

Morgan County Housing Action Team

Data Use Learning Collaborative Project
Community Profile

BACKGROUND AND PROJECT CONTEXT

- Housing work began in 2016 in response to a growing housing shortage
- The situation worsened during the pandemic
- United Way launched a Growing Together Initiative in 2022 that addresses housing, food, child and youth development and access to health care
- Cross-sector, collaborative team is working to address housing issues along the housing continuum
- **One critical unmet need is for quality, below market rental units at a range of price points for a diverse group of households**
- **This project seeks to more clearly define that need**

PEAS | PROBLEM

- What and where in the county are the greatest needs for housing inventory (price point and housing type)?
- And are there one or more community groups (by income, language, race, employer) for whom this need is disproportionately large?

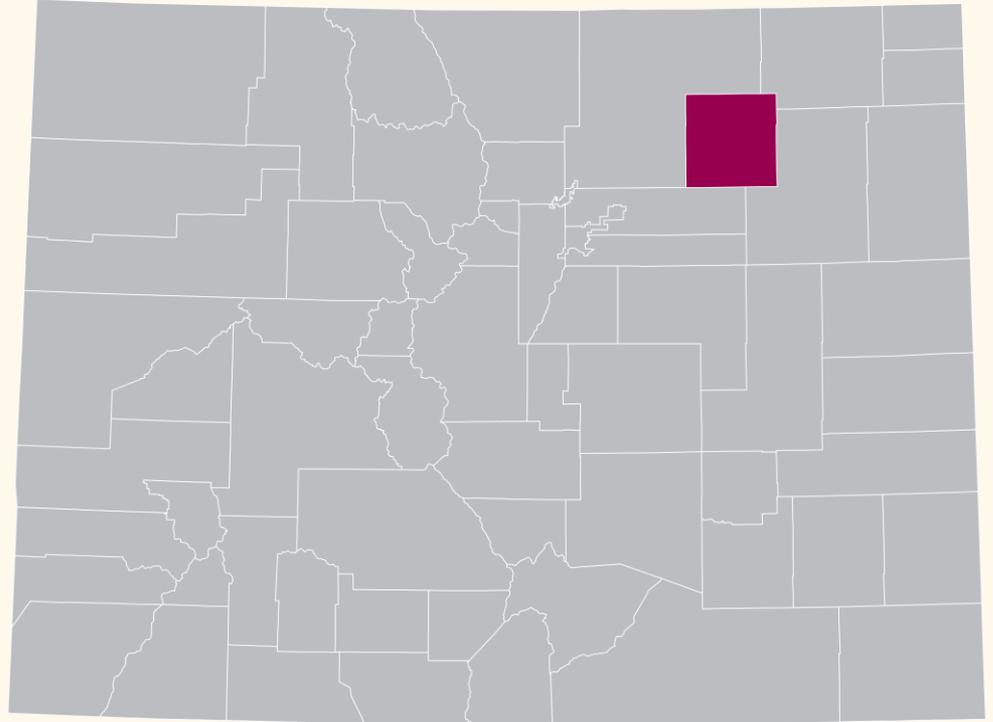


COMMUNITY SNAPSHOT



Geography

- 85 miles northeast of Denver
- 50 miles east of Greeley





COMMUNITY SNAPSHOT

- Agricultural hub for northeastern Colorado
- Major employers:
Cargill (2200 employees), Leprino, local hospitals, Great Western Sugar
- County seat:
Fort Morgan is one of the top 5 most diverse communities in the state
- Relatively large numbers of immigrants, resettled refugees, asylum seekers

LISTENING SESSIONS AND HOUSING SNAPSHOTS



HOUSING SNAPSHOT

Please help us to understand the housing needs in Morgan County so we can create solutions together for you and your neighbors. These answers are anonymous.

Number of people in your household _____

Monthly household income _____

Do you spend a portion of your income to support others who do not currently live with you? Yes No

Do you currently have a place to live? Yes No

If Yes, do you live in an Apartment House
 Mobile Home Camper Other _____

Monthly Rent or Mortgage payment amount _____

Do you pay utilities separate from your rent payment?
 Yes No

In the last 6 months have you had to make a decision to NOT pay a bill one or more months so you can afford rent, food, utilities or other expenses? Yes No

- Listening Sessions by language group, housing situation (long-term renters, unhoused)
- 60 participants to date
- 43 snapshots completed
- More sessions planned through April



PEAS | EVIDENCE

- # of households that are currently cost-burdened (paying more than 30% of household income on housing)
 - **83% of renter households earning \$35,000 or less annually allocate more than 30% of their income towards housing costs** (U.S. Census, 2018-2022 five-year survey)
 - More Housing Snapshots will provide information about which community groups are most impacted by being cost-burdened
- # of households struggling to pay for rent, utilities, food and transportation
 - **45% (19 of 43) of households report having to choose not paying one or more essential bills (food, rent, utilities) in the past six months** (Housing Snapshots, MCHAT 2025)
- # of workers commuting into the county because they can't secure affordable and adequate housing
 - **Cargill, the county's largest employer buses approximately 200 employees into Morgan County each day from Greeley because there is not affordable housing available.** (Cargill Leadership Team)
- Social determinants of health data
 - **Housing Affordability in focus area is 58.6%. Other indicators are below state average.** (Equity Data Navigator 2025)

PEAS | ANALYSIS

- From the listening sessions we are starting to gather evidence that because of the housing shortage and the power dynamic between landlords and tenants, many people are not speaking out about housing issues for fear of losing their shelter.
 - Predatory rental practices
 - Threats of deportation**

** This threat has become more real and constant in the past several weeks
- We can begin to interpret from the data that certain groups within the community have had inequitable access to safe and stable housing for many years.
- A large number of renters who are currently cost-burdened are at risk of being displaced if the cost of housing and food continue to increase

PEAS | SOLUTIONS

We want more people to know the community's specific housing needs, including those that are most urgent. And we want them to understand the impact of the housing situation on households across the county.

We anticipate that the actionable next steps will be:

- Create a plan to **address the highest priority needs** by working through the housing action team and leveraging available funding.
- **Enlist community support** for a cross-sector effort
- Include this data in our **community campaign to increase awareness of the housing situation and to reduce the stigma** associated with affordable housing

Thank you!