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FROM FOUNDATIONS TO FUTURES: THE ECONOMIC RIPPLE OF THREE COMMUNITIES IN COLORADO

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ABOUT THE AUTHORS



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Beyond his work with Maiker Housing Partners, LiFari is currently using his expertise to provide strategic guidance to Rocky Mountain Partnership, a collective impact model, as Co-Chair of their Steering Committee. Additionally, he was appointed by the Governor of Colorado to serve on the inaugural Colorado Statewide Middle Income Housing Authority Board where he serves as Chair. LiFari is the recipient of the 2023 NAHRO Outstanding Professional of The Year Award, and past Chair of the National NAHRO Community Revitalization and Development Committee. LiFari is the current 2023 Housing Fellow and past Terry J. Stevenson Fellow at the Common Sense Institute and is frequently invited to showcase his expertise in affordable housing through local and national speaking engagements including panel discussions and podcasts.

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ABOUT COMMON SENSE INSTITUTE

Common Sense Institute is a non-partisan research organization dedicated to the protection and promotion of Colorado's economy. CSI is at the forefront of important discussions concerning the future of free enterprise and aims to have an impact on the issues that matter most to Coloradans. CSI's mission is to examine the fiscal impacts of policies, initiatives, and proposed laws so Coloradans are educated and informed on issues impacting their lives. CSI employs rigorous research techniques and dynamic modeling to evaluate the potential impact of these measures on the economy and individual opportunity.

TEAMS & FELLOWS STATEMENT

CSI is committed to independent, in-depth research that examines the impacts of policies, initiatives, and proposed laws so that Coloradans are educated and informed on issues impacting their lives. CSI's commitment to institutional independence is rooted in the individual independence of our researchers, economists, and fellows. At the core of CSI's mission is a belief in the power of the free enterprise system. Our work explores ideas that protect and promote jobs and the economy, and the CSI team and fellows take part in this pursuit of academic freedom. Our team's work is informed by data-driven research and evidence. The views and opinions of fellows do not reflect the institutional views of CSI. CSI operates independently of any political party and does not take positions.

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INTRODUCTION

Dense, walkable, mixed-use communities, often within affluent Coloradan enclaves, are celebrated once constructed, yet fiercely resisted beforehand by surrounding community members fearful of new home development and the problems they believe they create. This resistance is reflected in the state’s zoning: according to a recent *Zoning Atlas* studyⁱ, 70% of Colorado land zoned for housing prohibits the most affordable types of homes, such as duplexes, townhomes, and small multi-family buildings, making it nearly impossible for homebuilders to deliver attainable housing options be they market-based or subsidized housing.

This resistance reveals a deep misconception: that thriving, dense, mixed-income communities are anomalies that the general public dislikes. Rather, these communities offer a pathway to economic vibrancy and more.

Indeed, Colorado already holds the blueprint for building places people love and that blend economic vitality with dignity. **The communities highlighted in this report — Prospect New Town, Bradburn Village, and South Main — demonstrate how dense, mixed use, and mixed income communities, when coupled with visionary design, deliver neighborhoods that are both affordable and valuable.**

TABLE 1.

Project	Prospect New Town	Bradburn Village	South Main
Location	Longmont, CO (Boulder County)	Westminster, CO	Buena Vista, CO
Type	Small-lot, missing middle, new urbanist	Mixed-use PUD, suburban walkable	Rural infill with strong form-based code
When it was Built	Planned in 90’s, first phase approved in 1995	Phased through early 2000s	Master plan approved in 2005, construction began in 2007

By examining the data, this report uncovers the policies and partnerships that make economically thriving places possible and replicable.

Backed by rigorous REMI modeling and grounded in place-based qualitative insight, the data shows the economic impacts of these developments across Colorado.

Flexible zoning, when applied with intention, produces more housing and more desirable neighborhoods: walkable, mixed-income places that reduce surrounding housing costs, add to the local tax base, strengthen small business ecosystems, and foster deeper civic connection. The findings in this report build upon prior research from CSI, including *"Unlocking Housing Affordability in Denver"* and *"Colorado's Housing Crossroads"*, which showed how zoning reform and increased housing supply reduces cost burdens.

As previous CSI reports have noted, the median Colorado household has a mortgage capacity of approximately \$344,468, but the median home price is \$549,900.ⁱⁱ The reforms and tools highlighted in this report are not only compatible with subsidized affordable housing, they offer an opportunity for mutual benefit. By addressing root cause barriers such as zoning, fragmented entitlements, and community opposition, these policies also improve the feasibility, speed, and impact of publicly supported housing efforts.

In short, market-based reforms and subsidized housing are not in conflict, they are synergistic. Together, the reforms discussed in this report will create the foundation for a housing continuum that is abundant and affordable.

KEY FINDINGS

- Strategic housing supply relieves pressure, creates positive economic impacts while providing more affordable housing to this region.
- CSI's modeling of three developments (Buena Vista's South Main; Westminster's Bradburn Village; and Longmont's Prospect New Town) confirms affordability improvements due to increased supply.
- For example, Buena Vista's South Main is working towards adding 400 homes, increasing the housing stock by an estimated 23% for the area, and, **by expanding the housing supply by 23% putting downward pressure on the area's housing price by 4.6%.**

Economic Impacts of Three Developments

- CSI modeled the impacts using REMI. REMI is a forward-looking modeling software that does not allow for historical modeling of developments in the 1990s and 2000s. Due to this limitation, CSI modeled the impacts as if they had occurred in 2025 using the reported total dollar figures. Given that the construction/development happened over multiple years and that CSI was unsure of the spending path over multiple years, no inflation or other adjustment was applied to the aggregate spending figures. Knowing that an investment dollar bought more "investment" in the 1990s and 2000s than it does today, the results are likely an understatement of the economic impact. This provides a gauge of the historical impact that has already been built into current economic conditions for the areas.
- CSI modeled the economic impacts of Westminster's Bradburn Village and Longmont's Prospect New Town Projects together due to their proximity. Using 2025 data for modeling the impact, results show that the historical construction and the increase in the housing stock may have led to:
 - An increase in disposable personal income of more than **\$350 million** in this region from construction and development;
 - A boost to economic output of more than **\$1 billion from the construction and housing stock expansion** (this outcome is driven largely by the historical construction efforts and private investments in this community);
 - Over **4,000 jobs (one-time and ongoing)** associated with the construction and build-out/occupation of the properties; and

- The two projects are estimated to have attracted nearly **2,000 residents** to the Denver Metro area.
- CSI's findings show that the two phases of the South Main Project known as Buena Vista—the construction/development phase and the expanded housing stock/built-out phase—may have resulted in the following economic impact during the period when they were being built and in the period after they were built (the post-construction phase, or stabilized phase when individuals/businesses move in and occupy the space):
 - A boost to disposable personal income of roughly **\$270 million during the development/buildout phases** in this region;
- Economic output may have increased by approximately \$331 million (similar to the Denver Metro findings, this large jump was driven by construction and private investment efforts)
 - More than **1,650 jobs (one-time + ongoing)** may have been created in the location; and
 - The project may have attracted more than **3,300 new residents** to the area.
- Flexible zoning codes enable density and affordability: Thoughtful regulatory design translated to affordability gains in all three communities.

A Note on Scope and Intent

This report focuses on non-subsidized communities, not as a critique of publicly funded affordable housing, but to elevate complementary, market-based strategies essential to solving Colorado's housing shortage. Public subsidies are finite. Unlocking broader affordability at scale requires zoning, financing, entitlement and design strategies that enable the market to deliver more and do so in a manner that allows for home builders to build home types that are attainable to the average Coloradan earner.

LONGMONT'S PROSPECT NEW TOWN: CIVIC POETRY IN PRACTICE

Prospect New Town shows that density, done thoughtfully, doesn't diminish neighborhood character, it creates it.ⁱⁱⁱ Initiated in the mid-1990s, Prospect was one of Colorado's earliest experiments in new urbanism, and it remains one of the most beloved. Its compact, walkable design delivers charm without crowding, variety without chaos.

Homes come in many forms — Victorian porches, modernist cubes, live-work lofts, colorful cottages, all diverse, yet harmonized by intentional planning. The streets are narrow and calm. Garages are tucked away. Parks, plazas, and pocket greens are threaded throughout like civic stitching. Sidewalk cafés and corner businesses were not an afterthought added later, they were part of the original blueprint. Retail spaces support local entrepreneurs, generate wealth, and keep the public realm active and inviting.

Prospect was made possible by zoning that allowed it: flexible Planned Unit Developments (PUDs), Accessory Dwelling Unit (ADU) allowances, and design standards that allowed for density. Prospect thrives economically, socially, and civically and, in doing so, it demonstrates the potential of adaptive zoning, community involvement, and innovative affordability strategies and provides a replicable blueprint for other communities in Colorado.

Quantitative Highlights:

To estimate the true economic value of ongoing economic development projects across Colorado, CSI employed REMI (Regional Economic Models, Inc.)'s Tax-PI software. This approach allowed for analysis at the regional level, taking into account the geographic distribution of each project.

CSI's model incorporated projected increases in **residential capital stock, multi-family residential sales, and housing price responses** based on reported historical residential construction associated with each development.¹

The model accounts for broader economic development components, such as the introduction of new businesses, restaurants, and recurring events intended to attract tourism, along with the formation of new communities within the project areas.

¹ It is worth noting that CSI utilized both input variables in all three of the Coloradan projects examined in this report.

Based on the average household size specific to each project location, this Longmont initiative alone is estimated to have attracted more than **400 new residents** to Colorado. Additionally, CSI's analysis suggests that direct entrepreneurial activity and corporate investment in the area may have totaled approximately **\$70 million**, supporting the buildout of the development. As a result of planned construction efforts, housing availability in the region may have increased by approximately **2.4% relative to a no buildout situation** (Table 2).

Notably, while supply expands, the elasticity of housing demand is anticipated to moderate, which will contribute to a reduction in overall housing costs. This dynamic is particularly significant in a state that has faced persistent challenges related to housing affordability and limited housing stock. Results indicate a decrease in housing prices by roughly 1%, contributing to more affordable housing in this area.

Specifically, CSI's modeling suggests that the Prospect New Town development in Longmont may have generated the following key impacts since they were constructed:

TABLE 2.

Indicator	Value	Description
Households Added	253 apartments	Based on projected multifamily residential construction
Estimated Population Added	436 residents	Calculated using local average household size
Private Investment	\$70 million	Includes corporate and entrepreneurial capital expenditure
Increase in Housing Stock	+2.42%	Regional increase attributable to new residential units
Estimated Housing Price Impact	-0.7%	Expected reduction in average housing costs

The project exemplifies the potential of adaptive zoning, community involvement, and innovative affordability strategies, providing a replicable blueprint for other Colorado communities.

WESTMINSTER'S BRADBURN VILLAGE: REDEFINING SUBURBAN VITALITY

Bradburn Village demonstrates what is possible when suburban designers stop fearing density and start embracing community.^{iv}

Built on 125 acres in Westminster, Bradburn isn't a subdivision—it's a deliberate reimagining of the American suburb. One where retail, residential, and civic life are woven into a cohesive, walkable whole. Its heart is a pedestrian-friendly main street, where local businesses spill onto shaded sidewalks, and neighbors are invited to linger. Offices, shops, and live/work lofts share blocks with townhomes and single-family homes, creating a vibrant mix that sustains life and activity well beyond business hours.

Bradburn's architecture respects traditional forms but avoids nostalgia. Denver Prairie homes stand beside brownstone-style rowhouses and modernist lofts, diverse but disciplined, giving the neighborhood a sense of harmony and place. Narrow, traffic-calmed streets, rear-loaded garages, and mature trees define the experience at ground level. Nine parks and green spaces act as social infrastructure, hosting everything from birthday parties to outdoor movie nights.

The community is a dense neighborhood, and that is exactly why it works. Density made the vibrancy possible. Metro district financing, much maligned but essential in this case, enabled upfront investment in infrastructure, parks, and mixed-use design. Public-private coordination turned raw land into a complete and cohesive neighborhood.

Bradburn proves that suburban density does not erode quality of life, it enhances it. It invites people out of their cars and into public life. And like Prospect New Town, it is not just functioning, it is flourishing. The demand speaks for itself: Coloradans do not merely tolerate Bradburn, they seek it out. This community proves suburban spaces can become dynamic, desirable neighborhoods through strategic investment and adaptable zoning, challenging traditional suburban development norms.

So, the question for local decision-makers is this: What speaks louder? The economic outcomes Bradburn has produced? The sustained demand reflected in its resale values?

Quantitative Highlights:

With this background, CSI modeled the economic activity from the construction phase of the project and the post-construction phase where individuals/businesses move into the new residential housing and commercial properties. The key results from the construction and expanded housing stock include:

- Households Added: 865 (+865 residents)
- Investment: \$220 million
- Housing Stock Increase: 2.9%
- Housing Price Impact: -0.7%

Bradburn Village proves that suburban spaces can become dynamic, desirable communities through strategic investment and adaptable zoning, challenging traditional suburban development norms.

The positive results go well beyond housing stock and affordability. Table 3 and Figure 1 show the economic impact the Prospect and Bradburn projects have had on their respective cities. Employment, output, personal incomes, and disposable personal incomes all have benefited from Longmont and Westminster leaders' willingness to invest in dense, mixed-used, and mixed-income communities.

In addition to modeling Longmont's Prospect New Town initiative, CSI conducted an economic impact analysis of Bradburn Village, Colorado. The historical estimates, spanning from the construction/development phase to the buildout/housing expansion phase, indicate that the development may have contributed significantly to the state's economy. Specifically, the model estimates notable increases in Colorado's labor force, driven by in-migration and population growth.

The project is also estimated to have enhanced economic output through expanded entrepreneurial activity and the attraction of new businesses to the region. These developments may have, in turn, supported growth in local incomes and strengthened the overall economic vitality of the state. The impact of the Prospect New Town development is already built into current economic conditions.

TABLE 3.

Denver Metro Economic Impact from Selected Projects in Westminster and Longmont

Year	Total Employment	Population	Output	Personal Income	Disposable Personal Income
Development, Year 0	4,210	1,725	\$1,006,546,390	\$409,446,980	\$353,818,920
Post-Development, Year 5	633	2,613	\$171,780,510	\$201,989,830	\$175,999,450
Post-Development, Year 10	848	3,041	\$244,996,450	\$297,586,700	\$259,381,800

Source: REMI

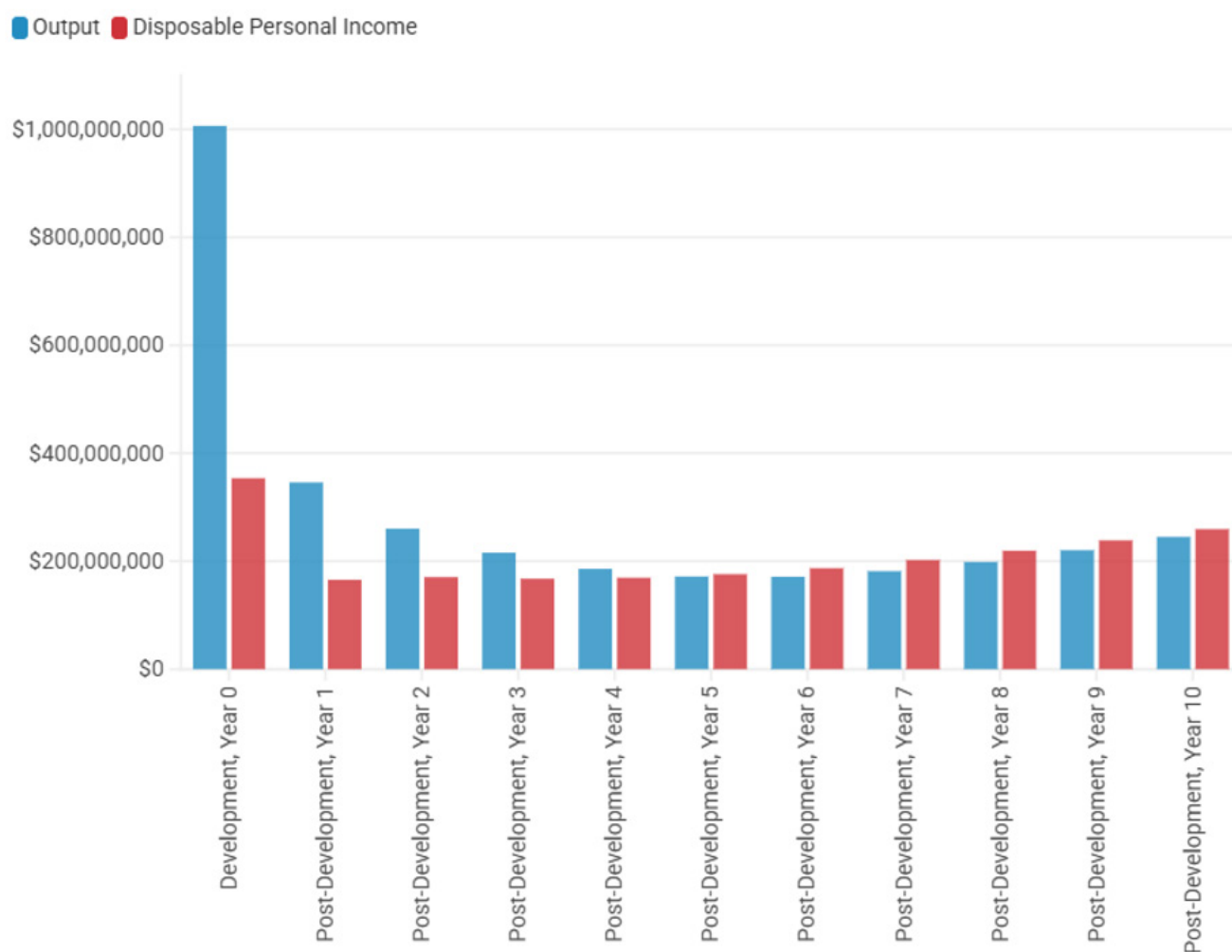


Results reported in Table 3 and Figure 1 suggest that the construction/development and built-out phases for Westminster and Longmont may have resulted in:

- Increased disposable personal income of more than **\$350 million** in the region;
- Economic output may have increased by more than **\$1 billion** (this outcome was driven largely by construction efforts and private investments in this community);
- Over **4,000 new jobs (one-time + ongoing)** may have been created; and
- The two projects may have attracted nearly **2,000 new residents** to the Denver Metro area.

FIGURE 1.

Output and Disposable Income from the Selected Projects in Westminster and Longmont, Development and Post-Development



Source: REMI



BUENA VISTA'S SOUTH MAIN: RURAL INNOVATION AND GRACE

South Main rises along the banks of the Arkansas River, not as an afterthought, but as a model for what rural Colorado can become when gentle density is embraced, not feared.^v From its inception, South Main was shaped through community charrettes and public-private trust, designed not simply to build homes, but to create a walkable village in rhythm with its natural surroundings.

Anchored by a riverfront park and amphitheater, the plan foregrounds civic life. Public spaces are central, not hidden. Architecture is varied and intentional, Victorians, timber lodges, rowhouses, fronting narrow, pedestrian-friendly streets. The result is a community that feels textured and cohesive, where design honors both place and purpose.

Like Prospect New Town and Bradburn Village, South Main baked in retail and hospitality from the beginning: bike shops, boutique lodging, co-working spaces, and cafes, all scaled to complement the homes they sit beside. A hardware store and a food truck don't feel disruptive here; they feel inevitable. The density makes that possible.

And it works. Although continuing to develop, with just **\$17.6 million** in investment for the Carbonate Street Development alone, South Main is working towards adding 400 homes, increasing the housing stock by an estimated 23% for the area, and, by expanding the housing supply by 23% putting downward pressure on the area's housing price by 4.6%. These are estimates driven, at least partly, by form-based codes, compact design, and the refusal to sprawl.

Without density, the heart of a community lacks circulation. South Main shows that density, done thoughtfully, isn't a compromise. It's what gives rural places character, vitality, and economic resilience.

Quantitative Highlights:

With this background on Buena Vista, CSI estimated the economic activity from the development phase of the project and the post-development phase where individuals/businesses move into the new residential housing and commercial properties. The key results from the development and increased housing stock include:

- Households Added: 400 (+872 residents)
- Investment: \$17.6 million
- Housing Stock Increase: 23.1%
- Housing Price Impact: -4.6%

Table 4 presents CSI's econometric modeling results for the South Main Buena Vista Project. Notably, the analysis indicates that total employment may have experienced a sharp increase during the project's construction/development phase. The spike was then followed by the move-in phase when the community becomes fully occupied. While the magnitude of impact moderated in subsequent years after construction completion, the model shows that the project may have sustained positive effects on employment and population growth.

Findings reported in Table 4 and Figure 2 show that during the construction/development phase (Year 0, pre-occupation) and built-out phase (occupation) of the project, Buena Vista may have seen the following impacts. It's important to note that after development, the jobs associated with construction go away, leaving only the ongoing, stabilized impact, as shown in the following table on the rows "Post-Development, Year 5" and "Post-Development, Year 10".

- Increased disposable personal income by roughly **\$270 million** in the region;
- Higher economic output by approximately **\$331 million** (similar to the Denver Metro findings, this large jump was driven by construction and private investment efforts)'
- More than **1,650 jobs (one-time + ongoing)** may have been created in the location; and
- The project may have attracted more than **3,300 new residents** to move to this area.

TABLE 4.

Economic Impacts from South Main Buena Vista Project

Year	Total Employment	Population	Output	Personal Income	Disposable Personal Income
Development, Year 0	1,653	3,344	\$330,975,440	\$310,632,200	\$267,043,470
Post-Development, Year 5	275	1,716	\$60,497,430	\$66,508,130	\$60,123,280
Post-Development, Year 10	200	1,154	\$48,485,540	\$60,135,800	\$54,517,120

Source: REMI



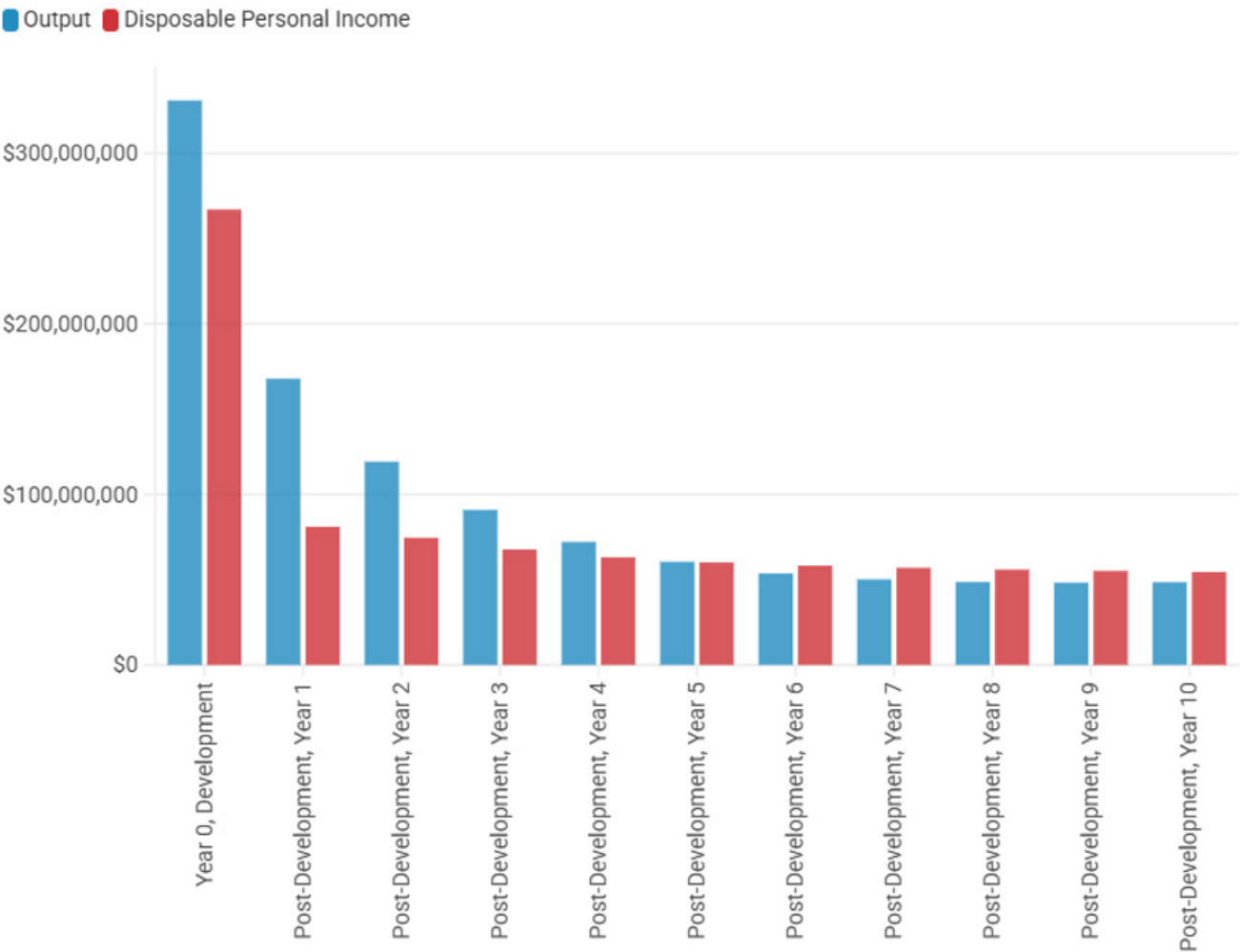
As is the case with the Westminster and Longmont developments, rigorous REMI modeling reflected in Table 2 and Figure 2 demonstrates that housing growth positively impacts economic vitality and community sustainability. Specifically, CSI's analysis demonstrates:

- **Housing Price Relief:** Elasticity modeling confirms significant affordability improvements due to increased supply.
- **Economic Resilience:** Communities absorbed population growth, enhancing local businesses and boosting personal income levels.
- **Suburban and Rural Strength:** Bradburn and South Main exhibit impressive economic impacts relative to investment size, challenging the public's perception of conventional development paradigms.

Elasticity modeling affirms what Coloradans express with their wallets and footsteps: when zoning flexes toward form, when public and private sectors align, and when dense communities are designed with function and beauty in mind, prosperity results. Density does not diminish neighborhood character, overwhelm public services, or strain local schools.

FIGURE 2.

Output and Disposable Income from the South Main Buena Vista Project, from Development (Year 0) to Post-Development (Years 1-10)



Source: REMI



ADDITIONAL COMMUNITIES ARE EXPERIMENTING WITH DENSE, PLANNED DEVELOPMENT

Sterling Ranch, a \$5 billion master-planned development in Douglas County also exemplifies a next-generation model of suburban growth.^{vi} Envisioned as a technologically advanced, sustainability-driven community, Sterling Ranch is catalyzing regional economic development through large-scale residential expansion, employment generation, infrastructure innovation, and environmental stewardship.

The Aurora Highlands, positioned on 4,000 to 5,000 acres east of Denver International Airport near E-470 and I-70, emerged in 2025 as the largest active master-planned community in the Denver metro area.^{vii} With bold infrastructure support and institutional investment, it is set to deliver 12,000–23,000 homes, large-scale commercial space, and drive substantial job creation.

GOING FORWARD: IDEAS FOR CONSIDERATION

Codify and Expand Hybrid, Flexible Codes: Outcome-Based Zoning

Colorado could benefit from regulatory frameworks that match the complexity and creativity of the communities residents seek to live in, and that homebuilders are ready to deliver. To accomplish this, reform starts by codifying and expanding the use of hybrid or flexible codes, an approach we call Outcome-Based Zoning, across the state.

Rigid, one-size-fits-all zoning has long stifled innovation, slowed efficiency gains in the housing construction sector, and forced nearly all denser developments into costly, drawn-out approval processes mired in contentious entitlement battles, translating into ever-increasing costs for Colorado consumers. In contrast, outcome-based codes move past the binary decision of form-based versus model-based codes, drawing on the strengths of both to achieve shared goals: the facilitation of greater missing middle housing typologies, enhanced livability, efficient urban design, and ultimately greater housing affordability by harnessing the power and scale of market-based solutions.

By aligning mortgage capacity with housing types made possible through outcome-based zoning, communities can further reduce the inherent risks that add avoidable costs to the price of homes. Costs Coloradans can simply not afford. This blending of form-based and model-based codes allows for modest and predictable replications of successful zoning conditions. The evidence is already here. A handful of Colorado communities prove that denser, missing middle housing typologies are not only feasible but embraced by Coloradans once permitted. So why not expand that permissibility? Why force every new community through the same one-off, inefficient, lengthy, and costly process time and again, when we could instead create predictable frameworks that let the market deliver what Coloradans have already shown they want?

Challenges exist in today's unaffordable status quo: codify what works, replicate it, and let builders deliver it at scale. Coloradans can embrace gentle density - but only if and then once it's permitted..

Importantly, this reform is fully within the grasp of local governments. It is not a top-down state mandate, but rather a framework that empowers cities and counties to act as first movers. Local governments remain the decision-makers, driven by the support of their voters, with the ability to unlock housing solutions that reflect community priorities while advancing mortgage-capacity-aligned housing types.

THE BOTTOM LINE

To expand this approach statewide, creating adaptable model code templates, state-supported technical assistance, and incentives for municipalities that pursue flexible and outcome-based zoning strategies would be helpful.

These changes reflect a commitment to enabling local innovation. With the right support, communities can translate their own values into built form through zoning tools that work for them. Flexible outcome-based zoning is the soil from which place-based solutions can grow.

The data in this report shows that flexible zoning can create unique communities while also providing an economic boost to the local economy.

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