

**RIDGWAY PLANNING COMMISSION
REGULAR MEETING AGENDA**

Wednesday, October 15th, 2025

5:30 pm

Pursuant to the Town's Electronic Participation Policy, the meeting will be conducted both in person and via a virtual meeting portal. Members of the public may attend in person at the Community Center, located at 201 N. Railroad Street, Ridgway, Colorado 81432, or virtually using the meeting information below.

Join Zoom Meeting

<https://us02web.zoom.us/j/86185802325?pwd=OjJuJybWdjDs6arWHbHnATc3nD8b3J.1>

Meeting ID: 861 8580 2325

Passcode: 173217

Written comments can be submitted before the meeting to akemp@town.ridgway.co.us or delivered to Town Hall Attn: Planning Commission

ROLL CALL: Commissioners: Pam Foyster, Bill Liske, Russ Meyer, Jennifer Nelson, and Jack Petruccelli, Councilmember Michelle Montague acting as Chairperson, Mayor John Clark

ACTION ITEM:

1. Consideration of a request for a Deviation from Plat Design Standards of the Amended Plat of Lot A, Le Ranch Subdivision, A Planned Unit Development; **Location:** Lot 6 of Amended Plat of Lot A, Le Ranch Subdivision; **Address:** 430 Amy Court; **Zone:** General Commercial (GC); **Applicant:** Adam Birck; **Owners:** Renee Marr and Adam Birck

PRESENTATIONS:

2. Building Energy Codes – Presentation and Q&A from EcoAction Partners and Lotus Sustainability
3. Housing Needs Assessment Progress Report – Presentation from Sr. Planner

APPROVAL OF MINUTES:

4. Minutes from the Regular Meeting of September 17th, 2025

OTHER BUSINESS:

5. Updates from Planning staff
6. Updates from Planning Commission members

ADJOURNMENT

AGENDA ITEM #1



To: Town of Ridgway Planning Commission

Cc: Preston Neill, *Ridgway Town Manager*
TJ Dlubac, AICP, CPS, *Contracted Town Planner*

From: Angela Kemp, AICP, *Town of Ridgway Senior Planner*

Date: October 10th, 2025

Subject: **Request for a Deviation** from Plat Design Standards of the Amended Plat of Lot A, Le Ranch Subdivision, A Planned unit Development, for a fence on Lot 6 (430 Amy Ct.) Staff Report for October 15th Planning Commission Meeting

APPLICATION INFORMATION

Request:	Approval of a Deviation from Design Standards related to the height and location of a fence between Lot 6 and Lot 5. A fence with a maximum height of 8 feet is requested to be constructed between neighboring lots.
Legal:	Lot 6 of the Amended Plat of Lot A, Le Ranch Subdivision
Address:	430 Amy Ct., Ridgway, CO 81432
Parcel #:	430517416006
Zone District:	General Commercial - GC
Current Use:	Single-family home requesting a fence
Applicant:	Adam Birck
Owner:	Renee Marr and Adam Birck

BACKGROUND AND REQUEST

The subject property includes a single-family residence in the Le Ranch Planned Unit Development (Lot 6). The underlying zoning is General Commercial - GC.

REQUEST

Staff have identified that the location and height of the proposed fence does not comply with PUD Design Standard #12. Design Standard #12 states:

“Fences in the area between a street and the building line shall be limited to four feet in height. Any fences on the perimeter of the subdivision shall be five feet in height and made of semi-transparent stained or natural wood except when the height is limited to four feet by the foregoing”

The request is for a Deviation from Plat Note Design Standard #12 relating to a fence site permit application:

- Location: Request for an allowance of a fence between the building envelope and the rear property line.

- Height: Request for an allowance of a fence that is up to 8 feet tall.

Specifically, the proposed fence is designed to grow in a stepped fashion as it runs from the front of the houses to the back property line. From the utility box in the front yard, the rusted corrugated metal panel fence is 4-feet tall, topped with a mesh trellis (around 6 feet high) and runs a length of 7.5 feet, transitions to 6-feet tall as the grade gradually changes over a run of 34.14 feet, and transitions at a significant grade change for an 8.53-foot run to the maximum height of 8-feet tall for a 25.39-foot run. The material then transitions to a “mesh trellis” for a length of 7.78 feet. Page 1 of the attached plan set displays this in detail, although renderings are not updated to show the front mesh trellis.

Per PUD Design Standard note #13, *“any deviations from these standards must be approved by the Ridgway Planning and Zoning Commission”*, staff is requesting the Planning Commission consider the allowance of a fence between neighboring lots (not on the perimeter of the subdivision, and not between the building and front property line) at a height of up-to 8 feet.

ANALYSIS

SITE CONDITIONS

Easements: There is an 10-foot utility and drainage easement along the frontage of Amy Ct. A 10-foot drainage easement runs the length of the shared lot line between Lot 6 (430 Amy Ct.) and Lot 5 (432 Amy Ct.). This shared property line is where the proposed fence is to be installed. Five feet of the drainage easement exists on each side of that shared lot line. Pursuant to the Amended Plat of Lot A, Le Ranch Subdivision, A Planned Unit Development: *“The drainage and utility easements shown on this plat are dedicated, granted and conveyed to the town of Ridgway, Colorado for the Town and public utility drainage, or related purposes, including but not limited to water, irrigation, sewer, storm sewer, electrical, telephone, gas and CATV lines, together with a perpetual right of ingree for installation, maintenance and replacement of such lines.”*

Plat Notes/P.U.D. Condition # 9 states, *“Owners of the lots subject to the drainage easements shall keep such easements at the grade initially established, free of obstructions, and allow the free flow of drainage water across the surface thereof. In the event they shall fail to do so, The Town of Ridgway may restore the initial grade, do any required maintenance or remove any obstructions and assess the cost of doing so to the underlying lot.”* A four-inch gap has been provided in the plans to accommodate *the free flow of drainage water across the surface thereof*.

Neighboring Lot: Lot 5, the neighboring lot, which would share the fence at or very near the property line if approved via the fence plan set, has a grade change/hill referenced in the application materials as *approximate height of neighbor’s yard*. The images in the application materials give a better understanding of the neighboring yard on Lot 5. Lot 5 contains a new single family home and has not yet installed landscaping in accordance with an approved landscape plan.

Neighborhood Conditions: Other properties within the Le Ranch Planned Unit Development have fences installed as shown in the attached *Le Ranch fence examples* document. It does not appear that the fences reach a height of 8 feet in the neighborhood, but no site permits have been found

for existing fences in the neighborhood. It is possible that fences were previously approved as part of the building permit when each neighborhood lot was developed.

STAFF REVIEW

Applicability of Regulations: Provisions of the Le Ranch Subdivision PUD and the Town's interpretation of these provisions as they apply to this request are included in this section.

The Le Ranch Subdivision PUD amends certain RMC provisions to align with and create the unique character of the Le Ranch neighborhood including specifying details on fencing provisions that differ from the underlying zoning district standards. Staff have interpreted this to mean that fences, broadly speaking, are covered by the plat note and do not default to the underlying zoning district standards.

Additionally, fences that are located in different areas than those specified by plat note are not considered permissible, nor are fences other than the heights specified. The inclusion of language allowing deviations from the design standards on the plat is provided in note #13 as a path for other fences not defined in the notes to be permitted in the neighborhood. Therefore, a deviation from Design Standard #12 would need to be granted by the Planning Commission as part of the process to obtain a site permit to construct the proposed fence as designed.

PUBLIC NOTICE AND COMMENT

The plat note does not require public notice or a public hearing for a deviation request from Planning Commission. HOA approval is required and has been submitted as part of the application materials.

The deviation process is created on the Plat and is not a process defined in the Ridgway Municipal Code (RMC). The Planning Commission should review all pertinent information to inform the final decision. Staff will present information at the meeting in a similar format as other land use requests.

STAFF RECOMMENDATION

Upon review of the application against applicable Town standards, staff recommend that the following condition is included in any approval action:

1. If the fence obstructs the free flow of drainage, the property owner of 430 Amy Court may be required to remove the fence or make alterations to remove the obstruction pursuant to Plat Note/PUD Condition #9.

The Commission can choose to approve the deviation requests, approve with one condition as recommended by staff, add other conditions of approval, or deny the request.

ATTACHMENTS

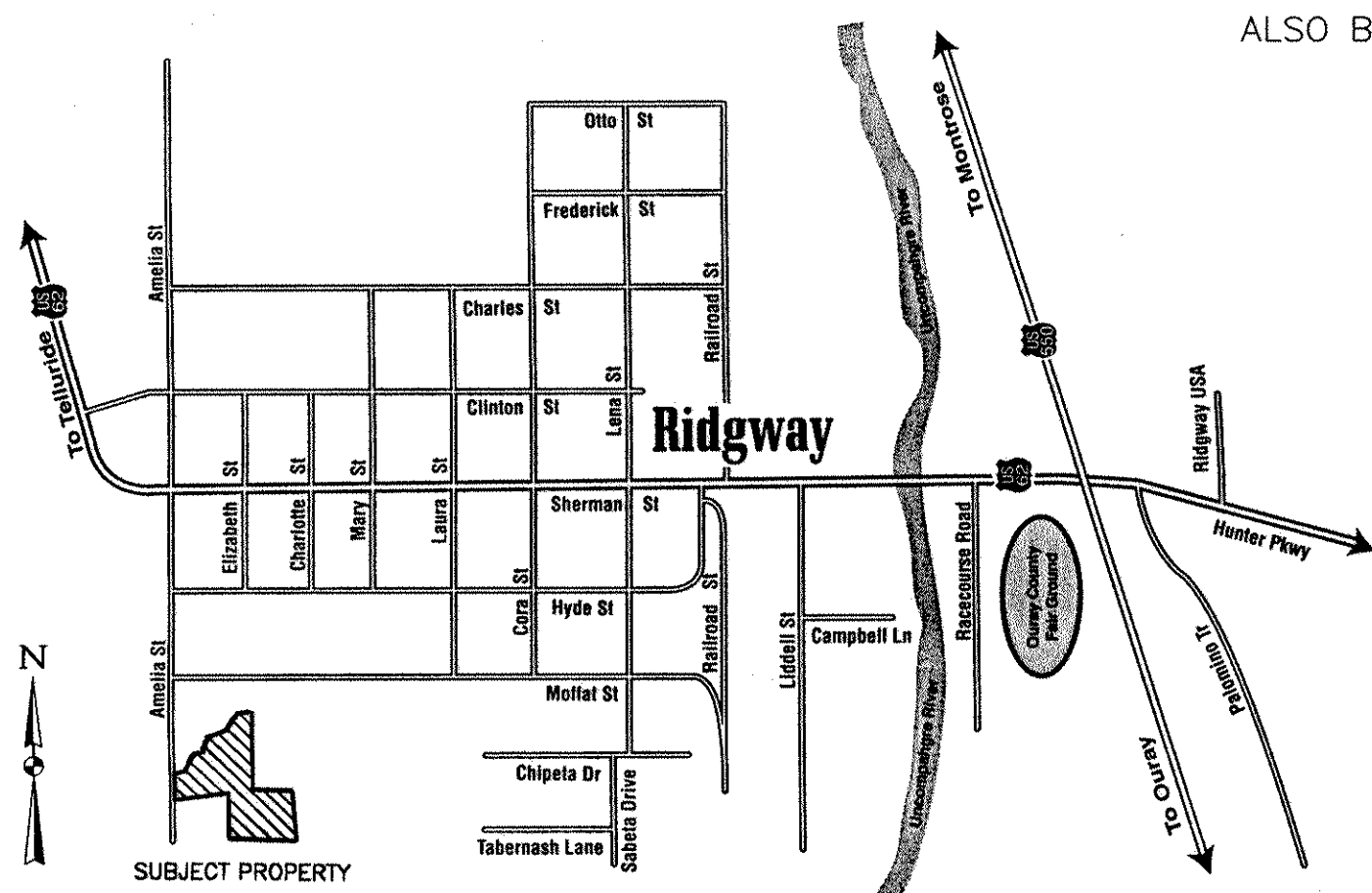
1. Amended Plat of Lot A of the Le Ranch Subdivision (Rec. No. 174437, dated April 2nd, 2001)
2. Fence Site Permit Application
3. Fence Site Permit Supplemental Materials

Deviation Request
Le Ranch Lot 6, 430 Amy Ct. Fence
October 10, 2025
Page 4 of 4

4. Determination Letter from CPS dated October 1, 2025

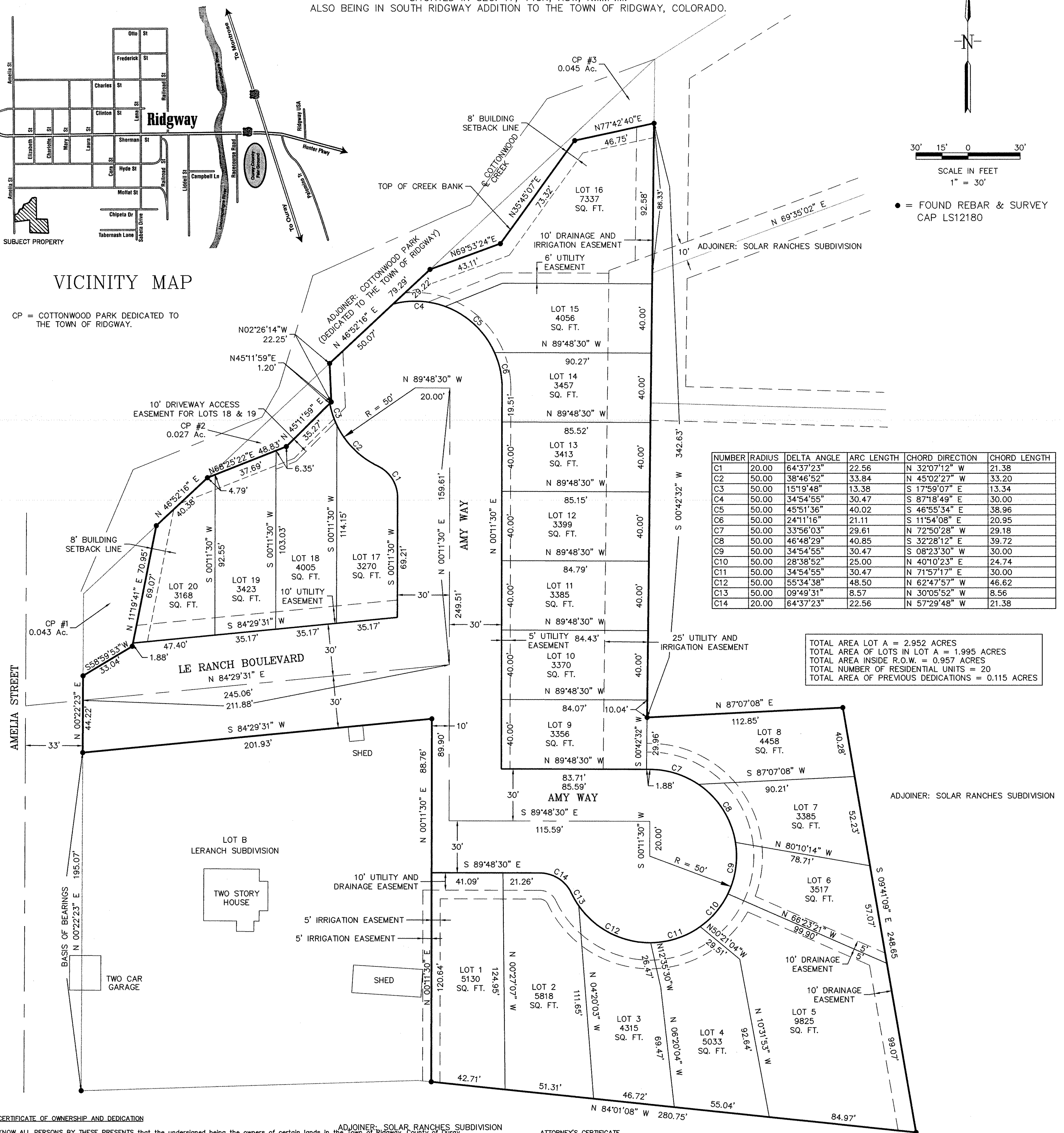
AMENDED PLAT OF LOT A, LE RANCH SUBDIVISION A PLANNED UNIT DEVELOPEMENT

SITUATED IN SEC. 17, T45N, R8W, N.M.P.M.
ALSO BEING IN SOUTH RIDGWAY ADDITION TO THE TOWN OF RIDGWAY, COLORADO.



VICINITY MAP

CP = COTTONWOOD PARK DEDICATED TO THE TOWN OF RIDGWAY.



TOTAL AREA LOT A = 2.952 ACRES
TOTAL AREA OF LOTS IN LOT A = 1.995 ACRES
TOTAL AREA INSIDE R.O.W. = 0.957 ACRES
TOTAL NUMBER OF RESIDENTIAL UNITS = 20
TOTAL AREA OF PREVIOUS DEDICATIONS = 0.115 ACRES

CERTIFICATE OF OWNERSHIP AND DEDICATION

KNOW ALL PERSONS BY THESE PRESENTS that the undersigned being the owners of certain lands in the Town of Ridgway, County of Ouray and State of Colorado, situated in Section 17, Township 45 North, Range 8 West, N.M.P.M., being more particularly described as follows:

Amended Plat of Lot A, Le Ranch Subdivision, situated in South Ridgway Addition, Ridgway, Colorado

have laid out, platted and subdivided some into lots, as shown on this plat, under the name and style of AMENDED PLAT OF LOT A, LE RANCH SUBDIVISION, containing 2.951 acres. Amy Way and Le Ranch Boulevard, as shown hereon, are hereby dedicated, granted and conveyed to the Town of Ridgway, Colorado. The irrigation easements shown hereon are hereby granted and conveyed to the users of the irrigation water flowing therein. The drainage and utility easements shown on this plat are dedicated, granted and conveyed to the Town of Ridgway, Colorado for town and public utility drainage, and related purposes, including but not limited to water, irrigation, sewer, storm sewer, electrical, telephone, gas and CATV lines, together with perpetual right of ingress for installation, maintenance and replacement of such lines.

Executed this 16 day of March, 2001.

OWNERS:
Le Ranch Properties, Inc., by Robert Savath, President.
STATE OF COLORADO
COUNTY OF OURAY

The foregoing Certificate of Ownership and Dedication was acknowledged before me this 16th day of March, 2001, by Robert Savath, President of Le Ranch Properties, Inc. Witness my hand and official seal. My commission expires 8/31/04.

Rotary Public

SURVEYOR'S CERTIFICATE

I, Theodore V. Hermanns, a Registered Land Surveyor in the State of Colorado, do hereby certify that there are no roads, pipelines, irrigation ditches or other easements in evidence or known to me to exist on or across said property except as shown on this plat. I certify that I have made the survey represented by this plat and that this plat accurately represents said survey. I further certify that all monuments shown hereon actually exist and their positions are as shown.

Theodore V. Hermanns
Theodore V. Hermanns
Colorado Registered Land Surveyor
#5720

ENGINEER'S CERTIFICATE

The undersigned hereby certifies that the water, sewer, fire protection and drainage systems and the streets, as shown hereon meet all requirements of Town of Ridgway specifications and standards or are as otherwise agreed upon between the Town of Ridgway and the Owners.

Theodore V. Hermanns
Theodore V. Hermanns
Colorado P.E. #5720

PLAT NOTES/P.U.D. CONDITIONS:

1. ANY OUTDOOR LIGHTING MUST COMPLY WITH TOWN OF RIDGWAY REGULATIONS.
2. ACCESS SHALL NOT BE ALLOWED FROM ANY WAY OR LE RANCH BOULEVARD TO LOT B, LE RANCH SUBDIVISION, UNLESS AND UNTIL ADDITIONAL RIGHT-OF-WAY IS DEDICATED ON SAID LOT B FOR ANY WAY. A SIDEWALK IS INSTALLED ON THE SOUTHERLY SIDE OF LE RANCH BOULEVARD AND WESTERLY SIDE OF AMY WAY, ALL IN ACCORDANCE WITH TOWN SPECIFICATIONS AS MAY BE APPROVED BY THE TOWN.
3. OFF-STREET PARKING REQUIREMENTS APPLY.
4. EACH LOT IS LIMITED TO ONE SINGLE-FAMILY RESIDENCE.
5. BUYERS BE AWARE THAT THERE IS A WATER TAP FEE SURCHARGE FOR THE INTERMEDIATE PRESSURE ZONE PER RMC 9-1-24-B.
6. STRUCTURES MUST MEET FIRE SEPARATION REQUIREMENTS AS SET FORTH IN TOWN BUILDING AND FIRE CODES.
7. THERE ARE NO FLOOD PRONE AREAS WITHIN LE RANCH SUBDIVISION.
8. THIS PLAT CONSTITUTES AN AMENDMENT TO LE RANCH SUBDIVISION, PLANNED UNIT DEVELOPMENT, THE "LE RANCH SUBDIVISION, PLANNED UNIT DEVELOPMENT, PLAT RESTRICTIONS" RECORDED AT BOOK 222, PAGE 583 OF THE OURAY COUNTY RECORDS, SHALL REMAIN APPLICABLE TO LOT B, LE RANCH SUBDIVISION, AND TO THIS PLAT, EXCEPT TO THE EXTENT SPECIFICALLY INCONSISTENT WITH THE TERMS AND PROVISIONS OF THIS PLAT.
9. OWNERS OF THE LOTS SUBJECT TO THE DRAINAGE EASEMENTS SHALL KEEP SUCH EASEMENTS AT THE GRADE INITIALLY ESTABLISHED, FREE OF OBSTRUCTIONS, AND ALLOW THE FREE FLOW OF DRAINAGE WATER ACROSS THE SURFACE THEREOF. IN THE EVENT

THEY SHALL FAIL TO DO SO, THE TOWN OF RIDGWAY MAY RESTORE THE INITIAL GRADE, DO ANY REQUIRED MAINTENANCE OR REMOVE ANY OBSTRUCTIONS AND ASSESS THE COST OF SO DOING TO THE UNDERLYING LOT.

10. NO ROOF OVERHANG OR ANY PART OF ANY STRUCTURE SHALL EXTEND OUTSIDE OF ANY BUILDING ENVELOPE. ALL ROOFS SHALL BE DESIGNED OR SET BACK SO THAT SNOW DOES NOT SHED ONTO THE PROPERTY OF ANOTHER.

11. THE OWNERS OF THE LOTS SUBJECT TO THE IRRIGATION EASEMENTS SHOWN HEREON AND THE USERS OF THE WATER FLOWING THEREIN SHALL BE JOINTLY AND SEVERALLY LIABLE FOR THE PROPER MAINTENANCE OF THE IRRIGATION EASEMENTS, AND ANY DITCHES OR PIPELINES THEREON, AND SHALL KEEP THE EASEMENTS FREE OF WEEDS OR OBSTRUCTIONS TO THE FLOW OF IRRIGATION WATER. IN THE EVENT OF THEIR FAILURE TO DO SO, THE TOWN MAY CAUSE MAINTENANCE TO BE DONE AND ASSESS THE COST THEREOF TO THE UNDERLYING LOTS.

12. BUILDINGS SHALL BE SUBJECT TO THE TOWN'S SINGLE FAMILY DESIGN STANDARDS AS SUPPLEMENTED BY THESE PLAT NOTES AND THE DESIGN STANDARDS ON PAGE TWO OF THIS PLAT. NO MORE THAN TWO NON-SITE BUILT HOMES ARE ALLOWED AMONG LOTS 1-18, AND NO MORE THAN ONE NON-SITE BUILT HOME IS ALLOWED AMONG LOTS 17-20, UNLESS A "DEVIATION" IS APPROVED BY THE PLANNING COMMISSION.

ATTORNEY'S CERTIFICATE

I hereby certify that I have examined ATTORNEY TITLE COMPANY FILE NO. 07-49482 pertaining to this property and that, according thereto, all record owners and holders of liens and encumbrances affecting the property have executed this plat and joined in the subdivision, public dedications and reservations of easements indicated hereon, except for current general taxes and the following: 1. 1/2 INTEREST IN OIL, GAS, MINERALS, EASEMENTS AND DEED RELIANT MOUNTAIN COUNTY, CO., 1-18-62 IN BOOK 162/PAGE 251.

Paul C. Wornful
Attorney at Law
Reg. No. 12999
8-26-2001
Date

APPROVAL OF PLANNING COMMISSION

Approved by the Planning Commission, Town of Ridgway, Colorado, this 26th day of MARCH, 2001.

Chairman

APPROVAL OF MAYOR AND BOARD OF TRUSTEES

Approved by the Mayor and Board of Trustees of the Town of Ridgway, Colorado, this 1st day of APRIL, 2001.

Mayor

APPROVAL OF TOWN ATTORNEY

Approved for recording this 2 day of APRIL, 2001.

John R. Kappa, Town Attorney

RECORDER'S CERTIFICATE

This plat was filed for record in the office of the Clerk & Recorder of Ouray County, Colorado, at 3:05 p.m. on this 2ND day of APRIL 2001, with Reception No. 174437.

1 OF 2 PAGES

MICHELLE OLIN
Ouray County Clerk & Recorder
BY: James M. Manthey - DEPUTY CLERK

REVISED	DATE	MESA ENGINEERING
REV. PER JOHN KAPPA (LETTER DATED 2/28/01)	03JAN01	330 SOUTH 6TH, MONTROSE, CO. 81401 (970) 248-7771
REV. PER JOHN KAPPA (LETTER DATED 12/30/01)	25JAN01	
REV. PER JOHN KAPPA (LETTER DATED 1/16/01)	16MAR01	

LE RANCH SUBDIVISION
AMENDED PLAT

FOR: ROBERT SAVATH

DATE 1/26/02 DESIGNED RSE DRAWN CAM
CAP FILE PRE-PLAT CHECKED THL
SHEET 1 OF 2 FILE NO. 00-157

AMENDED PLAT OF
LOT A, LE RANCH SUBDIVISION
A PLANNED UNIT DEVELOPEMENT

SITUATED IN SEC. 17, T45N, R8W, N.M.P.M.
ALSO BEING IN SOUTH RIDGWAY ADDITION TO THE TOWN OF RIDGWAY, COLORADO.

TOTAL AREA LOT A + DEDICATIONS = 3.066 ACRES
TOTAL AREA OF LOTS IN LOT A = 2.109 ACRES
TOTAL AREA INSIDE R.O.W. = 0.957 ACRES
TOTAL NUMBER OF RESIDENTIAL UNITS = 20

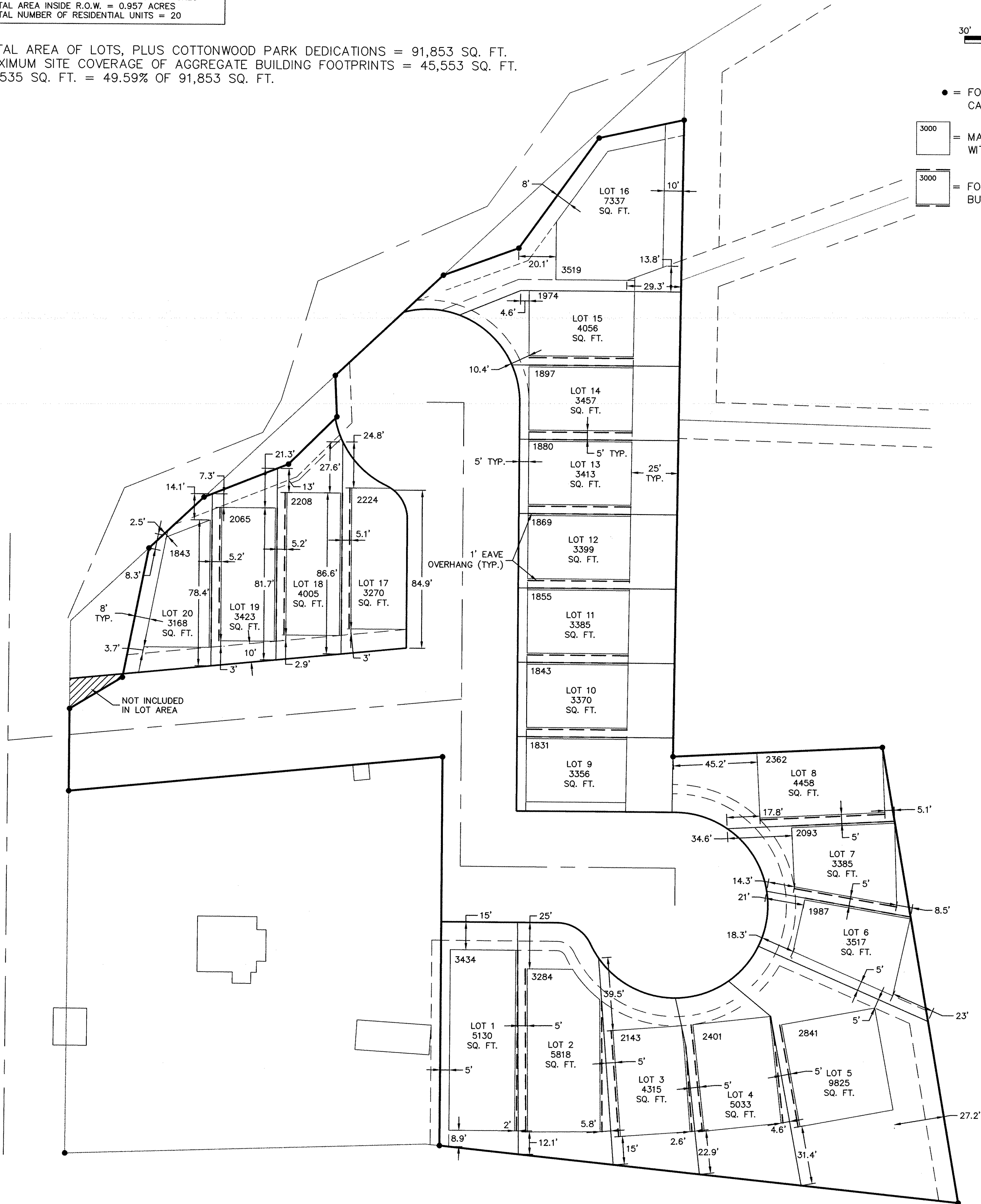
TOTAL AREA OF LOTS, PLUS COTTONWOOD PARK DEDICATIONS = 91,853 SQ. FT.
MAXIMUM SITE COVERAGE OF AGGREGATE BUILDING FOOTPRINTS = 45,553 SQ. FT.
45,535 SQ. FT. = 49.59% OF 91,853 SQ. FT.

30' 15' 0 30'
SCALE IN FEET
1" = 30'

● = FOUND REBAR & SURVEY
CAP LS12180

3000 = MAXIMUM BUILDING FOOTPRINT
WITH SQ. FOOTAGE NOTED

3000 = FOOTPRINT AND EAVE =
BUILDING ENVELOPE



DESIGN STANDARDS:

1. THE MAIN ROOF PLANE SHALL HAVE A PITCH OF NO LESS THAN 6 AND 12, UNLESS ENCLOSED BY A PARAPET.
2. THE MAXIMUM BUILDING HEIGHT SHALL BE 27 FOOT AND WILL BE MEASURED FROM THE AVERAGE EXISTING NATURAL GRADE AT THE PORTION OF THE HOUSE CLOSEST TO THE STREET.
3. HOMES ARE LIMITED TO TWO STORIES ABOVE GRADE, MAXIMUM.
4. ALL PROPANE TANKS SHALL BE BURIED.
5. PITCHED ROOFS SHALL HAVE SECONDARY ROOF PLANES, ACCOMPLISHED BY ONE OR MORE OF THE FOLLOWING OR OTHER METHODS, TO ACHIEVE MULTI ROOF PLANES: PERPENDICULAR RIDGES, DORMERS, HIP ENDS, BREAK PITCH, CLEAR STORY, GAMBREL, OR SPLIT LEVEL ROOFS.
6. REFLECTIVE METAL ROOFS ARE NOT PERMITTED. NO PAINTED METAL ROOFS ARE ALLOWED. ROLL ROOFING MATERIAL IS NOT PERMITTED. RUSTED METAL OR MATTE FINISHED ROOFS ARE ALLOWED.
7. NO REFLECTIVE SIDING MATERIALS MAY BE USED.
8. GARAGES THAT ARE ENCLOSED IN THE MAIN STRUCTURE SHALL NOT HAVE DOORS ON THE FRONT ELEVATION THAT EXCEED ONE THIRD OF THE TOTAL SQUARE FOOTAGE OF THE STREET FRONT ELEVATION.
9. FRONT BUILDING LINE RELATIVE TO THE FRONT PROPERTY LINE SHALL BE PARALLEL TO THE BUILDING FOOTPRINT AS SHOWN ON THE PLAT.
10. EXTERIOR LIGHTING SHALL BE SHIELDED OR CONFIGURED TO PROVIDE DOWNCAST LIGHTING ONLY, WITH THE LIGHT SOURCE NOT VISIBLE ABOVE THE HORIZONTAL PLANE.
11. WOOD BURNING FIREPLACES SHALL HAVE INSERTS THAT MEET STATE AND FEDERAL REGULATIONS FOR WOOD BURNING STOVES.
12. FENCES IN THE AREA BETWEEN A STREET AND THE BUILDING LINE SHALL BE LIMITED TO FOUR FEET IN HEIGHT. ANY FENCES ON THE PERIMETER OF THE SUBDIVISION SHALL BE FIVE FEET IN HEIGHT AND MADE OF SEMI-TRANSPARENT STAINED OR NATURAL WOOD EXCEPT WHEN THE HEIGHT IS LIMITED TO FOUR FEET BY THE FOREGOING.
13. ANY DEVIATIONS FROM THESE STANDARDS MUST BE APPROVED BY THE RIDGWAY PLANNING AND ZONING COMMISSION.

PAGE 2 OF 2
RECEPTION NO: 174437
4-2-2001 3:05 PM

REVISED	DATE	MESA ENGINEERING
REV. PER JAVAN FAGANI LETTER DATED 2/10/00	03JAN01	330 SOUTH 5th, MONTROSE, CO. 81401 (970) 240-7771
REV. PER JOHN KAPPA LETTER DATED 1/4/01		
LE RANCH SUBDIVISION AMENDED PLAT		
FOR: ROBERT SAVATH		
DATE	1/06/00	DRAWN
DESIGNED	BBF	CHECKED
CAD FILE	PRE-PLAT	BOOK
SHEET 2 OF 2		FILE NO. 00-157



Step 5: Fill out your project details.

Owner Information

Owner Name	Adam Birck	Application Date	9-19-25
Mailing Address	430 Amy Court		
Project Physical Address	430 Amy Court		
Subdivision	Le Ranch	Filing	Lot 6 Block
Phone	970 708 7439	Email	adam.birck@gmail.com
Project Square Feet	approx. 30 sf	Total Lot Size	1 Zoning District GC

Contractor Information

Contractor Name	Kaylor Fencing, LLC		
Business Address	8262 High Mesa Road Olathe, CO 81425 US		
Phone	(970) 323-5636	Email	kaylorfencing@hotmail.com

Please complete an [Authorized Agent form](#) if you would like the Town to work with someone other than the owner on this project

Subcontractors

Architect	N/A	Plumbing	N/A
Engineer	N/A	Electrical	N/A
Excavation	N/A	Mechanical	N/A

Class of Work

New ☐ Demolition ☐ Addition/Alteration ☒ Remodel ☐ Repair ☐ Move ☐ Other ☐

Use of Building

Single-Family ☐ Duplex ☐ ADU ☐ Townhouse ☐ Multi-Family ☐ Commercial ☐ Mixed-Use ☐ Other ☒ Fence

Scope of Work

(Brief description of work to be done)

87' of 8' tall, corrugated metal fence will be installed. 4"x 4" steel posts set in concrete. 1"x2" steel rails will be welded to posts. J-Channel on top. Corrugated metal will be attached to rails using screws.

Total Project Cost (All costs except cost of land)	\$8,283.00
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I hereby certify that I have read this application completely and that I have submitted all of the required information, and it is correct. All provisions of laws and ordinances governing this type of work will be complied with, whether specified herein or not. The granting of a permit does not presume giving authority to violate or cancel the provisions of any other state or local law regulating construction or the performance of construction.

Adam Birck

9-19-25

Signature of Owner or Agent (Agents must have written authorization)

Date

Dear P&Z,

The Town planning staff has denied our request for a side yard fence. They have stated:
Le Ranch Subdivision Amended Plat Design Standards Note 12 reads:

"Fences in the area between a street and the building line shall be limited to four feet in height. Any fences on the perimeter of the subdivision shall be five feet in height and made of semi-transparent stained or natural wood except when the height is limited to four feet by the foregoing."

We have been informed that a deviation request to Design Standard Note 12 should contain the following:

- Location: Request for an allowance of a fence between the building envelope and the rear property line.
- Height: Request for an allowance of a fence that is up to 8-feet tall.

Staff is asking that we apply for a variance to allow our request to build a fence on the side of our property, up to 8' as permitted by RMC 7-4-6(F) (permitting 8' fences in GC zoning). This is our application.

- (1) Fences are permitted as a right per RMC Table 4.3.
- (2) The LeRanch plat Design Standard 12 only limits heights & materials of fences in certain locations, not the locations themselves. Staff has denied permitting a side yard fence. They say front and perimeter fencing is permitted, but not side yard or backyard.
- (3) Indeed, over HALF of the properties in LeRanch have side yard fencing and/or side retaining walls - see attached PDF.
- (4) RMC 7-4-6(F) expressly permits fencing up to 8' tall in GC zoning. LeRanch is zoned GC. Town staff has denied permitting the allowable height.

As such, we ask that P&Z review the application and allow us to

- (1) Build a fence on our side yard as expressly permitted as a right per RMC.
- (2) Build up to an 8' as expressly permitted in GC zoning per RMC.

Attached is our fence application and all materials. The application fee has been paid and received. We are formally requesting the fee for this application be waived per the Town Manager.

Attached are drawings and renderings of the proposed fence along with site photos of the existing fences located in LeRanch.

Please let us know immediately if any additional information is needed to expedite this approval.

Best,
Adam Birck

KAYLOR FENCING, LLC

8262 High Mesa Road
Olathe, CO 81425 US
9703235636
kaylorfencing@hotmail.com
www.kaylorfencing.com

**ADDRESS**

Renee Marr
430 Amy Court
Ridgway, CO 81432

ESTIMATE # 24-4014**DATE** 10/08/2025**EXPIRATION DATE** 11/08/2025

DESCRIPTION	QUANTITY	UNIT PRICE	TOTAL PRICE
All Metal Corrugated Fence 87' of 4' - 8" tall corrugated metal fence with one section wire mesh will be installed. 4"x 4" steel posts set in concrete. 1"x2" steel rails will be welded to posts. J-Channel on top. Corrugated metal will be attached to rails using screws. All materials and labor included.	1	8,283.00	8,283.00

Pay with cash and SAVE with a 5% discount!
Our goods and services have been priced for cash and check payments. Credit/Debit card payments will receive a small non cash or check adjustment of 3% that will be ADDED to your Credit/Debit card payment. To avoid this adjustment please pay with cash or check.

SUBTOTAL	8,283.00
TAX	0.00
TOTAL	\$8,283.00

Accepted By _____

Accepted Date _____

NOT FOR CONSTRUCTION

[illegible]

PROJECT NAME:
PROJECT MANAGER:
DRAWN BY:
REVIEWED BY:
© 2025 ABD

ARCHITECT'S STAMP:

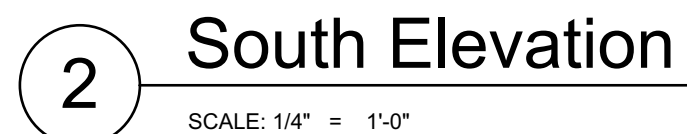
PROJECT NAME:
430 AMY COURT
LOT 6 LeRANCH
RIDGWAY, CO

HEET DESCRIPTION:

Fence Plans

SHEET NUMBER: _____

A-001





Adam Birck

RAFTSMAN
430 AMY COURT
P.O. BOX 443
DOWNEY, CO 81432
TEL: 970.708.7439
ambirck@gmail.com
adambirckdesign.com



From 432 Amy Ct Driveway



From Open Space to the South East



SAMPLE PHOTO



From 430 Amy Ct Driveway



From Open Space to the South



From Open Space to the North

430 AMY COURT
FENCE

NOT FOR CONSTRUCTION

	10-8-25	TOWN RFI- GAP AND MESH
	9-25-25	TOWN RFI- GAP
	9-19-25	PERMIT APPLICATION
	9-23-25	ACC APPLICATION
MARK	REV. DATE	DESCRIPTION

PROJECT NAME:
PROJECT MANAGER:
DRAWN BY:
REVIEWED BY:
© 2025 ABD

D:\WORK\STONEGATE LOT 10\DRAWINGS\430 FENCE 10-5-25.pln



From 432 Amy Ct Driveway

Project	Fence	Scale:	Date 10-8-25
Location	430 Amy Ct, 81432	Project No.	Reference / Sheet
Title		Field Notice No.	Dwg. No.



From 430 Amy Ct Driveway



430 Amy Ct
fence



From Open Space to the North



Project	Fence	Scale:	Date 10-8-25
Location	430 Amy Ct, 81432	Project No.	Reference / Sheet
Title		Field Notice No.	Dwg. No.



430 Amy Ct
fence



From Open Space to the South East



Project	Fence	Scale:	Date 10-8-25
Location	430 Amy Ct, 81432	Project No.	Reference / Sheet
Title		Field Notice No.	Dwg. No.



From Open Space to the South

Le Ranch HOA

PO Box 1026
Ridgway, CO 81432
lrhoa2003@gmail.com

October 8, 2025

Re: Revised fence at 430 Amy Court.

Dear Renee Marr:

This letter serves as confirmation of your attached drawings, dated October 8, 2025.

Adam Birck has recused himself from participation during this review due to the conflict of interest as designer and lot owner. It is the unanimous conclusion of CJ Garvey and myself that the Design Review Board takes no exceptions to construction, in accordance with the Town of Ridgway municipal codes, of the above referenced new fence.

Sincerely,

A handwritten signature in black ink, appearing to read 'TWelch', with a long horizontal flourish extending to the right.

Thomas Welch

President, Le Ranch HOA

tw3sails@gmail.com

attachments.

✓

Le Ranch Subdivision: 9 homes with side yard fencing (out of 18 homes built; 2 lots empty)
Per TJ's memo, ours is the first to apply for a fence permit.



(1) 400 LeRanch Rd-side fence



(2) 418 Amy Way - side yard "L" fence - mesh into retaining



(3) 420 Amy Way - wood side yard "L" fence



(4) 416 Amy Way side yard fence



(5) 412 Amy Way fence - 4' front / 6' side yard



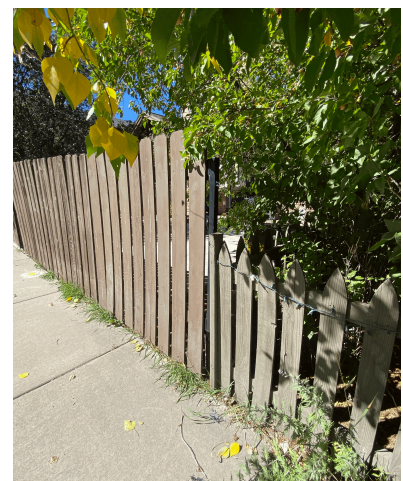
(6) 408 Le Ranch Road - (NW side) side yard fence and gate over 5' tall



(6, con'td) 408 Le Ranch - (West/Front) side yard fence, 5'8" tall, next to shed door



(7) 406 Le Ranch - west side fence over 5' tall



(7, con'td) 406 - front fence 5'8" abutting sidewalk



(8) 428 Amy Ct - 4' front yard & side yard fence



(8, con'td) 428 Amy Ct - side yard fence closer up (6' tall)



(8 con'td) - in back - side yard fence sloping down hill, to perimeter fence



(9) 424 Amy Way - front and side yard fence



(9, con'td) 424 Amy way - second side yard fence, abutting shed, over 5' and solid wood

Several other properties have retaining walls and fencing in front yards:



436 Amy Way retaining wall



434 Amy Way fence w/handrail

Not shown: 440 Amy Ct retaining wall

Back/Perimeter side of Amy Way, showing perimeter and side yard fencing, solid, over 6' tall:



And side yard fencing 6' tall and retaining wall for perimeter fencing

October 1, 2025

Adam Birck
430 Amy Court
Ridgway, CO 81432

SENT VIA EMAIL: adam.birck@gmail.com

Re: Fence Application Review for 430 Amy Court

Dear Adam:

At the request of the Town, CPS has reviewed the materials submitted for a fence permit for compliance with the applicable Town of Ridgway Municipal Code standards and the Le Ranch Subdivision PUD. The intent of this memo is to 1) lay out a comprehensive and methodical approach to the interpretation and application of the Le Ranch Subdivision PUD provisions 2) provide review comments based on our review of the application materials, and 3) conclude with a determination and options for you moving forward.

BACKGROUND:

430 Amy Court is located within the Le Ranch Subdivision which is governed by the Le Ranch Subdivision PUD. PUDs are alterations to the Ridgway Municipal Code (RMC) and provisions discussed in the PUD supersede the provisions of Sec. 7-4-6(F) of the RMC. The Le Ranch PUD includes Plat/PUD Notes and Design Standards. While the application was reviewed against all notes and standards, Design Standard #12 relates to fences and states:

"Fences in the area between a street and the building line shall be limited to four feet in height. Any fences on the perimeter of the subdivision shall be five feet in height and made of semi-transparent stained or natural wood except when the height is limited to four feet by the foregoing."

Existing Neighborhood Conditions:

In preparation for this analysis, the Town completed a site visit to understand the existing conditions in the neighborhood related to fences and the historic application of these design standards.

First, based on research into historic requests and application, the Town does not have record of any fence permits being issued in Le Ranch Subdivision.

Based on a site visit, there appear to be many fences within the neighborhood, but only a few which would be considered as not being either located between a street and a building envelope or along the subdivision perimeter.

Of the fences previously installed in the subdivision, most heights appear to be limited to four to five feet, and none appear to be as tall as the eight feet requested.

Applicability of Regulations:

Because there seems to be a misunderstanding between what fence standards apply to the request, this section provides the provisions of the Le Ranch Subdivision PUD and the Town's interpretation of these provisions as they apply to this request.

First, it's important to note the primary structure of land use regulations are that if there is a function, element, or concept which the provisions are silent on, the function, element, or concept is not permissible.

Next, the Le Ranch Subdivision PUD amends certain RMC provisions to align with and create the unique character and design of the Le Ranch neighborhood. Design Standard #12 references the location and height of

In addition, since Design Standard #12 further limits the location and size of fences in the neighborhood from those provisions provided in Sec. 7-4-6(F), Fence, Hedge, and Wall Regulation, all fences within Le

Ranch Subdivision PUD must comply with Design Standard #12 related to location and height.

Lastly, it is our interpretation that the PUD intended to limit fences to only those that are compliant with Design Standard #12 as it supersedes all RMC provisions related to fence location and height. Therefore, any height or location standard of the RMC would not be applicable to the Le Ranch Subdivision PUD.

Therefore, based on this analysis, when applying the Design Standard #12 to the requested fence application for 430 Amy Court, the following would apply:

1. Fences located between a street and a building envelope are permitted; however, they are limited to four feet in height.
2. Fences along the perimeter of the subdivision are limited to five feet in height and must be of semi-transparent stained or natural wood.
3. Fences which are both between a street and a building envelope and along the perimeter of the subdivision are limited to four feet in height.
4. Since no other location or height standards are mentioned, all other locations of fences are not permissible in the Le Ranch Subdivision.

Pursuant to Design Standard #13 of the PUD, deviations from the design standards of the PUD may "*be approved by the Planning and Zoning Commission.*" Any deviation to the provisions mentioned in this section may be considered by the Planning Commission.

Also, since this letter constitutes an administrative interpretation of the PUD standards, an appeal of this interpretation may be made to the Board of Adjustment pursuant to §7-4-3(K) of the RMC.

Analysis of Request:

The application is for a fence permit to install "*87' of 8' tall, corrugated metal fence*" along the south property line of the property at 430 Amy Court. Following our review of the fence application against the applicable RMC standards and the Le Ranch Subdivision PUD standards, please provide a written response to each of the following comments and, as applicable, update and resubmit the plan set and notes for the fence:

1. Since Design Standard #12 is silent on fences located along a side property line not between the street and the building envelope, it is our interpretation that these fences are not permitted in the PUD. As mentioned above, since the PUD articulates provisions related to fence height and location, the PUD standards would supersede the height and location standards, including the allowance of an eight-foot fence in the GC district standards within the RMC.
 - a. Of note, we do believe this could be considered a deviation from the design standards as contemplated by Design Standard #13 and it would be appropriate for the Planning Commission to consider this request.
2. The PUD specifies standards for fences between a street and a building envelope. The Le Ranch Subdivision PUD indicates the building envelope is 18.3' from the right-of-way line. Based on the dimensions shown on the fence permit plans dated 9-25-25, the fence appears to start 15.65' from the right-of-way line. Please update the site drawing to identify where the building envelope is located along the property line.
3. Fences between a street and a building envelope are only permitted to be four feet in height. The plan set does not indicate the proposed height of the "stepped down" portion of the fence closest to the street. Please update the plans to identify the requested height of the fence located between the right-of-way line and the building envelope.
4. The materials of the proposed fence are "rusted corrugated metal panels". Since no portion of the fence is located along the perimeter of the subdivision nor does §7-4-6(F) prohibit this material,

the fencing material is acceptable.

5. Plat Note/PUD Conditions #9 requires that drainage easements remain "*at the grade initially established, free of obstructions, and allow the free flow of drainage water across the surface*" of the easement". While the proposed fence is located within a drainage easement, it is in parallel to the flow of drainage water and, per assertions by the applicant, will not impede the flow of drainage within the easement. Any future approval of a fence located in the drainage easement would include a condition that if the fence obstructs the free flow of drainage, the property owner of 430 Amy Court may be required to remove the fence or make alterations to remove the obstruction pursuant to Plat Note/PUD Condition #9.

Determination and Options:

Based on this analysis, and the established methodology, it is our determination that the fence located along the side property line between the building envelope and the rear property line cannot be issued because it is not permissible within the Le Ranch Subdivision PUD. Furthermore, while the portion of the fence between the street and the building envelope is permissible, however, it must be limited to four feet in height.

Based on this determination, you have a few options moving forward:

1. If you wish to pursue this request as proposed, the location of the fence and the height of the fence can be considered deviations to the Design Standards which may be considered by the Planning Commission as allowed by Design Standard #13.

If you'd like to pursue this option, please submit a narrative justifying the request and an updated plan set addressing comments 2-5 above, to Angie Kemp, Ridgway Sr. Planner. Upon a complete application submittal, it will be processed and placed on the next available Planning Commission meeting for their consideration.

2. If you wish to appeal the administrative interpretations made in this memo, they may appeal such interpretations pursuant to §7-4-3(K), *Appeal*, of the RMC. Please reach out to

If you have any questions regarding any of this information, please feel free to reach out to me at TDlubac@PlanStrategize.com or 970-744-0623

Sincerely,

COMMUNITY PLANNING STRATEGIES, LLC



TJ Dlubac, AICP

Contracted Town Planner

Cc: Angie Kemp, Sr. Planner, Town of Ridgway
Preston Neill, Town Manager, Town of Ridgway

AGENDA ITEM #2

TO: Ridgway Planning Commission

FROM: EcoAction Partners

DATE: October 10, 2025

SUBJECT: Energy Code Adoption Recommendations

Purpose

The purpose of this memo is to present recommendations to the Town of Ridgway for upcoming building energy code updates. These recommendations have been informed by regional discussions with building code officials, technical code experts, and other municipal staff across the region, conducted via the Sneffels Energy Board Code Cohort effort. While we understand that Ridgway has historically adopted building codes outside the typical three-year cycle due to staffing constraints, the current moment presents a strategic opportunity to align with the region and take advantage of available state support and training.

Background

Regional Code Cohort Goals

The Sneffels Energy Board Code Cohort was formed after EcoAction Partners received funding from the Colorado Energy Office, through the [Energy Code Adoption and Enforcement grant program](#). The four primary goals of the code cohort are to:

1. Reduce energy use and greenhouse gas emissions in the built environment.
2. Strive for regional adoption of the same new base code standard, specifically the state of Colorado's Low Energy and Carbon Code (LECC).
3. Identify supporting amendments to the LECC that allow the code to be more region-specific, and can be adopted by all participating jurisdictions.
4. Strive for collaboration and consistency throughout the regions of San Miguel County, Ouray County, and San Juan County.

In sum, the project was set up to support jurisdictions in the three-county region with the adoption of the LECC, with an optional regional amendment package, for progressive and enforceable energy codes that are consistent for the building community.

The project supports the region in reducing greenhouse gas emissions, which is a goal common to many participating jurisdictions, including the Town of Ridgway. The State of Colorado and the three-county region have adopted a goal of 50% emissions reduction by 2030.

Energy codes target new construction and significant remodels and additions, and are therefore a powerful policy option for curbing emissions from the built environment. They are a jurisdiction's only legal backing for enforcement of energy efficiency requirements for new construction, and are therefore the primary tool available to proactively address the future of our built environment.

Activities Conducted in the Code Cohort

The SEB Code Cohort work is ongoing, but the primary goal of the work remaining is to support individual jurisdictions through their code adoption process. The work to date includes:

- **Six regional meetings**, hosted by EcoAction Partners, Lotus Engineering and Sustainability, and NORESO, have been held to solicit key input from regional building and sustainability staff regarding the LECC and desired regional amendments for both commercial and residential sectors. Ridgway staff participated in these meetings, which were held from October 2024 through June 2025.
- With support from technical code experts at NORESO, an **amendment package was drafted** for communities to adopt. The first draft was sent on June 5, with the final version provided on July 1..
- **Informational interviews** were conducted with architects, mechanical engineers, general contractors, and other members of the building community to review pinchpoints in the code and discuss feasibility.
- **Trainings** have been held including a mechanical roundtable, cold climate building science workshop for all trades and building department staff which helped to inform the code amendment package, and most recently a public information Energy Code 101 workshop. Upcoming training opportunities include a Ridgway Open House (10/13), Mechanical Roundtable (10/14), and an Electrification Workshop (11/4). An LECC training for the building community with specifics for our region will be held early next year, and we are working on scheduling a training session specifically for regional building department staff. Finally, we are working with Ridgway and Ouray County staff to host a "Lunch and Learn" opportunity for sometime soon before the first reading of Ridgway's Ordinance.
- **Ongoing support for workforce development** is being conducted by EcoAction Partners to support trades needed for implementation of advanced energy codes.
- **Community 1:1s** with staff from each jurisdiction to discuss the draft code amendment and any community-specific needs were offered, beginning in late June. Ridgway's 1:1 was held on July 14, with a follow up meeting with the Sustainability Advisory Board on September 2.

Code Adoption Recommendation

The following recommendation reflects input received through the code cohort activities listed above, as well as technical expertise from energy code and industry specialists.

We strongly recommend that the Town of Ridgway align with both the region and the state of Colorado by adopting the Low Energy and Carbon Code, incorporating the SEB code cohort amendment package where applicable.

The Low Energy and Carbon Code

While the 2024 IECC continues the trend of increasingly complex energy codes, the LECC was specifically designed to reduce that complexity. It simplifies compliance pathways and expands energy credit options to support a broader range of construction types, particularly those found in cold-climate, rural mountain communities. It was also [legislatively directed](#) to maximize emissions reductions from the built environment and account for housing affordability. Importantly, the LECC:

- Reflects feedback from the State Energy Code Board, including local representation (e.g., Kim Wheels)
- Is an electric-preferred code and reduces inherent bias toward fossil fuel infrastructure present in the IECC. This element provides a strong stepping stone toward Ridgway's electrification goals.
- Incorporates the Colorado Model Electric Ready and Solar Ready Code
- Introduces enhanced efficiency requirements for Large (5,000+ SF) and XL (7,500+ SF) homes

SEB Code Cohort Amendments

The regional amendment package developed through the code cohort process consists of amendments to the LECC that are appropriately tailored to the unique needs of mountain communities in the Southwestern part of the state. The amendments address local construction practices, local climate conditions, and community priorities. They help to add further practicality and enforceability to the code for the three-county region. Importantly, the amendments also provide exemptions or alternative compliance pathways for specific building types. While the amendment package includes an option to require all-electric construction, we do not recommend adopting that amendment at this time. We are including steps toward adoption of an all-electric code requirement in our Accelerator grant application to the CEO, and believe that utilizing the LECC as a stepping stone along with this potential grant funding will create the foundation for a successful transition toward this all-electric amendment.

Regional Alignment and Consistency

Regional consistency was a key piece of feedback heard during the informational interviews with building industry professionals. Adopting the LECC across jurisdictions provides consistency for contractors and design professionals, reducing administrative burden and easing code compliance and enforcement. While local amendments are expected and appropriate, a shared base code creates clarity across the region and supports a healthy, coordinated construction economy.

To further support this transition, several training sessions and roundtable discussions have already occurred (as mentioned above), including a Mechanical Contractor Roundtable and a Cold Climate Building Science Workshop. These resources, along with tailored LECC training and technical support from the state, are readily available to the region. Future grant-supported workshops, workforce development and outreach efforts will continue to support successful implementation of the LECC.

AGENDA ITEM #3



To: Town of Ridgway Planning Commission
From: Angela Kemp, Senior Planner, Town of Ridgway
Date: October 10th, 2025

RE: 2025 Housing Needs Assessment Progress Report
Staff Memo for the October 15th Planning Commission Meeting

BACKGROUND

The Town of Ridgway's 2025 Strategic Plan contains a goal to retain a consultant to conduct a Housing Needs Assessment. The Colorado Department of Local Affairs (DOLA) administers grant funds to local governments for a variety of initiatives. The Housing Planning Grant (HPLN Grant), administered by DOLA, was enacted by Senate Bill 24-174 to help local governments or regional entities to better understand their housing needs and to develop actionable and compliant housing needs assessments (HNAs), housing action plans (LHAPs), and comprehensive plan elements.

To meet our Strategic Plan goal this year, The Town of Ridgway applied for funding to support a collaborative Regional Housing Needs Assessment with Ouray County and was awarded through the HPLN Grant (75% paid by DOLA with a 25% community match). In the spring of 2025, the town conducted a public procurement process and issued a request for proposals for a consultant to complete a Housing Needs Assessment. Points Consulting was hired as our consultant.

Following the project kick-off, a Steering Committee was formed to assist Points with the project by giving local insights, direction, and reviewing drafts. Town and County staff, and the steering committee members have been meeting bi-weekly with Points Consulting since late June to accomplish this work. While all deliverables are on track to be submitted by the established deadline of November 12th, we want to have a public presentation from Points Consulting, scheduled for November 20th, and the finalized document will ultimately need to be adopted after that date. Important dates for the project are in the matrix below:

IMPORTANT DATES	ACTIVITY OR DELIVERABLE
June 10th	HPLN Grant award and executed contract with DOLA
June 12th	Kick-Off with a Target Deadline of November 12th
July 16th	Survey Launch
July 22 nd -24th	Points Consulting LLC visited Ridgway: • Town and County tours • stakeholder interviews • survey outreach
July 25th	Deliverable No. 1: <i>Draft Land Resource and Capacity Analysis</i>



Sept. 12th	Survey Closed
Sept. 26th	Deliverable No. 2: <i>Community Engagement Memo</i>
NEXT UP	
Oct. 22nd	Deliverable No. 3: <i>Comprehensive Draft Report</i>
Nov. 12th	Deliverable No. 4: <i>Final Comprehensive Report</i>
Nov. 20th	Housing Needs Assessment Presentation • Marketing materials to come; • Hosted at the Decker Room in the evening; • Points representatives will be there in person; and • The presentation is meant for the Town Council, Board of County Commissioners, Town and County Planning Commissions, and the public.
Dec. 10th	Town Council Potential Adoption
The project will be wrapped up before the end of 2025.	

PLANNING COMMISSION INVOLVEMENT:

The draft document is attached to this memo. If any Planning Commission members care to review this initial draft, all comments can be submitted to the Town Planner. Future versions of this document will be provided to the Planning Commission ahead of the presentation on November 20th, 6pm at the Decker Community Room at 675 Clinton Street. Please add it to your calendar.

ATTACHMENTS:

1. Deliverable No. 2 Draft Report of the *Ridgway and Ouray County Housing Needs Assessment* dated September 26, 2025, Points Consulting



POINTS
CONSULTING

Ridgway & Ouray County Housing Needs Assessment

For: Town of Ridgway & Ouray County, CO
From: Points Consulting

September 26, 2025

Points Consulting
PO Box 8487
120 N. Line St., Moscow, Idaho 83843
208-596-5809
points-consulting.com

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1. Executive Summary & Introduction

Executive Summary

Housing Situation

Few places in the United States are as beautiful and offer as many community amenities as Ouray County. For such reasons, Ouray County and the communities of the Town of Ridgway and City of Ouray experience relatively high levels of housing demand. This reality has become especially true following the COVID-19 pandemic. During this time, many Americans felt the need to upgrade their homes if they were to spend time inside, or felt the need to move to more rural areas seeking more outdoor space and recreational opportunities.

A positive outcome of the increased demand is that the market clearly sees it. In terms of recent and planned developments, there may be a total of up to 140 new housing units within the next three to five years in the Town of Ridgway and unincorporated parts of the County. Specifically, over 100 recent and planned units would be in Ridgway, with the largest of such developments totaling 34 units. If each development were to build an accessory dwelling unit in Ouray County, there could be upwards of 40 new units.

However, the positive demand shock hit the market hard post-pandemic. The typical home value according to Zillow's ZHVI surged to \$820,000 by September 2022 in Ouray County, up from about \$510,000 in March of 2020. Ridgway experienced the same phenomenon where the typical home is now worth \$895,000. While rental data are limited, they show rents have also increased in the region. The two-bedroom Fair Market Rent according to Housing and Urban Development in Ouray County increased by 68% from 2016 through 2024, reaching \$1,770.

High home values due to rapid price increases have resulted in affordability challenges. In Ridgway, 42% of renters are housing cost-burdened, spending 30% or more of their gross monthly income on housing costs. When considering low-income renters, 88% are cost-burdened showing disproportionate effects on low-income households. The situation is similar for the County overall, where 80% of low-income renters are cost-burdened. We also estimate that there are no potential first time homebuyers in Ridgway that could afford to purchase an average-priced home. For Ouray County in general, we estimate 93% of potential first time homebuyers also could not afford to purchase an average-priced home.

The affordability issues persist even at high income levels. The average-priced home is eight times greater than the Area Median Income (AMI) in Ouray County of \$104,500. At 160% AMI, the average-priced home is still five times greater than what a household

earns at that level, even greater than the national average of four. For a home to be affordable at 100% AMI, it would have to be priced at \$503,800 or below, roughly \$320,000 lower than the value of a typical home in the County. Homeownership is increasingly out of reach for households at 80% AMI and below, where a home would have to be priced at half of the value of the typical home in the region.

One factor leading to the acceleration in home prices is the housing stock was not flexible enough to handle the increased demand for housing. Data from the Town of Ridgway show building permits peaked in 2005 at about 70 and then declined due to the Financial Crisis in 2007 to 2009. Permitting data remain at lower levels now than they were in the early 2000s. Permits in Ouray County did not suffer as much as in Ridgway, remaining at a steady pace from 2013 through 2020. However, they did not increase to match the housing demand shock.

Available homes are also predominantly single-family detached housing. In Ouray County, these homes make up 73% of the total housing stock, compared to 63% at the national level. Additionally, 78% of all new homes permitted to be built in the Town of Ridgway over the last 25 years were single-family detached units.

Short-term rentals are also likely having an impact on regional housing availability. In Ouray County, the data show that there are nearly 300 active short-term rentals. This accounts for 12% of the County's occupied housing units. In the City of Ouray, short-term rentals make up more than one-third of occupied housing units (35%). High levels of short-term rentals restrict the housing supply from being available for local workers and there is clearly an aspect of this to the regional housing challenges. Ridgway, which restricts the number of short-term rentals permitted in Town limits to 50, has a much lower share of occupied housing units being reserved for short-term rentals at 6%.

Demographics

Ouray County's population has grown by about 12% since 2013, being just above 5,000 as of 2024. State forecasts project the County's population to continue to grow at a steady pace from 2030 through 2050. Ridgway's population has grown by 35% in the same time, reaching 1,250 residents as of 2024. The City of Ouray has similarly grown by 34% in the same time. Growth has been driven mostly by migration in the last decade, with natural change (births minus deaths) accounting for no more than +12 residents since 2013.

Age plays a key role in housing needs, as older populations typically require more space per person than younger ones. Younger households often compromise on unit size, lot size, or even homeownership completely due to budget constraints. In Ouray County, only 20% of the population is 24 or younger, while 33% is 65 or older. This leaves about 31% in the prime working-age category.

Similarly, 21% of Ridgway's population is 24 or younger, while only 18% of Ouray's population is in the same group. A shrinking workforce supporting a growing elderly population can create economic challenges. Although the U.S. population is aging overall, Ouray County's population skews significantly older than the nation, where only 18% is 65 or older.

Income levels in Ouray County are relatively high. The median household earns over \$104,500 per year according to Housing and Urban Development's AMI, which is about \$10,000 more than the state median and \$24,000 more than the national median. These income levels correlate with lower levels of poverty, where only 5% of the County is below the poverty threshold. Ouray County fares relatively well in this respect, compared to the nation where 12% of the U.S. is estimated to be below the poverty line.

Economy

The Ouray County regional economy has seen strong growth over the last decade and particularly over the last five years. Employment in the County has grown by 35% since 2014. This rate of employment growth is faster than other counties in the region, and is faster than the state and nation in the same time. The number of business establishments in the County has also grown faster than the national average, along with total wage growth. As of 2024, the annual unemployment rate stood at 4.4%, aligning closely with the state and national benchmarks.

Critical factors impacting the local economy are commuter trends. For example, a striking 86% of workers who are employed in Ridgway live in a different place or city. The top three locations where Ridgway workers live are Montrose at 17%, Ouray at 10%, and Loghill Village at 4%. Even for Ouray County in general, the majority of workers do not live within the County. These trends show that local workers cannot afford to live in Ridgway or Ouray County.

In the County, the top sectors by employment are Manufacturing (16%), Retail Trade (13%), and Wholesale Trade (12%). Manufacturing is also the top employing sector in Ridgway at 21% of total employment, while Construction employs the most workers in the City of Ouray at 17%. However, the County is relatively concentrated in Utilities, Arts/Entertainment/Recreation, and Agriculture/Forestry/Fishing where all sectors have a Location Quotient value of two or higher.

Land Resource & Capacity Analysis

To accompany strong population growth and a relatively growing regional economy, Ouray County has land available for development. Our analysis of land capacity indicates that unincorporated areas of Ouray County could accommodate 1,290 new housing units. However, the vast majority of this land (worth about 1,000 units) exists in land that has strict density regulations where only one housing unit can be developed

per 35 acres. The remaining approximately 290 units worth of land exists in the North Mesa, South Mesa, and South Slope zones of County land, where one unit can be developed per six acres.

More units can be developed in Ridgway. According to our estimates, the Town of Ridgway could accommodate about 630 new housing units of various types and densities. A previously completed Housing Needs Assessment for the city of Ouray indicated that approximately 900 new units could be developed there as well. By land availability and density allowances, development would be more advantageous in the Town or in the City to address housing needs.

Forecast

Our population and housing needs forecast for Ouray County follows two growth scenarios (**Expected** and **Potential**). This reflects potential shifts in community growth and current demographic trends. To complete the housing needs forecast, we first projected population growth. Our estimates show that Ouray County could see between 1% growth over the next 20 years (+60 residents), and 11% growth (+550 residents). The strong levels of in-migration due to the County being a desirable place to live is likely to be the main driving factor.

Due to an intergovernmental agreement between the County and the Town of Ridgway, we estimate that Ridgway will capture approximately 55% of new countywide growth. The assumptions follow historical population growth trends between the County, the Town, and the City of Ouray. This growth capture rate relates to the Town growing by between 30 and 300 new residents, depending on the growth scenario.

Regarding housing needs, the **Expected** scenario projects a demand for 130 more housing units by the end of the 20-year forecast period. By comparison, the **Potential** scenario projects a demand for 375 more housing units. With development interest and high income levels in the County, new residential development is the most necessary to meet future housing needs, as opposed to rehabilitation of vacant or dilapidated housing units.

It is also important for housing to be affordable to all households across the income distribution. Following our housing needs forecast, we have also estimated the number of housing units needed by AMI level. Our AMI level estimates follow two forecasts: the **Market-Driven** where current AMI levels are sustained and the **Needs-Driven** where housing needs are weighted towards the needs of cost-burdened households.

The number of new units by the **Market-Driven** forecast are:

- 0-30% AMI: 48 units
- 30-50% AMI: 41 units
- 50-80% AMI: 61 units
- 80-100% AMI: 37 units
- 100-120% AMI: 37 units
- 120-150% AMI: 40 units
- 150%+ AMI: 110 units

The number of new units by the **Needs-Driven** forecast are:

- 0-30% AMI: 103 units
- 30-50% AMI: 84 units
- 50-80% AMI: 113 units
- 80-100% AMI: 37 units
- 100-120% AMI: 10 units
- 120-150% AMI: 10 units
- 150%+ AMI: 18 units

Introduction

This regional Housing Needs Assessment (HNA) examines the housing market within the Town of Ridgway, the City of Ouray, and Ouray County, Colorado. A healthy housing ecosystem is characterized by a market in equilibrium, where the housing supply aligns with community demand. Key indicators of supply include the current number of housing units, along with vacant and developable parcels. While indicators of demand may be current employment levels, income levels, and projected population growth.

To ensure a balanced market in the future, population and housing forecasts are used to measure future demand. A Land Capacity Analysis (LCA) helps determine how much land is available for development, and whether the potential number of new housing units can meet projected demand.

The report is organized as follows:

- **Chapter 1 – Executive Summary & Introduction:** Key highlights from the assessment
- **Chapter 2 – Gaps & Barriers Analysis:** Affordability gaps for renting and homeownership residents
- **Chapter 3 – Forecast & Recommendations:** Population and housing needs projection, along with policy recommendations

- **Chapter 4 – Land Resource & Capacity Analysis:** An inventory of vacant, underdeveloped, and underutilized land in Ouray County that may be leveraged for housing production
- **Chapter 5 – Demographic & Socioeconomic Trends:** Overview of underlying socioeconomics affecting housing demand and affordability characteristics
- **Chapter 6 – Housing Trends:** Overview of housing for both owners and renters, including affordability dynamics
- **Chapter 7 – Community Engagement:** Summary of overarching themes from PC's discussions with community leaders and developers and a summary of findings from the community survey
- **Chapter 8 – Literature Review:** Overview of relevant planning documents in the geographic area and how they may impact housing.

Regional Contextual Overview



Ouray County is a unique destination with access to many outdoor recreational amenities. The County lies in Southwest Colorado, and is bordered by Montrose, Hinsdale, Gunnison, San Juan, and San Miguel Counties. With only two incorporated communities (the Town of Ridgway and the City of Ouray) the vast majority of County lands exist in rural, unincorporated areas. The Southern parts of the County are engulfed in the

San Juan Mountains, providing similar exploration opportunities to that of Telluride, a nearby respected tourist destination in San Miguel County. Meanwhile, Northern parts of the County feature broad mesas of the Uncompahgre Plateau region and the valley of the Uncompahgre River.

Town of Ridgway

The Town of Ridgway, located in the center of Ouray County, is known for its authenticity as a small town in the State of Colorado. The Town is a State-certified creative district with excellent restaurants, parks, and family-oriented events spread throughout the year. Founded in 1889, the Town was established as a headquarters for the Rio Grande Southern Railroad and a hub for local ranchers. Today, residents and visitors are encouraged to “Think Outside” and enjoy the varied amenities provided by the foothills of the San Juan Mountains and the Ridgway Reservoir.



City of Ouray

In the heart of the San Juan Mountains lies the City of Ouray, the “Switzerland of America.” Ouray’s history is rich with traditional mining, and the City has transitioned to becoming one of the recreational hubs of the entire State of Colorado. Activities such as hiking, hot springs, and ice climbing are just a few of the unique experiences available to residents and visitors.



Unincorporated Ouray County

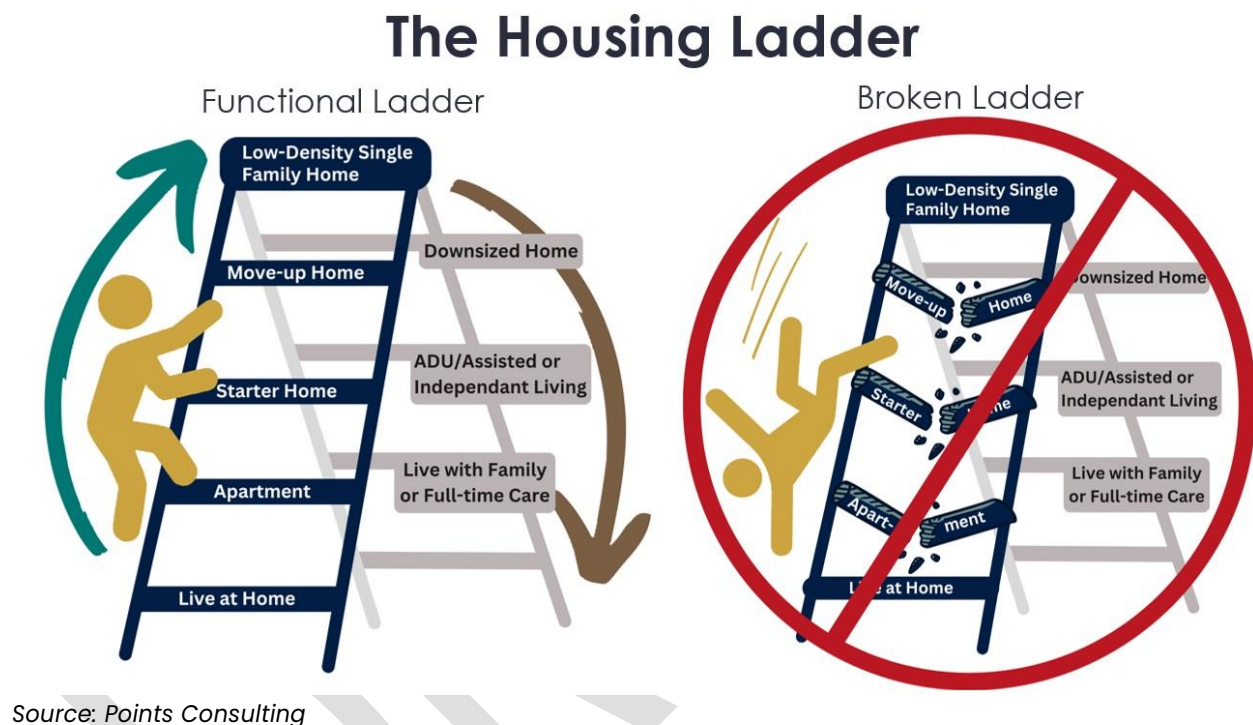
The unincorporated parts of Ouray County boast breathtaking views in all directions. Restrictive zoning policies and large ranching operations are main contributors to the conservation of open space and natural beauty of the County. Residents hope to continue to preserve the openness and natural feel for generations to come, funneling growth towards incorporated municipalities like Ridgway and Ouray.



Housing Ladder

The Housing Ladder (Figure 1.1) is a useful tool to describe a healthy housing ecosystem. In a functioning ladder, people move up rungs as their housing needs evolve over the course of life. As life stages change, so do the types of housing that are appropriate or accessible. When any rung of the ladder is missing or broken, the system begins to fail. One goal of this assessment is to identify where these gaps or breaks exist in the Housing Ladder in Ridgway, Ouray, and Ouray County.

Figure 1.1: The Housing Ladder



Expectations of Data Accuracy

Geographic areas with small population sizes, such as Ouray County and its municipalities, are prone to challenges in data accuracy and forecasting. Any users of public data ought to be aware of the challenges and methodological limitations of demographers and statisticians working on such processes. It is easy to fall into a mindset of wondering why the numbers are “wrong,” but they need not be thought of in this way.

Statisticians are not simply tallying up values from a perfect and esoteric spreadsheet. Rather they are modeling an array of data sources, tabulating untold different metrics, across inconsistent geographies, using diverse methods, and non-consistent time periods. Therefore, some margin of error should not only be tolerated, but expected.

With that said, inaccuracies can exist which could arise from a multitude of reasons: sample size issues, geographic boundary issues, and aggregation issues, to name a few. For these reasons, it is worth local leaders’ efforts to interject their perspectives and local knowledge to the data gathering and forecasting process, particularly when those perspectives can be backed up with well-structured data points that can be incorporated into models. We have taken great care to review data points with local leaders in an attempt to ensure we are capturing trends as close to correct as possible. Moreover, we are confident to present our findings as well-constructed estimates, particularly related to housing needs.

2. Gaps & Barriers Analysis

There is often an imbalance of supply and demand in the housing market. This imbalance can manifest as either an undersupply of housing or housing that is unaffordable (high costs relative to income). For this section, Points Consulting (PC) measured the affordability gaps in the housing market experienced by renters, homeowners, and potential first-time homebuyers.

When discussing “affordability” or “affordable housing,” we refer to monthly housing costs a household experiences that is less than 30% of its gross monthly income. Beyond this point (spending greater than 30% of gross monthly income on housing), households are considered “housing cost-burdened” and their housing is considered unaffordable to them.

For example, the current area median income (AMI) in Ouray County according to Housing and Urban Development (HUD) is \$104,500. A household at this income level (100% of AMI) earns approximately \$8,700 per month. At this income level, a household could afford up to \$2,610 per month in housing costs. If a household at 100% of AMI is spending \$2,800 per month on housing, then they are considered cost-burdened and their housing is considered unaffordable to them. In the following sections, we analyze housing costs and affordability through cost-burdened status.

Renter Challenges

Ridgway and Ouray County renters are more likely to be *severely* cost-burdened than other renters throughout the state and nation, despite overall cost burden rates being lower. This may reflect a lower proportion of renters in the Town and County, but those who do rent experience high prices relative to their incomes.

In Ridgway, 29.4% of renting households are severely cost-burdened (meaning they spend 50% or more of their gross monthly income on housing) compared to 27.5% across Ouray County (Table 2.1). However, only 12.8% of Ridgway renters and 9.8% of Ouray County renters are cost-burdened (spending 30-50% of gross monthly income on housing), compared to 25.5% in the State.¹ Altogether, 42.2% of Ridgway renters experience housing cost burden to some degree, along with 37.3% of renters in the County.

¹ By HUD definitions, “housing costs” include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amounts households pay to other housing-related costs were included then the cost burden statistics would be driven even higher than what is published in our report.

To create our affordability analysis, we referenced multiple sources, including the American Community Survey (ACS) five-year dataset (which averages data from 2018–2022) and the U.S. Housing and Urban Development (HUD) 2017–2021 dataset. Given the drastic changes in both home costs and wages between 2020 and 2022, we would prefer to use more recent statistics. Unfortunately, these are the best available data for small geographic regions. Wherever appropriate, we adjusted the statistics to reflect the current estimates of households in cost-burdened housing situations.

Table 2.1: Share of Cost-Burdened Renters Comparison, 2023

Region	Cost-Burdened	Severely Cost-Burdened	Total Cost-Burdened	Not Cost-Burdened
Ridgway	12.8%	29.4%	42.2%	57.8%
Ouray	5.7%	2.8%	8.5%	73.0%
Ouray County	9.8%	27.5%	37.3%	57.1%
Colorado	25.5%	24.3%	49.8%	45.5%
United States	23.3%	23.6%	46.9%	46.2%

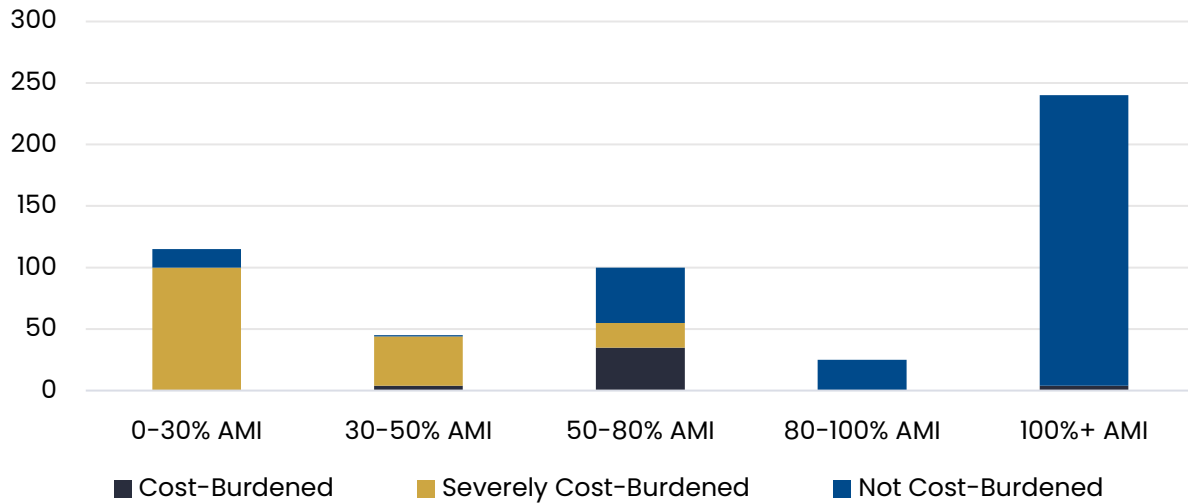
Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B25070

We also measured affordability issues by various Area Median Income (AMI) levels. (Note these data use 2021 AMI levels.) The five AMI levels below include:

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

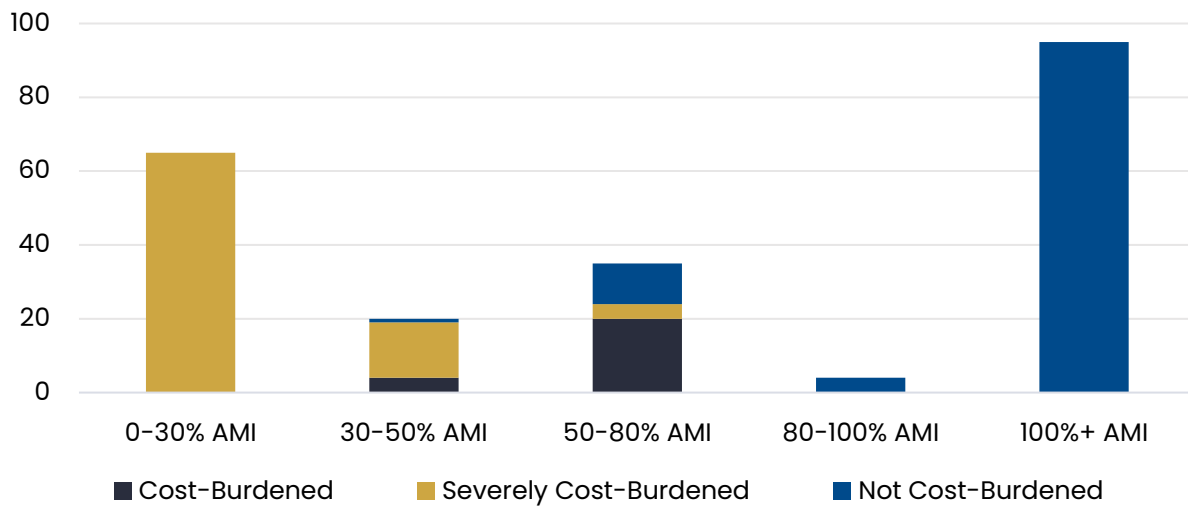
Figure 2.2 shows that the lowest income renters in Ridgway are slightly more likely to be cost-burdened than those throughout Ouray County overall. In Ridgway, 87.9% of renters who are low-income, very low-income, and extremely low-income are cost-burdened to some degree. In comparison, 79.9% of renters in the same income brackets are cost-burdened to some degree in Ouray County (Figure 2.1). Estimates for the City of Ouray are difficult to trust due to small sample sizes. For example, official statistics report there are zero households at the 0–30% AMI level in Ouray (Figure 2.3).

Figure 2.1: Cost-Burdened Renting Households by Income Level in Ouray County



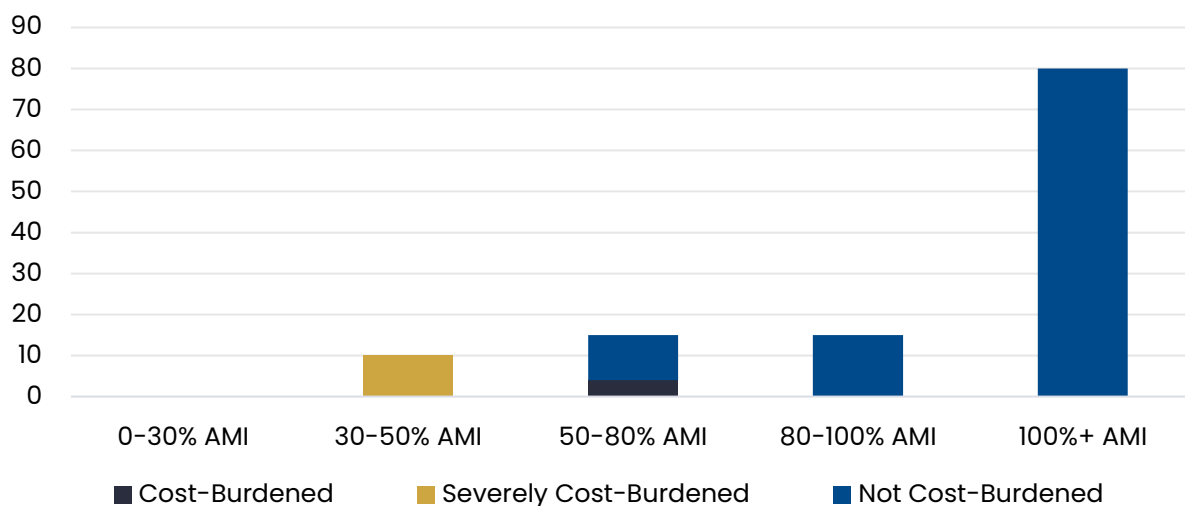
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021

Figure 2.2: Cost-Burdened Renting Households by Income Level in Ridgway



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021

Figure 2.3: Cost-Burdened Renting Households by Income Level in Ouray City



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017-2021

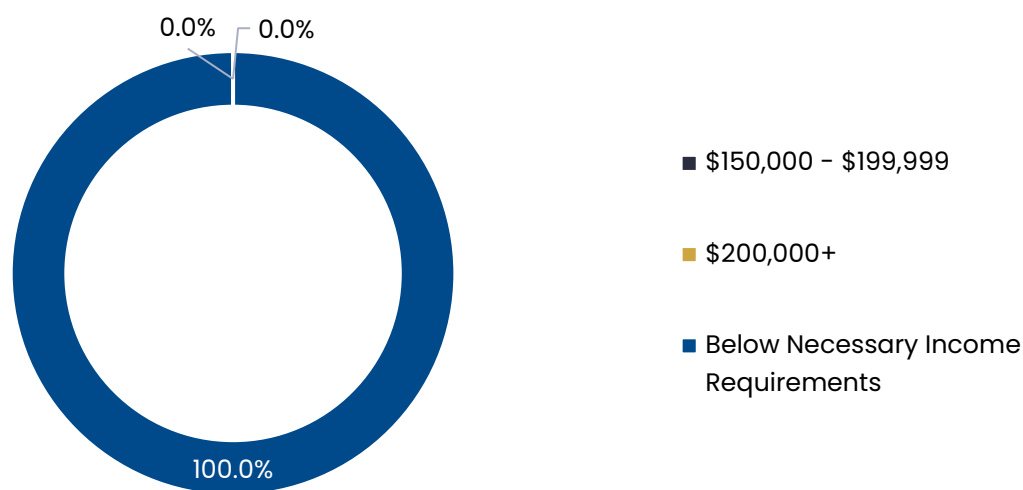
Homeownership Challenges

Many homeowners are also cost-burdened and may be at risk of foreclosure. Approximately 8.9% of homeowners in Ouray County are severely cost-burdened, and another 14.9% are cost-burdened. In Ridgway, about 9.1% of homeowners are cost-burdened and 18.0% of homeowners in Ouray are cost-burdened as well.

Some of the homeowners in these statistics may have been able to purchase their homes years ago when prices were lower, meaning new homeowners are even more cost-burdened now. Considering current income levels, home prices in the region (as of 2024), and average mortgage rates, we estimated the percentage of potential, first-time homebuyer households that can afford to buy a home as of July 2025. The model was built to show households with an average credit rating using a conventional 30-year mortgage. Ultimately, our estimates show that the vast majority of potential first-time homebuyers in Ridgway, Ouray County, and Ouray cannot afford to purchase a home. This leaves them sidelined in the home-buying market.

A household in Ridgway or Ouray County overall would need an income of about \$175,000 just to afford the mortgage on an average-priced home. In contrast, the area median income (AMI) in Ouray County is about \$104,500. Therefore, an average household would need to earn about \$75,000 more per year to afford an average-priced home. As a result, 100.0% of potential first-time homebuyers in Ridgway cannot afford an average-priced home today (Figure 2.4). Additionally, 92.6% of potential first-time homebuyers in Ouray County cannot afford an average-priced home today (Figure 2.5). In Ouray, the estimate is 80.5% (Figure 2.6).²

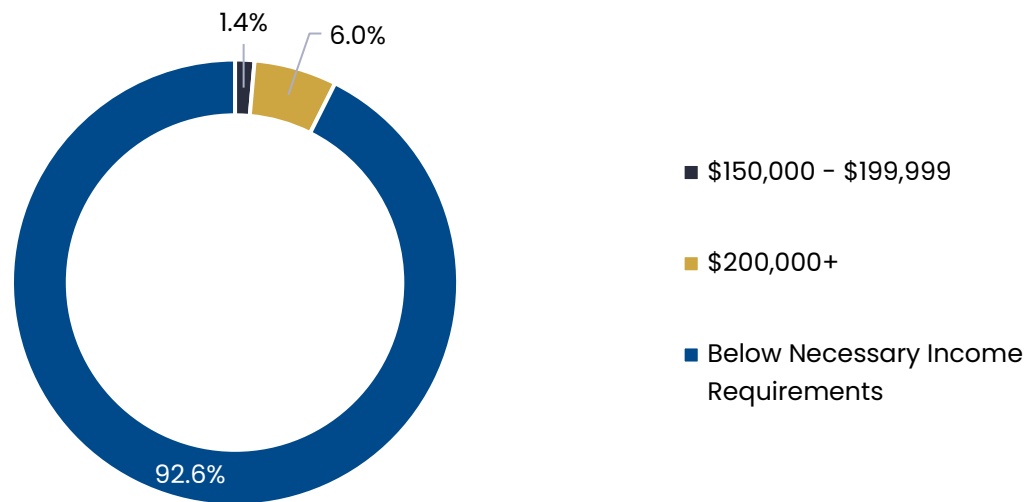
Figure 2.4: First Time Homebuyers that Can Afford to Buy an Average-Priced Home in Ridgway



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Zillow ZHVI, Realtor.com, HNA Survey Data

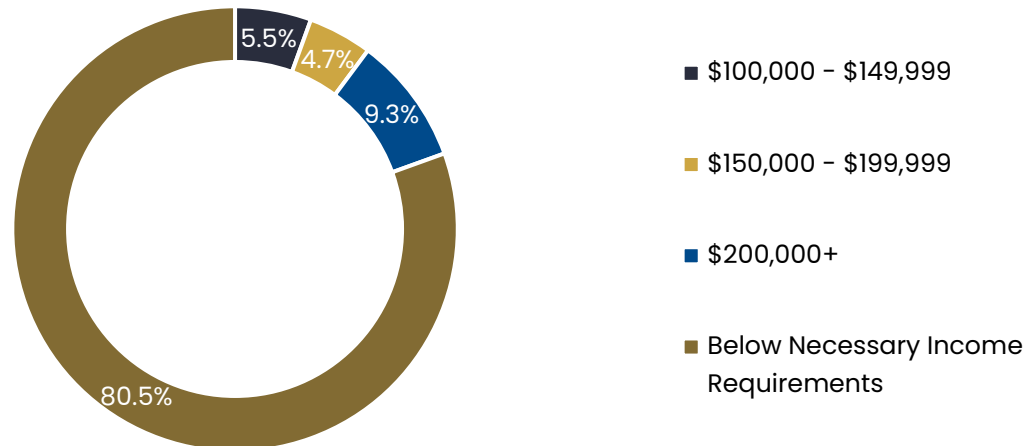
² For Ridgway and Ouray County, all households in the \$200,000+ income cohort can afford an average-priced home in the Town and County, thus the percentages in the charts for this income cohort show the entire share of these income cohorts in the Town and County. For Ouray, all households in the \$150,000-\$199,999 income cohorts can afford an average-priced home in the City.

Figure 2.5: First Time Homebuyers that Can Afford to Buy an Average-Priced Home in Ouray County



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Zillow ZHVI, Realtor.com, HNA Survey Data

Figure 2.6: First Time Homebuyers that Can Afford to Buy an Average-Priced Home in Ouray

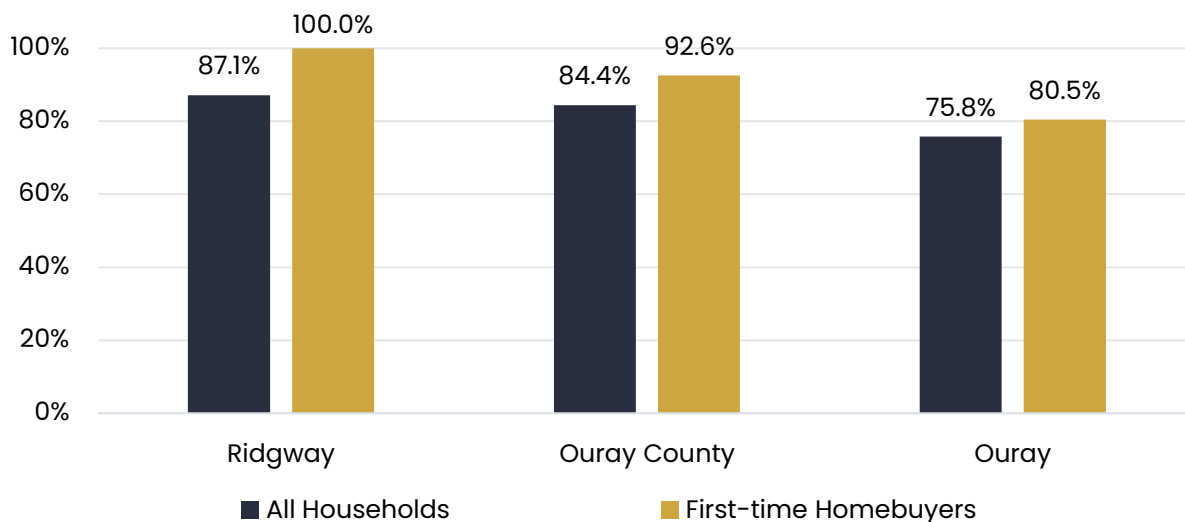


Source: U.S. Census Bureau Table S2503 5-Year Estimates, Zillow ZHVI, Realtor.com, HNA Survey Data

While our estimates focus on households who do not own homes, the majority of households in the three geographies do own homes. What would happen if these households were all to attempt to purchase a home now? Figure 2.7 shows a comparison of all households versus first-time homebuyers if they were to buy a home today. Excluding the capital households owning existing homes would have if they sold their homes, even 87.1% of all households in Ridgway could not afford to purchase an

average-priced home today. The figure is similar in Ouray County overall where 84.4% of all households throughout the County could not afford to purchase an average-priced home today.

Figure 2.7: Households that Cannot Afford to Buy an Average-Priced Home Comparison

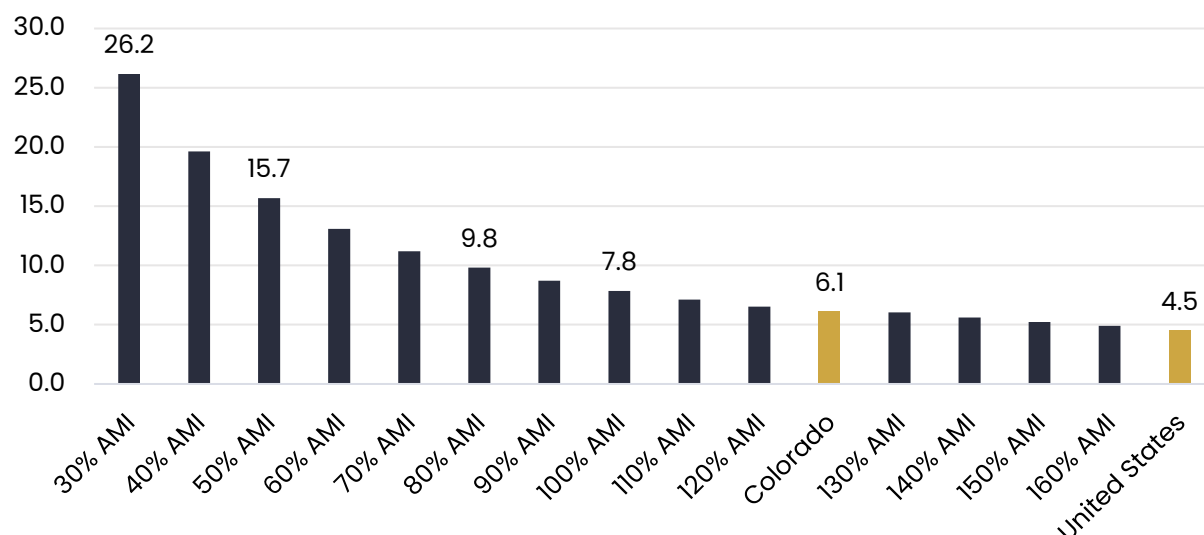


Source: U.S. Census Bureau Table S2503 5-Year Estimates, Zillow ZHVI, Realtor.com, HNA Survey Data

The State of Colorado is a high housing cost state, and Ouray County is on the extreme end of this reality. Figure 2.8 illustrates the median home value to annual income ratio utilizing the value of a typical home in the County through the ZHVI and examines the ratio across various income levels. At the lowest end of the income spectrum (30% of AMI), the typical home value (\$820,000) is 26 times greater than what a household earns at that income level (\$31,350).

At 100% of AMI, the typical home is 7.8 times greater than what a household earns (\$104,500). At the higher end of the income spectrum (160% of AMI), the typical home is 4.9 times greater than what a household earns. This ratio of 4.9 at 160% of AMI in Ouray County is even greater than what the typical home costs the median household in the United States (4.5 times greater than income earned at 100% of AMI). The realities of high housing costs highlight the need for affordable housing in Ouray County.

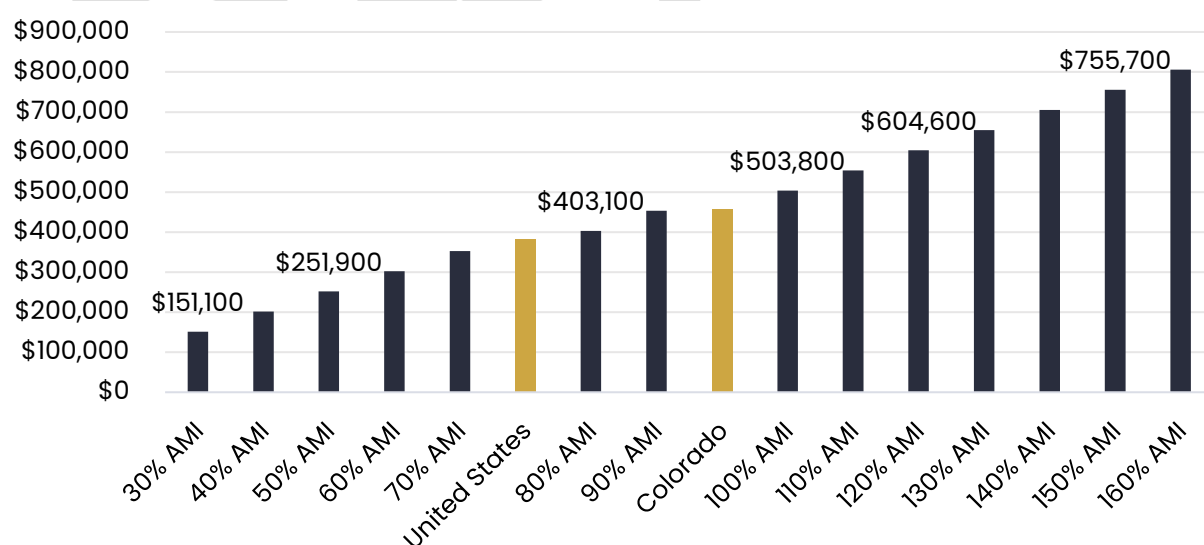
Figure 2.8: Median Home Value to Annual Income Ratio, by AMI Level, Ouray County



Source: 2025 HUD Income Limits via CHFA, Esri Business Analyst 2024, Zillow ZHVI 2024

As we defined affordability [above](#), Figure 2.9 displays what home prices are considered affordable at each income level in Ouray County. Using the same standard (30-year) mortgage payment calculation, the dollar amounts shown indicate the full home value before a 20% down payment. At the lowest income level (30% AMI) a home would need to be priced at \$151,100 or below to offer an affordable mortgage payment. Even at 100% AMI the home price would need to be over \$300,000 lower to be considered affordable, as the average-priced home in the County is about \$820,000.

Figure 2.9: Affordable Home Price by AMI Level, Ouray County



Source: 2025 HUD Income Limits via CHFA, Esri Business Analyst 2024, Zillow ZHVI 2024

3. Forecast & Recommendations

While forecasts are estimates of what might happen in the future, we need a baseline to project short-run and long-run housing demand. In this section, we present population and housing needs forecasts based on two growth scenarios: the **Expected** growth scenario (which incorporates fertility rates, survival rates, age demographics, and lower average migration) and the **Potential** growth scenario (which incorporates the same fertility rates, survival rates, and age demographics, but higher average migration).

Population Forecast

Our population and housing needs forecasts for Ouray County and the Town of Ridgway are based on an extrapolation of official population estimates from the Census Bureau's Population Estimates Program (PEP). The PEP produces estimates of the population for the United States, states, metropolitan and micropolitan statistical areas, counties, cities, and towns.³ U.S. "lifetables" from the Harvard Dataverse, which include survival rates by five-year age cohorts, were used to build in an age attrition factor to the model.⁴

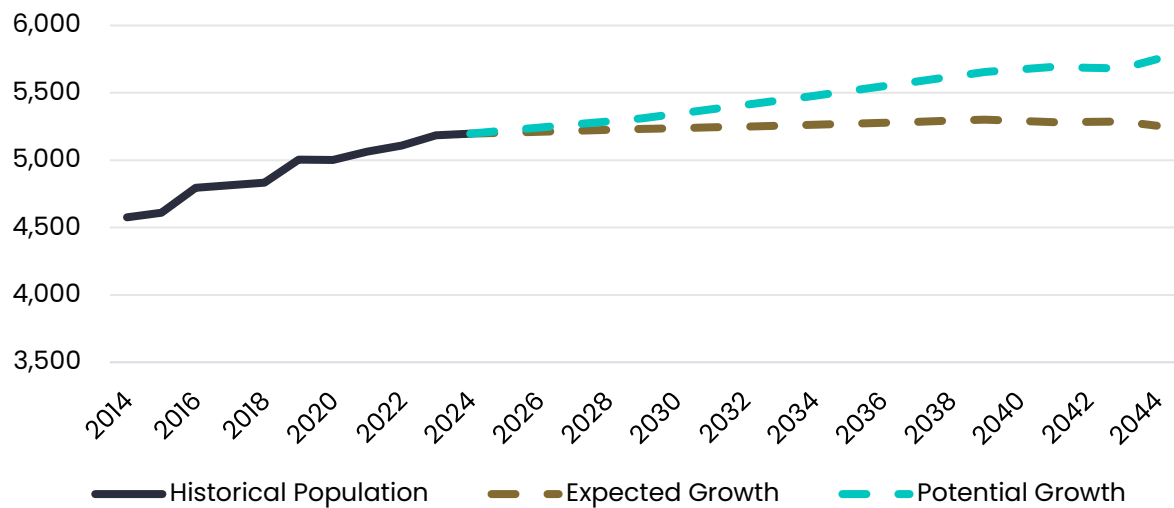
Population estimates from the PEP also include components of population change, such as births, deaths, and migration. Net migration (in-migration minus out-migration, including domestic and international) was also incorporated in our population forecast model as the main differentiator. More specifically, the Expected Growth scenario incorporates average net migration per year from 2020 through 2024 and carries it through 2044.

In the **Potential** growth scenario, a higher net migration per year estimate of 115 was used. Multiple times over the last 10 years, Ouray County has experienced estimated net migration of +180 or more. These estimates form our basis for using a higher net migration estimate for our Potential Growth scenario. Our two population forecasts for Ouray County are displayed in Figure 3.1 below.

³ "Population and Housing Unit Estimates," United States Census Bureau, <https://www.census.gov/programs-surveys/popest.html>.

⁴ Barbieri, Magali, and Celeste Winant. 2025. "U.S County Life Tables CSV 1982-2019." Harvard Dataverse. <https://doi.org/doi:10.7910/DVN/HB8FDY>.

Figure 3.1: Population Forecast for Ouray County, 2024–2044



Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database

Ultimately, we project the population in Ouray County to grow by between 58 and 553 new residents (Table 3.1). These projections relate to a cumulative growth rate of 1.1% or 10.6% between the Expected and Potential Growth scenarios through 2044. To be clear, our projection for Ouray County includes the unincorporated areas of the County, as well as the Town of Ridgway and City of Ouray.

Table 3.1: Projected Population Growth for Ouray County, 2024–2044

Population Growth Scenario	2024	2029	2034	2039	2044	Pop. Growth	20-Yr CAGR	Total Growth Rate
Expected Growth	5,197	5,232	5,262	5,301	5,255	58	0.1%	1.1%
Potential Growth	5,197	5,310	5,477	5,654	5,750	553	0.5%	10.6%

Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database

Ridgway

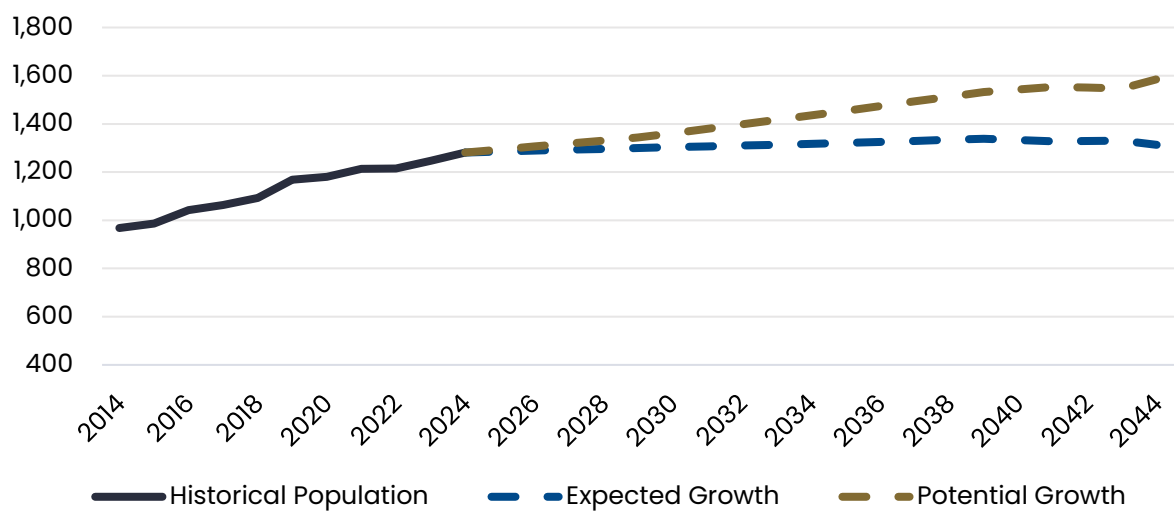
Ouray County, the Town of Ridgway, and the City of Ouray all have an intergovernmental agreement (IGA) that effectively “directs growth” to incorporated areas of the County.⁵ Over time, this has culminated in the Town growing to include a larger share of the Countywide population and capturing a higher share of Countywide growth. For this reason, we decided it would be more helpful to both the County and the Town if Ridgway’s population forecast were to be built as the Town capturing a certain

⁵ “Plans, Documents and Studies: Intergovernmental Agreements with Ouray County,” Town of Ridgway, Town Staff, Accessed September 9, 2025, <https://townofridgway.colorado.gov/resources/plans-documents-and-studies>.

share of projected Countywide growth, rather than creating a completely separate projection for Ridgway.

To determine what share to utilize for Ridgway’s population projection, we analyzed population growth trends from 2000 through 2024. As a result of the analysis, Ridgway’s population forecast is built assuming that the Town will capture 55% of Countywide growth each year through 2044. An in-depth analysis of these population trends can be seen in [Appendix A](#). Figure 3.2 illustrates the population forecast for Ridgway under the Expected and Potential Growth scenarios.

Figure 3.2: Population Forecast for the Town of Ridgway, 2024-2044



Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database

Assuming the Town captures 55% of Countywide growth from our population projection for Ouray County, we estimate the Town to grow by 32 or 304 residents through 2044. These estimates represent 2.5% and 23.7% growth for Ridgway over the next 20 years (Table 3.2).

Table 3.2: Projected Population Growth for the Town of Ridgway, 2024-2044

Population Growth Scenario	2024	2029	2034	2039	2044	Pop. Growth	20-Yr CAGR	Total Growth Rate
Expected Growth	1,281	1,300	1,317	1,338	1,313	32	0.1%	2.5%
Potential Growth	1,281	1,343	1,435	1,532	1,585	304	1.1%	23.7%

Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database

Housing Needs Forecast

We created a housing needs forecast built upon our population forecast, which reflects the housing unit need for the population projection. By dividing the population by the average household size, we estimated the housing need per year. Since we built the housing needs forecast on the population forecast, it follows the same general trend. As of 2023, Ouray County's average household size is 2.0, according to the U.S. Census Bureau. The average household size in Ouray County is relatively low compared to state and national averages, along with a few other counties in the region. For comparison, other average household sizes are shown below:

- United States: 2.54
- Colorado: 2.45
- Montrose County: 2.43
- Delta County: 2.39
- San Miguel County: 2.00

Based on the 2.0 average household size in 2023, the housing unit need for the current population estimate of Ouray County (5,197) is approximately 2,600 units. This estimate does not match the current estimate of occupied housing units in Ouray County, which is reported as 2,500. This discrepancy could be due to the fact that average household size is skewed toward smaller households, resulting in a higher housing need than currently reported. Alternatively, it may reflect the presence of many part-time households that are not full-time residents in the County, or are seasonal workers, which could lead to an undercount of occupied housing units. Regardless, we have chosen to use the current estimate of 2,500 units as the baseline for our housing needs forecast.

Ultimately, we project Ouray County will need between 128 and 375 new units by 2044 (Table 3.3). This translates to a total need of 2,628 units or 2,875 units. For the Town of Ridgway, assuming that the Town captures 55% of countywide growth, there will be a need of between 70 and 206 new units by 2044.

Table 3.3: Housing Needs Forecast, Ridgway and Ouray County, 2024-2044

Growth Scenario	Current Units '24	Needed Units '44	New Units	Total Growth Rate
Ouray County				
Expected Growth	2,500	2,628	128	5.1%
Potential Growth	2,500	2,875	375	15.0%
Town of Ridgway				
Expected Growth	643	713	70	10.9%
Potential Growth	643	849	206	32.0%

Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database

Housing Needs by Income Level

A crucial factor in housing needs and community sustainability is the availability of affordable housing across the income distribution. To estimate housing needs in Ouray County by Income level, we expanded upon our housing needs forecast to determine how many housing units are required at different area median income (AMI) levels. Utilizing Census Bureau income cohorts, Housing and Urban Development (HUD) AMIs, HUD cost-burdened household counts, and housing unit counts from our own forecast, the results are presented in the following figures and tables.

When discussing “needs by income level,” we refer to the number of housing units required to be affordable at each income bracket. As discussed in [Chapter 2](#), affordability is defined by the percentage of monthly income a household spends on housing. Households are considered cost-burdened if they spend 30% or more of their gross monthly income on housing costs.

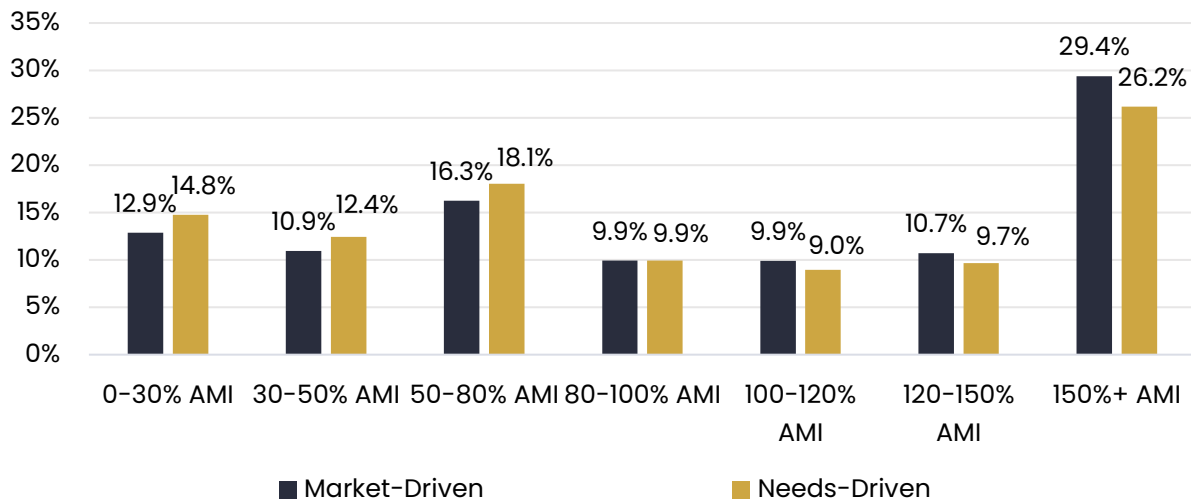
Take the example from Chapter 2 when we defined cost-burden status. In Ouray County, a household at 100% AMI earns about \$104,500 per year, or \$8,700 per month. If this household spends more than \$2,610 per month in housing costs, then the household is considered cost-burdened. In our housing needs by income level forecast, we consider this situation to warrant a need for an additional housing unit *at 100% AMI*. The additional housing unit at 100% AMI would be affordable to the household that is currently cost-burdened.

Using HUD’s Comprehensive Housing Affordability Strategy (CHAS) data, we applied the total number of cost-burdened households at each AMI level to create a target, **Needs-Driven** housing unit distribution. If new housing units in Ouray County are built towards this target distribution, the County will be in a good position to address housing affordability challenges. Using a target distribution, rather than a total unit number, allows us to fit the Needs-Driven distribution to our housing unit forecast. We prefer this method because the Town and County should not plan for far more units to be available than are projected to be needed, which may have adverse outcomes on the local governments’ financial positions.

In addition to the Needs-Driven forecast, we constructed a **Market-Driven** driven forecast for comparison. This forecast serves as a counterfactual to see what housing unit distribution, and new units at what income level, are projected to be needed and built according to what the market has produced thus far. The Market-Driven forecast uses current 2024 AMI levels and follows the same growth scenarios as the Needs-Driven forecast. Figure 3.3 shows the comparison between the housing unit distribution applied to each forecast. Basic descriptions of each income level forecast are explained below.

- The **Market-Driven** forecast applies current the current AMI distribution to each growth scenario we projected.
- The **Needs-Driven** forecast applies a target AMI distribution to each growth scenario we projected. The target AMI distribution was constructed using cost-burden by AMI level counts from HUD CHAS data and the current AMI distribution.⁶

Figure 3.3: Target Housing Unit Distribution by Affordability Level, Ouray County, 2044

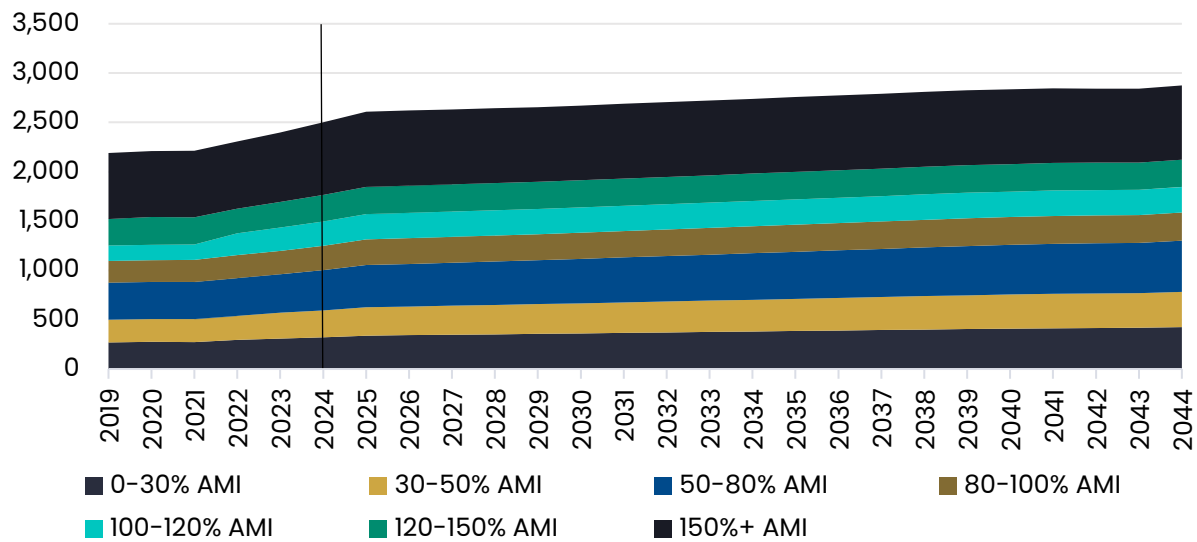


Source: Points Consulting using U.S. Census Bureau and HUD CHAS Data

Under the **Potential** growth scenario, the **Needs-Driven** forecast for Ouray County is illustrated in Figure 3.4. In this scenario, lower income levels like 0-30% AMI, 30-50% AMI, and 50-80% AMI are projected to be larger by 2044 than they are in 2024. This is due to the fact that more households at these income levels are cost-burdened than at higher income levels. Overall, the total number of households increases in line with the growth scenario.

⁶ A detailed methodological description and in-depth data can be reviewed in [Appendix A](#).

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



Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database, HUD CHAS Data

Table 3.4 reports the housing needs by AMI level by tenure for Ouray County under the **Potential** growth scenario and the **Needs-Driven** forecast. Using Census Bureau data, we determined the renter versus owner-occupancy rates by income cohort. These tenure rates were then applied to the income level forecast to determine rental housing needs and ownership housing needs. Ouray County generally has more owners than renters (Figure 6.2), and this is reflected in the table below.

However, we also applied the assumption that it is highly unlikely for households at 0–30% AMI are paying a mortgage on a home. While households at this income level may own homes due to purchasing under different market conditions or inheritance, housing costs now are out of reach for 0–30% AMI (Figure 2.8). Therefore, we used a 0.0% ownership rate for households at 0–30% AMI for Ouray County.

Table 3.4: Potential Growth, Needs-Driven Housing Needs by AMI Level by Tenure, Ouray County, 2024-2044

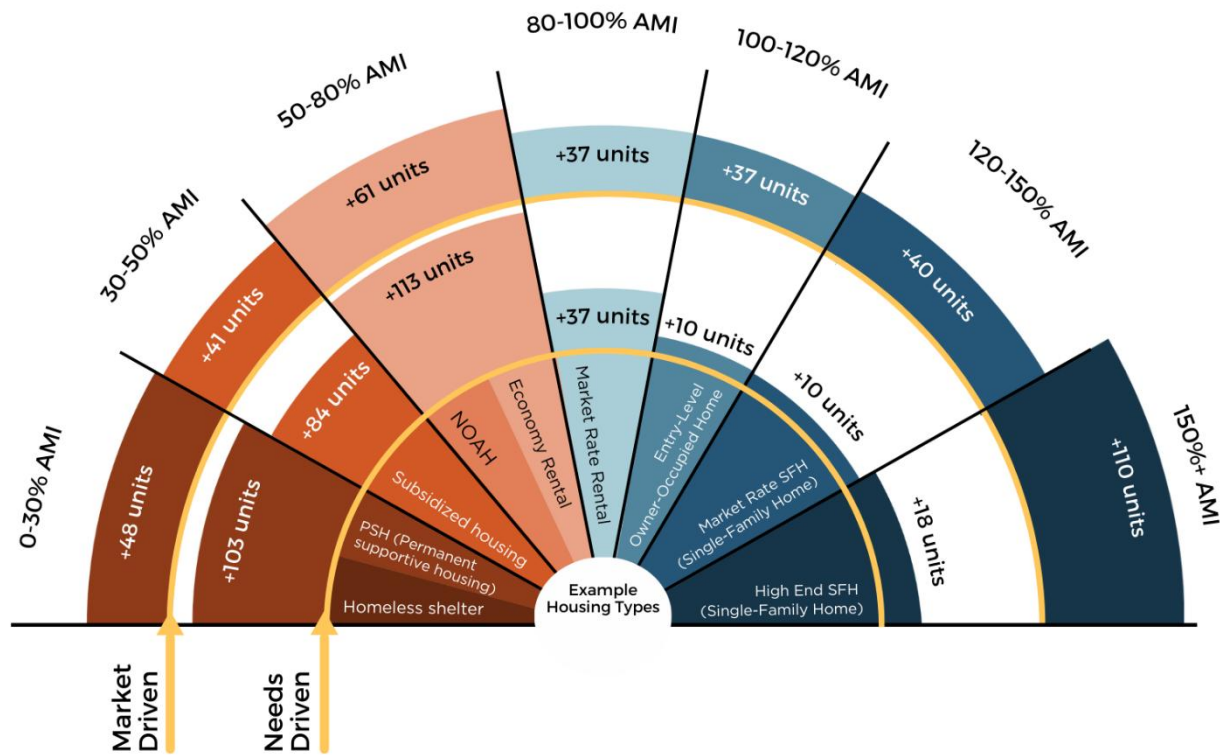
AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2044
Rentals			
0-30% AMI	322	425	103
30-50% AMI	72	94	22
50-80% AMI	53	68	15
80-100% AMI	80	92	12
100-120% AMI	58	61	2
120-150% AMI	63	66	2
150%+ AMI	72	74	2
Ownership			
0-30% AMI	0	0	0
30-50% AMI	202	264	62
50-80% AMI	353	451	98
80-100% AMI	168	194	25
100-120% AMI	189	197	8
120-150% AMI	204	212	8
150%+ AMI	662	678	16
Grand Total	2,500	2,875	375

Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database, HUD CHAS Data

The full comparison of the **Market-Driven** and **Needs-Driven** income level forecasts are shown in Figure 3.5. As described in the basic assumptions for the Needs-Driven forecast, the distribution is weighted heavier to the lower AMI levels as more households are cost-burdened than at higher AMI levels. However, this does not mean housing units affordable to higher AMI levels are not needed. We project as many as 38 units will be needed at 100-120% AMI, 120-150% AMI, and 150%+ AMI over the next 20 years in the Needs-Driven forecast.

In contrast, more units will be needed at higher AMI levels in the Market-Driven forecast. In this scenario, new housing units are built according to current AMI levels where there are more high-income households and housing units affordable to them. Even in this scenario, as many as 188 housing units will be needed to be affordable to lower income households below 100% AMI.

Figure 3.5: New Housing Units Needed by 2044 in Ouray County, by AMI Level



Source: Points Consulting, 2025

Ridgway

Table 3.5 reports the housing needs by AMI level by tenure for the Town of Ridgway under the **Potential** growth scenario and the **Needs-Driven** forecast. For these counts, we applied Ridgway's housing projecting assuming the same 55% capture rate of countywide growth and the same renter versus owner-occupancy rates by income cohort. We also assumed for Ridgway that 0.0% of households at 0-30% AMI would be homeowners.

Table 3.5: Potential Growth, Needs-Driven Housing Needs by AMI Level by Tenure, Town of Ridgway, 2024-2044

AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2044
Rentals			
0-30% AMI	83	125	43
30-50% AMI	18	28	9
50-80% AMI	14	20	6
80-100% AMI	21	27	7
100-120% AMI	15	18	3
120-150% AMI	16	19	3
150%+ AMI	19	22	3
Ownership			
0-30% AMI	0	0	0
30-50% AMI	52	78	26
50-80% AMI	91	133	42
80-100% AMI	43	57	14
100-120% AMI	49	58	10
120-150% AMI	53	63	10
150%+ AMI	170	200	30
Grand Total	643	849	206

Source: Points Consulting using U.S. Census Bureau, Harvard Dataverse Fertility and Mortality Database, HUD CHAS Data

Recommendations

[This section is still in progress.]

4. Land Resource & Capacity Analysis

The housing market and its outcomes are determined by two sides: supply and demand. A key factor of housing supply is the amount of land available to develop new housing and meet future housing demand. To measure the true potential supply of future housing, Points Consulting (PC) developed a full Land Capacity Analysis (LCA) for the Town of Ridgway and Ouray County. With limited zoning data, PC developed a limited LCA for the City of Ouray as well.

Using Ouray County GIS and Assessor's Office data, along with Town of Ridgway zoning data, PC categorized land as Vacant, Underdeveloped, and Underutilized. Below are the assumptions underlying the analysis:

- Parcels in zones permitting some form of residential development were considered for the LCA. Those zones include:
 - DS: Downtown Service
 - FD: Future Development
 - GC: General Commercial
 - HB: Historic Business
 - HR: Historic Residential
 - MR: Mixed Residential
 - R: Low Density Residential
 - North Mesa
 - South Mesa
 - South Slope
 - "All Other Zones" for the County (Alpine, Colona, High Mesa, Public Lands, and Valley)
- **Vacant:** PC classified parcels with an improvement value of less than \$10,000 as Vacant. This category includes parcels with no improvements on them (truly vacant) and those with limited improvements on them (effectively vacant).
- **Underdeveloped:** PC classified parcels as Underdeveloped if they were not considered Vacant and had an improvement-to-land value ratio of less than 1.0. These parcels may be suitable for further development or subdivision to accommodate additional housing. The improvement-to-land value ratio PC used is equivalent to a 50% improvement-to-total value ratio.
 - For example, if a parcel has a total value of \$200,000, and an improvement value of \$75,000, then the land value is \$125,000. This parcel would be classified as Underdeveloped because the improvement value exceeds \$10,000 (so it is not vacant) but is still less than the land value.
- **Underutilized:** PC also analyzed parcels that were neither Vacant nor Underdeveloped for signs of underutilization. If a parcel contains only single-

family housing (based on Assessor's Office data) but is located in a zone that allows higher-density housing types (MR, for example, which permits duplexes or triplexes, or HR, which permits multiple housing typologies) PC classified it as Underutilized. In other words, these parcels are developed at a lower density than what current zoning allows.

- Parcels excluded from analysis include:
 - Government-owned parcels (e.g., Town of Ridgway or Ouray County)
 - School district-owned parcels
 - Fire district-owned parcels
 - Parcels owned by other public or quasi-public entities (e.g., San Miguel Power Association)
 - Public recreation parcels (e.g., parks and golf courses)
 - Common area parcels
 - Cemeteries
 - Churches/religious-use parcels
 - Qualified tax-exempt parcels
- PC determined net acreage by eliminating acreage from parcels covered by steep slopes (greater than 15 degrees) with USGS digital elevation model (DEM) data and FEMA floodways and hazard zones (Zones A and AE).
- PC applied a 25% reduction to net developable acreage to account for public uses and rights-of-way. In other words, if the land were developed, PC assumes that 25% of it (after removing steep slopes and flood zones) would be needed for roads, utility easements, and other non-residential infrastructure.
- PC made another 25% reduction to account for other market factors. There are several potential limitations, including unwilling sellers, landowners placing properties into conservation trusts, or development occurring at lower densities than permitted by zoning regulations.
- Assumed densities (dwelling units per acre, or dua) were adapted from current minimum lot rules and maximum density rules according to zoning codes. The assumed densities are as follows:
 - **DS:** 4.4 dua – Assumed density from minimum lot size
 - **FD:** 0.03 dua – Assumes one unit per 35 acres.
 - **GC:** 4.4 dua – Assumed density from minimum lot size
 - **HB:** 4.4 dua – Assumed density from minimum lot size
 - **HR:** 11.6 dua – Calculated max density based on minimum lot size
 - **MR:** 12.7 dua – Calculated max density based on minimum lot size
 - **R:** 7.3 dua – Calculated max density based on minimum lot size
 - **North Mesa:** 0.13 dua – Assumes one unit per six acres.
 - **South Mesa:** 0.13 dua – Assumes one unit per six acres.
 - **South Slope:** 0.13 dua – Assumes one unit per six acres.

- **All Other Zones (Alpine, Colona, High Mesa, Public Lands, Valley):** 0.03
dua – Assumes one unit per 35 acres.

Vacant Parcels

This section presents Vacant lands for Ridgway, Ouray County, and the City of Ouray. The acreage includes parcels in zones that allow residential development and have improvement values below \$10,000. PC estimated the potential number of housing units on these acres using the density assumptions outlined previously. **Net acres** represent the total parcel area minus physical constraints (e.g., steep slopes and flood zones), while **adjusted acres** reflect the land actually eligible for development after accounting for public uses, rights-of-way, and market factors.

The vast majority of housing unit potential is located in the Low Density Residential (R) district in Ridgway, which is able to accommodate almost 375 housing units (Table 4.1). Other residential zones, such as Mixed Residential (MR) and Historic Residential (HR) could also accommodate a significant number of housing units at 90 and 47 units, respectively.

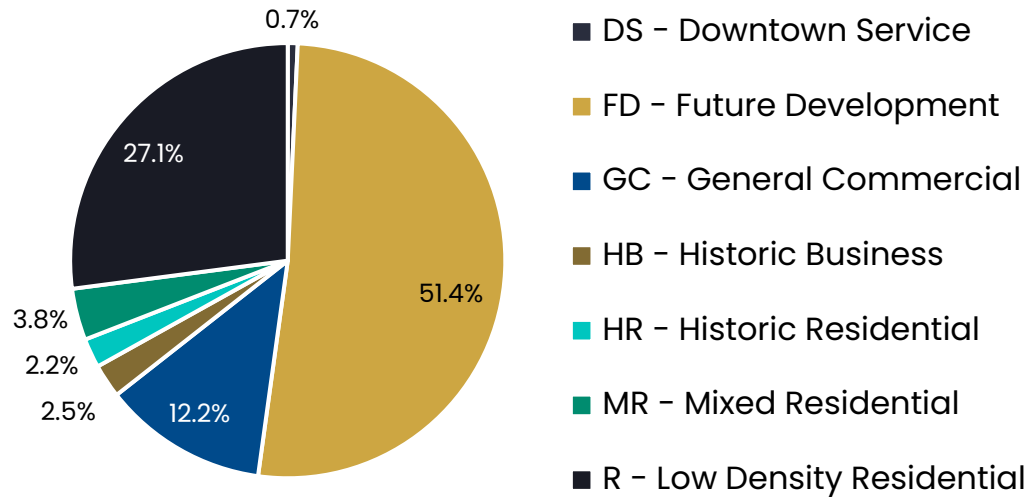
Table 4.1: Vacant Land and Potential Housing Units in Ridgway

Zone	Net Acres	Adjusted Acres	Potential Housing Units
DS – Downtown Service	2.4	1.4	6
FD – Future Development	169.3	95.2	3
GC – General Commercial	40.3	22.6	99
HB – Historic Business	8.2	4.6	20
HR – Historic Residential	7.2	4.0	47
MR – Mixed Residential	12.6	7.1	90
R – Low Density Residential	89.1	50.1	366
Total	329.1	185.1	630

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.1 shows percentage of Vacant land by zone, based on total net Vacant acres. The R district holds a significant share of the acres, in addition to potential housing units (27.1%). However, the Future Development district (FD) holds the majority of available Vacant land (51.4%). The General Commercial district (GC) has the third largest share of available Vacant land for potential residential development (12.2%).

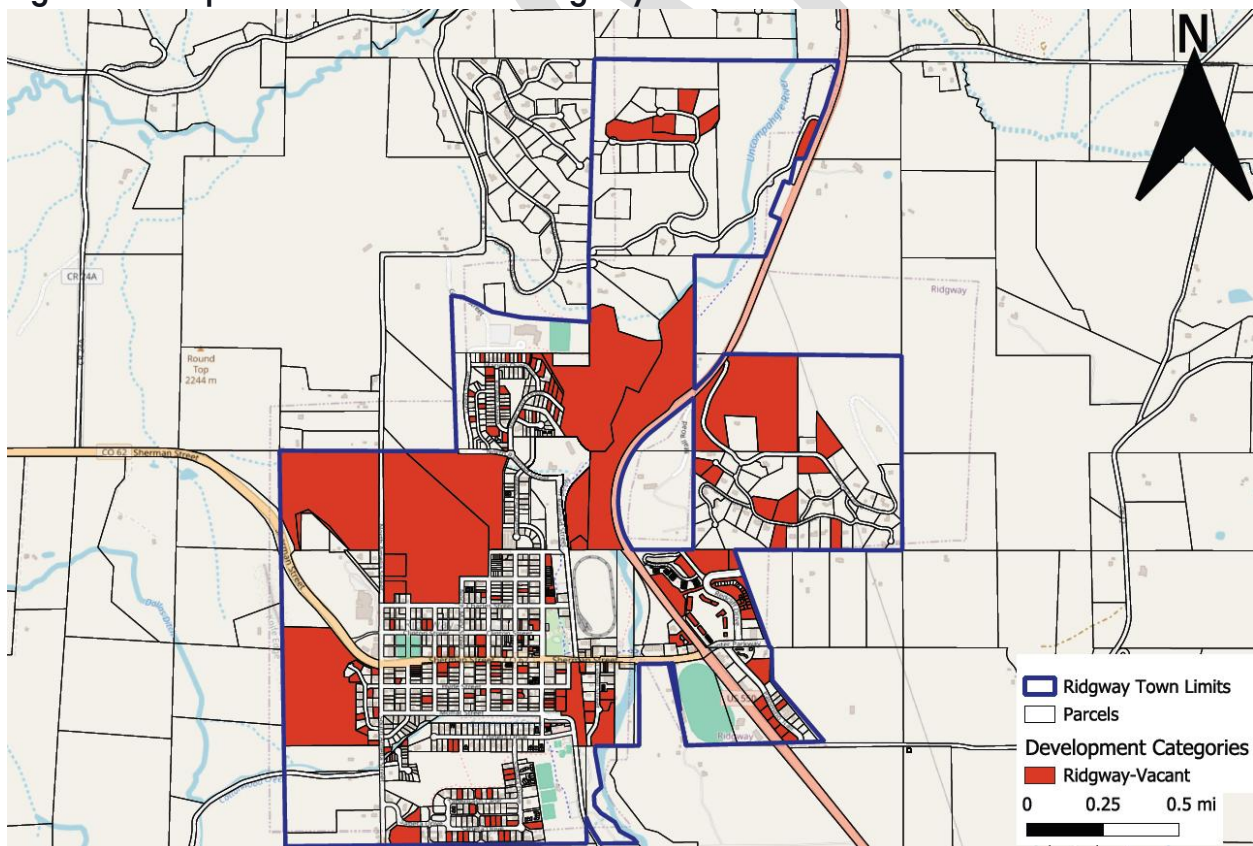
Figure 4.1: Share of Vacant Land by Zone in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.2 provides a visual map showing the location of Vacant parcels in the Town of Ridgway.

Figure 4.2: Map of Vacant Parcels in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

For Ouray County, PC tabulated land differently. The County includes three zones that allow a slightly “higher density” (one dwelling unit per six acres) compared to the standard one dwelling unit per 35 acres. These three zones are North Mesa, South Mesa, and South Slope. To provide more meaningful findings, PC separated these higher-density zones and grouped the remaining zones (Alpine, Colona, High Mesa, Public Lands, and Valley) together. In summary, current zoning standards suggest that Ouray County could accommodate nearly 1,300 new housing units in the unincorporated parts of the County (Table 4.2).

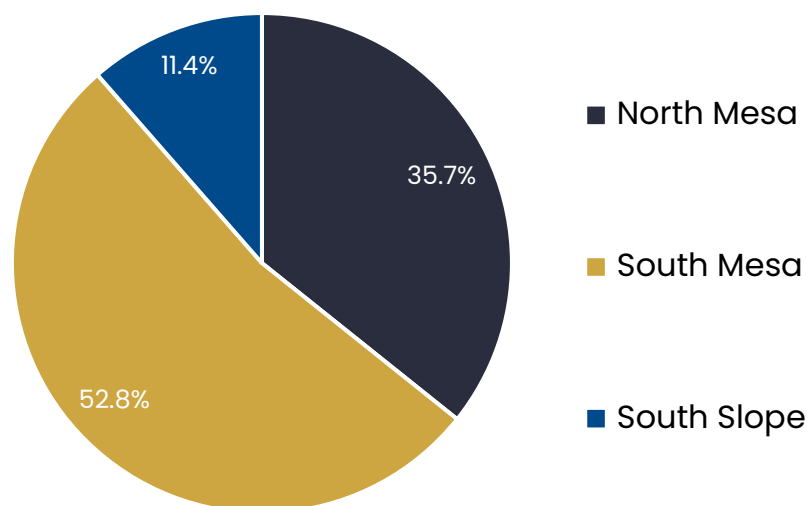
Table 4.2: Vacant Land and Potential Housing Units in Ouray County

Zone	Parcels	Net Acres	Adjusted Acres	Potential Housing Units
All Other Zones	1,853	63,626	35,790	1,074
North Mesa	38	1,073	603	78
South Mesa	377	1,586	892	116
South Slope	41	343	193	25
Total	2,309	66,628	37,478	1,293

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.3 shows a breakdown of Vacant land for residential development by zone. The South Mesa holds the majority of available land at 52.8%, with North Mesa accounting for about one-third (35.7%). The South Slope zone has the smallest share of Vacant land available (11.4%).

Figure 4.3: Share of Vacant Land by Zone in Ouray County⁷

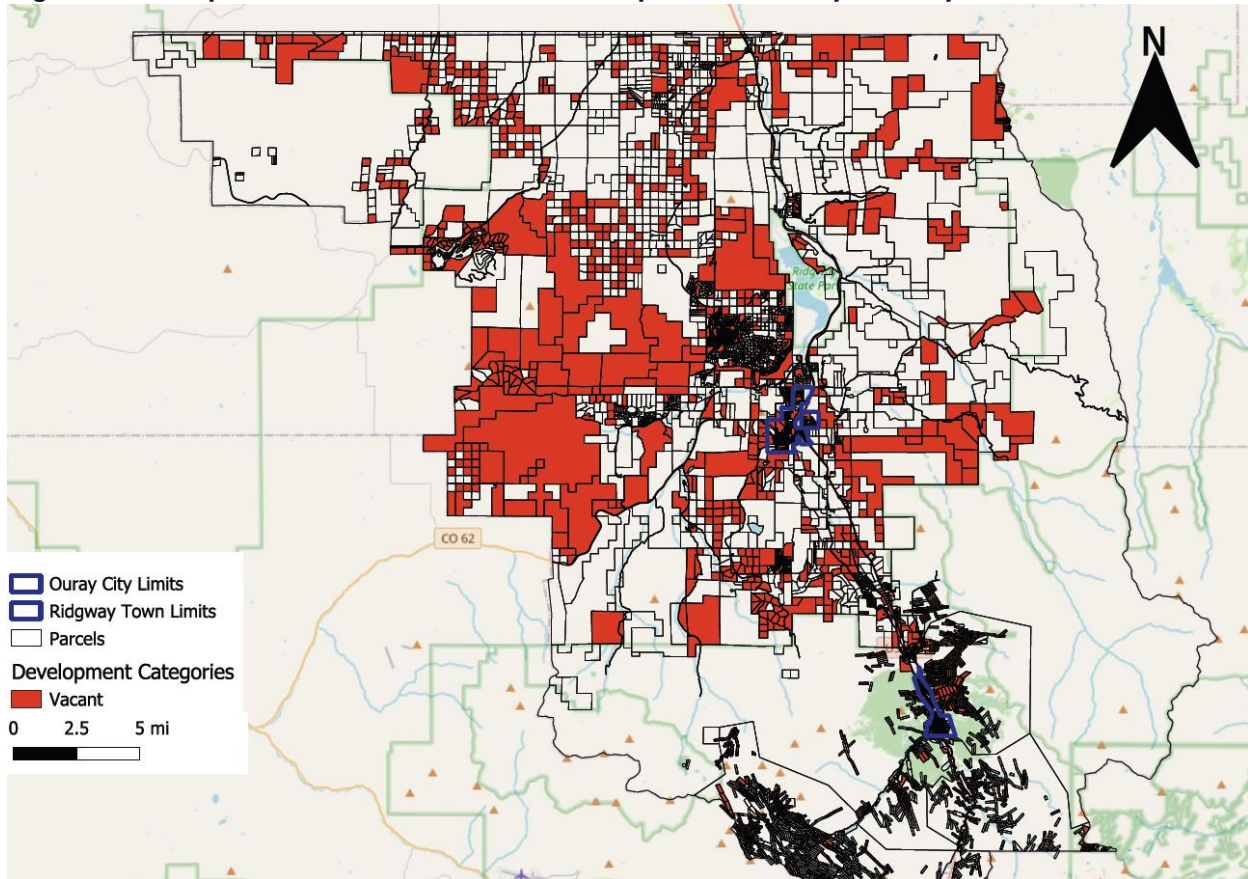


Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

⁷ Excluding lands reserved for extremely low-density development.

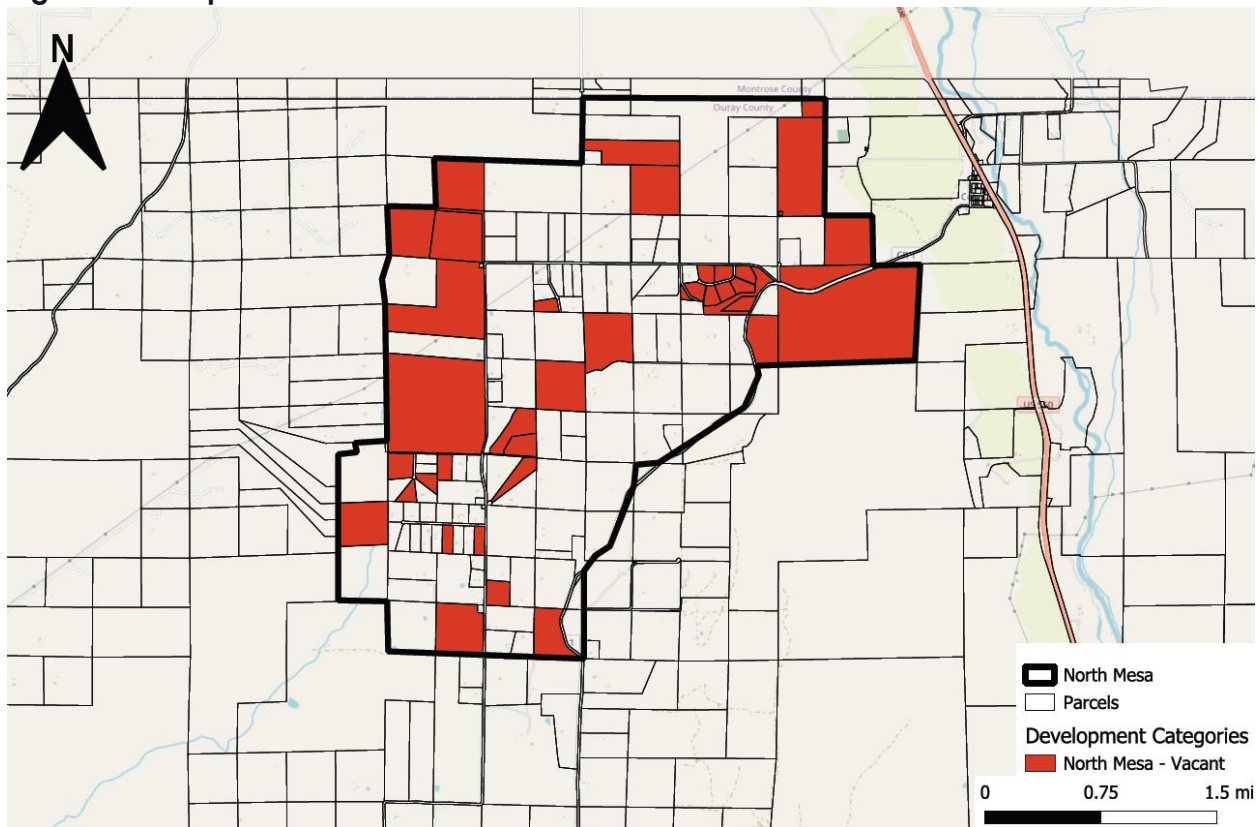
Figure 4.4 through Figure 4.7 visually depict Vacant land in Ouray County. Figure 4.4 provides a county-wide overview of Vacant land locations and includes the Town and City limits for Ridgway and Ouray as reference points. The following three figures zoom in on Vacant parcels within each of the three zones that allow slightly higher density development.

Figure 4.4: Map of Vacant Parcels in Unincorporated Ouray County



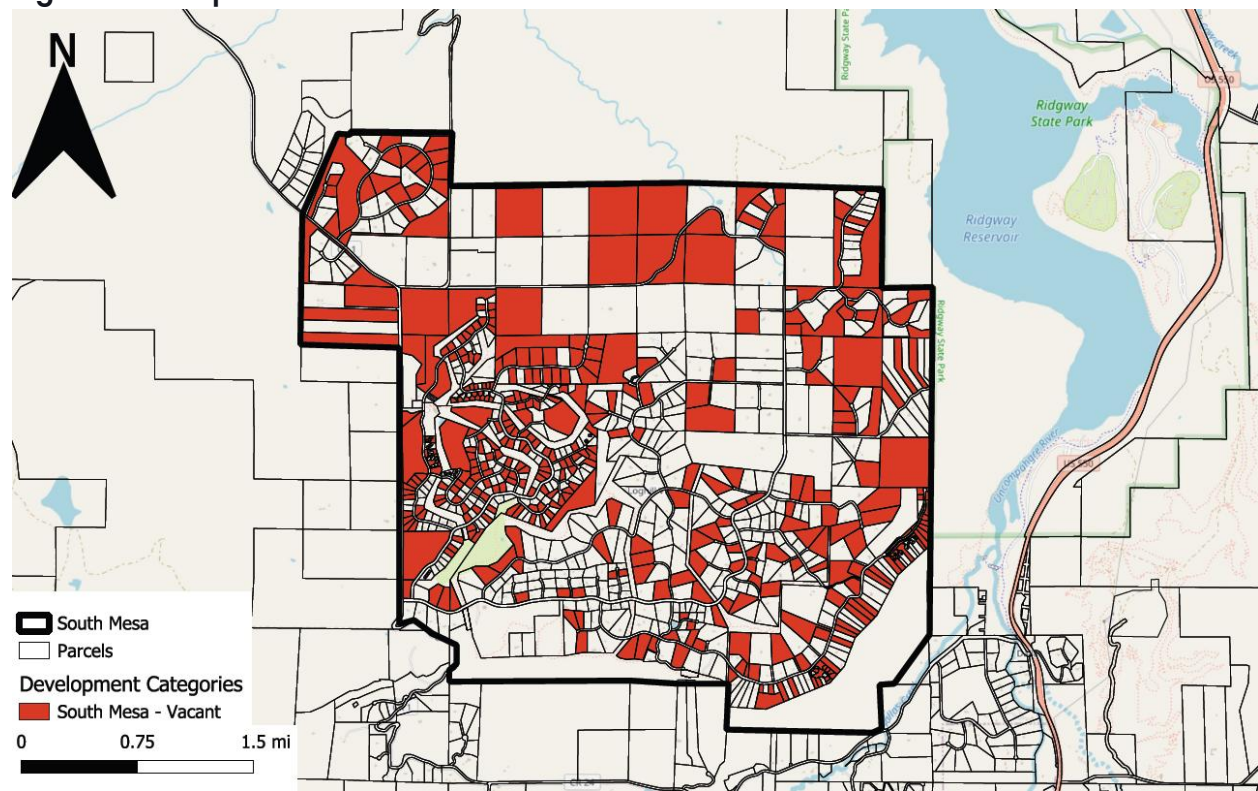
Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.5: Map of Vacant Parcels in the North Mesa Zone



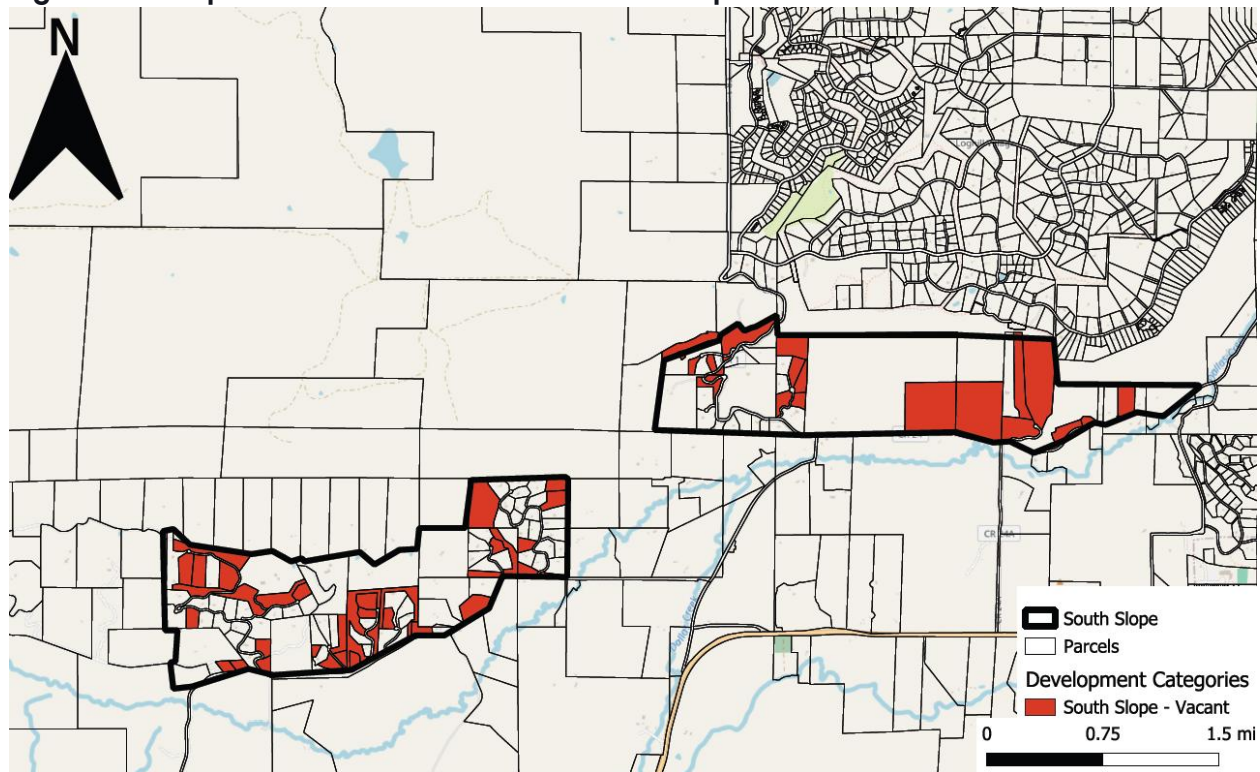
Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.6: Map of Vacant Parcels in the South Mesa Zone



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.7: Map of Vacant Parcels in the South Slope Zone



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

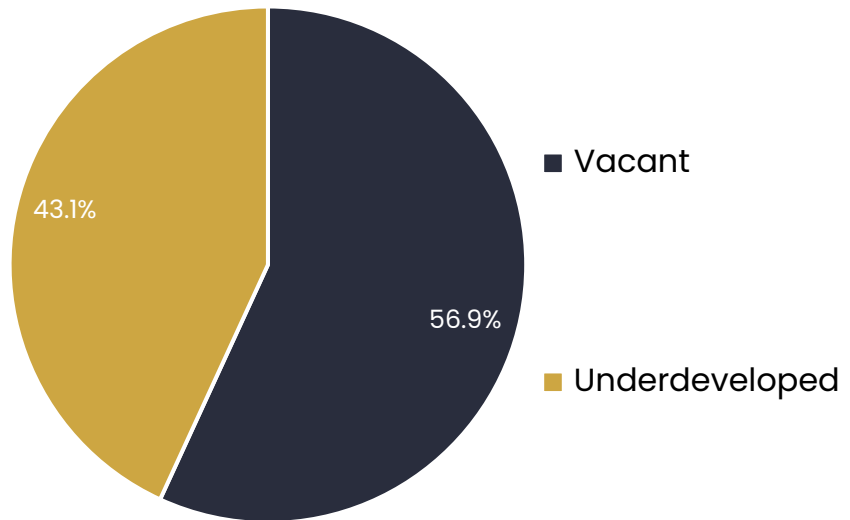
As noted earlier, limited zoning data for the City of Ouray resulted in a narrowly scoped LCA. While we identified Vacant and Underdeveloped parcels, we could not estimate the number of potential housing units due to the absence of zoning data needed to apply density assumptions. Table 4.3 presents Vacant and Underdeveloped land in Ouray, Figure 4.8 shows the share of land available for further development by category, and Figure 4.9 provides a map of this land.

Table 4.3: Vacant and Underdeveloped Land in Ouray

Category	Parcels	Net Acres	Adjusted Acres
Vacant	135	44.3	24.9
Underdeveloped	86	33.6	18.9
Total	221	77.9	43.8

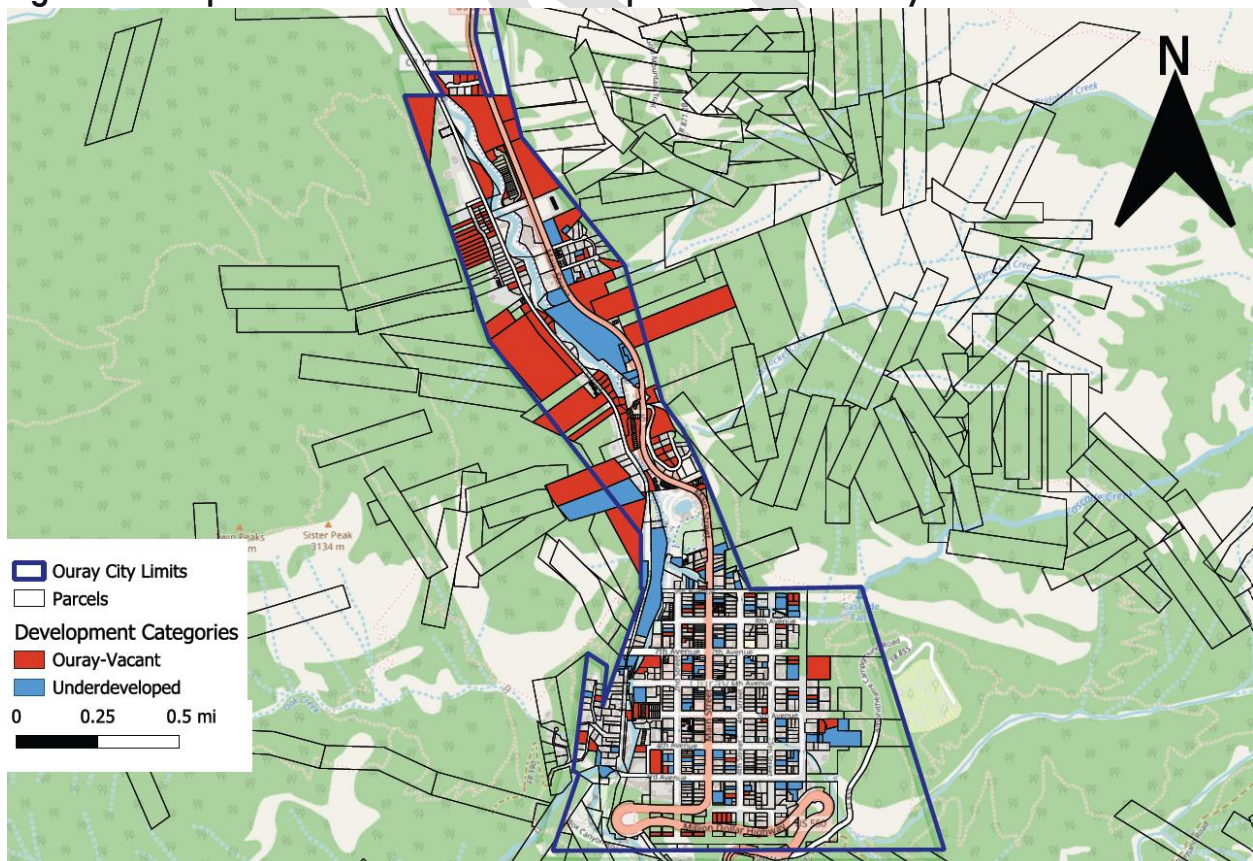
Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.8: Share of Eligible Land for Further Housing Development in Ouray by Category



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.9: Map of Vacant and Underdeveloped Parcels in Ouray



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

The City of Ouray had a Housing Needs Assessment completed in January of 2024, and this HNA included a Land Resources chapter. To supplement our limited land capacity analysis for Ouray, we have included the main table regarding land capacity in Ouray that was included in the 2024 HNA (Table 4.4). As of 2022, the City had approximately 80 acres available as undeveloped land for housing. The 80 acres could accommodate up to 916 new dwelling units.

Table 4.4: Undeveloped Land by Zoning District (City Staff Analysis, June 2022)

Item	Variable	Zoning District				
		C-1	C-2	R-1	R-2	All Zones
A	Total Lot Area Calculated (Sq. Ft.)	137,006	1,466,141	675,690	1,100,766	3,379,603
B	Total Lot Area Calculated (Acres)	3.15	33.66	15.51	25.27	77.59
C	Total Lots Possible (conforming to Zone)	36	206	93	149	463
D	Total Dwelling Units Possible (conforming to Density)	N/A	413	193	310	916
E	Percent Share of Total Dwelling Units Possible	N/A	45%	21%	34%	100%
F	Total Lodging Units Possible (conforming to Density)	N/A	1,239	Use Not Allowed	930	2,170
G	Percent Share of Total Lodging Units Possible	N/A	57%	Use Not Allowed	43%	100%

Source: Ouray Housing Needs Analysis and Strategy, 2024

Underdeveloped Parcels

By definition, Underdeveloped parcels are not considered Vacant, because their improvement values exceed \$10,000. However, these improvement values may still be low relative to the land values, indicating limited existing development and potential for further development. In such cases, the land value exceeds the improvement value, signaling that additional density could be supported. PC does not estimate potential housing units for these parcels, as individual property owners may choose not to pursue further development. Instead, these estimates help highlight which zones have been developed less efficiently relative to their capacity.

An important note is that Underdeveloped parcels were not calculated for the unincorporated areas of Ouray County. Rural development patterns in these areas typically consist of single-family homes on large parcels, often large enough to support agricultural uses. As a result, many parcels could technically be classified as Underdeveloped, even though they align with traditional rural land use patterns. For this reason, estimating Underdeveloped land in unincorporated areas is not necessarily

appropriate—particularly where development is intentionally maintained at very low densities.

Table 4.5 shows Underdeveloped parcels and their estimated acreage. In total, 137 parcels are Underdeveloped, accounting for 53.5 net acres and 30.1 adjusted acres. The greatest number of Underdeveloped parcels and acres are located in the HR district. The R district has the second largest number of Underdeveloped parcels at 20, while the GC district has the second largest number of Underdeveloped acreage at 13.0.

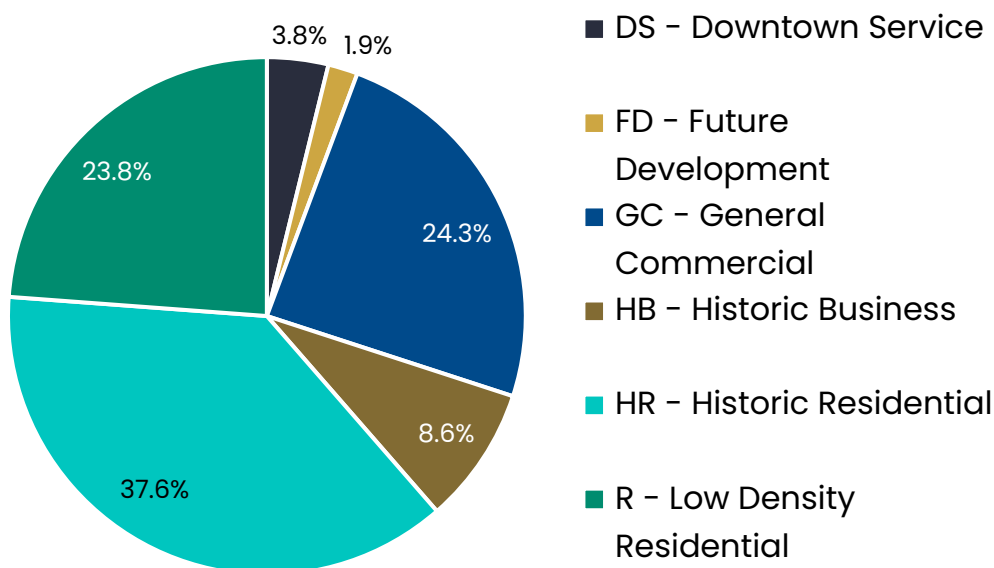
Table 4.5: Underdeveloped Land in Ridgway

Zone	Parcels	Net Acres	Adjusted Acres
DS	7	2.1	1.2
FD	1	1.0	0.6
GC	17	13.0	7.3
HB	16	4.6	2.6
HR	76	20.1	11.3
R	20	12.7	7.2
Total	137	53.5	30.1

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

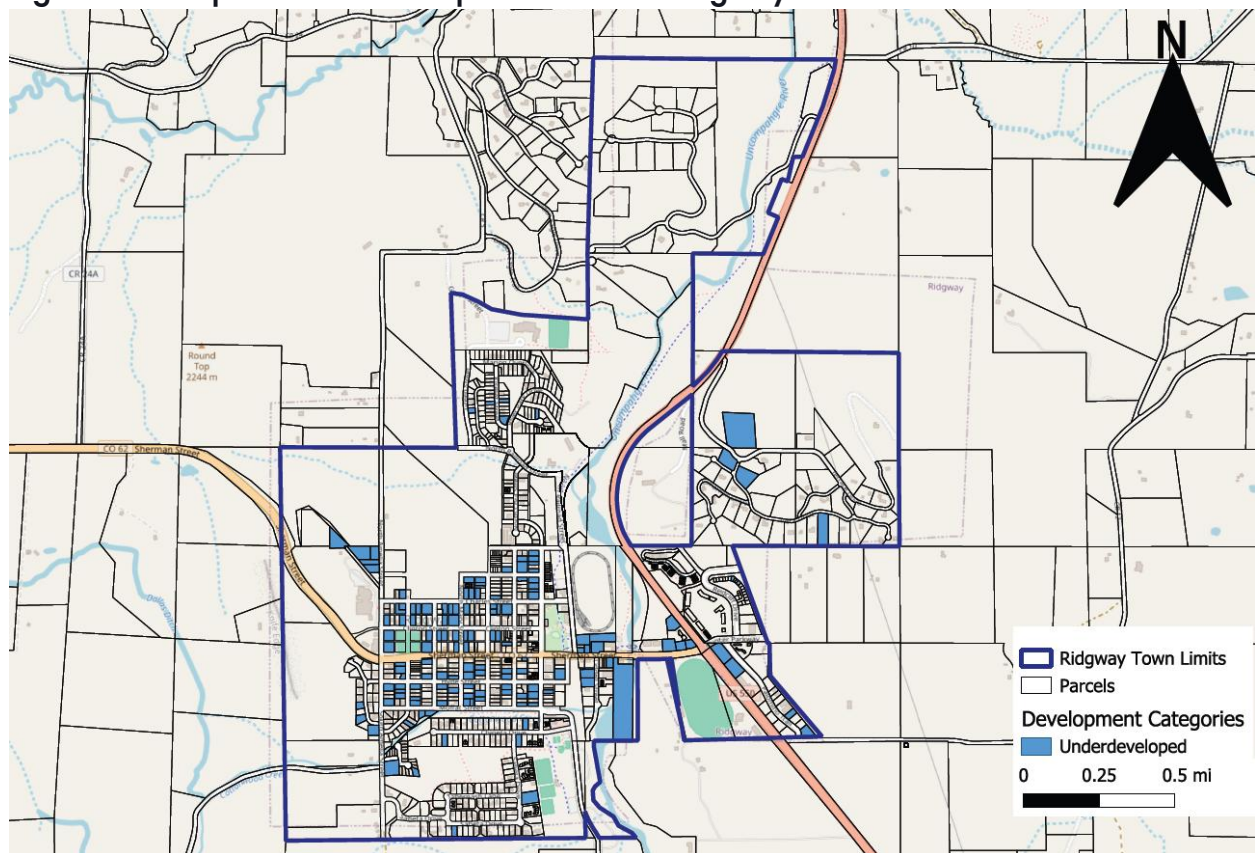
In Figure 4.10, the share of Underdeveloped land in Ridgway is broken out by zone. PC's estimates indicate that the HR district has the largest share of Underdeveloped land in Ridgway at 37.6%, followed by 24.3% in the GC district, and 23.8% in the R district. Figure 4.11 displays a map highlighting the Underdeveloped Parcels within Ridgway.

Figure 4.10: Underdeveloped Land by Zone in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 4.11: Map of Underdeveloped Parcels in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Underutilized Parcels

By PC's standards, Underutilized parcels are generally considered fully developed, unlike Vacant or Underdeveloped parcels. However, this category adds an important layer to the LCA by identifying parcels that are developed with housing types that use land less efficiently than allowed by zoning. Specifically, we focus on single-family homes, as they are traditionally the lowest-density housing type and may underutilize parcels in zones that permit higher-density development.

For the analysis, PC eliminated the R district from consideration, as its primary purpose is to support low-density, single-family housing. We also removed the MR zone from consideration because it primarily allow single-family development. A key challenge in this analysis is that Ridgway lacks dedicated middle-density or high-density residential zones. As a result, our focus is on zones that permit mixed uses, rather than those designated exclusively for residential development.

The GC and HB zones are not primarily designated for residential use, but they do allow middle-density housing types and do not explicitly allow single-family housing. Town staff also indicated that the HR and DS zones are seeing redevelopment and denser

infill. For these reasons, we included HR and DS in the analysis. With input from the Town of Ridgway, PC identified parcels in these zones that have developed with single-family housing. These parcels are not being used for middle-density residential, mixed-use, commercial, or retail purposes; instead, they are occupied by low-density housing and are therefore considered Underutilized. Table 4.6 shows these parcels identified as Underutilized.

For similar reasons discussed in the [previous](#) section, we did not analyze Underutilized parcels located in the unincorporated parts of Ouray County. Rural development patterns typically lack the infrastructure and services needed to support middle- or high-density housing. In Ouray County, zoning standards limit residential development to a maximum of one dwelling unit per six acres in the North Mesa, South Mesa, and South Slope zones. As a result, conducting an Underutilized parcel analysis is not appropriate for unincorporated areas of the County. Additionally, the absence of GIS zoning data prevented us from analyzing Underutilized parcels within the City of Ouray.

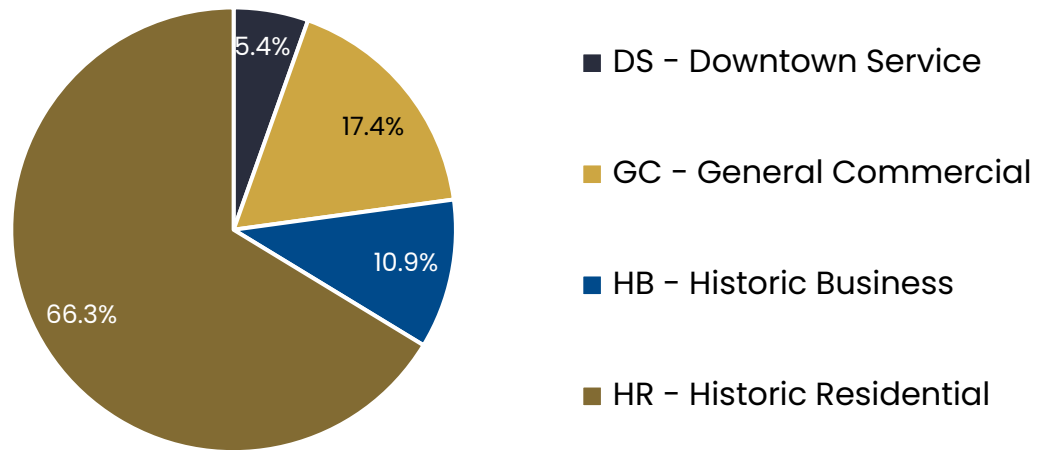
Table 4.6: Underutilized Parcels in Ridgway

Zone	Parcels	Net Acres	Adjusted Acres
DS	5	1.0	0.6
GC	16	1.5	0.9
HB	10	0.9	0.5
HR	61	10.6	6.0
Total	92	14.1	7.9

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, Town of Ridgway Data, FEMA, USGS

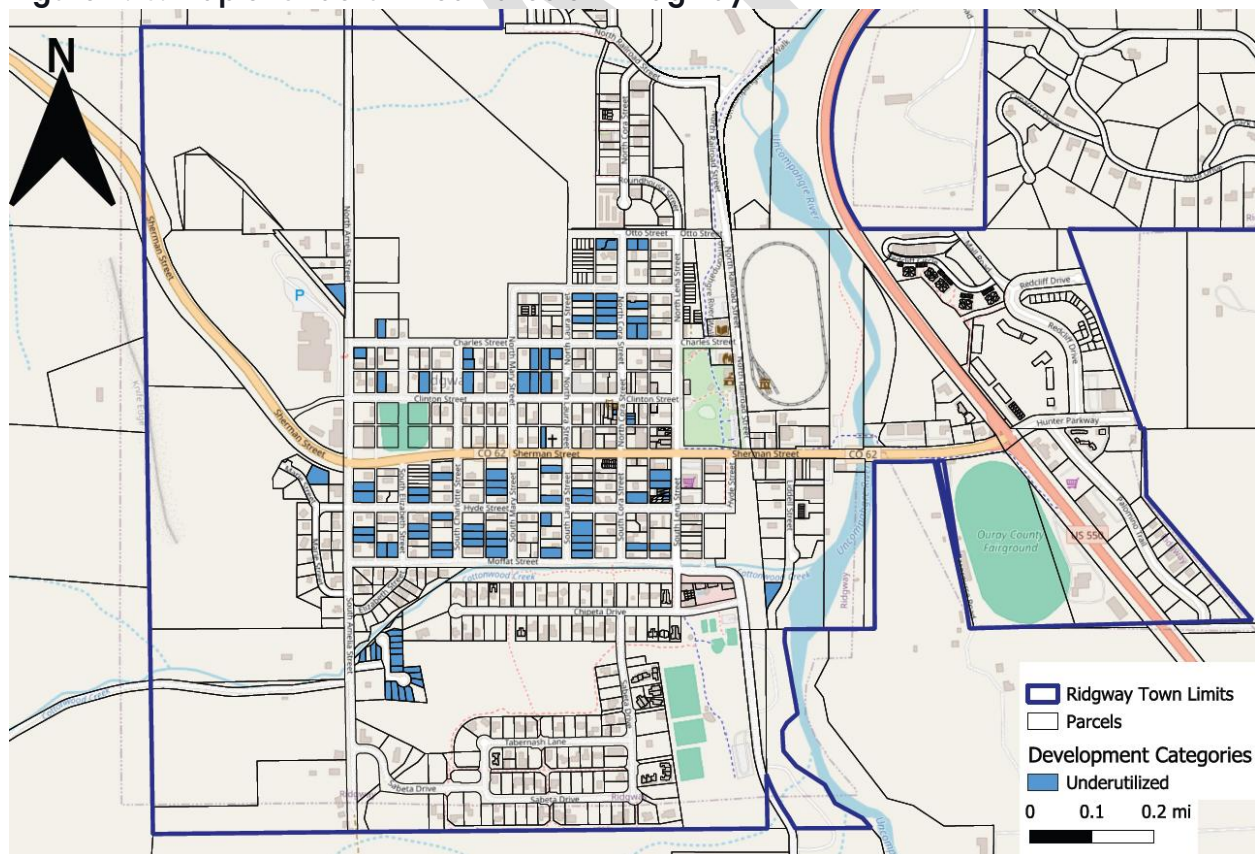
Figure 4.12 below shows the share of Underutilized parcels in Ridgway by zone. Additionally, Figure 4.13 displays a map of where the Underutilized parcels are located.

Figure 4.12: Underutilized Parcels by Zone in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, Town of Ridgway Data, FEMA, USGS

Figure 4.13: Map of Underutilized Parcels in Ridgway



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Water Usage and Trends

In 2022, the Town of Ridgway worked with LRE Water to analyze the historic and current water situation in Ridgway. The PC team used this study to evaluate whether Ridgway will be able to handle an increased population and housing supply in the context of our own forecasts. Therefore, this section will detail the findings of LRE Water's study and use the findings against our own population and housing forecasts.

Background

The Town of Ridgway's ability to accommodate future housing growth is closely tied to the capacity of its municipal water system. This system that supplies water to the town primarily draws from two sources, Beaver Creek (Ridgway Ditch) and the Cottonwood Creek (Happy Hollow Ditch). Storage of water occurs in Lake Otonowanda and operational balancing to control speed and flow of water happens in small, pre-sedimentation ponds. While these sources have historically met the needs of Ridgway's population, projected growth and changing conditions present important considerations for future development.

Ridgway's water demand consists of potable water for domestic needs and raw water for irrigation in parks and large open spaces. Potable water demand changes over time as the population grows and more houses are installed. Raw water demand remains mostly static over time, only changing as open space water needs change. Based on production data produced from 2016-2020, average potable water demand was estimated to be 211 acre-feet (AF), while raw water demand was approximately 104 AF. This demand was derived from the average indoor water usage of 125 gallons per capita per day, which LRE Water acknowledged was on the high end for comparable mountain towns. However, the Town of Ridgway also acknowledged potential system losses, or leaks, in the supply which means that actual consumption may have been close to 70 gallons per capita per day. Outdoor summer irrigation nearly doubles per capita potable water demand.

Demand and Supply

Using the previous findings as a baseline for water consumption, LRE Water modeled three growth scenarios through 2050:

- Low Growth: +23% Population (1,415), total demand rises to 388 AF
- Medium Growth: +37% Population (1,575), total demand rises to 418 AF
- High Growth: +81% Population (2,080), total demand rises to 512 AF

Ridgway's average physical water supply is approximately 1,000 AF/year. Around 675 AF of this supply come from the Ridgway Ditch, or Beaver Creek, and 330 AF comes from Cottonwood Creek, on average. Wetter and drier years can greatly affect the water supply from year to year. As will be reviewed later, there are only a few scenarios

produced by LRE Water where growth will outpace the supply of water, and only on dry years.

Storage in Lake Otonowanda (capacity of 756 AF) allows seasonal carryover and helps smooth short-term imbalances from dry years. The pre-sedimentation ponds also provide a small amount of further flexibility. However, in the driest years, total supply can drop to 610 AF, which greatly tightens the margin between supply and demand.

Ridgway holds the senior water rights on Beaver Creek, meaning that theoretically the Town could gain an addition 175 AF for a total of 800 AF (during an average rainfall year). This full entitlement figure expands and contracts by the level of rainfall and snowmelt each year. So, in a dry year the full entitlement to water from Beaver Creek will be lower in the Town. Actual deliveries of water are constrained by the carrying capacity of Ridgway Ditch and by current diversion practices in winter months. Similarly, the Happy Hollow Ditch supply is reduced by the senior Tidwell Ditch right. As a result, legal entitlements exceed what is currently delivered, which means that operational improvements could add supply resilience without acquiring new rights.

Using the information provided with both the supply and demand of water in Ridgway, LRE Water produced a model that evaluated a wide range of possibilities. These ranged from scenarios such as low population growth in wet year up to high population growth in dry years. Climate change was also factored into the model to create a diminishing water supply over time.

Under current operations, both low and medium population growth scenarios' water demands were met except for potential extreme situations where water dips below levels ever seen historically in both creeks and the lake. The high growth scenario pushed the model to its limits, finding that certain cases strained the water supply to extremely thin margins. These cases specifically are low-to-medium rainfall years with a 2.5% system loss rate (from leaks) at the current operational level (not with increases to full entitlement). More specifically, with the current operational capacity and 2.5% loss model, the maximum demand that could be met was 427 AF, which corresponded to the demand needed in 2039 in the high growth model. According to LRE Water, In order to meet high growth demand, the Town will need to operate the Ridgway Ditch at a maximum, or full legal entitlement, to reach its 2050 demands at high growth. This could also be achieved by minimizing system losses. It should also be noted that potable water demand was always met through each simulation, meaning that hypothetically homes would always have water in each scenario.

Climate change could produce greater impacts on the water supply depending on the future severity of the issue. In multiple simulations with climate change factored in, there were shortages of over 100 AF. This shortage was found with current operational

levels and no leaks, meaning that operations with leaks would affect the supply further. The overall findings of the climate change study showed that even if the Town were to invest in making its delivery and storage system as efficient as possible, it would still not be able to fully meet the 2050 high-growth demand scenario during a dry year. To avoid this, the Town would need to operate at full legal entitlement and maintain a large enough non-irrigation supply in the lake for that year.

For planning purposes, Ridgway's water system can comfortably support low and medium growth scenarios without significant risk of shortage, even considering climate change. The high-growth scenario would require securing additional supply, improving efficiency, reducing per capita use, or expanding storage to maintain reliability. The seasonality of demand from farming and park irrigation means housing type and landscaping policies will directly influence water availability for new development. Denser, water-efficient development patterns can extend the system's effective capacity, while sprawling, irrigation-heavy growth will accelerate the point at which water becomes a limiting factor for housing.

5. Demographic & Socioeconomic Trends

Trends in Population Growth

Population growth is generally a signal of increased demand for housing, as more people moving into an area require more homes.

Since 2013, both Ridgway and the City of Ouray have experienced approximately 35.0% population growth (Table 5.1). This is significantly higher than Colorado's growth rate of 13.5% and the United States' rate, which is even lower at 6.7%. Notably, it also exceeds the growth rate of Ouray County overall (12.3%).

Because Ridgway and the City of Ouray are the only incorporated communities in the County, this suggests that population growth is much slower (or even declining) in unincorporated areas of Ouray County.

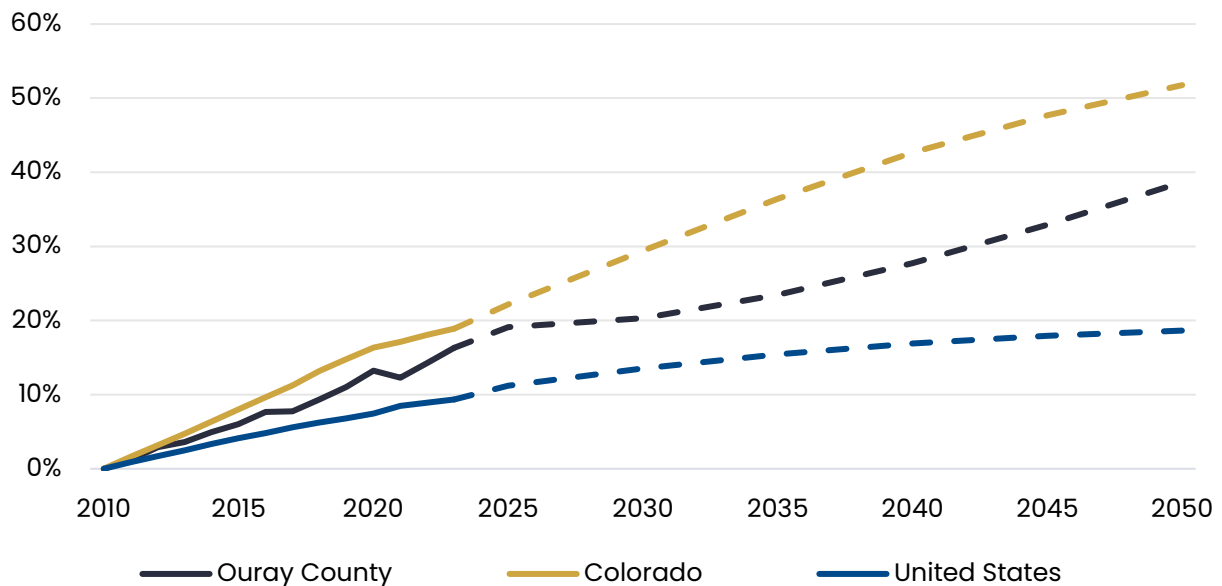
Table 5.1: Population Change, 2013–2023

Region	2013 Population	2023 Population	Numerical Change	% Change
Ridgway	922	1,247	325	35.2%
City of Ouray	767	1,031	264	34.4%
Ouray County	4,475	5,024	549	12.3%
Colorado	5.1M	5.8M	0.7M	13.5%
United States	311.5M	332.4M	20.9M	6.7%

Source: U.S. Census Bureau, 2013 and 2023 5-Year Estimates, Table DP05

Figure 5.1 shows the cumulative rate of population change for Ouray County compared to the state and national rates from 2010 to 2024, with projections extending to 2050. Ouray County's population has been growing (and is expected to continue growing) more slowly than the state's rate, but faster than the national rate.

Figure 5.1: Population Estimates and Forecast, 2010–2050

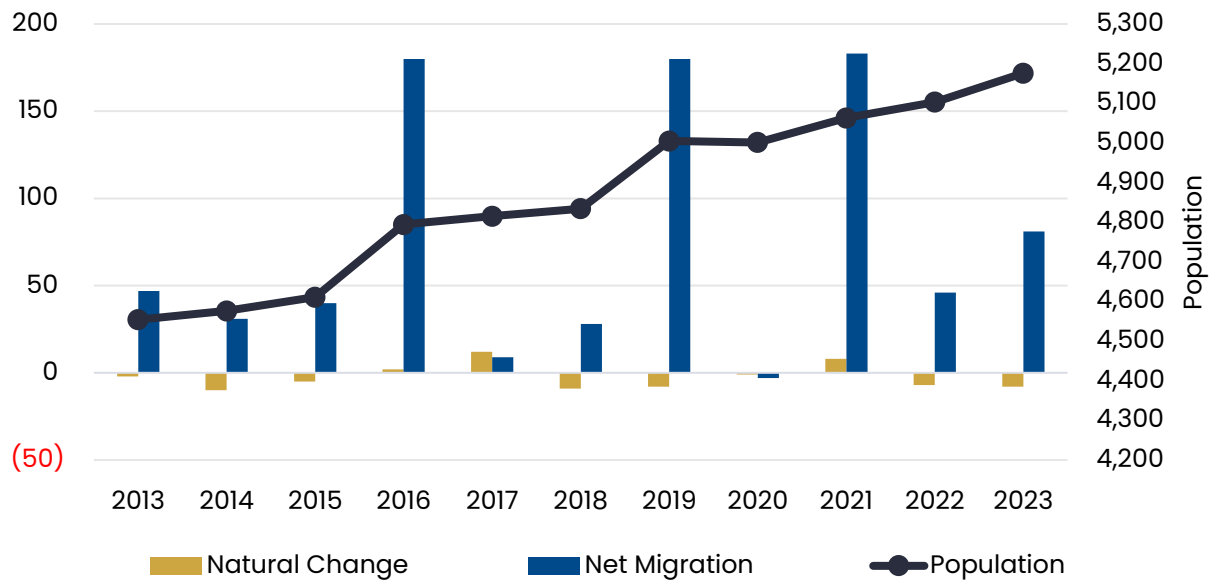


Source: Colorado Department of Local Affairs and U.S. Census Bureau, 2023

There are three primary sources of population change in a region: births, deaths, and migration. Figure 5.2 and Figure 5.3 illustrate these sources of population change in Ouray County and Colorado. Since 2013, Ouray County has consistently experienced positive net migration (except in 2020) but the scale has varied, ranging from fewer than 10 people in some years to over 180 in others. Natural change (births minus deaths) has played a smaller role, with its greatest impact being an increase of 12 people in 2017.

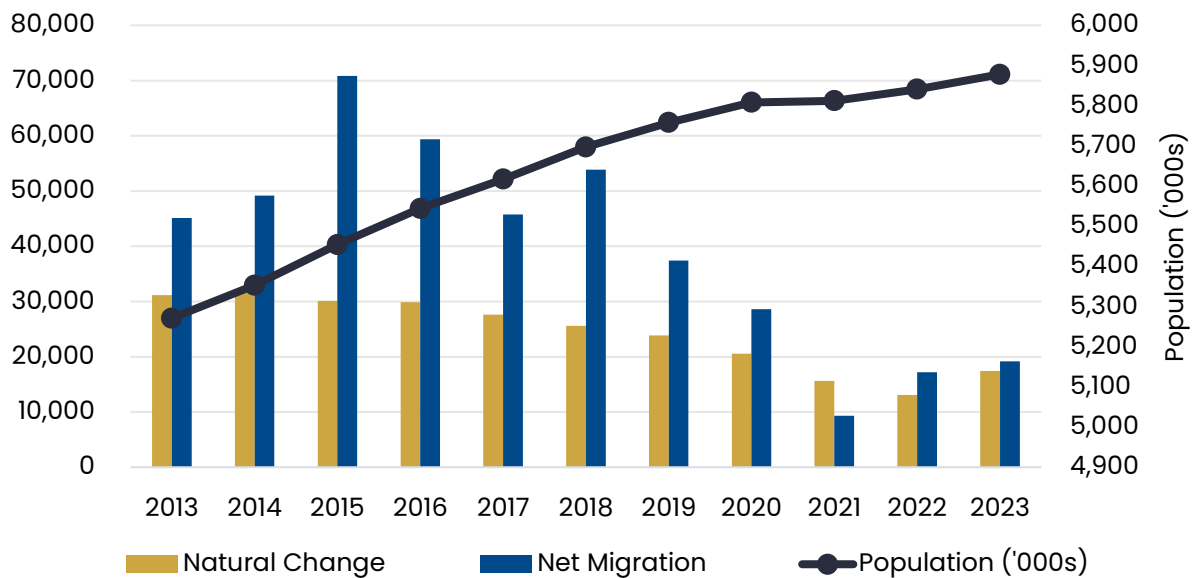
In Colorado, both natural change and net migration have contributed to population growth since 2013. While net migration has outpaced natural change in every year except 2021, natural change has still had a positive impact on the state's overall growth.

Figure 5.2: Sources of Population Change, Ouray County, 2013–2023⁸



Source: U.S. Census Bureau, Population Estimates Program, 2010–2020 and 2020–2023

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



Source: U.S. Census Bureau, Population Estimates Program, 2010–2020 and 2020–2023

⁸ For Figure 5.2 and **Error! Reference source not found.**, PC used the U.S. Census Bureau's Population Estimates Program. Every 10 years when the Census Bureau carries out the decennial Census, the datasets for this program are "re-benchmarked." This results in a visual break in the population estimates from 2020 to 2021.

Table 5.2 displays key migration trends in Ouray County from 2016 to 2020, focusing on the top 10 counties contributing to both in- and out-migration. During this period, most in-migration to Ouray County originated from Kansas, other counties in Colorado, and Oklahoma. Specifically, Sedgwick County, Kansas, was the leading source of incoming migration, followed by Larimer County, Colorado. Most out-migration from Ouray County was directed toward other counties within Colorado. Additionally, some residents relocated to Oakland County, Michigan, and King County, Washington.

Table 5.2: Ouray County Top in & Out Migration Counties, 2016–2020

Positive Net Migration From		Negative Net Migration To	
Sedgwick County, KS	+53	Boulder County, CO	-184
Larimer County, CO	+46	Montrose County, CO	-79
Muskogee County, OK	+29	Pitkin County, CO	-55
Denver County, CO	+18	Oakland County, MI	-50
Otero County, CO	+16	Routt County, CO	-45
San Francisco County, CA	+14	King County, WA	-45
Custer County, CO	+12	Orange County, CA	-33
Gunnison County, CO	+12	San Miguel County, CO	-32
Anchorage Municipality, AK	+11	Prowers County, CO	-18
Bell County, TX	+11	Salt Lake County, UT	-18

Source: U.S. Census Bureau, 2016–2020 American Community Survey

Table 5.3 and Figure 5.4 draw from IRS migration records, offering a comprehensive overview of tax returns by geographic location. While these data are not a perfect reflection of individual households, they serve as a strong proxy for understanding migration patterns. Notably, the data highlight the intricate relationship between cost of living, housing dynamics, and migration trends.

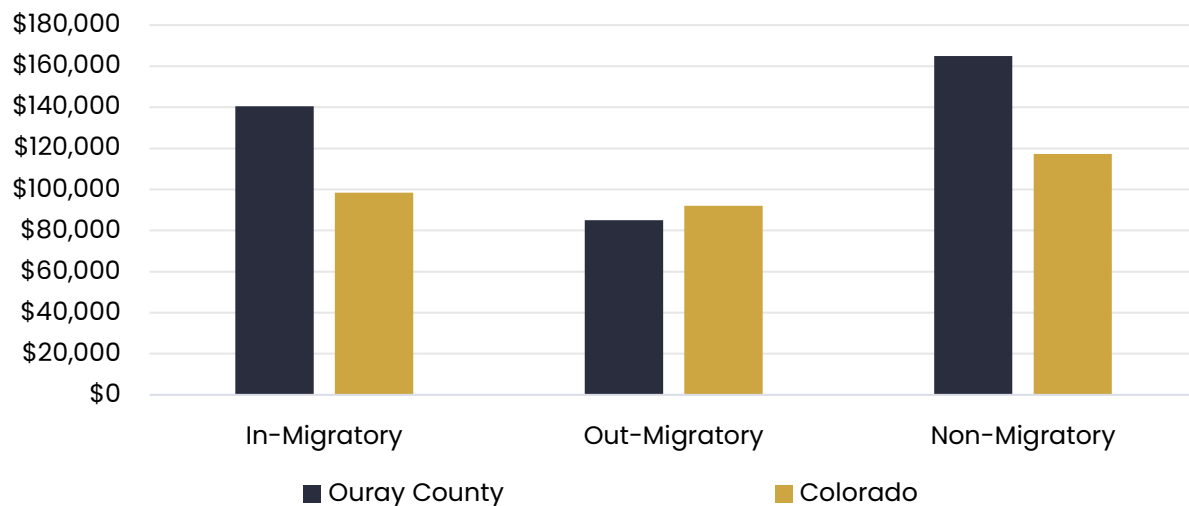
From 2021 to 2022, higher-income households either remained in or moved to Ouray County, while comparatively lower-income households were more likely to leave. Specifically, the average adjusted gross income (AGI) of incoming households was 65% higher than those leaving. However, Non-migratory households had an even higher AGI, 17% higher than that of incoming households. A similar trend occurred at the state level: incoming households had an average AGI of \$99,000, compared to \$92,000 for those leaving the state.

Table 5.3: Tax Migration 2021–2022, Adjusted Gross Income per Number of Returns

Status	Ouray County	Colorado
In-Migratory	\$140,523	\$98,510
Out-Migratory	\$84,987	\$91,999
Non-Migratory	\$165,027	\$117,265

Source: IRS SOI Tax Stats, 2021–2022

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



Source: IRS SOI Tax Stats, 2021–2022

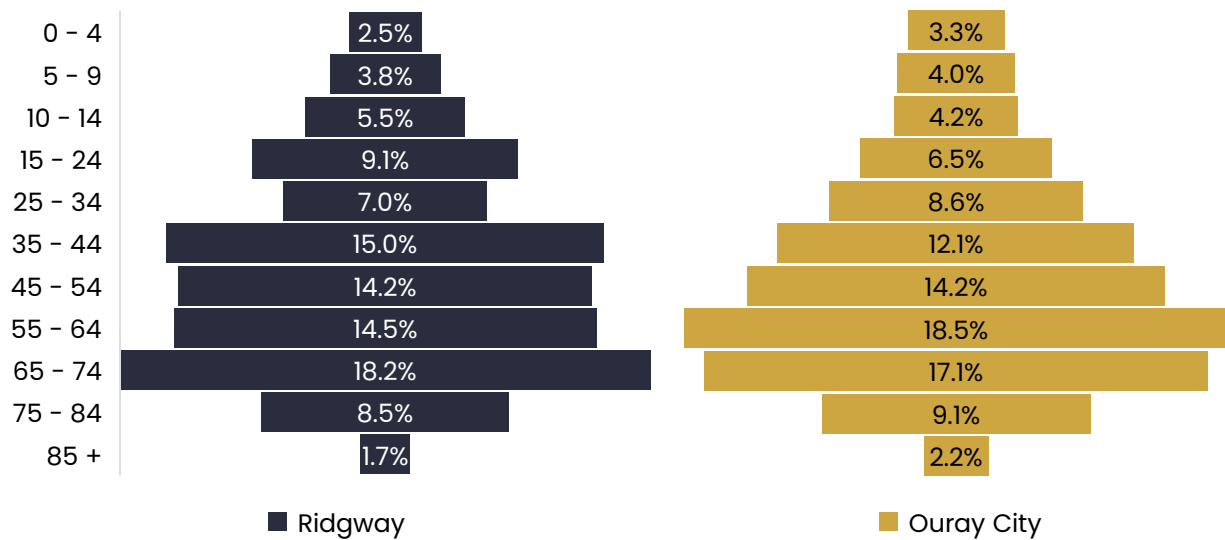
These patterns in population movements are significant because, as more affluent households move into an area, they can drive up housing costs and price out lower-income households. With limited housing stock, lower-income residents often cannot compete, prompting them to seek more affordable options elsewhere. This dynamic can lead to the geographic concentration of higher-income households, making it more difficult for lower-income households to remain in or integrate into the community.

Regional Demographic Data

Community age distributions impact local housing needs. Younger residents typically have less time to accumulate wealth and therefore require affordable or starter housing options. Older residents, on the other hand, may be looking to downsize, live with younger family members, or access more supportive care.

As shown in Figure 5.5, only 20.9% of Ridgway's population is under the age of 25, and just 18.0% of Ouray's population falls into this age group. Prime working-age adults (ages 25 to 54) make up 36.2% of the population in Ridgway and 34.9% in the City of Ouray.

Figure 5.5: Age Distribution, 2023

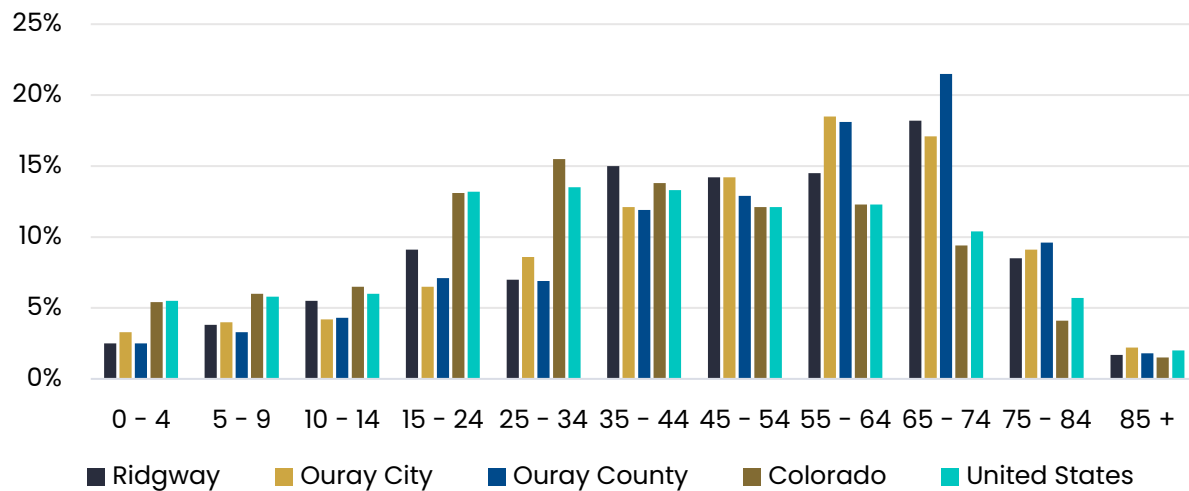


Source: Esri Business Analyst, 2024

Figure 5.6 compares the ages of residents in Ridgway and the City of Ouray to those in Ouray County, Colorado, and the United States. Ouray County has a notably high percentage of residents aged 55–64 and 65–74. Ridgway exceeds both the state and national averages in these age groups but falls below the County average. The City of Ouray has slightly more residents in the 55–64 age range than the County overall but fewer in the 65–74 range. This suggests that unincorporated areas of Ouray County have an even higher concentration of residents in these older age groups.

In contrast, Ouray County has a significantly lower share of residents under age 35 compared to both Colorado and the United States. Ridgway and the City of Ouray reflect a similar trend, with relatively few younger residents.

Figure 5.6: Population by Age Comparison, 2023



Source: Esri Business Analyst, 2024

Ethnicity

The racial and ethnic composition of a region provides valuable insight into its diversity, which can influence housing needs and market dynamics. Factors such as multigenerational living, income levels, and household size are closely linked to these demographic characteristics. Table 5.4 presents the racial and ethnic compositions of Ridgway, the City of Ouray, Ouray County, Colorado, and the United States.

Ouray County has a significantly higher proportion of residents who identify as White—about 30 percentage points higher than the national average. Ridgway and the City of Ouray have slightly smaller shares of White residents compared to the County, but the difference is minimal (only by about five percentage points).

Table 5.4: Race and Ethnicity Comparison, 2023

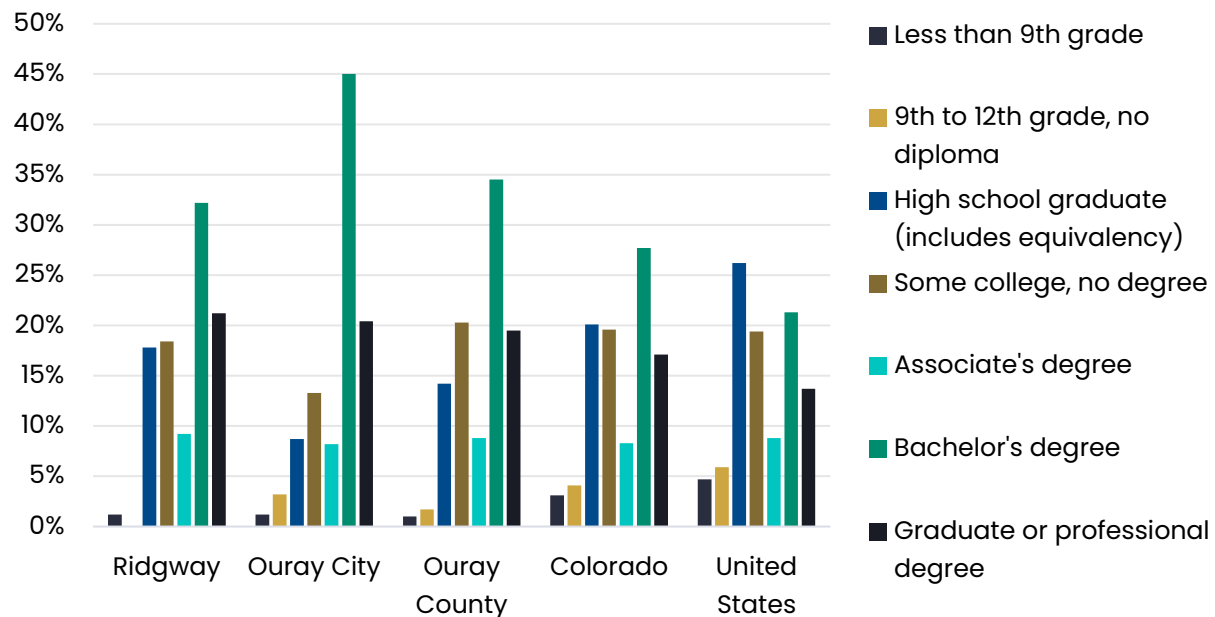
Race/Ethnicity	Ridgway	City of Ouray	Ouray County	Colorado	United States
White	84.9%	85.9%	89.4%	65.7%	58.2%
Hispanic or Latino	4.7%	11.2%	4.7%	22.2%	19.0%
Black or African American	2.6%	0.0%	0.8%	3.8%	12.0%
American Indian/Alaska Native	0.0%	0.0%	0.0%	0.4%	0.5%
Asian	0.7%	1.1%	0.4%	3.2%	5.7%
Native Hawaiian/Other Pacific Islander	0.0%	0.0%	0.0%	0.1%	0.2%
Other Race	0.0%	0.2%	0.2%	0.4%	0.5%
Two or More Races	7.1%	1.6%	4.5%	4.2%	3.9%

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table DP05

Education

Both Ridgway and the City of Ouray have higher proportions of residents with bachelor's and graduate or professional degrees compared to Colorado and the United States (Figure 5.7). The City of Ouray, in particular, has an especially high percentage of residents with bachelor's degrees (45.0%), compared to the national average of 21.3%. In both Ridgway and Ouray over 20.0% of residents hold graduate or professional degrees, which is more than six percentage points higher than the U.S. average of 13.7%.

Figure 5.7: Educational Attainment, Population 25+, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S1501

Underserved Populations

While many population groups are able to meet their own housing needs, more vulnerable cohorts require special attention due to limited financial or social resources that make it difficult to afford market-rate housing. This section examines the region's vulnerable populations and their specific housing challenges.

Low-Income Population Groups

A household's level of income is typically determined by the Area Median Income (AMI) developed by the U.S. Department of Housing and Urban Development (HUD). HUD uses AMI to determine Fair Market Rents (FMRs) and income limits for HUD programs (Figure 5.8).

Figure 5.8: Area Median Income

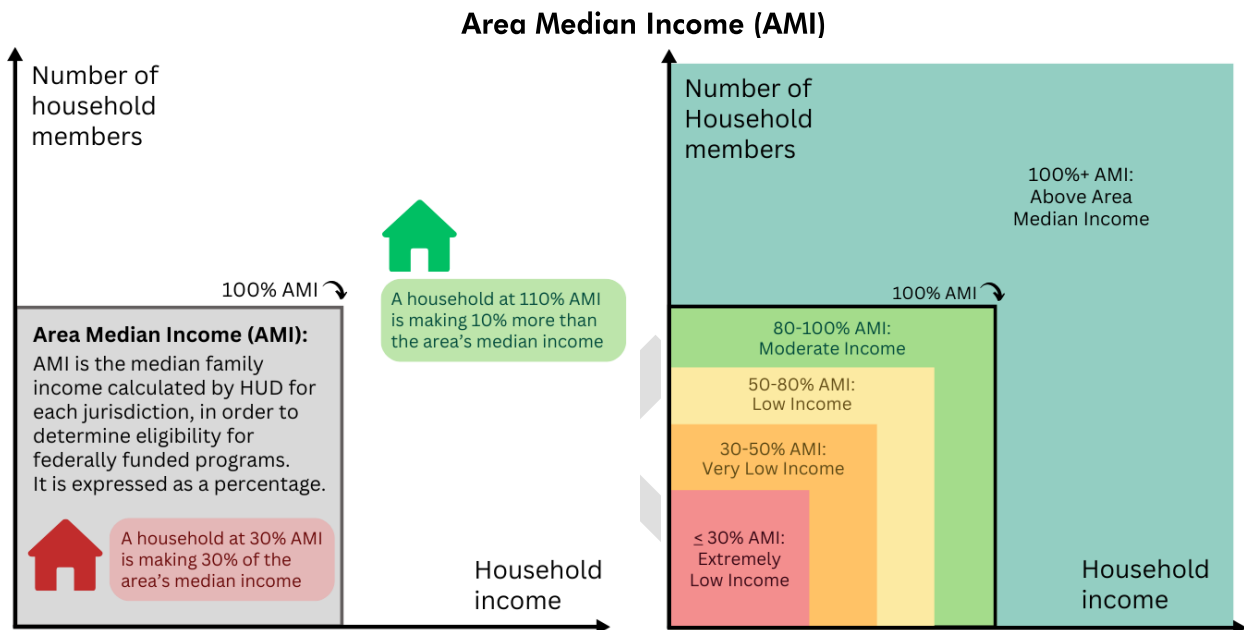


Table 5.5 reports the distribution of owner-occupied low-income households in Ouray County by family composition. Among these households, Elderly Families and Elderly Living Alone represent the largest shares (7.7% and 1.4%, respectively), while Large Families account for the smallest share (less than 0.05%).

In contrast, Table 5.6 reports renter-occupied low-income households in Ouray County by family composition. Unlike the owner-occupied group, Small Families make up the largest share of low-income renters (2.5%). Other Families (which may include individuals living together outside of family structures, such as roommates or friends) represent the second-largest share (1.6%), while Elderly Families and Elderly Living Alone groups tie for the lowest share (0.2%, respectively).

Table 5.5: Composition of Low-Income Owner-Occupied Households in Ouray County⁹

Family Composition	Income Level	Households	% of Total Occupied Housing Units
Elderly Family	Extremely Low Income	4	0.2%
Elderly Family	Very Low Income	60	2.7%
Elderly Family	Low Income	170	7.7%
Elderly Family	Moderate Income	100	4.5%
Small Family	Extremely Low Income	15	0.7%
Small Family	Very Low Income	25	1.1%

⁹ The "Other" households category indicates non-elderly, non-family households. In other words, people living alone or with unrelated individuals/roommates.

Small Family	Low Income	45	2.0%
Small Family	Moderate Income	45	2.0%
Large Family	Extremely Low Income	0	0.0%
Large Family	Very Low Income	4	0.2%
Large Family	Low Income	0	0.0%
Large Family	Moderate Income	0	0.0%
Elderly Living Alone	Extremely Low Income	20	0.9%
Elderly Living Alone	Very Low Income	135	6.1%
Elderly Living Alone	Low Income	30	1.4%
Elderly Living Alone	Moderate Income	10	0.5%
Other	Extremely Low Income	30	1.4%
Other	Very Low Income	4	0.2%
Other	Low Income	45	2.0%
Other	Moderate Income	60	2.7%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017–2021, County Level

Table 5.6: Composition of Low-Income Renter-Occupied Households in Ouray County

Family Composition	Income Level	Households	% of Total Occupied Housing Units
Elderly Family	Extremely Low Income	0	0.0%
Elderly Family	Very Low Income	0	0.0%
Elderly Family	Low Income	4	0.2%
Elderly Family	Moderate Income	0	0.0%
Small Family	Extremely Low Income	4	0.2%
Small Family	Very Low Income	20	0.9%
Small Family	Low Income	55	2.5%
Small Family	Moderate Income	15	0.7%
Large Family	Extremely Low Income	0	0.0%
Large Family	Very Low Income	0	0.0%
Large Family	Low Income	0	0.0%
Large Family	Moderate Income	4	0.2%
Elderly Living Alone	Extremely Low Income	55	2.5%
Elderly Living Alone	Very Low Income	0	0.0%
Elderly Living Alone	Low Income	4	0.2%
Elderly Living Alone	Moderate Income	0	0.0%
Other	Extremely Low Income	55	2.5%
Other	Very Low Income	25	1.1%
Other	Low Income	35	1.6%
Other	Moderate Income	4	0.2%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2017–2021, County Level

Population in Poverty

Ridgway reports a poverty rate just below the national average but higher than both the state and county rates (Table 5.7). The City of Ouray, however, has a very low poverty rate, more than 10 percentage points below the national rate (12.4%) and seven points below that of the State of Colorado (9.4%).

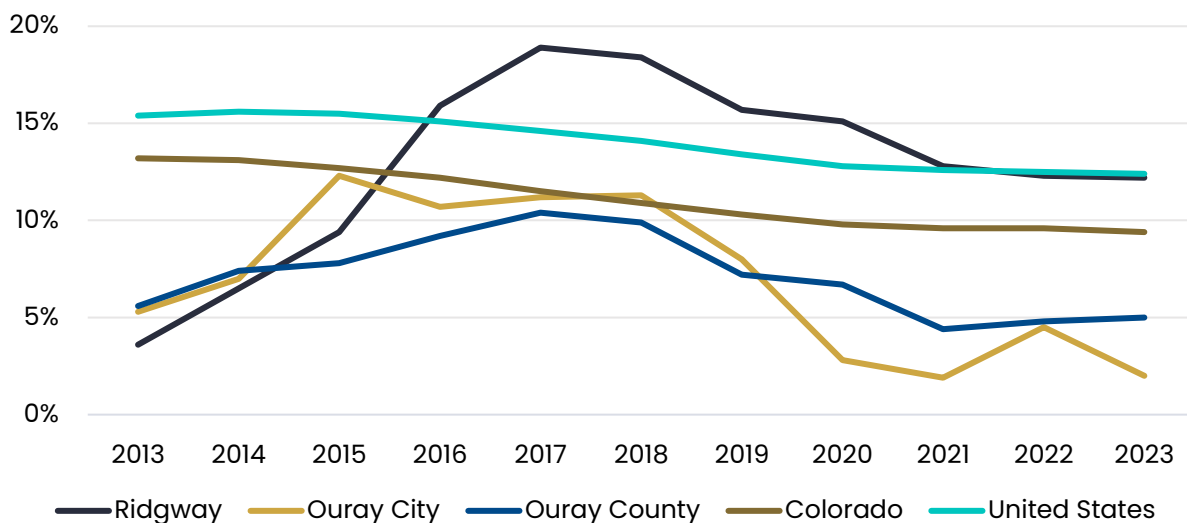
Table 5.7: Population in Poverty, 2023

Region	Population in Poverty	Percentage in Poverty
Ridgway	151	12.2%
City of Ouray	21	2.0%
Ouray County	253	5.0%
Colorado	534,188	9.4%
United States	40.4M	12.4%

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

Figure 5.9 displays trends in poverty rates from 2013 to 2023 in Ridgway, the City of Ouray, Ouray County, Colorado, and the United States. In 2013, Ridgway's poverty rate was even lower than that of the City of Ouray, but both rose rapidly until 2015, when the City of Ouray's rate stabilized at 12.3%. Meanwhile, Ridgway's poverty rate continued to rise until 2018, at which point poverty rates in both Ridgway and the City of Ouray began to decline significantly. These local trends contrast with those in Colorado and the United States, which both experienced a slow but steady decline in poverty rates over the same period.

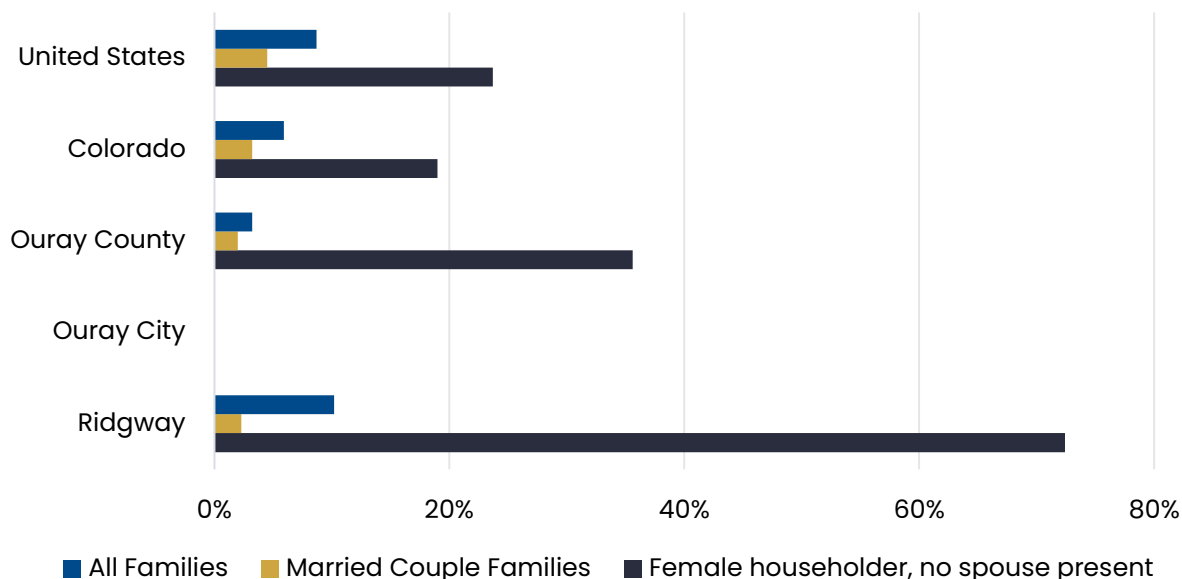
Figure 5.9: Percentage of Population in Poverty, 2013–2023



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

Poverty levels can vary across demographic groups, as shown in Figure 5.10. Female householders with no spouse present have the highest poverty rates across regions of comparison. These disparities are especially pronounced in Ridgway, where 72.4% of female householders without a spouse are in poverty, compared to just 2.3% of married-couple families. Please note that due the small sample size, a percentage of families in poverty for the City of Ouray is not reported here.

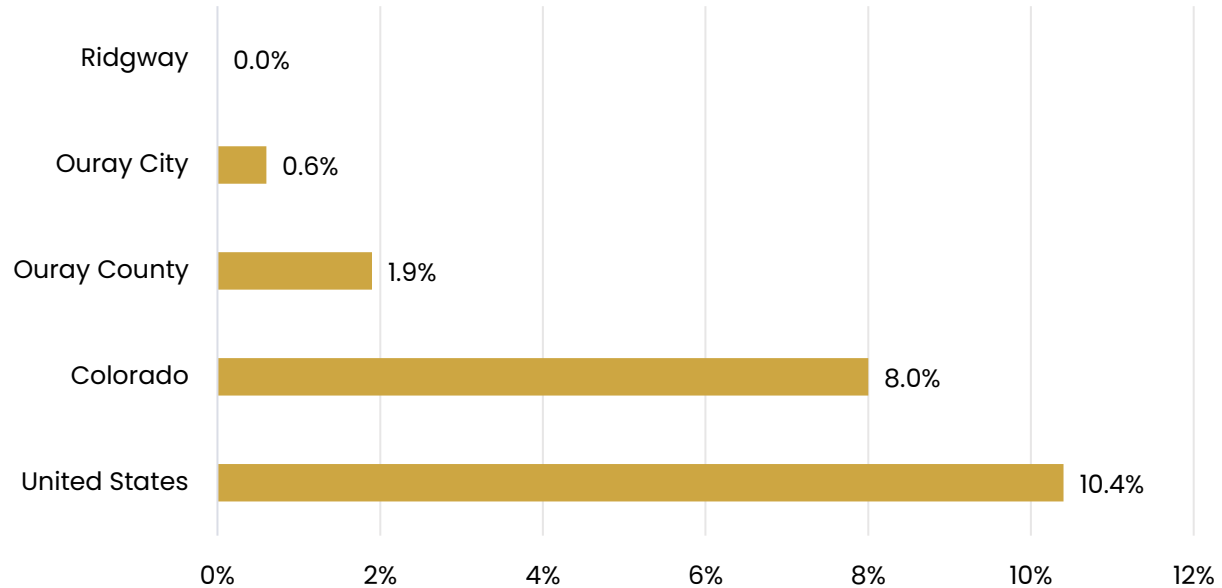
Figure 5.10: Percentage of Families in Poverty by Composition, 2023



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

In Ouray County, the senior poverty rate is 1.9% (Figure 5.11). This is more than six percentage points lower than Colorado's rate (8.0%) and eight points lower than the national rate (10.4%). Please note that due to the small sample size of available data, PC is not able to confidently summarize senior poverty figures in Ridgway and the City of Ouray.

Figure 5.11: Percentage of Seniors (65 years+) in Poverty, 2023



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

Subsidized Housing

There is one federally subsidized housing property in Ouray County. Ridgway Space to Create has 30 one- and two- bedroom units in the heart of Ridgway. These units are designed for creative individuals and their families.¹⁰ Additional units that are subsidized or affordable via other methods are also listed in Table 5.8.

¹⁰ "Space to Create Ridgway," Town of Ridgway Colorado, accessed June 27, 2025, <https://townofridgway.colorado.gov/i-want-to/space-to-create-ridgway>.

Table 5.8: Subsidized Housing in the Town of Ridgway

Property Name	Location	Type	Units
Ridgway Space to Create	675 Clinton St., Ridgway, CO 81432	LIHTC (1987-2023)	30
Home Trust of Ouray County	779 & 783 N. Laura St, Ridgway, CO 81432	Deed Restricted (120% AMI or below)	2
WetterHorn Subdivision	N. Laura St, Between Otto and Fredrick	Deed Restricted (60-120% AMI)	14
Habitat for Humanity	706, 704, 702 N. Laura St, Ridgway, CO, 81432	Habitat Model	3
RiverFront Village	Riverfront Ln & Alpine Loop	General Fund- Subsidized	34
Lena Street Commons	Lena Street	Deed Restricted (to be constructed)	9
Total	-	-	92

Source: PolicyMap based on HUD data, Town of Ridgway

Aside from subsidized developments through federal tax credits, the Town has contributed funding for several other subsidized housing developments. Table 5.9 reports the funding that the Town of Ridgway has contributed, through either expenditures or fee waivers, through August of 2024. To that date, the Town has contributed over \$683,000 for affordable housing.

Table 5.9: Affordable Housing Development Fee Waivers and Expenditures, 2024

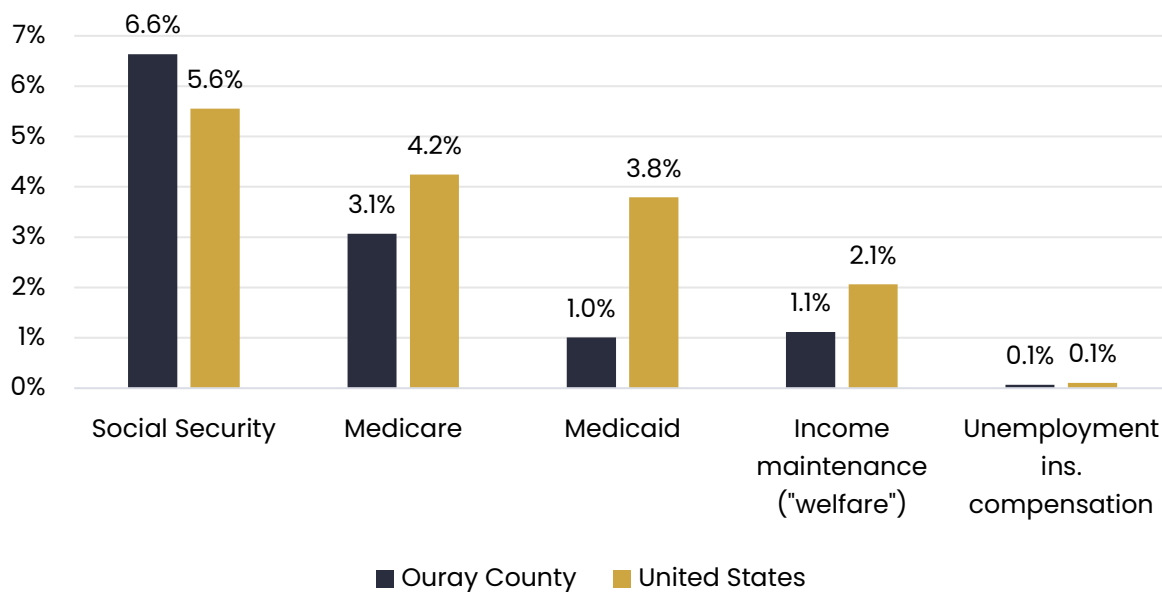
Development	Water Fund	Sewer Fund	General Fund	Operating Contribution
Space to Create	\$6,790	\$3,440	\$217,970	\$0
Home Trust of Ouray County	\$6,790	\$3,440	\$11,729	\$60,000
Wetterhorn Subdivision	\$101,250	\$84,000	\$144,788	\$0
Habitat for Humanity	\$12,485	\$4,880	\$12,100	\$0
RiverFront Village	\$0	\$0	\$6,000	\$0
Lena Street Commons	\$0	\$0	\$7,500	\$0
Total	\$127,315	\$95,760	\$400,087	\$60,000
Total to Date	\$683,162			

Source: Town of Ridgway Staff Data, 2025

Transfer Payments

Figure 5.12 displays the percentage of Ouray County's income derived from transfer payments, compared to the United States. Age-related transfer payments (Medicare and Social Security) account for 9.7% of income in the County, just slightly below the national share of 9.8%. Hardship-related payments (Medicaid, welfare, and unemployment compensation) make up 2.2% of income. This is nearly four percentage points lower than the national figure of 6.0%.

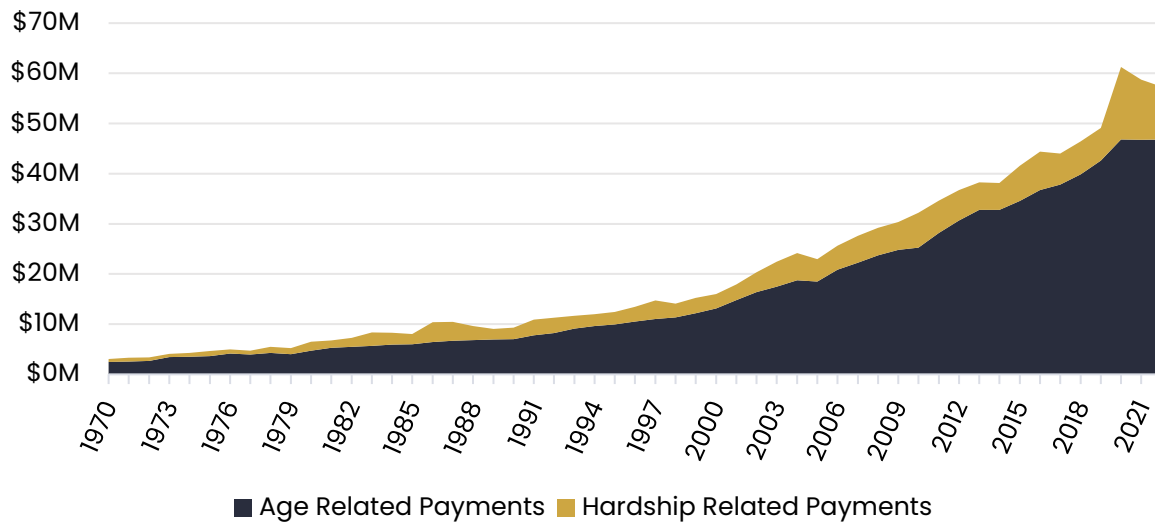
Figure 5.12: Percent of Total Personal Income from Transfer Payments, 2022



Source: U.S. Department of Commerce, 2023; Bureau of Economic Analysis, Regional Economic Accounts

As shown in Figure 5.13, total income from transfer payments in Ouray County has increased steadily since 1970. The rate of growth accelerated after the turn of the century, reflecting the effects of an aging population (a trend seen across the nation). The total income due to transfer payments in Ouray County increased from approximately \$16 million in 2000 to over \$57 million in 2022. This reflects a threefold increase in the last 22 years.

Figure 5.13: Income from Transfer Payments in Ouray County, 1970–2022



Source: U.S. Department of Commerce, 2023; Bureau of Economic Analysis, Regional Economic Accounts

Disabled Population

The number of disabled individuals has increased in every region of analysis since 2018. Ridgway experienced the largest percentage increase at 92.6%.¹¹ This was the highest percentage change of all regions of comparison (Table 5.10). Conversely, the City of Ouray had the smallest increase, at just 1.1%. Statewide, the number of disabled individuals in Colorado increased 4.4 percentage points more than the national increase over the same period.

Table 5.10: Population with Disabilities, 2018–2023

Region	2018	2023	Numeric Change	% Change
Ridgway	68	131	63	92.6%
City of Ouray	94	95	1	1.1%
Ouray County	625	657	32	5.1%
Colorado	575,430	638,686	63,256	11.0%
United States	40M	42.7M	2.6M	6.6%

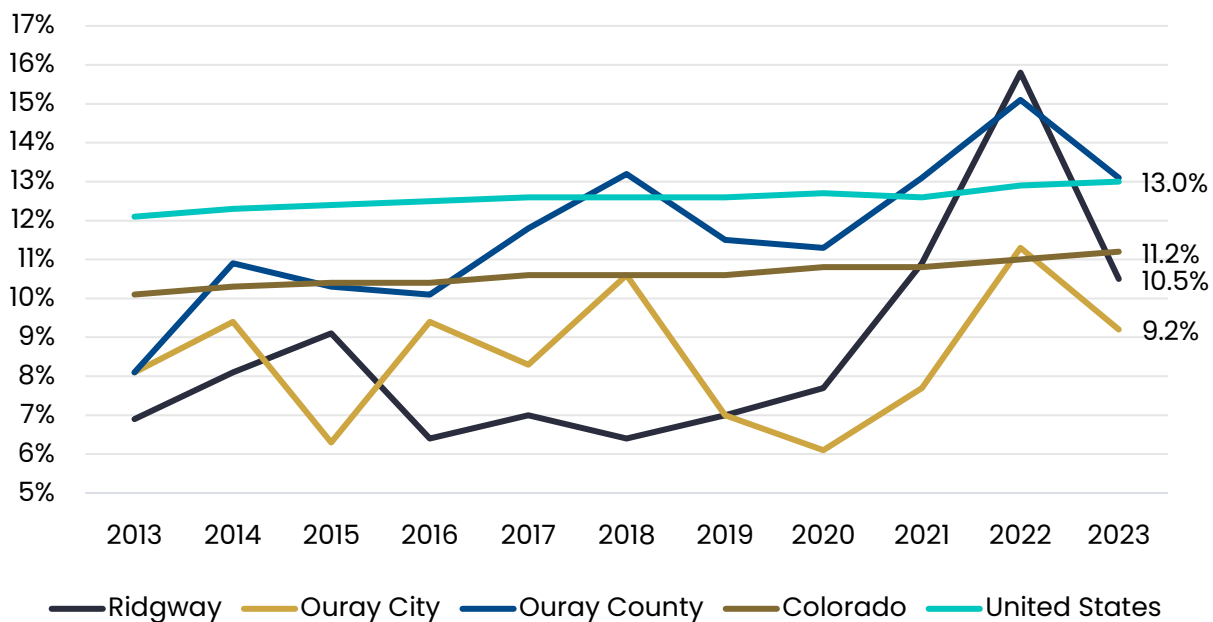
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S1810

Although the number of disabled individuals has increased at a faster rate in Colorado than nationally in recent years, Colorado still has a lower overall percentage of residents with disabilities compared to the United States. This trend has persisted throughout the 10-year period shown in Figure 5.14. In both Ridgway and the City of

¹¹ PC acknowledges that this unusually high percentage may be due to limitations in reporting, or small sample sizes in the data.

Ouray, the share of the population reporting a disability peaked in 2022 (at 15.8% and 11.3%, respectively) before declining again in 2023. With the exception of that peak year, both cities have consistently reported lower disability rates than the state and national averages.

Figure 5.14: Percentage of Population with Disabilities



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S1810

Veteran Population

Veterans have faced housing challenges dating back to World War I. Reintegration into the economy after military service can be difficult for some, often resulting in higher poverty rates and, consequently, greater housing affordability issues. In addition, many veterans experience health problems after their service, further compounding the challenges of economic reintegration. For these reasons, it is important to ensure that adequate housing options are available for this population.

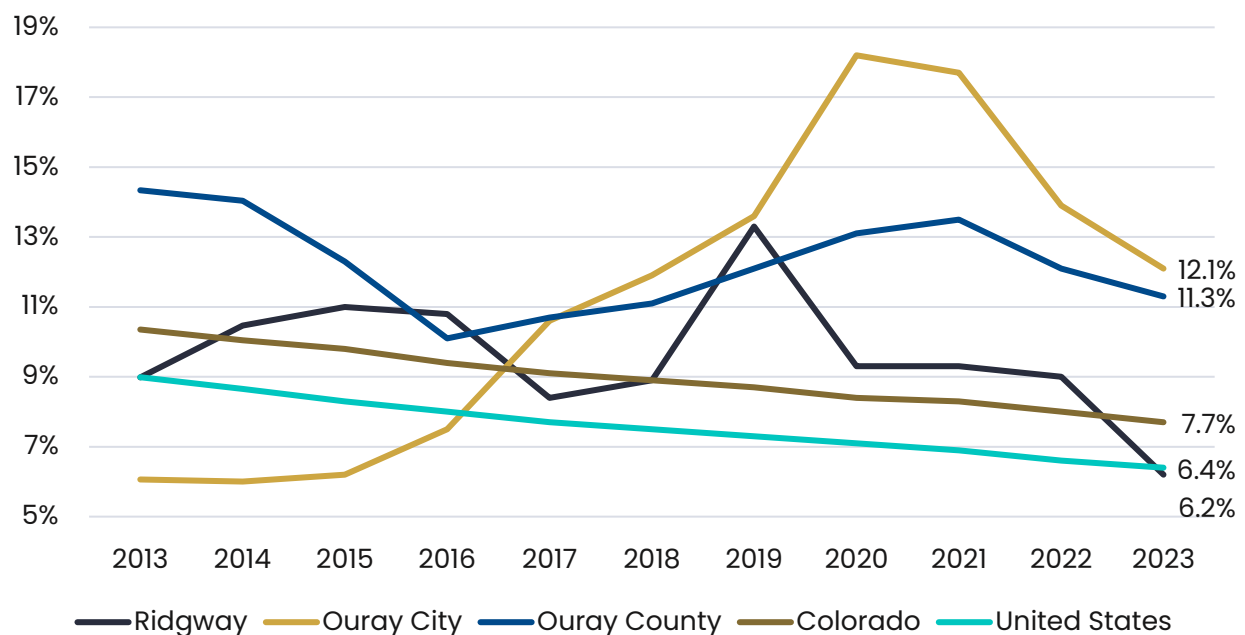
Since 2018, the number of veterans has declined both nationally and in the State of Colorado (Table 5.11). However, the decrease in Colorado has been smaller than the national decline. Interestingly, the number of veterans has increased in both the City of Ouray and Ouray County, while Ridgway experienced a 17.9% decrease. This is the largest percentage change among all regions of comparison.

Table 5.11: Veteran Population, 2018–2023

Region	2018	2023	Numeric Change	% Change
Ridgway	78	64	(14)	(17.9%)
City of Ouray	95	108	13	13.7%
Ouray County	446	497	51	11.4%
Colorado	375,746	348,913	(26,833)	(7.1%)
United States	18.6M	16.6M	(2M)	(11.0%)

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S2101

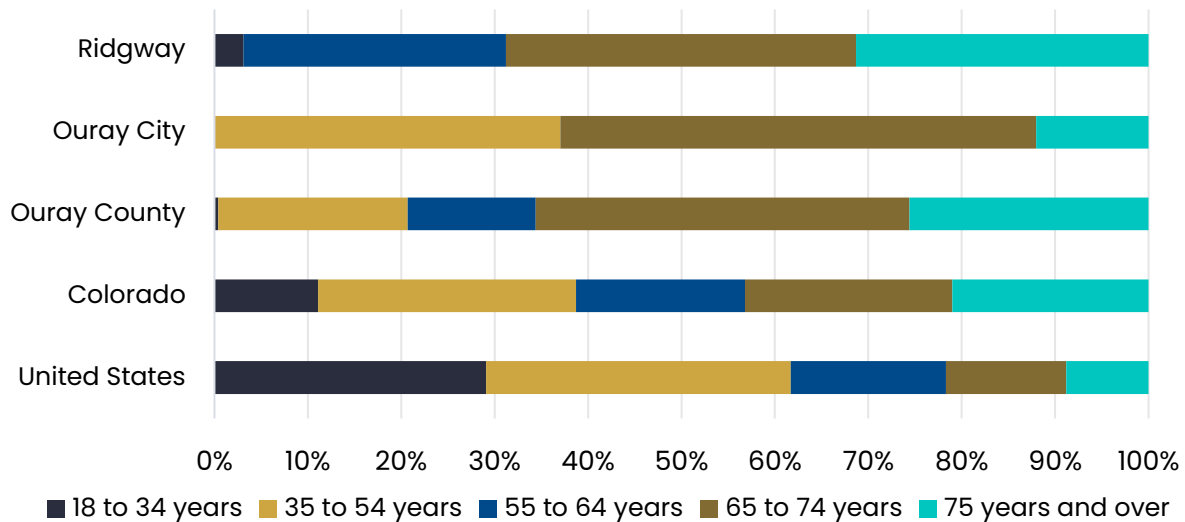
The percentage of veterans in Colorado’s population is higher than the national average, a trend that also holds true for the City of Ouray and Ouray County for most of the 2013–2023 period (Figure 5.15). As of 2023, 6.2% of Ridgway’s population were veterans, slightly below the national percentage of 6.4%. Among the regions analyzed, the City of Ouray has had the highest percentage of veterans over the past five years, although this has declined from a peak of 18.2% in 2020 to 12.1% in 2023.

Figure 5.15: Percentage of Population that are Veterans, 2013–2023

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S2101

Figure 5.16 displays the percentage of veterans by age in 2023. Ridgway has the highest proportion of senior veterans (aged 65 and older) among all comparison regions, followed by Ouray County and the City of Ouray. Only 3.1% of veterans in Ridgway are under age 55. Although more pronounced, these regional patterns mirror the trend in Colorado, which also has a higher percentage of veterans aged 65 and older compared to the national average.

Figure 5.16: Percentage of Veterans by Age, 2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2023, Table S2101

Table 5.12 and Figure 5.17 show trends in poverty rates among veterans in Ridgway, the City of Ouray, and Ouray County. From 2018 to 2023, the number of veterans in poverty decreased across all regions, with reductions exceeding 90% in both Ridgway and Ouray County.¹² In 2023, only 3.1% of veterans in Ridgway were in poverty, and less than 0.5% were in the City of Ouray and Ouray County. These rates are well below the state and national levels of 6.1% and 7.2%, respectively.

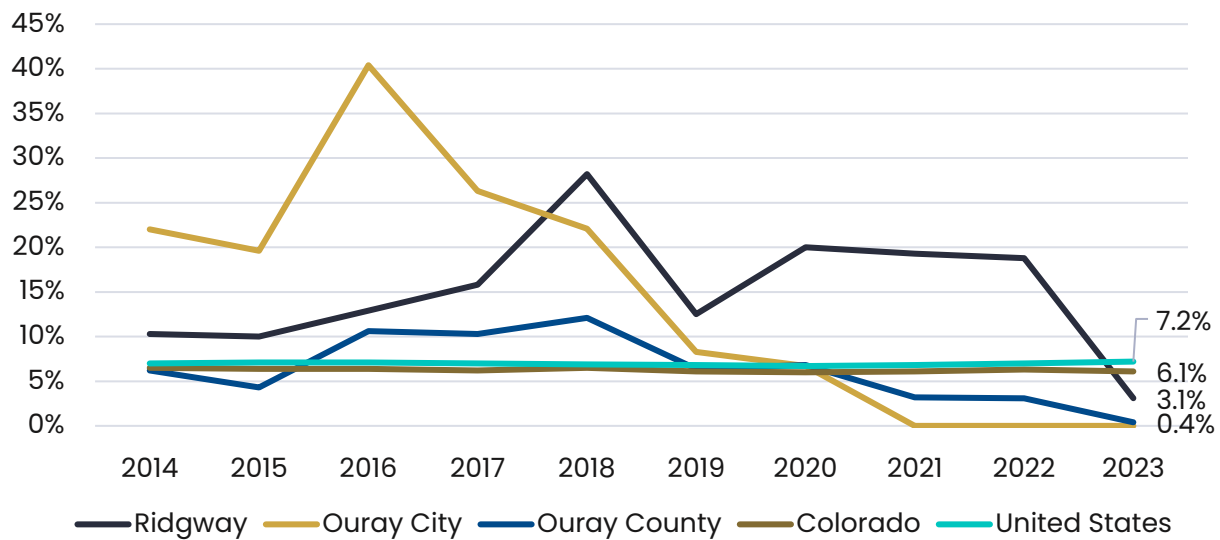
Table 5.12: Number of Veterans in Poverty

Region	2018	2023	Numeric Change	% Change
Ridgway	22	2	(20)	(90.9%)
City of Ouray	21	0	(21)	(100.0%)
Ouray County	54	2	(52)	(96.3%)
Colorado	23,879	21,138	(2,741)	(11.5%)
United States	1.3M	1.2M	(91,828)	(7.3%)

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2015–2023, Table S2101

¹² Please note again the impact of small sample sizes and reporting limitations.

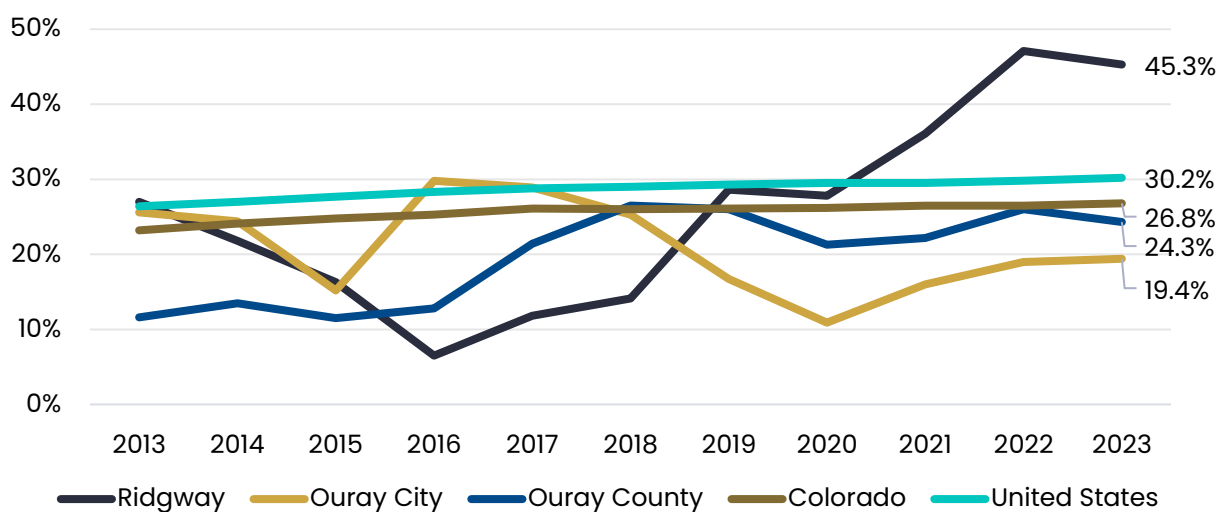
Figure 5.17: Percentage of Veterans in Poverty, 2014–2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2014–2023, Table S2101

Service-related health conditions are an important consideration in the veteran population, as they can complicate veterans’ reintegration into the economy. Figure 5.18 illustrates trends in disability rates among veterans across the analysis regions. From 2013 to 2023, the United States and Colorado have experienced a gradual but steady increase in disability rates. Ouray County has consistently maintained lower disability rates than both the state and nation. Ridgway’s rate was significantly lower in 2016 but has since risen dramatically to 45.3% in 2023. This is 15 percentage points above the national average.

Figure 5.18: Percentage of Veterans with Disabilities, 2013–2023



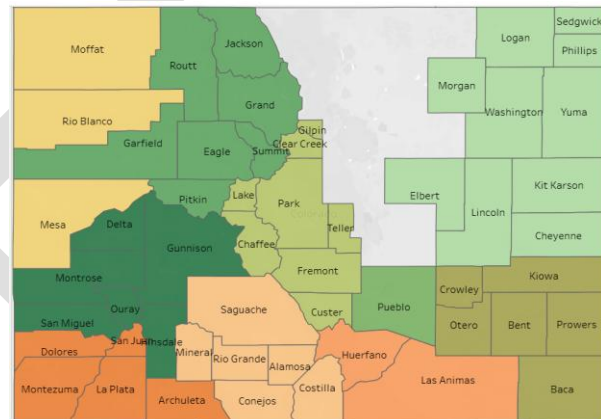
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013–2023, Table S210

Homeless Populations

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

The primary method for measuring homelessness is the HUD Point-in-Time (PIT) Count, an annual one-night count conducted each January. In Colorado, the PIT Count is organized by the Colorado Balance of State Continuum of Care (CoC), which covers the entire state except for the more urban counties of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, and Weld—each of which has its own CoC. Figure 5.19 to the right shows the counties (in color) included in the Balance of State CoC, which is further broken down into different regions. Ouray County is in the Western Slope Region, and while there are no county-level data for Ouray County, it can be helpful to look at the homeless population levels of counties in that region.

Figure 5.19: Colorado Balance of State CoC Map

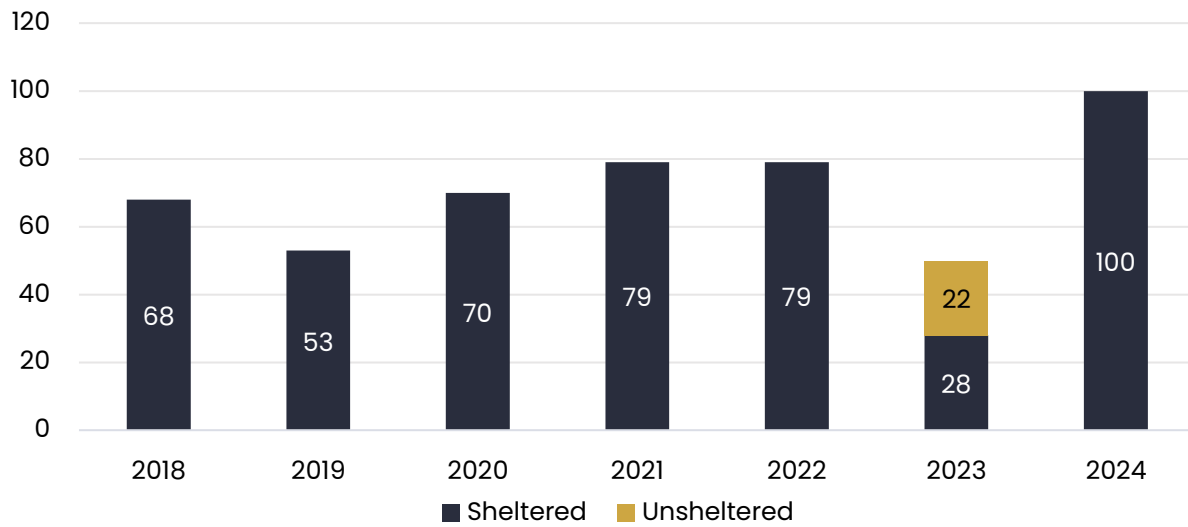


Source: DOLA: <https://doh.colorado.gov/about-the-balance-of-state-continuum-of-care>

From 2018 to 2024, the CoC provided PIT Counts broken out by county, including Montrose and Delta Counties in the Western Slope Region. In 2024, the Western Slope Region reported 100 homeless individuals (Figure 5.20). Figure 5.21 shows the PIT homeless counts for the entire Colorado Balance of State CoC from 2013 to 2024.

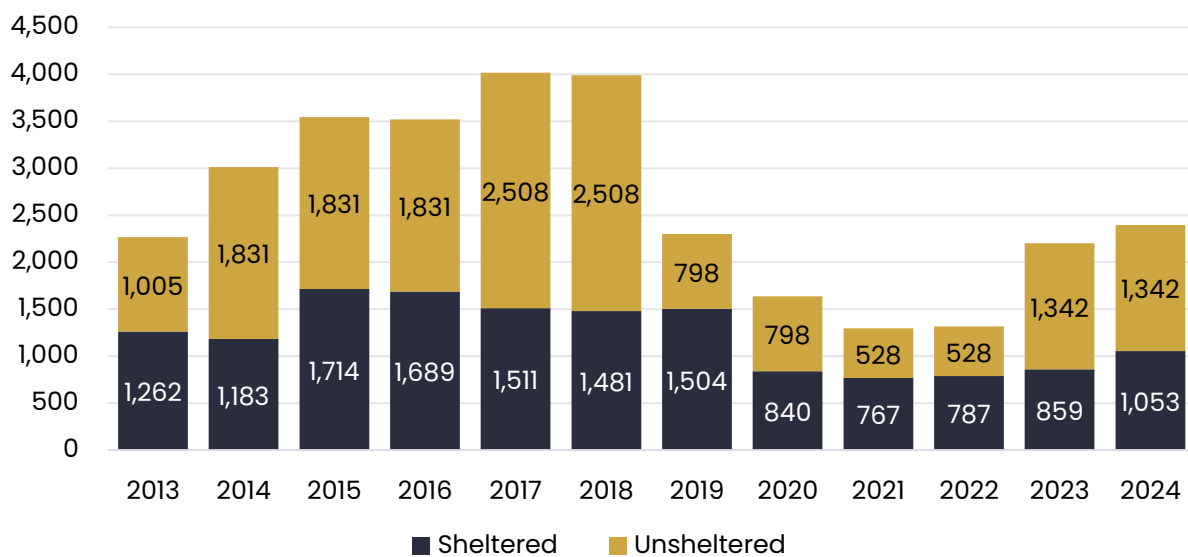
Because the PIT Count reflects data from a single night, it does not capture the full scope of homelessness over time. Additionally, variations in counting methods, external factors such as COVID-19-related social distancing, the availability of volunteers, and fluctuations in shelter programs likely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

Figure 5.20: Western Slope Region PIT Homeless Count, 2018–2024¹³



Source: HUD 2007–2024 PIT Estimates by CoC

Figure 5.21: Colorado Balance of State CoC PIT Homeless Count, 2013–2024



Source: HUD 2007–2024 PIT Estimates by CoC

The demographics of homeless individuals are presented in Table 5.13, Figure 5.22, and Figure 5.23 at the full Colorado Balance of State CoC level rather than the county level.

¹³ Note that unsheltered individuals are only counted every other year, so the absence of data in certain years should not be interpreted as the absence of unsheltered homelessness.

This approach protects privacy, as demographic data in the PIT Count are suppressed at the county level when any demographic group includes fewer than 10 individuals.

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

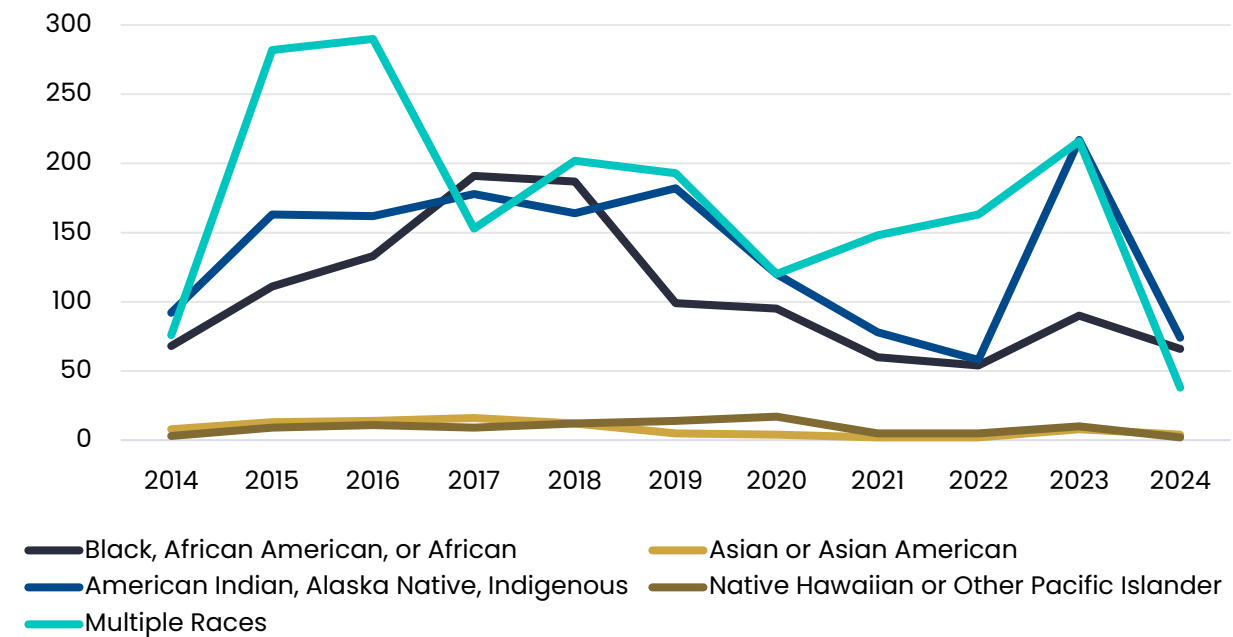
In 2024, the Colorado Balance of State CoC reported that 18.9% of homeless individuals identified as Hispanic/Latino (Figure 5.23).

Table 5.13: Homeless Demographics in the Colorado Balance of State CoC, 2014–2024

Year	White	Black, African American, or African	Asian or Asian American	American Indian, Alaska Native, or Indigenous	Native Hawaiian or Other Pacific Islander	Multiple Races
2014	936	68	8	92	3	76
2015	2967	111	13	163	9	282
2016	2910	133	14	162	11	290
2017	3472	191	16	178	9	153
2018	3412	187	12	164	12	202
2019	1809	99	5	182	14	193
2020	1282	95	4	120	17	120
2021	1002	60	2	78	5	148
2022	1033	54	2	58	5	163
2023	1660	90	8	217	10	216
2024	708	66	4	74	2	38

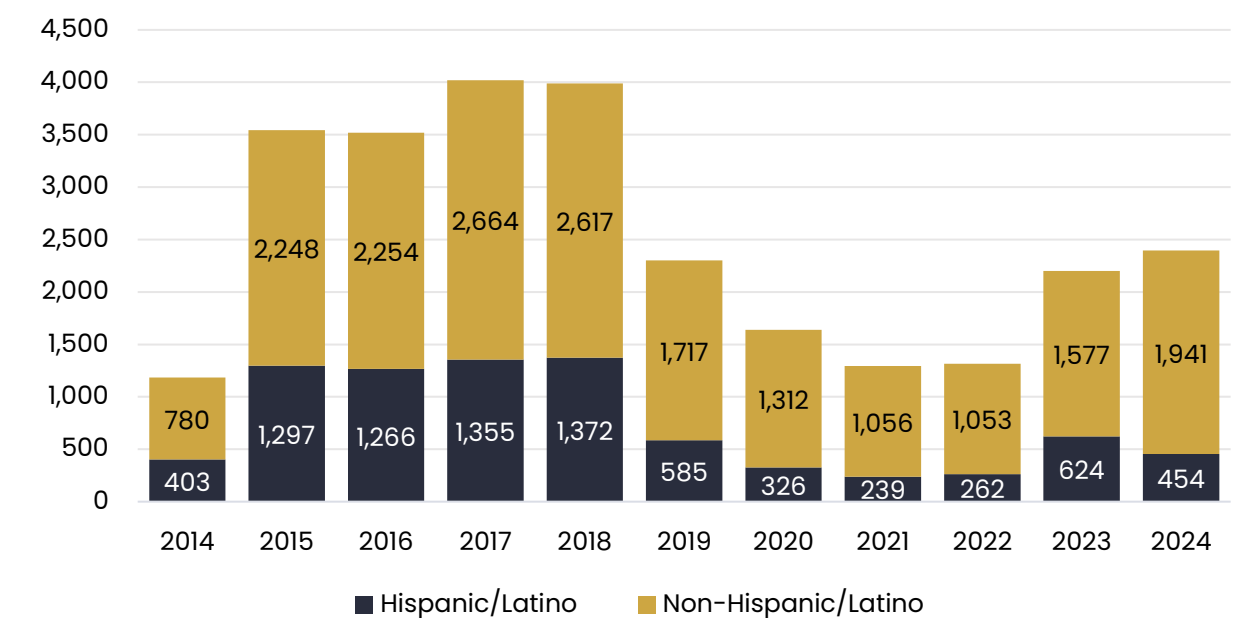
Source: HUD 2007–2024 PIT Estimates by CoC

Figure 5.22: CoC Non-White Demographics of Homeless, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

Figure 5.23: CoC Hispanic/Latino Homeless, 2014–2024



Source: HUD 2007–2024 PIT Estimates by CoC

Economic Drivers

This section examines key drivers of local economies. Labor force growth and the establishment of new businesses are essential components of economic development. Specific industries with higher levels of employment and wages often serve as powerful economic drivers, partly due to the clustering effect.¹⁴ Clusters form when businesses in the same industry benefit from proximity, which enhances regional competitiveness.

Strong and growing economic drivers also contribute to higher demand for housing. After all, individuals need employment and income to afford housing. Overall employment growth increases demand for housing, while variations in earnings lead to differing needs for housing types.

Labor Force, Earnings, and Establishments

Ouray County (along with Delta, Gunnison, Hinsdale, Montrose, and San Miguel Counties) is a part of Region 10 (R10), one of Colorado's 14 regional planning and economic development areas. The organization's mission is to leverage resources to help build strong communities, specifically by providing senior services, small business services, and regional development assistance.¹⁵

R10 functions as a naturally occurring cluster due to geographic proximity from which Ouray and the other member counties benefit. R10 is also a recognized state economic development district. Analyzing regional economic trends offers insight into how well Ouray County's economy is performing relative to its neighbors. Figure 5.24 through Figure 5.26 below analyze employment, establishment, and wage growth rates in R10 counties from 2014 to 2024. For comparison, state and national growth rates are also included.

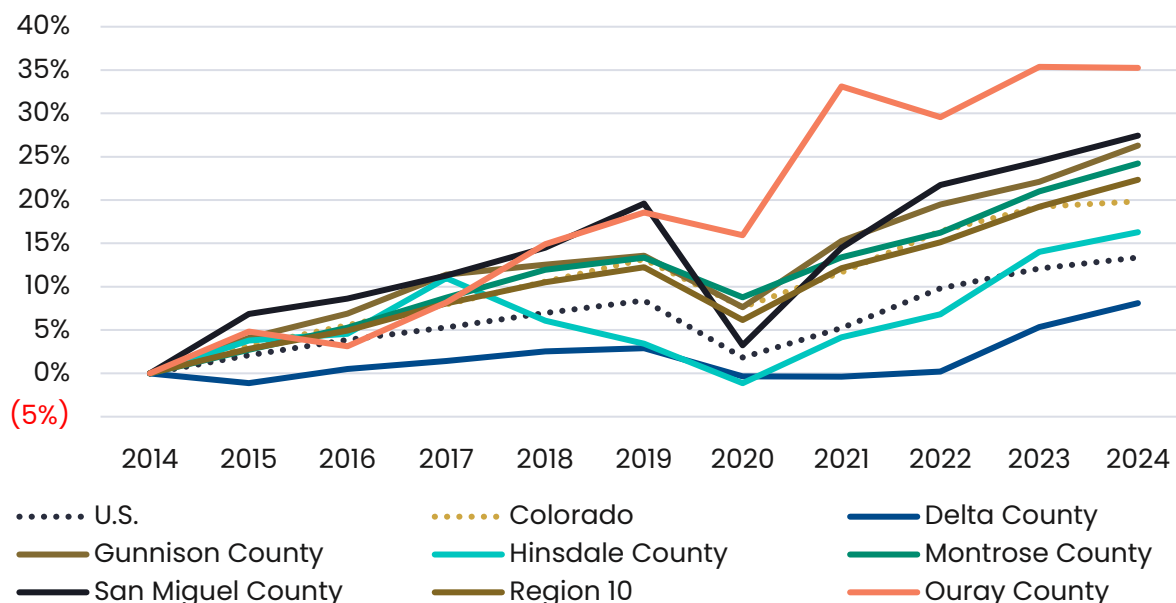
Overall, the R10 counties have experienced varied employment growth. For instance, Ouray County leads the region, with employment growing 35.2% since 2014 (Figure 5.24), aligning with population growth trends in Ridgway and the City of Ouray. In contrast, Delta County's employment has grown just 8.1% over the same period. While all R10

¹⁴ Joseph Cortright, "Making Sense of Clusters: Regional Competitiveness and Economic Development," The Brookings Institute, accessed February 27, 2025, <https://www.brookings.edu/articles/making-sense-of-clusters-regional-competitiveness-and-economic-development/#:~:text=The%20foundation%20of%20a%20regional,common%20competitive%20strengths%20and%20needs.>

¹⁵ "Our Mission," Region 10, accessed June 5, 2025, <https://region10.net/about/>.

counties were impacted by the COVID-19 pandemic in 2020, they have since rebounded, with employment increasing by an average of 22.3% over the past decade.

Figure 5.24: Cumulative Annual Employment Growth Rate, 2014–2024¹⁶

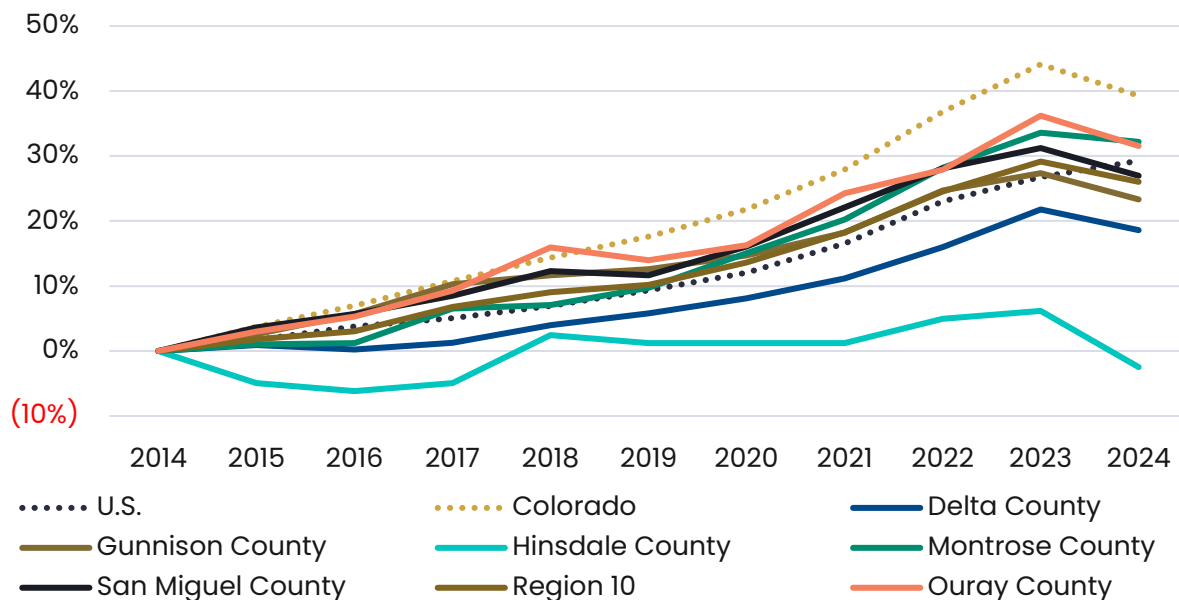


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In terms of total establishment growth, most counties in the region have grown at a slightly slower pace than the State of Colorado since 2018, but roughly on par with the United States. The exception is Hinsdale County, where the number of establishments has declined 2.5% since 2014 (Figure 5.25). Ouray County and Montrose County lead the region with establishment growth of approximately 31.6% over the past 10 years. Ranking at the top of R10 in both employment and establishment growth is a strong indicator of economic health in Ouray County.

¹⁶ All “Region 10” series in the Labor Force, Earnings, and Establishments section are based on weighted averages of the individual counties. Specifically, values are weighted by each county’s total for the respective metric, and by total employment in the case of unemployment rates.

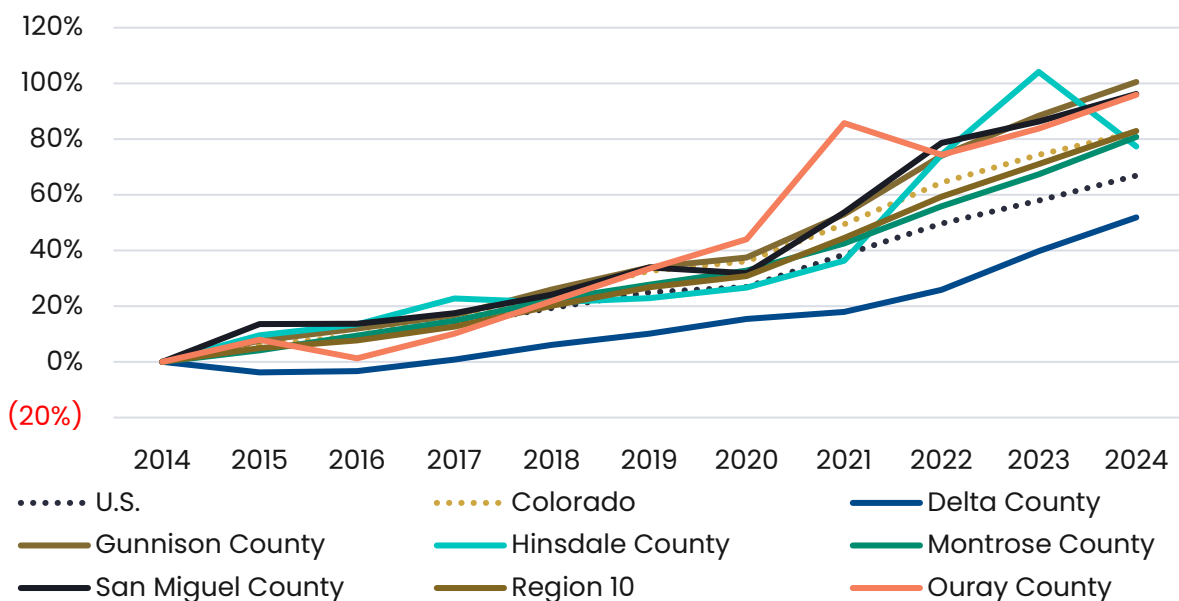
Figure 5.25: Cumulative Annual Establishments Growth Rate, 2014–2024



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

Total wages has been a relatively bright spot for all R10 counties, as shown in Figure 5.26 below. Delta County again lags behind the rest of the group, but total wages have grown by 100.5%, 96.2%, and 95.9% respectively for Gunnison, San Miguel, and Ouray Counties. Additionally, wages have been growing at a faster pace than employment. This indicates that wages have not only risen with higher employment but also due to workers earning more per year than before.

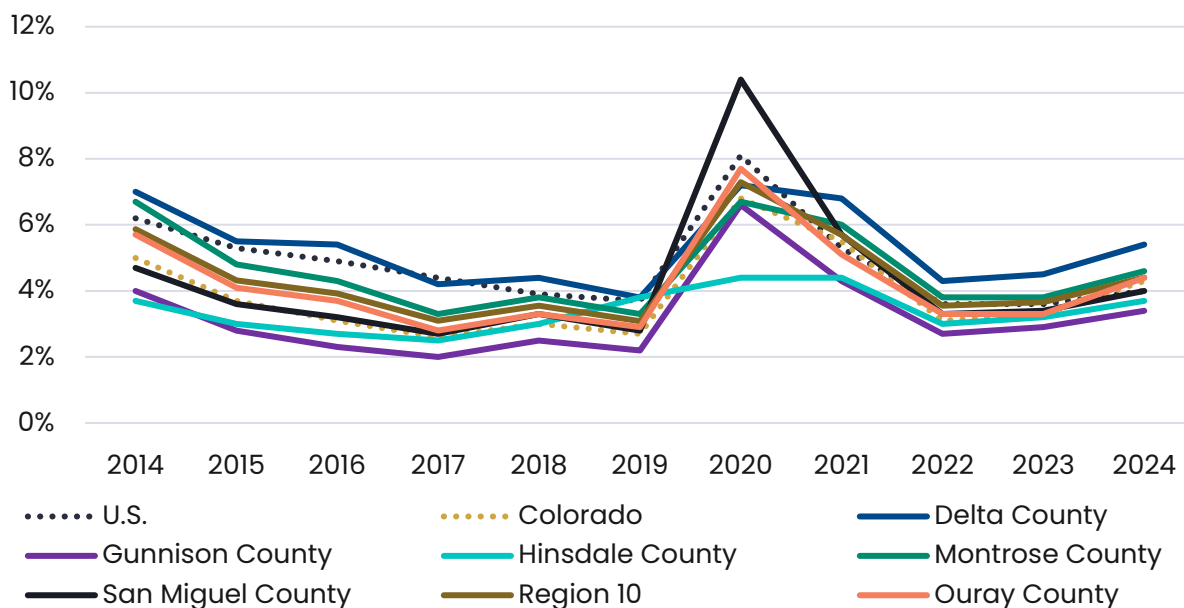
Figure 5.26: Cumulative Annual Total Wages Growth Rate, 2014–2024



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

Figure 5.27 illustrates the annual unemployment rate over the same period. All R10 counties were impacted by COVID-19, with the exception of Hinsdale County. San Miguel County was hit harder than the rest of the region, experiencing a significantly higher unemployment rate than even the U.S. average. However, all regions have since rebounded, with rates ticking up just slightly in 2024.

Figure 5.27: Annual Rate of Unemployment, 2014–2024



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

Employment by Industry

Examining employment data by industry helps identify the employment clusters within a region. These clusters often require different types of housing to accommodate workers in specific industries. For instance, many outdoor recreation workers are seasonal and work more during peak tourism seasons and less in the off seasons. They may not need a long-term residence. In contrast, local government employees typically prefer to live near their workplace and require permanent housing. Additionally, different industries offer varying income levels, so workers in some sectors can generally afford more expensive housing than those in others. Overall, employment by industry contributes to housing demand at various levels in Ouray County.

As shown in Table 5.14, the three largest industries by employment in Ridgway are Professional, Scientific & Technical Services (21.1% of employment), Construction (10.5% of employment), and Accommodation & Food Services (9.8% of employment).

Location quotients (LQs) compare the relative concentration of industries in an area to the national average. For example, Mining, Quarrying, Oil & Gas represents about 0.3% of employment in Ridgway and has an LQ of 1.00. This means Ridgway's share of Mining,

Quarrying, Oil & Gas is right on par with the national average. As shown below, Agriculture, Forestry & Fishing has the highest LQ in Ridgway at 3.64, followed by Arts, Entertainment & Recreation at 3.04. Due to these high LQs, these industries represent significant employment clusters in Ridgway compared to the national average.

Table 5.14: Employment by Industry in Ridgway, 2024

Industry	Total Employment	% Employment	LQ
Agriculture/Forestry/Fishing	23	4.0%	3.64
Arts/Entertainment/Recreation	41	7.0%	3.04
Utilities	14	2.4%	2.67
Professional/Scientific/Tech	123	21.1%	2.54
Construction	61	10.5%	1.52
Accommodation/Food Services	57	9.8%	1.44
Real Estate/Rental/Leasing	13	2.2%	1.22
Public Administration	33	5.7%	1.14
Mining/Quarrying/Oil & Gas	2	0.3%	1.00
Retail Trade	48	8.2%	0.78
Educational Services	38	6.5%	0.71
Other Services (Excluding Public)	17	2.9%	0.63
Admin/Support/Waste Management	15	2.6%	0.60
Health Care/Social Assistance	46	7.9%	0.56
Manufacturing	28	4.8%	0.48
Transportation/Warehousing	14	2.4%	0.47
Information	5	0.9%	0.45
Finance/Insurance	4	0.7%	0.15
Wholesale Trade	0	0.0%	0.00
Management of Companies	0	0.0%	0.00
Total	582	100%	--

Source: Esri Business Analyst, 2024

Accommodation & Food Services is the largest industry by employment in the City of Ouray, employing 16.6% of the local workforce (Table 5.15). Other major industries include Construction (10.7%) and Retail Trade (9.0%). However, the Utilities industry is relatively concentrated with an LQ of 4.22. Arts, Entertainment & Recreation and Accommodation & Food Services are also relatively concentrated, with LQs of 3.30 and 2.44, respectively.

Table 5.15: Employment by Industry in the City of Ouray, 2024

Industry	Total Employment	% Employment	LQ
Utilities	18	3.8%	4.22
Arts/Entertainment/Recreation	36	7.6%	3.30
Accommodation/Food Services	79	16.6%	2.44
Real Estate/Rental/Leasing	16	3.4%	1.89
Construction	51	10.7%	1.55
Transportation/Warehousing	33	6.9%	1.35
Information	13	2.7%	1.35
Public Administration	30	6.3%	1.26
Educational Services	41	8.6%	0.95
Retail Trade	43	9.0%	0.86
Admin/Support/Waste Management	17	3.6%	0.84
Other Services (Excluding Public)	15	3.2%	0.70
Professional/Scientific/Tech	27	5.7%	0.69
Finance/Insurance	14	2.9%	0.60
Health Care/Social Assistance	28	5.9%	0.42
Agriculture/Forestry/Fishing	2	0.4%	0.36
Manufacturing	13	2.7%	0.27
Mining/Quarrying/Oil & Gas	0	0.0%	0.00
Wholesale Trade	0	0.0%	0.00
Management of Companies	0	0.0%	0.00
Total	476	100%	--

Source: Esri Business Analyst, 2024

As expected, overall employment by industry at the county level follows similar trends to those observed in Ridgway and the City of Ouray (Table 5.16). The three largest industries by employment in the County are Professional, Scientific & Technical Services at 15.8% (in line with Ridgway); Construction at 12.5% (in line with both Ridgway and Ouray); and Accommodation & Food Services (in line with Ouray). Utilities (LQ of 3.67), Arts, Entertainment & Recreation (LQ of 2.52), and Agriculture/Forestry/Fishing (LQ of 2.09) are also relatively concentrated.

Table 5.16: Employment by Industry in Ouray County, 2024

Industry	Total Employment	% Employment	LQ
Utilities	77	3.3%	3.67
Arts/Entertainment/Recreation	138	5.8%	2.52
Agriculture/Forestry/Fishing	55	2.3%	2.09
Professional/Scientific/Tech	372	15.8%	1.90
Accommodation/Food Services	292	12.4%	1.82
Construction	296	12.5%	1.81
Real Estate/Rental/Leasing	60	2.5%	1.39
Transportation/Warehousing	139	5.9%	1.16
Public Administration	133	5.6%	1.12
Information	43	1.8%	0.90
Retail Trade	200	8.5%	0.81
Admin/Support/Waste Management	70	3.0%	0.70
Educational Services	146	6.2%	0.68
Finance/Insurance	62	2.6%	0.54
Other Services (Excluding Public)	52	2.2%	0.48
Health Care/Social Assistance	154	6.5%	0.46
Mining/Quarrying/Oil & Gas	3	0.1%	0.33
Manufacturing	69	2.9%	0.29
Wholesale Trade	0	0.0%	0.00
Management of Companies	0	0.0%	0.00
Total	2,361	100%	--

Source: Esri Business Analyst, 2024

Table 5.17 compares employment by industry in Ridgway, the City of Ouray, and Ouray County to that of Colorado. Notably, Colorado has a much larger cluster of employment in Health Care & Social Assistance than any of the three local areas, with 12.5% of the state's total employment. However, similar to Ridgway and Ouray County, the state's second largest industry is Professional, Scientific & Technical Services at 11.6% (still lower than the share in either the Town or the County). Colorado also has a large share of workers in the Retail Trade industry (9.9%), comparable to the City of Ouray.

Table 5.17: Employment by Industry Comparison, 2024

Industry	Ouray County	Ridgway	Ouray City	Colorado
Manufacturing	15.8%	21.1%	3.4%	7.5%
Retail Trade	12.5%	9.8%	6.9%	9.9%
Wholesale Trade	12.4%	10.5%	10.7%	1.7%
Real Estate/Rental/Leasing	8.5%	6.5%	3.6%	2.3%
Health Care/Social Assistance	6.5%	2.4%	0.4%	12.5%
Management of Companies	6.2%	2.6%	5.7%	0.1%
Utilities	5.9%	5.7%	6.3%	0.9%
Mining/Quarrying/Oil & Gas	5.8%	7.0%	7.6%	0.5%
Information	5.6%	0.3%	8.6%	2.8%
Agriculture/Forestry/Fishing	3.3%	4.0%	3.8%	1.0%
Professional/Scientific/Tech	3.0%	2.9%	3.2%	11.6%
Accommodation/Food Services	2.9%	0.7%	0.0%	6.9%
Admin/Support/Waste Management	2.6%	7.9%	2.9%	4.2%
Transportation/Warehousing	2.5%	2.2%	2.7%	4.6%
Construction	2.3%	2.4%	16.6%	8.0%
Educational Services	2.2%	4.8%	5.9%	8.7%
Finance/Insurance	1.8%	8.2%	9.0%	4.7%
Arts/Entertainment/Recreation	0.1%	0.9%	2.7%	2.7%
Other Services (Excluding Public)	0.0%	0.0%	0.0%	4.6%
Public Administration	0.0%	0.0%	0.0%	4.7%

Source: Esri Business Analyst, 2024

Employment by Occupation

Employment by occupation, shown in Table 5.18, details the types of roles workers hold within the industries discussed above. These occupations include, but are not limited to, management, sales, and legal positions. Across Ridgway, the City of Ouray, and Ouray County, over 20.0% of workers are employed in management roles, making it the largest occupational category by employment. Other notable occupations include:

- Office & Administrative Support: 8.8% in Ridgway
- Sales & Sales Related: 12.4% in the City of Ouray and 9.5% in Ouray County
- Office & Administrative Support: 7.9% in Ouray County

Table 5.18: Employment by Occupation Comparison, 2024

Occupation Type	Ouray County	Ridgway	Ouray City	Colorado
Management	21.6%	22.9%	23.3%	14.7%
Sales and Sales Related	9.5%	5.7%	12.4%	8.6%
Construction/Extraction	9.1%	6.4%	4.0%	4.9%
Office/Administrative Support	7.9%	8.8%	9.5%	9.2%
Business/Financial	7.3%	5.3%	9.0%	7.1%
Building Maintenance	6.5%	4.3%	12.0%	2.7%
Transportation/Material Moving	5.3%	4.8%	3.4%	6.3%
Computer/Mathematical	4.2%	7.2%	3.8%	5.5%
Food Preparation/Serving	4.2%	1.9%	5.5%	5.2%
Education/Training/Library	3.5%	1.9%	6.3%	5.7%
Healthcare Practitioner	3.4%	7.0%	0.0%	5.9%
Arts/Design/Entertainment	3.3%	7.7%	1.1%	2.7%
Community/Social Service	2.8%	3.3%	2.9%	1.9%
Architecture/Engineering	2.2%	1.7%	1.3%	3.5%
Farming/Fishing/Forestry	1.6%	4.1%	0.0%	0.4%
Installation/Maintenance/Repair	1.6%	2.7%	0.2%	2.7%
Healthcare Support	1.5%	0.5%	1.5%	2.6%
Personal Care/Service	1.5%	0.9%	1.5%	2.6%
Life/Physical/Social Sciences	1.4%	1.2%	0.0%	1.6%
Production	1.0%	1.0%	1.7%	3.4%
Legal	0.3%	0.5%	0.2%	1.2%
Protective Service	0.3%	0.2%	0.6%	1.8%

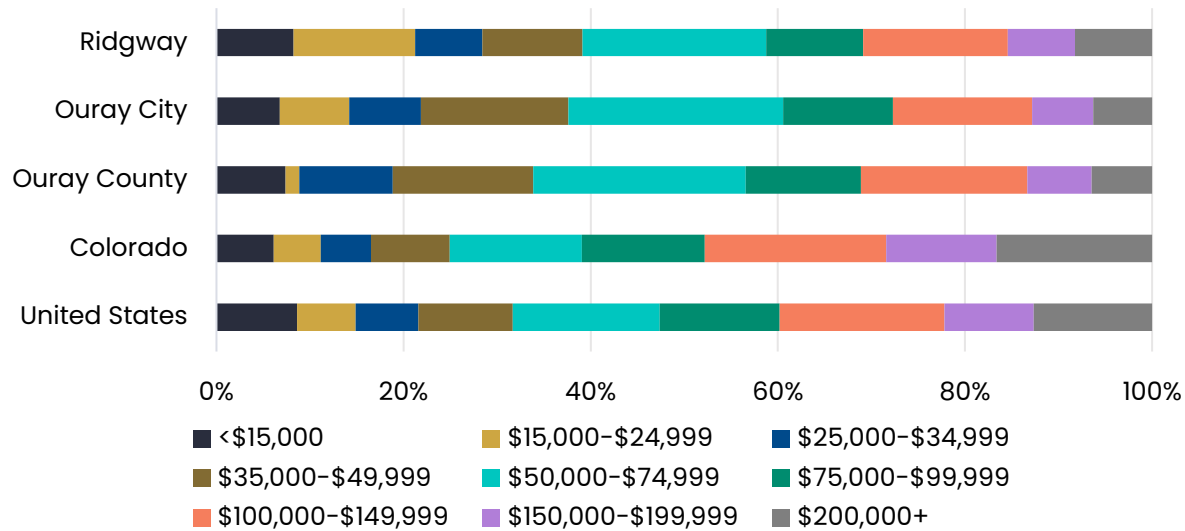
Source: Esri Business Analyst, 2024

Income & Expenditures

Household income is a critical factor in housing demand and plays a major role in affordability. Lower-income households struggle to afford today's high housing costs, while higher-income households have greater financial flexibility. As a result, regions with higher income levels tend to experience higher housing costs, and vice versa.

Figure 5.28 presents data on household income distribution in Ridgway, the City of Ouray, and Ouray County, compared to Colorado and the United States.

Figure 5.28: Household Income Distribution, 2024



Source: Esri Business Analyst, 2024

In addition to the income distribution shown above, Table 5.19 breaks down the income limits for households by area median income (AMI) level in Ouray County according to Housing and Urban Development (HUD). HUD considers the official AMI for the County to be 100% of AMI at the four-person household. So, the AMI for Ouray County for affordable housing policy and development purposes is \$104,500.

Table 5.19: HUD AMI Level Income Limits for Ouray County, 2025

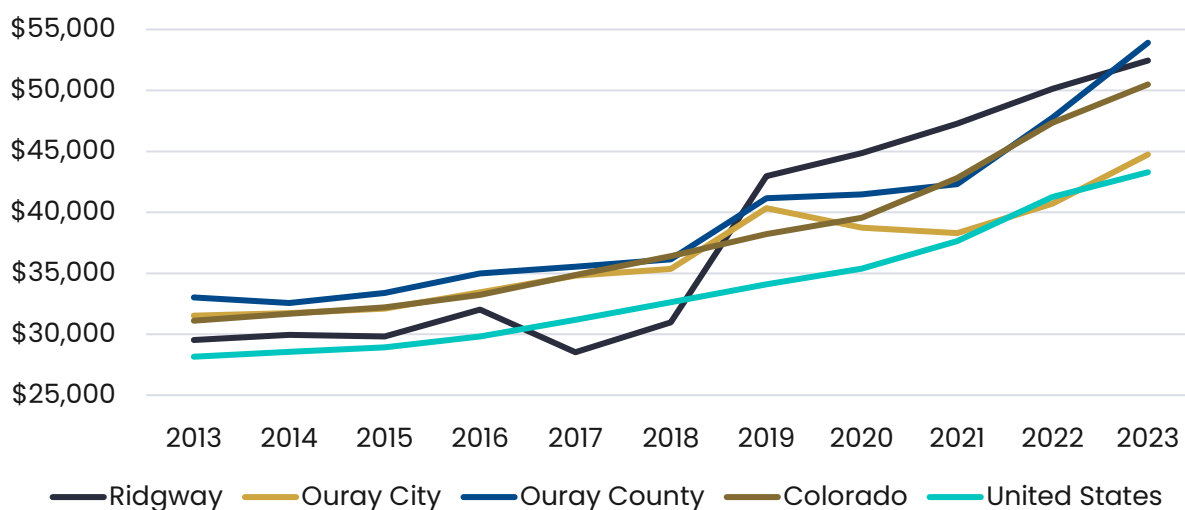
% of AMI	One-Person	Two-Person	Three-Person	Four-Person	Five-Person	Six-Person	Seven-Person	Eight-Person
30%	\$21,960	\$25,080	\$28,230	\$31,350	\$33,870	\$36,390	\$38,880	\$41,400
40%	\$29,280	\$33,440	\$37,640	\$41,800	\$45,160	\$48,520	\$51,840	\$55,200
50%	\$36,600	\$41,800	\$47,050	\$52,250	\$56,450	\$60,650	\$64,800	\$69,000
60%	\$43,920	\$50,160	\$56,460	\$62,700	\$67,740	\$72,780	\$77,760	\$82,800
70%	\$51,240	\$58,520	\$65,870	\$73,150	\$79,030	\$84,910	\$90,720	\$96,600
80%	\$58,560	\$66,880	\$75,280	\$83,600	\$90,320	\$97,040	\$103,680	\$110,400
90%	\$65,880	\$75,240	\$84,690	\$94,050	\$101,610	\$109,170	\$116,640	\$124,200
100%	\$73,200	\$83,600	\$94,100	\$104,500	\$112,900	\$121,300	\$129,600	\$138,000
110%	\$80,520	\$91,960	\$103,510	\$114,950	\$124,190	\$133,430	\$142,560	\$151,800
120%	\$87,840	\$100,320	\$112,920	\$125,400	\$135,480	\$145,560	\$155,520	\$165,600
130%	\$95,160	\$108,680	\$122,330	\$135,850	\$146,770	\$157,690	\$168,480	\$179,400
140%	\$102,480	\$117,040	\$131,740	\$146,300	\$158,060	\$169,820	\$181,440	\$193,200
150%	\$109,800	\$125,400	\$141,150	\$156,750	\$169,350	\$181,950	\$194,400	\$207,000
160%	\$117,120	\$133,760	\$150,560	\$167,200	\$180,640	\$194,080	\$207,360	\$220,800

Source: 2025 Income Limit and Maximum Rent, Colorado Counties, Colorado Housing Finance Association

Per capita income over time measures the average income per person within a given region. This metric is useful for comparing wealth and assessing economic well-being. Figure 5.29 displays per capita income by region from 2013 to 2023. Overall, all regions experienced growth during this period. Ridgway saw a decline in 2017 but recovered quickly, and by 2019 had a higher per capita income than all other regions. This trend continued until 2023, when Ridgway's per capita income fell just below that of Ouray County, though it remained higher than both Colorado and the United States.

The City of Ouray's per capita income trend differed significantly from Ridgway's. Income levels rose until 2020, then declined for two years before increasing again in the following two years.

Figure 5.29: Per Capita Income, 2013–2023

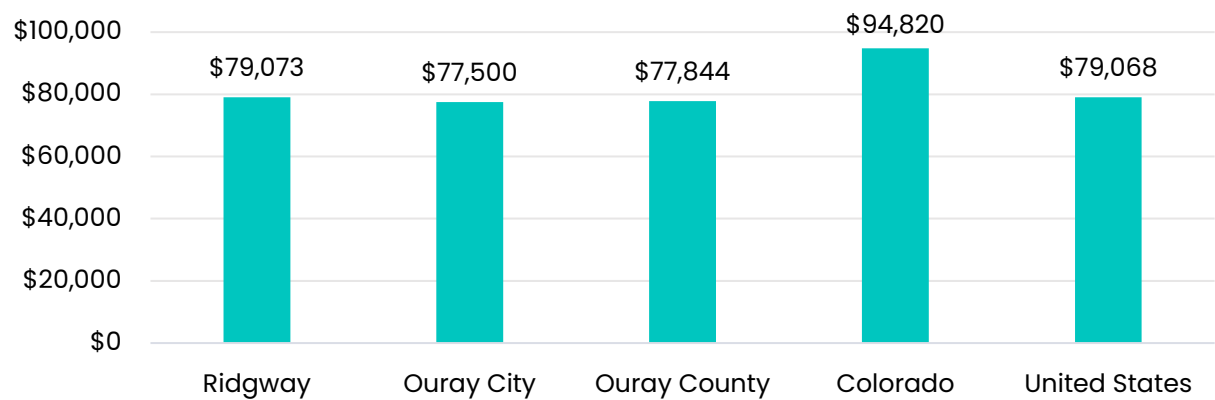


Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table B19301

While a region's income distribution provides insight into the full range of income levels, and per capita income reflects overall economic growth or decline, median household income offers a snapshot of how the typical household compares to those in other regions.

In Ridgway, the median household income is \$79,000 which is equal to the national median but \$15,000 lower than Colorado's (Figure 5.30). The City of Ouray and Ouray County both have a median household income of \$77,000 (just below the national figure) but again, notably lower than the state median of \$95,000.

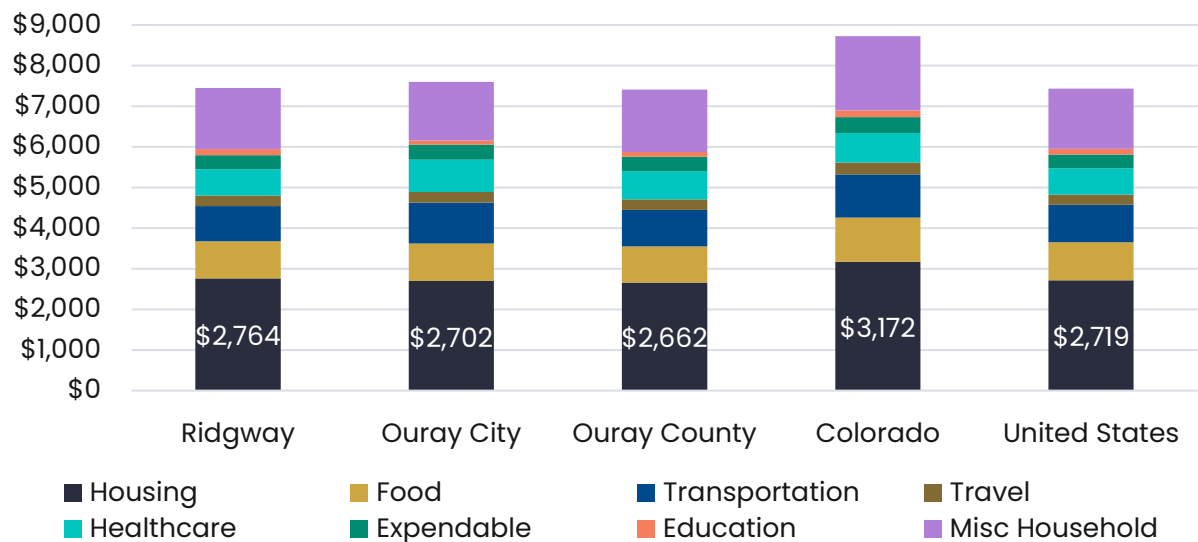
Figure 5.30: Median Household Income



Source: Esri Business Analyst, 2024

Figure 5.31 presents monthly household expenditures for Ridgway, the City of Ouray, and Ouray County, compared to Colorado and the United States. The most notable difference is that, on average, residents in the State of Colorado have higher expenses across all categories. Ridgway and Ouray are very similar to each other (and to the national average) in terms of spending habits.

Figure 5.31: Monthly Household Expenditures, 2024¹⁷



Source: Esri Business Analyst, 2024

¹⁷ Miscellaneous household expenditures include apparel and services, personal care products, funeral expenses, legal fees, banking service charges, accounting fees, credit card membership fees, shopping club membership fees, support payments, life insurance, and pensions and social security.

Sperling’s Best Places provides a regional cost of living index, comparing costs in various spending categories to national averages. In Table 5.20, the United States serves as the baseline, with a cost of living index set at 100.0. A value greater than 100.0 means the cost in that region is higher, while a value below 100.0 suggests the cost is generally lower.

In Ridgway, the City of Ouray, and Ouray County, the overall cost of living is 121.9, meaning that, on average, goods and services are more expensive in Ouray County than in much of the United States. This is especially evident in housing, which has an index of 178.8 for Ouray County (indicating that housing costs are approximately 80% higher than the national average). This is significant, as housing costs are a major factor in overall affordability.

Table 5.20: Regional Cost of Living Comparison, 2024

Region	Overall	Housing	Grocery	Health	Utilities	Transportation
Ridgway	121.9	189.2	107.4	80.0	101.0	90.3
City of Ouray	121.9	150.1	104.1	80.0	101.0	90.3
Ouray County	121.9	178.8	105.8	--	100.6	--
Colorado	120.5	167.5	100.7	83.8	98.4	106.7
United States	100.0	100.0	100.0	100.0	100.0	100.0

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

Commuter & Transportation Data

Data on commuters and transportation are valuable tools for understanding housing demand patterns in different regions. Discussions with the Housing Needs Assessment steering committee revealed that Ridgway faces a challenge in providing sufficient housing for its workforce. Specifically, local workers often struggle to find affordable housing, and, as a result, many must commute from Montrose or other nearby areas.

Commuting patterns for Ridgway are shown in Table 5.21. According to Census Bureau’s OnTheMap database, 86.3% of Ridgway workers live outside the Town. As mentioned earlier, many commute from Montrose (16.9%). Additionally, many Ridgway residents work outside the Town. Common employment destinations for Ridgway residents include the City of Ouray (17.8%), Telluride (6.5%), and Montrose (5.6%).¹⁸

¹⁸ “(OC)” indicates locations in Ouray County. CDP stands for Census Designated Place. CDPs are areas in that have concentrated populations, such as Loghill Village in Ouray County.

Table 5.21: Ridgway Commuting Patterns, 2022

Where Ridgway Residents Work		Where Ridgway Workers Live	
Location	%	Location	%
Ridgway (OC)	26.1%	Montrose	16.9%
City of Ouray (OC)	17.8%	Ridgway (OC)	13.7%
Telluride	6.5%	City of Ouray (OC)	10.1%
Montrose	5.6%	Loghill Village CDP (OC)	3.7%
Mountain Village	5.4%	Portland CDP	1.6%
Denver	4.4%	Olathe	1.0%
Boulder	2.1%	Delta	0.9%
Grand Junction	1.9%	Centennial	0.6%
Portland CDP	1.1%	Denver	0.6%
Colorado Springs	0.8%	Grand Junction	0.6%
All Other Locations	28.4%	All Other Locations	50.3%
Total	100.0%	Total	100.0%

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

The largest share of Ouray County workers live within the County; however, over half (55%) commute from other counties (Table 5.22). In addition, only 43.6% of Ouray County residents work within the County. Other common employment destinations include San Miguel County (14.5%), Montrose County (9.2%), and Denver County (5.5%).

Table 5.22: Ouray County Commuting Patterns, 2022

Where Ouray County Residents Work		Where Ouray County Workers Live	
Location	%	Location	%
Ouray County, CO	43.6%	Ouray County, CO	45.0%
San Miguel County, CO	14.5%	Montrose County, CO	31.6%
Montrose County, CO	9.2%	Delta County, CO	2.8%
Denver County, CO	5.5%	San Miguel County, CO	1.8%
Mesa County, CO	3.0%	Arapahoe County, CO	1.7%
Arapahoe County, CO	2.4%	Denver County, CO	1.4%
El Paso County, CO	2.2%	La Plata County, CO	1.3%
Boulder County, CO	2.1%	Mesa County, CO	1.1%
Jefferson County, CO	2.0%	Jefferson County, CO	1.0%
Adams County, CO	1.8%	Adams County, CO	0.9%
All Other Locations	13.7%	All Other Locations	11.3%
Total	100.0%	Total	100.0%

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

Overall, approximately 1,000 workers are employed in Ridgway (Figure 5.32). The vast majority (about 860) are in-commuters, representing potential opportunities for

Ridgway to capture in its housing market. In contrast, nearly 400 Ridgway residents work elsewhere, indicating employment leakage for the Town.

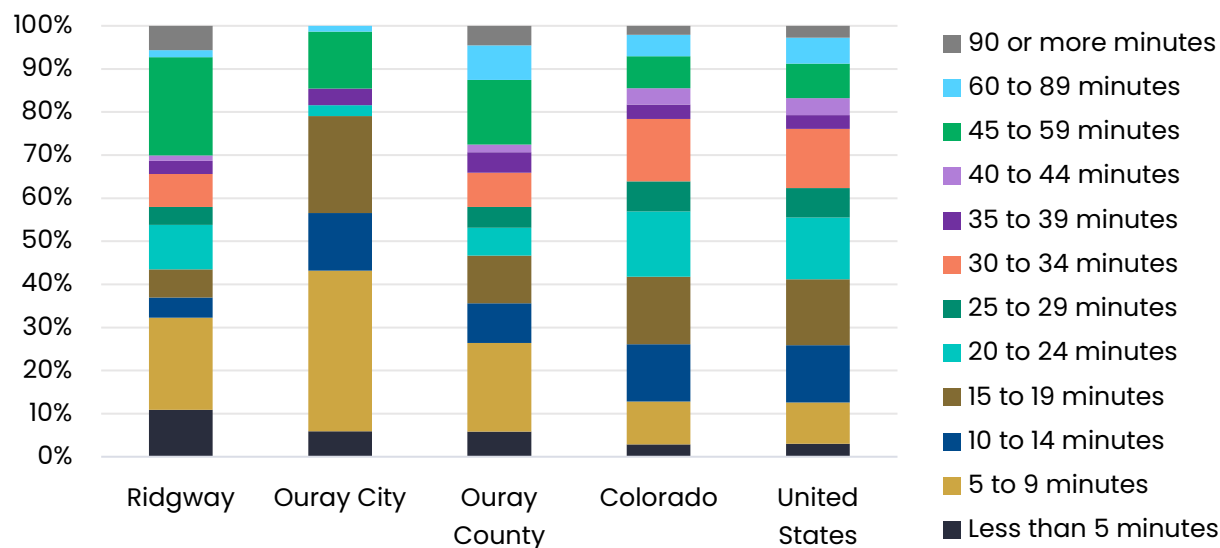
Figure 5.32: Commuter Inflow and Outflow from Ridgway, 2022



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

Figure 5.33 compares travel times to work for Ridgway, the City of Ouray, and Ouray County with those of the state and nation. Ridgway and Ouray County have relatively large proportions of residents with 5 to 9-minute commutes, but overall, have longer average commute times than Colorado or the United States. Ridgway's average commute time is 31.4 minutes and Ouray County's is 28.9 minutes, compared to Colorado's 25.5 minutes and the United States' 26.6 minutes.

Figure 5.33: Travel Time to Work by Region, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table B08012

A different commuting trend has emerged over the past five years: not commuting at all. Working from home (WFH) became a popular option in 2020 due to COVID-19 lockdowns, as companies sought to maintain productivity. Table 5.23 displays this trend from 2018 through 2023. In Ridgway, Colorado, and the United States, the share of WFH workers has more than doubled. However, in Ouray County, it has only risen by 13.6%.

Table 5.23: Work from Home Trends, 2018–2023

Region	% of Workers WFH, 2018	% of Workers WFH, 2023	Increase Factor
Ridgway	8.3%	20.8%	2.5
City of Ouray	9.9%	18.1%	1.8
Ouray County	14.7%	16.7%	1.1
Colorado	5.3%	18.8%	3.5
United States	4.9%	13.5%	2.8

Source: U.S. Census Bureau, 2019 and 2023 5-Year Estimates, Table S0801

Financial Health Metrics

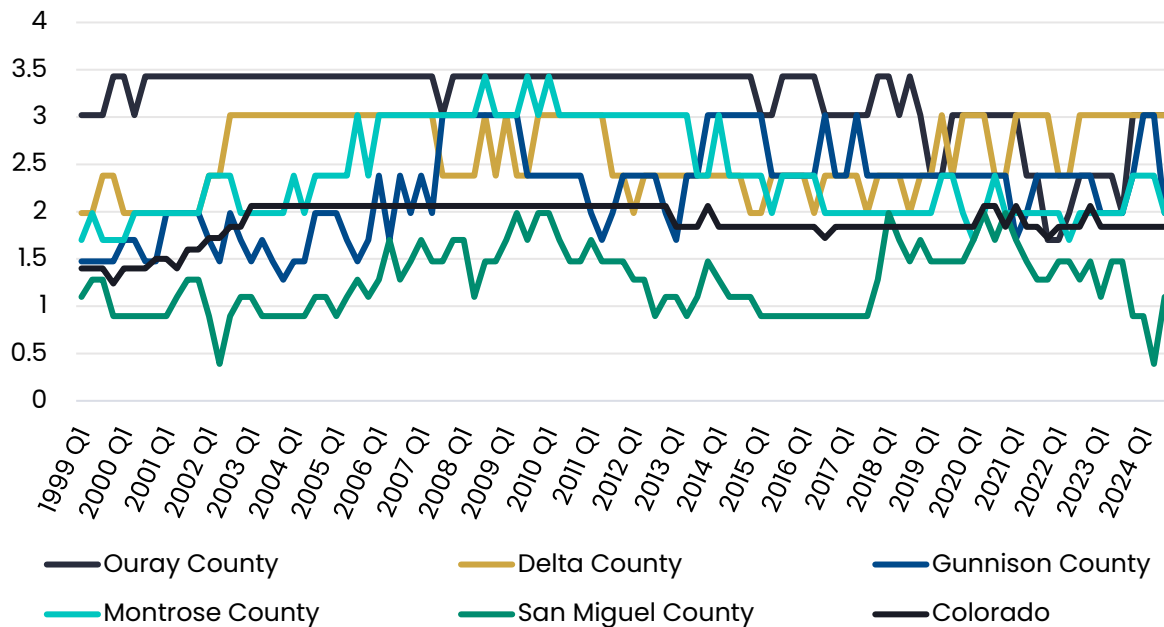
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt obligations can limit a household's discretionary spending for extended periods. When debt payments become difficult to manage relative to a household's income, families may choose to delay, substitute, or cancel spending on certain non-discretionary items. In short, households with high DTI ratios are more financially constrained and may require lower housing costs to stay afloat. They may also face restrictions on purchasing a home for an extended period.

One study found that households with higher DTI ratios before the 2008 financial crisis experienced steeper reductions in consumption and employment during the slow recovery that followed. Therefore, a higher average DTI indicates potential extended hardship should another financial crisis occur.

The Federal Reserve Board publishes historical household DTI ratios for every state and county, as well as major core-based statistical areas (SBSAs), using aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. The data reveal that regions and counties across the nation experienced varying magnitudes and paces of change in DTI ratios over the years, though the average DTI in Colorado has been mostly consistent since 2003.

Figure 5.34 displays the DTI ratios for Colorado and the Region 10 counties. Notably, Ouray County's average DTI ratio was on the higher end of Region 10 but has decreased since 2018. A lower DTI ratio relative to pre-2018 levels indicates that this metric may not currently play a significant role in households' ability to secure financing for homes.

Figure 5.34: Quarterly Debt-to-Income Ratios, 1999–2024

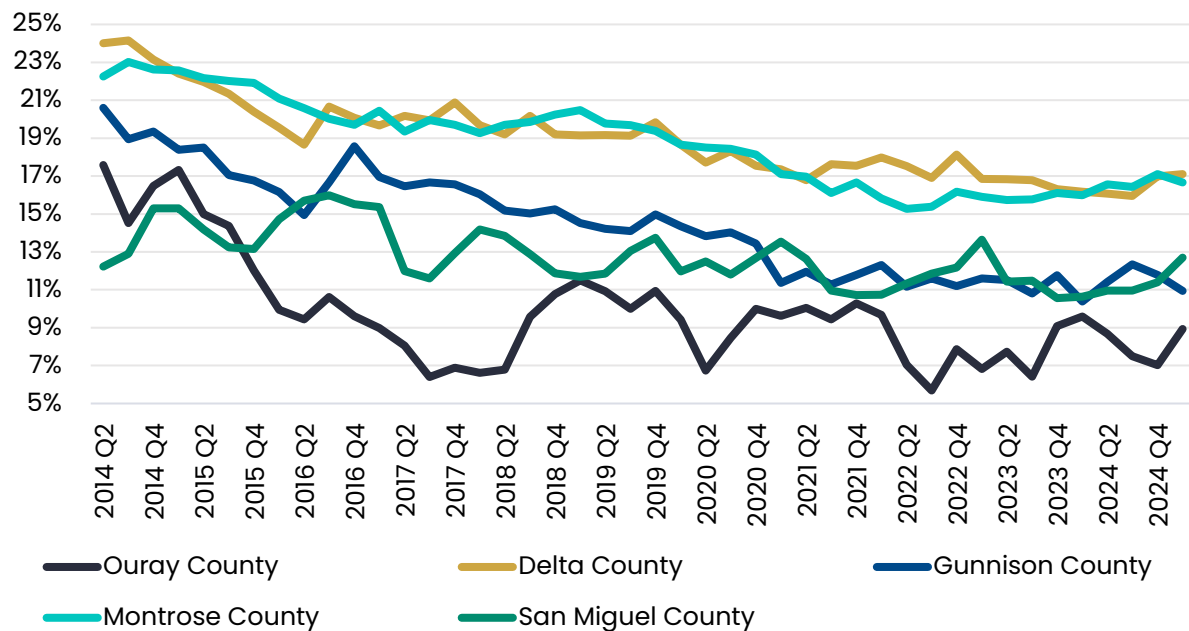


Source: Federal Reserve Board of New York Credit Panel/Equifax, June 2025

Access to credit plays a key role in measuring financial health and is often evaluated using credit scores. A “subprime” borrower is someone with a credit score between 580 and 619. Lenders typically offer subprime borrowers less favorable terms for revolving credit or loans. Equifax, one of the major consumer credit rating agencies, partners with the Federal Reserve to provide county-level data on the subprime portion of the population.

Fortunately, over the past 10 years, the percentage of the population with subprime credit scores has steadily declined in each county within Region 10. By this measure, Ouray County has performed the best among R10 counties, with just 8.9% of the population categorized as subprime as of Q1 2025 (Figure 5.35). This trend mirrors the findings from the DTI analysis above, suggesting that households in Ouray County may receive relatively favorable loan terms compared to those in nearby counties.

Figure 5.35: Quarterly Subprime Credit Population, 2014–2024



Source: Federal Reserve Economic Data (FRED), Federal Reserve Bank of St. Louis

Data presented in Table 5.24 come from a 2022 study conducted by the Urban Institute, which reviewed the financial health of regions across the country. A few of the key metrics included in the study are:

- The share of residents with delinquent debt
- The share of mortgage holders who have experienced a foreclosure in the past few years
- The Median credit score

As of 2022, the median credit score for the Public Use Microdata Area (PUMA) encompassing Mesa (outside of Grand Junction), Montrose, Delta, San Miguel, and Ouray counties (PUMA 0801002) was 741, well above the national average. Additionally, only 17.3% of residents had delinquent debt, and just 0.2% of mortgage holders had experienced a foreclosure in recent years. These data suggest that households in the broader region are generally financially stable. However, it is important to note that this area covers a wide geographic range and may not fully reflect the financial conditions in Ouray County or the Town of Ridgway.

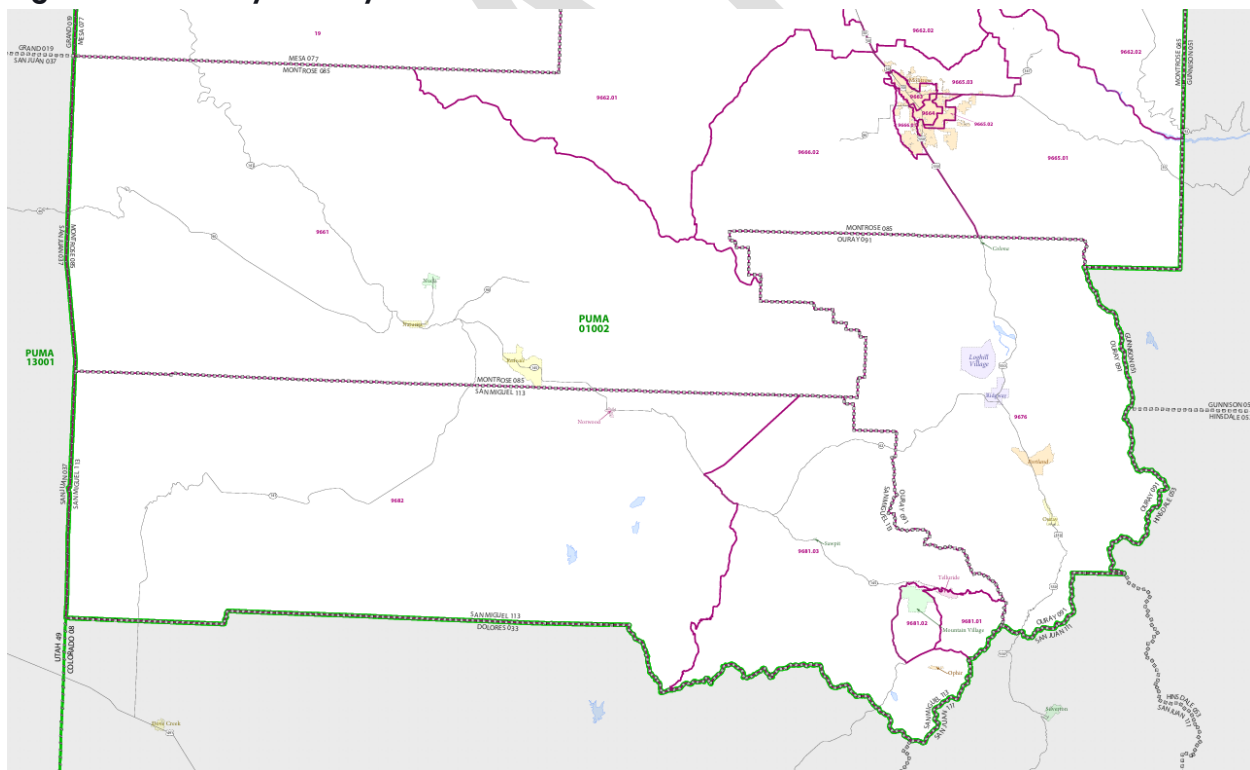
Table 5.24: Delinquent Debt, Past Foreclosures, and Median Credit Score, 2022

Region	Residents with delinquent debt	Mortgage holders with a foreclosure in past years	Median credit score
Mesa (Outside Grand Junction City), Montrose, Delta, San Miguel & Ouray Counties	17.3%	0.2%	741
Colorado	23.2%	0.1%	729
United States	31.5%	0.1%	692

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

Figure 5.36 illustrates the part of PUMA 081002 that includes Ouray County. As noted, this PUMA also encompasses Mesa County (all areas besides the City of Grand Junction), Montrose County, Delta County, and San Miguel County. PUMAs are meant to encompass geographic areas containing no fewer than 100,000 people. Rural PUMAs become large and include multiple counties to reach this population count.

Figure 5.36: Ouray County Part of PUMA 081002



Source: 2010 Census Public Use Microdata Area (PUMA) Reference Maps, Colorado

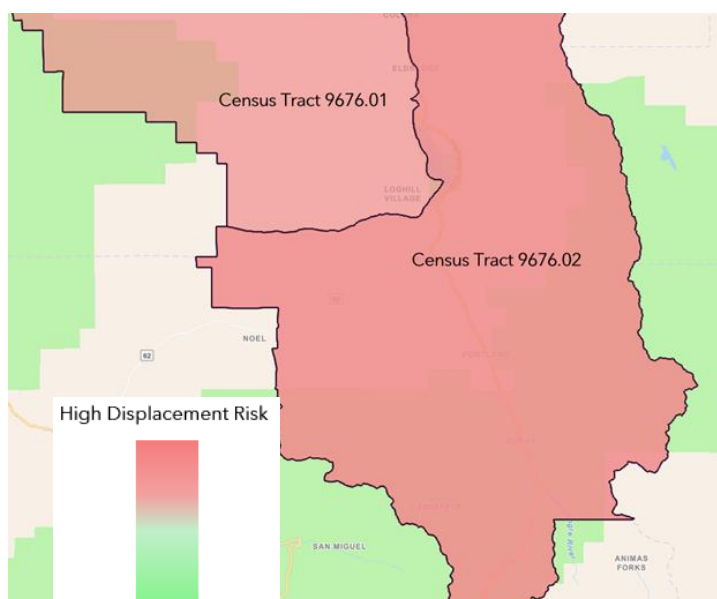
Displacement Risk

Another important element of the updated HNA Guidelines in Colorado is the evaluation of displacement risk across the study area, as required by the Colorado Revised Statutes, Section 24-32-3702(3). This analysis is essential in understanding housing needs and challenges across the study area, as it identifies populations most vulnerable to severe housing challenges such as cost burdens, overcrowding, or housing instability caused by various factors.

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

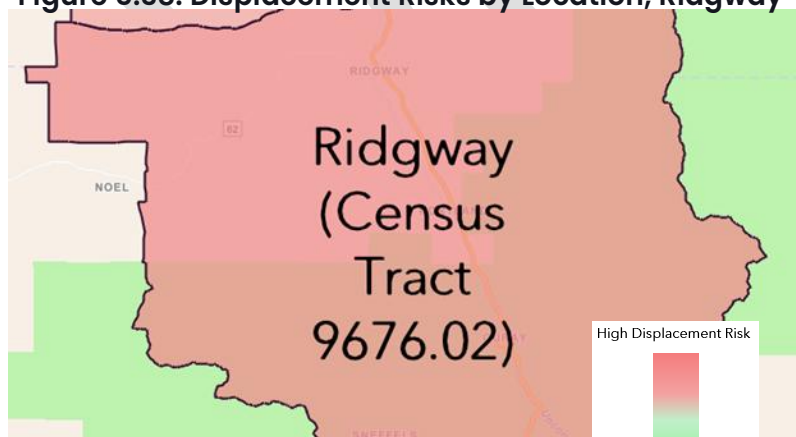
To assess displacement risks for residents across Ouray County, the PC team compiled a range of [metrics](#) for all census tracts within the County. We then compared these figures to national, state, county, and local averages. Based on these comparisons, each tract was assigned a displacement risk score ranging from 0 (least disadvantaged) to 100 (most disadvantaged).

Figure 5.37: Displacement Risks by Location, Ouray



Source: Esri Business Analyst

Figure 5.38: Displacement Risks by Location, Ridgway



Source: Esri Business Analyst

Ouray County showed mixed results in terms of displacement risks (Figure 5.37). The northern portion of the County is less disadvantaged compared to the other rural tracts.

The Town of Ridgway is part of Census Tract 9676.02. It has a higher index score of 62.5, indicating that the area has a higher risk of

displacement than the northern region (Figure 5.38).

6. Housing Trends

Housing supply trends can be measured using metrics such as building permits, home values, and home sales data. These data come from various sources, each offering a different perspective on the area's housing market.

Building Types and Tenure

Table 6.1 and Figure 6.1 provide an overview of Ridgway, the City of Ouray, and Ouray County's housing stock, alongside comparison data for Colorado and the United States. Detached single-family homes are the most common housing type across all observed geographies but are less prevalent in Ridgway and the City of Ouray, and more common in Ouray County. In fact, Ridgway and the City of Ouray each have over 20 percentage points fewer detached single-family homes compared to the County.

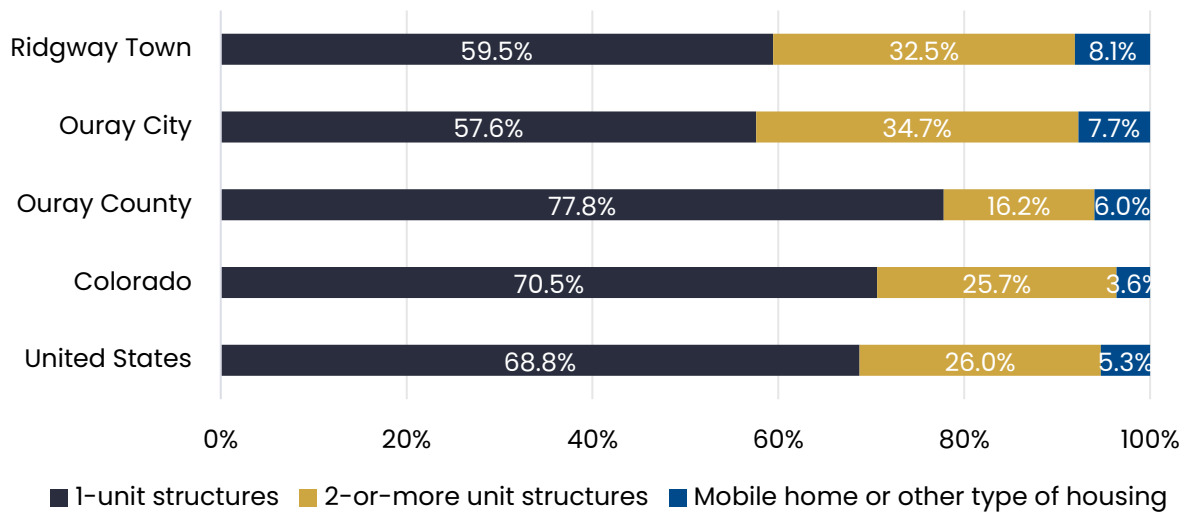
In Ridgway and Ouray County, the second most common housing type is five- to nine-unit multifamily structures. These comprise 19.9% of the City's housing stock and 8.0% of the County's housing stock. By contrast, in Colorado and the United States, the second-largest share of housing units are in buildings with 10 or more apartments. In the City of Ouray, the second most common housing type is two-unit buildings, which account for 16.2% of the housing stock. This is more than 12 percentage points higher than the County and well above the statewide and national shares.

Table 6.1: Housing Stock by Type

Housing Type	Ridgway Town	City of Ouray	Ouray County	Colorado	United States
Occupied housing units	643	481	2,514	2.3M	127.5M
1-unit, detached	50.9%	52.8%	72.8%	62.9%	62.5%
1-unit, attached	8.6%	4.8%	5.0%	7.6%	6.3%
2 units	2.2%	16.2%	3.7%	1.4%	3.3%
3 or 4 units	9.3%	2.9%	2.9%	3.1%	4.2%
5 to 9 units	19.9%	8.7%	8.0%	4.3%	4.5%
10 or more units	1.1%	6.9%	1.6%	16.9%	14.0%
Mobile home or other type of housing	8.1%	7.7%	6.0%	3.6%	5.3%

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

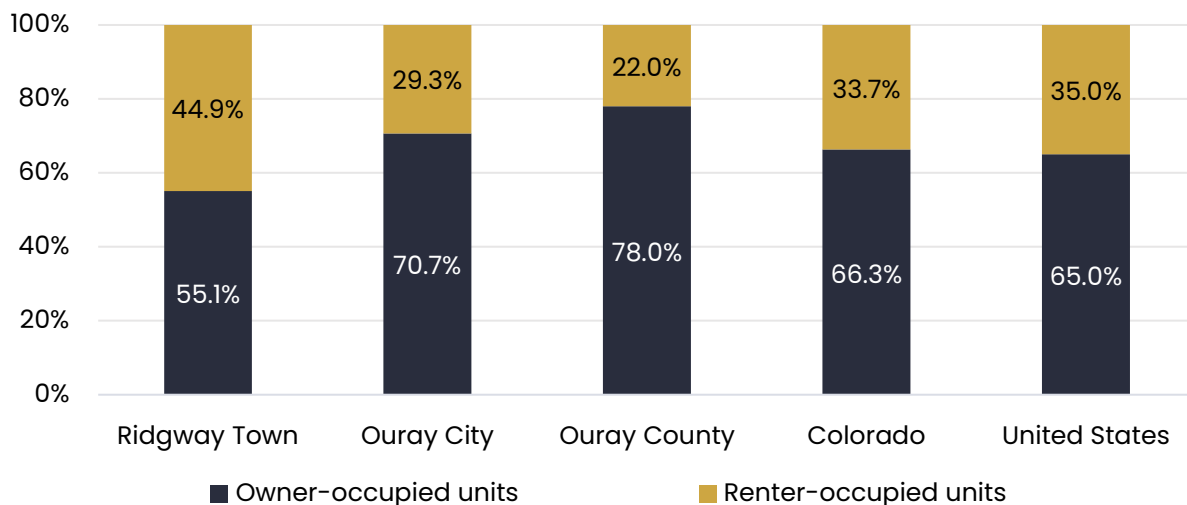
Figure 6.1: Percent Housing by Type



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Another way to analyze the housing supply is through examining owner- versus renter-occupancy. Figure 6.2 compares these rates across Ridgway, the City of Ouray, Ouray County, Colorado, and the United States. Ouray County and the City of Ouray have notably higher owner-occupancy rates (78.0% and 70.7%, respectively) while Ridgway's rate is much lower at 55.1%. In practical terms, about half of all homes in Ridgway are renter-occupied, compared to roughly one in four in the City of Ouray and Ouray County.

Figure 6.2: Owner-Occupied and Renter-Occupied Homes



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Statistics highlighted above show that Ridgway and the City of Ouray have relatively diverse housing stocks. This positions them for more flexible and potentially more inclusive growth in the future. Both communities are already accustomed to a mix of housing types, including higher-density options, rather than relying solely on single-family homes. In particular, Ridgway's higher share of renter-occupied housing means that renters make up a more significant portion of the community. This potentially gives them a stronger voice in local housing discussions and policy decisions.

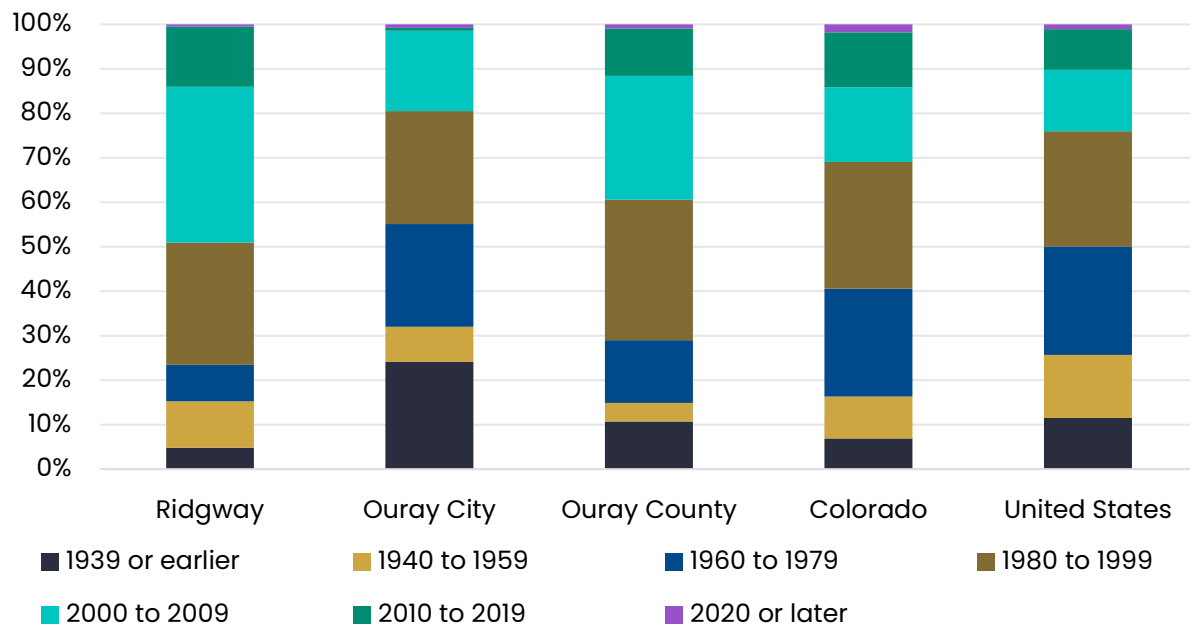
Housing Stock & Occupancy Rates

The age of a region's housing stock reveals both the physical condition of homes and their maintenance needs. Older homes require more upkeep, making housing age a key factor in long-term sustainability. As shown in Figure 6.3, these data reveal differences across the region.

Nationally, about half of all homes (49.9%) were built after 1980, providing a general benchmark. In Ridgway, more than three-quarters (76.5%) of all homes were built after 1980. This indicates Ridgway's housing stock is generally much newer than it is at the national level. In fact, about half of all homes in Ridgway (49.0%) were built after 2000. While these newer homes in Ridgway may require less upkeep, they are typically more expensive, and this contributes to affordability challenges.

The age of housing in the City of Ouray tells a much different story. Nearly one-quarter (24.1%) of all homes in Ouray were built prior to 1940. There is likely a sizable share of housing here that requires more intensive maintenance than in Ridgway. This is mostly due to the Victorian/mining-era homes that exist in the County near the City of Ouray from its mining past. In Colorado, housing tends to be older than in Ridgway, but newer than in the United States overall. Over half (59.4%) of housing units in Colorado were built after 1980.

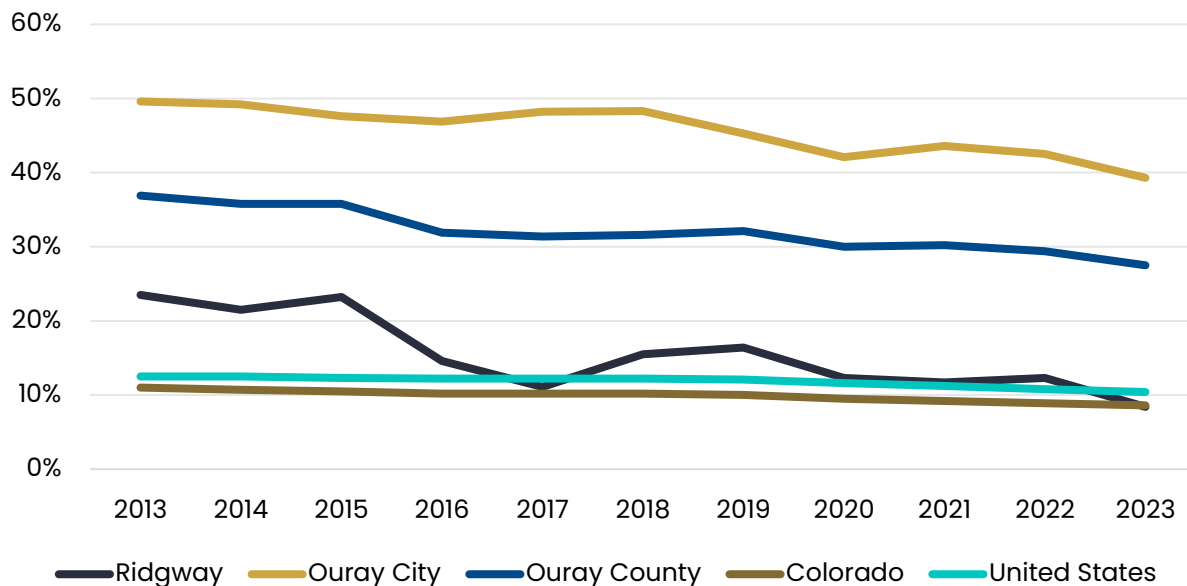
Figure 6.3: Age of Housing Stock, 2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504

Vacancy rates indicate the balance between supply and demand in a real estate market. As shown in Figure 6.4, vacancy rates have generally trended downward for Ridgway, the City of Ouray, and Ouray County. As of 2020, Ridgway's vacancy rate was roughly in line with state and national levels. However, vacancy rates in the City of Ouray and Ouray County have been much higher. As of 2023, the City of Ouray had a vacancy rate of 39.3% (more than four times greater than Ridgway). Ouray County, meanwhile, had a vacancy rate of 27.5% (about three times higher than Ridgway).

Figure 6.4: Vacancy Rates Over Time



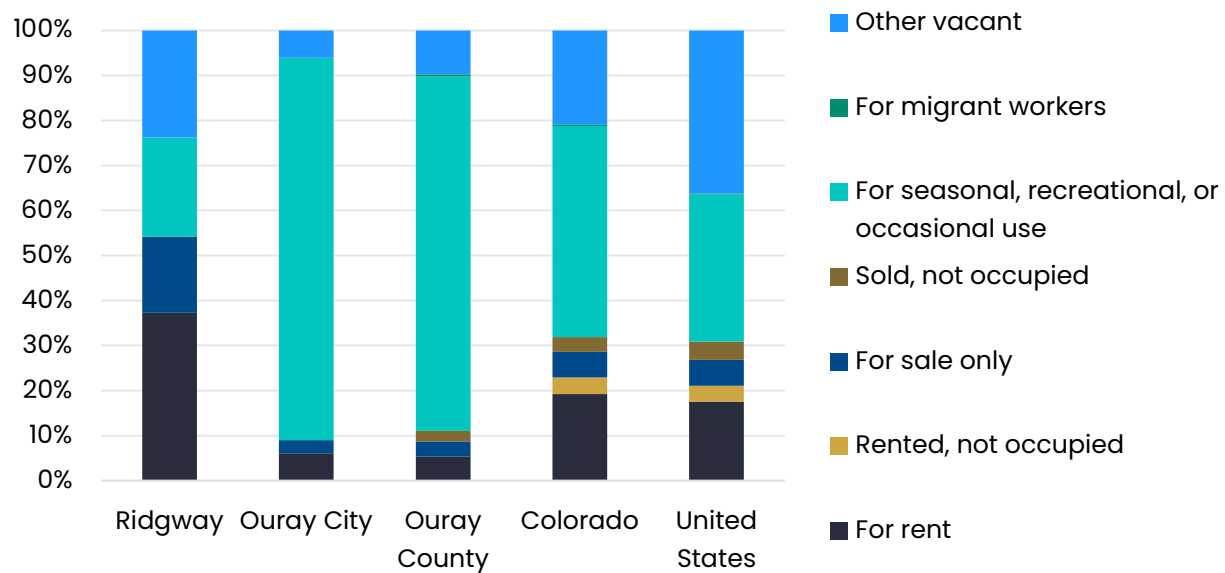
Source: U.S. Census Bureau, 5-Year Estimates 2013–2023, DP04

There are various reasons for residential vacancies, each of which impacts the housing market differently. As shown in Figure 6.5, the leading cause of vacancy in the City of Ouray and Ouray County is units being reserved “for seasonal, recreational, or occasional use.” Such units are generally referred to as short-term rentals (STRs).¹⁹ By contrast, the primary reason for vacancy in Ridgway is units listed “for rent.”

While STRs account for some vacancies in Ridgway, the Town has enacted strict controls on them, limiting the number of operating licenses available. These regulations help reduce vacancy rates and ensure that housing units are available for residents and local workers. Such controls are likely a key reason why Ridgway’s vacancy rates align with state and national levels.

¹⁹ More analysis on STRs [here](#).

Figure 6.5: Vacancy Status



Source: U.S. Census Bureau, 2023 5-Year Estimates, B25004

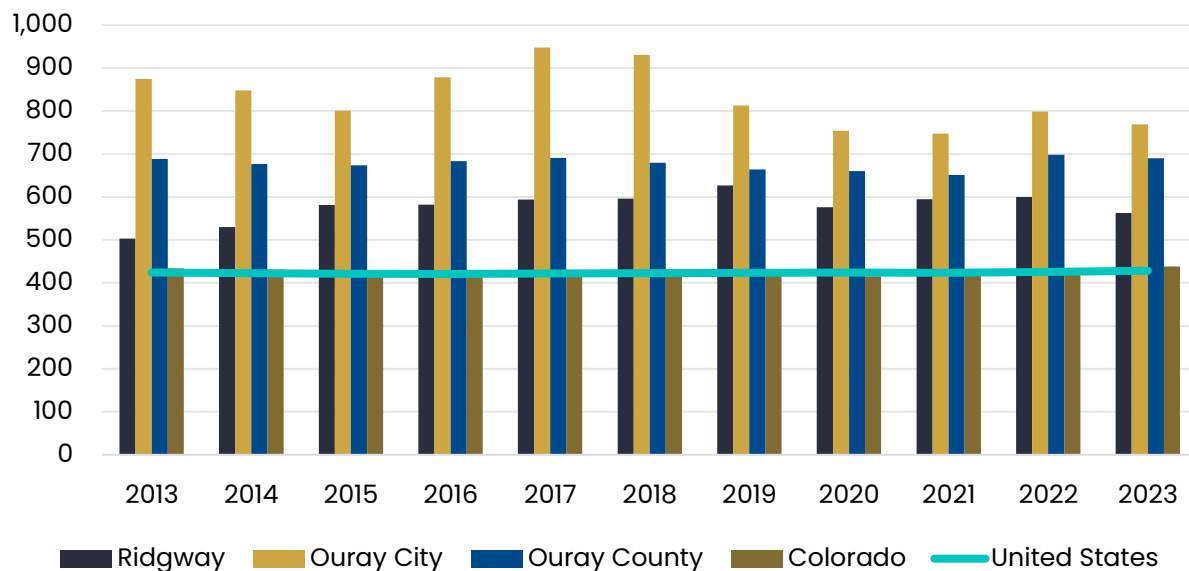
Residences to Employment Metrics

Statistics such as housing units per 1,000 residents can indicate the availability of housing supply. In Ridgway, this ratio increased from 2013 to 2019 but declined in subsequent years (Figure 6.6). The City of Ouray has shown more variability, with a decline from 2013 to 2015, a peak in 2017, and a general year-over-year decrease thereafter (except in 2022). Throughout this period, the City has consistently had the highest number of housing units per 1,000 residents. In contrast, Colorado and the United States have both remained relatively stable on this metric over the past decade.

At first glance, relatively high housing unit estimates per 1,000 residents may suggest ample housing availability. However, this metric reflects total housing units rather than occupied units. When accounting for the sizable share of homes used as short-term rentals (STRs) in the City of Ouray and the County, the effective number of housing units would be much lower (likely resembling Ridgway's estimates).

In Ridgway, estimates suggest relatively greater housing availability than at the state or national levels. There are about 550 housing units available for every 1,000 residents. However, depending on the average household size, these estimates could indicate a housing shortage.

Figure 6.6: Housing Units per 1,000 Residents, 2013–2023

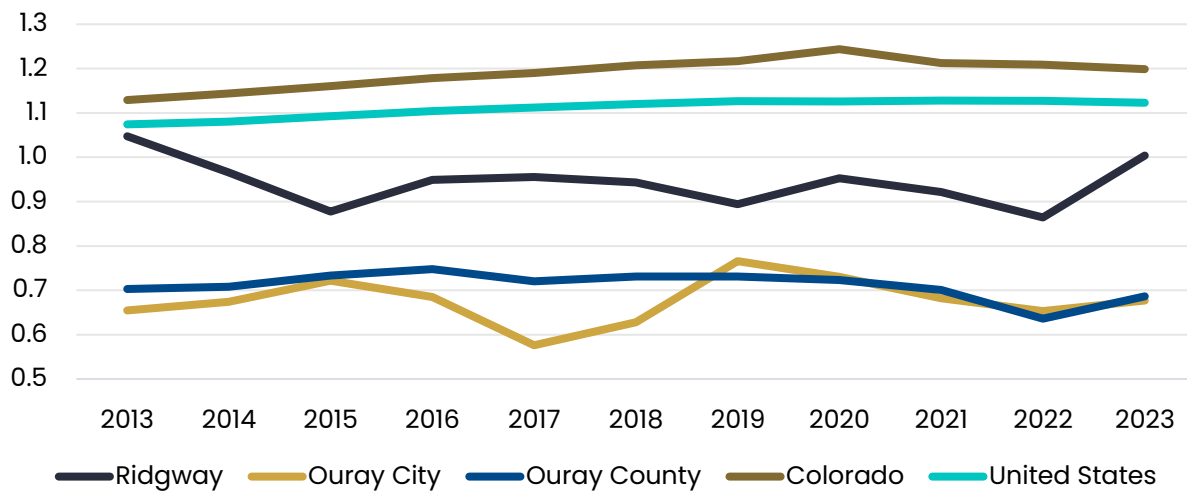


Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Tables B25001 and DP05

The jobs-to-housing ratio is another helpful metric for assessing housing availability (Figure 6.7). In both Colorado and the United States, this ratio has remained above 1.0 since at least 2013, indicating that the number of jobs exceeds the number of housing units. This is a common sign of a housing shortage. In contrast, ratios in Ridgway, the City of Ouray, and Ouray County have all remained below 1.0 since 2014.

As of 2023, Ridgway’s jobs-to-housing ratio has reached 1.0, placing the Town at the threshold of a relative housing shortage. Any increase in employment without a corresponding increase in housing will likely tip the Town into a shortfall. When adjusting for the number of housing units used as STRs, the City of Ouray and Ouray County may also meet or exceed this threshold. This would further indicate a broader need for additional housing across the region.

Figure 6.7: Jobs-to-Housing Ratio, 2013–2023



Source: U.S. Census Bureau, 2023 5-Year Estimates, Tables B25001 and DP03

Residential Density and Overcrowding

Table 6.2-Table 6.4 present residential occupancy trends in Ridgway and Ouray County for 2022 and 2023. Overall, most residents live in homes with at least one room per person. However, Ridgway saw a notable increase in the number of households with 2.01 or more occupants per room. This figure rose from zero in 2022 to 23 in 2023, while the number of households with more than one room per person either declined or remained unchanged.

In the City of Ouray, renter-occupancy increased by 14.6%. This is a much larger change than the less than 1% increase in owner-occupancy and suggests a possible shift toward rental residency. The shift could reflect the high cost of homeownership in the area. In contrast, renter-occupied units in Ouray County decreased by 3.2%, and Ridgway, renter-occupancy increased at only half the rate of owner-occupancy.

Overall, the number of occupied housing units increased throughout Ouray County between 2022 and 2023. This includes increases in both owner- and renter-occupied units in Ridgway and the City of Ouray, as well as an increase in owner-occupied units alongside a decrease in renter-occupied units in the County as a whole.

Table 6.2: Residence by Occupants per Room in Ridgway

Occupancy	2022	2023	Change	% Change
Total Occupied Housing Units	575	643	68	11.8%
Owner Occupied	306	354	48	15.7%
0.50 or less occupants per room	259	277	18	6.9%
0.51 to 1.00 occupants per room	44	52	8	18.2%
1.01 to 1.50 occupants per room	3	2	(1)	(33.3%)

1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	23	23	N/A
Renter occupied	269	289	20	7.4%
0.50 or less occupants per room	230	236	6	2.6%
0.51 to 1.00 occupants per room	31	41	10	32.3%
1.01 to 1.50 occupants per room	8	12	4	50.0%
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A

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

Table 6.3: Residence by Occupants per Room in the City of Ouray

Occupancy	2022	2023	Change	% Change
Total Occupied Housing Units	462	481	19	4.1%
Owner occupied	339	340	1	0.3%
0.50 or less occupants per room	300	296	(4)	(1.3%)
0.51 to 1.00 occupants per room	31	35	4	12.9%
1.01 to 1.50 occupants per room	0	0	0	N/A
1.51 to 2.00 occupants per room	8	9	1	12.5%
2.01 or more occupants per room	0	0	0	N/A
Renter occupied:	123	141	18	14.6%
0.50 or less occupants per room	73	95	22	30.1%
0.51 to 1.00 occupants per room	50	46	(4)	(8.0%)
1.01 to 1.50 occupants per room	0	0	0	N/A
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A

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

Table 6.4: Residence by Occupants per Room in Ouray County

Occupancy	2022	2023	Change	% Change
Total Occupied Housing Units	2,435	2,514	79	3.2%
Owner Occupied	1,864	1,961	97	5.2%
0.50 or less occupants per room	1,643	1,724	81	4.9%
0.51 to 1.00 occupants per room	181	177	(4)	(2.2%)
1.01 to 1.50 occupants per room	19	17	(2)	(10.5%)
1.51 to 2.00 occupants per room	17	17	0	0.0%
2.01 or more occupants per room	4	26	22	550.0%
Renter occupied	571	553	(18)	(3.2%)
0.50 or less occupants per room	456	427	(29)	(6.4%)
0.51 to 1.00 occupants per room	107	114	7	6.5%
1.01 to 1.50 occupants per room	8	12	4	50.0%
1.51 to 2.00 occupants per room	0	0	0	N/A

2.01 or more occupants per room	0	0	0	N/A
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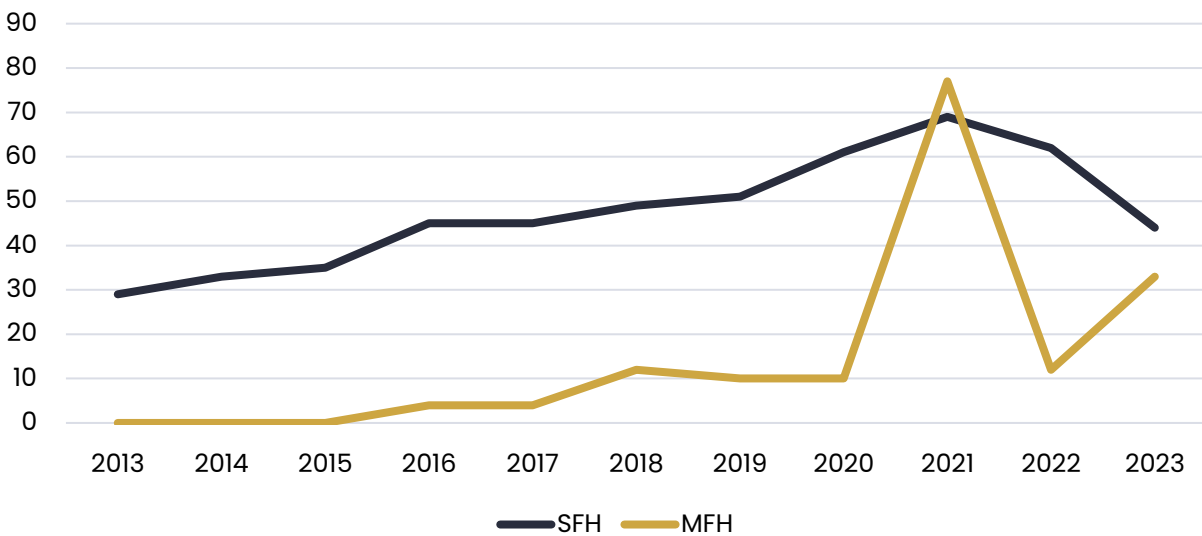
Source: U.S. Census Bureau, 2022 and 2023 5-Year Estimates, Table B25014

New Housing Production

Housing market outcomes depend on the interaction between housing supply and demand, with building trends and production serving as key drivers of supply. When supply fails to keep pace with growing demand, housing prices inevitably rise. Analyzing building permitting in the County and the Town can give insight into new housing production and how it may or may not be keeping pace with demand.

Figure 6.8 shows housing permits in Ouray County from 2013 to 2023. Overall, the number of multifamily housing (MFH) permits being issued has remained relatively low while single-family home (SFH) permits have steadily increased (with the exception of a slowdown occurring between 2021 and 2023). MFH permits began to increase in 2016, peaking at 77 permits issued in 2021. Since then, MFH permits have declined but generally remained steady.

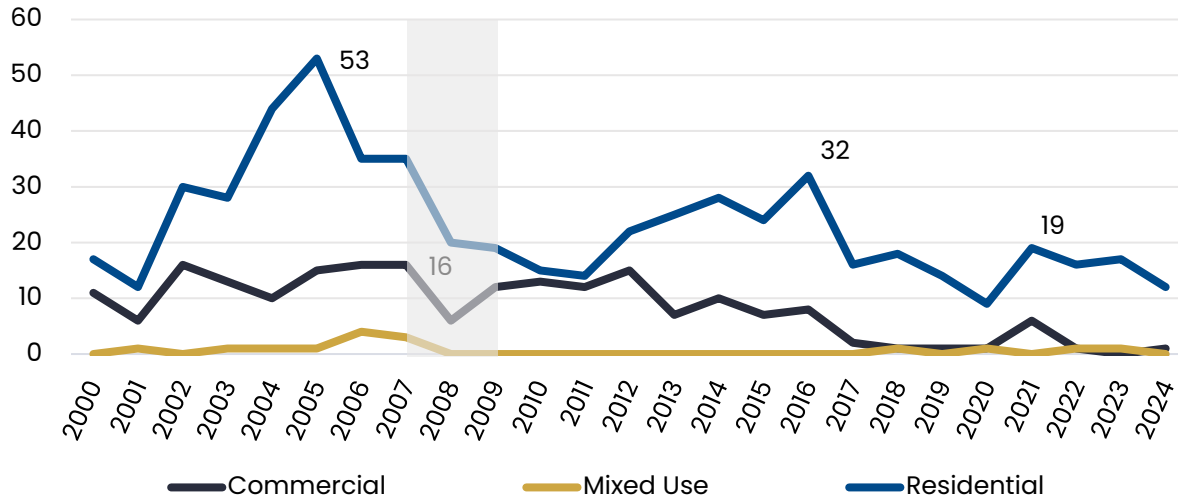
Figure 6.8: Single-Family and Multi-Family Housing Permits in Ouray County, 2013–2023



Source: U.S. Department of Housing and Urban Development, State of the Cities Data Systems

Permitting trends in Town are slightly different from the County, as shown in Figure 6.9. The figure displays building permits by type in Ridgway from 2000 through 2024, excluding permits for “tenant improvements.” Since 2000, the Town has approved 574 residential building permits, compared to 206 commercial permits, and just 15 mixed use permits. In 2005, the Town approved the maximum number of residential permits throughout this period at 53. The Great Recession resulted in significantly lower levels of residential permitting, before rising again to 32 units in 2016.

Figure 6.9: Building Permits by Type in Ridgway, 2000–2024²⁰



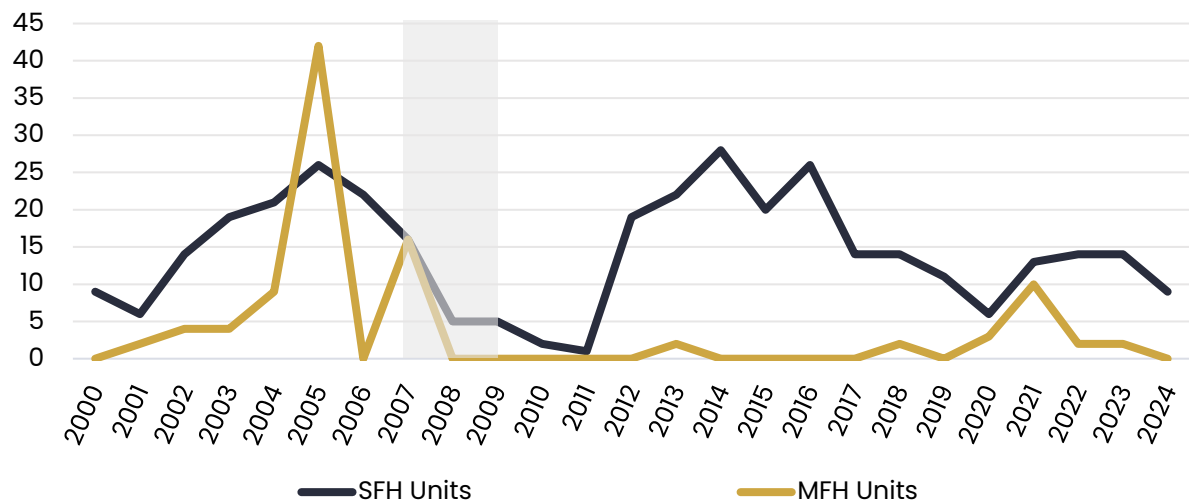
Source: Town of Ridgway Planning Department, 2025

Single-family and multi-family residential units permitted in Ridgway from 2000 through 2024 are displayed in Figure 6.10. For multi-family, we used a broad definition, including duplexes, triplexes, fourplexes, townhomes, and condominiums. We essentially categorized anything beyond a single-family dwelling as multi-family. In the period, 2005, 2007, and 2021 saw noticeable increases in multi-family units being permitted. But lower numbers of permitted multi-family units throughout the rest of the period show mostly single-family units being permitted and therefore built. Single-family units are typically the most expensive kind of housing units, and can contribute to higher average housing costs.

²⁰ Shaded grey bars on Figure 6.9 through New residential permits by zone in the Town of Ridgway since 2000 are shown in Figure 6.11. The Low Density Residential (R) district and Historic Residential (HR) district have seen the highest number of new residential permits throughout the period, at 325 and 173 respectively. However, the General Commercial (GC) district has seen an uptick in the last two years, with seven and 8 in 2023 and 2024.

Figure 6.11 indicate the years of the Great Recession.

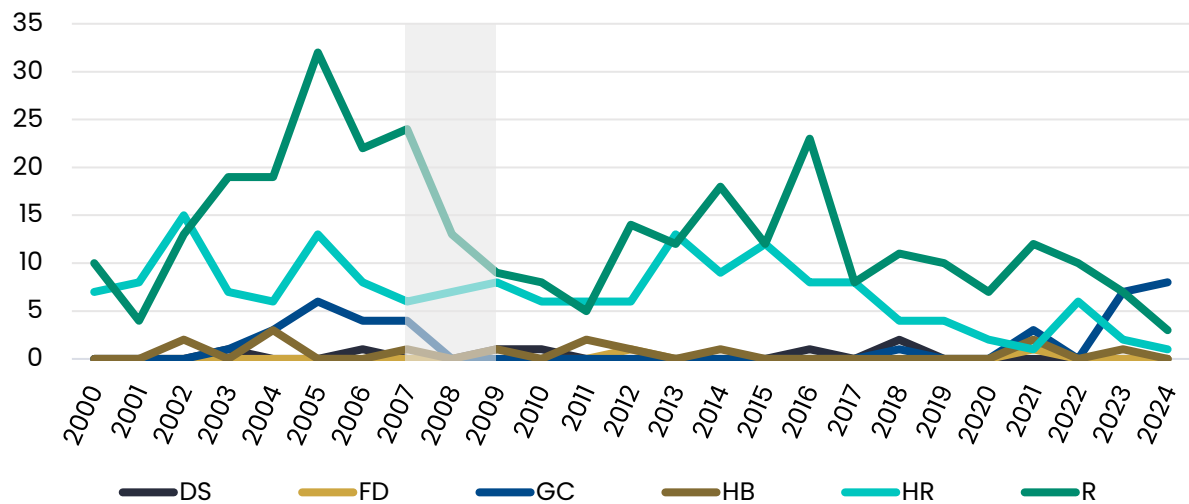
Figure 6.10: New Single-Family and Multi-Family Unit Permitting, Ridgway, 2000–2024



Source: Town of Ridgway Planning Department, 2025

New residential permits by zone in the Town of Ridgway since 2000 are shown in Figure 6.11. The Low Density Residential (R) district and Historic Residential (HR) district have seen the highest number of new residential permits throughout the period, at 325 and 173 respectively. However, the General Commercial (GC) district has seen an uptick in the last two years, with seven and 8 in 2023 and 2024.

Figure 6.11: New Residential Permitting by Zone in Ridgway, 2000–2024



Source: Town of Ridgway Planning Department, 2025

Table 6.5 reports the trends of new residential permits by zone in Ridgway since 2000. The R district has remained the dominant zone for new residential permits, and the HR district saw the second highest percentage of new residential permits from 2000–2024,

and 2014–2024. However, the GC district had the second highest percentage of new residential permits from 2019–2024. Because of the recent popularity of the GC district, it represents an opportunity for the Town to increase allowances to incentivize further development.

Table 6.5: New Residential Permitting by Zone Trends, Ridgway, 2000–2024

Zone	2000–2024	2014–2024	2019–2024
DS – Downtown Service	1.3%	1.5%	0.0%
FD – Future Development	0.4%	0.5%	1.1%
GC – General Commercial	6.6%	9.3%	20.7%
HB – Historic Business	2.5%	2.0%	3.4%
HR – Historic Residential	31.0%	27.8%	18.4%
R – Low Density Residential	58.2%	59.0%	56.3%

Source: Town of Ridgway Planning Department, 2025

Recent and Planned Developments

Recent and planned developments can shed light on current levels of housing demand, but also how housing supply is changing in the short run. Additionally, these developments represent housing units that are not or may not be captured in housing unit estimates from our open-source databases. They may not be captured because data releases are often lagged by at least one year and sometimes more.

If several developments are planned, then local housing demand may be relatively strong. If there are no recent or planned developments, then housing demand may be weak or there could be other factors prohibiting new housing. In the case of the Town of Ridgway and Ouray County, there are a litany of projects that are recent and planned.

Town of Ridgway

With six recent and planned developments, the Town of Ridgway is expecting just over 100 new units in the next few years. Including planned ADUs and assuming one home per lot in the below developments, 102 units could be planned for. Riverfront Village represents the largest planned development at 34 units.

Lena Street Commons: The Lena Street Commons is a phased construction development in which one of three phases is completed. The first phase included 10 townhome units which are existing and occupied. This development will include a commercial space along with nine more townhome units. The additional units will have AMI limits as well.

Riverfront Village: The Riverfront Village development is relatively large at 34 units. At the time of our assessment, the units are expected to come online soon as they are mostly finished and are obtaining Certificates of Occupancy. Town of Ridgway staff

indicate that the 34-unit project will range from one-bedroom condominiums to three-bedroom duplexes.

RidgSix: Less information is available for the RidgSix development. At the time of our assessment, the Final Plat approval has been granted and is set to include six townhomes. However, no building permit applications have been submitted yet.

Haaland-Ballantyne: A smaller development, the Haaland-Ballantyne project has a two-lot residential subdivision granted. Building permit applications are expected to be submitted any time during our assessment. The applications are expected to include a primary residence and an accessory dwelling unit (ADU) at each lot. Including the ADUs, the development may have a maximum of four units.

The Preserve: The Preserve is a planned development expected for a few years after our assessment. The Conditional Preliminary Plat is approved, but is “years out from Final Plat.” The development will consist of approximately 25 residential lots when completed.

Vista Park Commons: The Vista Park Commons is both a recent and a planned residential development as each unit is at a various stage of construction. The tiny home community will feature a total of 23 units. At the time of our assessment, Vista Park has six Certificates of Occupancy. The development also features shared parking, an HOA, and a community center.

Ouray County

Excluding new developments or redevelopments by the Home Trust of Ouray County, 19 new lots are expected from planned developments throughout the County in the next few years. One unit per lot is expected, however each lot could accommodate ADUs as well. If the lot is less than three acres, then an 800-square-foot ADU could be permitted. If the lot is three acres or more, then an ADU could be up to 1,200 square feet. So, between 19 and 38 new units (including ADUs) could come online in the next few years.

Mountain Vistas Planned Unit Development (PUD): The Mountain Vistas PUD is located at CR22 & CR22B. The development is nearly completed and has six total lots.

Cimarron Ridge PUD: This PUD is located in Loghill Village between Pointe Escape Way and Bristle Cone. Cimarron Ridge will also include six total lots and has a sketch planning forthcoming at the time of our assessment.

Meadowview Limited PUD: Meadowview Limited is located on Ponderosa & Waterview Ln. The development is nearly completed and will have three total lots.

Deer Haven Limited PUD: Deer Haven is located on CR22 & Grizzley Bear Rd. This limited PUD will have two total lots. The development status is noted as Preliminary/Final Development Plan.

Croke Regular PUD: Croke will be located along CR22 and will have two total lots. The sketch plan has been completed for this PUD.

Home Value Trends

Housing discussions often focus on central estimates like averages and medians, which can obscure the full distribution of housing values and lead to missed insights. To provide a clearer picture, the tables and figures below highlight key real estate market metrics for Ridgway and the City of Ouray in comparison to other regions in recent years.

In both Ridgway and the City of Ouray, the largest share of owner-occupied homes falls within the \$500K-\$749K range (Table 6.6). This is also the largest share at both the state and the national levels; however, the second- and third-largest shares differ. In Ridgway the largest share is closely followed by homes in the \$1M-\$1.5M range and \$1.5M-\$2M ranges. In the City of Ouray, the next-largest categories are \$750K-\$1M and \$300K-\$399K.

Table 6.6: Owner-Occupied Housing Units by Value and Median Home Values, 2024

Home Value	Ridgway	City of Ouray	Ouray County	Colorado	U.S.
# Owner-Occupied Units	402	303	1,884	1.5M	88.3M
<\$50,000	0.0%	1.0%	0.7%	2.5%	3.3%
\$50,000 - \$99,999	0.7%	2.3%	0.8%	1.6%	3.5%
\$100,000 - \$149,999	0.0%	2.6%	0.7%	1.2%	3.7%
\$150,000 - \$199,999	0.0%	0.3%	0.1%	1.8%	5.5%
\$200,000 - \$249,999	1.5%	3.0%	1.4%	2.5%	6.9%
\$250,000 - \$299,999	1.2%	0.3%	1.3%	3.2%	7.9%
\$300,000 - \$399,999	7.7%	13.5%	9.4%	10.0%	16.5%
\$400,000 - \$499,999	4.0%	9.9%	8.0%	15.5%	13.7%
\$500,000 - \$749,999	21.6%	32.3%	31.0%	35.3%	20.4%
\$750,000 - \$999,999	18.9%	14.2%	18.6%	15.1%	9.3%
\$1,000,000 - \$1,499,999	20.9%	8.6%	14.7%	7.0%	5.0%
\$1,500,000 - \$1,999,999	20.4%	4.0%	9.5%	2.1%	2.0%
\$2,000,000 +	3.0%	7.9%	3.7%	2.2%	2.3%
Median Home Value	\$762,332	\$628,472	\$721,747	\$582,777	\$355,577
Average Home Value	\$1,038,246	\$786,469	\$867,436	\$651,480	\$533,563

Source: Esri Business Analyst, 2024

Single-Family Home Value Trends

Figure 6.12 and Table 6.7 present the Zillow Home Value Index (ZHVI) and its changes over time. Unlike median and average home values reported by the Census Bureau, the

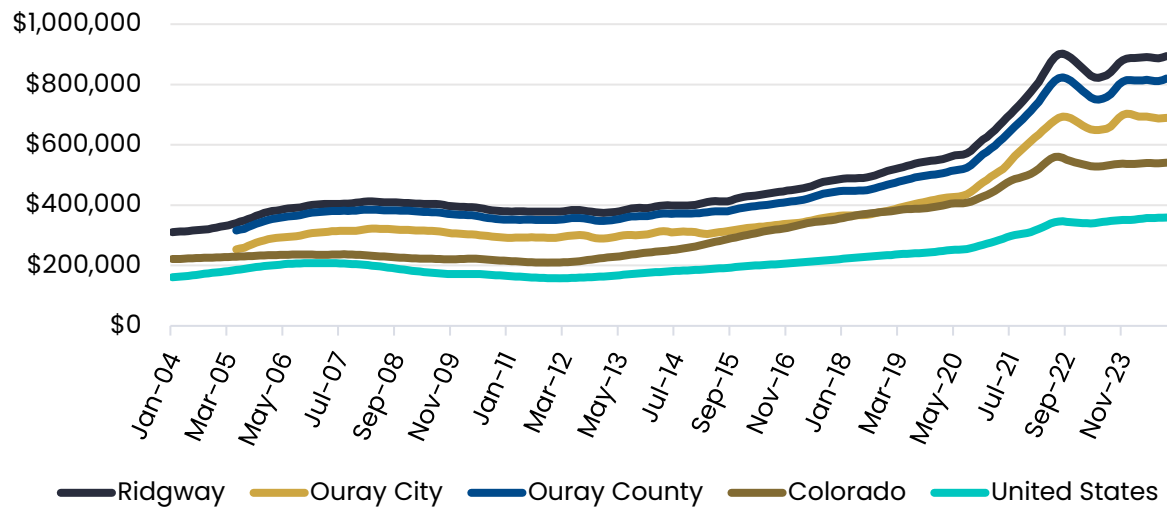
ZHVI represents the value of a “typical” home. Specifically, homes within the 35th to 65th percentile range. This distinction makes the ZHVI particularly useful, as it accounts for home values beyond just those currently being bought and sold.

PC compared home values in Ridgway, the City of Ouray, and Ouray County to those in Colorado and the United States to understand how Ouray County compares to state and national averages. Following the Great Recession, home values declined from roughly 2009 to 2012. Since then, housing prices across the board have grown. This growth has been especially prominent in Ouray County, where values peaked in 2022 at \$824,000 for the County and \$903,000 for Ridgway.

In Colorado and across the United States, home values rose steadily from 2012 to 2020. However, the COVID-19 pandemic (coupled with policy decisions in 2020–2021 and historically low interest rates) accelerated these trends and led to unprecedented home value appreciation nationwide. Changing homeowner preferences also played a key role, as many opted to upgrade their homes when opportunities for work, recreation, and socializing became more limited.

Despite the surge in home prices and rapid growth during the post pandemic years, values have largely stagnated since mid-2022. In Ridgway and Ouray County, this meant a peak in 2022, followed by a dip and then a leveling off over the past year. Ridgway homes have consistently been valued higher than those in any other comparison region, followed by homes in Ouray County. As of 2024, Ridgway homes are valued at \$894,000 and Ouray County homes at \$820,000. These figures are both more than double the U.S. ZHVI of \$359,000 and higher than Colorado’s ZHVI of \$541,000.

Figure 6.12: Single-Family Home Zillow Home Value Index, 2004–2024



Source: Zillow ZHVI, 2024

Table 6.7 presents dollar growth rates over the past 12 months (using October 2024 as the reference point), along with compound annual growth rates (CAGR) over the last three, five, and 10 years.

In terms of dollar value, Ridgway experienced the most growth, with home values increasing by \$23,000 in the past year. When comparing growth rates, Ridgway ranks highest over the past three and 10 years, while the City of Ouray leads over the past five years. Over the five- and ten-year periods, Ridgway, the City of Ouray, and Ouray County all show similar growth rates (within half a percentage point of each other) and all significantly outpace state and national rates.

Table 6.7: Home Value Growth, 2014–2024

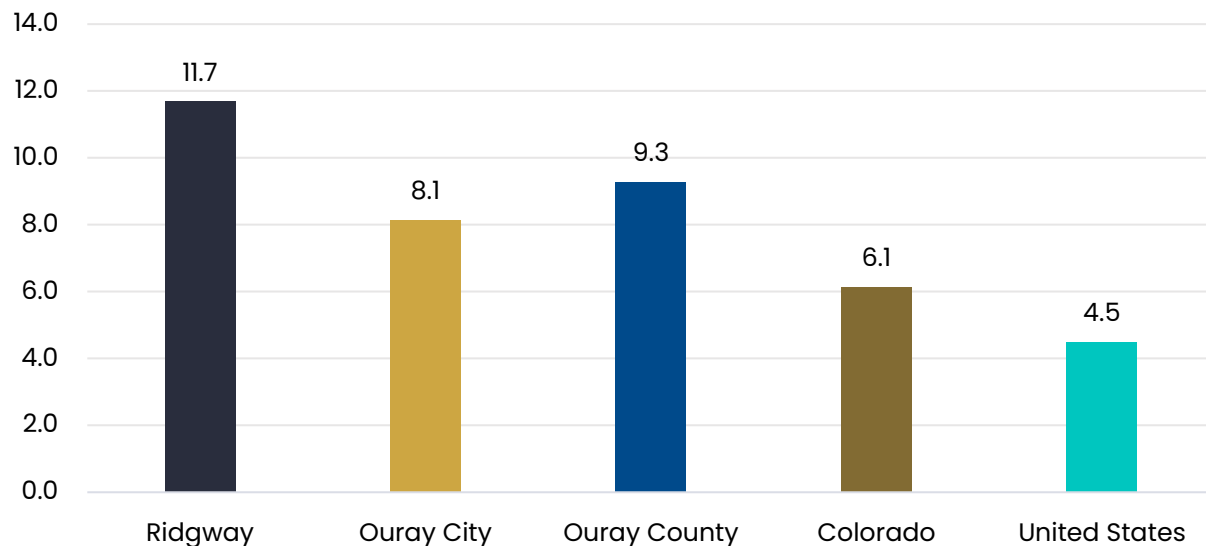
Region	ZHVI	Dollar Growth Past 12 Months	10-Yr CAGR	5-Yr CAGR	3-Yr CAGR
Ridgway	\$894,268	\$23,487	8.4%	10.4%	6.3%
City of Ouray	\$689,775	\$438	8.2%	10.8%	5.5%
Ouray County	\$819,901	\$20,322	8.2%	10.5%	6.1%
Colorado	\$541,072	\$4,048	7.7%	6.7%	3.1%
United States	\$359,099	\$9,095	6.9%	8.1%	5.5%

Source: Zillow ZHVI, 2024

The ratio of median home value to median household income is a key indicator of housing affordability, revealing the relative cost of living in different markets. The higher this ratio, the less affordable housing is in a given region. Figure 6.13 shows that Ridgway’s ratio is higher than those of Ouray County, Colorado, and the United States. The City of Ouray’s ratio is lower than Ouray County’s but still higher than the state and national figures. This further emphasizes the housing affordability challenges facing Ridgway and Ouray County.

This ratio illustrates how many years of income a typical household would need to purchase a median-priced home if paying in cash, without financing. In Ridgway, a typical household would need to spend over 11 times its annual income—compared to just four and a half times for the median U.S. household.

Figure 6.13: Median Home Value to Median Household Income Ratio, 2024



Source: Esri Business Analyst, 2024

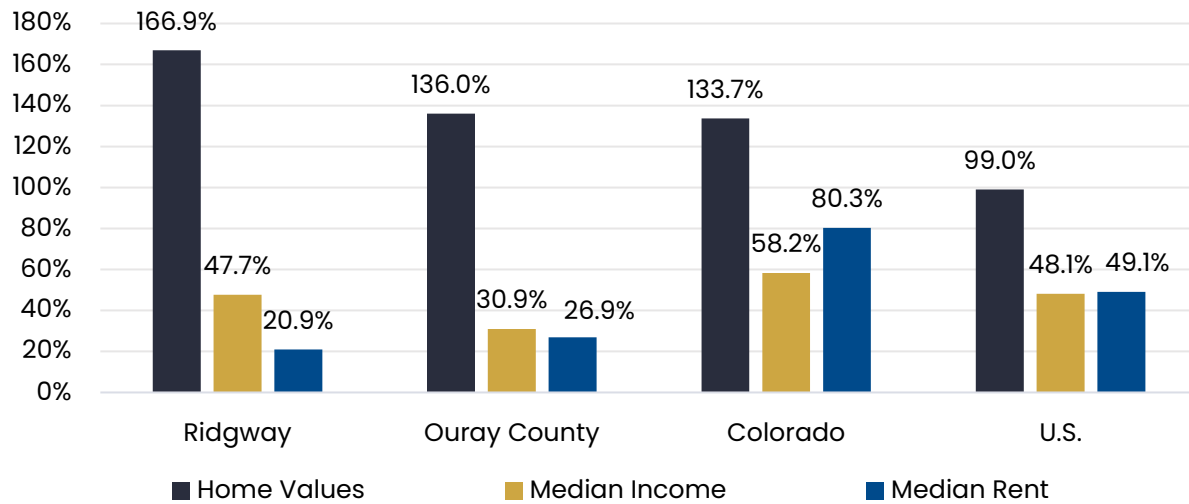
Figure 6.14 illustrates the varying rates of change in median incomes, home values, and rents between 2013 and 2023. The Federal Housing Finance Agency (FHFA) House Price Index (HPI) provides a comprehensive measure of home value trends. Based on mortgage data from Fannie Mae and Freddie Mac dating back to 1970s, the index tracks changes in both sales prices and refinance values for the same homes over time.

This comparative analysis offers valuable insights into the impact of home price inflation across different regions. In Ridgway, home values have appreciated by 166.9% over the past decade. When compared to median income gains (just 47.7% over the same period) this means that home prices have risen three and a half times faster than incomes.

Due to slower income growth in Ouray County overall, home price appreciation there has outpaced income gains by a factor of 4.4. In contrast, greater income gains at the state level and slower home appreciation at the national level have helped moderate affordability pressures in Colorado and the United States compared to Ridgway and Ouray County.

A growing gap between home price appreciation and income growth signals a rising barrier to homeownership. In Ouray County, this trend has made it increasingly difficult for new buyers to enter the housing market. Additionally, households that purchased homes when interest rates were lower may now find it challenging to move. This further limits housing, economic, and geographic mobility.

Figure 6.14: Percent Change in Home Values, Median Incomes, & Median Rents, 2013–2023

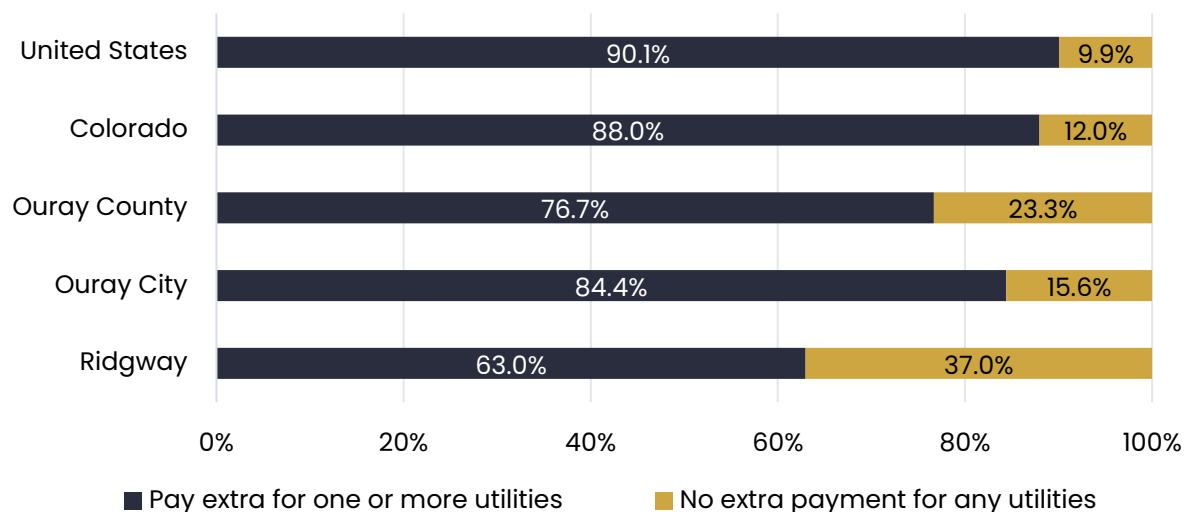


Source: U.S. Census Bureau, 2023 5-Year Estimates, Tables DP03 and DP04, FHFA Home Price Index

Household Utility Burden

Utility costs can place a great burden on households, whether they rent or own. Many renters pay for one or more utilities separately from their rent. As shown in Figure 6.15, the proportion of households in Ridgway and Ouray County paying extra for utilities is lower than the state and national levels. However, even when utilities are included in rent, renters still cover the cost indirectly. This potentially pushes the effective burden higher than the reported figures suggest.

Figure 6.15: Renter-Occupied Homes that Pay Extra Utilities, 2023



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

Measuring the relationship between income and utility costs provides a more accurate assessment of the financial burden on households. Table 6.8 and Figure 6.16 illustrate household energy and transportation costs in Ouray County, as measured by the National Renewable Energy Laboratory (NREL).

In terms of housing energy burden, Ouray County falls into the medium range compared to the national average, with households spending 4.2% of their income on energy costs. This metric includes the costs of electricity, gas, and other fuels such as oil and wood.

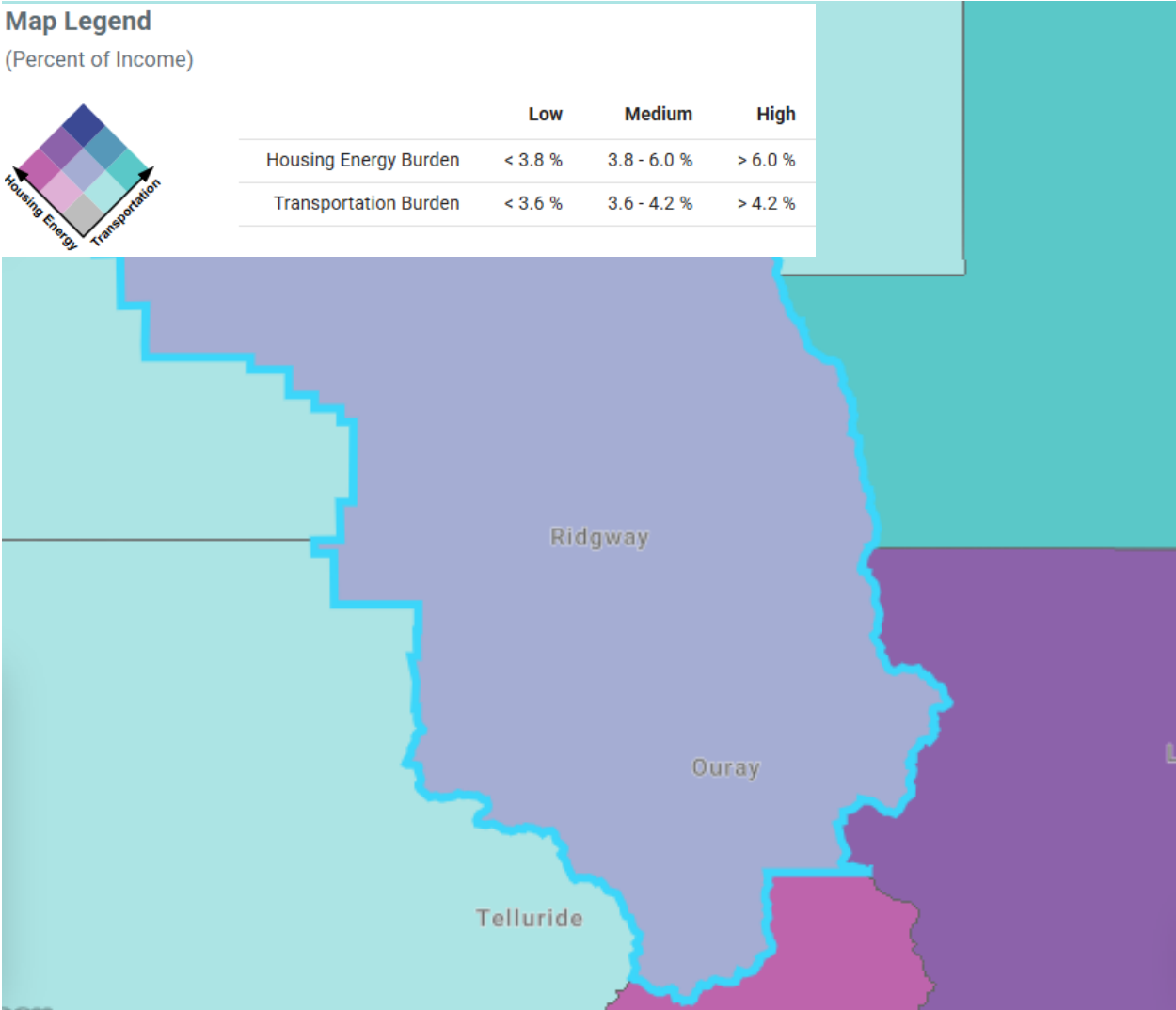
Ouray County also ranks in the medium range for transportation burden at 4.1%. This measure accounts for annual household miles traveled, stock-weighted fuel efficiency (miles per gallon), and fuel prices.

Table 6.8: Ouray County Energy and Transportation Burden, 2020

Category	Value	Range
Housing Energy Burden	4.2%	Medium
Transportation Burden	4.1%	Medium
Total Energy Burden	8.3%	--

Source: National Renewable Energy Laboratory (NREL), State and Local Planning for Energy (SLOPE) Platform, 2020

Figure 6.16: Ouray County Energy and Transportation Burden Map, 2020



Source: National Renewable Energy Laboratory (NREL), State and Local Planning for Energy (SLOPE) Platform, 2020

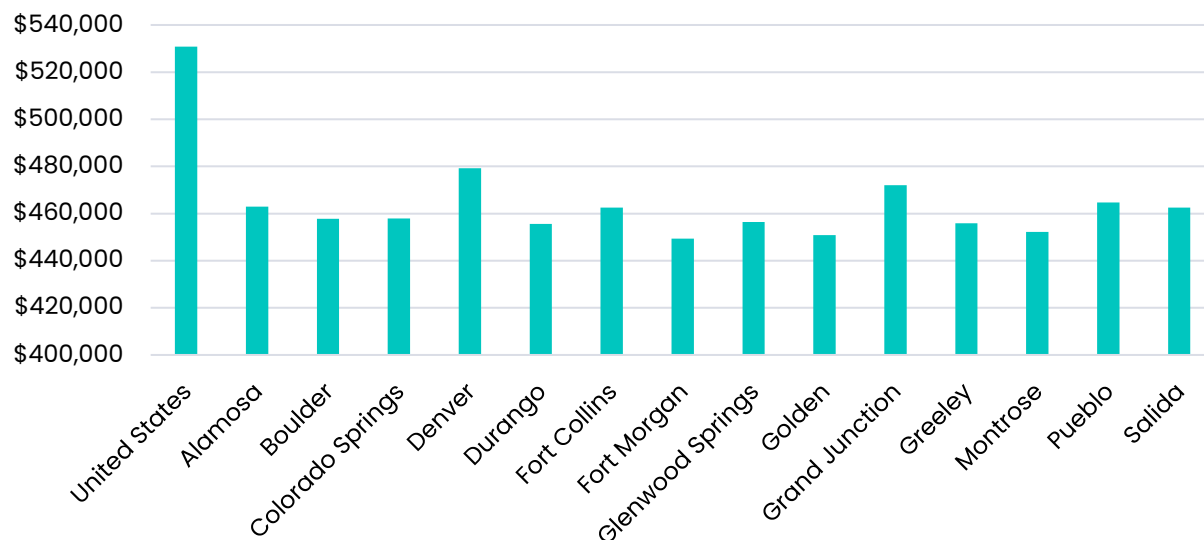
Cost of Construction

The project team analyzed RSMeans data for 1,200-square-foot, one-story, single-family homes with wood siding frames, built by non-union contractors across various locations in Colorado.²¹ The RSMeans database is updated quarterly and provides City Cost Index (CCI) values and key building material costs. The Historical Cost Index (HCI) applies these updates to a historical benchmark, allowing cost trends to be indexed over time and used for forecasting, comparisons, and updates nationwide.

²¹ RSMeans data from Gordian, <https://www.rsmeansonline.com/>.

Because RSMeans data for Ridgway and the City of Ouray was unavailable due to the area's small size and limited dataset, PC used information from other Colorado cities to estimate potential costs.

Figure 6.17: Average Building Costs for Nearby Areas, 2023



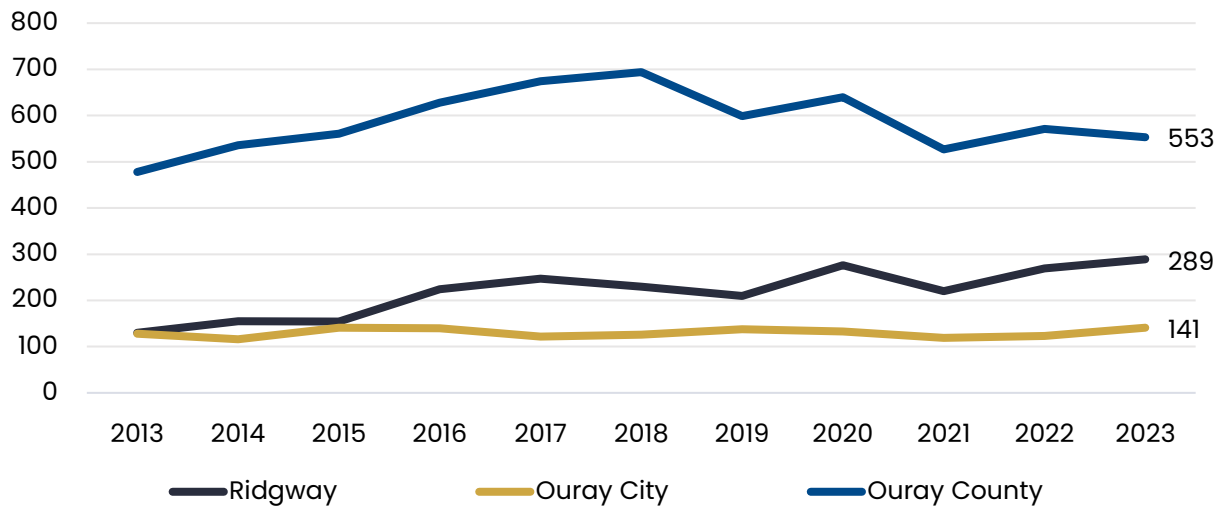
Source: Points Consulting using RSMeans Square Foot Estimator, 2025

Rent Trends

Generally speaking, there are fewer metrics available on rental markets, as they are more difficult for federal agencies to track, and for-profit data providers have less incentive to collect and report such information. However, several sources use proprietary methods to produce reports on rental market conditions. The U.S. Department of Housing and Urban Development (HUD) also tracks rental prices to produce Fair Market Rents (FMRs), which must be used in subsidized housing built with HUD funding. So, although these sources differ in their methods, they tell the same story of increasing rental costs.

Figure 6.18 shows the number of rental units in Ridgway doubled from 2013 to 2023 while in the City it remained relatively stable. Ouray County experienced a significant increase, from under 500 units in 2013 to nearly 700 in 2018, but this number has declined to approximately 550 by 2023.

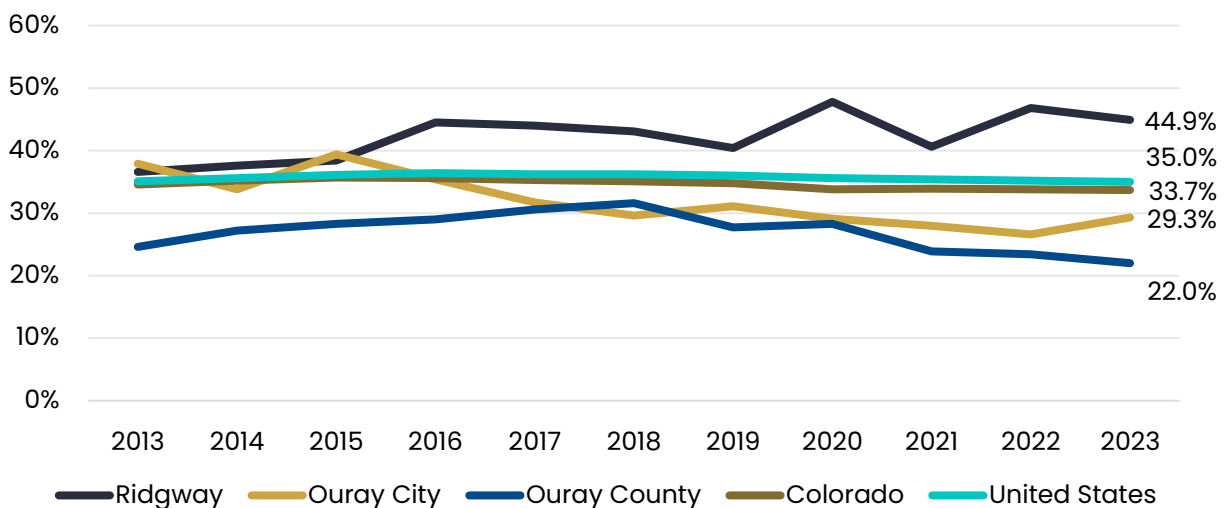
Figure 6.18: Renter-Occupied Units, 2013–2023



Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table DP04

The share of renter-occupied units is depicted in Figure 6.19. In Ridgway, this share has consistently remained above that of Colorado and the United States, increasing from 36.6% in 2013 to 44.9% in 2023. In contrast, Ouray County has remained below both state and national levels, with the share decreasing from 24.6% in 2013 to 22.0% in 2023.

Figure 6.19: Renter-Occupied Unit Share of Total Occupied Units, 2013–2023



Source: U.S. Census Bureau, 2013–2023 5-Year Estimates, Table DP04

Fair Market Rents (FMRs) are traditionally calculated at the county level, as shown in Figure 6.20. However, HUD has recently begun calculating Small Area Fair Market Rents

(SAFMRs) at the ZIP code level as well. In 2025, HUD calculated SAFMRs for each ZIP code in Ouray County, shown in Table 6.9.

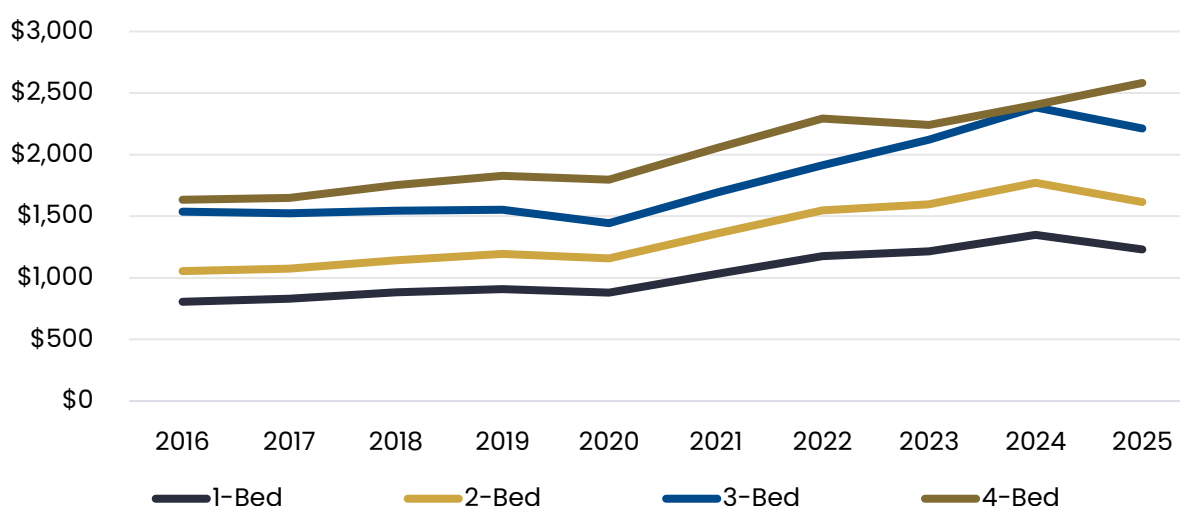
FMR dollar amounts in Ouray County have gradually increased over the past decade across all unit sizes. Prices for all unit sizes peaked in 2024, followed by a slight decline in 2025, except for four-bedroom units, which continued to rise. Among ZIP codes, Ridgway's SAFMR is higher than those for the rest of the County across all unit sizes (Table 6.9).

Table 6.9: Small Area Fair Market Rents for Ouray County Zip Codes, 2025

ZIP Code	General Area	1-Bed	2-Bed	3-Bed	4-Bed
81432	Ridgway	\$1,330	\$1,750	\$2,340	\$2,810
81427	City of Ouray	\$1,220	\$1,600	\$2,150	\$2,170
81403	--	\$1,220	\$1,600	\$2,150	\$2,170

Source: HUD Small Area FMRs for Ouray County

Figure 6.20: Fair Market Rents for Ouray County, 2016–2025



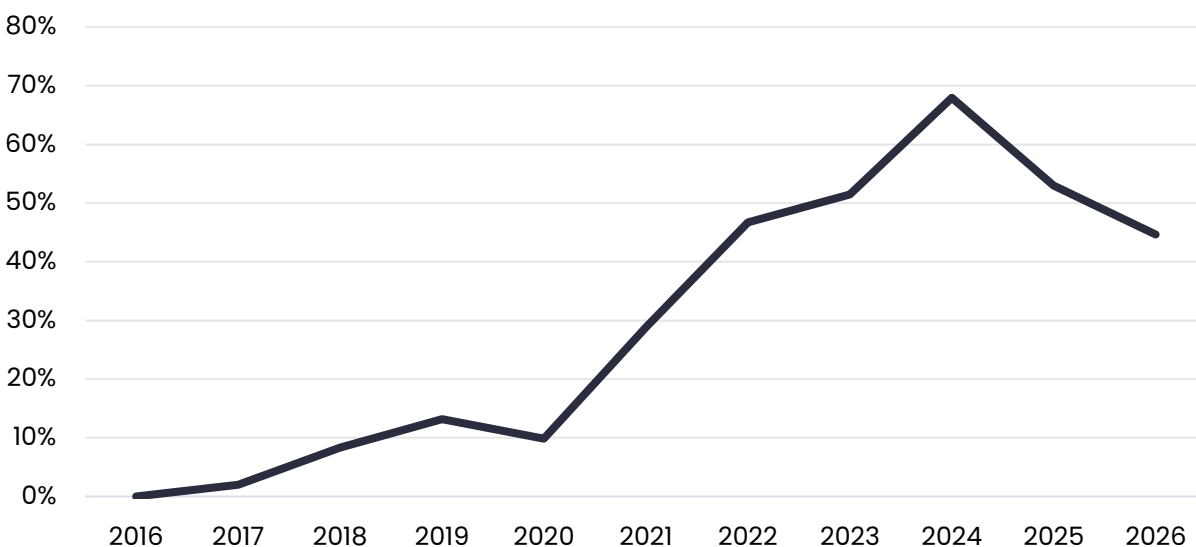
Source: HUD Fair Market Rent Documentation System, 2016–2025

Two-bedroom rental units are a good indicator of the median rental unit, and therefore rental price, in a given geographic area. Figure 6.21 displays the growth in two-bedroom FMR in Ouray County from 2016 through 2026. While FMRs are not the same as private market rents, they follow the trend of private market rents, as they represent the 40th percentile rents for standard-quality rental housing units in the FMR area.²² According to FMRs, rental prices in Ouray County increased substantially from 2020 through 2024.

²² 24 CFR § 888.113, "Housing and Urban Development," Cornell Law School, accessed February 28, 2025, <https://www.law.cornell.edu/cfr/text/24/888.113>.

More specifically, the median rent increased by 68.0% from 2016 through 2024. The peak two-bedroom FMR reached \$1,772 in 2024, and has since decreased to \$1,526 for 2026.

Figure 6.21: Cumulative Percent Change in Ouray County Two-Bedroom FMR



Source: HUD Fair Market Rent Documentation System, 2016–2026

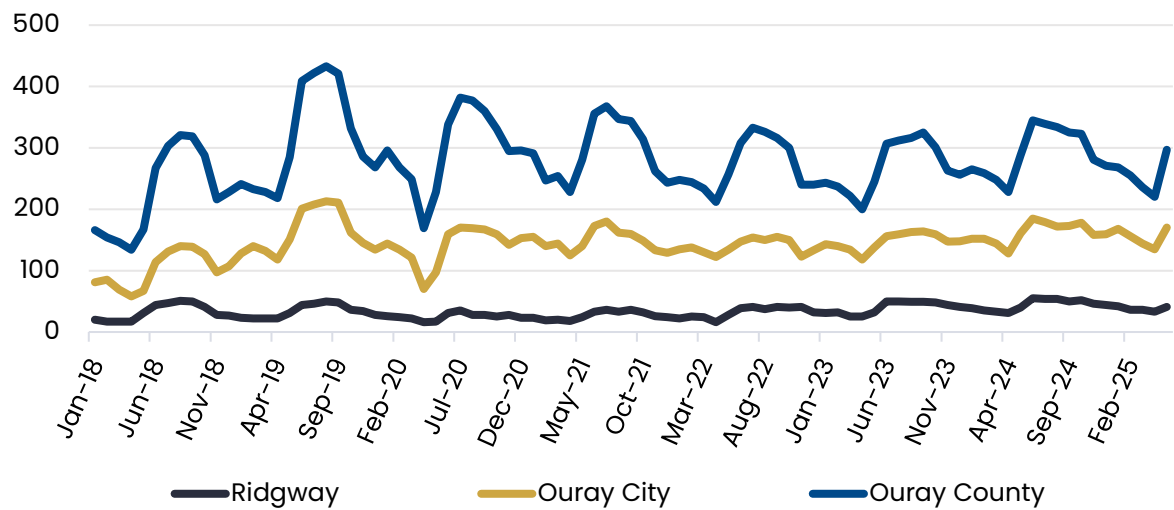
Short-Term Rentals

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

Figure 6.22 shows the number of active STR listings in Ridgway, the City of Ouray, and Ouray County between January 2018 and May 2025. STR activity follows a seasonal pattern, with more listings in the summer and fewer in the first and fourth quarters of the year. From May 2018 to May 2025 the number of listings in Ouray County has increased from 167 to 297 (an increase of about 75%). However, since 2019 there has been no notable growth in the average number of active listings. Additionally, the Town of Ridgway caps the number of STR licenses approved by the Town at 50, according to Town Ordinance No. 17-03.²³ As shown below, the ordinance has been successful in limiting the number of STRs in Town limits.

²³ Town of Ridgway, Ordinance NO. 17-03, “17-03 Short Term Rentals,” Town Staff, Accessed June 20, 2025, <https://townofridgway.colorado.gov/sites/townofridgway/files/17-03%20Short%20Term%20Rentals.pdf>.

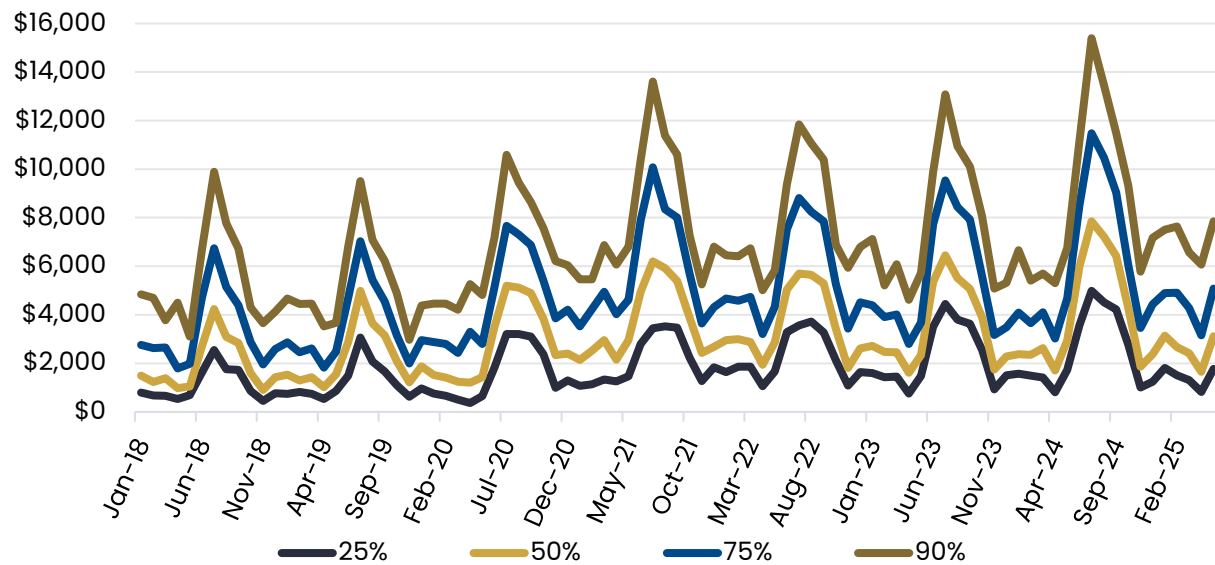
Figure 6.22: Active STR Listings, 2018–2024



Source: AirDNA, 2024

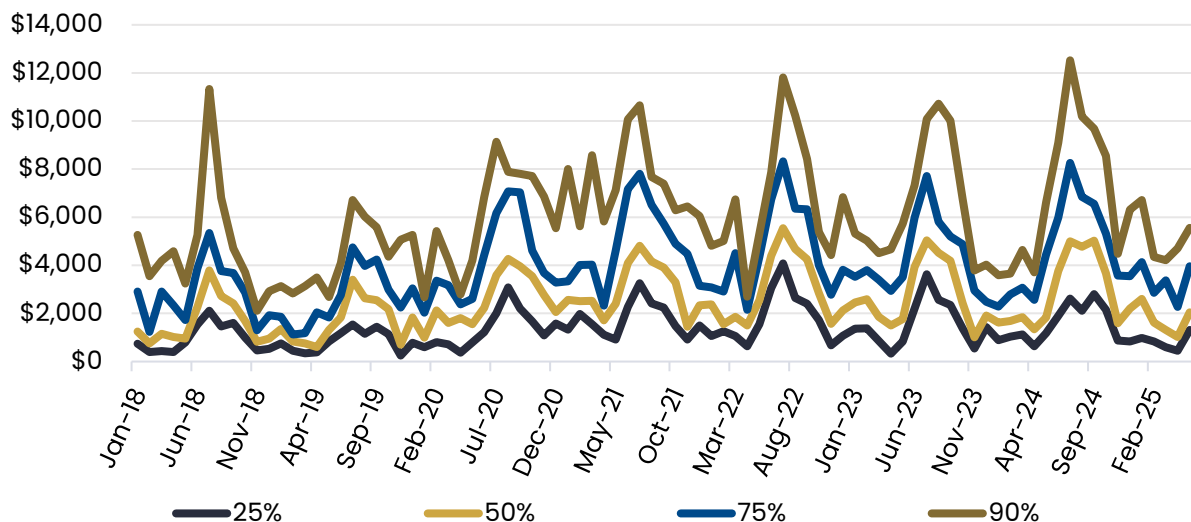
Figure 6.23 and Figure 6.24 below show the monthly revenue of STR operators across various percentiles. In this context, most operators are shown by the 50th percentile, above-average performers by 75th percentile, and top performers by the 90th percentile. In Ouray County, most operators earn between \$1,700 and \$5,000 per month, while top performers earn between \$4,800 and \$10,000 per month. Across all percentiles, STR operators experienced an overall upward trend in revenue between January 2018 and May 2025, with a slight dip in 2022. Notable revenue spikes occurred consistently around June each year. Trends in Ridgway followed a similar pattern, though at slightly lower revenue levels.

Figure 6.23: STR Monthly Revenue by Percentile, Ouray County, 2018–2025



Source: AirDNA, 2024

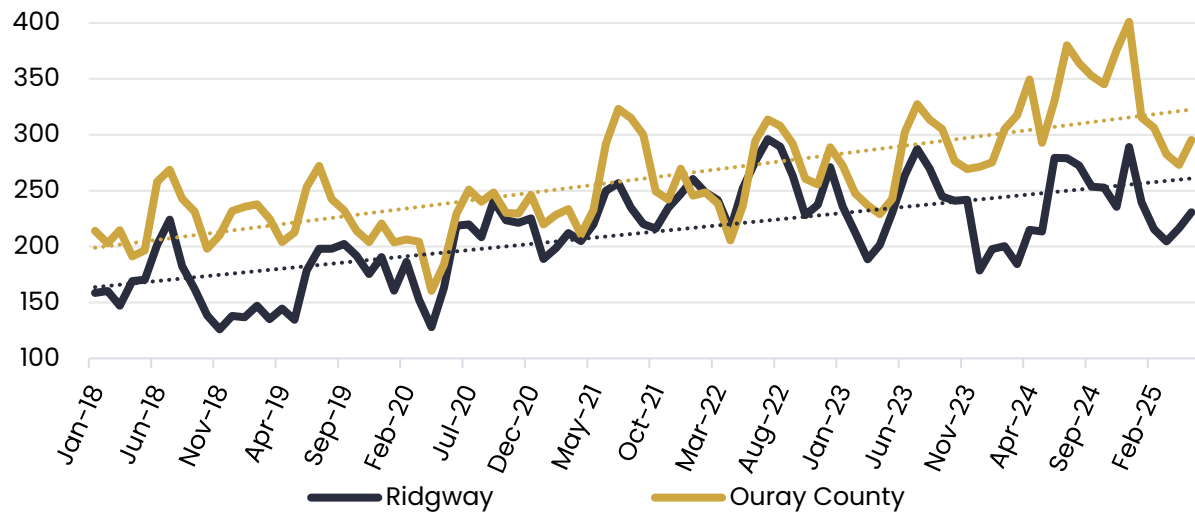
Figure 6.24: STR Monthly Revenue by Percentile, Ridgway, 2018–2025



Source: AirDNA, 2024

Figure 6.25 shows the trend in average daily rates (ADR) for STRs in Ridgway and Ouray County. Both ADRs generally increased from January 2018 until late 2019, before reaching their lowest points in April 2020 (\$160 in Ouray County and \$128 in Ridgway). ADRs then gradually increased in the following months. Notably, between January 2024 and January 2025, the ADR in Ouray County rose approximately 15 percentage points, while Ridgway's ADR increased roughly 20 percentage points.

Figure 6.25: STR Average Daily Rate

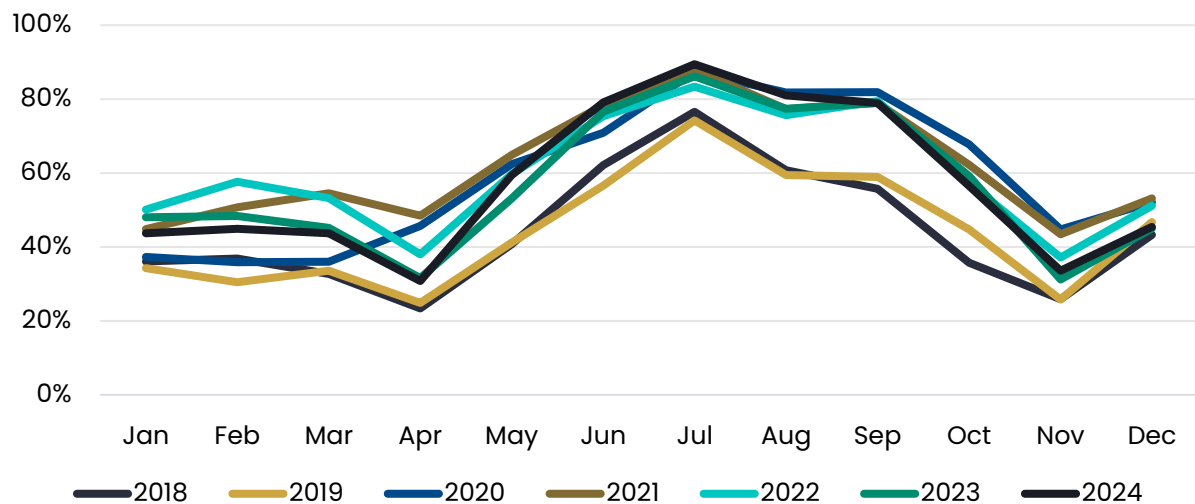


Source: AirDNA, 2024

The occupancy rate of a short-term rental (STR) indicates how often it is booked each month. Occupancy rates can help STR operators determine whether to increase or decrease rental prices. For example, a property booked at 90% occupancy for \$100 per night might generate more revenue if rented at a lower occupancy rate for \$300 per night.

Figure 6.26 shows the monthly occupancy rate of STRs in Ouray County from 2018 to 2024. In 2024, occupancy rates followed similar seasonal trends as in previous years, with the highest rates occurring in the third quarter.

Figure 6.26: STR Occupancy Rate, Ouray County, 2018–2024



Source: AirDNA, 2024

Table 6.10 summarizes STR patterns in Ridgway, the City of Ouray, and Ouray County. Among the three, the City of Ouray has the highest concentration of STRs, with 35.3% of its housing stock currently used as short-term rentals. Ridgway has a much lower concentration, below both the City of Ouray and Ouray County levels. In terms of average daily rate (ADR), Ouray County has the highest at \$344, followed closely by the City of Ouray at \$337. Ridgway's ADR is noticeably lower, at just \$256.

Table 6.10: STR Patterns

Region	Occupied Housing Units	Active Short-Term Rentals	Percentage STR Stock	Median Occupancy Rate	Average Daily Rate
Ridgway	643	41	6.4%	57.0%	\$256
City of Ouray	481	170	35.3%	59.0%	\$337
Ouray County	2,514	297	11.8%	60.0%	\$344

Source: U.S. Census Bureau, 2023 5-Year Estimates, Table S2504, AirDNA, 2025

7. Community Engagement

Key Themes of On-Site Meetings

High amenity and high quality of life lead to high housing demand

With Ridgway residing in the foothills of the San Juan Mountains and Ouray being in the mountain range, there are breathtaking scenic views in all directions no matter where in the County folks may find themselves. An endless list of outdoor recreation options allow any resident or visitor to enjoy the natural scenery as well. Year-round festivals and local events inspire a lively feeling for the County from both municipalities.

Aside from recreational opportunities, the rural Ouray County is serviced by fiber optic internet. This provides high-income service workers to move into the County and still be able to viably continue their work. For all of these reasons and more, it's hard to find one in the "con" column for households looking to migrate to the area.

There is a strong desire for the conservation of natural beauty and historical culture throughout the County, leading to greater development interest in the Town of Ridgway

One of the most popular phrases we heard while on-site was, "I hope I am the last person to move to Ouray County!" Families who move to the area don't ever want to see it change, seeming to adopt the attitudes of long-time residents. All residents feel the scenes of natural beauty and historic agriculture with large ranches ought to be preserved, even if that means trying to stunt the growth of the region. Highly restrictive zoning policies at the County level exacerbate these attitudes, along with the authoritative review process for any housing development that may occur.

However, this has resulted in greater development interest in the Town of Ridgway and the City of Ouray. An intergovernmental agreement (IGA) between Ouray County and the Town and City is meant to direct growth that does happen towards to municipalities. With proper communication, coordination, and partnership the policy may assist in promoting smart growth management and limit urban sprawl.

The COVID-19 exodus supercharged housing demand and home values

In nearly all of the interviews we have conducted, housing just feels different after the COVID-19 pandemic. The pandemic indeed supercharged housing demand and there were multiple reasons. Firstly, the lock downs combined with low interest rates made households more likely to upgrade their homes. If they were to stay inside much more often, they would like to buy a larger home to enjoy the space. If families were familiar with the Ouray County region, then they might have felt more convicted in their desire to live in the community full time.

Additionally, the community offers more outdoor opportunities, where it was safer to interact with friends and families. Increased demand for those outdoor opportunities likely contributed to housing demand pressures throughout the County.

Another nationwide trend was the hollowing out of urban centers. Along the coattails of the desire to upgrade homes, families also wanted to move to areas of relatively lower density to reduce chances of contracting the virus. Communities with space and access to internet offered a perfect opportunity for workers that wanted to keep their service jobs and move to an area of lower density and more outdoor options.

Concerns with consistency of architectural design standards for incoming affordable and workforce housing developments

One of the results of the IGA between the County, the Town, and the City is that new development is taking new shapes and sizes. Long time community members haven't always been a fan of how the new developments look. Ridgway's Space to Create is the most recent example of such attitudes.

The height of the building, the roof of the building, the overall look, and even the colors have rubbed residents the wrong way. They want to preserve the ability to view the mountains and the foothills, and thus don't support larger apartment buildings. The Space to Create was built with a more modern look overall as well. Residents prefer the buildings to conform to traditional design standards. However, if future developments must follow the traditional design standards set forth by residents, then it will become a barrier to development by pushing construction costs higher.

There is a positive impression of ADUs in the Town and the County with a strong uptick in adoption in the past 10 years

Accessory dwelling units (ADUs) are an excellent way to develop housing that may be naturally occurring affordable housing (NOAH). As an additional, smaller unit on an already developed lot with a single-family home, ADUs can help increase the housing supply in multiple ways. They may be used for family, either for older members in the form of a "mother-in-law suite" or as a unit for younger family members while they work and save up to be able to afford a unit on their own.

ADUs are also often used as long-term rentals for the local workforce. Rentals are an essential segment of the housing stock for local workers to be able to work and live in the community. They also provide the primary property owner with additional income. Use as a short-term rental is also a possibility, though the Town of Ridgway limits the number of short-term rental licenses available to 50 in an effort to incentivize their use to complement the long-term housing stock.

As the Town of Ridgway now has about 45 ADUs, Ouray County is also increasing their use. Property owners are eligible to develop one primary dwelling unit along with an

ADU on their property by right. The allowed size of the ADU depends on the size of the lot the property owner possesses.

The community is interested in preserving full-time residents to avoid the hollowing out that can take place in resort-heavy communities

Being in close proximity to Telluride, the residents of the Ouray County community have seen the impact a resort-heavy housing market can have on local workers. Despite desires to potentially limit growth in favor of open space preservation, residents do generally support more housing being available for local workers. The Wetterhorn Subdivision in Ridgway is a good example of this.

Homes in the Wetterhorn Subdivision are deed restricted to 120% AMI and purchase eligibility requires the owner to work within the Ridgway school district area. Community members have supported developments such as this in an effort to keep local workers in the area. Without opportunities like Wetterhorn, many households commute from other cities close by such as Montrose where housing is more affordable. Ouray County residents have voiced that they want local workers to be able to live and work in Ridgway and Ouray, but the matter remains to be settled in just how to make it happen.

Community Survey

The project team conducted an electronic survey of Ouray County residents from July 22, 2025 through September 15, 2025. We collected a total of 364 surveys from residents in Ridgway, Ouray, and unincorporated parts of the County. Open to all Ouray County residents, the survey included a mix of fixed-response questions (e.g., multiple-choice and scaled responses) and open-ended questions.

To maximize participation, the team (working with the Town of Ridgway and Ouray County) widely promoted the survey both online and offline. Main strategies included flyers, email, social media, and in-person promotion through interviews and on-site presence. We used thematic coding to categorize open-ended responses into similar groups.

The response rate for Ouray County residents was 8.3% of the adult population (aged 18+), including with 17.1% of the adult population in the Town of Ridgway. Given the response rate and size of the population, we are confident that the survey reflects the actual sentiments of the Ouray County community within a margin of error of 4.9% in either direction on a 95% Confidence Interval.

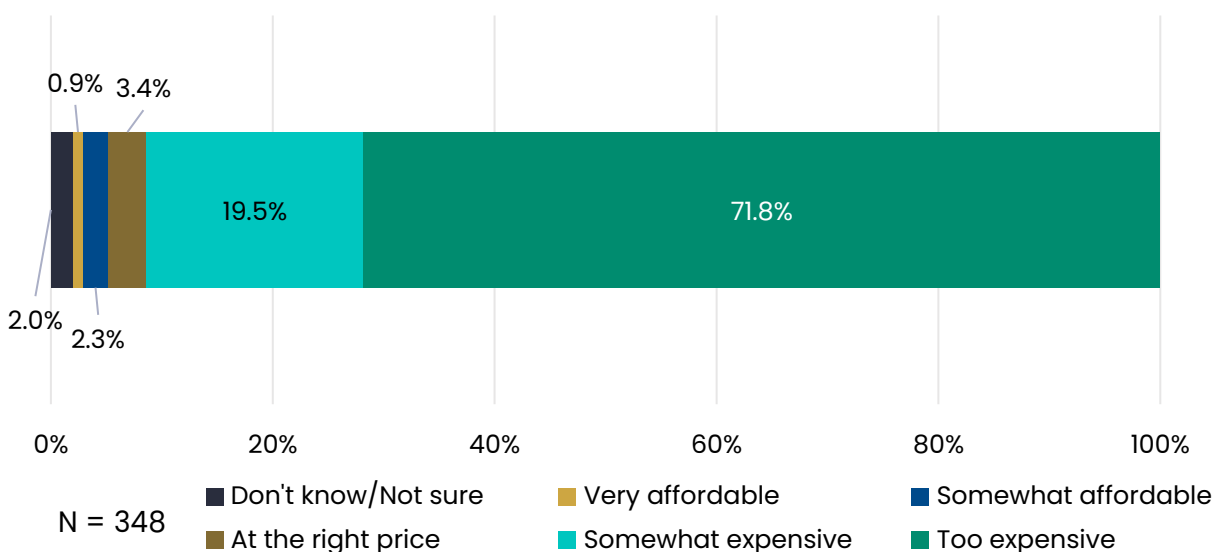
Survey Responses

Figure 7.1 through We also asked Ouray County residents what they may be willing to have change in their community to facilitate more affordable housing. The top three options were to have greater allowances of duplexes and triplexes in single-family areas, smaller lot sizes and homes, and simpler building designs (Figure 7.4). The Town

of Ridgway has been pursuing many of these options to facilitate greater affordability, but perhaps these could be expanded upon. The option with the fewest votes was “Taller buildings.”

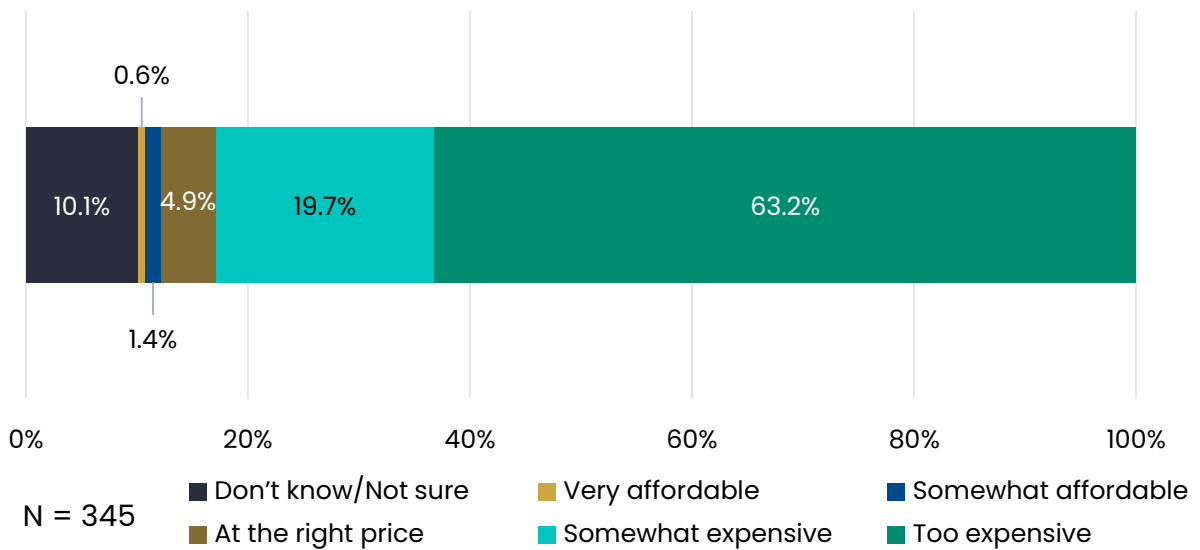
Figure 7.4 display some highlighted survey response data before the full survey analysis is completed for the next deliverable. In terms of purchasing a home in Ouray County, residents overwhelmingly believe it is too expensive (Figure 7.1). In fact, 71.8% of respondents feel purchasing is too expensive, and 91.4% of respondents feel purchasing is “Somewhat expensive” and “Too expensive.”

Figure 7.1: Please rate your perceptions of purchasing a home in the County/City/Town



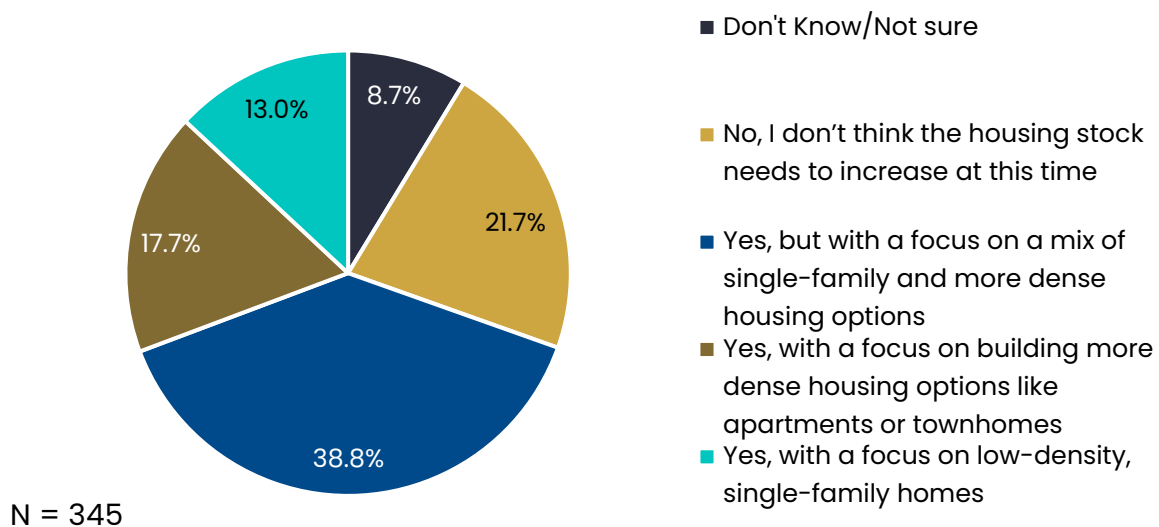
Switching gears to renting, the majority of respondents also feel that renting is too expensive (Figure 7.2). Specifically, 63.2% of respondents feel renting in Ouray County is too expensive, and 82.9% of respondents feel renting is “Somewhat expensive” or “Too expensive.” Another notable outcome to this question is that more respondents are unsure of the cost of renting, especially compared to purchasing. One-tenth (10.1%) of respondents answered “Don’t know/Not sure” related to the cost of renting, compared to only 2.0% of respondents for purchasing. This could point to a need for increased rental stock, because a higher share of residents are not sure if it is expensive or affordable at all.

Figure 7.2: Please rate your perceptions of renting in the County/City/Town



Increasing the housing stock has the potential to slow down the increase in housing costs or even bring them down. Figure 7.3 shows the response data for whether or not respondents would like to see the housing stock increase in the County/City/Town. Overall, 69.6% of respondents would like to see the housing stock increase in some way, shape, or form. The response with the greatest share of respondents is “Yes, but with a focus on a mix of single-family and more dense housing options” showing residents would prefer a mix of options in planned and future developments.

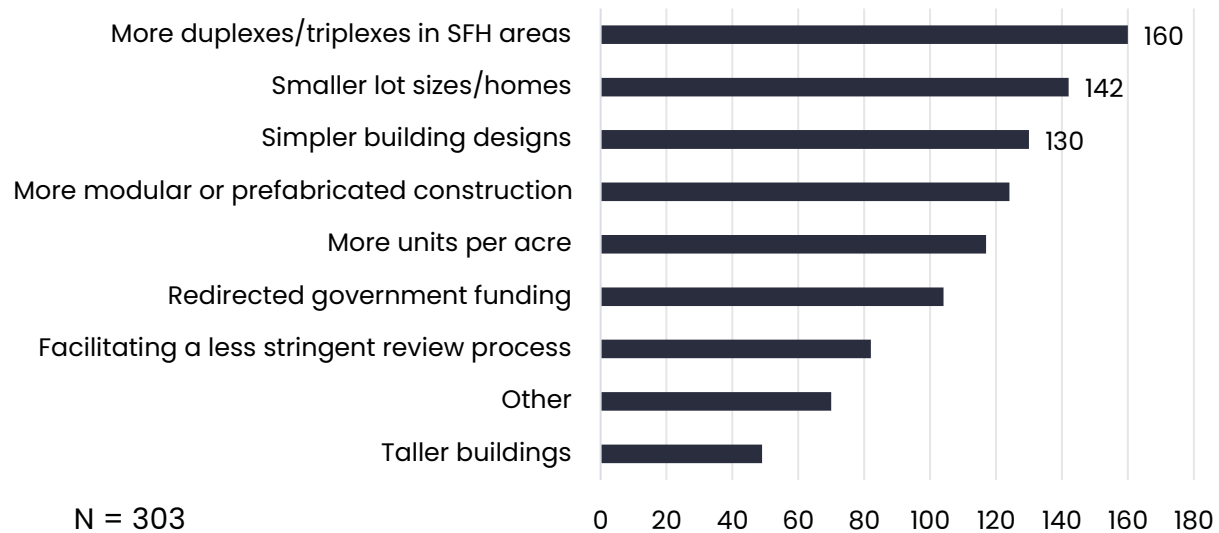
Figure 7.3: Would you like to see the housing stock increase in the County/City/Town



We also asked Ouray County residents what they may be willing to have change in their community to facilitate more affordable housing. The top three options were to have

greater allowances of duplexes and triplexes in single-family areas, smaller lot sizes and homes, and simpler building designs (Figure 7.4). The Town of Ridgway has been pursuing many of these options to facilitate greater affordability, but perhaps these could be expanded upon. The option with the fewest votes was “Taller buildings.”

Figure 7.4: What are you willing to have change to facilitate more affordable housing?



8. Literature Review

Past Housing Studies

2024 Ouray County Rental Housing Demand Analysis

Home Trust of Ouray County sponsored an Employee Housing Questionnaire. About 70% of homeowners said they live in a single-family home, and only one-third of renters do. About a quarter of renters live in apartments or condominiums, and approximately 8% live in hotels, RVs, vehicles, or tents. Homeowners were more likely to be satisfied with their housing than renters, and 74% of renters said that finding affordable housing that met their needs was either moderately difficult or very difficult.

Among respondents who said they are likely to move within Ouray County, almost all listed a single-family home as their first-choice housing type. The most common second choices were manufactured homes, townhomes, or apartments. Most of those planning to move want to live in Ridgway, while the next largest group prefers the City of Ouray. All except three of those likely to move to the Town of Ridgway indicated a need for homes with fewer than two bedrooms.

Region 10 Mind the Gap Workforce Housing Study

Region 10 includes Ouray, Delta, Gunnison, Montrose, San Miguel, and Hinsdale counties. The report estimates that 6,600 housing units will be needed over the next 10 years to meet projected housing demand. Jobs in the region have grown at twice the annual rate of housing supply, indicating that housing construction has not kept pace with demand over the past decade.

Planning Documents

Town of Ridgway Master Plan (2019)

The population of Montrose, San Miguel, and Ouray counties is projected to double between 2016 and 2050, with the Town of Ridgway expected to add between 150 and 700 new residents. The City of Ouray's growth potential is limited by topographic constraints, while the Town of Ridgway has more room to grow but lacks the infrastructure and services necessary to support major new development.

The Master Plan outlines the community's vision and values and consolidates various planning efforts into a single comprehensive document. The core community values include: a healthy natural environment; a strong sense of community and inclusivity; small-town character and identity; a vibrant and balanced economy; and well-managed growth. All goals and action plans in the Master Plan are centered on these values.

Ouray County Master Plan (2025)

The four pillars of this Master Plan are: the natural environment, land use, infrastructure, and economic development. The natural environment is especially important due to its impact on quality of life, its potential to attract tourism, and the resources it provides for agriculture in the County. Ouray County has diverse topography, with different regions varying in their suitability for development based on terrain and existing infrastructure. There are currently 116 active farms in the County, and agricultural use represents the primary demand for water in the region.

The City of Ouray's 2024 Housing Needs Assessment (HNA) concluded that 270 workforce housing units will be needed in the County by 2032. The assessment also identified a capital gap in housing for households earning between 60% and 140% of the Area Median Income (AMI).

The primary transportation infrastructure in the County is the road network. A new public transit system began operating in 2024. This system offers service to a limited number of locations within and outside of the County. However, funding remains a major barrier to maintaining and improving transportation infrastructure.

Town of Ridgway Economic Implications of Land Use Summary Memorandum

The key findings of this report are that, if the Town of Ridgway grows as projected by the Colorado Department of Local Affairs, fewer than 200 new residents will be added by 2050. At the current residential density, Ridgway would have more than enough vacant land to accommodate this level of growth. However, real estate professionals interviewed for this project anticipate that Ridgway will grow faster than these projections, which would create a need for higher residential densities and greater demand for townhomes, multifamily housing, and similar options.

They also expect job growth to accelerate, potentially requiring increased commercial development densities as well.

Region 10 CEDS (2021-2026)

The Region 10 area includes the counties of Delta, Gunnison, Hinsdale, Montrose, Ouray, and San Miguel. As of 2021, the region had a population of 107,387, representing a 7% increase since 2010. By 2030, the population is projected to grow by another 10%. Ouray County had a population of 4,874 in 2021, an increase of 11.5% since 2010, and is projected to grow another 6.8% to 5,204 people by 2030.

Ridgway is designated as a "Space to Create" community, which provides more opportunities for long-term affordable workforce housing and spaces for employment in the creative sector. However, tourism remains the leading base industry.

The five strategies for economic growth identified in the Comprehensive Economic Development Strategy (CEDS) are:

- Small business & entrepreneurship support
- Strengthen primary industry clusters in agriculture, tourism, and manufacturing
- Create vibrant and livable communities
- Support development of robust and resilient infrastructure
- Develop and retain a skilled and resilient workforce

Alternative Futures for the Telluride Region, Colorado

This study forecasted nine different alternatives in the next 20 years in the region. These were based on different levels of population growth and public policies. The high growth scenario predicts that all the private developable land in the region will be built on in the next 20 years, and the low growth scenario predicts this will be in the next 40 years. These forecasts indicate that changes to policy and stronger communication between municipalities are needed if the character of the Telluride region is to be maintained.

Appendix A: In-Depth Data & Methodology

Population & Housing Needs Forecast

[In progress]

Housing Needs by Income Level Methodology

[In progress]

Migration Data

[In progress]

Displacement Risk Methodology

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

- Individuals without a high school diploma
- Individuals with disabilities
- Individuals with limited English proficiency
- Households below 150% of the federal poverty level
- Minority status
- Single-parent households
- Crowded households
- Cost-burdened households (abbreviated in Table A.1 as “CB”)

After conducting a basic comparison of these indicators across different geographic areas and categories, PC calculated the median and standard deviation for each variable. We then assigned an equal weight to each risk factor. Using this information, we calculated a raw score for each census tract based on how many standard deviations each category deviated from the median. Finally, we normalized these scores to a user-friendly 0–100 scale. Table A.1 shows the results.

Table A.1: Detailed Statistics of Displacement Risks

Census	No HS Diploma	Dis-abled	Limited English (5+)	>150% poverty	Min-ority	Single - Parent	Crowded	*CB	Index Score
9676.01	1.9%	17.8%	0.6%	0.0%	4.5%	0.0%	5.3%	22.9%	37.5
9676.02	2.8%	14.2%	1.6%	0.3%	10.8%	2.8%	13.8%	23.3%	62.5
Ouray County	2.50%	15.1%	1.3%	0.2%	9.2%	2.0%	11.6%	23.2%	51.0
CO	7.5%	11.0%	5.3%	2.6%	35.0%	2.5%	15.8%	26.5%	-
U.S.	10.8%	12.9%	6.2%	4.4%	43.0%	3.5%	20.5%	26.2%	-

Source: Points Consulting

AGENDA ITEM #4

RIDGWAY PLANNING COMMISSION

MINUTES OF REGULAR MEETING

SEPTEMBER 17, 2025

CALL TO ORDER

The meeting was held in person and via virtual meeting portal Zoom Meeting, pursuant to the Town's Electronic Participation Policy.

The Chairperson called the meeting to order at 5:30 p.m. Commissioners Nelson, Meyer, Petruccelli, Mayor Clark, and Chairperson Montague were in attendance. Commissioner Liske was absent.

WORK SESSION

1. Workplan 2026: Direction from Planning Commission to staff on priorities for 2026

Staff Report dated September 12, 2025, from Planner Kemp recapping the ongoing projects and the Staff Report dated January 26, 2024, by Contracted Town Planner, TJ Dlubac, plus an earlier list of Future Land Use Considerations outlining potential code updates, provided background for discussion of prioritizing work plans for 2026.

Planner Kemp asked for direction on priorities and there was agreement to prioritize streamlining the review processes for affordable housing projects. The Commission requested to hear from staff about which items from the list would be most beneficial to the Town. TJ, the contracted Town Planner with Community Planning Strategies, proposed a technical update kickoff in January to provide staff recommendations for the Commission to discuss. There was consensus to begin the technical update in January.

PUBLIC HEARING

2. Application: Garvey Subdivision Plat: A Resubdivision of Lot 7 of Marie Scott Subdivision and Lot 2 of the Anderson Minor Subdivision, Town of Ridgway; Location: Marie Street and South Amelia Street; Address: 383 S. Amelia St.; Zone: Residential ®; Applicant: Keith Garvey Owners; Keith Garvey and TBD Marie St, LLC.

Staff Report dated September 12, 2025, from Planner Kemp provided background for the application which is a request for a Resubdivision that will subdivide two existing adjoining lots into three lots: Lot A, B, and C.

Planner Kemp explained that the existing home on Lot C has some outbuildings on Lot B which encroach on the frontage easement and the front setback as they currently exist. A note has been added requiring their removal when a building permit is submitted for that lot. No formal building plans have been submitted for Lot A or B, however, the applicant has expressed an interest in building a single-family home on each. She noted the Future Land Use Map designates this area for Single Family Neighborhoods and that Town Council is the decision-making body for the proposed Resubdivision.

Planner Kemp read into the record a letter received from neighboring property owner, Jake Niece, dated September 17, 2025, notifying the Planning Commission of an additional outbuilding on wheels that is occupied on Lot B, as well as an “at large” dog, and invasive weeds on the property. She noted the letter was received prior to the meeting and staff was previously unaware that the outbuilding on wheels was occupied.

The Chairperson opened the hearing for public comment.

Resident Abigail Lang noted she would like to have more information on the Resubdivision. Planner Kemp said she would provide her with a hard copy of the pertinent documents.

Jake Niece stated he had no fundamental disagreement with the Resubdivision, but rather with code compliance as outlined in his letter. He added that the outbuilding on wheels on Lot B has been stationary for many years and occupied for well-over the 30-day limit.

The Chairperson closed the hearing for public comment and shared the process for notifying the public of Re subdivisions. She noted that staff will address the code compliance issues.

ACTION:

Commissioner Foyster moved and Mayor Clark seconded the motion to approve the Resubdivision of Lot 7 of Marie Scott Subdivision and Lot 2 of the Anderson Minor subdivision, with the following conditions:

1. Prior to the Town recording the Resubdivision Plat with the Ouray County Clerk and Recorder's Office, all signatures shall be obtained, and the remaining water and sewer tap fees and excise tax for all lots shall be paid. The motion carried unanimously.

APPROVAL OF THE MINUTES

3. Approval of the Minutes from the Meeting of August 20, 2025

ACTION:

Mayor Clark moved to approve the August 20, 2025, Minutes. Commissioner Foyster seconded the motion, and it was carried unanimously. Commissioner Petrucelli abstained.

OTHER BUSINESS

4. Updates from Planning Staff

Planner Kemp introduced Leigh Roberston, the new Executive Assistant to Town Manager, Preston Neill.

5. Updates from Planning Commission Members

Commissioner Nelson asked about the Landscaping Regulations vote by the Town Council. Mayor Clark shared that there was a split vote of 3-2 by Town Council on the first reading with some members objecting to the prohibition of artificial turf on homeowner property which goes beyond the state requirements.

ADJOURNMENT

The meeting was adjourned at 6:35 p.m.

Respectfully submitted,

Julie Huun
Administrative Assistant

AGENDA ITEM #5

AGENDA ITEM #6