



The Dearfield Homeownership Fund (“Fund”) aims to expand homeownership across Colorado, with a focus on the Denver metro area through an innovative down-payment assistance product, structured in the form of a loan, for the initial down payment and shared equity in any appreciation in home value. The fund will provide up to \$50,000 in down-payment support to any eligible homebuyer who is seeking to buy their first home and planning to use it as their primary residence. In return, the homeowner repays the Fund the down-payment amount as a lump sum (“Principal Amount”) when they sell or refinance their homes and a small share of the appreciation (“Shared Equity”), while keeping the majority of the wealth generated through appreciation in their home’s value.

Fund Guidelines

Eligible Homebuyers	Eligible homebuyers must be first-time homebuyers who currently reside in a Colorado low- or moderate-income census tract, defined as a tract with median family income at or below 80% of area median income under FFIEC designations, and who are planning to buy a home in the State of Colorado. <i>(See pages 5 through 14 for eligible census tracts).</i> Applicant(s) must be U.S. Citizens or have lawful permanent resident status. Homebuyers must qualify as first-time buyers under FNMA guidelines. The purchased unit must be the homebuyer’s primary residence while the investment is outstanding.
Eligible Property	Single-family homes, condominiums, townhomes, duplexes, and factory-built/manufactured homes that are attached to a foundation in the State of Colorado. Properties with a land trust from Elevation Community Land Trust and properties with a Habitat for Humanity deed restriction are eligible for Dearfield financing; any other land trust or deed restriction programs must be vetted and approved by the Dearfield staff prior to loan submission.
Approved Lender	First mortgage lender must be on the Dearfield Fund’s Approved Lender list. If not an approved lender the lender must be vetted and approved by the Dearfield staff prior to loan submission.
Compatible Mortgages	Primary mortgage must be a portfolio product. The Dearfield Fund down payment assistance is not compatible with Conventional Fannie Mae and Freddie Mac loans, or Government loans (FHA, VA, or RD).
Income Threshold	Applicant(s) income not to exceed 140% of the most recent HUD Denver Metro Median Family Income adjusted for a four-person household.
Total Debt Ratio	Maximum back end ratio of 48%.
Investment Amount	Up to 15% of purchase price. Maximum is \$50,000.00
Purchase Price	Maximum is \$600,000
Homebuyer Equity	The borrower equity contribution is a minimum of 3% (which can include grant and gift funds). However, exceptions to this threshold will be considered on a case-to-case basis at the discretion of the fund manager.

Loan-to-Value Ratio	Minimum first mortgage Loan-to-Value ratio (LTV) of 80% Maximum Combined LTV ratio is 105% of purchase price
Repayment	Interest payments are not required. The Principal Amount (initial down payment support), and Shared Equity (any share of home value appreciation (if applicable)), will become due immediately upon sale, transfer, refinance, when the home is no longer the primary residence, or upon the death of the buyer.
Equity Share	Full Principal Amount repayment to the Fund within 18 months of closing will only require repayment of the initial Principal Amount received from the Fund. Repayments that occur after 18 months will require repayment of the Principal Amount provided by the Fund and the <i>lower</i> of 8% or pro-rata share of recognized appreciation (if any).
Use of Funds	Down payment, closing costs, and prepaid items related to the primary loan
Term	Maximum term is 15 years. Extensions may be granted beyond this term on a case-by-case basis.
Collateral	Subordinate lien priority on subject real property
Exceptions Policy	All components of Fund structure, eligibility, and underwriting criteria are subject to the Fund's Manger authority. Any exceptions to the criteria stated above are subject to the Manager's approval.

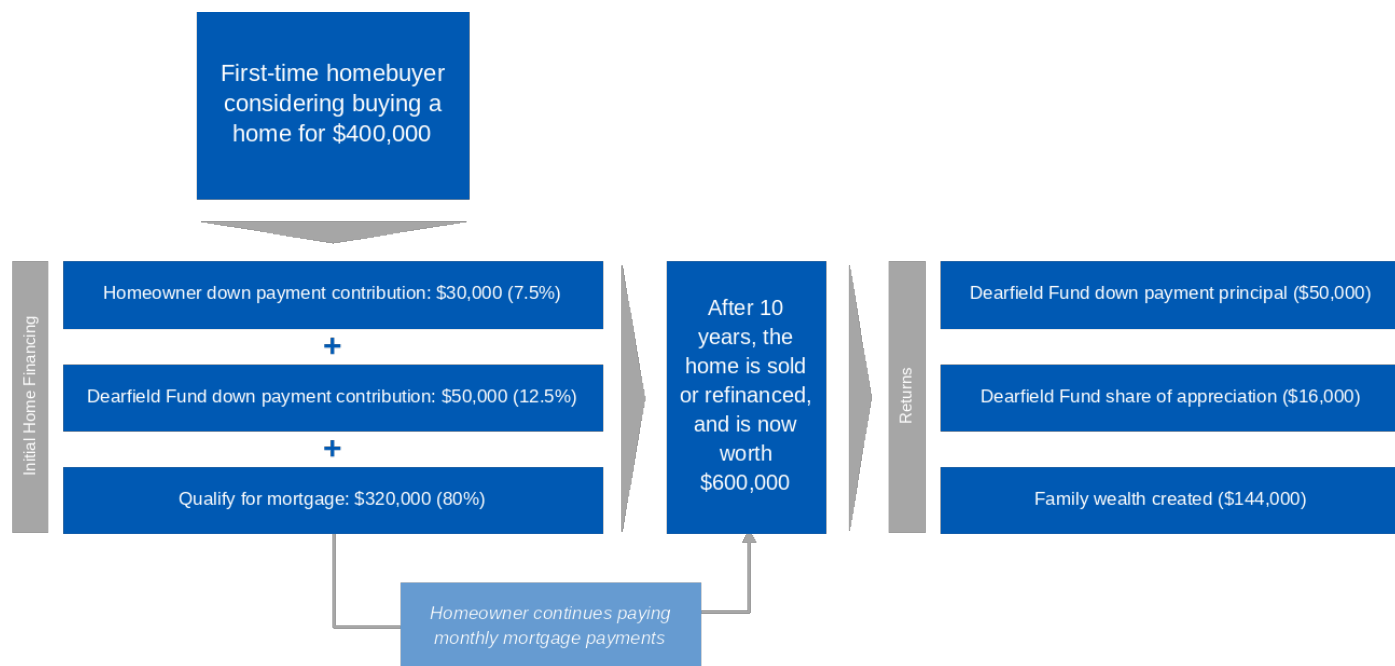
Origination Procedures

Application	Mortgage loan officer submits Loan File Checklist to Impact Development Fund (IDF), complete with all documentation shown on the form. Any remaining documentation requirements will be detailed.
Processing	Impact Development Fund will order title commitment and evidence of hazard insurance. Final loan documents are delivered electronically to the loan officer for presentation to the borrower. All outstanding items must be cleared prior to funding.
Closing	IDF will deliver closing instructions and loan proceeds direct to title. Wires are sent 24 hours prior to the scheduled closing date, so the loan officer must advise of any schedule changes as soon as possible.
Fees Collected	Initially, the origination fee will not be paid by the homebuyer. The public recording fee for the deed of trust (4 pages) is required and will appear on the Closing Disclosure (CD). IDF will review and approve the final first mortgage CD prior to funding. Title insurance is not required by the Fund.
Requirements	LOAN OFFICERS ARE REQUIRED TO PRESENT ALL FUND DOCUMENTS AT, OR PRIOR TO, CLOSING. Both the homebuyer and loan officer must execute the Lender Certification form, acknowledging disclosure of all loan terms and contact information.
Settlement	The homebuyer may NOT receive any proceeds at the time of settlement regardless of total contribution. Title will be instructed to show any excess proceeds as a principal reduction to IDF on the Closing Disclosure (CD) and return such funds for proper credit. No changes to the Fund documents or down payment equity amount shown on the CD are permitted.

Post-Closing

The original deed will be recorded by title with all other original Fund documents returned to IDF via overnight courier.

Illustrative Financing



Example:

\$400,000.00 Purchase Price

\$50,000.00 Dearfield Down Payment Assistance Loan

\$600,000.00 Value of Home after 10 years

Home has increased in value by \$200,000.00 (new value less purchase price)

Max 8% Shared Appreciation Cap at repayment of loan

200,000.00 Appreciation of Home

\$200,000.00 X 8%=\$16,000.00 Amount of Owed Shared Appreciation

\$50,000.00 Original Loan Amount + \$16,000.00 Owed Appreciation=\$66,000.00 Owed at time of loan is due

The Dearfield loan principal plus shared appreciation is due 15 years from the date of purchase, or when the home is sold or refinanced.

County	Census Tract	Census Tract GEOID	FFIEC Income Level
Adams County	78.01	08001007801	Low
Adams County	78.02	08001007802	Low
Adams County	79.00	08001007900	Low
Adams County	80.00	08001008000	Moderate
Adams County	82.00	08001008200	Moderate
Adams County	83.08	08001008308	Low
Adams County	83.09	08001008309	Moderate
Adams County	83.55	08001008355	Moderate
Adams County	85.05	08001008505	Moderate
Adams County	85.06	08001008506	Low
Adams County	85.08	08001008508	Moderate
Adams County	85.33	08001008533	Moderate
Adams County	85.52	08001008552	Moderate
Adams County	85.55	08001008555	Moderate
Adams County	85.64	08001008564	Moderate
Adams County	86.03	08001008603	Low
Adams County	86.04	08001008604	Moderate
Adams County	86.06	08001008606	Moderate
Adams County	87.05	08001008705	Low
Adams County	87.06	08001008706	Low
Adams County	87.09	08001008709	Moderate
Adams County	88.01	08001008801	Moderate
Adams County	88.02	08001008802	Moderate
Adams County	89.01	08001008901	Moderate
Adams County	90.01	08001009001	Moderate
Adams County	90.03	08001009003	Moderate
Adams County	90.04	08001009004	Moderate
Adams County	91.01	08001009101	Moderate
Adams County	91.03	08001009103	Moderate
Adams County	91.04	08001009104	Moderate
Adams County	92.02	08001009202	Moderate
Adams County	92.03	08001009203	Moderate
Adams County	92.04	08001009204	Moderate
Adams County	92.07	08001009207	Moderate
Adams County	93.04	08001009304	Moderate
Adams County	93.06	08001009306	Moderate
Adams County	93.08	08001009308	Moderate
Adams County	93.09	08001009309	Moderate
Adams County	93.10	08001009310	Moderate
Adams County	93.16	08001009316	Low
Adams County	93.18	08001009318	Low
Adams County	93.19	08001009319	Low
Adams County	93.20	08001009320	Moderate

Adams County	93.21	08001009321	Moderate
Adams County	93.22	08001009322	Moderate
Adams County	93.23	08001009323	Moderate
Adams County	94.01	08001009401	Moderate
Adams County	94.06	08001009406	Moderate
Adams County	94.07	08001009407	Moderate
Adams County	95.01	08001009501	Moderate
Adams County	95.02	08001009502	Moderate
Adams County	95.53	08001009553	Moderate
Adams County	96.03	08001009603	Moderate
Adams County	96.04	08001009604	Moderate
Adams County	96.06	08001009606	Moderate
Adams County	96.07	08001009607	Moderate
Adams County	97.51	08001009751	Moderate
Adams County	97.52	08001009752	Moderate
Adams County	150.00	08001015000	Low
Adams County	602.00	08001060200	Moderate
Alamosa County	9602.01	08003960201	Moderate
Alamosa County	9602.02	08003960202	Moderate
Alamosa County	9603.00	08003960300	Moderate
Arapahoe County	49.51	08005004951	Low
Arapahoe County	55.51	08005005551	Low
Arapahoe County	55.52	08005005552	Low
Arapahoe County	57.01	08005005701	Moderate
Arapahoe County	57.02	08005005702	Moderate
Arapahoe County	61.00	08005006100	Moderate
Arapahoe County	64.00	08005006400	Moderate
Arapahoe County	65.01	08005006501	Moderate
Arapahoe County	66.01	08005006601	Low
Arapahoe County	66.04	08005006604	Moderate
Arapahoe County	68.63	08005006863	Moderate
Arapahoe County	71.08	08005007108	Moderate
Arapahoe County	71.11	08005007111	Moderate
Arapahoe County	72.01	08005007201	Moderate
Arapahoe County	72.02	08005007202	Low
Arapahoe County	73.01	08005007301	Moderate
Arapahoe County	73.02	08005007302	Moderate
Arapahoe County	74.00	08005007400	Moderate
Arapahoe County	75.00	08005007500	Moderate
Arapahoe County	76.00	08005007600	Moderate
Arapahoe County	77.02	08005007702	Moderate
Arapahoe County	77.03	08005007703	Moderate
Arapahoe County	77.04	08005007704	Moderate
Arapahoe County	800.00	08005080000	Moderate

Arapahoe County	801.00	08005080100	Moderate
Arapahoe County	805.00	08005080500	Moderate
Arapahoe County	806.00	08005080600	Moderate
Arapahoe County	807.00	08005080700	Moderate
Arapahoe County	808.00	08005080800	Moderate
Arapahoe County	809.00	08005080900	Moderate
Arapahoe County	810.01	08005081001	Low
Arapahoe County	810.02	08005081002	Low
Arapahoe County	811.01	08005081101	Moderate
Arapahoe County	811.02	08005081102	Moderate
Arapahoe County	812.00	08005081200	Moderate
Arapahoe County	814.00	08005081400	Moderate
Arapahoe County	815.00	08005081500	Moderate
Arapahoe County	816.00	08005081600	Moderate
Arapahoe County	818.00	08005081800	Moderate
Arapahoe County	819.00	08005081900	Moderate
Arapahoe County	820.00	08005082000	Moderate
Arapahoe County	821.00	08005082100	Moderate
Arapahoe County	822.00	08005082200	Moderate
Arapahoe County	823.00	08005082300	Moderate
Arapahoe County	824.00	08005082400	Moderate
Arapahoe County	826.00	08005082600	Moderate
Arapahoe County	828.00	08005082800	Moderate
Arapahoe County	831.00	08005083100	Moderate
Arapahoe County	835.00	08005083500	Moderate
Arapahoe County	836.00	08005083600	Moderate
Arapahoe County	841.00	08005084100	Moderate
Arapahoe County	845.00	08005084500	Moderate
Arapahoe County	860.02	08005086002	Moderate
Arapahoe County	868.01	08005086801	Moderate
Arapahoe County	869.00	08005086900	Low
Arapahoe County	870.00	08005087000	Low
Arapahoe County	871.00	08005087100	Moderate
Arapahoe County	872.00	08005087200	Moderate
Arapahoe County	873.01	08005087301	Moderate
Baca County	9646.00	08009964600	Moderate
Baca County	9647.00	08009964700	Moderate
Bent County	9667.01	08011966701	Low
Bent County	9667.02	08011966702	Moderate
Boulder County	122.04	08013012204	Moderate
Boulder County	122.07	08013012207	Moderate
Boulder County	123.00	08013012300	Low
Boulder County	126.05	08013012605	Low
Boulder County	126.09	08013012609	Low

Boulder County	127.07	08013012707	Moderate
Boulder County	129.05	08013012905	Moderate
Boulder County	132.10	08013013210	Moderate
Boulder County	133.05	08013013305	Moderate
Boulder County	133.06	08013013306	Moderate
Boulder County	133.07	08013013307	Moderate
Boulder County	133.08	08013013308	Moderate
Boulder County	134.01	08013013401	Moderate
Boulder County	135.03	08013013503	Moderate
Boulder County	135.05	08013013505	Moderate
Boulder County	135.07	08013013507	Moderate
Boulder County	608.02	08013060802	Low
Chaffee County	4.02	08015000402	Moderate
Conejos County	9748.00	08021974800	Moderate
Conejos County	9749.00	08021974900	Moderate
Costilla County	9726.00	08023972600	Moderate
Costilla County	9727.00	08023972700	Moderate
Crowley County	9696.01	08025969601	Moderate
Crowley County	9696.02	08025969602	Moderate
Custer County	9701.01	08027970101	Moderate
Delta County	9648.00	08029964800	Moderate
Delta County	9650.01	08029965001	Moderate
Delta County	9652.01	08029965201	Moderate
Denver County	2.01	08031000201	Moderate
Denver County	2.02	08031000202	Moderate
Denver County	8.00	08031000800	Low
Denver County	9.02	08031000902	Moderate
Denver County	9.03	08031000903	Low
Denver County	9.04	08031000904	Moderate
Denver County	9.05	08031000905	Moderate
Denver County	13.01	08031001301	Moderate
Denver County	13.02	08031001302	Low
Denver County	14.01	08031001401	Moderate
Denver County	14.02	08031001402	Moderate
Denver County	14.03	08031001403	Moderate
Denver County	15.00	08031001500	Moderate
Denver County	18.00	08031001800	Moderate
Denver County	19.01	08031001901	Moderate
Denver County	27.05	08031002705	Moderate
Denver County	27.08	08031002708	Moderate
Denver County	27.09	08031002709	Moderate
Denver County	30.03	08031003003	Moderate
Denver County	35.01	08031003501	Moderate
Denver County	35.02	08031003502	Moderate

Denver County	36.01	08031003601	Low
Denver County	36.02	08031003602	Moderate
Denver County	36.03	08031003603	Moderate
Denver County	41.01	08031004101	Moderate
Denver County	41.02	08031004102	Moderate
Denver County	44.03	08031004403	Moderate
Denver County	44.04	08031004404	Low
Denver County	45.03	08031004503	Low
Denver County	45.04	08031004504	Low
Denver County	45.05	08031004505	Low
Denver County	45.06	08031004506	Low
Denver County	46.01	08031004601	Moderate
Denver County	46.02	08031004602	Moderate
Denver County	46.03	08031004603	Moderate
Denver County	50.04	08031005004	Moderate
Denver County	51.04	08031005104	Moderate
Denver County	55.02	08031005502	Moderate
Denver County	68.10	08031006810	Moderate
Denver County	68.13	08031006813	Moderate
Denver County	68.14	08031006814	Moderate
Denver County	70.06	08031007006	Low
Denver County	70.37	08031007037	Low
Denver County	70.88	08031007088	Moderate
Denver County	70.90	08031007090	Low
Denver County	70.91	08031007091	Moderate
Denver County	83.04	08031008304	Moderate
Denver County	83.05	08031008305	Moderate
Denver County	83.06	08031008306	Moderate
Denver County	83.12	08031008312	Moderate
Denver County	83.86	08031008386	Moderate
Denver County	83.88	08031008388	Moderate
Denver County	83.91	08031008391	Moderate
Denver County	119.02	08031011902	Moderate
Denver County	120.15	08031012015	Moderate
Denver County	120.16	08031012016	Moderate
Denver County	153.00	08031015300	Moderate
Denver County	155.00	08031015500	Moderate
Denver County	156.00	08031015600	Moderate
Denver County	157.00	08031015700	Moderate
Denver County	158.00	08031015800	Moderate
Douglas County	139.04	08035013904	Moderate
Douglas County	140.15	08035014015	Moderate
Douglas County	143.00	08035014300	Moderate
Eagle County	5.04	08037000504	Moderate

El Paso County	2.03	08041000203	Moderate
El Paso County	3.01	08041000301	Moderate
El Paso County	3.02	08041000302	Moderate
El Paso County	8.00	08041000800	Moderate
El Paso County	11.01	08041001101	Moderate
El Paso County	11.04	08041001104	Moderate
El Paso County	13.01	08041001301	Moderate
El Paso County	16.00	08041001600	Moderate
El Paso County	17.00	08041001700	Moderate
El Paso County	19.01	08041001901	Moderate
El Paso County	19.02	08041001902	Low
El Paso County	20.00	08041002000	Moderate
El Paso County	21.01	08041002101	Moderate
El Paso County	21.02	08041002102	Moderate
El Paso County	23.00	08041002300	Moderate
El Paso County	27.00	08041002700	Moderate
El Paso County	28.01	08041002801	Moderate
El Paso County	28.02	08041002802	Moderate
El Paso County	29.01	08041002901	Moderate
El Paso County	29.02	08041002902	Low
El Paso County	30.02	08041003002	Moderate
El Paso County	33.03	08041003303	Moderate
El Paso County	33.08	08041003308	Moderate
El Paso County	40.09	08041004009	Moderate
El Paso County	41.00	08041004100	Moderate
El Paso County	44.04	08041004404	Moderate
El Paso County	44.05	08041004405	Moderate
El Paso County	44.06	08041004406	Moderate
El Paso County	45.01	08041004501	Moderate
El Paso County	45.07	08041004507	Moderate
El Paso County	45.12	08041004512	Moderate
El Paso County	45.13	08041004513	Moderate
El Paso County	45.16	08041004516	Moderate
El Paso County	50.00	08041005000	Moderate
El Paso County	51.12	08041005112	Moderate
El Paso County	51.14	08041005114	Moderate
El Paso County	52.01	08041005201	Moderate
El Paso County	52.02	08041005202	Low
El Paso County	53.00	08041005300	Moderate
El Paso County	54.00	08041005400	Moderate
El Paso County	55.02	08041005502	Moderate
El Paso County	59.00	08041005900	Moderate
El Paso County	60.00	08041006000	Moderate
El Paso County	61.00	08041006100	Moderate

El Paso County	62.00	08041006200	Moderate
El Paso County	63.01	08041006301	Moderate
El Paso County	63.02	08041006302	Moderate
El Paso County	64.00	08041006400	Low
El Paso County	65.01	08041006501	Moderate
El Paso County	80.00	08041008000	Moderate
Elbert County	9611.00	08039961100	Moderate
Elbert County	9612.05	08039961205	Moderate
Fremont County	9786.00	08043978600	Moderate
Fremont County	9790.02	08043979002	Moderate
Fremont County	9794.00	08043979400	Moderate
Gilpin County	138.01	08047013801	Moderate
Grand County	2.03	08049000203	Low
Huerfano County	9606.00	08055960600	Moderate
Jefferson County	98.31	08059009831	Moderate
Jefferson County	98.56	08059009856	Moderate
Jefferson County	100.01	08059010001	Moderate
Jefferson County	101.00	08059010100	Moderate
Jefferson County	102.09	08059010209	Moderate
Jefferson County	104.02	08059010402	Moderate
Jefferson County	104.03	08059010403	Moderate
Jefferson County	104.05	08059010405	Low
Jefferson County	104.06	08059010406	Moderate
Jefferson County	106.04	08059010604	Moderate
Jefferson County	107.02	08059010702	Moderate
Jefferson County	109.02	08059010902	Moderate
Jefferson County	110.00	08059011000	Moderate
Jefferson County	111.02	08059011102	Moderate
Jefferson County	114.01	08059011401	Low
Jefferson County	114.02	08059011402	Moderate
Jefferson County	115.51	08059011551	Low
Jefferson County	115.52	08059011552	Low
Jefferson County	116.01	08059011601	Moderate
Jefferson County	116.02	08059011602	Moderate
Jefferson County	117.29	08059011729	Moderate
Jefferson County	117.30	08059011730	Moderate
Jefferson County	117.32	08059011732	Moderate
Jefferson County	118.03	08059011803	Moderate
Jefferson County	118.06	08059011806	Moderate
Jefferson County	118.08	08059011808	Moderate
Jefferson County	159.00	08059015900	Moderate
Kiowa County	9601.00	08061960100	Moderate
Larimer County	5.03	08069000503	Low
Larimer County	5.05	08069000505	Moderate

Larimer County	5.06	08069000506	Moderate
Larimer County	6.00	08069000600	Moderate
Larimer County	8.02	08069000802	Moderate
Larimer County	11.04	08069001104	Moderate
Larimer County	11.06	08069001106	Moderate
Larimer County	11.11	08069001111	Moderate
Larimer County	13.04	08069001304	Moderate
Larimer County	13.05	08069001305	Moderate
Larimer County	13.06	08069001306	Moderate
Larimer County	17.07	08069001707	Moderate
Larimer County	18.04	08069001804	Moderate
Larimer County	19.01	08069001901	Moderate
Larimer County	19.02	08069001902	Moderate
Larimer County	20.05	08069002005	Moderate
Larimer County	28.04	08069002804	Moderate
Las Animas County	1.00	08071000100	Moderate
Las Animas County	2.00	08071000200	Moderate
Las Animas County	4.00	08071000400	Moderate
Las Animas County	5.00	08071000500	Moderate
Logan County	9661.02	08075966102	Moderate
Logan County	9662.00	08075966200	Moderate
Mesa County	3.00	08077000300	Moderate
Mesa County	5.00	08077000500	Low
Mesa County	6.01	08077000601	Moderate
Mesa County	6.02	08077000602	Moderate
Mesa County	7.00	08077000700	Moderate
Mesa County	8.02	08077000802	Moderate
Mesa County	11.04	08077001104	Moderate
Mesa County	13.03	08077001303	Moderate
Mesa County	15.04	08077001504	Moderate
Mesa County	17.06	08077001706	Moderate
Mesa County	17.07	08077001707	Moderate
Montezuma County	9691.00	08083969100	Moderate
Montezuma County	9693.01	08083969301	Moderate
Montezuma County	9694.00	08083969400	Moderate
Montrose County	9661.00	08085966100	Moderate
Morgan County	4.00	08087000400	Moderate
Otero County	9680.00	08089968000	Moderate
Otero County	9681.00	08089968100	Low
Otero County	9682.00	08089968200	Moderate
Otero County	9684.00	08089968400	Moderate
Park County	1.01	08093000101	Moderate
Park County	3.00	08093000300	Moderate
Park County	5.00	08093000500	Moderate

Phillips County	9676.00	08095967600	Moderate
Prowers County	2.00	08099000200	Moderate
Prowers County	3.00	08099000300	Moderate
Prowers County	6.00	08099000600	Moderate
Pueblo County	8.00	08101000800	Low
Pueblo County	10.00	08101001000	Moderate
Pueblo County	11.00	08101001100	Moderate
Pueblo County	12.00	08101001200	Moderate
Pueblo County	14.00	08101001400	Moderate
Pueblo County	15.00	08101001500	Moderate
Pueblo County	19.00	08101001900	Moderate
Pueblo County	20.00	08101002000	Low
Pueblo County	22.00	08101002200	Moderate
Pueblo County	23.00	08101002300	Moderate
Pueblo County	24.00	08101002400	Moderate
Pueblo County	25.00	08101002500	Moderate
Pueblo County	26.00	08101002600	Low
Pueblo County	29.01	08101002901	Moderate
Pueblo County	30.01	08101003001	Moderate
Pueblo County	35.00	08101003500	Moderate
Pueblo County	36.00	08101003600	Moderate
Rio Grande County	9768.00	08105976800	Moderate
Saguache County	9776.00	08109977600	Moderate
Saguache County	9777.00	08109977700	Moderate
Teller County	101.12	08119010112	Moderate
Teller County	102.03	08119010203	Moderate
Weld County	1.00	08123000100	Low
Weld County	2.00	08123000200	Moderate
Weld County	4.01	08123000401	Moderate
Weld County	4.02	08123000402	Moderate
Weld County	5.01	08123000501	Low
Weld County	5.02	08123000502	Moderate
Weld County	6.00	08123000600	Low
Weld County	7.01	08123000701	Moderate
Weld County	7.03	08123000703	Moderate
Weld County	7.05	08123000705	Moderate
Weld County	8.00	08123000800	Moderate
Weld County	9.00	08123000900	Moderate
Weld County	10.03	08123001003	Low
Weld County	10.04	08123001004	Moderate
Weld County	10.06	08123001006	Moderate
Weld County	11.00	08123001100	Moderate
Weld County	12.01	08123001201	Moderate
Weld County	13.00	08123001300	Moderate

Weld County	14.13	08123001413	Moderate
Weld County	19.05	08123001905	Moderate
Weld County	19.10	08123001910	Moderate
Weld County	19.11	08123001911	Moderate
Weld County	20.04	08123002004	Moderate
Yuma County	9632.00	08125963200	Moderate