



Gilpin County Economic Development Action Plan

2023

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Better City
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PROJECT BACKGROUND

Gilpin County, a rural mountain community in Colorado, received a Rural Economic Development Initiative grant award through the Colorado Department of Local Affairs and hired Better City to create an Economic Development Strategic Plan and assist with its implementation.

The Planning Process (September 2022 - February 2023) utilized input from:

- 13 Prior studies and plans ([Appendix A](#)).
- 47 Individual interviews with community leaders, County staff, local business owners, and residents ([Appendix B](#)).
- 2 Focus groups, regarding Rollinsville (16 participants), and local youths' views (4 Participants).
- 2 Separate county-wide public forums, in-person (20 participants) and virtual (20 participants).
- Socio-demographic and economic data analysis ([Appendix C](#)).
- Research related to identified strategies.

Communities in Gilpin

Gilpin has a total [population of 5,812](#), which includes two home rule municipalities - Black Hawk ([population 127](#)) and Central City ([population 680](#)), and one census designated place (CDP) —Rollinsville ([population 194](#)).

Black Hawk and Central City are historic mining settlements which flourished during the 1800's mining boom, declined in the 1900's, and later revived in the 1990s as a result to an amendment to the state constitution allowing limited-stakes gaming within designated areas in each city. According to the [Colorado Encyclopedia](#), "By the early 2000s the towns had made more money from gambling than they ever did from mining." The casinos in Black Hawk and Central City comprise the commercial core of Gilpin County, and the terrain limits other economic activities. Community leaders in the two cities oversee their own economic development, so this plan largely focuses on the unincorporated County.

Rollinsville was originally a central hub for surrounding mines, likely due to its location on the [supply route](#). The decline in mining slowed the economy, however within the past decade,



Rollinsville has become a hub for County residents who enjoy meeting up in the newly established restaurants, distilleries, breweries, and pubs in Rollinsville.

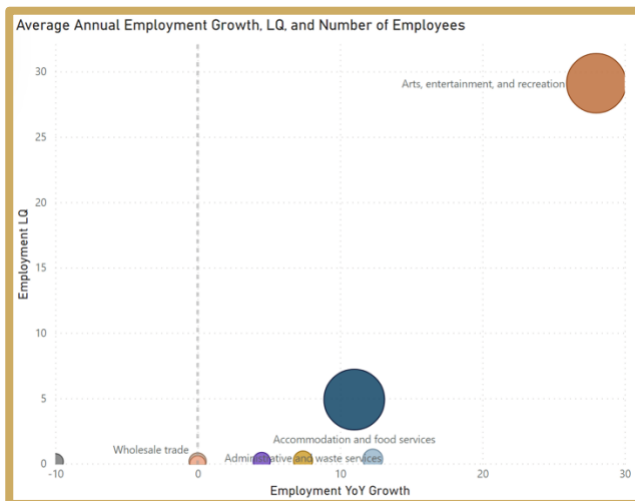
Gilpin’s Economy

Gilpin County relies almost exclusively on the gaming industry for [revenue](#). In 2022, Gilpin County’s share of the gaming tax is estimated at 41% of total revenue, and the anticipated 2022 gaming tax revenue is \$10.5 million. Gilpin County received a [total gaming distribution](#) of \$15,251,005, which represented a surplus of \$4,751,005 for 2022.

An [Employment Location Quotient Analysis](#) measures the concentration of occupations in a particular geographic area in relation to its concentration in a larger area. The employment location quotient (LQ) analysis for Gilpin County compares the concentration of employment by industry in the County with national averages. The LQ is calculated as shown below:

$$Location\ Quotient\ (LQ) = \frac{Local\ Proportion}{National\ Proportion}$$

Gilpin County’s Employment Location Quotient indicates it has 29 times the concentration of Arts, Entertainment, & Recreation and 5 times the concentration of Accommodation & Food Services as the national averages, shown on the X-axis of the following chart. The Y-axis shows year-over-year employment change, indicating that Arts, Entertainment, & Recreation is also growing 28% year over year. The size of the bubble indicates number of employees in each industry.



Gilpin County's 2021 [Hachman Index](#) (a measure of the distribution of the County's local economy compared to the United States with a 100 being perfectly similar) was only a 6.3, indicating that a low level of economic diversity compared to the United States.

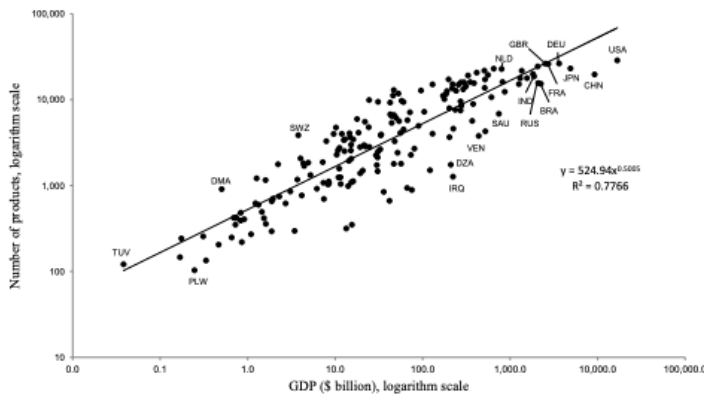
One option to diversify Gilpin County's economy is by further expanding its tourism industry. Tourism to Colorado increased in 2021, reaching [84.2 million trips](#) with day trips accounting for 57% and overnight trips accounting for 43%, up 13.6% from 2020. [Total tourism spending](#) in 2021 was \$21.9 billion, bouncing back from \$15.4 billion in 2020 but still down from the record-setting year of 2019 where the state saw \$24.2 billion in traveler spending. By becoming a destination for Denver and other metro areas, visitors coming for both day trips and overnight stays could participate in local events, support local businesses, and embark in outdoor recreation, significantly growing Gilpin County's economy.

"The vision is that the area become a destination resort, not just for gaming, but for authentic experiences with art, entertainment, and the outdoors in an old-west mountain environment."
 — Local Leader

Objective of Economic Development

The objective of economic development in Gilpin County is to diversify the local economy. Empirical evidence from the UN shows that more diversified economies are associated with higher GDP's, and a [higher GDP](#) means that the economy is growing, resources are available, and wages are increasing

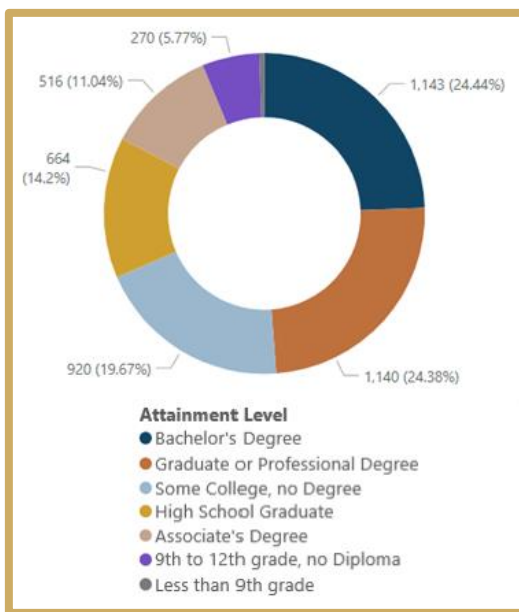
A) Higher output is associated with diversification, 2013



The graph above illustrates the linear association of product diversity with income. The more products, the higher the GDP.

Employment Opportunities

The available jobs in Gilpin County are a mismatch for the residents' education attainment levels and skills. 48% of County residents over the age of 16 have a graduate or professional degree, and 40% of resident's degrees are in Science and Engineering, yet most jobs openings are in the hospitality industry. The mismatch between the available jobs and workers' skillsets are also seen in commuting statistics for Gilpin County.



The [2020 census data](#) states that 76% of Gilpin County residents commute to different counties to work, and 83% of those employed in the County are not County residents. This is a result of the mismatch between workforce training and local jobs – job seekers based in Gilpin County with higher education must either commute to different counties or permanently leave the area in search of job prospects that better aligns with their skills and training.

Buffer Against Economic Ups-and-Downs

A lack of industry diversity makes Gilpin County vulnerable to economic downturns. According to a [2012 study](#), casino gambling revenue in the U.S. is closely correlated to economic growth— while casino gaming revenue grows during periods of economic expansion, it stagnates during economic recessions. This was seen in COVID-19 when, according to the [Wall Street Journal](#), Gilpin County had the greatest percentage of its economy shut down among all counties in the entire nation); or in 2008 when, during a recession, gaming counties like and including Gilpin became at risk and revenue decreased by 4.7%



Gilpin County's source of revenue largely comes from gaming. According to the Gilpin County Budget proposed for 2022, the County anticipated [41%](#) of total revenue would come from the gaming industry. Aptly stated in the [2022 Financial Statement](#), "since gaming tax revenue is a major portion of the County's total revenue...when gaming tax revenue decreases, some ways to offset that decrease may need to be a reduction in services, an increase in fees, and/or to ask the voters to approve a property tax increase."

The County has prioritized pursuing economic diversification to create the needed buffer against economic ups-and-downs to ensure that regardless of economic downturns, the County will continue to be able to provide services to residents without resorting to an undesired property tax increase requiring approval by voters.

Gilpin's Economic Opportunities

This Economic Development Action Plan presents the following opportunities to strengthen and diversify the local economy. The following opportunities include an overview of purpose, resources to implement, and tasks—the specific steps that will be used by Better City and Gilpin County to enact this plan.

- **[Rollinsville Main Street Improvements](#)**: To support the attraction of new businesses to the area and provide space where businesses can cluster to provide greater accessibility and visibility to clients.
- **[High-Speed Internet](#)**: To enhance access to high-speed internet within the County to improve access to remote work and quality of residential life.
- **[Enhance Trail Assets](#)**: To provide a free amenity for the community's health and enjoyment and attract visitors to the community and boost spending at local businesses.
- **[Local Business Support](#)**: To increase employment opportunities through facilitating the growth of local businesses, and to lower the barrier to entry for new business startups.



ROLLINSVILLE MAIN STREET IMPROVEMENTS

Main Street improvements are an economic development priority as benefits have been seen across the entire nation. According to [Main Street America](#), improving main streets in the United States in 2022 led to a 29,174-net gain in jobs and a 7,657-net gain in businesses.

Community members and property owners in Rollinsville are interested in pursuing efforts to support the growth of a commercial center along their Main Street. Rollinsville has at least 18 enterprises, such as automotive, handcrafted goods, manufacturers, IT, and craft beverages. Enhancing Rollinsville’s Main Street would support current, new and future businesses, providing a space where businesses can cluster to provide greater accessibility and visibility to current and future clients.

To achieve the desired goal of creating a vibrant hub for commerce and community, Rollinsville would benefit from a unified and cohesive street design. For instance, in a 2011 report for Australia’s Heart Foundation, Dr. Rodney Tolley concludes, “*streetscape enhancements add value to an area and are associated with higher rents and the attraction of new businesses. In addition, there is good evidence to show that improving walking and cycling environments raises private property values by significant amounts*”. By working together to create a thoughtful and well-designed street, the community can create a more vibrant and sustainable future for Main Street and the surrounding area.

The street design would guide the development of enhancements such as curbs, sidewalks, and parking. It would also provide a façade framework for property owners to consider when developing new buildings—to create a cohesive and desirable aesthetic.

Tasks

- Compile list of recommended improvements.**
- Conduct planning charrette(s).**

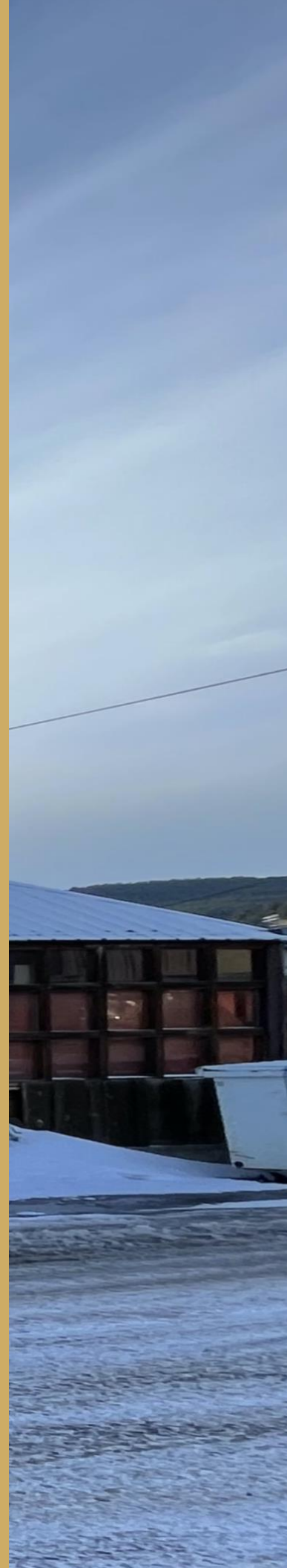
The planning charrette for Rollinsville enables community members to identify desired amenities they would support on



Main Street and see preferred design. An example of considerations for planning Main Street include:

- **Activities & Events:** A [study](#) shows that 76% of 3,200 shoppers spend less on goods and more on services/experiences. How will Main Street facilitate activities and event spaces within the retail area?
 - **Character:** How can Main Street amplify the character of the area? Both Central City and Black Hawk have charming and strongly branded downtowns—would Rollinsville benefit from similar architecture, or should its look and feel be distinctly different from its neighbors?
 - **Walkability & Vibrancy:** Visitors are more likely to interact with businesses and utilize open space when places are engaging and friendly to pedestrians. Street appeal can be enhanced eye-level signage, buildings close to each other and close to the street, doors that open to sidewalks, clearly marked and well-maintained pathways, and places to stop and sit.
 - **Parking:** Parking is important for convenient auto access, yet it is neither desirable nor feasible to provide parking lots in front of each building, as they would detract from the pedestrian experience and disrupt street connectivity. Potential locations for parking lots are identified, pending conversations with property owners to gauge their interest and what compensation they would require.
- **Create a Main Street improvement vision plan.**

The ideas agreed upon in the planning charrette will be turned into a plan for both the visual design of Main Street along with a project plan for implementing improvements, and will need to be approved by property owners along Main Street. Main Street is lined with properties owned by only 13 individuals/organizations (see map below). The small sized



group provides a unique opportunity to collaborate for development efforts.

- ❑ **Meet with property owners to determine what funding mechanisms they would like to use to implement the Main Street improvement plan.**

Programs and opportunities to assist Rollinsville’s Main Street include:

- **Local Improvement District:** Colorado counties have the authority to establish Local Improvement Districts for the financing and construction of certain public improvements. The Engineering Department acts as an agent for such districts in the administration of the contracts, construction, and approval of the work done.
- **[Colorado Main Street Program](#):** offers support for community-led downtown revitalization efforts by providing technical assistance, training, and small grants (ranging from \$2,500 to \$10,000 annually). The Colorado Main Street program has not, to date, had any unincorporated towns in the program, however, they are open to conversations with unincorporated communities to explore options. DOLA requires a fiscal agent for grants and contracts, so Gilpin County be the entity to apply to the program on Rollinsville’s behalf and administer the grants.
- **[Revitalizing Main Streets Program](#):** enhances active transportation safety and strengthens the connection of people to main streets and central economic hubs. The program encourages physical activity and enhances local economic vitality across Colorado through funding infrastructure improvements to make walking and biking easy, yielding long-term benefits that bolster community connections.
- **[Great Outdoors Colorado’s Community Impact Program](#):** provides grant money to help develop and revitalize parks, trails, schoolyards, fairgrounds, environmental education facilities, and other outdoor projects important to communities.
- **[Colorado Proposition 123](#):** provides additional funding and planning in unincorporated areas through the Local Government Affordable Housing Commitments
- **[Federal Infrastructure Bill](#):** provides new funding for infrastructure projects applicable to Rollinsville, including but not limited to roads, bridges, highway and



pedestrian safety, public transit, water infrastructure, and power and grid reliability and resiliency, among others.

HIGH-SPEED INTERNET

Internet access can provide jobs, reduce costs, and grow industries, creating a rich and diverse economy. A 2021 [study](#) sponsored by the Interactive Advertising Bureau (IAB) and led by a researcher from Harvard Business School, “found that the internet economy grew seven times faster than the total U.S. economy during the past four years, and now accounts for 12 percent of the U.S. gross domestic product (GDP)”, showing that internet access can be crucial in adding ancillary revenues to assist in economic growth, which is essential for Gilpin County and the remote work capabilities and opportunities.

According to the 2017 Neo Connect Gilpin County Broadband Survey:

- 87.5% of the download speed tests recorded in Gilpin County were below the FCC’s minimum broadband threshold.
- Reliability was the main concern of users, followed by speed/availability and then price.
- Of respondents:
 - 56% had at least one person working from home.
 - 54% were not satisfied with their internet speed.
 - 22% indicated that they would consider moving if the internet service was inadequate.

According to the American Community Survey (ACS) 2021 5-year estimate, 14% of Gilpin County residents work solely from home. Enhancing high-speed internet within the County would improve remote work and the quality of residential life. The DOLA Roadmap to Recovery resiliency group (Peak-to-peak region) identified broadband as a priority project. In December 2022, Better City and the DOLA Broadband Office developed for Gilpin County for high speed internet (tasks below).

Tasks

- **Update the 2017 feasibility study with current internet speed data by collecting speed test responses**

A mailer (below) was sent to Gilpin County residents to solicit the speed tests needed to update the 2017 Broadband Feasibility Study. More resident responses are needed than what was obtained via the mailer (see below).



❑ **Conduct due diligence on satellite internet providers.**

Both broadband and satellite internet are alternative internet solutions for rural areas where traditional wired internet service may not be available. The County conduct a cost-benefit analysis as to what type of provider has the greatest potential cost benefit to meet residents’ high speed internet needs. The benefits and drawbacks include:

	Broadband	Satellite Internet
Pros	<ul style="list-style-type: none"> Extremely fast speeds + super-low latency. Grounded networks = high reliability. Plans offer multiple price points for various budgets. 	<ul style="list-style-type: none"> Extremely fast speeds + future super-low latency. Universal availability. Potentially more affordable for rural areas. Unlimited data. Quick installation.
Cons	<ul style="list-style-type: none"> Low accessibility as networks continue to build out. Plans can be expensive to cover infrastructure and maintenance. Long and expensive implementation, due to laying down cables. 	<ul style="list-style-type: none"> Current high latency that is affected by weather conditions. Unclear pricing information. Potential for reliability issues, depending on satellite locations. Lack of availability in some areas. Expensive equipment & shipping fees.

Due diligence for satellite internet providers needs to be conducted, as their availability and pricing vary by provider and location:

- HughesNet: one of the largest satellite internet providers in the United States. They offer a variety of plans with different speeds and data allowances.



- Viasat: another popular satellite internet provider in the United States. They offer a range of plans with varying speeds and data allowances.
 - Inmarsat: a global satellite communications provider that offers voice and data services, including satellite internet.
 - Starlink: a newer entrant to the satellite internet market who gained a lot of attention for its high-speed internet service.
 - Exede: a subsidiary of Viasat that offers high-speed satellite internet service to rural areas.
 - Iridium: a satellite communications company offers a range of voice and data services, including satellite.
- Perform a Cost-Benefit Analysis of broadband development vs satellite internet.**
 - Draft and publish a Request for Proposals for the purchase of services for broadband network design and delivery.**

The scope of work for the purchase of services for broadband network design and delivery could include:

- A network schematic for broadband in the County.
 - Deployment plan for the broadband network build out of the entire project area that outlines the type of installation, rights-of-way, network electronic specifications, and preliminary costs for construction.
 - Organization and network operation strategy to attract and retain network.
 - Plan for services marketing, pricing plan, and end subscriber customer service and support for all served areas.
 - Sustainability plan for the network that demonstrates the network will seek to minimize the environmental impacts throughout the service area.
- Consult with nearby jurisdictions.**

Consult with nearby jurisdictions including Idaho Springs, Nederland, Clear Creek County, and Boulder County to identify if there is potential to hook into their connections and create a cost-sharing opportunity as part of the broadband development.

- Apply for the [Advance Colorado Broadband Grant Program](#) to fund the Network Design & Delivery.**
- Hire a project manager to promote these efforts.**



Potential Companion Project: EV Charging Stations

With the unprecedented growth of electric charging vehicles, the County should consider installing EV infrastructure and broadband infrastructure simultaneously, since trenches for broadband cables can serve as power line trenches. [Statistics](#) show that “by 2030, the average share of electric cars in total sales across China, the EU and the United States is set to rise to around 60%”.

“[Nearly half of US consumers](#) say that battery or charging issues are their top concerns about buying EVs” partially due to the limited network of charging stations. By installing EV infrastructure now, Gilpin County can be used as a convenient location for EV consumers to stop, recharge, and spend tourist dollars.

Tasks

- ❑ **Map potential route for EV Charging Stations along same route where the broadband infrastructure would be constructed.**

Identify existing EV Charging Stations in the surrounding area and determine whether the locations along the potential broadband infrastructure route overlaps with beneficial locations for the EV Charging Stations.

- ❑ **Inform Community members of the opportunity and test its viability, support, and demand.**
- ❑ **Conduct a Feasibility Study to determine whether it is feasible to construct EV Charging Stations in mid-county and north-county and whether their utilization would cover the costs of their construction. If feasible, apply for funding.**

There are several grant programs that support EV infrastructure:

- [ReCharge Colorado](#)
- [Charge Ahead](#)
- [DCFC Plazas](#)
- [OIM](#)
- [Charging and Fueling Infrastructure Discretionary Grant Program](#)
- ❑ **Publish a Request for Proposal to recruit potential businesses to devise a deployment and sustainability plan.**



ENHANCE TRAIL ASSETS

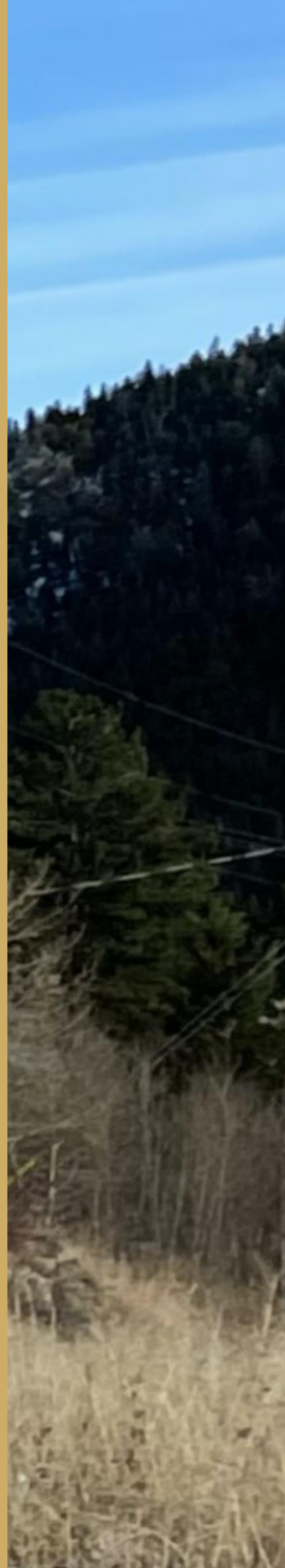
Trails have a [positive impact on economic development](#) on a community by increasing the value of nearby properties, providing a free amenity for the community's health and enjoyment, attracting visitors to the community, and boosting spending at local businesses. For example:

- The [Whitefish Trail in Montana](#)'s 22,000 annual uses by visitors (30% of total use) generates \$3.6 million in spending and supports 68 jobs.
- [A trail system in Helena, Montana](#), attracts more than 63,000 trail, with 7 in 10 users being residents. Visitors account for \$4 million in spending, support 60 jobs, and generate \$185,000 in state and local taxes.
- The Silver Comet [Trail](#) in Georgia plans to double, resulting in more than 500,000 new tourist visits and \$30 million in new spending to the area, and generate new tax revenues through sales, income and property taxes

Residents and visitors have access to a variety of hiking, backpacking, and biking trails designed for all ages and difficulty levels in Gilpin County. Gilpin County is [54% public lands](#) with most being U.S. Forest Service lands (Arapaho & Roosevelt National Forest) or state land (Golden Gate Canyon State Park). As the area faces high visitation issues of congestion, public land strain, and negative wildlife impacts, it is essential for Gilpin County to participate in the NoCO Places 2050 Project, and create sustainable solutions, equitable actions, and land management practices for the long-term conservation of Colorado's public lands and the quality of the visitor experience. By expanding its outdoor assets in a sustainable way, Gilpin County has the potential to advance its economy and increase local business support, increase tourism spending, and take advantage of capital and operational expenditure impacts.

Tasks

- ❑ **Create project plans to enhance trailheads at key trails with signage and parking. Plans should include description, budget and funding plan, timeline, specific tasks, and partner roles and responsibilities.**



Make it easy for visitors to utilize trails so that they have positive experiences and want to return. Create a clear nexus between trails and local businesses to take further advantage of the economic benefit of visitors, while providing visitors additional services and goods for before and/or after visiting the trails.

Opportunities to improve accessibility to trails include:

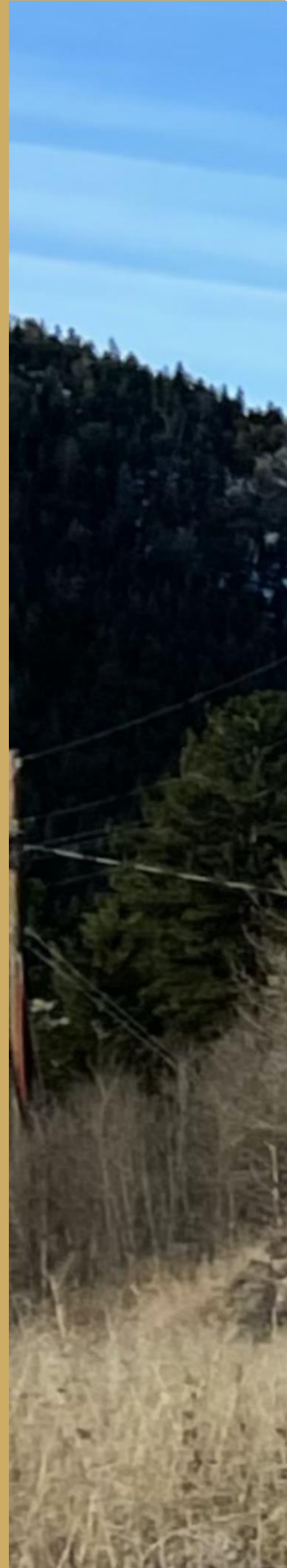
- Developing parking to make it easy to travel to the trailhead.
 - During peak hiking season, over 200 cars can be found parked near Tolland Pass and up and down County roads. Parking there is illegal, causing vehicles to incur \$40 parking tickets, which displeases both business owners and visitors.
- Installing signage to clearly mark the trailhead and path.
- Providing a map that visitors can use to identify which trails appeal to them, along with nearby businesses to visit before or after using the trails. Make this trail map accessible on the County's website.

Trail enhancements should be completed with specific consideration for how efforts will form a nexus to support the County's economic development efforts. Leverage trails to support local businesses by focusing improvements on trails in proximity to local businesses that would benefit from increased visitation.

Recommended trails to prioritize for enhancements include those in proximity to Rollinsville, including:

- **Apex Valley:** located near Rollinsville and does not require users to recreate on private property. A highly-trafficked trail that would benefit from additional parking and signage.
- **East Portal:** located east of Rollinsville by Moffat Tunnel which cuts through the Continental Divide. This high-traffic trail could benefit from trail maintenance, bathroom upkeep, and pet waste receptacles.

Other potential trails for enhancement and development can be identified by working with the National Forest Service and Golden Gate Canyon State Park to locate trails that would benefit from such services.



❑ **Create and install interpretive signs on developed and enhanced trails.**

The installation of interpretive signs serves several purposes, including but not limited to:

1. Inform the public of each site's historic significance.
2. Inspire a feeling of stewardship in site visitors and strengthen awareness of cultural and natural resources.
3. Demonstrate community pride in local heritage.
4. Provide high-quality experience without staff or facilities to having to maintain.
5. Provide access to information for many visitors at one time
6. Enhance visitor perceptions by drawing attention to an area's unique history and identity.

❑ **Apply for funding to implement trailhead enhancements.**

Funding sources for trail improvements include:

- **[The National Forest Foundation Matching Awards Program](#)**: funding for action-oriented projects that enhance outdoor experiences, forest and ecosystem health, and engage local communities in caring for their public lands on National Forests and Grasslands and could assist the Arapahoe and Roosevelt National Forests in developing trails within the County.
- **[Colorado Parks & Wildlife Off-Highway Vehicle Grants](#)**: funds improve and enhance motorized recreation opportunities in Colorado while promoting safe, responsible use of Off-Highway Vehicles (OHVs). To fund the annual OHV trail grant process, both OHV registration and permit fees, and federal Recreation Trails Funds (RTP) are utilized.
- **[Colorado State Recreational Trails Grant Program](#)**: funds projects to continue to improve outdoor recreation opportunities, including trail construction, maintenance, planning, and support while protecting wildlife, habitat, and cultural resources.
- **[Great Outdoors Colorado's Community Impact Program](#)**: provides grant money to help develop and revitalize parks, trails, schoolyards, fairgrounds, environmental education facilities, and other outdoor projects important to communities.

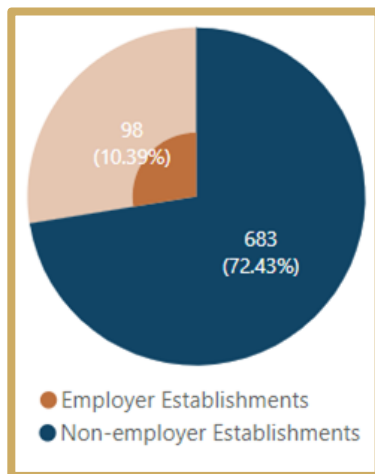
❑ **Commission a map brochure for tourists with trails and local businesses.**



- **Utilize funds from Gilpin County’s Lodging Tax (provides support for the tourism industry and visitation impacts).**

FACILITATE LOCAL BUSINESS GROWTH

Gilpin County is home to approximately 98 businesses with less than 10 employees each (10% of the establishments in the County) and 683 non-employer establishments (72%). Additionally, 5% of working residents ages 16+ are self-employed. Up to 80% of job growth in any community is generated by the businesses already located there and not by business attraction efforts.



Local business support is essential to any community. According to the [Small Business Administration](#): “The 2019 Small Business Profiles show that small businesses added 1.8 million net new jobs in the United States during the latest year studied. The United States has 30.7 million small businesses, and they employ 47.3 percent of the private workforce.” Local and/or small businesses drive economic growth by increasing employment opportunities “to people who may not want to be employed by these big box businesses”.

By supporting its local businesses, the County supports a variety of jobs in a variety of industries. This means that when the County falls on economic hardship, its main industries - tourism and gaming - would not push residents to leave the County to seek employment, preventing property values from sudden drops. If local businesses sell to external markets, it allows residents to continue to dine and shop during times of decreased visitation, keeping tourism-serving companies afloat until visitation picks up again. The County can facilitate business growth by providing customized information to address their strategic issues and opportunities.

Tasks

- **Initiate a Community Coffee forum.**



These networking events would be for residents (including businesses owners, self-employed, and others) to meet, network, and learn about events and opportunities in the area and should be broadly publicized and reoccur weekly or biweekly.

The meeting host should note attendees and topics of conversation, and publish online (via Facebook page, Discord server, or some other agreed upon site to access after the event). These notes will serve as an informal local business directory and should be constantly updated with information after each Community Coffee event.

Survey business owners to determine intent to grow and identify needed resources.

Information collected should include:

- What are the plans for expansion, closure, or relocation?
- Are there B2B goods or services needed that could be provided by other local businesses? (Such as printing, accounting, marketing, etc.)
- What are their plans to invest in commercial property upgrades, workforce, etc.?
- Does this business provide employment for residents?
- Does this business directly or indirectly contribute to quality of life within the community?
- What resources would enable the business to grow?

Provide business expansion resources to established local businesses who are interested in growing their operations.

Provide resources to address the gaps identified that will bolster local business growth. The County's business support efforts should be broadly targeted, providing best practices to all local businesses via workshops or information for business owners.

Better City can provide direct support to local businesses through their engagement and additional recommendations to continue supporting business growth.



FACILITATE ENTREPRENEURSHIP

According to the [Kauffman Indicators of Entrepreneurship](#), businesses within their first year in Gilpin County contribute much less to the economy than businesses in neighboring counties contribute to their own economies. Gilpin County contributes 1.37% (Boulder = 4.22%) of private sector jobs, provide 66.05% (Boulder = 93.37%) of relative earnings, created is 5.13 jobs (Boulder = 6), and have 51.41% (Boulder = 59.44%) stable jobs (see below). As such, entrepreneurs are likely to go to a neighboring county for a more supportive atmosphere.

REGION	CONTRIBUTION	COMPENSATION	CREATION	CONSTANCY
	The share of private sector jobs held at firms aged 0-1 year old	Relative earnings of private sector jobs at firms aged 0-1 year old in a specific geography compared to the average earnings at firms of all ages across the U.S.	Number of net new jobs created at firms aged 0-1 year old per 1,000 people	Share of jobs held at firms aged 0-1 year old that are stable (lasting three or more quarters)
Boulder County	4.22%	93.37%	6.00	59.44%
Clear Creek County	9.31%	90.43%	10.85	56.38%
Gilpin County	1.37%	66.05%	5.13	51.41%
Grand County	6.12%	45.44%	9.50	42.76%
Jefferson County	3.27%	68.99%	3.82	54.18%

Tasks

- Conduct fee comparison for Gilpin and neighboring counties and recommend fee adjustments to the County as appropriate.**

The fees for small business startups should be comparable to those of neighboring Counties; otherwise, entrepreneurs are incentivized to open their business elsewhere. Interviewees mentioned that fees in Gilpin cut into new businesses profits and create a barrier to starting a business, citing that it is 3 to 4 times more expensive to operate a food truck in Gilpin County than in Boulder County. A Mobile Vendor Permit fee in



Boulder County is [\\$75 per year](#) (plus a [\\$385 licensing fee](#)), and [\\$1,000 per year](#) plus a \$100 monthly fee) in Gilpin County. The difference between these Mobile Vendor Permit fees indicates that there may be room for improvement. Research is underway to analyze how Gilpin County's business fees compare to that of its neighbors.

- ❑ **Conduct permitting process analysis and collaborate with County staff to identify potential process improvements (such as allowing business owners to apply for some permits that are currently restricted to property owners).**

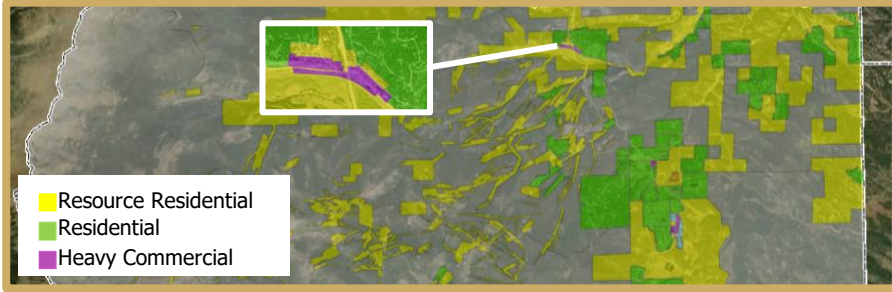
Certain permits (i.e. signage permits) require the permit application to be submitted by the property owner—assuming this is also the business owner, often which is not the case. When a business owner must request that their landlord obtain the permit, it creates an added level of complication, especially if it is an absentee landlord. Local business owners suggested that permit process improvements could facilitate an increase in entrepreneurship in Gilpin.

- ❑ **Change zoning verbiage under the permitted uses for C4 to align with the definition summary of C4 (include industrial uses).**

Most of the County is [zoned for residential](#) uses. Resource Residential zoning provides for a balanced rural-urban environment without interfering with the entrepreneurial abilities and endeavors of residents—an excellent best practice for supporting local entrepreneurship.

Main Street and Tolland Road are zoned Heavy Commercial (C4). The definition of the zoning districts ([page 26](#)) states Heavy Commercial is “intended for mixed-use development that provides a full range of residential uses as well as commercial, institutional, and industrial uses.” However, industrial was not included in the list of permitted uses ([pages 28-29](#)). Adding “industrial” would align with the definition summary and clarify zoning expectations for entrepreneurs in the area interested in light-industrial (artisan/craft manufacturing).





APPENDICES

Appendix A: Prior Plans

Prior studies and plans reviewed include:

- 2017 Gilpin County Master Plan
- 2017 Clear Creek and Gilpin County Broadband Plan
- 2017 Gilpin County Broadband Survey Results
- 2017 Central City Resiliency & Recovery Plan
- 2018 Transit Study
- 2019 Gilpin County Quality of Life Survey Report and Results
- 2019 Gilpin County Strategic Plan
- 2020 Community Survey Responses
- 2020 Black Hawk Comprehensive Plan
- 2020 Central City Comprehensive Plan
- 2020 Central City Market Analysis
- 2021 Zoning Regulations
- 2022 Gilpin County Budget



Appendix B: Interviewees

Interviewees provided first-hand perspective on the challenges, strengths, and desired economic development objectives in Gilpin County. Interviews were conducted with 47 locals, including county, city, and state leaders and staff, local business owners, entrepreneurs, news reporters, youth, and residents.

Key themes brought up by residents include:

- **Grocery stores & other amenities:** There are no grocery stores, laundromats, banks, or other basic services in the county. Interviewees are divided about bringing or not bringing in these types of businesses due to the small population, competition from casinos, and better pricing and products elsewhere.
- **Family entertainment options:** As more casinos have established themselves in Black Hawk and Central City, there has been a significant decrease in family friendly entertainment options, and interviewees and focus group members expressed a strong interest in providing more family-friendly options.
- **Rental options:** Interviewees believe that there is a potential market for outdoor recreation rental options for visitors who visit the county and need rentals for equipment such as kayaks, tents, etc.
- **More trails:** According to online maps and word of mouth, there are over 100 trails in the county boundaries, but few are developed, well-marked, and properly designated. Residents would like to see better developed common trails with better parking and restroom options.
- **Develop the cities, keep the mountains rural:** 88% of community residents choose to live in the county for rural mountain living and the privacy it provides. Residents understand and support the idea of economic development and diversification but express an interest in limiting it to the two cities and Rollinsville.
- **Foot traffic:** Residents said that there is a lack of foot traffic in the county and would like to be able to walk outside and see some of the hustle and bustle that comes with a thriving city.
- **Transportation:** Residents have expressed concerns and wishes to have bus services available to transport



tourists and residents between Black Hawk, Central, Rollinsville, and Nederland, in addition to having a train stop in Rollinsville.

- **Places to spend money:** Interviewees and focus group members expressed a desire to have more places in the county that provide entertainment and dining options.
- **Small businesses:** Business owners and entrepreneurs expressed a concern for their businesses and the difficulties businesses face in not only formation, but also staying open and bringing in constant revenue.
- **Communication:** Interviewees discussed the events that take place in the county but brought up concerns regarding how those events are noticed and the lack of a united form of communication that reaches all residents and informs them and visitors of current events.
- **Utilities & better infrastructure:** Infrastructure within Gilpin County – water, sewage treatment, and roads – both in and out of Black Hawk, Central City, and Rollinsville, are constrained and cannot sustain growth. Residents are concerned that expanding these resources would be a costly process, take too long, and may result in a low return on investment.
- **Easily accessible permits:** Business owners stated that the permit process and fees need to be more streamlined and comparable to those of neighboring counties.

Regarding economic development, key themes include:

- **Not a lot of high paying jobs:** Many available jobs provide low incomes and are a mismatch for the skillsets residents have acquired from their education and work experience.
- **Not a lot of diversity:** Interviewees expressed an interest in diversifying the economy through providing more food, retail, employment opportunities, and other services.
- **Lack of utilities & water:** As with many municipalities in Colorado, residents are concerned about water scarcity, rights, and sustainability which contribute to limited waste management options.
- **Businesses cannot compete with casinos:** Casinos provide low-cost services to their customers, making



competition difficult for local business, which is frustrating for both local businesses and entrepreneurs.

- **Many vacant buildings:** As casinos have vacated the cities, specifically Central, property owners and municipalities have vacant buildings that are not maintained that could be, which is a concern for both community members and leaders.

Quotes from Interviewees:

“People love Gilpin because it's rural, you know your neighbors, it's not a covenant controlled neighborhood, it's accessible, and there's not a lot of gentrification yet.”

“Tourism is a multibillion dollar industry and could be used more in Gilpin County. It's a great option for tourism because it's the shortest getaway to the mountains & offers festivals and historic events. “

“The reason the county established successful amenities is because people who lived here wanted to enjoy it themselves - so we were willing to organize and come together.”

“There are not a lot of entrepreneurs in Gilpin County because there's a proven history that shows it's just not successful.”

“The County needs to either develop a building code that requires building maintenance or enforce existing nuisance ordinances. No one is required to maintain properties and buildings, which will never attract businesses.”

“I arrived just as the business owner was closing for the day because there's not much going on in Rollinsville on Tuesdays. I would really like to see more businesses in Rollinsville.”



Appendix C: Socio-Demographic & Economic Data

An interactive dashboard that provides data for Gilpin County can be found [here](#).

Key data points include the following:

Population Growth & Demographics

Gilpin County's population is 5,873 approximately according to U.S. Census Bureau, American Community Survey, 2021, with most residents living in the unincorporated areas of the county. Cities in the County's include Central City and Black Hawk.

Place	Population
Gilpin County	5,873
Black Hawk	127
Central City	785
Rollinsville	197

Source: U.S. Census Bureau, American Community Survey, 2021

In 2021, the largest racial or ethnic group in Gilpin County was the white (non-Hispanic) group, which had a population of 5,040. Between 2010 and 2021. The Hispanic/Latino population had the most growth increasing by 176 from 285 in 2010 to 461 in 2021.

Among six age groups:

0 to 4 years old	35 to 49
5 to 19 years old	50 to 64, and
20 to 34	65 and older

The 65+ group was the fastest growing between 2010 and 2021 with its population increasing 119.2%. The 0 to 4 age group declined the most dropping 40.4% between 2010 and 2021.

Local Economy

Gilpin County's gaming industry was established in Gilpin County in October 1991 after 1990 legislation was passed.

Location Quotient

A location quotient analysis is a statistical method used to measure the concentration of industries or occupations in a



geographic area in relation to its concentration in a larger area (usually a state or a country).

The employment location quotient (LQ) analysis for Gilpin County compares the concentration of employment by industry in the County with the State averages. The LQ is calculated as shown below:

$$\text{Location Quotient (LQ)} = \frac{\text{Local Proportion}}{\text{State Proportion}}$$

Where the local and state proportions are calculated as follows:

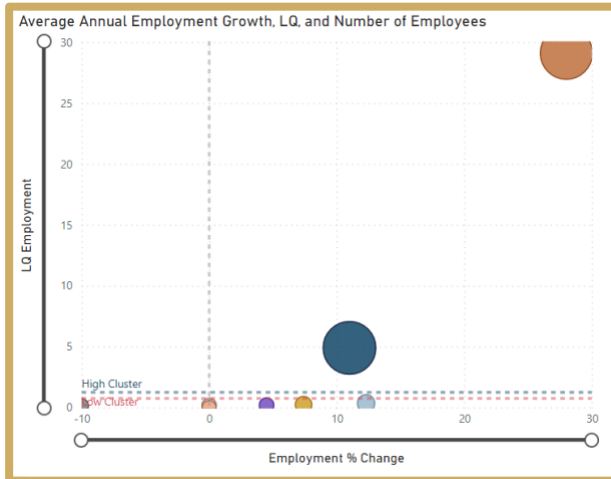
$$\text{Local Proportion} = \frac{\text{Employees in the County in Industry X}}{\text{Total \# of Employees in the County}}$$

$$\text{State Proportion} = \frac{\text{Employees in the State in Industry X}}{\text{Total \# of Employees in the State}}$$

Location quotient analysis is commonly used in economic development, regional planning, and workforce development to identify industry clusters, target industries for growth, and understand the competitive advantages of a particular region or locality. It can also be used to assess the potential impacts of policy changes or economic shocks on a specific industry or occupation in a local area.

Gilpin County's Employment Location Quotient indicates it has 29 times the concentration of Arts, Entertainment, & Recreation and 5 times the concentration of Accommodation & Food Services as the Colorado averages, shown on the X-axis of the following chart. The Y-axis shows year-over-year employment change, indicating that Arts, Entertainment, & Recreation is also growing 28% faster compared to Colorado averages, the size of the bubble indicates number of employees in each industry.





Hachman Index

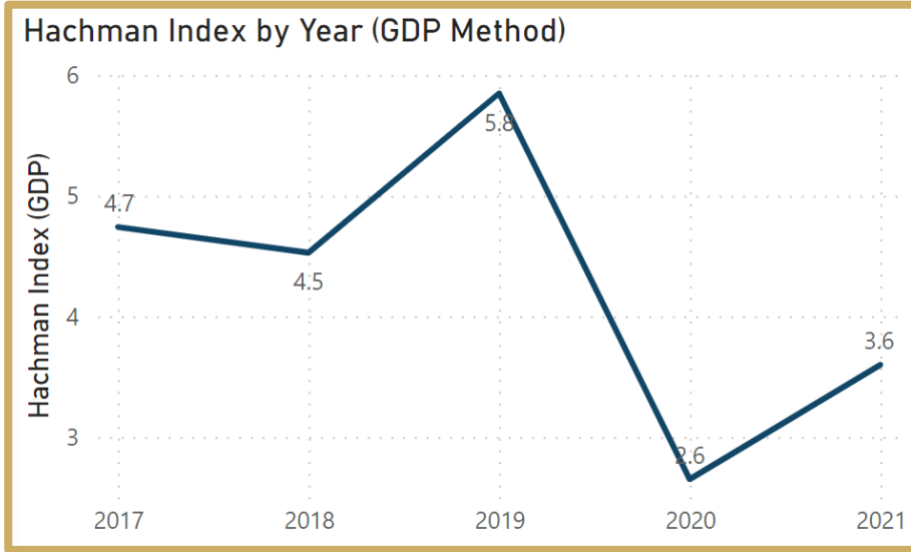
The Hachman Index measures the economic diversity of a region by using a reciprocal sum, or mean location quotient, of Gilpin County across all industries, where the mean is generated by weighting the respective sectors' location quotients by the sector shares in the US.

$$HI = \frac{1}{\sum_i \left(\frac{E_{GC}}{E_{US}} \right) * (E_{SI})}$$

E_{GC} = Share of Gilpin County's employment in industry i
 E_{RI} = Share of US's employment in industry i

The index is from 0 – 100, with a higher score indicating more economic diversity through a similarity to the distribution of industries in the US. The 2021 Hachman Index for Colorado was 95 (very economically diverse) and the Hachman Index for Gilpin County was 6.3 (a low level of economic diversity). The Hachman Index can also be applied to GDP, as shown in the chart below. The County's score using the GDP method is even lower than when using the employment method. It is recommended that the County track the Hachman Index over time to measure progress in county-wide diversification efforts.



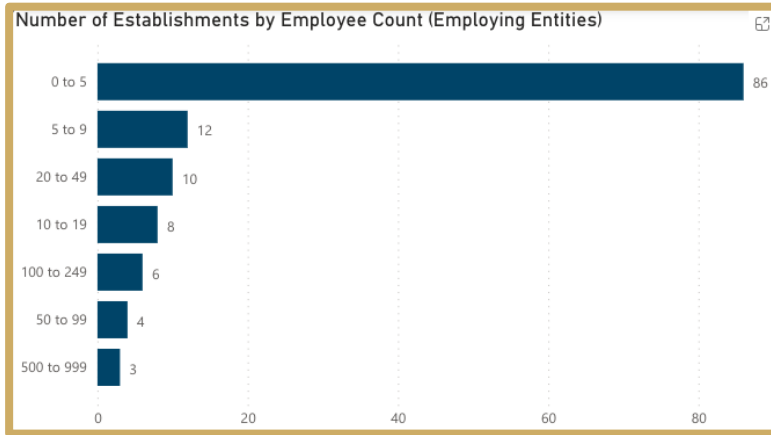


The County depends on tourism to support the gaming industry, which has [recovered](#) from the COVID-19 pandemic.

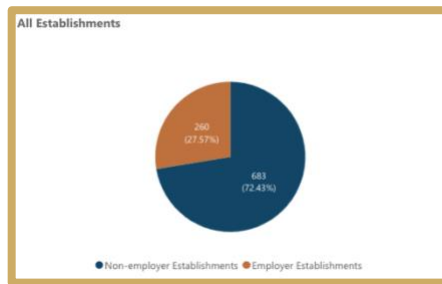


According to the U.S. Census Bureau, County Business Patterns, 67% of Gilpin County’s employing entities (86 out of 129) are small businesses that employ 0–5 employees each. Only 1% of employing entities (13 out of 129) employ 50–999 employees.





Non-employer establishments (those without paid employees), have annual business receipts of \$1,000 or more and are subject to federal income taxes. They are typically real estate agent businesses and independent contractors and constitute nearly three-quarters of all businesses nationally. Gilpin County falls slightly behind the national trend with approximately 72% of all establishments being non-employer establishments and 28% of all establishments being employer establishments.



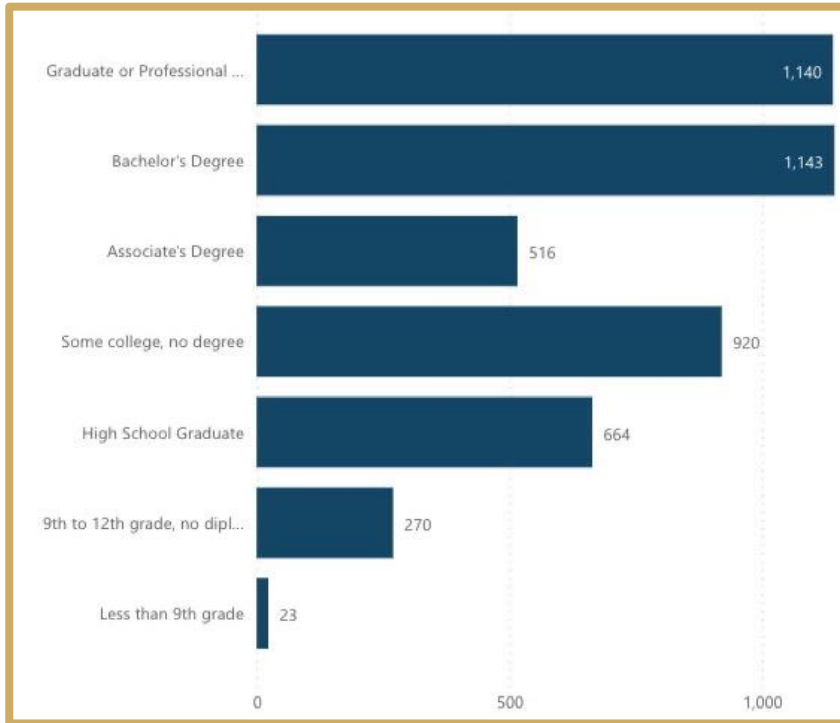
Workforce

Gilpin County is a highly-educated community, with 24% of County residents holding a bachelor's degree, compared to 26% of Colorado residents.

Degree	Gilpin County	Colorado
Bachelor's	24%	26%
Graduate or Professional	24%	16%

Source: U.S. Census Bureau, American Community Survey, 2021





Of Gilpin County’s employed residents, 34% hold Management or Office/Administrative Support jobs, compared to the Colorado state average of 23%. This indicates that the jobs available within the community are a mismatch for the occupations that residents currently hold.

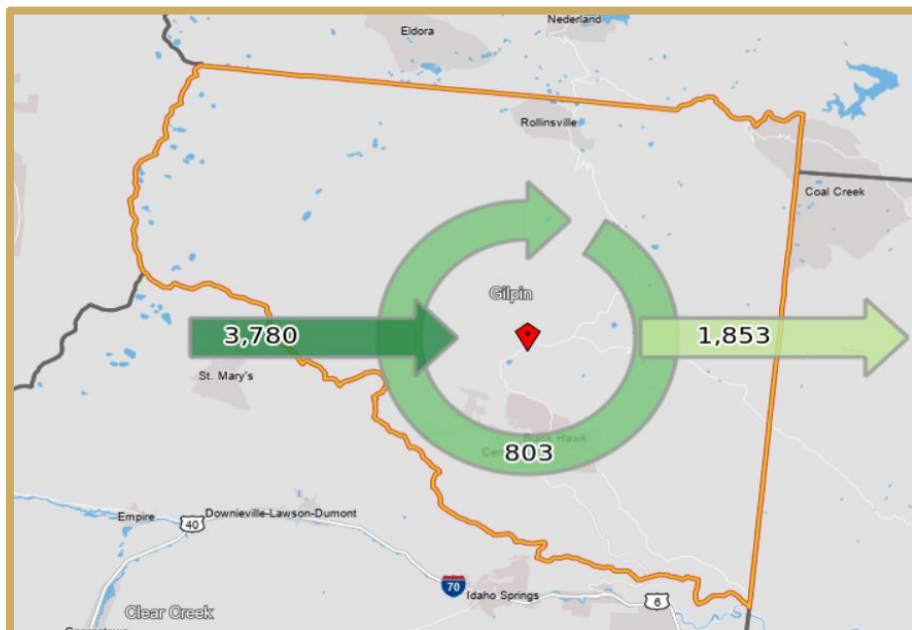
Commuting

In 2021, it was estimated that 86% of residents work outside of their homes and commute daily, while 14% of residents work from home (U.S. Census Bureau, 2021 ACS 5-year estimates).

In a survey of 29 businesses in Gilpin County, 100% of the respondents reported having employees who work from home at least one day a week, making it important that residents have secure and stable internet access in their homes (Clear Creek and Gilpin Counties Strategic Broadband Plan October 2017).



The disparity between the lack of relative population growth given employment growth is explained by commuting patterns. From 1990 to 2000 the number of commuters into Gilpin County increased from 44 to 3,210 (a 7,195% increase). Twenty-five percent of the new commuters came from Arapahoe and Denver counties. Only 803 residents work in the County. 1,853 residents commute to different counties to work, and many those employed in the county (3,870) are not County residents.



High-Speed Internet Availability

In Gilpin County, according to [Broadband Map USA](#), CenturyLink provides DSL broadband technologies to much of Central City. and Rollinsville, but only 57% of the population in Black Hawk and 46.85% of Coal Creek have DSL service.



Rollinsville does not have access to cable. Wireless connectivity is available in all the municipalities within Gilpin County.

Wireline Broadband Availability and Speeds				
Wireline Broadband Availability				
Percent of Gilpin County with Available Download Speeds				
	Black Hawk	Central City	Coal Creek	** Rollinsville
768k	100.00%	100.00%	94.09%	95.11%
1.5M	100.00%	100.00%	94.09%	95.11%
3 M	100.00%	100.00%	94.09%	95.11%
6 M	100.00%	100.00%	94.09%	94.57%
10 M	100.00%	100.00%	0.00%	94.57%
25 M	100.00%	100.00%	0.00%	75.00%
50 M	100.00%	100.00%	0.00%	0.00%
100 M	0.00%	0.00%	0.00%	0.00%
1 Gig	0.00%	0.00%	0.00%	0.00%

Wireline Broadband Availability				
Percent of Gilpin County with Available Upload Speeds				
	Black Hawk	Central City	Coal Creek	** Rollinsville
200k	100.00%	100.00%	94.09%	95.11%
768k	100.00%	100.00%	94.09%	95.11%
1.5M	100.00%	100.00%	94.09%	75.00%
3 M	100.00%	100.00%	94.09%	75.00%
6 M	0.00%	0.00%	0.00%	72.83%
10 M	0.00%	0.00%	0.00%	72.83%
25 M	0.00%	0.00%	0.00%	0.00%
50 M	0.00%	0.00%	0.00%	0.00%
100 M	0.00%	0.00%	0.00%	0.00%
1 Gig	0.00%	0.00%	0.00%	0.00%

Wireless Broadband Availability and Speeds				
Wireless Broadband Availability				
Percent of Gilpin County with Available Download Speeds				
	Black Hawk	Central City	Coal Creek	** Rollinsville
768k	100.00%	100.00%	100.00%	100.00%
1.5M	100.00%	100.00%	100.00%	100.00%
3 M	100.00%	100.00%	100.00%	100.00%
6 M	100.00%	100.00%	100.00%	100.00%
10 M	100.00%	100.00%	100.00%	100.00%
25 M	0.00%	0.00%	0.00%	0.00%
50 M	0.00%	0.00%	0.00%	0.00%
100 M	0.00%	0.00%	0.00%	0.00%
1 Gig	0.00%	0.00%	0.00%	0.00%

Wireless Broadband Availability				
Percent of Gilpin County with Available Upload Speeds				
	Black Hawk	Central City	Coal Creek	** Rollinsville
200k	100.00%	100.00%	100.00%	100.00%
768k	100.00%	100.00%	100.00%	100.00%
1.5M	100.00%	100.00%	100.00%	100.00%
3 M	100.00%	100.00%	100.00%	100.00%
6 M	22.61%	53.21%	93.70%	100.00%
10 M	22.61%	53.21%	0.00%	0.00%
25 M	0.00%	0.00%	0.00%	0.00%
50 M	0.00%	0.00%	0.00%	0.00%
100 M	0.00%	0.00%	0.00%	0.00%
1 Gig	0.00%	0.00%	0.00%	0.00%

Over 40% of Gilpin County’s population is located outside of the two cities, making implementing a broadband strategy in rural parts of the County difficult. Capital costs to upgrade infrastructure are high and in less populated areas of the country, the business plan is difficult to make work for service providers.

Appendix D: Other Opportunities Considered

Not Feasible Projects

Several ideas identified in the early planning phase required additional analysis to determine viability. The following were excluded from the plan, with reasons detailed below.

- **Recruiting a grocery store or forming a co-op:** about half of our interviewees/focus group members mentioned a want/need for a grocery store seeing as there is no mainstream grocery store within the county, and residents must plan long day trips. Research shows Gilpin County does not have the population to support a mainstream grocery store nor do residents want to pay the expected higher prices. The alternate solution is to provide support for the local co-op and farmer's market, The Holistic Homestead, and support the resources that it provides community members by improving marketing strategies and spending \$5-10 there a week.
- **Non-casino dining:** while there are plenty of dining options within the casinos, non-casino dining is limited in Gilpin County, making it difficult for residents, especially children, to eat out. Although it is possible to construct a plan to establish more non-casino dining options, the implementation portion is much more difficult seeing as there is competition and sterilization due to the casinos in the cities and there is not enough infrastructure available in Rollinsville to support another restaurant.
- **Affordable housing:** housing options in Gilpin County is limited and there is even less availability of affordable housing options. When conducting interviews, many residents stated that they do not wish to see an increase in population nor the need to increase services, which would both happen if Gilpin County were to implement housing projects. Developers already in the County have land available and options to expand their apartment and townhome complexes if desired. Additional public support for population growth and infrastructure improvements would be needed to warrant the local government taking on an affordable housing project.
- **Providing visitation data:** diving into the statistics regarding visitors to the county could assist in providing better focused future services and amenities to visitors



and tourists; however, the concept did not appeal to those interviewed, therefore it was disregarded.

Potential Projects

The following projects could potentially be pursued by the County. Priority efforts should be placed on the main initiatives outlined in this plan, but once those are complete—or underway—the following are projects that could be started.

Leverage Other Outdoor Recreation Assets

Once trailhead enhancements are underway, the next step for the County to consider is how other outdoor recreation assets (shooting ranges, white water rafting, fishing, and hunting) can be leveraged for economic development.

- **Concept:** While nearby cities and national parks have visitor centers, Gilpin County does not have a Visitor Center. The Community Center could potentially serve a secondary function as a visitor center, providing information regarding opportunities and locations of the recreational, natural, cultural, and historical experiences within the County to help provide for visitor safety and enjoyment.
- **Concept:** Recruit an outdoor rental gear company to have gear accessible to rent so recreators do not have to haul heavy and expensive equipment on their trips to and from Gilpin County.

Events & Programing

As one of the original 17 counties in Colorado formed with the institution of the Colorado Territory in 1861, Gilpin County became the destination of people seeking riches. Gilpin County has maintained its historic identity, which can be seen in the historic downtowns of Black Hawk and Central City. Community members and stakeholders pride themselves on having a robust and active arts and music scene to take advantage of its history and currently hosts festivals and events throughout the year, including but not limited to:

- Opera Teasers
- Father’s Day Fishing Derbies
- Stills in the Hills
- Central City Opera Season
- Madam Lou Bunch Day
- Great Central City Beer Festival
- Cemetery Crawls
- Gilpin Art Association Shows



- Tommy knocker Holidays

These events are well-known amongst residents as well as tourists from neighboring counties and the Denver metropolitan area and attract many attendees. Utilizing the success rate of events and devising a strategy to hold more events to attract visitors by providing quality experiences.

The Community Center & Fairgrounds: host to many fun and educational programs for children, adults, and families. Annual events, such as the county fair, flea market, fall and winter festivals are free to the public. These are venues that the County has already developed, providing visitors with parking, power, public restrooms, and water. These assets are underutilized—mainly used to host clubs, gym equipment, sport activities, and annual rodeos/County fairs.

- **Concept:** Find additional ways to utilize the Recreation Center and Fairgrounds to support economic development. Develop events and programming that will utilize these existing assets to attract visitors and create opportunities for businesses to sell their goods and services.

The Central City Opera House: a community asset that could be better utilized year-round, instead of the few short months of Opera Season. Opera Houses are primarily designed to host operatic performances, but they can also be used for a variety of other events and functions which could attract visitors and contribute to foot traffic in this commercial area.



- **Concept:** Recruit performing arts organizations that can utilize the Opera House.



Appendix E: Task List

Rollinsville Main Street Improvements

- Compile list of recommended improvements.
- Conduct planning charrette(s).
- Create a Main Street improvement plan.
- Meet with property owners to determine what funding mechanisms they would like to use to implement the Main Street improvement plan.

High-Speed Internet

- Update the 2017 feasibility study with current internet speed data by collecting speed test responses via a geofenced targeted marketing campaign.
- Conduct due diligence on satellite internet providers.
- Perform a Cost-Benefit Analysis of broadband development vs satellite internet.
- Draft and publish a Request for Proposals for the purchase of services for broadband network design and delivery.
- Consult with nearby jurisdictions.
- Apply for the [Advance Colorado Broadband Grant](#) Program to fund the Network Design & Delivery.
- Hire a project manager to promote these efforts.

Potential Companion Project: EV Charging Stations

- Map potential route for EV Charging Stations along same route where the broadband infrastructure would be constructed.
- Inform Community members of the opportunity and test its viability, support, and demand.
- Conduct a Feasibility Study to determine whether it is feasible to construct EV Charging Stations in mid-county and north-county and whether their utilization would cover the costs of their construction.
- If feasible, apply for funding.
- Publish a Request for Proposal to recruit potential businesses to devise a deployment and sustainability plan.



Enhance Trail Assets

- Create project plans to enhance trailheads at key trails with signage and parking. Plans should include description, budget and funding plan, timeline, specific tasks, and partner roles and responsibilities.
- Create and install interpretive signs on developed and enhanced trails.
- Apply for funding to implement trailhead enhancements.
- Commission a map brochure that helps tourists access both trails and local businesses.
- Utilize funds garnered from Gilpin County's Lodging Tax, which was established to provide support for County tourism, enhance the visitor experience, and address impacts visitors have on the County.

Facilitate Local Business Growth

- Initiate a regular Community Coffee event, where county residents (including businesses owners, self-employed, and others) can meet to network and learn about events and opportunities in the area.
- Survey business owners to determine intent to grow and identify needed resources.
- Provide business expansion resources to established local businesses who are interested in growing their operations.

Facilitate Entrepreneurship

- Conduct fee comparison for Gilpin and neighboring counties and recommend fee adjustments to the County as appropriate.
- Conduct permitting process analysis and collaborate with County staff to identify potential process improvements (such as allowing business owners to apply for some permits that are currently restricted to property owners).
- Change zoning verbiage under the permitted uses for C4 to align with the definition summary of C4 (include industrial uses).

