

Understanding the Challenges - Outline

Challenge #1: Some people (BIPOC households, low-income households) are more negatively impacted by the rising cost of housing and by housing discrimination than others.

1. [What the research and data tell us](#)
 - a. Price escalation
 - b. Housing discrimination
 - c. Poverty
2. [What we heard from the community](#)

Challenge #2: 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.

1. [What the research and data tell us](#)
 - a. "Rental Gap"
 - b. Changes in affordability
 - c. Loss of naturally occurring affordable housing
2. [What we heard from the community](#)

Challenge #3: 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.

1. [What the research and data tell us](#)
 - a. Insufficient incentives and financial resources
 - b. List of current incentives
2. [What we heard from the community](#)

Challenge #4: Housing is expensive to build, and the cost of building new housing will likely continue to increase over time.

1. [What the research and data tell us](#)
 - a. Rising costs of development
 - b. Land Use Code Audit
2. [What we heard from the community](#)

Challenge #5: It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic.

1. [What the research and data tell us](#)
2. [What we heard from the community](#)

Challenge #6: Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent.

1. [What the research and data tell us](#)
 - a. Addressing the entire housing spectrum
 - b. Connecting health and housing
2. [What we heard from the community](#)

Understanding the Challenges

1. Some people (BIPOC households, low-income households) are more negatively impacted by the rising cost of housing and by housing discrimination than others.

What the research and data tell us:

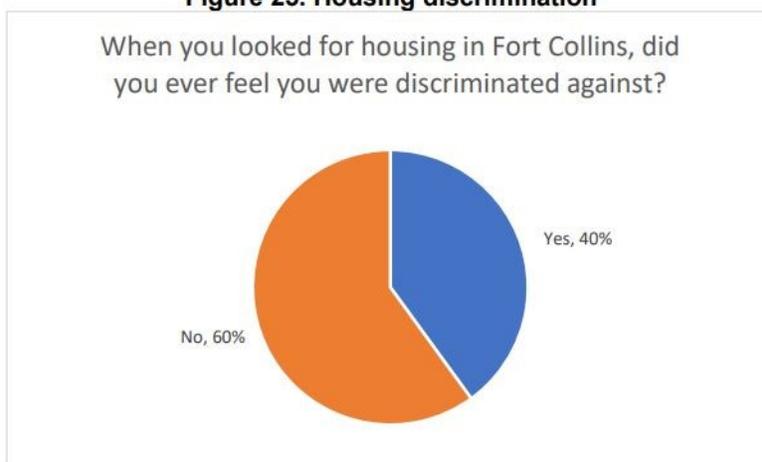
Excerpt from the Housing Plan Existing Conditions Assessment, p. 53:

Price escalation disproportionately impacts BIPOC 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 have increased 40%, single-family detached homes have increased in value by 125%, 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 continue to 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.

Excerpt and figures from the Analysis of Impediments to Fair Housing Choice, p. 96-97:

Housing discrimination. Forty percent of resident respondents feel they experienced discrimination in their housing search. Family size, age, race, and income were the primary reasons respondents felt they were discriminated against.

Figure 25. Housing discrimination

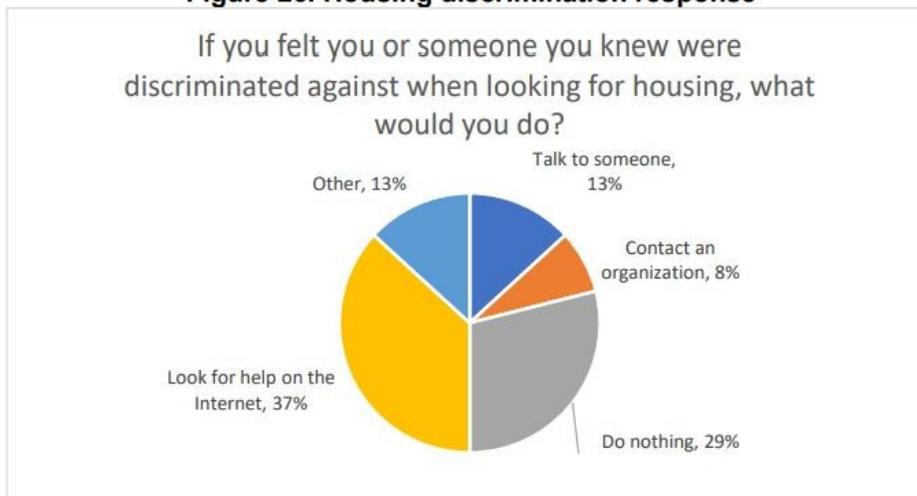


Write-in responses:

- We were often not taken seriously and you could see them thinking we could not afford to live places. There were also neighborhoods with confederate flags in windows we did not feel safe living in.
- Someone told me that the apartment was too small for myself and children but it was all I could afford.
- color, family size
- Section 8 vouchers are only accepted in specific areas, to rent a house using a voucher is non existing.
- Rude, treated as if I was undeserving
- Either made too much or not enough
- Ethnicity/race
- Owners chose leasers that weren't POC over us
- Scared that I won't be able to afford it
- For being young, race
- Students seem to be turned away when it comes to FC housing.
- My race and how young I look though I'm a full grown adult
- Name leading to not being called back for jobs and housing for my partner and I.

Resident response to housing discrimination. If they felt they were discriminated against, 30% of residents would do nothing about the discrimination. Only 8% said they would contact an organization about the occurrence. Those who said they would talk to someone identified the manager of the housing complex, their support system, or Colorado Legal Services who they would talk to. The only organization identified by residents as one they would contact for assistance was the Fair Housing Administration. Those who identified “Other” said they would talk to the person discriminating, look at other places, and report the housing organization to the Better Business Bureau. One respondent wrote, “I didn’t know we could do anything but complain on reviews.”

Figure 26. Housing discrimination response



Excerpt from the Analysis of Impediments to Fair Housing Choice, p. 19-20:

Percent of residents living in poverty. In 2018, over 25,000 residents of Fort Collins were living in poverty.

Figure II-13 Poverty by Race and Ethnicity, 2018 (estimated)						
	2010			2018 (est)		
	Total Population	Number Below Poverty	Percent Below Poverty	Total Population	Number Below Poverty	Percent Below Poverty
Total	133,374	23,960	18%	159,273	25,419	16%
Race						
American Indian and Alaska Native	938	120	13%	1,278	315	25%
Asian	3,948	823	21%	5,142	1,033	20%
Black or African American	1,379	526	38%	2,312	519	22%
Native Hawaiian and Other Pacific Islander	87	56	64%	92	57	62%
White	119,266	20,313	17%	137,385	22,139	16%
Some other race	3,474	1,185	34%	2,458	723	29%
Two or more races	4,282	937	22%	5,493	1,075	20%
Ethnicity						
Hispanic or Latino	13,109	3,546	27%	18,466	3,969	21%
Non-Hispanic White	111,425	18,495	17%	123,833	19,206	16%
Source: 2000 and 2010 U.S. Census, 2018 ACS 5-Year Estimates						

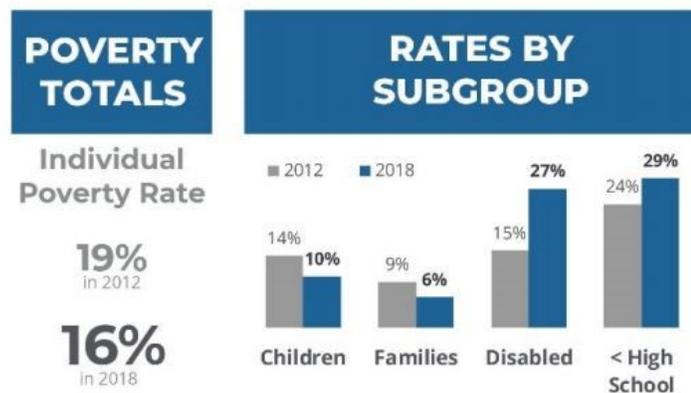
Excerpt from the Social Sustainability Gaps Analysis (full report), p. 7-8:

Poverty. Although most residents in Fort Collins have strong economic situations, some residents struggle to make ends meet. Poverty rates overall have decreased since 2012 due to the economic recovery but the recovery was not equally distributed among all residents and challenges remain for some. Recent American Community Survey (ACS) data on poverty in the city show:

- 16 percent of Fort Collins residents (25,419 people) are poor;
- 9 percent of all non-college aged residents are poor (11,372);
- 6 percent of Fort Collins families are poor;
- 10 percent of children are living in poverty;
- Persons living in poverty are generally educated and employed;
- Poverty rates for disabled residents and minority households are very high; and
- Poverty rates have decreased since 2012 due to the economic recovery

Figure 3.
Poverty Rates, Fort Collins,
2012 - 2018

Source:
 2012 ACS, 2018 ACS, and Root Policy Research



What we heard from the community:

During the first year of the Home2Health Project, we heard about rising housing costs, housing discrimination, and their impact on BIPOC and low-income households.¹ Some community members shared their personal stories as part of a Digital Storytelling Workshop:

- [Esta Pequena Ciudad](#) (This Little City) by Miriam Quiroz (5 minutes)
- [Better Days](#) by Tony Lynch (3 minutes)

Other comments were shared in written form. Community members discussed race, location of affordable housing or desirability of affordable housing in a particular location of the city, and limited options for affordable housing. Below is a quote from a Community Guide participant:

“Many participants mentioned community and neighborhood diversity as a desired ideal. Participants envisioned neighborhoods composed of mixed-income housing and which included residents that represented diversity in race, age, and income. They expressed a desire to make housing affordable to long-term residents, retired individuals, students, and those who provide essential community services.”

We also heard from community members by conducting questionnaires as part of a Health Impact Assessment. Results showed that Hispanic/Latinx respondents were less likely to own their homes and more likely to be cost-burdened (spending more than 30% of their income on housing): “43% of Hispanic / Latinx respondents report owning their home compared to 52% of respondents identifying as non-Hispanic/Latinx.” In addition to this reported disparity in homeownership, Hispanic/Latinx respondents reported spending much more of their income for housing: “...with 59% of Hispanic / Latinx respondents reporting they are spending 50% or more of their household income on housing and only 8% reporting spending less than 30%; comparatively, only 27% of non-Hispanic / Latinx respondents report spending 50% or more of their income on housing and 20% report spending less than 30%.”

2. 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.

What the research and data tell us:

Excerpt and figure from the Social Sustainability Gaps Analysis (full report), p. 4:

Under provision of affordable rentals. An estimated 17,300 households in Fort Collins are renting apartments or homes that they cannot afford. These households are “cost burdened,” meaning they are paying more than 30 percent of gross household income in housing and basic utility costs (an industry standard).

Altogether, the City has a shortage of rental units priced affordably for renters earning less than \$25,000 per year of 7,265 units.

Adjusting for student households could result in a reduced gap of approximately 2,600 nonstudent households in need of affordable housing, as shown in Figure 1 below.

Figure 1.
Rental Market Gaps Fort Collins, 2018



Source: 2018 ACS and Root Policy Research

Excerpt and figure from the Housing Plan Existing Conditions Assessment, p. 34:

The supply of rental units does not align with demand.

The “Rental Gap” column below shows the difference between the number of renter households and the number of rental units affordable to them. Negative numbers indicate a shortage of units at that specific income level. In order to meet the demand for affordable rental, the housing market would need 7,265 units. Other income ranges have an oversupply of rental units. The market has over supplied rental units to households earning \$25,000 - \$74,999. Renters with too few affordable units to serve them are not homeless but are likely occupying a rental unit that is unaffordable to them. This rental gap figure includes renters that are students at Colorado State University. Removing students from this data could result in a reduced gap of around 2,500 units.

Figure 20: Rental Market Gaps (Root Policy Study, 2020)

<i>Income Range</i>	<i># of Renters</i>	<i>% of Renters</i>	<i>Max. Affordable Rent</i>	<i># of Rental Units</i>	<i>% of Rental Units</i>	<i>Rental Gap</i>
<i>Less than \$5,000</i>	1,362	4%	\$125	0	0%	-1,362
<i>\$5,000 to \$9,999</i>	1,217	4%	\$250	190	1%	-1,027
<i>\$10,000 to \$14,999</i>	1,870	6%	\$375	412	1%	-1,458
<i>\$15,000 to \$19,999</i>	1,587	5%	\$500	181	1%	-1,406
<i>\$20,000 to \$24,999</i>	2,754	8%	\$625	742	2%	-2,012
<i>\$25,000 to \$34,999</i>	3,031	9%	\$875	3,161	9%	130
<i>\$35,000 to \$49,999</i>	4,350	13%	\$1,250	8,196	24%	3,846
<i>\$50,000 to \$74,999</i>	8,683	27%	\$1,875	14,793	44%	6,110
<i>\$75,000 or more</i>	7,738	24%	\$1,875	6,291	19%	-1,447
Total	32,592	100%		33967	100%	-7,265

Excerpt and figure from the Social Sustainability Gaps Analysis (full report), p. 5-6:

Changes in affordability. In 2018, the median rent in the City was estimated at \$1,369 and the median home value was estimated at \$414,900. Since 2012, median rent increased by \$367 per month or 37 percent while median home value increased by \$166,100 or 67 percent.

**Figure I-3.
Changes in
Affordability, Fort
Collins, 2000 to 2018**

Source:
2000 Census, 2012 ACS, 2018 ACS and Root
Policy Research.

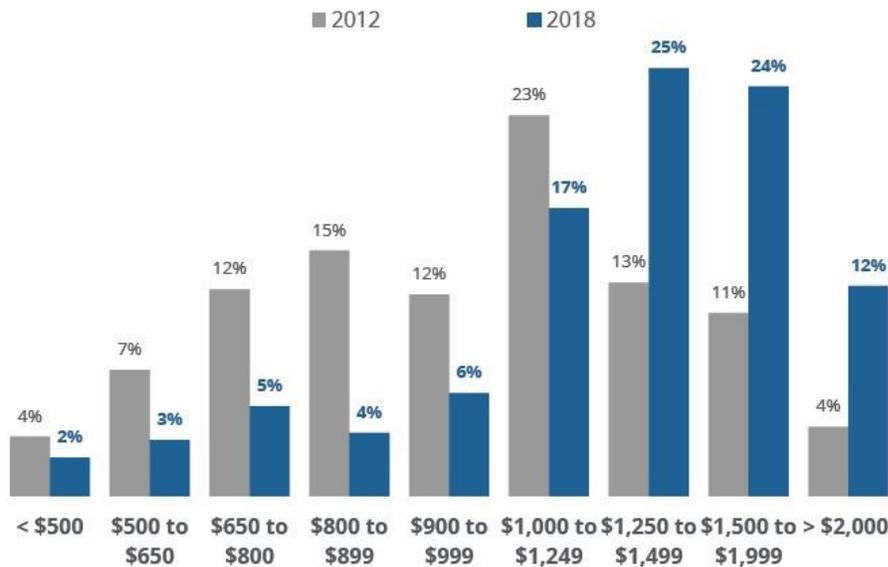
Tenure	2000	2012	2018
Renters			
Median rent	\$689	\$1,002	\$1,369
Median renter income	\$26,977	\$31,314	\$50,196
<i>Income required to afford median rent</i>	<i>\$27,560</i>	<i>\$40,080</i>	<i>\$54,760</i>
Owners			
Median value	\$169,000	\$248,800	\$414,900
Median owner income	\$61,532	\$80,916	\$95,942
<i>Income required to afford median value</i>		<i>\$72,651</i>	<i>\$108,623</i>

In 2018, the income needed to afford the median monthly rent in the City is roughly \$5,000 more than the median household income for renter households. Similarly, the income needed to afford the mortgage payments for a median priced home is \$12,500 more than the median income of owner households.

Excerpt and figure from the Executive Summary Social Sustainability Gaps Analysis, p. 4:

Substantial loss of naturally occurring affordable units priced under \$1,250. Overall, there was a 40 percent drop in rental units priced below \$1,250 per month between 2012-2018.

Rental Units by Monthly Rent, 2012-2018



Excerpt from the Housing Plan Existing Conditions Assessment, p. 3:

Over the past five years, City and its partners have added 373 new affordable homes, with 248 more under construction. Still, we are 708 units behind in meeting our affordable housing goals. To achieve our 10% goal by 2040, the City would need to increase the amount of affordable housing as a percentage of the overall housing by 1 percentage point every 5 years or 228 units every year from 2020 onward.

What we heard from the community:

Affordability is one of the most mentioned barriers to housing from all of the combined community feedback received during the Home2Health project. We know that about 60% of renters in Fort Collins are spending too much for their housing, and that it is very difficult to find an affordable home to purchase for residents making the median income. Participants reported doubling up with other people or having multiple jobs as strategies they used to afford housing. Below are quotes from community members who were asked, “What has helped you maintain good and stable housing and health?”

- **“Having roommates and multiple incomes.”**
- **“We sublet our guest house to another family and share costs of food, bills, etc. and watch each other’s kids when we’re at work.”**
- **“Marriage, two incomes, health insurance and tax breaks.”**

3. 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.

What the research and data tell us:

Excerpt from the Housing Plan Existing Conditions Assessment, p. 53:

Current incentives and financial resources are insufficient for meeting our affordable housing goals:

While the City has a number of affordable housing incentives and \$1,500,000 – \$3,000,000 in direct subsidy funding every year, these resources are not enough to meet the City’s affordable housing goals. The City is currently 708 affordable units behind in meeting its goals. Assuming a \$38,970 investment by the City yields one unit of affordable housing, it would take roughly \$27,590,000 of investment to catch up. \$27,590,000 of direct subsidy represents 9 – 18 years of resources at current funding levels. This also assumes LIHTC prices remain steady, there is ample PAB allocation for each project, and 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.

Excerpt from the Analysis of Impediments to Fair Housing Choice, p. 59-60:

Incentivizing Affordable Housing. The City of Fort Collins does not have any zoning regulations that require the provision of affordable housing within development projects (also referred to as “inclusionary zoning”). However, various incentives are in place to encourage the building of affordable housing units by reducing the costs to developers. In order to receive affordable housing development incentives, a project must meet certain criteria as defined in the Land Use Code:

- A housing development is considered affordable if at least 10% of the total dwelling units are affordable to rent or own by households earning 80% or less of Area Median Income (AMI).
- A unit is considered affordable to rent if a household earning 80% or less of AMI pays no more than 30% of its gross monthly income towards rent, including utilities.
- A unit is considered affordable to own if a household earning 80% or less of AMI pays no more than 38% of its gross monthly income towards its mortgage, including principal, interest, and insurance.

The incentives available for affordable housing development are summarized below.

- **Impact Fee Delay:** Impact fees are typically paid at the time that building permits are issued. This incentive allows the developer to delay the payment of those impact fees until a Certificate of Occupancy is issued, or December 1 of that year, whichever happens first (Section 7.5-26 of the Fort Collins Municipal Code & Charter).

- **Development Review Fee Waiver:** All projects are required to pay fees related to the review of a submitted project. This incentive waives certain fees based upon the percentage of affordable units targeted toward 30% AMI and under households that are offered in a project.

For example, if a developer plans to make 40% of the dwelling units affordable to households earning no more than 30%, some of that project's development review fees can be reduced by 40%

While this incentive has been limited to housing authority projects between 2013 and 2017, this was changed to include all developers producing these units in 2017. All waivers are subject to Council's discretion.

- **Administrative Construction Fee Waiver:** Certain construction fees are exempt for affordable housing projects including construction inspection fees, development construction permit fees, right-of-way construction license fees, and street cut fees. The formula for this fee waiver is the same as the Development Review Fee Waiver described in 2) above. Fees are waived based upon the percentage of affordable units being offered in a project.
- **Priority Processing:** Affordable housing projects are eligible to receive an expedited development review and permitting process. Plan review times are generally reduced by one week per round of review, as compared to a typical development application.
- **Density Bonus:** Affordable housing projects proposed in the Low Density Mixed-Use Housing (LMN) zone are eligible to increase the maximum allowed density from 9 to 12 dwelling units per acre.

These incentives for affordable housing development appear to influence fair housing choice in a positive way, by providing more opportunities for affordable housing to be developed throughout the community.

What we heard from the community:

Community members suggested policy changes to allow more accessory dwelling units (ADUs) and requiring new development to include affordable units as potential solutions. These solutions would require changes to City policies and regulations, as highlighted in the digital story below:

- [Coffee](#) by Rosie Sadowske (4 minutes)

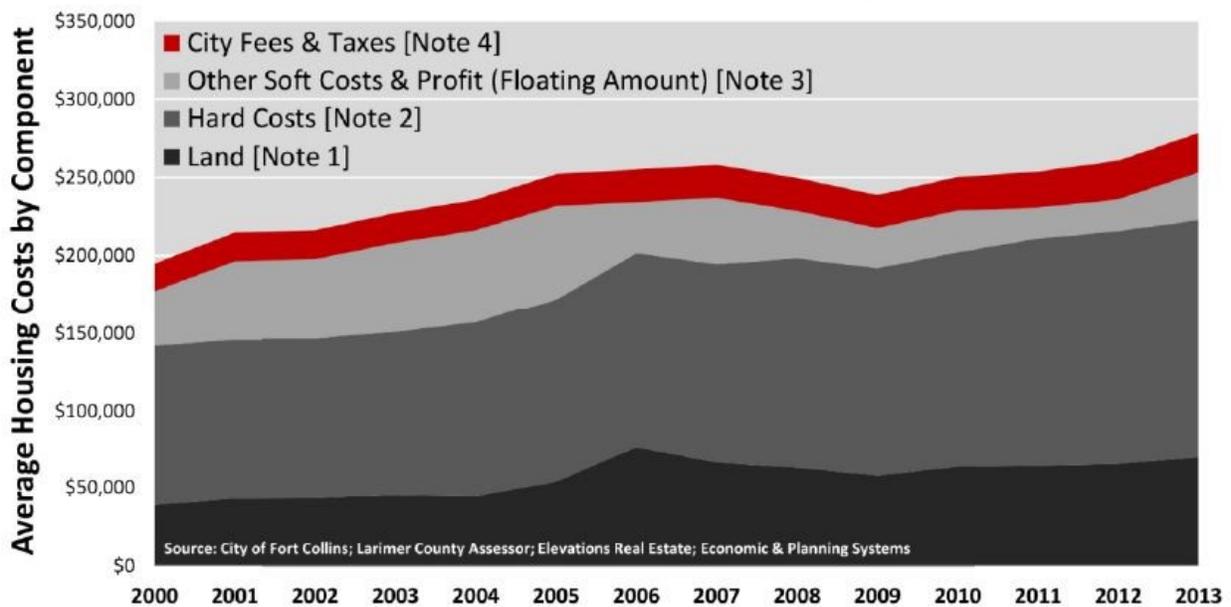
4. Housing is expensive to build, and the cost of building new housing will likely continue to increase over time.

What the research and data tell us:

Excerpt from the Housing Plan Existing Conditions Assessment, p. 54:

The cost of development continues to rise: In isolation, housing regulations help deliver the kind of development and community 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 in Fort Collins 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 developments become more complex. Whereas in 2015 the average cost to build a unit of housing was around \$278,000, 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 for sale below \$330,000 without some form of subsidy. In addition, the Land Use Code Audit identified many places where existing 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. Complicating this picture is the finite natural resources and land in Fort Collins. Water will only continue to be scarcer and more expensive. Within our GMA, Fort Collins has a limited supply of land. This all means 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.

Figure from the Housing Plan Existing Conditions Assessment, p. 51:



Excerpt from the Housing Plan Existing Conditions Assessment, p. 47:

In the fall of 2019, the City initiated a Land Use Code Audit process to identify the strengths, weaknesses, and opportunities in the Land Use Code as they relate to City Plan policy direction. Among a full list of recommendations, key housing-related recommendations in the Land Use Code Audit included:

1. Create more opportunities for a range of housing choices
2. Define a range of options between two-family and multi-family housing
3. Clarify definition of and opportunities for Accessory Dwelling Units (ADUs)
4. Remove barriers to allowed densities
5. Incentivize affordable housing projects
6. Clarify and simplify development standards
7. Consolidate like standards and definitions and make them more broadly applicable
8. Increase flexibility
9. Recalibrate incentives to reflect current market conditions
10. Align Design Manual with updated development standards

A full reorganization and rebuild of the Land Use Code is a time- and resource-intensive effort that would require a Budgeting for Outcomes (BFO) offer to fund the work.

What we heard from the community:

If being able to afford housing costs is the most mentioned barrier to stable, healthy housing, a sensible conclusion would be to work on ways to reduce the cost of building housing. However, the largest components of the cost to build housing are land and “hard costs” like building materials, labor, etc. The City does not directly control the price of land or labor, so it is difficult to dramatically reduce the cost of building housing only through City actions like reductions in fees or changes to regulations.

The most frequent solutions we heard from community members about building costs were to provide incentives to builders and reduce fees:

- **“Use ZERH [zero-energy ready homes] building standards”**
- **“Reduce water tap fees”**
- **“Provide incentives for affordable development”**
- **“Inclusionary Zoning”**
- **“Rewrite Land Use Code”**

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

What the research and data tell us:

Excerpt from the Housing Plan Existing Conditions Assessment, p. 55:

COVID-19 has cast a shadow of uncertainty over many facets of life. Unemployment has soared into double digits, leaving many without a stable income for the time being. While the CARES Act did provide enhanced unemployment benefits and a one-time stimulus to households earning less than \$100,000, it is unclear what the medium and long-term financial prospects are 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 availability of a viable vaccine, continued physical distancing, how fast businesses recover, and many other factors. This makes predicting the lasting effects of COVID-19 difficult.

What we heard from the community:

Community members have shared that the COVID-19 pandemic has dramatically impacted their mental and physical health, their housing stability, and their overall wellbeing. Below are quotes from several community conversations about COVID-19 and its impact on housing and health:

“My story is an interesting one. The COVID-19 health crisis has impacted my life greatly. On top of 2019 already being a rough year with bouncing around to multiple different restaurants around town and landing at a place I thought I would be for a little bit I lost my job and then there was global pandemic... And the restaurant industry collapsed before my eyes. Every restaurant closed and laid off all of their employees. And no one is hiring. My emotions at this point went crazy. I truly lost everything. I want future generations to know that the restaurant industry is a rough business. Many people have been left with little to nothing and worried of what is next. Many people do not have money saved and this is scary.” – “Making History” participant; Fort Collins Museum of Discovery and Home2Health

“It [COVID-19] has made it more difficult to access preventative care and be good about normal healthcare practices. It's also much more stressful to be working full time with the public. If others in my community get sick but cannot access healthcare, by no fault of their own - they become far more dangerous to others. As in any crisis, those that are already at the most risk are the ones who pay the greatest cost. Healthcare for all is an absolute necessity. Tying healthcare to employment - specifically full time employment - effectively boxes so many people out and creates an inequity that has far reaching negative consequences.” – Community Guide Participant

“Mostly it has affected me mental health wise. I am working and am considered an essential worker. Going to work can be stressful because I have to clean up after, wipe down, wash hands, and worry about whether or not the people you are serving have attracted COVID. The new policies are overwhelming and I have to take the bus routes, which have been rerouted for COVID. I have to spend

*extra money on Lyfts and wake up earlier, and walk longer distances to get to the bus stops.”–
Community Guide Participant*

“My community in Fort Collins changed drastically, as I worked in healthcare, and everything we did was affected by COVID. The pandemic added stress and the agency I worked at was often understaffed. I was also worried about my health and the health of those I worked with. My car needs maintenance to run and I am not financially stable enough to live independently. I need help accessing better counseling (specifically one matching my identity, as a Black woman), and financial help/counseling to pay off bills/loans and to find affordable housing.” – Community Guide Participant

“It has impacted me by impacting my employment (as I lost my current and prospective jobs), and made me fearful of applying for a job and being guaranteed one. This has impacted my housing because it makes it very difficult to pay rent, and I fear being evicted. It has also made me think about continuing to live where I am and potentially having to move if I am evicted and/or cannot afford to pay my rent. The COVID-19 pandemic has also made me fear for my health, as I have asthma and am more prone to contracting it. I am facing the challenges of being out of work, having a harder time paying rent, getting access to food and paying for food (due to lack of transportation, and being at risk being in large crowds, running out of money for food due to lack of income, etc.), fearing more for my health as being a part of a vulnerable population in relation to COVID-19, having to be quarantined all the time, and fearing for the future has also taken a toll on my mental health.”– Community Guide Participant

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

What the research and data tell us:

Excerpt from the Housing Plan Existing Conditions Assessment, p. 54:

Addressing the entire housing spectrum will require new tools and processes

Previous housing plans in Fort Collins have been focused on subsidized, deed-restricted affordable housing for residents making 80% AMI or less. City incentives, regulations and processes target the construction, expansion, and preservation of affordable housing that meets this definition. As this Existing Conditions document outlines, however, our existing tools are not enough to achieve our affordable housing goals. Federal funding like Low Income Housing Tax Credits (LIHTC), HOME, and CDBG funds only support units targeted at households earning less than 80% AMI. Further, escalation in housing prices and rents means that it is increasingly difficult for many to afford housing in Fort Collins, even if they make more than 80% AMI. City policies and regulations also do not address housing stability and health in a systematic way. A key challenge for this Housing Strategic Plan will be to determine the appropriate incentives, regulatory frameworks, and processes needed to fully achieve the vision for stable, healthy housing that people across the housing spectrum can afford. Implementation of these new tools will likewise be a critical challenge. Fort Collins will have some important decisions to make about whether and how to dedicate additional funding to housing incentives, implement changes to the Land Use Code, and adjust our processes to fully support the vision of the Housing Strategic Plan.

Excerpt from the Housing Plan Existing Conditions Assessment, p. 55:

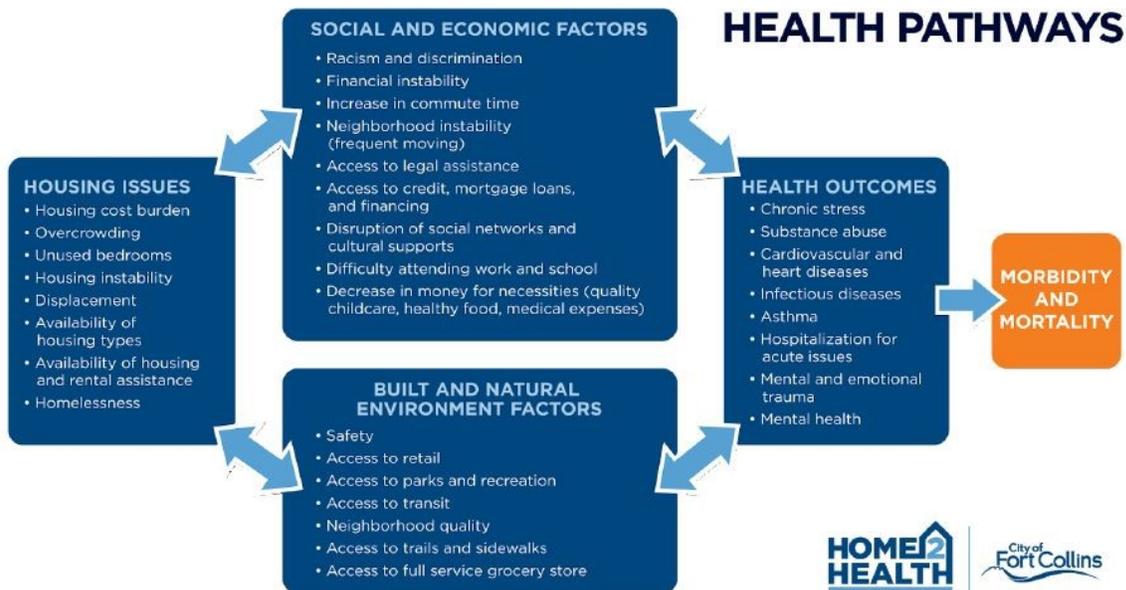
What does it mean for all residents to have healthy and stable housing? With only 1 in 10 renters being able to afford the median home price in Fort Collins², how will the City support its nearly 50% of households that are renters? Today, the City has several programs available to support households, 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.

As noted on page 50, the 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 essential and a success story in preserving neighborhood character, it is unclear to what extent U+2 impacts the housing market. More study would shed light on how U+2 impacts the local housing market and how it might be modified to meet its intent without impacting the affordability of housing.

The Housing Strategic Plan will include the entire spectrum of housing and will recognize 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.

Housing and Health:

Figure 1: Connecting Housing and Health for Fort Collins Residents



Key Results from HIA Questionnaire:

Of 116 respondents, 75% said they estimate spending 40% or more on housing expenses (mortgage or rent, utilities, and insurance) each month. Respondents could choose several options regarding their

housing and health concerns; the top responses were that people have difficulty finding a home to rent and to purchase that are within their budget. The next most chosen response was living in an unsafe or poor quality neighborhood. When asked to choose which aspect of housing affects their health the most, 50% of respondents said the price of housing has the biggest impact on their health.

Figure 2: Percentage of respondents reporting percent of household income on housing expenses

Household Income	50% or more	40 to 49%	30% to 39%	Less than 30%
Less than \$10,000	71%	0	29%	0
\$10,000 to \$14,999	50%	25%	25%	0
\$15,000 to \$24,999	71%	24%	5%	0
\$25,000 to \$34,999	48%	29%	16%	6%
\$35,000 to \$49,999	50%	25%	15%	10%
\$50,000 to \$74,999	38%	31%	23%	8%
\$75,000 to \$99,999	25%	50%	25%	0
\$100,000 to \$149,999	0	50%	50%	0
\$150,000 or \$199,999	0	0	33%	67%
\$200,000 or more	0	0	50%	50%

Of the respondents, there is not a significant decline in households who are extremely cost burdened (50% or more of income spent on housing) until respondents report making \$50,000 to \$74,999. However, it is not until people report making over \$100,000 that respondents stop spending over 50% of their income on housing. This is an alarming figure given that the area median income (AMI) for the City of Fort Collins/Loveland Metropolitan Statistical Area specified by the U.S. Housing and Urban Development (HUD) is \$87,200 for a family of four and \$69,800 for a family of two.

What we heard from the community:

Below is digital story that highlights some of the challenges renters face when trying to find stable, healthy housing they can afford:

- [Changing the Game](#) by Kat Kowalski (4 minutes)

The Partnership For Age-Friendly Communities (PAFC) also collected information about the needs of older community members, and what healthy housing means as our population ages.

Excerpt from the PAFC Senior Questionnaire, p. 7-9:

Physical Health and the Housing Unit:

Respondents were asked about any characteristics in their housing that impacts their physical health.

- For renters, the quality of the indoor air was cited as being very important, especially since the advent of COVID-19.
- Exterior and interior stairs were cited as either existing or potential negative features.
- One respondent cited old, drafty windows as a being a problem in winter.
- All respondents cited the health benefit (physical and mental) of living in close proximity to outdoor amenities and being able to enjoy being outside in private yards, patios, porches, common private open space or public parks and trails.

Physical Health and the Built Environment:

Respondents were asked about the extent of physical barriers in your neighborhood that impact your ability to get outside and get some exercise. (For example, crossing a busy street, lack of ramps, snow on sidewalks, inadequate illumination, etc.)

- One respondent stated that living near Harmony Road in an apartment was a negative factor because it is difficult for an older person to safely cross and the background traffic noise was annoying. Both discourage outdoor activities.
- One respondent stated that living within one block of the railroad tracks at Parklane Towers in Fort Collins, and the loudness and frequency of the train horn, caused her to not be able to sit on her balcony or enjoy walks in the neighborhood.
- Respondents who live in single family detached homes or townhomes indicated the enjoyment associated with having yards, patios and gardens.
- One respondent commented on the number of mature trees near their housing that provide shade and cooling in the summer.
- One respondent indicated that while the individual mobile home was in very good condition, the MHP was unkempt, weedy, with no common open space and in overall poor condition.

Mental Health and Housing:

Respondents were asked to comment on their housing and influence on mental health or stress level.

- For respondents at the lower income levels, the rental cost, and its impending annual increase, is the primary stress factor.
- For one respondent, the annual increases in lot rent are unpredictable and stressful.
- For those who own homes, the cost of major repairs is very concerning. In addition to the cost, the hiring and managing a contractor is also stressful.
- One respondent indicated that the aging appliances causes anxiety.
- For those at the lower income levels, there is a concern that cost of housing would require relocation. Such a move would result in either staying the area, but with less quality housing, or being forced to move out of the area to where the cost of housing is less.
- For those who are living independently, there is a strong concern about the ability to age in place as long as possible without having to move to a care facility.

- Moving to a care facility is considered by most respondents to be avoided for as long as possible primarily due to the cost.
- One respondent mentioned that she would like to move to a quieter place but feared she couldn't find one she could afford. And she doesn't want to move out of the City for fears that she would become isolated.

Excerpt from the Home2Health Community Guides: Phase 1 Summary Report, p. 2-3, 10:

Identifying Problems

Participants raised a number of key themes when discussing the relationship between housing and health and the concerns they had in relation to those two issues. Their primary concerns included:

- **Lack of Affordability:** Many residents report having to choose between health, housing, and other necessities and an inability to afford housing or health in the Fort Collins community.
- **Unsafe Living Conditions:** Respondents identified living conditions that were detrimental to their health and well-being, including persistent problems with pests or mold, landlords refusing to make necessary repairs, and feeling unsafe in their place of residence.
- **Access to physical and mental healthcare:** Participants often noted the high costs of healthcare and their inability to access service providers. Many said they regularly choose to forgo doctors' appointments and mental, dental, and vision services because of their high costs.
- **Accessibility:** Some participants noted that community services, including transportation, grocery stores, green spaces, and healthcare providers, are inaccessible for those living in low-income areas.
- **Inability to live near work:** Respondents were generally concerned that lower-wage workers, including service providers like teachers, first responders, and restaurant workers, were unable to afford housing in Fort Collins.

Finding Solutions

Participants were also asked to identify solutions or resources that had been or might be helpful for alleviating those concerns. Below is a brief overview of the primary solutions identified by respondents.

- **Expand housing options and decrease regulations.** This theme includes requests for improved zoning laws or changes to regulations that would enable greater housing density and the development of more affordable housing options.
- **Decrease housing costs and increase assistance.** Participants suggested measures such as rent control, sliding-scale rent, and increased rental and utility assistance as solutions to increasing housing affordability.
- **Increase home ownership.** Many homeowners credited their housing and health stability to their ability to own a home, noting it provided financial stability and access to outdoor spaces and privacy.

- **Increase accessibility.** Participants frequently reported that access to community resources, such as outdoor spaces and bike trails, improved their health and suggested providing better access to resources such as transportation and affordable groceries.
- **Community and jobs.** Participants noted that other community members, their families, and their jobs contributed to their economic stability and emotional well-being.
- **Government subsidized healthcare.** Some reported that Medicare and Medicaid allowed them to access healthcare and others called for single-payer or universal healthcare systems.