



TOWN OF SEVERANCE HOUSING ASSESSMENT



Prepared by

AYRES
PLANNING+DEVELOPMENT

TABLE OF CONTENTS

Acknowledgments	4
Chapter 01: Introduction	5
Purpose	6
Key Takeaways	8
Recommendations	14
Chapter 02: Community Background	18
Early History	19
Severance Today	20
Chapter 03: Local Trends and Housing Inventory	21
Demographics	22
Economy	24
Housing	26
Chapter 04: Community Outreach	27
Summary	28
Survey Findings	28
Chapter 05: Projection of Future Housing Needs	34
Appendix 01: Community Profile	36
Appendix 02: Community Survey Data	39

ACKNOWLEDGMENTS

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A special thank you to the stakeholders and residents of the Town of Severance for their input and guidance throughout the Housing Assessment and Land Use Code Update processes.

Image courtesy of the Town of Severance.

01

INTRODUCTION

PURPOSE

In 2022, the Town of Severance was awarded an Innovative Housing Planning Grant (IHOP) from the Department of Local Affairs (DOLA) to:

1. Complete a housing needs assessment; and
2. Develop and implement land use code/policy updates to incentive and reduce barriers to workforce and senior housing within the community.

The project’s major milestones are captured on the following timeline.



The purpose of this Housing Assessment Report is to help the community:

1. Understand the current housing market to inform future land use planning and infrastructure investments;
2. Identify gaps and unmet needs in the market; and
3. Outline housing policies to guide actions over the next five to ten years.



While the Severance Housing Assessment is focused exclusively on the housing needs of the Town, the local housing market is heavily influenced by trends occurring at the federal, state, and regional level that must be taken into consideration. To the greatest extent possible, the assessment sought to localize the data where necessary and incorporate regional trends as needed. For instance, as a small town, Severance has very few multi-family rentals with which to infer any market trends or assess demand. In this instance, regional trends were used to support the analysis.

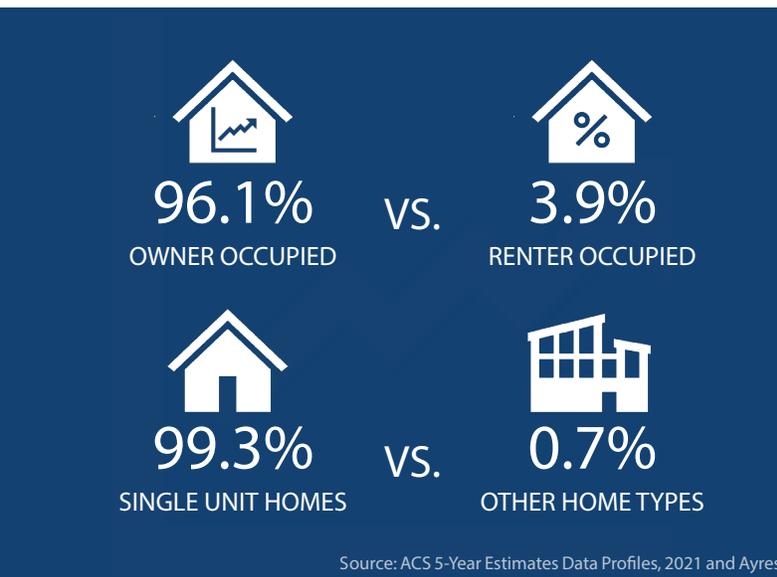
Overall, the assessment considered the housing needs at each stage of life. This includes young professionals, families, and the elderly, as residents housing needs change and evolve over time. Each type of housing, has implications for the local economy, services, and the overall community culture. For example, a family with young children may seek active recreational opportunities, childcare, and restaurants that cater to families; whereas older residents may desire more passive recreational opportunities and access to health care services.

The efforts of this report gathered input from existing residents and local stakeholders to better understand current circumstances, concerns, and future housing plans. Raw survey data is included in the report as an appendix and summarized throughout this report.



KEY TAKEAWAYS

The Town of Severance is well positioned in the region to experience housing growth and development activity. It is critically important for local leaders to manage and focus this growth to see the community's vision and goals come to fruition.



Housing Diversity

There is a need within the community for more diverse housing types. The Severance housing market is dominated by low-density single-family detached housing. While this particular market sector is strong, the Town should consider opportunities to promote and add a variety of housing types targeted at seniors and essential workers.

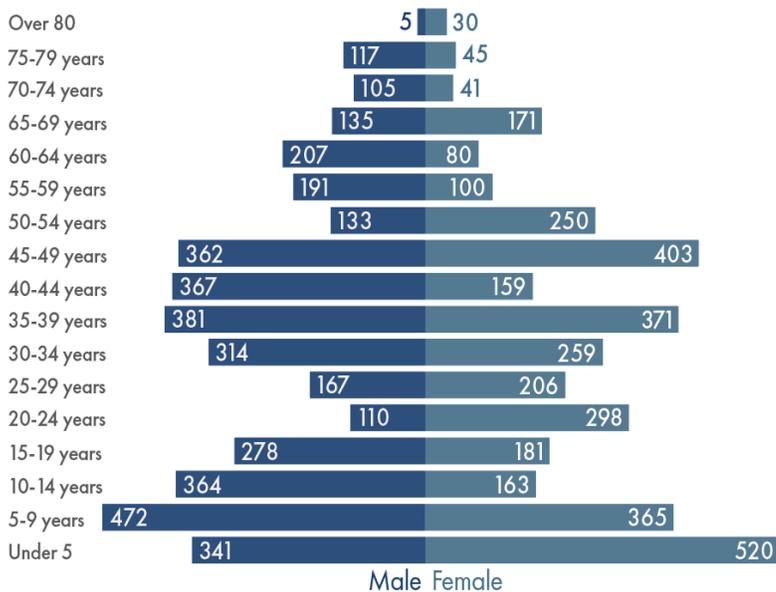
As a primarily residential community, the Town is operating on a structural deficit,

where new growth in single-family detached residential development exclusively does not pay for itself over time. This is not uncommon or unique to Severance. Residential development presents a net cost to a community in the long-term with lower density developments costing more, on average, per household. This effect is discussed further in the economic analysis section of this report.

The Town's Comprehensive Plan and Future Land Use Map provide the framework for the Town to guide discussions with property owners and developers to encourage the appropriate distribution and placement of medium density and mixed-use residential products concentrated near corridors and development nodes. This will allow for greater construction efficiencies and long-term municipal fiscal responsibility.

Household Age Distribution

The two largest segments of the local population are young children and adults age 35 to 50, indicating a large presence of younger families. This suggests the Town should focus on strengthening Town amenities including parks, recreational opportunities, and other activities that are popular with this demographic as part of an overall community development strategy.



While many young families have moved to Severance for the quality schools and housing opportunities, as interest rates and housing costs rise, affordability may become a bigger challenge. Also, if these households took advantage of historically low fixed rate mortgages, families are likely to remain in their existing homes longer, impacting the potential supply of homes for sale. Moving forward, these young families will be looking for more retail opportunities, medical services and other professional services. To the extent that these commercial services can be captured within the town limits will be important to maintaining a

strong revenue base to support other services. As part of our recommendations, we propose development patterns that protect opportunities for commercial development and promote connectivity with local commercial centers.

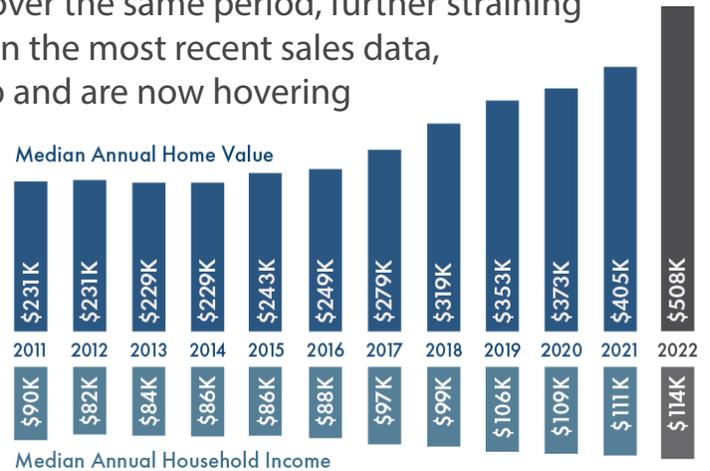
Proportion of Income Spent on Housing

Since Severance is comprised largely of owner-occupied housing, meaning most households live in a home with a mortgage, some assumptions can be made regarding housing costs. According to most state and federal housing experts, a household should on average spend no more than 30 percent of their income on housing, including mortgage payments, insurance, property taxes and utilities.

According to recent sales data in Severance, the median home value in 2022 was \$508,000, assuming a minimum down payment of five percent and a mortgage of \$482,600, the household would pay around \$3,200 per month for the mortgage at current interest rates plus an additional \$500 for taxes, insurance and utilities. This means for the average home in Severance, one would expect to pay around \$3,700 per month for housing.

For comparison, the median household income in Severance is \$114,000, which means a household should spend no more than \$38,000 for housing annually or \$3,170 monthly. Hence, housing is becoming less affordable to the average family in Severance. Between 2012 and 2022, the median household income in Severance increased by 39 percent but the median home value rose by 119 percent over the same period, further straining household budgets and affordability. Based on the most recent sales data, average home prices have continued to climb and are now hovering at around \$511,000.

Not surprisingly, single-family home rentals in Severance are increasing. At the time this report was published, there were seven active rental listings ranging in price from \$2,250 to \$2,995 per month excluding utilities. In previous years, it would have been difficult to find a single listing in the area.



Source: ACS 5-Year Estimates Data Profiles, Redfin Market Insights Profile, and Ayres.

Lack of Retail and Basic Services

Local retail amenities and basic services are needed in the community. Retail development usually lags residential growth. Considering the strong residential growth that has occurred over the last two decades, the Town should start planning for retail opportunities particularly around the 4th Avenue corridor and strategic development nodes reflected in the Town’s comprehensive plan and on the Town’s official zoning map.

From the responses to the community survey, it is clear there is a desire for a greater sense of place and the Town should consider planning for a “Town Center” type development around the commercial node at 4th Avenue and Weld County Road 23.

It is quite common for community-wide survey responses to express interest in additional commercial amenities for residents. The industry faces a constant “push-pull” between commercial development and housing availability. To help provide additional insights into this challenge many communities face, the project team developed the following section on Retail Realities in Severance.

Retail Realities in Severance

Many of the respondents to the community survey indicated a desire for more retail options with a grocery store most frequently mentioned. Also, due to the need to diversify the local revenue base, we recommend as part of the assessment that the Town seek to protect major corridors for future commercial development. Because of both the interest and the need, the report offers a review of the retail market potential to manage expectations and to provide some insight as to the retail reality in Severance.

We seek to explain the retail realities in two different ways:

1. Review the market potential for only the existing households within the municipal boundaries of Severance in comparison to the most recent sales tax revenue that accrued to the Town. This model seeks to identify how much household spending is being lost to other communities.
2. Review the potential for the market on major road corridors based on 5/10/15 minute drive times. This approach is important because it aligns more closely with how retailers will assess the market potential. This also provides a basis for comparison to neighboring communities and grocery sites.

Local Market Potential

Under the most recent budget, the Town of Severance collected **\$1,833,815** in sale tax revenue representing about 33 percent of the General Fund budget. At three percent sales tax rate, this indicates retail spending equivalent to **\$61,127,167** total.

There are approximately 3,223 households in the Town of Severance with a median household income of \$111,055. Using the Bureau of Labor Statistics’ (BLS) household spending averages, we can derive an estimate for total community spending in different retail sectors.

For example:

The BLS estimates that 7.9 percent of household income is spent on groceries each year. Therefore, a household earning \$111,055 would spend just under \$8,000 annually on groceries. Multiple that by 3,223 households and we estimate that Severance spends around \$28 million collectively on groceries.

Using the household spending patterns and the median household income, we estimate that there is around **\$188 million in retail spending** by residents of Severance, which means about two-thirds of local spending is occurring outside of town limits. The spending estimates consider a range of products that would be subject to local sales tax including groceries, restaurants, alcohol, household expenses and furnishings, apparel, vehicle purchases and expenses, pets, entertainment, personal care products, tobacco, and miscellaneous expenditures.

On average a grocery store will sell around \$500/square foot with higher end grocers like Whole Foods being over \$900/square foot. This means that a store like the 55,000 square foot Safeway in Windsor, CO, at an industry average of \$500/square foot, would do \$27,500,000 in annual sales. While the estimated spending on groceries in Severance is equivalent to a single Safeway, other factors play into store locations including convenience, traffic, and other competitors. In the Safeway example, a 60,000 square foot King Soopers is directly across the street.

However, given the higher household income and growing population, the town may be attractive to smaller chains such as Heritage Market and possibly Sprouts.

Regional Market Demand

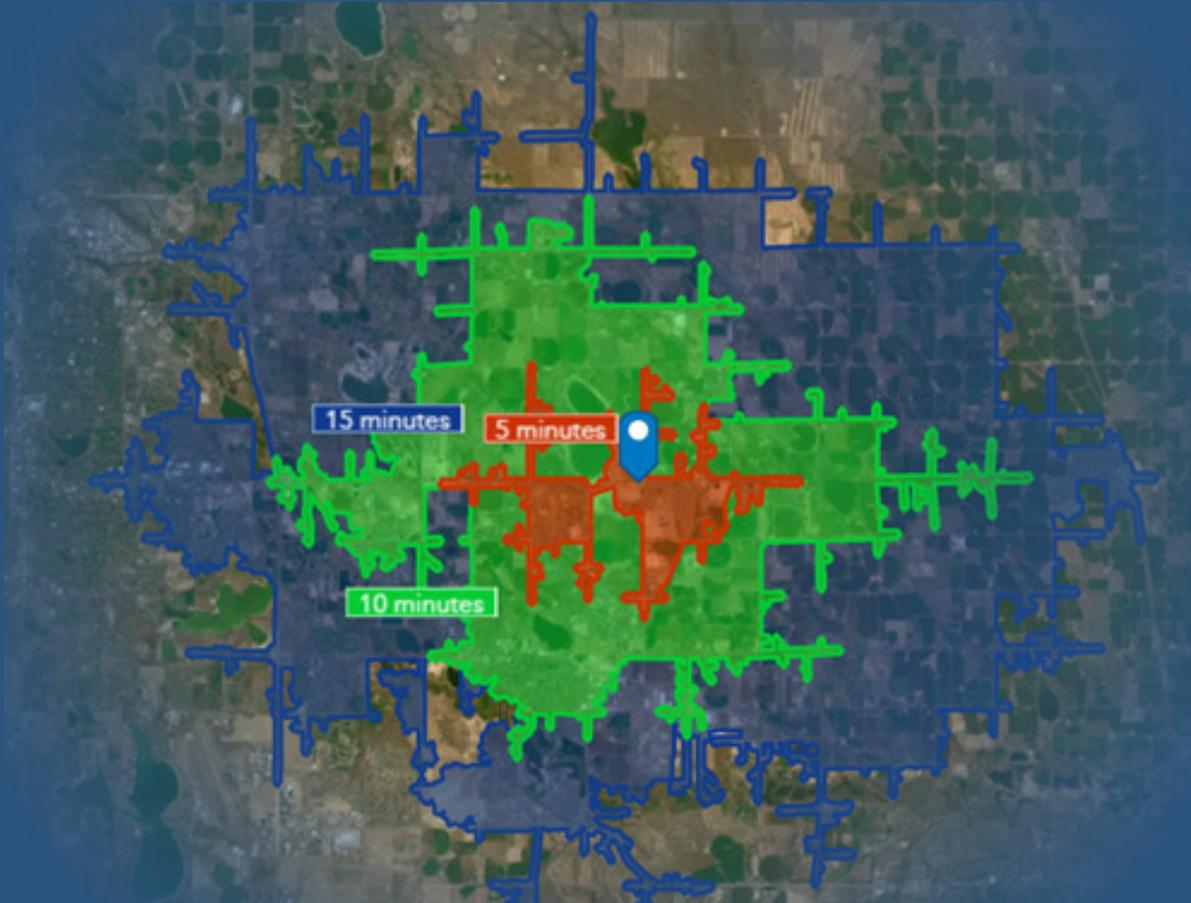
To better understand the current demand, it is important to look at household counts based on drive times. Using ESRI market data, we looked at three different examples based on 5-, 10- and 15-minute drive times.

For Severance, we sought to find a central location on a major thoroughfare that would be attractive to retail. This would likely be the intersection of County Road 74 and County Road 21. For comparison, we used the Safeway in Windsor and the Walmart in Timnath.

We pulled the retail demand estimates from ESRI Business Analyst, which is commonly used by retailers and retail site selectors. For purposes of this review, the 10-to-15-minute drive time area is used in the chart below.

Location	2023 Consumer Spending (food at home)	2028 Forecasted Demand	Projected Spending Growth
Severance	\$147,499,992	\$180,836,106	\$33,336,114
Safeway/Windsor	\$241,225,963	\$310,447,180	\$69,221,217
Walmart/Timnath	\$389,079,874	\$478,282,036	\$89,184,162

By comparison, while the spending is significant within Severance, the consumer spending at the Walmart location in Timnath is substantially larger and the 15-minute drive time radius includes much of Severance. The chart is intended to provide some insight into the comparative challenges of enticing a major grocery chain to locate to Severance.



Drive time from Severance town core

RECOMMENDATIONS

Policy Level

Seek to increase the diversity of housing types.

The Town should work with developers and builders to promote a greater diversity of housing types throughout the community to promote affordability and more options for seniors and retirees. With upwards of 99.3 percent single-family detached units and 96.1 percent owner occupied units total, the Town would benefit socially and financially to encourage other housing types including smaller lot homes, duplexes, attached condos, and some multi-family rentals.

Allowing additional densities in strategic locations within the community can help address development pressures, housing affordability, and promote a more efficient use of existing and new infrastructure to reduce upfront costs and long-term maintenance costs to the Town.

It is important that these additional housing types are incorporated appropriately throughout the community to create fully inclusive neighborhoods for all Severance residents. For example, duplexes and smaller lot homes can more easily be interspersed within suburban residential neighborhoods, while townhomes and attached condos can serve as transitions into commercial corridors and development nodes that also include multi-family apartments.

Promote more commercial development along major corridors and development nodes.

While the current market for commercial development is not conducive to new large-scale projects, this is likely to change over the next 10 to 20 years as the regional population continues to grow and new opportunities emerge. The Town should protect ground along major transportation corridors and in strategic development nodes for commercial development, as outlined in the comprehensive plan. The Town should also seek to create a town center

to anchor and serve as an amenity to the community to fulfill the community's vision and values captured in the comprehensive plan. (See Downtown Visioning recommendations below) The Retail Realities section above the Recommendations provides greater insights into the future of retail and commercial activity in Severance.



Consider providing incentives for attainable housing.

To provide opportunities for attainable workforce housing, the Town should consider incorporating fee waivers or other incentives so developers are motivated to include some attainable workforce housing in new developments. This may also take the form of density bonuses that allow developers to build at a slightly higher density if the units are priced as attainable. Incentives for attainable housing can take many shapes and forms. These programs should be context sensitive and specific to the needs of the community. If the Town seeks to consider incentives in the future, they should first identify what the intended goal is and work backwards to develop specific and measurable objectives as part of an incentive program or policy.



Land Use Code

Promote recently adopted regulations and housing opportunities.

Recently adopted land use regulations are the first step in promoting a diverse range of housing options to residents throughout the spectrum of what we call 'lifespan' housing, ranging from young professionals and families, retirees, and senior housing.

Complete 5-year reviews and adjustments to the land use code.

As a best practice, the Town should strive to complete a review of its' land use regulations every five years. This review will compare the code criteria to current and recently completed development activities to ensure the regulations are promoting and allowing the type of development sought by the Town.

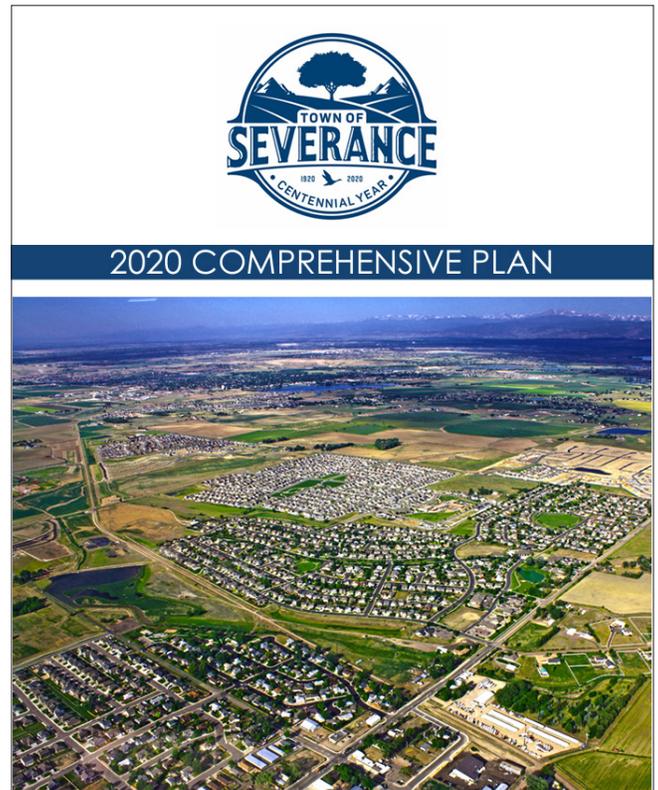
This review should also align the land use regulations with recently completed community-

wide visioning efforts such as a Comprehensive Plan Update, Corridor Study, or similar activities as new housing goals are identified.

Comprehensive Plan Update

Complete an update to the Town's Comprehensive Plan to identify new vision and value statements from the community to set direction that will lead to action.

It is important that the community's vision and values are reviewed and updated on a regular basis. Historically, comprehensive plans would be updated every ten to fifteen years. This approach often creates challenges with communities in rapidly growing markets, such as the Northern Front Range, in keeping up with development pressures and ever changing community dynamics. Severance should seek to complete an update to their comprehensive plan with a goal of revisiting the vision and values on a five year basis. This approach will help align the community's goals with policies and regulations to guide development activity.



Partnerships

Partner with the Weld RE-4 School District on housing opportunities for teachers and other school staff.

The School District has surplus land that could be used for development of attainable workforce housing for teachers, administrators, and community needs. With a young population that will continue to grow, it will be imperative to ensure the school district has adequate



housing to attract and retain talented teachers.

The State Department of Local Affairs and the State Department of Housing have substantial grant funding available to support attainable housing development. Additionally, they are encouraging the use of surplus public land and collaborative partnerships with other public entities. The Town and school district can partner with a private developer or non-profit entity, but the units would need to be restricted to ensure long-term affordability.

Downtown Visioning and Opportunities

Consider building a town center and a sense of place in Severance.

As the population continues to grow, it will be important to provide opportunities for residents to stay and spend money in Severance. The Town should take steps to define a town center and seek opportunities to create mixed-use development and community gathering spaces.

This example and its' success can be scaled to fit Severance's local context and needs. Many communities throughout the region have or are working on efforts to revitalize their historic downtown or town core areas to promote a variety of activities for all residents.

With its roots as a small agricultural town, Severance does not have a large historic commercial district from which it can build upon. This also presents an opportunity to be creative in its approach to new development that reflects the current values of the residents.

Image courtesy of the Town of Severance and Ayres.



02

COMMUNITY BACKGROUND

Early History

Severance was settled in 1894 by David E. Severance when he applied for a post office for a community of approximately 50 families. While he originally planned for the settlement to be named Tailholt, his involvement in sending for the post office earned the community the Severance name. Its' proximity to Windsor gave Severance an advantage in growth opportunities in the early 1900s, as Windsor encouraged farmers to grow sugar beets in an effort to build a sugar factory in town. The factory was built in 1903 and became part of the Great Western Sugar company in 1905. Severance, which was situated along the Great Western Railway, capitalized from this development by becoming a sugar receiving station. The increase in population from this work hub allowed Severance to incorporate in 1920.



Image courtesy of the Town of Severance.

While the agriculture boom aided Severance in the early 1900s, the industrialization and commercialization of surrounding communities in the 1920s and 1930s would cause the Town to fall behind its' larger neighbors. Severance remained mainly a farming town, even while Windsor and Greeley attracted an influx of immigrants with the creation of commercial districts and the diversification of industrial work. Because Severance was not attracting any commercial or industrial growth of its' own, the population hit a period of stagnation in the 20s and 30s, with an eventual decline beginning in the 1940s and ending in the 1970s. This was also partially due to the decrease in railway use, the pull of amenities available in nearby towns, and proximity to major highway corridors.



Image courtesy of the Windsor - Severance Historical Society Archive.



Image courtesy of the Windsor - Severance Historical Society Archive.

Severance Today

Towards the end of the 20th century, Colorado's economy began to diversify by breaking into the technology manufacturing industry. A plethora of high-tech jobs made front-range communities a magnet to residents of other states. With this population growth came rapidly increasing home prices, contributing to the growth of satellite towns acting as "affordable" and quiet places to live for commuters to Greeley, Windsor, and Fort Collins. From 1990 to 2010, Severance's population grew from 106 people to over 3,000.

With rapid growth, and a resident base that largely worked elsewhere, Severance grew in disjointed neighborhoods to keep up with demand. Builders exclusively made detached single-family homes with large yards to appeal to families escaping the more crowded towns. The little economic development that Severance did attract appealed to commuters, with emphasis on restaurants, coffee houses, gas stations, and banks. These services are nestled along W. 4th Avenue (County Road 74) which leads directly into Fort Collins and is a main route to and from nearby communities, such as Eaton, Windsor, and Timnath. Because commercial amenities are situated along a busy thoroughfare, businesses are auto-oriented, setback from the street, and are larger in scale. These traditional growth patterns have created challenges in attracting new retail opportunities and creating small-scale and walkable destinations.

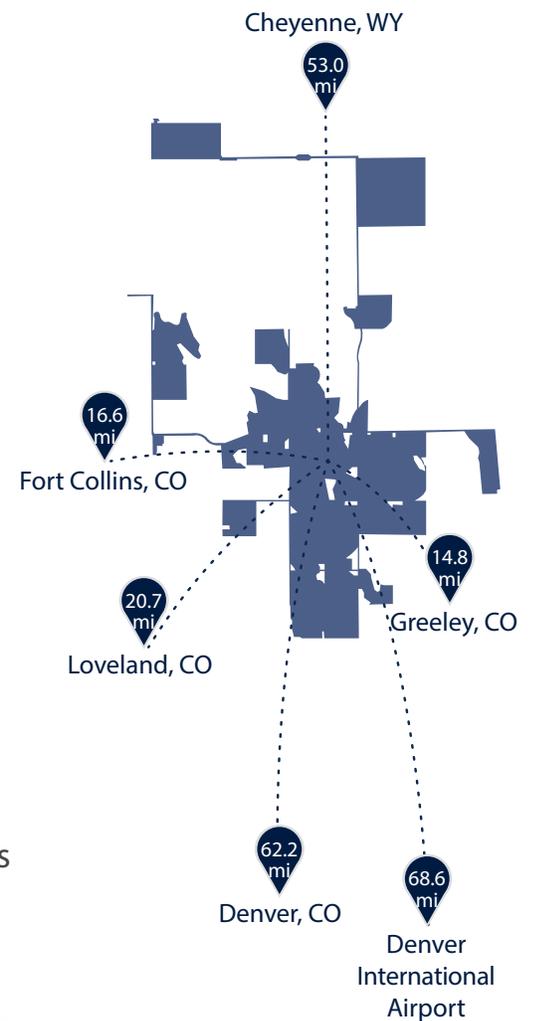


Image courtesy of the Town of Severance.

To combat these issues, the Town has introduced new infrastructure projects to accommodate the rising population. Alongside this housing assessment, these include expanding the parks and trails system, building new and expanding existing school facilities, and plans for increased water storage and roadway safety measures. The Town has also been dedicated to evaluating development guidelines to improve the design, type, and location of new developments. These measures help to make Severance more connected and vibrant, with additional housing opportunities for current and new residents.



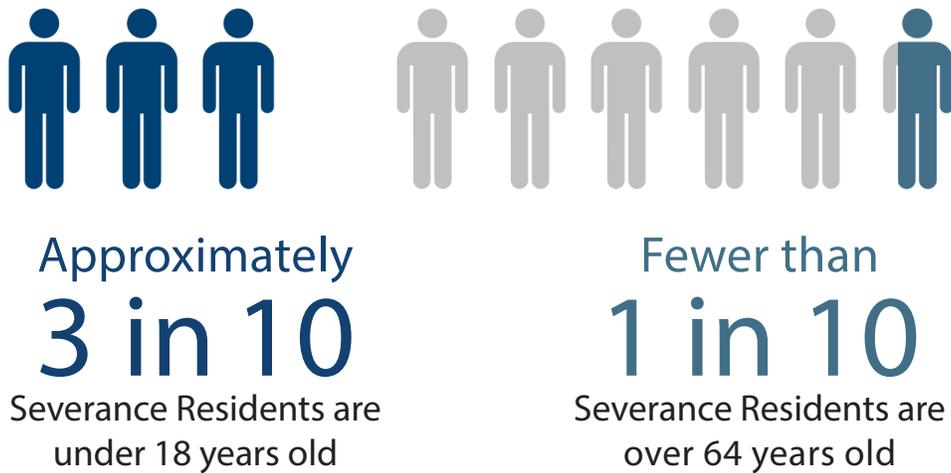
03

LOCAL TRENDS AND HOUSING INVENTORY

Understanding the current trends of Severance’s housing market and growth pattern indicates which housing types are needed to accommodate the most people. Currently, Severance has a small percentage of residents over 64 years old, which could imply a lack of adequate senior housing. Severance also sees a disparity between commuters and local workforce, indicating people that work in town cannot afford to live in town. These issues, coupled with housing affordability lowering considerably in recent years, paints a picture of where the Town should focus housing efforts.

Demographics

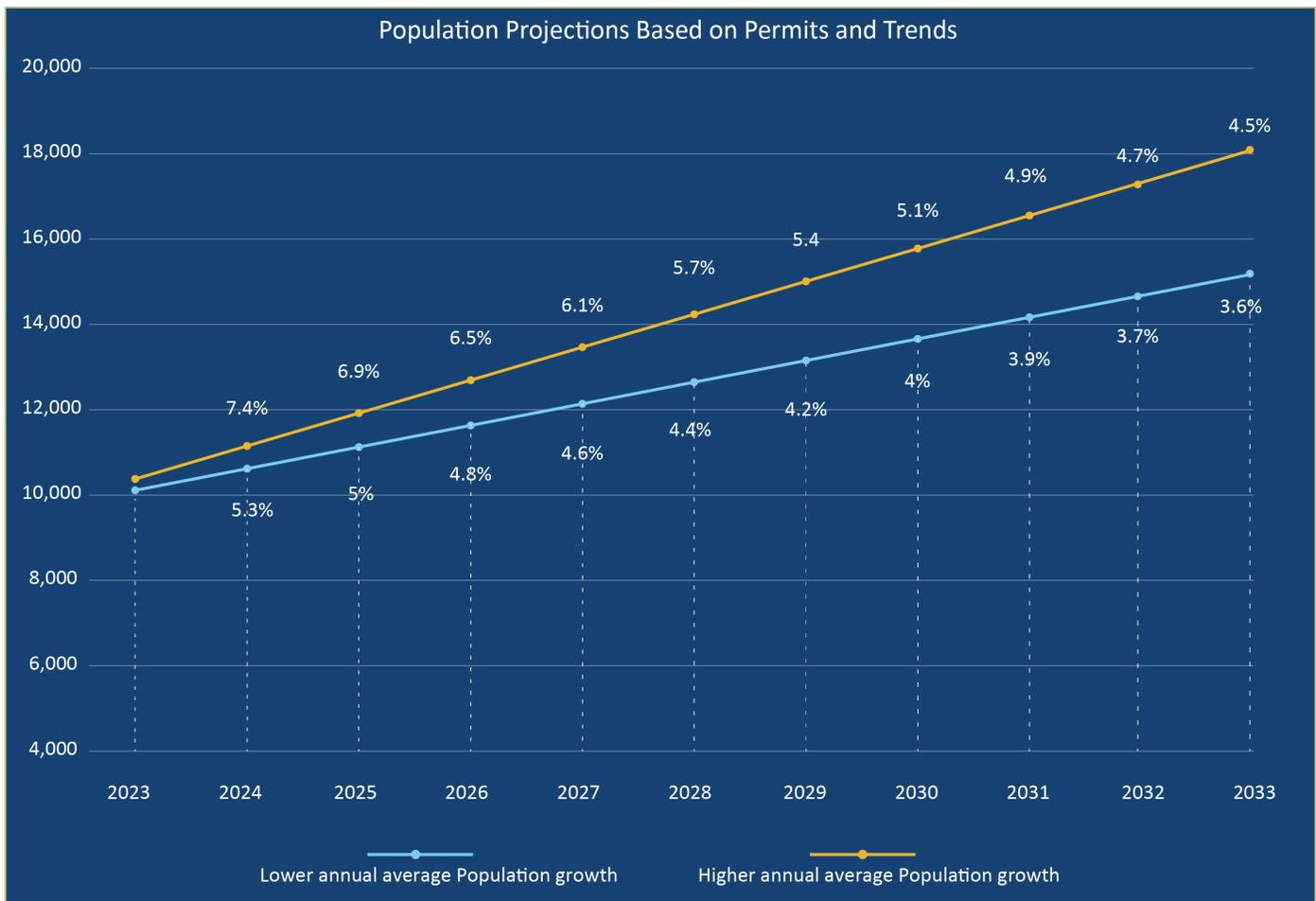
About one-third of the population is under the age of 18, which is comparably higher than nearly all communities in the state except for Timnath. The percentage of residents over the age of 65 is 8.4 percent, which is lower than most communities in the state. For Colorado, the percentage of people under 18 is 21.4 percent and over 65 is 15.1 percent. The demographic breakdown and year-to-year trends for the community indicate Severance as a desirable location for young professionals and families. These groups desire options in terms of housing types, as incomes and living preferences vary drastically.



	Severance	Windsor	Greeley	Colorado
Residents under 18 years old	32.5%	25.7%	26.0%	21.4%
Residents over 64 years old	8.4%	16.5%	11.4%	15.1%

Over the past decade, the Town has experienced rapid population growth at an average annual rate of 11.7 percent, which peaked in 2021 with a growth rate of 37.1 percent. If Severance were to continue on this growth trajectory, the population would nearly triple by 2033. Maintaining this level of growth over the next ten years is highly improbable due to many internal and external factors. The population estimates illustrated below on the chart are influenced by the construction market, as costs have increased and interest rates have risen, while new housing starts have decreased. Other factors include available water resources and the ability of the Town to serve new areas of development while maintaining the community’s “small town charm.”

Due to these factors, we estimate the growth rate will level off at around 5 percent. According to the Census, the household size in Severance is 2.98 persons per household. Assuming between 259 to 170 new homes a year, we are projecting annual growth rates of 507 to 772 people or 4.3 percent to 5.7 percent on average. The chart below shows the ten-year projection with a population of between 18,095 and 15,182 persons by 2033.



Source: ACS 5-Year Estimates Data Profiles, 2021 and Ayres.

Economy

Regional search history data suggests that people are moving into the area from California, Texas and the American northeast, and that residents tend to be moving to locations in Florida and Arizona for retirement.

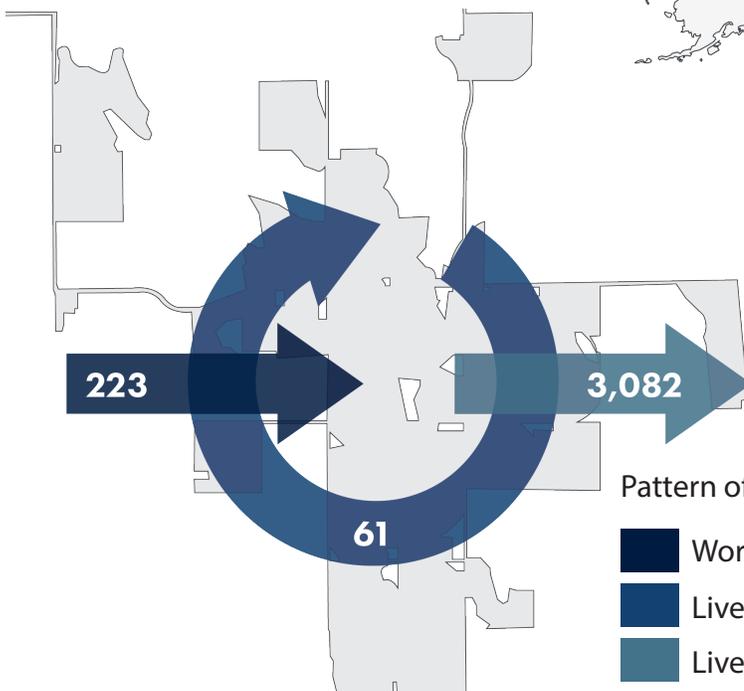
Movement within Severance also points to a lack of job opportunities within town limits. 98.1 percent of Severance residents work elsewhere, and 78.5 percent of people employed in Severance are not residents. This suggests a disparity between work opportunities and housing prices within Severance, indicating there may be a lack of attainable housing units for workers in town. Towns that face this problem are more likely to see a shortage of teachers, police, firefighters, and other essential workers.

Pattern of people moving from Severance

Least
Most



Source: Redfin Market Insights Data, 2023.



Pattern of Severance Commuters

- Work in Severance, Live Elsewhere
- Live and Work in Severance
- Live in Severance, Work Elsewhere

Source: ACS 5-Year Estimates Data Profiles, 2021 and Ayres.

Revenue/Expenditure Analysis

The following high-level Revenue and Expenditure Analysis was completed during the development of this report and to aid the Town with their discussions around density and growth trends as part of the Land Use Code update process that ran concurrently with this report. This analysis is based upon the current development patterns of the community and overall make-up as a predominately residential community. Based on 2022 data from the Weld County Assessor's office for the Town, the average household pays about \$489 per year in property tax revenue to the Town. This represents a single-family home of just over \$500,000 with an average household size of three people, according to current Census data. Using this data to extrapolate the estimated costs to the town yield the following:

Average Household Revenue/Expenditure - SEVERANCE	
Revenue	
Average Property Tax Revenue	\$488.92
Sales Tax per Capita X average household size (2.98)	\$521.23
Subtotal	\$1,010.14
Expenditures	
Expenditure per Capita X average household size (2.98)	\$1,574.42
Subtotal	\$1,574.42
Cost per Household	\$564.28

For the average household, the Town spends roughly \$565 more than it receives through combined sales and property tax revenue. With a community of around 2,594 households, this amounts to roughly \$1.46 million in costs to the Town. This includes public service and maintenance costs such as road infrastructure, water and sewer facilities, police, parks and recreation, and other related public services. To illustrate the impact of this deficit, the Town of Windsor sees a profit of \$1,351 per household, which is earning the Town roughly \$16.2 million with the number of households sitting around 12,000.

Average Household Revenue/Expenditure - WINDSOR	
Revenue	
Average Property Tax Revenue	\$431.82
Sales Tax per Capita X average household size (2.40)	\$2,108.33
Subtotal	\$2,540.15
Expenditures	
Expenditure per Capita X average household size (2.40)	\$1,188.66
Subtotal	\$1,188.66
Cost per Household	\$1,351.48

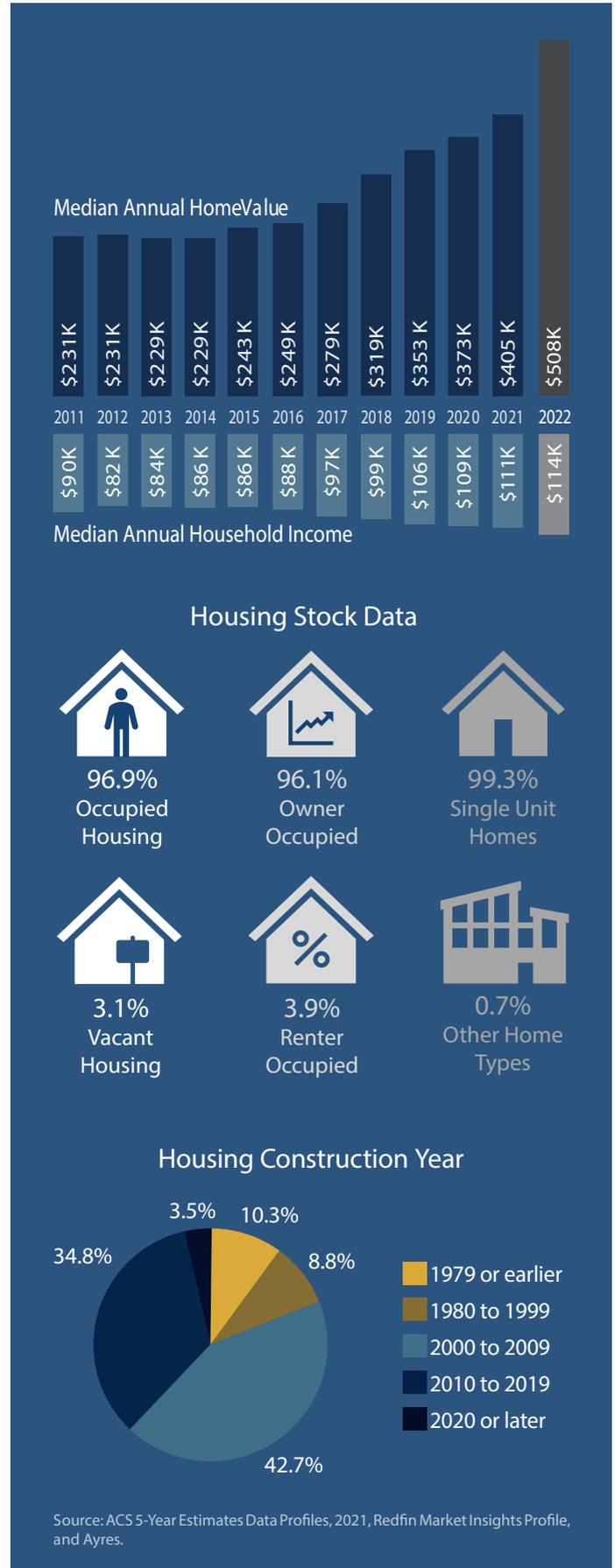
Housing

The local housing market is dominated by recently built single-family detached homes with little to no rental units and few vacancies. Despite the recent economic downturn and the increasing interest rates, housing demand in Severance remains steady. To achieve a balanced demand, the number of housing units on the market should be equal to six months of sales from the previous 12 months. In 2022, 318 houses were sold, which implies 159 houses as the six-month demand. A scan of the market indicates 110 houses listed for sale, which yields demand for 49 houses. This suggests that Severance continues to have a competitive housing market.

The average home price, based on actual sales, has increased from \$359,000 in 2019 to \$508,000 in 2022, providing substantial equity growth for residents.

It should be no surprise that 77 percent of the houses in Severance were built after 2000, on average adding around 90 new houses per year and the local population has tripled in the last decade. Commercial development lags housing growth, which is evident in Severance.

Census data indicates that 96.1 percent of the housing units in Severance are owner-occupied, which is significantly higher than the state average of 64.9 percent. As a result, the commute time for resident's average 25.5 minutes, which is slightly higher than the state average at 23.7 minutes.





04

COMMUNITY OUTREACH

Summary

This project incorporated a variety of community education and engagement touch points with stakeholders, local employees, and residents.

- Stakeholder discussions were conducted early-on as the project kicked off. Information was gathered from major employers and public institutions. These discussions guided the development of educational content and the community-wide survey.
- Educational materials were developed and made available online and as hard copies with the Town. Hard copies were distributed during targeted community activities including Severance's Town Christmas celebration in December 2022. Over 60 individuals and family groups visited the project booth to learn about and share their insights on the housing assessment and concurrent land use code updates.
- A community-wide survey was conducted with a response rate of over 20%. Survey details and findings are highlighted below.
- As part of the associated Land Use Code update process, the Town established a Land Use Advisory Committee consisting of one resident representative from each neighborhood. The committee provided advice and guidance on the code updates.

Survey Findings

As part of the engagement efforts, a survey was prepared to assess the communities' perceptions of housing in Severance, housing plans, and to gather input on specific policy areas. The survey was shared on the Town's social media platforms, a postcard was mailed to 2,720 households in and around Severance with instructions on how to access the survey, and consultant representatives were at local community events with touch pads for residents to respond.

Over the course of December 2022 and January 2023, the survey received 544 verified responses of which 479 currently live within the town limits. Those that do not currently live within town indicated they live near Severance or own property in Severance. The responses from individuals not within town limits included, "I am a farm owner within ½ mile of the town limits to the north," and "I live near town limits."

A summary of the responses is provided below as part of this report section and in full detail with comments as an appendix.

Have you already given your feedback in the Housing Assessment Survey?

If not, please follow the link or scan the QR code to begin.
The survey should take no longer than 5 minutes.



<https://www.surveymonkey.com/r/SeveranceHousing>

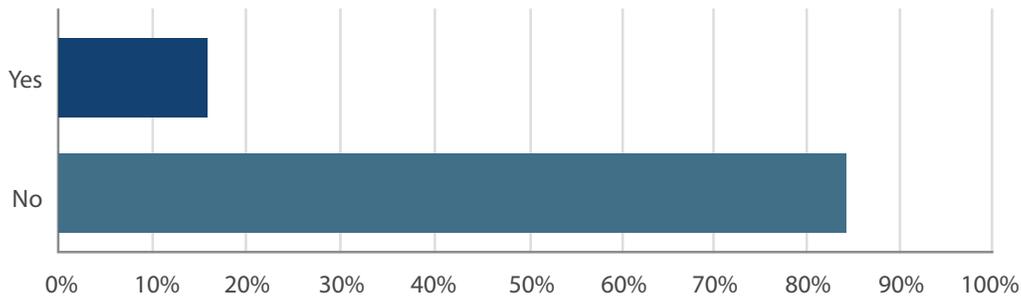
Why is this survey important?

Community feedback is a critical part of this process and is greatly appreciated! Survey responses become a part of the land use code update and local housing policy efforts the Town is working to implement. Your feedback helps guide the Town's approach to important topics like workforce and senior housing, rental units, and more. Help us shape the future of housing in Severance by participating.



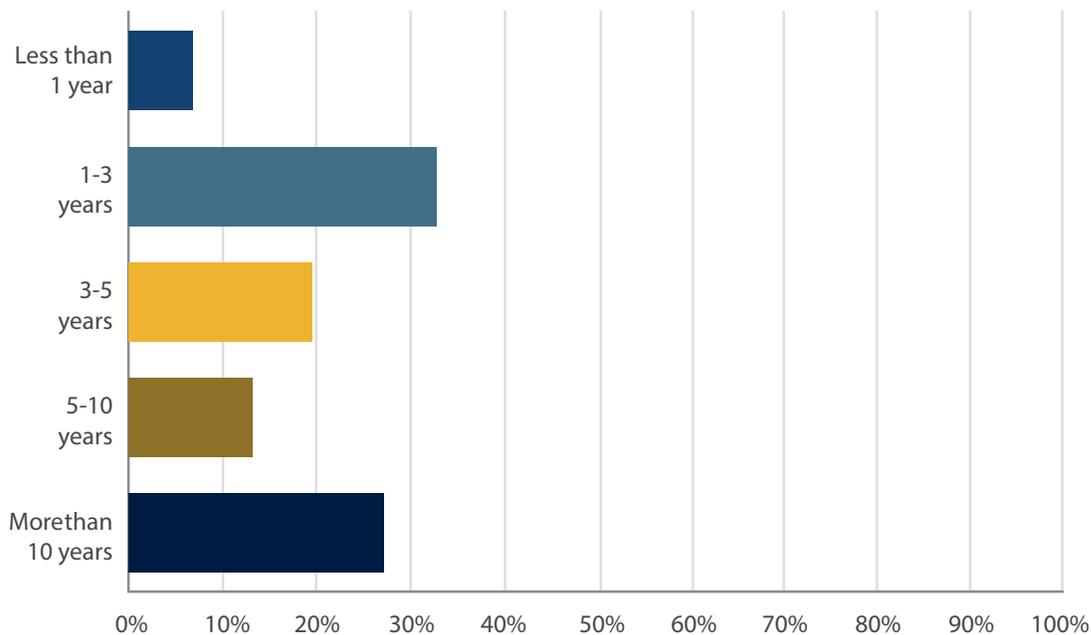
Do you work in Severance?

84 percent of the respondents indicated that they work outside of Severance with 16 percent working locally.



How long have you lived in Severance?

60 percent of the population have lived in Severance for less than five years, and 73 percent have lived in Severance less than ten years.



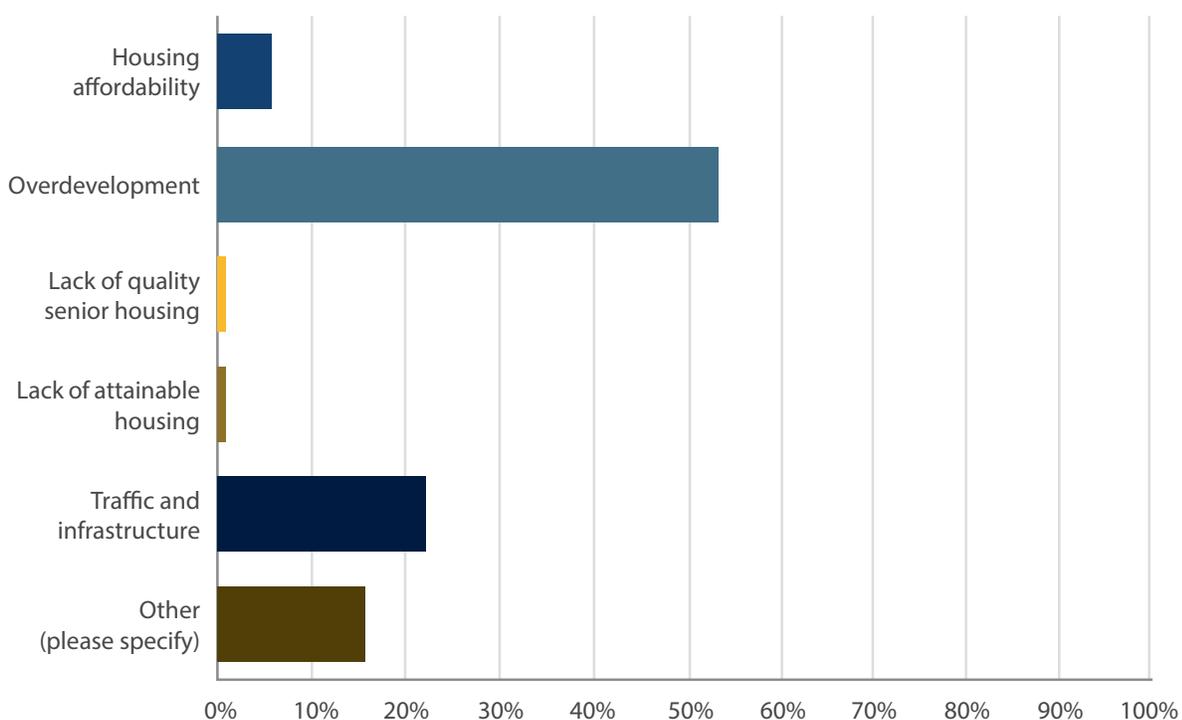
When thinking about my housing situation in Severance, I plan to...

Most of the residents indicated a desire to remain in Severance for the long term, but were split on the decision to retire in town or move elsewhere for retirement.

ANSWER CHOICES	
Stay here for the long-term (through retirement)	42%
Stay here for awhile, but I may retire elsewhere	43%
Move in the next three to five years	14%
Move in the next year	1%

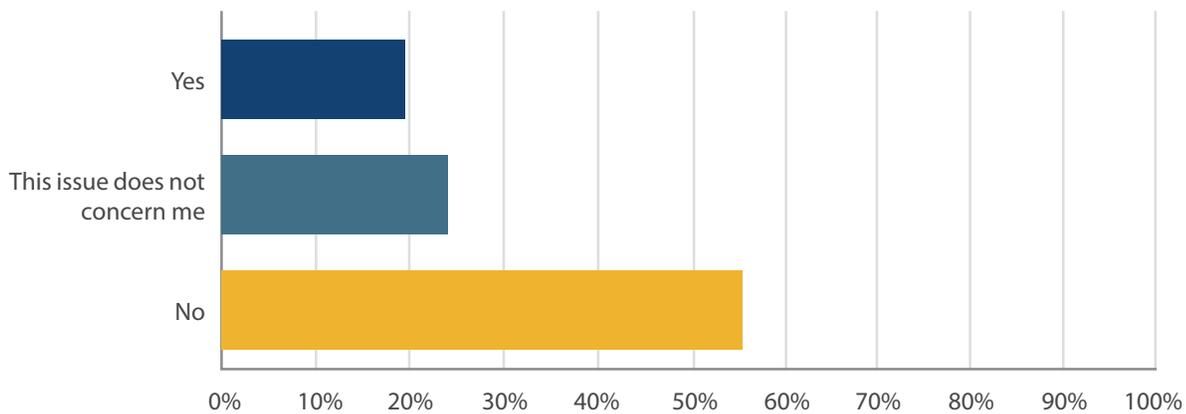
My biggest concern regarding housing in the Town of Severance is...

“Overdevelopment” was the most frequently cited concern. This would seem to reflect the recent growth occurring in the town. 86 individual comments were provided ranging from infrastructure and development concerns to a lack of commercial amenities including restaurants and grocery stores. Traffic was also frequently mentioned along with concerns about school capacity.

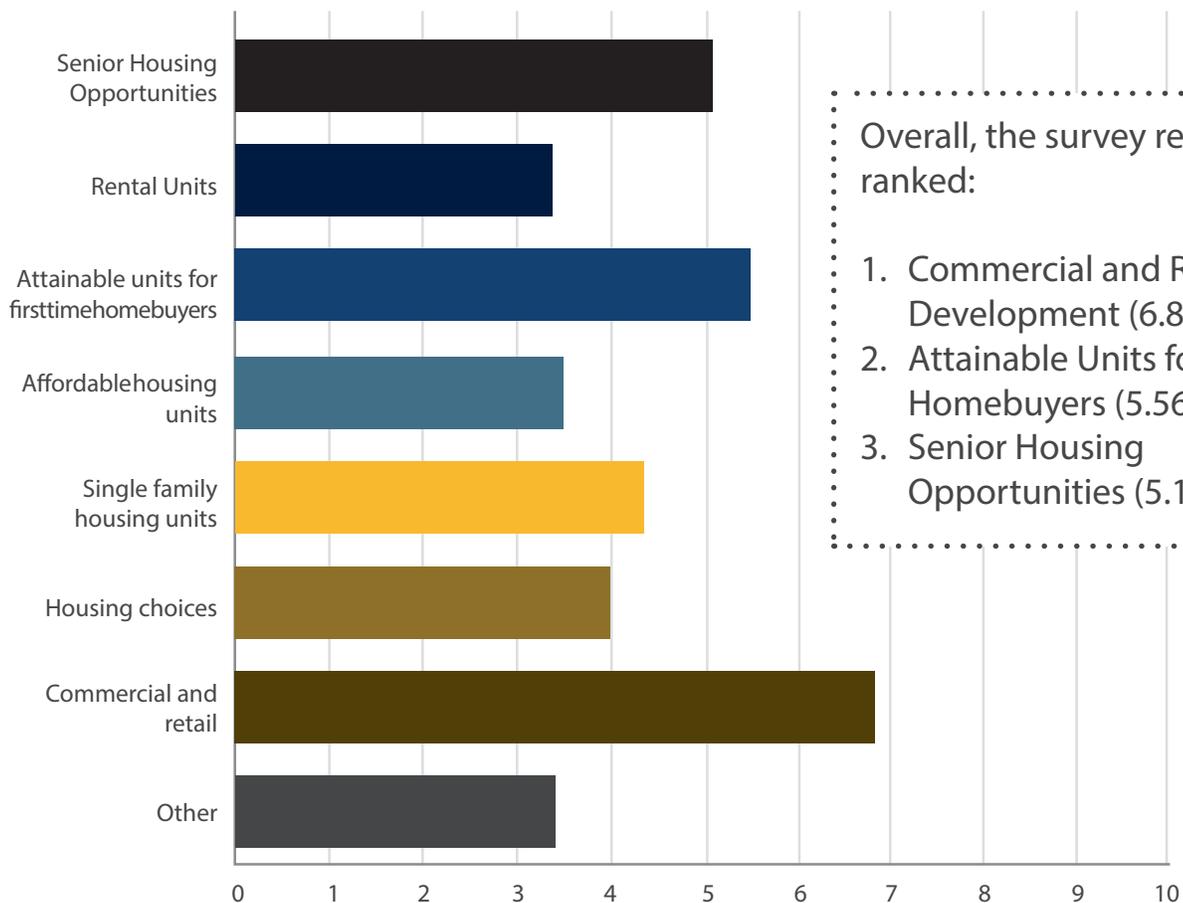


Will children who grow up in Severance be able to remain in, or return to, the community as they start their own households?

56 percent of the respondents indicated that they didn't believe their children would be able to afford to live in Severance. However, many of the comments indicated a general concern for housing costs in the region.



I think Severance needs more...



Overall, the survey respondents ranked:

1. Commercial and Retail Development (6.89)
2. Attainable Units for First Time Homebuyers (5.56)
3. Senior Housing Opportunities (5.14)

What are your thoughts on opportunities for senior housing in the Town of severance?

72 percent of the respondents thought it was important to have senior housing available. 25 percent of the respondents indicated a desire for senior housing for themselves or aging parents.

ANSWER CHOICES

It is important that Severance have senior housing available to those who need it.	47%
I wish there were more senior housing opportunities locally for my aging parent/relative.	15%
I wish there were more senior housing opportunities locally for myself, I'd like to say in Severance as I get older.	10%
There are plenty of senior housing options available locally, we don't need more.	28%

As a resident of Severance, I would rate the Quality of Life locally as...

89 percent of the respondents expressed a positive opinion on the local quality of life in Severance. In the narrative responses, many indicated a desire for more commercial opportunities including a local grocery store.

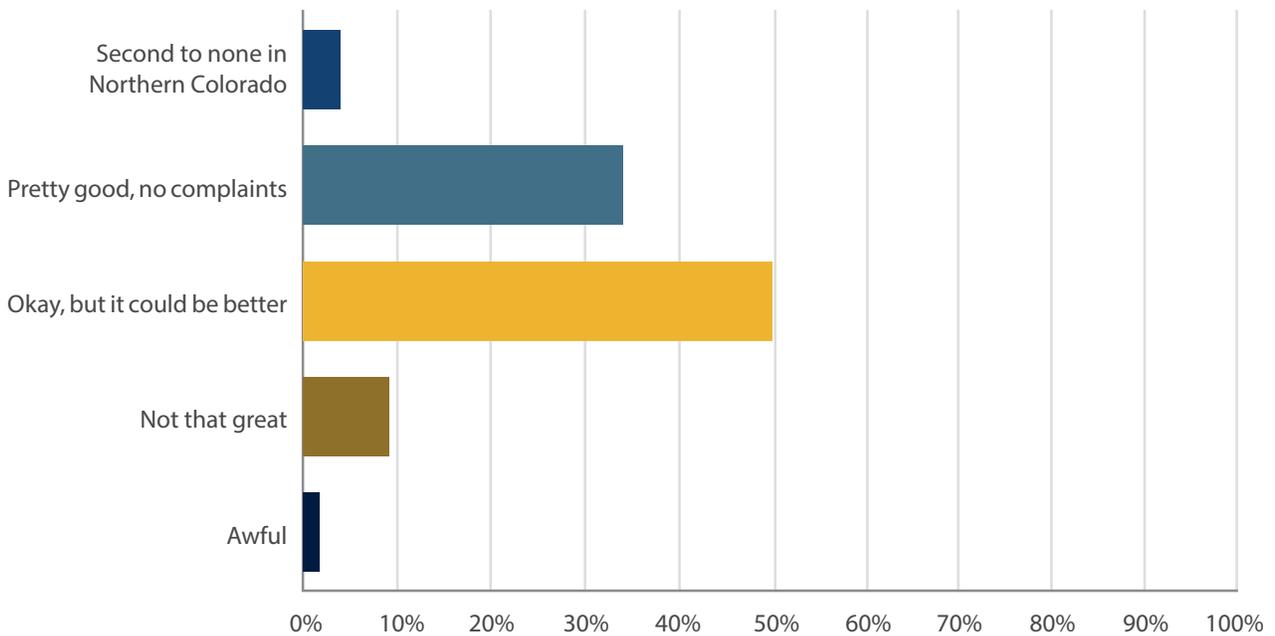
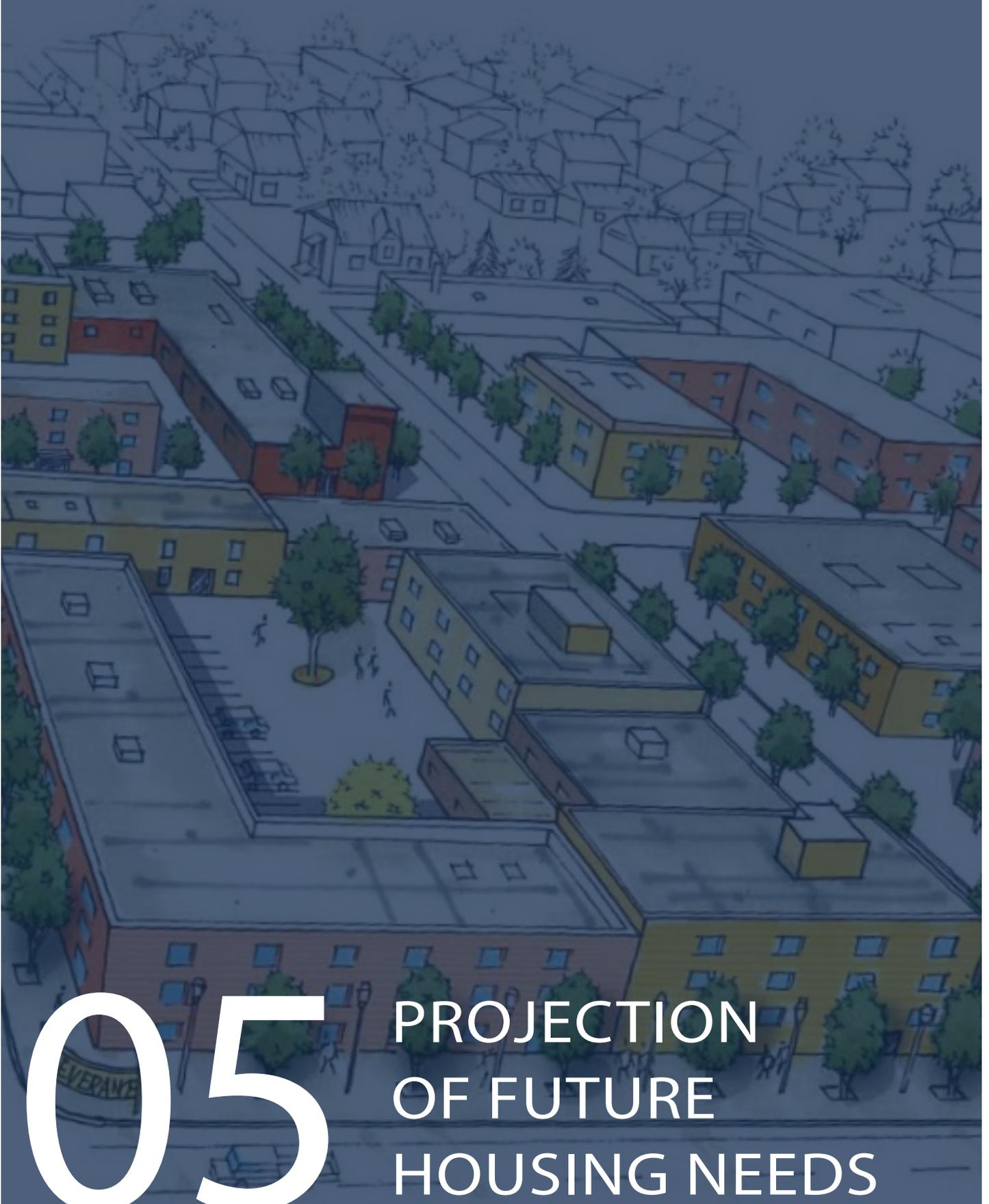


Image courtesy of the Town of Severance.



05

PROJECTION
OF FUTURE
HOUSING NEEDS

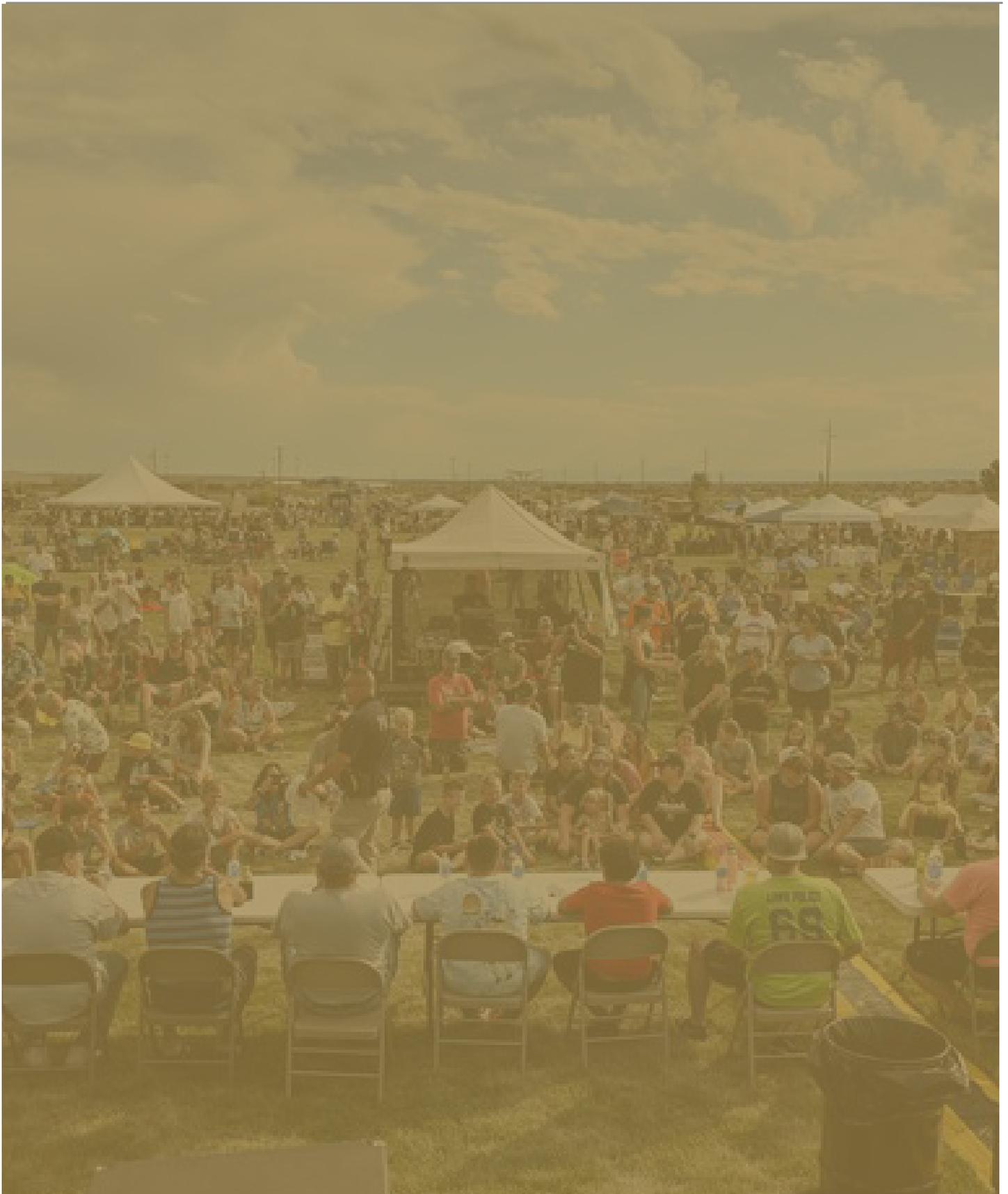
It can be challenging to project specific housing needs in Severance given that market demand does not conform to municipal boundaries. Housing demand in Severance is influenced by economic trends in Weld County and by the larger Northern Colorado housing market. The Severance housing market is dominated by single-family homes. According to the Census data, 96 percent of homes are single-family, owner-occupied units and less than 4 percent of the units are renter occupied. By comparison, in the Town of Windsor, 80 percent of the units are owner-occupied and 20 percent are renter occupied. Also, 99 percent of the houses are at least two-bedroom and 50 percent of the housing units are greater than 4-bedroom units. This data was confirmed through conversations with Town staff and visual observations of existing development patterns and recent development applications.

In recent months, the for-sale housing market has slowed, likely due to the rise in mortgage interest rates and inflationary pressures. However, while the community still boasts a modest demand for housing at around 29 units and prices have remained stable over the last 18 months, the volume of home sales has decreased from a peak of 783 units sold in 2020 to 318 units in 2022, and projected sales of around 240 units in 2023. In addition to rising interest rates and inflationary pressures, the Town experienced a moratorium on new building permits due to water capacity and delivery challenges from North Weld Water District.

It is clear from the data that Severance lacks housing diversity. And, with a large dependence on single-family detached housing development, the Town will be reliant on new construction to ensure adequate revenue to fund basic services. Incorporating additional housing product types of varying densities can create greater efficiencies in service delivery, as explored in the revenue and expenditure analysis. Density does not have to mean high rise buildings. There is a growing interest and need for “missing middle” housing types that provide for greater flexibility within a single-family housing context. This includes duplexes and tri-plexes, cottage housing and other medium density housing product types

While there has been a low supply of multi-family rentals in Severance, a scan of publicly available sites including Zillow and Redfin indicate an uptick in the number of single-family homes that are being offered for rent. A recent scan showed up to a dozen homes being offered for rent ranging from \$2,400/month to \$3,200/month. In the past year, one would have been fortunate to find one or two houses for rent on these same sites. As this area of the market grows, the Town may wish to consider regulations to maintain neighborhood integrity.

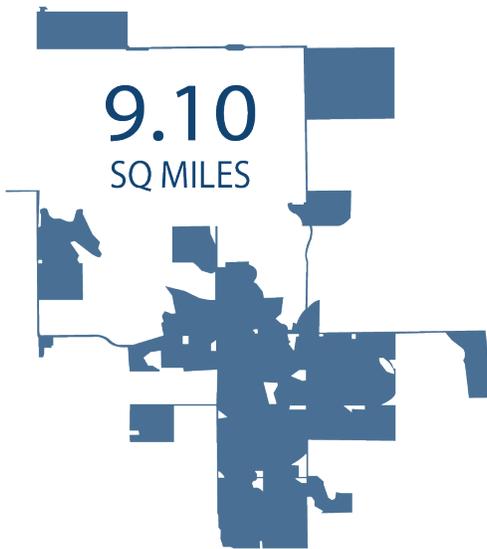
Overall, in Weld County, there is a demand for around 1,500 units of rental housing. Given the lack of multi-family housing supply in Severance, the Town may seek to take advantage of the greater demand for this type of housing to drive investment in the historic downtown area or other areas where the infrastructure can support more intensive development.



APPENDIX 01: COMMUNITY PROFILE

Image courtesy of the Town of Severance.

TOWN OF SEVERANCE COMMUNITY PROFILE



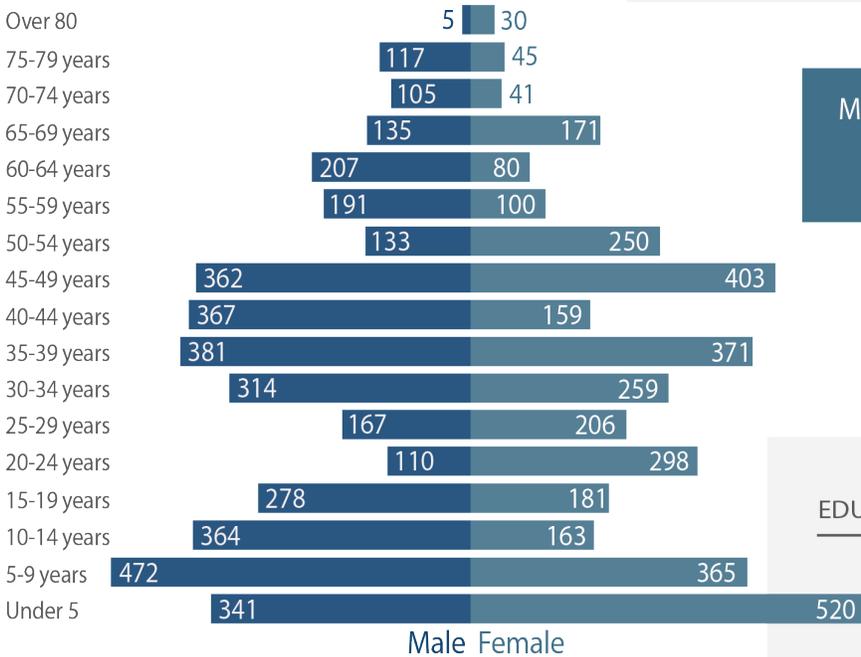
POPULATION GROWTH



129%
growth in population
over the last 5 years

207%
growth in population
over the last 10 years

AGE DISTRIBUTION



Median Male Age
33.9

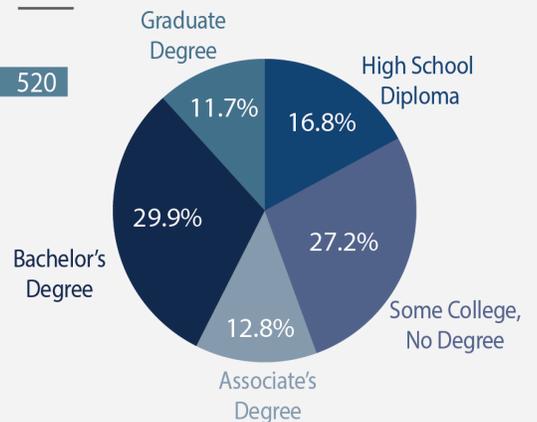
Median Female Age
30.9

Approximately
3 in 10
residents are under
18 years old

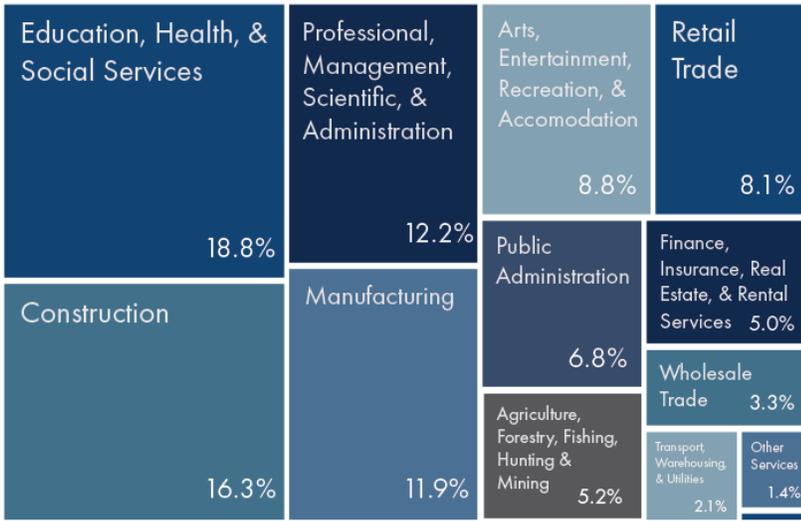
Fewer than
1 in 10
residents are over
64 years old



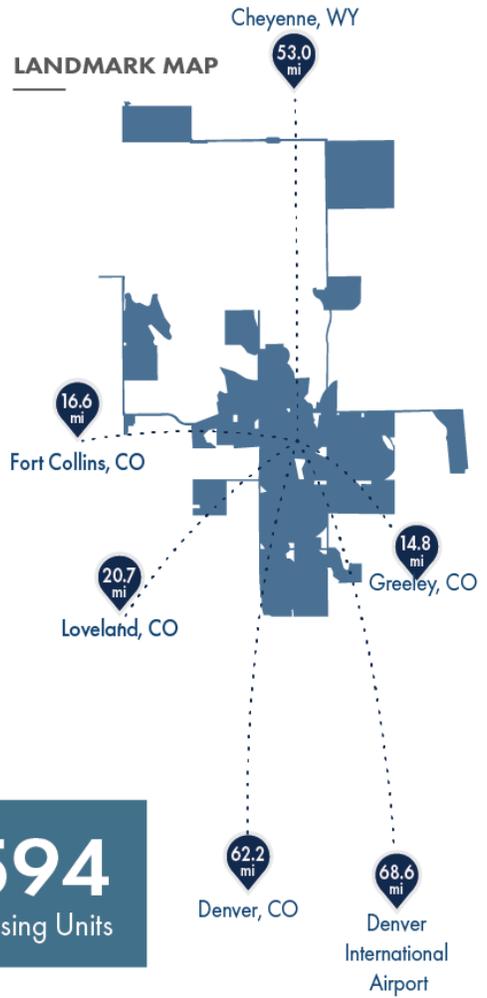
EDUCATIONAL ATTAINMENT



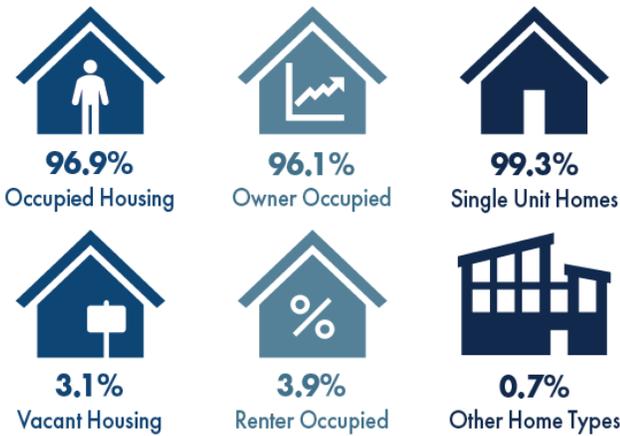
EMPLOYMENT BY INDUSTRY



LANDMARK MAP

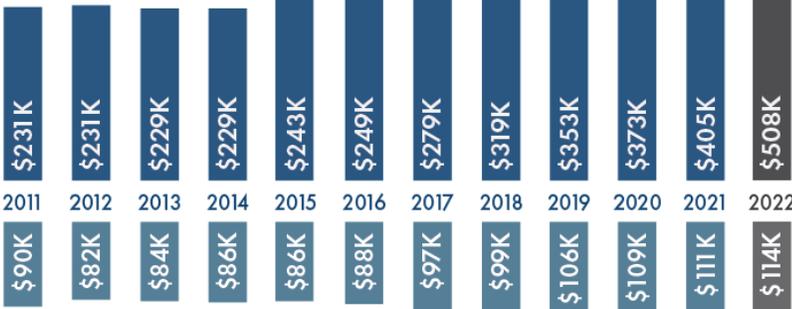


HOUSING DATA



2,594
Total Housing Units

Median Annual Home Value



Median Annual Household Income



120%

growth in home value over the last 10 years

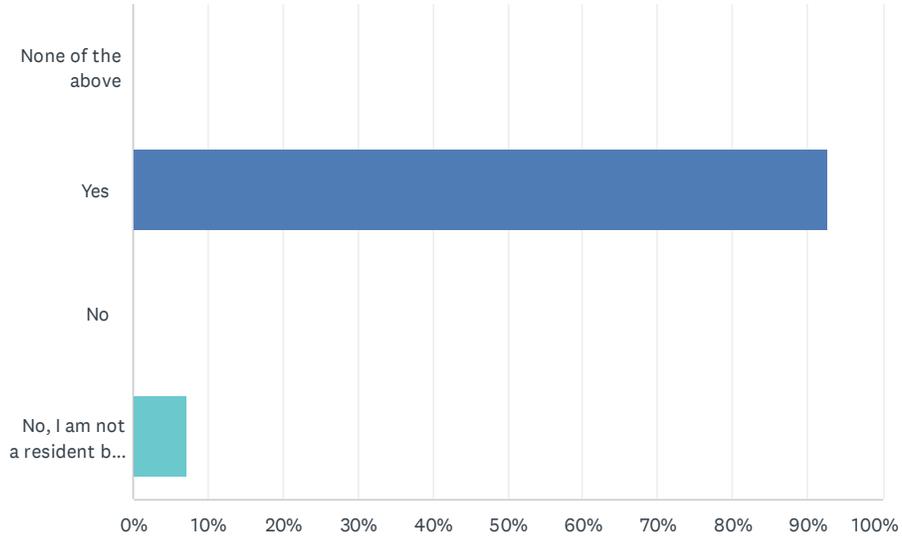
39%

growth in median income over the last 10 years

Sources: U.S. Census Bureau (2021). Community Profile. https://data.census.gov/profile/Severance_town_Colorado
 Redfin Market Insights (2022). Community Profile. <https://www.redfin.com/city/17690/CO/Severance/housing-market>

Q1 Do you currently live in the Town of Severance?

Answered: 545 Skipped: 0



ANSWER CHOICES	RESPONSES
None of the above	0.00% 0
Yes	92.84% 506
No	0.00% 0
No, I am not a resident but I'm still concerned with the state of housing in Severance and would like to provide input. If you answer "No", we ask that you provide us with some insight as to why you are concerned with housing in Severance (IE I work in Severance, or I own land in Severance etc.)	7.16% 39
TOTAL	545

#	NO, I AM NOT A RESIDENT BUT I'M STILL CONCERNED WITH THE STATE OF HOUSING IN SEVERANCE AND WOULD LIKE TO PROVIDE INPUT. IF YOU ANSWER "NO", WE ASK THAT YOU PROVIDE US WITH SOME INSIGHT AS TO WHY YOU ARE CONCERNED WITH HOUSING IN SEVERANCE (IE I WORK IN SEVERANCE, OR I OWN LAND IN SEVERANCE ETC.)	DATE
1	I live between Windsor and severance	1/29/2023 4:22 PM
2	We live on the board of Severance	1/19/2023 7:53 AM
3	I live near the town limits.	12/27/2022 8:11 PM
4	Address is Windsor but live on outskirts of Severance	12/22/2022 5:22 PM
5	I live on the edge of Severance on county property, next to new development and am concerned with light pollution, density, and water issues.	12/15/2022 10:43 AM
6	i live on CR 19, about 1mile and 1/2 from CR 74. The traffic, as you might know is very heavy in this area.	12/12/2022 8:19 AM
7	We own a house in the town, but are not currently living there	12/9/2022 3:27 PM

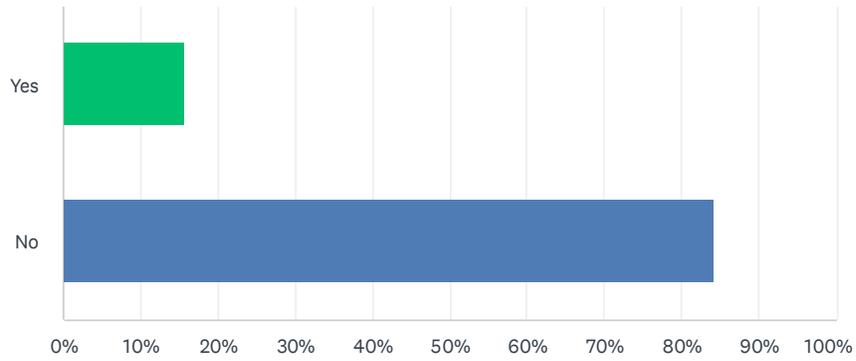
Severance Housing Needs Survey

8	We live on CR 19, right next door to Severance	12/8/2022 11:39 AM
9	We live adjacent to land annexed into the Town of Severance	12/8/2022 8:45 AM
10	I am a farm owner with 1/2 mile of the town limits to the north	12/7/2022 1:02 PM
11	In gma	12/6/2022 5:34 PM
12	Own property in Severance	12/5/2022 10:06 PM
13	My home property is adjacent to Severance.	12/5/2022 9:45 AM
14	I live 2 miles north of Severance. I also shop in Severance.	12/5/2022 9:09 AM
15	Close to	12/4/2022 3:47 PM
16	I live within a short distance from Severance and am impacted by roads, people etc. I live north of Windsor	12/4/2022 1:58 PM
17	Because we live just outside of town and feel it is growing to fast! It's more important to get it right as far as infrastructure etc than to build it fast!	12/3/2022 8:27 PM
18	Live and work here but are zoned Ag	12/3/2022 1:37 PM
19	Live close to severance	12/3/2022 11:29 AM
20	I own land that has been annexed into the town and the rest of our property borders and is completely surrounded by land annexed to the town. We support the town businesses, drive through every day, and are in the same school district as the town.	12/3/2022 8:44 AM
21	I live just north of severance	12/3/2022 8:14 AM
22	I live just outside of town limits	12/3/2022 8:13 AM
23	I live near Severance	12/2/2022 10:49 PM
24	Will be a resident in 3 months.	12/2/2022 8:05 PM
25	My farm is surrounded by Severance subdivisions but I am technically unincorporated.	12/2/2022 5:40 PM
26	because we love within a mile of severance	12/2/2022 5:33 PM
27	Live near town, long time resident of the area	12/2/2022 4:40 PM
28	I live right next door to severance boundary	12/2/2022 4:36 PM
29	my property borders Severance	12/2/2022 3:31 PM
30	The town of Severance is just across the street from me	12/2/2022 2:36 PM
31	I am adjacent to Severance City boundary	12/2/2022 11:21 AM
32	Children go to school in Severance	12/2/2022 7:11 AM
33	Work	12/1/2022 7:21 PM
34	I work in Severance	12/1/2022 6:52 PM
35	I live on the edge of town. CR 76 1/2	12/1/2022 6:43 PM
36	We live very near severance and my daughter goes to school there	12/1/2022 6:32 PM
37	We are moving to the area and our kids will be attending school there.	12/1/2022 6:11 PM
38	I live in weld county just outside of severance and will eventually live in severance.	12/1/2022 5:07 PM
39	I live on Antelope Hill, just on the city limits border	12/1/2022 4:09 PM

Severance Housing Needs Survey

Q2 Do you work in Severance?

Answered: 542 Skipped: 3

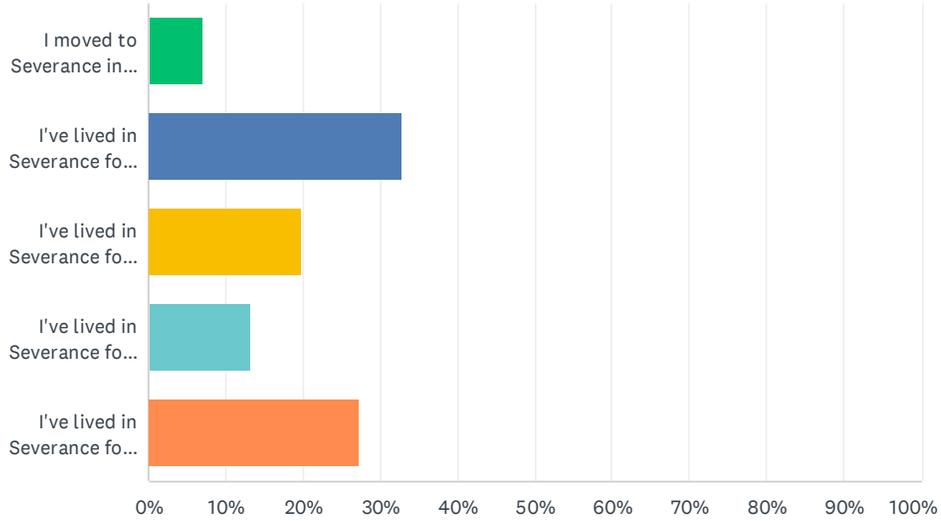


ANSWER CHOICES	RESPONSES	
Yes	15.87%	86
No	84.13%	456
TOTAL		542

Severance Housing Needs Survey

Q3 How long have you lived in Severance?

Answered: 540 Skipped: 5

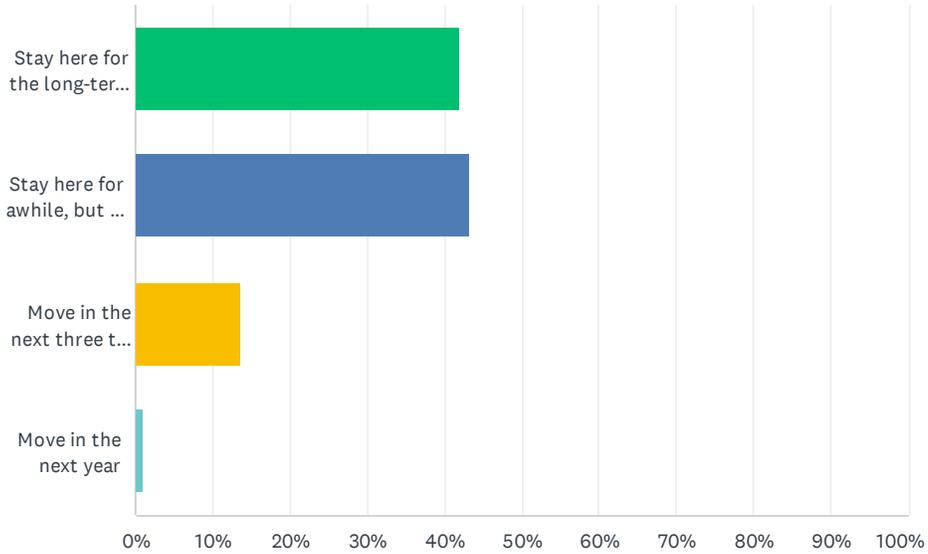


ANSWER CHOICES	RESPONSES	
I moved to Severance in the last 12 months	7.04%	38
I've lived in Severance for less than three years	32.78%	177
I've lived in Severance for less than five years	19.81%	107
I've lived in Severance for less than 10 years	13.15%	71
I've lived in Severance for more than 10 years	27.22%	147
TOTAL		540

Severance Housing Needs Survey

Q4 When thinking about my housing situation in Severance, I plan to...

Answered: 541 Skipped: 4

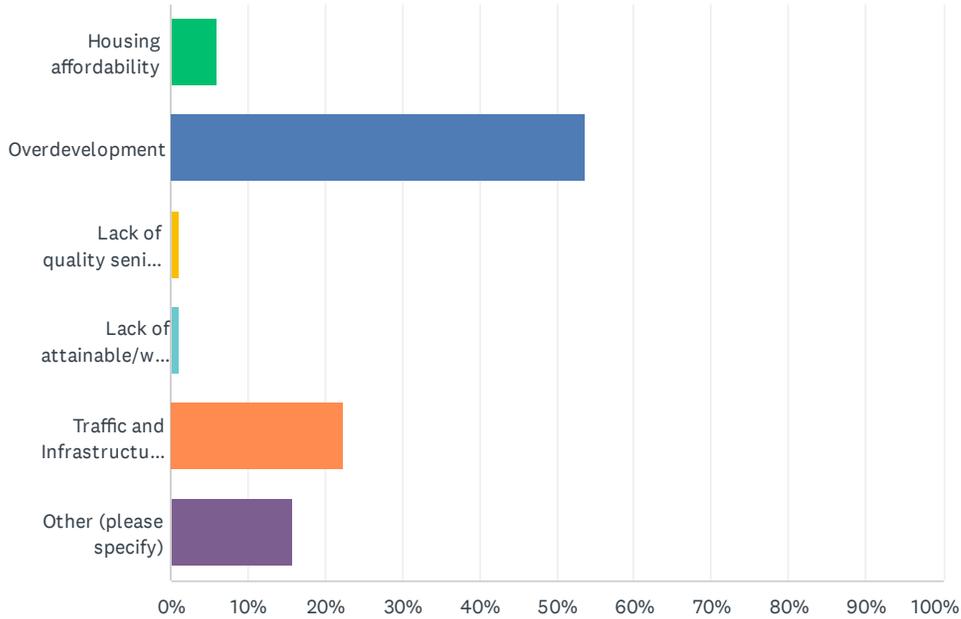


ANSWER CHOICES	RESPONSES	
Stay here for the long-term (through retirement)	41.96%	227
Stay here for awhile, but I may retire elsewhere	43.25%	234
Move in the next three to five years	13.68%	74
Move in the next year	1.11%	6
TOTAL		541

Severance Housing Needs Survey

Q5 My biggest concern regarding housing in the Town of Severance is...

Answered: 545 Skipped: 0



ANSWER CHOICES	RESPONSES	
Housing affordability	5.87%	32
Overdevelopment	53.76%	293
Lack of quality senior housing	1.10%	6
Lack of attainable/workforce housing	1.10%	6
Traffic and Infrastructure burden	22.39%	122
Other (please specify)	15.78%	86
TOTAL		545

#	OTHER (PLEASE SPECIFY)	DATE
1	Water costs; My water costs have gone up 57% despite your notification indicating less than that. I live in a new home, so there aren't any leaks, and I'm not using more water. My salary went up 2%, so I can't really keep up with this.	1/30/2023 9:52 AM
2	The metro taxes are too high	1/5/2023 6:48 PM
3	Cost of utilities and water availability(over population)	12/27/2022 10:12 PM
4	Multiple tax district needs removed	12/18/2022 10:44 AM
5	School and other services capacity including safety and infrastructure, light pollution, water supply, etc.	12/15/2022 10:43 AM
6	We have a lot of housing but none of the services/business to support all the people	12/14/2022 9:30 AM

Severance Housing Needs Survey

	here....and traffic.	
7	Cost of water and constant large price increases each year	12/13/2022 10:30 PM
8	All of the above	12/10/2022 4:51 PM
9	Restaurants and services	12/10/2022 8:04 AM
10	Developers and metro districts not being held accountable for the open spaces in new developments that they are to maintain.	12/8/2022 3:23 PM
11	All of the above!	12/8/2022 8:38 AM
12	Too many homes and not enough businesses. We need more retail and grocery stores to support the residents locally before adding more homes. It seems the town does absolutely nothing to incentivize businesses to come here.	12/8/2022 6:47 AM
13	Lack of matching community features. Severance has houses, 3 schools, and is a food desert.	12/7/2022 7:15 PM
14	Lack of commercial or retail accessibility.	12/7/2022 6:46 PM
15	Water that will be needed for all the new housing. We do not even have the storage tank that was supposed to be installed in 2022 and now we are paying more for the water. So, what does it look like for the future for new house? Keep raising the water rates till no one wants to move here?	12/7/2022 10:39 AM
16	Overdevelopment by developers who only care about making money selling homes and not supporting the community. We don't need more rooftops, we need more infrastructure and business to support what's already here.	12/7/2022 10:36 AM
17	Lack of planning	12/6/2022 5:34 PM
18	Combination of overdevelopment without planning for maintaining greenspace/rural feel and resulting traffic and infrastructure burden	12/5/2022 8:09 PM
19	Traffic and Town management	12/5/2022 9:07 AM
20	All of the above. There is too many housing in Severance. It use to be a nice small town, now there is way too many people and traffic has gotten really bad. Also, water has been an issue with our business since all the houses were developed. The Town of Severance has seem to become money hungry and has forgotten about it small town roots.	12/5/2022 8:20 AM
21	All of the above but mostly overdevelopment of housing & no enticement for businesses/restaurants/grocery store	12/5/2022 7:38 AM
22	Too much development losing the "small town" atmosphere	12/4/2022 5:05 PM
23	Crappy subpar housing that you let build in town. An overzealous police force and all bedroom communities like severance have extremely high price swings. Better home builders and better management. Journey Homes is banded from building in several places for a reason! Wake up!!!	12/4/2022 3:47 PM
24	Wish we get severance employees to do a full days work	12/4/2022 2:32 PM
25	Not enough commercial to support the housing	12/4/2022 1:06 PM
26	to many houses with no infrastructure, water, businesses to sustain it. Also more crime with the cheaper housing going in.	12/4/2022 9:34 AM
27	Not enough commercial land, no stores, sad looking "downtown".	12/4/2022 9:25 AM
28	Concerned about the low quality home builders building in our community.	12/4/2022 5:43 AM
29	Overdevelopment and too much traffic.	12/3/2022 10:51 PM
30	Underdevelopment, Few bike paths & sidewalks	12/3/2022 10:28 PM
31	Overbearing district rules and regulations.	12/3/2022 6:08 PM
32	Lack of infrastructure, needs to be more like it's own town before adding more houses	12/3/2022 5:50 PM
33	ALLof the above! I moved here after 20 yrs in Windsor. The growth there was not well planned	12/3/2022 12:18 PM

Severance Housing Needs Survey

and exploded. Severance is turning into another Windsor. Please don't let it! I had planned on staying here (I'm older & retired), but am rethinking my position. The quickly increasing traffic, people, etc. are going to ruin this town.

34	No businesses	12/3/2022 11:57 AM
35	The quality of builders in the area. Too many Journey Homes	12/3/2022 11:53 AM
36	Ovrdevelopment and traffic infrastructure and lack of businesses in town as well and housing affordability	12/3/2022 11:46 AM
37	Property taxes are way too expensive. Can not afford to stay here because of taxes.	12/3/2022 11:22 AM
38	Water usage and availability of which of course ties into multiple possible answers under question 5.	12/3/2022 11:02 AM
39	Lack of amenities like grocery store, restaurants and parks and rec for children	12/3/2022 10:11 AM
40	Lack of infrastructure development.	12/3/2022 9:09 AM
41	Keeping from being over developed by cheap homes	12/3/2022 7:06 AM
42	Water availability	12/3/2022 1:11 AM
43	Lack of business in the town, more retail, restaurants	12/2/2022 7:13 PM
44	too many houses with no retail development aka grocery store, shopping, etc.	12/2/2022 7:10 PM
45	We would like to see a sidewalk between Severance Shores and downtown. Also streetlights at CR 21 & 392, CR 23 & 392, and CR 19 & Harmony would help a lot.	12/2/2022 4:10 PM
46	I would say overdevelopment and lack of schools for all these new families that will be coming. Why not build a store or fast food for the high school kids, or a rec center for the kids to go to. There is nothing for these kids in Severance, stop building homes and develop more of the town for the people that are there now	12/2/2022 3:07 PM
47	Housing affordability, overdeveloped, and traffic	12/2/2022 3:06 PM
48	Lack of commercial properties such as restaurants and grocery stores	12/2/2022 1:49 PM
49	Overdevelopment with lack of commercial type businesses and enough school space	12/2/2022 1:47 PM
50	Over development, affordability, not enough food establishment, family entertainment, traffic and infrastructure, allowing metro districts and commercial and retail	12/2/2022 12:15 PM
51	Over population of the schools	12/2/2022 10:56 AM
52	Overdevelopment and overcrowding in schools.	12/2/2022 9:04 AM
53	Too many apartments	12/2/2022 8:13 AM
54	Grocery store.	12/2/2022 7:41 AM
55	Lack of retail. Specifically grocery. Also a lack of schools which hopefully will be helped with the passage of the new bonds.	12/2/2022 7:37 AM
56	Schools are overcrowded in the school district as it is. In addition, the town of Severance has little to no resources for the people living here. We NEED a grocery store at the very least before more houses are built.	12/2/2022 7:28 AM
57	Incentives for businesses. For example G5 just went out of business. How to bring business to support the amount of home growth	12/1/2022 11:06 PM
58	All of the above - too expensive and too many concerns for one particular Builders quality of homes, which I have heard many complaints about. The last thing we need is for so many structures going up and the quality being shotty work and needs to be rebuilt in 2-7 years. That's not affordable for anyone - do it right and with quality. Not with weeds growing out of the living room carpet...We need Businesses before we need more houses, I'm sure a lot of people would like to work in town rather than driving 15-45 minutes away (depending on traffic) and giving money to other towns/businesses.	12/1/2022 10:03 PM
59	Infrastructure to match the growth	12/1/2022 9:50 PM

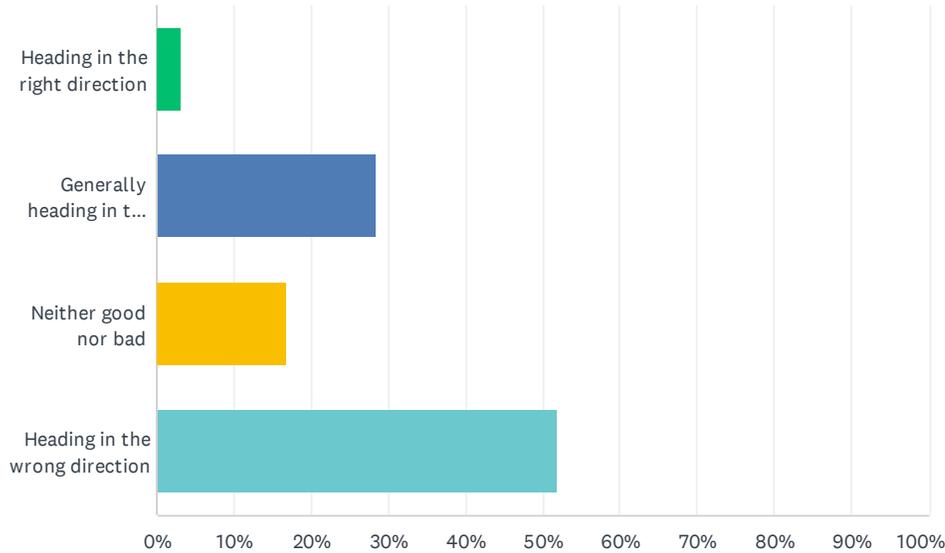
Severance Housing Needs Survey

60	Affordability of housing, and lack of commercial businesses inside town limits requiring me to work outside the community I live in.	12/1/2022 9:25 PM
61	Quality of journey homes making severance home seem run down and less attractive to purchase in the future	12/1/2022 9:07 PM
62	Water supply, lack of future planning	12/1/2022 9:05 PM
63	Lack of business development/opportunities in comparison to surrounding areas.	12/1/2022 8:54 PM
64	Town council and the mayor are more worried about appeasing journey homes then they are about actually building a livable community. Rapid Overdevelopment, lack of concern for the citizens that live here, and the absence of a long term growth plan are make this community the joke of NoCo. Probably time for a leadership change.	12/1/2022 8:50 PM
65	Homes being built too quickly for schools and infrastructure to keep up	12/1/2022 8:22 PM
66	Lack of resources (no grocery/retail stores, doctor offices, short post office hours, etc)	12/1/2022 8:22 PM
67	Lack of retail	12/1/2022 8:00 PM
68	Housing/Builder Diversity	12/1/2022 7:44 PM
69	Tax revenue-generating retail, restaurants, and development. Honestly there needs to be more.	12/1/2022 7:43 PM
70	Too many houses and not enough basic amenities such as a grocery store with produce, meat, etc	12/1/2022 7:18 PM
71	Lack of town infrastructure and lack of commercial spaces.	12/1/2022 7:17 PM
72	Over development with out proper grocery stores in town to serve the people. We need (even a smaller private owned) grocery store. If we dont. We cant have more and more families moving here.	12/1/2022 7:07 PM
73	So many houses and literally nothing else	12/1/2022 7:01 PM
74	Lack of supporting services	12/1/2022 6:43 PM
75	Traffic, infrastructure, amenities, schools, workforce	12/1/2022 6:23 PM
76	Cheaply built homes with no regard for water and schools. Also, overdevelopment and infrastructure.	12/1/2022 6:22 PM
77	Lack of schools, groceries, lack of community pool	12/1/2022 6:20 PM
78	Overdevelopment, lack of infrastructure, taxes	12/1/2022 6:17 PM
79	Too much housing not enough commercial	12/1/2022 6:07 PM
80	Schools	12/1/2022 5:52 PM
81	Lack of shopping, restaurants and general infrastructure It's all just houses	12/1/2022 5:51 PM
82	Lack of grocery stores and accessibility to stores	12/1/2022 5:38 PM
83	Lack of a grocery store. Also, lack of "small dog" dog park.	12/1/2022 5:28 PM
84	School system, overcrowding schools, no rec center, no true grocery store, no real food options	12/1/2022 5:24 PM
85	Services to support growth.	12/1/2022 4:55 PM
86	Seemingly unrestrained passes to big builders. Planning for arterial bypass roads around the town before it's too late and everything is built up. Reducing speed limits is not a growth plan; faster, convenient access to nearby areas is. Water availability.	12/1/2022 3:40 PM

Severance Housing Needs Survey

Q6 In what direction do you think the Town of Severance is heading with regard to housing development and availability of different housing options?

Answered: 516 Skipped: 29



ANSWER CHOICES	RESPONSES	
Heading in the right direction	3.10%	16
Generally heading in the right direction but I have some concerns	28.29%	146
Neither good nor bad	16.86%	87
Heading in the wrong direction	51.74%	267
TOTAL		516

#	OTHER (PLEASE SPECIFY)	DATE
1	I'm a fan of the micro apartments. I know many hate multi-family housing but it is more affordable and preserves more land. We need to protect our land. I liked the cows off 74 and I'm sad there are houses there now.	1/31/2023 7:00 AM
2	Cheap housing at high proces	1/29/2023 4:22 PM
3	The cost of living (i.e. utilities, maintenance, HOA fees), are going to have a significant negative effect to affordability. Increases in rates have pushed many potential buyers out of the market as affordability of home ownership has exponentially grown. The infrastructure of roads, buildings and the town in general needs a lot of work. As the exponential growth of this area has created numerous new developments, the focus on improving infrastructure has lacked attention/action.	1/9/2023 10:12 AM
4	Too much growth and not having the proper infrastructure to support it. Of course, I ABSOLUTELY LOVE Severance the way it is...I would not change one thing as it is today. But I know I'm dreaming.	1/6/2023 10:18 AM

Severance Housing Needs Survey

5	Too much building without infrastructure	1/5/2023 6:49 PM
6	Not sure it's direction	1/1/2023 10:13 PM
7	I do not believe that we need more housing at this point. I am more concerned with commercial opportunities.	12/29/2022 8:16 AM
8	Concern of over populating-water shortage	12/27/2022 10:12 PM
9	Need to take traffic patterns and water into consideration before adding a bunch more houses that no one can afford with a Metro Service District.	12/23/2022 11:34 AM
10	Building houses without concern for infrastructure, such as utilities and grocery stores.	12/22/2022 5:22 PM
11	I believe there should be some higher-end developments for buyers to consider. Custom homes, nice "patio" home communities (not duplexes), and maybe condos/ townhouses (not apartments). We don't need to continue to be the town with the least expensive or most affordable housing in Northern Colorado.	12/20/2022 9:02 AM
12	Adding too many homes too quickly.	12/19/2022 7:01 AM
13	I think the town should have listened to all the complaints about Journey Homes before letting them build all their houses in Severance. Slower growth would have been more ideal I believe.	12/18/2022 8:48 PM
14	All development should be put on hold until the water treatment and delivery systems and waste water systems are brought up to standards.	12/17/2022 6:10 PM
15	Planning should include not stressing or overcrowding our classrooms, protecting our night skies, multi-family and senior housing, grocery etc.	12/15/2022 10:43 AM
16	Quit giving the builders free reign and then passing the costs along to us - this water increase is ridiculous! OUR SCHOOLS ARE OVER-FULL - THIS IS YOUR FAULT!!!!!!	12/15/2022 10:31 AM
17	the town of Severance is over BUILDING	12/14/2022 1:39 PM
18	Too many cheap houses being quickly constructed that are low quality and will be falling apart in 10 years of so lowering values in nearby areas. Foundation settling is rampant in the journey homes.	12/13/2022 10:30 PM
19	The need of Health care facilities, Grocery's store in our area and other retail shopping stores.	12/13/2022 3:27 PM
20	Going in the wrong direction in regards to development. There is too much development being built too fast. I don't think that Severance needs to worry too much about housing affordability because almost everybody works elsewhere, and people choose live here. They are not tied here because of jobs/work.	12/13/2022 3:25 PM
21	Planning the money to be gained for new development without considering the infrastructure needed to support it	12/12/2022 5:00 PM
22	too many houses, not enough local business	12/12/2022 2:18 PM
23	The Journey owners have built too many houses for this area to continue as a small town. It appears it's all about money. I hope the board will reconsider what it best for the area.	12/12/2022 8:19 AM
24	We need to decide if Severance is going to be great or just give up and ask to become Windsor.	12/11/2022 2:51 PM
25	More so than concern is the communication of what this plan is	12/10/2022 1:50 PM
26	Tell me the direction it's going to?	12/10/2022 8:04 AM
27	Not taking schools, affordability, traffic and several other things into consideration when issuing permits	12/9/2022 6:42 PM
28	Growing too fast	12/9/2022 1:52 PM
29	We need a grocery store.	12/9/2022 10:58 AM
30	Over developed	12/9/2022 6:04 AM
31	Too many houses no grocery stores, not enough water nor irrigation water for lawns that HOA require us to have.	12/8/2022 6:01 PM

Severance Housing Needs Survey

32	Growing too fast.	12/8/2022 5:09 PM
33	The Town has primarily one builder. That builder does not provide a quality product for residents. That builder has too much control over housing within the Town. Diversity in builders provides a diversified product across the housing spectrum. Currently, Severance is made up of mostly starter homes on small lots.	12/8/2022 3:38 PM
34	Deterioration of country lifestyle Create traffic levels that will jeopardize the safety of everyone Homes that more-or-less all look the same Streets that discourage walking and cycling Speeding Need a "time out" to allow the town to catch up.	12/8/2022 9:37 AM
35	No real plan for improved roads for traffic loads. No commercial development to assist with costs. Allowing low quality homes to be built with lack of accountability from the developer. Not negotiating in good faith with neighbors who live next to annexed land. Not following through with proposed engineered intersections. Not working to increase safety at intersections 392 and 23 as well as other intersections along CR 23 and 21	12/8/2022 8:45 AM
36	Too many houses, not enough infrastructure, not enough commercial to support population	12/7/2022 10:22 PM
37	We headed in the wrong direction. We were over over building homes without having the proper infrastructure. Our roads and traffic are awful and our schools cannot keep up.	12/7/2022 8:51 PM
38	We need more affordable options for people to move to our town and have access to commercial/retail shops to keep our money in town	12/7/2022 6:46 PM
39	Way too many Journey homes. Way to many new neighborhoods in general but if you're going to allow them then maybe bring in some higher end builders like bridge water . No more journey homes! The quality and aesthetics of those homes are not up to par for such a growing community. All of the floor plans and colors are the same. Would like to limit residential growth. We need a grocery store! A king Soopers!	12/7/2022 5:25 PM
40	Our current infrastructure can't support the multiple housing developments already here. We need to take care of our current residents needs first & develop a plan that is beneficial to the community.	12/7/2022 1:13 PM
41	The availability of water and traffic concerns as well as affordable utilities should be addressed before any more housing annexations are considered, including the Moody plot	12/7/2022 1:02 PM
42	Need to work on the water issue before you move forward with more new housing.	12/7/2022 10:39 AM
43	We need to slow the building of homes and focus on development of infrastructure and business that support the families already here. We need tax revenues from sources other than property tax. Without simple amenities like a grocery store, people have to spend their money outside of town just for the basic needs. And if we have an abundance of low income housing with no local jobs or transportation, how are those with no car able to support themselves? If there are no jobs or activities for kids, crime will increase simply due to boredom.	12/7/2022 10:36 AM
44	There is nothing wrong with growth but it doesn't seem like Severance cares about long term sustainability. School are overcrowded yet we continue to build more houses and neighborhoods. Builders are not bringing enough to the table when they propose developments. They need to bring water and contribute to building the school, not just providing ground or money for it. There isn't enough water, not enough water storage, not enough schools and before the long roads and infrastructure will suffer. My taxes are going through the roof, what once was a quaint tiny town away from the masses has now turned into a crowded and unaffordable place to live. I'm a native to the Severance/Eaton area and I do not plan on staying around. I see the writing on the wall, we are no longer in a small town community. It is growing faster than what is sustainable or enjoyable.	12/7/2022 8:45 AM
45	A small number of anti growth voices have too much influence over board members. That influence could kill the town. Diverse housing development is proven to be economically sound and leads to balanced communities.	12/7/2022 7:39 AM
46	Loosing the rural feel that we've always known Severance. Too many fields being turned into track homes with subpar standards from a builder. People are moving out of homes because of the Metro taxes that they thought they could afford and couldn't. Traffic is a big concern as well with going forward. The roads can not hold more traffic. I'd rather see the downtown area cleaned up and business take over spaces.	12/6/2022 8:10 PM

Severance Housing Needs Survey

47	Small town mentality in Town Board	12/6/2022 5:34 PM
48	There are no walkways or bike lanes on CR 23. Moving within the town has significant safety issues for pedestrians, bikes, children, animals, walkers and runners.	12/6/2022 4:58 PM
49	The plan on CR21 is ridiculous. Too many homes with no thoughts on roads, schools, water usage	12/6/2022 3:28 PM
50	Want to keep it a Nice, Quiet Small-ish town. Mid-level and Up developments.	12/6/2022 11:17 AM
51	They sure developing too quickly and we can't get our kids the decent education we moved here for	12/6/2022 2:21 AM
52	Building single family homes too quickly without supporting businesses and infrastructure. Severance is just basically a town of houses now	12/5/2022 9:15 PM
53	Came here to get away from people and now everyone is moving here	12/5/2022 7:43 PM
54	Too many homes for the resources available. The schools are over crowded, we don't have a grocery store and these huge expensive houses are being built in what we wanted to be a small town.	12/5/2022 6:44 PM
55	To much building in the area. Needs to slow way way down. Moved here because it was small town atmosphere. Not the case anymore.	12/5/2022 2:51 PM
56	The town needs its own grocery store and other retail stores.	12/5/2022 2:08 PM
57	I don't know enough to say	12/5/2022 1:38 PM
58	We could use some infrastructure as we continue to grow.	12/5/2022 1:06 PM
59	Unlimited growth?	12/5/2022 9:45 AM
60	Housing growth is fine - would like to see a "downtown" area, small and quaint to grow with the residents.	12/5/2022 9:07 AM
61	Remember to do infrastructure first	12/5/2022 7:38 AM
62	Slow down growth. There are already too many people in the other towns, let us be the small community.	12/4/2022 10:37 PM
63	The current infrastructure and utilities cannot support the current residential developments. Severance has not brought in commercial developments to boost tax revenues.	12/4/2022 8:33 PM
64	Too much development, too fast.	12/4/2022 5:05 PM
65	There didn't seem to be any plan by the town. The developers did what they wanted	12/4/2022 4:48 PM
66	It is growing so quickly, so it may be hard for the town to prepare for such quick growth.	12/4/2022 2:54 PM
67	Too much building for the area and available infrastructure and water	12/4/2022 1:58 PM
68	Concerned about over development and lack of infrastructure	12/4/2022 10:52 AM
69	I only fear my children will be placed in overcrowded schools. With plans to build more homes I want to see another middle and elementary school built. The west side of greeley is also growing sending more children to RE-4 school district. The schools are already full as is and I moved here mainly because of the school districts and small town vibes. With more schools being built first and then more homes it will ease us all.	12/4/2022 10:09 AM
70	Too much housing not enough businesses	12/4/2022 10:04 AM
71	to many housing with no infrastructure, water, businesses to sustain it. Also more crime with the cheaper housing going in.	12/4/2022 9:34 AM
72	to many houses and not enough business	12/4/2022 9:23 AM
73	There's no doubt in my mind the city political leaders will allow unbridled housing growth no matter what this survey states.	12/4/2022 9:09 AM
74	Overbuilding! We have plenty of houses but need commercial development, natural areas and open spaces. Traffic is a huge concern as well.	12/4/2022 9:00 AM

Severance Housing Needs Survey

75	I feel like we have a ton of housing which is causing over development, but If we head that way we need infrastructure to support it.....stores, restaurants, gas station. We need to maintain a lot of green space in the community!!	12/4/2022 7:18 AM
76	too many postage stamp sized house lots. Multifamily housing in inappropriate areas.	12/3/2022 7:40 PM
77	I don't know what the plans are	12/3/2022 5:27 PM
78	Over building high priced houses	12/3/2022 1:41 PM
79	Would not want to see over priced rentals of multi family apartments run by journey homes would affect the town of severance in multiple wsys	12/3/2022 11:46 AM
80	New growth has not been paying it's way. The water situation with North Weld Water district is the prime example	12/3/2022 11:15 AM
81	I am disappointed that I am spending my money on other towns on groceries, fast food, etc. (Windsor, Timnath) when I could spend it in Severance but we have only two restaurant options and no grocery store or other commercial stores. Keeping our money in town to benefit Severance is so important!	12/3/2022 10:21 AM
82	Too much housing before adding amenities	12/3/2022 10:11 AM
83	People are moving here, building houses, building families, Severance needs to evolve and grow with that. It's future depends on it.	12/3/2022 9:09 AM
84	I see only big houses being built. No other option.	12/3/2022 8:39 AM
85	It's about money not the citizens	12/3/2022 8:29 AM
86	I do not want anymore housing developments. Keep Severance small and great!	12/3/2022 8:18 AM
87	To many houses for the businesses and roads can handle	12/3/2022 8:14 AM
88	Smaller developers with fewer homes and larger property 1 to 5 acre lots keep the ranch lose the city	12/3/2022 7:06 AM
89	Water! Severance has spread itself way too thin. Neighborhoods like Golden Eagle Acres should never been annexed. Town services never reach outlying neighborhoods.	12/2/2022 11:04 PM
90	Too much housing already. Purely a "bedroom community" with practically everyone traveling out of town and back daily. But now on steroids. It's a significant drawback with all this housing growth and it's certainly a compounding problem. We don't need more housing... we need to initiate more business infrastructure and retail opportunity to help balance things out first and foremost. As well as improving the current traffic burdens and new found dangers that exist.	12/2/2022 8:55 PM
91	Roads do not support traffic volume	12/2/2022 8:02 PM
92	Severance needs to focus on commercial business development to generate a tax base and workforce development that will help support population growth	12/2/2022 6:48 PM
93	high density growth stressing infrastruture	12/2/2022 6:40 PM
94	This town had the appearance of single family homes. An outlying "bedroom" community from the larger towns. Now I hear word that apartments may be in the future... Ask yourself- who is going benefit from this? Certainly the developers. The city with increased tax revenue. But at what cost? The cost is the loss of the single family home feel. THAT should not be the direction the city goes!	12/2/2022 6:25 PM
95	Concerned with overbuilding, would like to see more businesses/resturants, rec center, splash park.	12/2/2022 6:24 PM
96	Too much growth too quickly. Severance growth is a burden on neighboring communities i.e. Windsor.	12/2/2022 5:19 PM
97	Over developed with no clear plan to support growth	12/2/2022 4:40 PM
98	Way too much building with no regard for roads, water, or schools that go along with rapid growth	12/2/2022 4:36 PM
99	I would like to keep single family homes as the main housing market. Not apartments or	12/2/2022 4:29 PM

Severance Housing Needs Survey

	townhouses.	
100	I was impressed that you required a developer to participate in providing land and cash toward an elementary school. Also, pleased that development was stopped due to water concerns.	12/2/2022 4:03 PM
101	some of the builders are putting up some pretty shoddy constructs	12/2/2022 3:31 PM
102	Too many homes going up with nowhere for the kids to go to school. no rec centers, no fast food for high school kids. It is constant housing going up and nothing else . stop building more homes and focus on the town for the people there now and our kids	12/2/2022 3:07 PM
103	To many houses all ready,short on water to much traffic no grocery store no medical facility. Schools are already crowded.	12/2/2022 2:37 PM
104	I have no idea! It appears that they are building without thought of where kids will go to school	12/2/2022 2:36 PM
105	To many houses not enough schools. And water	12/2/2022 2:15 PM
106	Severance does not need to focus on large scale, multifamily developments. Those can be located in the larger communities in the area (Ft Collins, Loveland, Greeley). Severance needs to focus on creating open space and natural areas to be used by residents.	12/2/2022 11:52 AM
107	Infrastructure can't keep up with overdevelopment	12/2/2022 10:53 AM
108	There does not seem to be a strong plan to manage the growth and infrastructure which will continue to lead to housing becoming less affordable as taxes have to continually be increased to pay for the unmanaged growth. Also often feels like the city is working too closely with the same developers who are making money and passing the cost of this unfettered growth to the citizens. I am supportive of growth but oppose growth with no true plan and for the benefit of a few companies rather than the citizens of severance.	12/2/2022 10:23 AM
109	We seriously need to consider the impact of increased housing development on our water supply and wastewater treatment capabilities.	12/2/2022 9:47 AM
110	We don't have enough water for all these developments. I liked the small town feel but it's vanishing fast.	12/2/2022 9:41 AM
111	Too many single houses, not enough other options	12/2/2022 9:41 AM
112	too fast and without needed infrastructure. Schools, roads, water	12/2/2022 8:54 AM
113	We are over developing when it comes to housing. We do not have enough space in our schools to keep building more homes.	12/2/2022 8:30 AM
114	too many houses being built - we don't have the water or other infrastructure to support this	12/2/2022 8:27 AM
115	NO. MORE. HOME. BUILDING! We moved to Severance to be a bit further from the rat race. We liked it being a small knit community. Now it is overrun and way too many people. One of the charms about Severance was that it was a small town. We don't have any revenue as everyone travels elsewhere to get their goods. We should work hard to keep Severance small and the income that we generate should be from Small, mom and pop places. Right now, Severance is running the risk of becoming just another place that people treat as a good starter home community.	12/2/2022 7:49 AM
116	We need more schools and a grocery store.	12/2/2022 7:28 AM
117	We have no grocery store, our schools are over capacity and do not have necessary infrastructure to take on any more housing before infrastructure is addressed.	12/2/2022 7:11 AM
118	Has a lot of options but doesn't have the schools or commercial business to support the people.	12/2/2022 6:42 AM
119	Not making developers pay for more, lack of water storage, lack of water making our bills go up.	12/2/2022 6:04 AM
120	Over development	12/2/2022 6:04 AM
121	Journey cookie cutter homes.	12/2/2022 5:53 AM
122	Too many houses too fast.	12/2/2022 5:27 AM
123	There isn't anything but houses in Severance. No businesses. More houses get built, and who	12/1/2022 11:13 PM

Severance Housing Needs Survey

moves in? Families with school aged kids. Where are they going to school? They get bused to grandview? In windsor? It's absolutely ridiculous. If these developers want to build more homes, there should be some stipulation that they must also contribute to the education of the families that reside in those homes.

124	Heading in the wrong direction — some people moved to Severance wanting a small town. The housing developments are not nice. Severance looks like nothing but Journey Homes now. I loved when it was a majority of farmland/open space, and a few neighborhoods. At least put nice developments in with larger lots if development must continue. The small town feel was the best, and the infrastructure of the town cannot accommodate the ever-growing population.	12/1/2022 10:22 PM
125	Please just stop building houses right now..	12/1/2022 10:03 PM
126	With 99% of the homes here being journey homes, the town is looking worse and worse every year. We need a variety of builders to diversify the town. To be honest the amount of journey homes here makes severance look cheap and unattractive. Get journey out of here. They have enough made their money on our town already.	12/1/2022 10:01 PM
127	Overdevelopment will ruin the small town atmosphere	12/1/2022 9:22 PM
128	Way too many houses without any other town amenities.	12/1/2022 9:18 PM
129	Too much multi density neighborhoods. Losing small town country feel with all the cookie cutter neighborhoods and our roads can't hold all the traffic as is	12/1/2022 9:08 PM
130	I think it could be a sought after community but there are lots of concerns about future planning and lack of planning for water, amenities etc	12/1/2022 9:05 PM
131	You are doing nothing to help generate tax revenue. It's wrong to only rely on home owners to pay for the town. You also need to stop letting Journey Homes build in this town. Journey homes is a horrible product.	12/1/2022 8:51 PM
132	We currently have enough housing options for what this town is. Town council should probably focus on a dedicated city center and the needs of the current citizens before they start looking at different housing options.	12/1/2022 8:50 PM
133	Not requiring developers to pay their way- should be collecting infrastructure fees	12/1/2022 8:33 PM
134	We need more apartments, townhomes or condos	12/1/2022 8:12 PM
135	The need for schools and businesses like a market and hardware store out way the need for more housing.	12/1/2022 8:09 PM
136	I'm concerned that we don't have the infrastructure we need. Also the burden on the schools as more families move in. We also need some commercial development such as a grocery store.	12/1/2022 8:06 PM
137	Too many new homes and not enough businesses	12/1/2022 8:05 PM
138	Growing too fast and not planning ahead.	12/1/2022 8:04 PM
139	Don't know	12/1/2022 8:04 PM
140	Please no more building	12/1/2022 7:45 PM
141	Too many houses, NO commercial	12/1/2022 7:40 PM
142	Overdevelopment with not enough infrastructure to support	12/1/2022 7:31 PM
143	Too much residential development without important infrastructure and retail/commercial development	12/1/2022 7:21 PM
144	The need for commercial in our town is needed. We love it here and dislike spending our money in nearby towns.	12/1/2022 7:20 PM
145	Too many cookie cutter homes being built	12/1/2022 7:13 PM
146	A bedroom community focus is not a good path for the future. Need retail and commercial/industrial for healthy future.	12/1/2022 7:12 PM
147	Can we please get something other than the crap that Journey builds? The quality of their houses is utter garbage.	12/1/2022 7:01 PM

Severance Housing Needs Survey

148	Would hate to see more subdivisions like we already have. Want to see more townhouses, or senior living, something different.	12/1/2022 6:56 PM
149	Too much growth of housing nothing to support it. Not enough water	12/1/2022 6:55 PM
150	Lack of water and overdevelopment is both a concern here and other areas locally. We are losing our soul and farm land to urban development.	12/1/2022 6:51 PM
151	Overcrowding, low stock in grocery stores as is, schools running over capacity, surrounding land becoming scarce	12/1/2022 6:48 PM
152	I am not seeing any different housing options. Development has been mostly packed lots of houses that look all the same.	12/1/2022 6:48 PM
153	They are pricing people out of their homes the property taxes are outrageous and metro district fees are outrageous and it just gets worse bought a house that was once affordable but now isn't	12/1/2022 6:42 PM
154	The large dense developments are draining resources for those that already live here. The schools are greatly impacted. Severance is no longer the rural community many moved here to be.	12/1/2022 6:40 PM
155	I feel like the builder is dictating the lay of the land and that it isn't thought out. Urban planning seems nonsensical.	12/1/2022 6:35 PM
156	Way too much homes... not enough infrastructure to support. Moved here over 10 years ago, enough to we would stay and retire... probably will leave in a few years.	12/1/2022 6:34 PM
157	The Moody Project is a case of overdevelopment and greed. The schools and infrastructure are not there to support this unchecked growth.	12/1/2022 6:22 PM
158	Hard to say. Seems like Severance wants to grow faster than it can handle.	12/1/2022 6:17 PM
159	Need diversity of housing including rental, apartments, town homes etc.	12/1/2022 6:12 PM
160	Concerned the focus is on growth without proper infrastructure. Traffic trying to get out of town in the mornings is a nightmare and you want to bring in more people?	12/1/2022 6:04 PM
161	Need more information	12/1/2022 5:57 PM
162	You keep extending permits for housing but roads, schools, water supply, metro districts are a mess and there is no grocery stores or main pieces of a town	12/1/2022 5:51 PM
163	Too many houses with no true town to support them	12/1/2022 5:24 PM
164	We don't have the infrastructure to handle the growing housing	12/1/2022 5:11 PM
165	Way to many houses and development for the roads and infrastructure. Way too congested	12/1/2022 5:08 PM
166	Need to slow growth down a bit and let infra structure (roads) and services (retail) catch up.	12/1/2022 5:07 PM
167	Too many new developments	12/1/2022 5:06 PM
168	Too much rapid growth with no plans for appropriate resources and infrastructure to support it.	12/1/2022 4:55 PM
169	Want less housing. We moved here to stay small.	12/1/2022 4:53 PM
170	What other infrastructure is being considered, as fast as we are growing, a grocery store, hardware store etc. would be nice to have with this many people. Or roads be widened into Ft. Collins, Windsor, Greeley	12/1/2022 4:50 PM
171	Too populated left FT Collins for smaller farming community	12/1/2022 4:21 PM
172	we moved here because we wanted a small town with the farmland feel. WE HATE THE AMOUNT OF HOUSES> ITS RUINING THE LAND, VIEWS and TRAFFIC IS AWFUL! Its tearing down the big beautiful trees. Hiding the mountains. bringing in more crime as teens from neighborhoods are bored and wandering down our dirt roads "looking" for things to do. neighborhood traffic keeps cutting through our dirt road. Its completely losing that small town feel we loved. Concerned about water supply. as well. THIS NEEDS TO STOP! It's that man on the hill . He is money hungry and ruining the landscape!!!! He had all the beautiful cotton wood trees cut down on county road 21 so he could put in yet another neighborhood!!! It used to be the prettiest drive going down CR 21. Now it looks like a warzone! No one in our area is	12/1/2022 4:03 PM

Severance Housing Needs Survey

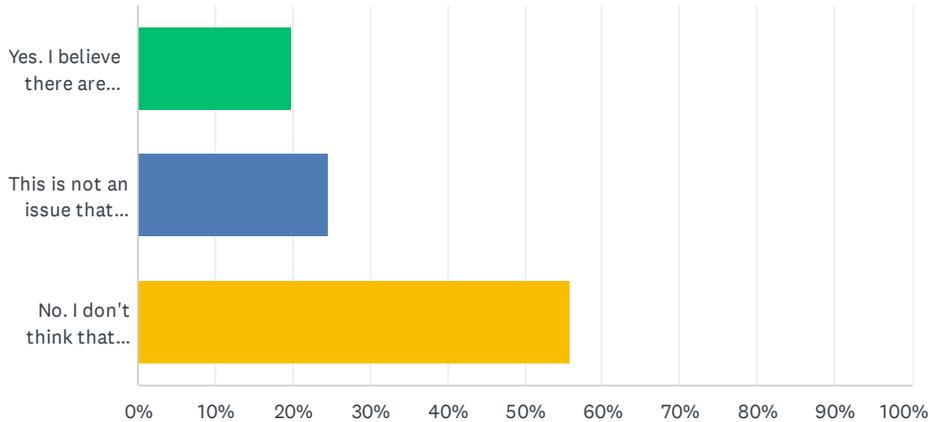
Happy!!! That man on the hill is more concerned about himself than anyone else. His houses are not even done correctly....they are put up way too fast so that cracking and settling is a problem. (had a friend that worked for him years ago) This town is going to go to trash with all the rows and rows and rows of cheap cookie cutter houses he is putting up.

173	Too many houses. Schools and toads can not keep up	12/1/2022 3:47 PM
174	Our schools are becoming way too over crowded. Our water pressure is beyond terrible! And has reduced significantly since the new developments have started. Crime seems to be increasing. Also, our roads can not handle all the traffic! Getting in and out of our subdivision is a nightmare and so unsafe!	12/1/2022 3:18 PM
175	My husband and I are concerned that Severance is growing past what our water supply supports. In general, this is true of all of Colorado.	12/1/2022 3:13 PM
176	There is a need for retail and commercial development. Those need to be addressed. Those businesses are needed more than more housing.	12/1/2022 3:07 PM
177	No water and yet building continues	12/1/2022 2:19 PM
178	Overpopulation of housing is a concern based on current developments such as DRHorton. High density housing impacts all in value and quality of living.	12/1/2022 1:55 PM
179	Overgrowth with out infrastructure	11/1/2022 9:08 AM
180	Too much overdevelopment, regional lack of water, no real solution for school overcrowding except for bond issues every two years. Also, metro districts are going to bankrupt a lot of people here, as people may not be made aware as they should be of associated cost.	10/31/2022 2:47 PM

Severance Housing Needs Survey

Q7 Will children who grow up in the Town of Severance be able to remain in, or return to, the community as they start their own households?

Answered: 527 Skipped: 18



ANSWER CHOICES	RESPONSES
Yes. I believe there are opportunities for first time homebuyers	19.73% 104
This is not an issue that concerns me	24.48% 129
No. I don't think that children will be able to afford to live here in the future	55.79% 294
TOTAL	527

#	OTHER COMMENT OR CONCERN	DATE
1	My own young adult children living in Fort Collins plan to leave Northern Colorado because of lack of affordable housing.	2/17/2023 8:09 AM
2	Home prices in CO will likely continue to increase and unless the middle class average income increases at a parallel rate as home process, I do not believe that homeownership will be available to most in the future.	1/9/2023 10:12 AM
3	Depends on whether decision makers can keep cost of housing, taxes and utilities to reasonable level.	12/27/2022 10:12 PM
4	Given the direction that housing prices have gone in Northern Colorado over the past 5-7 years, it's going to be a tough place for young, first time, homebuyers to locate. Much of the existing housing in Severance will still be the most affordable in the area 5-10 years from now. They'll be more likely to afford a home here than anywhere else in NOCO.	12/20/2022 9:02 AM
5	I think it will be very hard for children to afford living in Colorado when they're adults so this is not just a Town of Severance issue.	12/19/2022 7:01 AM
6	I don't think my children will WANT to live here after what a mess you have made of there CROWDED SCHOOLS and high costs you are passing along with your POOR PLANNING.	12/15/2022 10:31 AM
7	Me and my wife have lived here since 2004 we are in our mid 70's and early 80's it's getting harder to make ends meet, what with the rising cost of living	12/14/2022 1:39 PM
8	Not sure, maybe	12/14/2022 9:30 AM
9	Housing cost are going up faster the wages and we need more affordable homes for the middle	12/13/2022 3:27 PM

Severance Housing Needs Survey

class.

10	Prices are up all over, and if they can't afford here, they probably can't afford in other places.	12/13/2022 3:25 PM
11	The housing market will always go up and down. If they can afford to buy a home in Severance, at that time, they should. If they can't, they should look somewhere else. Continuing to build more housing is only going to further the problem. And, honestly, if the town continues to grow, I doubt my family would want to stay. The whole reason we live here is because it's a "small town".	12/12/2022 1:04 PM
12	Not enough commercial infrastructure.	12/8/2022 6:01 PM
13	The cost of housing in northern Colorado prevents young people, especially those who have grown up here, from attaining home ownership. Fees, fees, and more fees does nothing to improve this situation, from building permits to water tap fees. My daughter is a teacher in the Weld RE-4 school district. She will never be able to afford a home in this area. People have to rent and rentals take so much of a person's net income, nothing is left to save for a downpayment! Living in Colorado sucks unless you're wealthy.	12/8/2022 3:38 PM
14	I do not think children will want to return here. We are basically just a town of houses. You have to travel elsewhere for Entertainment and employment.	12/7/2022 8:51 PM
15	They will never be able to afford to live in Severance as long as housing costs continue to rise. Severance is wholly unaffordable.	12/7/2022 6:46 PM
16	The taxes and water issues	12/7/2022 10:39 AM
17	Why would they want to? The schools are overcrowded, infrastructure is lacking, and there are very few amenities or businesses. There are plenty of other places to live that offer more for the right price.	12/7/2022 10:36 AM
18	Taxes alone are ridiculous; now add in the school bond and teacher retention tax, the open land preservation and North Weld Water hikes, who can afford to live here anymore?	12/7/2022 8:45 AM
19	Not with the antigrowth influence.	12/7/2022 7:39 AM
20	Water will be an on-going issue in this area. There is little multiple unit housing.	12/6/2022 4:58 PM
21	Not a priority for Me.	12/6/2022 11:17 AM
22	At least not as a first home.	12/5/2022 5:08 PM
23	But it's not just a problem here...it's a Front Range issue.	12/5/2022 1:38 PM
24	Only if they plan to commute for work. There doesn't seem to be that many job opportunities or variety. There are lots but not in lots of areas.	12/4/2022 2:28 PM
25	I'm retired, what the children of Severance do really is not my concern.	12/4/2022 9:09 AM
26	I think the reason we have so much growth is because the housing is CHEAPER than the cities around where they work.	12/3/2022 8:27 PM
27	No jobs	12/3/2022 1:41 PM
28	I can hardly afford it now and I don't see how kids growing up will be able to afford it unless they live with their parents.	12/3/2022 12:18 PM
29	Not sure	12/3/2022 8:40 AM
30	None of these. Will they want to come back? It's just another city now.	12/3/2022 8:29 AM
31	All of Colorado is expensive!	12/3/2022 8:18 AM
32	A first time homebuyer can buy in the city. Severance is a town not a city	12/3/2022 7:06 AM
33	Relative to other areas in northern Colorado it is one of the most opportune for 1st time homebuyers. There's an excessive number of properties crammed on really small lots with many of those being of poor quality construction equating to some of the cheapest available in all of northern Colorado.	12/2/2022 8:55 PM
34	This is a too far fetched question. The city of Severance should not have the goal of self sustaining children to stay here. There isn't manufacturing, there isn't a huge retail presence	12/2/2022 6:25 PM

Severance Housing Needs Survey

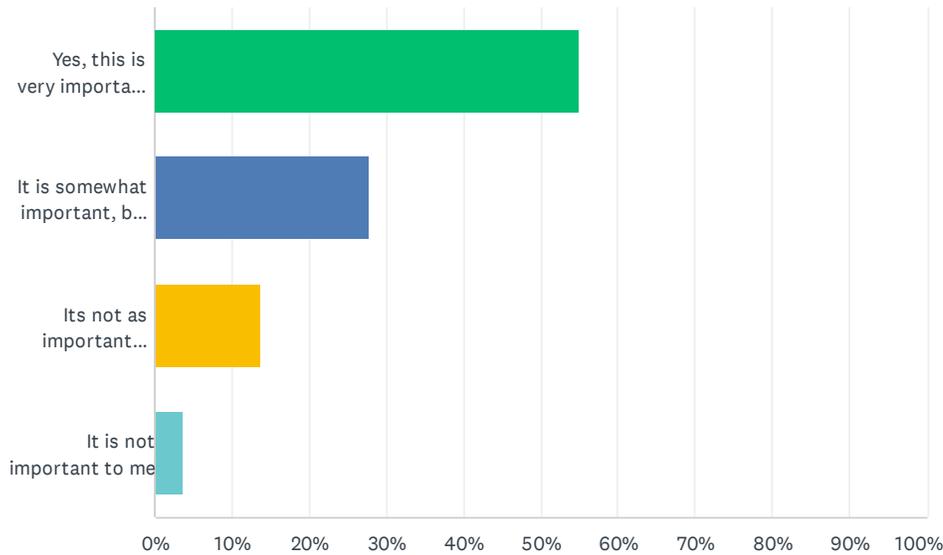
and there isn't even a large grocery store. It's premature to plan that far in advance.

35	This is a weak argument supporting the need for growth. In today's society very few people end up living in the town they grew up in, and there are zero jobs in severance that can actually support living in severance	12/2/2022 4:40 PM
36	I don't think my children will be able to afford to live anywhere in Colorado.	12/2/2022 4:29 PM
37	It would be really tough for a young family to move here as a first home since the current market is so high. But that might adjust in the future.	12/2/2022 4:10 PM
38	No, because if they have kids of their own , they will not be able to attend a Severance elementary school because of overcrowding . The people of Severance are upset because of the lack of stores , restaurants, shops, and rec center or something for our kids, stop building new homes . My daughter could not attend the elementary school in our Neiborhood , she had to go to a school in Windsor that was almost to I-25, that is not fair, build more of the town up before adding MORE homes, it is way too much	12/2/2022 3:07 PM
39	Depends on if the kids choose to get a job and work hard, go to college and get a good career or if they choose to live off the government or work fast food their whole career	12/2/2022 2:36 PM
40	Not as a first time home buyer.	12/2/2022 11:37 AM
41	My daughter is a HS senior - she's upset she can't afford to live in this area unless she keeps living at home.	12/2/2022 8:27 AM
42	Colorado housing is too expensive, especially for those just starting out in their professional lives. Not a Severance issue but a Colorado as a whole issue.	12/2/2022 7:11 AM
43	With the price of water going up to add more subdivisions and people, and pricing going up and taxes, I think there is no way they'll be able to afford to if we continue down this path	12/2/2022 7:11 AM
44	Nothing pre own homes here for those just out of college or in college.	12/2/2022 6:02 AM
45	My daughter and her husband just bought. They quickly ruled out Severance as somewhere they could afford in spite of it being high on their list for desirability.	12/2/2022 5:28 AM
46	I don't think there are enough opportunities in Severance for children to remain in town to work	12/2/2022 4:36 AM
47	There are homes going for 800k. In a plot as big as mine. Ridiculous.	12/1/2022 11:13 PM
48	The future taxes look insane. Severance needs to do a better job planning. This could be a nice farm town, but every day it's getting more cheaply built homes with no infrastructure. It's sad to see.	12/1/2022 10:22 PM
49	With the fluctuating housing market and the cost of living - it's all going to be based off that...	12/1/2022 10:03 PM
50	Unknown sure hope so	12/1/2022 9:50 PM
51	Way to much development, water is getting to expensive because the town has allowed too much development without proper planing and making the new developers pay for infrastructure improvements. And besides that there are just too many people and crowded schools now!	12/1/2022 9:26 PM
52	Why would anyone want their children to move here? There are much better places to live. The schools have become horrible and over crowded due to poor planning by the city. The quality of the homes being built is substandard for the price, and there is nothing here for young families. This is not a community, just a bunch of houses. Give the town to Windsor or Eaton and let them run it.	12/1/2022 8:50 PM
53	I don't think there is much the town can offer if it's just full of houses so I imagine it won't be a desirable place to live.	12/1/2022 8:26 PM
54	Home prices are likely too high in this area for new homeowners.	12/1/2022 8:22 PM
55	Metro tax hurts everyone. Makes it unaffordable even for people that are well off.	12/1/2022 8:09 PM
56	All housing in Colorado is outrageously expensive.	12/1/2022 8:04 PM
57	It's not a Severance issue, it's a Colorado issue	12/1/2022 7:12 PM
58	We have a hard time even providing them with public education. Our schools are filled to the	12/1/2022 7:03 PM

Severance Housing Needs Survey

Q8 Do you think that it is important for those who provide essential public services, such as police, fire, health care and education be able to afford to live in the Town of Severance?

Answered: 539 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes, this is very important to me	54.92%	296
It is somewhat important, but I have greater concerns	27.64%	149
Its not as important locally, I think its a regional issue	13.73%	74
It is not important to me	3.71%	20
TOTAL		539

#	OTHER COMMENTS OR CONCERNS	DATE
1	I think having an opportunity to live in the community you serve is important; not mandatory, but important	1/31/2023 1:05 PM
2	for other people too	1/11/2023 7:12 AM
3	It is important to me, I believe that most individuals should be able to afford to live in our region regardless of job description. The sad truth, is that many cannot afford too.	1/9/2023 10:12 AM
4	These are all needed services to build a community.	12/13/2022 3:27 PM
5	First of all, why are we assuming these are the individuals who would be living in affordable housing? Secondly, there are plenty of housing options, in nearby towns and cities. The commute would not be a difficult one. People do it every day.	12/12/2022 1:04 PM
6	Our schools are overcrowded as of now. What plans are there for providing all these services for all the people who have already moved in all those new houses?	12/12/2022 8:19 AM

Severance Housing Needs Survey

7	Are you not paying comparable pay so that they cannot afford to live here	12/10/2022 6:03 PM
8	If they can't live here where are they going to live?	12/8/2022 6:01 PM
9	As a former educator, I would never be able to live in this area on my former salary. Rent is over half of what I made, and that dynamic is not sustainable	12/7/2022 7:15 PM
10	Those who serve the community should be able to live in the community.	12/7/2022 10:36 AM
11	Safety to and from schools and events needs to be addressed so that the amount of traffic is minimized	12/6/2022 4:58 PM
12	That would be nice, but maintain its small, quiet image.	12/6/2022 11:17 AM
13	Our police force is garbage so I couldn't care less if they lived here.	12/5/2022 11:05 PM
14	I think there needs to be the right amount of police and fire for what is in Severance. Healthcare we go else where. Again that is why we moved here was the small town feel.	12/5/2022 2:51 PM
15	These employees should be able to live within 30 minutes of their employment. Living in Severance isn't a priority	12/5/2022 9:07 AM
16	Don't overthink this, stop the growth. This area is going to look like Denver if we don't.	12/4/2022 10:37 PM
17	I am an educator, housing is high and our pay is low.	12/4/2022 7:18 AM
18	I think the city manager and mayor should be required to live in town but others can live elsewhere. Again the problem is that almost everyone who lives in Severance works out of town therefore cheaper should be a goal because apparently it is already cheaper than elsewhere	12/3/2022 8:27 PM
19	They should be able to live here if they choose to do so	12/3/2022 12:18 PM
20	I am not in one of those field so I can't say what might be important to them	12/3/2022 8:47 AM
21	There is no need to lower income expectations to include more people. It took me a lifetime to earn what I have others can do the same. Owning property in Severance is a privilege not a right	12/3/2022 7:06 AM
22	The Town of Severance paying for a gun range is SURE AS HELL not a priority.	12/2/2022 5:40 PM
23	We need to put essential public servants first. My main concern is the level of crime that having more houses will bring. We moved to Severance because it was a small town and we like the small town feel. We do not like the way that the town is growing. We have seen a HUGE increase in car break-ins, crime, car accidents, and in our neighborhood, we have seen an increase in the number of people living under one roof in single family homes-because 10 people can live in one home and afford it, thus increasing car traffic, parking on grass lawns, and speeding in our neighborhood. I like the quaint, quality of life that is Severance, the more we build, the more that will be lost. We want to raise our children in a safe neighborhood in a safe, close-knit town, and that will all soon be lost.	12/2/2022 4:29 PM
24	But we house more public service from other towns then we do are own. We are headed in that direction where they can't even live in the town they work in. Same as windsor.	12/2/2022 12:15 PM
25	It's essential! It's the best way to maximize their support	12/2/2022 4:36 AM
26	People tend to care more, when they are apart of the community they serve/reside in.	12/1/2022 11:13 PM
27	A community should be well thought out before throwing a bunch of additional homes in with no infrastructure. Severance has been poorly planned. We do not have a grocery store, gym, home store, library, water, etc. but keep throwing more homes in. A well developed town would have the accommodations to meet the needs of their residents so needing to leave town is a rare occurrence (which would also help with the horrendous traffic too).	12/1/2022 10:22 PM
28	Yes but not with the plan currently in place for where the school will be at. The plan for the school and businesses is fine, we have a HIGH demand for businesses almost 10,000 people in this town and houses are still being developed (that has been delayed). Public Services such as Police, Fire, Health Care and Education should probably receive a housing stipend honestly. We all know teachers don't get paid what they deserve, we can't developers or the town pay their mortgage (not with taxpayers money) since cost of living is so high, income is still low and houses are not cheap. Be there for the people who are there for us and our	12/1/2022 10:03 PM

Severance Housing Needs Survey

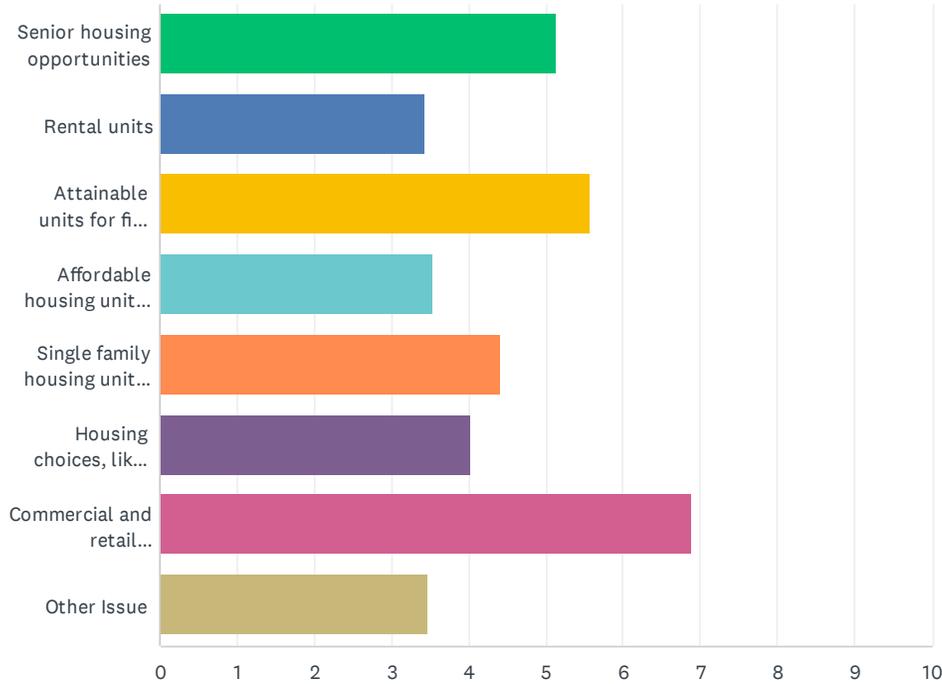
families... We are a community right? For #9 - I don't think severance needs anything other than Businesses.... I would delete all of the other options if I could...

29	As A Firefighter myself this is of utmost importance! Our First responders should be able to live in the same town they serve and not be priced out. Same as teachers raise the salaries and provide affordable housing options if needed	12/1/2022 9:50 PM
30	I want our first responders to be able to afford to live in the community they serve. Unfortunately their current pay combined with housing options greatly restricts that.	12/1/2022 9:25 PM
31	Severance's current plan to allow low quality builders to build junk homes does not help anyone.	12/1/2022 8:50 PM
32	It's important we all be able to afford to live near our jobs	12/1/2022 8:04 PM
33	Don't make cheap housing a solution to underpaying these types of workers.	12/1/2022 6:51 PM
34	I think those who provide essential services will live and work where it is best for them. I don't think the decision has to do with affording to live in Severance	12/1/2022 6:48 PM
35	This is literally the cheapest suburb of Fort Collins.	12/1/2022 6:35 PM
36	I feel police, fire, teachers, etc should receive tax breaks, discounts, whatever it may be to live in the town they service. If Severance is good enough to work in and take money from - they should live here.	12/1/2022 5:08 PM
37	We need stores or more services but also understand I would rather travel then get more housing.	12/1/2022 4:53 PM
38	This would be ideal, but my greatest concern is the Town is building too quickly and on every available open space.	12/1/2022 4:09 PM
39	Many people commute to what ever town they work in whether its Denver or Cheyenne. Why would it matter if they live here. If they are at their house they are off duty anyway.	12/1/2022 4:03 PM
40	A lot of the reason people move here is because it is affordable. As growth happens the affordable areas keep moving out.	12/1/2022 3:40 PM
41	Living in the community you serve shouldn't be a priority. I work for the Denver Fire Department and live here, very few members in Denver live in Denver.	12/1/2022 3:07 PM
42	It goes far beyond the groups listed. Very few people live and work in Severance. The people that can earn enough from their job in Severance to afford a mortgage here number what, 50 at most?	10/31/2022 2:47 PM

Severance Housing Needs Survey

Q9 I think Severance needs more....(please rank)

Answered: 542 Skipped: 3

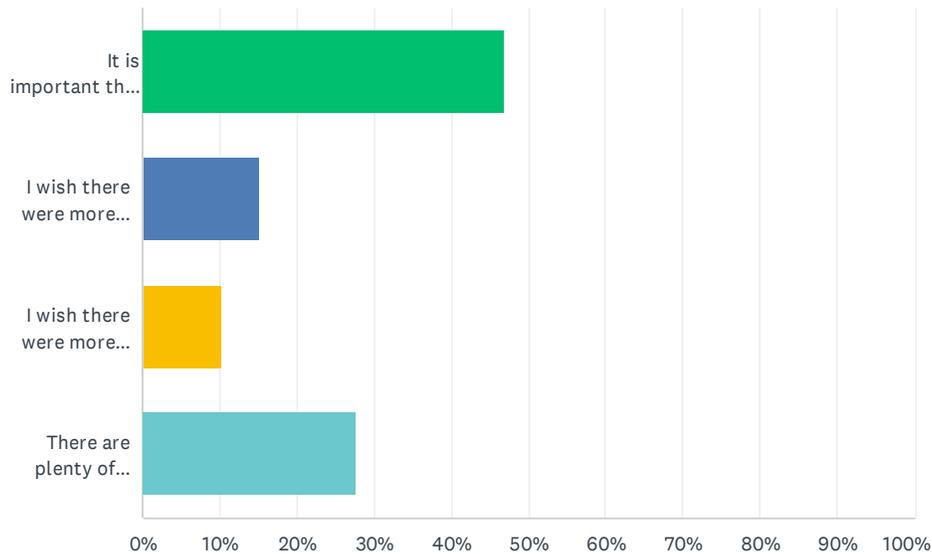


	1	2	3	4	5	6	7	8	TOTAL	SCORE
Senior housing opportunities	5.26% 25	19.16% 91	24.63% 117	18.95% 90	12.63% 60	8.63% 41	8.21% 39	2.53% 12	475	5.14
Rental units	1.09% 5	7.22% 33	7.66% 35	11.16% 51	13.35% 61	23.63% 108	21.66% 99	14.22% 65	457	3.43
Attainable units for first time homebuyers	7.43% 35	23.14% 109	24.63% 116	21.23% 100	13.80% 65	6.58% 31	2.34% 11	0.85% 4	471	5.56
Affordable housing units for lower income families	4.32% 20	4.32% 20	9.07% 42	14.25% 66	12.96% 60	16.85% 78	21.81% 101	16.41% 76	463	3.53
Single family housing units regardless of income	5.60% 26	13.36% 62	14.22% 66	12.07% 56	18.32% 85	15.95% 74	15.09% 70	5.39% 25	464	4.41
Housing choices, like condos, duplexes, or mixed-use type housing	2.55% 12	8.94% 42	11.28% 53	15.53% 73	20.00% 94	18.51% 87	15.96% 75	7.23% 34	470	4.03
Commercial and retail development, we have plenty of housing already	65.98% 353	11.96% 64	4.86% 26	2.43% 13	3.55% 19	2.99% 16	4.67% 25	3.55% 19	535	6.89
Other Issue	11.66% 52	16.37% 73	4.71% 21	3.36% 15	4.26% 19	4.93% 22	7.85% 35	46.86% 209	446	3.47

Severance Housing Needs Survey

Q10 What are your thoughts on opportunities for senior housing in the Town of Severance?

Answered: 519 Skipped: 26



ANSWER CHOICES	RESPONSES
It is important that Severance have senior housing available to those who need it.	46.82% 243
I wish there were more senior housing opportunities locally for my aging parent/relative	15.22% 79
I wish there were more senior housing opportunities locally for myself, I'd like to stay in Severance as I get older	10.21% 53
There are plenty of senior housing option available locally, we don't need more	27.75% 144
TOTAL	519

#	ADDITIONAL COMMENTS OR CONCERNS	DATE
1	I just don't know if there is a need since I'm not looking for housing. Windsor is close enough but do they have space available? I think it is more important to have senior housing close to the services they need, medical, grocery, rec center, etc. Build those first.	1/31/2023 7:00 AM
2	This isn't to be heartless... The other small towns, i.e. Eaton, Ault, Pierce, Nunn, etc. Have it so why does Severance need it or need to worry about it? Windsor is a 10 min drive to their facilities. Greeley is 15-20 min drive... We have other things to worry about here in Severance...	1/11/2023 7:12 AM
3	The answer depends on what the senior housing will offer. Severance does not offer much for services so I wouldn't want seniors to feel siloed/alone by living here.	12/19/2022 7:01 AM
4	There is senior housing/activities in Windsor. There are more important problems facing Severance at the present time.	12/17/2022 6:10 PM
5	WE DON'T NEED ANY MORE HOUSING - REGARDLESS OF TYPE -hard to rank them above as we DO NOT NEED ANY MORE HOUSING!!	12/15/2022 10:31 AM
6	I would love to stay in my own home, but the rates of services continue to skyrocket	12/14/2022 1:39 PM

Severance Housing Needs Survey

7	Senior housing helps keeps families close together to care for older family members and assist in making them stay in the same area.	12/13/2022 3:27 PM
8	I don't have an opinion on this as I'm not familiar with this type of housing	12/12/2022 8:19 AM
9	If you have senior housing, you need public transportation. How will they access medical and shopping services since there are none here?	12/11/2022 3:36 PM
10	Why would seniors want to live where there is nothing for them to do? Nothing here supports a senior lifestyle.	12/11/2022 3:17 PM
11	Why?	12/11/2022 2:51 PM
12	Nursing homes?? Please define senior housing	12/10/2022 6:03 PM
13	There is no reason to be concerned with senior housing until The Town has the commercial base to support the needs of the elderly. What are these people suppose to do in Severance?	12/8/2022 3:38 PM
14	We need more affordable options in all localities.	12/7/2022 7:15 PM
15	There really isn't any retail that would benefit senior living in Severance. Dollar General is really the only place seniors can purchase from.	12/6/2022 8:10 PM
16	This is hard to answer because I'm not sure it's a great place for seniors considering the lack of access to any amenities or resources. They would have to travel for doctors and groceries etc	12/5/2022 6:44 PM
17	Without many close businesses like grocery stores Or care centers, I don't see it making sense for senior housing to be here. It wouldn't seem very convenient.	12/5/2022 5:08 PM
18	I do think there is a need in NOCO for good senior housing and complexes.	12/5/2022 1:06 PM
19	Need retail/commercial business before senior housing. Land availability does seem limited	12/5/2022 9:07 AM
20	I think there is plenty of housing and commercial properties that we need to put a stop on ALL building.	12/5/2022 8:20 AM
21	Senior housing is a tough sell for Severance without any supporting infrastructure - medical care, mass transit, pedestrian friendly grocery, pharmacy, and other related services	12/4/2022 6:13 PM
22	Doesn't matter it's inflation	12/4/2022 3:47 PM
23	I don't know enough about Severance's plan for senior housing to comment.	12/4/2022 3:10 PM
24	Don't care	12/4/2022 2:32 PM
25	Windsor is near by and has plenty of opportunities for senior living.	12/4/2022 10:09 AM
26	Not sure what you are talking about for seniors. Is it nursing home, assisted living, independent living or single family homes seniors can afford? An independent living option would be a good idea.	12/3/2022 8:27 PM
27	one story duplexes would be great for Seniors!	12/3/2022 7:40 PM
28	We need to get some medical offices and a grocery store with a pharmacy to support senior needs	12/3/2022 1:37 PM
29	Even though I am against MORE expansion (this town cannot support the growth at the rate it's growing) there should be affordable senior housing.	12/3/2022 12:18 PM
30	The items for ranking in question 9, in my opinion are all no higher than 7 or 8 in importance. Severance needs to slow down ALL growth until the cost of growth can be paid for by the new construction. NOT by people that have lived here for years	12/3/2022 11:15 AM
31	No opinion	12/3/2022 10:24 AM
32	I feel like seniors are buying a lot of the small ranches because they don't have dedicated senior housing where they might have more appropriate living assistance	12/3/2022 10:11 AM
33	Seniors need to be able to shop locally. Build retail first	12/3/2022 9:22 AM
34	Might be a good idea. Possibly after there are more local businesses, centers and supporting	12/2/2022 8:55 PM

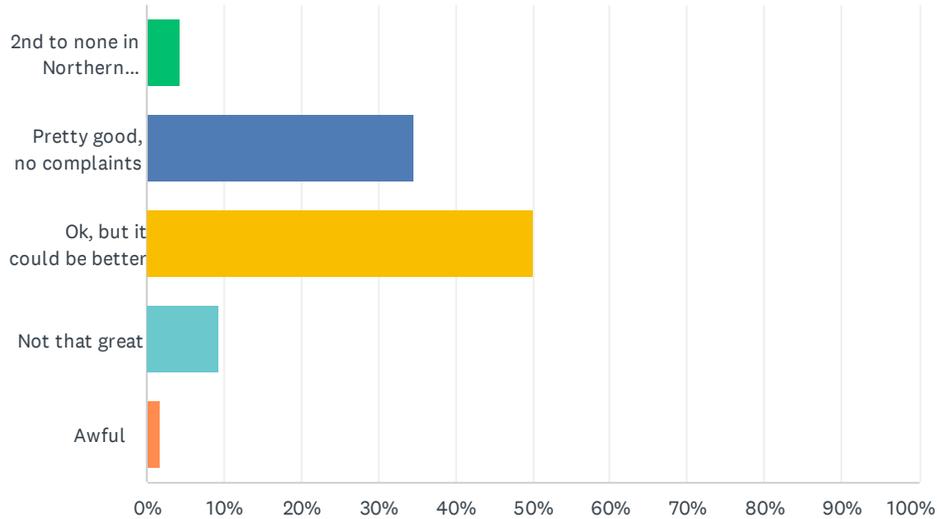
Severance Housing Needs Survey

	facilities in town.	
35	Look, this town and properties are known as "higher end". People move here because of that. Why are you changing that? There's no public transit. No grocery stores. Why the push for public housing? Greeley and Fort Collins have the infrastructure, stores and places to work to support those goals. The change for that will cost money and it's not my desire to turn this town into a Greeley.	12/2/2022 6:25 PM
36	Continuous care retirement community is becoming an important consideration for us.	12/2/2022 4:16 PM
37	I'm not for or against it, neutral	12/2/2022 2:36 PM
38	No opinion	12/2/2022 1:47 PM
39	Severance is a younger community.	12/2/2022 11:59 AM
40	There are no admenities in this town for Seniors to live here	12/2/2022 6:02 AM
41	Not a concern of mine	12/2/2022 4:36 AM
42	None of these answers fit me	12/2/2022 12:50 AM
43	They wouldn't be affordable any way.	12/1/2022 11:13 PM
44	This should be the least of Severance's concern. This isn't going to be a nice town to live in for future years with all of the cheap Journey homes and no accommodations.	12/1/2022 10:22 PM
45	And I only say this because if 1000 more homes get built in this town, it's going to be too congested, too much for seniors to enjoy and get around, safely and in general. Seniors always have a big place in my heart and need an affordable place to live but if the town keeps growing with people and homes, I think it will make it less enjoyable for them and the community.	12/1/2022 10:03 PM
46	This is less of a concern to me right now, because I believe it would be silly to house a bunch of senior citizens in a town that has limited resources to help them recreationally, medically, or provide basic groceries to them.	12/1/2022 8:12 PM
47	The problem with this is most seniors need to shop and have things to do to be active and Severance has none of this currently.	12/1/2022 7:16 PM
48	There are so many in Windsor, I don't think Severance could compete with the ones in Windsor	12/1/2022 7:01 PM
49	Most of my neighbors are seniors and have been here from the beginning. It's cheaper here than anywhere else around fort collins	12/1/2022 6:35 PM
50	We are going to be in the market for senior housing / 1 person housing within the next 1-3 years. It would be great to have them close to us so we can spend time together and help take care of their property.	12/1/2022 4:11 PM
51	There are CLOSE TOWNS everywhere with plenty of Senior Housing. It used to take me 20 to 30 min. to get to Loveland. Keep building in Severance and it will take 20 minutes just to get somewhere here in this town! STOP with the building.	12/1/2022 4:03 PM
52	It would be nice, but right now not urgent.	12/1/2022 3:40 PM
53	Until our population stabilizes, people with fixed income will continue to be faced with increased taxation needed to fund our overcrowded schools, that is, until we run these housing developers off who keep shoving growth down our throats. Options could be similar to the senior housing development south of Windsor's 7th ave on Road 17 or the one east of I-25 on Hwy 14. Options for Severance could be for higher density development along 392 and up on Hwy 14, which would allow easy access to amenities from surrounding areas as well.	10/31/2022 2:47 PM

Severance Housing Needs Survey

Q11 As a resident of Severance, I would rate the Quality of Life locally as...

Answered: 535 Skipped: 10



ANSWER CHOICES	RESPONSES
2nd to none in Northern Colorado	4.30% 23
Pretty good, no complaints	34.58% 185
Ok, but it could be better	50.09% 268
Not that great	9.35% 50
Awful	1.68% 9
TOTAL	535

#	OTHER (PLEASE SPECIFY)	DATE
1	Severance needs a good sized grocery store like King Soopers	2/17/2023 8:09 AM
2	Some dumpy looking areas on 4th street, between Mahogany and 1st street. Properties don't need to look wealthy, but tidy improves the area greatly.	1/5/2023 6:37 PM
3	Good, just a few tweaks like a good small local eatery, a couple cute downtown shops. Don't want big box, stores, etc. Also, discouraging truck traffic on 74 is very important to me	1/1/2023 10:13 PM
4	I would like to be able to stay in Severance when I need things- more commerical so I don't have to drive to Windsor, Greeley or Fort Collins.	12/29/2022 8:16 AM
5	No shopping available, have to travel to one of the other towns and that is where our money is going to other towns around us. The quality of housing is poor	12/23/2022 11:34 AM
6	the cost of living is increasing to support the infrastructure.	12/23/2022 10:33 AM
7	We desperately need a grocery store. Need to get rid of the eyesore automotive shop across from Bruce's	12/19/2022 7:12 AM

Severance Housing Needs Survey

8	We live in Severance but are always driving to other towns to do our shopping and activities since there is very little to do here in town.	12/19/2022 7:01 AM
9	This survey is putting the cart before the horse! Development is fine when the infrastructure is up to standards. No further development should take place, except for commercial development until the water and sewer systems have been updated. Where have the tap fee, building permit funds, etc. gone instead of being put toward infrastructure updating. How can the town justify raising water rates by 20% per year when they have received enough revenue from tap and building fees to build a new water treatment and delivery system?	12/17/2022 6:10 PM
10	I bought my house almost 17 years ago and was on the South End of town. Looking for that small town feel with the convenience to get to Windsor, Greeley or Fort Collins or even Centerra, All in LESS then 20 minutes. Now I can barely get out of town in 20 minutes as you have surrounded me with low income renters and no good way to get out of town. Not to mention my kids are crowded in their classrooms and have been sitting on crates in trailers for at least the last FOUR YEARS - this is UNACCEPTABLE - I do not blame the bond for failing the last time (thank goodness it passed this time) I BLAME YOU FOR OVER BUILDING WITH PISS POOR PLANNING - where were you planning to educate all these kids? Where were you planning to get water? Get a clue!	12/15/2022 10:31 AM
11	we used to have an HOA that took pretty good care of everything for a reasonably fare price. Now that's going up and I see there not taking of anything	12/14/2022 1:39 PM
12	Having a senior center would be great.	12/13/2022 3:27 PM
13	Need more commercial/retail, maybe a big grocery store, and mor road infrastructure, ie more 4 lane roads before we just blast in more housing developments. CR. 74/Harmony Rd is way too crowded and overused as it is..	12/13/2022 3:25 PM
14	The truck traffic is horrible. Infrastructure needs to catch up with the out of control building that was not regulated before any more subdivisions are built.	12/13/2022 11:08 AM
15	Love the small town feel it has at the moment. Hate that it won't stay that way. I grew up here and chose to raise my kids here. If I wanted to live in a booming metropolis, I would have moved to one.	12/12/2022 1:04 PM
16	The traffic has become a huge problem	12/12/2022 8:19 AM
17	Over taxation, and a small business improvement	12/10/2022 6:03 PM
18	Yax hikes are getting out of hand.	12/10/2022 6:02 PM
19	We need an actual grocery store closer and rec center	12/10/2022 1:50 PM
20	There has been no benefit to us as the town has grown. Noise and light pollution is horrendous now. The town is nothing but ugly, crammed together houses and a dollar general. Would be nice to see more rural style horse properties go in.	12/9/2022 1:52 PM
21	We have to drive to Fort Collins for everything.	12/8/2022 6:01 PM
22	Severance needs commercial development, not more houses!	12/8/2022 3:38 PM
23	There is a distinct lack of a grocery store of significant size. With so many new constructions, it should be possible to build a grocery store that is closer to us than Windsor.	12/8/2022 3:05 PM
24	Would love to have a grocery store. And more accessible ways to know what is going on in Severance Also when will the library be built	12/8/2022 8:45 AM
25	Have to leave town and take business to other towns/counties. Results in gas use increase and local gas station is near criminal price gouging, so my gas money leaves the town too.	12/8/2022 8:16 AM
26	I would honestly love for Severance to be annexed by Windsor to move entirely to Windsor or Timnath. Anywhere more convenient.	12/8/2022 6:47 AM
27	We have to travel outside of town for groceries, gas, fast food. No water to support growth. Why are so many houses going up before water, commercial, infrastructure, schools ??	12/7/2022 10:22 PM
28	We need a grocery store	12/7/2022 7:15 PM
29	I want to keep my hard earned money in town. I want to buy my groceries here, eat out in town with many different options and buy things I need in town without having to spend my money	12/7/2022 6:46 PM

Severance Housing Needs Survey

for other towns to better their communities.

30	Grocery store would be beneficial	12/7/2022 1:13 PM
31	As a native and a person wanting the country life I would say the accelerated progress and growth is very close to making Severance less enjoyable than it was. It's not quite a Windsor problem, but close. Why can't Severance separate from Windsor and become our own town? If not can we start getting our own Rec center or grocery store and taxes? Can we start getting restaurants and quit making it hard for current, or what used to be current places like G5, restaurants to expand in ways that would serve our community? We need a 3-5 year hiatus on ALL residential building until we can get infrastructure, schools and water back into surplus. We may have just passed a bond but with the Moody project and the new housing development along Hwy 257 as well as by Raindance those new schools are already over crowded and they aren't even built yet. It looks to me the town and people in leadership are only interested in their kickbacks and aren't actually doing the right thing to ensure a prosperous, quiet place to live. Money always talks and it's clear that has been the priority for the last 3 to 4 years. Sure it's great for folks moving from big cities, of course they think it's so wonderful and such an improvement. They leave their over crowded schools, crime ridden neighborhoods and corrupt cities to come to ours thinking it's great but they also bring the very thought process and mindset that corrupted their previous homes to our town; before long we become what they left. I'm not alone in my thinking, the people that have called this area their home for over 5 years are unhappy and will continue to be so as the growth continues out of control.	12/7/2022 8:45 AM
32	A Couple more businesses, ie. restaurant, grocery... otherwise, very nice.	12/6/2022 11:17 AM
33	Continue development of trail system including around New Windsor Reservoir per long range plan.	12/6/2022 8:26 AM
34	I spend far too much time worrying about Development that will negatively impact my kids and my safety. We need sidewalks not more people	12/6/2022 2:21 AM
35	I would love to have closer amenities here such as a grocery store (how do we convince Aldi to come this way), outdoor neighborhood pool, some more food businesses...	12/5/2022 5:08 PM
36	I wouldn't want to live anywhere else, however I would like to see more local commercial businesses built in Severance, especially restaurants. I would like to see better infrastructure and more improvements to the traffic. I also live in a Journey home that was built 2 years ago and am still working with their warranty department to fix issues that should've been fixed prior to the closing of the house. I believe they shouldn't build anymore houses until they honor their commitment and responsibility to their current homeowners in this community.	12/5/2022 4:13 PM
37	Too big too fast. Not much of a small town anymore. Really sad.	12/5/2022 2:51 PM
38	There are very few amenities here as the population expands rapidly.	12/5/2022 1:38 PM
39	We love the small town feel and the little bit of affordability over FTC and Loveland. Love not being too crowded and nice farmland around us. Not looking to make this a big town.	12/5/2022 1:06 PM
40	I'm not a resident	12/5/2022 9:09 AM
41	Way to many people compared to 10 years ago. It has made the town less enjoyable to live in. Miss the small town vibes that use to make Severance unique.	12/5/2022 8:20 AM
42	As surrounding areas develop at lightning speed areas like Severance will see an increase in demand.	12/4/2022 6:13 PM
43	There is a lack of nice parks and restaurants for social life. We have it better than most but can always improve. We just cannot over develop and become like Fort Collins and Timnath.	12/4/2022 2:54 PM
44	I wish severance employees did what they get paid for	12/4/2022 2:32 PM
45	a grocery store would be nice since others are too crowded and further away-more traffic makes it take longer to get there. Need library, which is supposed to be coming. A few shops would be nice.	12/4/2022 2:28 PM
46	Need more stores	12/4/2022 9:25 AM
47	We have a very nice town! I recommend focusing on safety, high quality education and infrastructure. I'm not sure our roads are equipped to handle the many homes being built here. I	12/4/2022 9:00 AM

Severance Housing Needs Survey

also would like to make sure we have enough water for our residents. I don't want to hear about a water shortage when houses are continually being built without securing enough water.

48	housing developers should be required to donate/reduced price certain amount of lots to be used for habitat for humanity	12/4/2022 8:57 AM
49	Severance needs to keep its small town feel. The rural lifestyle is its best draw. This is the reason GOOD planning is a must. I am afraid the town board is more interested in growth than the what is good for the town itself.	12/3/2022 8:27 PM
50	More things for kids and families to do, like a Community center with pool and basketball courts, exercise rooms, etc.	12/3/2022 7:40 PM
51	Our biggest complaint again is the infrastructure, We really wish there was at least a grocery store in town, maybe some fast food options. All severance seems to be is houses. Would be nice to stay in town for more things	12/3/2022 5:50 PM
52	We need businesses here instead of everybody having to commute for work.	12/3/2022 1:37 PM
53	Severance needs to make sure there are enough schools and enough water to support this community	12/3/2022 1:37 PM
54	I've already listed my complaint	12/3/2022 12:18 PM
55	Most of us moved here for a semi-rural quality of life. Unfortunately Severance is moving in the same direction as Windsor and Timnath. That is not the quality of life I desire	12/3/2022 11:15 AM
56	We don't have any commercial tax base to continue to upgrade and improve our town and the only solution to cover costs has been to increase taxes on homeowners in town, making severance unaffordable to live in. We need commercial amenities here like a grocery store, 24 hr gas station, fast food restaurants for convenience sake, more restaurants in general, etc. I am tired of my hard earned money being spent in other cities to be used on the upgrades in their towns/cities while ours is in dire need of upgrade projects. We don't have 24/7 police services by our own police department, either and I think that is unacceptable. Why isn't our police 24/7, this seems like a safety issue for us as residents. When I have had to call police, sometimes I'm told there's only one officer available and they're handling another call?? Why not two or three? What if the one is tied up on an emergency and another emergency happens?	12/3/2022 10:21 AM
57	Grocery store and more restaurants needed	12/3/2022 10:11 AM
58	I would like the two lane widened out of Timnath going east on 74. I really would like access to bike paths from severance	12/3/2022 8:40 AM
59	It would be better if I didn't have to drive to another town for needs such as groceries or dining options.	12/3/2022 8:39 AM
60	Used to be great. Now it's just Fort Collins jr.	12/3/2022 8:29 AM
61	The more we build, the more issues and crime will arise! Keep Severance small!!! Keep quality of life high!	12/3/2022 8:18 AM
62	Not enough commercial	12/3/2022 7:25 AM
63	Don't change a good thing	12/3/2022 7:06 AM
64	We desperately need a grocery store here!! Would love Sprouts to come	12/2/2022 10:36 PM
65	Do not turn into Windsor or Fort Collins. Those towns are 10 minutes away	12/2/2022 9:19 PM
66	Severance has allowed builders to develop large communities with zero amenities... this is a problem	12/2/2022 6:48 PM
67	We love the community but we need to make it more of a community by making it more of a town which includes for example a swimming pool that is easily accessible to the children in our community and a grocery store which will provide tax revenue for our town. We also need more businesses besides these and begin to let people go and socialize with other community members where they don't have to go windsor for example a golf course or a pool again.	12/2/2022 6:26 PM
68	Want to spiff up the city. Get the local businesses to clean up their front yard(s). Just look at the corner of main and 74. Also... you could change the city motto to not include bulls crying. How disgusting. You should be ashamed of yourselves.	12/2/2022 6:25 PM

Severance Housing Needs Survey

69	No complaints, just concerns for future if rampant housing growth continues	12/2/2022 6:24 PM
70	Needs a grocery store and a community swimming pool	12/2/2022 5:33 PM
71	Good but declining with overdevelopment and severe crowding coupled with lack of infrastructure to support the undesirable rampant growth	12/2/2022 5:27 PM
72	When we chose to raise our family here, we knew the quality of life would be great. That was our top priority when choosing to live here. Second was schools. And both of those choices were decided upon because we loved that Severance was small. Because Severance is small, both quality of life and good schools could be obtained. The more we build and grow, the more those things become harder to obtain. Crime will increase, traffic accidents and busy traffic will increase, schools will become overcrowded thus lowering the quality of education that my kids deserve because of large class sizes and less teachers, and this once beautiful, quiet town will become large and overrun, and unpleasant to live in. I wish we had more of a say in stopping the growth, that is was less political and the residents had more of a say. We moved here because we thought this would be it. We didn't move to Severance, hoping that it would grow and grow and bring in more crime, traffic, people. Please keep Severance small.	12/2/2022 4:29 PM
73	Relatively small community located conveniently near larger communities. All the benefits of a smaller community with the benefits of larger communities within easy reach.	12/2/2022 4:16 PM
74	We need a grocery store	12/2/2022 4:03 PM
75	retail, grocery opportunities are lacking. Most all shopping goes out of town. Need better church representation.	12/2/2022 3:31 PM
76	we have nothing here but homes, do not bring low income to severance , it will bring crime, drugs, We moved to severance to get away from all that, so do not bring it to the town of severance	12/2/2022 3:07 PM
77	There needs to be a closer grocery store (King Soopers) and other conveniences available	12/2/2022 2:19 PM
78	Local shopping very limited	12/2/2022 2:01 PM
79	Refer to question 5	12/2/2022 12:15 PM
80	Used to be a good place, but mis-management and rapid, poorly planned growth has ruined it. you should consider renaming the town "Journey".	12/2/2022 11:59 AM
81	Lacks grocery stores and other resources for how large it has become.	12/2/2022 11:52 AM
82	Need more schools, ease traffic congestion, and less growth. All the festivals and things are so crowded now we don't even want to attend.	12/2/2022 11:37 AM
83	Better infrastructure development (sidewalks, stop signs, lights at major intersections on County Road 21). Lower speed limits on all of County Road 21.	12/2/2022 10:47 AM
84	Need better infrastructure, road repair, more recreational spaces and activities for our children and teens, a real grocery store would be fantastic. I'm tired if having to drive 15 minutes into Windsor or Timnath	12/2/2022 10:32 AM
85	we need more community resources, recreation. A center, a pool, library, Your survey should have asked if these things would be supported.	12/2/2022 8:54 AM
86	Our one gas stations consistently gouges prices. It would be really nice to have more retail, grocery, and/or gas stations on the 74 corridor	12/2/2022 8:38 AM
87	way over developed with no services or amenities locally	12/2/2022 8:27 AM
88	We need a grocery store.	12/2/2022 8:13 AM
89	We need a grocery store, but it cannot be a commercial store. We need to keep Severance a small bedroom community. This part of its charm. Bring in a grocery stores and retail stores that are not big chains. That's how we said ourselves apart.	12/2/2022 7:49 AM
90	Need more businesses, we don't have water for what's already here, traffic flow should also be addressed before adding more congestion.	12/2/2022 7:11 AM
91	Grocery store	12/2/2022 7:11 AM

Severance Housing Needs Survey

92	Need some stores or restaurants in severance not more houses - schools are already overflowing and taxes keep going up	12/2/2022 6:48 AM
93	Was better 5+years ago	12/2/2022 6:04 AM
94	Was much better before all the houses went up.	12/2/2022 5:53 AM
95	Closer amenities would make it 2nd to none	12/2/2022 5:45 AM
96	It was better before all the Journey homes filled every open space. Now I'm kind of embarrassed to live here.	12/2/2022 5:28 AM
97	We need commercial development so we stop taking our tax dollars to Windsor and can get 7x 24 police support	12/2/2022 4:36 AM
98	We need a pool or splash pad	12/2/2022 3:32 AM
99	Too many houses, roads first and then schools and then condos	12/2/2022 1:33 AM
100	Three years ago, I was thrilled to live in Severance and would have ranked it #1. I absolutely loved all the farm land and small town feel. There was hardly any traffic and the people were always kind to each other. Now, it's starting to feel crowded, we're losing restaurants and have hardly any accommodations to fulfill the needs of residents. I used to feel very safe out here and lately it seems like I'm constantly seeing numerous posts of breaking into people's cars, vandalism, and crazy people going into people's homes. This is not like the Severance I loved.	12/1/2022 10:22 PM
101	Need more restaurants and fun events	12/1/2022 10:03 PM
102	Please stop all the development! We don't have enough infrastructure, school space, grocery stores, restaurants and traffic is already getting really bad! Please preserve the "country/land, open space" that we all loved and why we moved here!	12/1/2022 9:57 PM
103	It was awesome 15 years ago, way to many people now	12/1/2022 9:26 PM
104	Severance used to be a great small town and a great place raise a family. It is quickly losing its appeal.	12/1/2022 8:50 PM
105	Infrastructure is needed to accommodate the housing	12/1/2022 8:33 PM
106	I miss the town I moved to.	12/1/2022 8:26 PM
107	We need more shopping options here, specifically a grocery store. I would also like to see more bike lanes to make it possible to get around town (especially county road 23) without a vehicle.	12/1/2022 8:22 PM
108	The Journey Homes neighborhoods are not great.	12/1/2022 8:19 PM
109	We need sidewalks that actually connect the housing areas to town. We need an actual grocery store and some type of food service (not coffee!!)	12/1/2022 8:12 PM
110	Would like Biking/Walking Trails	12/1/2022 8:04 PM
111	There are very limited amenities. We need commercial options.	12/1/2022 8:01 PM
112	Less building keep it small	12/1/2022 7:45 PM
113	Unless I'm going to Bruce's... I'm leaving Severance. With the closure of G5 the town really needs to look into its business-friendly incentives and how to attract retail business it a growing consumer area.	12/1/2022 7:43 PM
114	I love it, but we really need a grocery store.	12/1/2022 7:43 PM
115	Need a grocery store.	12/1/2022 7:07 PM
116	We HAVE to leave Severance to do anything. Retail, grocery stores, gas, all has to be done in Timnath/Fort Collins/Windsor.	12/1/2022 7:01 PM
117	Housing Development in past 5 years is too much.	12/1/2022 6:51 PM
118	Need a grocery store, restaurants, etc	12/1/2022 6:45 PM
119	Except for the constant construction traffic tearing up our roads	12/1/2022 6:35 PM

Severance Housing Needs Survey

120	Walking/biking trails would make Severance incredible.	12/1/2022 6:31 PM
121	Overdevelopment has negatively impacted the quality of life.	12/1/2022 6:22 PM
122	Would love an affordable community pool	12/1/2022 6:20 PM
123	Great town to live in. Quite and small. Traffic is bad roads can't handle it. Every time we turn around it seems that taxes are being raise. We have children that go to Windsor for school when we have an Elementary school right across the street. I have learned that our fire department runs a 2 man engine and maybe a part timer if one is available. Seems like the PD needs more man power as well. A lot of things need to be improved before Severance starts to build more homes.	12/1/2022 6:17 PM
124	I would love to see more downtown shops, stores and more family events.	12/1/2022 6:11 PM
125	Was better before all the growth, traffic and stoplights. Loved this area for the country feel surrounded by farmland that now keeps being plowed under to pad pockets of developers.	12/1/2022 6:04 PM
126	Downtown could be cuter, more rules enforced. Clean it up add a few trees	12/1/2022 5:57 PM
127	There are few retail and business opportunities. Town feels more like just houses than an actual community to be in	12/1/2022 5:40 PM
128	Not safe - crime is increasing - traffic is terrible - lost small town feel	12/1/2022 5:08 PM
129	Ten years ago it was great, but currently the town can't adequately provide safety, recreation, and other resources (i.e. grocery store, restaurants, youth sports) for the community due to overpopulation.	12/1/2022 4:55 PM
130	Was 2nd to none 5 years ago. Overdevelopment without corresponding infrastructure improvements has reduced quality of life.	12/1/2022 3:36 PM
131	We've only lived here for 6 months, but so far no complaints.	12/1/2022 3:13 PM
132	Parks, open spaces, did you know there isn't 1 baseball field available for use to the public that isn't fenced and locked off! My boys aha their friends need a place to play baseball in the spring summer and fall with their friends.	12/1/2022 3:07 PM
133	Need more commercial opportunities..I.e restaurants, grocery store	12/1/2022 2:19 PM
134	desperately need services in the area to draw more commercial businesses. The town seems a bit stagnant in that regard. Slow growth is not a viable alternative. Those who feel that way need to step into new millenium!	12/1/2022 1:55 PM
135	People moving here might like it, but I know what we've lost. When we were a much smaller community, life was so much better. We didn't have crowded roads, noise pollution, light pollution, and had great views and a sense of community. We had wildlife, we could see stars, and it was quiet at night. We may have more expensive houses now, but our quality of life is much worse. I can't think of a single thing we have now as a result of all this growth over the past 10 years, in particular, that makes up for everything we've lost. The small town attitude towards self-sufficiency that Severance residents shared at the time has been supplanted by people moving here from the city with expectations that all the amenities of the city would be available here.	10/31/2022 2:47 PM