

**December 2004**

**City of Pueblo  
Housing Market Analysis**



**AND**

**Pueblo County  
Housing Market Analysis**



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# City of Pueblo Housing Market Analysis

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## **Section I**

### **1. The Market**

Pueblo County extends from the foothills of the Rocky Mountains eastward on both sides of the Arkansas River. Pueblo, the only city in the county, sits at the confluence of the Arkansas River and Fountain Creek as well as Highway 50 (east/west) and Inter-state Highway 25 (north/south), and is the Southeastern Colorado regional hub. The City of Pueblo has a population of 123,405, and is considered to be the southern boundary for the state's major growth corridor, better known as the Front Range of the Rockies. Smaller towns include Avondale, Beulah, Boone, Blende, Colorado City, Rye and Pueblo West. The largest of these, Pueblo West, located approximately 10 miles west of Pueblo, has grown over the past 38 years from open undeveloped land to a town with a population of nearly 25,000. The older and smaller towns have had much smaller population increases. Pueblo County / City has experienced consistent net migration for each of the past 12 years, with net migration accounting for 74% of the total county population increase over that time. The county population is increasing and is expected to see a net annual migration of 2,000 people and a natural population increase of about 500.

Pueblo's numerous retail outlets and medical facilities serve the entire SE Colorado region. Pueblo (city or county) was home to a sizeable steel mill for nearly 100 years, but since the mid 1980's there has been a radical reduction in the production of steel and a loss of jobs in manufacturing in general. The Colorado Hospital for Mental Patients is located in Pueblo, and numerous federal, state and private prisons are located within 30 miles.

## 2. Population and Demographics

### a. Population Size/Household Composition

Of the 123,405 residents in the Pueblo Urban Area in 2000, 81% (32,388) were in family households. Seventy-two percent of those family households had male heads of household, and 28% had female heads of household. Additionally, 18,549 individuals lived in nonfamily households, 13,464 lived alone, 2,836 lived with nonrelatives, and 2,939 lived in institutions.

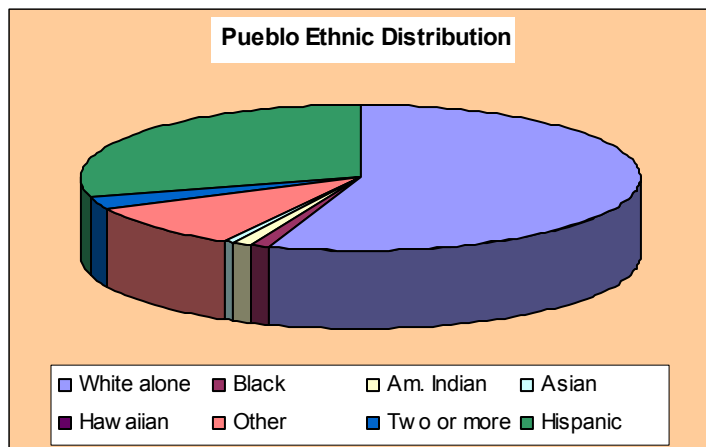
Table 1: Pueblo Household Composition

Total persons in Pueblo Urban Area	123,405
Persons in households	119,451
In family households	100,902
Householder:	32,288
Female	9,193
Male	23,095
Spouse	23,135
In nonfamily households	18,549
Living alone	13,464
Nonrelatives	2,836
Persons in institutions	2,939

### b. Ethnicity

The Hispanic minority population (38%) in the Pueblo Urban Area is more than double that of the state (17%). The US Census's system of measuring the Hispanic population has changed significantly over the past 50 years, but it is still useful to look at their figures. In 1960, Pueblo's Hispanic minority population was considered to be 17% of the City's population, jumping to 28% in 1970, and then increasing by about 3% each decade since. There are less than 2% Black and 2% American Indians in Pueblo's population, and even smaller percentages of other minorities.

Figure 1



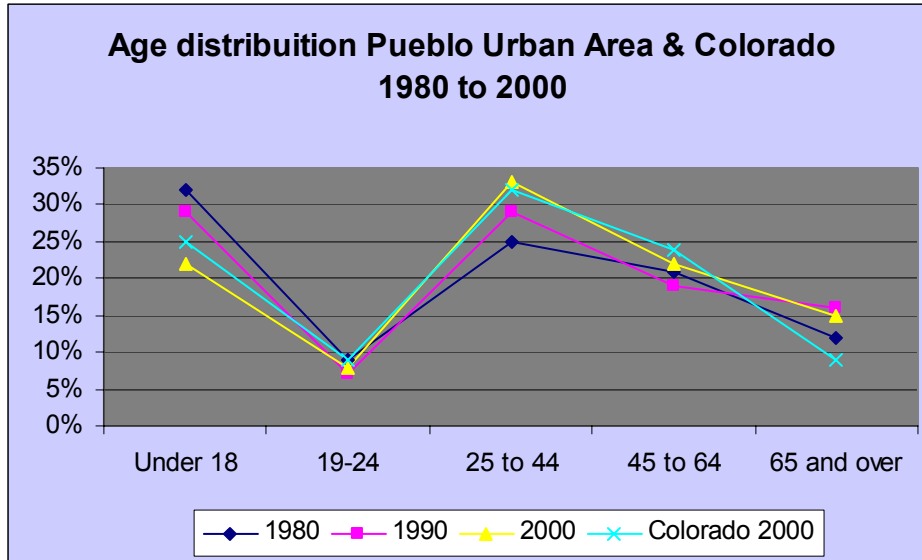
Source: Census 2000

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### c. Age

The population of the Pueblo Urban Area has been growing older over the past 40 years, and is currently older on average than the rest of the state. Note the especially high percentage of retirement-aged Pueblo residents, as shown in Figure 3 and Table 2 below.

Figure 3



Source: Census 2000

Table 2: Age distribution Pueblo Urban Area 1980 to 2000, Colorado 2000

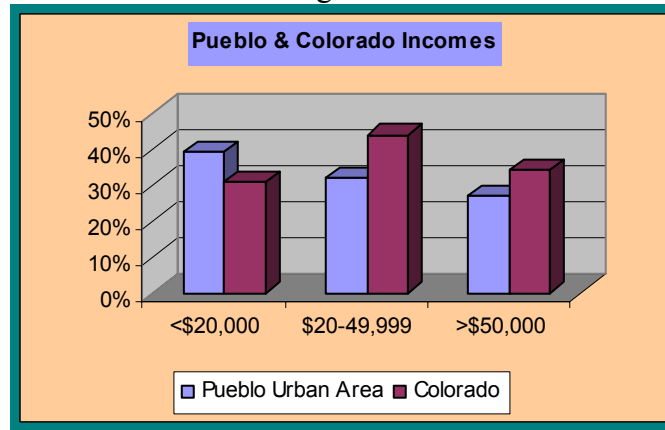
Age group	1980	1990	2000	2000 Colorado
Under 19	32%	29%	<b>22%</b>	25%
20-24	9%	7%	8%	9%
25 to 44	25%	29%	33%	32%
45 to 64	21%	19%	22%	24%
65 and over	12%	16%	<b>15%</b>	9%

Source: Census 2000

### d. Income/Wages/Employment

Income rates in Pueblo have been well below the state and national averages for several decades. They are currently about 80% of those in the nation, and Pueblo's income levels are not catching up with the rest of the state. In 1990, the median household income in the Pueblo Urban Area was \$20,940 (69% of Colorado's median household income of \$30,140). By 2000, it had reached \$31,315 (only 66% of Colorado's \$47,204 median household income). The portion of Pueblo's households that have incomes of under \$20,000 is greater than the state's. The portion of Pueblo's households that have incomes of between \$20,000 and \$49,999 is smaller than the state. In the state as a whole, a greater portion of households have incomes of above \$50,000 than in Pueblo.

Figure 4



Source Census 2000

Wages in the Pueblo metropolitan Statistical Area have continually lagged well below the state and national averages. In 2001, the average wage was \$36,219 per year nationally, \$37,952 in Colorado and \$27,097 in Pueblo, according to the U.S. Department of Labor, Bureau of Labor Statistics. Pueblo has an unusually large number of people working in community, social science, and protective service occupations. Numerous regional medical facilities and services are located in and near Pueblo, such as the Colorado Mental Health Institute at Pueblo, and there are several prisons located within a 30 mile radius of the city. Wages for workers in these two occupations are higher than the national average, reflecting a significant demand for these occupations and competition between employers for employees trained in these fields. However, the number of people working in these better paying occupations is only 5.4% of the overall working population, and the mean wages for these occupations in Pueblo (\$18.51/hour for social services and \$19.75 for protective service) is not far above the national mean (\$17.75 and \$18.15). In all other occupations represented, the wages in Pueblo are lower than in Colorado Springs, the state of Colorado and the United States as a whole. There are substantially fewer people in Pueblo employed in occupational categories that pay more than the national mean wage. Conversely, there are substantially more people in Pueblo employed in those occupational categories that pay less than the national mean wage. See Tables 3 and 4 below for further comparisons of Pueblo wages with those throughout the United States, and to see occupations of Pueblo residents compared to those of Colorado Springs, Colorado and the United States. Areas where Pueblo is below average are shown in bold (red), and those where it is above average are shown in italics (green).

**Table 3: Mean hourly wages by industry in Pueblo MSA**

Mean hourly wages by Industry	Pueblo	United States
<b>All Occupations</b>	<b>\$ 14.90</b>	<b>\$ 18.50</b>
<b>Management Occupations</b>	<b>\$ 32.72</b>	<b>\$ 40.87</b>
<b>Business &amp; financial occupations</b>	<b>\$ 22.42</b>	<b>\$ 27.74</b>
<b>Computer &amp; mathematical science occupations</b>	<b>\$ 24.20</b>	<b>\$ 32.33</b>
<b>Architecture &amp; engineering occupations</b>	<b>\$ 22.69</b>	<b>\$ 29.36</b>
<b>Life, physical &amp; social science occupations</b>	<b>\$ 24.01</b>	<b>\$ 25.44</b>
<b>Community &amp; social services occupations</b>	<b>\$ 18.51</b>	<b>\$ 17.75</b>
<b>Legal Occupations</b>	<b>\$ 26.50</b>	<b>\$ 35.10</b>
<b>Education, training &amp; library occupations</b>	<b>\$ 18.84</b>	<b>\$ 19.39</b>
<b>Arts, design, entertainment, sports &amp; media</b>	<b>\$ 15.90</b>	<b>\$ 21.30</b>
<b>Healthcare practitioner &amp; technical</b>	<b>\$ 24.70</b>	<b>\$ 27.46</b>
<b>Healthcare support</b>	<b>\$ 10.37</b>	<b>\$ 12.44</b>
<b>Protective service</b>	<b>\$ 19.75</b>	<b>\$ 18.15</b>
<b>Food preparation &amp; serving related</b>	<b>\$ 7.86</b>	<b>\$ 8.80</b>
<b>Building &amp; grounds cleaning &amp; maintenance</b>	<b>\$ 9.83</b>	<b>\$ 10.37</b>
<b>Personal care &amp; service</b>	<b>\$ 7.99</b>	<b>\$ 10.61</b>
<b>Sales &amp; related occupations</b>	<b>\$ 11.96</b>	<b>\$ 16.12</b>
<b>Office &amp; administrative support</b>	<b>\$ 12.46</b>	<b>\$ 14.31</b>
<b>Construction &amp; extraction occupations</b>	<b>\$ 15.83</b>	<b>\$ 17.73</b>
<b>Installation, maintenance &amp; repair</b>	<b>\$ 16.63</b>	<b>\$ 18.33</b>
<b>Production occupations</b>	<b>\$ 13.20</b>	<b>\$ 14.01</b>
<b>Transportation &amp; material moving</b>	<b>\$ 12.52</b>	<b>\$ 14.42</b>

Source:  
Census 2000

**Table 4: Occupations in Pueblo Urban Area**

Occupations	Pueblo Urban Area	Colorado Springs	Colorado	United States
<b>Management, professional, financial operations</b>	<b>27.40%</b>	<b>36.9</b>	<b>37.4</b>	<b>33.6</b>
<b>Management business &amp; financial</b>	<b>9.6</b>	<b>13.4</b>	<b>15.6</b>	<b>13.5</b>
<b>Management occupations, except farmers &amp; farm managers</b>	<b>6</b>	<b>9.1</b>	<b>10.1</b>	<b>8.6</b>
<b>Farmers &amp; farm managers</b>	<b>0.3</b>	<b>0.1</b>	<b>0.6</b>	<b>0.6</b>
<b>Business &amp; financial operations</b>	<b>3.2</b>	<b>4.2</b>	<b>4.9</b>	<b>4.3</b>
<b>Professional &amp; related occupations</b>	<b>17.8</b>	<b>23.5</b>	<b>21.7</b>	<b>20.2</b>
<b>Computer &amp; mathematical occupations</b>	<b>0.8</b>	<b>5.6</b>	<b>4</b>	<b>2.4</b>
<b>Architecture &amp; engineering occupations</b>	<b>1.4</b>	<b>3</b>	<b>2.7</b>	<b>2.1</b>
<b>Life, physical &amp; social science occupations</b>	<b>0.3</b>	<b>0.6</b>	<b>1.1</b>	<b>0.9</b>
<b>Community &amp; social science occupations</b>	<b>2</b>	<b>1.7</b>	<b>1.4</b>	<b>1.5</b>
<b>Legal occupations</b>	<b>0.7</b>	<b>0.9</b>	<b>1.1</b>	<b>1.1</b>
<b>Education, training &amp; library occupations</b>	<b>5.1</b>	<b>5.4</b>	<b>5.2</b>	<b>5.7</b>
<b>Arts, design, entertainment, sports, &amp; media</b>	<b>1.2</b>	<b>2.3</b>	<b>2.2</b>	<b>1.9</b>
<b>Healthcare practitioners &amp; technical</b>	<b>6.1</b>	<b>4</b>	<b>3.9</b>	<b>4.6</b>
<b>Service</b>	<b>18.8</b>	<b>14.8</b>	<b>13.9</b>	<b>14.9</b>
<b>Healthcare support occupations</b>	<b>2.8</b>	<b>1.7</b>	<b>1.5</b>	<b>2</b>
<b>Protective service occupations</b>	<b>3.4</b>	<b>1.8</b>	<b>1.7</b>	<b>2</b>
<b>Food preparation &amp; serving related occupations</b>	<b>6.5</b>	<b>5.3</b>	<b>4.9</b>	<b>4.8</b>
<b>Building &amp; grounds cleaning &amp; maintenance</b>	<b>3.2</b>	<b>2.9</b>	<b>2.9</b>	<b>3.3</b>
<b>Personal care &amp; service</b>	<b>2.6</b>	<b>3.1</b>	<b>2.9</b>	<b>2.8</b>
<b>Sales &amp; office</b>	<b>28.7</b>	<b>28.2</b>	<b>27.2</b>	<b>26.7</b>
<b>Sales &amp; related occupations</b>	<b>12.7</b>	<b>11.8</b>	<b>11.8</b>	<b>11.2</b>
<b>Office &amp; administrative support occupations</b>	<b>15.9</b>	<b>16.4</b>	<b>15.4</b>	<b>15.4</b>
<b>Construction, extraction &amp; maintenance</b>	<b>11.4</b>	<b>9.3</b>	<b>10.5</b>	<b>9.4</b>
<b>Construction &amp; extraction occupations</b>	<b>7.5</b>	<b>7.5</b>	<b>6.9</b>	<b>5.5</b>
<b>Supervisors, construction &amp; extraction workers</b>	<b>0.8</b>	<b>0.8</b>	<b>1</b>	<b>0.7</b>
<b>Construction trades workers</b>	<b>6.6</b>	<b>5</b>	<b>5.8</b>	<b>4.7</b>
<b>Installation, maintenance &amp; repair occupations</b>	<b>3.8</b>	<b>3.5</b>	<b>3.6</b>	<b>3.9</b>
<b>Production, transportation &amp; material moving</b>	<b>13.3</b>	<b>14.6</b>	<b>10.5</b>	<b>14.6</b>
<b>Production occupations</b>	<b>6.7</b>	<b>7.4</b>	<b>5.3</b>	<b>8.5</b>
<b>Transportation &amp; material moving occupations</b>	<b>6.6</b>	<b>7.2</b>	<b>5.2</b>	<b>6.1</b>

Source: Census 2000

Pueblo experienced a net loss of 647 jobs in 2003, and an increase in the unemployment rate from 7% to 7.3%. This was on the heels of a net loss of 391 jobs lost in 2002. Pueblo's Unemployment Rate has remained consistently higher than that of Colorado Springs or the State. Over the past decade these two experienced both quarterly and annual unemployment rates well below that of Pueblo. Pueblo lost jobs in the following employment sectors, in descending order: construction, accommodation-food services, manufacturing, transportation-ware housing, information, arts-entertainment-recreation,

other services, management, utilities, professional-technical services, educational services, agriculture-forestry-fishing, and real estate. The jobs gained in 2003 were, in descending order, in administrative-waste services, health care-social assistance, government, mining, and wholesale trade. Pueblo's job losses over the past 20 years have been in higher paying jobs, and the gains have been lower paying jobs, predominantly in the service sector.

### e. Educational Attainment

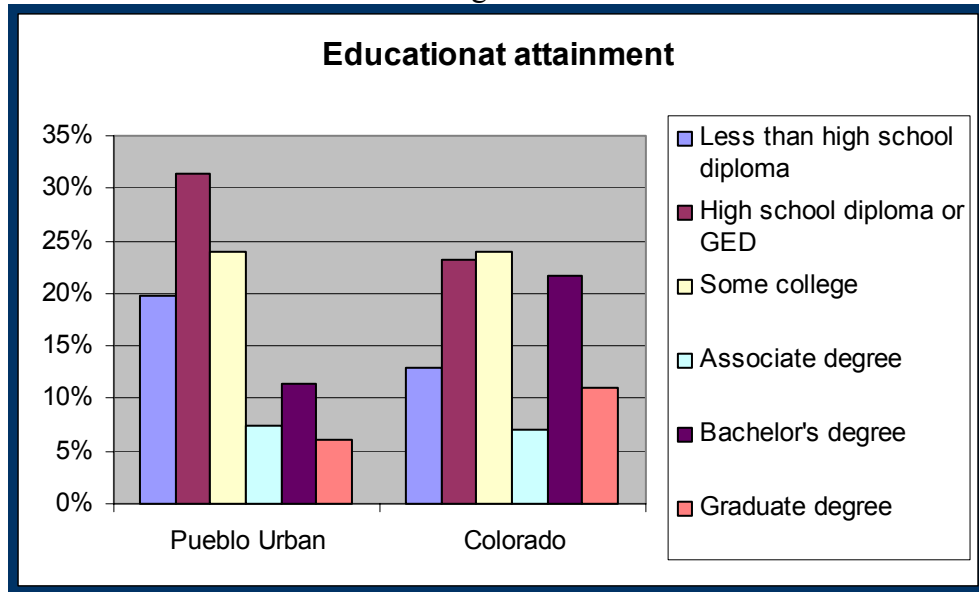
Pueblo's educational attainment level is lower than that of the state and the nation. It is also lower than that of Ft. Collins, a Colorado city of similar size, and Greeley, a Colorado city of similar size. Like Pueblo, both Ft. Collins and Greeley have universities.

<b>Table 5: EDUCATIONAL ATTAINMENT</b>	US%	Denver	Fort Collins	Greeley	Pueblo
<b>Population 25 years and over</b>					
Less than 9th grade	7.5	5.2	2.4	11.0	7.7
9th to 12th grade, no diploma	12.1	8.8	5.4	10.8	12.1
High school graduate (includes equivalency)	28.6	22.0	21.3	24.0	<b>31.3</b>
Some college, no degree	21.0	23.5	24.0	22.8	<b>23.9</b>
Associate degree	6.3	6.6	7.1	7.0	<b>7.5</b>
Bachelor's degree	15.5	22.8	25.2	15.3	<b>11.4</b>
Graduate or professional degree	8.9	11.1	14.5	9.0	<b>6.0</b>
Percent high school graduate or higher	80.4	86.0	92.1	78.2	<b>80.2</b>
Percent bachelor's degree or higher	24.4	39.9	39.8	24.3	<b>17.4</b>

Source: Census 2000

For many decades there were many manufacturing jobs which did not require higher education, and many older workers only finished high school. Additionally, these figures may reflect the number of younger people who completed various levels of higher education and moved elsewhere to find employment.

Figure 5



### f. Disabled population

Pueblo has an exceptionally high percentage of disabled individuals, with 23.9% of the population of working age, between ages 21 and 63, reporting one or more disabilities. This is reflected in the exceptionally high health care expenditures and the health insurance premiums for the area. The reported disabilities seem to be unusually severe ones, evidenced by the fact that less than half of those reporting disabilities are employed, compared to 56.6% of the disabled in the US, and 60% or more in other areas of the state. See the table below for a detailed comparison with other areas.

	US%	Denver	Ft Collins	Greeley	Pueblo
<b>Population 5 to 20 years</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
With one or more disabilities	8.1	7.9	6.4	9.5	<b>9.0</b>
<b>Population 21 to 64 years</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
With one or more disabilities	19.2	16.3	12.4	20.1	<b>23.9</b>
Percent employed	56.6	63.8	64.6	60.1	<b>44.4</b>
No disability	80.8	83.7	87.6	79.9	<b>76.1</b>
Percent employed	72.2	81.9	82.1	78.3	<b>76.1</b>
<b>Population 65 years and over</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
With one or more disabilities	41.9	39.3	38.1	46.0	<b>47.4</b>

Source: Census 2000

A separate set of Census 2000 tables which break down the disabilities into different types offers further insight into the types of disabilities found in Pueblo and how they might apply to housing issues. The Census asked whether a person had physical, sensory, self-care and go-outside-home disabilities and, for the working aged population, employment disability. Respondents could choose all types that applied. Please note that

the Census 2000 report broke down the responses into a different set of age groups than the table shown previously. Eleven percent of the Pueblo population of working age (16-64) has a physical disability, 3.1% have a self-care disability, and 6.7% have a go-outside-home disability. **Forty-seven percent of those over age 65 have at least one disability, and one third have a physical disability. Almost one fourth of the population over 65 has a go-outside-home disability.** Those with physical disabilities and go-outside-home disabilities may be presumed to need housing with some degree of handicap accessibility or adaptation. See the table below and detailed tables in the Appendix on each Census Tract Block Group for information on those with at least one disability and other issues.

**Table 7: Disability type & frequency in Pueblo Urban Area**

Population for which disability status was determined	Pueblo Urban Area	Pueblo Urban Area Pop. %	Age group disability %
Total Population over age 5	111,979		
With a disability over age 5	26,859	24%	
Population 5 to 15 years	19,507		
With a disability ages 5-15 years	1,316	6.7%	
Sensory disability	296		1.5%
Physical disability	253		1.3%
Mental disability	1,007		5.2%
Self-care disability	191		.9%
Population 16 to 64 years	73,994		
With a disability ages 16-64	16,777	22.7%	
Sensory disability	2,506		3.3%
Physical disability	8,173		11.0%
Mental disability	5,039		6.8%
Self-care disability	2,275		3.1%
Go-outside-home Disability	5,013		6.7%
Employment disability	9,906		13.3%
Population 65 years and up	18,478		
With a disability over age 65	8,766	47.4%	
Sensory disability	3,265		17.6%
Physical disability	6,084		32.9%
Mental disability	2,080		11.2%
Self-care disability	1,964		10.6%
Go-outside-home Disability	4,448		24.1%

Source: Census 2000

### 3. Housing Characteristics/Market

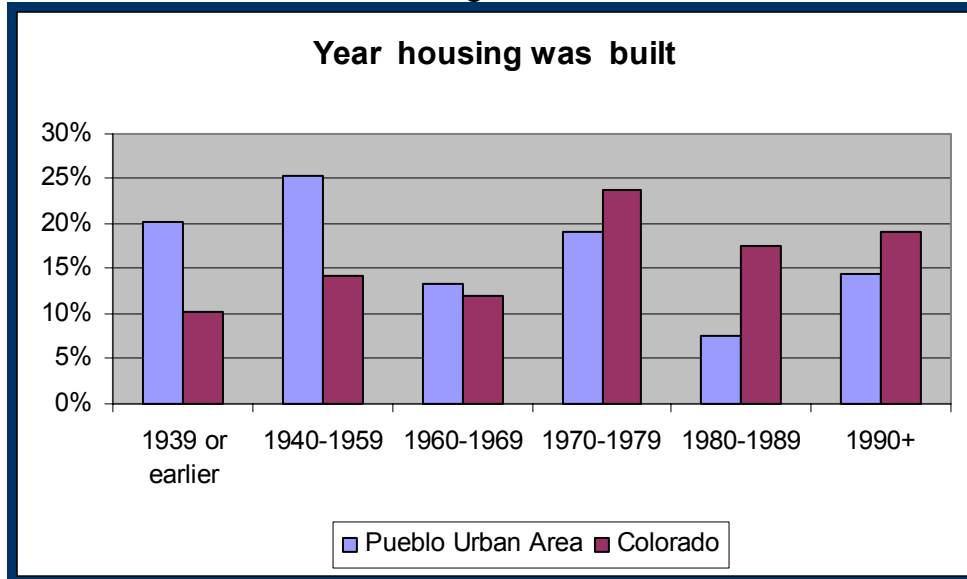
#### a. Number of Housing Units

The 2000 Census found 38,499 owner occupied housing units in Pueblo. The Comprehensive Housing Affordability Study (CHAS) reports, which provide more specific and current information on rental units, indicated that in 2004 there were 8,938 rental units in the Pueblo Metropolitan Statistical Area.

#### b. Age of Housing Stock

The housing stock in Pueblo is relatively old compared to that in the state of Colorado as a whole. The percentage of homes built in Pueblo before 1950 is twice as high as the percentage in the state. Similarly, the median year in which owner-occupied homes in Pueblo were built is 1963, and the median year in which multi-family units in Pueblo were built is 1965, whereas the Colorado median year built for all housing types is 1976.

Figure 5



Source: Census 2000

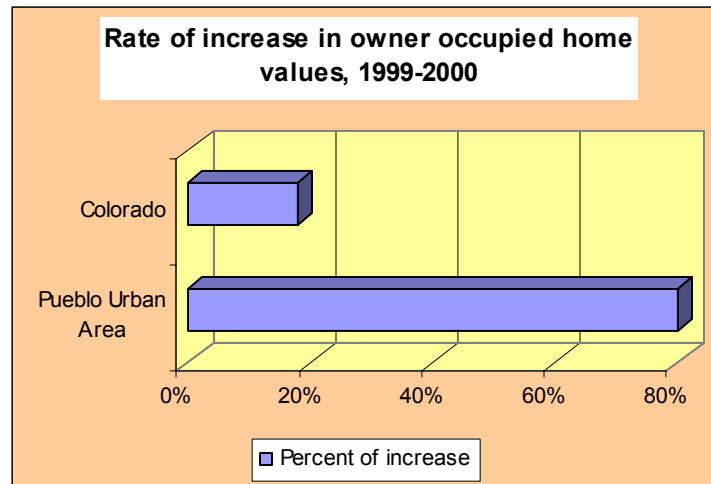
Despite the greater age of Pueblo's housing stock, the condition of the housing appears to be similar to that in the rest of the state in three aspects: 1) in Pueblo and the state of Colorado, only .5% of housing lacks complete plumbing, 2) only .5% lack a complete kitchen and 3) over crowding is not a significant problem: 96% of Pueblo households have one or fewer occupants per room.

#### c. Rental Vs. Ownership

The median value of owner-occupied homes in Pueblo is much lower than it is in most of the rest of the state. Pueblo's median home value in 2000 was \$91,900, whereas Colorado's was \$160,100. In 1990, the median value of owner occupied homes in Pueblo was 61% of the state median, slipping slightly in 2000 to 60% of the state median of \$160,100. The 2004 CHAS estimates the median value of the 38,499 owner-occupied housing in Pueblo County at \$101,113.

The median value of Pueblo’s owner-occupied housing units increased 80% from \$51,100 in 1990 to \$91,900 in 2000. The median value for owner-occupied housing units in Colorado experienced an 18% increase during the same period. Housing values were not as high in Pueblo as in other Front Range cities during the past century. Values were already low when the loss of manufacturing jobs and subsequent out-migration between 1980 and 1990 further depressed the City’s housing values. Values have been recovering during the past 10 years, but remain below those in the other Front Range cities.

Figure 6



Source: Census 2000

Pueblo MSA’s first quarter 2004 apartment inventory includes 8,938 units, 12.8% of which were vacant in the first quarter of 2004. There had been 68 new apartments reported in the first quarter of 2004, 96 in the 3<sup>rd</sup> quarter of 2003 and 56 in the first quarter of 2003. The absorption rate in 2003 was negative, but it kept pace with the production of new units in the first quarter of 2004.

The apartment vacancy rate is highest in the two bedroom units. The turn-over rate is highest in the buildings built since 1990, whereas in 2000, it was highest in buildings build in the 1960s. The buildings built in the 1960s now have a low turnover rate. Two bedroom units built in the 1980s and 1990s with a mid-range rental price are the most likely to be vacant. Two groups, the newest/or most expensive units and the oldest/or least expensive units have the lowest vacancy rates. The vacancy rate in the newest/or most expensive units may reflect the exodus of higher income renters who have been able to purchase homes during this period of very low interest rates and relatively low prices for both resale and new homes. The process of renters filtering upward appears to have begun, with the move to home ownership by the most affluent renters in the upper price range and newest apartments. This has been accompanied by the upward movement of households previously in the apartments falling into the midrange of age, price, and/or size. The vacancy rate in the mid range remains high, while the vacancy rate in older/lower priced units remains quite low. Rental prices for the midrange units have not

dropped despite their high vacancy rate. The HUD established Fair Market Rental rates have seen minimal movements of less than 1% per year over the last couple of years.

A 5% vacancy rate is considered a healthy equilibrium. A 5% vacancy rate in Pueblo would be 477 units. The current unhealthy vacancy of 12.8% has produced 1,144 vacant units, leaving a surplus of 697 vacant units. Those 697 currently surplus vacant units would be adequate to fill about one third the projected increased need for market rate units. Unfortunately, almost all of the currently vacant units are too expensive for 2/3 of the current renter households in the area, as well as nearly 1/2 of the renter households which would be working at projected new long term jobs. See section 4.b. Building permits for multi-family units have traditionally been about 150 per year, which over 5 years would add another 750 units. While the newer units have a lower vacancy rate than those apartments built in the 1970s and 1980s, none of the units built in the past decade have been in the affordable range. The competition for below market rate housing is likely to increase significantly.

#### **d. Property Values**

From 1970 to 2000, the median value of homes in the Pueblo area was much lower than those in Colorado Springs and the rest of the Front Range of Colorado. Very few new homes were built in Pueblo between 1980 and 1990. Land prices were low, but costs for labor and building materials in Pueblo were not substantially lower than in the competing Front Range areas. Resale homes were selling for less than half what resale homes further north along the Front Range sold for. Therefore, people looking to purchase a home could get a resale home much cheaper than a new home of the same quality. The economic outlook was cloudy, wages were low, and interest rates were high. When the economic outlook began to improve, and interest rates went down, there was greater demand for both resale and new homes. A number of older historic homes have been rehabilitated and/or restored in the past 5 years, and it is likely that the interest in restoration of older homes will continue.

The development of Pueblo West as a planned community approximately 10 miles west of Pueblo has had an effect on the housing prices in Pueblo. Land prices are quite a bit lower there than in Pueblo, and the commute time from Pueblo West to anywhere in Pueblo is 25 minutes or less. The number of new homes built there in the past few years has been about equal to the number built within the City of Pueblo.

According to the US Census, there was an increase of 57% in the median value of owner-occupied housing units in the Pueblo Urban Area over a ten year period, from \$58,200 in 1990 and increasing to \$91,900 in 2000. A different measure of home values is the resale price of homes sold. The resale prices of homes sold during that decade shows a median price increase of 110.5%, from \$48,043 in 1990 to \$101,115 in 2003. There were 2,119 home resales in 2003, an increase of 12.4% in the number of resale homes over 2002, and a 7.4% increase in price from 2000 to 2003.

**Table: 7 Median Resale Price of Homes Sold in Pueblo, 1990-2003**

Year	Median Price	Percent Change
1990	\$48,034	
1991	\$49,224	2.5%
1992	\$54,054	9.8%
1993	\$54,712	1.25
1994	\$61,449	12.3%
1995	\$70,000	13.9%
1996	\$81,494	16.4%
1997	\$85,518	4.9%
1998	\$90,913	6.3%
1999	\$95,586	11.8%
2000	\$101,115	11.2%
2001	\$101,005	-0.01%
2002	\$101,965	0.9%
2003	\$108,630	7.5%

Source: Pueblo Board of Realtors and Don Vest,  
City of Pueblo, Department of Planning and Development

Prices for new homes increased at a rate of 4.7% in 2003, slightly more than inflation, which was just over 2%, according to the consumer price index. A survey of local builders indicated that they anticipated a new home price increase of about 5.3% in 2004.

The foreclosure filing rate has been increasing over the past 5 years, from 376 in 1998 to 935 in 2003. In the first half of 2004 there were 508 foreclosures filed, 50 more than the first half of 2003, and double (229) the rate in the first half of 2002. Some realtors believe the foreclosure rate will have a negative effect on the median price of resale homes and on the ease with which new loans to purchase homes for sale or resale may be acquired. Many of the foreclosures may be due to the refinancing of existing homes and subsequent loss of the homes, as opposed to being foreclosures due to general economic problems. However, the prices of foreclosed properties coming onto to the market could depress the median value of resale homes.

#### **e. New Construction**

There were no permits issued for the building of sizeable apartment complexes from January to May, 2004. However, one new apartment complex, The Village at Pueblo in Hyde Park, is in the construction phase. It will have 49 “affordable” 2 and 3 bedroom apartments and will be ready for occupancy in the winter of 2004. Building permits for multi-family units have traditionally been about 150 per year, which over 5 years would add another 750 units.

In the past year, new single family for-sale home production totaled 1,148 housing starts. There were also 2,119 home resales. There were on average about 90 new homes sold per month in 2002 and 2003 for a two year total of 3,245. Homebuilders in the county

plan to build 1,395 single family new homes in 2004. It is anticipated that this rate will continue for the next few years. The Pueblo area is not currently considered “overbuilt”, and real estate companies and developers feel that the absorption rate for new homes will continue to be strong for the next five years.

## **4. Economic and Political Climate**

### **a. Population Growth**

The City of Pueblo had a population growth of around 1.4% in 2003 and a slight decline in 2004. Seventy-four percent of the population increase has been due net migration, predominantly retirees and those who work in Colorado Springs and commute to Pueblo. In 2003, 11% of new homes were sold to persons working in Colorado Springs, and 10% were sold to retirees. There is a need in the next five years for 1,040 new market rate homes due to the natural increase in population, and 2,960 new market rate homes for immigration.

### **b. Job Growth**

The area has not been very successful in its attempts to attract the kinds of economic development that provides good paying jobs. Likewise, Pueblo’s future economic outlook is cautiously optimistic. There are six new projects planned for the area: 1) a Weapons destruction at the Pueblo Chemical Depot, 2) a Wal-Mart distribution center in Pueblo West, 3) a new Corrections Corporation of America private prison for pre-release inmates located at the Airport Industrial Park, 4) a greenhouse project south of Pueblo, 5) Xcel’s new coal fired power generating plant south of Pueblo, and 6) a Grupo Cemento cement production facility, also planned for south of Pueblo. The six projects, currently in the planning stages, would produce around 5,000 long term jobs, and 1,000 annual construction jobs during the next 5 years. Additionally, the multiplier effect would increase the number of jobs for many residents, especially in services and sales.

These figures are slightly better than the 2003 Colorado Department of Local Affairs estimate of a 1.4% job growth rate over the next 5 years. A job growth rate of 1.4% would produce about 812 new jobs per year, or 4,060 over the five year period.

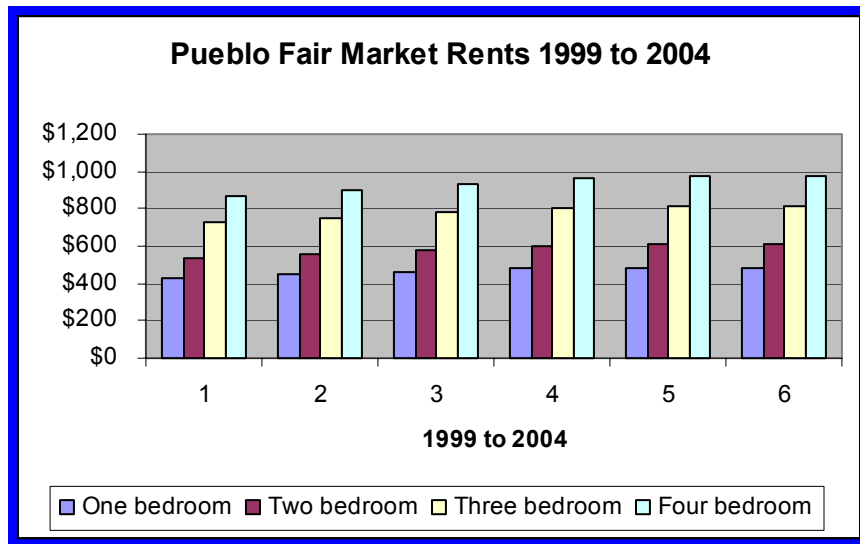
Of the approximately 5,000 long term jobs which would be created by the 6 new projects, about 2,500 or 1/2 will be likely to pay at least the \$11.00/hr wage needed to afford basic Fair Market Rate (FMR) housing. The remaining 2,500 of these long term jobs would be service sector jobs providing lower incomes that would generally qualify people for housing assistance.

## Section II

### 1. Affordable Housing

Past rental values: According to the Census, median contract rent in Pueblo City/County increased 56% between 1990, when it was \$311 per month, and 2000, when it had risen to \$487 per month. Fair market rental levels, as determined by HUD, increased gradually from 1999 to 2003 and remained steady from 2003 to 2004.

Figure 7



Source: Federal Register

A typical single wage earner in Pueblo with a four-person household renting a two-bedroom, one bathroom apartment would need to earn around \$11.50 per hour or \$23,000 a year in order to afford a unit at the Fair Market Rental (FMR) price of \$608. This figure is higher than the median wage for Pueblo. A single Pueblo worker earning minimum wage (\$5.15) needs to work 91 hours a week afford a 2 bedroom unit. See Table 8 below for the hourly wage needed to afford fair market housing in Pueblo if there is a single wage earner working fulltime.

Figure 8

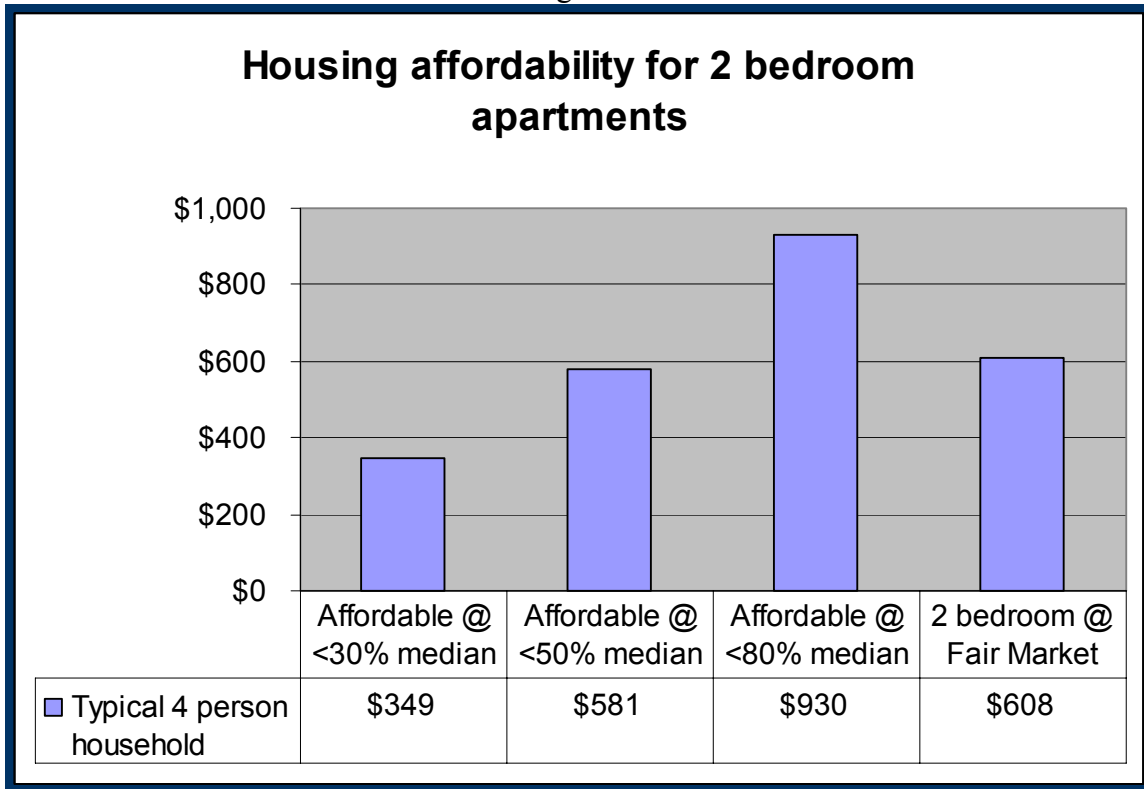


Table 8: Wage needed for FMR housing

Rental unit size	Wage needed
Zero bedrooms	\$9.02
One bedroom	\$9.35
Two bedroom	\$11.69
Three bedroom	\$15.73
Four bedroom	\$18.77

Source: National Low Income Housing Coalition

## 2. Homeless Facilities

### a. Current inventory

Wayside Cross Gospel Rescue Mission has a 40 bed capacity, which is 90% full year around. They only serve single men and single women, and have no facilities for intact families or children. They have 20 beds for women, most of whom are work release inmates from local prisons, and they have 20 beds for men. Due to lack of beds, they frequently turn away male clients who are qualified for their services. Wayside Cross offers a program where part of the money clients pay for daily shelter is put into mini-savings accounts so that they will be able to afford the deposit and first month's rent for housing after a reasonable time. They also offer training in computer use and they offer job referral services. They have plans to develop additional facilities, possibly purchasing a separate building for women in a residential neighborhood and using the current women's dormitory for men. They do not currently receive any public funding, but are considering this option for the future.

The YWCA has a secured shelter for victims of domestic violence, which can accommodate four households. They also have 36 beds in an emergency shelter for women and children. Their emergency shelter beds are 99% filled, and the secured unit is usually filled.

Posada serves homeless families with children. They currently have 12 transitional housing units. Additionally, they provide vouchers for emergency shelter in local motels. They do not have vacancies in their transitional housing units for longer than one day.

### **b. Other Services for the homeless/special needs**

Catholic Charities receives HUD funding for housing counseling. They served 707 clients from October 1 of 2002 to March of 2003, and they served 1,052 clients from October of 2003 to March of 2004. Catholic Charities provided homebuyer Education Workshops to 286 households in 2002-03 and to 73 households in 2003-04. In 2002-03 they had funding to provide pre-purchase homebuyer counseling for 177 households, but funding was not available for 2003-04. They concentrated on mortgage delinquency prevention in 2003-04, assisting 12 families with bringing their mortgage current, and assisting 78 with modifying their mortgage. Three hundred forty-three households were assisted in initiating forbearance agreements and repayment plans and 31 were assisted with selling their property before foreclosure. Catholic Charities distributes FEMA funded emergency utility assistance to area residents. However, they are unable to meet the need and must turn away more residents than they serve every month. They also provide family counseling and payee services for those who are unable to deal with their own financial matters.

Colorado Blue Sky Enterprises has developed 76 housing units specifically for households which include persons with developmental disabilities. Of those 76 apartments, 34 are wheel chair accessible. Seventy-five of their clients with developmental disabilities have Section 8 vouchers. They also contract with three group homes, 30 staffed personal care homes and 112 host homes. These homes provide residential care for 232 individuals with developmental disabilities.

Center for Disabilities serves disabled clients. They assist their clients in obtaining suitable housing, as well as providing interpreters for the deaf and training in independent living skills for individuals with all types of disabilities. Currently they have 130 clients seeking housing.

The Southern Colorado Aids Project provides services to clients who are HIV positive or have AIDS, but they do not have a shelter or housing project at this time.

The Pueblo Soup Kitchen provides lunch daily for anyone who gets in line, no questions asked. They act as a clearing-house for many perishable foods which are passed along to other food assistance providers in the area.

The Salvation Army Corps provides supper and food bags, as well as Christmas and Thanksgiving baskets and gifts. They do not have any residential programs.

Cooperative Care provides prescription assistance once a year. They increased this service 30% in the past year. They also provide food bags and three changes of clothing.

There are numerous food pantries operated by local churches and non-profits, and Love in Action provides a mobile clothes closet.

The Inter Faith Hospitality Network provides emergency shelter to 4 families at a time. Their families sleep at various churches for two weeks at a time. They also provide day services in a central location. Their clients frequently move up from this program to the Posada transitional housing units.

Boys and Girls Clubs/Girls Inc of Pueblo County and the Lower Arkansas Valley provides education and summer recreation and after school recreation programs for children in the Posada housing and Inter Faith Hospitality Network program, as well as for the general public. They also provide job skills training and general education programs as well as pregnancy and smoking prevention programs. They have applied for a ROSS grant to assist families in PHA's Sangre de Cristo Apartment Complex who are working toward self-sufficiency.

The Pueblo Department of Housing and Human Services (DHHS), the Senior Resource Development Agency (SRDA) and Pueblo Area Agency on Aging provided Emergency Repairs and Essential Services Program, assisting 85 elderly homeowners with home repairs in 2002. DHHS also administered a combined E\$P Weatherization Program providing services to low-income households, and the Crisis Intervention Program to address emergency heat loss, including furnace repairs, furnace replacements, and glass and door replacements to households receiving Department of Social Services assistance. DHHS also administered the USDA Commodities program, The Emergency Food Assistance Program and the Commodity Supplemental Food Program in Pueblo County.

The Area Agency on Aging, in conjunction with other agencies, such as Caring Plus in Home Services, Senior Legal Services and Pueblo Community Health Center provided in home services, legal services, dental, eyeglass, prescription and medical management to low-income, frail, elderly clients.

The Senior Resource Development Agency provided transportation to seniors and the handicapped, information and referral services to seniors, in home services to seniors and handicapped individuals, congregate meals and Meals on Wheels, family caregiver support, and dental assistance to Old Age Pension recipients.

The Pueblo Chapter of Habitat for Humanity Pueblo has built and sold 4 housing units per year for the past 3 years for families who live in substandard housing and who have worked to help build housing units. They anticipate the completion of 4 more units in 2004. In the next five years they hope to provide a modest annual increase in the number

of units produced. They are interested in collaborative efforts to finance the production of affordable housing units, and they are carefully watching other Habitat Chapters who are currently working on condominium style units.

### **c. Pueblo Housing Authority Inventory**

Pueblo Housing Authority owns 901 units. The condition of the public housing stock in Pueblo ranges from good to fair condition. The oldest units are Sangre de Cristo Apartments (212 row houses) built in 1953 and located in the south side of town. Other large units are Mesa Towers, (103 unit high rise) just south of downtown, and the Vail Hotel (56 unit high rise) a rehabilitated historic hotel in the center of downtown, and Minnequa Park (40 unit high rise) in the Bessemer neighborhood. Additionally, Pueblo Housing Authority owns 489 well maintained, scattered units, including duplexes and triplexes as well as single family homes, 65 of which are in Eastwood Heights and 57 of which are in Hyde Park. The Pueblo Housing Authority also manages 535 units for other entities, including 148 low income tax credit financed units, 75 Section 202 units, 18 USDA Rural Development Farm Worker Housing units and 140 Section 8 units. Among those PHA owned/managed units, which were built or substantially rehabilitated since 1992, there are 40 handicap/wheel chair accessible units. Many older units need rehabilitation, but all are currently livable.

There are 1,400 Section 8 vouchers in Pueblo administered by the Pueblo Housing Authority. There are over 1,800 households on the waiting list for vouchers.

### **d. Pueblo Housing Authority's strategy for improving operations and units.**

A variety of projects are planned for improving Pueblo Housing Authority's operations and units. Improvements in kitchens, bathrooms, flooring and safety related items such as doors and locks make up the bulk of the planned projects, which will cost about \$1,500,000 per year for 2004 and 2005 and \$2,500,000 in 2006.

### **e. Units to be assisted in HUD's Comprehensive Grant program**

The Sangre de Cristo Apartments, Mesa Tower, Vail Apartments, Minnequa Park apartments, Montezuma Apartments, Hyde Park elderly units, and scattered sites throughout the city are to be included in the HUD Comprehensive Grant program.

### **f. Supportive services**

Pueblo Housing Authority participates in the Family Self-sufficiency Program. They typically have 60 to 70 families who are involved. A portion of their rent is set aside for future use as a down payment for purchasing a home or deposits and other fees associated with moving to a public sector rental unit. The Pueblo Housing Authority also offers some US Savings Bonds/scholarships to resident teens who maintain good grades and school attendance.

### **g. PHA units to be lost from assisted inventory**

It is not anticipated that any of the assisted units will be lost in the next 5 years. One large unit, Bethlehem Square Apartments, is an expiring Section 8 contract and, and the complex is for sale. It is very likely that the complex will be sold to someone who will renew the Section 8 contract. Individual landlords currently accepting Section 8 vouchers are unlikely to refuse to renew their leases in the near future due to the high vacancy rate in the area. It is not particularly difficult for most families who receive a Section 8 voucher to find housing. Landlords with small to medium sized units priced within the Fair Market Rate range, are frequently willing to accept the vouchers. Finding efficiencies, and 4 or 5 bedroom units is more difficult, because there are very few rental units of this size in the area, and a very low vacancy rate in units of this size.

## **Section III**

### **1. Public Policies**

Urban sprawl has been the subject of some public discussion. Many area residents do not want to see the area become like Denver and Colorado Springs, with their enormous suburban developments and huge traffic problems. However, there is abundant land available for development in areas where commute time would be under 25 minutes. Therefore, the movement to change public policy in ways that would prevent or inhibit suburban type expansion and/or sprawl is unlikely to gain enough steam to succeed in the near future.

The City of Pueblo and County of Pueblo have a centralized building department. Paperwork has been simplified and streamlined in this jointly operated location. The Pueblo Zoning Department reports that currently developers are seeking only large lot subdivisions, and not planning and developing smaller more affordable lots or homes. There are no regulations requiring developers to produce less expensive housing as a part of their projects, or to include smaller lots in their subdivision plans. A part of the Pueblo Neighborhood Planning Department strategy is to introduce neighborhood specific zoning regulations, especially in the Bessemer Neighborhood. Changes have been proposed to existing zoning laws that prohibit or discourage ancillary housing units such as “mother-in-law apartments”, rear houses on lots with a single family dwelling, and mixed use buildings with apartments above retail shops in the Bessemer Neighborhood.

Currently, there are no financial incentives being offered to encourage the development of affordable housing. The permitting process for zoning changes is often time consuming and subject to considerable public debate. When developers sought approval of a new subdivision that featured mixed income housing units, there was significant political pressure from those living in adjoining subdivisions to limit the new development to higher end units.

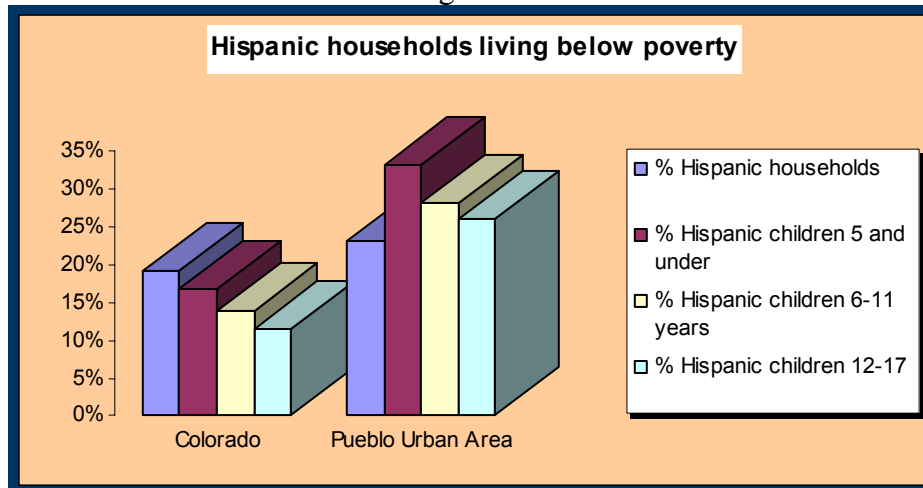
## **2. Poverty**

In the city of Pueblo, there is an area locally referred to as the “Y zone”. This low to moderate income area forms a shape somewhat like the letter “Y”, while the more prosperous areas are in the north, north central, and south western sectors of the city. The Census Tracts which form the “Y” also have higher concentrations of Hispanic residents. See Table 10 in the Appendix for median household incomes along with disability rates for these Census Tracts.

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Hispanic households in Pueblo were more likely than Hispanic households in the state to live below poverty. Hispanic children 5 years or less were twice as likely to live in poverty in Pueblo as they were in the state as a whole.

Figure 10



Source: Census 2000

## 2. Lead-Based Paint

Efforts to ameliorate lead-based paint hazards seem to be fairly successful. One rehabilitation project required amelioration of lead-based paint on the windows, causing the rehabilitation costs to exceed the usual cap. Thereafter, the rehabilitation cap was raised so that future lead-based paint problems could be addressed along with more common rehabilitation work. There have only been two reported case of lead based paint poisoning in the area in the past year.

## Section IV

### 1. Market rate needs

The 1,000 best paying jobs created by the six planned major projects would produce a need for around 900 new market rate housing units over 5 years. The 1,500 good paying jobs in transportation and material moving occupations and the private prison (at about \$12/hr) would create a demand for some lower priced homes and/or many of the 900 rental housing units in the price range where there are significant vacancies at this time.

In-migration is likely to add 592 units to the need for new market rate homes per year, 2,960 over 5 years, and natural population growth add will add another 208 per year, or 1,040 over 5 years. Predicted production of new market rate housing units is 1,050 new homes per year, which in 5 years would be 5,250 homes, for a predictable need of more than 5,000 market rate homes. At the rate predicted, market rate new home building production is likely to meet the need.

Currently the vacancy rate for the largest and smallest units is very low. There is a need for small units of the efficiency and one bedroom size as well as for large 3 bedroom and 4 bedroom units in the median price range.

## **2. Homeless**

There is a need for a homeless shelter in Pueblo. The “Homeless Point in Time Count of 2004” found 470 homeless men, 383 homeless women, and 1,178 homeless children for a total of 2,040 persons. While there is high potential for the count of children done by School District 60 to duplicate the children being served by Posada and others, there is an equal possibility for an undercount due to a zero count by School District 70. The schools often recognize those children who are “doubled up” with friends or relatives, or living separately from their parents/guardians, whereas those individuals often stay under the radar of other agencies within the Continuum of Care system. While the school count may include as many as 450 of the children counted elsewhere, there were 200 children the school system was aware of who were not potentially duplicated. Therefore, the children’s count is between 1,178 and 888.

The Pueblo County Continuum of Care Gaps Analysis estimated that there was a need for 596 shelter beds for homeless families with children, and 332 beds for homeless individuals. There is a need for transitional shelter beds for 176 homeless families with children, and 126 beds for individuals. There is a need for 53 units of supportive long term housing for homeless families with children and 115 supportive housing units for homeless individuals.

## **3. Public Housing**

There is a predictable need for an additional 2,250 assisted/supportive rate apartments and homes. These are in addition to the current shortages, evidenced by the 1,800 families on Pueblo Housing Authority’s waiting list for Section 8 assistance.

## **Section V**

### **Summary**

A good estimate of the future housing needs remains elusive at best. However, if Xcel only provides 70 better paying jobs and Bechtel provides 900 good jobs that will last around 5 years, and some of the employees of the other potential new developments receive higher salaries, then the six potential employers alone will produce a need for 850 to 900 market rate homes and 1,350 assisted/supported units in 5 years. In-migration will add the need for another 592 new market rate homes per year, or 2,960 over 5 years. Natural population growth will add the need for another 208 per year, or 1,040 over 5 years.

Then there are the 1,600 Bechtel construction workers who are likely to need about 400 apartments. Xcel will have about 1,000 construction workers and there is the as yet undetermined number of construction workers for the greenhouses, CCA Prison, Wal-Mart distribution center and the cement plant. Predictions on the degree of overlap of the construction phases of these projects have proven to be elusive. However, construction workers traditionally tend either to commute a significant distance, stay in RV’s, rent motel rooms or rent lower prices apartments on short term leases, meanwhile maintaining

a stable primary residence for their families “back home”. Approximately one housing unit is needed for every 4 construction workers, with a minimum of 1,000 new construction jobs in each of the years from 2006-2010. Apartments built for potential construction workers who are usually interested in lower priced, “no frills” units, might later be absorbed as longer term housing for below median income households working in the greenhouses, cement plant and prison.

Total Needs:

2,250 assisted apartments or subsidized houses

875 additional market rate homes for better paying jobs

2,960 additional market rate homes for in-migration of retirees and Colorado Springs commuters

1,040 additional market rate homes for natural population increase

6,225 Total new housing units needed in the next 5 years

## Appendix

Table 1: Fair Market Rents 1999 to 2004 for Pueblo Metropolitan Area

Unit size	1999	2000	2001	2002	2003	2004
One bedroom	\$432	\$449	\$464	\$478	\$486	\$486
Two bedroom	\$540	\$561	\$579	\$598	\$608	\$608
Three bedroom	\$727	\$755	\$780	\$805	\$818	\$818
Four bedroom	\$867	\$901	\$930	\$961	\$976	\$976

Table 2: Low to moderate income Census Tracts Median Income & disability rate

Pueblo Urban Area low to moderate income census tracts	Median Family Income	Disability rate
CT1	\$36,104	21%
CT2	\$30,987	22%
CT6	\$26,440	15%
CT7	\$26,220	18%
CT8	\$22,990	19%
C9.05	\$22,076	19%
CT10	\$26,076	19%
CT11	\$29,194	20%
CT12	\$24,079	17%
CT13	\$31,719	29%
CT14	\$26,682	18%
CT19	\$28,384	15%
CT20	\$27,612	13%
CT21	\$26,463	16%
CT22	\$30,577	11%
CT23	\$28,646	15%
CT24	\$31,047	19%
CT26	\$24,459	19%
CT28.02	\$28,020	4%
CT29.01	\$23,707	16%
CT30.03	\$24,375	19%

Source: Census 2000

Table 3: Pueblo Urban Area low to moderate income Census Tracts by median year housing units were built, percent of homeowners, percent disabled, percent below poverty, percent of total population who are over 65, percent of the households below poverty that are headed by women

Census Tract & Block Group	Median Year built	% home owners	% His.	% disabled	Below poverty		
					% total senior pop. below poverty	% total pop. below poverty	% households below poverty, headed by single female <65
T2 BG1	1963	74.5	62.9	21.5	3.0	25.7	52.9
T2 BG2	1953	69.3	57.5	22.8	1.8	14.6	14.8
T4 BG1	1947	74.8	48.8	12.4	1.1	7.0	59.1
T4 BG2	1958	52.1	25.1	13.9	.2	10.8	57.4
T4 BG3	1954	73.7	28.2	18.8	3.7	18.5	37.0
T6 BG1	1952	29.6	26.4	19.1	1.5	33.1	27.4
T6 BG2	1943	42.2	63.1	11.0	0	34.9	56.7
T6 BG3	1950	48.8	55.0	19.0	.7	9.1	37.1
T7 BG1	1962	15.3	39.7	28.8	6.1	24.1	8.5
T7 BG2	<1940	25.1	46.1	9.5	0	35.3	9.4
T8 BG1	1957	43.9	44.3	19.2	1.6	19.7	25.2
T8 BG2	<1940	69.0	84.5	23.1	1.9	26.3	60.4
T8 BG3	<1940	46.1	78.3	19.4	1.9	51.4	38.6
T8 BG4	<1940	44.7	58.9	13.0	.5	41.6	12.4
T9.05 BG4	1976	28.7	33.6	10.4	0	22.6	20.8
T9.05 BG5	1971	17.9	39.9	13.8	1.1	22.7	29.3
T10 BG1	1967	56.8	78.2	18.6	3.1	45.6	41.4
T10 BG2	1945	70.5	69.6	24.7	3.4	15.3	34.0
T10 BG3	1948	78.2	60.4	18.5	1.3	19.6	44.1
T10 BG4	1953	66.9	54.5	11.5	2.3	21.6	23.5
T11 BG1	1961	72.7	65.8	23.3	1.3	24.7	25.8
T11 BG2	<1940	62.6	65.8	18.8	0	25.0	28.9
T11 BG3	<1940	67.1	72.0	15.9	0	26	48.1
T12 BG1	1952	58.7	77.2	22.3	4.1	17.1	38.6
T12 BG2	1941	55.8	86.2	18.4	.9	39.7	32.3
T12 BG3	1947	59.0	79.1	14.3	0	44.4	41.6
T12 BG4	1951	85.3	77.5	14.6	3.1	14.0	13.2
T 13 BG1	<1940	54.8	57.3	26.2	6.9	22.5	53.1
T13 BG2	<1940	58.8	69.6	26.0	2.7	22.4	0
T13 BG3	1956	0	49.4	33.9	27.2	36.8	0
T14 BG1	<1940	27.6	42.8	21.1	2.2	25.8	26.8
T14 BG2	<1940	64.0	67.0	7.7	2.4	38.3	49.9
T19 BG1	<1940	42.6	39.3	15.3	0	27.7	15.2
T19 BG2	<1940	52.8	54.3	13.8	0	27.6	79.2

Census Tract & Block Group	Median Year built	% home owners	% His.	% disabled	Below poverty % total senior pop. below poverty	% total pop. below poverty	% households below poverty, headed by single female <65
T20 BG1	<1940	61.2	53.9	18.8	2.5	6.2	0
T20 BG2	<1940	55.7	71.5	8.8	1.0	29.4	31.3
T20 BG3	<1940	62.7	75.2	10.5	1.3	24.7	43.1
T20 BG4	<1940	66.2	48.7	17.3	3.2	24.5	77.7
T20 BG5	<1940	72.1	44.1	15.6	1.5	7.0	0
T21 BG1	<1940	23.0	60.6	20.0	0	31.3	0
T21 BG2	<1940	54.6	75.6	15.2	1.8	38.5	52.2
T21 BG3	<1940	53.2	62.0	15.4	2.9	31.1	37.9
T22 BG1	<1940	59.3	59.6	11.8	0.9	21.0	12.7
T22 BG2	<1940	75.3	57.8	10.7	2.7	20.1	27.0
T23 BG1	1943	71.6	59.1	17.1	0.1	30.7	35.1
T23 BG2	1943	59.2	39.6	12.6	2.6	26.3	46.6
T23 BG3	1946	68.3	57.0	18.4	1.4	26.1	16.7
T23 BG4	1974	34.8	42.3	9.4	1.9	28.6	10.8
T25 BG1	1940	57.1	46.8	11.6	0	23.5	41.5
T25 BG2	<1940	73.2	44.4	10.7	0	20.8	26.2
T25 BG3	<1940	69.4	54.2	8.4	3.5	19.7	38.8
T26 BG1	1951	60.0	69.1	22.3	3	41.1	55.1
T26 BG2	1960	11.2	60.2	21.4	5.7	60.3	74.4
T26 BG3	1955	75.3	31.3	15.9	0	17.9	58.3
T26 BG4	1973	41.9	57.0	18.8	2.8	28.8	56.3
T28.02 BG1	1954	80.5	16.8	14.5	1.6	8.9	0
T28.02 BG2	1958	78.9	33.3	17.8	0	16.8	0
T28.02 BG3	1972	65.1	45.9	16.1	.9	18.7	70.0
T29.01 BG1	1973	43.8	63.6	16.1	2.4	35.7	58.4
T29.01 BG2	1973	68.8	61.7	17.6	0	16.8	27.3
T29.01 BG3	1960	69.5	46.6	16.0	.9	14.3	14.3
T30.03 BG1	1972	73.5	70.8	19.5	10.5	28.0	32.6

Source: Census 2000