

Regional Statistical Analysis Project

Understanding Capacity, Affordability, and Community Sustainability in a Changing Mountain Economy

Prepared for

Northwest Colorado Council of Governments (NWCCOG)

In Partnership with

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Executive Summary

Northwest Colorado communities are navigating a period of significant change. Housing affordability, infrastructure demands, workforce shortages, environmental pressures, fiscal constraints, and evolving expectations around quality of life are occurring simultaneously and increasingly influencing one another. While each community faces its own unique circumstances, the research revealed remarkable consistency in how local leaders and stakeholders describe the challenges confronting the region.

To better understand these conditions, The Insights Collective conducted a three-part research initiative consisting of executive interviews, a regional survey of community leaders, and a qualitative review of open-ended survey responses. More than 100 community leaders representing over 25 communities and organizations participated in the effort, providing perspectives from municipal governments, counties, chambers of commerce, advisory committees, nonprofit organizations, and civic institutions throughout Northwest Colorado.

Housing affordability emerged as the most frequently cited concern. However, respondents rarely discussed housing as a standalone issue. Instead, housing was repeatedly linked to workforce shortages, childcare access, school enrollment, economic mobility, business sustainability, infrastructure demands, and community character. In many respects, housing has become the organizing issue through which many other challenges are experienced.

The research also revealed growing concern about infrastructure capacity, environmental resilience, water availability, and the long-term sustainability of mountain-town economies. Participants described communities attempting to respond to rising costs, changing demographics, visitor-economy pressures, and increasingly complex governance demands while operating within finite staffing and fiscal constraints.

The central finding of this research extends beyond any individual issue.

Across interviews, survey responses, and qualitative comments, respondents consistently demonstrated a clear understanding of the challenges facing their communities. The recurring concern was not lack of awareness, planning, or vision. Rather, participants described growing difficulty implementing solutions at the pace and scale required. Housing pressures, infrastructure demands, environmental risks, and economic transitions increasingly operate at a regional scale, while many of the tools available to address them remain local.

Taken together, the findings suggest that Northwest Colorado communities are not experiencing a shortage of ideas. They are experiencing increasing pressure on the systems

responsible for turning ideas into action. The challenge facing many communities is not determining what needs to be done, but building the capacity required to do it.

Project Background

The Northwest Colorado Regional Statistical Analysis Project was initiated to better understand how mountain and rural communities are navigating a rapidly changing economic, social, and governance environment. Across the region, local governments are confronting a growing number of interconnected challenges, including housing affordability, workforce retention, infrastructure demands, environmental pressures, fiscal constraints, and changing resident expectations regarding growth and quality of life.

The project was developed in response to a broader recognition that many communities are operating under conditions that differ substantially from those of a decade ago. Population dynamics have shifted. Housing markets have become increasingly constrained. Construction costs have risen dramatically. Visitor economies continue to evolve. At the same time, local governments are being asked to address increasingly complex issues with limited staff, finite budgets, and heightened public expectations.

At the outset of the project, researchers anticipated substantial discussion surrounding federal policy uncertainty, changing grant programs, tariffs, artificial intelligence, and broader economic disruptions. While these topics were acknowledged by participants, they rarely emerged as primary concerns. Instead, respondents consistently focused on issues much closer to home: housing affordability, infrastructure capacity, workforce retention, affordability pressures, and the long-term sustainability of their communities.

While external economic and political forces undoubtedly influence local conditions, respondents overwhelmingly described challenges that are immediate, tangible, and experienced in daily community life. The findings suggest that many local leaders are focused less on abstract future uncertainties and more on practical questions of how to maintain community viability amid growing pressure on existing systems.

Ultimately, the project sought not only to identify what issues communities are facing, but also to better understand how local leaders interpret those challenges, where they see opportunities, and what underlying themes may be shaping the future of Northwest Colorado.

Research Methodology

The project was conducted in three phases designed to combine executive perspectives, community-level observations, and qualitative insights into a comprehensive assessment of current conditions.

Phase One: Executive Interviews

The research began with a series of structured interviews involving mayors, elected officials, administrators, and senior community leaders representing mountain resort communities, fast-growth residential communities, and rural communities across Northwest Colorado.

Interview discussions focused on governance and leadership, budgeting and resource allocation, housing and workforce challenges, infrastructure needs, community engagement, intergovernmental collaboration, and long-term outlook. Participants were encouraged to discuss both immediate concerns and broader trends shaping their communities.

The interview phase served two purposes. First, it provided an initial understanding of the issues local leaders considered most pressing. Second, it informed the development of the survey instrument used during the next phase of the project.

Phase Two: Community Leaders Survey

Building on the interview findings, researchers developed and distributed a survey to community leaders throughout the region. Respondents included elected officials, municipal staff, county representatives, chamber leaders, nonprofit executives, advisory board members, and other engaged stakeholders.

Survey participants were asked to identify the most pressing issues facing their communities, assess changes in quality of life, evaluate tourism's role within the community, and provide additional context through open-ended responses. The survey was designed to capture both quantitative and qualitative perspectives, allowing researchers to compare broad patterns with individual observations and experiences.

More than 100 responses were received from participants representing over 25 communities and organizations.

Phase Three: Qualitative Analysis

The final phase involved a detailed review of open-ended survey responses. Researchers conducted a thematic analysis to identify recurring concerns, shared observations, and areas where respondents expressed particularly strong sentiment.

Responses were evaluated not only for frequency, but also for intensity. This approach allowed researchers to distinguish between issues that were commonly mentioned and issues that generated a heightened sense of urgency. The qualitative review provided important context for interpreting survey results and helped reveal how respondents understood the relationships among housing, infrastructure, workforce development, tourism, affordability, environmental pressures, and quality of life.

Together, these three phases created a more comprehensive picture of current conditions than any single method could provide independently.

What Surprised Us

Several findings challenged the assumptions researchers brought into the project.

Prior to the interview phase, it was reasonable to expect that federal policy uncertainty, changes in grant programs, tariffs, artificial intelligence, and broader economic disruptions would dominate discussions among local leaders. While these issues were acknowledged, they rarely emerged as primary concerns. Instead, respondents consistently focused on challenges they confront directly in their communities: housing affordability, workforce retention, infrastructure capacity, affordability pressures, water availability, and community sustainability.

The research also revealed a more nuanced view of tourism than anticipated. Rather than framing tourism as either a benefit or a burden, respondents generally viewed it as both. Tourism was widely recognized as an essential source of economic activity, public revenue, and community investment. At the same time, it was frequently associated with housing pressure, congestion, infrastructure demands, and affordability concerns. Respondents appeared less interested in debating whether tourism is good or bad and more interested in discussing how its consequences can be managed effectively.

Water emerged as another notable theme. Although housing dominated discussions throughout the research, several respondents elevated water availability as a deeper structural constraint. Housing can theoretically be addressed through policy changes, investment, and development. Water, by contrast, represents a physical limitation that may ultimately determine future growth capacity in some communities. While not as frequently discussed as housing, water concerns often carried a heightened sense of urgency.

Perhaps the most important surprise involved how respondents described the issues themselves. Rather than discussing housing, workforce retention, infrastructure, tourism, environmental resilience, and quality of life as separate policy areas, participants repeatedly described them as interconnected parts of the same system. Housing shortages affect workforce availability. Workforce shortages influence service delivery. Infrastructure

limitations constrain future growth. Tourism affects affordability while simultaneously funding public services. These relationships appeared consistently throughout interviews and survey responses.

Finally, respondents expressed far more frustration with implementation than with planning. Communities generally appear to understand the challenges they face. The recurring concern was whether existing staffing levels, funding structures, governance systems, and organizational capacity are sufficient to respond effectively. The challenge, as one respondent observed, is not identifying the problems. It is solving them.

1 - What We Heard

The interview phase of this project provided an opportunity to hear directly from mayors, elected officials, administrators, and community leaders responsible for navigating some of the most complex issues facing Northwest Colorado communities. While the participating communities differ in size, geography, economic structure, and governance, the interviews revealed a remarkable degree of consistency regarding both the challenges communities face and the pressures confronting local leadership.

Participants repeatedly described a governance environment characterized by overlapping demands, limited capacity, and increasing complexity. Housing affordability, infrastructure needs, workforce shortages, environmental concerns, fiscal constraints, and changing public expectations are no longer isolated issues competing for attention one at a time. Instead, they are occurring simultaneously and interacting with one another in ways that make decision-making increasingly difficult.

A recurring observation throughout the interviews was that local leaders are being asked to manage more issues, more stakeholders, and more expectations than ever before, often with staffing levels and organizational structures that have not evolved at the same pace.

Leadership Is Managing Multiple Challenges Simultaneously

Interview participants consistently described a leadership environment defined by competing priorities and difficult tradeoffs. Across communities, leaders discussed balancing immediate operational demands with long-term planning responsibilities while simultaneously responding to housing pressures, infrastructure needs, workforce shortages, and resident concerns.

Several participants noted that many of the challenges confronting local governments today are not new. What has changed is the degree to which these issues now overlap and reinforce one another. Housing shortages affect workforce recruitment and retention. Workforce shortages affect service delivery. Infrastructure demands increase as

communities grow, while rising construction costs make infrastructure investments more difficult to fund. Environmental concerns increasingly influence planning decisions, while residents continue to expect high-quality services and visible progress.

As a result, local governments often find themselves addressing multiple long-term challenges simultaneously while still managing day-to-day operations. Many interview participants described this balancing act as one of the defining characteristics of local leadership today.

LOCAL LEADERS ARE NOT FACING ISOLATED TOURISM PROBLEMS OR GROWTH PROBLEMS; THEY ARE MANAGING MULTIPLE CRISES AT ONCE.

Several participants also noted that public expectations have evolved. Residents increasingly expect local governments to address housing affordability, workforce issues, economic development, infrastructure improvements, environmental stewardship, and quality-of-life concerns concurrently. While these expectations are understandable, they create additional pressure on organizations already operating with limited staff and resources.

The interviews suggest that many communities are not struggling because they lack awareness of their challenges. Rather, they are operating in an environment where the number and complexity of issues often exceed the capacity available to address them.

Housing Efforts Continue but Demand Outpaces Supply

Housing emerged as one of the most consistent themes throughout the interview process. Leaders across community types described ongoing efforts to increase housing availability and improve affordability, particularly for local workers and families. Yet despite substantial investments and innovative approaches, participants repeatedly indicated that housing demand continues to outpace current supply strategies.

Communities reported pursuing a wide range of housing initiatives, including deed-restricted units, workforce housing programs, public-private partnerships, employer-assisted housing efforts, strategic land acquisition, and the use of tourism-related revenues to support housing development. Many leaders described these efforts as necessary and valuable, but often insufficient relative to the scale of the challenge.

Several participants emphasized that housing discussions increasingly extend beyond affordability alone. Workforce recruitment and retention, school enrollment, childcare availability, community character, and long-term economic sustainability were all linked to

housing conditions. In many communities, housing is no longer viewed as a standalone policy issue but rather as a foundational factor influencing numerous aspects of community life.

Particular concern was expressed regarding housing options for families. While many communities have successfully developed housing targeted toward individuals and smaller households, leaders noted continuing gaps in housing suitable for families seeking to establish long-term roots within the community. This concern was especially prominent among communities focused on retaining younger residents and supporting workforce participation.

The interviews suggest that while communities continue to invest significant energy and resources into housing solutions, most leaders do not believe current efforts are sufficient to close the gap between housing demand and available supply.

Capital Needs Are Increasing Faster Than Available Resources

In addition to housing, participants repeatedly discussed the growing challenge of maintaining and expanding community infrastructure. Water systems, wastewater facilities, roads, public safety infrastructure, transit systems, public buildings, and deferred maintenance projects were all cited as significant areas of concern.

Several leaders described capital planning as becoming increasingly difficult due to rapidly escalating construction costs. Projects that may have appeared financially achievable several years ago now require substantially greater investment. Inflationary pressures, labor shortages, supply-chain challenges, and rising material costs have combined to create an environment in which infrastructure needs often grow faster than available funding.

As a result, communities are frequently forced to make difficult decisions regarding which projects move forward, which projects are delayed, and which priorities receive limited resources. Participants described a growing tension between maintaining existing infrastructure, meeting current service demands, and preparing for future growth.

Some leaders also expressed concern that many infrastructure systems were designed for communities that no longer exist. Population growth, tourism activity, changing travel patterns, and evolving community expectations have placed additional demands on systems originally built for smaller populations and less complex operating environments.

The interviews suggest that infrastructure challenges are no longer limited to physical assets. They increasingly involve questions of financial capacity, long-term planning, and organizational readiness.

Fiscal Constraints Continue to Shape Local Decision-Making

While housing and infrastructure dominated many discussions, fiscal capacity emerged as an important underlying concern. Participants repeatedly described the challenge of balancing growing needs with finite revenue sources.

Many communities continue to rely heavily on sales taxes, lodging taxes, grants, and other revenue streams that can fluctuate with economic conditions. Several leaders noted growing uncertainty regarding future funding opportunities, particularly as competition for grants increases and public support for new taxes or debt remains mixed.

Even communities with relatively strong financial positions described becoming more cautious regarding long-term commitments. Participants frequently discussed the need to prioritize projects carefully, stage implementation over longer periods, and maintain financial flexibility in an uncertain environment.

This does not suggest that communities are facing immediate fiscal crisis. Rather, the interviews indicate that many local governments are increasingly aware of the gap between what communities need and what existing revenue structures can realistically support.

Regional Challenges Continue to Be Addressed Through Local Systems

One of the strongest themes emerging from the interview phase involved the regional nature of many community challenges. Housing markets, labor markets, transportation systems, environmental risks, visitor flows, and workforce dynamics frequently extend beyond municipal boundaries. Yet the responsibility for addressing these issues often remains concentrated within individual jurisdictions.

Participants generally expressed strong support for regional collaboration and acknowledged the importance of organizations such as NWCCOG and CAST in facilitating communication and coordination. However, many also noted that collaboration can become more difficult when communities operate with different funding mechanisms, political priorities, staffing levels, and implementation timelines.

Several leaders suggested that communities often reach agreement regarding the nature of a problem but struggle to align around implementation. Housing, transportation, workforce development, and environmental resilience all require cooperation across jurisdictions, yet the tools available to support regional execution remain limited.

This distinction between regional challenges and local implementation emerged repeatedly throughout the interviews and would later appear again in both the survey findings and qualitative analysis. It represents one of the most important themes of the overall project.

Interview Phase Summary

The interviews reveal communities grappling with multiple overlapping pressures while attempting to maintain service levels, preserve quality of life, and plan for the future. Housing affordability, infrastructure demands, workforce shortages, fiscal constraints, and environmental concerns consistently emerged as priorities across community types.

At the same time, leaders demonstrated a clear understanding of the challenges confronting their communities. The recurring concern was not whether the issues are understood, but whether local governments possess the capacity, resources, and implementation tools necessary to respond effectively.

This distinction between understanding problems and solving them would become one of the defining themes of the broader research effort and provides important context for interpreting the survey findings presented next.

2 - What We Learned

The survey phase of this project expanded the perspective beyond elected officials and senior administrators to include a broader cross-section of community leaders throughout Northwest Colorado. Participants represented municipalities, counties, chambers of commerce, advisory boards, nonprofit organizations, business interests, and civic institutions. While respondents brought different experiences and perspectives, the findings revealed a striking degree of consistency regarding the challenges facing their communities.

Housing affordability emerged as the dominant concern, but the survey results also highlighted deeper issues involving infrastructure capacity, quality of life, environmental resilience, governance, economic sustainability, and the growing gap between community expectations and institutional capacity. Perhaps most importantly, respondents rarely described these issues in isolation. Instead, they repeatedly framed them as interconnected components of a larger system under strain.

Housing Has Become the Organizing Issue

No issue appeared more frequently throughout the survey than housing. Respondents identified housing affordability, workforce housing, attainable housing, housing supply, housing quality, and housing access as primary concerns facing their communities. While the specific language varied, the underlying message remained remarkably consistent: housing has become the central issue around which many other community challenges now revolve.

Participants repeatedly linked housing conditions to workforce shortages, childcare access, school enrollment, business viability, economic mobility, and community character. In many

responses, housing was not described as one challenge among many, but rather as the challenge influencing nearly every other aspect of community life.

"Housing is more expensive than ever to construct, much less make affordable."

"Housing is unattainable for many which makes it very difficult to infuse new community members into our area — and have them able to stay and lay down roots here."

"Gap continues to widen on affordability and workforce continues to have to leave town."

"Economic strains on the workforce are untenable and tearing at the fabric of our community."

The findings suggest that housing concerns extend well beyond affordability alone. Respondents frequently described concerns about whether younger workers can remain in the community, whether local businesses can recruit employees, whether families can establish long-term roots, and whether communities can maintain the diversity of residents necessary to sustain civic and economic life.

Several participants also expressed concern that housing discussions often focus narrowly on unit production while overlooking broader questions of accessibility and long-term community sustainability. Workforce housing, family housing, and attainable housing were frequently discussed as distinct needs that require different approaches and solutions.

Taken together, the findings suggest that housing has evolved from a policy issue into a foundational condition shaping the future of mountain communities throughout Northwest Colorado.

Communities Are Experiencing a Capacity Mismatch

One of the most significant themes emerging from the qualitative analysis involved what respondents described as a growing mismatch between community conditions and the systems responsible for supporting them.

Participants frequently described infrastructure networks, governance structures, service delivery systems, and revenue models that were designed for an earlier version of their

communities. While populations, visitor volumes, housing markets, and service demands have changed dramatically over time, many respondents expressed concern that institutional capacity has not evolved at the same pace.

"We are extremely strapped due to a lack of revenue sources."

This capacity mismatch appeared across multiple issue areas. Infrastructure systems were frequently described as struggling to keep pace with current demands. Local governments reported increasing responsibilities without corresponding increases in staffing or resources. Revenue structures were often viewed as insufficient to support growing service expectations and capital needs.

Importantly, respondents were not suggesting that communities lack plans, priorities, or awareness. On the contrary, many demonstrated a sophisticated understanding of the challenges facing their communities. The recurring concern involved whether existing institutions possess the financial, organizational, and operational capacity required to respond effectively.

This distinction emerged repeatedly throughout the survey and ultimately became one of the defining findings of the research.

Water Is Emerging as a Structural Constraint

Although housing dominated the frequency of responses, water emerged as one of the most significant long-term concerns discussed by respondents. While not mentioned as often as housing affordability, water-related comments frequently carried a heightened sense of urgency and were often framed as a more fundamental limitation on future growth.

Several respondents suggested that housing challenges, while difficult, can theoretically be addressed through policy changes, investment, development, and public-private partnerships. Water availability, by contrast, represents a physical constraint that may ultimately determine the carrying capacity of communities and the pace of future development.

"Water challenges would be first as water is essential to life and a diminishing resource."

"We have grave concerns about the water leaving Grand County."

Water concerns were often linked to broader discussions about drought, snowpack variability, climate change, environmental resilience, and infrastructure investment. Respondents increasingly viewed water not simply as an environmental issue, but as an economic, governance, and community sustainability issue.

The findings suggest that while housing remains the most visible pressure facing many communities, water may represent one of the most significant long-term constraints shaping future decision-making throughout the region.

Quality of Life Is Improving and Declining at the Same Time

One of the most nuanced findings involved respondents' assessment of quality of life. Rather than describing conditions as universally improving or declining, many participants expressed a more complicated view. Communities were frequently described as improving physically while becoming more difficult to live in economically.

Respondents pointed to investments in infrastructure, parks, recreation amenities, childcare programs, public facilities, and community services as evidence of progress. At the same time, rising housing costs, increasing taxes, higher insurance premiums, workforce shortages, and affordability pressures were frequently cited as sources of growing stress.

"Strides in housing and transit, reversion in cost of living and resident quality of life."

"The services we receive as a community are incredible, but life for upper-middle-class families is still stressful and cost-prohibitive."

Several respondents suggested that quality of life is increasingly influenced by housing status and economic position. Individuals who secured housing years ago often described a different experience than younger residents, new workers, or families attempting to establish themselves in today's housing market.

Others expressed concern about changes in community character, social cohesion, and economic diversity. References to the loss of younger families, increasing wealth disparities, and declining opportunities for working residents appeared throughout the comments.

The findings suggest that quality of life in Northwest Colorado cannot be understood through a single measure. Many communities are simultaneously experiencing visible improvements and growing affordability pressures. As a result, quality of life is increasingly experienced

differently depending on one's economic circumstances and connection to the local housing market.

Economic Sustainability and Community Viability

Beyond housing and quality of life, respondents expressed broader concerns regarding the long-term sustainability of mountain-town economies. Several participants questioned whether existing economic structures are resilient enough to withstand changing environmental conditions, housing pressures, workforce challenges, and evolving visitor behavior.

Concerns regarding overreliance on tourism appeared throughout the survey, though respondents generally framed these concerns as questions of vulnerability rather than opposition to tourism itself. The low-snow season referenced by multiple participants was frequently cited as a reminder of how dependent many local economies remain on seasonal visitation and weather-dependent industries.

"The lack of snow this season has again put a spotlight on our overdependence on tourism."

"Climate change threatens both our tourism and agricultural economic bases."

"Costs continue to rise, skilled workforce is harder to come by, and housing is becoming more expensive."

Several respondents also expressed skepticism regarding traditional economic development strategies, suggesting that models commonly applied in urban or suburban settings may not align with the realities of mountain communities. Questions regarding economic diversification, workforce development, and long-term sustainability emerged repeatedly throughout the comments.

The findings suggest that many respondents are thinking beyond immediate challenges and considering what type of economy and community they hope to sustain in the decades ahead.

Survey Findings Summary

The survey results reinforce many of the themes identified during the interview phase while providing additional insight into how community leaders understand current conditions.

Housing emerged as the dominant concern, but respondents consistently connected housing to broader questions of workforce retention, community character, economic mobility, and long-term sustainability. Infrastructure capacity, water availability, quality of life, environmental resilience, and economic diversification were also identified as significant concerns.

Most importantly, respondents repeatedly described these challenges as interconnected rather than independent. Housing affects workforce stability. Workforce conditions affect service delivery and economic activity. Infrastructure influences growth capacity. Environmental conditions shape economic resilience. Together, these relationships suggest that communities are increasingly managing systems of pressure rather than isolated issues.

The survey findings point toward a central conclusion: Northwest Colorado communities possess a strong understanding of the challenges they face. The question moving forward is whether existing systems have the capacity to respond effectively as those challenges continue to evolve.

3 - Tourism and Community Balance

Tourism remains one of the defining characteristics of Northwest Colorado's economy. Across the region, visitor activity supports businesses, generates tax revenues, sustains employment, and contributes to the funding of public services and community amenities. At the same time, tourism influences housing markets, transportation systems, infrastructure utilization, environmental resources, and quality-of-life discussions.

Given tourism's importance to the region, the survey included a series of questions designed to better understand how community leaders view the relationship between visitors, residents, and community well-being.

The findings reveal a perspective that is considerably more nuanced than the often-simplified debate between tourism promotion and tourism management. Respondents generally recognized tourism as both an economic necessity and a source of pressure. Rather than viewing tourism as inherently positive or negative, participants frequently described it as a force that produces benefits while simultaneously creating challenges that communities must actively manage.

Perhaps most importantly, the findings suggest that community leaders are less focused on reducing tourism than they are on improving how tourism-generated benefits are distributed, communicated, and aligned with broader community priorities.

Tourism Is Viewed as Essential to Community Well-Being

Among all tourism-related questions included in the survey, the strongest level of agreement involved the statement:

"Taxes collected and revenues generated from the visitor economy help sustain the quality of life in my community."

Respondents rated this statement 4.22 out of 5, indicating broad recognition of tourism's contribution to community well-being.

This finding suggests that respondents generally understand the role tourism plays in supporting local government revenues, public services, infrastructure investments, community amenities, and economic activity. Across interviews and survey responses, tourism was frequently described as a critical component of local economies, particularly in mountain communities where visitor spending represents a substantial source of public and private sector revenue.

Several respondents pointed to the recent low-snow season as a real-world example of tourism's importance. Reduced visitation was frequently associated with declines in business activity, sales tax collections, and economic confidence.

"With this low snow year, mountain towns are getting a real-life case study of what it looks like when tourism is down, and it's unequivocally bad for local business. There is certainly a balance we all need to strive for."

The findings suggest that while respondents may disagree on specific tourism-related policies, there is broad agreement that tourism remains an essential part of the region's economic foundation.

Tourism Is Viewed as a Tradeoff, Not a Problem

While respondents generally acknowledged tourism's economic value, they also recognized its role in amplifying existing community pressures.

Participants rated the statement:

"In general, the benefits of a visitor economy outweigh the drawbacks for the community."

at 3.58 out of 5.

This score indicates overall agreement, though less strongly than the previous question. The difference is important. While respondents largely agree that tourism contributes positively

to community quality of life, they appear more divided regarding whether those benefits consistently outweigh the costs.

Throughout the qualitative responses, tourism was frequently linked to housing pressure, traffic congestion, infrastructure utilization, environmental concerns, and affordability challenges. Yet respondents rarely described tourism itself as the problem.

Instead, tourism was often portrayed as an amplifier of conditions that already exist within the community.

"Increase in tourism affects all three pressing issues."

"I think there is a disconnect between what residents think they want and the reality of the delicate balance of residents and tourists."

These comments suggest that many respondents understand tourism as a source of both opportunity and strain. The challenge, in their view, is not whether tourism should exist, but how communities manage the consequences associated with its success.

Several respondents also pointed to tensions between resident expectations and economic realities. In particular, comments reflected frustration with competing desires for lower costs, fewer visitors, strong local businesses, expanded services, and limited development.

Community Voice

"They want it quiet, and thriving, inexpensive restaurants in a rural area."

This observation appeared repeatedly in different forms throughout the survey and reflects a broader theme regarding tradeoffs, expectations, and public understanding.

Residents Appear to Favor Reinvestment Over Reduction

One of the most revealing findings involved respondents' views regarding tourism-related fiscal tradeoffs.

Participants were asked whether residents would be willing to pay higher taxes for local public services if it meant fewer visitors in the area.

The statement received a score of 2.49 out of 5.

This was among the lowest-rated statements included in the tourism section and suggests respondents generally do not believe residents are willing to absorb substantially higher tax burdens in exchange for reduced visitor activity.

At the same time, respondents expressed stronger support for the statement:

"Residents favor further diverting funds from tourism to addressing other types of community needs."

This statement received a score of 3.80 out of 5.

Taken together, these findings reveal an important distinction. Respondents appear less interested in reducing tourism than in ensuring tourism-generated revenues are used to address community priorities. In other words, support appears stronger for reallocating benefits than for reducing visitor activity itself.

This pattern aligns with broader themes emerging throughout the survey. Housing affordability, workforce retention, infrastructure capacity, childcare, transportation, and quality-of-life concerns all surfaced repeatedly as areas where respondents believe additional investment is needed.

"We need more education regarding the amount of community funds raised by tourism versus property taxes and resident-generated sales taxes."

The comment highlights another recurring theme: public understanding. Several respondents suggested that residents may not fully appreciate tourism's fiscal contribution to local government services and community amenities.

The Resident-Tourism Balance

The survey also explored perceptions regarding the balance between resident priorities and visitor priorities within local communities.

The results suggest that many respondents believe their communities have become increasingly aware of the need to maintain quality of life for residents while continuing to benefit from visitor activity. This is not a rejection of tourism. Rather, it reflects a desire to ensure that tourism remains aligned with broader community goals.

Throughout the qualitative responses, participants frequently described housing affordability, workforce housing, childcare, transportation, environmental stewardship, and

infrastructure investment as issues that directly influence how residents experience tourism.

In many respects, the findings suggest that debates regarding tourism are becoming less about tourism itself and more about community outcomes. Questions that once focused primarily on visitor growth increasingly focus on housing availability, workforce stability, quality of life, environmental resilience, and community sustainability.

Tourism and Community Balance Summary

The findings reveal a community leadership perspective that is both pragmatic and nuanced.

Tourism is broadly recognized as an essential economic driver and an important source of community revenue. Respondents generally acknowledge that tourism supports quality of life, public services, local businesses, and community investment.

At the same time, tourism is frequently associated with housing pressure, traffic congestion, infrastructure demands, and affordability concerns. Rather than viewing tourism as either beneficial or harmful, respondents generally view it as both.

Most notably, the survey suggests that respondents are not seeking to reduce tourism as much as they are seeking to manage it more effectively. Support appears stronger for directing tourism-generated benefits toward community priorities than for limiting visitor activity itself.

Ultimately, the findings suggest that the future conversation surrounding tourism in Northwest Colorado may be less about growth versus limitation and more about balance, tradeoffs, and community outcomes. The central question is not whether tourism matters. The evidence suggests respondents overwhelmingly believe it does. The more important question is how communities can ensure that the benefits generated by tourism contribute to the long-term sustainability, affordability, and livability of the places residents call home.

4 - What It Means

The interviews, survey findings, and qualitative analysis each provide valuable perspectives on current conditions across Northwest Colorado. Considered independently, they offer insight into specific issues such as housing affordability, infrastructure needs, workforce challenges, tourism impacts, and quality of life.

The findings suggest that Northwest Colorado communities are increasingly managing systems of pressure rather than isolated policy issues. Housing affects workforce availability. Workforce shortages affect service delivery. Infrastructure limitations influence future growth capacity. Environmental conditions shape economic resilience. Tourism

contributes to both community revenues and affordability pressures. These relationships are not theoretical. They are increasingly shaping the daily decisions of local governments, businesses, and residents throughout the region.

While every community experiences these dynamics differently, several broader themes emerged consistently across all phases of the research.

Capacity Is Becoming the Limiting Factor

One of the clearest conclusions emerging from the project is that many communities have moved beyond issue identification and into a period where implementation capacity is becoming the primary constraint.

Throughout the interviews and survey responses, participants demonstrated a strong understanding of the challenges facing their communities. Housing affordability, workforce shortages, infrastructure demands, water availability, environmental resilience, and fiscal pressures were widely recognized and rarely disputed. In most cases, respondents were not asking what problems needed attention. They were asking how communities could respond effectively given existing constraints.

Many participants described a growing gap between community expectations and organizational capacity. Local governments are increasingly expected to address housing, workforce development, infrastructure investment, environmental stewardship, economic development, tourism management, and quality-of-life concerns simultaneously. Yet staffing levels, funding mechanisms, and implementation resources have not always expanded at the same pace.

This finding appeared repeatedly throughout the research and may represent one of the most important insights generated by the project. The challenge facing many communities is not determining what needs to be done. The challenge is building the capacity required to do it.

Community Challenges Are Increasingly Interconnected

Another major theme emerging from the research is the degree to which respondents view community challenges as interconnected.

Historically, housing, transportation, tourism, economic development, environmental protection, and public infrastructure have often been discussed as separate policy areas. The findings suggest that many community leaders no longer experience them that way.

Housing shortages affect workforce recruitment and retention. Workforce shortages influence the ability of businesses, schools, healthcare providers, and local governments to deliver services. Infrastructure limitations affect future growth opportunities. Environmental

conditions influence economic stability. Tourism simultaneously supports community revenues while contributing to pressures on housing and public services.

Respondents repeatedly described these relationships throughout both interviews and survey comments. As a result, many participants appeared less interested in solving individual issues and more concerned about how multiple challenges interact and reinforce one another.

This systems perspective may have important implications for future planning efforts. Solutions developed in isolation may be increasingly difficult to implement if underlying conditions continue to influence multiple issue areas simultaneously.

Housing Functions as a Foundational Issue

While respondents identified numerous challenges facing Northwest Colorado, housing consistently emerged as the issue most closely connected to other community concerns.

Housing was linked to workforce shortages, childcare access, school enrollment, community character, business viability, economic mobility, and quality of life. Several participants suggested that housing influences who can live in the community, who can work in the community, and who can remain in the community over time.

The findings suggest that housing has become more than a development issue or affordability issue. It increasingly functions as a foundational condition affecting broader community sustainability.

This does not diminish the importance of other concerns such as infrastructure, water, environmental resilience, or fiscal capacity. Rather, it highlights the extent to which housing conditions influence how communities experience many of these challenges.

As communities continue to evaluate future priorities, housing is likely to remain central to discussions regarding economic competitiveness, workforce stability, and long-term livability.

Tourism Is Increasingly a Community Development Conversation

The tourism findings reveal a notable evolution in how community leaders discuss visitor economies.

Respondents generally recognize tourism as an essential economic driver and an important source of public revenue. Strong agreement that tourism-generated revenues support quality of life suggests widespread recognition of tourism's value to local communities.

At the same time, respondents increasingly discussed tourism through the lens of housing, workforce retention, infrastructure investment, quality of life, and community sustainability. Rather than focusing solely on visitation levels or economic impact, participants frequently emphasized how tourism-related benefits are distributed and how tourism-related pressures are managed.

This shift may represent an important evolution in community thinking. Discussions regarding tourism appear to be moving beyond simple questions of growth and toward broader conversations about community outcomes.

The findings suggest that future tourism discussions may be less about attracting visitors and more about ensuring that tourism contributes positively to long-term community priorities.

Water and Environmental Resilience Are Emerging Long-Term Concerns

Although housing dominated the survey results, water and environmental sustainability emerged as issues that many respondents view through a long-term lens.

Several participants described water as a more fundamental constraint than housing because it ultimately affects future growth capacity. Others linked water concerns to drought, changing snowpack conditions, environmental stewardship, and long-term economic resilience.

Climate-related concerns also surfaced throughout the comments, particularly among respondents who expressed concern regarding the future stability of tourism and agricultural industries.

These observations do not suggest that water and environmental resilience currently dominate local decision-making. Rather, they indicate that many community leaders are increasingly incorporating long-term environmental considerations into discussions about growth, infrastructure, economic development, and community sustainability.

The findings suggest that environmental resilience may become increasingly important as communities continue to navigate future uncertainty.

Regional Challenges Continue to Outgrow Local Tools

Perhaps the most consistent theme connecting all phases of the research involves scale.

Many of the challenges identified by respondents operate at a regional level. Housing markets extend across jurisdictional boundaries. Workforce patterns frequently span multiple communities. Transportation systems, environmental resources, visitor flows, and economic conditions are rarely confined to a single municipality.

Yet many of the tools available to address these challenges remain local.

Participants repeatedly acknowledged the importance of regional collaboration while also expressing frustration regarding the limitations of existing implementation mechanisms. Communities often agree on the nature of a problem but face difficulty coordinating action across jurisdictions with different governance structures, funding mechanisms, staffing capacities, and political realities.

This finding suggests that future progress may depend not only on identifying regional priorities but also on strengthening the ability to implement regional solutions.

The Gap Between Expectations and Capacity Is Growing

Throughout the research, respondents frequently described tensions between what communities want, what communities can afford, and what existing systems are capable of delivering.

Residents often seek affordable housing, strong local businesses, high-quality services, environmental protection, expanded amenities, and limited tax increases simultaneously. Local governments are expected to respond to increasingly complex challenges while maintaining service levels and fiscal stability.

These expectations are understandable. However, several respondents suggested that communities may be approaching a point where expectations increasingly exceed available resources.

This does not imply that communities should lower their aspirations. Rather, it highlights the importance of understanding tradeoffs and aligning priorities with implementation capacity.

The ability to navigate these tradeoffs may become one of the defining governance challenges facing Northwest Colorado in the years ahead.

What It Means for Northwest Colorado

The findings from this project point toward a broader conclusion about the future of Northwest Colorado communities.

The region is not facing a single defining challenge. It is facing a collection of interconnected pressures that increasingly influence one another. Housing affordability, workforce retention, infrastructure investment, tourism management, environmental resilience, and quality of life are no longer independent conversations. They are components of a larger discussion about community sustainability.

At the same time, respondents demonstrated considerable awareness of these challenges. The research revealed no shortage of ideas, concern, or commitment among community leaders. Instead, the recurring question involved whether communities possess the capacity, resources, and implementation tools necessary to respond effectively.

This distinction is important because it reframes the conversation. The challenge facing Northwest Colorado may no longer be understanding what needs to be done. The challenge may be creating the conditions that allow communities to do it.

That conclusion serves as the foundation for the final chapter of this report.

Conclusion

The purpose of this project was to better understand the conditions, challenges, and opportunities shaping communities across Northwest Colorado. Through executive interviews, a regional survey of community leaders, and an extensive review of qualitative responses, a consistent picture emerged.

Housing affordability continues to dominate local concerns. Infrastructure systems face increasing pressure from growth, aging assets, and rising costs. Workforce shortages persist across sectors. Water availability and environmental resilience are becoming more prominent considerations in long-term planning. Tourism remains both an economic necessity and a source of community pressure. At the same time, residents and leaders alike are grappling with questions regarding affordability, community character, quality of life, and the future sustainability of mountain communities.

None of these findings are particularly surprising on their own. In many respects, they reflect challenges that local leaders have been discussing for years. What is notable, however, is the degree of consistency with which these themes emerged across communities, organizations, and stakeholder groups.

Participants repeatedly demonstrated a clear understanding of the issues confronting their communities. There was little disagreement regarding the major challenges facing the region. Housing shortages, workforce pressures, infrastructure demands, affordability concerns, and environmental risks were widely recognized regardless of geography or organizational role.

The findings suggest that Northwest Colorado communities are not struggling because they lack awareness of their challenges. They are struggling because many of those challenges are becoming larger, more interconnected, and more difficult to address using existing systems.

Throughout the research, respondents described communities attempting to respond to increasing complexity with limited staff, constrained fiscal resources, aging infrastructure, and implementation tools that often operate at a different scale than the challenges themselves. Housing markets extend beyond municipal boundaries. Workforce patterns cross jurisdictions. Environmental pressures affect entire regions. Yet the responsibility for addressing these issues frequently remains localized.

As a result, many communities appear to be facing a widening gap between what they hope to achieve and the capacity available to achieve it.

This finding does not suggest a lack of effort, leadership, or commitment. To the contrary, the interviews and survey responses revealed thoughtful leaders who care deeply about the future of their communities and possess a sophisticated understanding of the issues before them. The challenge is not one of motivation. It is one of capacity.

Several respondents articulated this reality directly. Communities have plans. Communities have priorities. Communities understand their challenges. The recurring question is whether local governments, regional organizations, and community institutions possess the staffing, funding flexibility, technical expertise, and organizational capacity necessary to move from planning to implementation at the pace required.

The research also highlights the importance of viewing community challenges through a systems lens. Housing cannot be separated from workforce retention. Workforce retention cannot be separated from economic vitality. Economic vitality cannot be separated from infrastructure, tourism, environmental resilience, or quality of life. These issues increasingly influence one another, suggesting that future solutions may require a more integrated and collaborative approach than in the past.

At the same time, the findings reveal reasons for optimism. Communities across Northwest Colorado continue to invest in housing initiatives, infrastructure improvements, environmental stewardship, childcare programs, public services, and quality-of-life enhancements. Regional organizations continue to foster collaboration and information sharing. Community leaders continue to seek innovative solutions despite significant constraints.

The opportunity moving forward is not simply to identify additional priorities. The opportunity is to strengthen the capacity, coordination, and implementation mechanisms necessary to address the priorities that communities have already identified.

Ultimately, the findings from this project point toward a simple but important conclusion.

Northwest Colorado does not appear to suffer from a shortage of ideas. The region does not lack awareness of its challenges. The question moving forward is whether governance systems, funding structures, organizational capacity, and regional partnerships can evolve quickly enough to match the pace of change occurring across the communities they serve.

That may ultimately determine the future affordability, sustainability, and livability of Northwest Colorado's mountain and rural communities.

Strategic Considerations

The purpose of this project was not to prescribe solutions or advocate specific policy outcomes. The research was designed to better understand current conditions and identify common themes emerging across Northwest Colorado communities.

Nevertheless, several considerations emerged consistently throughout the interviews, survey findings, and qualitative comments. These observations are offered as potential areas for future discussion among local governments, regional organizations, community leaders, and stakeholders.

Focus on Capacity, Not Just Strategy

One of the strongest findings from the research is that communities generally understand their challenges. Housing affordability, workforce shortages, infrastructure demands, environmental pressures, and fiscal constraints were consistently recognized across all phases of the project.

The recurring concern was implementation.

Future discussions may benefit from focusing not only on identifying priorities but also on understanding the capacity required to achieve them. Questions regarding staffing levels, technical expertise, project management resources, funding flexibility, and organizational effectiveness surfaced repeatedly throughout the research.

Communities may increasingly benefit from evaluating not only what needs to be done, but also what is required to successfully execute those priorities.

Explore Regional Implementation Models

Many of the challenges identified through the research operate at a regional scale. Housing markets, labor markets, transportation systems, visitor flows, environmental resources, and economic conditions frequently extend beyond jurisdictional boundaries.

At the same time, implementation responsibilities often remain concentrated at the local level.

Future conversations may benefit from exploring opportunities for regional implementation models in addition to regional planning and coordination efforts. Shared services, collaborative initiatives, technical assistance programs, and regional project delivery mechanisms may warrant further discussion as communities seek to address increasingly complex challenges.

Treat Housing as a Community Sustainability Issue

The findings suggest that housing is influencing far more than affordability.

Respondents repeatedly linked housing conditions to workforce retention, childcare access, school enrollment, economic mobility, business sustainability, and community character. Housing increasingly appears to function as a foundational component of community sustainability rather than a standalone development issue.

Future housing discussions may benefit from recognizing these broader connections and evaluating housing decisions through a wider community lens.

Expand the Definition of Infrastructure

Infrastructure discussions throughout the research frequently focused on roads, utilities, public facilities, transportation systems, and capital improvements.

However, respondents also described challenges associated with organizational infrastructure, including staffing, expertise, administrative capacity, and project delivery.

Future planning efforts may benefit from evaluating both physical infrastructure and institutional capacity. In many cases, the ability to maintain and operate systems may be just as important as the ability to build them.

Continue Monitoring Community Balance

The tourism findings reveal ongoing interest in understanding the relationship between visitors, residents, quality of life, and community priorities.

Many respondents acknowledged tourism's economic importance while simultaneously expressing concerns regarding housing affordability, infrastructure demands, and broader community impacts.

Given the dynamic nature of these issues, communities may benefit from continuing to monitor resident sentiment, tourism perceptions, quality-of-life indicators, and community priorities over time.

Tracking changes in public attitudes may provide valuable insight into emerging challenges and opportunities before they become more significant concerns.

Improve Public Understanding of Tradeoffs

Several respondents expressed concern regarding the growing disconnect between community expectations and economic realities.

Comments frequently referenced competing desires for affordable housing, limited development, expanded services, lower taxes, environmental protection, economic opportunity, and reduced visitor impacts.

These goals are understandable. However, they often involve difficult tradeoffs.

Future community conversations may benefit from increased emphasis on public education, transparency, and discussion regarding the costs, benefits, and consequences associated with different policy choices.

Building a shared understanding of tradeoffs may strengthen community dialogue and improve decision-making over time.

Consider Establishing an Ongoing Community Conditions Assessment

This project provides an important snapshot of current conditions across Northwest Colorado.

Future value may come from measuring how those conditions change over time.

Periodic assessments could help communities track trends related to housing affordability, workforce retention, quality of life, tourism and community balance, infrastructure confidence, environmental resilience, and public sentiment.

Rather than serving as a one-time exercise, this research could provide the foundation for a long-term monitoring framework that helps communities identify emerging issues, evaluate progress, and make more informed decisions in the years ahead.

Final Reflection

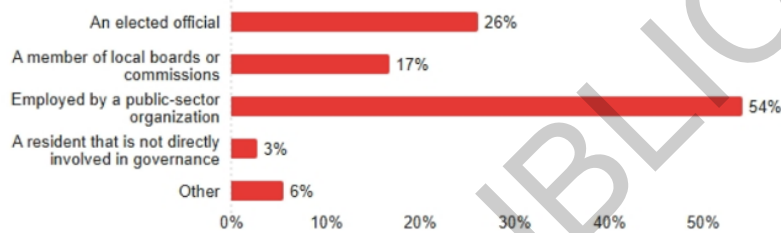
The findings from this project suggest that Northwest Colorado communities are entering a period in which success will depend increasingly on their ability to adapt to complexity. The challenges identified throughout this research are real, interconnected, and unlikely to disappear in the near future. Yet the research also revealed communities that are thoughtful, engaged, and deeply committed to addressing those challenges.

The future of Northwest Colorado will not be determined by whether communities recognize the issues before them. The evidence suggests they already do. The future will be shaped by the ability of communities, organizations, and leaders to build the capacity necessary to respond.

Appendix A – Charts, Written Responses

Which of the following best describes your role in the community from a governance perspective?

Community Leaders Survey – 2026



INSIGHTS COLLECTIVE
The Travel Economy Think Tank

Which best describes your title?

Community Leaders Survey – 2026



INSIGHTS COLLECTIVE
The Travel Economy Think Tank

...what are the **three most pressing issues** currently facing your community?

Community Leaders Survey – 2026

Housing and Affordability

- o Drives every other challenge
- o Total cost (beyond housing) of living in the community is unsustainable for working residents

Infrastructure Strain and Environmental Risk

- o Water and wastewater infrastructure
- o Cost of affording the systems required to support growth
- o Environmental resilience as inseparable from economic resilience

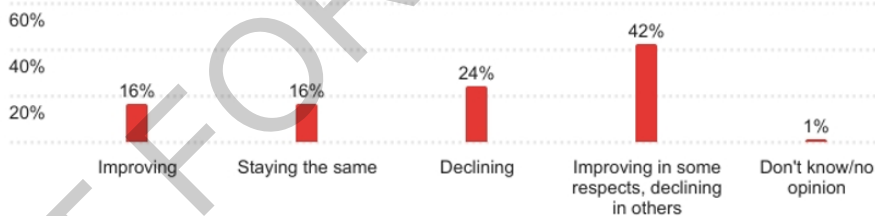
Long-term Sustainability of Mountain-Town Economies

- o Childcare (most consistently cited as the 'third issue')

INSIGHTS COLLECTIVE
The Travel Economy Think Tank

Over the past few years, would you say the overall quality of life in the community where you work has been:

***Respondents do not view quality of life as moving in a single direction**



INSIGHTS COLLECTIVE
The Travel Economy Think Tank

In a few words, why do you say that?

Not much progress is being made given federal and state issues
We are losing population; new resources (mental health) are being developed;
Strides in housing and transit, reversion in cost of living and resident quality of life.
Quality of life is a very esoteric measure that has everything to do with individual household stability. If things are stable at home economically, then most people rate quality of life high around here. If things are dicey economically, quality of life will be rated lower. Because we represent a community of over 9,500 people, certainly there will

<p>be 9,500 different answers. In general though, on the public investment side, our community has dramatically improved its infrastructure in the past several years, keeping up with traffic growth and other impacts, so from that measure, quality of life should be high.</p>
<p>The services we receive as a community are incredible, but life for upper-middle-class families is still stressful and cost-prohibitive as prices in every sector increase and so do restaurants, activities, etc.</p>
<p>I70 congestion has gotten worse, but the sophistication of public land and organized recreation opportunities is much better.</p>
<p>Our Town is doing amazing things but the cost of everything is going up faster than income.</p>
<p>More good paying jobs in town. This help leesens commuting traffic in lical roads and I 70. New housing continue s to be built.</p>
<p>I have a secure job but wages have stalled, while property taxes, utilities, food, gas, etc. have raised dramatically.</p>
<p>More infrastructure improvements, more child learning opportunities, more community involvement opportunities</p>
<p>More outdoor amenities are available but chgacter of town is being negatively impacted by missing middle leaving.</p>
<p>some additional services nice to have, but growth is really impacting the valley and our natural resources</p>
<p>Because efforts have been made to help but long term solutions have not been initiated.</p>
<p>New commercial development amenities, expansion of local recreational facilities, but yet cost of living increases are significant every year.</p>
<p>The town was formed. Infrastructure, and community cohesiveness is growing. The community now is having a saw of where the town is going</p>
<p>Easier access to certain services. Visitors and residents who don't respect the communities.</p>
<p>I appreciate the actions taken by our local leaders, but making significant headway is difficult and takes time.</p>
<p>Some areas are better post-COVID, but divisiveness is at an all time high, chipping away at a small town community feel.</p>
<p>Lack of housing pushing workforce to neighboring communities</p>
<p>we have made progress on housing</p>
<p>Ongoing erosion of genuine community.</p>
<p>Level of services has largely remained the same, though we are approaching a financial cliff.</p>
<p>Modern conveniences and amenities</p>
<p>I was fortunate to have purchase a nice home 10+ years ago and have a low interest rate and have had a steady increase in household income. That combined my kids growing up and not needed as much support and a significant increase in retail, commercial and workforce housing development in my area</p>

increasing NIMBYism, growing income inequality and people seem more stressed everywhere
Colorado has changed and continues to get worse due to Urban-Rural divide and lack of support for rural Colorado by State leadership
Care being placed to early child care and quality of life.
The increase in visitation has had significant impact on resources at a level greater than our ability to mitigate
No new amenities for our community and housing problem is not solved.
Improving for those who can easily afford it and declining for those who can not
We have lost a since of community and tend to focus on building 2nd how owner homes.
More affordable housing has been built, benefiting a large number of people, but market rate housing continues to increase pushing people out
It is becoming harder and harder to afford to live here- cost of groceries, childcare, activities
Community is strong, but failing local businesses is having a negative effect.
The more things change, the more they stay the same
more people in a small valley, minimal expansion of infrastructure to accomodate this
people don't talk like it is, but our town continues to become better and offer more amenities, opportunities, etc.
Recreation, childcare, year-round community, community diversity and social services are improving. Cost of living, particularly housing is getting worse. The mountain communities are losing the youthful energy that was present when I moved here and are now being dominated by old-time locals and recent retired transplants that want to gate keep everything.
High cost of living makes for a stressful life.
We are making great gains in creating affordable housing.
Our town has been able to maintain our quality of life throughout pre-covid and post covid growth patterns and continues to maintain even as population growth has begun to level off
Community and culture become difficult when so many have to work so hard for so little. Social media gives us the false impression of engaging in community, but it also contributes to less social engagement outside of work.
Income inequality, poor planning at the city level leading to traffic, parking, and other issues.
Colorado taxes are going up while the population does not see the value
quantity of life is a personal experience and cannot be legislated or defined
They have started putting up more signs in Spanish and other languages to make things easier for community residents, for example, for cycling on the trails.
Things are getting more expensive and more developed, but new shops and services are occasionally opening too. Everyone wants parking lots which are not conducive to quality of life. Given the community we should be insisting on more rolling and walking for those that can.
locals are getting continually pushed out.

Increase in tourism affects all three pressing issues.
Affordability has continued to decrease
Silverthorne has grown rapidly with more infrastructure to allow more residents and events to build the community. On the flip side, it has attracted more traffic, pedestrians, and bicyclists which our current roadways struggle to handle. Untimed traffic lights (CDOT) makes this problem worse too.
The increasing range of new public amenities, events, and infrastructure improvements have significantly contributed to our town's quality of life. Arguably, this is our top unique value proposition. However, small businesses are struggling because there is not enough consistent traffic for residents and visitors to keep their profits at a healthy level. While residential development is happening, these new units aren't affordable to our local workforce. Because of that, our residents aren't using what little disposable income they have left to eat, shop, and play in our commercial areas. Businesses come and go routinely, particularly restaurants. Commercial rent in certain areas are also astronomically high, further constraining the tenant perhaps right at the start. Like many communities across the state, local population growth has slowed down.
All fees to live here are increasing. Our govt can't control some but can others (water/sewer costs)
Our communities are actively working to build work force housing, this is a huge improvement. However, this work is for the lowest AMIs and doesn't cover the missing middle. Traffic, increased taxes, cost of groceries and household goods are all increasing at a rate that is almost impossible to keep up with.
Climate impacts are negatively affecting my quality of life in a serious enough way that I would say it is degrading.
big strides in housing, but not enough in overall affordability.
Fraser is a growing community. We have been improving infrastructure and amenities for residents, however the cost of living, particularly housing, and lack of childcare, continues to push families out, and decrease the quality of living for those who stay.
More taxes = more stressors
We've completed significant infrastructure improvements that are managing traffic in our community to keep up with growth and promote safety. We also have invested lots in our community parks to make sure parks in all neighborhoods offer a similar standard of care and amenities, regardless of the age of the neighborhood.
Mountain migration, services overwhelmed
there is increasing awareness about the need for community building and to avoid duplicating efforts, but the challenges and capacity still outweigh the resources
The lack of Housing and Childcare is causing residents to spend more than the national average to provide these basic needs.
My community has a lack of government staff experience and a board of trustees that are not with a growth or improvement mindset
I've gotten raises so it's more affordable for me than it has been in the past, even though it's still outrageously expensive, could use improvement in food scene in Dillon/Silverthorne/Frisco.

new amenities and facilities for local families but not enough affordable housing for local families. hard to enjoy yourself when you're stretched thin because of housing
housing has become out of reach for local families so they are moving out which affects the vibe of the community
Improving in some (wildfire mitigation efforts, new housing being built, declining in others (COL keeps rising, housing costs keep rising significantly). These are just 2 examples, but there are many
Road improvements, more community participation, better public community amenities
Work force housing is still a problem
the Town of Avon has been very focused on taking steps to increase community housing stock and support a new daycare facility in town
Awareness around the major issues our community faces is strong. But our ability as local governments to have the funding to solve those issues is becoming harder and harder to come by.
As it has gotten more expensive with is challenging, we have added more friends to our community here in Breck which is a huge benefit to our lives.
The communities goals seem harder to reach as property taxes continue to go up
Economic pressures are increasing, climate change is having devastating effects on natural resources, which limit enjoyment of the outdoor activities people cherish.
I feel like the community is highly engaged in the issues we face and that leads me to feel we are going in the right direction.
Costs have been increasing at alarming rates. There seems to be a lot of acrimony among differing opinion holders. Improvements to infrastructure and event offerings.
our area has seen real estate prices almost triple since the pandemic

How much do you agree or disagree with the following statements (Scale: 1-5)

Community / Tourism Balance and Funding Insights

Taxes collected and revenues generated from the visitor economy help to sustain the quality of life in my community -- **4.22**

In general, the benefits of a visitor economy outweigh the drawbacks for the community -- **3.58**

Residents would be willing to pay more for local public services if it meant fewer visitors in the area -- **2.49**

Residents favor further diverting funds from tourism to addressing other types of community needs -- **3.80**

Residents favor further diverting funds from tourism to addressing other types of economic development/industries -- **3.47**

Do you have any additional comments about the topics addressed in this survey?

<p>I see that questions about tourism were asked after quality of life. With this low snow year, mountain towns are getting real-life case study of what it looks like when tourism is down and it's unequivocally bad for local business. There is certainly a balance we all need to strive for.</p>
<p>no</p>
<p>Town of Vail and Vail Resorts should figure out a way to have the parking structures free all the time. This would help to invite more people in to dine, shop and explore. This would benefit all of us and the sacrifice would certainly out way the costs.</p>
<p>Thank you for all the work you do and I urge you to weigh the cost of money not just its benefit. Sure we can grow and grow and grow but at what point do we go past equilibrium and begin to decline our beautiful places. The rate of growth in the country is not sustainable and are we going to keep swimming with the current or recognize we are in a riptide and change course. As caretakers of these beautiful towns I think we owe it to everyone to manage their resources at a rate that is unique and specific to the places needs, not just what everyone else is doing.</p>
<p>Increased cost of groceries is becoming an increased challenge in mountain communities as well that I think is right on the heels of housing, childcare, and transit.</p>
<p>I think there is a disconnect between what residents think they want and the reality of delicate balance of residents and tourists. Many, not understanding policy, want their cake and eat it too, which isn't always possible (e.g. They want it quiet, and thriving, inexpensive restaurants in a rural area that cannot support that without tourism).</p>
<p>Climate change threatens both our tourism and ag economic bases.</p>
<p>We need more education in our city regarding the amount of community funds raised by tourism (vs. property taxes or resident-generated sales taxes), since tourism brings in such a high percentage and we have no property tax for the city. This starts at our Council and needs to be directed to staff if we have any hope of diversifying our revenue sources in the future and improving/maintaining as a City.</p>
<p>No thank you.</p>
<p>While living in the mountain resort area has always been difficult, expensive and transient, today's gap between wages and costs balanced with expectations makes it much more difficult.</p>
<p>Division and angst at the federal level is permeating to local government and many we've become complacent about truly supporting economic diversification.</p>
<p>No</p>
<p>I don't believe residents or county officials fully understand the value tourism brings to a community or how critical it is to the local tax base. Too often, decisions are made reactively, without considering the broader economic impact or the opportunity for tourism and local government to meet on common ground and work toward shared goals.</p>
<p>these are thorny problems.</p>

<p>The survey is meaningless unless meaningful comments are received by respondents under 30 years of age and from the non-English speaking community.</p>
<p>We keep talking about these issues, yet nothing is being done at a policy level that actually addresses any of them. We need to severely limit where AirBnB is allowed to exist. We need a vacancy tax that transfers those funds directly to community housing and small business support. We need to find ways to help local/small businesses succeed, whether that means deed restricted commercial space or subsidized costs. We need to discourage luxury housing and luxury commercial space and find ways to make it easier and more financially feasible for developments that would actually benefit our community. We need to do something instead of talking about these issues constantly with zero action.</p>
<p>We need a vacancy tax!</p>
<p>This survey and others don't begin to capture prevalence of high cost of living for full time residents. The problem in Summit County is unique, even from neighboring Eagle and Pitkin counties.</p>
<p>Work for government in Snowmass Village but live in Basalt. I sort of answered for both locations...</p>
<p>I am concerned that the State of Colorado is removing Local Governments ability to exercise local control.</p>
<p>I don't think that our community looks at any other community for inspiration, we are unlike any other town around us.</p>
<p>Completed on behalf of Avon Resident of 81631. Employee of 81620</p>

NOT FOR PUBLICATION