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If you have an issue you would like the Women's Commission to research or discuss, please contact us the above email address.

# Women's Commission Newsletter Fort Collins, Colorado

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## HOUSING INSECURITY — THE KNOCKING ON THE DOOR MAY NOT BE OPPORTUNITY

The tap, tap on the door most likely is not Publisher's Clearing House offering you a prize check. It is more likely to be an eviction notice or a utility shut off or foreclosure notice. These are increasing in all economic levels. Soaring gas prices, increased costs of food, utilities, health care, child care, the mortgage crisis, stagnant and declining wages, job losses, slumping home values, the stock market, and credit card debt are having an impact on all of the residents in Larimer County. New projections for inflation predict prices will rise as high as 4.2%, while growth for the year will be 1.6%, and the unemployment rate could go to 5.7% this year. Federal Reserve Chairman Ben Bernanke reported in July that the instability of the housing market is the biggest threat to our fragile economy.

In June 2008, Larimer County foreclosures affected one in every 623 homes. Conventional advice tells us to spend one-third of our gross monthly income on housing. What does this mean for people living in Fort Collins? The Colorado Fiscal Policy Institute has released statistics for self-sufficiency standards based on local conditions. This means how much it costs to "make ends meet" for people in Fort Collins.

### Single adult

	Housing	Annual Income
2001	\$571	\$16,474
2004	\$597	\$17,456
2008	\$666	\$20,208

**One adult plus an infant, a preschooler, and a school age child:** based on enough money to cover housing, child care, food, transportation, health care, taxes and miscellaneous expenses.

	Housing	Annual Income
2001	\$979	\$52,156
2004	\$1,026	\$53,537
2008	\$1,175	\$63,583 [\$30.11/hr]

These figures come from *The Self-Sufficiency Standard for Colorado 2008: A Family Needs Budget* from the Colorado Fiscal Policy Institute

A single parent in Larimer County with two school-aged children needs to make \$45,000

annually just to live above the self-sufficiency standard. To be able to qualify for Federal Poverty Guidelines, this same family must make \$17,170 per year – or less. What happens to our families that make between \$17,170 and \$45,000 annually? These figures point out the grave problems of using Federal Poverty Guidelines for assessing affordable housing options and offering assistance to families!

Returning to the advice to spend one-third of our gross monthly income on housing, who can afford a home in Fort Collins? Based on 2007 figures, buying a median priced house at \$235,000, you would need to earn \$68,200. In 2007, 40.6% of the homes sold in Fort Collins/Loveland were not affordable to families earning a median income of \$68,200 annually. Affordable Housing in Larimer County serves individuals with incomes less than or equal to 80% of the Area Median Income. Section 8 housing is available through dwindling state monies. As a state, Colorado spends only 31 cents per citizen annually on housing investments. Over the last 30 years, federal funding for housing has declined 60% in Colorado.

If home ownership is not in the picture, what about the rates for renting? Thirty-three percent of households in Colorado are renters. Renters spent an average of 63% of their total income for housing and transportation in Colorado in 2006. In 2007, the average cost of renting was \$758. If you earn little, plan on spending the majority of your money to put a roof over your head.

Secure housing is needed by everyone in our community. We all need to learn how to manage our finances and help others through legitimate organizations such as Consumer Credit Counseling Services. Become familiar with the services at the Work Force Center. Contact 211 to connect with non profit and faith-based organizations that help with rent and utility assistance. When all else fails, remember that the city's homeless shelters are there in desperate times. We all have a stake in continuing and improving the quality of life that makes Fort Collins a "priceless gem".

## Mary Shaw, Winner of Marcile N. Wood Award

The 17th annual Marcile N. Wood award is given to acknowledge the contributions of people in our community who have worked to improve the lives of women. This award honors the memory of Marcile N. Wood, who, during her forty years of volunteer service in Fort Collins, established or helped establish The Women's Resource Center, United Day Care Center and the Volunteers Clearing House. Marcile also served as the president of the League of Women Voters and contributed to many other community organizations.

This year's winner is Mary Shaw. Her

accomplishments include the creation of a specialized program that attends to the individualized needs of female offenders in Larimer County. She also played a key role in designing the residential space for women that was added to the correctional facility in 2006. Her vision led to the development and implementation of a recovery program that has become one of the most successful programs in the state. It has changed countless lives in our community. Mary exemplifies the spirit of Marcile N. Wood through the work she does for women in Larimer County.

## Wonders of Women Symposium

On March 1, 2008, members of the Women's Commission hosted a booth at the Wonders of Women Symposium at Colorado State University. Wonders of Women offered a creative day with workshops on a broad variety of health and wellness topics for women. The keynote speaker was Sandy Queen, who is known as a

dynamic lecturer, humorist and educator. She specializes in helping people take a better look at their lives to appreciate themselves, develop an attitude of positive self-regard and make positive choices. The breakout sessions included topics such as cancer detection and prevention, eliminating clutter, sleep solutions, foot care, and feeding your

immune system, as well as body image and the media, spontaneous painting, brain games, the healing art of Qi Gong, and many others. The event was sponsored by Poudre Valley Health System, PVH Foundation and the Health District of Northern Larimer County. Look for the 2009 Wonders of Women Symposium.

## The Women's Commission

- Informs and advises the City Council on issues affecting women
- Monitors the well-being of all women in Fort Collins
- Documents issues of concern to women, and recommends actions to address those problems
- Commemorates the achievements of women in our community by sponsoring Mayoral Proclamations for Women's History Month and Women's Equality Day,
- Conducts an annual essay contest in the public schools regarding individual women who have been role models, and awards the Marcile N. Wood Award annually to recognize a person who has contributed significantly to the status of women in Fort Collins

## Essay Contest Winners

The Fort Collins Women's Commission celebrated Women's History Month in March with a district-wide essay contest for local students. Students in grades seventh, eighth, and ninth were invited to submit essays about a special woman who made an impact in their lives. Over three hundred entries were received making the process very competitive. Six winning essays were selected; two from each grade. The student authors were honored at the March School District Board Meeting with a reception afterwards for winners and family members. The winners and their families were also invited to attend a recognition ceremony by the Mayor prior to the March City Council meeting. The Fort Collins Women's Commission is proud to support and honor local students as they honored important women in their own history.



The six essay winners are: 9th grade—Tawnya Miller and Sarah Jane Fenton. 8th grade — Seth Pearson and Jesse Kreger. 7th grade — Julia Cross and Ayla Hendrickson.

