

NCA Analysis on the Current Niwot Incorporation Proposal

Household Costs of Incorporation

A group of local citizens has formed a committee with the purpose of advancing a plan for the incorporation of Niwot - making Niwot a city. The committee is named "The Niwot Incorporation Committee". You can view complete details of their proposition at www.niwot.town.

As part of our commitment to inform our members and the community on issues that could impact them, the Niwot Community Association (NCA) has formed a committee to meet with stakeholders, research legal policies, and analyze each of the components of the proposal. Over the coming months we will publish results of ongoing research to help the citizens of the greater Niwot community be well informed.

The NCA did not initiate the current incorporation effort and neither endorses nor opposes it.

The NCA board does not advocate or endorse any specific issue or candidate. Information is being provided to fulfill our charter as a conduit of information so that the public can be well informed. When appropriate, the NCA will conduct community surveys to gauge sentiment, gather feedback, and collect questions for issues that need additional clarification.

Household Costs of Incorporation

There is no current exact answer to the question: "*What will Niwot incorporation cost me?*"

All of these statements are true:

- It depends on which of the November ballot issues pass or fail
- Estimating property taxes is fairly straightforward
- Sales and use taxes vary greatly by household and personal spending and year to year
- Other indirect costs are hard to quantify but they will likely exist

What is a 'use tax'?

How could my broadband and cellular bills change?

Most people have a good grasp at what property and sales taxes are. A 'use tax' is a tax on goods used within a city when no sales tax has been paid. This would apply to everything delivered to your home. See "Sales & Use Taxes (2 of 4)" below.

There may be additional charges added to the cost of service providers such as Comcast, CenturyLink, T-Mobile, & Verizon. Every city around Niwot currently does this adding up to 3% to customer bills. See "Service provider sales tax and/or franchise fees (3 of 4)" below.

Here is a breakdown of the 4 financial impacts that households would likely have under an incorporated Niwot:

Property taxes (1 of 4)

Household property taxes will increase 4 mills for those living in the proposed boundaries if BOTH of these November ballot issues pass:

1. "Incorporation"
2. "Authorization to Levy a Property Tax"

Of the 4 potential cost streams, property tax is the easiest to estimate. A complete explanation of how mill levy applies to property tax can be found here:

<https://bouldercounty.gov/property-and-land/assessor/assessment/tax-calculation>

In addition, both the [Niwot Incorporation Committee](#) and [Neighbors for Niwot](#) websites have calculators for computing property tax and both return very similar results.

Sales & Use Taxes (2 of 4)

Businesses within the proposed incorporation boundaries will apply a 2.5% sales tax on all taxable purchases if BOTH of these November ballot issues pass:

1. "Incorporation"
2. "Authorization to Levy a Sales and Use Tax"

It is important to note that Niwot businesses currently charge an additional 1.0% sales tax on all taxable purchases that fund the Niwot Local Improvement District (LID) and under incorporation this would go away.

Use taxes: Any online or delivered purchase will also have a 2.5% use tax; a tax on goods used within the proposed boundaries when no sales tax has been paid.

Online purchases (e.g. Amazon) will collect and forward the same 2.5% sales tax for the taxing district of incorporated Niwot.

Purchase of an automobile that is registered to an address within the taxing district will also incur the 2.5% sales tax.

For kitchen appliances (e.g refrigerator), HVAC system, water heater, garage door ... Sales tax would be on the material cost and NOT the cost of labor to install.

Determining the household sales tax cost is extremely hard because not only does it vary by individual spending habits, but also, year to year. While you may order household items monthly on Amazon, the purchase of a car or HVAC system occurs less often. But in all cases, there will be a 2.5% use tax.

Once again, both the [Niwot Incorporation Committee](#) and [Neighbors for Niwot](#) websites have calculators for computing sales tax and both return similar results.

Service provider sales tax and/or franchise fees (3 of 4)

It is not guaranteed that service provider sales tax or franchise fees would be enacted, but as an incorporated town Niwot would be able to do so. Just like the state of Colorado is able to tax your services, an incorporated Niwot could also apply taxes and fees to services like:

- Broadband / ISP: Comcast-Xfinity, CenturyLink, ...
- Garbage / recycling: Western Disposal
- Mobile / cellular: AT&T, T-Mobile, Verizon, ...

Surrounding cities to Niwot all impose such taxes and franchise fees typically at 3%.

It has been mentioned that an incorporated Niwot would be able to enter into a franchise agreement with Xcel energy and then be able to have a level of service agreement to ensure that power to the downtown businesses do not get cut off during an extreme weather event. Xcel would charge a franchise fee to all homes in the service area.

Verizon has a bill estimator that shows the different taxes and fees for different cities.

<https://www.verizon.com/support/taxes-and-surcharge-estimator>

You can find and use a local mailing address from different cities to see the following charges to the base rate that Verizon would charge:

- Boulder: 9.195%
- Erie: 7.400%
- Lafayette: 9.205%
- Longmont 8.865%
- Lyons: 9.335%
- Niwot: 5.335% (unincorporated)

At the end of this document are some actual August/September 2026 bills from different cities for comparison. Sales tax and franchise fees are identified in red.

Other fees (4 of 4)

By far the hardest to estimate are the fees that may be higher or lower than what Boulder County currently charges. In the grand scheme of things, these are fractional in size to the previous 3 topics discussed above, but still worth mentioning. These include:

- Development application and inspection
- Event / road closure
- Business license
- Permitting and license
- Utility and capital expansion
- Service & processing

Sources and Links

- ❖ Niwot Community Association (NCA):
<https://www.niwot.org>
- ❖ Niwot Incorporation Committee:
<http://www.niwot.town>
- ❖ Neighbors for Niwot:
<https://neighborsforniwot.org>
- ❖ Boulder County Assessor tax calculation
<https://bouldercounty.gov/property-and-land/assessor/assessment/tax-calculation>
- ❖ State of Colorado Sales & Use Tax Topics: Telecommunications
<https://tax.colorado.gov/sales-use-tax-topics-telecommunications>
- ❖ City of Longmont
 - Residential energy rates and fees
<https://longmontcolorado.gov/longmont-power-communications/rates-and-fees/residential-rates>
 - General fund schedule of revenues and other financing YTD through November 2025
<https://longmontcolorado.gov/wp-content/uploads/2026/02/11-2025-Interim-ADA>

[pdf](#)

❖ Verizon estimator

<https://www.verizon.com/support/taxes-and-surcharge-estimator>

Unincorporated Niwot service provider bills compared to nearby cities:

Broadband / ISP

Niwot - Comcast

Regular monthly charges	\$264.20
My Xfinity plan	\$179.20
My Xfinity services	\$189.20
TV: Video Price	\$105.31
Equipment & services	\$85.00
TV Box + Remote	\$70.00
Qty 5 @ \$14.00 each	
Internet/Voice Equipment Rental	\$15.00
Taxes, fees and other charges	\$10.65
Other charges	\$3.35
Federal Universal Service Fund	\$1.51
Regulatory Cost Recovery	\$1.84
Taxes & government fees	\$7.30
Sales Tax	\$5.59
Colorado 911 Surcharge	\$0.16
City/local 911 Fees	\$1.25
988 Fee	\$0.30

Niwot - CenturyLink

ACCOUNT SUMMARY

Previous Balance	56.50
Payment Received -Aug. 21, 2026	-56.50
Balance Forward	.00
Total New Charges	56.50

**TOTAL AMOUNT DUE
By Sep. 21, 2026** **\$56.50**

SERVICES

Packages	55.00
Additional Charges and Credits	1.50
TOTAL SERVICES	\$56.50

Dacono - Comcast

Regular monthly charges	\$114.00
My Xfinity plan	\$99.00
Internet: Superfast Internet	\$99.00
Equipment & services	\$15.00
Xfinity Flex	\$0.00
Streaming TV Box Rental.	
Internet Equipment Rental.	\$15.00
Taxes, fees and other charges	\$0.89
Taxes & government fees	\$0.89
Sales Tax	\$0.89

Erie - Comcast

Taxes, fees and other charges	\$7.56
Other charges	\$5.35
Regulatory Cost Recovery	\$0.17
Public, Educ & Govt Fee	\$0.50
Franchise Fee	\$4.68
Taxes & government fees	\$2.21
Sales Tax	\$2.21

Energy - Electricity

Niwot - Xcel electric

ELECTRICITY CHARGES		RATE: RETOU Res Energy TOU	
DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$7.10
RETOU On Peak	348 kWh	\$0.212770	\$74.04
RETOU Off Peak	1654 kWh	\$0.078840	\$130.40
RDA	348 kWh	\$0.000680	\$0.24
Trans Cost Adj	204.44	11.32%	\$23.14
ECA Q3	204.44	29.00%	\$59.29
Demand Side Mgmt	204.44	10.89%	\$22.28
PurchCapCostAdj	204.44	3.21%	\$6.57
Trans Elec Plan	204.44	1.90%	\$3.89
Wildfire Adj	204.44	7.44%	\$15.21
Grid Mod Adj	204.44	0.94%	\$1.93
Renew. Energy Std Adj			\$3.42
Colo Energy Plan Adj			\$3.42
Clean Energy Plan Rev			\$4.29
Energy Assistance Chg			\$0.83
Total			\$356.05

Broomfield - Xcel Electricity

ELECTRICITY CHARGES		RATE: RETOU Res Energy TOU	
DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$7.10
RETOU On-Peak	402 kWh	\$0.212770	\$85.53
RETOU Off-Peak	1968 kWh	\$0.078840	\$155.16
RDA	402 kWh	\$0.000680	\$0.27
Trans Cost Adj	240.69	11.32%	\$27.24
ECA Q3	240.69	29.00%	\$69.80
Demand Side Mgmt	240.69	10.89%	\$26.23
PurchCapCostAdj	240.69	3.21%	\$7.73
Trans Elec Plan	240.69	1.90%	\$4.58
Wildfire Adj	240.69	7.44%	\$17.90
Grid Mod Adj	240.69	0.94%	\$2.26
Renew. Energy Std Adj			\$4.05
Colo Energy Plan Adj			\$4.05
Clean Energy Plan Rev			\$5.04
Energy Assistance Chg			\$0.83
Subtotal			\$417.77
Franchise Fee		3.00%	\$12.51
Sales Tax			\$17.82
Total			\$448.10

Dacono - United Power

CURRENT BILLING DETAIL

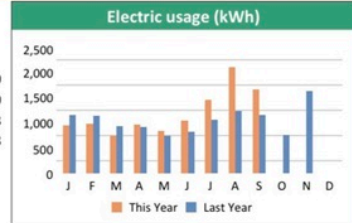
Energy Charge	780 KWH @ 0.1184	92.35
Demand Charge	5.664 KW @ 4.55	25.77
SLB-Street Lighting	1 Light	3.86
Fixed Charge		22.00
Franchise Fee		4.32
Sales Tax		4.45
Capital Credit Payout		-5.89
Current Month		146.86

Longmont Power



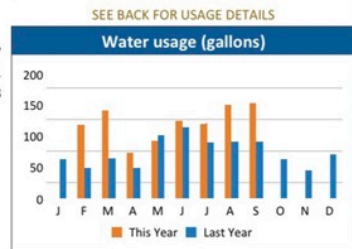
ELECTRIC SERVICES

Electric subtotal	\$217.20
Monthly service fee	\$17.50
City Tax	\$8.28
TOTAL ELECTRIC SERVICE	\$242.98



WATER SERVICES

Water subtotal	\$97.87
Monthly service fee	\$11.91
TOTAL WATER SERVICE	\$109.78



WASTEWATER SERVICES

Volume charge in gallons	
Usage 10900	
Rate 0.00782	
Wastewater subtotal	\$85.24
Monthly service fee	\$11.50
TOTAL WASTEWATER SERVICE	\$96.74



OTHER SERVICES

96 Gallon Trash	\$26.30
Compost Cart	\$9.90
Parks Greenway Maintenance Fee	\$2.00
Storm Drainage Charge	\$18.85
Waste Management Fee	\$2.96
TOTAL OTHER SERVICES	\$60.01

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View and pay your
utility bill online

Sign up at LongmontColorado.gov
for online utility billing. Receive
your bill by email and pay with a
credit or debit card through our
secure online payment system.

Energy - Gas

Niwot - Xcel gas

NATURAL GAS CHARGES

RATE: RG Residential

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$11.00
Usage Charge	21 therms	\$0.317170	\$6.66
Interstate Pipeline	21 therms	\$0.057700	\$1.21
Natural Gas Q3	21 therms	\$0.323400	\$6.79
Demand Side Mgmt			\$1.87
GRSA			\$1.53
Energy Assistance Chg			\$0.83
Total			\$29.89

Broomfield - Xcel gas

NATURAL GAS CHARGES

RATE: RG Residential

DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$11.00
Usage Charge	22 therms	\$0.317170	\$6.98
Interstate Pipeline	22 therms	\$0.057700	\$1.27
Natural Gas Q3	22 therms	\$0.323400	\$7.11
Demand Side Mgmt			\$1.91
GRSA			\$1.60
Energy Assistance Chg			\$0.83
Subtotal			\$30.70
Franchise Fee		3.00%	\$0.90
Sales Tax			\$1.28
Total			\$32.88

Longmont - Xcel gas

METER READING INFORMATION			
METER A1043841		Read Dates: 07/21/26 - 08/19/26 (29 Days)	
DESCRIPTION	CURRENT READING	PREVIOUS READING	USAGE
Total Energy	3667 Actual	3611 Actual	56 ccf
NATURAL GAS ADJUSTMENTS			
DESCRIPTION	VALUE UNITS	CONVERSION	VALUE UNITS
Therm Multiplier	56 ccf	x 0.914202	51 therms
NATURAL GAS CHARGES			
RATE: RG Residential			
DESCRIPTION	USAGE UNITS	RATE	CHARGE
Service & Facility			\$11.00
Usage Charge	51 therms	\$0.317170	\$16.18
Interstate Pipeline	51 therms	\$0.057700	\$2.94
Natural Gas Q3	51 therms	\$0.323400	\$16.49
Demand Side Mgmt			\$2.87
GRSA			\$3.71
Energy Assistance Chg			\$0.83
Subtotal			\$54.02
Franchise Fee		3.00%	\$1.60
Sales Tax			\$1.93
Total			\$57.55

Mobile / Cellular

Niwot - Verizon

Plan	\$44.00
5G Start	\$49.00
Jul 14 - Aug 13	
Verizon Visa Auto Pay and paper-free billing discount	-\$5.00
Jul 14 - Aug 13	
Surcharges	\$4.82
Fed Universal Service Charge	\$0.69
Regulatory Charge	\$0.21
Admin & Telco Recovery Charge	\$3.78
CO High Cost Fund Surchg	\$0.14
Taxes & gov fees	\$2.12
CO State 911 Surcharge	\$0.16
CO Tel Disability Acss Surchg	\$0.06
CO State 988 Surcharge	\$0.30
Boulder Cnty 911 Surchg	\$1.25
CO State Sis Tax-Telco	\$0.19
Boulder Cnty Sis Tax-Telco	\$0.09
Local Rtd Spd Tax-Telco	\$0.06
Local Cd Spd Tax-Telco	\$0.01

Broomfield - Verizon

Surcharges	\$4.89
Fed Universal Service Charge	\$0.75
Regulatory Charge	\$0.21
Admin & Telco Recovery Charge	\$3.78
CO High Cost Fund Surchg	\$0.15
Taxes & gov fees	\$5.09
CO State 911 Surcharge	\$0.16
CO Tel Disability Acss Surchg	\$0.06
CO State 988 Surcharge	\$0.30
Broom/Jeff Cnty 911 Surchg	\$2.17
CO State Sis Tax-Telco	\$0.09
CO State Sales Tax	\$0.75
Broomfield Cty/Cnty SisTax-Tel	\$0.17
Local Rtd Spd Tax-Telco	\$0.03
Broomfield Cty/Cnty Sales Tax	\$1.07
Local Rtd Spd Tax	\$0.26
Local Cd Spd Tax	\$0.03

Dacono - Verizon

Surcharges ⓘ	\$5.08
Fed Universal Service Charge	\$0.91
Regulatory Charge	\$0.21
Admin & Telco Recovery Charge	\$3.78
CO High Cost Fund Surchg	\$0.18
Taxes & gov fees ⓘ	\$3.01
CO State 911 Surcharge	\$0.16
CO Tel Disability Acss Surchg	\$0.06
CO State 988 Surcharge	\$0.30
Weld Cnty 911 Surchg	\$2.17
CO State Sls Tax-Telco	\$0.14
Dacono Cty Sls Tax-Telco	\$0.18
Total:	\$101.98

Erie - Xfinity Mobile

Taxes, fees & other charges	\$12.24
Taxes, fees & surcharges	\$9.09
911 Fee(s)	\$6.51
988 Fee(s)	\$0.90
Colorado 911 Surcharge	\$0.48
State & Local Sales Tax	\$1.20
Other Charges	\$3.15
Regulatory Recovery Fee	\$1.20
Universal Connectivity Charge	\$1.95

Longmont - Verizon

Plan	\$43.00
Plan rate adjustment Sep 2 - Oct 1	\$3.00
5G Start 1.0 Sep 2 - Oct 1	\$45.00
Auto Pay and paper-free billing discount Sep 2 - Oct 1	-\$5.00
Surcharges	\$5.23
Fed Universal Service Charge	\$1.04
Regulatory Charge	\$0.21
Admin & Telco Recovery Charge	\$3.78
CO High Cost Fund Surchg	\$0.20
Taxes & gov fees	\$2.31
CO State 911 Surcharge	\$0.16
CO Tel Disability Acss Surchg	\$0.06
CO State 988 Surcharge	\$0.30
Boulder Cnty 911 Surchg	\$1.25
CO State Sls Tax-Telco	\$0.16
Boulder Cnty Sls Tax-Telco	\$0.07
Longmont Cty Sls Tax-Telco	\$0.24
Local Rtd Spd Tax-Telco	\$0.06
Local Cd Spd Tax-Telco	\$0.01