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## **AGENDA**

City Council Ad Hoc Housing Committee  
Thursday, November 12, 2020, 5:00 – 7:00 p.m.  
Location: Virtual

**Public is encouraged to listen through Zoom: <https://zoom.us/j/98351510422>**

**Or Telephone: Dial: (253) 215-8782 or (346) 248-7799**

**Webinar ID: 983 5151 0422**

Committee Members: Kristin Stephens (Mayor Pro Tem), District 4  
Ross Cunniff, District 5  
Emily Gorgol, District 6  
Committee Contact: Lindsay Ex, [lex@fcgov.com](mailto:lex@fcgov.com)

Note: Per Ord. No 079, the Committee Chair, may in consultation with the City Manager and City Attorney, determine that meeting in person would not be prudent for some or all persons due to a public health emergency or other unforeseen circumstance affecting the city. Committee Chair Emily Gorgol has conferred with the City Manager and the City Attorney and has determined that the Committee will conduct this meeting remotely pursuant to Ord. No. 079. As well, an individual Committee member may request to participate remotely even if the rest of the Committee will be there if the member has a concern about their or others' health or safety by notifying the Clerk at least three hours in advance of the meeting.

1. Call Meeting to Order
2. Approval of October 8, 2020 minutes
3. Agenda Review
4. Discussion Items
  - a. Housing Types and Zoning Discussion (*Meaghan Overton, Sr City Planner*)
    - Review the October meeting information and discussion and staff work since then (see pre-work and attached Land Use Code memo)
    - Committee discussion around strategies and solutions that could be included in the Housing Strategic Plan and their various timelines
  - b. Explore housing stability and anti-displacement (*Clay Frickey, Redevelopment Manager*)
    - Brief overview of staff research followed by Committee discussion
5. Next Meeting Focus and Process Check-in

*There are three or more members of City Council that may attend this meeting. While no formal action will be taken by the Council at this meeting, the discussion of public business will occur and the meeting is open to the public via Zoom.*

## **ATTACHMENTS**

1. Meeting Pre-Work to Prepare for the November 12, 2020 Meeting
2. October 8, 2020 Draft Minutes
3. Memo: Follow-up on Land Use Code Changes and Implementation of the LUC Audit
4. Summary of staff research related to anti-displacement and housing stability

## ATTACHMENT 1: MEETING PRE-WORK

**Pre-Work Item #1:** Listen to this [story from Minneapolis](#) about the nexus between housing, systemic racism, and climate change (5 minutes, article below video) and watch [this video](#) (5 minutes) providing an overview of displacement

**Description:** Councilmembers identified the relationship between systemic racism and housing as a top priority for the Committee's work. These videos align with both discussion items (housing types & zoning and housing stability & displacement).

**Direct Links:**

- Minneapolis story: <https://www.npr.org/2020/06/18/877460056/minneapolis-has-a-bold-plan-to-tackle-racial-inequity-now-it-has-to-follow-throu>
- Overview of displacement: <https://www.urbandisplacement.org/pushedout>

**Pre-Work Item #2: Options for moving the Housing Types and Zoning Conversation forward**

**Description:** At the October Ad Hoc Housing Committee meeting as noted in the [October 28 Council memo](#), Councilmembers discussed housing types and zoning and supported the following actions:

- Advance the [Land Use Code audit](#) recommendations, including options to increase affordable housing incentives, missing middle housing types and density overall;
- Support to explore policy solutions for increasing accessory dwelling units (ADUs);
- Support for requiring affordable housing unit preservation for more than 20 years;
- Creation of an end-of-term report to highlight the Committee's accomplishments as well as recommendations and considerations for the next Council.

**Options for Moving these Recommendations Forward:** Based on this feedback, staff has drafted the attached memo to provide more detailed options for how the City could move forward on these various suggestions in alignment with the quick(er) wins, transitional and transformational solutions framework discussed by the Committee. Below is a brief summary of the options outlined in the memo:

- "Quick(er) Wins" that could be accomplished within the current Council term include:
  - Adopting the Housing Strategic Plan (includes priority land use recommendations)
  - Preparing an out of cycle appropriation to initiate comprehensive revisions to the Land Use Code in Q2 of 2021
- Transitional strategies that could be accomplished within the next BFO cycle/1-2 years
  - Complete housing-related Land Use Code changes
  - Restructure the Land Use Code
- Transformational strategies that will take more than 2 years to move forward
  - Full implementation of the Land Use Code Audit to implement City Plan, including updates to districts and uses, development standards revisions, and adding more elaborate code graphics to increase the user-friendly nature of the Code

**Inclusionary Housing Ordinance (IHO):** In addition, Councilmember Cunniff suggested revisiting the Inclusionary Housing Ordinance if certain triggers could be met, e.g., state allows inclusionary housing for rentals. This past spring, Councilmembers gave direction to move forward with evaluating an affordable housing impact fee and not to move forward with IHO work at this time but to instead consider this strategy within the broader Housing Strategic Plan process. This was based in part on economic conditions mostly outside the control of the City not being ripe for the IHO and also that the impact fee would be simpler to administer.

Accordingly, staff is including IHO in the evaluation framework for the plan in the following forms: (1) IHO for ownership only; (2) IHO with both ownership and rental; and (3) a voluntary IHO incentive policy. Each of these have challenges associated with implementation, e.g., option 2 requires state action. For more information on the required triggers for an IHO to be successful in Fort Collins, [the full study is available online here](#).

### **Pre-Work Item #3: Review Peer Cities efforts to address anti-displacement and housing stability**

**Description:** At the October meeting, Committee members identified the focus on addressing housing stability and preventing displacement at the November meeting. In City Plan, displacement is defined as “The involuntary movement or loss of housing by individuals and families from an established area, often resulting from redevelopment, higher property taxes, and the loss of social connections.”

Addressing this issue aligns with the following City Plan policies:

- Policy LIV 6.9 - Prevent Displacement: housing providers and support organizations to enable the purchase, rehabilitation and long-term management of affordable housing. Particular emphasis should be given to mobile home parks located in infill and redevelopment areas.
- Policy LIV 6.10 - Mitigate Displacement Impacts: Consider mitigation strategies to assist residents displaced through the closure of manufactured housing parks or conversion of rental apartments, including single-room-occupancy units, to condominiums or other uses.

To support the conversation, staff researched eight communities to assess their strategies and identify options for Councilmembers to discuss. Beginning with the anti-displacement slide from Portland’s presentation at the October meeting ([see slide 53](#)), staff assessed strategies across education, financial assistance, technical assistance, and regulatory solutions.

29 potential solutions for addressing anti-displacement were identified and are summarized on page 4. Fort Collins is already implementing eight of these 29 solutions. Of these, staff has identified three strategies that could be considered “quick wins,” e.g., something Council could move forward on with this term (see below). Staff recommends the remaining solutions are prioritized against all potential strategies via the evaluation framework under development with the Housing Strategic Plan.

Staff’s research of other communities is by no means comprehensive. The eight cities staff researched include peer communities of similar size along with leaders in anti-displacement policy.

**Potential Quick-win strategies:** Many of the strategies staff researched would require creating new programs or regulations. Others could be accomplished with additional staff time or building on existing programs from partnering organizations. The following three strategies are some potential quick wins building on existing staff resources and partnerships:

- Strategy 1 – Assess displacement and gentrification risk. City staff can use the work other communities do in this space as a guide for building our own index for displacement and gentrification risk using readily available data (Census, American Community Survey, etc.).
- Strategy 2 – Tenant rights and legal services. Council could continue to allocate resources to a legal defense fund for renters seeking legal representation in eviction cases, beyond the duration that current CARES resources allow.
- Strategy 3 – Financial literacy, Homebuyers Education, etc. The City could provide funding and/or support financial literacy and homebuyers education classes such as those provided by CSU, Neighbor to Neighbor, and other partnering organizations.

**Summary of the anti-displacement/housing stability strategies (quick wins highlighted in green):**

Strategies	Description
<b>Education</b>	
Assess displacement / gentrification risk	Collects data and analyzes displacement and gentrification risks
Tenant rights and legal services	Ordinances that provide additional tenant rights locally and legal services to aid tenants
Financial literacy	Financial literacy education programs implemented by City
Anti-predation/fraud	Local regulations that combat predatory lending and fraud
Foreclosure prevention	Financial resources and programs to help prevent foreclosures
<b>Financial assistance</b>	
Short-term rental assistance (STRA)	Rental assistance over short period of time
Stabilization incentives	Assistance with application fees, security deposits, moving expenses, etc.
Home repair loans and grants	Financial support for home repairs
SDC waivers and tax abatements	Waivers for infrastructure costs or tax abatements for affordable housing
ADU construction	Financial incentives for building ADUs
Community land trusts and co-housing	Financial incentives for developing CLTs or co-housing
Utility Rebates or Payment Assistance	Rebates or assistance on utility bills for qualified households
Rent or Property Tax Rebate	Rebate on property taxes or rent for qualified households
Homebuyers Assistance	Down payment assistance for qualified buyers
Relocation Assistance	Financial support for relocating households displaced by development or rent increases
<b>Technical Assistance</b>	
ADU Construction	City provides technical assistance in review and planning of ADUs
Pre-approved plans	Simpler review process when using pre-approved plans
Access to home equity loans	Ability to use equity in home as source of capital for home improvement
Banking & financial literacy education	Education on banking and financial literacy provided by City
Unconscious bias training for brokers	Brokers must participate in training on unconscious bias
<b>Regulatory solutions</b>	
Impacts of infrastructure improvements	Identifying solutions that addresses the inherent gentrification and displacement impacts that often comes with infrastructure improvements, e.g., sewer, water, streetscape, etc.
Limits on rent increases/rent control	Regulation that limits rent increases or allows control of rent prices
Right-of-first-/offer to City or Housing Authority	Allow City or Housing Authority first right to purchase units that are for sale
Longer/permanent affordability requirements	Require longer affordability periods when City invests
Occupancy Ordinances	Limits to number of people that can occupy a unit
Inclusionary Housing	Requires % of units in new development to be affordable
Speculator Tax	Fee paid when transferring ownership of property
Preference for displaced renters	Displaced renters receive preference from Housing Authority or City for affordable housing
Rental/Landlord Registration	Require landlords to register their units

## AD HOC HOUSING COMMITTEE

October 8, 2020  
5:00pm-7:00pm  
Zoom Meeting

### Members:

Mayor Pro Tem Stephens, Councilmember Cunniff, Councilmember Gorgol

### Attendees:

Staff Members: Lindsay Ex, Caryn Champine, Meaghan Overton, Sylvia Tatman-Burruss, Clay Frickey, Ingrid Decker, Sue Beck-Ferkiss, DeAngelo Bowden, Megan DeMasters, Yaz Haldeman, Noah Beals, Darin Atteberry, Paul Sizemore, Jackie Kozak Thiel

Presenters: Jessica Prosser (Aurora, CO), Sandra Wood (Portland, OR), Daniel Krzyzanowski (Aurora, CO), Kristin Fritz (Fort Collins)

Community Members: Bob Pawlikowski, Jen Bray, Kevin Jones, Maggie Bolden, Tatiana Zentner, Kim Iwanski

**Call to Order:** 5:03

### Approval of August Minutes and Agenda Review:

- Councilmember Cunniff moved to approve, Councilmember Gorgol seconded.  
Roll call for vote: Unanimous 2-0-0.

### Discussion Item: Housing Types and Zoning

- Context setting: Zoning, density, and housing types in Fort Collins
  - Know land supply is likely not sufficient for anticipated growth
  - Missing middle – townhouses, attached, accessory dwelling units – is a small percentage of current housing stock, which is 63% single family homes
  - Land Use Code Audit recommendations include:
    - Align zoning districts and uses with structure plan place types
    - Create more opportunities for a range of housing options
    - Clarify and simplify development standards
  - Density and design
    - Density helps create walkable neighborhoods, supports housing choice and affordability, helps expand transportation options, supports community fiscal health, improves security, and helps protect the environment
    - When it comes to density, design matters
    - Low density units are inherently less energy efficient, limit ADA accessibility, and make solar more difficult and more expensive
- Guest speakers from Aurora, Colorado and Portland, Oregon (moderated by Paul Sizemore)
  - What is your community's story related to addressing a diversity of housing types?
    - Aurora:
      - Kicked off two major projects in 2014/2015: complete rewrite of zoning code and the development of a brand-new comprehensive plan
      - During plan process, housing affordability showed up as one of the top challenges in the community
      - Tackling issues like equity, gentrification, resource usage, etc.
      - Population approximately 380,000
    - Portland:

- Project initiated in response to demolitions and scale of infill, decreasing affordability and lack of choice
- Population approximately 650,000 in Portland, 2.5 million in metro area
- Least growth (20%) currently occurring in single family zones as these areas built out first
- Missing middle housing includes duplexes, triplexes, courtyard apartments, townhouses, live-work spaces
- “Better Housing by Design” – abandoned maximum densities and did form-based code – all based on scale and bulk, no longer counting number of units except minimum number of units must be met
- Have allowed ADUs for many years – currently have about 5,000
  - Want to encourage more but development of ADUs is expensive and not realistic for many people
- How did you prioritize strategies and define what was most impactful?
  - Portland:
    - Have been opportunistic with ballot measures and grants
    - Areas of responsibility divided into regulated affordable housing (8-10% of housing stock), long-range planning
    - Projects with 20 or more units are required to achieve certain number of affordable units (now seeing a lot of 19-unit apartment buildings)
  - Aurora:
    - Plan addresses housing needs by expanding definitions and development standards, expanding use of mixed-use districts, and allowing for limited use of very small lots
    - Co-housing layout includes single family units supported by communal facilities
    - Cottage house layout comprised of small houses that are not more than 800 square feet and configured on a single lot
    - Special allowances for affordable housing include design standards, additional height allowed, parking requirement reduced, exempted from TOD public art requirement
- Recognizing that land use alone will not solve housing affordability, what else are you coupling these solutions with to achieve your community’s goals?
  - Aurora:
    - Increased collaboration between projects focused on planning and zoning with those focused on housing, homelessness, HUD programs, etc. Can’t do one without the other.
    - Focused on full spectrum of housing – people move through spectrum as they move through life
    - Want to have complete neighborhoods
    - Looking at jobs/housing balance
    - Exploring home share
    - All affordable housing needs some type of incentive
    - Preserving and increasing supply
    - Improving processes
  - Portland:
    - Additional zoning tools: size bonuses, inclusionary housing, accessory dwelling units, manufactured dwelling parks (naturally-occurring affordable housing)
    - Deeper affordability bonus

- Other tools – Portland housing bond, Metro (regional) housing bond, affordable housing construction excise tax, naturally-occurring affordable housing, anti-displacement strategies (different strategies for renters and homeowners)
- Discussion with Panelists
  - What metrics are being tracked? Seeing difference in affordable housing inventory?
    - Aurora has tracked number of units for about 10 years and amount of incentives, want to dig deeper into how to preserve affordability of homes and get more creative with tracking and incentives. How do you quantify the incentive of a zoning adjustment? Recognize this is a learning space and do not have all of the answers.
  - Tend to incentivize units with 20-year affordability on the horizon, but what does it look like when those expire?
    - Portland’s sunset dates on affordable units are 100 years out, so not a current concern
  - What are Portland’s policies around ADUs?
    - System development charges are waived, no other incentives
  - Older smaller homes become more affordable for first-time homebuyers – how to transition more of those renters into homeowners?
    - Aurora also sees this pattern where prime first-time homebuyer properties become rentals – a lot of older homes also bought by investors
  - Were elected officials generally supportive and helpful?
    - Aurora had some suggestions get very political, including lot sizes and ADUs (hoped to spread more widely, scaled back to one neighborhood pilot project)
    - Controversial in Portland from the beginning, Planning Committee’s final vote was 5-4 and all the nay votes were people of color (concerns about gentrification and displacement) – in the end, 3 of the 4 Council members supported
  - Aurora talked about greater metro area – do you have strong partnerships in the region, particularly related to housing and transportation planning?
    - Regional conversations are critical, movement of people between Aurora and Denver is very common, shared challenges
    - Denver has more experience with some of the big city/urban challenges, Aurora learning from them
    - Largely focused on mixture of people experiencing homelessness along Colfax – tend to move between Aurora and Denver
- Committee Discussion
  - Presentation on density was very enlightening – not a huge difference in aesthetic between 12-30 units/acre – would like to continue this conversation
  - Interested in ADUs but haven’t seen anywhere this has made a huge difference to housing stock
    - While not the solution, can still be part of the solution
  - Quicker wins to pursue: inclusionary zone discussion could be quick accomplishment on the way to bigger wins, could setup the policy now to be triggered if certain milestones were met, e.g., state law changes, etc.
  - Quick wins by stabilizing housing, whether renter or homeowner
  - Need to find better ways to operationalize City Plan
  - Want to create end-of-term report for new Council
  - Need to change affordable housing/deed restricted policies from 20-year affordability to longer, e.g., in perpetuity or 100-year
  - If Land Use Code update does get funded, how long of a process is that?
    - Heard today that LUC overhauls can take years; our code hasn’t been overhauled since 1997, so it would be a long-term project, but can also prioritize which pieces get prioritized and updated first

**Actions Supported by Committee**

- Land use code audit
  - Increasing density specifically
- ADUs as a tool
- Preservation of units
  - Change affordable housing policies to 100-year restricted covenant vs. current 20-year
- Transition – end of term report
- Other committee member suggestions
  - Quick wins – stabilizing housing and anti-displacement solutions, apply what we’ve learned from COVID; focus of November meeting
  - Inclusionary Zoning policy with specific triggers when pre-conditions are met

**Next Meeting Focus and Process Check-in:**

- Review land use code options, including timing and funding
- Ideas around:
  - Anti-displacement and programmatic solutions to get at stability
    - Relate back to missing middle
  - Livable wage/demand-side strategies, especially for BIPOC community members

**Meeting Adjourned: 7:11**



## Planning, Development & Transportation

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### MEMORANDUM

DATE: November 3, 2020

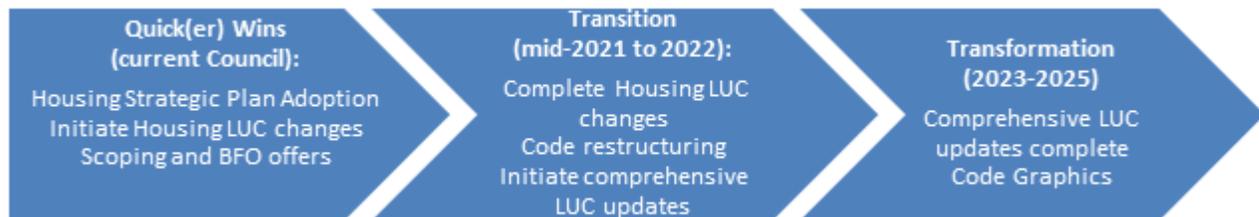
TO: Darin Atteberry, City Manager

THRU: Kelly DiMartino, Deputy City Manager <sup>DS</sup>  
Caryn Champine, Planning, Development & Transportation Director <sup>DS</sup>  
Jacqueline Kozak Thiel, Chief Sustainability Officer <sup>DS</sup>  
Paul Sizemore, Interim Community Development and Neighborhood Services Director <sup>DS</sup>

FROM: Meaghan Overton, Senior City Planner <sup>DS</sup>  
Lindsay Ex, Interim Housing Manager <sup>DS</sup>

RE: Follow-up on Land Use Code Changes and Implementation of the Land Use Code Audit

**Bottom Line:** This memo provides additional information on options to move forward with Land Use Code (LUC) changes as recommended by [City Plan](#) (2019) and the [Land Use Code Audit](#) (2020). Staff intends to share the information contained in this memo in the packet for the November 12 Council Ad-Hoc Housing Committee meeting, which will be submitted on November 5. Staff recommends a phased approach that begins in Q4 2020 with prioritizing key housing-related changes outlined in the “Quick(er) Wins” section below. No additional resources are necessary to begin this work, though staff time and financial resources will be required for future phases or to advance this process more rapidly.



### Background

This memo is a follow-up to a September 30, 2020 [memo to City Council](#) summarizing the City’s recently completed LUC Audit, which was a high priority action in City Plan. This memo also responds to several interrelated conversations: the Council Work Session discussion on September 22, 2020, the Council Ad Hoc Housing Committee meeting on October 8, 2020, and the Leadership Planning Team meeting on October 19.

Given the support from the Ad Hoc Housing Committee to continue working on land use changes to increase housing types and diversity, and Council’s adopted priority around affordable and attainable housing, staff has drafted a recommended approach to accomplishing the work outlined in the LUC audit.

### Proposed Sequencing

Restructuring the LUC as recommended in City Plan and the LUC Audit is a complex project that will require an organizational commitment of staff time and financial resources to retain consultant



support. Staff support from multiple departments including the City Attorney's Office, Sustainability Services, Utilities, and Planning, Development & Transportation will be required. A full implementation of the LUC Audit is expected to take several years to complete. This work has been sequenced in the sections below to outline what staff could feasibly complete within the current Council term (Quick(er) Wins), within the next 1-2 years through the BFO process (Transition), and longer-term over the next 2+ years (Transformation).

***Quick(er) Wins (within current Council term): Prioritize Housing-Related Changes***

The current work on updating the City's Housing Strategic Plan (HSP) is leading the way for prioritization of LUC changes. Discussions about land use, zoning, and how they relate to housing supply are important components of both the HSP and the work being undertaken by the Housing Ad Hoc Committee. Staff anticipates that the HSP, which is scheduled for February 2021 adoption, will include recommendations for high priority LUC changes that could be initiated by the current Council and advanced by the next Council. LUC amendments themselves will require resourcing as well as extensive public and stakeholder engagement, making it unlikely that any amendments can be adopted within the current Council term; however, initiating this work now, instead of delaying until January of 2022, means that the full work associated with this LUC update could be completed in the next full budget cycle. Several potential changes have been discussed in recent weeks, including affordable housing incentives, changing uses or housing types allowed, updating regulations for accessory dwelling units, revising occupancy regulations, and encouraging "missing middle" housing types. Prioritizing these changes will help direct staff work and public engagement toward changes that could have the largest potential impact.

"Quick(er) Wins" that could be accomplished within the current Council term include:

- *Adopting the Housing Strategic Plan (includes priority land use recommendations)*
- *Preparing an out of cycle appropriation to initiate comprehensive revisions to the Land Use Code in Q2 of 2021*

***Transition (for next BFO cycle, 1-2 years): Prioritized Implementation of Land Use Code Audit***

Staff plans to use the LUC Audit as an implementation guide to make usability, process, and content changes to the LUC as resources allow. A prioritized implementation of the LUC Audit would include:

- *Complete Housing-Related Changes* – Housing related changes as prioritized in "quick(er) wins" above, if not resourced through off-cycle appropriations.
  - Engagement required: High. Some could be completed through HSP outreach depending on timing and prioritization of strategies in the planning process.
  - Resources required: TBD, depending on prioritization. This effort will require significant staff and/or consultant time for engagement, modeling and visualization, analysis, and similar work to implement priority LUC changes.
- *Restructure the Code* – The Code would be reorganized in a more intuitive way, with an emphasis on chapter restructuring, consolidation, simplification and increased use of simple graphics to make the code easier to navigate. While the task of reorganizing the Code is primarily administrative, it will result in benefits to end users of the code and support City priorities around attainable and affordable housing. This work will include applying an equity lens to the LUC, examining the levels of review required for different housing types, and implementing process improvements to ensure that attainable and affordable housing projects move efficiently through the review process. This work will also respond to



stakeholder input encouraging a more intuitive organization of the LUC for all users (staff, developers, residents, consultants).

- Engagement required: Low, primarily with regular users of the code
- Resources required: TBD, depending on prioritization. Will require significant staff and/or consultant time for drafting code language, modeling and visualization, analysis, and legal review. This effort would need to be completed as one comprehensive change rather than incrementally. There is a significant legal component associated with restructuring the LUC.

***Transformation (more than 2+ years): Full Implementation of Land Use Code Audit***

The full implementation of the LUC Audit is anticipated to take 2+ years, and would include the following major tasks:

- *Update Districts and Uses to Implement City Plan* – Better align zoning districts with the updated Structure Plan, eliminating or consolidating unnecessary districts. As districts are revised, the uses permitted and their review types would also be revisited for all land uses. This step would likely require significant time and outreach.
  - Engagement required: High
  - Resources required: Significant staff time and/or consultant support
- *Revise Development Standards to Implement City Plan* – The goals of this step would be to provide more flexibility, to standardize the approach to evaluating alternatives, to recalibrate available incentives, and to align the design manual (and other engineering standards) more closely with the LUC. This step would also require significant time and outreach.
  - Engagement required: High
  - Resources required: Significant staff time and/or consultant support
- *Add More Elaborate Code Graphics* – Add tables, flowcharts, maps and illustrations beyond that provided in the Code restructuring task to consolidate information and help guide the readers’ understanding.
  - Engagement required: Low
  - Resources required: Some staff time and/or consultant support to create graphics

**Prioritization and Tradeoffs**

Implementing the LUC changes needed to align with City Plan and advance Housing Strategic Plan goals will require a considerable commitment of financial and staff resources from multiple City departments. In addition, the process will require engagement with Council as well as the public and stakeholders to ensure a co-created product with wide community buy-in. The scope and scale of the work is not unlike the development of City Plan itself. As a result, for the duration of these projects any new Council priorities related to planning and land use may require supplementary external resources and additional time to allow for contracting and management of a consultant team.

**Next Steps**

- Share this memo with Ad Hoc Housing Committee



Strategies	Renters								
	Fort Collins	Portland	San Francisco	Austin	Denver	Flagstaff	Lawrence	Ann Arbor	Bozeman
<b>Education</b>									
Assess displacement / gentrification risk		X	X	X	X				
Tenant rights and legal services	X	X	X	X	X			X	
Financial literacy		X							
Anti-predation/fraud		X	X						
Foreclosure prevention								X	
<b>Financial assistance</b>									
Short-term rental assistance (STRA)	X	X		X	X	X			
Stabilization incentives						X			
Home repair loans and grants	X	X					X		
SDC waivers and tax abatements									X
ADU construction		X			X				
Community land trusts and co-housing	X	X			X		X		X
Utility Rebates or Payment Assistance	X	X	X	X	X				
Rent or Property Tax Rebate	X				X				
Homebuyers Assistance	X						X		
Relocation Assistance		X	X	X					
<b>Technical Assistance</b>									
ADU Construction					X				
Pre-approved plans					X				
Access to home equity loans									
<b>Regulatory solutions</b>									
Impacts of infrastructure improvements				X					
Limits on rent increases/rent control			X						
Right-of-first-/offer to City or Housing Authority			X		X				
Longer/permanent affordability requirements		X	X		X				
Occupancy Ordinances	X		X				X		X
Inclusionary Housing			X		X				
Speculator Tax									
Preference for displaced renters			X						
Rental/Landlord Registration		X			X				