



2026-2030 Consolidated Plan

DRAFT

Town of Castle Rock
100 N. Wilcox St.
Castle Rock, CO 80104

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Consolidated Plan Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Cost-Burden: Households spending more than 30 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Severe Cost-Burden: Households spending more than 50 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data typically lags one or two years. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): The median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Denver-Aurora-Centennial, CO MSA which includes the town of Castle Rock, with an income at 30 percent AMI earned \$42,050 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Denver-Aurora-Centennial, CO MSA which includes the town of Castle Rock, with an income at 50 percent AMI earned a maximum of \$70,050 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Denver-Aurora-Centennial, CO MSA which includes the town of Castle Rock, with an income at 80 percent AMI earned a maximum of \$104,200.

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Town of Castle Rock strives to provide a suitable living environment, especially for low- to moderate-income (LMI) households and special needs communities. In 2021, the Town became a U.S. Department of Housing and Urban Development (HUD) entitlement community, enabling it to be eligible for federal Community Development Block Grant (CDBG) funds allocated through HUD's Community Planning Development program. The Town's CDBG program manages CDBG grant funds and ensures compliance with the regulations and guidelines set by the Department of Housing and Urban Development (HUD). These funds will support the Town in achieving its community development goals as outlined by HUD. These goals include, but are not limited to, providing affordable housing, improving public infrastructure and facilities, and offering public services for low- to moderate-income households and the special needs community.

The Consolidated Plan serves as a planning document meeting federal statutory requirements in 24 CFR 91.200–91.230 for preparing a Consolidated Plan and guiding the use of CDBG funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, an Annual Action Plan, and Consultation and Citizen Participation, with accompanying documentation related to public comments. The Strategic Plan addresses specific needs that were identified through data analysis and the citizen participation process, with goals and program targets established for each priority category over the five-year planning period.

The PY 2026 Annual Action Plan describes the eligible activities that will work towards accomplishing the goals established in the strategic plan. By addressing the identified priority needs, the Town will improve the quality of life of residents in Castle Rock. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each program year's funding allocation. PY 2026 begins on October 1, 2026 and ends on September 30, 2027.

2. Summarize the objectives and outcomes identified in the Plan

The Town of Castle Rock has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the Town has identified three (3) priority needs and associated goals to address these needs. Over the 5-Year plan period, the Town will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need 1: Improvements to Public Facilities & Infrastructure

1A Improve Public Facilities and Infrastructure: Improve public facilities and expand public infrastructure that benefit low- and moderate-income persons and households. Eligible activities may include improvements to community centers, neighborhood facilities, parks, streets, sidewalks, and ADA accessibility. These activities will primarily benefit populations presumed to be low- and moderate-income and/or areas in which the majority of residents are low- and moderate-income.

Priority Need 2: Supportive Services for LMI and Special Needs

2A Provide Supportive Services for LMI and Special Needs Populations: Provide supportive services for low- and moderate-income residents and special needs populations. Eligible activities may include health and wellness programs, meal services, employment and education services, and other supportive services for older adults, persons with disabilities, persons experiencing homelessness, victims of domestic violence, and other vulnerable populations.

Priority Need 3: Effective Program Management

3A Effective Program Management: Support the effective administration, planning, oversight, and compliance of the jurisdiction's federal housing and community development programs. Eligible activities may include program administration, planning, environmental review, citizen participation, monitoring, reporting, and other administrative functions necessary to carry out the ConPlan and AAP.

3. Evaluation of past performance

The Town of Castle Rock is recognized as an entitlement community by HUD and first received federal CDBG funds in Program Year 2021. Since that time, the Town has made meaningful progress in addressing priority needs through public facility improvements and supportive services that benefit low- and moderate-income residents, particularly seniors and persons with disabilities. At the same time, the Town's limited annual allocation continues to require careful prioritization of activities, and additional funding and leveraged resources remain necessary to expand services and address ongoing community needs. Public facilities and infrastructure improvements and supportive services for low- and moderate-income and special needs populations continue to be the primary priorities identified in this ConPlan, the Town's Five-Year Strategic Plan, and the most recent CAPER. The CAPER evaluates progress toward the five-year goals and annual objectives of the CDBG program. The most recent PY 2024 CAPER reports the following highlights by priority:

Public Facilities and Infrastructure Improvements: In PY 2024, the Town completed four public facility improvement activities that expanded accessibility and removed architectural barriers. Three activities replaced pool lifts that had reached the end of their useful life at Burgess Pool, the Miller Activity Complex, and Butterfield Crossing, benefiting an unduplicated 706 low- and moderate-income persons and supporting continued ADA compliance at these facilities. The Town also completed restroom improvements at Cantril School, removing architectural barriers and making the facility ADA accessible. This activity benefited 2,442 low- and moderate-income persons. Altogether, the Town assisted 3,148

persons under this goal in PY 2024, exceeding its annual target and demonstrating continued progress toward its strategic plan goals for public facility accessibility improvements. The CAPER also notes that the Town did not complete any activities under its separate public infrastructure capacity goal during the year, although that need remains identified in the plan.

Supportive Services: In PY 2024, the Town funded the Castle Rock Senior Activity Center’s Home Delivery of Hot Meals program to assist 292 low- and moderate-income elderly persons through meal delivery and food services. The program targeted seniors with the greatest economic need and those who were most socially isolated. The Town substantially exceeded its annual target for this activity and has already exceeded its five-year strategic plan goal for supportive services benefiting low- and moderate-income seniors, demonstrating strong performance in this priority area.

4. Summary of Citizen Participation Process and consultation process

The Town of Castle Rock encourages participation by all citizens, with particular emphasis on low- and moderate-income households and persons with special needs, in the development of the 2026-2030 ConPlan and PY 2026 AAP. The Town follows its HUD-approved Citizen Participation Plan and has established a formal process for gathering input from citizens and community stakeholders. The following efforts were made during the development of the 2026-2030 ConPlan and PY 2026 AAP.

PUBLIC MEETING: A community input meeting was held on March 30, 2026, from 4:30 PM to 5:30 PM at Town Hall Council Chambers to gather input on community needs and help guide development of the Town’s 2026-2030 ConPlan. The project consultant team was available to answer questions and provide additional information.

PUBLIC HEARING: The Town will hold a public hearing to review and discuss the draft 2026-2030 ConPlan and PY 2026 AAP. The public hearing will be held on May 26, 2026, at 4:30 PM at Town Hall, 100 N. Wilcox Street, Castle Rock, CO 80104, in Council Chambers. This meeting is open to the public and all persons are welcome.

PUBLIC COMMENT PERIOD: Citizens may review and comment on the draft 2026-2030 ConPlan and PY 2026 AAP. The draft documents will be available for a thirty (30) day public comment period from May 27, 2026, through June 25, 2026. The proposed ConPlan and AAP will be available for review and download on the Town webpage at <https://crgov.com/CDBG>. Hard copies of the draft documents will also be available for review at Town Hall, located at 100 N. Wilcox St., Castle Rock, CO 80104, and at the Philip and Jerry Miller Library, located at 100 S. Wilcox St., Castle Rock, CO 80104. Public comments are encouraged and may be submitted in writing to the Town of Castle Rock CDBG Program, 100 N. Wilcox St., Castle Rock, CO 80104, or by email to BBland@crgov.com

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: https://www.research.net/r/CastleRock_Community

Stakeholder Survey Link: https://www.research.net/r/CastleRock_Stakeholder

Details of the citizen process are located in the PR-15 Participation section of this plan.

5. Summary of public comments

PUBLIC MEETING: No comments were received.

COMMUNITY & STAKEHOLDER SURVEYS: The Town received 107 responses to the Community Needs Survey. Community respondents most consistently identified affordable housing, public facilities and infrastructure improvements, and supportive services as key needs in Castle Rock.

The Town received 13 responses to the Stakeholder Survey from service providers, public agencies, and community organizations. Stakeholder respondents most consistently identified affordable housing, supportive services for seniors and other special needs populations, and public facilities and infrastructure improvements, including ADA accessibility, as the highest priority needs.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

All comments will be accepted. There will be no individuals, organizations or agency types not intentionally consulted.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments will be accepted. There will be no individuals, organizations or agency types not intentionally consulted.

7. Summary

The priority needs of the Town of Castle Rock for the 2026-2030 ConPlan and PY 2026 AAP were identified through a comprehensive citizen participation and consultation process that included an online community survey, a stakeholder survey for nonprofit organizations and service providers, consultation with nonprofit partners and regional service providers, and a review of the Needs Assessment and Housing Market Analysis prepared as part of this ConPlan. These efforts helped ensure that the priorities identified in the plan reflect the most pressing housing and community development needs of Castle Rock residents.

The ConPlan is comprised of several sections, including an assessment of current housing and community development needs, a section addressing homelessness and other special needs populations, a discussion of publicly supported housing needs, a summary of the citizen participation process, a Five-Year Strategic Plan, and the PY 2026 AAP. The PY 2026 AAP is the first of five annual action plans and describes how federal resources will be allocated during the program year to advance the goals of the ConPlan. At the

end of each program year, the Town will prepare a CAPER to evaluate progress in meeting those goals and objectives.

Primary data sources used in preparation of the ConPlan include the 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), U.S. Bureau of Labor Statistics data, 2024 Point-in-Time Count data, HUD Income Limits, HUD Fair Market Rents, and other local and regional data sources. Data used for map analysis was drawn primarily from the 2019-2023 ACS.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	TOWN OF CASTLE ROCK, CO	CDBG Program

Table 1 – Responsible Agencies

Narrative

The Town of Castle Rock was designated a new entitlement community by HUD in 2021 and receives federal Community Development Block (CDBG) funds allocated through HUD’s Community Planning Development program. These funds are intended to primarily serve low- to moderate-income households and special-needs communities. The Town’s CDBG program administers CDBG grant funds and ensures compliance with HUD regulations and guidelines.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section identifies the organizations consulted in the development of the 2026-2030 ConPlan and PY 2026 AAP. The organizations listed in the table below represent key stakeholder organizations, including nonprofits, government departments and agencies, housing and service providers, and planning organizations serving Castle Rock and the surrounding region.

Through consultation with these organizations, the Town gathered input on community needs, service gaps, priority populations, and areas for coordination. This input helped inform the priority needs, goals, and strategies included in the ConPlan and first-year AAP.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Town of Castle Rock consulted with a range of public and assisted housing providers, local and regional government agencies, nonprofit organizations, and health, mental health, and supportive service providers in order to better understand community needs and improve coordination in the development of the 2026-2030 ConPlan and PY 2026 AAP. Because the Town receives a relatively limited CDBG allocation, consultation efforts were focused on agencies and organizations that help identify priority needs, service gaps, and opportunities to leverage other local and regional resources for low- and moderate-income residents and special needs populations.

The Town consulted with the Douglas County Housing Partnership regarding affordable housing needs and available housing resources in Castle Rock, including homebuyer education, down payment assistance, foreclosure mitigation, and other housing initiatives available through the regional housing authority. The Town also consulted with Douglas County and regional homelessness partners, including the Metro Denver Homeless Initiative and the Douglas County Homeless Initiative, to better understand homelessness trends, available regional resources, and service gaps affecting Castle Rock residents. The regional homelessness response system relies on the Homeless Management Information System (HMIS) to support data collection and coordination across the broader region.

In addition, the Town considered coordination needs related to emergency preparedness, hazard mitigation, and access to information and services. Castle Rock Fire and Rescue serves as the Town’s lead emergency management agency, and Douglas County Libraries provides residents with free high-speed internet access and access to technology. Together, these consultation efforts helped the Town better understand housing, service, homelessness, emergency preparedness, and digital access needs in the community and informed the priorities identified in the ConPlan and first-year AAP.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Metro Denver Homeless Initiative (MDHI) is the Continuum of Care (CoC) for the seven-county Denver metro area, which includes Douglas County. MDHI coordinates regional homelessness planning and service delivery across the participating counties and local homeless service providers. The Town of Castle Rock benefits from the coordinated efforts of the CoC through referrals to regional resources, connections to homelessness prevention initiatives, and access to housing and supportive services that are not available directly through the Town. Douglas County also has the Douglas County Homeless Initiative (DCHI) Executive Committee, where municipal, county, and community leaders provide strategic guidance on local homelessness response efforts.

Through the regional CoC structure, homeless assistance efforts are intended to address the needs of chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness. MDHI coordinates with local providers to support a continuum of services that includes outreach, emergency shelter, homelessness prevention, transitional housing, permanent supportive housing, and other supportive services. The Town relies on this regional system to help connect residents with appropriate housing and service resources based on their needs.

In Douglas County, the County Community of Care Coordinator works with MDHI to collect data on unhoused persons and better understand local homelessness needs through efforts such as the annual Point-in-Time (PIT) Count and the Community of Care Network’s “Strive to Thrive” event. At Strive to Thrive, the County partners with local food pantries and service providers to distribute food, connect residents to resources, and increase awareness of available community services. This event typically takes place twice each year, in January and July.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Town of Castle Rock is not a recipient of HUD’s Emergency Solutions Grant (ESG). MDHI coordinates the distribution of ESG funds, along with other HUD funding sources, to provide supportive services and permanent-supportive housing to prevent homelessness. HMIS is the system used for administering the ESG program. While the Town of Castle Rock does not use the HMIS system, the Town benefits from MDHI’s HMIS administration across the region.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	TOWN OF CASTLE ROCK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Supportive Services for Seniors
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town of Castle Rock is the lead responsible agency of the 2026-2030 ConPlan and PY 2026 AAP.
2	Agency/Group/Organization	Town of Castle Rock Parks & Recreation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Improve Access to Public Facilities and improve capacity of public infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Parks and Recreation department met with CDBG staff and worked with the Town on public facilities, infrastructure projects, and therapeutic rec services.
3	Agency/Group/Organization	Castle Rock Senior Activity Center
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Supportive Services for Seniors
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization consulted on the needs of the senior citizen community via the stakeholder survey.
4	Agency/Group/Organization	Castle Rock Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Supportive Services for Seniors

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town's PD works with seniors in the community and they were consulted to determine needs and potential opportunities for CDBG funding via the stakeholder survey. Ongoing discussions will occur to identify additional opportunities.
5	Agency/Group/Organization	Castle Rock Fire and Rescue
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development, Emergency Preparedness
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town recognizes the importance of disaster preparedness, whether by man-made or natural disasters, and has developed the Town of Castle Rock Emergency Operations Plan to prepare for these hazards. As designated in the Emergency Operations Plan, the Castle Rock Fire and Rescue Department is the lead emergency management agency for the Town, with the fire chief serving as the Town emergency manager. An emergency preparedness guide is provided on the department website at: https://www.crgov.com/1690/Emergency-Preparedness . The Fire and Rescue team also was consulted via the stakeholder survey.
6	Agency/Group/Organization	Douglas County Libraries
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Douglas County Libraries, Philip and Jerry Miller branch in Castle Rock provides the community with free high-speed internet access. Town staff consulted with the Libraries via the stakeholder survey and consulted the Philip and Jerry Miller Library website to confirm that DCPL provides free internet access and access to technology for residents.

7	Agency/Group/Organization	Douglas County Homeless Initiative
	Agency/Group/Organization Type	Services-homeless Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Douglas County Homeless Initiative (DCHI) is the lead agency in the local area providing coordination and services on homeless needs, and reports directly to MDHI, the greater CoC in the region. DCHI provides services such as signage, education, assistance with homelessness and the Homeless Engagement, Assistance and Resource Team (HEART) and was consulted via the stakeholder survey.
8	Agency/Group/Organization	DOUGLAS COUNTY HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town continues to be engaged with DCHP and continues to look for ways to collaborate with this group. The DCHP was consulted via the stakeholder survey.
9	Agency/Group/Organization	Castle Rock Public Works Department
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town departments work closely to discuss the needs of citizens in Castle Rock. Among some needs identified through the Public Works department is the need to address downtown ADA non-compliance; and a downtown ADA transition plan. Public Works was consulted via a meeting with the CDBG team.
10	Agency/Group/Organization	Castle Rock Town Manager's Office
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Town Manager's Office works closely with the CDBG program in an ongoing manner and is provided regular updates of the program. The office also has a multi-year plan for newly acquired property and plans opportunities for ADA accessibility.
11	Agency/Group/Organization	Help and Hope Center
	Agency/Group/Organization Type	Services-homeless Community Agency/Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Help and Hope Center responded to the stakeholder survey and provided input during a meeting with the CDBG team on homelessness, housing instability, and supportive service needs affecting low-income residents in Castle Rock. The anticipated outcome is improved coordination around homelessness prevention, emergency assistance, and referral to supportive services.
12	Agency/Group/Organization	Castle Rock EDC
	Agency/Group/Organization Type	Services-Employment/Jobs/Economic Development Private Business
	What section of the Plan was addressed by Consultation?	Economic Development Anti-Poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Castle Rock EDC responded to the stakeholder survey and provided input on economic development conditions and community investment needs in Castle Rock. The anticipated outcome is improved coordination around economic opportunity, business development, and community vitality.
13	Agency/Group/Organization	AdventHealth Castle Rock
	Agency/Group/Organization Type	Medical or Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	AdventHealth Castle Rock responded to the stakeholder survey and provided input on health-related service needs and barriers affecting residents in Castle Rock. The anticipated outcome is improved coordination around health services and supportive services for vulnerable populations.
14	Agency/Group/Organization	Douglas County Department of Human Services
	Agency/Group/Organization Type	Government – state/county/local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Douglas County Department of Human Services responded to the stakeholder survey and provided input on low-income household needs, homelessness prevention, and supportive service gaps in the area. The anticipated outcome is improved coordination around housing stability, emergency assistance, and services for vulnerable households.
15	Agency/Group/Organization	SECOR
	Agency/Group/Organization Type	Community Agency/Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services Anti-Poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	SECOR responded to the stakeholder survey and provided input on food assistance, emergency support, and unmet service needs affecting low-income residents in Castle Rock. The anticipated outcome is improved coordination around basic needs assistance and supportive services.
16	Agency/Group/Organization	Aging Resources of Douglas County
	Agency/Group/Organization Type	Services-Elderly Persons Advocacy
	What section of the Plan was addressed by Consultation?	Supportive Services for Seniors Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Aging Resources of Douglas County responded to the stakeholder survey and provided input on senior service needs, transportation, aging in place, and supportive services for older adults in Castle Rock. They also met with the CDBG team in late 2025. The anticipated outcome is improved coordination around services that help seniors remain housed and maintain quality of life.
17	Agency/Group/Organization	Wellspring Community
	Agency/Group/Organization Type	Affordable Housing Developer Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Wellspring Community responded to the stakeholder survey and provided input on affordable housing and housing needs for persons with disabilities, including adults with intellectual and developmental disabilities. The anticipated outcome is improved coordination around special needs housing and affordable housing opportunities in Castle Rock.
18	Agency/Group/Organization	Douglas County
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Douglas County responded to the stakeholder survey and provided input on regional housing, homelessness, and supportive service needs affecting Castle Rock residents. The anticipated outcome is improved coordination between the Town and County on housing stability and community service priorities.
19	Agency/Group/Organization	Catholic Charities of Central Colorado
	Agency/Group/Organization Type	Services-homeless Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities of Central Colorado responded to the stakeholder survey and provided input on homelessness prevention, emergency assistance, and supportive service needs in Castle Rock and the surrounding area. The anticipated outcome is improved coordination around homelessness response and services for vulnerable households.
20	Agency/Group/Organization	Douglas County Youth Initiative
	Agency/Group/Organization Type	Services-Children Services-Youth
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services Anti-Poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Douglas County Youth Initiative responded to the stakeholder survey and provided input on youth and family needs in Castle Rock. The anticipated outcome is improved coordination around youth services, prevention-oriented programs, and supportive services for households with children.

Identify any Agency Types not consulted and provide rationale for not consulting

All comments were welcome. There were no agency types intentionally not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Metro Denver Homeless Initiative	MDHI is the local Continuum of Care (CoC) in the region. MDHI and Castle Rock share the goal to end homelessness in the region; the CoC helped to inform the homeless initiatives in the plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Town of Castle Rock collaborates with local public, private, and nonprofit agencies as the CDBG program continues to grow and adapt to meet the community's needs. These collaborating organizations include various nonprofits and social service agencies. The CDBG program currently partners closely with Town departments to design initiatives that address the needs identified in Castle Rock.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process for the Town of Castle Rock follows the requirements set forth by HUD in 24 CFR 91.105, as well as the Town’s Citizen Participation Plan. This plan aims to engage all Town residents, with a specific focus on low- and moderate-income individuals and members of the special needs community, including the elderly and those with disabilities. Additionally, the plan incorporates input from other department staff, the Parks and Recreation Department, and various local stakeholders to assess community development needs and establish funding priorities.

Citizen participation efforts for the development of the 2026-2030 ConPlan and PY 2026 AAP included a 30-day public comment period to allow members of the public to review and comment on the draft plan and a public hearing to review and discuss the plan. Copies of the draft plan were made available online, in the lobby of Town Hall, and at the Philip and Jerry Miller Library. All comments from the public will be welcome.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Meeting	Non-targeted/broad community	A community input meeting was held on March 30, 2026 , from 4:30 PM to 5:30 PM at Town Hall Council Chambers to gather input on community needs and help guide development of the Town’s 2026-2030 ConPlan. The project consultant team was available to answer questions and provide additional information.	No comments were received.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Community Survey	Non-targeted/broad community	<p>The Town conducted an online Community Survey to gather feedback on housing and community development needs. The survey was distributed through community outreach and public notices to encourage resident participation. See link to survey:</p> <p>https://www.research.net/r/CastleRock_Community</p>	<p>The Town received 107 responses to the Community Needs Survey. Community respondents most consistently identified affordable housing, public facilities and infrastructure improvements, and supportive services as key needs in Castle Rock.</p>	<p>All comments are accepted.</p>	<p>See link</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Stakeholder Survey	Non-targeted/broad community Nonprofits	The Town conducted an online Stakeholder Survey distributed to local organizations and service providers to gather professional insight on housing and community development needs in the community. See link to survey: https://www.research.net/r/CastleRock_Stakeholder	The Town received 13 responses to the Stakeholder Survey from service providers, public agencies, and community organizations. Stakeholder respondents most consistently identified affordable housing, supportive services for seniors and other special needs populations, and public facilities and infrastructure improvements, including ADA accessibility, as the highest priority needs.	All comments are accepted.	See link

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Public Hearing	Non-targeted/broad community	The Town will hold a public hearing to review and discuss the draft 2026-2030 ConPlan and PY 26 AAP. The public hearing will be held on May 26, 2026 at 4:30 PM at Town Hall, 100 N Wilcox Street, Castle Rock, CO 80104 in Council Chambers. This meeting is open to the public and all persons are welcome.	A summary of comments will be included after the public hearing.	All comments are welcome.	https://crgov.com/cdbg
5	Public Comment Period	Non-targeted/broad community	The proposed 2026-2030 ConPlan and PY 26 AAP will be available for a public comment review period of (30) thirty days, running from May 27, 2026 to June 25, 2026 . The proposed draft will be available for review and download on the Town webpage: https://crgov.com/CDBG . Hard copies of the draft will also be available for review at Town Hall, located at 100 N. Wilcox St, Castle Rock, CO 80104 and at the Philip and Jerry Miller Library, located at 100 S. Wilcox St, Castle Rock, CO 80104. Public comments are encouraged and may be sent in writing to the Town of Castle Rock CDBG Program, 100 N. Wilcox St., Castle Rock, CO 80104 or via e-mail to BBland@crgov.com .	A summary of comments will be included after the public comment period.	All comments are welcome.	https://crgov.com/cdbg

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To support the effective use of available resources, Castle Rock must first assess current community needs. This section describes and analyzes demographic, housing, and economic conditions to provide a clear understanding of local needs and priorities. Using information from federal, state, and local sources, the Town can identify broad patterns related to population, income, household composition, and housing conditions. Primary data sources for this section include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the Bureau of Labor Statistics (BLS), and relevant local and regional planning documents. This information helps show the nature and extent of housing and community development needs in Castle Rock.

Beyond demographic conditions, this section also reviews factors that affect or are affected by the local housing market. These include housing affordability and availability, public and assisted housing needs, homelessness, non-homeless special needs, and non-housing community development needs such as public facilities, infrastructure, and public services. Reviewing these topics together provides a more complete picture of the conditions influencing housing stability and quality of life in Castle Rock.

In addition to quantitative data, this Needs Assessment is informed by recent local outreach and community input. The Town conducted resident and stakeholder surveys to gather feedback on community needs and best uses of the Town's CDBG funds. Recent survey feedback also appears generally consistent with long-standing community priorities reflected in Castle Rock's Vision 2030 and the 2030 Comprehensive Master Plan, including responsible growth, community quality, and preservation of valued community character. The Town continues to reference the 2030 Vision and Comprehensive Master Plan as guiding documents for growth and development. Together, these sources help connect current data with both recent public input and the Town's broader planning direction.

The overall purpose of the Needs Assessment is to inform evidence-based priorities for the 2026-2030 Consolidated Plan so that available resources are directed toward the most pressing housing and community development needs in Castle Rock.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

Data presented in the following section indicates that the most significant housing challenge in Castle Rock is the lack of affordable housing. According to the 2020-2024 American Community Survey (ACS) 5-Year Estimates, approximately 8,269 households in the town are cost burdened, representing 29.7% of all households. HUD defines cost-burden as a household spending more than 30% of their income on housing costs. Both renters and homeowners are similarly affected, with 3,524 rental households (62.5% of renters) and 4,745 homeowner households (21.4% of homeowner households, including those with and without a mortgage) experiencing cost burden. Housing cost burden information is discussed in more detail later in this section.

Demographics	Base Year: 2014	Most Recent Year: 2024	% Change
Population	51,802	79,123	52.7%
Households	17,767	28,219	58.8%
Median Income	\$86,563	\$145,197	67.7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010-2014 ACS, 2020-2024 ACS

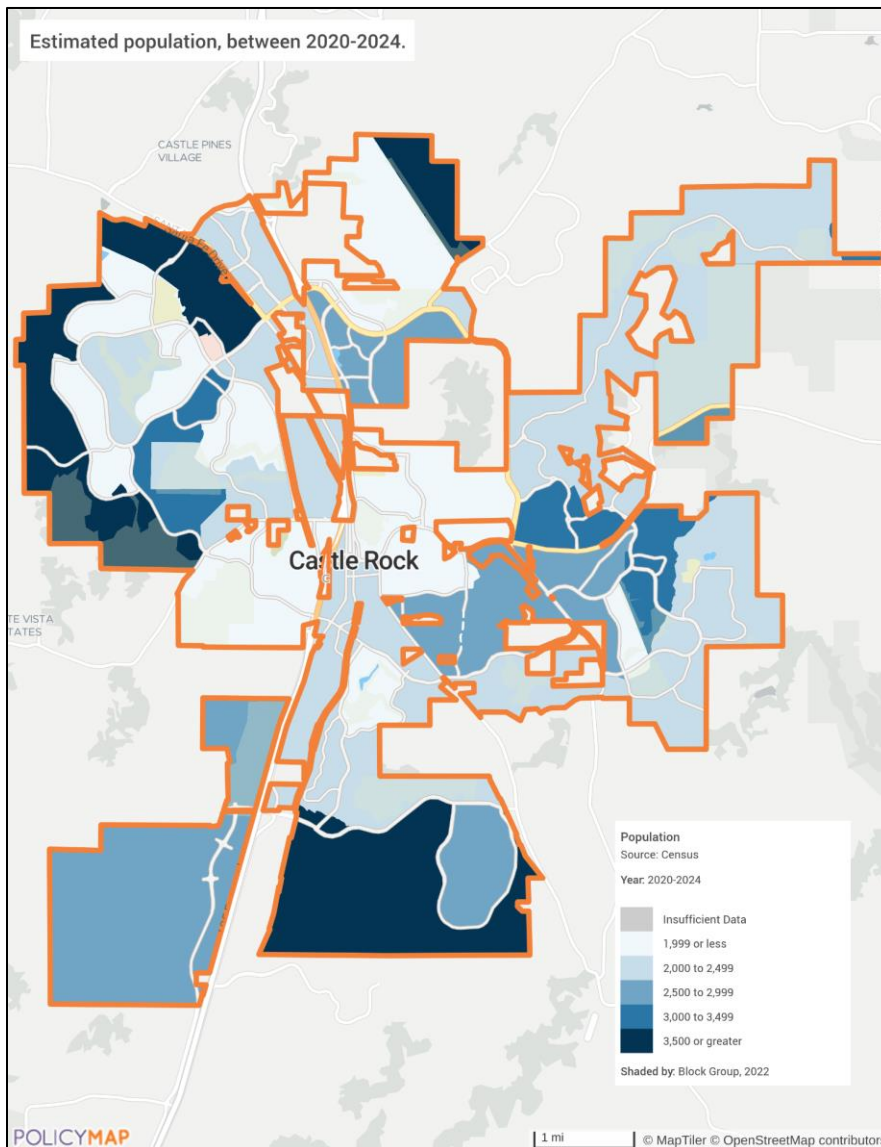
Since 2014, Castle Rock’s population has increased by approximately 52.7%, reflecting a moderate rate of population increase. The number of households in the town has risen by about 58.8%, indicating a slight decrease in average household size as the population has increased at a slightly lower rate than the number of households. This indicates that since the number of households is increasing, increased housing supply is needed to meet the current demand. This shift could also point to demographic changes, such as an increase in young adults or seniors living independently, or economic factors influencing living arrangements, such as affordability and housing availability.

During the same period, Castle Rock’s Median Household Income (MHI) rose by 67.7%. While this increase in incomes outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the town.

Population

The map shows the distribution of total population by block group across Castle Rock. Higher-population block groups, shown in the darkest shading with 3,500 or more residents, are located in parts of the west, northwest, north, southeast, and the large southern block group. Several nearby areas also fall in the 3,000 to 3,499 range, indicating that population is spread across multiple residential sections of Town rather than concentrated in only one location.

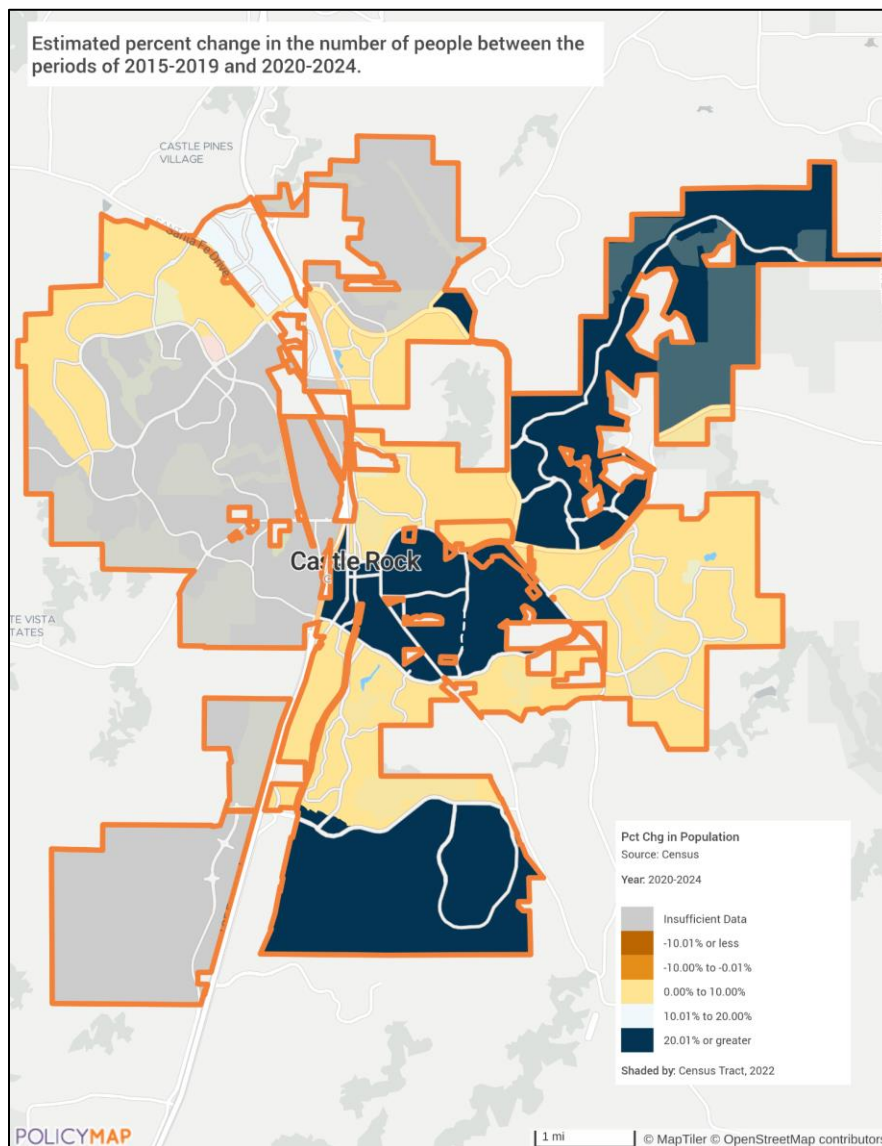
Lower-population block groups are more common in parts of central Castle Rock, the northeast, and a few eastern areas. Some of these patterns may reflect differences in block group size, land use, and the amount of undeveloped or nonresidential land within the mapped area. Overall, the map suggests that Castle Rock's population is distributed across several established and growing residential areas, with some larger outer block groups containing substantial numbers of residents.



Change in Population

The population change map shows that Castle Rock continued to grow between 2015-2019 and 2020-2024, although growth was not uniform across the Town. The strongest increases, shown in block groups with the darkest shading at 20.01% or greater, are concentrated in the northeast, parts of the east-central area, a few central tracts, and the large southern tract. Several nearby areas also posted moderate growth between 10.01% and 20%.

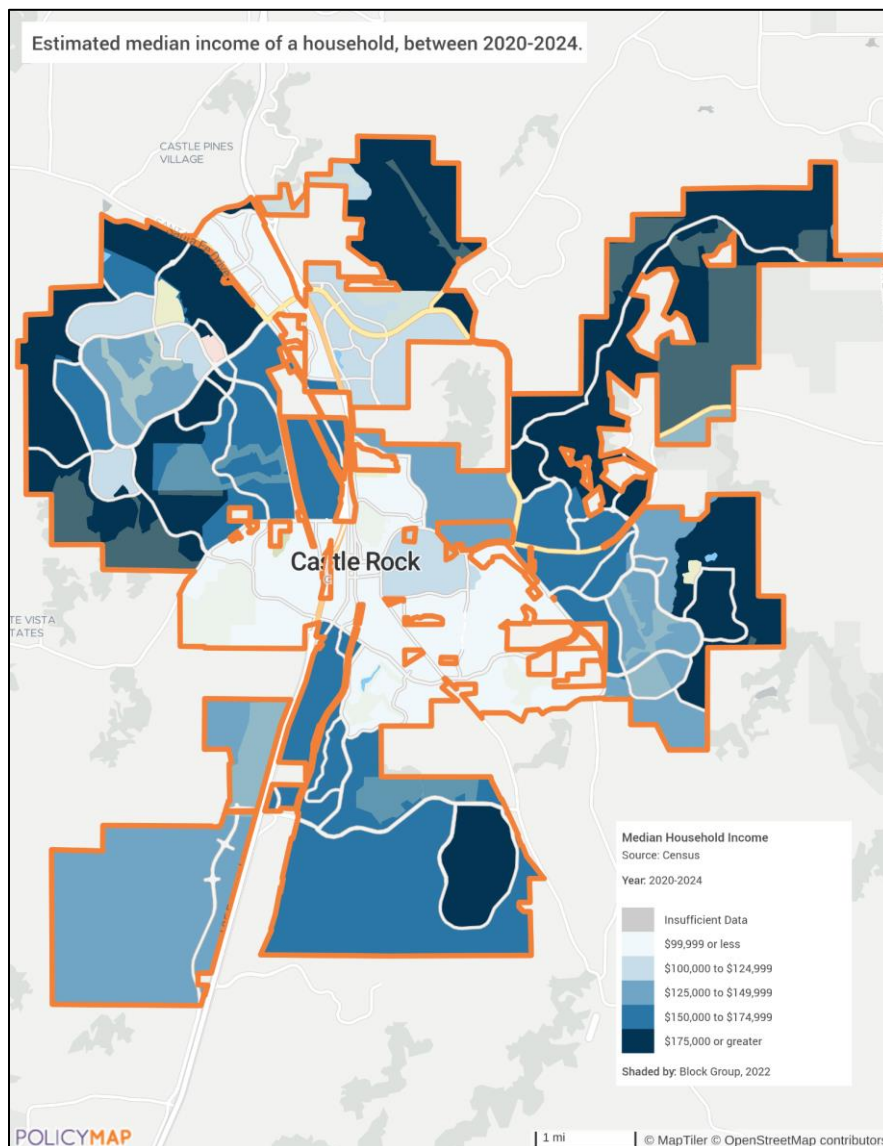
By contrast, much of the west side and several central and southeastern tracts saw little change, generally between 0% and 10%, while a few tracts had insufficient data. Overall, the map suggests that recent population growth has been concentrated in selected developing areas rather than occurring evenly across Castle Rock. Notably, no tracts showed a decrease in population.



Median Household Income

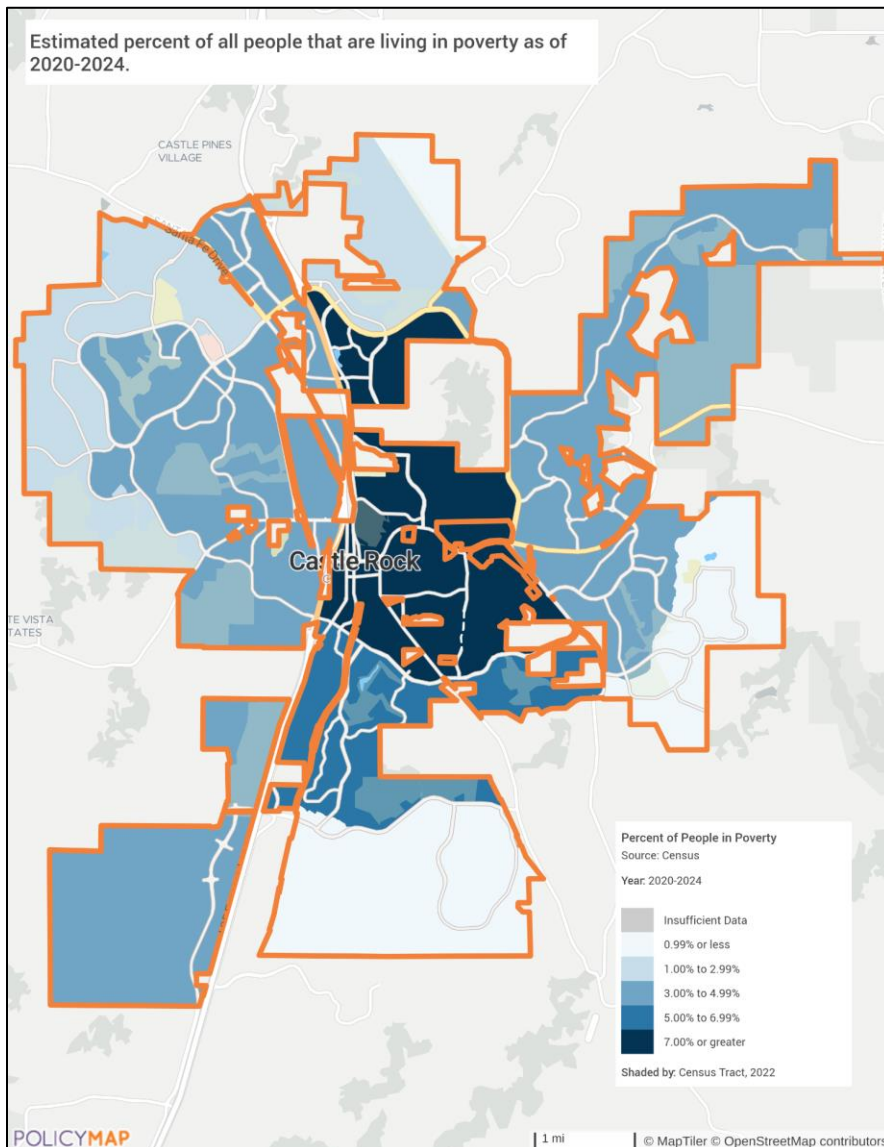
The median household income map shows that incomes in Castle Rock are generally high, with many block groups reporting median household incomes of \$150,000 or more. The highest incomes, shown in the darkest shading at \$175,000 or greater, are concentrated in parts of the northwest, north, northeast, southeast, and south. By contrast, the lowest incomes are found in several central block groups, where median household income falls below \$100,000.

Overall, the map suggests a clear pattern in which central Castle Rock has lower median incomes than many of the Town's outer residential areas. Even so, most areas remain at relatively high income levels compared with many communities, with the strongest concentrations of higher-income households located around the edges of Town.



Poverty

The poverty map shows that most of Castle Rock has relatively low poverty rates, with many census tracts in the lowest categories below 5%. Lower poverty is especially common in the eastern and outer parts of Town, while somewhat higher rates appear in several western and southern areas. The highest poverty rates, shown in the darkest shading at 7% or greater, are concentrated in a small cluster of central tracts near and just north and south of downtown. However, even these tracts shaded in the darkest blue indicate relatively low poverty rates compared to statewide rates. Overall, the map suggests that poverty in Castle Rock is generally limited.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	1,435	2,580	2,570	2,685	16,680
Small Family Households	190	1,100	995	890	10,430
Large Family Households	55	185	185	360	1,980
Household contains at least one person 62-74 years of age	430	440	545	680	2,585
Household contains at least one person age 75 or older	485	255	310	245	780
Households with one or more children 6 years old or younger	60	630	495	550	3,829

Table 6 - Total Households Table

Data Source: 2018-2022 CHAS

Number of Households

In the above table, data from HUD’s 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at household composition and incomes in Castle Rock. CHAS data is specifically tabulated by HUD and therefore often lags by several years. The 2018 – 2022 CHAS data is the most recently available data from this source. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2018-2022 CHAS data, 25.4% (6,585) of Castle Rock’s households have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these, small households make up approximately 34.7%, while large households represent only 6.5%. A notable correlation exists between household composition and income level: about 36.5% of elderly households (those with at least one member aged 62 or older) fall within lower-income categories, and around 21.3% of households with children under six are also low-income. These trends highlight diverse housing and service needs across age and income groups, indicating a need for targeted support for elderly households and families with children in Castle Rock.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	50	20	0	145	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	25	20	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	150	25	40	215	15	0	80	10	105
Housing cost burden greater than 50% of income (and none of the above problems)	350	1,030	30	0	1,410	650	300	210	75	1,235
Housing cost burden greater than 30% of income (and none of the above problems)	75	490	585	230	1,380	120	235	705	580	1,640
Zero/negative Income (and none of the above problems)	60	0	0	0	60	20	0	0	0	20

Table 7 – Housing Problems Table

Data Source: 2018-2022 CHAS

Housing Needs Summary

The previous table provides a summary of housing issues in Castle Rock by income group and tenure (renter or homeowner), using 2018-2022 CHAS data. The table only looks at households at or below 100% of the area median income AMI. Among the households referenced in Table 7, the most common issues

are cost-burden and overcrowding. Specifically, 2,790 renters and 2,875 homeowners in Castle Rock are cost-burdened, spending 30% or more of their income on housing. Within this group of cost-burdened households, nearly half of both cost-burdened renters and homeowners are classified as severely cost-burdened, with housing expenses consuming more than 50% of their income.

In addition to cost-burden, overcrowding affects a notable number of these households. Approximately 260 renters and 105 homeowners live in overcrowded units, defined as having more than 1.01 persons per room. This prevalence of overcrowded and cost-burdened households highlights the financial strain that housing costs impose on Castle Rock’s residents, regardless of whether they rent or own, with renters particularly experiencing high rates of overcrowding.

2. Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	500	1,715	680	295	3,190	785	540	995	670	2,990
Having none of four housing problems	0	130	225	330	685	70	190	670	1,395	2,325
Household has negative income, but none of the other housing problems	60	0	0	0	60	20	0	0	0	20

Table 8 – Housing Problems 2

Data Source: 2018-2022 CHAS

Severe Housing Problems:

Severe Housing Problems: Severe housing problems are common among lower-income households in Castle Rock. Among households earning between 0% and 80% of the AMI, approximately 87.5% of renter households and 71.0% of owner households experience at least one documented housing problem. These challenges are especially acute for extremely low-income households, with nearly 89% of both renter and owner households earning 0-30% AMI reporting at least one housing problem. This underscores the need for targeted home repair programming and rental assistance for extremely low-income households to improve housing quality, stability, and safety. While this need remains in the Town, due to the limited amount of CDBG funding available, the Town is typically unable to fund a housing rehab program. CHAS 2018-2022 data indicate that cost burden remains the most widespread housing issue in Castle Rock, as many households struggle to meet basic housing expenses. These findings reinforce the need for targeted efforts to improve housing affordability, particularly for households at or below 80% AMI.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	365	110	475	0	15	370	385
Large Related	0	0	35	35	0	25	50	75
Elderly	45	125	130	300	120	185	170	475
Other	25	145	325	495	0	10	125	135
Total need by income	70	635	600	1,305	120	235	715	1,070

Table 9 – Cost Burden > 30%

Data Source: 2018-2022 CHAS

Cost Burden

The table above uses 2018-2022 CHAS data to provide an in-depth analysis of cost-burdened households in Castle Rock within income ranges from 0% to 80% of the AMI, showcasing characteristics of households experiencing cost-burdens across different income groups. Among renter households experiencing cost-burdens, 36.4% are small households, while large households make up only 2.7% of this group. For homeowners, a similar pattern emerges, with approximately 36% of small households facing cost-burdens, compared to 7% of large households.

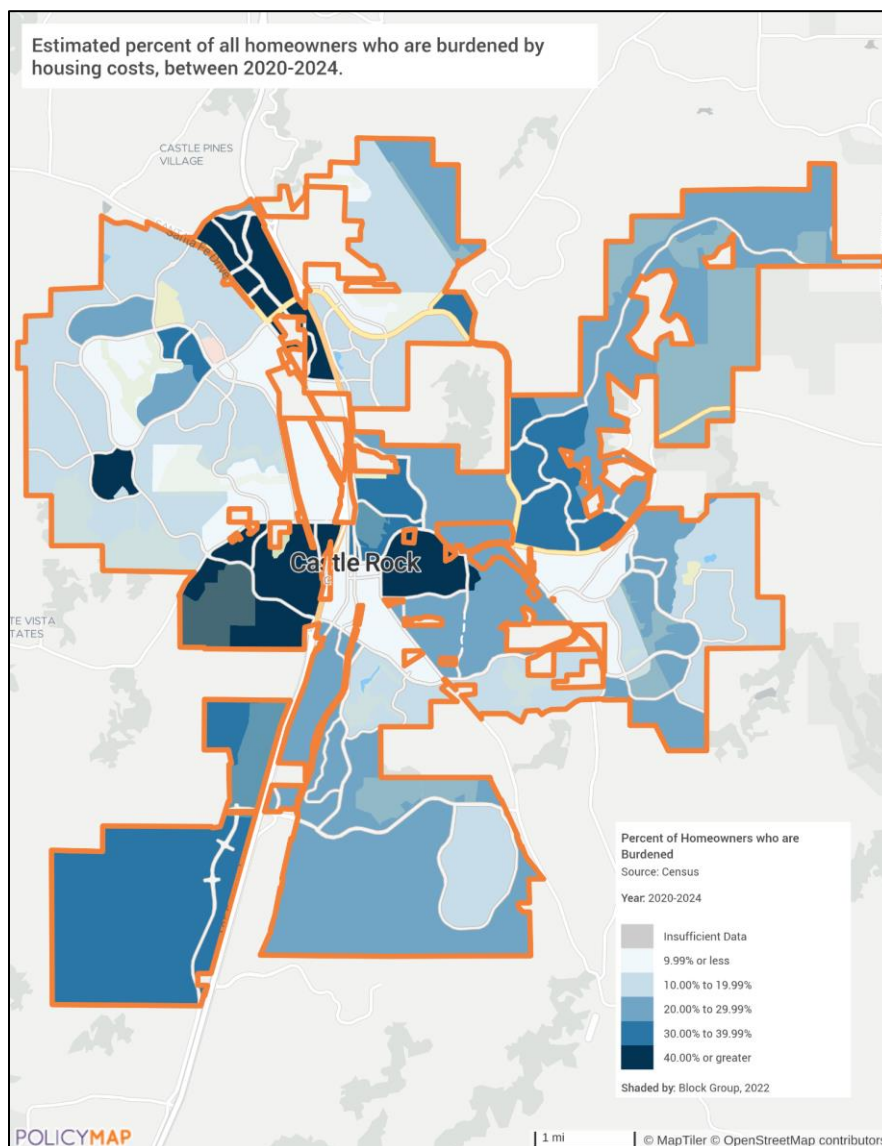
Elderly cost-burdened households are more numerous among homeowners (475 households) than renters (300 households). This suggests that older residents who own their homes continue to face significant housing cost challenges in Castle Rock.

The likelihood of a household being cost-burdened is heavily influenced by location, as indicated by the maps that follow. Factors impacting housing supply and demand contribute to these variations, with lower-income areas showing a higher need for affordable housing. In regions with higher median home values, housing costs are often out of reach for many residents. The following maps, utilizing U.S. Census Bureau data, illustrate cost-burdened households by block group across Castle Rock.

Housing Cost-Burdened

Cost-Burdened Homeowner Households

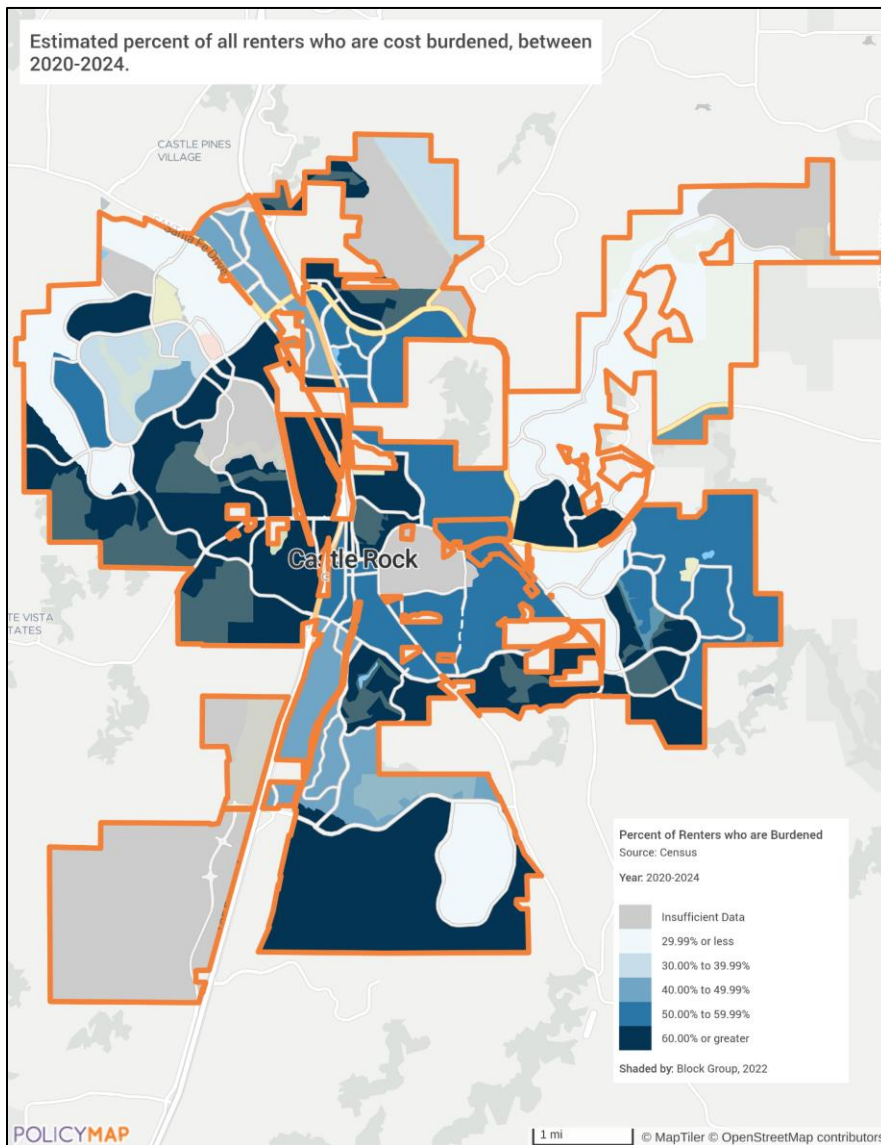
Homeowner cost burden in Castle Rock is generally moderate across much of the Town, with many block groups falling between 10.0% and 29.9%. Lower rates are more common in parts of the east and southeast, while moderate levels appear across much of the north, south, and central areas. The highest homeowner cost-burden rates, shown in the darkest shading at 40.0% or greater, are concentrated in a limited number of block groups, primarily in the central part of Town and in a few western and northwestern areas, with several nearby block groups in the 30.0% to 39.9% range. Overall, the map indicates that homeowner cost burden is less widespread and less severe than renter cost burden, although scattered pockets of significant owner housing cost pressure remain.



Cost-Burdened Renter Households

The map shows that renter cost burden is widespread across Castle Rock, with many block groups reporting that 40% or more of renters spend over 30% of their income on housing costs. The highest rates, shown in the darkest shading at 60.0% or greater, appear in several western block groups, parts of the central area, multiple southeastern block groups, and the large southern block group. Additional areas across the Town fall in the 50.0% to 59.9% range, indicating that renter affordability pressures are not limited to one section of Castle Rock.

Lower, though still notable, renter cost-burden rates are found in some northern, eastern, and south-central block groups, where the share of cost-burdened renters generally falls between 30.0% and 49.9%. Overall, the map suggests that renter housing cost pressure is a community-wide issue, with the most severe burdens concentrated in scattered pockets rather than one continuous area.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	45	525	0	570	135	105	105	345
Large Related	10	105	0	115	45	55	20	120
Elderly	265	75	0	340	360	130	50	540
Other	105	355	30	490	115	10	35	160
Total need by income	425	1,060	30	1,515	655	300	210	1,165

Table 10 – Cost Burden > 50%

Data Source: 2018-2022 CHAS

Severe Cost Burden

In Castle Rock, a significant portion of cost-burdened households are classified as severely cost-burdened, meaning these households spend over 50% of their income on housing costs. Among renters facing severe cost-burdens, small, related households constitute approximately 37.6% of this group, while large households make up only 7.6%. Similarly, among homeowners with severe cost-burdens, small, related households account for approximately 29.6%, while 10.3% of large households are reported to be severely cost-burdened. Elderly households are particularly impacted, with a higher ratio of severe cost-burden among elderly homeowners compared to renters.

For households managing such severe cost-burdens, unexpected expenses such as increases in utility bills or medical costs can threaten housing stability and increase the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, such as housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential to preventing housing crises and promoting long-term stability for at-risk residents.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	150	50	35	235	15	0	80	10	105
Multiple, unrelated family households	0	0	0	25	25	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	150	50	60	260	15	0	80	10	105

Table 11 – Crowding Information – 1/2

Data Source: 2018-2022 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Amongst Castle Rock households earning up to 100% of the AMI renters make up most overcrowded households, with 260 cases compared to 105 among homeowners. This issue is particularly pronounced among lower-income households; nearly 76.9% of overcrowded renter households and 90.4% of overcrowded homeowner households fall below 80% of the AMI, classifying them as low income. These findings underscore the disproportionate impact of overcrowding on low-income renter and homeowner households, highlighting the urgent need for targeted strategies to address both space and affordability constraints for these residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	25	540	160	725	35	90	335	460

Table 12 – Crowding Information – 2/2

Data Source: 2018-2022 CHAS

The presence of children shows differing patterns between LMI renter and homeowner households in Castle Rock. Among low-income renter households, children are less frequently found in households with the lowest income compared to those with moderately higher income levels with the highest prevalence found in households earning between 30% and 50% AMI. Amongst homeowner households, those with higher incomes are more likely to include children. This pattern highlights how income levels and housing tenure shape family structure and living conditions, underscoring the influence of economic status on household composition across the town.

Describe the number and type of single person households in need of housing assistance.

Single-person households in Castle Rock face an elevated risk of housing instability due to lower income levels and limited resources. According to ACS 2020-2024 data, the median income for a single-person household is \$61,384 which is about 45% of the reported Area Median Income for a two-person household at \$135,480.

According to 2020-2024 ACS data, single-person households are more prevalent among homeowners, with approximately 3,171 single-person owner-occupied households (14.3% of all homeowner household) compared to 2,337 single-person renter occupied households (39% of all renter households). Based on 2020-2024 ACS data, the median gross rent in Castle Rock is \$2,000, meaning a renter household would need to earn over \$80,000 annually to not be cost-burdened (spending more than 30% of household income on housing costs). Among homeowners, the ACS reported median housing cost with a mortgage is \$2,787, meaning a single-person household would need to earn \$111,480 annually to not be considered cost-burdened. Based on the MHI for a 1-person household, it is safest to estimate that many single-person households may require housing assistance. This highlights the vulnerability of single-person households in terms of housing affordability.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

Disability

Based on 2020-2024 American Community Survey (ACS) data, Castle Rock has 5,888 residents (approximately 7.5% of the population) report having a disability, with prevalence increasing drastically with age. Over 26% of Castle Rock residents over the age of 65 experience some form of disability, emphasizing the importance of housing that accommodates both physical and cognitive limitations. For many individuals, accessible housing features and supportive services are crucial for maintaining safe and independent living.

The most common disabilities reported are ambulatory and cognitive difficulties, affecting mobility, memory, concentration, or decision-making. Ambulatory and cognitive disabilities impact around 4,872 residents combined. To support these individuals, ADA guidelines recommend structured, easy-to-navigate environments with features like wider walkways and grab bars in bathrooms, in-home assistance, and access to community resources through transportation support. Residents with mobility challenges may benefit from ADA-compliant modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Accurate data on domestic violence, dating violence, sexual assault, and stalking remain difficult to capture fully because many incidents are never reported to law enforcement or service providers. Survivors may delay or avoid reporting due to fear of retaliation, concern for children, financial dependence, housing instability, or uncertainty about available support. Even with those limitations,

recent local law enforcement data indicate that these issues remain a meaningful concern in Castle Rock and support the continued need for crisis response, victim advocacy, safety planning, and access to stable housing for affected households.

Based on annual reports published through Colorado Crime Statistics for the Castle Rock Police Department, domestic violence incidents involved 82 victims in 2024 and 95 victims in 2025. The reports indicate that most victims in these incidents were female and that many incidents occurred in residential settings, reinforcing that domestic violence is closely tied to household safety and housing stability. Relationship data in the reports further suggest that these incidents most frequently involved current or former intimate partners or spouses, increasing the likelihood that victims may need assistance securing safety and stability when leaving known offenders.

According to the FBI Crime Data Explorer, which provides crime statistics reported by the Castle Rock Police Department, there were 9 rape offenses and 12 criminal sexual contact offenses in 2024, compared to 6 rape offenses and 15 criminal sexual contact offenses in 2025. Reported rape victims included both minors and young adults, showing that sexual violence affects multiple age groups and may require age-appropriate intervention and support.

Castle Rock Police Department's *Five-year Strategic Plan 2024-2029* states that the department provides ongoing resources for victims, including information related to Victim Rights Amendment crimes and traumatic incidents such as domestic violence and sexual assault. These conditions can create both immediate and longer-term housing needs for affected households. Survivors may need emergency shelter, temporary rental assistance, help locating new housing, or support addressing barriers such as damaged credit, lost income, disrupted employment, or safety concerns tied to remaining in or returning to a prior residence. Ongoing needs may also include coordination among housing providers, victim service organizations, and public agencies to help survivors secure stable housing, maintain confidentiality, and reduce the risk of future housing instability. In this context, domestic violence and sexual violence are not only public safety concerns, but also important housing stability issues that may affect a household's ability to remain safely housed.

What are the most common housing problems?

Castle Rock's most common housing challenges include cost-burden, low vacancy rates, overcrowding, and housing instability. Cost-burden is the most significant issue, especially for lower-income renters. This underscores a need for additional affordable housing solutions to ease financial strain. However, housing options in the Town are driven by the competitive housing market and the Town has seen a significant uptick in multifamily and townhome construction in recent years.

Additionally, homeownership opportunities are limited, with a homeowner vacancy rate of only 0.7%, per 2020-2024 ACS data compared to a rental vacancy rate of 4%. This limited availability contributes to overcrowding and housing instability, affecting single-person households, elderly residents, and lower-income families who struggle with access to stable housing and essential services.

Are any populations/household types more affected than others by these problems?

While housing challenges are prevalent across Castle Rock, low-income households, disabled households and elderly households are disproportionately impacted, with extremely low-income households facing the most severe obstacles. These households often endure significant cost-burdens, overcrowding, and housing instability, all of which heighten financial strain and restrict access to stable, affordable housing.

Senior residents and households with disabilities face unique challenges, including deferred maintenance issues and accessibility challenges such as difficulties with stairs, which can pose safety risks and further limit housing options. Cost-burdened households, who spend over 30% of their household income on housing costs, are most common among households earning between 50% and 80% of the AMI. In contrast, severely cost-burdened households, who spend over 50% of their income on housing costs, are predominantly extremely low-income households earning below 30% of AMI. Lower incomes are tied to more severe cost burden.

These factors underscore the need for housing solutions and supportive services specifically designed to meet the housing needs of low-income families, students, and seniors in Castle Rock.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance:

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness include severe cost-burden. HUD defines extremely low-income households as those earning 0-30% of the AMI and classifies households spending over 50% of their income on housing as severely cost-burdened. These households often rely on fixed or limited incomes, such as seasonal or part-time work that may not offer benefits. When a household includes a person with a disability, high medical expenses can further limit the income available for housing. In Castle Rock, approximately 5.9% of households are headed by a single parent (2020–2024 ACS). Single-parent households typically have fewer financial resources, often relying on just one income to cover all household expenses. They are also more likely to face high childcare costs, which can take up a large share of their budget, especially when access to affordable childcare and healthcare is limited.

According to 2018-2022 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in Castle Rock is access to affordable housing. In Castle Rock, approximately 425 extremely low-income homeowner households and 655 renter households are severely cost-burdened, meaning they allocate over half of their income to housing. Together, these 1,080 households are at high risk of housing instability and potential homelessness. This same data also indicates that Castle Rock has 60 extremely low-income households with children. These

families face severe housing challenges, underscoring the need for targeted interventions to support and stabilize housing for the town's most vulnerable residents.

In addition to access to housing, needs of LMI individuals and families include supportive services, such as food support, healthcare, employment support, and childcare. High rates of severe cost-burden leave families with few or no resources to afford these necessities. Extremely low-income households may also have lower levels of educational attainment, which can limit their job opportunities and earning potential, as described in more detail in section MA-45. Addressing these affordability challenges and limited nature of available supportive service is crucial to prevent housing instability and ensure long-term security for low-income families and households in Castle Rock.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

No additional populations are identified as at-risk that have not been mentioned in this report.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness:

In Castle Rock, several housing characteristics contribute to instability and elevate the risk of homelessness. Low-income tenants are especially at risk of displacement if they cannot afford necessary repairs or other unexpected housing costs. Additionally, inadequate maintenance and unmet needs for essential repairs, such as plumbing, heating, and electrical work, can create health hazards, often forcing residents to vacate or face eviction when they lack resources to address or contest unsafe conditions.

The limited housing availability, with only a 0.7% vacancy rate of homeowner properties and 4% vacancy rate of rental properties, combined with a shortage of affordable options, as indicated by the high proportion of cost-burdened households as previously discussed, compounds these challenges. This situation highlights an need for affordable and stable housing solutions in Castle Rock.

Discussion:

The town of Castle Rock along with Douglas County and the State of Colorado offer various assistance programs to address many of the needs of the previously mentioned populations and housing needs in this section. Further discussions about the various programs can be found in this section and the Market Analysis section of this report.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it is essential to identify whether any racial or ethnic groups in Castle Rock face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the town’s average, highlighting whether certain groups in Castle Rock are more affected by these housing problems.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	150	0
White	1,080	115	0
Black / African American	10	0	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,255	320	0
White	1,650	235	0
Black / African American	10	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	495	85	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,675	895	0
White	1,435	745	0
Black / African American	15	0	0
Asian	0	30	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	150	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	965	1,725	0
White	780	1,565	0
Black / African American	0	75	0
Asian	10	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	135	80	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion:

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 89.5%. Black or African American, Asian, and Hispanic households in this income range are disproportionately impacted, though total household counts for these groups are small. These figures should be interpreted carefully and supplemented with community engagement and local data to better understand the full extent of need.

Very Low Income: In this income group, 87.6% of households report a housing problem. Black or African American households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 65.2%. Black or African American households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 35.9% of households report a housing problem. Asian, American Indian and Alaska Native, and Hispanic households in this income range are considered disproportionately in greater need.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the town’s average highlighting whether certain groups in Castle Rock are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,090	345	0
White	885	310	0
Black / African American	10	0	0
Asian	40	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,530	1,050	0
White	1,095	795	0
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	400	180	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	385	2,180	0
White	290	1,890	0
Black / African American	15	0	0
Asian	0	30	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	20	225	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	2,535	0
White	55	2,290	0
Black / African American	0	75	0
Asian	0	10	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	70	160	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion:

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 76.0%. Black or African American and Hispanic households in this income range are considered disproportionately in need, though total household counts for these groups are small. These figures should be interpreted carefully and supplemented with community engagement and local data to better understand the full extent of need.

Very Low Income: In this income group, 59.3% of households report a severe housing problem. None of these groups are disproportionately impacted.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 15.0%. Black or African American households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 5.6% of households report a severe housing problem. American Indian and Alaska Native, Hispanic households in this income range are considered disproportionately in greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost-burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost-burdens at a rate of at least 10 percentage points higher than the town’s average, highlighting whether certain groups in Castle Rock are more affected by these housing problems.

A household is cost burdened if they spend between 30% and 50% of monthly income on housing costs and severely cost burdened if they spend more than 50% of monthly income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,980	4,055	2,835	80
White	15,920	3,530	2,085	45
Black / African American	205	30	25	0
Asian	395	25	25	0
American Indian, Alaska Native	20	25	0	0
Pacific Islander	40	0	0	0
Hispanic	1,570	360	565	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2018-2022 CHAS

Discussion:

Cost-burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 15.6%. American Indian and Alaska Native households are disproportionately impacted.

Severe Cost-burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 10.9%. Hispanic households are disproportionately impacted by severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Hispanic households
- Low Income: No racial or ethnic groups
- Moderate Income: Hispanic households

Severe Housing Problems

- Extremely Low Income: Black or African American and Hispanic households
- Very Low Income: No racial or ethnic groups
- Low Income: Black or African American households
- Moderate Income: American Indian, Alaska Native, and Hispanic households

Housing Cost-burden

- Cost-burden: American Indian and Alaska Native households
- Severe Cost-burden: Hispanic households

If they have needs not identified above, what are those needs?

The most pressing needs in Castle Rock include the development of new or renovated affordable housing for both homeownership and rental purposes. Further analysis exploring the intersections of race and ethnicity, income, and housing issues is provided in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public and assisted housing programs are intended to provide safe and affordable rental housing for income-qualified households, including families, older adults, and persons with disabilities. These housing resources are supported through public housing authorities and related housing agencies to help expand access to affordable housing and maintain housing stability for low income residents. In Castle Rock, public and assisted housing needs are addressed primarily through the Douglas County Housing Partnership (DCHP), which serves as the housing authority for communities within Douglas County.

DCHP does not have any public housing units and therefore there is no traditional public housing in Castle Rock. DCHP does administer the Housing Choice Voucher (HCV) Program and other affordable housing efforts. The HCV program helps low-income households obtain housing in the private market through rental assistance vouchers. DCHP also helps make housing options more accessible to eligible residents and supports housing stability programming for families, seniors, and persons with disabilities. These programs play an important role in addressing local housing needs by extending affordable housing opportunities within a high-cost market and by helping income-qualified households remain housed in the community.

The data presented for this section covers all vouchers administered by the DCHP across Douglas County. Data specific to Castle Rock was not available.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	2,516	0	1,964	34	186	272

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source : PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	10,964	0	11,241	9,363	7,801
Average length of stay	0	0	0	4	0	4	0	3
Average Household size	0	0	0	2	0	2	1	3
# Homeless at admission	0	0	0	345	0	213	27	73
# of Elderly Program Participants (>62)	0	0	0	395	0	320	2	1
# of Disabled Families	0	0	0	1,001	0	710	20	29
# of Families requesting accessibility features	0	0	0	2,516	0	1,964	34	186
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,194	0	1,752	23	127	241
Black/African American	0	0	0	270	0	171	10	54	29
Asian	0	0	0	13	0	12	0	0	0
American Indian/Alaska Native	0	0	0	36	0	26	1	5	2
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	645	0	502	4	61	67
Not Hispanic	0	0	0	1,871	0	1,462	30	125	205

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Although there are no traditional public housing developments in Castle Rock or Douglas County, households needing accessible affordable housing still require units that are physically accessible and safe. Key accessibility needs include step-free entry, accessible routes into and within the unit, adequate doorway clearances, accessible bathrooms, and building features that support daily mobility and independent living. In a high-cost housing market such as Castle Rock, these households also need accessible units that remain affordable and are located near services, health care, and routine destinations.

A second need is equal access to the housing assistance process itself. The Douglas County Housing Partnership states that the Housing Choice Voucher waiting list exists, although it is currently closed to new applications, and DCHP’s public notice states that persons with disabilities who cannot access the online application process may request reasonable accommodation. This indicates that local Section 504 needs include both accessible housing features and program access that can be adjusted so applicants with disabilities can participate fully in the voucher process.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There are no public housing units in Castle Rock. The most immediate needs of HCV holders include finding housing that is affordable, accessible, and located in proximity to medical care, shopping, and other daily needs. For households with disabilities or mobility limitations, the immediate challenge is not only obtaining rental assistance, but also locating a unit that can actually meet accessibility needs in the private market. Additionally, there is a great need for additional housing support. The HCV waiting list is currently closed to new applicants.

Transportation access is also an immediate stability issue. DCHP works to connect older adults, people with disabilities, and their families to transportation information, referrals, and grant-subsidized services, with available trips for medical appointments, grocery shopping, pharmacy trips, some employment trips, and other needs. That means housing stability for these households depends not only on rent affordability and accessibility, but also on whether transportation and daily service connections are available.

How do these needs compare to the housing needs of the population at large?

The housing needs of HCV holders are generally greater than those of the population at large. Many Castle Rock households face affordability pressures and limited housing choice, but HCV households face added constraints due to low incomes and higher rates of cost burden. They may also need reasonable accommodation during the application process, accessible housing units, and dependable access to transportation and services after move-in. Households needing accessible housing face more complex barriers than the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a challenging and multifaceted issue that affects communities nationwide, including Castle Rock and the surrounding region. Its complexity lies in the overlapping causes that can contribute to housing instability or homelessness for an individual or family. These causes may include economic pressures such as unemployment, poverty, and limited affordable housing options. They may also include health-related conditions such as mental illness, physical disabilities, substance use disorders, or chronic health concerns. Social factors, including domestic violence, limited support networks, and other barriers to stability, can also contribute. Because these factors often interact, homelessness requires a coordinated and community-based response that addresses both immediate needs and longer-term housing stability.

The Stewart B. McKinney Homeless Assistance Act provides a clear definition of homelessness, identifying a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence. This includes those residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not intended for regular sleeping accommodations.

The Town works with Douglas County's HEART program, the Castle Rock Police Department's Community Partnership Unit, and the Help and Hope Center to connect individuals to available resources and services, including shelter options located outside Castle Rock and Douglas County. Homelessness in Castle Rock is addressed through a resource coordination approach that relies on regional service connections, local public safety coordination, and partnerships with outside providers to respond to the needs of individuals experiencing homelessness.

The data presented in this section reflects homelessness in Douglas County as a whole, not just the Town of Castle Rock.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	17	3	N/A	N/A	N/A	N/A
Persons in Households with Only Children	5	6	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	8	19	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	1	12	N/A	N/A	N/A	N/A
Chronically Homeless Families	1	10	N/A	N/A	N/A	N/A
Veterans	1	1	N/A	N/A	N/A	N/A
Unaccompanied Child	4	6	N/A	N/A	N/A	N/A
Persons with HIV	0	0	N/A	N/A	N/A	N/A

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

2025 PIT Count

2025 PIT Count. This Data is based on point-in-time survey data provided by the Metro Denver Homeless Initiative (MDHI). Data is provided for Douglas County.

Data Source Comments:

Point-in Time Date: 1/27/2027. There was a total of 58 homeless persons in all of Douglas County at that time.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Due to complications in gathering accurate data, the number of persons becoming homeless and exiting homelessness and number of days persons experience homelessness is not available. The available information for each of the categories of persons experiencing homelessness is discussed in the following questions.

The Town of Castle Rock does not report specific HMIS data for the Town. The Town engages with the Metro Denver Homeless Initiative. Current programs that support the homeless in Castle Rock include the Douglas County Homeless Engagement, Assistance and Resource Team (HEART). Persons experiencing homelessness can also apply for hotel vouchers with the following agencies: Catholic Charities, Help and Hope Center, Parker Task Force, and SECOR Cares.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	15	18
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	5	3
Not Hispanic	25	25

Alternate Data Source Name:

2020 PIT Count

2025 PIT Count. This Data is based on point-in-time survey data provided by the Metro Denver Homeless Initiative (MDHI). Data is provided for Douglas County. Point-in Time Date: 1/27/2025. There was a total of 58 homeless persons in all of Douglas County at that time. MDHI PIT Count survey data is located at:

Data Source

Comments:

https://www.mdhi.org/2025_pit_reports

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: According to the most recent data available, there are 31 persons in Douglas County, including 11 unaccompanied youths, in a household with children. Of these people, 22 are sheltered and 9 are unsheltered.

Veterans: According to the MDHI 2025 PIT Count, there are two veterans experiencing homelessness in Douglas County.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In Douglas County, an estimated 63.5% of persons experiencing homelessness are White. Six people identified as Asian and seven as Black or African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

About half of County residents experiencing homelessness are sheltered (30) and half are unsheltered (28). The race and ethnicity of residents based on whether they are sheltered or unsheltered is not available.

Discussion:

The greatest needs of LMI families with children who are at risk of homelessness are affordable housing options and livable incomes. Not only is there a need for housing, but self-sufficiency programs, job training and job referrals are needed. For this reason, the housing characteristics that have been linked with instability and increased risk of homelessness is extremely low-income and high housing costs.

Non-Homeless Special Needs Assessment

The Town provides estimates of the number of persons who are not homeless but require supportive housing, including the elderly/frail elderly, persons with disabilities, persons with alcohol or other drug addictions, person with HIV/AIDS and their families, and public housing residents in the NA-10 Housing Needs Assessment by Family Type narrative. In summary they are: 1,070 elderly LMI households (62-74 years), 685 elderly LMI households (75 years or older), 4,731 residents in the Town who have a disability, and at least an estimated 264 victims of domestic violence. There are no households in public housing development units within Castle Rock and the Douglas County Housing Partnership does not maintain a waiting list. The Town will continue to refer special needs housing services to the Douglas County Housing Partnership.

The supportive housing needs for these groups are more affordable housing options. For the elderly and persons with a disability, there is also a need for accessible housing that will allow for independent living.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment section looks at the needs of the elderly, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the Town.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in Castle Rock faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the latest data, 9,035 residents in Castle Rock are aged 65 or older, accounting for nearly 11.4% of the population. Of this group, nearly one-fourth of the elderly population (2,376 individuals) have a disability, and approximately 6.2% (553 individuals) live below 100% of the poverty level. Elderly residents are more likely to live in owner-occupied housing (over 78%) compared to renter-occupied housing (nearly 22%), yet over 2,200 elderly households are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Castle Rock's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Accurately measuring alcohol and drug use at the town level is difficult because many individuals do not seek formal treatment and publicly available data are more often reported at the county level. For Castle Rock, the best recent local proxy available is Douglas County data reported by the Colorado Department of Public Health and Environment. This data shows that Douglas County recorded 425 non-fatal emergency department visits for all drug overdoses in 2023 and 406 in 2024. Within those totals, emergency department visits involving any opioids declined from 76 to 60, synthetic opioids changed from 25 to 24, and those involving benzodiazepines declined from 30 to 18. The same county dataset also reported 17 non-fatal emergency department visits involving stimulants other than cocaine in 2024, while the 2023 figure for that category was not available. These county-wide patterns indicate that substance use remains a relevant behavioral health concern in the broader area serving Castle Rock, particularly where overdose risk and polysubstance use may affect housing stability and service needs.

These behavioral health conditions can intersect directly with housing instability. Households affected by substance use may face disruptions in employment, family relationships, physical and mental health, and the ability to maintain rent, utilities, or consistent tenancy. Colorado Department of Public Health and Environment data also shows that Douglas County had 499 retail alcohol outlets in 2024, with a rate of

15.55 outlets per 10,000 residents. While outlet density alone does not measure misuse, it provides additional context for the broader substance use environment in the county. Taken together, these data support the need for continued coordination among housing, behavioral health, and supportive service systems so that residents facing substance use related barriers can access treatment, recovery support, and housing stabilization resources.

Disability: According to 2020-2024 ACS data, there are 5,888 individuals in the Castle Rock living with a disability, accounting for 7.5% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 26.7% (2,376 individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 458 individuals aged 17 or younger reported as having a disability.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the community.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: The housing and supportive service needs of residents affected by alcohol and drug addiction extend beyond treatment alone. Households facing substance use related challenges may need stable housing, short-term rental assistance, case management, and coordinated support that helps them remain housed while addressing recovery needs. In practice, this can include help accessing behavioral health treatment, medication-assisted treatment when appropriate, transportation to services, support navigating public benefits, and assistance addressing barriers such as unemployment, family disruption, or prior housing instability. Recovery-supportive housing environments and service connections are especially important for residents whose substance use challenges are linked to broader mental health or economic pressures.

In Castle Rock, these needs are determined primarily through county-level behavioral health and substance use data, since town-specific public data are limited. Colorado Department of Public Health and

Environment reporting for Douglas County provides the most relevant local proxy and helps show the continued presence of overdose and substance use related concerns within the broader service area. These data are most useful when considered alongside local housing conditions, the limited availability of affordable units, and the practical service needs that often accompany housing instability. Together, these factors indicate that effective responses for this population should connect housing assistance with treatment access, recovery support, and ongoing service coordination rather than treating housing and behavioral health needs as separate issues.

HIV/AIDS: See discussion below.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Local Castle Rock specific HIV/AIDS statistics are not publicly reported, 2023 AIDSvu data provide current county-level information for Douglas County, which is the most relevant local data source for Castle Rock within the broader metropolitan service area. According to AIDSvu, Douglas County had an estimated 306 persons living with HIV in 2023, with a prevalence rate of 94 per 100,000 residents, and 11 new HIV diagnoses that year. AIDSvu also reports that 81% of persons living with HIV in the county received HIV care and 76.3% were virally suppressed in 2023. In addition, the county had 373 PrEP users and a PrEP-to-need ratio of 33.91, which suggests ongoing HIV prevention activity alongside treatment and care. These figures indicate that, while the known population is smaller than in large urban counties, Douglas County still includes a measurable population of persons living with HIV who may require stable housing, medical care, and supportive services.

Available online sources also show that Douglas County residents have access to HIV related services through both county and state systems. Douglas County Health Department lists STI, HIV, and Hepatitis C services and states that it offers rapid HIV testing in non-clinical settings. At the state level, the Colorado Department of Public Health and Environment provides a Linkage to Care program for people with a new HIV diagnosis or those out of care, and it identifies Douglas County as part of the Ryan White Part A Early Intervention Services area with Adams, Arapahoe, Denver, and Jefferson Counties. CDPHE also

administers the State Drug Assistance Program, which helps eligible Colorado residents living with HIV access medications, insurance premium support, and covered out of pocket medical costs. Together, these data and service systems suggest that the local HIV/AIDS population may include individuals and families who need ongoing access to care, medication support, prevention services, and housing stability assistance to maintain health outcomes and reduce the risk of instability.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

N/A. Castle Rock does not receive HOME funds and does not fund TBRA programs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Castle Rock’s most evident public facilities need is for space that supports homelessness response, resource navigation, and related human services. According to the Town’s homelessness page, Castle Rock does not operate an overnight shelter and Douglas County also does not have an overnight shelter within the county. Instead, the Town relies on coordination with Douglas County’s HEART program, the Castle Rock Police Department’s Community Partnership Unit, and the Help and Hope Center to connect people to shelter and services outside the community. That pattern suggests an ongoing need for accessible service space, intake and navigation capacity, and facilities that can support coordinated response for residents facing housing instability or crisis.

Additionally, public facilities need continued investment in community serving facilities that support health, recreation, and daily living for a growing population. Castle Rock’s 2030 Comprehensive Master Plan identifies community services as a core planning theme and calls for health care facilities available to all residents, neighborhood parks within walking distance, and convenient access to trails, open space, and recreational facilities. These facilities matter for non-housing community development because access to parks, recreation, health services, and civic spaces affects quality of life, aging in place, and the ability of residents to remain connected to services and community resources.

How were these needs determined?

These needs were determined from the Town’s currently available homelessness information, which documents the lack of local overnight shelter and the Town’s dependence on coordinated regional response, together with the 2030 Comprehensive Master Plan’s community services policies and parks, trails, and public facilities framework.

Describe the jurisdiction’s need for Public Improvements:

Castle Rock’s major public improvement needs include transportation connectivity, pedestrian accessibility, trail linkages, and utility and stormwater infrastructure that can keep pace with growth. The 2030 Comprehensive Master Plan promotes jobs and housing balance, transit supportive uses, pedestrian and bicycle interconnectivity, and the provision of critical infrastructure such as roads and utilities. These priorities point to continued need for roadway improvements, sidewalk and crossing connections, trail access, and infrastructure that improves access to employment areas, services, and mixed-use activity centers.

Public improvements that support mobility for older adults and residents with disabilities are also important. Douglas County’s transportation resources show ongoing need for mobility assistance for seniors, persons with disabilities, and lower income residents, while Castle Rock’s senior services pages highlight local transportation supports and medical ride connections.

How were these needs determined?

These needs were determined from the 2030 Comprehensive Master Plan’s transportation, transit supportive, and infrastructure policies, together with current Douglas County and Castle Rock transportation service information showing the importance of mobility access for seniors, persons with disabilities, and other residents with limited transportation options.

Describe the jurisdiction’s need for Public Services:

Castle Rock’s public service needs remain centered on homelessness response, transportation assistance, older adult services, and basic needs support. The Town’s homelessness page and Douglas County service pages show that Castle Rock relies on HEART, Help and Hope Center, Catholic Charities, Parker Task Force, and related partners to connect residents to emergency shelter, navigation, food, and other crisis services. That regional service structure indicates continued need for outreach, case navigation, and coordinated referral services for households facing housing instability or homelessness.

Services that support seniors and persons with disabilities are also important community development needs. Castle Rock’s Senior Services page identifies a hot lunch program and transportation services, while Douglas County’s “I Need a Ride” program connects eligible older adults, people with disabilities, and some lower income residents to transportation assistance. These services help residents reach medical care, food, and daily needs, which directly supports stability and independent living.

How were these needs determined?

These needs were determined from current Town and Douglas County service information describing homelessness response, transportation assistance, senior services, and community resource networks. Together, these sources show that non-housing needs in Castle Rock are closely tied to mobility, basic needs access, and coordinated support systems.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Castle Rock's market analysis focuses on the composition and performance of the Town's housing stock, including structure types, tenure, pricing, and housing condition. The assessment relies primarily on the U.S. Census Bureau's 2020 to 2024 ACS for housing characteristics and HUD CHAS data for affordability and tenure patterns. Together, these sources help frame housing availability, cost pressures, and occupancy trends within the Town. To provide local market context, this analysis also considers Castle Rock's 2030 Comprehensive Master Plan and related Town planning materials, which identify responsible growth, community character, and a healthy local economy as key drivers shaping future development.

According to the Town's official planning framework, Castle Rock's long-term vision is built around town identity, responsible growth and development, high-quality community services, and a healthy and growing economy. Downtown Castle Rock also remains a defining feature of the local market, serving as a historic and active center for commerce, employment, housing, and community activity. These factors influence residential demand, neighborhood desirability, and ongoing interest in mixed-use and walkable development areas.

The local economy is a major housing market influence. Castle Rock's official planning materials emphasize the goal of maintaining a self-sufficient community where residents can live, work, and access services locally, supported by a broad range of employment opportunities and a healthy tax base. Castle Rock's location along the I-25 corridor within the Denver metropolitan area also strengthens its market position by connecting residents to regional employment centers while supporting continued commercial and service growth within the Town itself. This combination of regional access, community identity, and continued economic growth helps to shape housing demand at multiple price points.

Infrastructure and mobility also affect housing market conditions. Current Town and county information shows continued investment in roads, public services, water resources, parks and recreation, and future transit expansion. Douglas County has also reported that its Link On-Demand transit program is planned to expand into Castle Rock in 2026, which may improve access to employment, services, and activity centers.

The Market Analysis is scoped to the Town of Castle Rock. Unless otherwise noted, Town level ACS indicators and HUD housing data are used to describe housing supply, availability, and affordability, while official Town and county planning sources provide supplemental context on growth patterns, infrastructure, and market conditions.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines Castle Rock’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the town’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,495	73.7%
1-unit, attached structure	2,265	7.8%
2-4 units	387	1.3%
5-19 units	2,586	8.9%
20 or more units	2,272	7.8%
Mobile Home, boat, RV, van, etc	154	0.5%
Total	29,159	100%

Table 27 – Residential Properties by Unit Number

Data 2020-2024 ACS
Source:

Residential Properties by Number of Units

The table above outlines the housing stock in Castle Rock by structure type and unit count. Traditional single-family detached homes make up 73.7% of all housing units, while housing with 2 or more units represents 18% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the Town’s efforts to meet varied community needs.

Multifamily Development Distribution

Based on 2020-2024 ACS data, Castle Rock has a total of 366 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 4,858 units within multifamily housing developments with five or more units. Of these 5,224 total units within developments consisting of 3 or more units, the majority, 2,952 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 2,272 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the jurisdiction’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0.1%	224	3.7%
1 bedroom	124	0.6%	1,475	24.6%
2 bedrooms	1,706	7.7%	2,313	38.6%
3 or more bedrooms	20,370	91.6%	1,980	33.0%
Total	22,227	100%	5,992	100%

Table 28 – Unit Size by Tenure

Data 2020-2024 ACS
Source:

Unit Size by Tenure

In Castle Rock, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 91.6% having three (3) bedrooms or more, compared to just 33% of rental units with three (3) or more bedrooms. The rental stock, by contrast, is more evenly distributed by size with roughly 28.3% of units having one (1) bedroom or less, 38.6% offering two (2) bedrooms and one-third providing three (3) or more bedrooms.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Castle Rock’s affordable housing inventory is supported primarily through federal assisted housing programs, particularly the Low-Income Housing Tax Credit program and HUD multifamily Section 8 assisted housing. Based on the HUD Low-Income Housing Tax Credit database, Castle Rock has 5 LIHTC properties listed, including 3 phases at the same address, with a combined total of 635 low-income units. LIHTC units generally serve income-qualified households, commonly including households at or below 60% of Area Median Income, and provide an important source of income-restricted rental housing for lower-income households.

HUD multifamily housing data also identify 2 multifamily properties in Castle Rock with Section 8 contracts. These properties include 53 assisted units, all identified as HFDA/8 NC properties, including 1 property with a contract expiration date in 2026. These assisted units are tied to the property and help serve lower-income renter households needing ongoing rental affordability.

Castle Rock and broader Douglas County do not have any traditional public housing units. As a result, the Town’s assisted housing supply is represented by LIHTC developments, HUD multifamily Section 8 assisted units, and other affordable housing resources administered through regional housing entities. Together, these programs help provide housing options for lower-income households, including families, seniors, and other residents needing affordable rental housing in Castle Rock.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Castle Rock has a limited number of affordable units at risk of loss based on the assisted housing inventory reviewed for this analysis. HUD multifamily data identifies 1 HFDA/8 NC property with 20 assisted units that have a Section 8 contract expiration in 2026. This is the only verified near-term assisted housing loss identified in the current inventory.

Because Castle Rock has a relatively small assisted-housing supply, the potential loss of 20 units could still affect housing availability for lower-income households. No specific LIHTC properties were identified in the reviewed data as being scheduled to exit their affordability periods during the immediate planning horizon. Continued monitoring of Section 8 contract expirations and preservation of existing assisted units will remain important to maintaining Castle Rock’s affordable housing inventory.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population. Castle Rock faces a shortage of affordable units, particularly in the small to medium-sized affordable housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

Castle Rock faces a need for diverse and affordable housing options in both the owner-occupied and renter-occupied markets. There is a particular shortage of affordable smaller units suited for low-income first-time homebuyers, individuals, and households that do not require three or more bedrooms, limiting options for those seeking starter homes. Additionally, the very low homeowner vacancy rate of just 0.7% indicates a scarcity of affordable for-sale units across all sizes, further constraining housing availability. Expanding the variety of housing options is essential to meeting the needs of the town’s growing and diverse population, ensuring greater housing stability and long-term affordability.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section analyzes the cost of housing in Castle Rock for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the town's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2014	Most Recent Year: 2024	% Change
Median Home Value	\$283,700	\$652,900	130.1%
Median Contract Rent	\$1,069	\$1,860	74.0%

Table 29 – Cost of Housing

Data Source: 2010-2014 ACS, 2020-2024 ACS

Rent Paid	Number	%
Less than \$500	112	2.0%
\$500-999	282	4.9%
\$1,000-1,499	524	9.1%
\$1,500-1,999	1,951	34.0%
\$2,000 or more	2,868	50.0%
Total	5,737	100%

Table 30 - Rent Paid

Alternate Data Source Name: 2020-2024 ACS

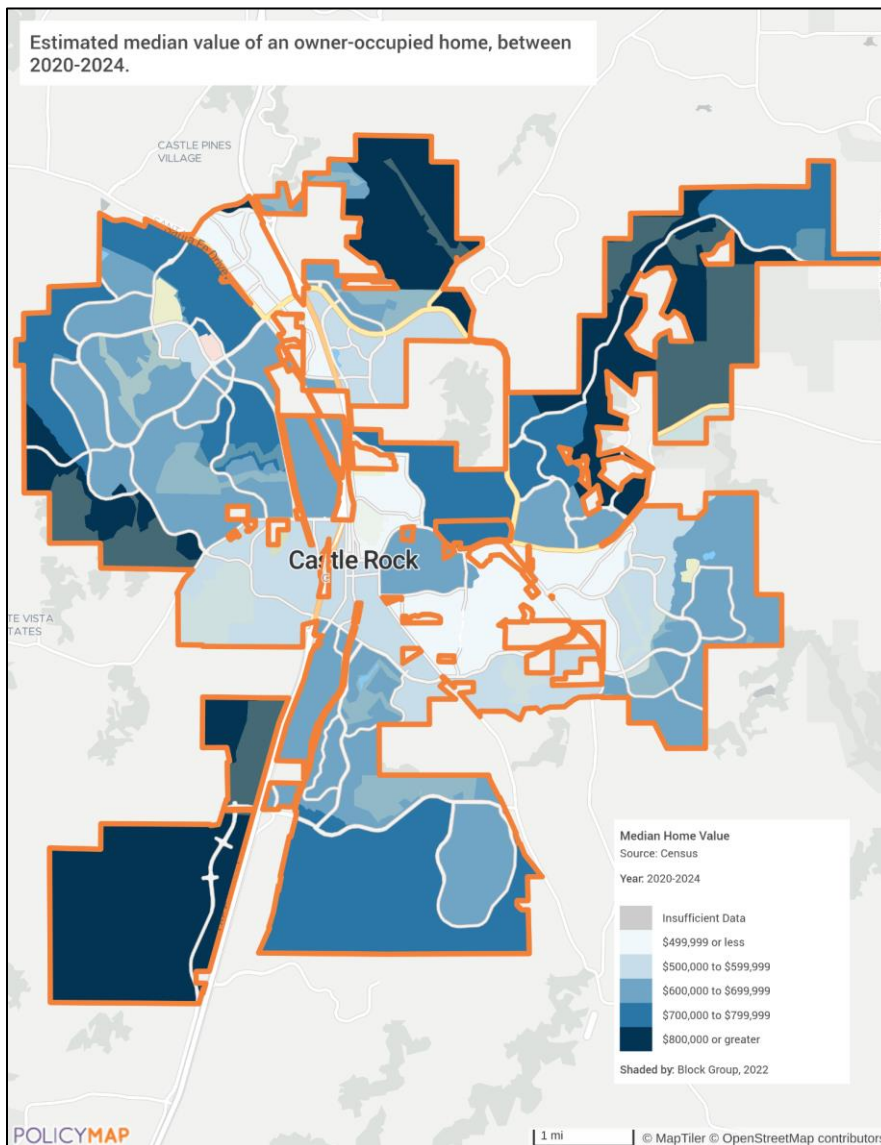
Housing Costs

Housing costs in Castle Rock have significantly increased over the past decade, with home values increasing by 130.1% and rents increasing by 74% since 2014. The table above shows that half (50%) of renters pay \$2,000 or more per month for rent, representing a significant portion of renters in the town. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

Home Value

The median home value map shows that owner-occupied housing values are generally highest in the outer parts of Castle Rock and lower in several central and southeastern areas. The highest values, shown in the darkest shading at \$800,000 or greater, appear in the far southwest, parts of the northwest and north, and in a few block groups on the northeast side. Many additional block groups across the west, north, and south fall into the \$700,000 to \$799,999 range, indicating that much of the Town's owner housing stock has relatively high market values.

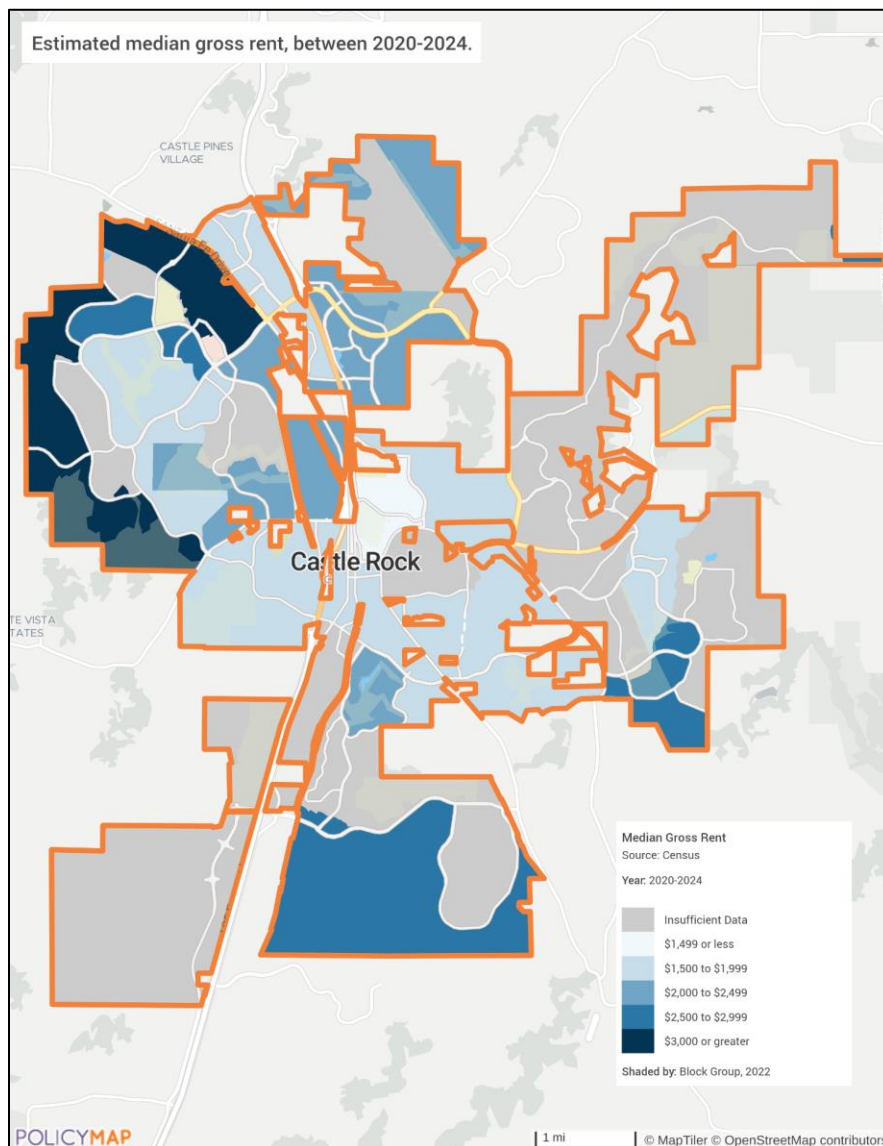
More moderate home values, generally below \$700,000, are more common near central Castle Rock and in parts of the east and southeast. Overall, the map suggests a clear pattern in which home values tend to rise toward the edges of Town and are somewhat lower in more central neighborhoods. Some large peripheral block groups may also include undeveloped land or lower-density residential areas, which can affect how median values appear on the map.



Median Rent

The median gross rent map shows that higher rents are concentrated in several outer and edge areas of Castle Rock, while many central block groups fall into lower or moderate rent categories. The highest rents, shown in the darkest shading at \$3,000 or greater, appear in parts of the northwest and west side, with additional higher-rent areas in the southeast. A large southern block group also shows relatively high median rent in the \$2,500 to \$2,999 range.

Lower median rents are more common in central Castle Rock and in several nearby block groups, where rents generally fall below \$2,500. Overall, the map suggests that rental costs vary across the Town, with some of the highest rents located in outer residential areas and more moderate rents found closer to the center.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	69	No Data
50% HAMFI	534	89
80% HAMFI	2,319	948
100% HAMFI	No Data	2,637
Total	2,922	3,674

Table 31 - Household Income by Tenure in Douglas County

Data Source: 2016-2020 CHAS
 Data Source: The most recent data for the Housing Affordability table above is from the 2016-2020 CHAS. HUD does not provide updated data through the Consolidated Planning/CHAS Data website, and this information was generated from HUD's Integrated Disbursement and Information System (IDIS)
 Comments:

HUD's Comprehensive Housing Affordability Strategy (CHAS) data estimates indicate that renter households face the most constrained supply of deeply affordable units. Only 69 units in the Town are affordable to households earning $\leq 30\%$ HAMFI, underscoring a severe shortage at the lowest income tier. Affordability improves modestly at 50% HAMFI (623 units) and expands substantially at 80% HAMFI (3,267 units), but these levels do not address the acute needs of extremely low-income renters. Owner-occupied affordable stock is comparatively limited across all income tiers, with only 89 units affordable at $\leq 50\%$ HAMFI and 948 units at $\leq 80\%$ HAMFI. The data suggests a structural imbalance: renter households have more affordable options at moderate income levels, while low-income homeowners have few affordable ownership opportunities, and extremely low-income renters face the most significant gap due to insufficient affordable units.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,639	\$1,789	\$2,140	\$2,794	\$3,127
High HOME Rent	\$1,574	\$1,688	\$2,027	\$2,334	\$2,584
Low HOME Rent	\$1,226	\$1,313	\$1,576	\$1,821	\$2,032

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2025
 Data Comments: Denver-Aurora-Centennial, CO MSA

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Castle Rock is part of the Denver-Aurora-Centennial, CO Metropolitan Statistical Area (MSA). While Castle Rock does not receive HOME funding, the HOME rent limits help the Town assess affordability of its units in comparison to the region and what HUD considers to be "reasonable" affordable rents nearby.

Is there sufficient housing for households at all income levels?

Housing is not sufficient for households at all income levels in Castle Rock. As outlined in the Needs Assessment, the Town faces limited housing availability overall, with particularly strong constraints for renters, lower-income households, and households seeking homeownership. Low vacancy rates, rising housing costs, and a notable share of cost-burdened households indicate that affordable options remain limited across multiple segments of the market. These conditions make it difficult not only for existing residents to remain in the community, but also for new households to secure housing within the Town.

This shortage has broader community and economic implications. Castle Rock depends on workers across a range of occupations and income levels to support local businesses, health care, education, public services, retail, hospitality, construction, and other essential parts of the local economy. When housing is not available at a range of price points, workers may be forced to live farther from their jobs, increasing commuting burdens and making it more difficult for local employers to attract and retain staff. In that sense, the need for housing at different income levels is not only a matter of household affordability, but also an important part of maintaining local economic function, service delivery, and long-term community stability.

How is affordability of housing likely to change considering changes to home values and/or rents?

Predicting changes in home values in Castle Rock is complex, as both home values and population have grown at a substantial rate over the past decade. While rising rental housing costs may slow in the future, a complete reversal is unlikely without significant shifts in the housing market. To mitigate cost-burdens and reduce the risk of homelessness, a substantial increase in affordable housing units is essential. Without these efforts, housing affordability challenges will persist, leaving many households vulnerable to instability and financial strain.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to 2020 to 2024 ACS data, Castle Rock's median contract rent was \$1,860. That amount was higher than HUD's 2025 Fair Market Rent for an efficiency unit and a 1-bedroom unit, higher than the HOME High Rent limits for those same unit sizes, and higher than all HOME Low Rent limits except the 4-bedroom limit. While the median contract rent remained below the Fair Market Rent and HOME High Rent limits for larger units, this does not indicate broad affordability because lower-income renters are still likely to face difficulty securing housing at rents affordable under HOME program limits. Overall, the comparison points to a meaningful affordability gap, particularly for smaller units, and supports a strategy focused on producing and preserving affordable rental housing for lower-income households in Castle Rock.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction:

The tables and maps in this section offer insights into the condition of housing units across Castle Rock by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost-burdened, spending more than 30% of their income on housing costs.

A look at these four housing problems provides insight into housing quality and affordability challenges throughout Castle Rock.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In Castle Rock, housing condition is evaluated using the Town's adopted building codes and related health and safety standards. According to the Town's Adopted Building Codes page and Title 15 of the Municipal Code, Castle Rock has adopted the 2018 International Building Code, 2018 International Residential Code, 2018 International Existing Building Code, 2023 National Electrical Code, 2009 ANSI A117.1 accessibility standard, and the 1997 Uniform Code for the Abatement of Dangerous Buildings. For rental housing, Colorado's Warranty of Habitability law also applies and requires residential premises to be fit for human habitation and free from conditions that materially interfere with a tenant's life, health, or safety.

For the purposes of this analysis, a unit in standard condition can be defined as housing that complies with applicable Town building, electrical, fire, and safety codes, is fit for human habitation under Colorado law, and does not contain material deficiencies that threaten occupant health or safety. In practice, this means the unit has safe structural elements, functioning plumbing, heating, and electrical systems, adequate weather protection, working locks, and other basic features necessary for lawful and safe occupancy.

A unit may be considered substandard but suitable for rehabilitation when it has one or more code, maintenance, or habitability deficiencies that require repair, but the unit remains feasible to restore through rehabilitation rather than demolition or abatement. Examples may include deteriorated building components, outdated or deficient systems, or other violations affecting safe occupancy that are correctable under the Town's adopted codes, including the International Existing Building Code. Units with conditions so severe that they are dangerous, unsafe, or otherwise unfit for human habitation under the Uniform Code for the Abatement of Dangerous Buildings would not fall into this rehabilitation category.

Together, these definitions allow Castle Rock to distinguish between housing that is safe and code compliant, housing that needs repair but can be preserved, and housing conditions that may require more substantial enforcement or removal actions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,352	19.6%	3,346	55.8%
With two selected Conditions	24	0.1%	268	4.5%
With three selected Conditions	0	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	17,851	80.3%	2,378	39.7%
Total	22,227	100%	5,992	100%

Table 33 - Condition of Units

Data Source: 2020-2024 ACS

Housing Conditions

The table above highlights the number of owner and renter households in Castle Rock that face at least one housing problem. Renters are significantly more likely to experience housing problems, with approximately 60.3% of renters affected, compared to only 19.7% of homeowners. Relatively few households face multiple housing issues and based on the analysis in the Needs Assessment portion of this report, it is clear that the most common housing problem is cost-burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the community.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,448	74.0%	3,562	59.4%
1980-1999	4,414	19.9%	1,715	28.6%
1950-1979	1,236	5.6%	696	11.6%
Before 1950	129	0.6%	19	0.3%
Total	22,227	100%	5,992	100%

Table 34 – Year Unit Built

Data Source: 2020-2024 ACS

Year Unit Built

Castle Rock has a limited but still notable share of housing units built before 1980, which may present elevated risk of lead-based paint hazards because lead-based paint was commonly used in residential construction prior to 1978. Based on ACS data, approximately 6.2% of owner-occupied units and 11.9% of renter-occupied units were built before 1980. While this represents a smaller portion of the town's overall housing stock than in many older communities, these units still warrant attention because older housing is more likely to require rehabilitation, maintenance, and environmental hazard mitigation over time. Older rental units may present particular concern where deferred maintenance or rehabilitation needs increase the likelihood of exposure to deteriorated paint or other housing quality issues.

Castle Rock, together with Douglas County and the State of Colorado, provides access to programs and policies that can help address housing rehabilitation needs, including issues related to older housing conditions and potential lead-based paint hazards. These efforts are important for preserving existing housing stock, reducing health and safety risks, and supporting long-term housing quality. Additional information regarding applicable programs, rehabilitation resources, and lead-related requirements is discussed later in this section.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,365	6.2%	715	11.9%
Housing Units build before 1980 with children present	175	12.8%	14	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2020-2024 ACS (Total Units) 2018-2022 CHAS (Units with Children present)

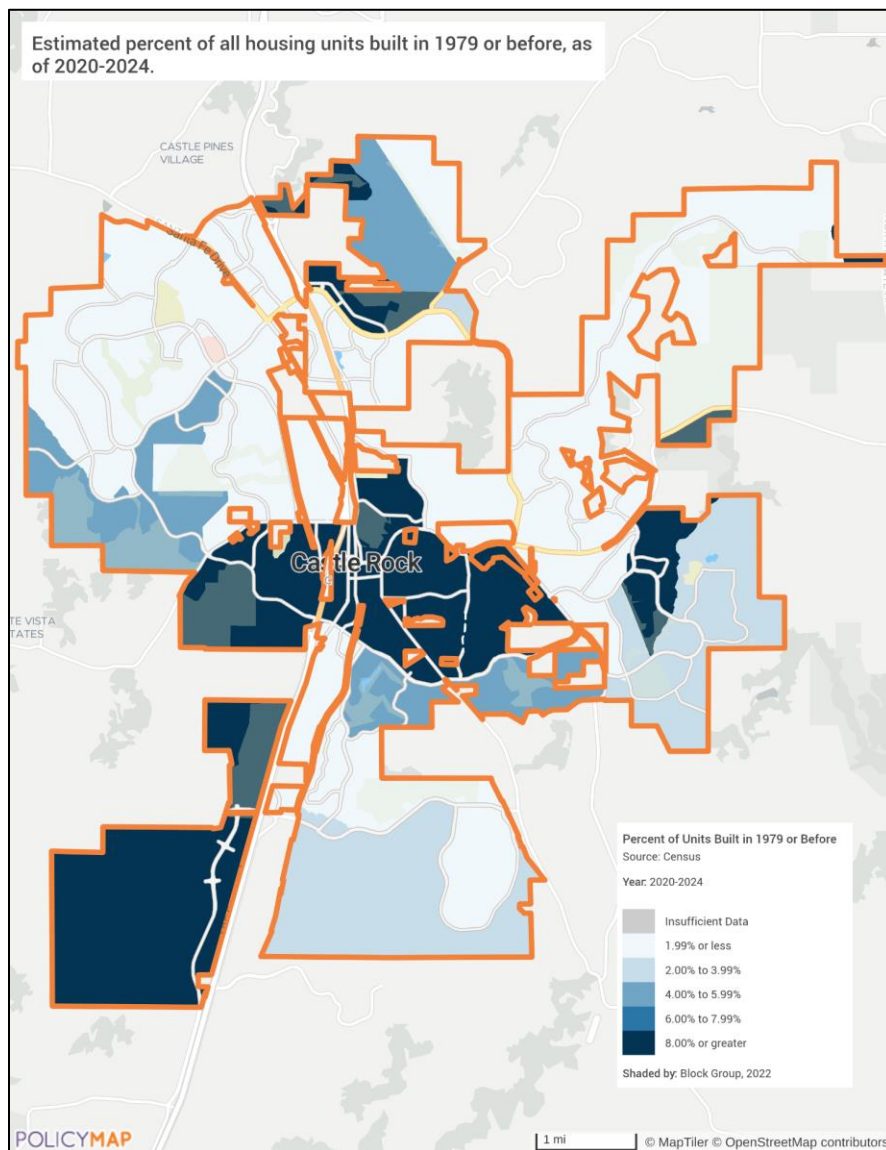
Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that homes built prior to 1980 likely have at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Castle Rock there are approximately 2,080 total units built prior to 1980. Based on the 2018-2022 CHAS data, there are around 189 units or nearly 9.1% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 at present.

Age of Housing

The following map shows that older housing in Castle Rock is concentrated primarily in the central part of Town and in a few outlying block groups. The highest shares of housing built in 1979 or earlier, shown in the darkest shading at 8.0% or greater, are clustered around central Castle Rock, including areas near downtown and extending into several nearby western and southeastern block groups. Additional pockets of older housing also appear in the northwest and far southwest portions of Town.

Much of the eastern and southern area of Castle Rock shows lower shares of pre-1980 housing, reflecting newer residential development in those parts of the community. Overall, the map suggests that Castle Rock's older housing stock is relatively limited and concentrated in specific established areas rather than spread evenly across the Town.



Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	940	0	940
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2020-2024 ACS

Data Source Comments: The Town of Castle Rock does not have data for specific types of vacant units in the Town, and ACS data only reports on the total number of vacant units in Castle Rock. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, Real Estate Owned (REO) properties or abandoned REO properties. HUD no longer requires this data.

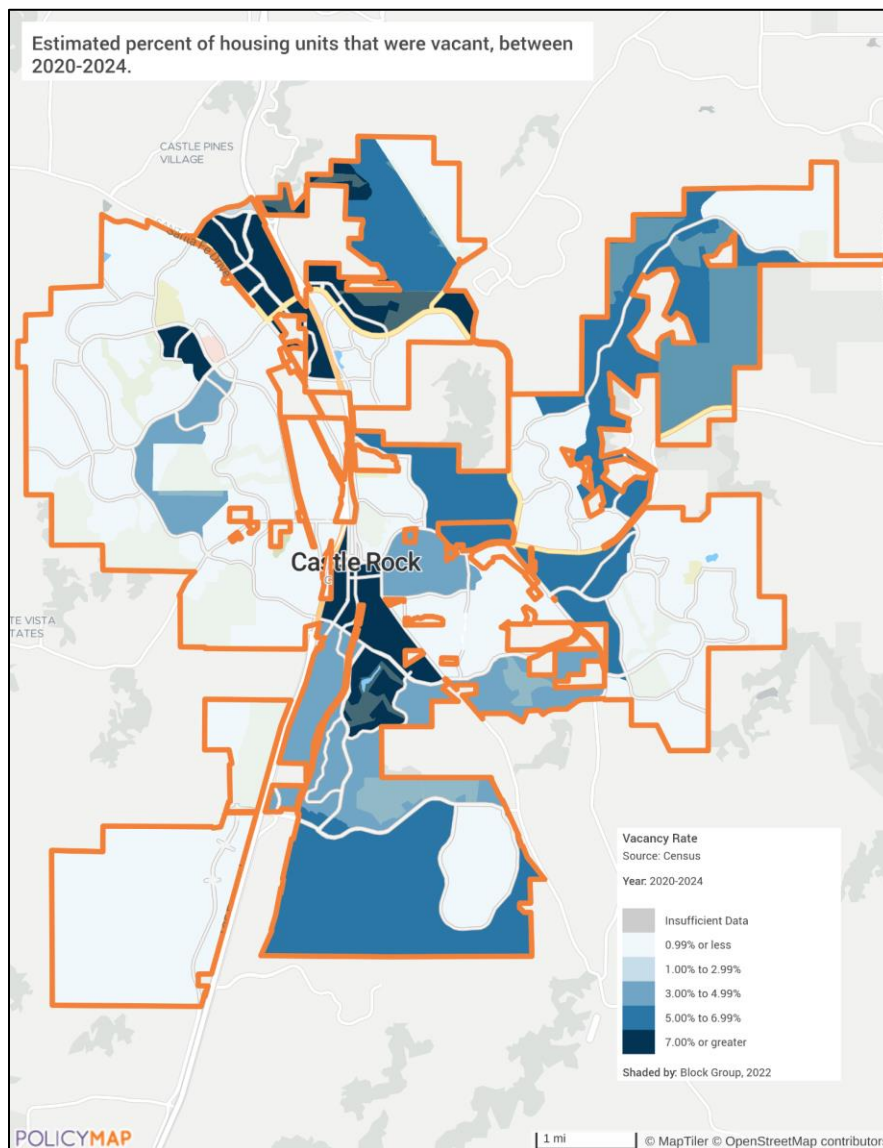
Vacant Units

According to the 2020–2024 ACS data, Castle Rock has 29,159 total housing units, of which 28,219 are occupied and 940 are vacant. The occupied housing stock includes approximately 22,227 owner-occupied and 5,992 renter-occupied homes. Reported vacancy rates are 4% for rentals and 0.7% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Castle Rock.

Vacancy Rate

The vacancy map shows that most of Castle Rock has relatively low to moderate housing vacancy rates, with many block groups falling below 5%. Lighter-shaded areas with lower vacancy are scattered across central and western parts of Town, while moderate vacancy rates are visible across much of the east side and in parts of the south.

Higher vacancy rates, shown in the darkest shading at 7.0% or greater, appear in several smaller block groups in the northwest, near the center of Town, and along the south-central corridor. A large area in the far south also shows a moderate vacancy rate rather than one of the highest categories. Overall, the map suggests that vacancy is not concentrated in one single section of Castle Rock but varies by block group, with most areas remaining in the lower or moderate ranges.



Need for Owner and Rental Rehabilitation

Castle Rock has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need in the future will help preserve the housing stock and ensure long-term livability for residents.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1980 in Castle Rock may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 9.1% of occupied housing units in Castle Rock were built before 1980. Given the potential risks, it is safest to assume that all homes with potential LBP hazards are occupied by low- and moderate-income (LMI) households, affecting around 2,080 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Castle Rock and Douglas County do not have any traditional public housing. However, the Town’s affordable housing inventory is supported primarily through federally assisted affordable housing programs. The Town’s assisted housing supply includes Low-Income Housing Tax Credit developments, HUD multifamily properties with Section 8 contracts, and tenant-based rental assistance administered through regional housing entities. These resources help provide affordable rental opportunities for lower-income households, including families, seniors, and persons with disabilities.

Housing Choice Voucher (HCV) and other rental assistance resources available through the Douglas County Housing Partnership help eligible households secure housing in the private market, while LIHTC and multifamily Section 8 properties provide income-restricted and project-based assisted units within Castle Rock. Together, these programs help support housing stability by expanding affordable housing options in a market where lower-cost rental opportunities are limited. This section reviews the assisted housing inventory serving Castle Rock and the role these resources play in meeting local housing needs.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	2,651	0	0	81	1,072	2,685
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Castle Rock and Douglas County do not have any traditional public housing. Castle Rock's assisted housing supply consists of Low-Income Housing Tax Credit properties, HUD multifamily properties with Section 8 contracts, and Housing Choice Voucher assistance administered through the regional housing authority. Castle Rock has 5 LIHTC properties listed in the HUD database, including 3 phases at the same address, with a combined total of 635 low-income LIHTC units. The Town also has 2 HUD multifamily properties with Section 8 contracts, all classified as Housing Finance Development Agency/Section 8 New Construction (HFDA/8 NC) properties, providing a total of 53 assisted units. One of these properties, containing 20 assisted units, has a contract expiration in 2026, making preservation of that assistance important to maintaining the Town's limited project-based affordable housing supply. No traditional public housing developments were identified in Castle Rock or Douglas County.

Tenant-based assistance is also an important part of the assisted housing system serving Castle Rock. According to PIC data provided for this analysis, the housing authority administers 2,651 Housing Choice Vouchers, including 81 VASH vouchers. The same data also identifies specialized voucher categories for families involved in the Family Unification Program and households with disabilities. Together, these project-based and tenant-based resources help serve lower-income households, including families, seniors, veterans, and persons with disabilities. Even with these resources, Castle Rock's assisted housing inventory remains limited relative to broader housing need, reinforcing the importance of preserving existing assisted units and maintaining access to voucher assistance.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

No traditional public housing units were identified in Castle Rock or Douglas County. As a result, there are no local public housing developments to assess physical condition and no public housing units in Castle Rock participating in an approved Public Housing Agency. Castle Rock's assisted housing supply instead consists of 5 LIHTC properties with 635 low-income units and 2 HUD multifamily Section 8 properties with 53 assisted units, including 1 property with 20 assisted units under a contract expiring in 2026.

Tenant-based rental assistance remains an important part of the assisted housing system serving Castle Rock. Douglas County states that the Douglas County Housing Partnership administers the Housing Choice Voucher Program for Douglas County, and the PIC data provided for this analysis report 2,651 total vouchers, including 81 VASH vouchers and other special-purpose voucher categories. Because voucher-assisted units are privately owned rather than public housing developments, their physical condition is evaluated through applicable HUD inspection requirements for assisted units rather than through a local public housing inventory.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Because Castle Rock does not have traditional public housing units, restoration and revitalization needs are centered on preserving and maintaining the Town's existing assisted housing inventory. Based on the housing inventory reviewed for this analysis, Castle Rock has 5 LIHTC properties with 635 low-income units and 2 HUD multifamily Section 8 properties with 53 assisted units. In this context, revitalization needs are tied primarily to preserving affordability, extending the useful life of assisted properties, and maintaining safe and habitable conditions through ongoing capital repairs, systems updates, accessibility improvements, and interior and exterior rehabilitation as properties age.

The most immediate preservation concern identified in the current inventory is 1 HFDA/8 NC property with 20 assisted units that has a Section 8 contract expiration in 2026. Given the small size of Castle Rock's project-based assisted inventory, renewal and preservation of that contract is important to avoiding the loss of existing affordable units. LIHTC properties will also require continued reinvestment over time to address routine modernization needs and prevent deterioration or loss of affordability. More broadly, Douglas County and the Douglas County Housing Partnership continue to emphasize affordable housing preservation and expansion through regional housing efforts, which is especially important in a higher-cost market where replacement of lost assisted units would be difficult. Preservation of existing assisted housing should therefore remain a priority alongside production of new affordable units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Castle Rock does not have traditional public housing units and there is no local public housing agency in the Town. Instead, the relevant strategy is carried out through the Douglas County Housing Partnership, which administers Housing Choice Voucher assistance for Douglas County and works to preserve, provide, and develop housing choices in the county. For lower-income households served through vouchers and other affordable housing resources, this strategy centers on helping residents access safe housing in the private market, maintaining rental assistance availability, preserving existing assisted housing, and supporting housing stability in a high-cost market.

DCHP's current public materials also indicate practical measures that support the living environment of assisted households. The Housing Choice Voucher program provides tenant-based rental assistance to low-income households, and DCHP's waiting list notice states that persons with disabilities who cannot access the online application process may request reasonable accommodation. In addition, DCHP's broader mission and program structure includes rental assistance, rental housing, homebuyer education, and other housing support tools intended to expand housing choice and stability for lower- and moderate-income households. In Castle Rock, this means the effective strategy is less about managing conventional public housing development and more about sustaining assisted housing opportunities, preserving existing affordable units, and helping eligible households secure and remain in safe housing.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Castle Rock is located in Douglas County, where the needs of individuals and families experiencing homelessness are identified through ongoing coordination among service providers, public agencies, housing partners, and the regional homelessness response system. According to the Town of Castle Rock’s homelessness information page, neither Castle Rock nor Douglas County has overnight shelter. As a result, local homelessness response relies on coordination with outreach, navigation, and referral partners to connect individuals and families with available shelter and services, including resources located outside the Town and county.

Douglas County is part of the Metro Denver Continuum of Care, a regional system that coordinates housing and services for people experiencing homelessness across the counties within the Continuum, including Douglas County. For this analysis, homelessness data provided by the Metro Denver Homeless Initiative for Douglas County are used to describe the broader local and regional context for homelessness, facilities, service needs, and housing responses affecting Castle Rock.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	17	0	10	0	0
Households with Only Adults	8	0	0	0	0
Chronically Homeless Households	<5	0	0	0	0
Veterans	<5	0	0	0	0
Unaccompanied Youth	5	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2025 PIT Count

Data Source Comments: Data provided by the Metro Denver Homeless Initiative (MDHI) for Douglas County.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Castle Rock and Douglas County, mainstream services complement targeted homelessness response by helping residents address health needs, behavioral health needs, food insecurity, transportation barriers, and employment challenges that can affect housing stability. According to the Town of Castle Rock’s homelessness page, the Town does not provide health and human services directly and instead connects individuals through Douglas County, the Help and Hope Center, and related partners. Douglas County’s HEART program further states that its navigators connect people to housing referrals, mental health and substance use support, food and hygiene supplies, transportation, employment resources, and wraparound case management.

Health and mental health services are an important part of this mainstream support system. Douglas County’s mental health resources page identifies behavioral and mental health, including substance abuse reduction, as a community priority and directs residents in crisis to Colorado Crisis Services for 24/7 support. Douglas County also lists local health and human services resources, including the Douglas County Health Department and Medicaid access information, while county mental health resource pages identify emergency psychiatric evaluations and crisis stabilization services available through area hospitals, including Castle Rock Adventist Hospital. Together, these systems help complement homelessness services by supporting treatment access, crisis response, and continuity of care.

Mainstream basic needs and employment services also play an important role. The Help and Hope Center in Castle Rock serves Douglas and Elbert County residents facing serious economic need, risk of homelessness, or similar crisis, and provides access to client services and essential assistance. Catholic Charities’ Castle Rock office also provides individualized case management, referrals, and food pantry support for Douglas, Park, and Elbert County residents. For employment, Colorado’s workforce center directory identifies a workforce center in Castle Rock, and Arapahoe/Douglas Works! provides no-cost job seeker services, workshops, and career support. These mainstream systems complement homeless-targeted services by helping households stabilize income, meet basic needs, and improve their ability to obtain or retain housing.

These services are used alongside targeted homelessness outreach and navigation rather than in place of them. While there is no overnight shelter in Castle Rock or Douglas County, mainstream systems help fill important gaps by supporting prevention, stabilization, and service access for residents at risk of or experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Castle Rock's local response to needs of homeless persons and families relies on outreach, coordinated entry, prevention assistance, domestic violence shelter, school-based support, and referrals to shelter options outside the town and county. Access is organized through Douglas County's HEART program, the Metro Denver Continuum of Care's OneHome Coordinated Entry system, 2-1-1 Colorado, and local nonprofit partners. These gateways help connect chronically homeless individuals, families with children, veterans, and unaccompanied youth to the most appropriate housing and service response.

Housing Navigation Resources:

- **Douglas County HEART (countywide)** – Front-line co-responder outreach team that pairs navigators with law enforcement to connect people experiencing homelessness to housing referrals, mental health and substance use support, food and hygiene supplies, transportation, employment resources, and wraparound case management. This is a key access point for chronically homeless individuals and other high-needs households.
- **OneHome Coordinated Entry (regional, serves Douglas County)** – Client-centered coordinated entry system for the Metro Denver region that assesses individuals, youth, and families and matches them to appropriate housing resources.
- **TESSA Domestic Violence Safehouse (county)** – Douglas County and TESSA opened a confidential 35-bed safehouse in 2025 offering shelter, legal advocacy, and trauma-informed counseling for survivors of domestic violence. This is especially important for families with children and unaccompanied youth fleeing unsafe situations.

Support Services:

- **Help & Hope Center (Castle Rock)** – Serves Douglas and Elbert County residents at risk of homelessness or in crisis with food, clothing, essentials, and other stabilization assistance.
- **Catholic Charities Castle Rock Office (Castle Rock)** – Provides case management, referrals, emergency services, food pantry support, and rent assistance depending on funding and capacity.
- **Parker Task Force (county)** – Listed by Douglas County as a shelter-navigation and emergency assistance contact for households needing help accessing shelter options.

Specialized Programs:

- **Veterans (county/regional)** – Douglas County's Veterans Service Office points veterans to Rocky Mountain Human Services, Volunteers of America, HEART, and VA health care resources for temporary and permanent housing, health care, employment, and legal or financial services.

- **Unaccompanied youth and families with children (Castle Rock/county)** – Douglas County School District’s McKinney-Vento program in Castle Rock helps homeless students and unaccompanied youth remain connected to school and support services.

How these address the specified populations:

These services address the needs of chronically homeless adults primarily through HEART outreach and OneHome prioritization. Families with children are supported through Help & Hope Center, Catholic Charities, McKinney-Vento, and the TESSA safehouse when violence is involved. Veterans and their families are served through the County Veterans Service Office network, RMHS, VOA, HEART, and VA-linked resources.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Castle Rock serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly: In Castle Rock and Douglas County, older adults often need supportive housing arrangements that allow them to remain safely housed while receiving help with daily living, transportation, benefits access, and care coordination. Douglas County identifies Aging Resources of Douglas County, Douglas County Transit Solutions, Link on Demand, the Castle Rock Senior Center, and the Denver Regional Council of Governments Area Agency on Aging as key supports for older adults and people living with disabilities. These services help residents age in place, connect to in-home and community-based supports, and access transportation for medical care, food, and other essential needs.

Persons with disabilities, including mental, physical, and developmental disabilities: Supportive housing needs for this population generally include affordable accessible units, reasonable accommodations, and access to transportation, behavioral health care, and coordinated case management. A new youth-focused behavioral health facility has recently opened in the Town to address mental health needs of young residents. Douglas County's Care Compact specifically supports adults with overlapping mental health, substance use disorder, or intellectual and developmental disability needs, especially those involved in multiple systems and facing unstable basic needs. Douglas County also highlights transportation as a major support need for older adults and people with disabilities, and DCHP property information shows that Oakwood Senior Apartments serves older adults and persons with disabilities, illustrating the continuing need for affordable housing linked with supportive services.

Persons with alcohol or other drug addictions: Residents affected by substance use may need supportive housing tied to recovery services, transportation, case management, crisis response, and connections to treatment. Douglas County identifies behavioral and mental health, including reducing substance abuse, as a community priority and directs residents to Colorado Crisis Services and a range of treatment providers through its mental health resource system. These needs often overlap with housing instability, making recovery-supportive housing and coordinated service delivery important for long-term housing stability.

Persons with HIV/AIDS and their families: For persons living with HIV/AIDS, supportive housing needs often include stable housing, medication access, linkage to medical care, and help navigating benefits and service systems. Colorado’s Department of Public Health and Environment operates the Ryan White State Drug Assistance Program for eligible residents living with HIV, and Douglas County is part of the Ryan White Part A Early Intervention Services area. Douglas County Health Department also provides STI, HIV, and Hepatitis C services, including rapid HIV testing in non-clinical settings, which supports early identification and connection to care.

Public housing residents and other assisted households: Castle Rock does not have a traditional public housing inventory. Supportive housing needs for assisted households in the Town are therefore more closely tied to voucher holders and residents of other affordable housing developments. DCHP administers Housing Choice Voucher assistance for Douglas County and states that reasonable accommodation is available for persons with disabilities who cannot access the application process online. In practice, these households may need rental assistance, accessible housing, transportation, and service coordination to remain stably housed in a high-cost market.

These needs were determined using current information on Douglas County and Castle Rock services, DCHP housing program materials, county mental health and transportation resources, and state HIV service information. Together, these sources show that supportive housing needs in Castle Rock are shaped not only by affordability, but also by access to transportation, behavioral health care, disability supports, aging services, and coordinated housing assistance.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Programs serving Castle Rock and Douglas County help reduce the risk that people leaving mental or physical health institutions will be discharged into unstable housing or homelessness. For physical health discharges, area hospitals use care management and discharge planning to help patients transition home or to another appropriate setting with needed supports in place. UCHealth Highlands Ranch Hospital states that its care management team assists patients and families during hospitalization and helps facilitate discharge either home or to another facility, while working to arrange post-discharge needs and benefits. This type of discharge planning is important for residents whose medical condition, functional limitations, or housing instability may require home health support, rehabilitation placement, transportation planning, or connection to other community resources.

For residents returning from behavioral health institutions or facing serious mental health and substance use challenges, Douglas County’s Care Compact and related county systems provide an important transition support structure. Douglas County describes the Care Compact as a streamlined care coordination network serving vulnerable individuals with complex mental health, substance use disorder, and intellectual and developmental disability needs, including people experiencing homelessness or at risk of homelessness. The County’s HEART program also provides navigator-based outreach and connections to housing referrals, behavioral health services, employment resources, and wraparound case management for people who are unhoused. At the state level, Colorado’s Mental Health Transitional

Living Homes are specifically intended to support discharge planning and community reintegration for individuals leaving higher levels of behavioral health care. Together, these programs help connect residents leaving institutions to housing assistance, treatment, and ongoing supportive services rather than relying on discharge alone.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e):

Maintain housing stability for older adults and persons with disabilities: The Town will continue coordination with Aging Resources of Douglas County, the Castle Rock Senior Center, Link on Demand, Douglas County Transit Solutions, and the Denver Regional Council of Governments Area Agency on Aging to connect older adults and persons with disabilities to transportation, benefits assistance, in-home supports, and community-based services that help them remain safely housed. This activity supports the community's goals related to housing stability, aging in place, and supportive service access for residents with special needs.

Strengthen housing and service coordination for residents with complex behavioral health needs: The Town will continue collaboration with Douglas County's Care Compact and related county mental health resource systems to improve coordination for residents with overlapping mental health, substance use, and disability-related needs. Douglas County's HEART program will also remain an important referral pathway for residents whose behavioral health conditions place them at risk of housing instability. This activity supports the region's goals related to supportive housing linkages, service coordination, and housing stabilization for persons with mental illness, developmental disabilities, and substance use disorders.

Preserve access to rental assistance and reasonable accommodation: The Town will continue coordination with the Douglas County Housing Partnership to support access to Housing Choice Voucher assistance and reasonable accommodation for eligible households with disabilities and other special needs. In a high-cost housing market, maintaining access to rental assistance and related housing supports remains important to helping lower-income households with special needs remain in the community. This activity supports the jurisdiction's goals related to affordable housing access, reasonable accommodation, and prevention of housing instability among non-homeless special needs populations.

Support persons living with HIV/AIDS through care and benefit coordination: The Town will continue referral coordination with the Colorado Department of Public Health and Environment and local health resources so residents living with HIV/AIDS can access case management, linkage to care, medication assistance, and related supportive services. These services help households maintain health stability and reduce the risk of housing disruption. This activity supports the region's goals related to stabilizing special needs households and improving access to supportive services for persons living with HIV/AIDS and their families.

Improve employment and income stability for special needs households: The Town will continue referrals to Arapahoe/Douglas Works! and other county resource networks that provide job search assistance, workforce training, and employment support for residents facing barriers to economic stability. This supports the community's goals related to income stability, self-sufficiency, and long-term housing retention for persons with disabilities and other special needs.

These activities were identified through review of current service provider and agency information rather than prior Annual Action Plan narratives. Key sources included Douglas County and Town of Castle Rock service pages, Douglas County Housing Partnership program materials, Aging Resources of Douglas County, county behavioral health and transportation resources, Colorado Department of Public Health and Environment HIV service information, and workforce resource information. Together, these sources show that housing stability for non-homeless special needs populations in Castle Rock depends on coordination among housing assistance, supportive services, transportation, health care, behavioral health care, and employment support systems.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies in Castle Rock do not prohibit affordable housing, but several local and state conditions can still make lower-cost housing more difficult to produce and preserve. At the local level, Castle Rock's long-range planning framework emphasizes responsible growth, distinct town identity, quality development, water conservation, and compatibility with surrounding neighborhoods. Those objectives are important community policies, but they can also make it more difficult to deliver lower-cost housing at scale when affordable projects depend on higher densities, smaller lots, or housing types that may be less aligned with community preferences for lower-intensity development. Castle Rock's community input materials show strong support for lower-intensity forms, lower building heights, downtown housing above retail, and senior housing, which can create practical constraints on broader acceptance of lower-cost higher-density development.

Development-related fees and review requirements also affect affordability. The Town states that development impact fees and system development fees are incurred on all new construction, and those fees are used to expand infrastructure and utility capacity as growth occurs. Current Town fee schedules also show per-unit stormwater impact fees for multifamily development, with higher charges in the Plum Creek Drainage Basin than in the Cherry Creek Drainage Basin. In addition, Castle Rock's development process requires projects to undergo review for conformance with zoning, site development plans, Town Code, and technical design criteria, with revisions and resubmittals required as needed before approval. These requirements help protect public infrastructure and community standards, but they can also add cost, time, and uncertainty, especially for smaller or income-restricted projects.

Land use flexibility has improved in some areas, but limitations remain. Castle Rock allows accessory dwelling units in residential districts, and the Town describes ADUs as a way to provide alternative housing options and make efficient use of existing housing stock and infrastructure. At the same time, ADUs must still comply with Chapter 17.61 and applicable planned development regulations, are prohibited on certain properties, and additional dwelling units are subject to Town fees. Town actions such as the Meadowmark and Unity fee waivers show that Castle Rock has used local incentives to help offset these barriers for specific affordable housing projects, but those waivers also reflect that baseline development costs can be significant without targeted assistance.

State policy also shapes local options. Colorado law continues to prohibit counties and municipalities from adopting rent control on private residential property, which limits one potential local tool for stabilizing rents in a high-cost market. As a result, Castle Rock must rely more heavily on incentives, partnerships, and project-specific assistance rather than mandatory local rent controls to address affordability pressures.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction:

Castle Rock’s economy has developed from a historic small town into a growing regional community supported by retail, services, construction, health care, education, public sector activity, and continued business investment along the I-25 corridor. According to the Town’s Vision and Master Plan materials, Castle Rock’s long-term direction is built around maintaining a world-class community with small-town character while supporting quality growth, a healthy and growing economy, and high-quality community services. Its location between the Denver and Colorado Springs metropolitan areas, combined with regional highway access, continues to support commuting, commercial growth, and access to a broader labor market.

Castle Rock’s non-housing community development assets also include its planning framework, infrastructure investment, and business growth strategy. Town materials emphasize coordinated review of roads, utilities, subdivisions, and commercial areas to ensure that growth meets local standards for design, safety, and quality of life. Recent Town information also points to continued investment in public safety, transportation, recreation, open space, and water resources. Together, these assets help support future economic opportunity while shaping where public facilities, services, and housing can expand in a way that aligns with Castle Rock’s long-term planning direction.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	495	1	1%	0%	-1%
Arts, Entertainment, Accommodations	3,724	3,369	9%	13%	4%
Construction	2,511	1,190	6%	4%	-2%
Education and Health Care Services	8,966	9,334	21%	35%	14%
Finance, Insurance, and Real Estate	4,066	969	10%	4%	-6%
Information	1,619	770	4%	3%	-1%
Manufacturing	2,803	263	7%	1%	-6%
Other Services	1,400	883	3%	3%	0%
Professional, Scientific, Management Services	6,722	3,318	16%	12%	-4%
Public Administration	2,615	2,323	6%	9%	2%
Retail Trade	4,298	3,429	10%	13%	3%
Transportation and Warehousing	1,497	202	4%	1%	-3%
Wholesale Trade	1,035	593	2%	2%	0%
Total	41,751	26,644	--	--	--

Table 39 - Business Activity

Alternate Data Source Name:

2018-2022 ACS (Workers), 2022 LEHD (Jobs)

Data Source

The Business Activity table above compares the number of workers to the number of jobs in the Town. At this time, the most recent data set for the number of jobs was 2022 from the Longitudinal Employer-Household Dynamics (LEHD), US Census Bureau. Data from the 2018-2022 ACS 5-Year estimates was used for comparison.

Comments:

Share of Workers and Jobs

Castle Rock's business activity table shows that the Town has a larger resident workforce than local job base, with 41,751 workers compared with 26,644 jobs. This indicates that many residents likely commute outside the Town for employment, while Castle Rock also maintains important local employment concentrations. The strongest local employment sector is Education and Health Care Services, which accounts for 35% of jobs compared with 21% of resident workers. Arts, Entertainment, and Accommodations and Retail Trade each account for 13% of jobs, while Public Administration also has a slightly larger share of jobs than workers, at 9% of jobs compared with 6% of workers.

Several sectors account for a larger share of resident workers than local jobs, including Professional, Scientific, and Management Services, Finance, Insurance, and Real Estate, and Manufacturing. Given Castle Rock's location along the I-25 corridor between the Denver and Colorado Springs metropolitan areas, these patterns suggest that the Town functions as both a local employment center in selected service sectors and a residential community with strong regional commuting ties to the broader Front Range economy. This relationship reflects Castle Rock's role within a larger regional labor market in which residents may access employment opportunities beyond the Town while local businesses and institutions continue to serve both Town residents and nearby communities.

Labor Force

Total Population in the Civilian Labor Force	45,614
Civilian Employed Population 16 years and over	43,623
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24	14.5%
Unemployment Rate for Ages 25-65	2.7%

Table 40 - Labor Force

Data Source: 2020-2024 ACS, 2024 Bureau of Labor Statistics (BLS)
Data Source Comments: Unemployment Rate data is from the BLS, February 2024. All other labor force data is from the 2020-2024 ACS including unemployment rate by age.

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data for the entire Town.

2024 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.6%	3.7%	3.5%	3.4%	3.7%	4.0%	4.1%	4.2%	3.8%	4.1%	4.4%	4.2%

Unemployment Rate in 2024, BLS – Castle Rock (town), CO

2025 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.5%	4.8%	4.3%	4.3%	4.0%	3.9%	3.4%	3.3%	3.6%	X	3.3%	3.2% (P)

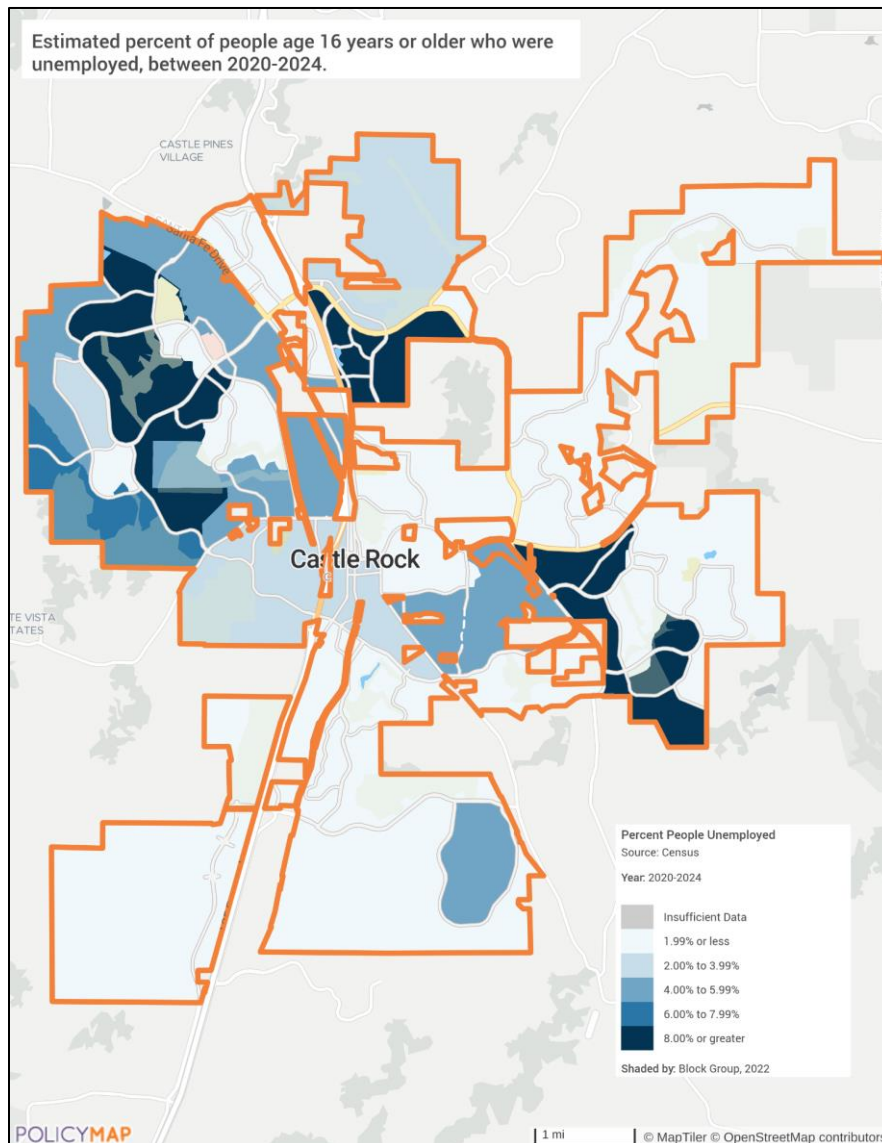
Unemployment Rate in 2025, BLS – Castle Rock (town), CO

Unemployment rates for 2024 and 2025 show moderate month-to-month variation in Castle Rock’s labor market. In 2024, the unemployment rate ranged from 3.4% in April to 4.4% in November and averaged 3.9% for the year. In 2025, the rate began higher early in the year, reaching 4.8% in February, then generally declined through the remainder of the year, falling to 3.3% in November and 3.2% in December, although the December figure was preliminary and October data were not reported. Overall, these trends suggest that Castle Rock maintained a relatively low unemployment rate during both years, with some seasonal fluctuation likely influenced by changes in hiring patterns across sectors such as construction, retail, education, hospitality, and other service-related employment.

Unemployment Rate

The unemployment map shows that most of Castle Rock has relatively low unemployment, with many block groups in the lightest shaded categories below 4%. Lower unemployment appears across much of the southern part of Town, including the large southern block group, as well as several eastern and central areas. Areas with moderately higher unemployment, generally between 4% and 7.99%, are scattered through the western parts of central Castle Rock and a few areas to the southeast.

The highest unemployment rates, shown in the darkest shading at 8.0% or greater, are concentrated in several smaller block groups on the west-central side of Town, in a central area just north of downtown, and in multiple block groups on the southeast side. Overall, the map suggests that unemployment is not widespread across Castle Rock but instead is concentrated in a limited number of pockets while most of the community remains in the lower unemployment ranges.



Occupations by Sector	Number of People
Management, business and financial	24,028
Farming, fisheries and forestry occupations	19
Service	5,747
Sales and office	9,132
Construction, extraction, maintenance and repair	1,855
Production, transportation and material moving	2,842

Table 41 – Occupations by Sector

Data Source: 2020-2024 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Castle Rock, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table, but would be categorized by industry in the earlier table.

In Castle Rock, the largest occupational group is the Management, Business, and Financial sector, with approximately 24,028 jobs. The Sales and office sector, with 9,132 jobs, and the Service sector, with 5,747 jobs, both make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the community's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,981	55.3%
30-59 Minutes	11,177	36.4%
60 or More Minutes	2,549	8.3%
Total	30,707	100%

Table 42 - Travel Time

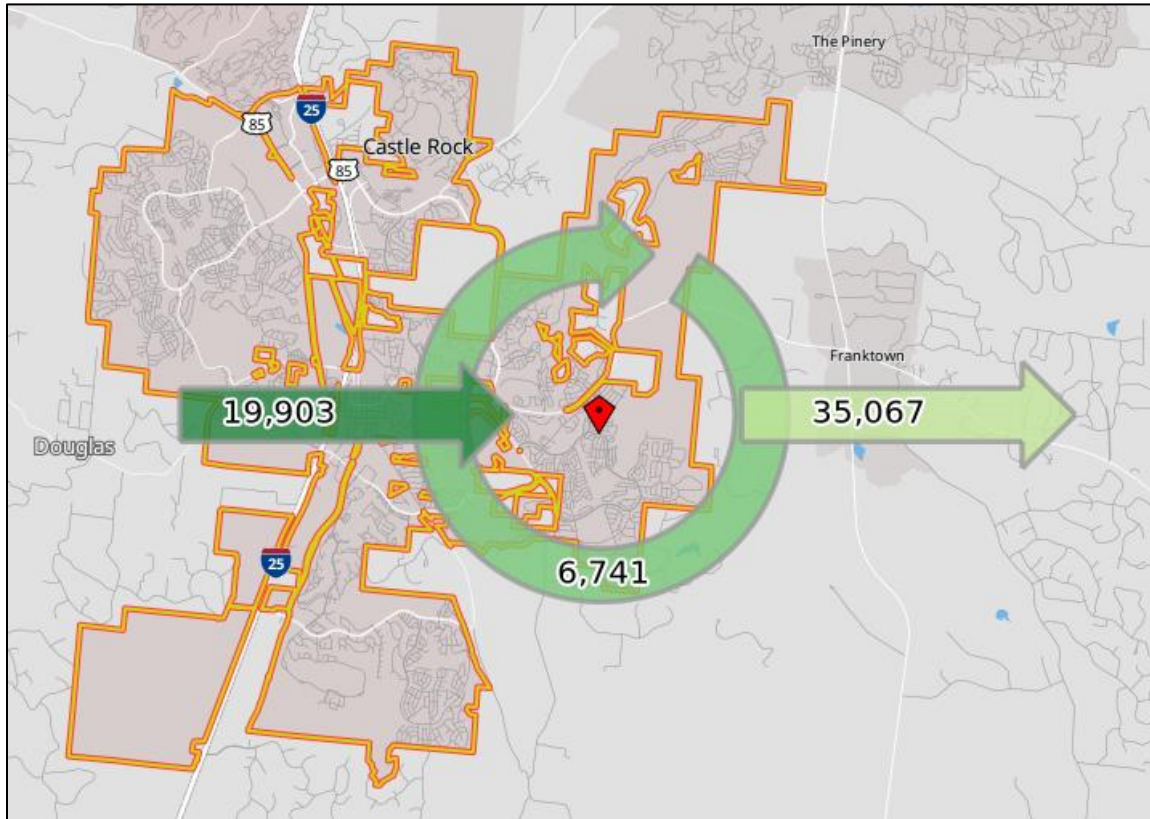
Data Source: 2020-2024 ACS

Commute Travel Time

Castle Rock workers generally experience manageable commute times, with most traveling less than 60 minutes to work. Based on the 2020-2024 ACS data, 55.3% of workers, or 16,981 individuals, commute less than 30 minutes, while another 36.4%, or 11,177 individuals, travel between 30 and 59 minutes. Longer commute times are less common, with 8.3% of workers, or 2,549 individuals, commuting 60 minutes or more. Overall, these patterns suggest that most residents have relatively short to moderate travel times, which can help support day to day convenience and work-life balance.

Inflow and Outflow of Jobs, 2023

As noted above, there is a disconnect between the number of jobs and the number of workers in Castle Rock. In the town, only 16.1% of the labor force both works and lives in Castle Rock. Over 35,000 people leave the town for work and nearly 20,000 people commute into the town as of 2023, which is the most recently available data. The map and table below provide a further look at the pattern of workers who commute into and out of Castle Rock for employment.



Data

Source: 2023 LEHD OnTheMap

2023	Count	Share
In-Area Labor Force Efficiency (All Jobs)		
- Living in the Selection Area	41,808	100.0%
- Living and Employed in the Selection Area	6,741	16.1%
- Living in the Selection Area but Employed Outside	35,067	83.9%
In-Area Employment Efficiency (All Jobs)	Count	Share
- Employed in the Selection Area	26,644	100.0%
- Employed and Living in the Selection Area	6,741	25.3%
- Employed in the Selection Area but Living Outside	19,903	74.7%

Data Source: 2023 LEHD OnTheMap

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	429	30	584
High school graduate (includes equivalency)	3,758	164	1,406
Some college or Associate's degree	9,870	347	1,773
Bachelor's degree or higher	21,850	624	2,472

Table 43 - Educational Attainment by Employment Status

Data Source: 2020-2024 ACS

Educational Attainment by Employment Status

The table above details educational attainment by employment status for persons 16 years of age and older within the community. The rate of Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	48	26	175	215	68
9th to 12th grade, no diploma	446	278	29	303	409
High school graduate, GED, or alternative	2,067	1,195	1,411	2,679	1,862
Some college, no degree	2,417	2,600	2,131	3,605	1,926
Associate's degree	284	714	1,057	1,871	522
Bachelor's degree	946	3,971	5,767	7,049	2,605
Graduate or professional degree	0	1,795	2,669	3,720	1,643

Table 44 - Educational Attainment by Age

Data Source: 2020-2024 ACS

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Castle Rock. It highlights the varying levels of education achieved across different age groups, providing insights into the town's educational landscape and its potential impact on workforce development and economic opportunities. In the Town, educational attainment generally increases with age through the 45-65 cohort, with the largest counts concentrated in high school completion, some college and bachelor’s degrees as well as the highest number of graduate/professional degrees among the age cohorts.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$45,070
High school graduate (includes equivalency)	\$51,382
Some college or Associate's degree	\$64,639
Bachelor's degree	\$93,770
Graduate or professional degree	\$103,122

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2020-2024 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Castle Rock, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns more than double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn just over twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn over \$3.6 million, compared to approximately \$2.2 million for someone with a high school diploma working from age 18 to 62, an earnings difference of around \$1.4 million. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, Castle Rock's major employment sectors are led by education and health care services, which account for the largest share of jobs in the jurisdiction. This sector includes 9,334 jobs, representing about 35.0% of all local jobs, and 8,966 resident workers, or 21.5% of the workforce. Its size indicates that education and health care services are a central part of the local economy and a major source of employment within Castle Rock.

Other major employment sectors include retail trade, arts, entertainment, and accommodations, and professional, scientific, and management services. Retail trade accounts for 3,429 jobs, or 12.9% of local jobs, while arts, entertainment, and accommodations account for 3,369 jobs, or 12.6%. Professional, scientific, and management services add another 3,318 jobs, representing 12.5% of jobs in the jurisdiction. Together, these sectors help support a diverse local economy by providing a mix of service, commercial, and professional employment opportunities.

Public administration is also a notable sector, with 2,323 jobs, or 8.7% of the local job base. Overall, the table suggests that Castle Rock's economy is anchored by health care, education, retail, hospitality, professional services, and government activity. In several sectors, including education and health care, retail trade, arts, entertainment, and accommodations, and public administration, the number of jobs

exceeds the number of resident workers in that sector, which may indicate that Castle Rock draws workers from outside the town to meet local employment demand.

Describe the workforce and infrastructure needs of the business community:

Castle Rock’s business community looks to achieve a workforce that matches the Town’s current employment base while also supporting continued economic diversification. Based on the Business Activity table, education and health care services are the largest local employment sector, followed by retail trade, arts, entertainment and accommodations, professional and management services, and public administration. That mix points to continuing demand for health care and support occupations, retail and hospitality workers, customer service staff, supervisors, and professional workers who can support office, service, and government functions. The Town’s 2030 Comprehensive Master Plan also emphasizes strengthening educational opportunities that meet the changing needs of residents and businesses, promoting jobs-housing balance, and supporting business attraction and retention along the I-25 corridor and in other activity centers.

Workforce development capacity is present locally, but alignment remains important. The Sturm Collaboration Campus in Castle Rock offers programs in business, health, science, and technology, and it partners with Colorado State University Pueblo, Douglas County School District, and Arapahoe/Douglas Works! to connect education, career exploration, and workforce services. Arapahoe/Douglas Works! and Douglas County also identify employment support and training resources for residents and employers. Taken together, these resources suggest that Castle Rock is better positioned than in the past to build local talent pipelines, but employers may still need continued access to training, internships, apprenticeships, and targeted recruitment for higher-skill positions.

Infrastructure needs remain closely tied to business growth, mobility, and service reliability. According to the Town’s Comprehensive Master Plan, Castle Rock identifies internet fiber, roads, and utilities as critical business infrastructure and links future employment growth to the I-25 corridor and other activity centers. Current Town information shows that Public Works maintains more than 760 lane miles of roadway, with continuing capital projects intended to help the transportation system keep pace with growth. The Town is also advancing roadway improvements such as the Crystal Valley interchange and corridor studies and widening projects, which support safer travel, freight movement, and access to employment areas.

Long term utility and connectivity needs are also important. Castle Rock identifies fiber expansion as part of its business infrastructure framework, and current Town information notes that private telecommunications companies are expanding fiber networks in Town. Water reliability is another major business need. Castle Rock Water states that the community still relies heavily on groundwater, is expanding renewable supplies, and is planning for long term sustainability through conservation and supply diversification. These issues matter for business retention because dependable transportation, digital connectivity, and water service reduce development risk and support continued job growth.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job

and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Several planned and ongoing investments may affect job and business growth in Castle Rock during the 2026-2030 planning period. The largest transportation change is the Crystal Valley interchange project on I-25, which is expected to improve mobility, freight access, emergency response, and access to southern growth areas. The Town is also advancing major corridor projects, including Crowfoot Valley Road widening and Phase 1 of the Fifth Street improvements. Together, these projects should improve access to employment areas and reduce transportation constraints that can affect business expansion and commuting.

A second major change is continued commercial and mixed-use investment. The Brickyard development and Castle Rock Sports Center are intended to add new economic activity and visitor-serving spending, while The View downtown redevelopment is expected to add retail space, parking, and new tax revenue. These projects may strengthen job growth in construction, recreation, hospitality, retail, and related service sectors, while also increasing demand for workers in operations, maintenance, and customer-facing roles once facilities open.

Workforce development needs are likely to grow alongside these investments. Castle Rock already has an important workforce asset in the Sturm Collaboration Campus, where Arapahoe Community College and partners connect employers with education and training programs. As the Town continues to add primary employers and expand commercial activity, businesses may need stronger pipelines for health care support occupations, skilled trades, construction, business services, hospitality, and technical fields. Employers may also need work-based learning, internships, and employer-partnership programs that better connect local residents to available jobs.

Infrastructure needs tied to growth extend beyond roads. Castle Rock is continuing major water, stormwater, and wastewater investments, including work to double the capacity of the Plum Creek Water Purification Facility by 2028 and protect infrastructure through East Plum Creek improvements. These projects matter for business retention and attraction because reliable utilities, flood protection, and predictable development capacity help reduce risk for private investment. The Town's Development Services structure and economic development tools also suggest an ongoing need for business support such as permitting guidance, site readiness, and coordinated infrastructure planning as development continues.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Castle Rock's current workforce appears to align well with several of the Town's major employment sectors, but the match is stronger in some industries than in others. Based on the Business Activity table, education and health care services are the largest employment sector in the jurisdiction, followed by retail trade, arts, entertainment and accommodations, professional and management services, and public

administration. That general pattern fits a workforce with both strong educational attainment and a sizable service-sector labor base.

The strongest alignment appears in education, health care, business services, and other knowledge-based fields. Castle Rock's education levels support employers that need workers with postsecondary education, technical skills, or professional credentials. At the same time, the Business Activity table indicates that local opportunities are also concentrated in retail, hospitality, and customer-facing services, which require a broader mix of skills, including entry-level experience, supervisory capacity, and industry-specific training rather than only four-year degrees. This suggests that Castle Rock's workforce is capable of filling many local jobs, but that the Town benefits from maintaining both degree pathways and short-term training options.

There may still be some mismatch between resident skills and local job availability. Because Castle Rock has a highly educated population, some residents may work remotely or commute outside the Town for specialized professional opportunities that are not yet available in the local market. That possibility is consistent with the Town's economic development approach, which emphasizes attracting primary employers and higher-paying jobs that match the skills of the workforce. It is also supported by the Town's strong broadband access, with 97.7% of households reporting a broadband subscription, which can help residents participate in remote and hybrid work.

Overall, Castle Rock's workforce appears well positioned for existing employment opportunities, but continued employer partnerships, technical training, and recruitment of additional primary employers will remain important to better capture the skills already present in the community.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Current workforce training in and around Castle Rock is centered on partnerships among Arapahoe Community College, the Sturm Collaboration Campus, and Arapahoe/Douglas Works!, which serves as the local workforce system for Douglas County. Douglas County describes Arapahoe/Douglas Works! as a no-cost resource that provides workshops, one-on-one employment counseling, and training assistance for job seekers, while also connecting employers and workers to career services. These functions are consistent with the role typically played by a Workforce Investment Board system under WIOA.

A major local training asset is the Sturm Collaboration Campus in Castle Rock. The campus operates in partnership with Douglas County School District, the Colorado State University System, Arapahoe/Douglas Works!, apprenticeships, and industry partners to create career exploration and learning opportunities. The Castle Rock campus also offers degrees and certificates in business, health, math and science, and technology, while its workforce and community programs provide continuing professional education, customized training, and employer partnerships.

Employer-connected training is another important component. The Castle Rock Economic Development Council highlights workforce development resources for employers, including customized training

connections, state training programs, and other tools that help businesses recruit and retain workers whose skills match local demand.

These efforts support the Consolidated Plan because they help residents access employment, improve earnings, and strengthen housing stability. Training, counseling, apprenticeships, and certificate pathways can help lower-income residents move into jobs in health care, business services, retail, hospitality, and technical fields that are already important in Castle Rock's economy. Employer partnerships and customized training also support business retention and expansion, which can broaden access to local jobs and reduce the need for long commutes. Overall, these initiatives align with Consolidated Plan goals related to economic opportunity, household stability, and stronger connections between residents, employers, and local services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes. Castle Rock participates in the regional Comprehensive Economic Development Strategy through the Denver Regional Council of Governments. DRCOG identifies the Town of Castle Rock as a member government, and DRCOG reports that its CEDS was approved by the U.S. Economic Development Administration in 2024.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Castle Rock's local economic development efforts include Town and partner initiatives focused on business growth, site readiness, infrastructure, and workforce development. The Town's Comprehensive Master Plan identifies a thriving economy as a core objective and emphasizes creating a business environment with a broad range of primary employment opportunities. The Castle Rock Economic Development Council also highlights ongoing work in business assistance, workforce development, incentives and financing, commercial development projects, and employer support. These efforts can coordinate with the Consolidated Plan by helping expand economic opportunity, strengthen household stability, and improve access to jobs for residents.

Current local initiatives that may affect economic growth include continued commercial and mixed-use development, employer recruitment and retention efforts, and public investments that improve access to employment areas. Town materials identify projects such as the Brickyard and the Castle Rock Sports Center, which are expected to add construction activity, visitor spending, and permanent jobs in recreation, hospitality, retail, and related services. These types of investments may also increase demand for workforce training, transportation access, and utility capacity, all of which are relevant to Consolidated Plan goals tied to economic opportunity and neighborhood stability.

At the regional level, Castle Rock's participation in DRCOG connects the Town to broader planning and economic initiatives that influence growth. DRCOG's CEDS and related regional planning work support economic development, infrastructure coordination, and workforce-related investments across member jurisdictions. DRCOG also provides regional data modeling, including employment and land use

forecasting, which can shape how jurisdictions plan for future housing, jobs, and transportation needs. Those regional efforts may affect Castle Rock by influencing funding opportunities, infrastructure priorities, and long-range growth planning during the Consolidated Plan period.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines “housing problems” based on four specific data points: cost-burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Castle Rock, housing issues are infrequent overall, except for cost-burden. According to the 2020-2024 ACS 5-Year Estimates, the rates are as follows:

- Cost-burden Renters: 62.5%
- Cost-burden Homeowners: 21.4%
- Overcrowding: 1.8%
- Lack of Complete Plumbing Facilities: 0.1%
- Lack of Complete Kitchen Facilities: 0.2%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the overall averages, using HUD's definition of “disproportionate.” This is set at 10 percentage points higher than the Town averages, equating to: a cost-burdened renter above 72.5%, a cost-burdened homeowner above 31.4%, overcrowding above 11.8%, lack of plumbing facilities above 10.1%, and lack of kitchen facilities above 10.2%.

In Castle Rock, there are no census tracts with more concentrations of households experiencing multiple housing issues.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the town as a whole. According to the 2020-2024 ACS 5-Year estimates the racial and ethnic breakdown of Castle Rock’s population is:

- White, non-Hispanic: 77.8%
- Black, non-Hispanic: 0.8%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 2.5%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.1%
- Other Race, non-Hispanic: 0.7%
- Two or More Races, non-Hispanic: 6.3%
- Hispanic or Latino: 11.7%

In Castle Rock, there are no Census Tracts reporting concentrations of populations based on race / ethnicity.

Low-Income Households

A “low-income concentration” is any census tract where the Median Household Income (MHI) for the tract is 80% or less than the MHI for the Town. According to the 2020-2024 ACS 5-Year Estimates, the MHI in Castle Rock is \$145,197. A tract is considered to have a low-income concentration if the MHI is \$116,157 or less. There are four tracts with a concentration of low-income households: 141.23, 145.03, 145.04 and 144.07.

What are the characteristics of the market in these areas/neighborhoods?

Although Castle Rock does not have census tracts with concentrations of low-income households, lower-income residents in the community are still likely to be affected by the same broader market conditions seen across the Town. Castle Rock’s economy remains closely tied to regional access, health care, retail, service employment, and commuting patterns along the I-25 corridor. Housing costs, tenure differences, and the availability of smaller or more affordable units are likely more important in shaping where lower-income households live than any lack of economic activity in a particular part of Town. In this context, affordability pressures and access to jobs, services, and transportation are more relevant than neighborhood disinvestment as drivers of need.

Are there any community assets in these areas/neighborhoods?

Even without defined low-income concentration areas, Castle Rock has community assets that can benefit lower-income households throughout the Town. These include the historic Downtown area, local retail and service centers, parks and trails, public facilities, and major transportation connections that improve access to employment and daily services. The Town’s trail system and multimodal planning framework help connect residential areas to schools, parks, community facilities, and commercial areas. Castle Rock also benefits from important institutional and economic assets such as AdventHealth Castle Rock, the Sturm Collaboration Campus, Town services, and commercial centers that support jobs, education, and access to care.

Are there other strategic opportunities in any of these areas?

Although there are no concentrations in any census tracts of low-income households within the town, strategic opportunities in Castle Rock are more townwide than place-specific. Opportunities include expanding access to affordable housing through infill and mixed housing types, improving transportation connections to jobs and services, supporting workforce development through local education and training partnerships, and continuing infrastructure investments that reduce barriers to growth and access. Additional opportunities may include targeting housing and community development resources to areas with good access to employment, services, and transportation so that lower-income households can benefit from existing community assets even in the absence of concentrated low-income neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

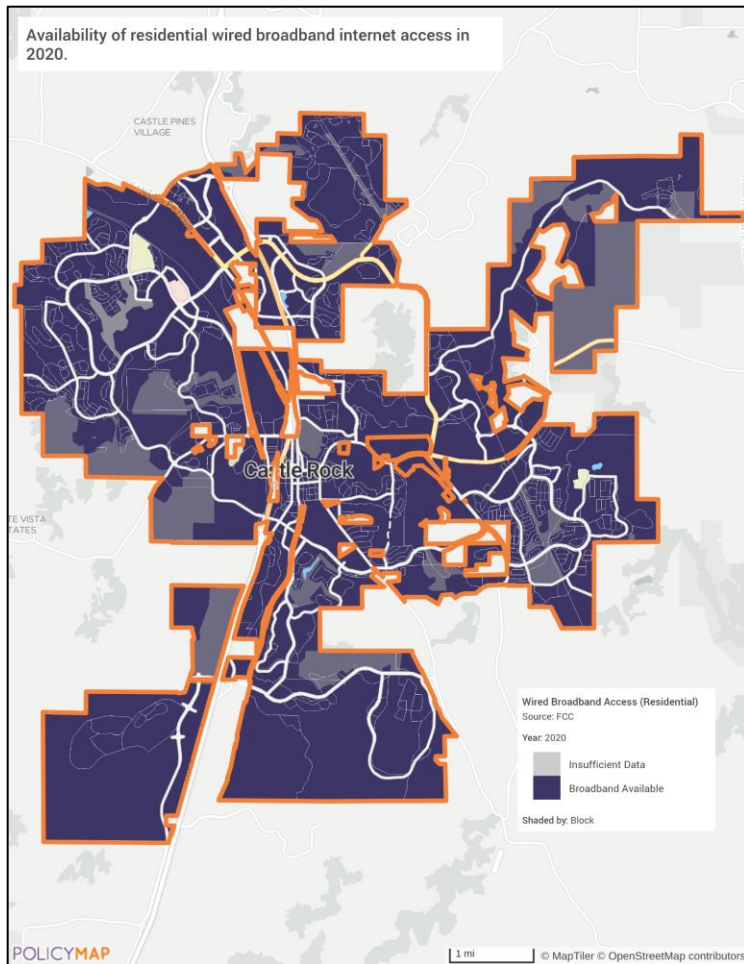
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is essential for communication and information-sharing in today's economy, supporting business, education, commerce, and daily life. Communities without broadband struggle to keep pace, and the lack of infrastructure can limit residents' access to educational and entrepreneurial opportunities, especially in low- to moderate-income (LMI) areas where options may already be constrained.

Research from the Pew Research Center shows that reliable, high-speed internet is linked to expanded education, training, and job seeking opportunities. People with broadband access are more likely to use online learning tools and digital platforms to search and apply for jobs. Federal research, including work by the FCC, also links broadband infrastructure to economic development, with areas that have greater availability often showing stronger job growth, educational attainment, and overall community vitality.

Castle Rock has comprehensive broadband coverage, with most households, including in LMI areas able to choose from an average of five or more broadband quality internet service options. According to ISPReports.org, Castle Rock benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-seven percent (97%) of households have an internet connection with 99.93% availability across the town. Of those households, 89% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 1% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Castle Rock, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access



Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Castle Rock is served by thirteen internet and five satellite providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of coverage and speed. Internet providers throughout the town include:

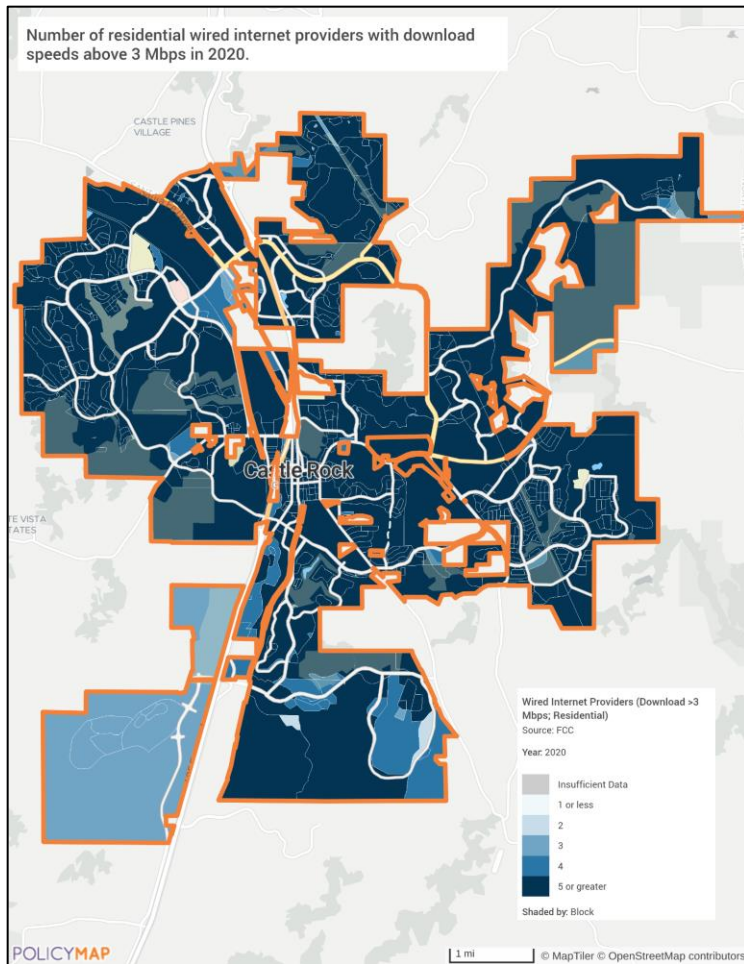
- Xfinity (Fiber and Cable)
- Century Link (Fiber and DSL)
- Quantum Fiber (Fiber)
- Aerux Broadband (Fixed Wireless)
- Earthlink (Fixed Wireless)
- Kellin Communications (Fixed Wireless)

- Xstream Internet (Fixed Wireless)
- T-Mobile Home Internet (Fixed Wireless)
- BAM Broadband (Fixed Wireless)
- AT&T (Fixed Wireless)
- Verizon (Fixed Wireless)
- Rise Broadband (Fixed Wireless)
- Visionary Broadband (Fixed Wireless)
- Dish (Satellite)
- DirecTV (Satellite)
- Viasat Internet (Satellite)
- HughesNet (Satellite)
- Starlink (Satellite)

The map below shows the number of broadband service providers by census tract in Castle Rock. Most areas of the town have access to five or more internet providers. Castle Rock appears to have strong broadband demand and adoption, even though some aspects of its infrastructure lag behind what might be expected. ISPReports.org shows that Castle Rock has a high Digital Connectivity Index score of 92/100, with high rates of device ownership, internet access, broadband access, and work-from-home participation, all of which suggest strong household reliance on connectivity.

At the same time, Castle Rock's fiber availability and average download speeds are lower than the statewide average, even though it has more providers than the statewide average. That combination is notable because it suggests residents have a comparatively strong need for broadband and are using it at high rates, but the local network environment may still have room to improve in terms of speed and fiber-based access despite a relatively competitive provider landscape.

See map: High Speed Internet Providers



High-speed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

As climate change accelerates, Castle Rock, located within Douglas County, faces growing risks from natural hazards including drought, severe weather, wildfire, and erosion. The 2026 draft Douglas County Hazard Mitigation Plan (HMP) identifies erosion as a particular concern for Castle Rock, noting that it has the largest number of people living in low- and moderate-erosion-susceptibility hazard areas. Erosion can damage residential buildings, displace residents, and obstruct or damage major roadways, which may hinder travel for emergency responders and the public. The Plan is currently being updated from its 2020 version to reflect new data and community priorities and to maintain eligibility for FEMA mitigation grants, with Volume II providing annexes for each participating jurisdiction.

Although no climate change studies have commenced to date for the Town of Castle Rock, the broader statewide context includes the Colorado Resiliency Framework, a strategic plan developed to strengthen resilience to climate change, social inequities, and economic challenges. Created in response to the 2012 wildfires and 2013 floods, the framework was first established in 2015 and later updated to address evolving risks. It outlines 29 strategies across six priority areas to help reduce risk and support long-term adaptation.

Since the last Hazard Mitigation Plan update, Castle Rock has made substantial progress on several mitigation efforts. Completed and ongoing work includes implementation of projects under the Town Master Plan, design for reconstruction and rehabilitation of small stormwater retention dams, completion of Phase I of the Castle Rock Reservoir No. 2 Project, continued wildland and stormwater management activities, mitigation of 369 acres through the end of 2025 under the CWPP, and near-completion of design for an eight-mile pipeline connecting Plum Creek to Rueter Hess Reservoir. The Town has also approved funding to complete a town-wide Continuity of Operations Plan and has shown broader progress in plan development and implementation since adoption of the County's first HMP.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The 2026 draft Douglas County Hazard Mitigation Plan indicates that flood-related displacement remains a concern for Castle Rock, estimating that 143 residents may be displaced, and 86 persons may require short-term shelter during a 1 percent annual chance flood event. Critical services during and after a flood may also be disrupted if facilities are damaged or transportation routes are impacted, particularly where blocked or damaged roads and bridges isolate residents and prevent service providers from reaching vulnerable populations or making needed repairs. Infants, older adults, and persons with chronic medical conditions are especially susceptible to extreme heat and cold. The entire building stock is vulnerable to severe weather, with properties in poor condition, manufactured homes, and older or poorly constructed

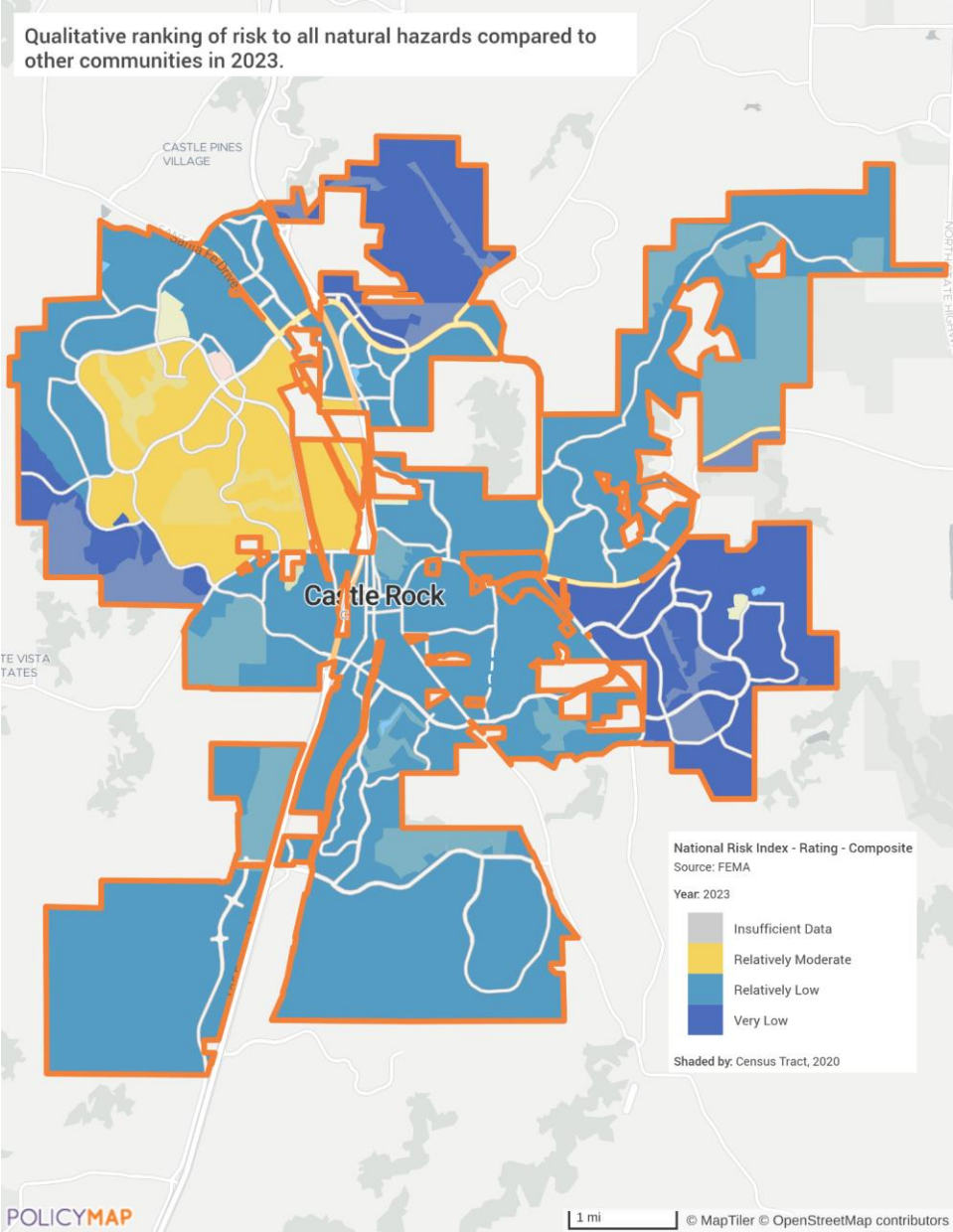
buildings facing greater risk, particularly where structures are located near overhead utility lines or large trees. Elevated summer temperatures can increase cooling demand and strain HVAC systems, while extreme cold can lead to freezing pipes, freeze-thaw damage, and increased risk of home fires.

FEMA's National Risk Index identifies Douglas County as having a relatively high level of community resilience, indicating that its residents have a relatively high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level in Castle Rock providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels vary across the town, ranging from very low to relatively moderate. This indicates that hazard risk is not uniform, and some areas may require more targeted attention and resources to address specific hazards, making them more vulnerable than other parts of the town. These two indexes measure risk from different perspectives, FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the town's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

The Town of Castle Rock designates the Castle Rock Fire and Rescue Department as the lead agency for emergency management, with the fire chief serving as the Town's emergency manager under the Emergency Operations Plan. To help residents prepare for emergencies, the Town directs the public to preparedness resources available through Ready.gov and encourages residents to become familiar with the Douglas County Emergency Preparedness Guide so they can better understand local emergency procedures and readiness measures. Additionally, Colorado Voluntary Organizations Active in Disaster (VOAD) strengthens community resilience through coordinated support. As climate risks grow, continued investment in education, emergency planning, and partnerships will be vital for long-term preparedness.

See map: Risk to All Natural Hazards



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan defines the Town of Castle Rock’s vision for community development over the next five years. Its goals respond to priority needs identified by residents, local stakeholders, and the Needs Assessment and Market Analysis. The Plan details how the Town will use CDBG funds to support HUD’s goals of ensuring suitable living environments and safe, affordable housing, particularly for low- to moderate-income households and special needs populations in Castle Rock.

The Strategic Plan also identifies target areas that have a high percentage of low- to moderate-income household population to be assisted with projects and activities. These areas have been designated as Townwide Low/Mod Eligible areas. Certain activities in the CDBG program will target these low/mod areas (LMA) in the five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. However, per section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, an activity benefits low/mod persons if it serves an area in the highest quartile of low/mod concentration. Castle Rock is an exception grantee, and tracts with 36.2% or more LMI are considered low/mod, which is the “top quartile” percentage of the population based on HUD’s Low/Mod Summary Income Data from FY 2024. These tracts are eligible for area benefit activities such as public facility and infrastructure improvements.

The Town also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided throughout the Town and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, these households must meet income qualifications in order to be eligible.

Below are the priority needs and associated goals identified in this Strategic Plan.

Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure

Priority Need: Supportive Services for LMI & Special Needs

2A Supportive Services for LMI & Special Needs

Priority Need: Effective Program Management

3A Effective Program Management

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Townwide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/ Mod:	N/A
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	<p>The Townwide Low/Mod Eligible areas in Castle Rock are block group tracts where at least 51 percent of the residents are low- and moderate-income persons. HUD designates this objective as a low/mod area benefit (LMA). However, as stated in section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low- and moderate-income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income." Castle Rock is an exception grantee, and tracts with 36.2% or more LMI are considered low/mod, which is the "top quartile" percentage of the population. In FY 2024, 10 block groups qualify as Low/Mod in Castle Rock. A table has been included at the end of this section.</p> <p>Castle Rock also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided town-wide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.</p>
	Include specific housing and commercial characteristics of this target area.	<p>Very few housing units in Castle Rock are old as most units were built after 2000 (71.2%). Only an estimated 7.4% of all housing units were built before 1980. (Source: 2020-2024 ACS). The vast majority of occupied housing units in Castle Rock are from homeowners with 82%. The median household value of homes is \$652,900, which is below the County median at \$713,600.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>As part of the plan development process, the Town of Castle Rock held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the Town consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, Town offices, and citizens throughout the Castle Rock. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.</p>
<p>Identify the needs in this target area.</p>	<p>Affordable housing development is a priority for Castle Rock and its residents; however limited funds prevents the Town from adequately addressing affordability. As with many municipalities across the country, cost burden is the biggest housing issues in the Town.</p> <p>As reported in the NA-50, the Town prioritizes supportive services for senior citizens, and to help them age in place. Activities that help address this need are food delivery programs.</p> <p>Also identified in the NA-50, there is a need to expand and improve neighborhood facilities and parks for special needs groups such as the elderly and persons with a disability.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Public services will improve residents' quality of life, address housing instability, and prevent homelessness. Continued investment in public services for LMI seniors enhances self-sufficiency and ensures access to critical resources.</p> <p>Public facilities and infrastructure improvements will revitalize neighborhoods and attract more public and private investments. Continued investments have shown positive impacts on mobility, safety, and environmental challenges. These include improvements that increase accessibility for all residents.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Access to funding is a barrier to improvements in the Town of Castle Rock.</p>

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the community

Castle Rock does not allocate funding based solely on geography. When activities serve individuals or households directly, recipients must meet income and residency requirements. Town staff or a partner agency will complete an intake and eligibility review before the project begins.

Additionally, the Town has identified infrastructure and public facility improvements that serve a community, neighborhood, or area. These projects provide an “area-wide” benefit. Per HUD requirements, such areas must be within an eligible Low/Mod Block Group Tract, where at least 51% of residents are low- to moderate-income. HUD defines this as a low/mod area (LMA) benefit.

However, as stated in section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low- and moderate-income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income." Castle Rock is an exception grantee, and tracts with 36.2% or more LMI are considered low/mod, which is the “top quartile” percentage of the population. In FY 2024, ten block groups qualify as Low/Mod in Castle Rock. A table has been included at the end of this section.

HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Low/Mod Census Block Group Tracts (Exception Grantee 36.2%)

TRACT	BLKGRP	LOW/MOD	TRACT TOTAL	LOW/MOD %
014407	1	1,320	1,810	72.90%
014123	2	1,050	1,495	70.20%
014504	1	295	450	65.60%
014504	2	1,675	2,665	62.90%
014503	2	985	1,665	59.20%
014503	1	805	1,940	41.50%
014505	3	930	2,305	40.30%
014504	3	570	1,490	38.30%
014603	3	515	1,390	37.10%
014017	1	440	1,215	36.2%

Table 47 - Low/Mod Census Block Group Tract Details (FY 2024)

Source: HUD CDBG Low/Mod Income Summary Data (LMISD)

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improve Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Townwide Low/Mod Eligible
	Associated Goals	1A Improve Public Facilities & Infrastructure
	Description	The Town of Castle Rock needs to expand and enhance public infrastructure in low- and moderate-income neighborhoods, including streets, sidewalks, stormwater, and water systems. ADA access improvements are also required for public facilities such as neighborhood centers, parking lots, parks, and recreational areas.
	Basis for Relative Priority	During the planning process, community residents, local nonprofit stakeholders and Town staff identified the need for broad improvements to public infrastructure. The Town also identified the need for ADA access improvements to public facilities. The basis for this priority is to increase accessibility for all residents and create a suitable living environment.
2	Priority Need Name	Supportive Services for LMI & Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Seniors Persons with a Disability Non-housing Community Development
	Geographic Areas Affected	Townwide Low/Mod Eligible
	Associated Goals	2A Supportive Services for LMI & Special Needs

	Description	There is a need to provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public service activities will include services for the elderly, homeless, youth services and persons with a disability.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations, the need for public supportive services for LMI and special needs groups, especially services for the elderly was identified. Public services will be offered by the Town and/or partner agencies to enhance the quality of life in the Town. The basis for this priority is to increase accessibility for all residents in Castle Rock to the services and programs offered by the Town and other local resources.
3	Priority Need Name	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Townwide Low/Mod Eligible
	Associated Goals	3A Effective Program Management
	Description	The Town of Castle Rock will support HUD funded programs with administration of the programs, monitoring subrecipients, keeping strict grant-based accounting, and other activities to remain in compliance with HUD regulations. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	Planning and administration of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. Planning and administration will also ensure compliance and keeping with the regulations of the grant.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A. CDBG funds will not be used for Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	N/A. CDBG funds will not be used for Tenant Based Rental Assistance.
New Unit Production	N/A. CDBG funds will not be used for the development of new unit production of affordable housing.
Rehabilitation	N/A. CDBG funds will not be used for the rehabilitation of existing residential housing.
Acquisition, including preservation	N/A. CDBG funds will not be used for acquisition or preservation activities.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Town of Castle Rock will receive Community Development Block Grant (CDBG) Program funds from the U.S. Department of Housing and Urban Development (HUD) to help address the goals outlined in the Consolidated Plan. The CDBG program provides annual grants on a formula basis to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. In PY 2026, the Town anticipates receiving \$294,709 in CDBG funds for its community development projects. PY 2026 is the first planning year of the 2026-2030 Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	294,709.00	0.00	0.00	294,709.00	1,178,836.00	PY 2026 is the first program year of the ConPlan. The expected amount available remainder of the ConPlan is 4x years of the annual allocation.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Town of Castle Rock plans to utilize its federal CDBG funds to attract additional resources. These funds will support in-kind resources and program activities for seniors at the Castle Rock Senior Activity Center. It's important to note that HUD CDBG program funds do not require a dollar-for-dollar match.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town prioritizes improving public facilities and infrastructure in low- and moderate-income areas of Castle Rock. Identified improvements include sidewalks, streets, trails, Town Parks, and Town-owned facilities. This priority emerged from citizen participation and community surveys during the plan's development. The Town will focus on improvements within these block group tracts. According to HUD's CDBG Low Mod Income Summary Data (LMISD), the Low/Mod Block Group Tracts are 014017.1, 014123.2, 014407.1, 014503.1, 014503.2, 014504.1, 014504.2, 014504.3, 014505.3 & 014603.3.

For more information on how these tracts are determined, see the SP-10 of the ConPlan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Castle Rock	Government	Non-homeless special needs public facilities public services	Jurisdiction
Castle Rock Senior Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Douglas County Homeless Initiative	Continuum of care	Homelessness Non-homeless special needs public services	Region
Castle Rock Parks and Recreation Department	Departments and agencies	Non-homeless special needs public services	Jurisdiction
Castle Rock Public Works Department	Departments and agencies	Non-homeless special needs public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Castle Rock collaborates closely with area nonprofits, Town departments, and government agencies to serve LMI residents, especially seniors. Alongside Town programs like the recreation, Taxi Voucher, and Water Discount programs, the Town partners with the Castle Rock Senior Activity Center, the State of Colorado property tax exemption and deferral program, the Denver Regional Council of Governments, and Aging Resources of Douglas County. These combined efforts address the needs of Castle Rock’s elderly population.

Limited funding creates gaps in service delivery. The Town cannot provide affordable housing due to prohibitive costs relative to available funds. Although many public service programs support LMI residents, the Town cannot directly fund all of them.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
	X		

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Town of Castle Rock is located within the Metro Denver Homeless Initiative (MDHI) Continuum of Care area and benefits from its initiatives. The Douglas County Homeless Initiative (DCHI) leads local coordination and services for homelessness and reports to MDHI. DCHI offers services including signage, education, homelessness assistance, and the Homeless Engagement, Assistance and Resource Team (HEART).

The Town and the CoC share the goal of ending homelessness in the area, and the Town supports the CoC’s initiatives. The CoC coordinates with local providers to ensure the needs of the homeless are met. These activities include supportive services, emergency shelter, transitional housing, and permanent-supportive housing to prevent homelessness. The Homeless Management Information System (HMIS) administers CoC services and program funding. While the Town of Castle Rock lacks these resources locally, it may refer residents to services in the greater CoC area.

CDBG funds directly benefit low- and moderate-income individuals and households by providing services that prevent poverty and homelessness. The Town also supports the elderly with programs promoting independent living, including the Taxi Voucher program and the Castle Rock Water discount for seniors.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A key strength of the service delivery system for special needs populations is the Town's programs for the elderly. The Town maintains strong partnerships with local nonprofits and government agencies. Alongside senior programs like recreation, the Taxi Voucher, and Castle Rock Water discount, the Town collaborates with the Castle Rock Senior Activity Center, the State of Colorado property tax exemption and deferral program, the Denver Regional Council of Governments, and Aging Resources of Douglas County. Together, these services address the needs of Castle Rock's elderly residents.

The Town participates in the Douglas County Cares program, a collaboration of County and local agencies supporting homeless and vulnerable residents. The program offers case management and supportive services to help clients achieve and maintain self-sufficiency. Participants receive various forms of assistance to overcome barriers and build stability, capacity, and opportunity.

A service gap for the homeless in Castle Rock is the limited availability of local resources. Although the MDHI Continuum of Care network spans six counties to support homelessness initiatives, few resources target Castle Rock specifically. Additionally, identifying the homeless population remains challenging.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The purpose of the Strategic Plan is to fill gaps in services for LMI and special needs groups and expand or improve facilities and infrastructure in Low/Mod areas. CDBG funds cannot accomplish this alone. The Town will work with local organizations, especially those involved in Town initiatives, to increase their capacity to serve unmet needs. The Town will also collaborate with Douglas County in the citizen participation process to identify community development needs and funding priorities within the Town. To address homeless needs, the Town will refer to the Douglas County Homeless Initiative.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Townwide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: \$957,814	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14925 Persons Assisted
2	2A Supportive Services for LMI & Special Needs	2026	2030	Non-Homeless Special Needs	Townwide Low/Mod Eligible	Supportive Services for LMI & Special Needs	CDBG: \$221,027	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	3A Effective Program Management	2026	2030	Non-Housing Community Development	Townwide Low/Mod Eligible	Effective Program Management	CDBG: \$294,704	Other: 5

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The Town will work to provide improved access to public facilities, in particular for ADA improvements to neighborhood facilities (03E), parks and recreation facilities (03F), and ADA improvements to parking facilities (03G). These may include activities such as playground improvements, wheel chair access, ramps and signs. The Town will also work to provide support for public infrastructure improvements such as street improvements (03K), sidewalks (03L), and ADA and other infrastructure improvements (03Z). Public improvements are intended to have LMI area wide benefits.
2	Goal Name	2A Supportive Services for LMI & Special Needs
	Goal Description	The Town will work to provide for supportive services that improve the quality of life for the elderly living in Castle Rock. Supportive service activities for seniors include activities such as independent living services, meals, health and self-sufficiency assistance (05A). The Town will work to provide vital support services that improve the quality of life for low- and moderate income (LMI) households and special needs groups in Castle Rock. Other eligible services to help assist LMI residents include services for persons with a disability (05B), homeless programs (03T), emergency assistance (05Q) and health services (05M).
3	Goal Name	3A Effective Program Management
	Goal Description	The Town of Castle Rock will provide effective program management of the HUD CDBG grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

In the 5-Year Consolidated Planning period the Town of Castle Rock does not plan to directly fund affordable housing activities with CDBG funds; therefore, the Town has not estimated affordable housing outcomes in the table above. The Town anticipates that improvements to public infrastructure, such as streets and sidewalks, will help to draw housing investments to the Low/Mod areas.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Town of Castle Rock falls within the service area of the Douglas County Housing Partnership (DCHP), which is a multi-jurisdictional housing authority that was formed as a cooperative effort between businesses, and local and county governments to address the lack of affordable housing for people who work in the area.

DCHP owns various public housing properties, including the Oakwood Senior Apartments, a 109-unit community for seniors located in Castle Rock. This complex was developed under the Rural Development 515 Program. In 2005, the Rural Development loan was prepaid, putting the complex at risk of being converted into market-rate condominiums. To prevent this, DCHP intervened and purchased the complex, thereby preserving affordable rents.

DCHP also owns Reyn Rock Senior Apartments, offering 33 units for very low-income seniors in downtown Castle Rock. Stonecreek Park Condominiums (15 affordable units), the Reserve at Castle Highlands (200 units), and Auburn Ridge for seniors 55 and older further support affordable housing for low- to moderate-income families.

The Town of Castle Rock has worked with Douglas County, the DCHP, and Wellspring Community to develop housing for adults with intellectual and developmental disabilities (I/DD). Unity on Park has 42 units in an affordable multi-family facility designed to provide both supported and independent living for adults with I/DD. The Town approved a full fee waiver for this project, which is now leasing apartments. The Town is also supporting the development of Unity on Wolfensberger. This facility will be a 24-unit complex with most units dedicated to adults with I/DD. In May 2025, Town Council approved a full fee waiver for this project as well.

Town of Castle Rock staff will continue collaborating with DCHP to explore affordable housing opportunities for low- to moderate-income individuals, including the elderly and persons with disabilities. DCHP will provide reasonable accommodations for eligible applicants requesting accessible units.

Activities to Increase Resident Involvements

DCHP holds monthly homebuyer classes, and signup is free on its website. DCHP also offers its resident households the opportunity to purchase their first home in Douglas County through the Down Payment Assistance Program. This program increases a buyer's purchase power by allowing these households to borrow at a low-interest rate, ultimately bridging the gap between lower wages and higher-cost housing.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A. DCHP is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies in Castle Rock do not prohibit affordable housing, but several local and state conditions can still make lower-cost housing more difficult to produce and preserve. At the local level, Castle Rock's long-range planning framework emphasizes responsible growth, distinct town identity, quality development, water conservation, and compatibility with surrounding neighborhoods. Those objectives are important community policies, but they can also make it more difficult to deliver lower-cost housing at scale when affordable projects depend on higher densities, smaller lots, or housing types that may be less aligned with community preferences for lower-intensity development. Castle Rock's community input materials show stronger support for lower-intensity forms, lower building heights, downtown housing above retail, and senior housing than for multifamily housing, which can create practical constraints on broader acceptance of lower-cost higher-density development.

Development-related fees and review requirements also affect affordability. The Town states that development impact fees and system development fees are incurred on all new construction, and those fees are used to expand infrastructure and utility capacity as growth occurs. Current Town fee schedules also show per-unit stormwater impact fees for multifamily development, with higher charges in the Plum Creek Drainage Basin than in the Cherry Creek Drainage Basin. In addition, Castle Rock's development process requires projects to undergo review for conformance with zoning, site development plans, Town Code, and technical design criteria, with revisions and resubmittals required as needed before approval. These requirements help protect public infrastructure and community standards, but they can also add cost, time, and uncertainty, especially for smaller or income-restricted projects.

Land use flexibility has improved in some areas, but limitations remain. Castle Rock allows accessory dwelling units in residential districts, and the Town describes ADUs as a way to provide alternative housing options and make efficient use of existing housing stock and infrastructure. At the same time, ADUs must still comply with Chapter 17.61 and applicable planned development regulations, are prohibited on certain properties, and additional dwelling units are subject to Town fees. Town actions such as the Meadowmark and Unity fee waivers show that Castle Rock has used local incentives to help offset these barriers for specific affordable housing projects, but those waivers also reflect that baseline development costs can be significant without targeted assistance.

State policy also shapes local options. Colorado law continues to prohibit counties and municipalities from adopting rent control on private residential property, which limits one potential local tool for stabilizing rents in a high-cost market. As a result, Castle Rock must rely more heavily on incentives, partnerships, and project-specific assistance rather than mandatory local rent controls to address affordability pressures.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Through citizen participation, the community and stakeholders identified the need for public facilities, essential services, and affordable housing. Due to limited funding, the Town will prioritize activities that

benefit the most residents in Castle Rock. These include public facility improvements and services that enhance the quality of life for low- and moderate-income residents and special needs groups such as the elderly and persons with disabilities.

Responsible Growth (RG) aims to meet the needs of current and future residents while preserving the Town’s character, distinct identity, and vibrancy as an independent community. The following principles support responsible growth by addressing barriers to affordable housing and encouraging its development. Detailed strategies are outlined in the 2030 Master Plan.

RG Principles:

- Cohesive neighborhoods with mixed land uses provide diverse lifestyle options for Castle Rock residents. They address both short- and long-term community needs while fostering places to live, work, and play.
- Promote growth that is orderly, cost-effective, equitable, and fiscally responsible.
- Ensure infill development respects the scale and character of surrounding neighborhoods.
- Continue to secure a renewable water supply to serve the long-term needs of the community.

The public policies deriving from the Town’s vision do not inherently exacerbate the challenges to affordable housing and seek to mitigate those barriers. One example is Section 3.16.050 of the Town’s Municipal Code which specifically addresses “Attainable housing fee reduction.” The Town waived \$661,365 for the Wellspring multi-family residential housing project and \$500,000 for Meadowmark in 2023. In May 2025, the Town waived \$538,640.27 in fees for the Wellspring project to provide housing units for individuals with disabilities, especially those with intellectual and developmental disabilities (I/DD). The most critical barriers to the production and preservation of affordable housing include the following: Current Market conditions and limited resources.

Annual Plan: The Town will not use CDBG funding to directly support affordable housing projects. Given limited funds, priorities will focus on public services, facilities, and infrastructure improvements during the 5-Year Consolidated Planning period. The Town expects that enhancing infrastructure, such as streets and sidewalks, will attract housing investments to low- and moderate-income areas.

SP-60 Homelessness Strategy – 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Town of Castle Rock is located within the Douglas County Homeless Initiative (DCHI) service area. DCHI leads local coordination and services for homelessness and reports to the Metro Denver Homeless Initiative (MDHI), the regional Continuum of Care (CoC). DCHI offers services including signage, education, homelessness assistance, and the Homeless Engagement, Assistance and Resource Team (HEART).

The Town and DCHI share the goal of ending regional homelessness, with the Town supporting the CoC's initiatives. The CoC coordinates local providers to meet homeless needs through supportive services, emergency shelter, transitional housing, and permanent supportive housing. HMIS manages CoC services and funding. Although Castle Rock lacks these resources locally, it can refer individuals to the broader CoC area for assistance.

Additionally, Douglas County's Homeless Engagement, Assistance, and Resource Team (HEART) are co-responder teams that pair Navigators with local law enforcement to respond to community calls regarding homelessness. The HEART teams provide support and resources to homeless individuals as needs arise. These co-responder teams strengthen the system of support for those experiencing homelessness.

The Town will work to engage with the DCHI to refer individuals to necessary services. The Town currently has several service providers that reach out to the homeless, including Catholic Charities, Help and Hope Center, Parker Task Force, and SECOR Cares.

Addressing the emergency and transitional housing needs of homeless persons

The Town relies on the Douglas County Homeless Initiative for emergency and transitional housing needs of homeless persons in Castle Rock. Identifying homeless persons within the Town is difficult. To estimate the homeless population, the 2025 PIT Count was conducted in January, one of the coldest months, and counted only 58 homeless persons countywide.

Persons experiencing homelessness in Douglas County can apply for hotel vouchers with the following agencies: Catholic Charities, Help and Hope Center, Parker Task Force, and SECOR Cares.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Currently, the Town does not specifically address facilitating the transition of homeless persons to permanent and independent living, shortening periods of homelessness, ensuring access to affordable units for the homeless, and preventing returns to homelessness. With limited CDBG funds, the Town's efforts are focused on prevention through its public service and public facility activities.

The Town refers its homeless needs to the Metropolitan Denver Homeless Initiative (MDHI), the Continuum of Care (CoC) in the broader region. MDHI offers a wide array of services and programs that address the diverse needs of individuals experiencing homelessness. During Program Year (PY) 2022, Douglas County received a \$1 million grant from the federal government for the Generational Opportunities to Achieve Long-term Success (GOALS) facility located in Arapahoe County. This funding was used to rehabilitate and construct an existing unused building on the GOALS Campus for Douglas County residents. The GOALS facility can accommodate 3 to 8 families, depending on family size. It provides essential services, including food and shelter, substance abuse treatment, mental health counseling, and job placement for families facing homelessness. Furthermore, Douglas County has partnered with the City of Aurora to leverage funding from the American Rescue Plan Act (ARPA) to provide resources and shelter for the county's homeless population through Aurora's Regional Navigation Campus.

The Town participates in the Douglas County Cares program, a collaboration of county and local agencies supporting homeless and vulnerable residents. The program offers case management and supportive services to help clients achieve and maintain self-sufficiency. Participants receive assistance and tools to overcome obstacles and gain stability, capacity, and opportunity.

Within Castle Rock, the Town will continue to use CDBG funds to work directly to benefit LMI individuals and households in the community. The Town will address homelessness by providing services that directly or indirectly work to prevent poverty or conditions that may lead to homelessness. To align with the goals outlined in the Consolidated Plan, these services are targeted at the elderly population of the Town.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Town does not specifically target extremely low- and low-income households to avoid becoming homeless again, including those that are being discharged from public institutions and systems of care or receiving other assistance. The Town's efforts are focused on prevention through its public service activities. However, Douglas County employs a Reintegration Deputy, who assists those being released from county jail. One contributing factor to becoming homeless after being released from jail is the lack of transportation. Released inmates are without transportation to reach the next destination of their choice. The Reintegration Deputy addresses these complex transportation needs as part of their duties,

in addition to providing ongoing support after release.

Within Castle Rock, the Town will use CDBG funds to work directly to benefit LMI individuals and households in the community and address homelessness by providing services that directly or indirectly work to prevent or mitigate poverty and conditions that may lead to homelessness. These services are targeted at the elderly population.

Other Special Needs Activities:

Elderly & Persons with a Disability: The Town is committed to enhancing the quality of life for elderly and disabled residents through supportive services, including senior activities, health services, transportation, and recreation programs.

The Town ensures equal access for elderly and disabled individuals at all community facilities, including the Castle Rock Recreation Center. The center offers health and wellness activities, a senior fitness program, and discounts for seniors 62 and older.

The Castle Rock Senior Activity Center organizes a wide variety of special events. These may be on-site or off-site and serve various purposes, including fundraising, giving back to the community, socializing, or learning something new. Transportation services are also available at the center.

Discussion

On June 9, 2023, the Town of Castle Rock hosted a grand re-opening of Butterfield Crossing Park. Substantial work was done to create a fully inclusive Possibilities Playground, allowing people of all ages and ability levels to play, be challenged, and have fun together. Achieving the vision for this park was possible through partnerships among Meadows Metropolitan District No. 1, the Castle Rock Parks and Trails Foundation, and the Town of Castle Rock. Nearly \$1.1 million was raised from the community to fund adaptive and inclusive play equipment, bringing the Possibilities Playground to life.

The Possibilities Playground is located next to Butterfield Crossing Pool, an ADA-accessible recreational facility with a lift for individuals with disabilities and a zero-depth-entry wading pool.

Complementing these amenities at Butterfield Crossing Park is the CDBG-funded project (PY 2021) to construct an all-abilities restroom. This Public Facility and Infrastructure project was completed in 2022 and provides residents of all abilities with the functionality they need to enjoy an extended stay at Butterfield Crossing Park.

Persons living with HIV/AIDS and their families: Currently, few service providers serve this special needs group in Castle Rock; however, individuals can be referred to the Colorado Department of Public Health & Environment's HIV Care Core and Support Services program. This program offers comprehensive medical and non-medical care, including intensive case management and emergency assistance. More information is available at <https://cdphe.colorado.gov/hiv-care-core-and-support-services>.

Public Housing Residents: The Town is served by the Douglas County Housing Partnership (DCHP), a multi-jurisdictional housing authority formed through collaboration among businesses and local governments to address affordable housing needs for area workers. DCHP owns and manages several properties, including Oakwood Senior Apartments (109 units), Meadowmark (200 units for seniors), Unity on Park (42 units for adults with intellectual and developmental disabilities), Reyn Rock (33 senior units), Stonecreek Park Condominiums (15 units), the Reserve at Castle Highlands (200 units for low- to moderate-income families), and Auburn Ridge (for seniors 55 and older). DCHP also provides other affordable housing options and Housing Choice Vouchers to eligible individuals and families. For more information, visit <https://douglascountyhousingpartnership.org>.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Castle Rock has a low percentage of housing units that have the potential for lead-based paint. Most of the Town's housing stock was built after 1978, when lead-based paint was banned nationwide for consumer use. There are, however, just over 2,000 housing units (7.4%) that were built before 1980 (Source: 2020-2024 ACS). Residents of these homes could risk exposure to lead-based paint during a home repair project. The Town does not provide lead-based paint services but refers cases to the Douglas County Health Department if children are exposed.

As instructed by the Douglas County Health Department website, when a child has a confirmed blood lead level greater than or equal to 5µg/dL, the Department will conduct an investigation, which could include a home visit. These services are free of charge, and households with this need can contact the department at (303) 660-7400 for more information.

How are the actions listed above related to the extent of lead poisoning and hazards?

N/A. The Town does not work on affordable housing projects, and therefore does not directly address lead-based paint hazards. Please see above.

How are the actions listed above integrated into housing policies and procedures?

N/A. The Town does not work on affordable housing projects, and therefore does not directly address lead-based paint hazards. Please see above.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Castle Rock's anti-poverty strategy leverages multiple resources, including CDBG, alongside local and state programs to address the interconnected challenges facing low- to moderate-income (LMI) households. As of 2024, an estimated 3.8% of the Town's population lives below the poverty line (2020-2024 ACS). While this rate is relatively low, geographic disparities remain. Census tract 014504 in the central part of Town has a poverty rate of 7.8% which is twice the rate of the rest of Castle Rock. There is also one tract to the north, 014017, with a poverty rate of 6.8%.

Through CDBG investments, the Town prioritizes public facilities and infrastructure improvements, and economic development activities in higher-poverty areas to create pathways out of poverty. These investments complement services provided by Town departments such as the Castle Rock Senior Center, Parks and Rec, and Public Works Department.

The Town's approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Development projects are designed to not only meet infrastructure needs but also economically empower the populations they serve.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Town's anti-poverty strategy is fully integrated within the Consolidated Plan through coordinated investments and partnerships across multiple departments, agencies and programs. HUD-funded programs work in tandem with complementary local partners, particularly the local housing providers and the regional Continuum of Care. The following strategies set forth in this plan will help reduce poverty in the City in the next five-years.

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;
- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence; and
- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring is intended to review funded projects in Castle Rock that address one or more of HUD's national objectives, specifically benefitting low-to-moderate income individuals. This includes the Town's initiatives related to public improvements and public services. The purpose of monitoring is to evaluate regulatory performance in the administrative, financial, and programmatic aspects of the Town's Community Development Block Grant (CDBG) program.

The Town views monitoring as an ongoing process that involves continuous communication with the Community Development team and other Town departments regarding the evaluation of financial records and project or program performance. This process includes frequent communication via telephone and email, written correspondence, analysis of reports and audits, and periodic meetings. It is the responsibility of Town staff to stay fully informed about compliance with program requirements and to assess the level of technical assistance needed by and provided to any manager of CDBG program funds.

Monitoring of projects consists of both desktop and on-site reviews and is conducted as needed. Through on-site and desktop monitoring, the Town CDBG program can determine whether the project performance meets program requirements and improve performance by providing guidance and making recommendations.

The Town monitors CDBG expenditures and IDIS cash disbursements. The Town ensures that all project expenses are correctly added and coded and the Town's recorded revenues match cash disbursements in HUD's IDIS reporting system. The Town tracks and reviews expenditures of activities and reports all activities in the Consolidated Annual Performance and Evaluation Review (CAPER) at the end of the program year. Further, the Town monitors timeliness of expenditures of program funds. Timely tracking and reviewing activities expenditure information helps to monitor the progress and successful completion of activities.

Comprehensive Planning Requirements

The comprehensive planning requirements include the development and consolidated plan process of the 5-Year ConPlan, the AAP, and CAPER. Citizen participation is vital to the Consolidated Plan process. The Town closely follows its HUD-approved Citizen Participation Plan (CPP), which guides the Town in gathering information essential to identifying priority housing and community development needs in Castle Rock. These priority needs form the basis of the Town's Strategic Plan in the ConPlan and the annual goals and activities in each AAP. The ConPlan is developed every 5 years with identified priority needs and goals to address them. Each year, the Town develops an AAP that identifies projects and activities to further the plan's goals. This plan must be submitted to and approved by HUD annually to receive CDBG

funding. At the end of each AAP program year, the Town reports on accomplishments and performance through the CAPER. Citizen participation is required in developing each stage as per 24 CFR 91.105.

Annual Action Plan

AP-15 Expected Resources - 91.220(c)(1,2)

Introduction

The Town of Castle Rock will receive Community Development Block Grant (CDBG) Program funds from the U.S. Department of Housing and Urban Development (HUD) to help address the goals outlined in the Consolidated Plan. The CDBG program provides annual grants on a formula basis to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. In PY 2026, the Town anticipates receiving \$294,709 in CDBG funds for its community development projects. PY 2026 is the first planning year of the 2026-2030 Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	294,709.00	0.00	0.00	294,709.00	1,178,836.00	PY 2026 is the first program year of the ConPlan. The expected amount available remainder of the ConPlan is 4x years of the annual allocation.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Town of Castle Rock plans to utilize its federal CDBG funds to attract additional resources. These funds will support in-kind resources and program activities for seniors at the Castle Rock Senior Activity Center. It's important to note that HUD CDBG program funds do not require a dollar-for-dollar match.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Town prioritizes improving public facilities and infrastructure in low- and moderate-income areas of Castle Rock. Identified improvements include sidewalks, streets, trails, Town Parks, and Town-owned facilities. This priority emerged from citizen participation and community surveys during the plan's development. The Town will focus on improvements within these block group tracts. According to HUD's CDBG Low Mod Income Summary Data (LMISD), the Low/Mod Block Group Tracts are 014017.1, 014123.2, 014407.1, 014503.1, 014503.2, 014504.1, 014504.2, 014504.3, 014505.3 & 014603.3.

For more information on how these tracts are determined, see the SP-10 of the ConPlan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Townwide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: \$191,563	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2985 Persons Assisted
2	2A Supportive Services for LMI & Special Needs	2026	2030	Non-Homeless Special Needs	Townwide Low/Mod Eligible	Supportive Services for LMI & Special Needs	CDBG: \$44,205	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	3A Effective Program Management	2026	2030	Non-Housing Community Development	Townwide Low/Mod Eligible	Effective Program Management	CDBG: \$58,941	Other: 1

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The Town will work to provide improved access to public facilities, in particular for ADA improvements to neighborhood facilities (03E), parks and recreation facilities (03F), and ADA improvements to parking facilities (03G). These may include activities such as playground improvements, wheel chair access, ramps and signs. The Town will also work to provide support for public infrastructure improvements such as street improvements (03K), sidewalks (03L), and ADA and other infrastructure improvements (03Z). Public improvements are intended to have LMI area wide benefits.
2	Goal Name	2A Supportive Services for LMI & Special Needs
	Goal Description	The Town will work to provide for supportive services that improve the quality of life for the elderly living in Castle Rock. Supportive service activities for seniors include activities such as independent living services, meals, health and self-sufficiency assistance (05A). The Town will work to provide vital support services that improve the quality of life for low- and moderate income (LMI) households and special needs groups in Castle Rock. Other eligible services to help assist LMI residents include services for persons with a disability (05B), homeless programs (03T), emergency assistance (05Q) and health services (05M).
3	Goal Name	3A Effective Program Management
	Goal Description	The Town of Castle Rock will provide effective program management of the HUD CDBG grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

AP-35 Projects - 91.220(d)

Introduction

The proposed projects for the PY 2026 AAP are outlined in the table below. These projects will focus on addressing the Town's two highest priority needs: improvements to public facilities and infrastructure, as well as supportive services for low- and moderate-income (LMI) individuals and those with special needs. Please note that the administration of the CDBG program is limited to 20% of the FY CDBG 2026 funding allocation. Additionally, public services are subject to a grant cap of 15%. Further details about the proposed projects can be found in section AP-38.

#	Project Name
1	Program Administration (2026)
2	Public Services (2026)
3	Public Facilities & Infrastructure (2026)

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects address the two highest priority needs in the Town which are Improvements to Public Facilities & Infrastructure and Supportive Services for LMI and Special Needs. While they are both high priorities, there is a grant allocation cap for public services at 15%. The remaining funds (beyond the public service and planning and administration caps) will go towards public facilities and infrastructure improvements. At this time, limited funds are an obstacle to addressing the underserved needs in the community.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration (2026)
	Target Area	Townwide Low/Mod Eligible
	Goals Supported	3A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$58,941
	Description	Administration and planning of the Town CDBG program in PY 2026 Admin costs are not to exceed 20% of the total annual allocation.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A, Other: 1
	Location Description	Town-wide eligible.
	Planned Activities	Program administration of the CDBG program (21A).
2	Project Name	Public Services (2026)
	Target Area	Townwide Low/Mod Eligible
	Goals Supported	2A Supportive Services for LMI & Special Needs
	Needs Addressed	Supportive Services for LMI & Special Needs
	Funding	CDBG: \$44,205
	Description	The Town will provide CDBG funds for public service to LMI and special needs groups such as the elderly. Supportive services include senior service activities such as health services, transportation, meal delivery, and recreation programs. Funding for public services is capped at 15% of the grant allocation.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
Location Description	Town-wide eligible.	

	Planned Activities	Planned activities for public services will include senior services, health and self-sufficiency assistance (05A).
3	Project Name	Public Facilities & Infrastructure (2026)
	Target Area	Townwide Low/Mod Eligible
	Goals Supported	1A Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities & Infrastructure
	Funding	CDBG: \$191,563
	Description	The Town will allocate CDBG funds to improve public facilities and infrastructure in LMI areas of Castle Rock. These improvements include parks, recreational centers, neighborhood facilities, and ADA-compliant infrastructure benefiting the elderly and persons with disabilities.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,970 Persons Assisted (This is an estimate and will be based on the block group tract where the activity is located)
	Location Description	Town-wide eligible.
	Planned Activities	Planned activities for public facilities and infrastructure improvements will include ADA improvements to neighborhood facilities (03E) and parks and recreation facilities (03F).

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Town of Castle Rock does not allocate funding solely based on geographic criteria. To qualify for assistance, individuals or households must receive direct support from activities and services offered through the CDBG program. For eligible activities related to public facilities and infrastructure improvements, the Town will focus on low- to moderate-income census block group areas that are in need. Below, you can find the identified areas in need as well as the criteria the Town will use to determine these areas.

Geographic Distribution

Target Area	Percentage of Funds
Townwide Low/Mod Eligible	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Castle Rock does not allocate funding based solely on geography. When activities serve low- to moderate-income clientele or households (LMC/LMH) directly, recipients must meet income and residency requirements. Town staff or a partner agency will complete an intake and eligibility review before the project begins.

Additionally, the Town has identified infrastructure and public facility improvements that serve a community, neighborhood, or area. These projects provide an “area-wide” benefit. Per HUD requirements, such areas must be within an eligible Low/Mod Block Group Tract, where at least 51% of residents are low- to moderate-income. HUD defines this as a low/mod area (LMA) benefit.

However, as stated in section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low- and moderate-income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income." Castle Rock is an exception grantee, and tracts with 36.2% or more LMI are considered low/mod, which is the “top quartile” percentage of the population. In FY 2024, ten block groups qualify as Low/Mod in Castle Rock.

HUD CDBG Low/Mod Income Summary Data (LMISD), which have defined the eligible Low/Mod block group tracts within the jurisdiction can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Discussion

Low-Income Households Concentration

A “low-income concentration” is any census tract where the Median Household Income (MHI) for the tract is 80% or less than the MHI for the Town. According to the 2020-2024 ACS 5-Year Estimates, the MHI in Castle Rock is \$145,197. A tract is considered to have a low-income concentration if the MHI is \$116,157 or less. There are four tracts with a concentration of low-income households: 141.23, 145.03, 145.04 and 144.07.

Race/Ethnic Minority Concentration

A “racial or ethnic concentration” is any census tract where a racial or ethnic minority group makes up 10 percent or more of that group’s Town-wide percentage. Data was taken from the 2020-2024 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1.0 percent of the Town’s population were analyzed.

Asian, non-Hispanic: Approximately 2.5% of the population identifies as Asian. A census tract is considered a concentration if 12.5 % of the population is part of this racial group. There are no census tracts with a concentration.

Hispanic: Hispanic persons make up 11.7% of the Town's population, and a census tract is considered a concentration if 21.7% of the population is part of this racial group. There are no census tracts with a concentration.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The Town will not directly fund affordable housing projects with CDBG funding. As funds are limited, the Town will target funds toward the priorities of public services, public facilities, and infrastructure improvements in the 5-Year Consolidated Planning period. The Town anticipates that improvements to public infrastructure, such as streets and sidewalks, will help to draw housing investments to low- and moderate-income areas.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

N/A

AP-60 Public Housing - 91.220(h)

Introduction

The Town of Castle Rock is served by the Douglas County Housing Partnership (DCHP), a multi-jurisdictional housing authority formed by businesses and local governments to address affordable housing shortages for area workers.

DCHP owns various public housing properties, including the Oakwood Senior Apartments, a 109-unit community for seniors located in Castle Rock. This complex was developed under the Rural Development 515 Program. In 2005, the Rural Development loan was prepaid, putting the complex at risk of being converted into market-rate condominiums. To prevent this, DCHP intervened and purchased the complex, thereby preserving affordable rents.

DCHP also owns Reyn Rock Senior Apartments, offering 33 units for very low-income seniors in downtown Castle Rock. Stonecreek Park Condominiums (15 affordable units), the Reserve at Castle Highlands (200 units), and Auburn Ridge for seniors 55 and older further support affordable housing for low- to moderate-income families.

Actions planned during the next year to address the needs to public housing

In early 2023, Castle Rock Town Council granted a \$500,000 fee waiver for Meadowmark, a 200-unit restricted-rent housing project for low-income residents aged 55 and over. This waiver allowed developers to access low-income residential real estate tax credits from the Colorado Housing Finance Authority and a significant grant from the Colorado Division of Housing.

The Town of Castle Rock has worked with Douglas County, the Douglas County Housing Partnership, and Wellspring Community to develop housing for adults with intellectual and developmental disabilities (I/DD). Unity on Park has 42 units in an affordable multi-family facility designed to provide both supported and independent living for adults with I/DD. The Town approved a full fee waiver for this project, which is now leasing apartments. The Town is also supporting the development of Unity on Wolfensberger. This facility will be a 24-unit complex with most units dedicated to adults with I/DD. In May 2025, Town Council approved a full fee waiver for this project as well.

Town of Castle Rock staff will continue to collaborate with Douglas County Housing Partnership staff on potential opportunities to provide affordable housing for low- to moderate-income individuals.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

DCHP holds monthly homebuyer classes, and signup is free on its website. DCHP also offers its resident households the opportunity to purchase their first home in Douglas County through the Down Payment Assistance Program. This program increases a buyer's purchase power by allowing these households to

borrow at a low-interest rate, ultimately bridging the gap between lower wages and higher-cost housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A. DCHP is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities - 91.220(i)

Introduction

The Town of Castle Rock is located within the Douglas County Homeless Initiative (DCHI) service area. DCHI leads local coordination and services for homelessness and reports to the Metro Denver Homeless Initiative (MDHI), the regional Continuum of Care (CoC). DCHI offers services including signage, education, homelessness assistance, and the Homeless Engagement, Assistance and Resource Team (HEART).

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Town and DCHI share the goal of ending regional homelessness, with the Town supporting the CoC's initiatives. The CoC coordinates local providers to meet homeless needs through supportive services, emergency shelter, transitional housing, and permanent supportive housing. HMIS manages CoC services and funding. Although Castle Rock lacks these resources locally, it can refer individuals to the broader CoC area for assistance.

Additionally, Douglas County's Homeless Engagement, Assistance, and Resource Team (HEART) are co-responder teams that pair Navigators with local law enforcement to respond to community calls regarding homelessness. The HEART teams provide support and resources to homeless individuals as needs arise. These co-responder teams strengthen the system of support for those experiencing homelessness.

The Town will work to engage with the DCHI to refer individuals to necessary services. The Town currently has several service providers that reach out to the homeless, including Catholic Charities, Help and Hope Center, Parker Task Force, and SECOR Cares.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Town relies on the Douglas County Homeless Initiative for emergency and transitional housing needs of homeless persons in Castle Rock. Identifying homeless persons within the Town is difficult. To estimate the homeless population, the 2025 PIT Count was conducted in January, one of the coldest months, and counted only 58 homeless persons countywide.

Persons experiencing homelessness in Douglas County can apply for hotel vouchers with the following agencies: Catholic Charities, Help and Hope Center, Parker Task Force, and SECOR Cares.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Currently, the Town does not specifically address facilitating the transition of homeless persons to permanent and independent living, shortening periods of homelessness, ensuring access to affordable units for the homeless, and preventing returns to homelessness. With limited CDBG funds, the Town's efforts are focused on prevention through its public service and public facility activities.

The Town refers its homeless needs to the Metropolitan Denver Homeless Initiative (MDHI), the Continuum of Care (CoC) in the broader region. MDHI offers a wide array of services and programs that address the diverse needs of individuals experiencing homelessness. During Program Year (PY) 2022, Douglas County received a \$1 million grant from the federal government for the Generational Opportunities to Achieve Long-term Success (GOALS) facility located in Arapahoe County. This funding was used to rehabilitate and construct an existing unused building on the GOALS Campus for Douglas County residents. The GOALS facility can accommodate 3 to 8 families, depending on family size. It provides essential services, including food and shelter, substance abuse treatment, mental health counseling, and job placement for families facing homelessness. Furthermore, Douglas County has partnered with the City of Aurora to leverage funding from the American Rescue Plan Act (ARPA) to provide resources and shelter for the county's homeless population through Aurora's Regional Navigation Campus.

The Town participates in the Douglas County Cares program, a collaboration of county and local agencies supporting homeless and vulnerable residents. The program offers case management and supportive services to help clients achieve and maintain self-sufficiency. Participants receive assistance and tools to overcome obstacles and gain stability, capacity, and opportunity.

Within Castle Rock, the Town will continue to use CDBG funds to directly benefit LMI individuals and households in the community. The Town will address homelessness by providing services that directly or indirectly work to prevent poverty or conditions that may lead to homelessness. To align with the goals outlined in the Consolidated Plan, these services are targeted at the elderly population of the Town.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Town does not specifically target extremely low- and low-income households to avoid becoming homeless again, including those that are being discharged from public institutions and systems of care or receiving other assistance. The Town's efforts are focused on prevention through its public service activities. However, Douglas County employs a Reintegration Deputy, who assists those being released

from county jail. One contributing factor to becoming homeless after being released from jail is the lack of transportation. Released inmates are without transportation to reach the next destination of their choice. The Reintegration Deputy addresses these complex transportation needs as part of their duties, in addition to providing ongoing support after release.

Within Castle Rock, the Town will use CDBG funds to work directly to benefit LMI individuals and households in the community and address homelessness by providing services that directly or indirectly work to prevent or mitigate poverty and conditions that may lead to homelessness. These services are targeted at the elderly population.

Other Special Needs Activities:

Elderly & Persons with a Disability: The Town is committed to enhancing the quality of life for elderly and disabled residents through supportive services, including senior activities, health services, transportation, and recreation programs.

The Town ensures equal access for elderly and disabled individuals at all community facilities, including the Castle Rock Recreation Center. The center offers health and wellness activities, a senior fitness program, and discounts for seniors 62 and older.

The Castle Rock Senior Activity Center organizes a wide variety of special events. These may be on-site or off-site and serve various purposes, including fundraising, giving back to the community, socializing, or learning something new. Transportation services are also available at the center.

Discussion

On June 9, 2023, the Town of Castle Rock hosted a grand re-opening of Butterfield Crossing Park. Substantial work was done to create a fully inclusive Possibilities Playground, allowing people of all ages and ability levels to play, be challenged, and have fun together. Achieving the vision for this park was possible through partnerships among Meadows Metropolitan District No. 1, the Castle Rock Parks and Trails Foundation, and the Town of Castle Rock. Nearly \$1.1 million was raised from the community to fund adaptive and inclusive play equipment, bringing the Possibilities Playground to life.

The Possibilities Playground is located next to Butterfield Crossing Pool, an ADA-accessible recreational facility with a lift for individuals with disabilities and a zero-depth-entry wading pool.

Complementing these amenities at Butterfield Crossing Park is the CDBG-funded project (PY 2021) to construct an all-abilities restroom. This Public Facility and Infrastructure project was completed in 2022 and provides residents of all abilities with the functionality they need to enjoy an extended stay at Butterfield Crossing Park.

Persons living with HIV/AIDS and their families: Currently, few service providers serve this special needs group in Castle Rock; however, individuals can be referred to the Colorado Department of Public Health

& Environment’s HIV Care Core and Support Services program. This program offers comprehensive medical and non-medical care, including intensive case management and emergency assistance. More information is available at <https://cdphe.colorado.gov/hiv-care-core-and-support-services>.

Public Housing Residents: The Town is served by the Douglas County Housing Partnership (DCHP), a multi-jurisdictional housing authority formed through collaboration among businesses and local governments to address affordable housing needs for area workers. DCHP owns and manages several properties, including Oakwood Senior Apartments (109 units), Meadowmark (200 units for seniors), Unity on Park (42 units for adults with intellectual and developmental disabilities), Reyn Rock (33 senior units), Stonecreek Park Condominiums (15 units), the Reserve at Castle Highlands (200 units for low- to moderate-income families), and Auburn Ridge (for seniors 55 and older). DCHP also provides other affordable housing options and Housing Choice Vouchers to eligible individuals and families. For more information, visit <https://douglascountyhousingpartnership.org>.

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

Public policies in Castle Rock do not prohibit affordable housing, but several local and state conditions can still make lower-cost housing more difficult to produce and preserve. At the local level, Castle Rock's long-range planning framework emphasizes responsible growth, distinct town identity, quality development, water conservation, and compatibility with surrounding neighborhoods. Those objectives are important community policies, but they can also make it more difficult to deliver lower-cost housing at scale when affordable projects depend on higher densities, smaller lots, or housing types that may be less aligned with community preferences for lower-intensity development. Castle Rock's community input materials show strong support for lower-intensity forms, lower building heights, downtown housing above retail, and senior housing, which can create practical constraints on broader acceptance of lower-cost higher-density development.

Development-related fees and review requirements also affect affordability. The Town states that development impact fees and system development fees are incurred on all new construction, and those fees are used to expand infrastructure and utility capacity as growth occurs. Current Town fee schedules also show per-unit stormwater impact fees for multifamily development, with higher charges in the Plum Creek Drainage Basin than in the Cherry Creek Drainage Basin. In addition, Castle Rock's development process requires projects to undergo review for conformance with zoning, site development plans, Town Code, and technical design criteria, with revisions and resubmittals required as needed before approval. These requirements help protect public infrastructure and community standards, but they can also add cost, time, and uncertainty, especially for smaller or income-restricted projects.

Land use flexibility has improved in some areas, but limitations remain. Castle Rock allows accessory dwelling units in residential districts, and the Town describes ADUs as a way to provide alternative housing options and make efficient use of existing housing stock and infrastructure. At the same time, ADUs must still comply with Chapter 17.61 and applicable planned development regulations, are prohibited on certain properties, and additional dwelling units are subject to Town fees. Town actions such as the Meadowmark and Unity fee waivers show that Castle Rock has used local incentives to help offset these barriers for specific affordable housing projects, but those waivers also reflect that baseline development costs can be significant without targeted assistance.

State policy also shapes local options. Colorado law continues to prohibit counties and municipalities from adopting rent control on private residential property, which limits one potential local tool for stabilizing rents in a high-cost market. As a result, Castle Rock must rely more heavily on incentives, partnerships, and project-specific assistance rather than mandatory local rent controls to address affordability pressures.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

Through citizen participation, the community and stakeholders identified the need for public facilities, essential services, and affordable housing. Due to limited funding, the Town will prioritize activities that benefit the most residents in Castle Rock. These include public facility improvements and services that enhance the quality of life for low- and moderate-income residents and special needs groups such as the elderly and persons with disabilities.

Responsible Growth (RG) aims to meet the needs of current and future residents while preserving the Town's character, distinct identity, and vibrancy as an independent community. The following principles support responsible growth by addressing barriers to affordable housing and encouraging its development. Detailed strategies are outlined in the 2030 Master Plan.

RG Principles:

- Cohesive neighborhoods with mixed land uses provide diverse lifestyle options for Castle Rock residents. They address both short- and long-term community needs while fostering places to live, work, and play.
- Promote growth that is orderly, cost-effective, equitable, and fiscally responsible.
- Ensure infill development respects the scale and character of surrounding neighborhoods.
- Continue to secure a renewable water supply to serve the long-term needs of the community.

Annual Plan: The Town will not use CDBG funding to directly support affordable housing projects. Given limited funds, priorities will focus on public services, facilities, and infrastructure improvements during the 5-Year Consolidated Planning period. The Town expects that enhancing infrastructure, such as streets and sidewalks, will attract housing investments to low- and moderate-income areas.

AP-85 Other Actions - 91.220(k)

Introduction

This section outlines the Town's actions to improve the quality of life for low- to moderate-income (LMI) and special needs persons in Castle Rock and address unmet community needs. CDBG funds will target priority areas, including public facility and infrastructure improvements in low/mod income neighborhoods, and provide essential supportive services for LMI individuals and special needs groups, such as the elderly. It also describes other resources the Town uses to support vulnerable residents and address underserved needs.

Actions planned to address obstacles to meeting underserved needs

This plan targets the underserved needs of low- to moderate-income (LMI) individuals and those with special needs. The Town will continue using CDBG funds to support elderly households and prevent poverty and homelessness. These programs build on past successes to fill service gaps.

Additionally, the Town will enhance access to public facilities, such as parks and open space, by implementing ADA improvements in LMI areas. Public infrastructure upgrades will benefit LMI communities through expanding and improving streets and sidewalks to meet ADA standards. Investing CDBG funds in these areas aims not only to address underserved needs but also to encourage further private and public investments.

Unfortunately, CDBG funding regulations limit the Town's ability to address the obstacles to meeting underserved needs. CDBG funding caps public services grants at 15%. However, the Town still plans to serve 200 LMI and special needs persons in the 2026 AAP Plan year. Public services will include senior services, health, and self-sufficiency assistance. Additional funding would enable the Town to expand projects addressing underserved needs in Castle Rock.

Actions planned to foster and maintain affordable housing

Because funds are limited, the Town will not directly fund affordable housing projects with CDBG funding. Instead, it will target funds toward public services, public facilities, and infrastructure improvements during the 5-Year Consolidated Planning period. The Town anticipates that improvements to public infrastructure, such as streets and sidewalks, will help attract housing investments to low/mod income areas.

Actions planned to reduce lead-based paint hazards

Castle Rock has a low percentage of housing units that have the potential for lead-based paint. Most of the Town's housing stock was built after 1978, when lead-based paint was banned nationwide for consumer use. There are, however, over 2,000 housing units that were built before 1980 (Source: 2020-2024 ACS). Residents of these homes could risk exposure to lead-based paint during a home repair project. The Town does not provide lead-based paint services but refers cases to the Douglas County Health

Department if children are exposed.

As instructed by the Douglas County Health Department website, when a child has a confirmed blood lead level greater than or equal to 5µg/dL, the Department will conduct an investigation, which could include a home visit. These services are free of charge, and households with this need can contact the department at (303) 660-7400 for more information.

Actions planned to reduce the number of poverty-level families

The activities in this plan aim to reduce the number of families living at or below the poverty level in Castle Rock. CDBG funds are limited, and the Town cannot address every poverty-related issue. It will allocate funds to areas where they can have the greatest impact. The funds will support LMI individuals and special needs groups, including the elderly and disabled. These services may include independent living, health support, and self-sufficiency assistance. The primary goal is to help elderly and disabled individuals stay in their homes and maintain a good quality of life.

Actions planned to develop institutional structure

The Town will continually work to develop its institutional structure by collaborating closely with other Town departments, programs and partners, such as the Parks and Recreation Department, Public Works Department, and Castle Rock Senior Center.

Ongoing communication and planning with these Town departments and programs will help strengthen the institutional structure of the CDBG program. Currently, the Town's institutional delivery structure includes these agencies and organizations that deliver services to residents in Castle Rock:

Public Services (LMI & Non-Homeless Special Needs): Castle Rock Senior Center, Castle Rock Parks and Recreation Department, Castle Rock Water, Metro Denver Homeless Initiative, Douglas County and Douglas County Health Department

Public Facilities & Infrastructure Improvements: Town of Castle Rock Public Works Department and Town of Castle Rock Parks and Recreation.

Actions planned to enhance coordination between public and private housing and social service agencies

The Town established a process involving public and private housing and social service agencies to coordinate the CDBG program. During the Consolidated Plan development, the Town conducted a public survey to define funding priorities. Feedback from this survey informed the priority needs in the 5-Year Strategic Plan. The Town will maintain engagement with stakeholders throughout the planning period. Several public meetings have also been held to inform about the CDBG program, its eligible activities, and fund uses. These meetings will continue to strengthen Town stakeholders' capacity.

The Town will enhance coordination between public and private agencies by collaborating with departments such as Parks and Recreation, Public Works, Castle Rock Senior Center, and senior resource

programs. Ongoing communication and planning with these entities will strengthen the institutional structure and coordination of the CDBG program.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

This section describes the program-specific requirements for the CDBG program. In PY 2026, the Town anticipates receiving \$294,709 in CDBG funds for its community development projects. No program income is expected to be generated. An estimated 100% of funds will benefit low- to moderate-income persons.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%