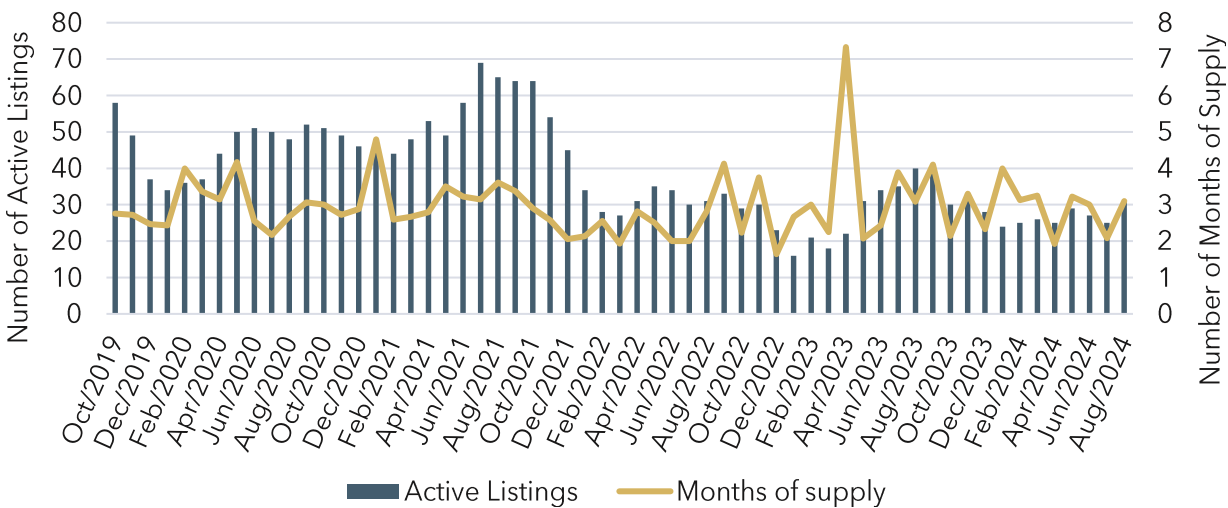
Table B.12 compares residential sales metrics from August 2024 (one-year average) with the period from January 2014 to January 2024. Residential sales metrics show notable declines when comparing the one-year average (August 2024) to the ten-year average (January 2014–January 2024): new listings are down 28.6%, active listings have decreased by 34.8%, and total sales have dropped 28.6%.

Table B.12: Residential Housing Market Trends: One-Year Average (August 2024) vs. 10-Year Average (2014–2024)

Metric	August 2024 (1 year)	Jan 2014–Jan 2024	Change
Sold Listings	10	14	(4)
Avg Home Sale Price	\$500,000	\$336,000	\$164,000
Median Home Sale Price	\$490,000	\$323,000	\$166,000
Active Listings	30	46	(16)
New Listings	10	14	(4)
Months of Supply	3	4	(1)

Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

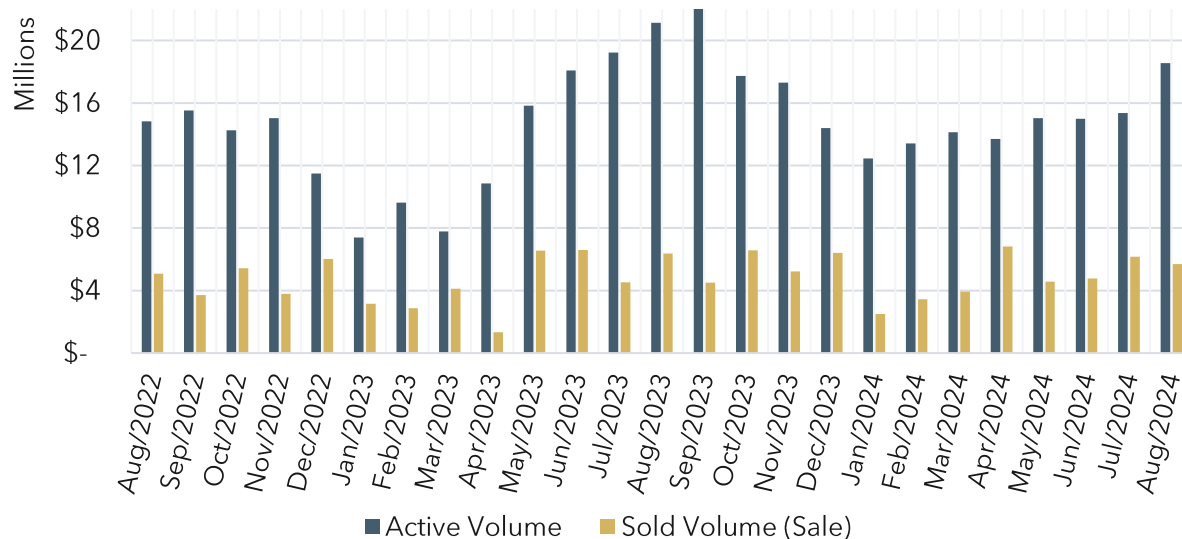
Figure B.10: Listing and Months of Supply Trends in Rifle, CO, October 2019–August 2024



Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

Figure B.11 compares Active and Sold Volume in Rifle from August 2022 to August 2024, revealing a notable gap: Active Volume remains high while Sold Volume is comparatively low. Active Volume represents the total dollar value of homes currently listed for sale, while Sold Volume reflects the value of homes that have sold during a given period. This imbalance may suggest that homes are staying on the market longer. This is possibly due to affordability challenges. It's likely that many listings are priced beyond what the local population can afford, limiting sales activity.

Figure B.11: Active and Sold Volume in Rifle, CO, August 2022–August 2024



Source: Colorado Association of REALTORS, via Paige Haderlie at Property Professionals

Figure B.12 shows the monthly changes in average rental prices for all unit sizes (based on number of bedrooms) from 2010 to 2024. Between January 2022 and January 2024 alone, average rental prices increased 15.3%.

Figure B.12: Rental Price Range for All Unit Sizes, 2010–2024



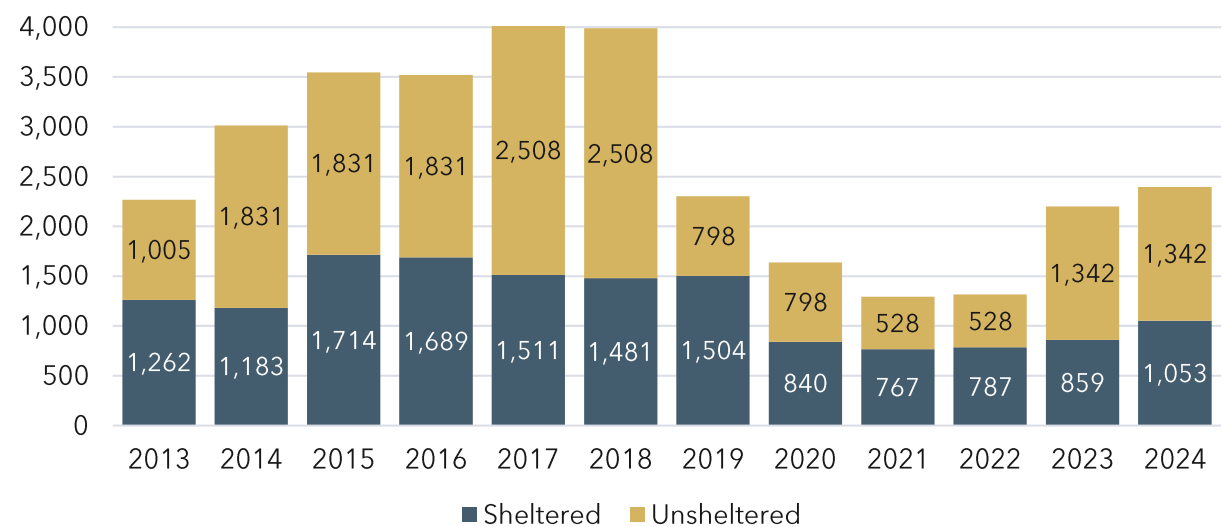
Source: Rentrange, Market Metric Report, 2025

Tracking rental markets is more difficult than tracking home sales, as federal agencies collect limited rental data and for-profit providers have little incentive to report it. However, several sources combine MLS data with proprietary methods to analyze rental trends. Despite differences in methodology, these sources consistently show increasing rental costs in Rifle. This mirrors broader national patterns that began around 2012.

Additional Homeless Population Metrics

The demographics of homeless individuals are presented in Table B.13, Figure B.14, and Figure B.15 at the full Colorado Balance of State CoC level rather than the county level. This approach protects privacy, as demographic data in the PIT Count are suppressed at the county level when any demographic group includes fewer than 10 individuals.

Figure B.13: Colorado Balance of State CoC PIT Homeless County, 2013–2024



Source: HUD 2007–2024 PIT Estimates by CoC

From 2014 to 2024, the Asian or Asian American and Native Hawaiian or Other Pacific Islander homeless populations remained almost negligible. However, the Black, African American, or African and American Indian, Alaska Native, or Indigenous populations consistently represented the highest proportions of non-White homeless individuals, along with those identifying as Multiracial.

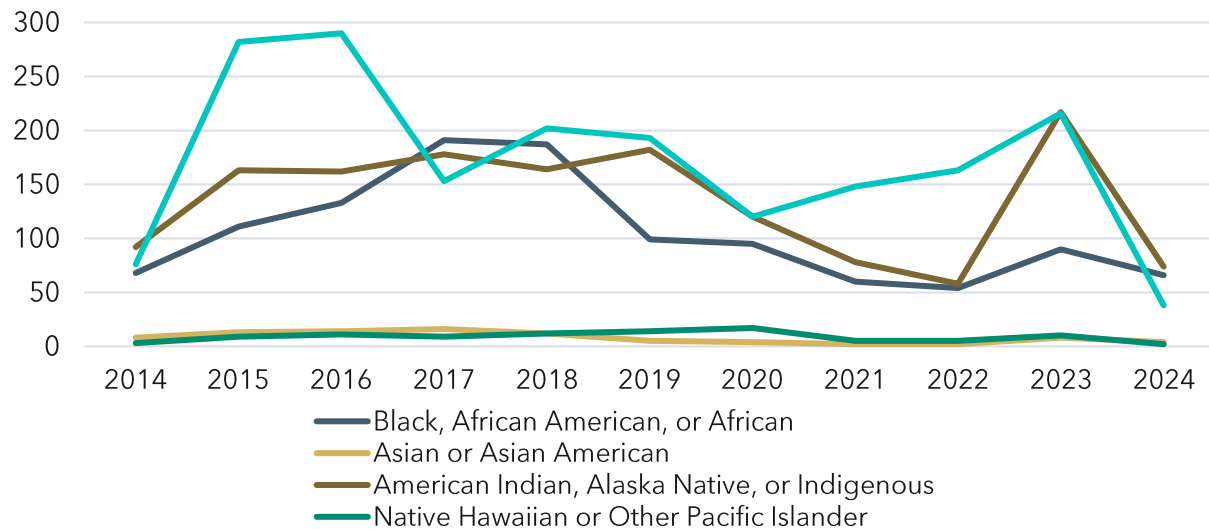
Table B.13: Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024

Year	White	Black, African American, or African	Asian or Asian American	American Indian, Alaska Native, or Indigenous	Native Hawaiian or Other Pacific Islander	Multiple Races
2014	936	68	8	92	3	76
2015	2,967	111	13	163	9	282
2016	2,910	133	14	162	11	290
2017	3,472	191	16	178	9	153
2018	3,412	187	12	164	12	202

2019	1,809	99	5	182	14	193
2020	1,282	95	4	120	17	120
2021	1,002	60	2	78	5	148
2022	1,033	54	2	58	5	163
2023	1,660	90	8	217	10	216
2024	708	66	4	74	2	38

Source: HUD 2007–2024 PIT Estimates by CoC

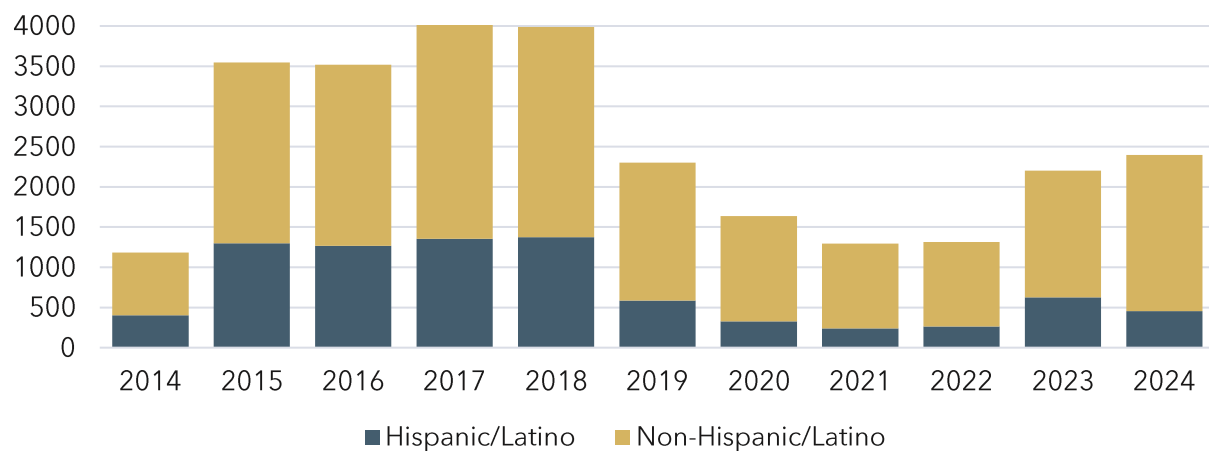
Figure B.14: Non-White Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

In 2024, the Colorado Balance of State CoC reported that 18.9% of homeless individuals identified as Hispanic/Latino (Figure B.15).

Figure B.15: Hispanic/Latino Homeless in the Colorado Balance of State CoC, 2014–2024

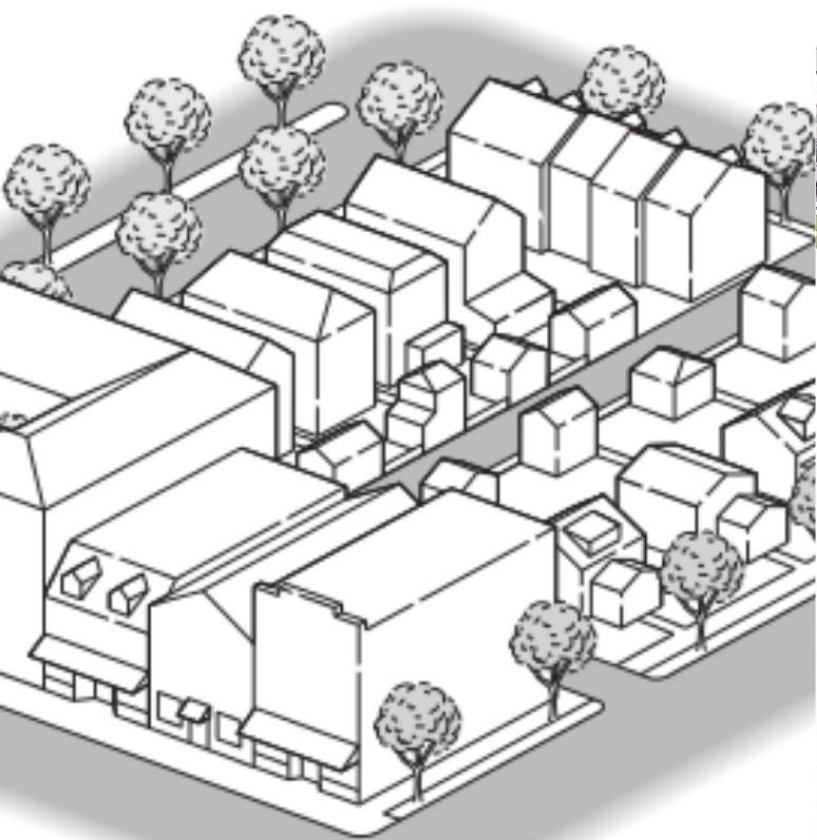


Source: HUD 2007–2024 PIT Estimates by CoC

City of Rifle, CO

Rooted in Rifle: 2025 Housing Study and Action Plan

Form Based Code: What It Is & What It Can Do



Introduction

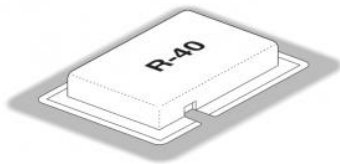
As defined by the Form-Based Codes Institute (FBCI), “Form-Based Code (FBC) is a method of regulating development to achieve a specific urban form. FBC creates a predictable public realm primarily by controlling physical form, with a lesser focus on land use, through city or county regulations.”⁵³

This approach reprioritizes land use code toward principles of community design and parcel development. City Planners create FBC districts instead of zoning districts. Rather than regulating use by parcel, FBC regulates use by specific building type. What matters more in FBC is the holistic development of the built environment and how the community moves through a city. It addresses the relationship between the built environment and the public space through regulations on site layout, circulation patterns, and the overall form of buildings. FBC fosters a more cohesive urban design and improves quality of life, while allowing for greater flexibility in permitting and enforcing development regulations.

Figure C.1: Comparison Between Sites, Different Land Use Regulations

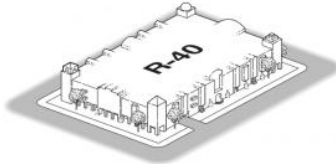
Conventional Zoning

Density use, FAR (floor area ratio), setbacks, parking requirements, maximum building heights specified



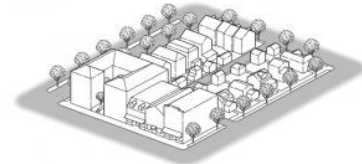
Zoning Design Guidelines

Conventional zoning requirements, plus frequency of openings and surface articulation specified



Form-Based Codes

Street and building types (or mix of types), build-to lines, number of floors, and percentage of built site frontage specified.



Source: Nexus Planning Services

Five Main Elements of Form-Based Codes:

1. **Regulating Plan** – A plan or map of the regulated district area(s) designating the locations where the building form standards apply.
2. **Public Standards** – Defines the elements of development located in public space, including sidewalks, travel lanes, on-street parking, street trees, outdoor furniture, and more.
3. **Building Standards** – Standards that establish the features, configurations, and functions of buildings that define and shape the public realm for each form-based district.
4. **Administration** – A clearly defined and streamlined application and project review process.
5. **Definitions** – A glossary intended to educate the community and professionals on important terms.

A city should create zones of building and public form that establish a unique design standard for each part of the city. Because of this design-centered approach, FBCs

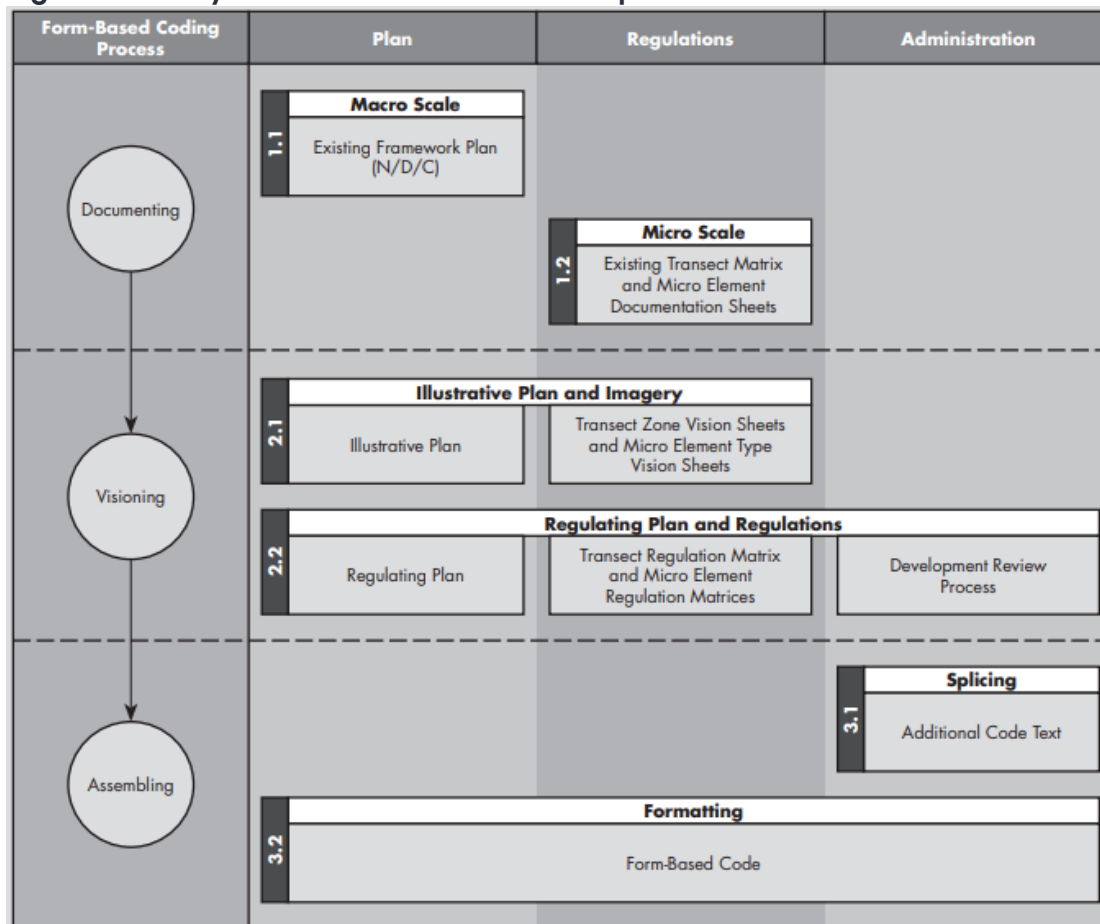
⁵³ Form-Based Codes Institute, 2025.

generally produce more predictable visual outcomes, ensuring that new development aligns with the community’s existing character. They give communities a tool to shape their physical environment and offer developers clearer guidance on community expectations. Over time, this clarity can help build greater public support for new development. FBCs are adaptable to a community’s specific goals—whether that involves preserving and strengthening the character of an existing neighborhood or transforming and revitalizing an area. In practice, FBCs are often used to do both.

The Colorado Springs Downtown Form-Based Code Plan describes the issue that FBCs are meant to solve:

“The current zoning regulations make redevelopment of our Downtown difficult by applying standards more suitable for suburban areas. Larger setbacks and excessive parking requirements that now apply to our Downtown make many existing urban buildings and spaces non-conforming. Existing zoning requirements are ineffective at ensuring high-quality and pedestrian-friendly buildings.”⁵⁴

Figure C.2: City of Cincinnati’s FBC Development Process



Source: Nexus Planning Services

⁵⁴ Colorado Springs, “Why Form-Based Code?” 2008.

How Do You Develop & Implement Form-Based Codes?

Creating a Form-Based Code (FBC) framework typically includes three primary phases: Documenting, Visioning, and Assembling.⁵⁵

In the **Documenting** phase, the city and its community begin by identifying discrete “sectors” or transects within the area selected for FBC. These sectors are often defined by their level of urban development—for example, a downtown core may have design standards that differ from those applied to suburban or traditional neighborhoods. However, in the case of Colorado Springs, sectors were identified based on their connectivity and infrastructural relationship to the downtown core.

The **Visioning** phase involves developing a shared vision for each sector through community engagement and working groups. This phase establishes the standards, regulations, policy frameworks, and visual character that will guide the new FBC. Micro-scale details should be refined and finalized during this stage. It is typically the longest and most consequential phase of the process.

Finally, the **Assembling** phase focuses on identifying the authorities responsible for code implementation, outlining the permitting process, and proposing and adopting code amendments. This step is critical, as one of the key goals of FBCs is to streamline permitting and support more flexible land use decisions. FBCs can also be supplemented by policy tools such as density bonuses and affordable housing incentives.

In summary, the primary components of an FBC implementation plan may include:

- **Regulating Plan** – A map showing where different form standards apply (Figure C.3).
- **Building Form Standards** – Rules for how buildings should be placed and shaped on a lot (Figure C.4).
- **Public Space Standards** – Guidelines for the design of sidewalks, streets, and open spaces (Figure C.5).
- **Frontage Types** – Details on how buildings relate to the street (e.g., stoops, arcades).
- **Architectural Standards** – Optional rules addressing style, materials, or façade elements (Figure C.6).
- **Use Standards** – Basic guidance on what activities are allowed in each building (Figure C.7).

⁵⁵ Form-Based Codes Institute, 2020.

Figure C.3: Central RAC Form-Based Zoning District

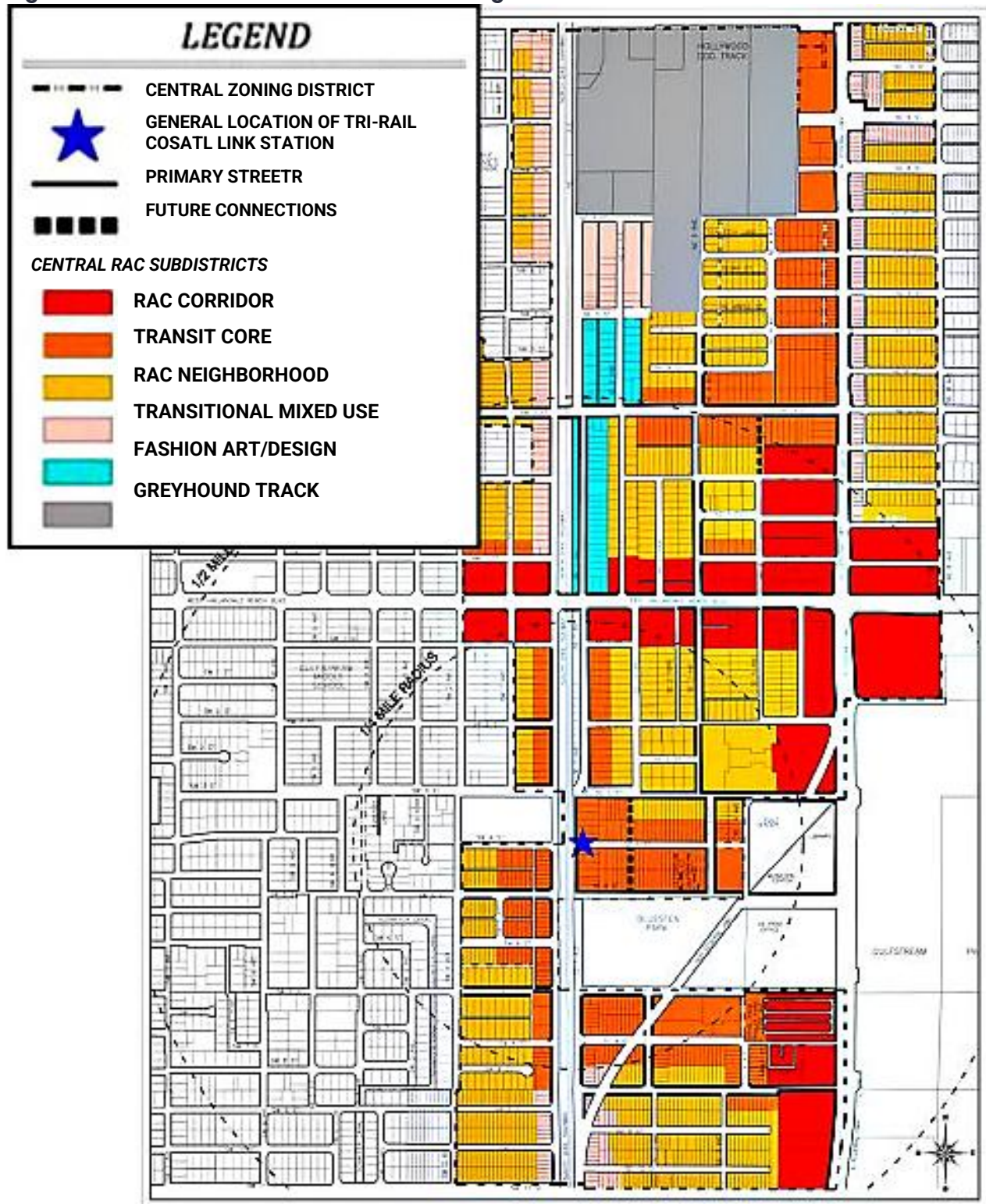
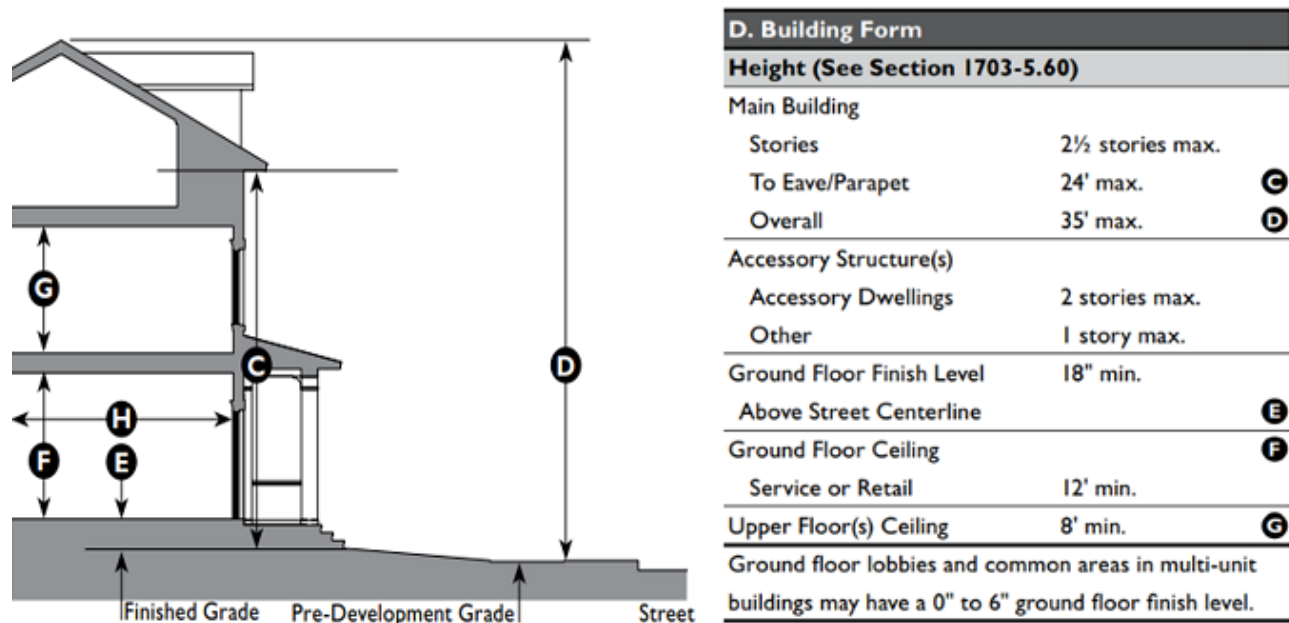
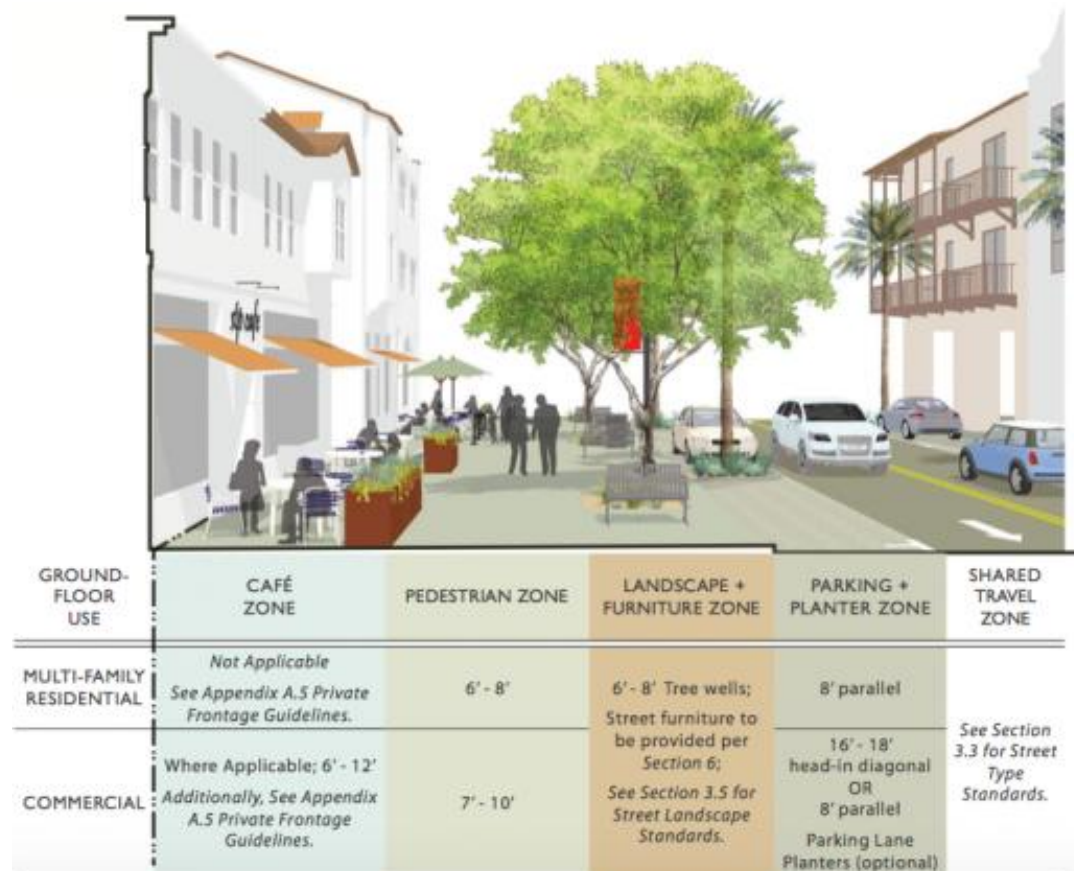


Figure C.4: City of Cincinnati Building Form



Source: Nexus Planning Services

Figure C.5: City of Palm Desert



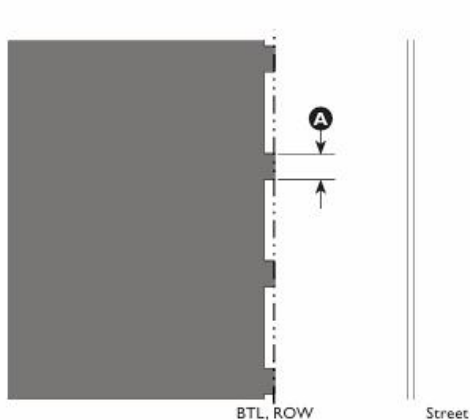
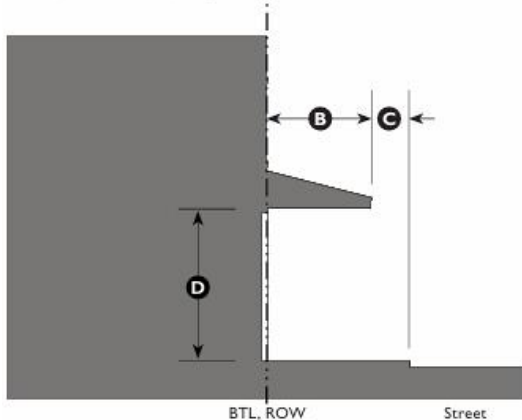
Source: Nexus Planning Services

Figure C.6: City of Cincinnati, Frontage Types

1703-4.110

Specific to Frontage Types

1703-4.110 Shopfront



Key

--- ROW / Lot Line

----- Setback Line/BTL

A. Description

In the Shopfront Frontage Type, the main facade of the building is at or near the frontage line with an at-grade entrance along the public way. This Type is intended for retail use. It has substantial glazing at the sidewalk level and may include an awning that may overlap the sidewalk. It may be used in conjunction with other frontage types.

B. Size

Distance between Glazing	2' max.	A
Ground Floor Transparency	75% min.	
Depth of Recessed Entries	5' max.	

C. Awning

Depth	4' min.	B
Setback from Curb	2' min.	C
Height, Clear	8' min.	D

D. Miscellaneous

Residential windows shall not be used.
Doors may be recessed as long as main facade is at BTL.
Operable awnings are encouraged.
Open-ended awnings are encouraged.
Rounded and hooped awnings are discouraged.
Shopfronts with accordion-style doors/windows or other operable windows that allow the space to open to the street are encouraged.



An example of a shopfront with a recessed doorway



An example of a shopfront with formal pilastered bays

4-12

City of Cincinnati Form-Based Code

Source: Nexus Planning Services

Figure C.7: City of Colorado Springs, Permitted Use by Building Type

Building Type														
USE TYPE	Mixed Use		Live/Work		Civic		Apartment		Small Commercial	Rowhouse		Access. Unit		
	ground floor	upper floors	ground floor	upper floors	ground floor	upper floors	ground floor	upper floors	ground floor	ground floor	upper floors	ground floor	upper floors	
RESIDENTIAL USES														
All residential use types	P*	P	P*	P		P	P	P		P	P	P	P	
OFFICE USES														
all office use types	P	P	P	P	P	P			P					
CIVIC	P				P	P								
COMMERCIAL USES														
retail	P	P	P	P					P					
service	P	P	P						P					
restaurant	P	P	P						P					
entertainment	P	P	P						P					
INDUSTRIAL														
light industrial	P	P	P						P					
manufacturing	P	P	P						P					
warehousing/wholesale	P	P	P						P					
LODGING	P	P				P								
COMMUNICATION	P	P	P			P			P					

Source: Nexus Planning Services

FBCs are, in essence, a remastered version of urban forms that were once common throughout the world. They center the relationship between how a community moves and lives within an urban space and how buildings reflect the needs of the people who inhabit it. Development regulations should be grounded in this connection.

The need to revitalize urban centers, ease barriers to housing construction, and expand economic opportunity has become a major challenge for cities across the country. FBCs are not a cure-all, but they help ensure that the built environment, transportation systems, community well-being, and city administration are aligned in efforts to address these challenges.

When implemented effectively, FBCs can create visually distinct neighborhoods. Each transect allows for greater diversity in business types, housing options, community spaces, parks, recreational areas, and multimodal transportation. Ultimately, FBCs give communities more influence over how their city is shaped—focusing less on regulating use and more on guiding design. The rigid priorities of conventional zoning are less relevant today, as even urban industrial buildings have become cleaner and quieter. As such, FBCs represent a promising step toward addressing the foundational issues facing modern cities.

FBC vs Conventional Zoning

However, there are some important criticisms of Form-Based Codes (FBCs) that should be acknowledged. The most commonly cited include:

- FBCs may impose design standards that feel foreign or out of place within a community.
- They involve high upfront costs and a steep learning curve as city staff adapt to the new regulatory process.

These concerns should be carefully considered by city staff, contractors, and community leaders during the development of an FBC plan.

See the following tables for a comparison of the pros and cons of Form-Based Codes and conventional zoning regulations.

Table C.1: Pros and Cons of Form-Based Code

Form-Based Code (FBC)	
Pros	Cons
<ul style="list-style-type: none">• Emphasizes urban form and walkability• Supports mixed-use and infill development• Promotes predictable built outcomes• Encourages community character and placemaking• Often easier for developers to understand and visualize• Helps reduce opposition to projects that “fit in”• Can revitalize underutilized urban areas• Encourages public realm quality (e.g., better streetscapes)• Allows for more freedom in land use diversity in the city (e.g., businesses, housing options, employment, recreation)	<ul style="list-style-type: none">• Complex to implement; requires detailed planning and public engagement• Upfront cost for creating regulating plans and graphics• Can be seen as too rigid or over-prescriptive• Less emphasis on use, which may raise concerns in areas with industrial or incompatible uses• Requires strong administrative capacity and staff training• Can increase costs for developers due to design compliance• May face public or political resistance if misunderstood

Source: Nexus Planning Services

Table C.2: Pros and Cons of Conventional Zoning Regulation

Conventional Zoning	
Pros	Cons
<ul style="list-style-type: none"> • Simple and widely understood, familiar to most municipalities • Clearly separates land uses (residential, commercial, industrial) • Easier to administer with minimal upfront planning • Flexible for broad, use-based land management • Works well in auto-oriented suburban or rural areas • May provide clear buffers between incompatible uses 	<ul style="list-style-type: none"> • Prioritizes use over form, which can lead to poor urban design • Encourages sprawl and car-dependency • Makes mixed-use development harder • Inconsistent or unpredictable outcomes in urban infill areas • Can prolong development timelines through rezoning and variances • Often inhibits walkability and cohesive public spaces • Discourages adaptive reuse of existing buildings • Doesn't regulate the quality of the public realm

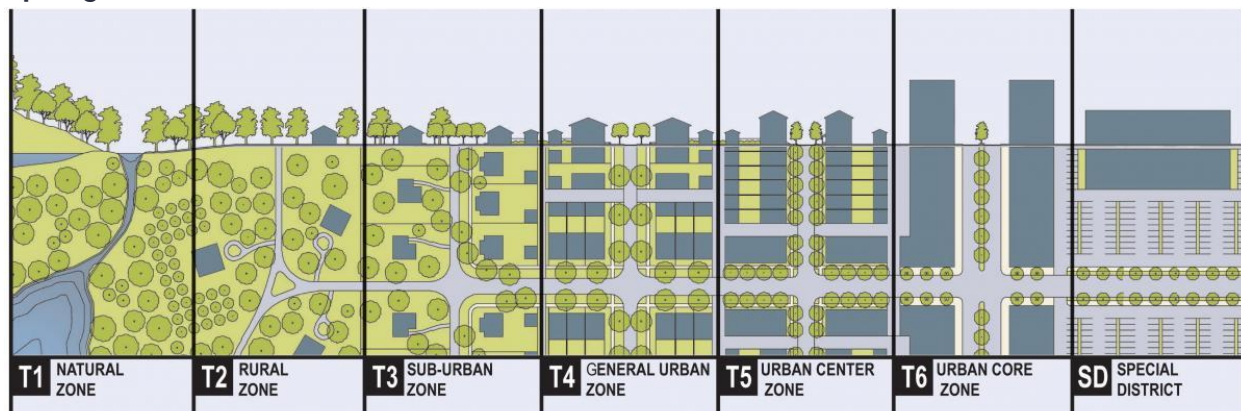
Source: Nexus Planning Services

Colorado Examples

Downtown Colorado Springs Form-Based Code

Colorado Springs has adopted a Form-Based Code (FBC) specifically for its downtown area. Last revised in 2012, the code emphasizes the physical form of development, promoting pedestrian-friendly design and a more active urban environment. Key features include minimum building height standards, build-to lines, and façade requirements to ensure active street frontages. The code allows flexibility in land use while maintaining a consistent urban form, facilitating streamlined approvals for developments that meet the prescribed design criteria. The use of “transect” designations was adapted from the Congress for the New Urbanism.

Figure C.8: Congress Of New Urbanism Template Transects Used by City of Colorado Springs



Source: Nexus Planning Services

The transects that Colorado Springs used were:

- Central – T6, Urban Core
- Corridor – T5.7, Outside of Core but allow significant density due to wide ROWs
- Transition 1 – T5.5, surrounds the majority of the Core
- Transition 2 – T5.3, more gradual transition to adjacent neighborhoods.

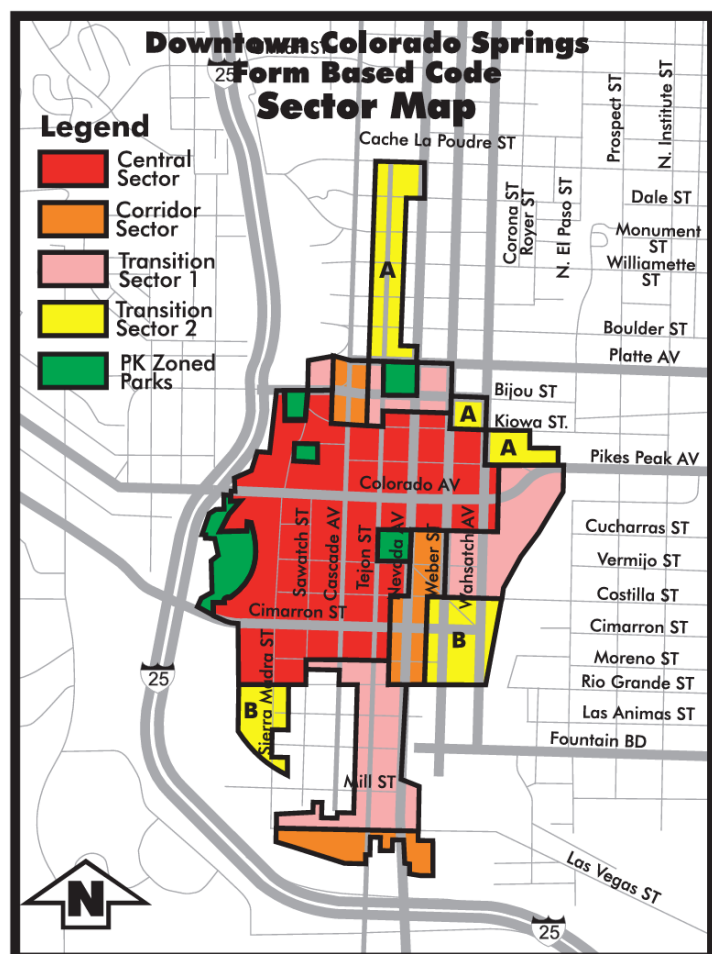
This approach was rooted in a deep understanding of the community and history of Colorado Springs. As one of the first municipalities in Colorado to establish a FBC zoning district, Colorado Springs serves as a leading example of how to scale up FBCs beyond Planned Unit Developments (PUDs), such as those used in Denver. These codes were formally adopted in Article 7 of the Colorado Springs Municipal Code.

Figure C.9: City of Colorado Springs



Source: Nexus Planning Services

Figure C.10: City of Colorado Springs FBC Sector Map



Source: Nexus Planning Services

Denver Riverfront Commons Code

The City of Denver's Riverfront Commons Form-Based Code is considered a national model for early, groundbreaking FBC implementation with excellent built outcomes. In fact, it served as the template for Colorado Springs' FBC. Adopted in 1997–1998, Denver's code went into fine detail regarding how each part of a lot should be developed. Area by area, the intent was clearly outlined—from building entries and tall building specifications to pedestrian accessibility standards based on block location.

A strict design hierarchy was established, distinguishing between required standards and additional guidelines, thereby streamlining the development permitting process. While the code was adopted as a Planned Unit Development (PUD) using “design guidelines” language, its core principles could be replicated today in the form of a form-based zoning district. The plan was guided by three core principles: Residential, Economic, and Urban:

1. “The overall character will be urban in the best sense.”
2. “The Commons will have a residential character.”
3. “The Commons will attract new investors, residents and businesses to downtown Denver.”

The Denver Commons Code, like many FBC plans, served not only as a planning tool but also as a history lesson. Each historic district, street, building, and community space was highlighted as part of the “sector” designations. Denver ultimately added six subareas within their PUD regulations. The Commons Code was formally adopted as Article 10 of the Denver Municipal Code.

Figure C.11: The Urban Transformation of Denver, 2000–2019



Source: Nexus Planning Services

Boulder, CO – Boulder Junction

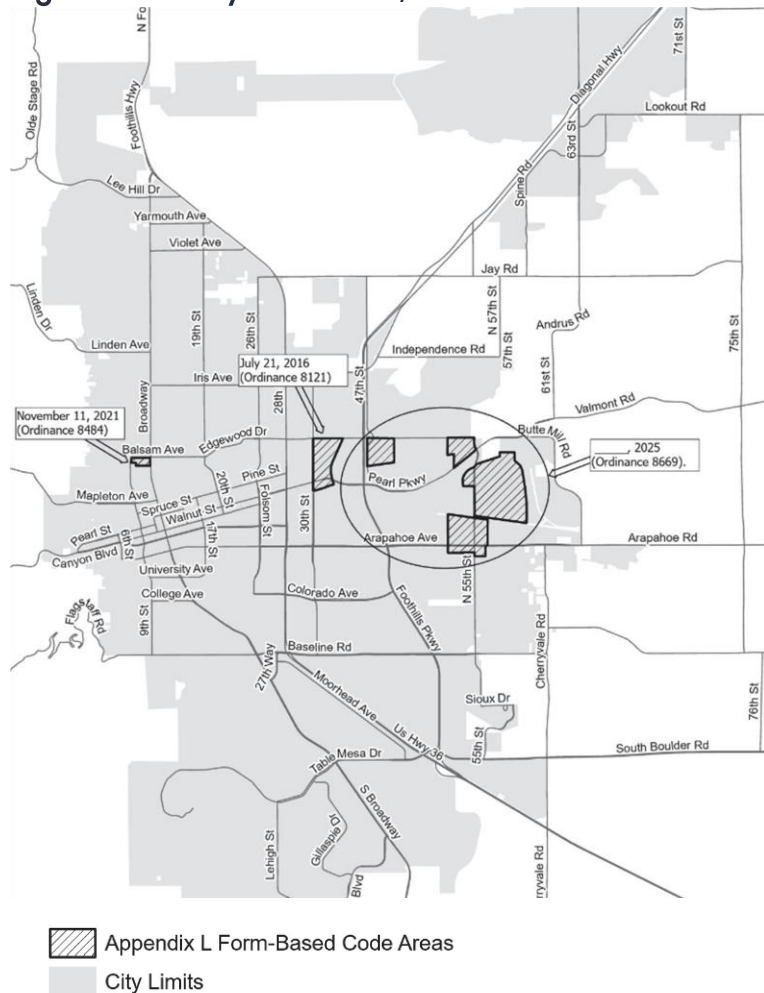
The City of Boulder developed a pilot project to explore how Form-Based Codes (FBCs) could be used to revitalize its downtown. The first phase of the program was developed and adopted between 2015 and 2016. In 2025, the pilot was fully adopted as Chapter 14 of the Boulder Municipal Code. Boulder's approach reflects the principles of previously discussed FBC models. It demonstrated that a phased rollout (introducing staff gradually to new planning processes) can be an effective strategy for ensuring the success of a FBC pilot program.

Figure C.12: New Development Around Urban Core of Boulder Since 2020



Source: Nexus Planning Services

Figure C.13: City of Boulder, FBC Areas



Source: Nexus Planning Services

Appendix D: Literature Review

City of Rifle Comprehensive Plan 2019⁵⁶

A comprehensive plan provides a long-term framework for guiding a community's development, growth, and land use. It establishes a vision for the future and outlines goals, policies, and strategies to achieve it.

Rifle's Comprehensive Plan emphasizes two key principles:

1. Prevent Leap-Frog Development through a Tiered Growth System.
2. **Growth Pays Its Own Way** by ensuring new development funds its required infrastructure.

To prevent taxpayers from bearing infrastructure costs, Rifle mandates that new development be located in areas efficiently served by public infrastructure. The **Tiered Growth System** promotes infill development while preserving open spaces and agricultural lands unsuitable for urbanization.

- **Tier 1:** Preferred for future development, with 1,000–1,500 planned units and 500–1,000 additional units on vacant, developable land. These areas are annexed or eligible for annexation, have existing infrastructure, and are near schools, parks, and businesses. Public workshop feedback showed 43% of respondents prioritized housing within walking distance of key destinations. The City will only annex Tier 1 properties if they provide significant community benefits, such as desirable housing or job opportunities. However, annexation is not guaranteed.
- **Tier 2:** Requires major infrastructure improvements that may be costly to construct or maintain. Developers must submit a fiscal analysis and undergo a tier-change application process reviewed by the Planning Commission and City Council.
- **Tier 3:** Designated for rural preservation and should not be annexed. It is intended for agricultural or other uses aligned with Garfield County zoning.

This plan, published in 2019, outlines Rifle's growth strategy, though some details may now be outdated.

Railroad Avenue Area: Potential development exists in the Stillwater Avenue area, but infrastructure improvements are needed. The area is currently undevelopable until these upgrades are completed. New housing could revitalize the Park Avenue neighborhood, but when the City subdivided the area in the 1950s, no streets or water mains were constructed. The Plan recommends that Rifle partner with parcel owners to facilitate affordable housing development.

⁵⁶ City of Rifle, *Comprehensive Plan 2019*, accessed January 1, 2025, <https://www.rifleco.org/DocumentCenter/View/11599/Rifle-Comprehensive-Plan-2019-Update---Planning-Commission-Final-Version?bidId=>.

South of 16th Street, the local animal shelter owns property it hopes to sell for residential development. The site is well-located near the high school, businesses, parks, and services, making it ideal for a neighborhood. However, it lacks a sewer main, and as of 2019, 16th Street remained a county road needing upgrades to meet the City's standards.

There are also potential opportunities in the following areas:

- Whiteriver Avenue/Highway 13 Light Industrial Area
- Two Creeks
- Whiteriver Avenue residential projects
- Metro Park Bus Stop and Streetscape
- Rifle Creek Trail Connection
- Rifle Middle School Grave Lot

Colorado River Corridor: The river area offers housing opportunities while preserving recreational access. It is one of the few locations suitable for future big-box retail with I-70 visibility. Designated for "High-Density Residential" and "Regional Commercial" use, industrial development will not be considered.

The area also provides river-based amenities, but additional trails are needed to improve access. The Comprehensive Plan references the Downtown Strategic Plan, which notes that a bridge-to-bridge option would be challenging and costly, limiting feasibility.

Graham Mesa: New residential development is expected in this area, but Graham Mesa lacks alternative routes to Gateway, potentially increasing congestion on Railroad Avenue, a key corridor in Rifle. As a result, many Tier 1 areas have been designated "Suburban Residential" instead of "Moderate Residential."

There are several infill opportunities, including "The Farm," a 160-acre parcel planned in the mid-2000s. Rifle's growth trajectory may alter its original plans. An elementary school has already been built next to the site, and during Points Consulting's (PC's) visit, we observed its proximity. A developer confirmed future development is likely, though a high-pressure natural gas line cutting across the property could present challenges.

Additionally, the Water Plant Area Master Plan outlines six city-owned areas and their potential uses.

Prefontaine Mesa: This area features a mix of single-family and multifamily homes, with the local high school at its northern end. Many developable properties lack sewer service, and a public-private infrastructure partnership could improve traffic flow while offsetting costs. Due to these infrastructure challenges, the area is designated "Moderate Density Residential."

Of the three identified development areas, only one has the necessary infrastructure and safe sidewalk access. The Gentry property, located south of the high school, offers infill potential, but its transition from agricultural use would require the owner's decision and provisions for a neighborhood park and trail.

North Rifle: There are multiple opportunities for Suburban or Moderate Density development, but the Palomina Park and Knollridge areas have only one access point at 24th Street. Extending Fairway Avenue would improve emergency access and traffic flow, but impact fees from development projects won't cover construction costs. Sidewalk access and other infrastructure challenges also need to be addressed. Some parts of this area fall under Tier 2, requiring additional infrastructure investment.

South Rifle: This area serves as the City's regional business and service center. With the hospital and airport nearby, the best use would be "High Density Residential" and "Neighborhood Commercial," allowing for apartment buildings and compatible commercial spaces. If residential development moves forward, a public park should be designated, as none currently exist. Affordable housing is another potential use. During PC's visit in October 2024, a local Habitat for Humanity chapter was actively constructing housing units in the area.

West Rifle: This area is more suited for industrial use than residential, though efforts are in place to prevent contaminated water use. A former uranium processing plant once occupied the site, which was later cleaned up by the Department of Energy. The City now owns the eastern portion, while Dow Chemical retains the western part. City infrastructure is in place to support job-producing enterprises, but groundwater contamination must be monitored during construction.

The area includes a mix of RV and mobile home parks, making land use transitions complex. While designated as "Neighborhood Commercial," only uses compatible with nearby residences are encouraged. Light industrial activities involving heavy equipment or traffic are not recommended due to proximity to neighborhoods.

The final seven pages of the Comprehensive Plan outline various land uses for Rifle, along with their guidelines and Future Land Use Maps.

City of Rifle Utility Maintenance, Capital, and Rate Study 2021

This study updates Rifle's 2006 water and wastewater plans, focusing on maintenance, proactive rehabilitation, and replacement to serve both current and future service areas. Population trends were sourced from the Colorado Department of Local Affairs (DOLA) and the American Community Survey (ACS).

Rifle currently provides water and wastewater services to approximately 9,483 residents, as well as commercial, industrial, institutional customers, and bulk water haulers. The City also supplies water for public parks and open spaces. Recent capacity expansions for both treatment facilities mean additional expansions are not expected until 2039 or later.

The Rate Study aligns with the City's Comprehensive Plan, which employs a Tiered Growth System to guide development over the next 20 years:

- **Tier 1:** Priority growth areas with existing infrastructure, expected to be developed within 20 years.

- **Tier 2:** Secondary growth areas requiring major infrastructure investments before development can proceed.
- **Tier 3:** Rural preservation areas intended for low-density growth.

The Study recommends prioritizing Tier 1 development due to existing infrastructure, making it the most cost-effective option for long-term service provision.

Downtown Rifle Transit Oriented Development Strategic Plan 2013⁵⁷

This initiative outlines over 20 projects designed to enhance downtown Rifle over the next 15 to 20 years. The City has already made great progress in transforming its downtown into a vibrant destination, highlighted by attractions like Centennial Park and Brenden Theaters. To maintain this momentum and improve accessibility, the Strategic Plan prioritizes key projects aimed at enhancing the consumer experience and connectivity. As a focal point, Rifle will concentrate on implementing three high-impact projects to help realize its long-term vision.

Bringing Workforce Housing and Active Living Downtown: The Strategic Plan identifies a parcel near the movie theater as a promising site for affordable workforce housing. According to the document, the City has been actively working to advance this project, which likely corresponds to the Section 8 housing development observed during PC’s on-site visit. Additionally, the Plan proposes extending Park Avenue three blocks south to US 6 to enhance access to the development site. Lastly, it recommends improving trail access south of Third Street to further support connectivity and community access.

Downtown Rifle’s Next Great Pedestrian and Commercial Mixed-Use Street: The Plan identifies Second Street as an important yet underutilized asset within the downtown pedestrian corridor. It has the potential to complement Third and Fourth Streets, serving as a key location for mixed-use commercial infill development. However, before new development can occur, the City must implement infrastructure improvements, including enhanced drainage, new sidewalks, curb extensions, and other upgrades.

Transforming Rifle’s “Main” Street into a Multimodal Auto, Pedestrian, and Transit Corridor: Since Railroad Avenue serves as the main north-south arterial through Rifle and is the gateway to downtown, this report recommends streetscape and façade improvements to enhance the pedestrian experience. Additionally, it proposes transit-ready designs to support the expansion of regional transit service, as Railroad Avenue is designated as Rifle’s primary transit corridor.

The Plan also briefly outlines three additional projects: remodeling a county building, expanding trail access, and improving pedestrian connections to create a more welcoming downtown environment.

⁵⁷ City of Rifle, *Downtown Rifle Transit Oriented Development Strategic Plan* (2013), accessed January 1, 2025, <https://www.rifleco.org/DocumentCenter/View/10091/Rifle-Downtown-TOD-Strategic-Plan-Final?bidId=>.

Market Study of Proposed Affordable Apartment Project, 2023

This market analysis was used for the new LIHTC housing project mentioned in the [New Housing Projects](#) section. It focuses on a possible apartment complex planned for the 4.74-acre site west of the central business district in Rifle, Colorado. This site would include 60 affordable multifamily units. Additional information about the complex (including floor plans, unit mix, and target rents based on AMI levels) is provided in the report. The Market Study also includes data on local demographics, occupied housing units, and rent comparisons with other nearby complexes. These findings are also included. After careful research, the Market Study concluded that this proposed apartment complex would have demand.

The report offered detailed research on local demand indicators, including demographic trends and comparable developments. One key tool used in the analysis was a Walk Score, which assesses a site's accessibility to jobs, medical facilities, retail, and schools. The proposed complex received a Walk Score of 59 (on a scale from 0 to 100), though the report did not specify which factors contributed to this score. While similar studies may also include transit scores measuring proximity to bus routes or train stations, this was not possible due to Rifle's lack of local transit service.⁵⁸

To understand how this project fits into the regional LIHTC landscape, the Market Study reviewed nine nearby multifamily properties, but only two (Eagle Nest Apartments and White River Apartments) qualified as LIHTC developments within the defined market area. Together, these two complexes account for 37 units, split between 40% AMI (18 units) and 50% AMI (19 units). The Study notes that LIHTC developments remain relatively uncommon in rural and Western Slope regions of Colorado.

The researchers used Ribbon Demographics to gather 2022 income data and 2027 projections by household and age group. This allowed them to estimate that roughly 1,600 individuals would qualify for the proposed LIHTC complex based on income criteria.

In addition to income data, the Market Study mapped key community amenities to evaluate market appeal. Within a two-mile radius of the site are two grocery stores, three elementary schools, and one hospital. These amenities are considered highly important by many LIHTC tenants, especially families. The Study also considered the regional housing market context, noting how cost pressures in Glenwood Springs are causing more households to move farther west toward Rifle in search of lower housing costs. This pattern was reinforced through interviews and local insights collected during the Study.

Because Rifle has experienced little recent multifamily development, reliable absorption data—which measure how quickly newly built units are leased or sold—were not available. The lack of recent projects limits the ability to benchmark demand velocity. Although

⁵⁸ The Walk Score was sourced from WalkScore.com, which uses national datasets for its calculations.

some multifamily projects have been permitted in 2024, this Study was completed in 2022 and does not account for the most recent activity.

In conclusion, the 2023 Market Study finds strong demand for the proposed affordable housing complex and recommends its development. Construction is now underway near the Rifle movie theater. This research supports the Housing Needs Assessment (HNA) by confirming that the region faces affordability challenges, and that Rifle is increasingly absorbing demand displaced from higher cost communities upstream in the valley.

City of Rifle Bike Master Plan, 2013⁵⁹

This plan aims to establish Rifle as a family-friendly biking community, allowing residents to travel throughout the City without relying on automobiles. The Bike Master Plan takes a system-wide approach, focusing on key corridors that connect to form a comprehensive bicycle network. The goal is to integrate on-road and off-road facilities seamlessly, providing travel routes that overcome barriers such as topography, rivers, busy roadways, and railroads.

The development of the Bike Master Plan included extensive public input from a diverse range of community members. Between April and September 2013, the City gathered input through various methods, including a Regional Planning Workshop, a Youth Planning Workshop for children, Bicycle Facilities Tours, and media outreach. These efforts ensured that the document reflects the needs and priorities of Rifle residents.

The report identifies four different types of cyclists:

- **Type A: Advanced Bicyclists:** Experienced riders who can navigate under most traffic conditions.
- **Type B: Basic Bicyclists:** Casual or new adult and teenage riders who are less confident in their ability to operate in traffic without special bicycle provisions.
- **Type C: Child Bicyclists:** Pre-teen riders whose roadway use is initially monitored by parents.
- **Mountain Bikers:** Adults and children of varying skill levels who ride off-road on rugged, natural surface trails. They often drive to a trailhead and perform in rough terrain.

The Master Plan outlines necessary on-road and off-road bicycle facilities to enhance cycling infrastructure across the City. Key recommendations include bike lanes and bicycle-friendly on-street parking in various locations to improve accessibility and safety for cyclists.

⁵⁹ City of Rifle, *City of Rifle Bike Master Plan* (2013), accessed January 1, 2025, <https://www.rifleco.org/DocumentCenter/View/8263/Full-Report-Rifle-Bike-Plan-v23-40MB-2?bidId=>.

Details of the bicycle system for the north, central, south, and Garfield County areas can be found on pages 13–18 of the Master Plan.

The Garfield County Comprehensive Plan 2030⁶⁰

The 2030 Comprehensive Plan for Garfield County, updated in 2020, builds on previous revisions made in 1994, 2000, 2010, and 2013. It projects future land use needs through the year 2030. It also reinforces a major direction of previous plan updates: “Most new growth should occur in areas that have, or can easily be served by, urban services.” From this direction, five key themes emerge for future land use in Garfield County, including:

- 1) Growth in Urban Growth Areas (UGA) and 3-Mile Areas of Influence
- 2) Growth in Unincorporated Communities
- 3) Growth in Designated Centers
- 4) Growth of New Major Residential Subdivisions
- 5) Change in Residential Development Densities

The plan also outlines policies, each with their own strategies for completion, to address housing specifically. They are as follows:

- 1) Ensure that current land use planning objectives promote affordable housing.
- 2) Encourage affordable workforce housing to be located near regional centers.
- 3) Support efforts by both the private and public sector to reduce land costs, housing construction costs and carrying costs.
- 4) Encourage local governments to accommodate the majority of their workforce housing needs and to contribute to improving regional jobs-to-workforce attainable housing imbalances.
- 5) Assure that adequate housing options for senior citizens are available.

To understand housing needs across different income levels, the study used 2017 data and 2027 projections for Area Median Income (AMI) levels in Carbondale, Glenwood Springs, and the broader region from New Castle to Parachute, as outlined in the 2019 Greater Roaring Fork Regional Housing Study. Findings from that study indicate that housing demand exceeds current supply. Expanding workforce housing is critical, as access to affordable housing is closely tied to employee retention. Many workers in Garfield County are employed in the Roaring Fork Valley but live in lower-cost communities in Western Garfield County. This pattern contributes to traffic congestion, longer commutes, and reduced work-life balance.

Although many communities in the area have the physical capacity to support more housing, they have struggled to keep up with demand. Additionally, vacation rentals present both benefits and drawbacks. While they can generate income for property owners, they also reduce the availability of long-term housing options.

⁶⁰ Garfield County Colorado, *Garfield County Comprehensive Plan* (2020), accessed January 1, 2025, <https://www.garfieldcountyco.gov/community-development/comprehensive-plan-2030/>.

Similar patterns have been observed by PC during our research and site visits. There is a clear need for more diverse housing options to support a range of population groups, such as smaller homes for individuals approaching retirement or multifamily units for younger professionals relocating for work. A housing stock dominated by single-family homes can leave many without suitable options. The trend of workers commuting long distances within the County remains prevalent in 2025, continuing to place strain on local infrastructure and communities.

While the Comprehensive Plan included public questionnaires at each work session, the results of those surveys were not made publicly available. Including the data—such as response rates or key statistics—would enhance the transparency and usefulness of the plan. Sharing detailed survey results on public sentiment, if possible, would greatly assist city governments in aligning their planning efforts with community needs.

Overall, the Comprehensive Plan offers a strong foundation for understanding future planning and housing needs. Many of its conclusions align with PC’s findings, and the plan will serve as a valuable resource to guide efforts aimed at improving housing conditions for both current and future residents.

2019 Rifle Water Efficiency Plan⁶¹

The 2019 Water Efficiency Plan was created to meet the requirements set by the Colorado Water Conservation Board. Any entity that is a water provider and produces 2,000 acre-feet (AF) of water or more annually is considered a “covered entity” and must have a state-approved water efficiency plan. Although Rifle is below the 2,000 AF threshold, the City voluntarily chose to update its existing plan for the 2019–2025 planning period.

To project future water demands, the City of Rifle developed three water demand forecasts. These projections used the 2018 baseline population and estimated an increase in demand from 1,600 AF per year in 2018 to 1,940 AF per year in 2025. The additional two scenarios incorporated the impact of water savings, with one including only passive savings and the other including both passive and active savings. Passive water savings refer to reductions achieved when customers replace older fixtures with more water-efficient ones. Active savings reflect the anticipated impact of the City of Rifle implementing specific water efficiency programs.

The Efficiency Plan also outlines the City’s ongoing capital improvement and drought management initiatives. The capital improvement plan emphasizes water line replacement and asset management. The drought management plan includes strategies triggered by drought conditions, such as time-of-day watering restrictions and water rate adjustments. Additionally, the City has selected to pursue K-12 education programs to

⁶¹ City of Rifle, *2019 Water Efficiency Plan*, accessed January 1, 2025, https://www.rifleco.org/DocumentCenter/View/17464/2019-Rifle_Water_Efficiency_Plan.

promote water efficiency among students, who represent the next generation of water users.

As discussed earlier in this report, the City does not anticipate any water capacity issues over the next 20 years. This is important for PC's research, as it indicates that Rifle can support additional housing development without overtaxing water availability—a concern for many of Colorado's cities. Rifle's focus on infill development is supported by existing infrastructure, particularly in Tier 1 areas designated for new housing growth.

Overall, Rifle is well-positioned to meet both current and future water demands, strengthening its ability to accommodate more housing units in response to increasing demand.

7. List of Figures & Tables

Figure 1.1: Typical Occupations by Area Median Income.....	7
Figure 2.1: Housing Steps.....	9
Figure 3.1: Population Forecast for Rifle, 2024–2044.....	10
Table 3.1: Projected Population Growth for Rifle, 2024–2044.....	11
Figure 3.2: Housing Needs Forecast for Rifle, 2024–2044.....	12
Table 3.2: Expected Growth Housing Unit Needs for Rifle, 2023–2044.....	13
Table 3.3: Potential Growth Housing Unit Needs for Rifle, 2023–2044.....	13
Figure 3.3: Market-Driven Scenario Housing Needs Forecast by AMI Level, 2024–2044.....	15
Figure 3.4: Needs-Driven Scenario Housing Needs Forecast by AMI Level, 2024–2044.....	15
Figure 3.5: Gross Housing Needs by Current AMI, 2044.....	16
Table 3.4: Forecasted Visitable and Accessible Housing Needs, 2024–2044.....	16
Table 3.5: Permanent Supportive Housing Units Needed 2024–2044.....	17
Figure 3.6: Two Concepts for Recommendations.....	18
Figure 3.7: Conventional vs. Form-Based Zoning.....	19
Figure 3.8: Plex Home in Rifle.....	26
Figure 3.9: Elevation Community Land Trust Home.....	30
Figure 3.10: Boulder Mod Factory.....	31
Figure 3.11: Affordable Housing Action Plan Timeframe, 2025–2027.....	36
Table 3.6: Affordable Housing Action Plan.....	37
Table 4.1: Percent Housing by Type, Total Occupied, 2022.....	38
Table 4.2: Percent Housing by Type, Owner-Occupied, 2022.....	39
Table 4.3: Rifle Percent Housing by Type, Renter-Occupied, 2022.....	39
Figure 4.1: Housing by Year Built.....	40
Figure 4.2: Owner Occupancy Over Time, 2019–2022.....	40
Figure 4.3: Owner-Occupied Unit Mortgage Status, 2022.....	41
Figure 4.4: Owner-Occupied Units Without a Mortgage vs. Number of Renters, 2022.....	41
Figure 4.5: Year Moved Into (Owner-Occupied Housing).....	42
Figure 4.6: Year Moved Into (Renter-Occupied Units).....	42
Figure 4.7: Vacancy Rates Over Time, 2013–2023.....	43
Figure 4.8: Reason for Vacancy, 2023.....	43
Table 4.4: Weighted Average Occupants Per Room, 2022–2023.....	44
Table 4.5: Overcrowded Units in Rifle, 2023.....	44
Table 4.6: Regional Overcrowded Rental Units Comparison, 2023.....	44
Figure 4.9: Total Housing Units Permitted, 2018–2024.....	45
Figure 4.10: New Residential, New Commercial, and Other Permit Comparison, 2018–2024.....	45
Figure 4.11: Costs per Square Foot for Nearby Areas, 2023.....	46
Figure 4.12: Zillow Home Value Growth by City, 2012–2024.....	47
Figure 4.13: Home Growth Values Over Time by County, 2012–2024.....	47
Table 4.7: Home Growth Comparison Between Counties, 2023–2025.....	48
Figure 4.14: Income, Rent, and Home Price Changes by Region, 2013–2023.....	48

Figure 4.15: Recent Residential Sales, January 2019–July 2024.....	49
Figure 4.16: Rifle Sales-to-List Price Ratio, August 2023–August 2024.....	49
Figure 4.17: Median Days on Market, August 2023–August 2024.....	50
Table 4.8: Average Monthly Payments for 30-Year Mortgage in Rifle, 2009–2024.....	50
Figure 4.18: Rental Prices in Rifle by Unit Size, 2010–2024.....	51
Table 4.9: Average Monthly Listings Change, 2020–2024.....	51
Figure 4.19: Rent-to-Income Ratio and Level of Cost Burden, 2024.....	52
Figure 4.20: FMR Two-Bedroom Unit Price Trends, 2014–2024.....	52
Figure 4.21: Household Utility Burden, 2023.....	53
Table 4.10: STR Pattern in Rifle and Neighboring Areas, 2024.....	54
Figure 4.22: Comparison of Total Occupied Housing Units and STR Stock, 2024.....	54
Table 4.11: Acres, Parcels, and Assumed Units by Development Status.....	56
Table 4.12: Acres, Parcels, and Assumed Units by Zoning District.....	56
Figure 4.23: Distribution of Developed, Vacant, Redevelopable Acres, Rifle.....	57
Figure 4.24: Distribution of Developed, Vacant, Redevelopable Acres, County Rural.....	57
Figure 4.25: Distribution of Acres Based on Zoning District, Rifle.....	57
Figure 4.26: Central Rifle Vacant Parcels.....	59
Figure 4.27: East Rifle Vacant Parcels.....	60
Figure 4.28: North Rifle Vacant Parcels.....	61
Figure 4.29: South Rifle Vacant Parcels.....	62
Figure 4.30: West Rifle Vacant Parcels.....	63
Figure 4.31: Central Rifle Potentially Redevelopable and Underutilized Parcels.....	65
Figure 4.32: North Rifle Underutilized Parcels.....	66
Figure 4.33: South Rifle Potentially Redevelopable and Underutilized Parcels.....	67
Figure 4.34: West Rifle Underutilized Parcels.....	68
Table 4.13: Rifle’s Residential Gallons Per Capita Per Day, 2023.....	69
Figure 4.35: Rifle’s Residential Monthly Water Usage (Millions of Gallons), 2022–2024.....	70
Figure 5.1: Cumulative Population Change, 2010–2023.....	71
Table 5.1: Population Change, 2013–2023.....	72
Figure 5.2: Sources of Population Change in Garfield County, 2013–2023.....	72
Figure 5.3: Sources of Population Change in Colorado, 2013–2023.....	73
Table 5.2: Migration into Rifle, 2018–2023.....	73
Table 5.3: Migration into Garfield County, 2018–2023.....	74
Figure 5.4: Tax Migration, Adjusted Gross Income per Number of Returns, 2021–2022.....	74
Table 5.4: Tax Migration, Adjusted Gross Income per Number of Returns, 2021–2022.....	74
Figure 5.5: Population by Age, 2023.....	75
Figure 5.6: Population Aged 65+, 2023.....	75
Figure 5.7: Median Age Comparison, 2023.....	75
Figure 5.8: Age Distribution in Rifle, Current and Projected, 2024–2029.....	76
Table 5.5: Race and Ethnicity Comparison, 2023.....	77
Figure 5.9: Educational Attainment Population 25+, 2023.....	77
Table 5.6: Total Number of Households by Region, 2022.....	78
Figure 5.10: Household Family Composition by Region, 2023.....	78

Figure 5.11: Percentage of Households with Children and Seniors, 2023.....	78
Figure 5.12: Percentage of Population in Poverty, 2013–2023.....	79
Figure 5.13: Percentage of Families in Poverty by Composition, 2023.....	80
Figure 5.14: Percentage of Seniors (65+) in Poverty, 2023.....	80
Figure 5.15: Percentage of Population with Disabilities, 2023.....	80
Table 5.7: Population with Disabilities, 2023.....	81
Table 5.8: Veteran Population, 2023.....	81
Table 5.9: Veteran Population Over Time, 2018–2023.....	81
Figure 5.16: Percentage of Veterans in Poverty, 2023.....	82
Figure 5.17: Veterans by Age in Rifle, 2013–2023.....	82
Figure 5.18: Veterans by Age in Garfield County, 2013–2023.....	82
Figure 5.19: Garfield County PIT Homeless Count, 2016–2024 ⁴³	83
Table 5.10: Subsidized Housing in Rifle by Type and Unit Count.....	84
Figure 5.20: Map of Subsidized Housing in Rifle.....	84
Table 5.11: Garfield County, CO Employment by Industry, 2024.....	85
Table 5.12: Rifle Employment by Industry, Location Quotient, 2024.....	86
Figure 5.21: Cumulative Annual Employment Growth Rate, 2013–2023.....	87
Figure 5.22: Cumulative Annual Establishments Growth Rate, 2013–2024.....	88
Figure 5.23: Cumulative Annual Total Wages Growth Rate, 2013–2023.....	88
Figure 5.24: Annual Rate of Unemployment, 2013–2023.....	89
Table 5.13: Rifle Population and Change in Tax Revenue, 2016–2023.....	89
Figure 5.25: Rifle’s Population and Sales Tax Revenue Change Over Time, 2016–2023.....	90
Figure 5.26: Distribution of Household Income by Region, 2024.....	91
Figure 5.27: Median Household Income by Region, 2023.....	91
Figure 5.28: Household Budget Expenditures, 2024.....	92
Table 5.14: Cost of Living Comparison, 2024.....	92
Figure 5.29: Living Hourly Wage in Garfield County, 2024.....	93
Table 5.15: Where Workers Are Employed Who Live in Rifle, 2022.....	93
Table 5.16: Where Workers Live Who Are Employed in Rifle, 2022.....	93
Figure 5.30: Commuter Inflow and Outflow from Rifle, 2022.....	94
Figure 5.31: Rifle Employee Commute Radius, 2022.....	94
Figure 5.32: Travel Time to Work, 2023.....	95
Table 5.17: Percentage of Workers Over 16 Working from Home, 2019–2023.....	95
Table 5.18: Median Credit Score by Region, 2022.....	96
Table 5.19: Renters’ Cost Burden by Region, 2023.....	96
Figure 5.33: Rifle Renters’ Housing Cost Burden by Income Level.....	97
Figure 5.34: Garfield County Renters’ Housing Cost Burden by Income Level.....	97
Figure 5.35: Potential First-Time Homebuyers Who Can Afford to Purchase an Average- Priced Home in Rifle.....	98
Figure 5.36: Potential First-Time Homebuyers Who Can Afford to Purchase an Average- Priced Home in Garfield County.....	98
Figure 5.37: Displacement Risks by Location, Rifle.....	99
Figure 5.38: Displacement Risks by Location, Garfield County.....	100

Figure 6.1: Where is your full-time place of residence?	106
Figure 6.2: Where do you work?	106
Figure 6.3: What is your employment situation?	106
Figure 6.4: Are you looking to move within the next 12 months?	107
Figure 6.5: To what degree is commuting a factor in your consideration of where you live?	107
Figure 6.6: How long have you lived in the City of Rifle?	107
Figure 6.7: For residents of more than five years, why did you move to Rifle?	108
Figure 6.8: For residents of more than five years, what has kept you in Rifle?	108
Figure 6.9: How would you describe Rifle's community identity now?	108
Figure 6.10: Ten years from now, which phrases do you agree should be characteristic of Rifle?.....	109
Figure 6.11: In the past 12 months, have you had difficulty finding suitable housing within your budget in Rifle?.....	109
Figure 6.12: Have you or anyone you know been displaced from their home in the past year due to rising housing costs?	109
Figure 6.13: Please rate your perceptions of purchasing a home in the City of Rifle.....	110
Figure 6.14: Please rate your perceptions of renting a home in the City of Rifle	110
Figure 6.15: Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle?.....	110
Figure 6.16: Which, if any, of the following housing aspects are you dissatisfied with in the City of Rifle? (Other)	111
Figure 6.17: What should the local government's role be in regulating the housing market?	111
Figure 6.18: Do you believe there are too many short-term rentals (such as Airbnbs or VRBOs) in the City of Rifle?	112
Figure 6.19: Do you believe there are too many short-term rentals in a particular neighborhood?	112
Table 6.1: Short-term rental neighborhood responses.....	112
Figure 6.20: What do you believe the local government should do related to short-term rentals in the City?.....	112
Figure 6.21: Would you like to see the City of Rifle's housing stock increase?	112
Figure 6.22: What tools would you be in favor of the City using in order to provide more housing?.....	113
Figure 6.23: What tools would you be in favor of the City using in order to provide more housing? (Other)	113
Figure 6.24: What type of neighborhoods in Rifle would be the most suitable for the townhome housing type?	114
Figure 6.25: What type of neighborhoods in Rifle would be the most suitable for the duplex/triplex housing type?	114
Figure 6.26: What type of neighborhoods in Rifle would be the most suitable for the cottage housing type?.....	115

Figure 6.27: What type of neighborhoods in Rifle would be the most suitable for the tiny house housing type?	115
Figure 6.28: What type of neighborhoods in Rifle would be the most suitable for the multifamily/apartment housing type?	116
Figure 6.29: What type of neighborhoods in Rifle would be the most suitable for the accessory dwelling unit (ADU) housing type?	116
Figure 6.30: Please share any additional thoughts or comments related to housing in the City of Rifle	117
Figure 6.31: What is your age?.....	117
Figure 6.32: What is your current living situation?	117
Figure 6.33: What type of housing do you reside in?	118
Figure 6.34: Who else resides in your residence?	118
Figure 6.35: What is your race?.....	118
Table A.1: Statistically Significant Survey Responses for Individuals Who Live in Rifle	124
Table A.2: Statistically Significant Survey Responses for Individuals Who Live Outside of Rifle, but Within a Three-mile Radius.....	125
Table A.3: Statistically Significant Survey Responses for Individuals Who Own	126
Table A.4: Statistically Significant Survey Responses for Individuals Who Rent	128
Table A.5: Statistically Significant Survey Responses for Individuals Who are Unhoused	130
Table A.6: Statistically Significant Survey Responses for Individuals Who are Young Adults (18–35)	131
Table A.7: Statistically Significant Survey Responses for Individuals Who are an Established Adult (35–55)	133
Table A.8: Statistically Significant Survey Responses for Individuals Who are Experienced Citizens (55+)	134
Table B.1: Distribution by Tenure, Expected Growth (Needs-Driven) AMI, 2024–2044.....	137
Table B.2: Distribution by Tenure, Expected Growth (Market-Driven) AMI, 2024–2044.....	138
Table B.3: Distribution by Tenure, Potential Growth (Needs-Driven) AMI, 2024–2044	138
Table B.4: Distribution by Tenure, Potential Growth (Market-Driven) AMI, 2024–2044.....	139
Table B.5: Expected Growth Needs-Driven AMI Forecast, 5-Year Counts and Net Changes, 2044	139
Table B.6: Expected Growth Market-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044	140
Table B.7: Potential Growth Needs-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044	140
Table B.8: Potential Growth Market-Driven AMI Forecast, 5-Year Counts and Net Changes, 2024–2044	140
Figure B.1: Expected Growth Needs- Driven Target 2044 AMI Distribution Compared Current 2024 AMI Distribution.....	141
Figure B.2: Expected Growth Market-Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution.....	141
Figure B.3: Potential Growth Needs- Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution.....	141

Figure B.4: Potential Growth Market–Driven Target 2044 AMI Distribution Compared to Current 2024 AMI Distribution.....	141
Table B.9: Buildable Lands Summary by Zoning and Land Status in Rifle	144
Table B.10: Buildable Lands Summary by Zoning and Land Status in County Rural	144
Table B.11: Detailed Statistics of Displacement Risks	145
Figure B.5: Unit Size Distribution, 2022.....	146
Figure B.6: Distribution of Persons Per Household, 2022.....	147
Figure B.7: Forecasted Employment-to-Housing Ratio, 2013–2033.....	147
Figure B.8: Housing Units Per 1,000 Residents, 2013–2023.....	148
Figure B.9: Employment-to-Housing Ratio, 2013–2023.....	148
Table B.12: Residential Housing Market Trends: One-Year Average (August 2024) vs. 10-Year Average (2014–2024).....	149
Figure B.10: Listing and Months of Supply Trends in Rifle, CO, October 2019–August 2024..	149
Figure B.11: Active and Sold Volume in Rifle, CO, August 2022–August 2024.....	150
Figure B.12: Rental Price Range for All Unit Sizes, 2010–2024.....	150
Figure B.13: Colorado Balance of State CoC PIT Homeless County, 2013–2024.....	151
Table B.13: Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024	151
Figure B.14: Non-White Demographics of Homeless in the Colorado Balance of State CoC, 2014–2024	152
Figure B.15: Hispanic/Latino Homeless in the Colorado Balance of State CoC, 2014–2024 .	152
Figure C.1: Comparison Between Sites, Different Land Use Regulations	154
Figure C.2: City of Cincinnati’s FBC Development Process.....	155
Figure C.3: Central RAC Form–Based Zoning District	157
.....	157
Figure C.4: City of Cincinnati Building Form	158
Figure C.5: City of Palm Desert.....	158
Figure C.6: City of Cincinnati, Frontage Types	159
Figure C.7: City of Colorado Springs, Permitted Use by Building Type.....	160
Table C.1: Pros and Cons of Form–Based Code.....	161
Table C.2: Pros and Cons of Conventional Zoning Regulation	162
Figure C.8: Congress Of New Urbanism Template Transects Used by City of Colorado Springs	162
Figure C.9: City of Colorado Springs.....	163
Figure C.10: City of Colorado Springs FBC Sector Map.....	163
Figure C.11: The Urban Transformation of Denver, 2000–2019	164
Figure C.12: New Development Around Urban Core of Boulder Since 2020	165
Figure C.13: City of Boulder, FBC Areas	165