

TABLE OF CONTENTS

Cover 1

Acknowledgments 2

Title Page..... 3

Letter To the Community (From City Leadership) 4

Letter to the Community (from H2H Partners) 5

Executive Summary 7

Introduction..... 8

 Why Update the Housing Strategic Plan now? 8

 What’s different about this plan? 8

 A Systems Approach 8

 Centered in Equity 9

 Connecting Housing and Health 11

 Reflects Lessons Learned from the COVID-19 Pandemic..... 12

 How to Use this Plan 14

Greatest Challenges and Remaining Questions 16

 Greatest Challenges 16

 Remaining Questions 19

Vision 21

 Defining the Vision 21

 Meeting The Vision Today and in the Future..... 22

Strategies and Priorities..... 23

 Existing Strategies and Programs..... 23

 Prioritized Strategies 23

Guiding Principles and Metrics to Guide Implementation..... 24

 Guiding Principles 24

 Metrics and Indicators 24

Appendices 25

INTRODUCTION

The Housing Strategic Plan guides housing policy, sets a new vision for housing in Fort Collins, and outlines a framework for investments in the community's housing system. Fort Collins residents, community partners, and the City created this plan together over the course of ten months.

WHY UPDATE THE HOUSING STRATEGIC PLAN NOW?

The City has had a strategic plan for housing since 1999 and typically updates the plan every five years. In 2015, City Council adopted the previous version, the [Affordable Housing Strategic Plan](#) which set a goal for 10% of housing to be affordable by 2040 and outlined five key strategies:

- Increase the inventory of affordable rental units;
- Preserve the long-term affordability and physical condition of the existing stock of housing;
- Increase housing and associated services for people with special needs;
- Support opportunities to obtain and sustain affordable homeownership; and
- Refine development incentives and expand funding sources and partnerships.

Regular five-year updates allow our community to continually reassess our housing efforts, incorporate new data and trends and adjust policies as needed. In 2019, City Council adopted a priority for Attainable and Achievable Housing Strategies and established an Ad Hoc Housing Committee to guide the development of this plan update.

WHAT'S DIFFERENT ABOUT THIS PLAN?

- Uses a systems approach to address the entire housing spectrum;
- Centers the plan equity for all Fort Collins residents;
- Connects housing and health; and
- Reflects some of the lessons learned from the COVID-19 pandemic.

A SYSTEMS APPROACH

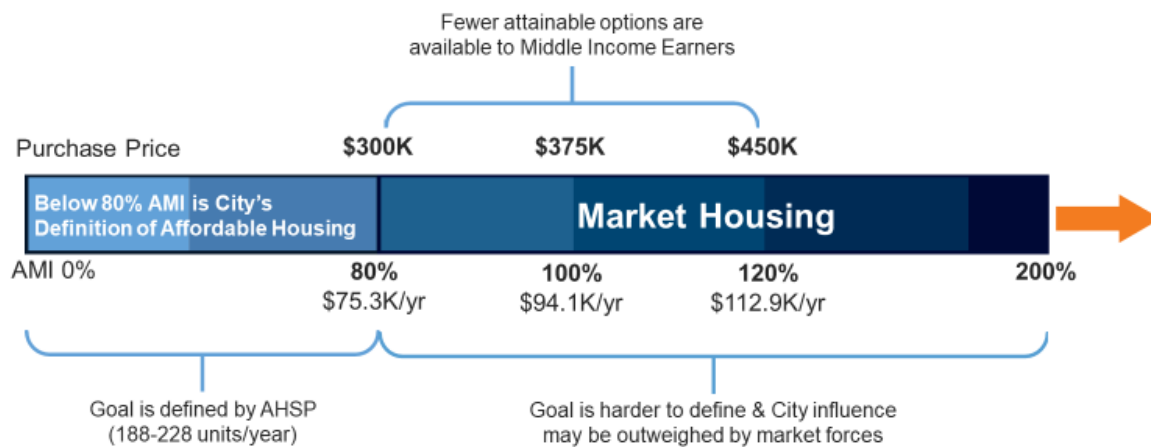
All previous housing plans adopted by the City have focused on *affordable housing*. The City defines affordable housing as any home that is:

- **Deed-restricted**, meaning the cost of a rent or mortgage remains affordable for at least 20 years; and
- **Affordable** for households earning 80% or less of the Area Median Income (AMI) without spending more than 30% of their income for rent, or 38% of their income for a mortgage.

While this framework is useful, we know that it does not address the needs of many people who are struggling to afford housing in Fort Collins. Housing is a complex, interdependent system that requires a comprehensive approach.

Accordingly, this updated Housing Strategic Plan addresses the entire *spectrum of housing*. It includes targets, metrics, and policies that include all kinds of homes and earning levels, not just those that meet

the City’s definition of affordable housing. The graphic below shows the spectrum of housing covered in this version of the City’s housing plan:



CENTERED IN EQUITY

The Housing Strategic Plan is aligned with the [2020 City Strategic Plan](#)’s objective to “advance equity for all, leading with race,” so that a person’s identity or identities is not a predictor of outcomes. Leading with equity impacts both the planning process and the plan’s intended outcomes:

- **Equity in process:** Ensuring everyone has meaningful opportunities to engage and provide input into the Housing Strategic Plan process.
- **Equity in outcomes:** Everyone has healthy, stable housing they can afford.

To begin leading with equity in the planning process, we are changing the way we listen to and learn from the community. We are recognizing the need for everyone to speak and receive information in the language they feel most comfortable with (*language justice*¹), tailoring content and format to each unique audience, and working on building trust with groups that historically have not been included in City planning efforts, but this work cannot end there. We will continue to learn, adjust, and step more fully into processes that empower community members to work with local government to create the future.

Adopting housing policies that create equity in outcomes is equally important. We need to go deeper than the traditional economic cost/benefit method of measuring results. Who will each policy benefit? Who will be indirectly affected? Will unfair and biased outcomes be reduced?

This work focuses on a universal outcome for our entire community – the Plan’s vision that “Everyone has healthy, stable housing they can afford,” and will include targeted strategies to ensure a person’s identity or identities is not a predictor of whether or not they, or our community, achieve this vision.² Centering

¹ Language justice is a commitment to creating spaces where no one language dominates over any other and to building cross-language communication over the long haul.

² The concept of [targeted universalism](#), developed by the [Othering and Belonging Institute](#), means setting one single goal that applies to everyone. Then, “the strategies developed to achieve those goals are targeted, based upon how different groups are situated within structures, culture, and across geographies to obtain the universal goal.”

our work in equity is a process of continual growth and comes with a great deal of change and myriad tensions to balance as we work to build a better future for *all* people in our community.

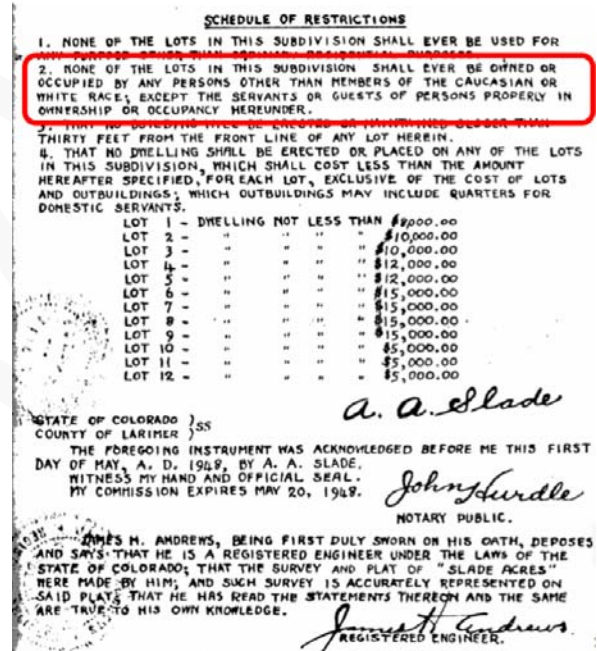
UNDERSTANDING THE IMPACTS OF INSTITUTIONAL AND STRUCTURAL RACISM:

Fort Collins’ housing system is inextricably linked to the national and statewide context, especially the long-term effects of *institutional and structural racism*.³ The Housing Strategic Plan recognizes and highlights these impacts, outlines policies to address and reduce systemic inequities, and makes intentional decisions that move Fort Collins closer to our vision.

Despite progress in addressing explicit discrimination, nationwide racial inequities continue to be deep, pervasive, and persistent across all indicators for success, including in education, criminal justice, jobs, housing, public infrastructure and health. In housing specifically, significant evidence proves that structural racism has unfairly limited the ability of BIPOC (Black, Indigenous and People of Color) communities to secure healthy, stable housing they can afford – both historically and today.

Fort Collins continues to experience the long-term effects of the displacement and marginalization of our region’s indigenous people to create a community that did not provide equal opportunity and fair treatment for all of its members. The legacy of neighborhood segregation and social and economic discrimination against BIPOC community members is evident in generational wealth gaps that affect access to healthy and stable housing today. Segregation ensured that BIPOC residents in Fort Collins were likely to live near the city’s industrial sites and more likely to be exposed to toxins such as coal smoke and soot from the sugar beet factory; constant pollution and hazards from trains; and the odor and environmental impacts from the original Fort Collins City landfill and the nearby oil depots.⁴

This segregation and disproportionate exposure to environmental harms was often a matter of widespread but informal discrimination, as well as enforced in some cases by restrictive covenants that excluded BIPOC residents from living in certain white neighborhoods in Fort Collins (see image to the right as an example of this). These covenants often included



³*Institutional racism* refers to policies, practices, and programs that, most often unintentionally and unconsciously, work to the benefit of white people and the detriment of people of color. *Structural racism* is a history and current reality of institutional racism across all institutions, combining to create a system that negatively impacts communities of color. (Source: fcgov.com/equity)

⁴ Hang your Wagon to a Star: Hispanics in Fort Collins 1900 – 2000. Adam Thomas, SWCA Environmental Consultants, see in particular pages 7-9 for examples.

minimum sales prices for homes as well, ensuring that lower-income residents—regardless of race—were also excluded.⁵

These examples highlight the legacy of institutional and structural racism in Fort Collins, and help to explain its continued ripple effects in our present housing system as well. For example, there is a documented disparity of 22% in home mortgage lending between community members of similar economic status who identify as Latinx/Hispanic and those who identify as White on their loan applications.⁶ Additionally, household incomes for BIPOC households are lower than they are for white households. Median household income for African American and Hispanic households is roughly \$20,000 less than non-Hispanic white and Asian households. About one in four nonwhite households earn less than \$25,000 annually.⁷

Whether through forced displacement, land use regulation, or the financial systems tied to housing and wealth generation, it is clear that access to stable, healthy, affordable housing is not distributed equitably among all communities in Fort Collins. For more information about these and other impacts of systemic racism in the housing system, see pages 5-10 in the [Existing Conditions Assessment](#).

CONNECTING HOUSING AND HEALTH

Though Fort Collins has long acknowledged a connection between housing and health, our housing policies have most often focused on affordability:

“Economically, the more a household has to spend on housing the less money they have for other needs. Housing costs will typically take precedence over other staples such as food, transportation and medical care. These factors lead to less individual wellness and less community prosperity. Less individual wellness leads to less stable housing conditions, which leads to less stable families and neighborhoods. From an environmental perspective, a lack of affordable housing pushes some community members that work in Fort Collins out to other communities to live. This creates congestion on our roads and increased pollution, which damages the environment that the Fort Collins community cherishes. Thus to create a healthier community, Fort Collins must actively pursue policies to ensure that people from all walks of life can find an affordable, quality place to live.”⁸

The quote above describes some of the different *health pathways* that can lead to poor outcomes in peoples’ lives. While housing affordability is one essential component of a healthy housing system, there are many other elements to consider. Housing conditions and costs, social and economic factors, and environmental factors can have compounding impacts on an individual’s health and on community well-

⁵ Restrictive Covenant from Slade Acres, 1948 – south of Mulberry Street, at Sheldon Lake:

<https://citydocs.fcgov.com/?cmd=convert&vid=51&docid=7701&dt=S-SUBDIVISION+PLAT>

⁶ Analysis of Impediments to Fair Housing Choice, update in 2017 by City staff to original work completed by BBC Consulting in 2012. The lending disparity cited here was identified in the 2017 update.

⁷ Existing Conditions Assessment, pg 38; from American Community Survey five-year data, 2018

⁸ Affordable Housing Strategic Plan, 2015-2019 (pg. 1)

being.^{9,10} Healthy, stable, affordable housing is the foundation of both individual and community health, and this fundamental truth is reflected throughout the vision and strategies in the Housing Strategic Plan.



REFLECTS LESSONS LEARNED FROM THE COVID-19 PANDEMIC

The development of this Housing Strategic Plan transpired in the midst of the COVID-19 global pandemic, which is noteworthy because the health and economic crisis and public health restrictions have further exposed and exacerbated pre-existing inequities in housing, employment, and health. Now, more than ever, the housing needs in our community are critical and urgent. The development of this Housing Strategic Plan was a priority prior to the pandemic and has become even more important to adopt and implement as we face a public health emergency that is disproportionately impacting BIPOC and low-income households.

HOME2HEALTH



The Home2Health initiative began after the 2019 adoption of City Plan. Home2Health is a collaborative, two-year project led by the City and community partners including the Family Leadership Training Institute

⁹ [Housing and Health: An Overview of the Literature](#). Lauren Taylor, 2018.

¹⁰ Health Impact Assessment Summary. Larimer County Department of Health and Environment, Built Environment Group, 2020.

at CSU Extension, the Center for Public Deliberation at CSU, The Family Center/La Familia, the Partnership for Age-Friendly Communities, and the Larimer County Department of Health and Environment. The objective of this project is to build community capacity to implement updates to policies, codes, and regulations that can improve housing affordability and health equity.

After a year of community dialogue, storytelling, and identifying key housing issues, Home2Health began working to bring community voices and priorities into the development of the Housing Strategic Plan. Hundreds of residents participated in this process, and this plan centers the voices of community members throughout.

PREVIOUS PLANS AND EFFORTS

This housing plan incorporates the primary conversations and strategies identified in previous efforts, including City Plan, the annual Community Survey, Our Climate Future, the Analysis of Impediments to Fair Housing, the Social Sustainability Gaps Analysis, and conversations led by the Health District of Larimer County, among others. Community members have consistently talked about the importance of housing to a [healthy environment](#), an [equitable community](#), and to the [physical and mental health](#) of individuals.

FROM DIALOGUE TO POLICY – THE PLANNING PROCESS

Conversations, storytelling and partnerships facilitated through Home2Health, engagement and direction from other City initiatives like City Plan, and the strong foundation created by the previous Affordable Housing Strategic Plan all helped make this Housing Strategic Plan possible.



The planning process steps include the following:

- **Step 1 Vision:** A vision paints a roadmap for the future. This plan’s vision that “Everyone has healthy, stable housing they can afford” commits to ensuring all community members benefit from our housing efforts and expands the focus of our work from solely on affordability to also include health and stability.
- **Step 2 Our Greatest Challenges:** The housing system is complex and has many different levers. This step created clarity for the greatest challenges to achieving the vision in Fort Collins.
- **Step 3: Community Engagement:** Over a two-month period, H2H partners and staff engaged approximately 450 community members to reflect on whether the vision and greatest challenges matched their experience and what they would like to see changed to achieve the vision.
- **Step 4: Identify strategies and create a tool to evaluate them:** Strategies are identified based on community engagement, researching peer cities, and working with the project’s consultant team, Root Policy Research. To date, over 50 strategies have been identified.

- **Step 5: Evaluate the strategies identified:** Strategies are evaluated using 17 criteria, which essentially ask how well the strategy advances the vision, whether it is centered in equity, whether it is feasible, what kind of impact it will have, and what resources are required.
- **Step 6: Prioritize the strategies:** With all strategies individually evaluated, staff will develop an initial set of priorities for the community to consider. Community members and City Council will prioritize solutions for final inclusion in the plan.
- **Step 7: Consider plan adoption:** In February 2021, Council will review the community’s feedback, the draft plan, and will consider adoption of the Housing Strategic Plan.
- **Step 8: Implementation:** In many ways, the final step in the planning process is just the beginning of the work. Implementation is when community, Council and staff will transition from “what” to “how” we achieve this vision. The community and the City will annually review work and determine what’s working and what’s not.

In addition to the specific planning steps, as the plan process began, we heard and incorporated some key messages from the community that will continue to shape the City’s approach to the housing system through our *guiding principles*.

- Planning is important and it needs to be accompanied by action. It is not enough to plan for years in the future. People are struggling now to find stable, healthy housing they can afford.
- Our strategies need to be prioritized and we need to have metrics that can create accountability. We should be able to clearly identify where we are achieving our goals and where we are falling short.
- The whole community needs to be involved. The City can only influence some parts of the housing system. To make meaningful progress, partnerships are critical.

HOW TO USE THIS PLAN

The Housing Strategic Plan is one of many strategic or “functional” plans that help the City set specific targets and make progress toward the vision for our community outlined in our comprehensive [City Plan](#).

If City Plan identifies the “what” for the future of Fort Collins, the Housing Strategic Plan describes the “how” that creates a roadmap for action in the housing system and future public funding through the City’s [Budgeting for Outcomes \(BFO\)](#) process.

Everyone has a part to play in this plan. To get to a future where everyone has healthy, stable housing they can afford, we will all need to work together to make changes in our housing system.



We hope you will see yourself, your neighbors, and your families in this plan. We also hope you will use this plan to build momentum and accountability. Finally, we encourage you to get involved. If you have an idea or a project to propose, get in touch!

The remaining sections of this plan describe our housing needs, strategies, and accountability measures in the following topic areas:

- ***Greatest Challenges & Remaining Questions:*** The housing system is complex and has many different levers. This section includes the six greatest challenges that affect our ability to achieve the vision.
- ***Vision:*** This section articulates the vision, defines each of the terms used, how community members shared that it affects them today and paints a picture of what it could look like in the future.
- ***Strategies and Priorities (to be released on January 7):*** This section illustrates the primary strategies we will use to overcome the greatest challenges and advance us toward the vision. Strategies reflect ideas from the community, research on how peer cities are approaching similar housing needs, and work with the project's consulting firm, Root Policy Research.
- ***Guiding Principles & Metrics to Guide Implementation (to be released on January 7):*** This plan recognizes that as strategies are applied and the housing system evolves, new and updated strategies will be needed to move toward the vision. This section will set forth guiding principles for advancing strategies in the future and includes a set of metrics for evaluating plan success.

GREATEST CHALLENGES AND REMAINING QUESTIONS

Staff began developing the Housing Strategic Plan by analyzing housing, demographic, and job data for Fort Collins. This analysis became the [Existing Conditions Assessment](#) (which will be added as an Appendix in the final document). The Existing Conditions Assessment provides an overview of the current state of housing in Fort Collins and the many factors that influence our housing system. Some of the topics in the Existing Conditions Assessment include:

- Demographics
- Equity and inclusion
- Jobs and economic indicators
- Price of rental and for sale housing
- Housing policies

Based only on this data and analysis, staff created an initial list of greatest challenges and remaining questions. During the public engagement process, staff presented community members with the list of greatest challenges and remaining questions and asked participants to compare these with their lived experience. Did they reflect their lived experience of finding housing in Fort Collins? What was missing? How could these challenges and remaining questions better reflect the reality of finding a place to live in Fort Collins? What needs to change to address these challenges? This process led to the finalized list of greatest challenges and remaining questions in the Housing Strategic Plan.

GREATEST CHALLENGES

Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, Indigenous and People of Color] and low-income households.

Latinx, Black or African American, and Native American households make up a disproportionate share of low-income households in Fort Collins. While the wages of many low-income occupations have climbed faster than wages overall, they still have not kept up with the increase in housing prices. Since 2010, rents in Fort Collins have increased 40%, single-family detached homes have increased in value by 125%, and townhome and condo values have risen 158%, while wages have increased by just 25%. With an ever-widening gap between housing prices and incomes, and without further review into possible causes and explanations for that gap, BIPOC households could be further marginalized by our housing system and suffer from the continued effects of a gap that may be caused, at least in part, by effects of institutionalized racism, which is further outlined in the Equity and Inclusion Section of the [Existing Conditions Assessment](#).

Data clearly indicate BIPOC communities are disproportionately low-income, have lower net worth, and are less likely to be homeowners. While structural racism is evident across the United States and more locally, more work is needed to establish the exact cause of these disparate outcomes here in Fort Collins.

There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need.

The inventory of affordable rentals and homes for sale has dwindled over the past several years. In 2012, half of the rental housing stock cost less than \$1,000 per month to rent. In 2018, only 20% of the rental housing stock had rents below \$1,000 per month. As a result, 60% of renters in Fort Collins are cost burdened. Cost burdened households spend more than 30% of their income on housing, which means they have less money for saving, food, healthcare, and other essential needs. Similarly, the median price of housing for purchase has risen from around \$200,000 to \$450,000 for a single-family detached home and from around \$120,000 to \$310,000 for a townhome or condominium since 2010. This has led to an increase in renters in Fort Collins. Fort Collins is now almost evenly split between renters and homeowners. Participants in

the Home2Health community engagement workshops indicated that they are having to make difficult choices to meet their housing needs. Many community members are subletting portions of their homes, living with roommates, or working multiple jobs to afford their homes. Elderly residents and residents with disabilities also have a difficult time finding housing that is accessible for their physical needs. This points to a mismatch between the housing that people need and the housing that is available in Fort Collins. Community members forced to live in housing that is too expensive or that does not meet their physical needs are making difficult decisions that lead to instability in their lives.

The City does have some tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goals

While the City has affordable housing incentives and provides \$1.5 million to \$3 million in direct subsidy funding every year, these resources are not enough to meet the City's affordable housing goals. The City would need an additional 708 affordable units to meet its 2020 goal of 6% of all housing being affordable. Assuming a \$38,970 investment by the City yields one unit of affordable housing, the City needs \$27,590,000 of funding to close the 2020 gap. \$27,590,000 of direct subsidy represents 9 – 18 years of funding at current levels. This also assumes that federal subsidies for the development of affordable rental housing (Low-Income Housing Tax Credits) remain steady, that there are enough tax-exempt government bonds (Private Activity Bonds) available to support each project, and that private developers have the ability to deliver projects. In addition, recommendations from the Land Use Code Audit indicate that current land use incentives (e.g. increased density, parking reductions) for affordable housing need to be revised and recalibrated. Every year that passes where the City does not meet its affordable housing goals means current and future generations must make up the difference.

"I used to live in Fort Collins in the 80s and 90s. We could afford one income and raise a family. Now, divorced, I had to leave Fort Collins and move to Wellington where I have to rent a room. Due to the increase in housing prices many people were pushed out to Wellington to find affordable housing. If you look at Wellington now, housing isn't affordable there either. Homes are well over \$300,000."

—Community Engagement Workshop Participant

Job growth continues to outpace housing growth

Fort Collins jobs grew at 2.8% per year from 2010 to 2019. The Fort Collins population only grew by 1.6% annually during the same timeframe. While the housing stock of Fort Collins grew by 1.73% from 2010 to 2019, this is still a slower rate than job market growth. The community's unemployment rate fell from 7% to 3% between 2012 and 2015 and has held steady below 3% since 2015. All of these factors indicate that most new job openings in the community are being filled. If new housing supply in Fort Collins cannot keep up with the

pace of job growth, some Fort Collins workers likely are forced to live in surrounding communities. Timnath, Wellington, and Windsor grew by 18%, 8.7%, and 7%, respectively, from 2015 to 2018. Residents in these Northern Colorado communities, as well as others, tend to commute into neighboring communities like Fort Collins, Loveland, and Greeley for work and many of their daily needs. As of 2015, 18,799 car trips started in communities with cheaper home prices than Fort Collins. Some of these commuters live in nearby communities by choice. It is likely, however, that many of these commuters cannot afford to live in Fort Collins and must live in surrounding communities, in hopes that they may be able to enter the Fort Collins housing market in the future. This is an example of the "drive till you qualify" phenomenon, which also requires commuters to pay more for daily transportation. In addition to the burden it creates on individual community members, this trend runs counter to the inclusive vision outlined by City Plan and the City's climate action goals, such as the goal to reduce vehicle miles traveled (VMT) per capita. When individuals have to drive further to meet their housing needs, VMT per capital is increasing instead of decreasing.

Housing is expensive to build, and the cost of building new housing will likely continue to increase over time

In isolation, regulations for new housing development help deliver the kind of development quality desired by the Fort Collins community. Developers pay for the impact their developments have on the community through various fees, and regulations help ensure consistency across all kinds of new housing development. The unintended consequence of regulations on housing, coupled with impact fees, is that new housing ends up being unattainable for most households. Fees for infrastructure, water, and development review continue to rise as resources become scarcer and development challenges become more complex. In 2015, the

average cost to build a unit of housing was around \$278,000, while today it costs close to \$330,000. Median income households can only afford a home priced at around \$330,000. Developers build housing for a profit and thus cannot build new homes that can be purchased for less than \$330,000 without some form of subsidy. In addition, the recent Land Use Code Audit identified many places where existing

"Housing is part of a more complex issue of life in Fort Collins. We have attracted many well paying jobs and have paid for them. We have not done the same with lower income/lower education jobs."

—Community Engagement Workshop Participant

"Fees to builders are too high to do anything but "high end" or "luxury" as the media likes to call it. There is a huge market of low to middle income residents that developers would love to help but costs to build are too difficult to hit any significant development."

—Community Engagement Workshop Participant

regulations could be revised or clarified to better encourage a wide range of housing options. However, rewriting the Land Use Code is a complex, resource-intensive task that will require funding to complete. Further complicating this picture is the finite quantity of natural resources in Fort Collins. Water to support new development is increasingly scarce and expensive. Within our Growth Management Area, Fort Collins has a limited supply of land. It will only become more expensive to develop in Fort Collins. A dollar spent today on housing will go further than a dollar spent on housing in ten years.

REMAINING QUESTIONS

It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic

The COVID-19 pandemic has cast a shadow of uncertainty over many facets of life. Unemployment has soared into double digits, leaving many without a stable income. During the community engagement process for this plan, many reported the strain the pandemic has placed on their mental and physical health. While the CARES Act provided enhanced unemployment benefits and a one-time stimulus to households earning less than \$100,000, the medium and long-term financial prospects are unknown for households impacted by COVID-19. Previous recessions have seen increased rates of foreclosures and evictions. Recovery is also uncertain since this current recession is in direct response to a pandemic. Recovery will depend on the success of the vaccine rollout, continued physical distancing, how fast businesses recover, and many other factors. It remains to be seen how the lingering effects of the pandemic may continue to impair the mental and physical health of our community.

"With having to now deal with COVID, being unsure as to what is going to happen in the next couple of months, hours getting cut and prices rising as a student it has been very stressful. Trying to balance all of those things plus school, has impacted my mental health and makes me worried/anxious that I may lose my job due to COVID or miss a couple of days and be short on rent because of COVID. "

—Community Engagement Workshop Participant

Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent

What does it mean for all residents to have healthy and stable housing? With only 1 in 10 renters able to afford the median home price in Fort Collins, how will the City support the nearly 50% of households who rent their homes? Today, the City has several programs available to support households, e.g., income-qualified programs, Healthy Homes, Landlord and Tenant Information, and more, and has recently supported increased rights for manufactured homeowners who own the home but rent or lease the land. Since fewer households in Fort Collins own homes than in the past, housing policies also need to evolve to better support renters in our community.

"I want decision makers to understand that our families are regular people working hard and they did not plan to take care of grandchildren. A crisis can change one's life forever and it affects their financial and mental health, that is what our senior families are dealing with "

—Community Engagement Workshop Participant

As noted on page 50 of the [Existing Conditions Assessment](#), current zoning does not meet demand for housing supply. Further, Fort Collins limits the number of unrelated people that can occupy a home (referred to as “U+2”). While many consider U+2 to be a successful tool for preserving neighborhood character, the extent to which U+2 impacts the housing market is unclear. More study would shed light on how U+2 might be modified to meet its intent and advance the vision without impacting the affordability of housing.

The Housing Strategic Plan includes the entire spectrum of housing and recognizes the critical role of rental housing within the housing system. This will require careful consideration of new policies that could improve housing stability and health for renters.

VISION

Vision: Everyone has healthy, stable housing they can afford

DEFINING THE VISION

Everyone recognizes that all community members need housing and are affected by the housing they do or do not have. By including the entire community in the vision, we can assess who does not have healthy, stable, or affordable housing today and design strategies to ensure that a person’s identity or identities is not a predictor of whether or they, or our community, achieve this vision. (As one example, see the sidebar on varying rates of home ownership in Fort Collins.)

Homeownership rates in Fort Collins vary by race (Source: Equity Indicators):

- 55 in 100 white households
- 42 in 100 Hispanic/Latinx households
- 52 in 100 Asian households
- 20 in 100 Black households
- 47 in 100 Native American households

Healthy Housing addresses physical and mental well-being inside and outside of the home. Inside the home, this means high quality indoor air, comfortable temperatures in each season, and freedom from harmful mold, pests or pathogens. Community members defined health outside the home as feeling safe in your neighborhood and the ability to walk, bike, or take transit to get the services you need.

Healthy



1 in 4
households report a family member with a respiratory ailment

Stable Housing is when a house becomes a home. For community members, a secure place to live is a fundamental requirement for quality of life and well-being. Housing stability is central to the best-practice “Housing First” approach to homelessness prevention, which recognizes that housing is the most important platform for pursuing all other life goals.

Stable



46.9%
housing units are renter-occupied

Affordable Housing recognizes that many people in Fort Collins have financial challenges related to housing costs and that increasing the range and quantity of housing options can support greater choice and affordability. Today, 3 in 5 renters and 1 in 5 homeowners are cost-burdened, which means that the household spends more than 30% of their income on housing.

Affordable



60.6%
rental households are cost-burdened

(Images Credit: Shelby Sommer)

MEETING THE VISION TODAY AND IN THE FUTURE

What have community members shared about their housing today and whether it is healthy, stable, or affordable? How might Fort Collins evolve in the future as we work toward the vision?

Vision	Today	Tomorrow
Healthy Housing	<p><i>What we heard from the community about their current experiences with housing</i></p> <p>“My apartment is rising in rent every year, and the living conditions don’t match the price. I have maintenance issues (and) the condition of the apartment is old and undertaken care of. . .”</p> <p>“It makes it so that the places that are more affordable are no longer safe due to living conditions and crime rates among other things. These are important to consider when you have kids. Do you stay broke and live somewhere safe or give yourself more cushion but risk safety? Some of the more affordable areas also do not have as good of schools, which is a big concern for me regarding my kids.”</p>	<p><i>What the vision aims to achieve in the future</i></p> <p>Tools would be in place to ensure that renters have safe and healthy places to live.</p> <p>Outside the home, neighborhoods across the City would provide safe, walkable spaces for all ages and stages of life.</p>
Stable Housing	<p>“We are impacted by great uncertainty in being able to afford to live in this City in the long-term, impacting all facets of our lives. . . including mental health with facing this kind of uncertainty. The right to shelter is a basic need and there needs to be solutions that start supporting those lower-income residents to have long-term stable housing as soon as possible.”</p> <p>“You have to live paycheck to paycheck. Sometimes you don't even know where your next meal will come from.”</p>	<p>Community members would be able to choose where they want to live and for how long, making housing instability an issue of the past.</p> <p>Policies and solutions focus on all outcome areas, from housing to health.</p>
Affordable Housing	<p>“When you lack affordable housing, it causes a lot of stress for the individual. Do I have enough money for rent, for food, for medicine, and for gas? You keep making trade-offs. [If] I pay for rent, I don't buy food or don't get medicine.”</p> <p>“I think it is important that workers are able to afford living in or near the city they work in, especially teachers and frontline workers.”</p>	<p>Housing costs and the cost of living are aligned with individual incomes, meaning decisions like these are rare and nonrecurring.</p> <p>There is enough housing supply that aligns with the incomes and needs of community members.</p>