



TOWN BOARD WORK SESSION AGENDA

Wednesday, December 10, 2025 at 4:30 PM

MEETING LOCATION

1201 Broad Street, Meeting House, Milliken, CO 80543

Zoom Meeting Details

To Join via Zoom

<https://us02web.zoom.us/j/81993287069?pwd=m7AIW8o812RaY6qr4ncOSZybzURsiz.1>

Meeting ID: 819 9328 7069 Passcode: 357737

One tap mobile +17193594580,,81993287069#,,,,*357737# US

Join <https://us02web.zoom.us/join/81993287069?pwd=m7AIW8o812RaY6qr4ncOSZybzURsiz.1>
instruct
ions:

1. Discussion Topics

- a. **Budget - Fines & Fees**
- b. **Housing Needs Assessment Draft Review**
Kevin Koelbel, Community Development Director
- c. **Housing Authority Strategic Plan Discussion**

ACCOMMODATION NOTICE

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NOTE:

Agendas will be published no later than 24-hours prior to the meeting.

Headings in this agenda are for organizational purposes only. The Board of Trustees may take formal action on any matter reasonably related to any item listed under any section of this agenda. Town of Marble v. Darien, 181 P.3d 1148 (Colo. 2008); Benson v. McCormick, 578 P.2d 651 (1978).

Contact: Caree Rinebarger, Town Clerk
CRinebarger@town.milliken.co.us | (970) 587-4331



**Milliken Town Board
Agenda Item**

TO:	Milliken Town Board of Trustees
FROM:	Kevin Koelbel, Community Development Director Caree Rinebarger, Town Clerk Jordan Cashman, Planner Mike Scholl, Ayres Associate Karlyn Vasan, Ayres Associates
DATE of MEETING:	December 10, 2025
TITLE/SUBJECT:	Milliken Housing Needs Assessment

DESCRIPTION

This item provides the Board with an opportunity to review the Town of Milliken’s Housing Needs Assessment (HNA). No formal action is required at this time. Staff will return with a resolution for consideration and formal approval at the December 22nd Board of Trustees meeting.

OVERVIEW

The purpose of the work session is to present the strategic recommendations from the HNA and allow the Board of Trustees to offer any final comments prior to finalizing the report.

The Town hired Ayres Associates to complete an HNA in conformance with Colorado SB24-174 that requires jurisdictions with more than 1,000 residents to complete local housing needs assessments by December 31, 2026, and at least every 6 years thereafter. The intent of the legislation is to address challenges in developing housing for Coloradans of all budgets by allowing local governments and regions to identify and analyze their unique housing needs, take action based on those needs, and implement flexible strategies for growth over time.

Housing needs assessments must conform to DOLA’s methodology and requirements in statute. This assessment was reviewed by DOLA and is in compliance with the requirements. It also goes above and beyond the base requirements to provide additional analysis along with implementation guidance.

Approved in November of 2022, Proposition 123 is dedicating upwards of \$300 million each year toward affordable housing goals across Colorado. Funding is provided through grants and loans to eligible local governments. To be eligible, jurisdictions must commit to Proposition 123 affordable housing goals with the Colorado Department of Local Affairs. If Milliken chooses to commit to Proposition 123 at a later date, this assessment will meet one of the requirements.

KEY FINDINGS:

Over the past decade, the Town of Milliken has experienced notable demographic and economic shifts that are reshaping local housing. Between 2018 and 2023, Milliken's population grew by 20% to 9,205 residents, faster than the overall pace of Weld County (15%) and Colorado (4%). Housing construction is not keeping pace, creating a widening gap between supply and demand. This imbalance is driving up home prices and limiting options for residents across income levels. This phenomenon is not unique to Milliken and is largely driving much of the effort at the state level.

Milliken is experiencing rapid demographic turnover, with nearly 75% of residents having moved to the community within the last 15 years. This influx of new households is reshaping community identity, increasing demand for infrastructure and public services, and introducing evolving expectations for amenities and neighborhood character.

Milliken's ability to meet rising housing demand (projected to grow 5% to 12% over the next decade) is limited by both land availability and regional development pressures. Much of the land suitable for new housing is controlled by a single private owner/developer. At the same time, surrounding communities have annexed or planned development areas near Milliken's borders, reducing opportunities for expansion and drawing development interest elsewhere. These geographic and market constraints make it challenging for Milliken to accommodate future growth while maintaining its small-town character.

Milliken's housing inventory is heavily dominated by large single-family homes, leaving few options for smaller households, renters, or those seeking more affordable or low-maintenance living. With 86% of units being single-family detached and most having three or more bedrooms, the Town will need to diversify its housing types and sizes to meet future demand and support a more inclusive, adaptable community.

Milliken has a very limited rental supply, with only 11% of homes available for rent. This shortage restricts options for young adults, essential workers, families in transition, and seniors looking to downsize, while also contributing to higher rental costs. Expanding rental opportunities will be essential to support a more inclusive and flexible housing market.

Milliken has very limited dedicated affordable housing and no new projects currently underway. As home prices rise and rental options remain scarce, low- and moderate-income households face increasing barriers to finding stable housing. Without targeted investment, more residents may be priced out, and young professionals may struggle to remain or return to the community.

Taken together, these findings point to a clear need for proactive strategies to diversify Milliken's housing stock, expand affordability, and plan for sustainable growth. Without intervention, the town risks becoming increasingly inaccessible to many of its current and future residents.

STRATEGIC RECOMMENDATIONS

The report outlines five key strategies, several of which require Town Board of Trustees and Planning Commission involvement:

1. Incentivize Affordable Housing Development

- Update code to allow ADUs, triplexes, cottage courts, and reduce lot size/setback requirements.
- Explore potential developer incentives to encourage affordable housing, including fee reductions or waivers, density bonuses, expedited review process, public-private partnerships, tax incentives or abatements.
- This will require Planning Commission review and recommendation, followed by the Town Board of Trustees through a formal ordinance amendment process.

2. Develop a Local Housing Policy

- Define affordability goals, prioritize investments, and guide use of incentives.
- Ensure alignment with the Comprehensive Plan, budget priorities, and infrastructure planning.
- This will require approval from the Town Board of Trustees through a formal resolution. Development of the policy should be led by Town staff with input from the Planning Commission, Public Works, and Finance Department.

3. Encourage Infill Development and Rehabilitation

- Direct growth to existing developed areas while reducing negative impacts such as blight, perceptions of reduced safety, and disconnection between destinations.
- Focus on preserving and improving existing homes with rehabilitation programs to extend the life of older homes while ensuring they remain safe, healthy, and accessible.
- This will require Planning Commission review and recommendation, with final approval by the Town Board of Trustees through an ordinance amendment.

4. Encourage Opportunities for Senior and Multi-Family Housing

- Allow some flexibility on building height notably, three-story senior housing where appropriate.
- Consider height variances and expedited review processes.
- This will require a combination of policy guidance, zoning updates, and a case-by-case development review.

5. Adopt Land Use Code Updates

- Update code to allow ADUs, triplexes, cottage courts, and other smaller home types.
- Reduce lot size/setbacks and increase building heights.
- Strengthen PUD criteria to require or strongly incentivize the inclusion of affordable housing, either through land dedication or fee in lieu.

- This will require Planning Commission review and recommendation, followed by the Town Board of Trustees through a formal ordinance amendment process.

PROJECTED HOUSING NEEDS

Item	Existing	5-year	10-year
For Sale Units	36-61	160-267	343-572
Rental Units	11-18	39-64	79-131

RECOMMENDATION

No action is required.

Attachments:

Housing Needs Assessment (DRAFT)



HOUSING NEEDS ASSESSMENT

5-Year Plan 2025 – 2030



Acknowledgments

The Town of Milliken and the Project Team wish to extend our heartfelt gratitude to the residents and stakeholders of the Town of Milliken for your invaluable contributions, input, and guidance throughout the development of the housing needs assessment. Your involvement played a pivotal role in shaping this thorough and well-informed analysis. We are grateful for your commitment to this collaborative, community-led effort to provide housing opportunities to all current and future Milliken residents.

KEY STAKEHOLDERS

- Town of Milliken
- Town of Milliken Board of Trustees
- Town of Milliken Planning Commission
- Milliken Housing Authority
- Loveland Housing Authority
- Weld County
- Weld RE-5J School District

STEERING COMMITTEE

- Sloane Hawes, Milliken Housing Authority
- Kayleigh Weickum, Milliken Planning Commission
- Amanda Nix, Milliken Board of Trustees
- Ron Blackmer, Milliken Planning Commission
- Mindy Wakeman, Milliken Board of Trustees

MILLIKEN PROJECT TEAM AND STAFF

- Cheryl Powell, Town Administrator
- Caree Rinebarger, Town Clerk
- Jordan Cashman, Planner
- Kevin Koelbel, Community Development Director
- Silvia Martinez, Milliken Community Court Case & Resource Manager

AYRES PROJECT TEAM

- Michael Scholl, Economic Development Specialist
- Karlyn Vasan, Senior Community Planner
- Nathan Randall, Community Planner
- Lindsey Wilson, Community Planner
- Natalia Sotarello, Community Planner
- Emily Weber, Engagement Specialist and Community Planner
- Chris Wilson, Engagement Specialist and Graphic Designer
- Aaron O'Keefe, GIS Mapping Specialist

A special thank you to the citizens of the Town of Milliken for their input during the process!

Prepared by Ayres Associates



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CHAPTER 1

EXECUTIVE SUMMARY

Introduction and Purpose

The Town of Milliken Housing Needs Assessment (HNA) provides a comprehensive look at the community's current and future housing needs. A HNA is a tool to guide local planning, policymaking, partnerships, and funding efforts to ensure residents have access to safe, affordable, and appropriate housing. Particular attention is given to supporting low-to-moderate-income households and other groups that may face greater barriers to finding suitable homes. The plan is also intended to meet the state requirements for housing needs assessments.

By analyzing demographic trends, economic conditions, existing housing supply, and community perspectives, the HNA identifies gaps between housing needs and what the market currently provides. This in-depth understanding helps Milliken chart a path toward strategies that expand housing choices, meet the needs of residents and workers at all income levels, and strengthen the foundation for a healthy, inclusive, and resilient community.

COMPLIANCE WITH SB24-174 STATE REQUIREMENTS

SB24-174 requires jurisdictions with more than 1,000 residents to complete local housing needs assessments. The intent of the legislation is to address challenges in developing housing for Coloradans of all budgets by allowing local governments and regions to identify and analyze their unique housing needs, take action based on those needs, and implement flexible strategies for growth over time.

Housing needs assessments must conform to DOLA's methodology and requirements in statute. Some of the required elements include housing problems and affordability, affordability and displacement mitigation strategies, housing resources, projected housing needs, and policy recommendations. Jurisdictions are required to complete a housing needs assessment and submit it to Colorado's Department of Local Affairs by the December 2026 deadline, and at least every 6 years thereafter. Milliken intends to submit this housing assessment before December 31, 2025.

This assessment was reviewed by DOLA and is in compliance with the requirements. It also goes above and beyond the base requirements to provide additional analysis along with implantation guidance.

Key Findings

The following key themes are found throughout the report. They helped inform the strategies and strategic action plan to address current and future housing needs.

1

GEOGRAPHIC LIMITATIONS AND WATER SCARCITY CONSTRAIN MILLIKEN'S GROWTH.

Milliken faces a growing need for housing, with demand projected to rise by 5% to 12% over the next decade. Meeting this need will require new development, but the town is constrained by a limited supply of readily developable land. While the Comprehensive Plan emphasizes preserving Milliken's small-town character while accommodating growth, much of the land suitable for development is held by a single private owner. This concentration of ownership can slow or complicate housing starts, depending on market conditions and the owner's willingness to build.

Further limiting Milliken's options, neighboring municipalities have annexed or planned for land near its borders, reducing the amount of unincorporated or available land that Milliken could potentially annex or develop. These neighboring communities often pursue more aggressive growth strategies, which can attract developers and investment away from Milliken.

2

HOUSING STOCK IS DOMINATED BY LARGE, SINGLE-FAMILY HOMES.

Milliken's housing stock is overwhelmingly large and single-family, with 86% of single-family detached units and 58% having 3 or more bedrooms. This offers limited options for smaller households or multifamily living. To meet future needs and support a more inclusive community, the town will need to diversify its housing types and sizes.

3

RAPID DEMOGRAPHIC TURNOVER IS SHAPING MILLIKEN'S FUTURE.

Nearly three-quarters of residents have moved to town within the past 15 years, indicating strong in-migration and ongoing growth. This level of turnover can reshape the community's character and priorities, creating a higher demand for expanded infrastructure as well as enhanced public services and amenities. It may also signal a shift in neighborhood identity and community engagement, as newer residents bring different expectations and needs compared to long-term households.

4

RENTAL UNITS ARE NOT WIDELY AVAILABLE..

With only 11% of Milliken's housing units serving as rentals, the town has a very limited supply of housing options for residents who cannot or choose not to buy a home. This shortage reduces flexibility in the housing market, making it difficult for young adults, early-career professionals, and essential workers to find attainable places to live. It also limits opportunities for seniors or families in transition who may need to rent before buying or downsize later in life. As a result, rental costs may be higher due to limited supply, further constraining affordability and inclusivity within the community.

5

MILLIKEN LACKS DEDICATED AFFORDABLE HOUSING OPTIONS

Milliken faces a shortage of dedicated affordable housing, with only two existing developments, with one being reserved exclusively for seniors. The Milliken Housing Authority is exploring strategies to develop additional units, but there are no specific projects currently in the works. As home prices continue to rise and rental options remain limited, this gap poses serious challenges for low- and moderate-income households. Without focused investment in affordable housing, many residents may be priced out, and young professionals will find it increasingly difficult to return or settle in the community.



Key Strategies and Recommendations

#1 Incentivize Affordable Housing Development

To address Milliken's growing need for attainable housing, the Town should consider implementing a suite of incentives that encourage the development of affordable and workforce housing. These incentives can help reduce financial barriers for developers while ensuring that new projects align with the Town's long-term vision for inclusive, high-quality neighborhoods. These incentives may include reduced fees, density or height bonuses, and expedited review processes to encourage developers to build a wider range of housing, especially for first-time homebuyers, young families, and seniors. Options may also include public-private partnerships, use of Town-owned land, or leveraging grant funding to support housing goals. When coordinated with the Town's broader Housing Policy, incentives can help ensure the development of affordable, attainable, and age-friendly housing while maintaining transparency and consistency in decision-making.

#2 Develop a Housing Policy

A Housing Policy provides a clear framework for how Milliken will address housing needs, guide affordable housing investments, and apply local incentives. It complements the Comprehensive Plan and Housing Needs Assessment while offering greater flexibility to adapt to changing market conditions and funding opportunities. The policy will advance the Town's vision of creating diverse, high-quality neighborhoods that serve residents at every stage of life—from first-time homebuyers to seniors—by defining specific housing goals, setting affordability targets, and outlining transparent criteria for applying development incentives and support.

#3 Encourage Infill Development and Rehabilitation

Infill development offers Milliken an opportunity to strengthen its community by reactivating vacant or underused properties, such as empty lots, parking areas, and outdated buildings, to better serve local needs. By focusing on growth within existing town boundaries, strategic infill projects can deliver multiple benefits: leverage existing infrastructure to reduce costs, expand housing options, support small businesses, create walkable destinations, and protect surrounding agricultural land. An infill strategy can be coupled with a rehabilitation program to help maintain and preserve existing homes within Milliken. Both approaches reduce development costs, support community vibrancy, enhance safety, and reduce sprawl by revitalizing homes and directing growth into existing developed areas rather than open lands or agricultural spaces.

#4 Encourage Opportunities for Senior and Multifamily Housing

Milliken must expand housing options to meet the needs of its growing and aging population. Seniors face limited choices locally for accessible or supportive housing, and many residents struggle to downsize or remain in the community as they age. At the same time, the town's housing stock is dominated by single-family homes, leaving few alternatives for young adults, families, or older residents seeking affordable, low-maintenance housing. To address this, Milliken should encourage a wider range of housing types, including multifamily and senior housing, through updated zoning, incentives, and increased building heights where appropriate. These strategies will improve housing affordability, support aging in place, and create a more inclusive and resilient community.

#5 Adopt Land Use Code Updates

Milliken should consider code updates to increase flexibility in lot size, building height, and residential density. These changes support a broader range of housing types, including ADUs, triplexes, fourplexes, and cottage courts, in more zoning districts. These updates also align Milliken's Comprehensive Plan and align with DOLA's qualifying strategies that enable funding opportunities.



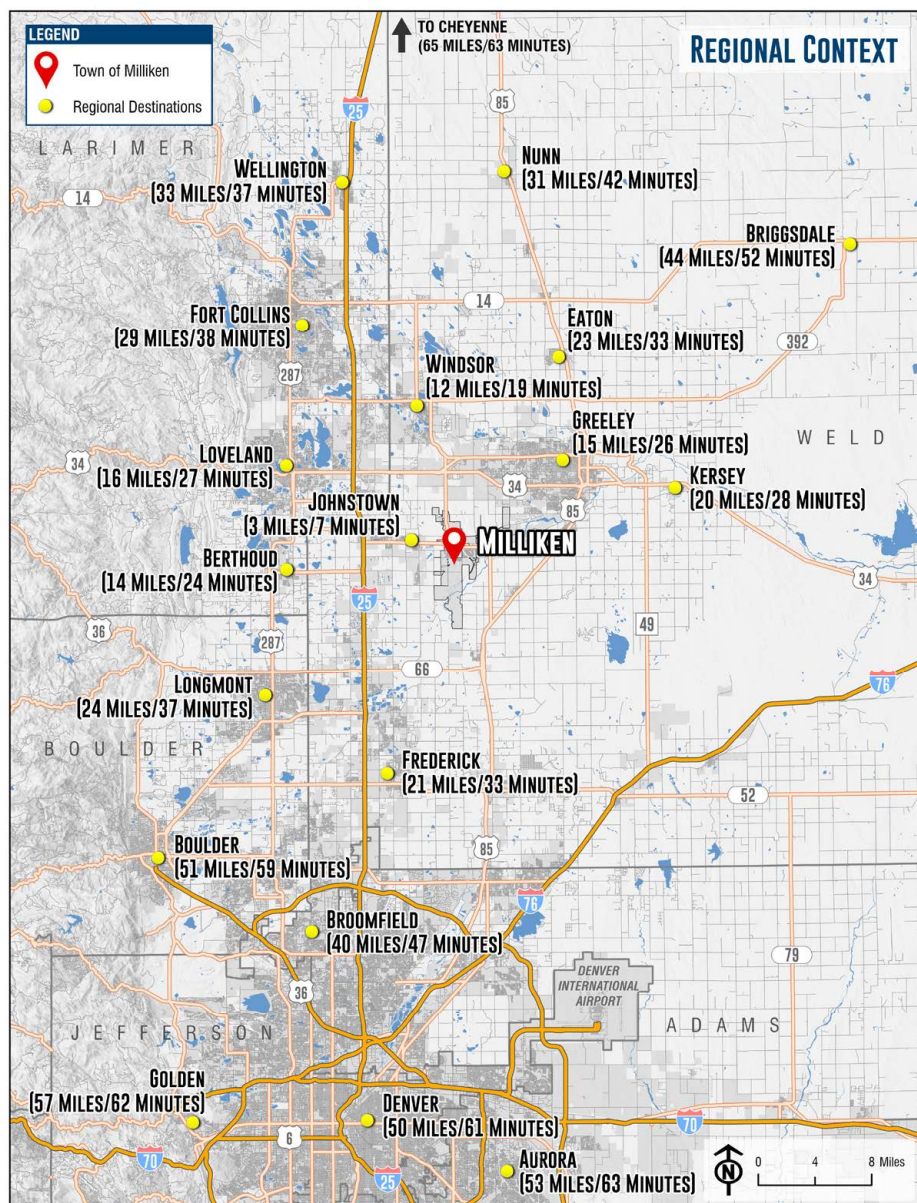
Throughout this report the terms **'affordable'**, **'attainable'**, and **'workforce'** will be used to describe households with incomes between 80% and 120% of the Area Median Income (AMI) as defined by the Department of Housing and Urban Development (HUD) for Weld County. These three terms can be used interchangeably and do not mean low-income housing which is defined as households with incomes below 80% of the AMI. This information is discussed in greater detail in Chapter 4.

CHAPTER 2

COMMUNITY CONTEXT

Regional Setting

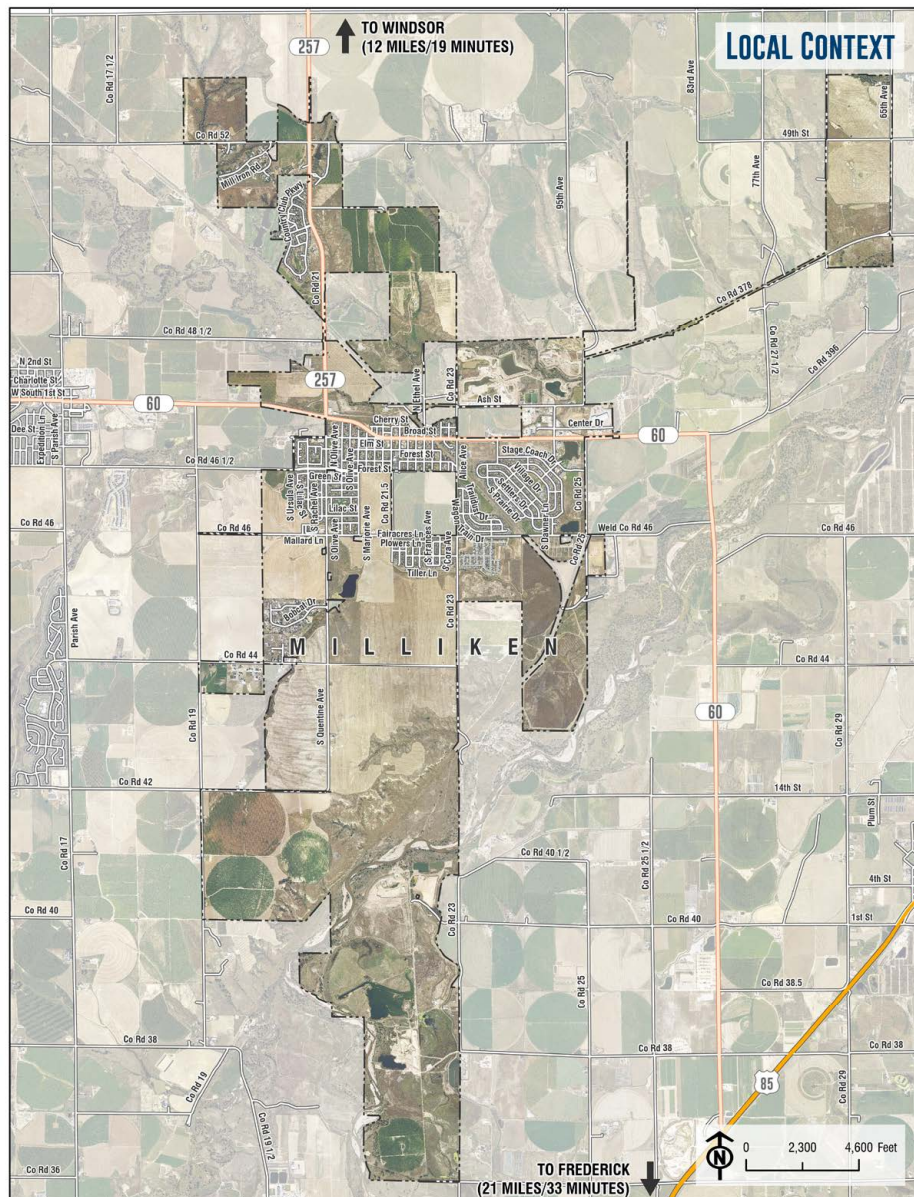
Milliken is a growing community with approximately 9,205 residents in Weld County, Colorado. It is a town with deep agricultural roots and a small-town residential character. Milliken is located just 15 miles southwest of Greeley, 29 miles southeast of Fort Collins, 50 miles north of Denver, offering easy access to larger cities while maintaining its own unique identity. The town is well connected by major transportation routes including I-25, State Highways 257 and 60, and U.S. Route 85.



Milliken's 12.9 square miles of municipal boundaries encompass both residential neighborhoods and the surrounding agricultural land. The town's planning area extends beyond its current boundaries, encompassing nearby unincorporated areas that are likely to see future residential and commercial growth, potentially increasing the population significantly over time. Milliken's growth boundary intersects with those of Johnstown, Gilcrest, Greeley, Mead, Platteville, and Evans.

Milliken offers a balance of small-town living and agricultural tradition, making it an attractive place for families and residents seeking a welcoming community with room to grow. Once known primarily as a farming hub, the town has steadily evolved into a residential community while maintaining ties to its rural heritage. Located within the expanding Front Range Urban Corridor, Milliken benefits from its proximity to regional job centers in Fort Collins, Greeley, and Denver, while preserving the slower pace and neighborly feel. New housing developments and community amenities are gradually adding to the town's character, complementing its established neighborhoods and open landscapes.

Milliken's core includes civic buildings, schools, local shops, and parks. The town's residential areas reflect a mix of long-standing homes and newer subdivisions that meet the needs of a growing population. State Highway 60 provides an east–west connection through town, linking residents to Interstate 25 and U.S. 85, while State Highway 257 offers a north–south route.



History

Milliken traces its roots back to the 1860s, when it first emerged as a trading post serving new settlers in Weld County, including investors eager to expand rail connections across the West. By 1905, the settlement was known as Hillsboro, a small agricultural trade stop along the Northwestern Railroad. By 1910 the settlement was formally incorporated as the Town of Milliken. The town's early years were difficult, marked by slow growth, devastating fires, and the loss of the railroad in 1917. Despite these setbacks, agriculture gave Milliken its foundation, with sugar beets, potatoes, corn, wheat, and cattle shaping the local economy.

Like many rural communities, Milliken was deeply affected by the Great Depression. In the postwar years, agriculture remained vital, with potato decks and Colorado Alfalfa Products farms sustaining local industry. By the 1950s and 1960s, Milliken began to grow again, with thriving farms, new schools, the creation of a fire district, and a wave of new homes that gave the community fresh energy.

Through the late 20th century, Milliken gradually transformed into a more competitive and modern community. Streets were paved in the 1980s, and new government and civic facilities followed, including the Milliken Community Complex (1996), Public Works Facility (2004), and a new Police Department building (2009). Today, Milliken continues to balance its agricultural heritage with growth, offering residents a close-knit community that honors its past while planning for the future.



MAIN ROAD THROUGH MILLIKEN.
PHOTO CREDIT: TOWN OF MILLIKEN



EARLY HOUSING IN MILLIKEN.
PHOTO CREDIT: TOWN OF MILLIKEN

- **1860s** – Founded as a trading post during western settlement.
- **1905** – Recognized as the Hillsboro community, a railroad stop and trade center.
- **1910** – Incorporated as the Town of Milliken, annexing Hillsboro.
- **1917** – Northwestern Railroad abandoned, slowing early growth.
- **1920s–30s** – Agriculture (sugar beets, potatoes, corn, cattle) became the town's economic base.
- **1950s–70s** – Growth through farming industries, school consolidation, and new housing.
- **1980s–90s** – Infrastructure improvements (paved streets, community complex, expanded town facilities).
- **2000s–Today** – Continued growth with new government facilities and housing development.

Relevant Plans and Studies

The project team considered the following strategic plans and studies while completing this assessment:

- **Milliken Comprehensive Plan (2023)**
- **Weld County Housing Needs Assessment (2022)**
- **Milliken Comprehensive Plan (2016)**

2023 Comprehensive Plan Housing Goals and Policies

A VISION FOR HOUSING AND NEIGHBORHOODS (P 46)

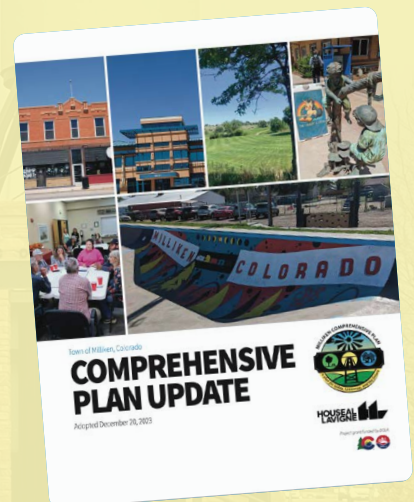
Milliken will be the right place for anyone looking to put down roots in the region. As it continues to grow, Milliken will **diversify its housing stock** to meet the needs of a growing population. Recognizing a **need for attainable housing for residents in each stage of life** – from **first-time homebuyers** just starting out, to **seniors** looking to stay in the community – the Town will work with landowners and developers to ensure its high-quality neighborhoods include a **varied mix of housing types**.

GOALS FOR HOUSING AND NEIGHBORHOODS (P 46)

- Encourage developers and landowners to provide residential areas and neighborhoods that offer a diverse mix of housing types and price points to meet the needs, income levels, and lifestyles of Milliken's current and future residents.
- Promote continued reinvestment in Milliken's Old Town and Downtown-adjacent neighborhoods, ensuring they prosper over the next 20 years.

COMMUNITY-WIDE POLICIES (P 49-60)

1. Promote a variety of housing types.
2. Continue to support neighborhood connectivity.
3. Preserve town identity.
4. Encourage long-term residency.
5. Increase residential uses in Old Town and the downtown-area neighborhoods.
6. Encourage conservation design.
7. Support rural residential growth areas.



Community Engagement

As part of the multi-faceted approach for this assessment, outreach efforts included targeted stakeholder meetings, conversations with residents, and an online and paper community survey.

KEY TAKEAWAYS

Community input gathered throughout the project provided valuable insights into public perceptions and priorities. These perspectives played a critical role in shaping the strategies outlined in this report. Some key themes consistently emerged from the community feedback, including:

1

Expand Affordable Housing Options: Affordability was consistently identified as a major concern throughout the community engagement process. Residents highlighted a growing gap between housing costs and what local families, seniors, and young adults can afford. Many pointed to a shortage of reasonably priced homes and rentals, expressing concern that limited options are forcing long-time residents and future generations to look elsewhere.

2

Support Senior Housing and Aging in Place: The community voiced clear support for senior housing. Residents want to ensure that older adults can remain in Milliken as they age, with access to safe, accessible, and low-maintenance housing. This reflects a broader desire to support aging in place and maintain intergenerational ties within the community.

3

Preserve Small-Town Character While Enhancing Livability: Milliken's identity as a quiet, rural town is deeply valued by residents. Many expressed concerns about losing that character to rapid growth or large-scale development. At the same time, there's a desire to improve livability through better access to amenities, such as grocery stores, restaurants, parks, trails, and local businesses. This theme reflects a balance that residents want thoughtful growth that enhances quality of life without compromising the town's charm.

4

Increase Housing Diversity and Location Choices: Residents are asking for a broader mix of housing types (townhomes, duplexes, rentals, and smaller units) that reflect changing household needs. There's also strong support for locating new housing near the town center, rather than expanding outward into undeveloped areas. Concerns about "cookie-cutter" subdivisions and large city developers were common, with many calling for design standards and builder accountability.

OUTREACH EFFORTS

A project website was created to keep the community informed about the project. It included an introduction to the project and the deliverables, project timeline, baseline housing and demographic data for Milliken, ways to get involved, and links to the online survey. The Town of Milliken website provided a link to the project website, and all engagement materials included the link and QR code for easy access to the information.

On August 9, 2025, the Town of Milliken hosted its annual Beef 'n Bean Day at the field behind the Thompson Rivers Parks and Recreation Center. Ayres Associates partnered with the Town to use this well-loved event

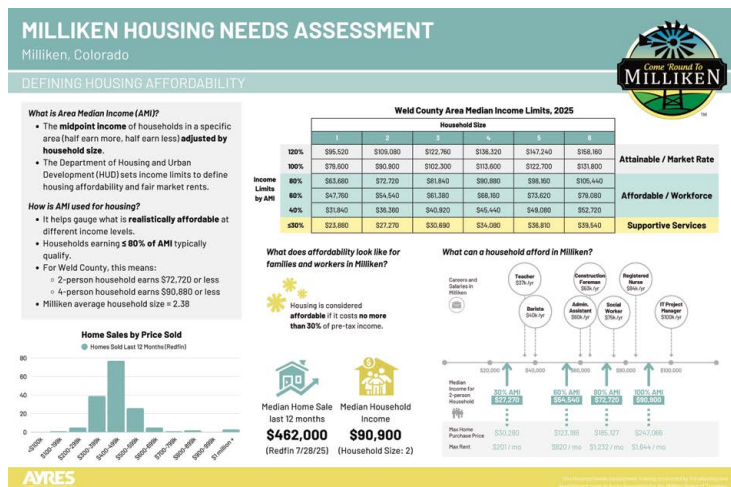
as an opportunity to connect with residents, share information about the Housing Needs Assessment, provide education on housing affordability, and gather input on housing challenges, needs, and opportunities in Milliken.

To facilitate the conversations, the project team prepared a variety of materials for residents to explore. To ensure accessibility and inclusivity, all materials were available in Spanish as well as English. The engagement materials included:

- Project 101 handouts and poster board
- Defining affordability poster board
- Community housing preference poster board
- Printed copies of the survey and flyers with QR codes for the online survey

Two work sessions were conducted with the Steering Committee on July 2 and October 16, 2025, and one work session with the Board of Trustees, Planning Commissioners, and Steering Committee was conducted on September 24, 2025. The guided discussions created opportunities to obtain valuable insights on what these community leaders are hearing from the community. These conversations focused on the current state of housing, housing availability, and housing gaps based on their institutional knowledge. During the work sessions, the project team also facilitated a mad lib exercise and education on affordability with baseline data from Milliken.

The project team had the opportunity to speak one on one with key stakeholders in the community, including the school district superintendent, the McKinney-Vento specialist, and a representative from Journey Homes, a local builder and developer. The meeting with Journey Homes was designed to better understand some of the challenges they may face when developing housing in Milliken. This feedback was considered when developing the strategies and recommendations.



Housing Affordability Board



COMMUNITY HOUSING SURVEY



Community Survey Respondent Profile

- 85% Milliken residents
- 30% Milliken residents 10+ yrs
- 85% Homeowners
- 90% Live in single-family home
- 33% Over age 55
- 32% Earn > \$120K
- 46% Work outside Milliken
- 41% No children < 18 years at home

Top Housing Concerns

- 64% I (or young adults) are unable to afford purchasing a home
- 43% Rental rates are too high
- 28% Desire for more senior housing options



Preferred Housing Strategies

- 32% Build Senior Housing
- 21% Add Variety of Housing Types
- 16% Incentivize low-income and workforce housing



To gather additional feedback, a community housing survey was developed and made available both online and in paper format, with versions in English and Spanish. The survey was promoted through multiple channels, including the Milliken newsletter, project website, utility bill inserts, postings on social media platforms, and flyers at various locations in town. This targeted promotion helped ensure broad and diverse community participation.

The community survey contained 25 questions to gauge current perceptions of housing, challenges, and opportunities for the future. A total of 211 respondents filled out the survey. All survey responses are included in Appendix A.

MILLIKEN HOUSING NEEDS ASSESSMENT EVALUACIÓN DE NECESIDADES DE VIVIENDA EN MILLIKEN



SHARE YOUR VOICE

COMPARTE TU OPINIÓN

The team wants to learn about the experience of residents of all ages, abilities, and backgrounds. Scan the QR code to share your thoughts in the online survey.

El equipo quiere conocer la experiencia de residentes de todas las edades, habilidades y orígenes. Escanea el código QR para compartir tus ideas en la encuesta en línea.



Survey available in English or Spanish.
La encuesta está disponible en inglés o español.

AVRES
PLANNING/DEVELOPMENT

OPEN-ENDED SURVEY RESPONSES

In addition to multiple-choice questions, the survey included two open-ended questions that invited residents to share their personal visions, concerns, and ideas about housing in Milliken. These responses provided rich, qualitative insights that go beyond statistics, helping shape a more human-centered understanding of the town's housing future.

1. Please describe your vision for the future of housing in Milliken.
2. Please share any other thoughts or concerns you have about housing.

Together, these responses reveal a strong desire for affordability, housing diversity, and thoughtful growth that preserves Milliken's small-town character.



VISION FOR THE FUTURE OF HOUSING

Residents envision a future where housing is more affordable, more varied, and better integrated with amenities and community life. Key themes included:

- **Affordable housing for all**, including options for young families, seniors, and single individuals
- **Senior housing** to support aging in place
- **Preserving Milliken's small-town feel** while improving aesthetics and livability
- **Access to amenities** like grocery stores, restaurants, and commercial spaces
- **More parks and trails** to enhance quality of life
- **Diverse housing types** such as townhomes, duplexes, and rentals
- **Development near downtown** and improvements to the town center

RESIDENT VOICES:

- *"Would love to see more affordable options... maybe more townhomes/duplexes with a yard."*
- *"I want to see a variety of housing but there are definite needs to be low-income and senior housing."*
- *"I would like Milliken to stay a small quiet place to live, but I want it to be affordable for those who live here."*
- *"Maybe to have the neighborhood by downtown look a little more attractive."*
- *"More affordable for our younger generation."*
- *"Less cookie cutter homes and more unique builds."*
- *"If we continue to grow, I'd like to see more houses built that have space in between houses. I'm in construction and seeing houses being built right next to the other is not what people want. Everyone likes a yard and side yards. Not to see into your neighbors house."*



CONCERNS ABOUT HOUSING TODAY

When asked to share additional thoughts or concerns, residents expressed anxiety about affordability, development quality, and the pace of growth. Key concerns included:

- **Lack of affordable and senior housing**
- **Cookie-cutter neighborhoods** and fear of losing Milliken's unique identity
- **Distrust of large-scale developers** and desire for local accountability
- **Rising property taxes** and construction quality
- **Limited job opportunities**, leading to long commutes
- **Water capacity** and infrastructure strain
- **Preserving farmland and rural character**

RESIDENT VOICES:

- *"Keep it affordable, we don't need large growth to push our residents out."*
- *"I hope Milliken stays small with the small-town charm it has and not fall to corporate greed."*
- *"There are too many homes for sale and not enough affordable options for single people, seniors or single parents."*
- *"Scared my kids will never be able to buy/rent a home due to costs."*
- *"Quality construction is important!"*
- *"I don't want to lose all the farms and ranches to housing."*



CHAPTER 3

COMMUNITY PROFILE

This chapter provides a demographic, economic, and housing snapshot of the Town of Milliken at the time of this report. Each snapshot presents essential data and characteristics in an easy-to-understand format to show current conditions. Understanding these trends is essential to planning for current and future housing needs.

Demographic Snapshot

Demographic trends reveal key characteristics of the community, including population size and growth, age distribution, household size, and income levels. These factors are critical for determining the mix, size, and type of housing needed in Milliken.

Milliken by the Numbers 2023:

	Population	9,205
	Median Age	32
	Median Household Income	\$100,567
	Median House Value	\$398,200
	Median Year Home Built	2004

Source: ACS 2019-2023

Data Sources and Methodology

To the greatest extent possible, the most current data was used for this Housing Assessment. Some data sources may be more current than others and careful analysis was conducted to align “like” data and to avoid discrepancies. It is best practice to use the most up to date data which is why data from different years may be noted. The project team extrapolated data from multiple sources including U.S. Census, American Community Survey, State Demography Office, Social Explorer, Data USA, Larimer County, Weld County, Zillow, Realtor.com, and other locally available data to create the analysis and overview on the accompanying charts, tables, and graphics.

Note: Due to Milliken’s smaller population size, some data sources, particularly Census estimates based on sampling models, have large margins of error and may not fully reflect local conditions. To supplement this, the analysis also drew on direct input from Town staff, stakeholders, and local knowledge to ensure a more accurate and complete picture.

POPULATION TRENDS

Between 2018 and 2023, Milliken’s population grew by 20% to 9,205 residents, faster than the overall pace of Weld County (15%) and Colorado (4%). Nearby communities saw varied growth, including Mead at 22% and Eaton at 13%. As of 2024, the State Demographer reports that Weld County is the eighth most populous

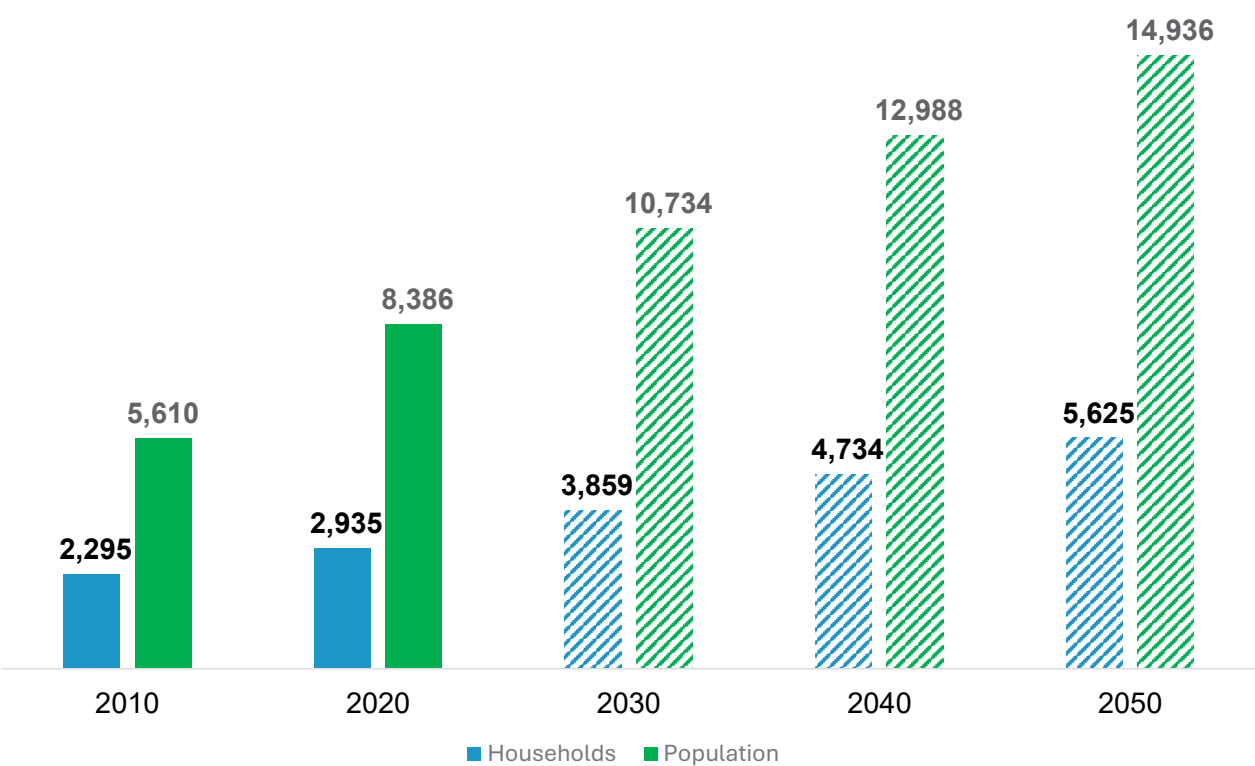
county in Colorado and was the state’s second-fastest-growing county by percentage between 2010 and 2020, with a 30% increase. Nearly all of Colorado’s recent growth, about 90% from 2022 to 2023, occurred along the Front Range, underscoring Milliken’s position within one of the state’s fastest-growing regions.

Over the past decade, Milliken’s population has mirrored the growth rate of Weld County. To forecast future trends, county-level projections from the State Demography Office (SDO) were scaled by Milliken’s share of the county population, resulting in similar projected growth. However, this method does not consider Milliken’s limited developable land, which may cause local growth to slow relative to the county in the future. However, for consistency with broader planning efforts, the SDO-based projection was retained.

According to the State Demographer, Milliken’s population is projected to grow by 62%, and households by 83%, between 2023 and 2050. This rapid growth will continue to put pressure on the housing market as more people choose to move to Milliken given its location, rural character, close-knit community, and great schools. These projections may need to be revisited as annexations and Planned Unit Developments progress through the planning process, potentially increasing both the population forecast and housing demand.

POPULATION CHANGE BY JURISDICTION			
Jurisdiction	2018	2023	% Change
Milliken	7,668	9,205	20%
Severance	4,187	9,302	122%
Mead	4,523	5,503	22%
Eaton	5,148	5,832	13%
Berthoud	6,518	11,684	79%
Weld County	313,219	360,272	15%
Colorado	5,676,913	5,876,300	4%

Milliken Population and Household Projection, 2010 to 2050



AGE

From 2018 to 2023, Milliken's median age declined from 34.0 to 32.1 years, reflecting a growing presence of younger families and young adults. While Colorado overall is experiencing historically low birth rates, Weld County continues to see rising birth rates, and Milliken's mirrors this trend with a 157.8% increase in children under age 5. The population ages 18 to 34 nearly doubled and now accounts for almost one-third of residents. In contrast, the number of school-aged children (5 to 17) declined by 22.2%, suggesting growth in households with preschool-aged children or young adults without children. The number of residents aged 35 to 64 grew modestly by 8.5%.



32.1 Median Age

26% Under 18

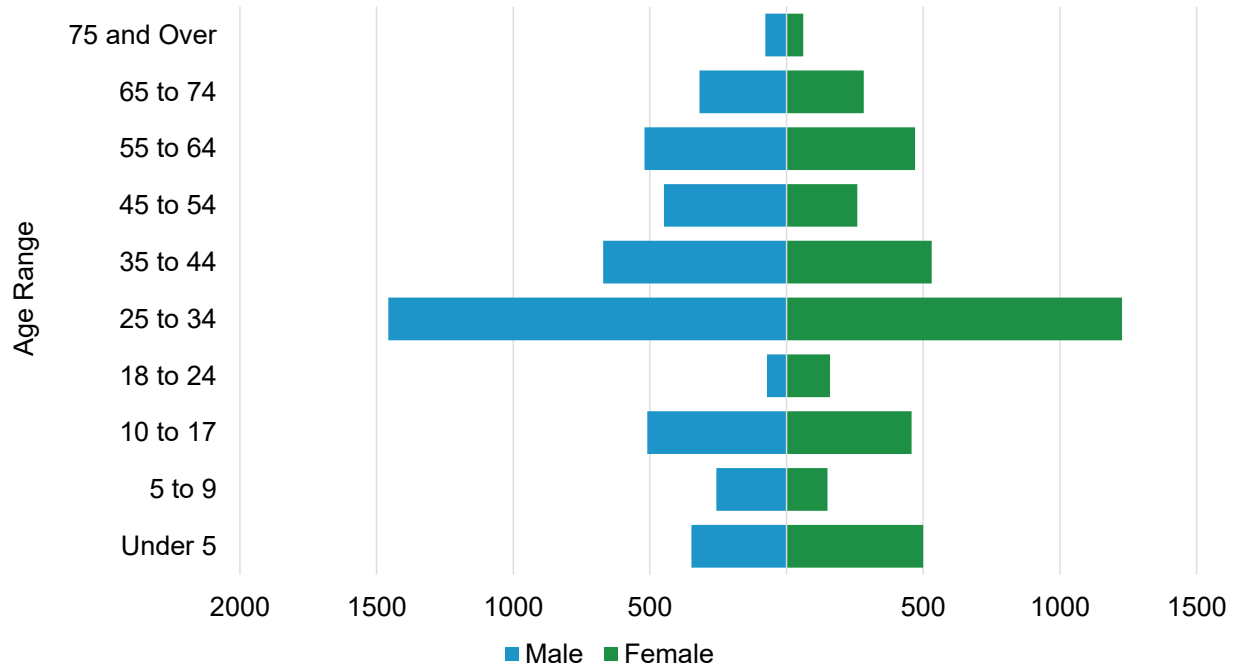
13% Aged 65+

Milliken's senior population grew by 31.7%, outpacing Weld County's 26% increase over the same period. While the demand for senior services in Milliken is not yet urgent, given that the 65 and older age group remain stable at 8.5% of the population, it suggests that demand will likely increase over the next decade due to the large workforce population between 25 to 64 years old. Overall, these trends indicate that Milliken is attracting younger adults and new families, creating near-term needs for childcare, early education, and family-oriented amenities, while also signaling longer-term demand for senior services and age-friendly housing as this population grows older.

MILLIKEN POPULATION CHANGE BY AGE GROUP					
Age Cohort	2018		2023		% Change 2018 -2023
	Number	Percent	Number	Percent	
Under 5 years	329	4.9%	848	9.8%	157.8%
5 to 17 years	1,766	26.1%	1,374	15.8%	-22.2%
18 to 34 years	1,443	21.3%	2,833	32.6%	96.3%
35 to 64 years	2,673	39.5%	2,900	33.4%	8.5%
65 years and older	562	8.3%	740	8.5%	31.7%

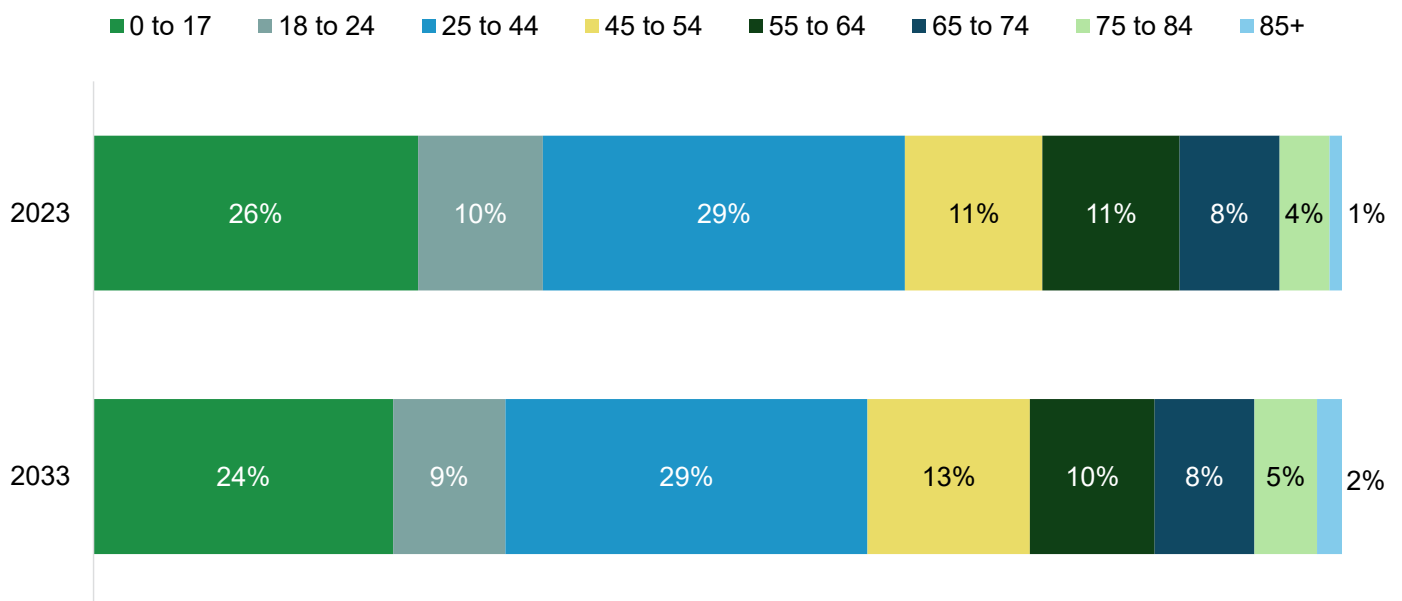
Milliken's population pyramid shows a largely balanced age and sex distribution, with a slight skew toward males in most age groups. This trend is somewhat atypical, as most communities, especially in older age ranges, tend to have more women due to longer female life expectancy. The stronger male presence may be influenced by local employment trends, as nearly 25% of Milliken's jobs are in manufacturing, construction, and transportation, industries that traditionally employ more men. This is most evident in the 25 to 64 age group, where men outnumber women in every bracket.

Milliken Population Pyramid – Age and Sex Distribution, 2023



According to the State Demography Office, Weld County’s population of residents aged 65 and older is projected to grow by 49% between 2023 and 2033, while those aged 45 to 54 will increase by 43%. If Milliken follows similar trends, the town can expect growing demand for age-appropriate, accessible housing and senior-focused services.

Weld County Population Projection by Age



HOUSEHOLD COMPOSITION

In 2023, Milliken had 3,073 households, a 26% increase from 2018. Four-person households have increased the most, rising 642% from 81 in 2018 to 601 in 2023. Two-person households have also increased, growing 58% since 2018 to make up 32% of all households in 2023. Three-person households represent 31% of households. With 63% of households consisting of just two or three people, there is a clear need for more diverse housing options, including smaller homes, townhomes, and apartments. At the same time, 21% of households have four or more people, and given their significant growth, larger homes will remain an important part of the housing mix.



2 Average Household Size

24.6% Households with children under 18

4.4% Aged 65+ Live Alone

What is a household?

U.S. Census Bureau defines a household as all people who occupy a single housing unit, regardless of their relationship to one another. A person living alone in a housing unit is also considered a household.

What is a family household?

U.S. Census Bureau defines a family household as a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption.

MILLIKEN HOUSEHOLDS BY SIZE AND FAMILY STATUS

	2018		2023		% Change 2018 -2023
	Number	Percent	Number	Percent	
Total Households	2,430	100%	3,073	100%	26%
1-person	409	17%	274	9%	-33%
2-person	766	32%	1,209	39%	58%
3-person	747	31%	725	24%	-3%
4-person	81	3%	601	20%	642%
5+ persons	427	18%	264	9%	-38%
Family Households	1,864	77%	2,517	82%	35%
Non-family Households	566	23%	556	18%	-2%

In 2023, family households made up 82% of households in Milliken, up slightly from 77% in 2018. Married couple families accounted for 73.8% of households, and 24.6% of households had children under 18 (including married couples with children and single-parent households). However, more than half of households had no children at home, suggesting a growing demand for smaller homes or rental options, particularly for young adults starting out, couples whose children have moved out, and older residents living alone.

Non-family households declined from 23% to 18% between 2018 and 2023. This decrease may reflect a shortage of housing suited to single-person or roommate households, which may prompt some residents to seek housing elsewhere. Together, these trends highlight the need for a broader mix of housing types to support residents across all stages of life.

HOUSEHOLD INCOME

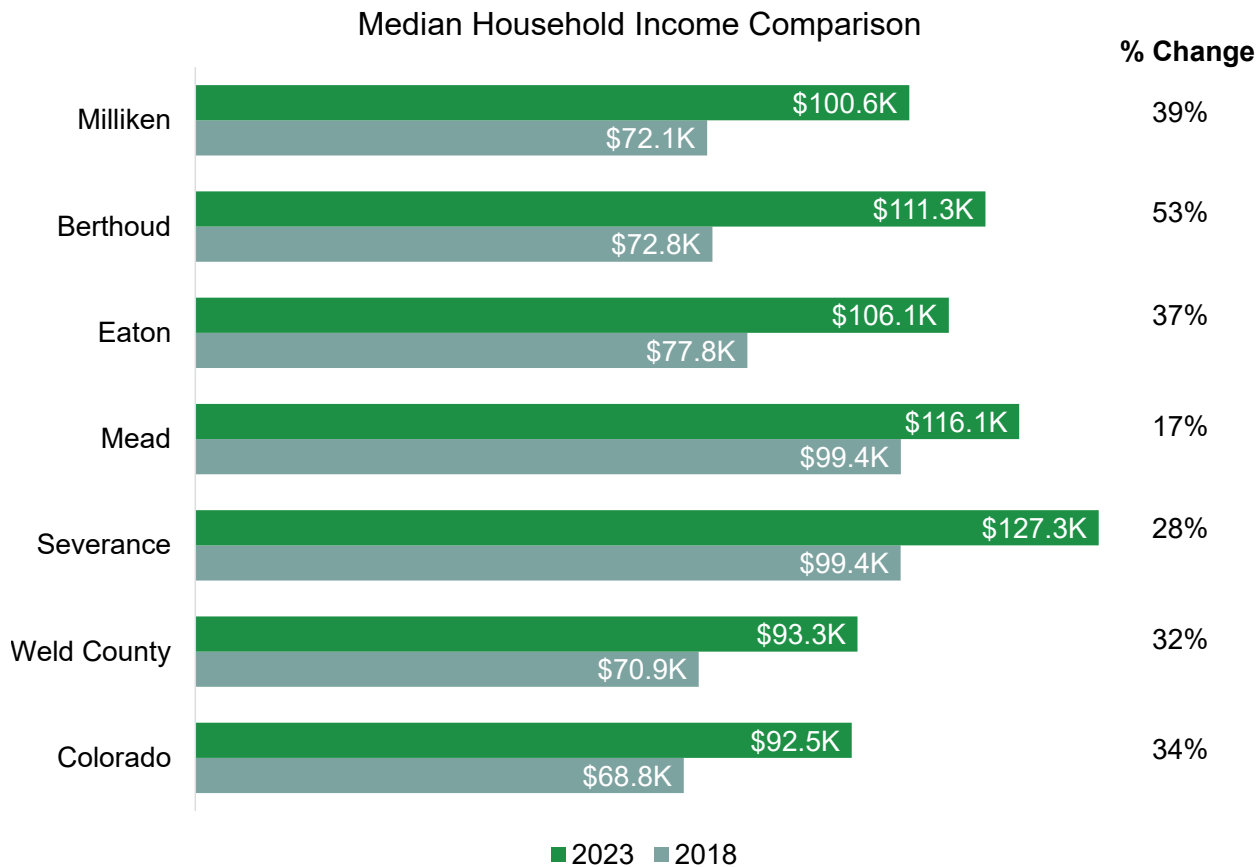
In 2023, Milliken’s median household income reached \$100,567, a 39% increase, or about \$28,466, from 2018. This increase outpaced the average 33% growth experienced in neighboring communities, including Berthoud, Eaton, Mead, Severance, as well as in Weld County and across the state. In comparison, Severance’s median household income was 26.5% higher than Milliken’s, Mead’s was 15.4% higher, Eaton’s was 5.5% higher, and Berthoud’s 10.7% higher. When compared to the larger region, Weld County’s median income was 7.2% lower, and the state’s was 8.1% lower than Milliken’s.



\$100,567 Median Household Income

19% of Households earn < \$50K

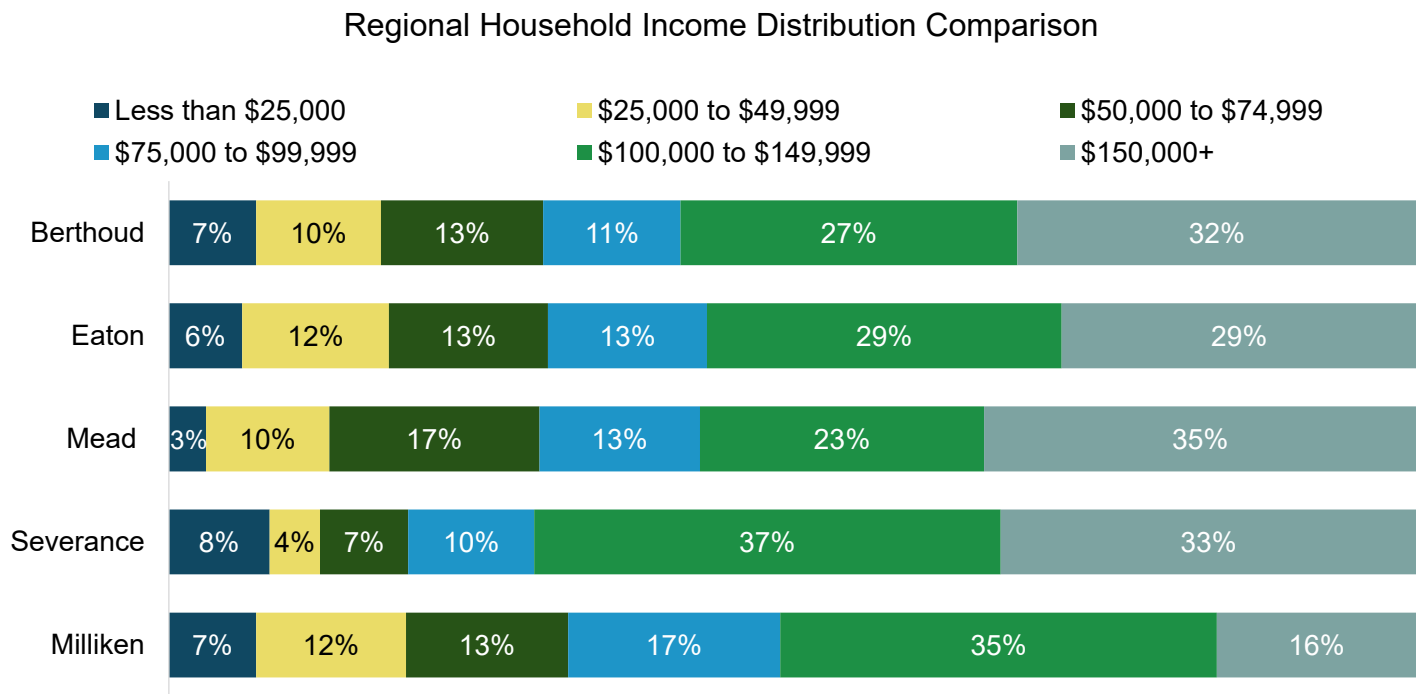
16% of Households earn \$150K+



HOUSEHOLD INCOME DISTRIBUTION

It is important to note that a rise in median income does not necessarily indicate rising income for all residents. It may reflect higher incomes among top earners, which can increase the median, or the displacement of lower-income households who may leave Milliken due to rising housing costs.

The chart displays Milliken’s 2023 income distribution alongside comparisons to nearby communities, including Berthoud, Eaton, Mead, and Severance.



Between 2018 and 2023, Milliken experienced a notable shift in household income distribution. Households earning less than \$50,000 declined by 9%, while those earning over \$100,000 increased by 27%. Meanwhile, the middle-income group (\$50,000–\$100,000) fell by 19%. In contrast, Mead experienced smaller changes: households earning less than \$50,000 dropped by just 2%, and those earning over \$100,000 rose by 21%.

Income distribution is also analyzed using Area Median Income (AMI), which is covered in detail in Chapter 4. The table below shows the number and percentage of households at each AMI level. According to 2023 census data, nearly one-third (32%) of Milliken households earn 80% AMI or less.

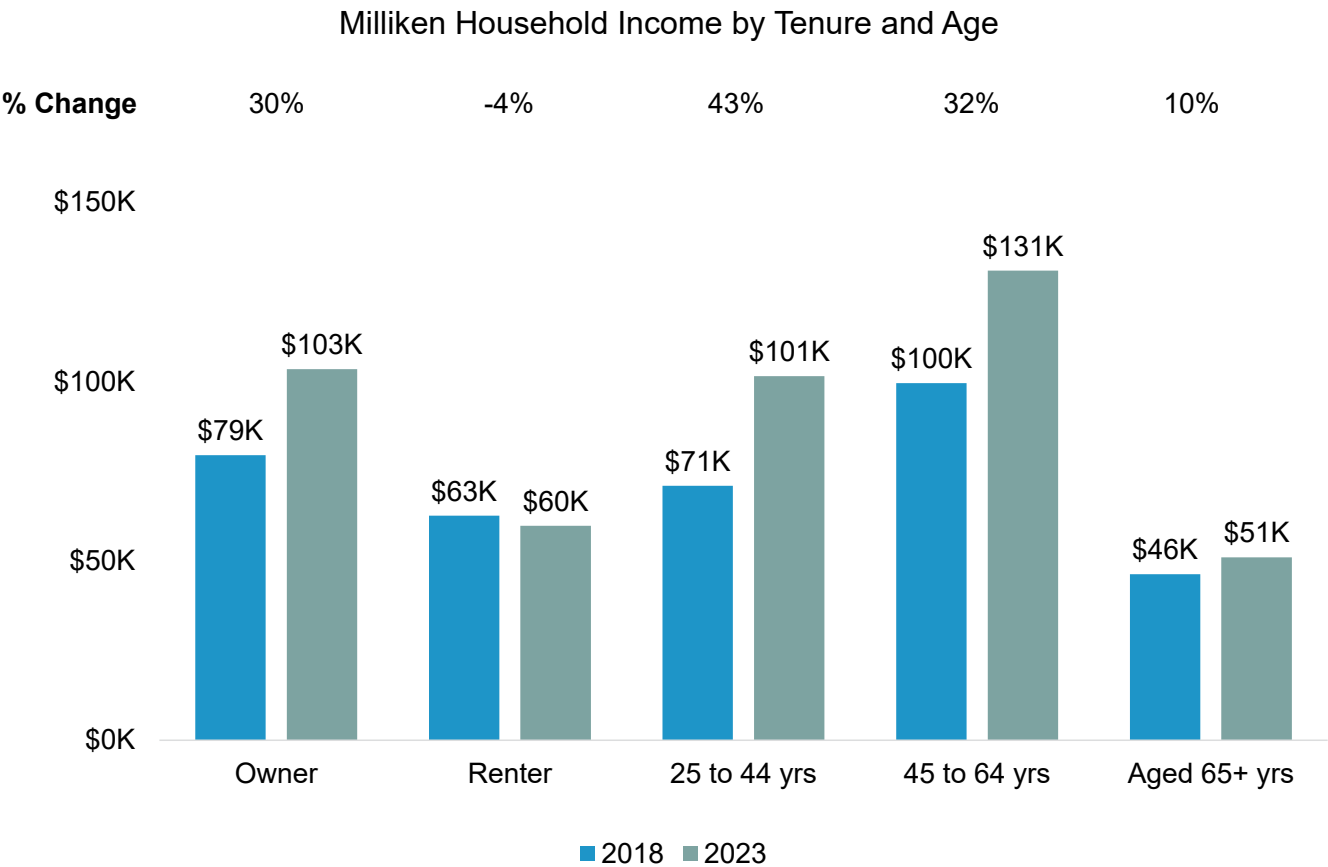
MILLIKEN HOUSEHOLDS BY AREA MEDIAN INCOME (AMI) 2023				
AMI Category	Owner Households	Renter Households	Total Households	% of Total
Extremely Low Income (≤30% AMI)	153	59	212	7%
Very Low Income (31-50% AMI)	329	37	366	12%
Low Income (51-80% AMI)	323	80	403	13%
Moderate Income (81-120% AMI)	337	109	446	15%
Middle Income (121-140% AMI)	215	24	239	8%
Upper Income (141+ AMI)	1,380	28	1,408	46%

This recent shift in income distribution indicates a changing socio-economic profile in Milliken. The growing share of higher-income households may reflect rising home prices and could indicate early signs of displacement, as lower-income households are priced out or move to more affordable housing in nearby communities. These trends have important implications for future housing policy, particularly regarding affordability and the need for a diverse range of housing options. Additional details on poverty and vulnerable populations are provided in Chapter 4.

HOUSEHOLD INCOME BY TENURE AND AGE

In 2023, Milliken’s median homeowner income was \$43,655 higher than renter income. Between 2018 to 2023, median homeowner income rose 30%, from \$79,476 to \$103,421, while renter income declined by 4%, from \$62,566 to \$59,766. Homeowner income growth was similar in Severance and Eaton, averaging 30%. In contrast, renter incomes in Severance dropped 31%, likely due to a surge in rental supply, with 151 new units (+222%) during this period.

Household incomes in Milliken increased across all age groups, with the smallest increase (10%) among homeowners aged 65 and over and the largest (43%) among those aged 25 to 44. The implication of these income shifts for the housing market and affordability are explored in Chapters 4 and 5.



EDUCATIONAL ATTAINMENT

In Milliken, 64.3% of residents aged 25 and older have completed some college education or more, and 90% have at least a high school diploma. In 2023, approximately 27.8% of residents held a bachelor's degree, while 10.5% had a master's degree or more. Across Weld County, 64% of residents attained some college education or more, and 12% have less than a high school diploma. Milliken's relatively high levels of educational attainment help strengthen and support the needs of the Northern Front Range's growing economy.

RACE AND ETHNICITY

Milliken's racial and ethnic composition has shifted notably over the past decade. Between 2018 and 2023, the percentage of Hispanic or Latino residents decreased by 33.3%, falling to 16.8% of the population. By comparison, Hispanic or Latino residents made up 20% of Severance's population and 31% of Eaton's. The non-Hispanic or Latino population in Milliken grew 11.2%, reaching 83.2% in 2023. At the county level, 63% of Weld County residents identify as non-Hispanic or Latino, and 31% as Hispanic. While the number of Hispanic or Latino residents declined, it is still important to consider racial and language diversity when planning community programs and public communications.



83.2% Non-Hispanic White

16.8% Hispanic

3.3% Other

Economic Snapshot

The local and regional economy and job market trends play a big role in shaping the housing market. To help us understand current and future housing demand, we take into account:

- **community growth,**
- **household buying power, and**
- **what employers need to attract and retain employees.**

By examining these indicators, we can better assess the community's capacity to meet housing needs and address potential affordability challenges. Stable, diverse housing is critical for Milliken and surrounding communities and the overall economy. Lack of housing options impacts local jobs and an employers' ability to retain and attract workers.

LABOR FORCE

According to the 2023 American Community Survey, 5,254 of Milliken residents over the age of 16 (80%) are in the labor force. Of those in the labor force, the unemployment rate is 0%, down from 2.6% in 2018. While a 0% unemployment rate may indicate strong job alignment, it may also signal limited labor market flexibility, such as fewer opportunities to change jobs, underemployment, or workers who have stopped actively seeking employment and are not counted in the labor force. In Weld County, 183,330 residents over the age of 16 (70%), are in the labor force, a 20% increase from 2018, with an unemployment rate of 3.3%.

INDUSTRIES AND OCCUPATIONS

The top three industries employing Milliken residents are manufacturing, professional and administrative services, and educational and health services. Regionally, education and health services employ 20% of the residents in Weld County, while professional services employs 11%.

The total employed Milliken residents increased by 6.7% between 2018 and 2023. This represents 3% of all employed residents in Weld County.

The chart shows the jobs by sector and average annual wages in 2023. Although average annual wages have risen, they have not kept pace with the increase in home prices. The projected population growth in Milliken and the region overall is expected to attract new employment opportunities for Milliken’s current and future residents, which will increase the pressure on the housing market.

Five industries employ % of Milliken’s residents:

- 14.9% Manufacturing
- 12.5% Professional and administrative services
- 11.3% Education and health services
- 9.0% Other services
- 7.4% Retail trade

MILLIKEN JOBS BY SECTOR AND AVERAGE ANNUAL WAGE, 2023			
Sector	Number of Jobs	% of Total Jobs	Average Annual Wage
Agriculture, forestry, fishing and hunting, and mining	164	2.5%	\$95,576
Construction	419	6.4%	\$76,908
Manufacturing	984	14.9%	\$69,420
Wholesale trade	149	2.3%	\$90,376
Retail trade	491	7.4%	\$44,928
Transportation and warehousing, and utilities	203	3.1%	\$108,160
Information	42	0.6%	\$75,660
Finance and insurance	109	1.7%	\$116,584
Professional, scientific, and management	821	12.5%	\$109,876
Educational services, and health care and social assistance	742	11.3%	\$57,200
Arts, entertainment, and recreation, and accommodation and food services	279	4.2%	\$26,520
Other services, except public administration	592	9%	\$52,312
Public administration	228	3.5%	\$76,544
Total	5,223		

According to the State Demography Office, job growth in Weld County is projected to continue at a rate of 5% per decade through 2050. The table provides an estimate of job growth in Milliken based on these county projections. Continued local and regional job growth will further increase the demand for housing.

JOB PROJECTIONS THROUGH 2050				
Jurisdiction	2022	2030	2040	2050
Milliken	3,074	4,277	4,558	4,782
Weld County	154,449	170,373	181,562	190,484

COMMUTE PATTERNS

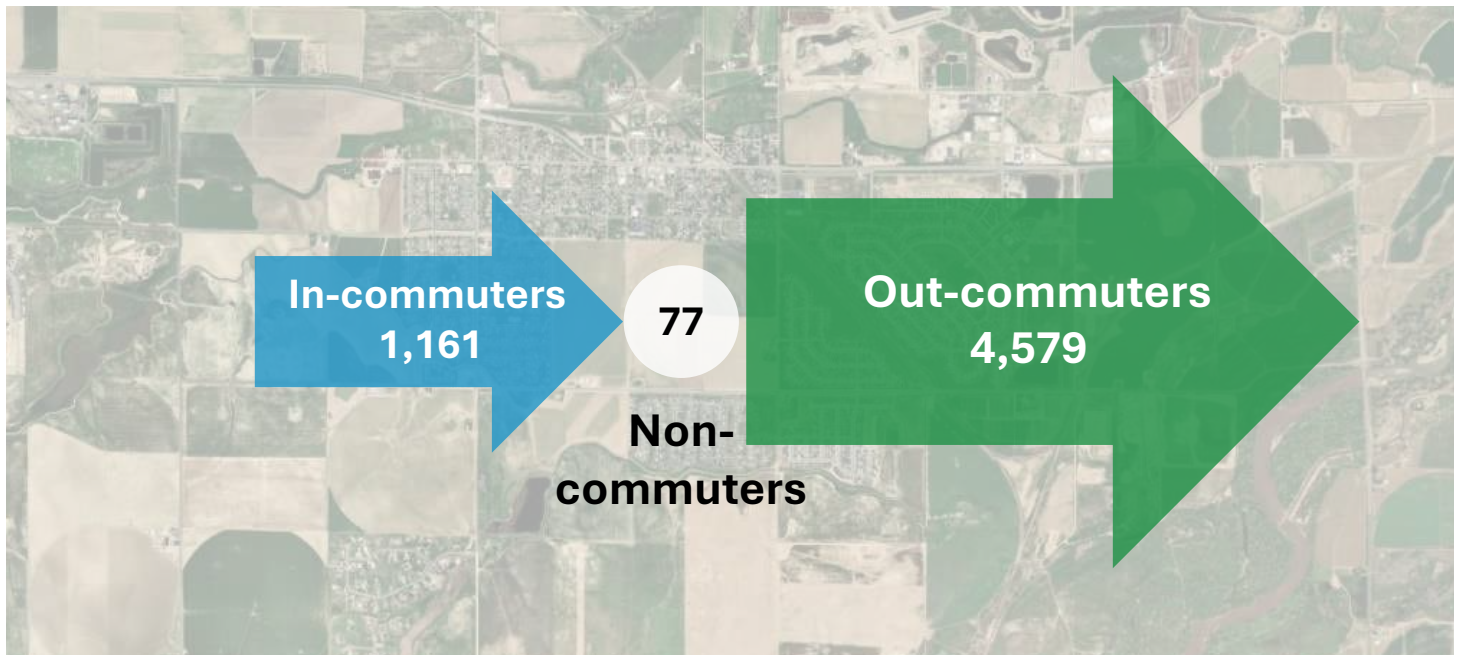
Most Milliken residents leave town for work and most local jobs filled by workers who live elsewhere. This dynamic affects local job growth, labor availability, and increases pressure on transportation infrastructure. In 2023, 94% of Milliken's workers were in-commuters, meaning employed in town but residing elsewhere. At the same time, most Milliken residents commuted to jobs in neighboring communities.

The commuting diagram identifies three groups of Milliken residents with inflow and outflow counts of employees in 2022.



35.6 minutes average commute time

73.5% commute to work alone in vehicle



Top locations where Milliken residents work:

- 14.8% Greeley
- 9.5% Denver
- 8.3% Loveland
- 7.2% Fort Collins
- 4.6% Longmont

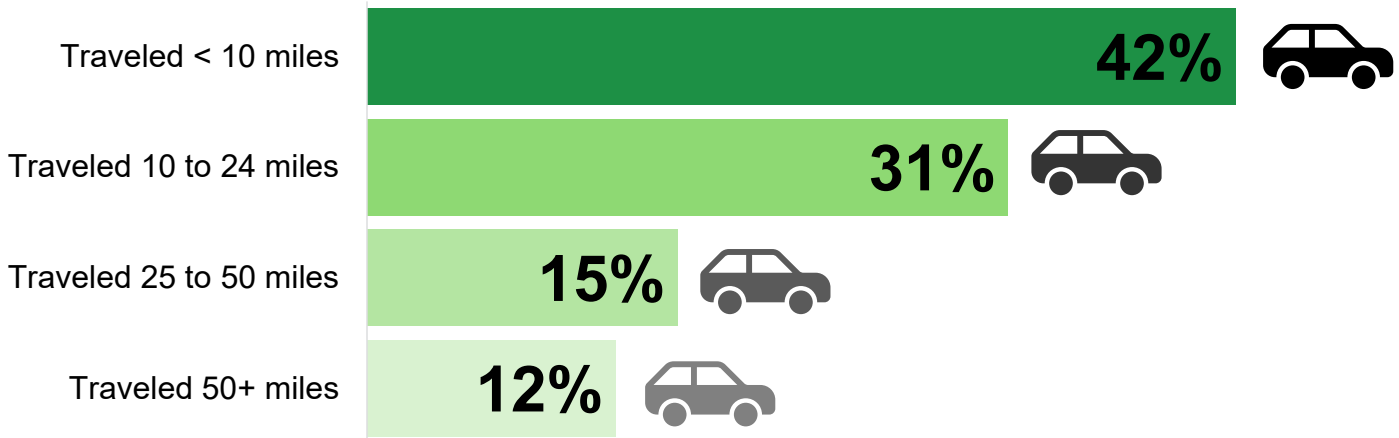


Top locations where Milliken workers live:

- 25.0% Greeley
- 5.3% Evans
- 5.0% Loveland
- 4.7% Milliken
- 4.6% Windsor

**As a % of approximate total jobs held by Milliken residents and total jobs in Milliken in 2022*

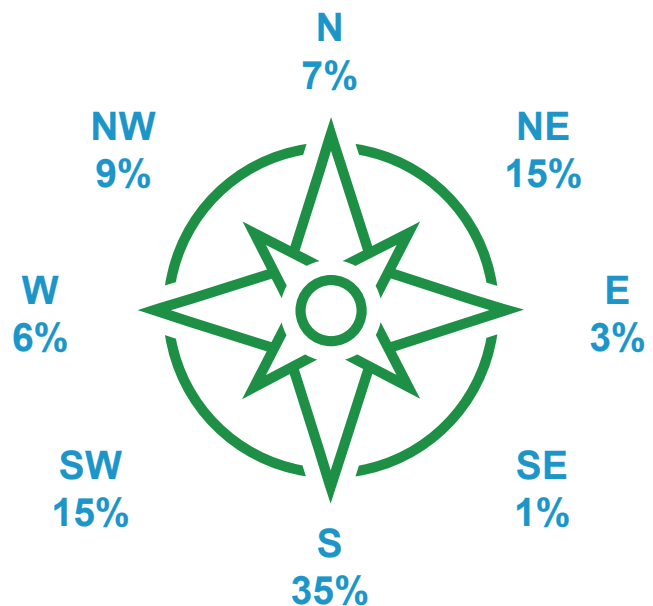
How far did Milliken residents commute in 2022?



During the pandemic, more workers shifted to fully remote or hybrid jobs, allowing them to live farther from their workplaces. Milliken's location near major Northern Colorado employment centers, paired with its small-town lifestyle, likely attracted residents leaving larger cities. By 2023, 13.8% of Milliken residents worked from home, up from 4.9% in 2018. This trend suggests that Milliken should consider expanding services and amenities that support remote workers, and that demand for homes with dedicated office space may continue to grow.

The distance Milliken workers are willing to travel has remained largely stable over the last 10 years. However, twenty years ago, only 13% of workers commuted 25 to 50 miles, and just 8% traveled more than 50 miles. As employment opportunities increasingly require longer commutes, the need for regional collaboration to improve transportation networks will become more pressing.

The graphic illustrates commuting patterns from Milliken. About 35% of employed residents commute south, while 15% commute northeast and another 15% southwest. This may suggest increased demand for housing in those areas to shorten travel times.



Commute Direction from Milliken (2022)

Housing Snapshot

Analyzing Milliken’s existing housing inventory, including unit types, age, value, and size, offers insight into current housing supply and demand. Combined with demographic and economic trends, this data helps identify market gaps, unmet demand, and future housing requirements. These findings are explored in Chapter 5 to support the market analysis and guide future planning efforts.

HOUSING UNITS AND TENURE

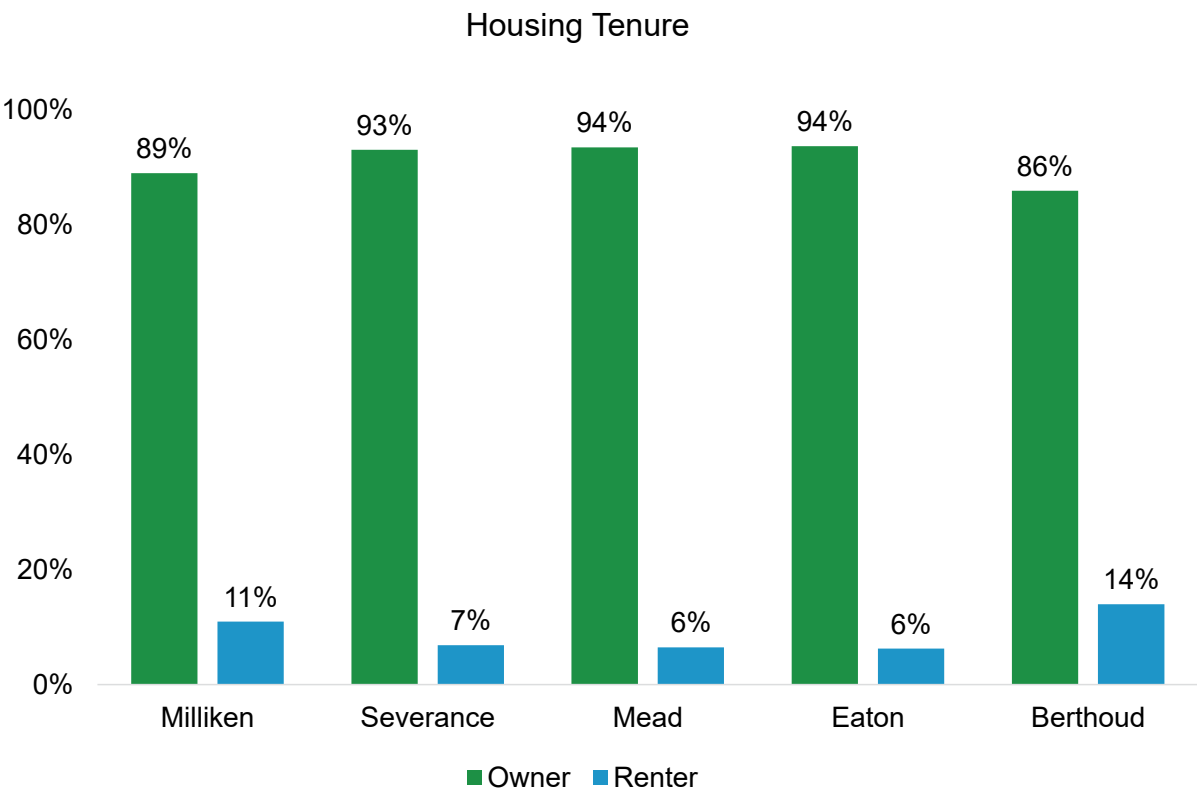
In 2023, Milliken had 3,152 housing units, an increase of 29% from 2018. Housing units in neighboring communities increased even faster during this period, particularly Severance (up 108%) and Berthoud (up 75%). As Milliken continues to add housing, it will be important to monitor how this development impacts infrastructure and public services.



3,152 Total Housing Units (2023)
89% Owner-Occupied (2023)

Milliken’s housing vacancy rate was 2.5% in 2023, which is below the typical healthy vacancy rate of 4% to 7%. Vacancy rates include unoccupied homes, vacation properties, newly built but unoccupied units, and other types of vacant housing, though some off-market or damaged properties may not be counted in sources like the U.S. Census.

Of Milliken’s 3,073 occupied housing units, 89% were owner-occupied and 11% were rentals. This is similar to Severance (7% renter-occupied) and Eaton (6%), but far below Weld County, where renters make up 24% of households.



HOUSING TYPES AND SIZES

In 2023, Milliken’s housing stock consisted primarily of single-family detached homes, which made up 86% of all units. Other housing types included single-family attached (9%) and a small share of mid-sized multi-family units. Milliken does have larger multifamily housing options. Nearby communities such as Severance and Mead have even more homogenous housing inventories, with 97% and 91% single-family homes respectively, and almost no attached or multifamily housing.

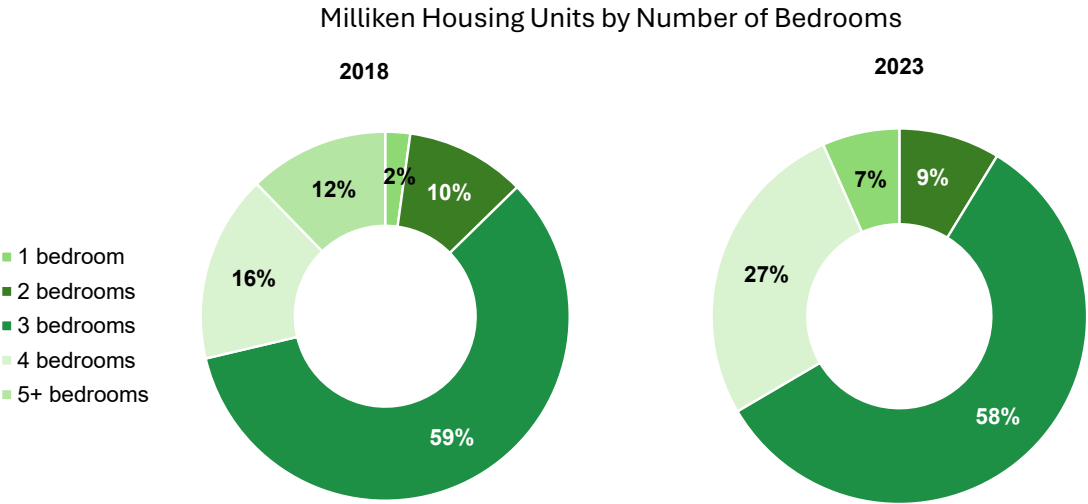


86% Single-family detached

87% 3+ bedrooms

HOUSING UNITS BY TYPE COMPARISON					
Housing Types	Milliken	Severance	Mead	Eaton	Berthoud
Single family detached	86%	97%	91%	90%	79%
Single family attached	9%	2%	7%	2%	8%
2 to 4 units	1%	0%	0%	6%	3%
5 to 9 units	0%	1%	0%	0.5%	6%
10 to 49 units	2%	0%	3%	0.8%	0%
50+ units	0%	0%	0%	0%	0%
Mobile Home	2%	0%	0%	0%	4%

In 2023, 91% of Milliken’s occupied housing units had 3 or more bedrooms. Adding a mix of smaller housing types with 1 or 2 bedrooms will be essential to ensure Milliken’s housing market remains inclusive and responsive to changing demographics.



HOUSING UNIT AGE AND MOVE IN YEAR

In 2023, the median construction year for Milliken homes was 2004, which indicates slower residential growth compared to neighboring towns. Severance had a median construction year of 2012, and Berthoud was 2008, reflecting more recent development. In Milliken, 67% of homes were built after 2000, and 4% of homes are over 50 years old. This small proportion of aging housing may require upgrades, repairs, or modernization, presenting both challenges and opportunities. Older homes are often located in areas with aging infrastructure, which may require strategic investment. Milliken will need to balance new residential development with the maintenance of existing homes and public infrastructure.

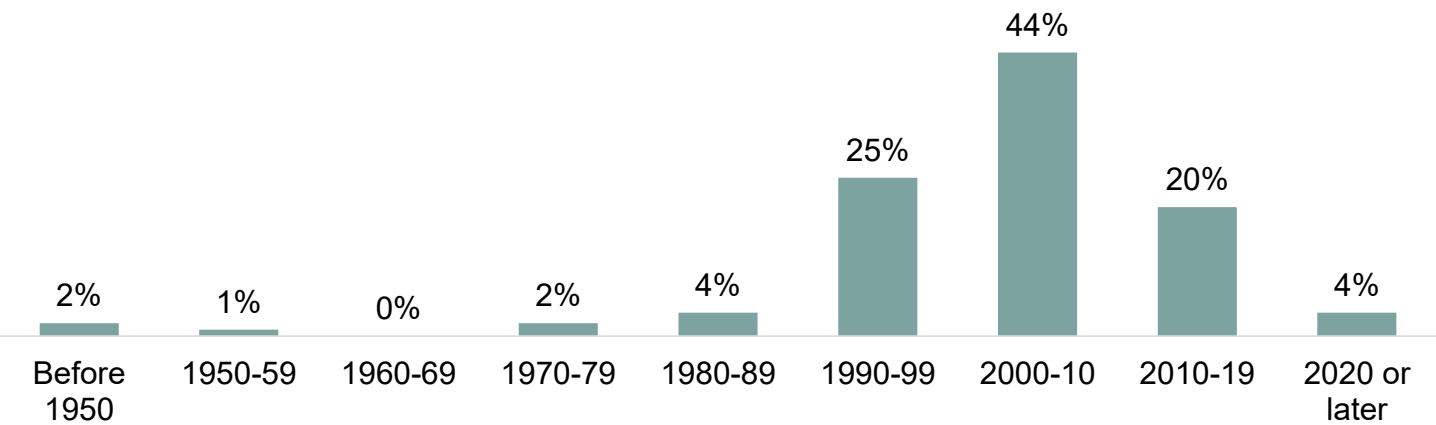


2004 Median year built

4% of units were built after 2020

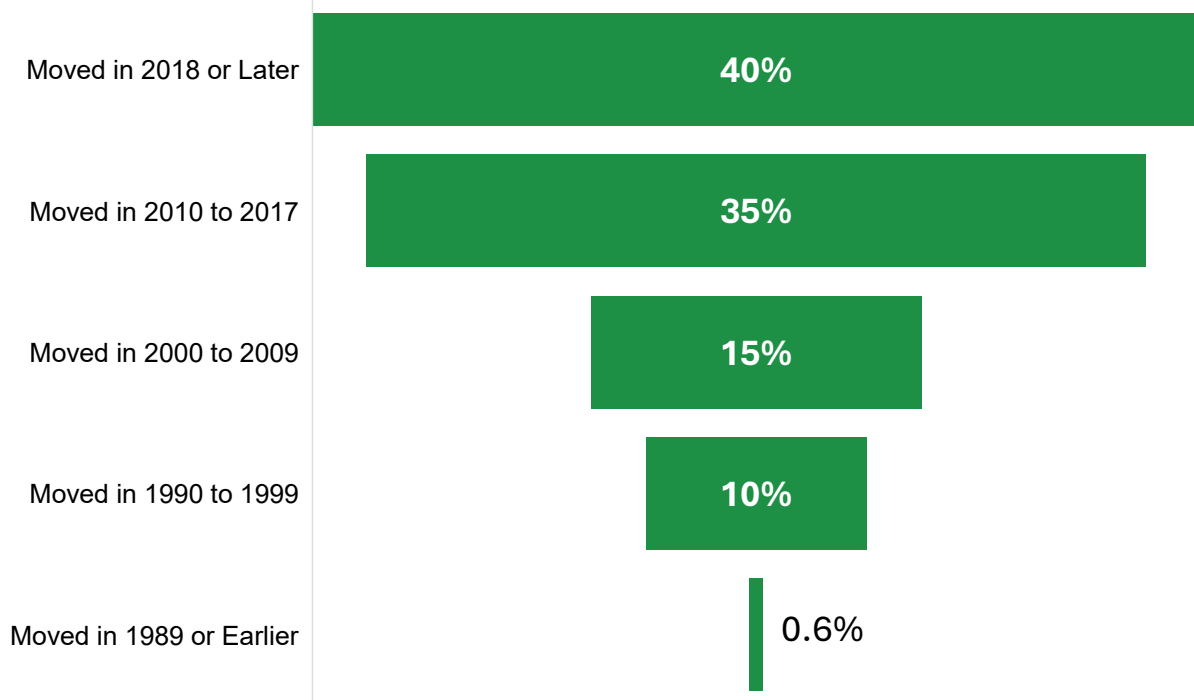
74% of residents moved to Milliken after 2010

Milliken Housing Units by Year Built



In 2023, 40% of Milliken’s occupied housing units had residents that moved there in the year 2018 or later, and 35% moved in between 2010 and 2017. Only 10.5% of housing units had residents that moved there in 1990 or earlier. With nearly three-quarters moving to town in the last 15 years, Milliken is experiencing significant demographic turnover. Such changes can impact housing demand, reshape neighborhood identity, and influence expectations for services, infrastructure, and community engagement. The chart shows the distribution of housing units by move in year.

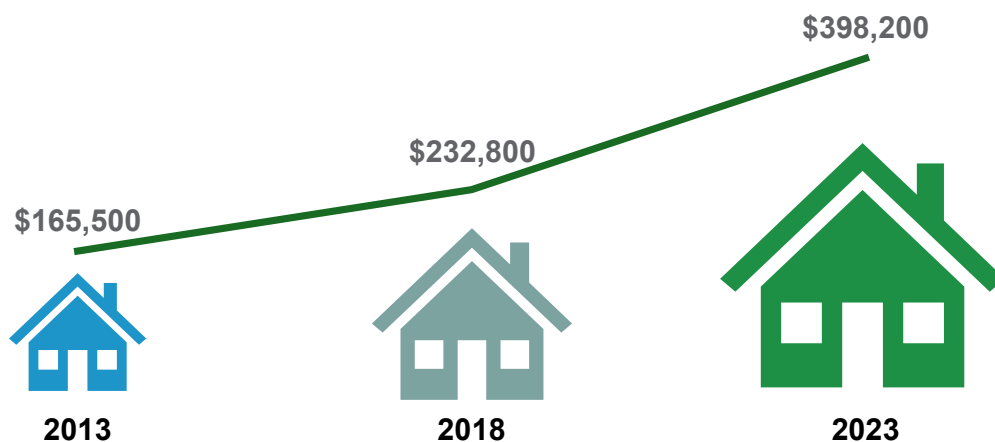
Percentage of Occupied Housing Units in Milliken by Move in Year



HOME VALUES

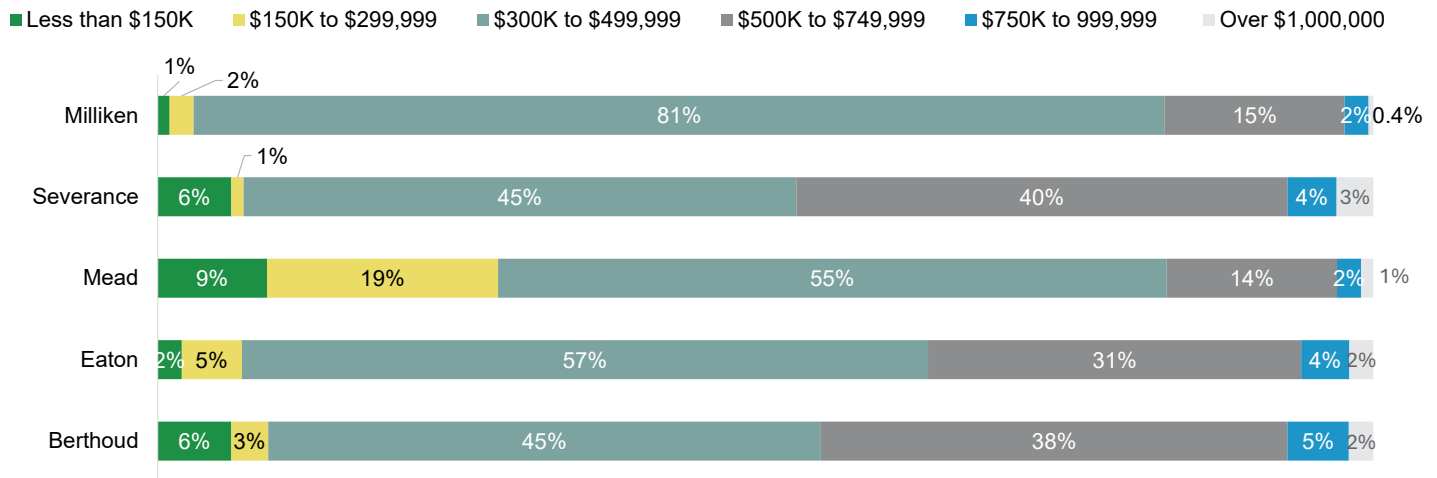
Over the past two decades, economic and population growth in the Northern Front Range has fueled a competitive housing market, driving significant appreciation in home values. Between 2018 and 2023, Milliken experienced a 71% increase in median home value appreciation. While this rapid growth reflects strong demand, it also creates financial pressure for both prospective buyers and existing residents, potentially making it more difficult to move to or remain in the community.

Median Home Value 2013-2023



In 2023, 81% of Milliken's owner-occupied homes valued between \$300,000 and \$499,999, giving the town a larger share of modestly valued homes compared to nearby communities. Just 17.4% of homes in Milliken were valued at \$500,000 or more, while Severance and Eaton had significantly higher shares at 47% and 37%, respectively. It is important to note that these figures reflect the assessed values, which often lag behind actual market prices driven by current market conditions.

Percentage of Owner-Occupied Housing Units by Home Value



RENTAL HOUSING

Milliken's supply of rental units has expanded in recent years. According to the 2023 American Community Survey, there are approximately 337 rental units, representing 11% of total occupied units, a 13% increase from 2018. Despite this increase, rentals are still limited compared to owner-occupied homes, contributing to rising rental rates. This scarcity makes it challenging for renters, especially young professionals, lower-income households, and seniors, to find affordable housing. The limited rental inventory also reduces flexibility for residents who aren't ready or able to buy a home and may discourage new workers or families from relocating to Milliken, potentially impacting employee retention and community growth.

AFFORDABLE HOUSING INVENTORY

The Milliken Housing Authority (MHA) is working to expand the portfolio of affordable housing options for the community. The MHA recently developed a Strategic Plan to clarify MHA's role in supporting and leading affordable housing in Milliken by defining clear goals, actionable steps, targeted strategies that advance its mission and guide future community initiatives.

Currently the following affordable housing options are available:

- **Dove Valley Senior Community provides subsidized affordable housing for seniors aged 55+ whose incomes are 40%-60% of the area median income. The community includes ten 2-bedroom and ten 1-bedroom duplex apartment homes with 1-car attached garages. Dove Valley is managed by the Loveland Housing Authority in partnership with the Town of Milliken and the Town of Milliken Housing Authority. In August 2025, 1,039 were on the waitlist for Dove Valley.**
- **Milliken Apartments is a subsidized rental property with 28 units.**
- **Evergreen Mobile Estates is a manufactured home community with 35 sites that provide naturally occurring affordable housing for residents.**

CHAPTER 4

HOUSING AFFORDABILITY

The previous chapter established the foundation for understanding housing affordability and housing needs by evaluating Milliken's current and projected demographic, economic, and housing characteristics. These conditions not only help determine the housing demand but also help identify where there may be housing gaps based on the demographic and economic needs. This chapter will introduce common terms and concepts related to housing affordability and how it applies to the unique Milliken context which informs the market analysis.

**Median Household
Income: \$100,567**

\$103,421 Owner

\$59,766 Renter

Understanding Affordability

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

Affordability is relative to income, which means what is considered affordable in one community may not be in another. For example, a home that is affordable to one household may be out of reach for someone earning much less.

Housing affordability is defined by household income ("ability to pay") and the cost of an appropriate housing unit for that household.

Federal Definition of Affordability*

- ▶ Housing costs are "affordable" if they do not exceed 30% of a household's gross income.
- ▶ "Costs" include basic utilities, mortgage insurance, HOA fees, and property taxes



Households paying more than **30%** for housing are **cost burdened**



Households paying more than **50%** for housing are severely **cost burdened**

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

AREA MEDIAN INCOME LIMITS

Each year, the U.S. Department of Housing and Urban Development (HUD) calculates the area median income (AMI) for every geographic region in the country using data from the U.S. Census American Community Survey. AMI is the midpoint income level of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI is calculated using a household's pre-tax income. HUD publishes the "Area Median Income" (AMI) tables, and they are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (CHFA), and local housing organizations to determine if a person qualifies for affordable housing programs. Affordability levels for Milliken are based on the Weld County AMI table (refer to Appendix B).

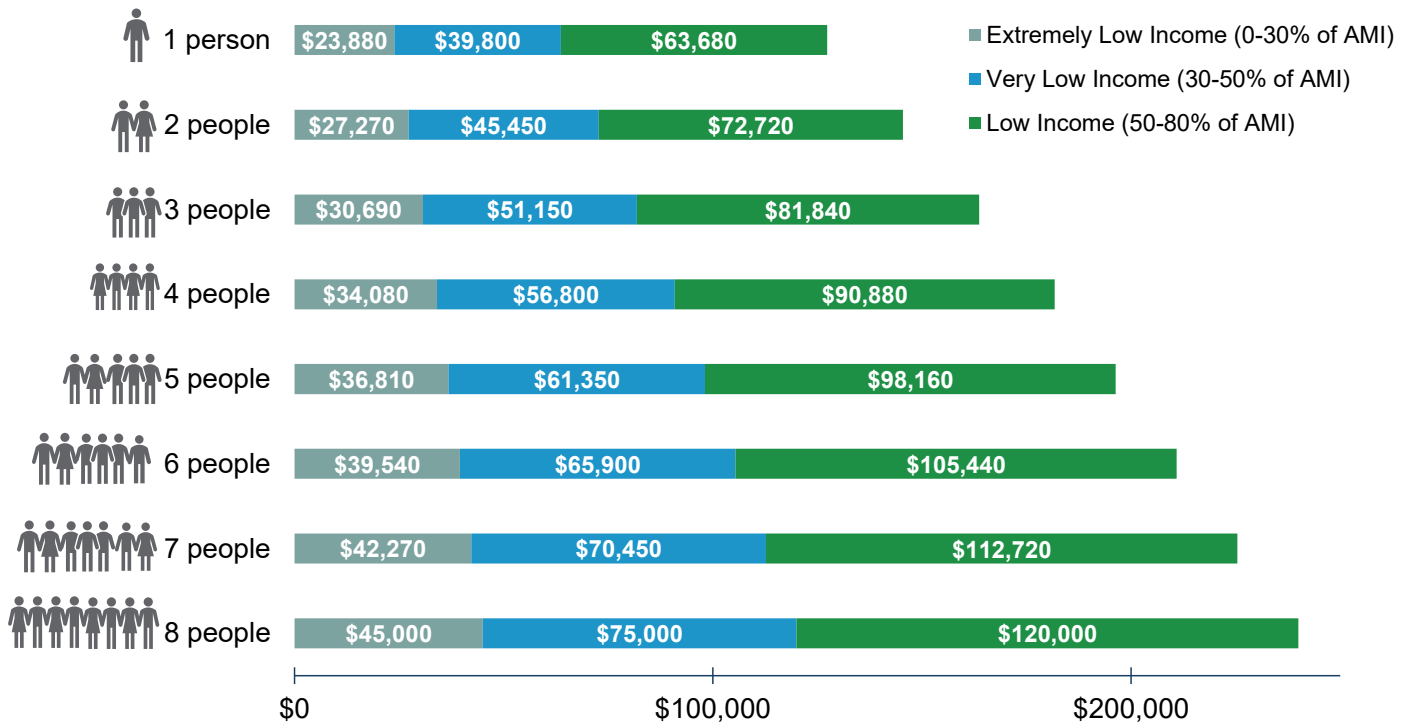
The table shows the maximum rent and maximum purchase price that a 4-person household at each income level in Milliken can afford if only 30% of gross income is spent on housing expenses. With a median home value of \$398,200 in 2023, many Milliken residents will find housing unattainable without spending more than 30% on housing.

AFFORDABILITY MATRIX FOR A 3-PERSON HOUSEHOLD IN MILLIKEN				
If your household income is....				
< \$30,690	\$30,691 to \$61,380	\$61,381 to \$81,840	\$81,841 to \$102,300	\$102,301+
~ 30% AMI	~60% AMI	~80% AMI	~100% AMI	~120%AMI
The <u>MAXIMUM HOME PRICE</u> you can afford is...				
\$50,318	\$175,790	\$259,438	\$343,086	\$426,734
The <u>MAXIMUM RENT</u> you can afford is...				
\$279	\$975	\$1,438	\$1,902	\$2,366

The following graphic illustrates the maximum income levels for households in Weld County earning 80% or less of the AMI, categorized by household size.

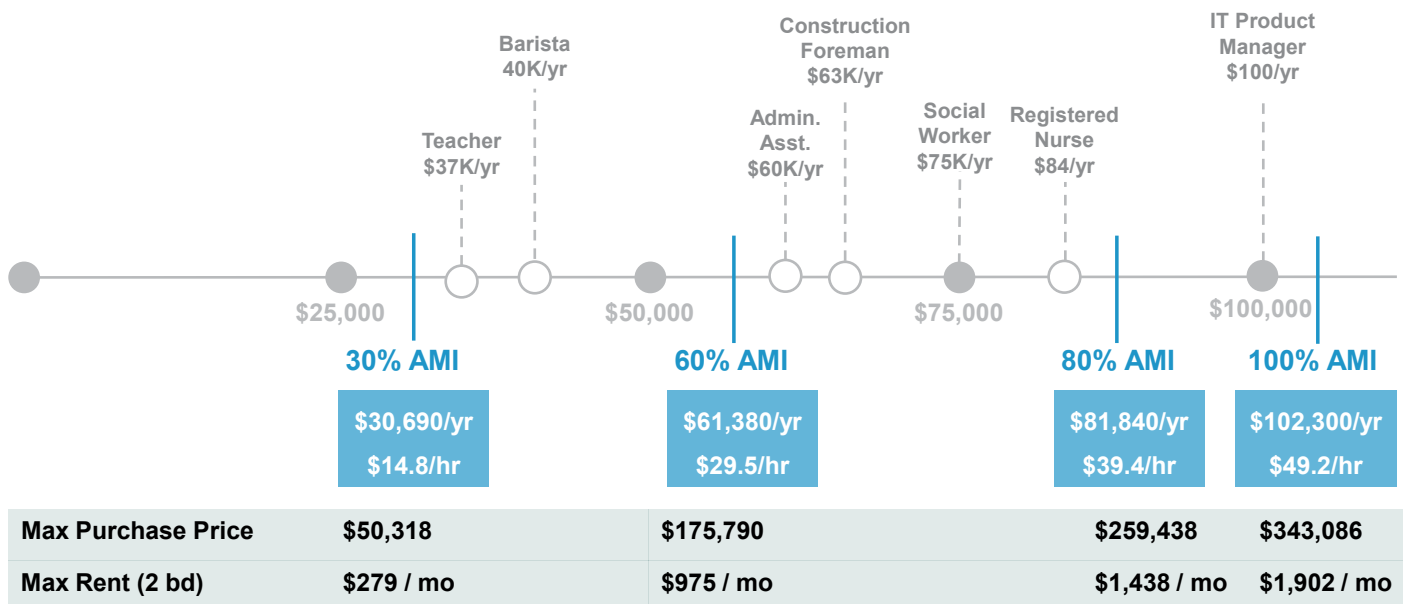
- **Extremely low-income 4-person households (earning 30% or less of the AMI) have incomes up to \$34,080.**
- **Very low-income 4-person households (earning 30-50% of the AMI) have incomes between \$34,081 and \$56,800.**
- **Low-income 4-person households (earning 50-80% of the AMI) have incomes between \$56,801 and \$90,880.**

HUD Income Limits by Household Size Weld County 2025



Housing is becoming increasingly unaffordable and out of reach for many households in Northern Colorado, including Milliken. To better understand the local context of affordability, the graphic below highlights the range of professions for households that may face affordability challenges. It compares the approximate incomes of various local professions to the 2025 AMI table for a family of four in Weld County. For further information on Milliken's current demographic, economic, and housing characteristics, refer to Chapter 3.

 What housing can a 3-person household afford in Milliken?



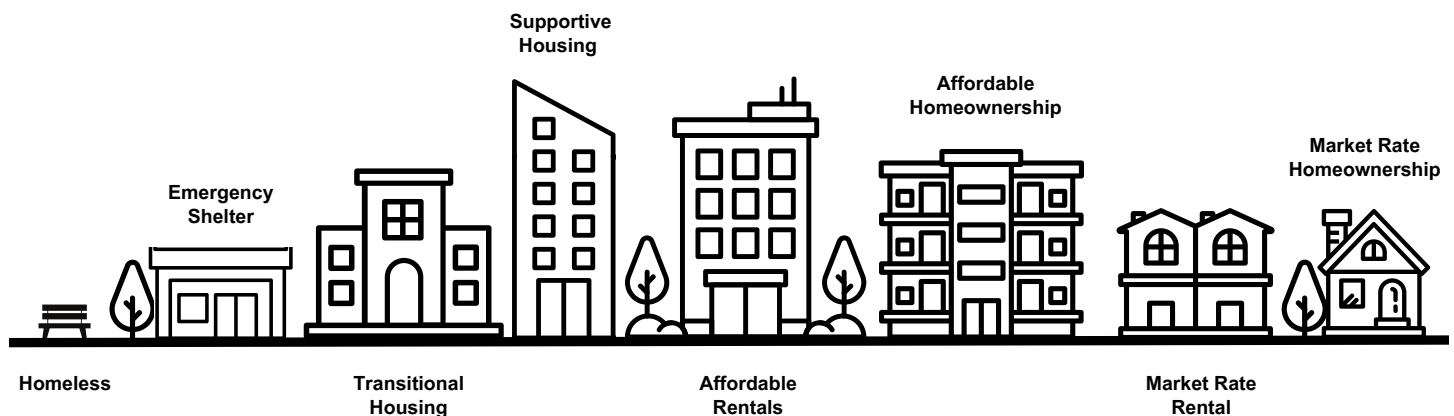
HOUSING VOUCHERS VS. SUBSIDIZED AFFORDABLE HOUSING

When people hear “subsidized housing,” they often think of the Housing Choice Voucher Program (formerly Section 8), but these terms are not synonymous. The Voucher Program helps very low-income families (less than 30% of the AMI), the elderly, and disabled residents by providing direct financial assistance to help them afford rent in the private market. In contrast, subsidized affordable housing refers to units that are specifically built or designated for low-income households (usually up to 80% of the AMI), where the rent is kept below market rates through government subsidies. Local Public Housing Authorities manage the program, but the money comes from the federal government.

The Housing Continuum

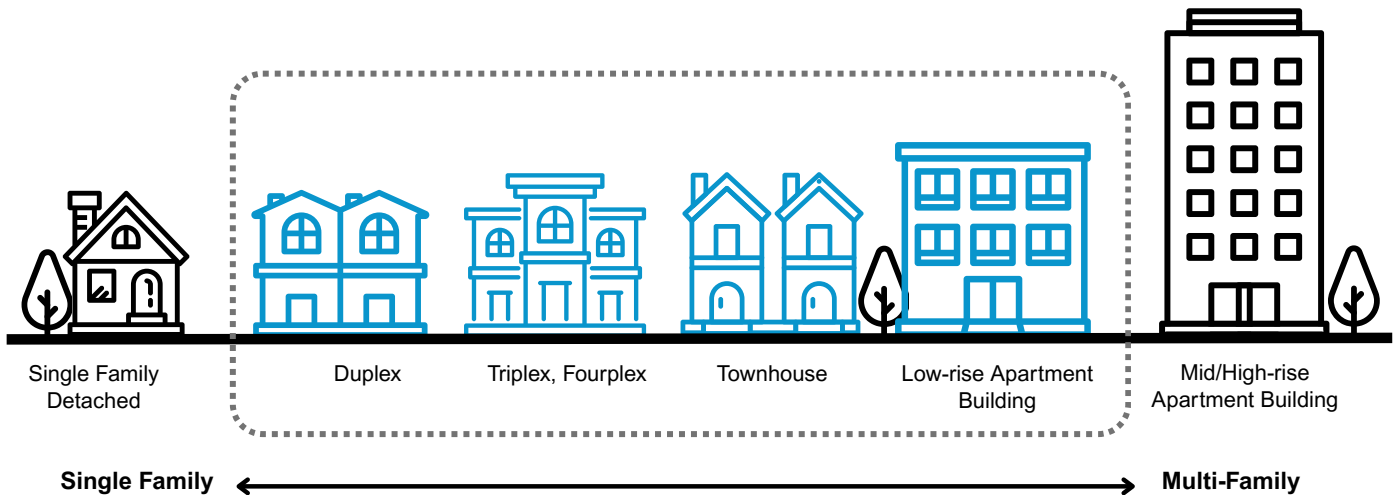
To support residents at every stage of life, communities need a diverse range of housing options, often called a “housing continuum.” Housing needs change over time with aging, family size, career shifts, economic disruptions, caregiving, or retirement. Communities must offer options for everyone. This includes housing for those starting out to older adults on fixed incomes. While affordability plays a key role in housing decisions, personal preferences for different housing types and living environments also play a significant role in shaping demand.

The graphic illustrates the levels of the housing continuum with a variety of housing options. At the far left of the continuum are residents experiencing homelessness. The next phase includes emergency shelters, transitional housing, and supportive housing, which provide stability for individuals facing housing insecurity or in need of additional services. The next phase includes affordable rental options and homeownership opportunities, which may consist of naturally occurring affordable housing (non-subsidized) or subsidized affordable housing. The final phase includes market-rate rentals and homeownership.



MISSING MIDDLE HOUSING

Missing middle housing is a term often associated with efforts to improve housing affordability. This type of housing fills the gap between single-family homes and high-density multi-family buildings, offering a range of options suitable for both renters and homeowners. Missing middle housing includes a diverse range of housing types, including duplexes, townhouses, triplexes, fourplexes, courtyard apartments, bungalow courts, townhouses, and multiplexes. These homes are typically smaller in size and designed to blend seamlessly into neighborhoods primarily composed of single-family homes, maintaining the character of the area.



Missing middle housing is crucial because it expands the housing mix by offering a range of options, addressing a key gap often overlooked in traditional neighborhoods and planning designs. Missing middle housing also supports the community by offering:

- **Density that maintains neighborhood character,**
- **Attainability and affordability for a range of income levels,**
- **Walkability and accessibility to community amenities, and**
- **Diverse options for multigenerational living.**

By addressing these needs, missing middle housing expands the range of housing choices to better match community demand, particularly in growing areas, like Milliken, where the housing options often lack alternatives to single-family homes. Offering a balance of affordability, availability, and land efficiency, missing middle housing provides a practical solution for modern housing challenges, bridging the gap between traditional housing types and new, attainable options for communities.

Housing Problems and Vulnerability

Several housing problems can make housing access and stability more challenging for individuals and families. These conditions increase the risk of housing insecurity, unaffordability, or displacement. This analysis helps to identify where housing programs and support systems may be needed to improve outcomes for low- and moderate-income residents, particularly vulnerable populations.

POVERTY

The 2023 American Community Survey shows that 3.9% of Milliken's older residents (65 and over) and 1.2% of families with children under 18 are living below the poverty line. In 2023, 13.5% of households received cash public assistance or food stamps/SNAP. In comparison, Greeley has the highest family poverty rate in the region at 10.6%. Across Weld County, 10.3% of children under 18 and 8.4% of seniors are living in poverty.

While Milliken's poverty rates are lower than some nearby communities, these figures still highlight the importance of affordable and attainable housing options. Seniors on fixed incomes and low-income families represent vulnerable groups that may face challenges in a competitive housing market with rising rents and limited affordable units. They may have difficulty securing stable housing and meeting basic needs. Ensuring a diverse housing stock, including smaller homes, rentals, and income-restricted units, can help meet the needs of vulnerable populations.

FEDERAL POVERTY LEVEL THRESHOLDS, 2025

\$15,650 Individual

**\$26,650 Single-parent household
(one adult, one child)**

**\$32,150 Family household of 4
(two adults, two children)**

DISABILITIES

The U.S. Census collects data on six disability types: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Respondents who report any one of the six disability types are considered to have a disability. According to the 2023 American Community Survey estimates, approximately 13.9% of Milliken residents report having one or more disabilities, compared to 15% in Weld County.

HOMELESSNESS AND HOUSING INSTABILITY

The Northern Colorado Continuum of Care (NoCO CoC) coordinates funding and delivery of housing and services for people experiencing homelessness in Weld and Larimer counties. As part of its efforts, NoCO CoC conducts an annual point-in-time (PIT) survey of people experiencing homelessness in the region. The 2025 NoCo PIT and Housing Inventory Count Report shows a total of 960 sheltered and unsheltered homeless individuals, with 59% sheltered, 30% unsheltered, and 11% in transitional housing. Ninety-six percent of these individuals experiencing homelessness are in three communities: Fort Collins (41%), Greeley/Evans (38%), and Loveland (19%). NoCo is making efforts to survey smaller communities, but that effort is still underway. It is recommended that Milliken regularly review these annual reports to stay informed about shifting trends that could affect the community and its need for supportive services.

DISPLACEMENT RISK

Recognizing areas in Milliken with a higher risk of displacement can help guide strategies, both locally and regionally, to improve housing affordability, accessibility, and stability. The Social Vulnerability Index (SVI) outlines eleven key indicators related to displacement risk that can help identify the most vulnerable populations. These measures can inform policy decisions and program development aimed at supporting residents most at risk.

The following table shows Milliken's displacement indicators as of 2023. These figures are derived from Weld County level data, adjusted to reflect Milliken's estimated share of the County population, approximately 2.55%. While not a direct measure of local conditions, this approach offers a high-level snapshot of populations in Milliken that may be more vulnerable to housing instability or displacement.

MILLIKEN DISPLACEMENT INDICATORS, 2023		
Populations	Indicator Measure	How is this related to displacement?
Households at or below 80% AMI	≤30% AMI 8% 31-50% AMI 11% 51-80% AMI 13%	These incomes are lower than what is needed to afford market rate housing in many places. These households are more likely to be living in housing or areas that face greater redevelopment pressures.
Renter Occupied Households	337	Renters are at greater risk of displacement by not owning their homes.
Cost-burdened households with annual income < \$75K spending 30%+ of income on housing costs)	746	Cost-burdened households are more likely to live paycheck to paycheck and are more sensitive to being outpriced due to housing cost increases.
Persons (age 25+) without a high school diploma	641	People with limited access to higher paying jobs may experience income and job insecurity and may be more likely to miss housing payments and face eviction.
Persons (age 5+) who speak English "less than well"	308	Populations with limited English proficiency may have trouble finding housing or jobs due to language barriers and discrimination.
Single-parent households with children under 18	167	These households typically have lower incomes and higher childcare costs, making them vulnerable to rising housing costs or income loss.
Housing stock built prior to 1970	33.8%	Older housing is less likely to be suitable for an aging population and population with disabilities.
Overcrowded (more people than rooms)	2%	Overcrowded households may have people doubling up who might otherwise choose to live in larger housing if they could afford it.
Population with a disability	.29%	These households may have fewer employment and housing options due to disability and be at higher risk of displacement.
Persons aged 65 and older	1,053	These households may be more vulnerable to displacement if they have fixed incomes or specialized housing needs.
Households headed by a person identifying as a race/ethnicity other than white	Hispanic 16.8% 2+ Races 1.1% Other 0%	These populations have faced ongoing, racialized employment and housing discrimination, which increases the risk of displacement.

Housing Resources

This section identifies and evaluates resources available to support the development, maintenance, and accessibility of housing that is attainable and affordable, as well as supportive housing services in Milliken and the surrounding area. These resources can help address the housing needs identified in this housing assessment. Weld County has a network of service providers and housing-focused nonprofits, though resources are primarily concentrated in nearby Greeley. Milliken residents can benefit from this network, but as the Town grows, additional resources and programs tailored to Milliken may be necessary.

To ensure Milliken remains a livable and accessible community for its residents, it is essential to proactively expand local resources, strengthen partnerships, and advocate for targeted housing solutions. Stakeholders, policymakers, and community members must collaborate to develop strategies that support sustainable growth and improve access to these essential services.

HOUSING DEVELOPMENT

- **Milliken Housing Authority** is a volunteer organization under the umbrella of the Town of Milliken. Members are appointed by the Board of Trustees for four-year terms. It currently manages the Dove Valley Senior Community in partnership with the Loveland Housing Authority.
- **Loveland Housing Authority** owns and manages properties (approx. 1,000 units) that serve low to moderate income individuals and families, including senior housing. Housing programs include Choice Voucher (Section 8), tax credit properties, Larimer home improvement programs (LHIP), grant assistance programs, and other affordable housing programs and services.
- **Greeley-Weld Housing Authority** is the main public housing authority in Weld County. It provides low-income residents with housing assistance through programs like Low Rent Public Housing and the Housing Choice Voucher Program (formerly Section 8). The authority is a collaboration between the City of Greeley and Weld County. They receive state and federal funds through programs like Community Development Block Grants, HOME Investment Partnership funds, and State Private Activity Bonds to support housing and community development. Currently, all its public housing properties are located in Greeley.
- **Dedicated funding sources:** While Milliken does not currently have dedicated funding to support the development of affordable housing, some Front Range communities have created dedicated funding streams in recent years to support affordable housing initiatives, and this may be a strategy that Milliken could consider in the future.
 - **Fort Collins:** Passed by voters in 2023, Fort Collins has a 3-mill property tax that could raise up to \$16 million per year to fund the land bank, grants and incentives for developers and nonprofits, and permanent supportive housing with wraparound services.
 - **Loveland:** In 2016, the City Council approved using 1.25% of the city's sales tax revenue to create an affordable housing fund and approved Loveland Habitat for Humanity and Loveland Housing Authority as the preferred providers for the city to work with.
 - **Longmont:** Approved by voters in 2023, the Boulder County Affordable and Attainable Housing Tax is a 0.185% countywide sales and use tax. The funds are divided by population across the county, with 30% going to Longmont for housing development, housing supportive services, and grant funding.

SUPPORTIVE SERVICES AND RESOURCES

County services and local non-profits provide supportive services and resources for low- and moderate-income Weld County residents, including rental assistance, homebuyer support, homeowner assistance, senior services, and support for individuals experiencing homelessness. Most of the resources are in Greeley and may be less accessible or familiar to Milliken residents.

- **Weld County Human Services** manages the Emergency Rental Assistance (ERA) program which assists eligible households with incomes below 80% of AMI with rental payments. It also has programs that are focused on long-term housing solutions.
- **Almost Home Inc.** provides emergency rental and mortgage assistance and utility assistance to residents of Weld and Adams counties.
- **The Catholic Charities Emergency Assistance Center** in Greeley has a homeless prevention program and helps low-income families and individuals pay their housing and utility bills.

- **The Greeley Family House** provides temporary housing and support services to families experiencing temporary homelessness.
- **Neighbor to Neighbor's Rent Assistance Program** helps prevent homelessness by providing emergency assistance to individuals and families facing an unexpected financial challenge.

GAPS AND OTHER CONSIDERATIONS

The housing development and support services assessment identifies several key gaps for Milliken residents and emphasizes the need for a strategic approach to align resources with the Town's growth and evolving demographics.

1

Insufficient Affordable and Attainable Housing Development: Milliken would benefit from partnering with the Greeley-Weld Housing Authority or Loveland Housing Authority to develop both subsidized and attainable housing options. These partnerships could take several forms. The Town could collaborate with a housing authority to identify suitable sites for new housing, with the authority taking the lead on financing, design, and long-term management. The Town could also provide support through fee reductions, land contributions, or infrastructure coordination to make projects more feasible. Additionally, the Town could partner with a housing authority on grant applications (LIHTC, CDBG, or state affordable housing funds), leveraging the authority's development expertise and Milliken's local priorities.

2

Limited Access to Resources: Most housing-related services are in Greeley, making them less accessible to Milliken residents, particularly seniors, low-income households, and those without reliable transportation. As the community grows, establishing locally tailored programs and services will be essential to closing this gap. Milliken could collaborate with nearby service providers to bring programs directly into the community through satellite office hours, mobile service events, or co-location within Town facilities such as the library or recreation center. Priority services could include housing counseling, rental assistance navigation, first-time homebuyer education, foreclosure prevention, and connections to rehabilitation or weatherization programs.

3

Lack of Dedicated Funding for Housing: Without federal housing funds or a designated funding stream, Milliken has limited ability to advance housing projects independently. Establishing a dedicated housing fund would give the Town a reliable way to invest in priority projects. This funding could be used for land acquisition, rehabilitation programs, or gap financing for affordable and attainable housing. A dedicated fund would also help Milliken leverage regional partnerships and state grants more effectively.





CHAPTER 5

HOUSING MARKET ASSESSMENT

This chapter examines Milliken’s housing and rental needs by analyzing trends over the last decade, the most recent 12 months, and current housing market conditions. It considers factors such as housing supply, values, and demand, which may shift over time. While the projected needs aim to guide Milliken’s growth in the coming years, they are based on the best available data, which may evolve as the market conditions change, or the town expands into its urban growth area. The analysis aligns with state standards from DOLA and is designed to support long-term planning.

Data Sources

The analysis draws on data from a variety of sources, including the U.S. American Community Survey, Multiple Listing Service (MLS.com), the State Demography Office, Redfin.com, Realtor.com, Zillow.com, the 2023 Milliken Comprehensive Plan Update, and others.

The housing demand is categorized by existing, five-year, and ten-year needs to show both immediate and projected demand for for-sale and rental housing.

- **Existing Needs analyze recent sales and rental trends and compare statistics to active MLS data to determine estimated housing needs for current markets to be in balance.**
- **Five-Year Needs are determined by modeling several factors including but not limited to target vacancy rates, population projections, and housing loss.**
- **Ten-Year Needs follow similar modeling methods as the five-year model, projecting long-term demand for future housing needs.**

Key Takeaways

The analysis identified significant existing and projected long-term housing needs for both for-sale and rental units in Milliken. Limited MLS listings indicate high current demand, while rising housing costs underscore the importance of action. To address these challenges, the report provides demand ranges and cost recommendations for for-sale and rental housing, aiming to ensure attainable options for specific demographic groups and the broader community.

EXISTING NEEDS: For-Sale 36 to 61 units | For-Rent 11 to 18 units

FIVE-YEAR DEMAND: For-Sale 160 to 267 units | For-Rent 39 to 64 units

TEN-YEAR DEMAND: For-Sale 343 to 572 units | For-Rent 79 to 131 units

Milliken must take proactive steps to promote housing development and revitalization for both for-sale and rental units to meet growing demand. Historic and projected population growth will increase pressure on housing supply, driving up costs and creating affordability challenges if needs are not addressed. Without additional housing, limited inventory will push home values higher, pricing out residents and increasing reliance on rentals or lower-cost options. Strategic action now will help maintain affordability, support healthy growth, and ensure long-term community stability.

Range	EXISTING NEEDS					
	For Sale			For Rent		
	Existing Needs	Five Year	Ten Year	Existing Needs	Five Year	Ten Year
Low Range	36	160	343	11	39	79
Hi Range	61	267	572	18	64	131

Ownership Market Analysis

The following section evaluates existing housing needs for ownership units in Milliken, also referred to as “housing shortage” or “catch-up needs”. Additionally, the analysis provides important contextual information about past, recent, and current housing trends which shape estimates and recommendations. It also includes projected needs, also referred to as “keep-up needs”, over the next five and ten years.

RECENT HOME SALES: LAST 12 MONTHS

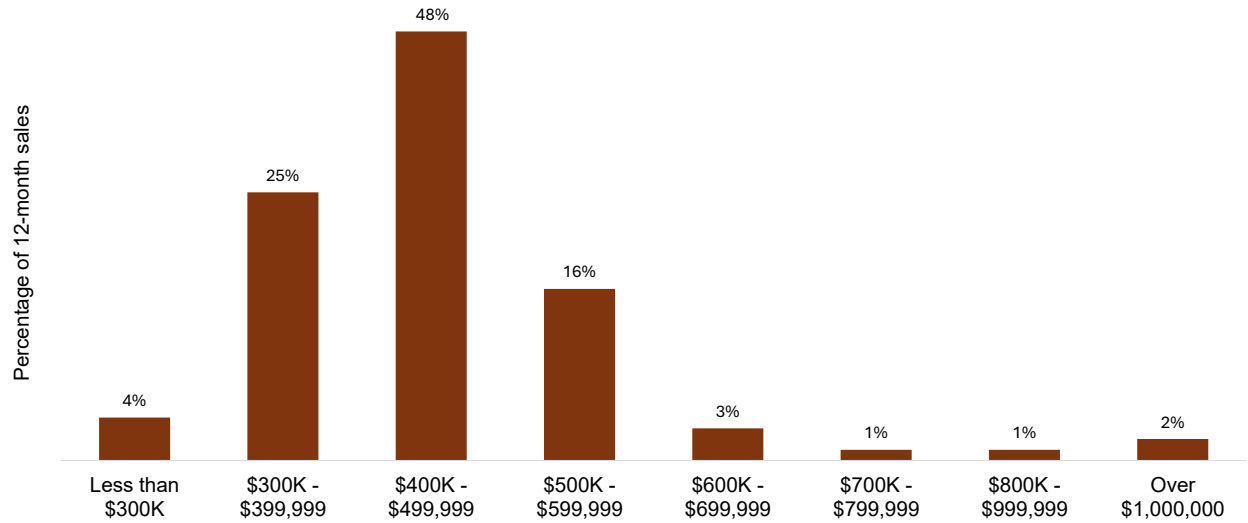
Over the last 12 months (August 2024 to July 2025), Milliken recorded 159 housing sales, with nearly 40% occurring during the spring peak between February and June. The average sale price was \$461,921, up 16% from the 2023 Census median home value of \$398,200. These changes suggest that housing over the last 12 months has seen a notable increase in cost compared to numbers seen within the last 2 years.

The graphic illustrates a breakdown of sale prices for the last 12 months. Despite having 159 sales, there were few outliers on extreme ends of sale prices.

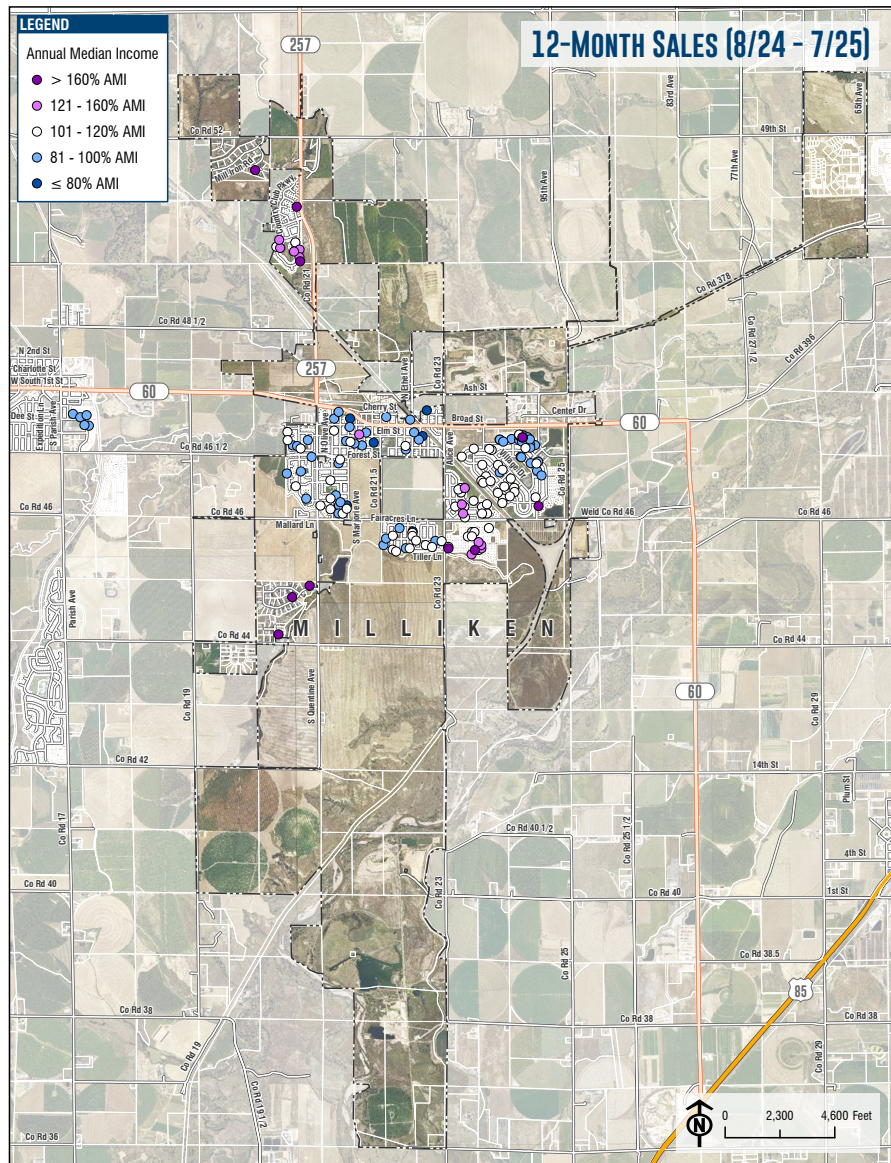
- **About 89% of homes sold for between \$300,000 and \$599,999.**
- **Nearly half of sales (48%) were between \$400,000 to \$499,999.**
- **41% of homes sold between \$300,000 to \$399,999 and \$500,000 to \$599,999.**
- **4% of homes sold for under \$299,999 and 7% sold for over \$600,000.**

The trends present potential challenges as housing prices have consistently grown in recent years. There have been limited options available at lower price ranges, suggesting a need for attainable housing options in the community that meet a growing proportion of households that are being priced out.

Percentage of Milliken Homes Sales by Sale Price, August 2024 to July 2025



The map below shows the location of the 159 homes sold by level of affordability according to the 2025 Weld County AMI table.



Recent sales trends show homes sold in the past 12 months are generally newer and larger, averaging 2,333 square feet with three bedrooms. This indicates strong demand for family-style housing, driven by growth in young and middle-aged adults. As demand for larger homes rises, prices have increased accordingly.

Another influencing factor in rising costs is the high proportion of new housing developments on the market. Homes sold in the past year had a median construction date of 2006, offering modern amenities compared to older units. While older homes typically have lower purchase prices, they often require costly renovations, whereas newer homes carry higher upfront prices but fewer improvement expenses.

The average cost per square foot for homes sold over the past 12 months was \$212, placing Milliken on the lower end of Colorado's typical range of \$200–\$500 per square foot. While local sale prices have steadily increased, larger average home sizes help keep cost per square foot relatively attainable compared to regional markets, even as overall sale prices rise.



EXISTING HOUSING NEEDS

To achieve a balanced housing market, Milliken will need to address its existing housing shortfall. Census data provides information for owner-occupied unit estimates and vacancy rates while MLS data provides market data and trend information. This estimate is based on 12 months of sales data to identify the average monthly demand. Milliken had a monthly housing demand of 13 housing units. A balanced housing market typically requires a 3-to-6-month supply, or, in this case, 39 to 78 units. After accounting for active listings, Milliken faces a shortfall of 36 to 61 units, with only 31 homes on the market at the time of report development. Adding units within this range would reduce homeowner vacancy rates to a healthy 1–2%.

Calculating Maximum Purchase Price and Rent

Maximum purchase prices identified in the assessment are provided to illustrate what households in the community can afford. Household income at each AMI range is applied to break down levels of affordability. The model follows standard finance structures such as but not limited to a 6.5% interest rate, 30-year loan term, local property tax estimates, standard insurance, utilities, and maintenance costs when identifying max purchase price. In addition, both maximum purchase price and rent calculations are based on housing costs not exceeding 30% of household income.

It is important to note that individual circumstances, such as existing debt, credit scores, and down payment amounts impact how much a household can afford.

Housing needs were analyzed by Area Median Income (AMI) to determine attainability and guide recommendations. This approach ensures housing options for all income levels by linking AMI to maximum purchase price ranges using models that prevent households from becoming “housing burdened” (spending more than 30% of income on housing). The need ranges were estimated by comparing County AMI with local Census-based income data, forming recommendations that address affordability across all household earning ranges.

EXISTING HOUSING NEEDS: OWNERSHIP				
AMI Category	Max Purchase Price	Estimate (low)	Estimate (high)	% of Total
Extremely Low Income (≤30% AMI)	\$30,280	3	5	8%
Very Low Income (31-50% AMI)	\$92,219	4	7	11%
Low Income (51-80% AMI)	\$185,127	5	8	13%
Moderate Income (81-120% AMI)	\$247,066	6	10	17%
Middle Income (121-140% AMI)	\$309,004	13	21	35%
Upper Income (140+ AMI)	\$309,004 or more	6	10	16%
Total For Sale Units Needed	-	37	61	100%

Ownership demand in Milliken is highest among middle-income households earning between 121% and 140% of the Area Median Income, representing 35% of total demand. This segment is estimated to need between 13 and 21 ownership units, with a maximum affordable purchase price of \$309,004. Moderate-income households (81% to 120% AMI) show demand for 6 to 10 units, with a purchase ceiling of \$247,006. Although extremely low-income households (earning below 30% AMI) account for a smaller share of demand, the affordability gap is most pronounced, with a maximum affordable price of only \$30,280. These figures highlight that while affordability challenges are most acute at the lowest income levels, the bulk of ownership demand is concentrated within the middle-income range.

PROJECTED HOUSING NEEDS

Projected housing demand is calculated using a different method than existing demand. Following state standards, five- and ten-year demand account for factors such as ideal vacancy rates, population growth projections, potential housing loss, and other market dynamics.

Projection models showed Milliken’s population will grow by ~4.6% over the next five years to 2030, and ~11.6% over the next decade. Projections are supported by notable growth trends identified in the 2023 Milliken Comprehensive Plan. Another contributing factor is the annual loss of housing, primarily due to aging, dilapidated, or poorly maintained units. With 4% of homes (128 units) built before 1959, Milliken is estimated to lose roughly one housing unit per year due to age-related deterioration.

To accommodate projected population growth and evolving market needs, Milliken will require an estimated 160 to 267 housing units over the next five years. Ensuring housing remains attainable across all income levels will depend on the addition of new units and the revitalization of existing stock. Over a ten-year horizon, demand increases to approximately 343 to 572 units, aligning with a projected population growth of around 11.6%. These needs are summarized in the table below, which breaks down recommended unit production by Area Median Income (AMI) ranges.

PROJECTED HOUSING NEEDS: OWNERSHIP						
AMI Category	Max Purchase Price	Five Year		Ten Year		% of Total
		Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
Extremely Low Income ($\leq 30\%$ AMI)	\$30,280	13	21	27	46	8%
Very Low Income (31-50% AMI)	\$92,219	17	29	37	62	11%
Low Income (51-80% AMI)	\$185,127	21	35	45	75	13%
Moderate Income (81-120% AMI)	\$247,066	27	46	59	98	17%
Middle Income (121-140% AMI)	\$309,004	56	93	119	199	35%
Upper Income (140+ AMI)	\$309,004 or more	26	43	56	93	16%
Total For Sale Units	-	160	267	343	572	100%



Rental Market Analysis

When assessing rental demand, Census data helps identify market trends, but Milliken's small size limits the accuracy of data modeling. Smaller sample sizes increase the chance of outliers and margins of error, making Census-based models less reliable. To better capture current market conditions and estimate needs, MLS data is also used.

CURRENT RENTAL MARKET AND EXISTING RENTAL NEEDS

Unlike for-sale housing, rental demand requires a different analytical approach due to the limited availability of data. Rental data is less consistently documented, necessitating the use of broader market indicators to assess current needs. At the time of this report, MLS data showed only four active rental listings, while Census figures indicate approximately 337 occupied rental units in Milliken. Healthy rental markets typically maintain vacancy rates between 5% and 7% to accommodate turnover and shifting demand. Given the low number of available units, Milliken would need an additional 11 to 18 rental units to reach a balanced vacancy rate and meet existing demand.

Rising home values have made homeownership less attainable for many residents, increasing reliance on rental housing to meet long-term needs. With owner-occupied units making up 89% of the housing stock and rental units only 11%, there is a clear need for more rental options in the community. Expanding the supply of rental units is essential to support a more balanced housing market. The table shows the rental needs and maximum monthly rental costs across income levels, aiming to promote a diverse range of rental prices and prevent households from being housing cost burdened.

EXISTING HOUSING NEEDS: RENTALS				
AMI Category	Max Rent	Estimate (low)	Estimate (high)	% of Total
Extremely Low Income ($\leq 30\%$ AMI)	\$201	1	1	8%
Very Low Income (31-50% AMI)	\$614	1	2	11%
Low Income (51-80% AMI)	\$1,232	1	2	13%
Moderate Income (81-120% AMI)	\$1,644	2	3	17%
Middle Income (121-140% AMI)	\$2,056	4	6	35%
Upper Income (140+ AMI)	\$2,056 or more	2	3	16%
Total Rental Units Needed	-	11	18	100%

Rental demand in Milliken is most concentrated among middle-income households earning between 121% and 140% of the AMI, representing 35% of the total rental need. This group requires an estimated 4 to 6 units, with a maximum affordable monthly rent of \$2,056. Moderate-income households (81% to 120% AMI) also show notable demand, with a need for 2 to 3 units and a maximum rent of \$1,644. Although there is only one unit needed for extremely low-income households, the affordability gap is most severe, with a maximum affordable rent of \$201. These figures underscore the importance of expanding rental options across income levels, with a particular focus on middle-income households and continued efforts to support affordability for the most vulnerable residents.

PROJECTED RENTAL HOUSING NEEDS

The five- and ten-year projections for rental housing account for population growth, housing loss, and target vacancy rates, using similar modeling methods applied to long-term for-sale housing estimates. Over the next five years, the community is expected to need between 39 and 64 additional rental units to support a healthier balance between owner- and renter-occupied housing and to meet diverse housing needs. Looking ahead at ten years, demand increases to an estimated 79 to 131 rental units, aligning with long-term population growth projections and supporting the preservation of Milliken's local character.

The table summarizes the projected rental housing needs over the next five and ten years by AMI category. Developing or revitalizing these units will help meet the needs of residents who are not currently able to buy a home and will also support workforce housing, helping to reduce employee turnover in the community.

PROJECTED HOUSING NEEDS: RENTALS						
AMI Category	Max Rent	Five Year		Ten Year		% of Total
		Estimate (low)	Estimate (high)	Estimate (low)	Estimate (high)	
Extremely Low Income (≤30% AMI)	\$201	3	5	6	10	8%
Very Low Income (31-50% AMI)	\$614	4	7	8	14	11%
Low Income (51-80% AMI)	\$1,232	5	8	10	17	13%
Moderate Income (81-120% AMI)	\$1,644	7	11	13	22	17%
Middle Income (121-140% AMI)	\$2,056	13	22	27	46	35%
Upper Income (140+ AMI)	\$2,056 or more	6	10	13	21	16%
Total Rental Units	-	39	64	79	131	100%

Housing Market for Vulnerable Populations

Ensuring a portion of housing developments are accessible friendly is important for the community and its growth. Accessible and visitable units are housing units that are designed and constructed to be safe and accessible for any individual regardless of age or abilities. For example, these are homes that can accommodate seniors and residents with disabilities. These units may not always be new construction. In many cases, this may involve renovating existing housing units.

This estimate can be an indication of the number of existing households that could use some assistance renovating current homes. The needs are found using Census data that shows the percentage of residents with a disability, which in Milliken is 13.9% with a margin of error or 4.3%. This estimate is a subset of the total housing units indicated previously, and these may be a mix of for-sale or rental units.

ACCESSIBLE AND VISITABLE HOUSING NEEDS				
	Range	Existing Needs	Five Year	Ten Year
For Sale	Low	5	22	48
	High	8	37	80
For Rent	Low	2	5	11
	High	3	9	18



Supportive housing units are intended to help people experiencing homelessness or housing instability. This housing typically combines affordable housing with intensive wrap-around services to help people maintain stable housing and receive appropriate health care. As indicated in Chapter 4, there were no individuals experiencing homelessness counted in Milliken during the most recent Weld County PIT survey. The current need may be zero, however, some individuals may be at risk of displacement. Local social service organizations may be a good resource for the Town to gather more detailed information on vulnerable populations on an annual basis.

SUPPORTIVE HOUSING NEEDS		
	Estimate (low)	Estimate (high)
Units Needed	0	5

Key Considerations and Influencing Factors

This section highlights the key considerations and influencing factors that were incorporated into the analysis and projection calculations during this assessment.

WATER RIGHTS & DEVELOPMENT

Projections and trends show that there is an existing need for housing in Milliken, which will increase over time between 5% to 12% over the next decade. In order to meet needs, more housing will need to become available in the community. For new developments, water tap meters and fees influence development costs. For a standard single-family home, Milliken has a cost of \$9,487 per 5/8” meter and tap. For larger developments that have higher water needs, a 3/4” meter and tap are needed, which will cost \$14,230. If existing needs show a demand of roughly 30 to 60 units, the cost for water tap fees alone with large scale efforts could cost between **~\$285,000 and ~\$425,000** for the lower range of units to **~\$570,000 and ~\$855,000** for the higher range of units.

It is important to note that the primary issue with water and new housing is the raw water dedication requirement. Currently, the Town only accepts Colorado-Big Thompson (CBT) shares, and each 5/8-inch tap for a residential unit (without a non-potable system) requires a full CBT share. Reductions are available for projects with dual (potable and non-potable) systems.

Strategies and efforts to find ways to lower these costs will ensure development costs remain efficient. Using existing developments for infill or adaptive reuse projects allows existing water systems to see continued use. Addressing existing and long-term housing needs requires a creative approach, creating new and redeveloping structures for housing among alternative strategies.

This may include water efficient design standards, prioritizing infill development, adaptive reuse of older commercial buildings, and encouraging mixed-use or higher density developments.

Water Rights Influence

Water rights and tap fees are a significant barrier to new development in Colorado. Costs vary widely between communities and remain a challenge for any new affordable housing investments.

Larger cities like Greeley can spread infrastructure and water system expenses across thousands of new homes, while smaller towns like Milliken must recover those same costs on a much smaller scale. While lowering tap fees may seem appealing, it would likely require taking on debt or raising taxes to cover the shortfall in infrastructure requirements.

NEW HOUSING DEVELOPMENT

Milliken's ability to expand housing is not only limited by internal factors, such as land ownership and infrastructure costs, but also by its geographic and political context within Northern Colorado. The town is surrounded by rapidly growing communities like Johnstown, Greeley, Windsor, and Mead, which are actively planning and developing their own residential and commercial areas.

At the same time, developers across Colorado's Front Range are increasingly relying on Metropolitan (Metro) Districts to finance public infrastructure for new developments. These districts, classified as special taxing entities, have the authority to issue debt, often in the form of bonds, which is repaid by homeowners through elevated mill levies. While this approach provides upfront capital to support housing and infrastructure, it can result in significantly higher property taxes for residents, further challenging housing affordability.

Metro Districts are coming under increased scrutiny due to the lack of transparency, and the added cost to homeowners. By some estimates, 87% of new homes sold in Colorado in 2023 were located within an established Metro District and they have financed over \$10 billion in public infrastructure.

The Town should consider establishing local policies and oversight standards for Metro Districts that include significant housing development. This may include:

- **Requiring clear disclosure to homebuyers that outline tax implications**
- **Annual public reporting**
- **Expectations for board composition**
- **Debt limits**
- **Service plans**
- **Third-party financial reviews**

Because developers frequently use this tool, it's important for the Town to have a clear and transparent policy in place.

AGING HOUSING STOCK AND UNIT LOSS

Milliken's housing demand is influenced by the gradual loss of older housing stock. Factors such as property age, construction quality, maintenance, and ownership history all contribute to housing deterioration over time. Rural communities like Milliken often face higher loss rates, partly due to generational homes that are passed down but not always adequately maintained. Many older homes also contain materials such as asbestos or lead-based paint, which increase renovation or demolition costs due to required abatement. 34% of Milliken homes were built before 2000 and preserving these homes is an important consideration.



While older homes may pose challenges, they also present opportunities for revitalization and adaptive reuse. Best practices recommend the following approaches for managing older properties:

- **10% of units will require full replacement**
- **30% of units will need renovation**
- **60% of units may require ongoing annual maintenance**

These factors are incorporated into Milliken’s housing demand model by estimating unit replacement needs along with the overall housing demand.

GROWING DEMAND FOR SENIOR HOUSING

Milliken’s population of residents over age 65 grew 32% between 2018 and 2023. Many older adults face challenges aging in place due to limited senior housing, accessibility barriers, and lack of local care options. These factors make senior residents one of the most vulnerable groups in a community, often requiring greater access to resources and support.

Without adequate senior-friendly housing, residents may be forced to relocate, causing emotional and financial strain. Expanding accessible and supportive housing, such as single-level homes, units with universal design features, and dedicated senior living facilities, will allow residents to remain in the community while freeing up existing homes for other households.



Regional Market Context

When projecting housing needs for Milliken it is important to assess broader regional trends to help to illustrate and better understand local needs. Regional, collaborative approaches are recommended to effectively address local housing affordability and availability. Therefore, the following section compares ownership and rental market trends for Milliken, Severance, Mead, Eaton, and Berthoud. The regional analysis is used to provide insights into shifts influencing Milliken’s current and future housing conditions.

OWNERSHIP MARKET COMPARISON

Milliken’s ownership market remains more affordable than neighboring communities, with an average home sale price of \$425,000 and most homes featuring three bedrooms and around 2,186 square feet. Active listings are priced slightly higher at \$474,900, but still below nearby towns like Severance, Mead, and Berthoud, where average prices range from \$520,000 to over \$690,000 and homes are generally larger with four bedrooms. Eaton stands out with lower sale prices but unusually large homes, suggesting a shift toward higher-end inventory.



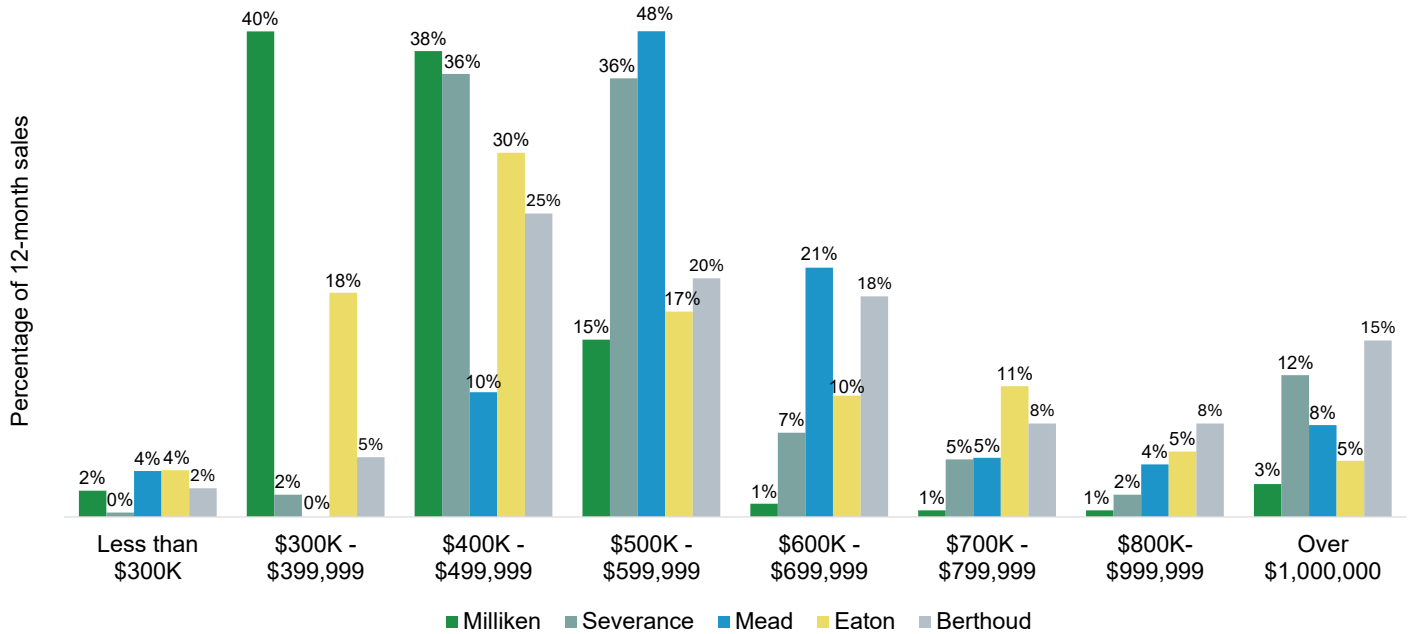
Milliken's affordability is further reflected in its sales distribution, with 81% of homes sold under \$500,000, including 40% between \$300,000–\$399,999 and 38% between \$400,000–\$499,999. In contrast, neighboring communities show a trend toward higher price points, with Mead and Berthoud having no sales below \$400,000 and significant shares above \$600,000 or even \$1 million. These comparisons highlight Milliken's potential to serve moderate- and middle-income households seeking homeownership in a competitive regional market.

RECENT SALES AND ACTIVE LISTINGS						
	Type	Housing Units	Avg Sale Price	Avg Price/sq ft	Avg sq ft	Avg # bdrm
Milliken	12-month sales	185	\$425,000	\$195	2,186	3
	Active listings	51	\$474,900	\$194	2,488	3
Severance	12-month sales	274	\$519,950	\$192	2,906	4
	Active listings	116	\$549,900	\$197	3,166	4
Mead	12-month sales	185	\$565,000	\$221	2,704	4
	Active listings	72	\$594,925	\$233	3,107	4
Eaton	12-month sales	130	\$488,250	\$203	3,694	3
	Active listings	29	\$595,000	\$234	2,692	4
Berthoud	12-month sales	468	\$597,000	\$233	2,911	3
	Active listings	184	\$692,449	\$265	3,404	4

Milliken's housing market remains more attainable than neighboring communities, with lower average sale and listing prices, smaller home sizes, and the lowest cost per square foot in the region. Over the past 12 months, Milliken consistently offered more affordable ownership options, making it a competitive choice for middle- and upper-income buyers seeking standard three-bedroom homes.

Compared to nearby towns like Severance, Mead, Berthoud, and Eaton, Milliken had a greater share of home sales under \$500,000, reinforcing its relative affordability. This positions Milliken as a key option for moderate- and middle-income households, especially as regional markets trend toward higher price points and larger homes.

Percentage of Homes Sales by Sale Price, October 2024 to October 2025



RENTAL MARKET COMPARISON

Regional rental trends show Milliken’s market is more stable and moderately priced compared to nearby communities. From 2018 to 2023, Milliken’s renter-occupied units grew by 13%, reaching 337 units—second only to Berthoud. While Severance and Mead saw larger percentage increases, their growth reflects smaller starting rental bases. Eaton, in contrast, experienced a 63% decline in rental units. These shifts mirror broader population and housing growth patterns, with Milliken maintaining a steady rental supply amid regional fluctuations.

Active rental listings remain low across all communities, indicating tight markets. Milliken had the second-highest number of listings (10), yet its listing-to-stock ratio was just 3%, suggesting strong demand and limited turnover. Average rents in Milliken were among the lowest regionally, reinforcing its affordability. However, with projected population growth of 5% to 12% over the next decade, the current rental inventory may fall short of future needs. Without new development or increased turnover, Milliken could face rising pressure on affordability and availability for renters.

RENTAL LISTINGS, OCTOBER 2025		
	# of Listings	Avg Rent
Milliken	10	\$1,595
Severance	7	\$2,300
Mead	7	\$3,100
Eaton	6	\$800
Berthoud	15	\$2,345



CHAPTER 6

STRATEGIES AND RECOMMENDATIONS

This chapter outlines a range of strategies to help address housing affordability and attainability in Milliken. It is important for any community to recognize that a municipality cannot achieve its housing goals alone. This challenge extends beyond local boundaries and resonates as a shared concern regionally and nationally. The most effective solutions are comprehensive and strategic, rather than quick fixes or one-size-fits-all approaches. Success depends on thoughtful implementation, strong partnerships, and sustained collaboration. To make meaningful progress, Milliken will need to work closely with private developers, nonprofit organizations, and other key partners to align efforts and pool resources.

#1 Incentivize Affordable Housing Development

While many communities, understandably, are reluctant to offer incentives, it is important to recognize that incentives can take many different forms and are not simply cash investments from the local government. Incentives include fee reductions, density bonuses, expedited permitting, or height allowances.

By offering targeted incentives, Milliken can attract developers and support housing investments that commit to delivering housing for residents at all income levels, especially first-time buyers, young families, and seniors. These efforts should be coordinated with the Housing Policy (see #2) to ensure consistency, transparency, and measurable outcomes.

Potential tools to incentivize affordable housing development include:

- **Fee reductions or waivers for qualifying affordable housing projects.**
- **Density bonuses to allow for increased unit counts in exchange for affordability commitments.**
- **Expediting the development review process to reduce development timelines and costs for affordable housing developments.**
- **Public-private partnerships to leverage Town-owned land or infrastructure investments.**
- **Tax incentives or abatements where appropriate and legally permissible.**

By offering targeted incentives, Milliken can attract developers and support housing investments that commit to delivering housing for residents at all income levels, especially first-time buyers, young families, and seniors. These efforts should be coordinated with the Housing Policy to ensure consistency, transparency, and measurable outcomes. There are different options for the Town to consider, some of which are funded through grant programs or through leveraging existing resources.

COMMUNITY EXAMPLES

Longmont – Affordable Housing Incentives. The City of Longmont has implemented a robust set of affordable housing incentives to support the goals outlined in its Envision Longmont comprehensive plan. The incentives are designed to encourage developers to include affordable units in new residential projects and to expand housing options for low- and moderate-income households.

Key Requirements:

- **12% of units in for-sale projects must be affordable to households earning ≤80% of AMI**
- **12% of units in rental projects must be affordable to households ≤50% AMI**

To meet Longmont's affordable housing requirements, developers have several flexible compliance options, including building affordable units on-site or off-site, paying a fee-in-lieu into the City's housing fund, donating land to the City or a nonprofit, submitting a voluntary alternative agreement, using surplus unit credits, or building middle-tier housing (80–120% AMI). In return, the City offers incentives such as no density limits in mixed-use zones, density and height bonuses, reduced lot size and parking requirements, as well as financial benefits like fee waivers, fee deferrals, and infrastructure subsidies for qualifying projects.

Longmont's program balances regulatory requirements with flexible pathways and meaningful incentives, making it a strong model for communities seeking to expand affordable housing through public-private collaboration. (<https://longmontcolorado.gov/housing-and-community-investment/affordable-housing-resource-list/affordable-housing-incentives/>)

Weld County – Private Activity Bonds. Private Activity Bonds (PABs) are federally authorized, tax-exempt bonds that allow developers to access lower-cost financing for affordable housing. The bonds do not create debtor financial liability for the county or taxpayers. In July of 2025, Weld County awarded \$11.6M in PABs to provide developers for affordable housing projects in Johnstown and Firestone, yielding 264 affordable units.

- **Big Red Development LLC received \$7,692,568 to develop Firestone Flats, a 129-unit affordable housing project in Firestone, CO.**
- **The Kentro Group received \$3,954,897 to develop Waggoner Crossing, a 135-unit affordable housing project in Johnstown, CO.**

PABs can be a powerful tool for Milliken to tap into through the County to support housing initiatives that promote affordable housing. By facilitating access to capital, Weld County is helping address regional housing needs while promoting economic development and community stability.



#2 Develop a Housing Policy

A formal Housing Policy guides decision-making around affordable housing, development priorities, and the strategic use of local incentives and tools. The policy is intended to complement the recommendations from the Housing Needs Assessment and the goals of the Comprehensive Plan and offer greater flexibility to respond to evolving market conditions.

Unlike the Comprehensive Plan, Land Use Code, or Town Ordinances, a Housing Policy is more flexible and can be updated more easily as housing needs, market conditions, and funding opportunities evolve. A good policy also provides clear guidance to staff and greater certainty for developers that are interested in investing in affordable housing in Milliken.

The Housing Policy would also advance the housing vision outlined in the approved Comprehensive Plan including:

Milliken will be the right place for anyone looking to put down roots in the region. As it continues to grow, Milliken will diversify its housing stock to meet the needs of a growing population. Recognizing a need for attainable housing for residents in each stage of life – from first-time homebuyers just starting out, to seniors looking to stay in the community – the Town will work with landowners and developers to ensure its high-quality neighborhoods include a varied mix of housing types.

To support this vision, the Housing Policy should:

- **Clearly define the Town’s housing goals and serve as a transparent communication tool.**
- **Establish affordability targets to guide development decisions.**
- **Provide criteria for applying housing support, including fee reductions, density bonuses, and other development tools.**

COMMUNITY EXAMPLES

Denver – Affordable Housing Review Team. Denver created a dedicated review team to prioritize affordable housing projects. The intention is to streamline the process and make development easy for projects that meet the requirements of their approved Expanding Housing Affordability Ordinance.



#3 Encourage Infill Development and Rehabilitation

Infill development is a planning approach that revitalizes unused or underused spaces, such as vacant homes, unused parking lots, and empty commercial buildings, by turning them into places that meet community needs. By reusing grayfield and brownfield sites, Milliken can direct growth into existing developed areas while reducing negative impacts such as blight, perceptions of reduced safety, and disconnection between destinations. To augment the existing qualities valued by the community, Milliken can adopt development standards that emphasize local characteristics in infill developments.

For Milliken, this strategy presents a practical way to:

1. **Provide a wider range of housing options to meet community needs**
2. **Maximize existing infrastructure and reduce development costs**
3. **Support local businesses and economic development with modest increased density**
4. **Increase community vibrancy without consuming agricultural areas**

The benefits of infill development extend beyond the physical environment. If done well, infill projects can increase access to affordable housing, create opportunities for local businesses, improve walkability, and enhance environmental quality by reducing sprawl and promoting more efficient use of land.

Equity is an important consideration when developing this strategy. In some communities, infill has led to displacement or uneven investment. To avoid these pitfalls, Milliken should pair infill strategies with supportive policies such as affordable housing requirements, workforce training programs, and partnerships with local organizations that ensure benefits are broadly shared. Redevelopment of brownfield sites in particular can provide opportunities to address environmental justice issues while adding new community assets.

Infill development is not only about constructing new buildings, but it can also focus on preserving and improving existing homes. With 42% of Milliken's homes now more than 25 years old, there is a clear opportunity to support rehabilitation programs that extend the life of older homes while ensuring they remain safe, healthy, and accessible. These programs are especially valuable for seniors, people with disabilities, and low- to moderate-income homeowners who may struggle with the cost of repairs.

WHERE CAN INFILL OCCUR?

Grayfield Sites: Outdated developments that no longer serve community needs that do not have environmental contamination, such as standalone buildings, vacant shopping strips, large malls, and parking lots.

Brownfield Sites: Previously developed sites that may be contaminated with hazardous substances from previous uses, such as former industrial facilities, gas stations, dry cleaners, railyards, and landfills. In these cases, environmental remediation is required to ensure that infill developments remove potential harmful impacts on people.



Programs that provide zero- or low-interest loans, emergency or minor repair grants, and accessibility modification assistance can help residents remain in their homes, improve neighborhood stability, and prevent blight. By pairing new infill projects with preservation initiatives, Milliken can take a balanced approach that addresses both the need for new housing and the importance of maintaining the homes that already shape the community's character.

Case studies from other Colorado communities show how infill can successfully deliver both market-rate and affordable housing while strengthening neighborhood character and expanding access to everyday destinations.

COMMUNITY EXAMPLES

Nederland. The town's comprehensive plan prioritizes infill and redevelopment over outward expansion to protect open space, wildlife habitat, and water resources. An intergovernmental agreement with Boulder County further limits new development on surrounding properties, directing growth within existing municipal boundaries. This strategy supported the creation of Tungsten Village, a 26-unit affordable housing community built on underutilized land near downtown Nederland.

Thornton. The Help for Homes program offers eligible Thornton homeowners the opportunity to receive up to \$10,000 in free home repairs to improve the health, safety, accessibility, and energy efficiency of their homes. This program is designed to support low- to moderate-income homeowners that meet specific income guidelines. Assistance may cover critical repairs, such as plumbing, electrical, roofing, or heating issues, accessibility modifications (e.g., ramps, grab bars), and energy efficiency upgrades.

Boulder. The Yarmouth Way project transformed a former drive-in theater site into a mixed market-rate and affordable housing development. Developed through a partnership between nonprofit Thistle Communities and for-profit Allison Management, the project delivered much-needed workforce housing in a city where rising prices had priced out many low- and moderate-income households. The development included 10 permanently affordable units, financed in part through market-rate sales, in-lieu fees, and nonprofit assistance. Designed with minimal setbacks, porches, pedestrian- and bicycle-friendly features, Yarmouth Way promotes an active, connected lifestyle while blending into the surrounding neighborhood.

4. Promote Greater Opportunities for Senior and Multi-family Housing

The need for senior housing emerged as a key priority throughout the community engagement process and the housing needs analysis. Older adults are among the most vulnerable residents, with specialized accessibility and care requirements. As Milliken's population continues to grow and age, particularly among those 65 and older, expanding senior housing options will be essential.

While Milliken offers recreational opportunities for older adults, it has very limited long-term care housing. Nearby communities provide services such as assisted living, independent living, nursing care, and memory care, but these options are scarce within Milliken itself. Without local choices, long-time residents may be forced to move away to access appropriate care or remain in homes that no longer meet their needs.

Supporting the ability to "age in place" means ensuring residents can stay in their community without sacrificing access to care. While some older adults will require specialized facilities, many simply need smaller, accessible

homes that accommodate aging. As housing demand grows, new developments should include units designed with senior accessibility in mind and price points that remain affordable. Rising home values and a limited supply make it difficult for some seniors to downsize. Providing appropriately sized and affordable housing options will help seniors remain in Milliken while also freeing up mid-sized homes for families.



Expanding the availability of multifamily housing is also a crucial component of a resilient housing strategy. Milliken's current housing stock is dominated by single-family homes, leaving few options for young adults, working families, or seniors seeking lower-maintenance, more affordable alternatives. Encouraging a broader mix of housing types, including small- to mid-scale multifamily buildings, can help bridge the gap between entry-level and high-cost housing. Multifamily housing can be strategically located near commercial areas, schools, and parks to support walkability, reduce commute times, and strengthen local economic activity. Policies such as flexible zoning, density bonuses, or incentives for mixed-income and age-friendly development can help attract private investment and ensure a more diverse range of housing options.

As the Town considers how to encourage these housing options, adjustments to development standards, particularly building height, can play a key role in making such projects more feasible and financially sustainable. Increasing allowable building height can help:

- **Maximize land efficiency, especially on constrained or infill sites.**
- **Support elevator-served buildings that improve accessibility.**
- **Enable a mix of unit sizes and affordability levels within a single development.**
- **Create opportunities for shared amenities like community rooms, wellness spaces, and rooftop gardens.**

This approach should be coordinated with zoning updates and design standards to ensure compatibility with surrounding neighborhoods while advancing Milliken's vision for inclusive, high-quality housing for residents at every stage of life.

COMMUNITY EXAMPLES

Lakewood – Robinson Place. This project, funded through the Colorado Housing and Finance Authority provided 67 units for seniors earning below 60 percent of the AMI. CHFA provided financing under favorable terms, and the project was supported by a \$150,000 grant from the Capital Magnet Fund to provide flexible gap financing. The project is a low-rise apartment complex that includes shared spaces and a Resident Care Coordinator.

Bozeman, MT. The City of Bozeman adopted an affordable housing policy that includes voluntary incentives to encourage developers to build affordable housing. The policy allows for height variances of up to 15 feet and two stories for developments that include affordable housing. The variance can be provided at an administrative level. This is the type of policy that could be considered by the Town of Milliken to encourage senior housing that supports aging in place and allows older residents to remain in the community as their needs change.

#5 Adopt Land Use Code Updates

Zoning, initially designed to regulate land use and density, has increasingly become a barrier for growing communities trying to respond to today's housing needs. Restrictive zoning and land use regulations are often associated with rising housing costs, slower construction, and reduced flexibility in housing supply. Milliken's current Land Use Code presents several opportunities for improvement that would directly support housing production, affordability, and clarity for applicants and Town staff.

These recommendations are the result of an audit of Milliken's Unified Development Code completed during this project. A summary of the code audit with recommended modifications to support additional housing types are provided to Milliken separate from this report.

SIMPLIFY AND CONSOLIDATE ZONING DISTRICTS

Milliken's current Land Use Code includes 17 zoning districts, many of which have overlapping purposes or narrowly defined uses. Particularly for residential zones, this complexity can create confusion for applicants and residents, slowing down the development review process and limiting flexibility for housing and mixed-use projects. It also poses challenges for infill and redevelopment efforts that could support the Town's housing goals.

Simplifying and consolidating similar residential and commercial districts, while preserving distinct, unrelated zones such as specialized commercial or industrial districts, would improve clarity, reduce redundancy, and make the code more accessible. A streamlined zoning framework for residential zones would directly support Milliken's Comprehensive Plan by allowing more housing types by right, which reduces the need for rezonings or variances. This flexibility encourages a mix of unit sizes, formats, and price points, helping meet the needs of diverse household types including seniors, young families, and workforce populations.

INCREASE BUILDING HEIGHT

To encourage multifamily and senior housing development, the Town should consider increasing the maximum building height in residential and mixed-use districts from 35 feet to 45 feet. This modest adjustment allows for three-story buildings, which are often necessary for cost-effective multifamily or mixed-use construction and accessible senior housing formats. Height flexibility can also improve site efficiency and reduce per-unit costs.

ACCESSORY DWELLING UNITS (ADU)

Milliken falls within the North Front Range Metropolitan Planning Organization (MPO) and is therefore subject to HB24-1152, which requires jurisdictions to allow ADUs as an accessory use to single family detached dwellings in any zone where such dwellings are permitted. Milliken is on track to comply with its ADU ordinance scheduled for adoption in November, 2025.



Beyond meeting state requirements, ADUs offer Milliken a practical, homeowner-driven strategy to expand its housing supply. These units support infill development without major infrastructure expansion, an important consideration as the Town moves closer to being land locked. ADUs can also help meet local needs for senior housing, multigenerational living, and flexible rental options, while providing income opportunities for homeowners. Their integration into the Land Use Code supports both regulatory compliance and long-term housing resilience.

PROPOSITION 123 COMMITMENT

To address Milliken’s growing housing needs and ensure long-term affordability, the Town should consider opting in to Proposition 123. DOLA will work with Milliken to establish a baseline of existing affordable housing in the community, which will serve as the starting point for targeting a 3% annual increase in affordable housing units. Under this program, affordable housing is defined as units serving households earning up to 60% of the AMI for renters and up to 100% AMI for homeowners. Additionally, Milliken will need to implement an expedited review process for affordable housing development. The next cycle to file a commitment to Proposition 123 is anticipated in late Summer 2026.



While the first 3-year commitment closes on November 1, 2025, a new 3-year commitment cycle is anticipated in late summer 2026. By opting in, Milliken can unlock access to dedicated state funding and technical support, position itself to proactively meet future demand, reduce cost burdens for working families, and preserve community stability amid regional growth pressures.

STRENGTHEN PUD CRITERIA

Planned Unit Developments (PUDs) offer flexibility in design, land use, and phasing, making them a valuable tool for Milliken’s housing goals. To better align PUDs with affordability objectives, Milliken should revise its PUD criteria to require or strongly incentivize the inclusion of affordable housing, either through land dedication or a fee in lieu. Establishing a minimum percentage of land for future affordable housing within each PUD ensures that large-scale developments contribute meaningfully to long-term affordability. Embedding this requirement into the PUD process creates a predictable mechanism for delivering income-restricted or affordable market-rate housing, leverages private development to meet public needs, and supports a diverse housing stock.

SMALLER UNITS AND LOT SIZES

Some of Milliken’s residential zoning districts require large minimum lot sizes, low density caps, and restrictive lot coverage limits, which limit the feasibility of smaller and more affordable housing formats. Revising these standards to allow smaller units, reduce or eliminate minimum lot sizes, and increase lot coverage where appropriate would expand the range of housing types that can be built. These changes would better support cottage courts, ADUs, and small-lot single-family homes, particularly in infill areas with existing infrastructure, and align with state guidance to remove regulatory barriers to housing diversity.

ESTABLISH AN EXPEDITED REVIEW PROCESS

To reduce delays and increase predictability for housing projects that serve community needs, Milliken should implement an expedited review process for developments that include affordable or workforce housing. This process could apply to projects meeting specific affordability thresholds or partnering with recognized housing providers, and may include priority scheduling for meetings and hearings, shortened internal review timelines, clear eligibility criteria, and administrative review procedures where applicable. Formalizing this approach would remove common administrative barriers, lower development costs, and accelerate access to housing for residents. It directly supports Milliken's housing goals by encouraging the production of units for low- to moderate-income households, seniors, and essential workers.



SET CLEAR TIMELINES AND CREATE A DEVELOPMENT REVIEW GUIDELINE MANUAL

Milliken's development review process would benefit from the addition of defined timelines and a formal development review guideline manual for each application type. Establishing target durations for staff review, referral circulation, applicant responses, and hearing dates would improve predictability and reduce delays. A clear, user-friendly manual outlining each step, submittal requirements, and expected timelines would enhance transparency, streamline cross-department coordination, and give applicants greater certainty for planning infrastructure, financing, and project phasing, especially for housing and mixed-use projects that align with the Town's growth goals.

COMMUNITY EXAMPLES

Severance – Simplify and Consolidate Zoning Districts. Severance uses a simplified zoning framework organized around four zoning districts: Rural Residential, Suburban Perimeter, Town Core, and Development Nodes. These designations cover residential, commercial, and mixed-use areas, streamlining land use regulations across the community. This structure improves clarity, reduces administrative complexity, and supports predictable development patterns.

Longmont – Increase Building Height. As part of its Envision Longmont Comprehensive Plan, Longmont offers increased building height for developments that include affordable housing, incorporate vertical mixed uses, or are located near transit. This incentive aligns with the City's long-term goal of providing housing for all and supports higher density in appropriate areas. By linking height allowances to affordability, Longmont encourages more efficient land use and helps reduce per-unit housing costs.

Denver – Accessory Dwelling Units (ADU). In November 2024, the Denver City Council adopted a citywide ADU measure that expanded ADU allowances to all residential zones. This zoning update increased ADU eligibility from 36% to 70% of the City's land. By enabling ADUs across nearly all neighborhoods, Denver is leveraging infill development to address housing demand without expanding its footprint.

Longmont – Strengthen PUD Criteria. Longmont’s Inclusionary Housing Ordinance requires all residential development to contribute to affordable housing, either by providing on-site units, paying a fee in lieu, or donating land. Land donations must be approved by City Council and include necessary infrastructure to support affordable housing development. This framework ensures that all new residential growth contributes meaningfully to housing affordability.

Aurora - Smaller Units and Lot Sizes. Aurora’s zoning code does not require minimum lot sizes of 2 acres or more in any single-family residential district, allowing for more compact development patterns. This flexibility supports a boarder range of housing types and densities, including small-lot single family homes and duplexes, particularly in areas with existing infrastructure. By avoiding large-lot zones, Aurora promotes land use efficiency and expands opportunities for attainable housing across its residential neighborhoods.

Monte Vista – Establish an Expedited Review Process. Monte Vista established an expedited review process for affordable housing developments, reducing the approval timeline to a maximum of 30 days. By streamlining review for projects serving households at or below 80% of AMI, Monte Vista demonstrates a proactive approach to addressing housing needs.

Platteville - Set Clear Timelines and Create a Development Review Guideline Manual. Platteville has adopted a Development Review Guideline Manual that outlines each step of the application process, required submittals, and expected review timeframes. This manual provides clarity for applicants and consistency for staff, helping to streamline referrals, reduce delays, and improve communication. By establishing clear timelines and a shared reference tool, Platteville ensures a more predictable and transparent development process that supports housing development and coordinated infrastructure planning.



Sources

This report draws on a variety of published sources, including but not limited to the following:

Colorado Housing and Finance Authority (CHFA) and U.S. Department of Housing (HUD)

2025 Area Median Income Limits and Rent Tables

Colorado State Demography Office

- Population estimates and projections
- 2023 Population Summary Report
- 2024 Municipal estimates

Multiple Listing Service (MLS): MLS.com, Redfin.com, Zillow.com

Town of Milliken, Colorado

- Milliken Comprehensive Plan Update (2023)
- Town of Milliken Risk Assessment (2018)
- Milliken Comprehensive Plan (2016)

U.S. Bureau of Labor Statistics

U.S. Census Bureau

- 2010 Decennial Census
- 2020 Decennial Census
- 2019-2023 American Community Survey
- 2014-2018 American Community Survey

Weld County Assessor Records

Weld County Housing Needs Assessment (2022)

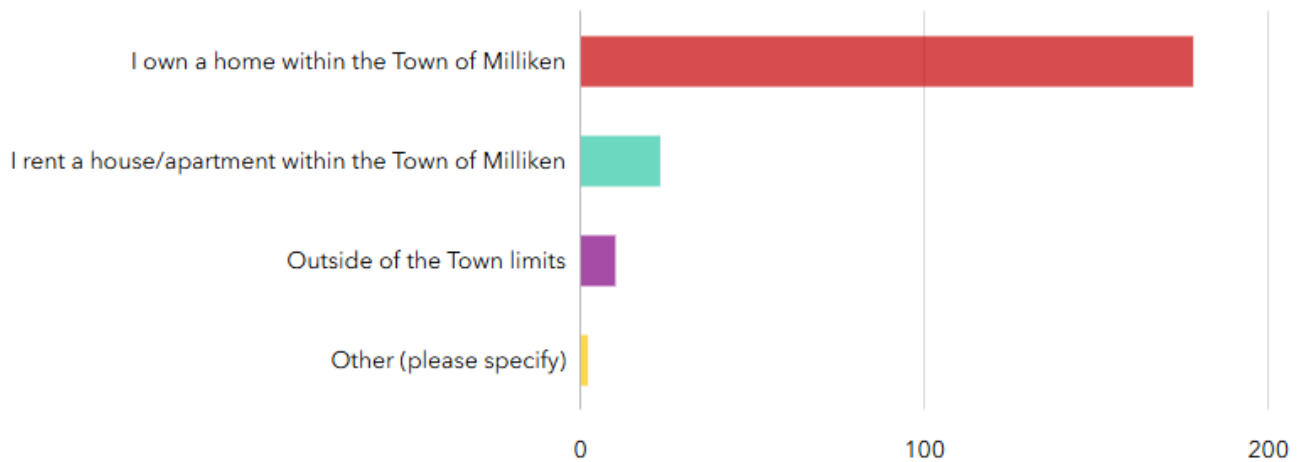
Community Examples

- Inclusionary Housing - City of Longmont
- Citywide Accessory Dwelling Units (ADUs) - City and County of Denver
- Affordable Housing Incentives - City of Longmont
- CitizenPortal.ai - Monte Vista City Council approves 30-day expedited review process for affordable housing
- Land Use Code & Construction Standards | Severance, CO



Appendix A: Community Survey Responses

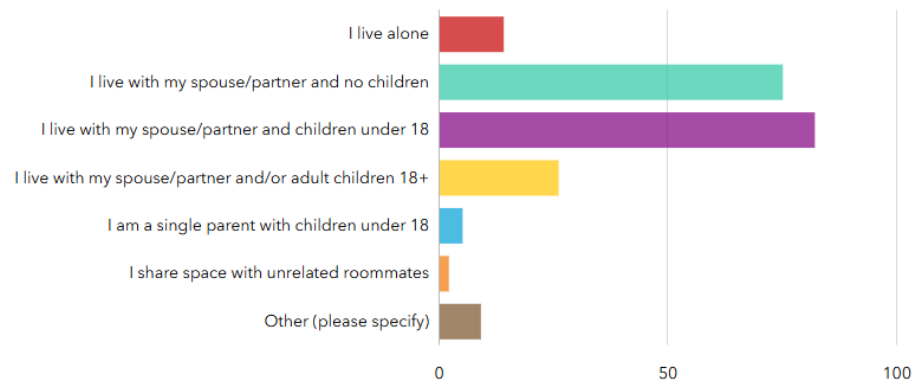
Where do you currently live?



Answers	Count	Percentage
I own a home within the Town of Milliken	178	83.41%
I rent a house/apartment within the Town of Milliken	23	10.9%
Outside of the Town limits	10	4.74%
Other (please specify)	2	0.95%

Answered: 211 Skipped: 0

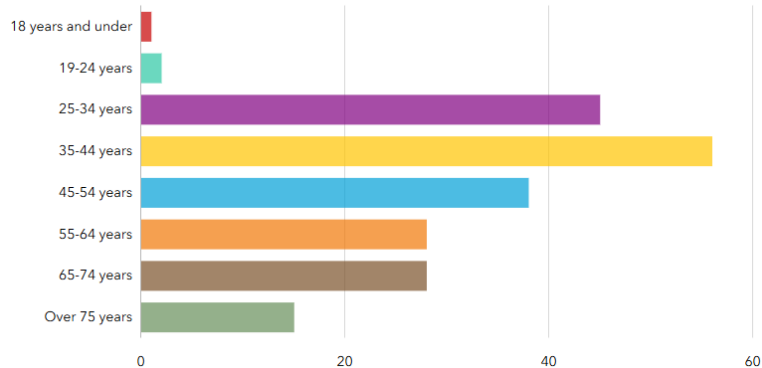
What is your current living situation?



Answers	Count	Percentage
I live alone	14	6.64%
I live with my spouse/partner and no children	74	35.07%
I live with my spouse/partner and children under 18	81	38.39%
I live with my spouse/partner and/or adult children 18+	26	12.32%
I am a single parent with children under 18	5	2.37%
I share space with unrelated roommates	2	0.95%
Other (please specify)	9	4.27%

Answered: 211 Skipped: 0

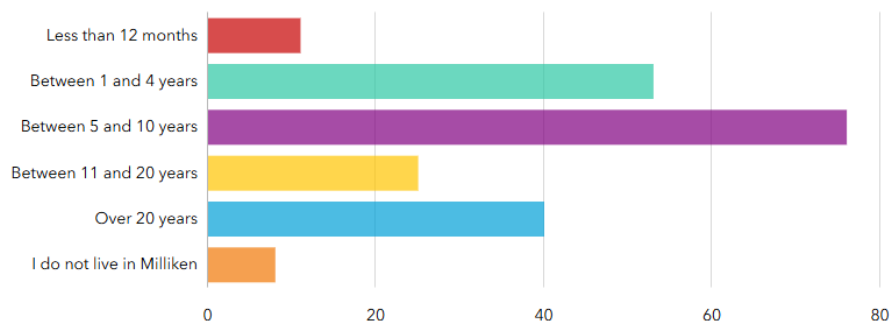
What is your age?



Answers	Count	Percentage
18 years and under	1	0.47%
19-24 years	2	0.95%
25-34 years	44	20.85%
35-44 years	56	26.54%
45-54 years	38	18.01%
55-64 years	28	13.27%
65-74 years	28	13.27%
Over 75 years	14	6.64%

Answered: 211 Skipped: 0

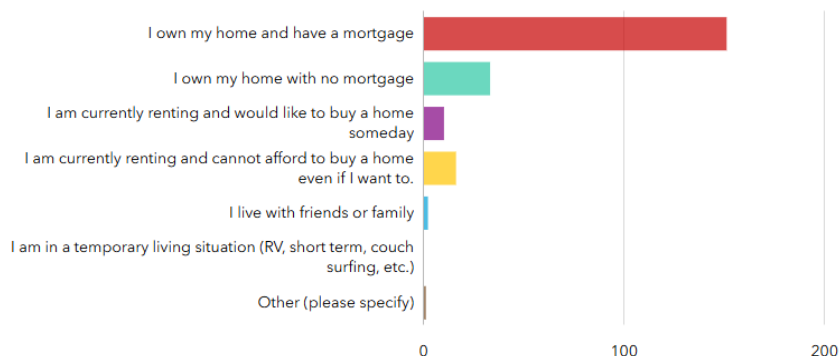
How long have you lived in Milliken?



Answers	Count	Percentage
Less than 12 months	11	5.21%
Between 1 and 4 years	52	24.64%
Between 5 and 10 years	76	36.02%
Between 11 and 20 years	24	11.37%
Over 20 years	40	18.96%
I do not live in Milliken	8	3.79%

Answered: 211 Skipped: 0

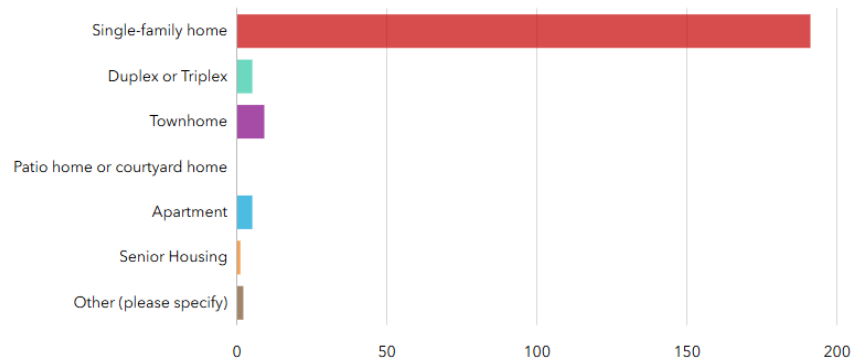
Which of the following describes your current housing situation?



Answers	Count	Percentage
I own my home and have a mortgage	149	70.62%
I own my home with no mortgage	33	15.64%
I am currently renting and would like to buy a home someday	10	4.74%
I am currently renting and cannot afford to buy a home even if I want to.	16	7.58%
I live with friends or family	2	0.95%
I am in a temporary living situation (RV, short term, couch surfing, etc.)	0	0%
Other (please specify)	1	0.47%

Answered: 211 Skipped: 0

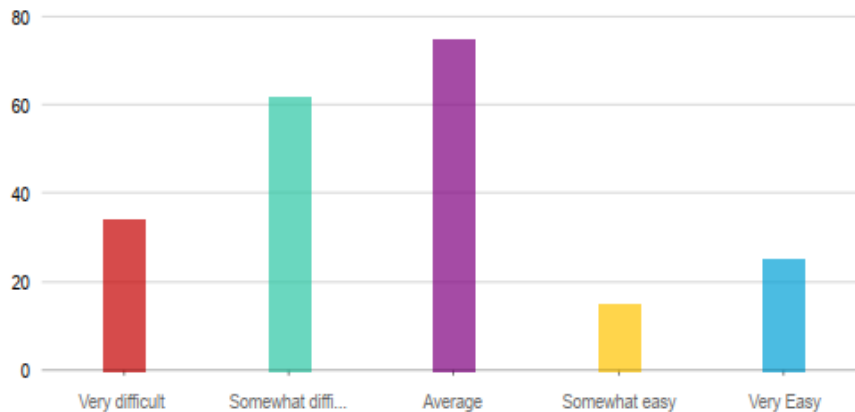
Which of the following describes the type of home you live in?



Answers	Count	Percentage
Single-family home	189	89.57%
Duplex or Triplex	5	2.37%
Townhome	9	4.27%
Patio home or courtyard home	0	0%
Apartment	5	2.37%
Senior Housing	1	0.47%
Other (please specify)	2	0.95%

Answered: 211 Skipped: 0

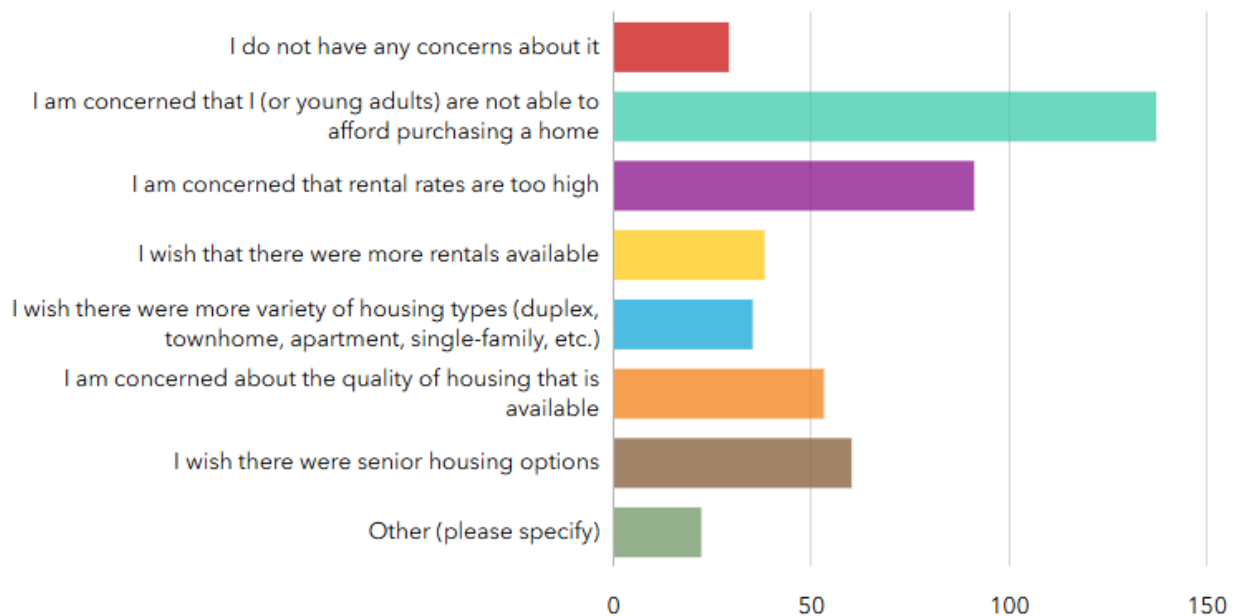
What is your experience with finding housing that meets your needs?



Answers	Count	Percentage
Very difficult	34	16.11%
Somewhat difficult	62	29.38%
Average	75	35.55%
Somewhat easy	15	7.11%
Very Easy	25	11.85%

Answered: 211 Skipped: 0

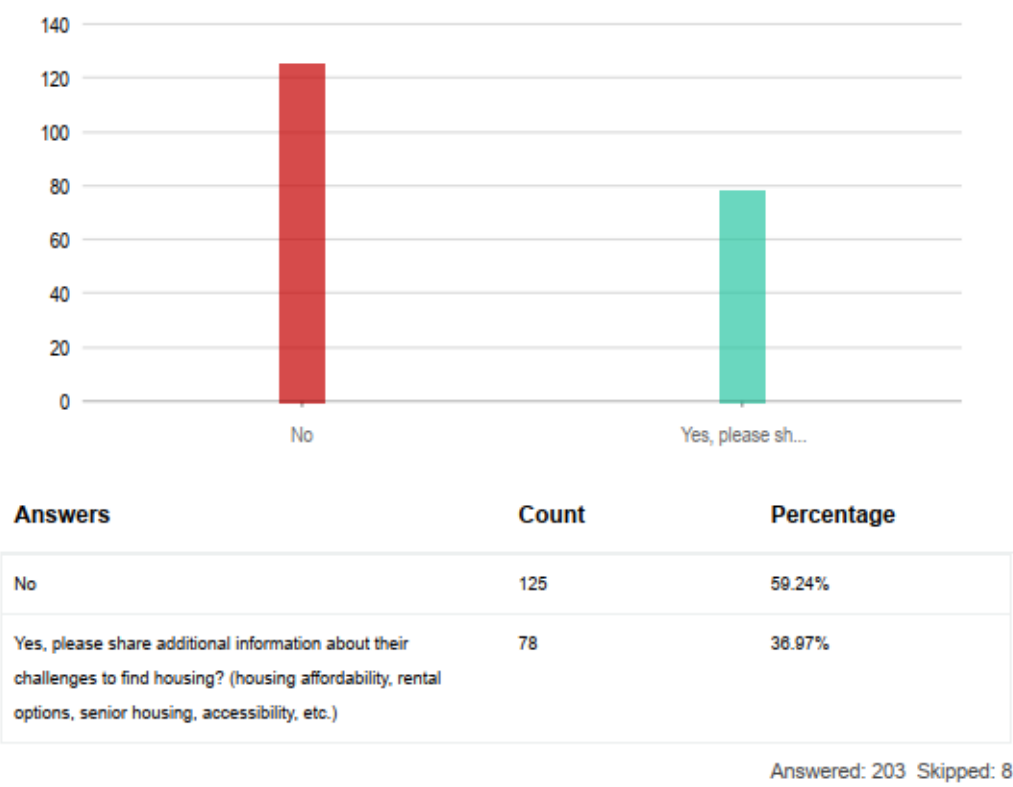
What do you think of the current state of housing in Milliken or surrounding area?



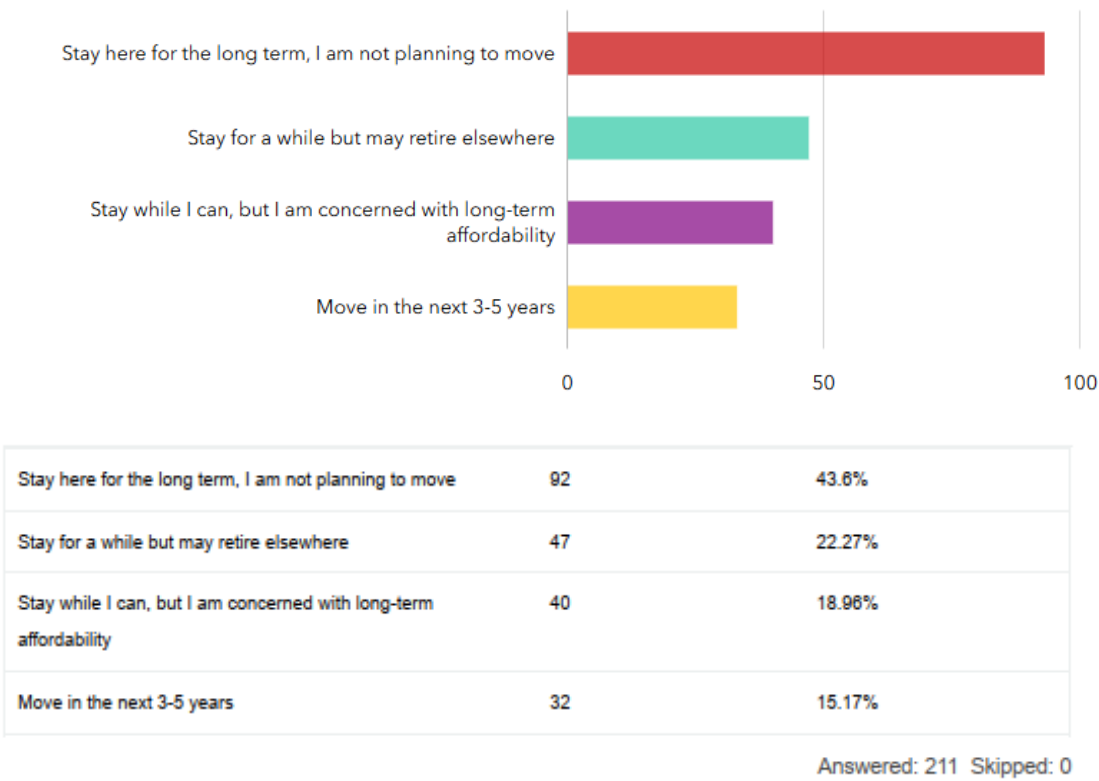
Answers	Count	Percentage
I do not have any concerns about it	29	13.74%
I am concerned that I (or young adults) are not able to afford purchasing a home	135	63.98%
I am concerned that rental rates are too high	90	42.85%
I wish that there were more rentals available	37	17.54%
I wish there were more variety of housing types (duplex, townhome, apartment, single-family, etc.)	35	16.59%
I am concerned about the quality of housing that is available	52	24.64%
I wish there were senior housing options	59	27.98%
Other (please specify)	22	10.43%

Answered: 211 Skipped: 0

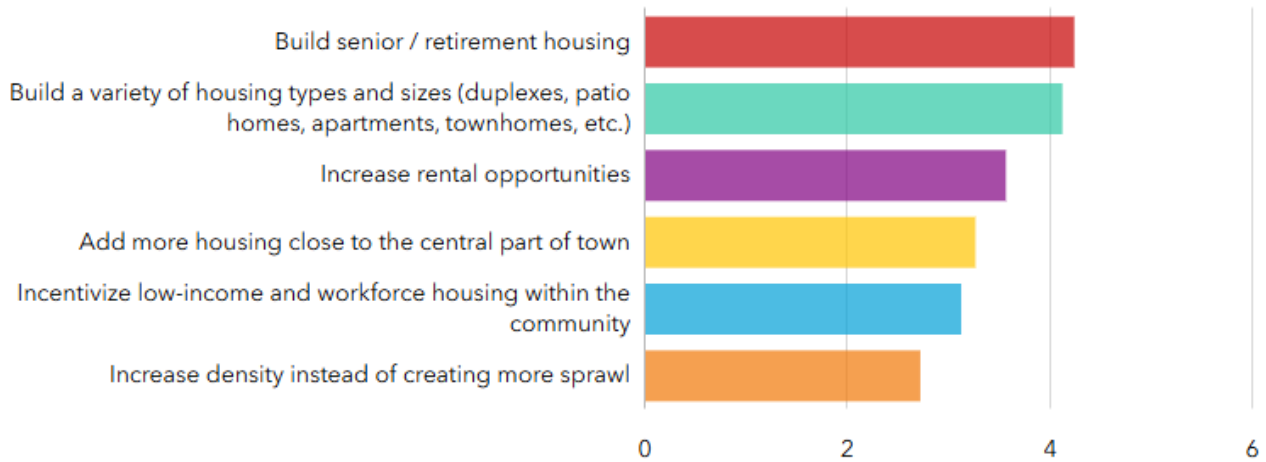
Do you know someone who is struggling to find housing or remain in their home?



Looking ahead to the future and your current housing situation, you plan to:



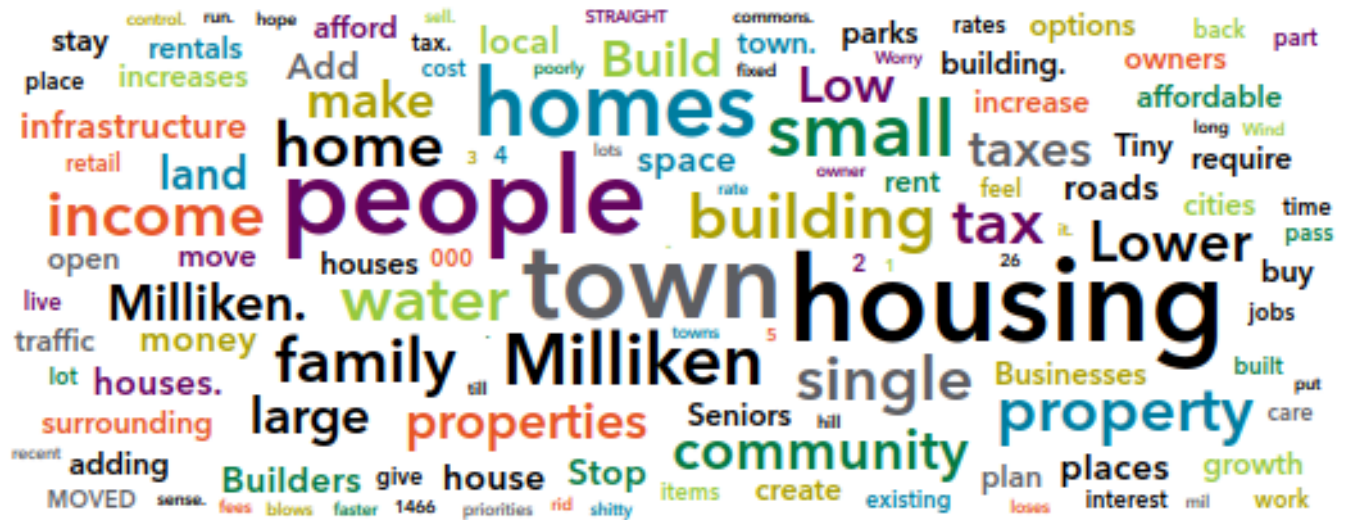
When planning for housing opportunities in Milliken over the next 10 years, how would you rank the following strategies?



Rank	Answers	1	2	3	4	5	6	Average score
1	Build senior / retirement housing	31.46% 67	19.25% 41	20.19% 43	7.04% 15	14.55% 31	7.51% 16	4.23
2	Build a variety of housing types and sizes (duplexes, patio homes, apartments, townhomes, etc.)	21.6% 46	24.88% 53	20.19% 43	16.9% 36	9.86% 21	6.57% 14	4.12
3	Increase rental opportunities	13.62% 29	16.9% 36	19.72% 42	20.66% 44	19.72% 42	9.39% 20	3.56
4	Add more housing close to the central part of town	10.8% 23	15.49% 33	15.96% 34	20.66% 44	20.66% 44	16.43% 35	3.26
5	Incentivize low-income and workforce housing within the community	15.96% 34	10.33% 22	14.55% 31	17.37% 37	12.21% 26	29.58% 63	3.12
6	Increase density instead of creating more sprawl	6.57% 14	13.15% 28	9.39% 20	17.37% 37	23% 49	30.52% 65	2.71

Answered: 213 Skipped: 0

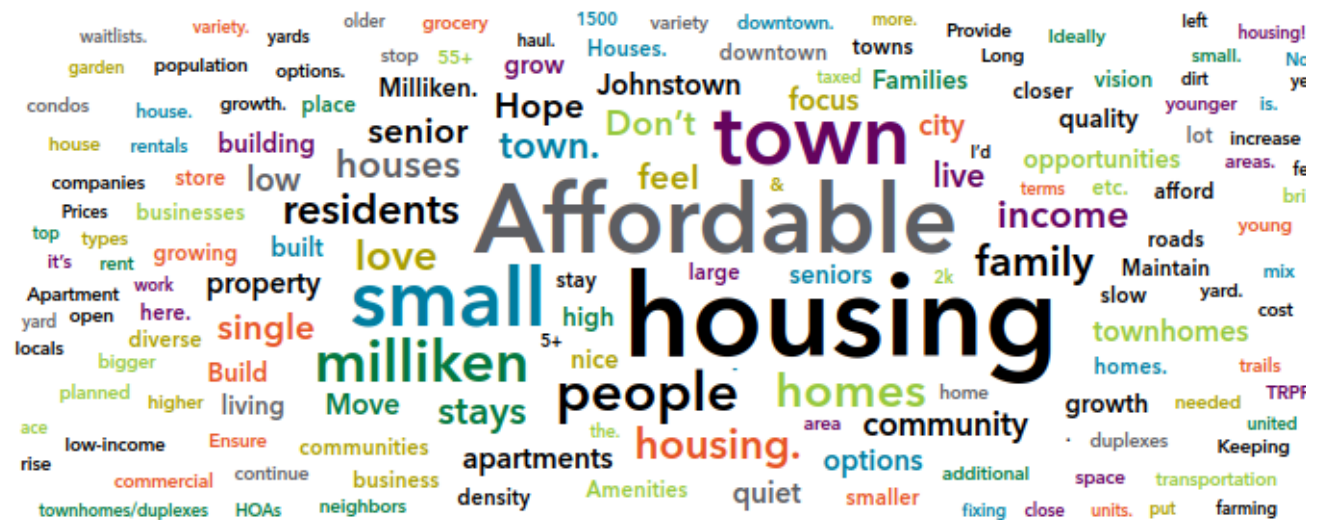
Are there any other housing strategies that you would recommend?



Some representative responses:

Yes, stop building homes. There is not enough water, not enough roads, not enough common sense. The recent increases in housing has only brought in more crime.	1
Would like to see, as a community, assistance toward housing for local essential workers and accessible veteran housing (Tunnel to Towers?).	1
Worry more about bringing in businesses that help contribute to the income of the town and allow residence to spend their money here and not in surrounding towns	1
Work on getting retail in for jobs opportunities AND work on basic infrastructure in place BEFORE building more homes	1
What about tiny homes or duplex for seniors	1
We have grown faster than our roads are able to handle the increased capacity. Traffic is ridiculous. What is happening here is exactly why we moved from Northglenn 26 years ago. We hope to move out of Milliken by next summer.	1
We are a small town. Why are we considering more places to live and no retail to accommodate. I'm tired of giving my money to the surrounding towns. I want to support my town and I don't want more housing unless its for more senior living!	1
Upgrade infrastructure such as water filtration, street lights, widen roads. Quit building more urban sprawl that bogs it all down and adds to traffic frustration.	1

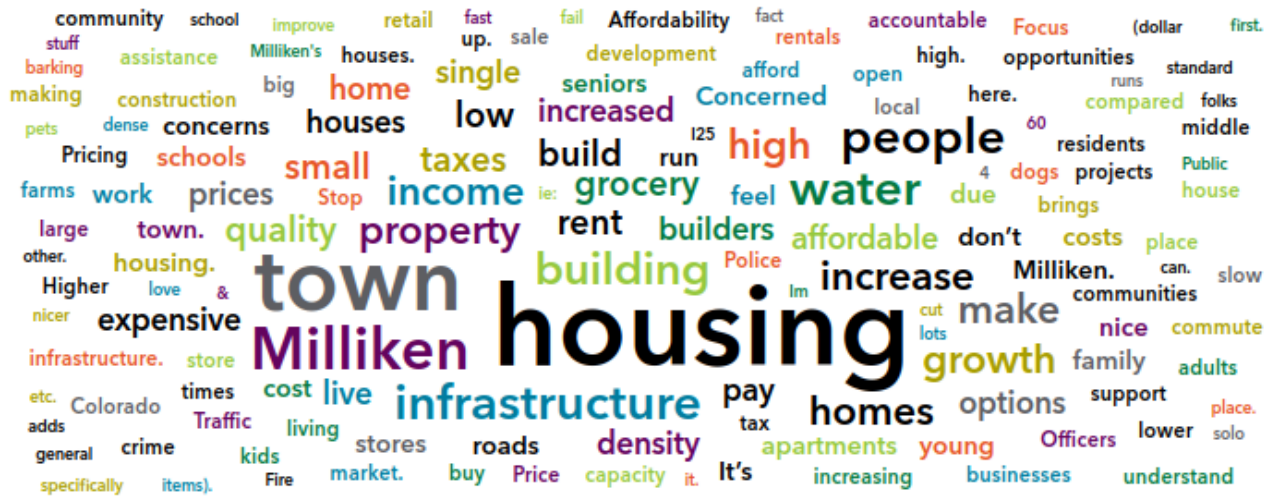
Please describe your vision for the future of housing in Milliken?



Some representative responses:

More senior housing	2
Affordable	2
Would love to see more affordable options as far as housing goes, maybe more townhomes/duplexes with a yard.	1
Would love to afford a home with a yard. Or since so many homes do not have yards the. Would love to see community garden areas.	1
Would like to see rentals, houses for rent and another low income community in town.	1
Without businesses, more people will move to Johnstown	1
We need growth. We need variety. We need 55+ communities that don't have 5+ year waitlists. We need low income housing.	1
We don't need more housing!	1
Townhomes	1
To not focus on growing and building our town into a city, but focus on what we do have by fixing & bettering, to ensure that the community is strong & united for the long haul.	1
To have more housing but also balance that out with more companies so we the residents don't get taxed more.	1

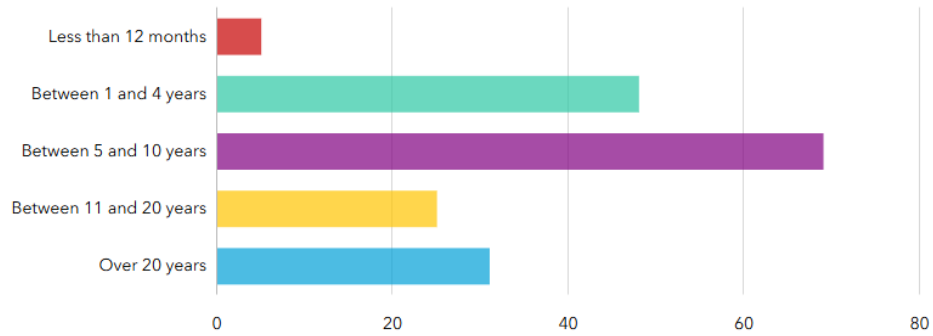
Please share any other thoughts or concerns you have about housing?



Some representative responses:

With the housing growth, I feel more options need to be in place. A grocery store (dollar general runs out fast on items). Public transportation that can go into Johnstown as well for seniors and students. A high school in Milliken.	1
With more housing brings in more pets, specifically dogs, I feel I have experienced prolonged times of dogs barking at each other. Increased up/coming infrastructure and housing communities in the local proximity can increase traffic to/from I25, increase need for closer/bigger grocery store, increase need for water	1
when divorced I'm not sure how to afford living solo	1
We would prefer little to no apartments, duplexes or temporary housing. People who buy their homes whether they live in them or rent them out seem to have higher standards and expectations for their property.	1
We need more multi-family & dense options and to make sure before building that the infrastructure is in place first. Road development, Fire, Police, especially Water resources. Like requiring non-potable systems on all new building projects or consider changing the land use code to require less water heavy landscaping. Steer away from Metro Tax districts that place infrastructure burdens on the homeowners instead of the developers.	1
We need a long term plan to prevent builders building big projects and not contributing to the town infrastructure; ie: schools, roads, emergency services, large open parks, etc.	1
We have too much increasing housing with no infrastructure or water to support it.	1
We don't need to keep building homes. We need more stores/axhools/ etc	1

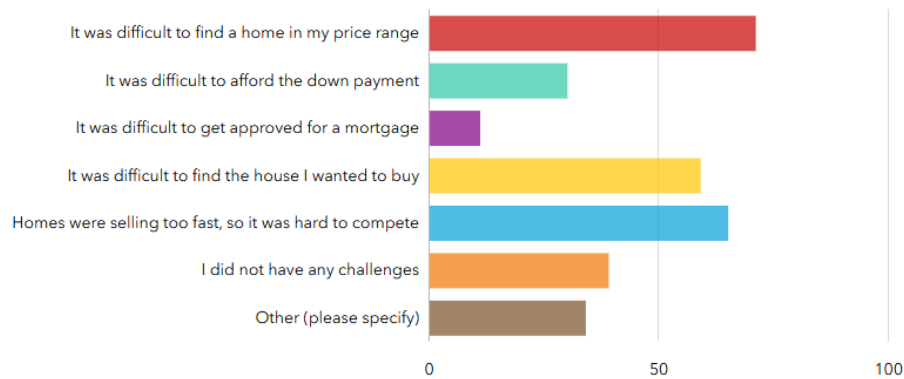
How long have you owned your current home? (OWNER ONLY)



Answers	Count	Percentage
Less than 12 months	5	2.37%
Between 1 and 4 years	47	22.27%
Between 5 and 10 years	69	32.7%
Between 11 and 20 years	24	11.37%
Over 20 years	31	14.69%

Answered: 176 Skipped: 35

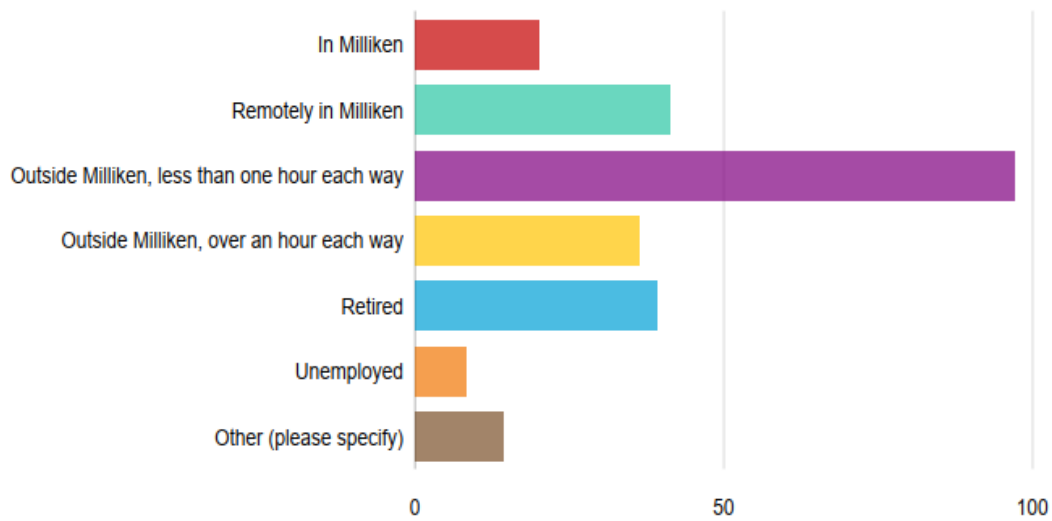
What were the biggest challenges you faced when buying your current home? (OWNER ONLY)



Answers	Count	Percentage
It was difficult to find a home in my price range	69	32.7%
It was difficult to afford the down payment	30	14.22%
It was difficult to get approved for a mortgage	11	5.21%
It was difficult to find the house I wanted to buy	58	27.49%
Homes were selling too fast, so it was hard to compete	64	30.33%
I did not have any challenges	39	18.48%
Other (please specify)	34	16.11%

Answered: 176 Skipped: 35

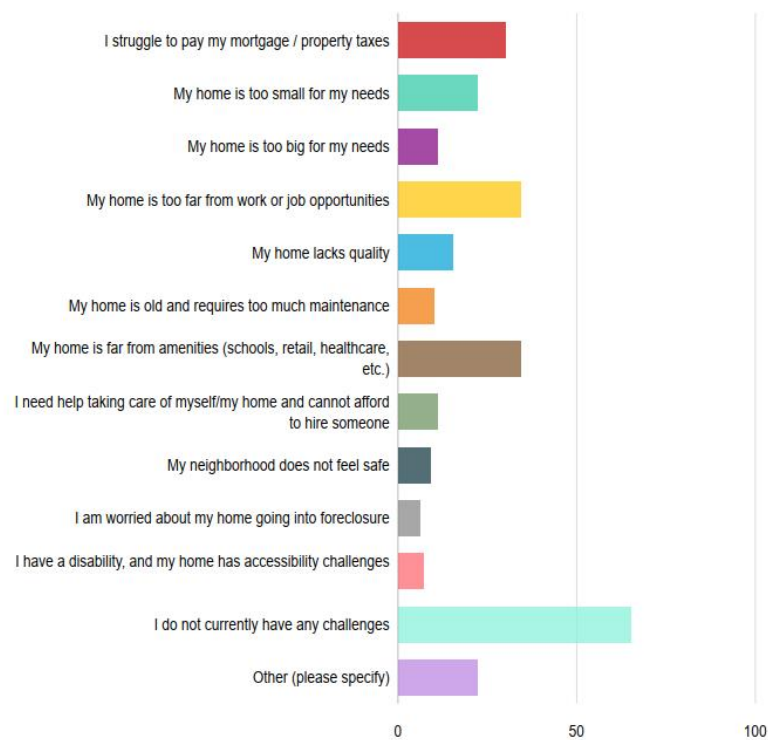
**Where do you and/or other members of your household members work?
(OWNER ONLY)**



Answers	Count	Percentage
In Milliken	20	9.39%
Remotely in Milliken	41	19.25%
Outside Milliken, less than one hour each way	97	45.54%
Outside Milliken, over an hour each way	36	16.9%
Retired	39	18.31%
Unemployed	8	3.76%
Other (please specify)	14	6.57%

Answered: 178 Skipped: 35

Do you face any challenges in your current housing situation? (OWNER ONLY)



Answers	Count	Percentage
I struggle to pay my mortgage / property taxes	30	14.08%
My home is too small for my needs	22	10.33%
My home is too big for my needs	11	5.16%
My home is too far from work or job opportunities	34	15.96%
My home lacks quality	15	7.04%
My home is old and requires too much maintenance	10	4.69%
My home is far from amenities (schools, retail, healthcare, etc.)	34	15.96%
I need help taking care of myself/my home and cannot afford to hire someone	11	5.16%
My neighborhood does not feel safe	9	4.23%
I am worried about my home going into foreclosure	6	2.82%
I have a disability, and my home has accessibility challenges	7	3.29%
I do not currently have any challenges	65	30.52%
Other (please specify)	22	10.33%

Answered: 178 Skipped: 35

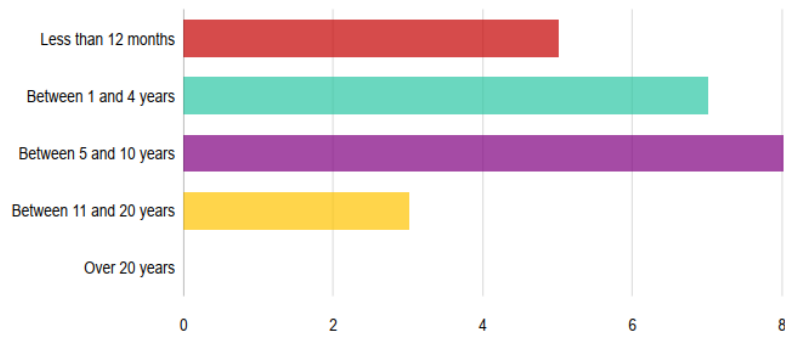
What do you like about living in Milliken? (OWNER ONLY)



Some representative responses:

While there isn't much close to Milliken, because of its proximity to interstates and highways, much of northern Colorado is 20-60 minutes away. Also there is a small town charm and we've been able to make acquaintances quickly within the community.	1
What I like about Milliken is that there seems to be an unusual amount of little parks to take kids to for such a small town. This is a great thing. However, I do think there should be more. I also think that it would be nice to have a lake like the size of Windsor Lake to go swimming and fishing in, a cleaner lake than what we have now. Also, it would also be nice to have more Spring, summer and fall festivals, with live music.	1
We moved here because we love the small farm town community. However, it doesn't feel that way anymore. It is growing so fast now and it seems without consideration for the homeowners that have lived here over 15 years.	1
We love the size and the kind people	1
We love Milliken. It is so quiet and very centrally located between other cities.	1
We did like the fact that it was a quiet small town . People were friendly. Traffic didn't suck. People stopped at stop signs. We weren't like Boulder Co county ,Louisville ,Lafayette.	1
Very little now. Used to be very pleasant and quiet. Seldom heard a siren. Knew all the police officers. Could leave your car and home unlocked and your garage door open all night. Now greed has taken over and crime is thru the roof and everything has gone up except the police force. People racing cars thru the neighborhood streets. Half the homes in old town look like a dump with burnt up lawns or no lawns but lets keep building more homes/apartments so we can collect more money.	1
The town is small	1
The smaller town vibes.	1
The small town! I love the activities offered	1

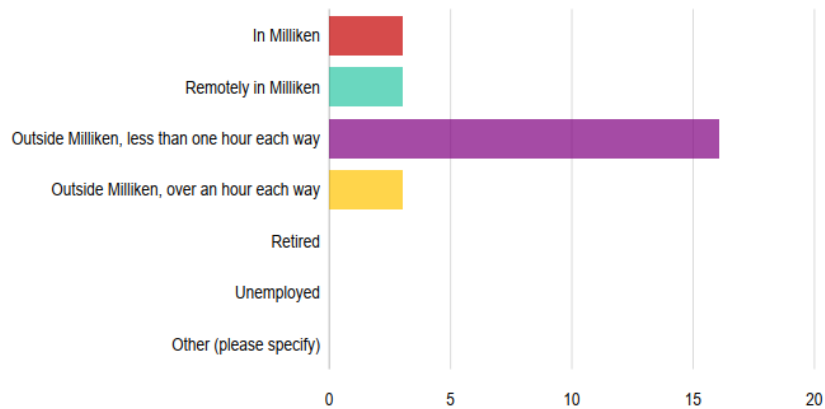
How long have you been a renter in Milliken? (RENTER ONLY)



Answers	Count	Percentage
Less than 12 months	5	2.35%
Between 1 and 4 years	7	3.29%
Between 5 and 10 years	8	3.76%
Between 11 and 20 years	3	1.41%
Over 20 years	0	0%

Answered: 23 Skipped: 190

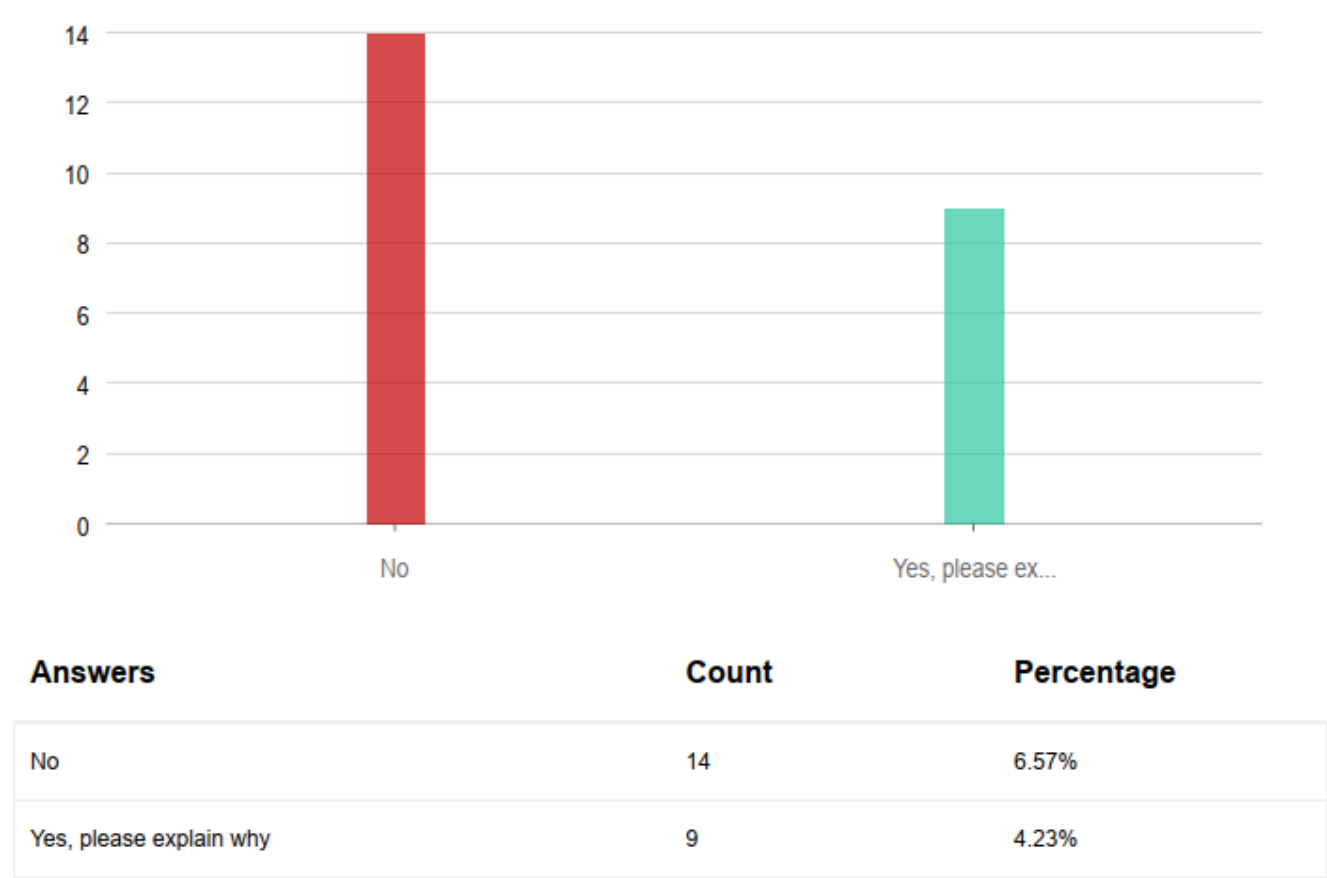
Where do you and/or other household members work? (RENTER ONLY)



Answers	Count	Percentage
In Milliken	3	1.41%
Remotely in Milliken	3	1.41%
Outside Milliken, less than one hour each way	16	7.51%
Outside Milliken, over an hour each way	3	1.41%
Retired	0	0%
Unemployed	0	0%
Other (please specify)	0	0%

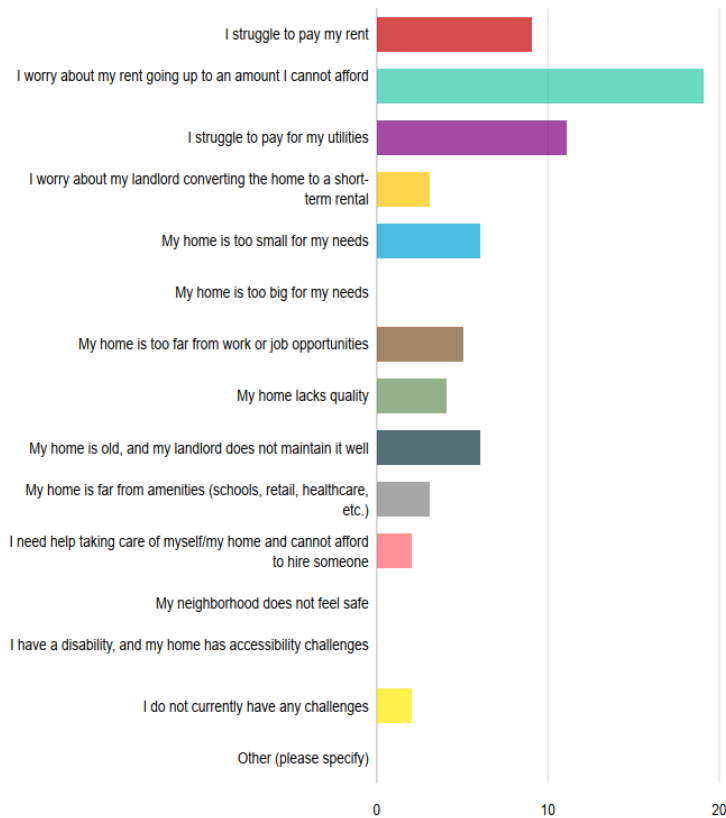
Answered: 23 Skipped: 190

In the past 5 years have you had to move from your housing situation when you didn't want to? (RENTER ONLY)



Answered: 23 Skipped: 190

Do you face challenges in your current housing situation? (RENTER ONLY)



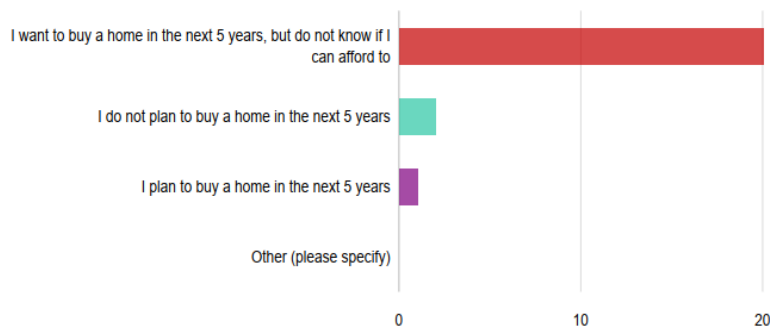
Answers **Count** **Percentage**

I struggle to pay my rent	9	4.23%
I worry about my rent going up to an amount I cannot afford	19	8.92%
I struggle to pay for my utilities	11	5.16%

I worry about my landlord converting the home to a short-term rental	3	1.41%
My home is too small for my needs	6	2.82%
My home is too big for my needs	0	0%
My home is too far from work or job opportunities	5	2.35%
My home lacks quality	4	1.88%
My home is old, and my landlord does not maintain it well	6	2.82%
My home is far from amenities (schools, retail, healthcare, etc.)	3	1.41%
I need help taking care of myself/my home and cannot afford to hire someone	2	0.94%
My neighborhood does not feel safe	0	0%
I have a disability, and my home has accessibility challenges	0	0%
I do not currently have any challenges	2	0.94%
Other (please specify)	0	0%

Answered: 23 Skipped: 190

What is most true about you? (RENTER ONLY)



Answers	Count	Percentage
I want to buy a home in the next 5 years, but do not know if I can afford to	20	9.39%
I do not plan to buy a home in the next 5 years	2	0.94%
I plan to buy a home in the next 5 years	1	0.47%
Other (please specify)	0	0%

Answered: 23 Skipped: 190

What are the biggest challenges you are likely to face when buying a home in Milliken? (RENTER ONLY)



Answers	Count	Percentage
I will not find a home in my price range	21	9.86%
I will not be able to afford the down payment	20	9.39%
It will be difficult to get approved for a mortgage	15	7.04%
It will be difficult to find the type of home I want to buy	9	4.23%
Homes will be selling too fast, so it will be hard to compete	8	3.76%
I do not want to buy a home in Milliken	3	1.41%
I do not anticipate any challenges	0	0%
Other (please specify)	0	0%

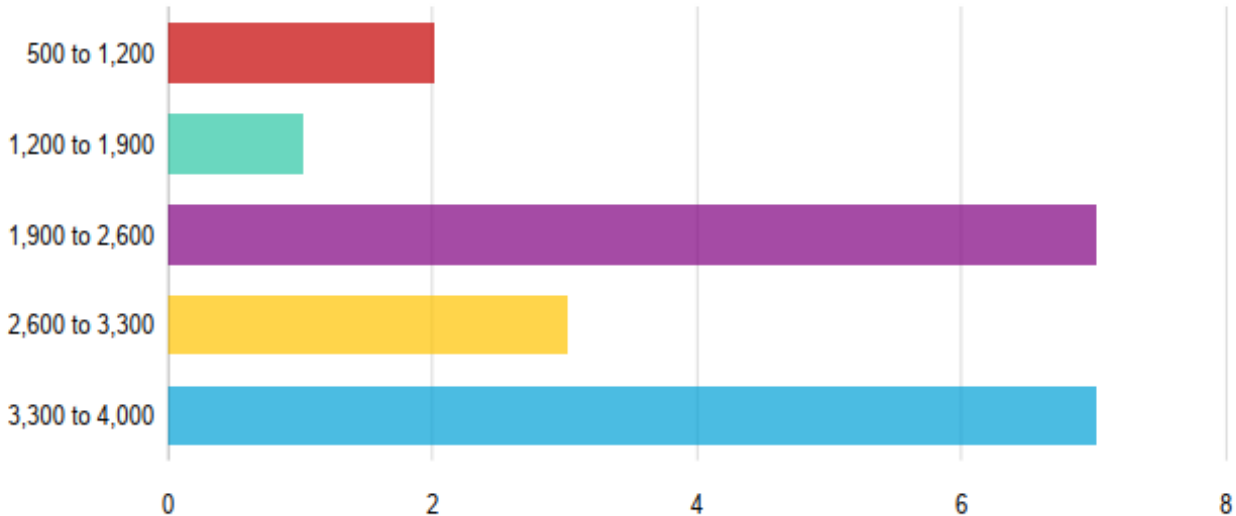
Answered: 23 Skipped: 190

What do you like about living in Milliken? (RENTER ONLY)

The small town feel.	1
Still has the small town vibe	1
Peace	1
My family has lived here for generations But it's not the same.	1
I've grew up here and love my small town.	1
It's quiet and away from the hustle and bustle of the bigger towns.	1
I really like the small-town feel, sense of community, and the amenities like the pool, dog park, and walking areas around town!	1
I love the small town feel.	1
I like this small community.I've lived here for 25 years.I don't want to go anywhere else	1
I enjoy the small town culture. It's quiet and safe for the most part. My kids are able to still play on the street and we have great neighbors.	1
A lot of my family live in Milliken.	1

Answered: 11 Skipped: 202

Approximately how much do you spend on housing costs? (RENTER ONLY)



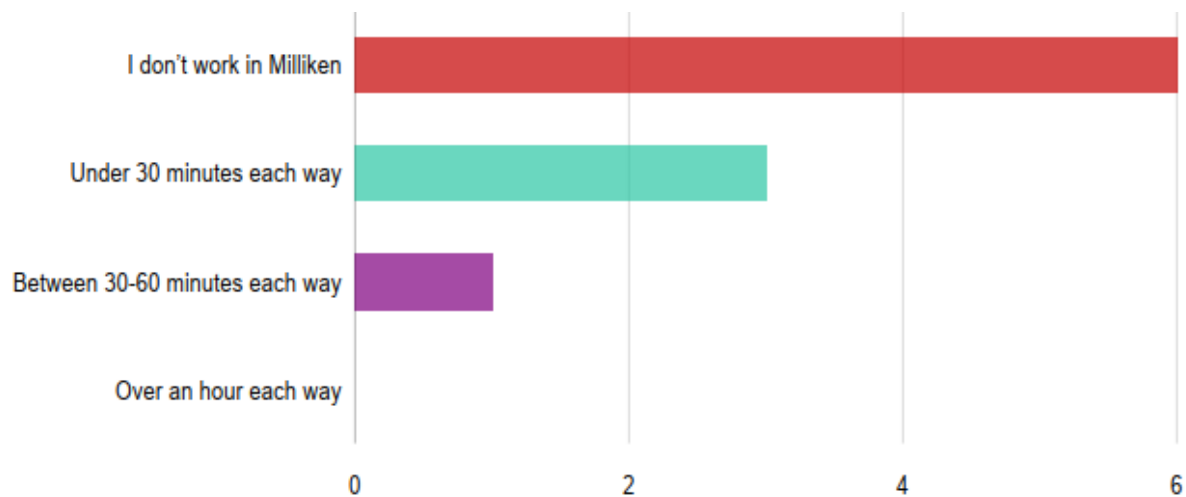
Average: \$2,777

Where do you currently live? (Non-Milliken Residents ONLY)

Johnstown	5
Windsor, CO	1
Unincorporated Weld County (Milliken)	1
Town	1
Loveland	1
Johnstown, CO	1

Answered: 10 Skipped: 203

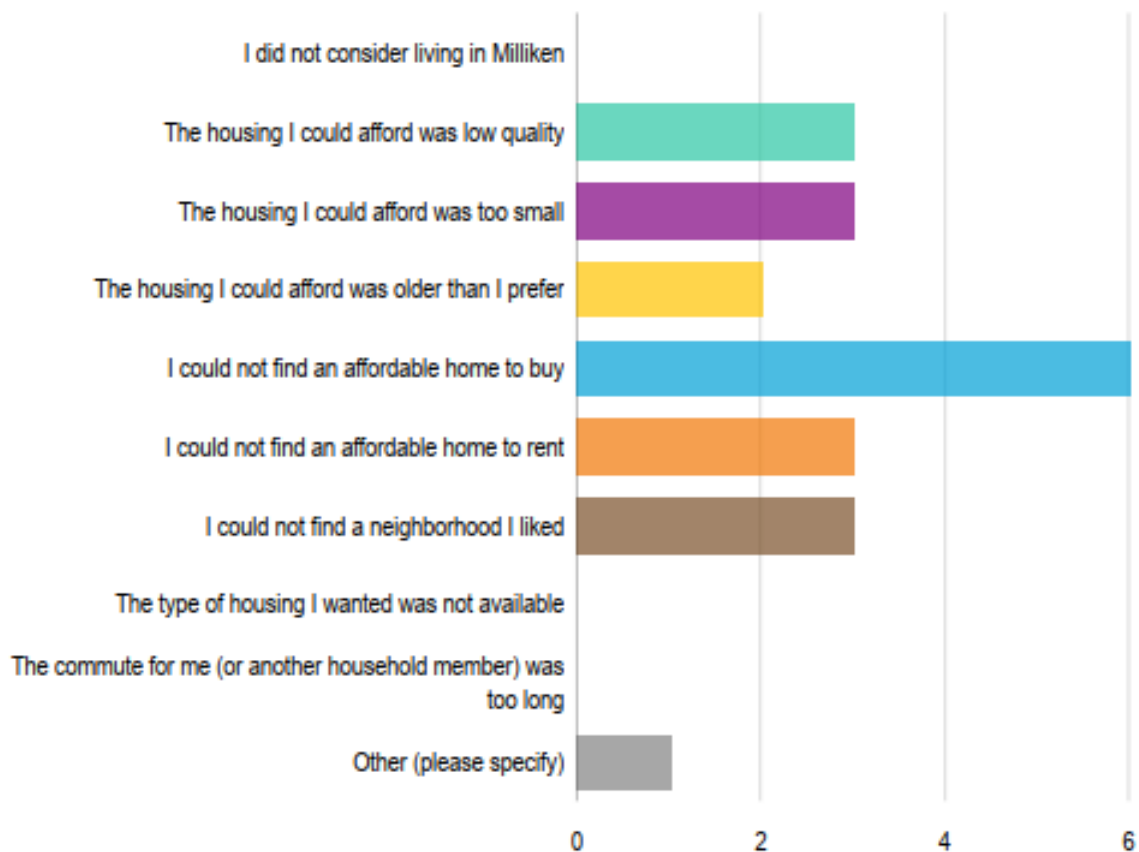
If you work in Milliken, how long is your commute? (Non-Milliken Residents ONLY)



Answers	Count	Percentage
I don't work in Milliken	6	2.82%
Under 30 minutes each way	3	1.41%
Between 30-60 minutes each way	1	0.47%
Over an hour each way	0	0%

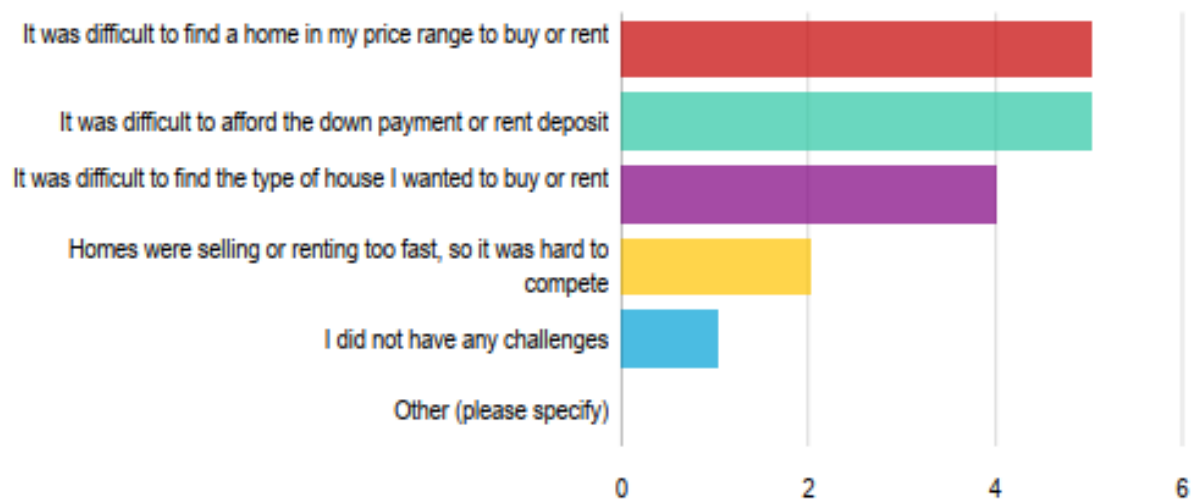
Answered: 10 Skipped: 203

When you were looking for your current housing, what were the reasons you chose not to live in Milliken? (Non-Milliken Residents ONLY)



Answers	Count	Percentage
I did not consider living in Milliken	0	0%
The housing I could afford was low quality	3	1.41%
The housing I could afford was too small	3	1.41%
The housing I could afford was older than I prefer	2	0.94%
I could not find an affordable home to buy	6	2.82%
I could not find an affordable home to rent	3	1.41%
I could not find a neighborhood I liked	3	1.41%
The type of housing I wanted was not available	0	0%
The commute for me (or another household member) was too long	0	0%

What were the biggest challenges you faced when finding your current home? (Non-Milliken Residents ONLY)



Answers	Count	Percentage
It was difficult to find a home in my price range to buy or rent	5	2.35%
It was difficult to afford the down payment or rent deposit	5	2.35%
It was difficult to find the type of house I wanted to buy or rent	4	1.88%
Homes were selling or renting too fast, so it was hard to compete	2	0.94%
I did not have any challenges	1	0.47%
Other (please specify)	0	0%

Answered: 10 Skipped: 203

Appendix B:

2025 Area Median Income (AMI) Table

The following table is the 2025 AMI Table for Weld County. AMI is the midpoint income level (pre-tax) of all households in a specific area, where half of the households earn more and half earn less, adjusted by household size. AMI tables are one of the tools used by the State of Colorado, Colorado Housing Finance Authority (“CHFA”), and local housing organizations to determine if a person qualifies for affordable housing programs.

WELD COUNTY AREA MEDIAN INCOME LIMITS 2025								
		Household Size						
		1	2	3	4	5	6	
2025 Income Limits by AMI	140%	\$111,440	\$127,260	\$143,220	\$159,040	\$171,780	\$184,520	Middle Income
	120%	\$95,520	\$109,080	\$122,760	\$136,320	\$147,240	\$158,160	Moderate Income
	100%	\$79,600	\$90,900	\$102,300	\$113,600	\$122,700	\$131,800	
	80%	\$63,680	\$72,720	\$81,840	\$90,880	\$98,160	\$105,440	
	50%	\$39,800	\$45,450	\$51,150	\$56,800	\$61,350	\$65,900	Very Low Income
	< 30%	\$23,880	\$27,270	\$30,690	\$34,080	\$36,810	\$39,540	Extremely Low Income



Appendix C: Glossary of Terms

Affordable: Typically defined by federal or state guidelines, often based on a percentage of the area's median income and may involve subsidies or specific income qualifications to assist lower-income individuals or families.

Area Median Income (AMI): AMI is a measure used to determine affordable and attainable housing eligibility based on county of residence and household size compared to the median income for a household in that county. The U.S. Department of Housing and Urban Development (HUD) updates the AMI tables annually. Common affordability categories used are as follows:

Extremely Low Income – At or below 30% AMI

Very Low Income – Between 31% and 50% AMI

Low Income – From 51% to 80% AMI

Moderate Income – From 81% to 120% AMI

American Community Survey (ACS): The ACS is part of the Decennial Census Program of the U.S. Census. The survey was fully implemented in 2005, replacing the decennial census long form. Because it is based on a sample of responses, its use in smaller areas (under 65,000 people) is best suited for monitoring general changes over time rather than for precise estimates due to margins of error. All ACS data used in the report is based on ACS 5-year estimates.

Attainable: As used in this report, housing is attainable if the monthly rent or mortgage payment is equal to or less than 30% of gross household income (before taxes).

CHFA: Colorado Housing and Finance Authority – administers housing tax credits and provides mortgage funding.

Cost-burdened: When housing costs exceed 30% of a household's gross (pretax) income. Housing costs include rent or mortgage and may or may not include utilities, homeowner association fees, transportation or other necessary costs depending upon its application.

Household: a group of people who live together in the same dwelling and share meals, including a householder and at least one other person related to the householder by birth, marriage, or adoption.

HOUSING UNIT TYPES:

Accessory dwelling unit (ADU) – a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home

Multi-family dwelling – a building or complex of buildings that contains multiple separate housing units for residential use, which can be built in a variety of styles and densities, from low-rise duplexes to high-rise apartment complexes

Manufactured home – a factory-built home on a permanent chassis constructed after June 15, 1976

Mobile home – a factory-built home on a permanent chassis constructed prior to 06/15/1976

Manufactured home - a factory-built home on a permanent chassis constructed after 06/15/1976

Mobile home - a factory-built home on a permanent chassis constructed prior to 06/15/1976

Modular home - houses built off-site in sections, then transported to the site where they are assembled by builders and installed on the foundations

Single-family attached (duplexes) - A single-family attached home is a single-family dwelling unit that is built next to another similar unit, sharing one or more exterior walls

Single-family detached - a structure maintained and used as a single dwelling unit and occupied by a single household

HUD: Housing and Urban Development, a federal agency providing funding and regulations for low-income housing.

Median Household Income: It is the income level at which half of households earn more, and half earn less. It is a more accurate reflection of typical household earnings than the average, which can be distorted by a small number of very high-income households.

Multiple Listing Service (MLS): Repository of data on the purchase and sale of residential real estate.

Severely cost-burdened: Household who pay more than 50% of their household income on total housing costs.

Tenure: Housing tenure refers to the arrangement by which a household occupies a dwelling, and whether the household owns or rents it.

Vacancy Rate: A housing vacancy rate is the percentage of available housing units that are unoccupied at a given time. It is an economic indicator that can be used to gauge the health of a rental market and the desirability of a neighborhood.

Workforce (or Employee) Housing: Housing intended for and affordable to employees and households earning local wages.

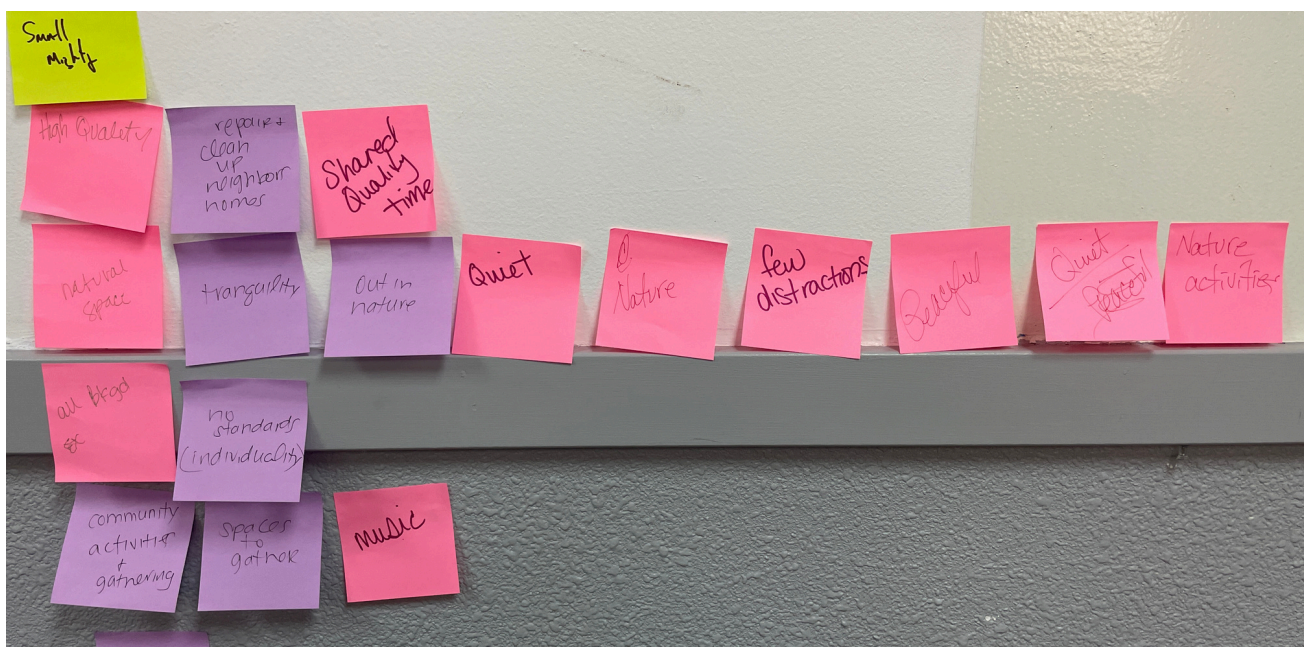
2025 STRATEGIC PLAN



BUILDING A BETTER FUTURE, ONE HOME AT A TIME.



MHA board members and Town staff share their notes and creative collages developed in the Strategic Planning Workshop.



Handwritten notes reflect some of MHA board members' values and priorities for desired future housing projects.

PREPARED BY AYRES ASSOCIATES



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INTRODUCTION

The Strategic Plan for the **Milliken Housing Authority (MHA)** outlines the organization's mission, goals, and strategies to expand affordable housing options in the Town of Milliken. On August 27, 2025, MHA board members participated in a strategic planning workshop facilitated by Ayres Associates. The purpose of the workshop was to:

- Clarify MHA's role in supporting and leading affordable housing efforts within the community.
- Define specific goals and actionable steps to guide future initiatives.
- Identify targeted strategies, development approaches, and key actions to help fulfill MHA's mission.

The input and the discussion at this workshop inform the content of this strategic plan.



Attendees of the Strategic Planning Workshop on August 27, 2025

WORKSHOP SUMMARY

The following summary captures key insights and themes from the strategic planning workshop discussion. These reflections provide essential context and help shape the direction of this Strategic Plan by highlighting the priorities, challenges, and opportunities identified by MHA board members.

Participants were encouraged to be fully present, set aside stress, silence devices, and let go of expectations for a perfect session. Many expressed a desire to approach the workshop with openness and focus to foster thoughtful dialogue and strategic thinking.

Participants outlined what they hoped to achieve with the workshop:

- **Clarity:** Develop a clear picture of the organization's role and where it is going.
- **Simplicity:** Identify simple actions to take, not overcomplicated.
- **Plan:** Build a roadmap to guide the work of the organization.

Participants engaged in a series of structured exercises designed to foster creative thinking and collaborative dialogue. The primary objective was to identify shared priorities and areas of alignment that could inform the strategic direction of the Milliken Housing Authority.

The discussion revealed a need for greater organizational **focus**, enhanced **capacity**, and a more intentional approach to identifying and aligning **priorities and opportunities**.



The Ayres team facilitates discussion and records ideas.



Attendees engage in processes that encourage creative collaboration.

ATTENDANCE

The following were in attendance for the workshop held on August 27, 2025, at Milliken Town Hall:

Sloane Hawes	Chair, MHA Board of Commissioners
Chad Wilson	Vice Chair, MHA Board of Commissioners <i>*attended virtually via Zoom</i>
Kellie Matthews	Secretary and Treasurer, MHA Board of Commissioners
Lori Vandiveer	Commissioner, MHA Board of Commissioners
Tami Burns	Administrative Assistant, Town of Milliken
Jordan Cashman	Planner, Town of Milliken
Chris Wilson	Facilitator and Community Planner, Ayres Associates
Michael Scholl	Economic Development and Redevelopment Lead, Ayres Associates

ROLES AND SKILLS

Participants used Insight Cards as visual prompts to reflect on their role in the MHA mission. Each selected a card that best represented their unique role in advancing the mission of the MHA.



Insight Cards operate as visual prompts

Participants used Insight Cards as visual prompts to reflect on their role in the MHA mission. Each selected a card that best represented their unique role in advancing the mission of the MHA.

Shared roles included:

- Strategic decision-making
- Community building
- Advocacy and listening
- Historical perspective
- Direction and insight



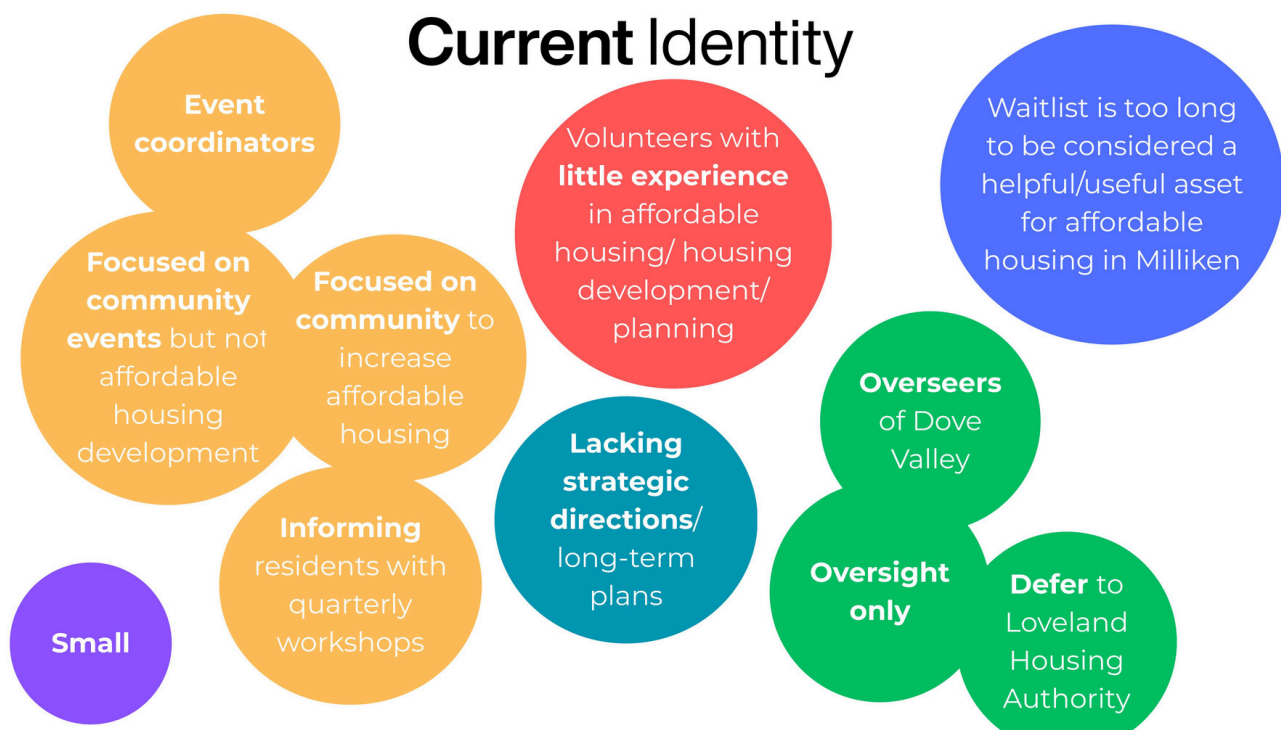
Participants discuss team contributions, strengths, and gaps.

Identified skill gaps for future board appointments:

- Event planning and organization
- Marketing and promotion
- Fundraising and grant writing
- Practical “how-to” knowledge

ORGANIZATIONAL IDENTITY

A discussion about MHA’s current identity highlights both its strengths and limitations, including its advocacy role, idea generation capacity, and community engagement focus. These insights provide a foundation for understanding the organization’s aspirations, revealing areas where MHA seeks to enhance effectiveness, clarify its scope, and expand resources to better fulfill its mission.



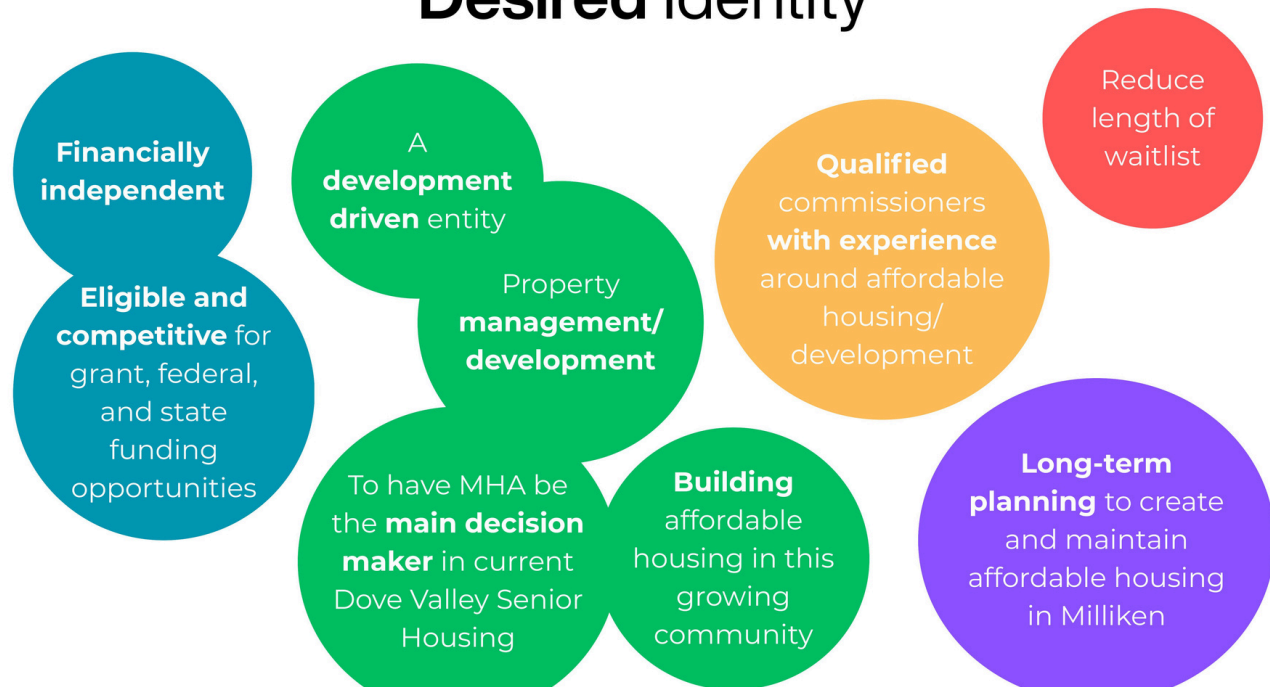
Pre-workshop survey responses to the question, “What is the current identity of the organization?”

KEY THEMES: CURRENT IDENTITY OF MHA

- **Advocacy without Decision-Making Authority:** MHA advocates for and oversees Dove Valley but has limited authority to make major decisions, creating a gap between responsibility and control.

- **Strength in Idea Generation, Challenges in Implementation:** The organization generates creative ideas but struggles to implement them, indicating a need for greater execution capacity.
- **Significant Investment in Community Events:** MHA devotes substantial time and resources to community events, which build engagement but may divert focus from broader organizational goals.

Desired Identity



Pre-workshop survey responses to the question, "What identity would you like to see the organization step into?"

KEY THEMES: ASPIRATIONAL IDENTITY OF MHA

- **Effective Advocacy and Action:** MHA aims to deliver tangible results, reduce bureaucracy, and build trust in its advocacy efforts.
- **Clarity of Scope and Collaboration:** Clear understanding of roles and trust-based partnerships are essential to strengthen impact.
- **Expanded Resources:** Success depends on increasing funding, knowledge, and housing inventory to support organizational goals.

Comparing MHA's current and aspirational identities highlights opportunities for growth. Strengthening implementation capacity, clarifying decision-making authority, and strategically allocating time and resources will help MHA move from idea generation to measurable

outcomes. Focusing on trust-based collaboration and expanding funding, knowledge, and housing inventory will position the organization to achieve its advocacy goals more effectively and enhance its overall impact within Dove Valley.

STRATEGIC CHALLENGES

Participants identified challenges and envisioned opportunities using Insight Cards as visual prompts. They responded to four guiding questions, shared their answers with the group, and discussed alignments across responses.

WHAT ARE THE CHALLENGES HOLDING MHA BACK?

- Lack of focus and too many competing priorities
- Scattered efforts and unclear direction

IF THAT HURDLE WERE REMOVED, WHAT WOULD BE POSSIBLE?

- Expanded board and community engagement
- Improved tenant services
- Clear goals and project execution

WHAT WILL IT TAKE TO GET THERE?

- Strong leadership and strategic planning
- Land acquisition and partnerships
- Increased organizational capacity and knowledge

WHAT RESOURCES AND PARTNERS WILL MHA NEED?

- Compliance and operational expertise
- Community buy-in and education
- Teamwork, shared goals, perseverance, and collaboration



Workshop attendees collaborate in partner discussions.

The discussion highlighted that MHA's challenges stem from scattered focus and competing priorities. Addressing these could enable expanded board and community engagement, improved tenant services, and clearer goals with effective project execution. Success will require strong leadership, strategic planning, organizational capacity, partnerships, and operational expertise, along with community collaboration.

FUTURE VISION

The Milliken Housing Authority board members expressed a clear and thoughtful vision for the type of affordable housing they hope to develop. Their priorities reflect a desire for housing that goes beyond basic shelter to foster well-being, community, and inclusivity.

KEY THEMES:

- Peaceful, nature-integrated environments.
- Intergenerational living that brings seniors and youth together.
- A strong emphasis on social health, safety, and belonging.

Participants also highlighted the importance of walkability, access to gardens and exercise, and spaces that promote active lifestyles and community engagement. The group envisions affordable housing that is responsive to resident input, built around shared goals, and inclusive of pets and communal gathering spaces. High standards for quality and repair were also emphasized, indicating a commitment to maintaining dignity and pride in housing.

Overall, the type of affordable housing this group is seeking is holistic, designed not only to meet financial needs but to support vibrant, connected, and resilient communities. It reflects a forward-thinking approach that integrates physical, social, and emotional well-being into the fabric of housing development.



Workshop attendees discuss their vision for MHA's future.



Attendees visualize the organization's best outcomes.



They analyze a frequency matrix of outcome ideas.

CURRENT CONDITIONS

While the Milliken Housing Authority (MHA) board expressed a strong interest in evolving into a dynamic developer of affordable housing, several foundational challenges must be addressed to make this goal viable. Chief among these is the organization's reliance on volunteer labor and the absence of dedicated, full-time staff. This limits MHA's ability to manage even basic day-to-day requirements of a housing authority.

Additionally, the board identified a lack of technical expertise in housing development, which constrains their capacity to plan, execute, and oversee new projects effectively. Compounding these challenges is the limited availability of assets—particularly land—which restricts opportunities for site acquisition and project initiation. Overcoming these barriers will require strategic investment in staffing, skill-building, and resource development to position MHA as a capable and sustainable housing developer.

RELATIONSHIP TO DOVE VALLEY AND LOVELAND HOUSING AUTHORITY

In 2005, the Town of Milliken entered into a partnership with the Loveland Housing Authority (LHA) to develop a 20-unit affordable rental housing project on a five-acre site within the town. This led to the creation of the MHA as a limited partner in the Dove Valley development.

Under the terms of the agreement, LHA serves as the managing partner and property manager, while the MHA retains ownership of the development. The project generates approximately \$250,000 in annual revenue, resulting in a net cash flow of \$30,000 to \$40,000 per year.

While property management has occasionally been a source of tension due to perceptions of insufficient attention to the site, it is important to recognize that the Loveland Housing Authority (LHA) manages over 1,400 units across the Front Range. LHA has developed substantial organizational capacity to meet the reporting requirements of affordable housing programs and to oversee the general maintenance and operations of its properties.

The MHA has considered assuming the general partnership role for Dove Valley as a way to address ongoing maintenance concerns. However, this transition is not recommended at this time. The MHA lacks the operational capacity to effectively manage the Dove Valley units. Additionally, given that the development is now over 20 years old, it is likely that significant capital improvements will be required within the next five to ten years to maintain quality and functionality. For context, affordable housing developments of this type typically require a portfolio of around 200 rental units to achieve the scale necessary for efficient property management and operational sustainability.



View of the front of an attached unit in Dove Valley Senior Community.



Dove Valley sign at entrance to the community.



Row of units in Dove Valley.

CURRENT BUDGET

The MHA currently holds a balance of just over \$100,000, primarily derived from fees and distributions associated with the Dove Valley project. Most of the expenditures are directed toward marketing and advertising, with some preliminary consideration given to a potential Phase II expansion of Dove Valley.

The organization does have some capacity to bring on limited staff support, but this will need to be carefully reviewed.

MOVING FORWARD

Based on the outcomes of the strategic planning workshop, we recommend that the board formally adopt the following strategic plan to guide its actions over the next five to ten years. By committing to a clear and forward-looking plan, the board will demonstrate its intent to advance the organization's vision and strengthen efforts to expand affordable housing in Milliken.



A recent housing development in Milliken.

MISSION

The Milliken Housing Authority is committed to fostering inclusive, high-quality, and affordable housing opportunities that reflect the values of community, dignity, and sustainability. Through collaboration, innovation, and resident engagement, MHA works to create vibrant neighborhoods that support intergenerational living, promote social well-being, and enhance the quality of life for all Milliken residents.

VISION

The Milliken Housing Authority envisions a thriving community where every home strengthens the whole—uplifting residents, fostering connection, and building a better future one home at a time.

GOALS AND STRATEGIES

The following goals and strategies are recommended based on the Milliken Housing Authority's long-term vision and the current realities facing the organization. They reflect both the aspirational direction identified during strategic planning and the practical needs for organizational focus, capacity building, and opportunity alignment. These recommendations are intended to guide MHA in making informed decisions, prioritizing resources, and advancing its mission to provide inclusive and impactful affordable housing in the Town of Milliken.

The goals and strategies are organized around three basic concepts:



focus



capacity



opportunity



GOAL: FOCUS THE ACTIVITIES OF THE BOARD AND THE MHA

Over the course of the strategic planning workshop, it became evident that the MHA is currently navigating multiple, and at times competing, priorities. This lack of a unified direction has contributed to a lack of internal alignment and limited progress toward long-term goals. Participants recognized the need to establish a clearer focus, streamline efforts, and build internal capacity to better align with the community's housing needs and aspirations.

By identifying areas of overlap and shared values, the workshop helped illuminate opportunities for MHA to refine its strategic approach. Moving forward, the organization will benefit from prioritizing initiatives that reflect its core mission, leveraging partnerships, and developing the leadership and resources necessary to deliver impactful, community-centered affordable housing solutions.



RECOMMENDED STRATEGIES:



Refocus Board Role Toward Strategic Leadership

Reevaluate the board's role as direct advocates for Dove Valley residents. While resident concerns are valid and important, addressing them during board meetings may detract from broader strategic discussions. Consider referring operational or site-specific issues directly to the Loveland Housing Authority, allowing the MHA board to concentrate its time and energy on long-term planning, policy development, and organizational growth.



Establish a Resident Engagement Protocol

Develop a formal process for collecting and addressing resident issues outside of board meetings. The process for resident engagement should be to direct residents to the LHA. By maintaining a structured channel for resident input, the board can remain informed while maintaining its strategic focus.



Implement a Strategic Agenda Framework

Adopt a meeting structure that prioritizes strategic topics that address the Mission and Vision of the organization, such as housing development opportunities, funding strategies, and organizational capacity. Limit operational updates to written reports or consent agendas, ensuring that board time is used effectively to advance MHA's mission and long-term goals.



Set Clear Housing Targets and Define the Board's Role

Clarify the Milliken Housing Authority Board's role in advancing affordable housing within the community. While becoming a direct developer is an aspirational long-term goal, it requires significant resources, expertise, and time. In the short term, the board can pursue impactful alternatives such as forming strategic partnerships with private developers interested in affordable housing, collaborating with the Town to support housing incentives, and advocating for policies that expand housing access. Establishing clear housing targets will help guide decision-making and ensure alignment between board activities and community needs.



GOAL: BUILD ORGANIZATIONAL CAPACITY

Advancing affordable housing in Milliken requires more than vision, it requires sustained effort, expertise, and resources. While volunteer commitment has been instrumental in MHA's progress, it alone cannot support the scale and complexity of future initiatives. To carry forward strategic priorities effectively, MHA must invest in building organizational capacity. This includes seeking dedicated staff, expanding operational ability, and developing systems that enable consistent execution and long-term sustainability. Strengthening capacity will empower MHA to move from planning to implementation with greater confidence and impact.

The board should regularly assess gaps in its collective knowledge and expertise, identifying areas where additional skills or perspectives could strengthen decision-making and strategic direction. Over time, these gaps can be addressed through thoughtful recruitment of new board members, targeted training, and collaboration with subject matter experts. By intentionally building a more well-rounded and informed board, MHA will be better equipped to navigate complex housing challenges, pursue innovative solutions, and fulfill its mission with greater confidence and impact.



RECOMMENDED STRATEGIES:



Plan to Hire Dedicated Staff or Secure Contract Support

To advance its strategic priorities and improve operational effectiveness, the Milliken Housing Authority should develop a plan to transition from a volunteer-led model to one that includes paid staff or contracted professionals. Key functions such as board administration, project development, grant writing, and community engagement require consistent expertise and dedicated time—resources that are difficult to sustain through volunteer labor alone. With a current budget balance of approximately \$100,000 and ongoing revenue from developer fees and distributions, MHA is well-positioned to invest in staffing solutions that will build capacity and accelerate progress toward its mission.



Conduct a Board Skills Audit and Recruit Strategically

Regularly assess the board's collective expertise and identify gaps in areas such as finance, housing development, legal compliance, and

communications. Use this insight to guide recruitment of new commissioners and target training opportunities. Consider opportunities for technical assistance training through both the Colorado Housing and Finance Authority and Housing Colorado.



Develop Operational Systems for Sustainability

To maintain a consistent focus on developing affordable housing opportunities in Milliken, the Milliken Housing Authority should prioritize building robust internal systems for budget management and project tracking. These systems will enable the organization to monitor financial activity in real time, assess progress against strategic goals, and ensure accountability across all initiatives. By implementing tools and processes that support transparent reporting, resource allocation, and timeline management, MHA can improve decision-making, streamline operations, and better position itself to deliver impactful housing solutions to the community.



GOAL: SEEK OUT FUTURE OPPORTUNITIES AND BE OPPORTUNISTIC

The Milliken Housing Authority has articulated a bold vision to evolve into a proactive housing developer focused on creating welcoming, safe, and inclusive communities. This vision goes beyond simply building affordable units, it emphasizes the importance of designing neighborhoods that foster connection, dignity, and a sense of belonging for all residents. MHA aims to be known not just for its housing developments, but for cultivating environments where people of all ages (and their pets), backgrounds, and abilities feel supported and valued.

By prioritizing thoughtful design, community engagement, and long-term stewardship, MHA seeks to lead with purpose and compassion. Its future developments will reflect this commitment by integrating features that promote safety, accessibility, intergenerational living, and social well-being, ensuring that affordable housing in Milliken is not only attainable but truly enriching.

To achieve this goal, the MHA will need to be opportunistic and strategic as it seeks to build capacity and increase affordable housing opportunities.



RECOMMENDED STRATEGIES:



Form Strategic Partnerships with Local Housing Developers

To accelerate the development of affordable housing in Milliken, the Milliken Housing Authority should proactively form strategic partnerships with key local housing developers. These collaborations can leverage private-sector expertise and resources while aligning with MHA's mission. The Town may consider offering incentives, such as fee relief, expedited permitting, or density bonuses to developers who commit to setting aside a portion of units as affordable or donating land for future MHA-led projects. These partnerships will be essential in expanding housing options, reducing development costs, and fostering a shared commitment to community well-being.



Form a Plan Regarding the Future of Dove Valley

With Dove Valley approaching its 20th anniversary in 2027, the Milliken Housing Authority (MHA) is entering a pivotal moment in its relationship with the development and its investors, particularly the Loveland Housing Authority, which has served as the managing partner. It is common for limited partners to exit housing partnerships around the 20-year mark, creating an opportunity to reassess ownership and governance structures.

Colorado does have a 30-year affordability threshold so the units will need to be maintained as affordable through 2036 regardless of ownership changes. However, MHA should explore options such as restructuring the partnership to assume greater control or pursuing a property acquisition from the general partner. Either path could position MHA to play a more direct role in Dove Valley's future, aligning the development more closely with local housing priorities. Additionally, this transition could yield financial benefits, such as increased revenue or equity, that could be reinvested into new affordable housing initiatives in Milliken, further advancing MHA's mission.



Invest in Community-Centered Design and Engagement Practices

To ensure future developments reflect the values of inclusion, dignity, and connection, MHA should prioritize community-centered design and resident engagement throughout the planning and development process. This includes hosting listening sessions, incorporating feedback into site plans and

amenities, and designing spaces that promote intergenerational interaction, accessibility, and social well-being. By embedding community voices into the design process, MHA can create housing that not only meets physical needs but also fosters a strong sense of belonging and pride among residents. This approach will reinforce MHA's reputation as a developer that builds with purpose and compassion.



Street view of Dove Valley Senior Community.



MILLIKEN HOUSING AUTHORITY

2025 STRATEGIC PLAN



Strategic Plan 2025

December 10, 2025

Mission

The Milliken Housing Authority is committed to fostering inclusive, high-quality, and affordable housing opportunities that reflect the values of community, dignity, and sustainability. Through collaboration, innovation, and resident engagement, MHA works to create vibrant neighborhoods that support intergenerational living, promote social well-being, and enhance the quality of life for all Milliken residents.



Dove Valley Senior Community



2025 Highlights

- Financials
 - Revenue: \$27,768
 - Expenses: \$7,933
- Events
 - Pet Resource Fair
 - MYCL-MHA Ice Cream Social
 - National Night Out
 - Beef and Bean Day
 - MYCL-MHA BBQ Social
 - Holiday gift baskets
- Bylaw review
- Town of Milliken's Housing Needs Assessment (HNA)
- Strategic Plan facilitated by Ayres & Associates



Strategic Plan 2025

Future Vision

- Developments that not only meet financial needs but to support vibrant, connected, and resilient communities.
- Peaceful, nature-integrated environments.
- Intergenerational living that brings seniors and youth together.
- A strong emphasis on social health, safety, and belonging.



Strategic Plan 2025



Goal 1: FOCUS THE ACTIVITIES OF MHA

- Commissioners to Focus on Strategic Leadership
- Implement a Strategic Agenda Framework
- Set Clear Housing Targets and Define the Board's Role

Strategic Plan 2025



Goal 2: BUILD ORGANIZATIONAL CAPACITY

- Hire Dedicated Staff or Secure Contract Support
- Conduct a Board Skills Audit and Recruit Commissioners Strategically to Fill Skill Gaps
- Develop Operational Systems for Sustainability

Strategic Plan 2025



Goal 3: SEEK OUT FUTURE OPPORTUNITIES AND BE OPPORTUNISTIC

- Strategic Partnerships with Local Housing Developers
- Plan for the Future of Dove Valley Senior Living Community
- Community-Centered Design and Engagement Practices

Timeline

Jan 2026 - Jun 2026
3-6 months

Goal 1:
Focus the Activities
of MHA

Jul 2026 - Dec 2026
6-12 months

Goal 2:
Build Organizational
Capacity

Jan 2027 - Dec 2029
12-36 months

Goal 3:
Seek Out Future
Opportunities