



Summary Report for Home 2 Health Phase Two

Prepared by the Housing Priority Group – Partnership for Age Friendly Communities

November 18, 2020

The Housing Priority Group for the Partnership for Age-Friendly Communities conducted four focus groups between October 14, 2020 and November 18, 2020 to address Home2Health Year Two Bottom-Line Questions designed to assess the quality of housing for older adults in Fort Collins. Group discussions were held with older adults who reside in subsidized housing, a mobile home park and members of a senior citizen group (Grand Families).

Executive Summary:

Quality housing that is affordable is vital to all respondents. As older adults on fixed incomes, balancing the cost of housing with available income is a pervasive concern. Residents of the mobile home park must also deal with the cost of paying lot rent and dealing with park management. Financial stress is exacerbated by annual rent increases. For mobile home park residents, there is also the added burden of managing repairs and upkeep on both the unit and the lot. While all residents were generally appreciative of their current housing status, this status is viewed as being fragile. The risk of losing current housing at this age in life, and on fixed income, is perceived by most as being catastrophic.

Housing Strategic Plan Vision:

Everyone has stable, healthy housing they can afford.

Challenges to Reaching the Vision:

- Discrimination based on low income, race and ethnicity;
- Lack of affordable places available for rent or purchase;
- Housing is expensive to build in Fort Collins;
- Difficult to predict the lasting effects of COVID 19 and the impacts of the pandemic;
- Stability of housing especially for renters.



Home2Health Focus group
Neighbor to Neighbor 10/14/2020
Facilitator: Ted Shepard with Sue Ballou

4 participants:

1. 4 – Zip Code 80524
2. 2 – 75+, 1, 65 – 74, 1 – 60 - 64
3. 1 black, 1 white, 1 two or more races, 1 Native American/White
4. 1 Hispanic
5. 4 - Rent
6. 4 – Income under \$24,999
7. 2 – Some College or Associate’s degree; 1 some high school; 1 didn’t answer
8. 4 – Community member

1. *Based on your experience, do these challenges reflect what you know about housing in Fort Collins?*

All of the challenges listed are true for everyone attending.

2. *How do these challenges affect you and our community more broadly?*

- Would like to see more rent controlled housing
- Trapped at N2N. Can’t afford to move and sees no opportunity to move in the future.
- There’s nothing else
- No one accepts vouchers and if they do, it’s bad housing.
- Competing with students
- There’s a stigma on low income tenants that they don’t know how to take care of a home.
- One woman moved here 15 years ago on disability (she’s in a wheelchair) with 2 kids in 3rd & 5th grade and an income of \$189/month. Because of N2N she was able to raise them in a stable home. They both graduated with honors. If not for N2N she would have lost her kids.

3. *What needs to change to address these challenges?*

- We didn’t need more luxury apartments; we need more affordable housing.
- Need more housing for the very poor <\$10,000/year. Some places are income qualified but you need to earn 2.5X the rent and we can’t qualify for a place like that.
- Maybe have landlord mitigation funds so that there isn’t as much of a risk for the landlord if people damage the housing.
- Need more rent controlled housing tied to income.
- Incentives for landlords to take vouchers
 - Maybe utilities could offer lower rates for properties that take vouchers
- Incentives for including affordable units in a project.
- Good transportation

- There's a bus stop in front of N2N and it runs every ½ hour. But the bus to the hospital only runs every hour, so if you take the wrong bus, you wait 40 minutes for the connection. A round trip to the doctor's office can take 5 hours.

4. *Who has the responsibility to make the change needed?*

- As a community we need to step up and say that this is what we need.
- Developers are doing it for profit. But if they provide some affordable housing, that gives them a tax break, so they should do that.
- The City or a Developer should do a tiny house or small house neighborhood and negotiate lower tap fees, etc. to make it affordable to buy a house there and build equity.

5. *What do you wish decision makers understood about your experience with housing?*

- We're trapped in the few section 8 homes like N2N that exist. We can't move.
- Late fees in many rentals can be \$200/day.
- Park management is now passing through to each resident a proportional share of the water bill.
- If you're scared every day that you might lose your house, it affects your health and the tension is so high that it affects the way you treat your kids or your spouse. It can lead to drug or alcohol abuse in an attempt to cope.
- Even with a job you often can't make it work. One woman's son works 30/hrs/week and just over minimum wage, He has health problems, but make just too much to get Medicaid and can't afford health insurance. He needs to see a doctor, but can't afford it.
- What if the City was a lender to allow people living in mobile home communities to purchase the land?
- When you're on a fixed income and it's very low, it's a bind because if you make any more money or move in with family, they take it away from you so you can't get ahead.
- Families are so spread out now that they can't take care of each other. Even if someone has family in town, they can only afford a small apartment and have no room to take in anyone else.
- One woman's friend lost her SSI and is 74 and homeless. She can only afford a room 3 nights a week and has frostbite from sleeping on the street.
- Need to provide more options for the very poor <\$10,000/year.

6. *Optional: How would you like to engage in this project in the future?*

- All said yes. Contact Information:
 - Judy – no email, contact through Stephanie Alley <salley@n2n.org>
 - Sheryl – bresgranny@gmail.com
 - Naomi-- no email, contact through Stephanie Alley <salley@n2n.org>
 - Arthur—Artwhitehead9202@gmail.com



Home2Health Focus group
 October 22, 2020 2:00 PM

Skyline Mobile Home Park Community Room
 Facilitated by Ted Shepard, notes Sue Ballou

Demographics – All rent the lots their homes sit on.

	Zip Code	Age	Race	Ethnicity	Rent/own	HH income	Education	Representing
1	80521	75+	White	Non-Hispanic	Own	<\$24,000	Some College Or AA	Community Member
2	80521	75+	White	Non-Hispanic	Own	\$25,000 – 49,999	BA or higher	Housing Healthcare Community
3	80521	35-44	White	Self-identify	Own	<\$24,000	HS	Housing
4	80521	65-74	White		Own	Prefer not to answer	Some College Or AA	
5	80521	75+	White	Hispanic	Own	<\$24,000	Some College Or AA	Community Member
6	80521	55-65	White	Non-Hispanic	Own	\$50,000-74.999	BA or higher	Non-profit Community Politically active

1. *Based on your experience, do these challenges reflect what you know about housing in Fort Collins?*

All of the challenges listed are true for everyone attending. (Skyline Meeting One)

- Lot rents go up every year and yet our incomes are fixed.
- Consequently, residents who rely solely on Social Security can't afford the increase.
- We get the impression that Park owners might be just as happy if we left and they could re-do the park or use it for something else.
- Management recently sent notice stating we had to do things (repairs, minor improvements, etc.) right away and would be charged \$50/week if we don't comply (attached).
- We have a neighbor who is a veteran, 95, and has dementia doesn't understand the requirements under the notice. When a friend talked to the manager, she said "then we'll evict him".
- When we were looking to buy a home, we needed a single level but couldn't find any single level in our price range. This is why we selected Skyline.
- This is a nice park. We would benefit from a dispute resolution service. When I bought my MH from Sun Communities, they said the appliances would be working and made other promises. But when I moved in, the dishwasher did not work and still doesn't. And, it took two months to replace a knob on the stove. I finally fixed it myself and they won't reimburse me. I couldn't do a complete inspection

before buying it because the utilities were off. This is a relatively nice park but we pay a premium in our lot rent while at the same time, dealing with park management is frustrating.

- Assessor wants to foreclose for back taxes, but they're for taxes not paid before I bought it.
- There have been multiple owners of this park so different people have different leases with different requirements.
- Some people at Sun Community care about people and some don't at all.
- Rules and regulations aren't applied fairly.
- There is intimidation and fear of retribution.
- When you buy a lot now, you have to sign something saying you give up all rights to privacy.
- We have to fix broken windows, etc. immediately, and we want to. Sun Communities, however, doesn't fix those things on the property they own.
- Sun Communities is a huge corporation. People feel they can't fight them because they're so big. There's a real retaliation factor. They get you to sign your life away.
- Someone from Sun Communities will say "I don't like this. Make them fix it." It's arbitrary.

2. *How do these challenges affect you and our community more broadly?*

- Having a dispute resolution process would help empower the residents. (Facilitator comment: the State of Colorado Department of Local Affairs does have a dispute resolution program that could be utilized.)
- We are in the early stages of trying to form an HOA in the park to give residents some leverage.
- We are working with Colorado Poverty Law Center.
- Moving is very expensive, even if you can find a place to move.
- Many people here are in their 80s. We're required to keep our trash cans hidden when not in use, but they're heavy and there are many other things can be tough for the older residents.
- Everyone in Mobile Home Parks is concerned.
- It's hard to know where the homeowner's responsibility ends and the park's starts. For example, I needed a sewer routed and the snake went out 80 feet, well past my lot line, before it hit the clog. Fixing the sewer line at that location should have been the responsibility of the Park.
- They want us to water our lawns but then pass along a share of the Park's overall water bill.

3. *What needs to change to address these challenges?*

- Forming an HOA would help.
- Sun has the upper hand. Need that to change.
- Can the City do mediation? (Facilitator noted that the City of Fort Collins Neighborhood Services Department offers mediation).

4. *Who has the responsibility to make the change needed?*

- As noted, forming an HOA would help but ultimately it is up to us. This is a large park and we could use a little assistance getting organized.

5. *What do you wish decision makers understood about your experience with housing?*

- We would like decision makers to understand our challenges.

6. *Optional: How would you like to engage in this project in the future?*

- Yes

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October 28, 2020 2:00 PM

Skyline Mobile Home Park Community Room

Facilitated by Ted Shepard, notes Sue Ballou

Demographics – All rent the lots their homes sit on.

	Zip Code	Age	Race	Ethnicity	Rent/own	HH income	Education	Representing
1	80521	65-74			Own	\$25,000 – 49,999	BA or higher	Community Member
2	80521	65-74	Black		Own		BA or higher	Community Member
3	80521	65-74	White	Self-identify	Own	<\$24,000	BA or higher	Community Member
4	80521	55-65	White	Non-Hispanic	Own	<\$24,000	BA or higher	Community Member Education & Research
5	80521	75+	White	Non-Hispanic	Own	<\$24,000	BA or higher	Community Member

1. *Based on your experience, do these challenges reflect what you know about housing in Fort Collins?*

All of the challenges listed are true for everyone attending.

- If I sell my mobile home because I can't afford to live here, I'll have too much money to qualify for subsidized housing but won't be able to afford to live anywhere else.
- If I had gotten some help when I got sick, and when I almost lost everything, I would have been able to get back on my feet and be making more money and paying more taxes. When I got sick, I had to stop working.
- It used to be that you couldn't find a mobile home for sale here. Now units sit on the market for a long time. You have to pay the lot rent while waiting for it to sell. If you have the park management sell it, they charge a high fee.
- The current corporation that owns it is bad and people are leaving.

2. *How do these challenges affect you and our community more broadly?*

- I'm thinking about moving out of FC. Lot rent is ½ my income. I moved here thinking it would be the last home I have, but now I think I'll have to move out of town – down-market. How do these challenges affect you and our community more broadly?
- Concerned about being able to afford to live anywhere. Social Security doesn't cover lot rent so when I run out of savings, I don't know what I'll do.
- A lot of people here have had to move because of lot rents.
- It's the most expensive mobile home park in the County.
- When you run out of money, where else do you go?
- A lot of people don't have money for food.
- I feel threatened all the time. They constantly tell you that if you don't take care of it, they'll do it and charge you. They want the park to look nice; we all do. But they don't do maintenance on the park.
 - Storm drains are old, inadequate, leaking and need to be replaced
 - Mailboxes need painting
 - Roots from trees are growing under trailers and making them unstable.

3. *What needs to change to address these challenges?*

- Let people know what services available to them – One person had gotten new toilets, a roof and lightbulbs from the Larimer County Water and Energy program. No one else there knew about that.
- They need to quit raising the lot rent.

4. *Who has the responsibility to make the change needed?*

- CSU has expanded enrollment so much that there isn't enough housing.
- The corporation that owns the park needs to take responsibility for park maintenance.

5. *What do you wish decision makers understood about your experience with housing?*

- It's a health issue because you need a place to live, especially at our age.

6. *Optional: How would you like to engage in this project in the future?*

- Yes

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Home2Health Focus group
Grand Families 11/18/2020
Facilitator: Ted Shepard with Yasmine Haldeman

Via Zoom Call

Participants: Gail Engel – White, 65-74, own home. gail@grandfamilycoalition.org
Diana Barnes – White, 55-64, rent home. dianaasl711@gmail.com

1. *Based on your experience, do these challenges reflect what you know about housing in Fort Collins?*

- Yes, and I would add that there are unique challenges with having a Section 8 Housing Voucher. I’ve lived in Fort Collins nearly all my life and one thing is consistent: wages have never kept up with housing costs. Wages need to go up to match housing expenses. Housing Vouchers are not universally accepted across the community.
- At the Grand Family Coalition, we have learned that most of our grandparent- grandchildren families are headed up by a single adult. These adults were not prepared with both housing and income to unexpectedly take on the responsibility of caring for grandchildren. Some were living in age 55 – plus communities and had to move without much notice. Their choice was to either take in the grandchildren or have these children turned over to Child Protective Services Foster Program. Assuming the care of grandchildren at the age when most are on fixed income put many of these older adults into poverty.
- When I took in my two grandchildren, I was forced to move from a quiet, 55- plus complex to a larger mixed-age apartment complex. The school district provided laptops, but I can offer no tech assistance nor am I much help with their homework as the curriculum has changed so much since I went to school. With Covid and learning from home, these kids are falling behind. It has taken a full year for the three of us to make the necessary adjustments. The financial burden has significantly impacted my fixed income.

2. *How do these challenges affect you and our community more broadly?*

- The Coalition is aware of one situation where the single grandparent is 85 years old and now taking care of an eight-year old with autism. These two live in poverty and heat with a space heater as the furnace has failed and they lack funds for a new one. There are no funds for upkeep and repairs. The home has no internet and no computer. This family lives in isolation.

- The Coalition supports 280 families.
- The broader community has little awareness about the financial hardships being endured by these grandparent – grandchildren families.
- For some individuals and families that are in supportive or subsidized housing, there is a sense of having no mobility options to move or seek better quality housing. They don't have the income to obtain housing on the open market. If they lose their subsidy, they would have to move out of the area.

3. *What needs to change to address these challenges?*

- Wages in this area need to be raised.
- Transfort routes need to serve low income neighborhoods and mobile home parks.
- Covid has reduced Transfort service and seating capacity.
- I don't allow my grandchildren to ride their bikes to school. They attend a school of choice and not the neighborhood school. Transportation is challenging.
- The Coalition supports five families in Hickory Village Mobile Home Park. This Park needs Transfort service so families can get to the grocery store and to the doctor.

4. *Who has the responsibility to make the change needed?*

- The community needs to put an emphasis on multi-generational housing. While there is place for 55 – plus housing, other projects need to anticipate the needs older adults who are caring for grandchildren. Housing opportunities should not be so segregated by age and income.
- Multi-generational housing needs to have services such as Transfort, a nearby grocery store, a medical clinic that accepts Medicaid and a neighborhood park like Soft Gold Park next to Hickory Village.
- The community needs to realize that folks in poverty may not have a car or a car that is reliable. Cars are expensive. Maybe like housing vouchers, there could be car repair vouchers. Cars are important - it's hard to take Transfort to the doctor.
- The obligation of providing housing and services in Fort Collins cannot be the sole responsibility of the Fort Collins Housing Authority. All agencies and non-profits need to step up in a coordinated way.
- There should be a cap on how much rent can be increased annually. (Lot rent for mobile homes.)
- Section 8 Housing is typically not well-maintained. Maybe the City and County can enforce building codes and property maintenance codes where landlords don't keep up or reinvest.

5. *Who has the responsibility to make the change needed?*

- Decision makers need to be aware that living in poverty is tough and challenging. Providing services such as Transfort is crucial.

- The Coalition has experience with a mobile home park in north Loveland (SEC of Highway 287 and E. 57th Street) where a ministry has purchased a mobile home in the park and provides after-school programs and does wellness checks. They provide a newsletter and offer other support services for families. This level of support has become a motivator for owners to spruce up their homes and lots. The positive spinoff effects are impressive. Perhaps this could become a model for other mobile home parks and maybe not be limited to the faith community. Maybe other agencies and non-profits could pool their resources and duplicate this effort in other parks.

6. *Optional: How would you like to engage in this project in the future?*

- The Coalition for Grand Families would like to stay involved and can be contacted by email.