



**2025
-2029**



CONSOLIDATED PLAN



**City of Fort Collins
Sustainability Dept.**

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Fort Collins, Colorado is submitting its 2025-2029 Consolidated Plan. The Plan has been prepared according to HUD requirements. The Plan will govern the City's investment of federal funds for persons experiencing homelessness, housing, and non-housing community development activities for the next five-year period. This plan will be updated annually through preparation of the Annual Action Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Urgent needs identified in the Fort Collins Five-Year Consolidated Plan include both housing and non-housing community development, persons experiencing homelessness, and special population needs. The City of Fort Collins has developed and managed a robust Citizen Participation process to solicit stakeholder and resident input on needs. The City has integrated that Citizen Participation process with research on the scope of those needs. The City of Fort Collins' Economic Health Strategic Plan, the Social Sustainability Strategic Plan, the Social Sustainability Gaps Analysis and the Housing Affordability Policy Study all provide data and recommendations for City actions to address the needs of both affordable housing and non-housing community development needs. These various findings have been incorporated into both the Needs Analysis and Market Assessment sections of the Consolidated Plan.

Through funding and other actions, the City will seek to address the following five specific needs:

- **Increase the supply of affordable housing units:** Increase both rental and ownership housing with the following priorities: mixed-income housing, permanent supportive housing, and/or housing with co-location of services (case management, childcare, etc.). Support projects that are close to transit, grocery, employment, and other amenities/resources. May include construction, acquisition, adaptive re-use, etc.
- **Preserve existing affordable housing:** Invest in preservation activities that maintain and/or improve affordable housing stock conditions and numbers. Includes rehabilitation of existing units and acquisition to prevent conversion to market rate. Rehabilitation efforts will extend the life of the preserved unit for a minimum of 15 years and support efficiency upgrades and healthy indoor and outdoor spaces for residents. May also include ownership supports such as emergency repairs, energy efficiency upgrades, and modifications for people with disabilities.
- **Provide emergency sheltering and services:** Support projects that provide services, emergency shelter, and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization. May include extreme weather emergency sheltering.

Housing stabilization and homelessness prevention were also identified as key needs through data and public engagement. Due to funding limitations, the need area will be supported with local Homelessness Response Program funds for the duration of the Consolidated Plan period. Supports may include displacement, eviction, and homelessness prevention services such as diversion, reunification, housing counseling, short- and long-term financial assistance (rent, utilities, etc.), comprehensive case management, service coordination, and supportive services.

3. Evaluation of past performance

Overall, during the last five-year reporting period for Consolidated Annual Performance Evaluation Reports (CAPERs) the City has received satisfactory reviews regarding its performance in meeting goals set forth in the Five-Year Consolidated Plan and each year's Annual Action Plan. Additionally, HUD continues to conclude that the City of Fort Collins is administering its programs in a manner consistent with the applicable regulatory requirements. Review and conclusions are based solely on information available to HUD, and do not constitute a comprehensive evaluation or approval of specific activities.

The positive performance evaluations reflected progress made towards goals considered by HUD to be worthwhile and necessary civic improvements. Updated research and analysis of residents' needs, as well as fresh citizen input, has supported the continuation of goal setting and outcomes similar to previous plans, with greater emphasis on homelessness sheltering, services, and prevention for this Consolidated Plan period. The City of Fort Collins has responded to all technical assistance provided as a part of any HUD review and evaluation.

4. Summary of citizen participation process and consultation process

Citizen and stakeholder participation components are a critical process in the development of the Consolidated Plan. The Social Sustainability Department encouraged meaningful public participation in the Consolidated Plan process. The department conducted a broad consultation process, including interviews, workshops, focus groups, listening sessions, and an online questionnaire with public and private agencies that provide housing, homelessness prevention and intervention efforts, health and human services, education, and funding.

Input from a broad range of residents was collected during the development of the Consolidated Plan. The public was encouraged to participate through multiple modes, including a Questionnaire, an Open House, through submittal of written comments regarding the draft Plan, and the City Council Public Hearing to adopt the plan. The Social Sustainability Department notified the public about opportunities to participate in the process on the City website, through publication in the local newspaper, through housing and service providers, through public notice partners, and through social media. Additionally, City staff provided presentations to City Boards and Commissions comprised of resident volunteers which focus on housing, human services, and special populations. Input from residents was used in conjunction with data to determine needs and goals.

5. Summary of public comments

Qualitative feedback collected through the resident questionnaire, public hearings, focus groups, lived experience group meetings, and board and commission presentations provided insight into needs from the grant beneficiary perspective. Top needs were identified as:

- Affordable housing
- Case management, especially intensive case management
- Behavioral health supports
- Supports and housing for people experiencing homelessness
- Preventing homelessness
- Childcare
- Transportation needs not met by the public transit system
- Social isolation
- Cost of living

Many of these concerns are more appropriately addressed with City dollars. The City will focus HUD funds on housing and homelessness.

A summary of public comments received during the 30-day public review period will be included here.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were not accepted.

7. Summary

The final City of Fort Collins Five-Year Consolidated Plan and Year 1 Annual Action Plan will be published in August 2025 and submitted to the U.S. Department of Housing and Urban Development (HUD).

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Fort Collins	Social Sustainability Department
HOME Administrator	Fort Collins	Social Sustainability Department

Table 1 – Responsible Agencies

Narrative

The Fort Collins Social Sustainability Department allocates federal Housing and Urban Development (HUD) CDBG and HOME funds, and local City of Fort Collins funding to housing and human service agencies to meet the needs of low- and moderate-income citizens. The department also implements policies promoting and supporting self-sufficiency for low- to moderate-income citizens, housing, and safety for people experiencing homelessness.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Resident and stakeholder participation are critical in the development of the Consolidated Plan. The Social Sustainability Department encouraged meaningful public participation in the Consolidated Plan process, especially by low- and moderate-income people, and those in legally protected classes. The Department conducted a broad consultation process with public and private agencies that provide affordable housing, homelessness prevention and intervention efforts, health and human services, education, and funding. Over 50 leaders in the city were interviewed during the development of this plan, a questionnaire was widely distributed and received over 350 responses, City Board and Commission members provided public input, and staff held a series of listening sessions for people with lived experience. Social Sustainability Department staff participate on a number of boards and planning groups whose work impacts and informs the Consolidated Plan process as well. Many organizations were consulted in the writing of sections of the plan, including City staff in Utilities and Environmental Services, Poudre School District, Colorado State University, the Northern Colorado Continuum of Care, the local housing authority (Housing Catalyst), and other human service and affordable housing providers.

The City of Fort Collins also maintains a robust and ongoing public participation process for all work/program items benefiting from public conversation and input. Social Sustainability regularly consults and coordinates with affordable housing providers, homeless service providers, human service agencies, and the local Continuum of Care. Input from partners is reflected in our day-to-day operations, programs and projects. The City continuously seeks to improve communication strategies with impacted stakeholders, public groups, and those in legally protected classes. The City is actively engaged with One Voice for Housing, a network of housing supporters working toward speaking about housing with one voice – recognizing the importance of messaging in communications. In order to engage a cross section of residents, Public Notices for citizen input opportunities are sent directly to service providers, including the public library, Museo de las Tres Colonias, Northside Aztlan Community Center, Salud Health Clinic, Colorado Health Network, SummitStone Health Partners, La Familia/The Family Center, Colorado State University, Disabled Resource Services, homeless service providers and shelters, support groups, local churches, boards, business associations, nonprofits, and affordable housing providers.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

In 2021, the City adopted a Housing Strategic Plan encompassing the entire housing spectrum. The Housing Strategic Plan includes 26 strategies and avenues for addressing the ongoing housing challenges in our city. In 2022, the Social Sustainability Director was selected as the City’s representative on the

Larimer County Regional Opioid Abatement Council, and this Council has selected “Recovery Housing” as a focus for funding in its funding plan (along with prevention, treatment, harm reduction, and others).

Social Sustainability Department staff work closely with public and assisted housing providers, as well as private and government health, behavioral health, and service agencies to distribute HUD and City grant funding; identify housing and social service needs that can be addressed by the City; assess the impact of current efforts and programs to meet needs; and plan for future programs, projects, and activities to address housing and development needs.

The City is advised by two boards related to the work of the Social Sustainability Department. The Human Services and Housing Funding Board advises City Council on grant applications to support housing and human service needs in the City. The Affordable Housing Board advises City Council on matters related to housing in Fort Collins and assists with preparing the City’s Affordable Housing Strategic Plan.

The City continues to build a comprehensive, formalized approach to supporting residents experiencing homelessness through support of initiatives such as Housing First, Rapid Re-housing programs, resource and housing navigation, and Outreach Fort Collins. City representatives are also actively involved in the two-county effort toward providing a Coordinated Access Housing Placement System as well as serving on the governing board for the Northern Colorado Continuum of Care, which was recognized by HUD as its own continuum of care in January 2020.

In 2016, the City initiated NoCo Housing Now, which has since grown to become a regional work group that explores regional housing solutions and provides multiple opportunities to learn from regional colleagues each year. This group is active in legislative review and in data collection and analysis. An SSD staff person is on the steering committee and the Chamber of Commerce hosts and staffs the program.

In 2022, staff attended a convening by the Colorado Health Foundation to catalyze a conversation on the many intersections of health and housing. This builds on the work of the Colorado Department of Health and Environment’s grant funded Home2Health project (2019-2021). This in-depth exploration of health and housing provided critical feedback that was incorporated into the Housing Strategic Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Northern Colorado Continuum of Care (NoCO CoC) members represent nonprofit service providers, emergency services, and State and local government. The Social Sustainability Department’s Director participates on the governing board for the NoCO CoC and additional City staff are engaged with the NoCO CoC on varying levels, including serving on subcommittees. The NoCO CoC is focused on long-term planning and addressing the needs of the unhoused on a policy level, coordinating the Point in Time Count, and working to meet the requirements of the McKinney-Vento Homeless Assistance Act. The NoCO CoC has implemented the Homeless Management Information System (HMIS) and measures the

effectiveness of agencies funded through the McKinney Vento funding streams. The NoCO CoC continues to work with area healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. The annual Point in Time Count (PIT), spearheaded by the NoCO CoC, is a city-wide effort to gather critical data on both sheltered and unsheltered persons experiencing homelessness.

The City also works closely with service providers that track chronically homeless individuals and the regional Coordinated Assessment and Housing Placement System (CAHPS). Several agencies, including Housing Catalyst, have implemented a vulnerability index (VI-SPDAT) to assess which people are at the highest jeopardy if they remain homeless. It is used to identify individuals for housing placement when units become available and is the primary tool used by CAHPS. The NoCO CoC added additional staff in 2023 to increase capacity within the data and coordinated entry systems and will continue to coordinate closely with the City of Fort Collins and other partners.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Fort Collins does not receive ESG funding.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Catalyst
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Catalyst (HC) staff were consulted to gather input used to create the Housing Needs Assessment and Public Housing Needs sections of the Consolidated Plan. Housing Catalyst provided data related to clients, units, recent plans and reports, details about housing developments, future development plans, and the needs of their clients. HC was the lead author on the Public Housing Accessibility and Involvement section and Public Housing sections, and contributed to sections on Special Needs Facilities and Services, Homeless Facilities and Services, and Homelessness Strategy. HC and the City also hold monthly meetings. Anticipated outcomes are implementation of shared housing goals, decreasing duplication, and improved inefficiencies. Housing Catalyst staff participated in the Affordable Housing Focus Group.
2	Agency/Group/Organization	Larimer County Behavioral Health Services
	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City is actively involved with Larimer County Behavioral Health Services, and a City Council person is a member of the Behavioral Health Policy Council and they (along with the SSD Director) participate in quarterly Council meetings. The desired outcome is to align goals with their initiatives and best practices. Social Sustainability is aligned with the key collaboration areas of public health care education, coordination of a larger behavioral health solution for the area and increasing workforce skills. Additionally, the SSD Director is a member of the Larimer County Regional Opioid Abatement Council which is allocating funding from opioid settlements to the focus areas of: care coordination, school-based prevention programs, harm reduction, recovery housing, and behavioral health co-responders. LCBHS was interviewed for the Consolidated Plan as part of a regional funding analysis and to gain their input into specific needs.

3	Agency/Group/Organization	Homeward Alliance
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homeward Alliance and the City maintain an ongoing partnership to coordinate additional extreme weather homeless services (heat and cold). The City funds ongoing services provided by HWA via their day center, the Murphy Center. Homeward Alliance staff participated in the Prioritization Workshop, Homelessness Focus Group, and Children and Youth Focus Group.
4	Agency/Group/Organization	Outreach Fort Collins
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City was part of the founding board of Outreach Fort Collins (OFC) and has provided ongoing resource support to OFC. The City continues in an advisory role and uses this partnership to better understand the homeless population of Fort Collins and their needs. This partnership informs the City's response to homelessness issues. OFC was interviewed to inform Priority Needs and participated in both the Prioritization Workshop and Homelessness Focus Group.
5	Agency/Group/Organization	City of Fort Collins, Environmental Services Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Resiliency and Climate Hazards

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Environmental Services Department (ESD) addresses climate action and response, and resilience for all residents. Their work on the heat index informs the Social Sustainability Department's work on emergency weather response for people experiencing homelessness. Collaboration with ESD has led to implementation of extreme heat sheltering, and exploration of the feasibility of developing a plan for hazardous air quality events. ESD contributed to the Climate Hazards section. ESD staff also attended multiple focus groups.
6	Agency/Group/Organization	City of Fort Collins, Economic Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Economic Health Department (EHO) addresses business attraction, retention, and expansion, as well as workforce needs for Fort Collins. EHO was the lead author for the Non-Housing Community Development Assets section. They provided data and analysis of workforce, employment, commuting, business sectors, and educational attainment for the Economic Development Market Analysis. They also provided information on planned investments and initiatives that affect job and business growth. EHO staff assisted with data collection and analysis for the Needs Assessment and Housing Market Analysis sections.
7	Agency/Group/Organization	Fort Collins Connexion
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Broadband

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Connexion, the City's utility-scale broadband provider, offers high speed internet service to all of Fort Collins, including reduced rates for limited income households and service to affordable housing developments. Connexion provided information and data to support the Broadband section. Consultation ensures all residents have the ability to use internet services needed for school, work, job-search, and health care.
8	Agency/Group/Organization	City of Fort Collins, Stormwater Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Other government - Local
	What section of the Plan was addressed by Consultation?	Resilience and Climate Hazards
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Stormwater department collaborates with other City departments, including Social Sustainability, and external stakeholders to create its FEMA-required flood hazards outreach plan each year. This relationship has led to increased Spanish-language outreach and distribution of flood awareness materials to people experiencing homelessness and the providers who serve them, including overnight and day shelters. Stormwater contributed to the Resilience and Climate Hazard section.
9	Agency/Group/Organization	Northern Colorado Continuum of Care
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Social Sustainability Department Director is a Board member of the Northern Colorado Continuum of Care (NOCO CoC) and was directly consulted with on the above sections of the Consolidated Plan. NOCO CoC collects and provides data on homelessness for the region. SSD and the NOCO CoC are in continuous communication and coordination. NOCO CoC recommendations influence the trajectory of homelessness response and prevention. NOCO CoC participated in the Homelessness Focus Group.

10	Agency/Group/Organization	CITY OF FORT COLLINS
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Many City of Fort Collins departments were consulted to gather information on current City priorities, programs, and initiatives, the housing market and conditions, economic development efforts, neighborhood conditions, City growth, Fair Housing, and limited income and special needs populations. These City departments include Social Sustainability, Economic Health, Environmental Services, Utilities, Stormwater, and Planning, Development & Transportation. Input from City departments and staff were considered when developing the Consolidated Plan goals and needs. City Council members filled out a targeted survey to gain their insights into specific needs and goals.
11	Agency/Group/Organization	Poudre School District
	Agency/Group/Organization Type	Services-Children Services-homeless Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Poudre School District's McKinney Vento program provided insights, information and data regarding the state of homelessness within the student population in Fort Collins.
12	Agency/Group/Organization	Crossroads Safehouse
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Crossroads Safehouse provided insights into the need for survivor services and domestic violence sheltering and programs. They described Crossroads' role, future projects, data that guides their decision-making, and gaps and obstacles to providing their services in Fort Collins.
13	Agency/Group/Organization	Larimer Small Business Development Center
	Agency/Group/Organization Type	Services-Employment Other government - County Business Leaders
	What section of the Plan was addressed by Consultation?	Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Larimer SBDC was interviewed to gain insights into the needs of local businesses, learn about the SBDC role in addressing needs, future projects, data, and gaps and obstacles to providing services.
14	Agency/Group/Organization	Larimer County Community Corrections
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The director of Community Corrections for Larimer County Department of Corrections was interviewed to ascertain how corrections assists people returning to public life from incarceration to attain appropriate supportive housing and avoid becoming homeless, as well as other resident needs.
15	Agency/Group/Organization	Fort Collins Police Services HOPE Team
	Agency/Group/Organization Type	Services-homeless Publicly Funded Institution/System of Care

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Fort Collins Police Services HOPE team, which stands for Homeless Outreach and Proactive Engagement, connects individuals experiencing homelessness with resources and services, while also addressing environmental concerns and promoting safety. The lead Sergeant was interviewed regarding behavioral health, care coordination, resource navigation, seniors, youth, and medical needs of people experiencing homelessness, safe parking, and other policing issues.
16	Agency/Group/Organization	Salud Family Health
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Priority Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salud Family Health provides integrated medical, dental, behavioral health, pharmacy & pediatric services to Fort Collins. They are the primary health center of the area for people living with HIV/AIDS, through their HIV Cares Clinic. Salud was interviewed regarding their role in addressing residents' health needs, including resource navigation for housing and childcare, gaps and obstacles to providing services, and their views on needs to be addressed with CDBG and HOME funds.
17	Agency/Group/Organization	Larimer County Department of Health and Environment
	Agency/Group/Organization Type	Health Agency Child Welfare Agency Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Market Analysis

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Health and Environment was consulted for the Lead-Based Paint section of the Plan for data related to lead-based paint prevalence and household exposure numbers.
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Identify any Agency Types not consulted and provide rationale for not consulting

The City of Fort Collins has made a concerted effort to invite all agencies who serve low- and moderate-income residents to participate in the Consolidated Planning efforts. More than 50 organizations and departments of the City were consulted in the development of the Consolidated Plan, through listening sessions, focus groups, and individual interviews. Listed above are those organizations that contributed directly to the text of the Plan with data and information or that meet a specific consultation requirement. **A complete list of organizations that were consulted in the preparation of the Plan is included as an attachment.**

All residents of Fort Collins were also invited to participate in the planning efforts, through a Questionnaire, public forums, and by providing written comments. Agencies and citizen groups may have chosen not to participate, but all were invited to do so.

The City attempted to reach additional organizations serving residents living with HIV/AIDS, the local hospital, and various nonprofits and departments of other local governments for interviews related fair housing, discharge planning, seniors, survivor services, disabilities, and HIV/AIDS without response.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Northern Colorado Continuum of Care	Goals are complementary and mutually supportive, based on active communication, and City representation on the Northern Colorado Continuum of Care.
Housing Strategic Plan	City of Fort Collins	Goals are complementary and mutually supportive, based on active communication, stakeholder input, available resourcing and capacity, and decision-maker prioritization.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Human Services and Homelessness Priority Platforms	City of Fort Collins	Goals are complementary and mutually supportive, based on active communication, stakeholder input, available resourcing and capacity, and decision-maker prioritization.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Fort Collins works closely with Larimer County, the State of Colorado Department of Local Affairs and other state offices to meet the needs identified in the Consolidated Plan and to implement programs and projects to meet our goals. Many agencies serve Fort Collins, other Larimer County jurisdictions, and the unincorporated areas of the County. Programs such as the Larimer Home Improvement Program (LHIP) are coordinated and funded County-wide to reduce duplication. Funding for many projects and programs identified in the Consolidated Plan comes from the State of Colorado, through resources such as the Emergency Solutions Grants (ESG), HOME program, and Colorado Housing and Finance Authority's (CHFA) Low Income Housing Tax Credit (LIHTC) program. Starting in 2024, the first statewide affordable housing fund created by Proposition 123 is also supporting local housing projects. The City of Fort Collins will continue to coordinate with other local and state agencies during the course of the Consolidated Plan.

Narrative (optional):

Staff also regularly participate in local and regional conferences that promote regional collaboration.

The City's Mayor and Council are active in regional and state initiatives including:

- Family Housing Network Board of Directors
- Housing Catalyst Board of Commissioners
- Larimer County Behavioral Health Policy Council
- Larimer County Community Services Block Grant (CSBG) Advisory Tripartite Board
- Colorado Municipal League Policy Committee
- National League of Cities University Communities Council
- National League of Cities Women in Municipal Government

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Input from a broad range of residents was collected during the development of the Consolidated Plan. The public was encouraged to participate through multiple modes, including a questionnaire in English and Spanish, tabling at the Housing Summit, a public meeting, submittal of written comments regarding the draft Plan, and attending the City Council Public Hearing to adopt the plan. The Social Sustainability Department notified the public about opportunities to participate in the process on the City website, through publication in the local newspaper, through housing and service providers, through public notice partners, and through social media. City staff took the questionnaire to the Project Homeless Connect event and the Food Bank for Larimer County to solicit input directly from their clientele. The webpage provided updates and ongoing information on the Consolidated Plan process. City staff also presented to and solicited input from four lived experience groups including participants who are currently experiencing homelessness, are previously homeless, live in permanent supportive housing, and live in subsidized housing. Additionally, City staff provided presentations to five City Boards and Commissions comprised of resident volunteers which focus on housing, human services, and special populations; and City Councilmembers responded to a survey regarding specific needs and funding focus.

One listening session, one workshop and seven focus groups were used to solicit input from service providers. Participation included over 100 attendees from 45 organizations representing human services, County, Poudre Library District, Northern Colorado Continuum of Care, Poudre School District, foundations/funders, faith groups, affordable housing providers, Colorado State University, and the Department of Human Services. Additionally, City staff conducted individual and group interviews with over 55 organizations representing health and human service providers, housing providers, CSU, PSD, corrections system, the Downtown Development Authority, funders, homelessness coordination, County services, and the local library district.

Input from residents, stakeholders, Council and City Boards and Commissions was used in conjunction with research and available data to determine high needs and goals.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Targeted Interviews	Service Providers, Housing Industry Experts, City Department Staff, etc.	Between March 2024 and January 2025 interviews were held with organizations representing health and human service providers, social services, affordable housing providers, justice system/corrections, homelessness coordination, County services, local businesses, homeless facilities, the local library district, and many more. Emphasis was placed on organizations serving higher-need populations, as well as known areas of need such as children/youth, senior services, homelessness, food insecurity, and behavioral health.	Organization representatives identified affordable housing, case management, behavioral health supports, supports and housing for people experiencing homelessness, preventing homelessness, childcare, transportation needs not met by the public transit system, social isolation, and cost of living as areas of need for both clients and employees. Housing was by far the most frequently noted need and representatives interviewed consistently believed that most of the CDBG and HOME funds allocated by the City should be invested in housing.
Council Questionnaire	City Council	July 2024 Three of seven Councilmembers responded to the Council Questionnaire.	Councilmembers identified affordable housing, homelessness, and supportive services as the top areas of need to be addressed with CDBG and HOME funds. Housing specifically for people with low and moderate incomes were identified as having high need for affordable housing. Homelessness priorities included facilities and services for people experiencing homelessness. Supportive services prioritized included childcare, job training, transportation assistance, mental and physical health care, etc.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Listening Session	Residents of Public and Assisted Housing Nonprofit community	June 6, 2024 31 representatives from 26 organizations attended and participated. 7 City staff attended and provided answers to questions, including the Chief Sustainability Officer, grants program manager and administrators, and the Housing Manager.	Nonprofits desire more communication between one another on service intersections that could benefit clients. Nearly every organization recognized the importance and need for housing options. The work of nonprofits is intertwined and the issues they serve are fundamentally tied together. Areas brought up in the listening session included disability services, food access, transportation, homelessness, childcare, health care, and funding stability.
Prioritization Workshop	Human services, County, Health District, Continuum of Care, Poudre School District, foundations/fund	June 20, 2024 13 representatives from 12 organizations attended and participated. The workshop provided a presentation of Consolidated Plan and Human Service Program basics, including fund sources and restrictions, the allocation process, and project timeline. Following the presentation, participants were directed through group activities to solicit and share input on needs.	Participants identified the following areas as potential priorities for the receipt of SSD funding and focus: collaborative funding opportunities, data collection, multi-sector engagement and education, marketing, permanent supportive housing, landlord incentives, transportation options, balance of prevention and emergency services, equitable food systems, affordable housing and incentives, basic needs for students, land-use code/zoning.
Public Meeting	Non-targeted/broad community City Council	June 11, 2024 Staff provided a report to City Council regarding the Consolidated Plan, including funding sources and uses, and planned outreach and engagement. Council was advised of an upcoming Council questionnaire. Council meetings are open to the public, noticed on the webpage, and available live online as well as in person.	Clarifying questions asked by Council.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Focus Group: Homelessness	Service providers and community groups	June 27, 2024 21 attendees from 19 organizations representing human services, homeless sheltering providers, funders, Colorado State University, and the Poudre Library District. Focus group provided a presentation of Consolidated Plan and Human Service Program basics. Following the presentation, participants were asked to provide input using a series guiding questions.	Participants discussed the need for case management, housing retention, prevention, services for invisible populations, and using different philosophies for addressing housing and homelessness. They also discussed gratitude for these discussions, and the City's ongoing funding supports.
Focus Group: Children and Youth	Service providers and community groups	July 11, 2024 11 attendees from 11 organizations representing human services and funders. Followed same format other focus groups.	Key themes explored in discussion were transportation, workforce, insufficient number of daycare spaces, long waitlists, facilities and related costs, and behavioral health concerns for children and employees serving children.
Focus Group: Housing	Service providers and community groups	July 18, 2024 9 attendees from 8 organizations representing human services, housing providers, funders, homelessness services, and faith community. Followed same format as other focus groups.	Key themes explored in discussion were the growing need for housing options for larger families, people leaving institutions, chronically homelessness, aging residents, and youth transitioning to independence. Also discussed community awareness and desire for additional incentives to develop affordable housing, such as abbreviated approval processes .
Focus Group: Seniors and Aging	Service providers and community groups	July 23, 2024 11 attendees from 10 organizations representing human services, housing, and County. Followed same format as other focus groups.	Key themes explored in discussion included case management, transportation, nutrition services for special diets, senior care and long-term facilities, need for volunteers, resources and support for caregivers, difficulty locating and engaging seniors and seniors, and the need for additional prevention education.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Focus Group: Disabilities	Persons with disabilities Service providers and community groups	July 25, 2024 8 attendees from 8 organizations representing service providers, housing providers, and recreation opportunities for people with disabilities. Followed same format as other focus groups.	Key themes explored in discussion included need for well-trained workforce, competitive pay, and employee supports; transportation availability, and accommodations; poor data infrastructure; need for supportive housing with wrap-around services, long-term care options/lack of facilities; isolation; and knowledge and support of available resources.
Focus Group: Food Insecurity	Service providers and community groups	July 29, 2024 12 attendees from 11 organizations representing business, CSU, funders, childcare, and food availability/security. Followed same format as other focus groups.	Key themes explored in discussion included the high demand for fresh produce, nutrition insecurity vs. food insecurity, transportation, potential for additional smaller pantries, stigma associated with basic needs, promotion and education, better collaboration across organizations and City departments, support for local agriculture, and cost of living concerns.
Focus Group: Health	Service providers and community groups	July 31, 2024 7 attendees from 6 organizations representing CSU, funders, homelessness service providers, and other human services. Followed same format as other focus groups.	Key themes explored in discussion included the physical and behavioral health needs of nonprofit staff, increased challenge of service availability for people experiencing homelessness, the importance of building trust/rapport, need for respite care, need for additional volunteers, need for additional facility-space for low-income and high-vulnerability residents, and availability of City programming.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Lived Experience Group: NoCo CoC Lived Experience Advisory Council	Community members with lived experience of homelessness.	August 16, 2024 Lived Experience Advisory Council members and NoCo CoC staff attended. Followed same format as focus groups with guiding questions based on their personal experiences receiving services and housing.	Participants identified the following areas as potential priorities for the receipt funds and staff focus: case management training and coordination, reduction of service duplication, reducing obstacles to resources such as transportation and paperwork, greater coordination of discharge planning, investment in additional permanent supportive housing, continued development opportunities for formerly homeless individuals, landlord engagement for voucher acceptance, job search assistance, and improved outreach, engagement, and education on available resources.
Lived Experience Group: Murphy Center	Community members with current lived experience of homelessness.	August 27, 2024 Murphy Center guests and Homeward Alliance staff attended. Followed same format as focus groups with guiding questions based on their personal experiences receiving services and being unhoused in Fort Collins.	Participants identified the following areas as potential priorities for the receipt funds and staff focus: transportation, intolerance against unhoused persons, relationship and/or conflict with Police services, increased/more flexible shelter hours for shift workers, substance use treatment, availability of behavioral health and medications, and amenities like restrooms, phones, charging stations, and lockers.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Lived Experience Group: Mason Place	Residents of Public and Assisted Housing Community members with prior lived experience of homelessness, living in permanent supportive housing	September 9, 2024 Residents of permanent supportive housing development Mason Place. Followed same format as focus groups with guiding questions based on their personal experiences receiving services and housing.	Participants identified the following areas as potential priorities for the receipt funds and staff focus: cost of living including rising food costs, reliable transportation for appointments, bike theft, continuing supports for people living in PSH, intolerance, assistance navigating systems of care, basic needs, case manager training, additional affordable housing units, prevention/early-intervention, self-sufficiency opportunities, disability services, and additional supports for transitioning into housing (learning how to be housed).
Lived Experience Group: Care Housing Resident Council	Residents of Public and Assisted Housing	October 8, 2024 Resident Council members, Care Housing staff. Followed same format as focus groups with guiding questions based on their personal experiences receiving services and housing.	Participants identified the following areas as potential priorities for the receipt funds and staff focus: housing close to school, jobs, groceries and transit; supports for working class households such as car repair and utility assistance; improved availability to public transit; improved availability of food pantries; education, awareness, and networking to improve knowledge of available resources, self-sufficiency and education supports and programming; additional resource hubs like Murphy Center; increased supports for PEH such as showers, laundry, and shelter shuttles; and extracurricular activity availability for limited-income families including transportation and cost offsets.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Service providers, community groups, and general public	October 23, 2024 37 attendees at 2 sessions, representing service and housing providers, interest groups, business associations, and religious organizations. Presentation included summary of outreach and findings to date, including draft Plan goals. Public notice published in the local newspaper and emailed directly to public notice partners, grantees, and all organizations previously engaged in the listening session, focus groups, boards and commissions, workshop, or interviews.	Participants generally supported the work completed so far and offered additional suggestions including adding employee training, retention and self-care; adding transitional housing development; and defining Other comments included a desire for new affordable housing to be carbon neutral, and to ensure students attending the local university are able to receive community resources.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Public Input Period	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Service providers, community groups, and general public	October-December 2024 Public input sought. 3 online responses submitted. A webpage was developed for the Consolidated Plan and another for all planning documents. Following the public hearing, comment forms were available for residents to provide input into draft Plan goals and City human services and homelessness planning documents. Link to page was distributed via partner organizations. Comment form remained open until submission of the Consolidated Plan. URL: www.fcgov.com/socialsustainability/consolidated-plan	Comments received included: a suggestion for all new affordable construction to be built carbon neutral and for all rehabilitation projects to have similar goals with minimum building performance standards required; minor edits for consistency; suggestion for additional housing and sheltering for people experiencing homelessness.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Community Questionnaire	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Service providers, affordable housing providers, and workshop and focus group invitees</p>	<p>April-June 2024 Questionnaire available in English and Spanish, online and on paper. Staff attended Project Homeless Connect and the Food Bank to solicit input from residents utilizing services. Questionnaire was emailed to public partners and grantees and available on the webpage. 365 total responses: 77% residents, 16% provider staff, 4% government employees/officials, 1% funder, 1% housing developer, and 4% other.</p> <p>URL: www.fcgov.com/socialsustainability/consolidated-plan</p>	<p>The primary theme of survey responses is lack of affordable housing opportunities (rent and own) and limited services for people experiencing homelessness. Building and maintaining affordable housing, providing housing opportunities to limited income households, and providing services to people experiencing homelessness were clear priorities. In addition to services for people experiencing homelessness, childcare and behavioral health care ranked as the highest specific supportive services. Job creation and job training and placement services ranked as the highest economic development priorities, and improvement to the transit system was the top community development activity.</p>

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Boards & Commissions Presentations	Persons with disabilities Members of Boards and Commissions	Boards are composed of approximately 7 to 10 volunteer residents who are appointed by Council to their respective boards. Five boards, plus the Super Issues meeting, were provided presentations and consulted regarding the use of HUD funds. AHB provides rankings of housing projects under consideration in annual Competitive Process. HSHF Board provides funding recommendations to Council. All boards report to Council and provide feedback on proposed projects. All board meetings are noticed online and open to the public. URL: www.fcgov.com/cityclerk/boards/	Human Services and Housing Funding Board, Affordable Housing Board, Youth Advisory Board, Senior Advisory Board, the Commission on Disability, and Super Issues board meeting attendees provided input into the Needs Assessment. The Super Issues meeting is a gathering of representatives of all interested boards across the City. Board members identified the following areas as potential priorities for the receipt funds and staff focus: living wage, concern over waitlists for housing and how to shorten time and improve communication, housing retention and long-term assistance, and home modifications, assistance for moderate-income households suffering cliff effect, incentivizing building smaller single family homes and condos, aging in place supports, , eviction prevention, healthcare services, mobile home park preservation, acquisition of land bank properties, rehabilitation and preservation of existing affordable housing, ownership supports to prevent deterioration of homes, homelessness prevention, rapid rehousing, housing for young adults, housing for elderly, prioritizing housing near amenities, well-distributed affordable housing, domestic violence sheltering, and education/marketing regarding available services.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	February 28 and March 3, 2025 Public notices for the March 18 Public Hearing were published in English and Spanish in the local newspaper, the Coloradoan, in advance of deliberations on funding applications, and before the Public Review Period for the Consolidated Plan. Notices were also distributed via nonprofit partner agencies, public notice partners, previously engaged organizations and individuals, and posted on the City website. Language interpretation was offered upon request.	No comments received

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
Public Meeting	Non-targeted/broad community	<p>March 18, 2025 The Hearing provided an overview of the Consolidated Planning process and the Competitive Process for FY25 funding, and solicited resident input. Public notices were published in English and Spanish in the local newspaper, the Coloradoan. Notice was also distributed via nonprofit partner agencies, public notice partners, previously engaged organizations and individuals, and posted on the City website. Presentation included sources of funds, applications received, and process information. Interpretation services offered on request. Attendance: 8 organization representatives and 1 resident</p> <p>URL: www.fcgov.com/socialsustainability/; www.fcgov.com/events/</p>	One attendee expressed concern about the Library's application for the City's Homelessness Response Program, which is funded with City dollars.

Table 4 – Citizen Participation Outreach

Summary of comments not accepted and reasons:

No comments were not accepted.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Fort Collins gathered information to determine specific needs from many sources. The City has undertaken demographic and housing market research using US Census, Multiple Listing Service (MLS), CHAS, and other sources. Data in the Social Sustainability department's Housing Strategic Plan also informed the Needs Assessment. The City conducted a series of workshops and stakeholder interviews with human service and housing providers, City staff, County staff, Housing Catalyst, the Poudre River Library District, the Poudre School District, lived experience groups, employers, institutions, and other organizations involved with serving limited income and special needs populations. A questionnaire was made available to all Fort Collins residents, asking citizens to provide their insights into housing, homelessness, special needs and community development needs. All information has been considered in the drafting of this plan.

This section shows where households of different types have greater housing needs than others.

The data show that disproportionate needs exist in Fort Collins for seniors, low-income households, people of color, people experiencing homelessness, and people with disabilities:

- 80% of households with one or more children aged six and younger have incomes at or below 80% AMI. In general, households with older adults or with young children are more likely to earn less than 100% AMI.
- Housing cost burden disproportionately impacts the elderly and small families. 25% of elderly households were cost burdened, while 20% of all small, related households were cost burdened. 20% of small families at 0–30% AMI are severely cost burdened. Across the board, the lower the income the more likely a household is to be cost burdened.
- Black/African American and Hispanic households are disproportionately impacted by housing problems and severe housing problems at every income level and are cost-burdened at a higher rate than any other race or ethnicity.
- According to the PIT, 49% of people experiencing homelessness self-reported a disability. Nearly 90% of chronically homeless persons report a disability. Men are more likely to be chronically homeless, while women are more likely to have children with them.
- Multi-Racial and Black, African Americans are experiencing homelessness at a disproportionate rate to others. People of races other than white are over-represented in the population of people experiencing homelessness.
- More than 70% of residents 5 years or older were estimated to have a disability in 2022. The largest share of the population by percent is seniors. Children (18 and under) with a disability primarily have cognitive difficulties while people 65 and older mostly have ambulatory

disabilities. Some people with disabilities are limited in their ability to work and rely on Social Security and disability payments as their primary sources of income. 36% of Fort Collins residents with disabilities are employed, 59.8% are not in the labor force and the remainder are unemployed.

- Poverty data for Fort Collins shows that every race and ethnicity aside from Native American has a higher poverty rate than the white population in 2024. The race most likely to be in poverty in Fort Collins is Pacific Islander, with 32.56% below the poverty level. The race least likely to be in poverty in Fort Collins is Native American, with 14.15% below the poverty level. The poverty rate among those that worked full-time for the past 12 months was 3.48%. Among those working part-time, it was 31.57%, and for those that did not work, the poverty rate was 23.89%.
- Although just 12.4% of the general population in Fort Collins is Hispanic, 29.9% of voucher holders are Hispanic.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Between the year 2009 and 2024, the population in Fort Collins rose 10%, while the number of households rose 22%. Median incomes rose 44% during this time period. The percentages of the population over 60 is steadily growing, indicating a need for more housing for older adults, including housing with supportive services. The poverty rate for seniors is also increasing. Employed people are also seeing increased poverty rates. Female headed households with children, and non-white residents consistently see more poverty than the general population. Therefore, it is not surprising that the largest housing issue faced by residents of Fort Collins is cost-burden and the greatest need is for housing assistance.

Demographics	Base Year: 2009	Most Recent Year: 2024	% Change
Population	153,295	169,248	10%
Households	58,920	72,089	22%
Median Income	\$55,647.00	\$80,227.00	44%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

American Community Survey

Data Source Comments:

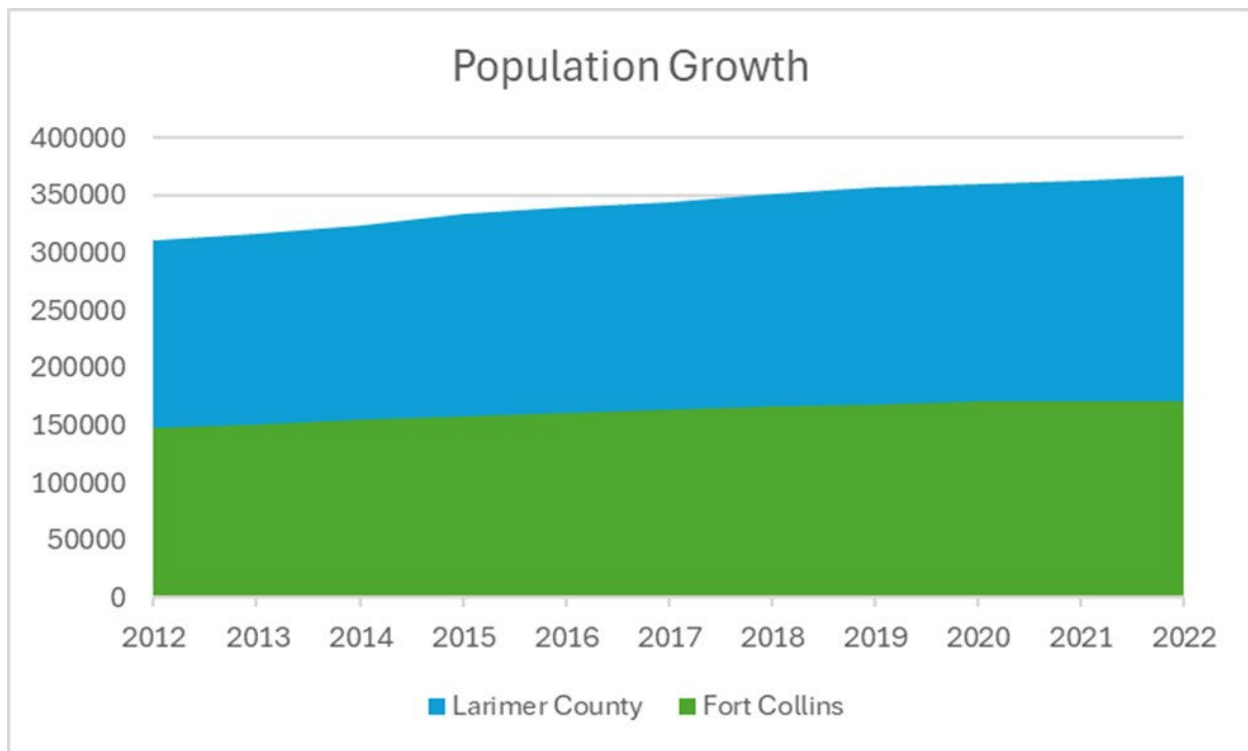
Total Population

According to the Colorado Department of Local Affairs (DOLA), between 2012 and 2022, the population of Fort Collins grew by approximately 24,000 people while Larimer County grew by nearly 56,000 people. As evidenced in the chart below, the population of Fort Collins is growing at a slower rate than the County.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Larimer County	310,951	316,338	324,126	333,444	339,130	344,187	350,663	356,799	359,920	362,774	366,843
Fort Collins	148,016	150,727	154,354	158,003	160,021	163,579	166,382	168,275	170,036	170,199	171,848

Source: Colorado Department of Local Affairs, Population Totals for Colorado Municipalities

Total Population



Population Growth

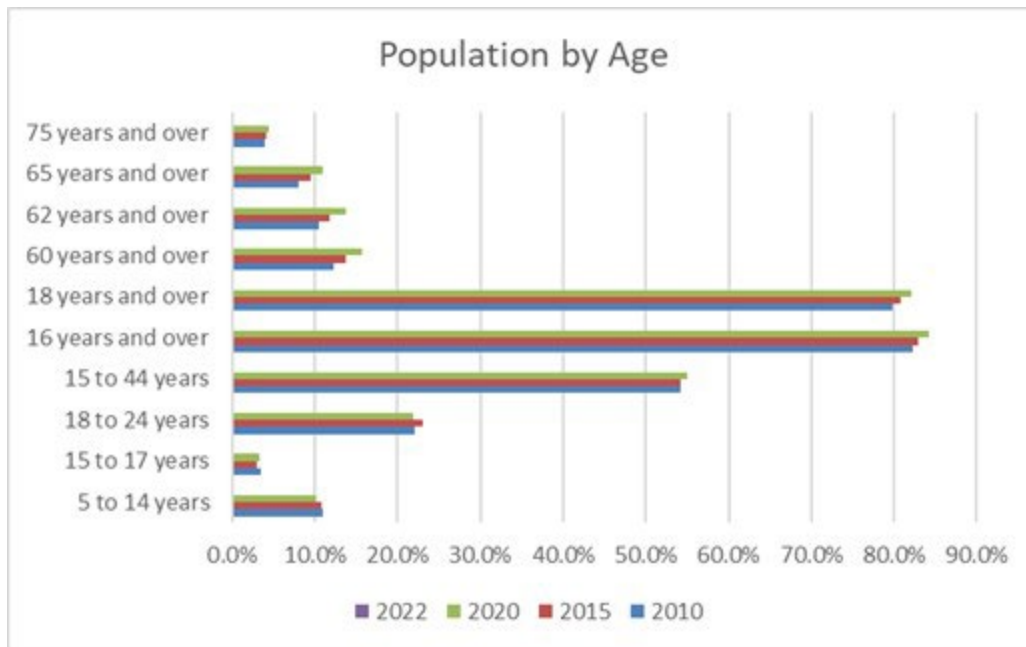
Population by Age Range

The following table shows the percent of residents in Fort Collins by age range. While the number of persons in each range is expected to grow, Fort Collins is expected to see growth in the population over 60 years of age. Currently, there are slightly more people 60 and over than there are under 17.

	2010	2015	2020	2022
5 to 14 years	11.0%	10.7%	10.1%	9.8%
15 to 17 years	3.5%	3.0%	3.2%	3.2%
18 to 24 years	22.0%	23.0%	21.9%	22.4%
15 to 44 years	54.2%	54.2%	55.0%	56.0%
16 years and over	82.2%	82.9%	84.2%	85.2%
18 years and over	79.8%	80.8%	82.1%	83.1%
60 years and over	12.2%	13.7%	15.7%	16.4%
62 years and over	10.4%	11.8%	13.7%	14.2%
65 years and over	8.0%	9.4%	10.9%	11.6%
75 years and over	4.0%	4.1%	4.4%	4.6%

Source: ACS 5-Year Estimates, Age and Sex, Table ID: S0101

Population by Age Range



Population by Age Change

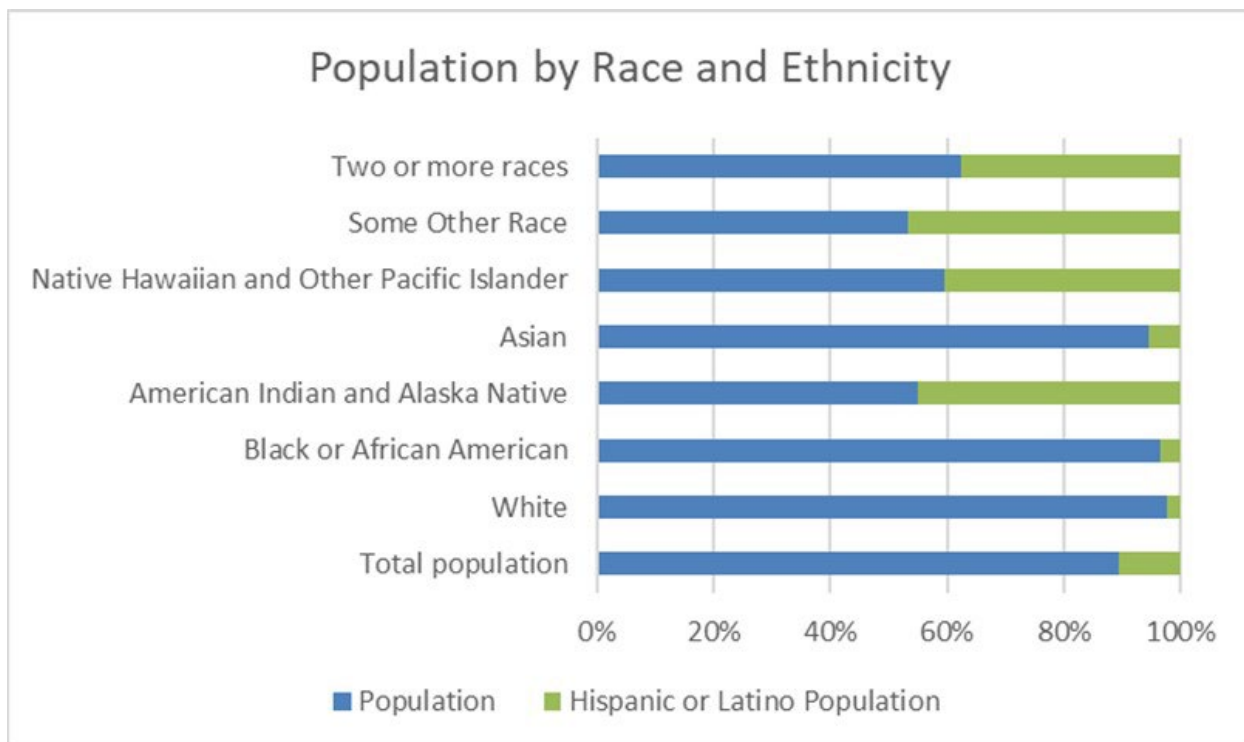
Population by Race and Ethnicity

The demographics of Fort Collins are anticipated to experience similar trends to the rest of the country, moving toward a more multicultural population. Currently, roughly 80% of Fort Collins residents identify their race as white, and ethnicity as non-Hispanic. The largest minority group in Fort Collins is persons of Hispanic descent, at 11.7% of the total population. The percent of persons who are Hispanic in Fort Collins is consistent with Larimer County (12.7%) but lower than the state of Colorado (22.5%).

Race	Population	Percent	Hispanic or Latino Population	Percent
Total population	169,248	100%	19,857	11.7%
White	136,612	80.7%	3074	2.3%
Black or African American	2,068	1.2%	74	3.6%
American Indian and Alaska Native	1,657	1.0%	1359	82.0%
Asian	6,258	3.7%	357	5.7%
Native Hawaiian and Other Pacific Islander	439	0.3%	300	68.3%
Some Other Race	4,751	2.8%	4145	87.2%
Two or more races	17,463	10.3%	10548	60.4%

Source: 2022 ACS 1-Year Estimates Demographic and Housing Estimates, Table ID: DP05

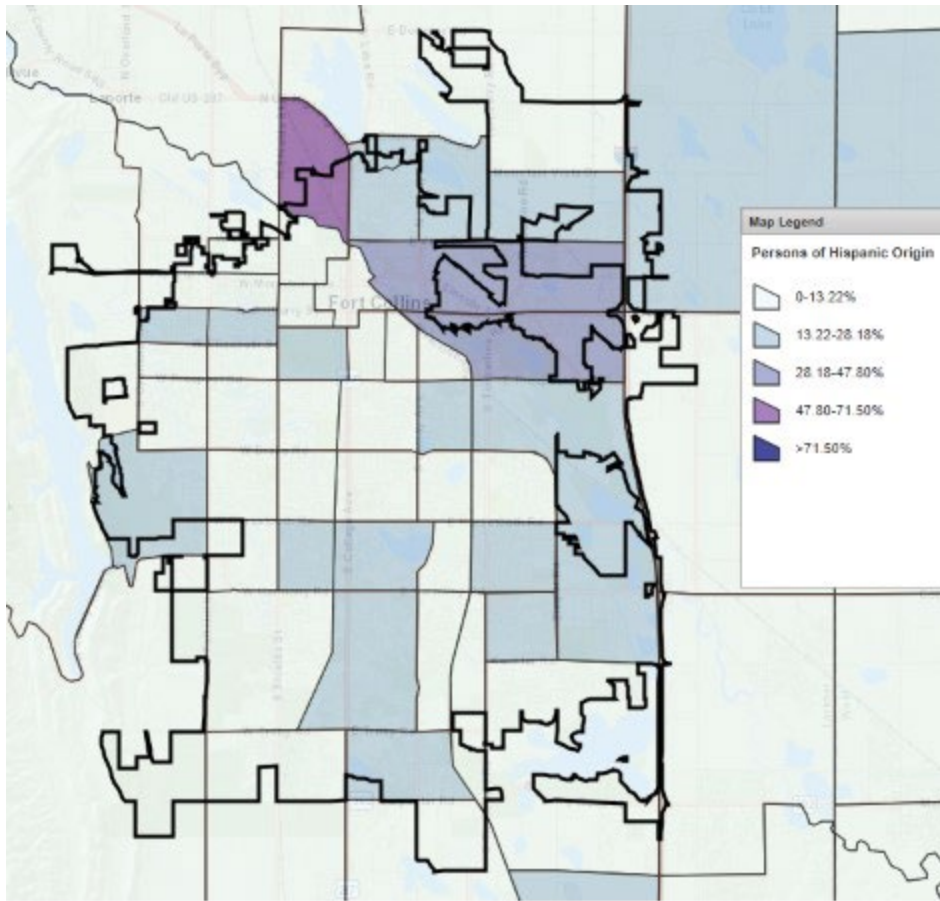
Population by Race and Ethnicity



Population by Race and Ethnicity Percents

Hispanic Origin by Census Tract

The following map shows Hispanic persons are concentrated in census tracts in northern Fort Collins. These census tracts are reflective of the Buckingham, Andersonville, and Alta Vista neighborhoods that have historic roots for the Hispanic population, as well as the Hickory Village area.



Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

Hispanic Origin by Census Tract

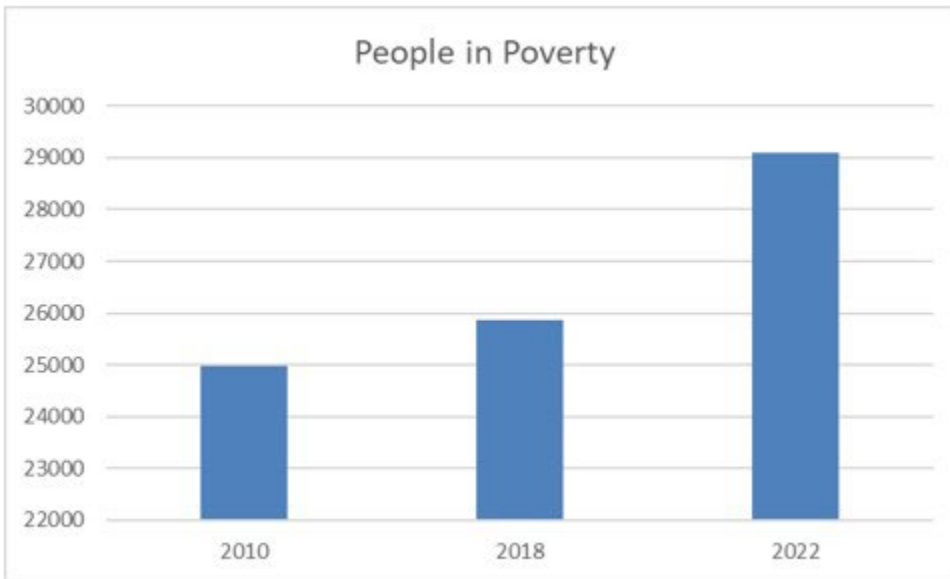
Poverty

The following tables provide information about persons in poverty living in Fort Collins. The number of persons in poverty has grown from 24,988 in 2010 to 29,102 in 2022. The poverty rate, however, has remained consistent, with the overall rate hovering around 18%. Poverty rates for children and people who are employed have remained consistent. The rate for seniors has risen slightly, which could be contributed to the aging population in Fort Collins and the higher percentage of seniors than previous years. ACS data estimates that 22.9% of all female-headed households have incomes at less than 100% of the poverty level in Fort Collins. This is higher than the overall poverty rate for the city.

	2010		2018		2022	
People in poverty	Number	Rate	Number	Rate	Number	Rate
Total	24988	18%	25861	17%	29102	18%
Children	3706	13%	3298	11%	4027	14%
65 Years and up	735	6%	1248	8%	1759	8%
Employed	9178	13%	11476	13%	12812	14%

Source: 2010 and 2022 ACS 1-Year Estimates, 2015 ACS 5-Year Estimates

Poverty Rate



Source: 2010 and 2022 ACS 1-Year Estimates, 2015 ACS 5-Year Estimates

People in Poverty

Poverty by Race and Ethnicity

The estimated median household income in Fort Collins is highest for Asian and non-Hispanic white residents at \$101,962 and \$80,008 respectively. Median household income for African American and Hispanic households is roughly \$20,000-\$40,000 less than non-Hispanic white and Asian households. Roughly 1 in 4 nonwhite households earn less than \$50,000 annually.

	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	White Alone, Not Hispanic or Latino	Hispanic or Latino
Less than \$25,000	18%	14%	24%	41%	15%	15%	18%	19%
\$25,000-\$49,999	16%	7%	11%	0%	24%	17%	17%	18%
\$50,000-\$74,999	28%	26%	11%	6%	18%	12%	13%	20%
\$75,000-\$99,999	17%	10%	13%	0%	8%	8%	12%	7%
\$100,000-\$149,999	14%	21%	17%	0%	20%	34%	16%	21%
\$150,000 or more	6%	22%	24%	53%	15%	14%	24%	15%

Source: 2022 ACS 1-Year Estimates, (using 2022 Inflation-Adjusted Dollars), B19001

Income by Race and Ethnicity

Disability	Statistic
People with a Disability	15,599, 9.3%
Percent with a disability by age	35-64 = 7%, 64-74 = 11.3%, 75+ = 37.9%
With a hearing difficulty	3452 people
With a vision difficulty	1169 people
With a cognitive difficulty	8812 people
With an ambulatory difficulty	3617 people
With a self-care difficulty	1339 people
With an independent living difficulty	5368 people
People with a Mental Health Disorder Disability	

Source: 2022 ACS 1-Year Estimates

Population with Disabilities

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,985	8,300	11,410	6,645	25,190

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	1,910	2,105	3,605	2,755	13,300
Large Family Households	180	275	530	285	1,540
Household contains at least one person 62-74 years of age	1,635	1,330	1,990	1,044	4,710
Household contains at least one person age 75 or older	945	1,045	1,099	325	1,615
Households with one or more children 6 years old or younger	809	860	1,605	854	2,493

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Total Households

Table 6 shows the estimated number of households by household type and Area Median Income (AMI) level in 2020. The highest concentrations of any household type are in the greater than 100% AMI income range. Small Family Households have the highest percentage of households at 0–30% AMI (20%). 80% of households with one or more children aged six and younger have incomes at or below 80% AMI. In general, households with older adults or with young children are more likely to earn less than 100% AMI.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	30	220	15	375	4	44	4	0	52
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	155	4	35	254	10	0	25	20	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	75	65	15	205	45	10	25	0	80
Housing cost burden greater than 50% of income (and none of the above problems)	5,650	1,725	290	4	7,669	1,305	765	315	55	2,440
Housing cost burden greater than 30% of income (and none of the above problems)	715	2,090	2,505	439	5,749	380	755	1,850	530	3,515
Zero/negative Income (and none of the above problems)	560	0	0	0	560	235	0	0	0	235

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

Housing Problems

Table 7 through 12 show households with Housing Problems by tenure and income range. Housing problems are defined by HUD for the Consolidated Plan as:

1. Housing unit lacks complete kitchen facilities
2. Housing unit lacks complete plumbing facilities
3. Overcrowding (1.01–1.5 persons per room)
4. Severe Overcrowding (greater than 1.5 persons per room)
5. Cost Burden (households paying between 30% and 50% of their income for housing)
6. Severe Cost Burden (household pays 50% or more of their income for housing)

In Fort Collins, there were 375 rental units and 52 owner-occupied units without complete plumbing or kitchen facilities in 2020. Of these, most were rentals serving households between 50% to 80% HAMFI. There were 254 severely overcrowded rental and 55 severely overcrowded ownership households in Fort Collins, while 205 renters and 80 owners were overcrowded in 2020. By far the largest housing problem experienced by households between 80-100% of the HAMFI or less in Fort Collins was cost burden. Renter households were more likely to be cost burdened than owners. There were almost 7700 renter households at 0–30% AMI that were severely cost burdened, which is 43% of all severely cost burdened households. 10,180 renters earning 0–50% of the AMI were cost burdened or severely cost burdened. There were also 1305 owners at 0–30% AMI who were severely cost burdened. The majority of cost burdened owners fell in the 50–80% AMI category.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,870	1,985	580	75	8,510	1,365	820	370	75	2,630
Having none of four housing problems	1,745	3,190	5,535	3,270	13,740	1,005	2,300	4,925	3,230	11,460

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

Housing Problems 2

Total of 11,140 households experienced one or more housing problems (approximately 30% of all households) most of which were cost burdened.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,260	1,180	710	3,150	380	350	1,075	1,805
Large Related	75	65	85	225	55	45	110	210
Elderly	880	395	410	1,685	895	765	570	2,230
Other	4,360	2,375	1,745	8,480	375	355	435	1,165
Total need by income	6,575	4,015	2,950	13,540	1,705	1,515	2,190	5,410

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Cost Burden 30%

Cost burden disproportionately impacts the elderly and small families. 25% of elderly households were cost burdened, while 20% of all small related households were cost burdened.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,100	400	35	1,535	310	255	150	715
Large Related	65	55	0	120	55	15	0	70
Elderly	590	155	70	815	375	140	50	565
Other	4,035	1,210	200	5,445	350	265	60	675
Total need by income	5,790	1,820	305	7,915	1,090	675	260	2,025

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2016-2020 CHAS

Data Source

Data auto-populated by IDIS appeared inconsistent with known trends. City staff viewed the CHAS data directly and updated the table accordingly.

Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	140	39	30	259	30	50	35	0	115
Multiple, unrelated family households	0	4	25	0	29	25	0	15	0	40
Other, non-family households	60	90	0	20	170	0	0	0	20	20
Total need by income	110	234	64	50	458	55	50	50	20	175

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	645	570	800	2,015	164	295	805	1,264

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

While it is difficult to estimate the total number of single person households in need of housing assistance in Fort Collins because many Colorado State University (CSU) students are included in census and HUD tabulations, not all of the “other” households that have cost burden and severe cost burden are students. According to the 2023 Impact report by CSU there were 33.4 thousand students, 67% of which have in-state residency. In 2022, CSU had just over 8,000 beds, but only 6,000 were available due to renovations. Excluding the 140 students who were housed at an off-site location, that left over 26,000 students in need of housing. According to the 2022 American Community Survey (ACS) 5-year estimates, there are 20,280 one-person households living in Fort Collins, occupying 28% of total housing units and 33.6% of rental units. The median annual income in Fort Collins is \$80,227. With median rent at \$2,100/month, a single person household would need to earn \$84,000 to not be cost-burdened in their housing. If single people experience poverty at the same rate as the overall population (17%), it could be assumed that over 3447 individuals could benefit from housing assistance. Additionally, the 2023 annual Point in Time Count identified 393 individuals experiencing homelessness in Fort Collins, many of whom are single and have disabilities. Accordingly, it can be assumed that a large proportion of single person households (3000+) need housing assistance, including students, seniors, people with disabilities, people experiencing housing problems, and people currently experiencing homelessness. The biggest need for housing assistance among any household type, including individuals, is affordably priced rentals and units for sale.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Survivors of Domestic Violence

According to statewide prevalence rates, approximately 25,000 women and 20,000 men in Fort Collins are estimated to have experienced intimate partner violence (IPV) at some point in their lives. These numbers are based on the most recent (2022 average annual estimates) State of Colorado lifetime prevalence rates from the CDC applied to the Fort Collins population of women and men 18 years and older.

In 2022, Crossroads Safehouse, the local shelter for survivors of domestic violence, served 3178 clients across all programs. In PY23 the City supported Crossroads in providing 583 people with shelter at the Safehouse.

The January 2022 Point-in-Time (PIT) count in Larimer County found 12% of people experiencing homelessness on that night were survivors of domestic violence. These people require safe shelter,

counseling and other services, and often also need job training, housing placement, and housing subsidy.

People with Disabilities

Households with disabled members will be discussed in further detail in NA-45, Non-Homeless Special Needs Assessment. According to ACS 2022 5-Year Estimates, almost 60% of people over 16 with a disability are not in the workforce. Those who are employed work primarily in professional, scientific, and management, and administrative and waste management services; educational services, and health care and social assistance; and arts, entertainment and recreation, and accommodation and food services. The median pay for a person with a disability was approximately \$14,600 less than for a person without a disability. The most common assistance needed for households with a disabled household member are appropriate housing units, safety modifications for existing housing, nearby public transportation, and rent restrictions to reduce household housing costs. Refer to Population with Disabilities chart above.

What are the most common housing problems?

The most common housing problems in Fort Collins, by far, are Cost Burden and Severe Cost Burden. Housing costs in Fort Collins and throughout Colorado have been rising dramatically. The supply of available units has been on the decline and households with moderate, low, and extremely low incomes are less able to pay for escalating housing costs than those with higher incomes. Please see the Housing Markets section for more information on the cost of housing in Fort Collins.

Are any populations/household types more affected than others by these problems?

- Income appears to be the primary driver of severe housing problems. Severe cost-burden is the main housing problem that households in Fort Collins experience.
- Total of 11,140 households experienced one or more housing problems (approximately 30% of all households) most of which were cost burdened. Cost burden and severe cost burden are more likely among renters but remain a significant problem for lower-income homeowners as well.
Extremely low and very low-income households are more likely to experience housing problems than those with higher incomes.
- Seniors and female-headed households are more likely to experience poverty than other household types.
- Lower income households have higher rates of housing problems, and racial and ethnic minorities are more likely to experience housing problems.
- Small related and “Other” households are most affected by cost burden.
- Black/African American (51%) and American Indian/Alaskan Native (60%) households are cost-burdened at a significantly higher rate than average (34%). In 2020, 52% of renters in Fort Collins were cost burdened.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The top 10 most common self-identified contributing factors for becoming homeless, according to the 2024 State of Homelessness report published by NoCo CoC, were relationship problems/family breakup, lost job/could not find work, unable to pay rent/mortgage, alcohol/substance use problems, abuse/violence in home, mental illness, disabling conditions, unable to pay utilities, discharge from jail, post-traumatic stress disorder (PTSD). Additionally, the HUD exchange identifies what At Risk of Homelessness looks like. This includes an individual or family whose annual income is below 30% of the area Median Family Income, does not have sufficient resources or support networks, and meets one of the seven identified moving criteria.

Nearly 84% of 2023 Point in Time Count respondents reported at least one disability and 12% reported fleeing from domestic violence.

Households spending 50% or more of their income on housing (severely cost burdened) are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. This is especially true for low and extremely low-income households. In 2020, there were a total of 5845 renter households at 0–30% AMI, 1325 owner households at 0-30% AMI, 1855 renter households at 31–50% AMI, and 765 owners at 31-50% AMI with severe cost burden in Fort Collins. Many severely cost-burdened households are low and very low-income families, elderly, and “other” households. Fort Collins has a very low vacancy rate, and price restricted rental properties are short in supply. Households who fall behind in rent or mortgage payments will find it difficult to find a less costly unit within Fort Collins.

Homelessness service providers and housing providers interviewed during the preparation of the Consolidated Plan indicated the biggest hurdles for their clients are finding affordable housing and retaining the housing they enter. This is also true for survivors of domestic violence. Households will struggle to avoid the homeless cycle without housing that costs 30% or less of their income.

Formerly homeless families and individuals nearing the termination of rapid rehousing assistance need extended case management and/or supportive services to ensure continued housing stability. Case management can provide support and resources necessary to retain their housing. Landlord engagement is also an identified area of need, both to encourage the acceptance of vouchers as well as to support tenants in maintaining housing in the community.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Fort Collins does not provide estimates of any specific at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing cost and housing availability are the two housing characteristics most linked to housing instability. The Fort Collins rental housing market is tight, and the rise in rent and sales prices, combined with low vacancy, is causing households to be priced out of the market, experience cost burdens of 30-50% or more, and are forcing some households to double up. Homelessness intervention providers report a need to extend emergency rental assistance from a typical once per year limit to up to three years depending on client circumstances.

Discussion

Please refer to the MA-15 Cost of Housing section of the Consolidated Plan to read more about housing costs, and the gap in prices and unit availability for households in Fort Collins.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic groups at a specific income level experience housing problems at a greater rate (10% or more) than the income level as a whole. The following data has been provided by HUD to conduct an analysis of disproportionate needs in Fort Collins.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,325	1,655	0
White	6,740	1,265	0
Black / African American	115	4	0
Asian	260	105	0
American Indian, Alaska Native	44	10	0
Pacific Islander	15	0	0
Hispanic	855	245	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

0%-30% of Area Median Income

Extremely low-income families have a greater likelihood of experiencing housing problems than households with higher incomes; white (84%), Black/African American (96%), and Hispanic (77%), Asian (71%) and Native American (81%) households.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,650	2,650	0
White	4,525	2,235	0
Black / African American	120	10	0
Asian	100	19	0
American Indian, Alaska Native	80	60	0
Pacific Islander	0	0	0
Hispanic	665	160	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Very low-income households are nearly as likely as extremely low-income households to experience housing problems in Fort Collins, 12% overall.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,305	6,105	0
White	4,495	5,060	0
Black / African American	95	95	0
Asian	80	220	0
American Indian, Alaska Native	20	19	0
Pacific Islander	0	0	0
Hispanic	490	604	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing problem issues dramatically decrease in frequency between 30-50% AMI and 50-80% AMI households.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,114	5,530	0
White	999	4,595	0
Black / African American	0	60	0
Asian	4	160	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	8	0
Hispanic	105	665	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

As incomes rise, the rate of housing problems continues to decrease.

** CHAS is no longer reporting no/negative income (Cost burden not computed) separately and has rolled that variable up into the Has None of the Four Housing Problems variable.

Discussion

Lower income households have higher rates of housing problems, and racial and ethnic minorities are more likely to experience housing problems. However, with low numbers of households of races other than white, it is difficult to determine whether there is a significant trend of non-white households being disproportionately impacted by housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

While no one racial or ethnic group had a disproportionate housing problem, HUD data does find that while 10% of all households earning 0–30% AMI have one of the four severe housing problems, Hispanic households have 11% severe housing problems. This is a greater housing need. The disparities between races in having housing problems grows with incomes up to 80% AMI. At 81-100% AMI severe housing problems become nearly nonexistent.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,235	2,750	0
White	5,785	2,225	0
Black / African American	115	4	0
Asian	245	115	0
American Indian, Alaska Native	44	10	0
Pacific Islander	10	4	0
Hispanic	790	310	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

0%-30% of Area Median Income

Extremely low-income families have a greater likelihood of experiencing severe housing problems than higher income households; Black/African American (97%), are impacted at a higher rate than average (73%).

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,805	5,490	0
White	2,200	4,565	0
Black / African American	0	130	0
Asian	40	85	0
American Indian, Alaska Native	80	60	0
Pacific Islander	0	0	0
Hispanic	415	405	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Very low-income households are significantly less likely than extremely low-income households to experience severe housing problems in Fort Collins, 34% average. Black/African American, Hispanic and Asian households have a significantly lower rate of severe housing problems at this income level, while American Indian/Alaska Native's remain above the average at 57%.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	950	10,460	0
White	745	8,815	0
Black / African American	0	190	0
Asian	14	290	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	165	934	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	6,500	0
White	110	5,485	0
Black / African American	0	60	0
Asian	0	165	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	8	0
Hispanic	35	730	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

As incomes rise to 80-100% AMI, the rate of severe housing problems decreases significantly (2% average); with Hispanic households the only category experiencing these problems at a higher than average rate (5%).

Discussion

Income appears to be the primary driver of severe housing problems. Severe cost-burden is the main housing problem that households in Fort Collins experience.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Black/African American (51%) and American Indian/Alaskan Native (60%) households are cost-burdened at a significantly higher rate than average (34%). In 2020, 52% of renters in Fort Collins were cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	40,085	9,970	10,644	820
White	34,445	8,570	8,585	640
Black / African American	310	215	115	0
Asian	1,200	165	290	80
American Indian, Alaska Native	100	24	129	10
Pacific Islander	109	4	10	0
Hispanic	3,130	725	1,210	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Cost burden is a city-wide issue with escalating housing costs and relatively stagnant wage growth. Those households with lower incomes are more susceptible to being cost-burdened than higher income households.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Extremely low and very low-income households are more likely to experience housing problems than those with higher incomes. Additionally, Black/African American households continue to be disproportionately impacted by housing problems and severe housing problems at every income level and are cost-burdened at a higher rate than any other race or ethnicity.

If they have needs not identified above, what are those needs?

Housing costs continue to increase while wages have stagnated, impacting the housing cost-burden of Fort Collins' lowest wage earners.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are neighborhoods in Fort Collins with higher percentages of Hispanic households, but HUD data does not suggest these households have any disproportionately greater housing needs.

NA-35 Public Housing – 91.205(b)

Introduction

Housing Catalyst is the housing authority serving the City of Fort Collins. The agency addresses housing needs by developing and managing residential properties, administering housing assistance, and coordinating resident programs and services. The agency owns, manages, or was instrumental in the creation of more than 1,800 local residences. Rental assistance administered by Housing Catalyst supports nearly 3,000 residents, moving people out of homelessness, stabilizing families, and improving lives. Resident services enhance social and economic wellbeing for residents by providing resources, events, and the JumpStart self-sufficiency program. Each year the agency serves thousands of residents, including seniors, individuals with disabilities, and children.

Housing Catalyst has been designated as a “High Performer” by HUD since 2001. The agency manages more than 1,740 vouchers including Housing Choice Vouchers, Veterans Affairs Supportive Housing (VASH) vouchers, Family Unification Program (FUP) vouchers, Foster Youth to Independence (FYI) vouchers, and special purpose vouchers for people with disabilities. In 2022, Housing Catalyst was selected to join the Landlord Incentives Cohort of the MTW Demonstration Program. MTW status allows Housing Catalyst to design and test innovative strategies that increase cost effectiveness, self-sufficiency, and housing choice.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,472	332	1,140	171	59	351

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

Housing Catalyst Data

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,069	12,442	17,126	15,870	20,684
Average length of stay	0	0	0	4	3	4	4	3
Average Household size	0	0	0	2	2	2	1	3
# Homeless at admission	0	0	0	506	151	355	146	4
# of Elderly Program Participants (>62)	0	0	0	461	107	354	93	5
# of Disabled Families	0	0	0	837	165	672	104	4
# of Families requesting accessibility features	0	0	0	878	136	567	58	4
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Catalyst Data

Annual data for 2024# of Families requesting accessibility features, HIV/AIDS program participants, and DV survivors is not tracked in Housing Catalyst's reporting systems.

Data Source Comments:

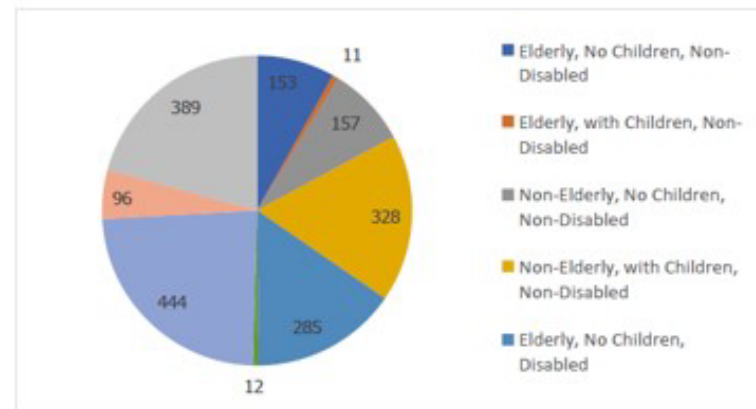
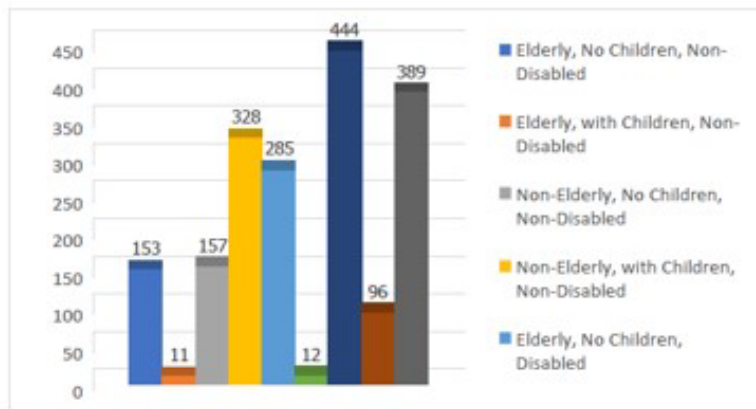
Family Type

Twenty-two percent (22%) of voucher holders are non-elderly, non-disabled households with children, according to data provided by Housing Catalyst. Another 7% of voucher holders are non-elderly households with children with a disabled household member. Twenty-six percent (26%) of voucher holders are female headed households with children.

Distribution of Family Type as a % of 50058

Elderly, No Children, Non-Disabled		Elderly, with Children, Non-Disabled		Non-Elderly, No Children, Non-Disabled		Non-Elderly, with Children, Non-Disabled		Elderly, No Children, Disabled		Elderly, with Children, Disabled		Non-Elderly, No Children, Disabled	
Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
153	10	11	1	157	11	328	22	285	19	12	1	444	30

Non-Elderly, with Children, Disabled		Female Head of Household, with Children	
Count	Percent	Count	Percent
96	7	389	26



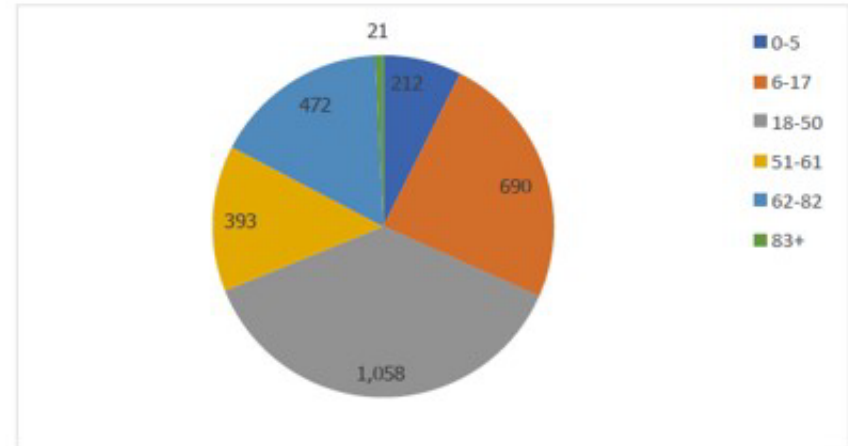
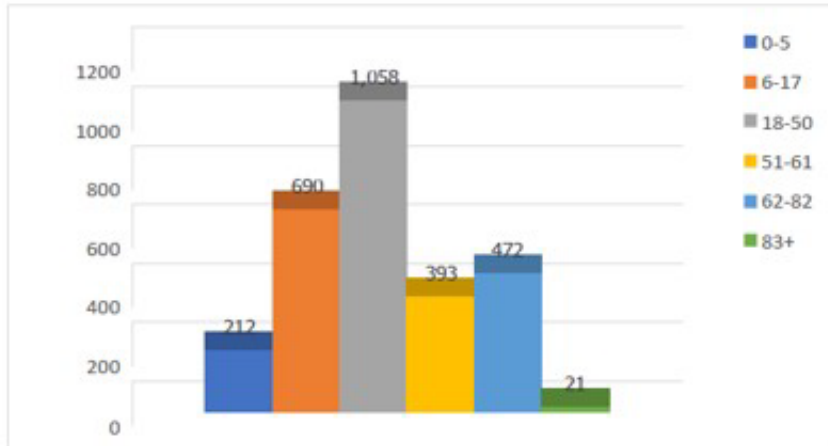
Family Type Charts

Tenant Ages

Thirty-one percent (31%) of voucher holder household members are children under the age of 18. Eighteen percent (18%) of voucher holder household members are age 62 and older.

Distribution by Household Member's Age as a % of Total Household Members

0 - 5		6 - 17		18 - 50		51 - 61		62 - 82		83+	
Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
212	7	690	24	1,058	37	393	14	472	17	21	1



Tenant Ages Charts

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,445	499	1,946	198	158	456
Black/African American	0	0	0	215	57	158	13	5	22
Asian	0	0	0	10	1	9	0	0	4

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	104	16	88	6	4	22
Pacific Islander	0	0	0	5	0	5	0	3	1
Other	0	0	0	112	26	86	5	8	23
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Catalyst Data

Data Source Comments: Annual data for 2024; includes all voucher household members

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	949	188	761	34	78	118
Not Hispanic	0	0	0	1,942	411	1,531	188	100	410
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Catalyst Data

Data Source Comments: Annual data for 2024; includes all voucher household members

Ethnicity of Residents

While most households utilizing voucher assistance from Housing Catalyst are white, the percentage of Hispanic households utilizing assistance from Housing Catalyst is higher than the percentage of Hispanic household in the general population. Although just 12% of the general population in Fort Collins is Hispanic 33% of voucher holders are Hispanic.

Tenant Incomes

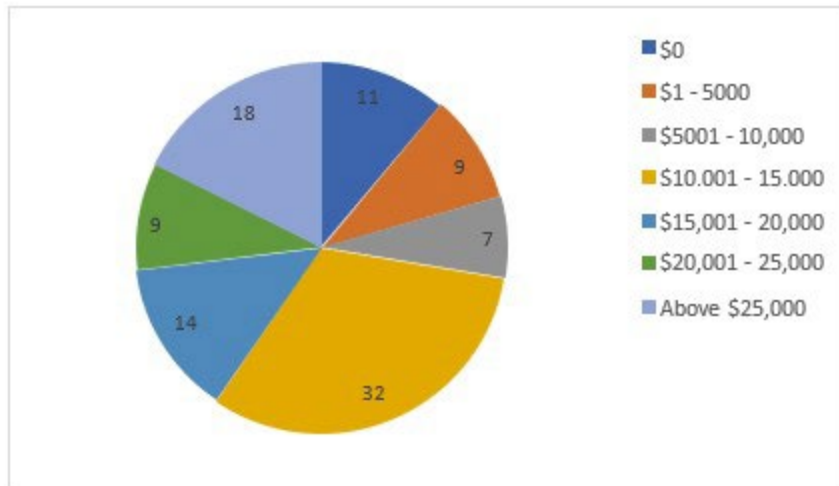
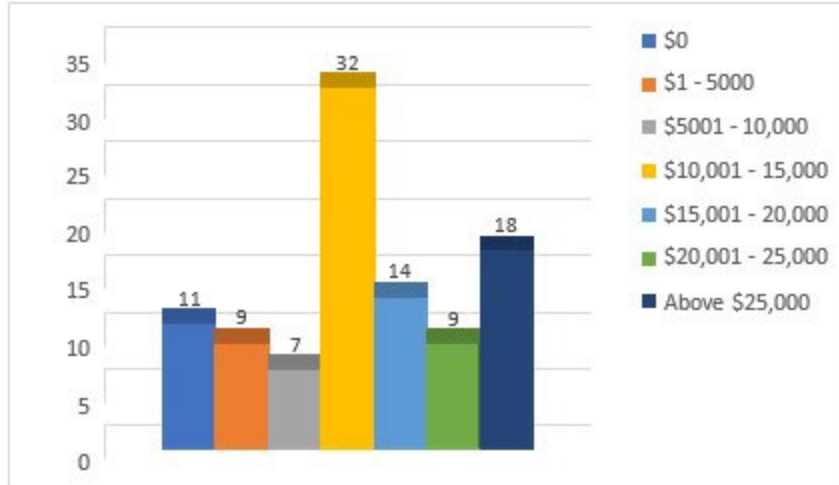
Eighty-three percent (83%) of voucher holder households have incomes at 0–30% of the AMI. The average annual income for clients in all program types is below the 30% AMI income limit. Fifty-nine percent (59%) of voucher holders have incomes at or below \$15,000 per year.

Extremely Low Income, 0% - 30% of Median		Very Low Income, 31% - 50% of Median		Low Income, 51% - 80% of Median		Above Low Income 81% + of Median	
Count	Percent	Count	Percent	Count	Percent	Count	Percent
1,222	83	206	14	40	3	4	0

Distribution by Income as a %

\$0	\$1 - \$5000	\$5001 - \$10,000	\$10,001 - \$15,000	\$15,001 - \$20,000	\$20,001 - \$25,000	Above \$25,000
11	9	7	32	14	9	18

Distribution by Income (annual avg as percent)



Tenant Income Charts

Consolidated Plan

Fort Collins

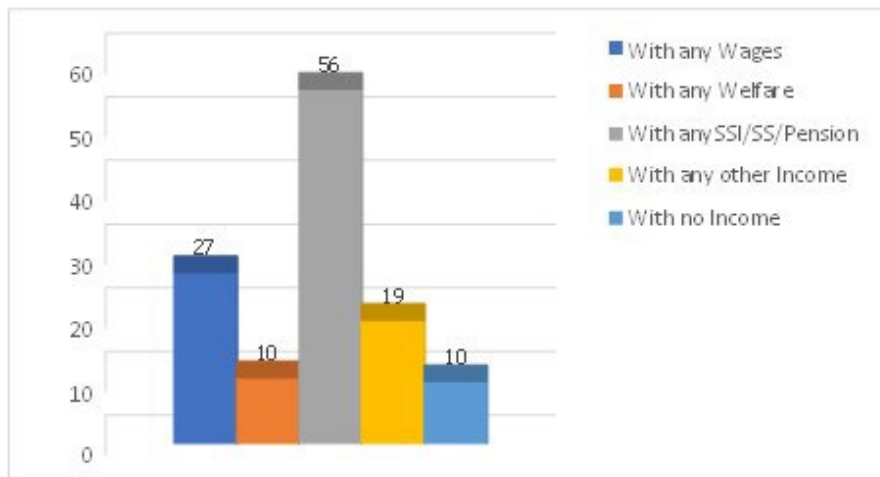
63

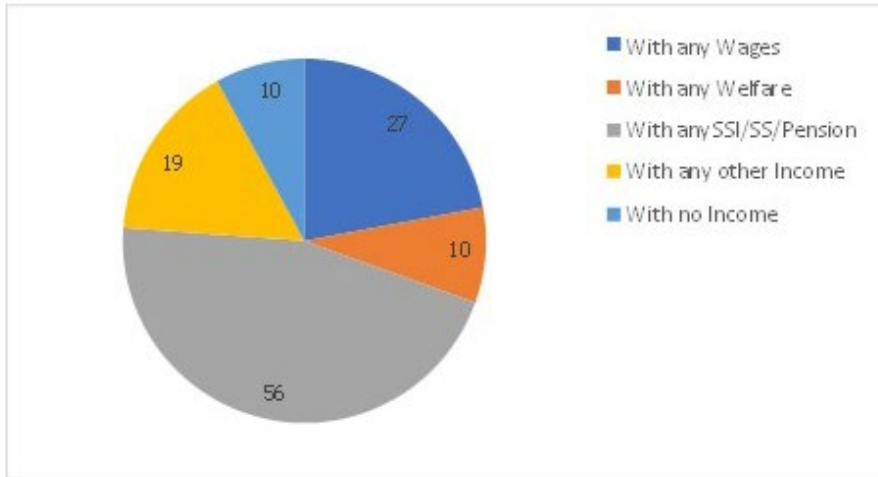
Income Sources

Twenty-seven percent (27%) of Housing Catalyst's voucher households have income from wages, while 56% rely upon Social Security Insurance (SSI), Social Security (SS) or pension income. Ten percent (10%) receive Temporary Assistance to Needy Families (TANF) assistance, and 10% have no income.

With any Wages	With any Welfare	With any SSI/SS/Pension	With any other Income	With no Income
27	10	56	19	10
** Some families have multiple sources of income				

Distribution by Source of Income





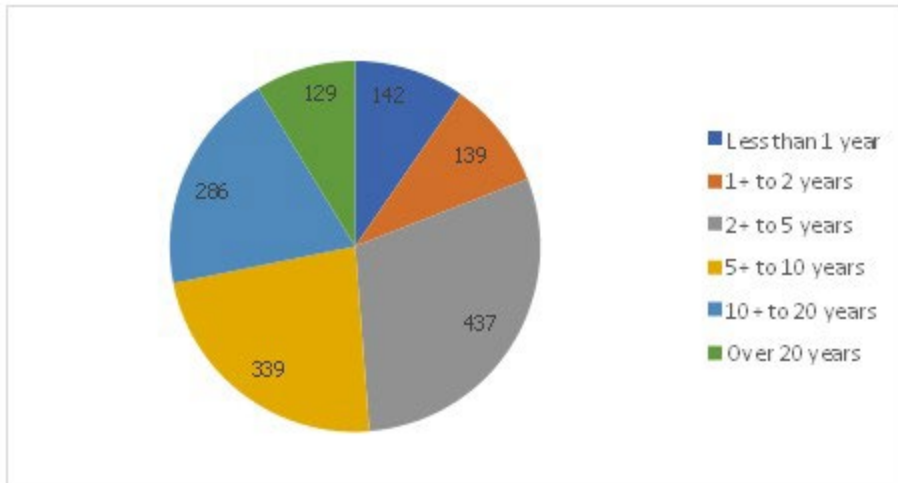
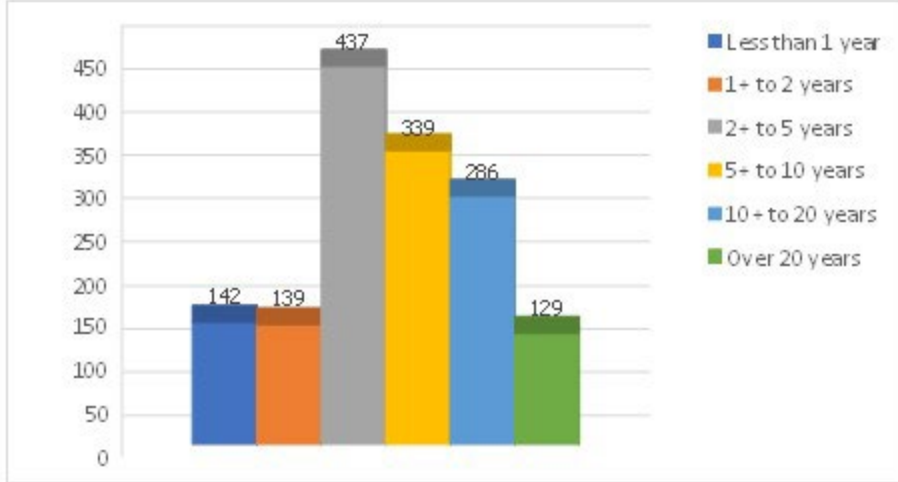
Income Sources Charts

Length of Stay

Once voucher holders have secured a home with rental assistance, they tend to stay. Eighty-one percent (81%) of Housing Catalyst voucher holders have received voucher assistance for more than two years. Affordable housing options are hard to find in Fort Collins, and especially for households at 0-30% AMI, the range most Housing Catalyst voucher holders fall within.

Less than 1 year		1+ to 2 years		2+ to 5 years		5+ to 10 years		10+ to 20 years		Over 20 years	
#	%	#	%	#	%	#	%	#	%	#	%
142	10%	139	9%	437	30%	339	23%	286	19%	129	9%

Distribution by Length of Stay



Length of Stay Charts

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Housing Catalyst does a needs assessment as new projects come on board. There are many households being served by Housing Catalyst who need accessible homes.

Housing Catalyst only opens waiting lists periodically for targeted special populations. As a result, Housing Catalyst's waitlist numbers are not indicative of total need.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Housing Choice Voucher Waiting List

Total on the waiting list: 762

- *Hispanic: 183; Non-Hispanic: 579*
- *Female: 537; Male-225*

Project Based Voucher Waiting List

Total on the waiting list: 785

- *One-bedroom: 143*
- *Two-bedroom: 318*
- *Three-bedroom: 259*
- *Four-bedroom: 65*

Housing Catalyst does not offer preferences for disability, homelessness etc., so that information is optional when people apply. For Project Based Vouchers, Housing Catalyst selects a specific number of applicants from their lottery for each bedroom size.

Availability of rental units continues to be the largest need for voucher holders. Through its status as an MTW agency, Housing Catalyst has implemented a landlord incentives program with the goal of increasing housing choice for voucher program participants. The agency collaborated with the Larimer County Office of Housing stability on a similar program at the county level. Even with incentives, more housing inventory is needed.

Beyond the need for more homes, voucher holders need more affordable services including childcare, behavioral health care, substance use treatment, and other supports. Transportation remains a key issue as many extremely low and low-income households do not have reliable transportation and public

transportation in Fort Collins is growing but limited. Educational support has also become an area of need. Poudre School District data shows lower-income students are falling further behind their peers. This is a timely need as early academic performance significantly impacts future opportunities.

How do these needs compare to the housing needs of the population at large

These needs are experienced by other extremely low and low-income households in Fort Collins. They are not as impactful on higher income households, and those who can afford prevailing rents and transportation costs. Persons with disabilities and fixed incomes, such as seniors, are impacted more than other households by rising costs, low inventory, and lack of nearby public transportation.

Discussion

Residents utilizing vouchers are primarily white and have very low household income. Most residents do have income, though, which comes primarily from SSI, SS, or Pension and from wages. Only 10% of voucher households have no income. Vouchers support individuals and households that include families with children, veterans, formerly homeless, elderly, and disabled people. Once voucher holders secure housing, their households tend to stabilize, with 81% staying more than two years. There are over 1500 people on the voucher waitlists, showing the significant need for housing assistance in Fort Collins. Additional vouchers and rental units are necessary to meet the growing demand.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless needs were assessed through interviews with service providers, a homelessness-specific service provider focus group, consultation with multiple lived experience groups, data from a variety of sources, and the knowledge of staff who assist in the coordination of winter emergency sheltering and serve on the boards of Northern Colorado Continuum of Care and Outreach Fort Collins. The City maintains strong partnerships, through funding and/or collaboration, with homeless service providers including Homeward Alliance, Outreach Fort Collins, Catholic Charities, Fort Collins Rescue Mission, Family Housing Network, and Housing Catalyst, as well as City of Fort Collins Police, HOPE Team, Parks Rangers and Natural Areas Rangers.

In the past, the Point in Time (PIT) count was one of the primary tools for Fort Collins to receive data regarding homelessness. However, with changes in the PIT and the implementation Housing Management Information System (HMIS), additional information is available on individuals experiencing homelessness in Fort Collins. Data in this section is sourced from reports from these initiatives.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	49	4	1,104	706	270	100
Persons in Households with Only Children	0	2	17	13	1	84
Persons in Households with Only Adults	210	116	3,001	1,206	242	168
Chronically Homeless Individuals	83	47	953	209	67	207
Chronically Homeless Families	2	0	81	17	6	81
Veterans	16	11	270	97	55	137
Unaccompanied Child	0	2	17	13	1	84

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	1	0	56	23	3	80

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Annual Point in Time Count

Data Source Comments: Persons in Households with Only Children is the same as Unaccompanied Youth

Population	Sheltered	Unsheltered
ALL	259	122
household type		
household with children	49	4
household with only children	*	2
household without children	210	116
Chronically homeless Household		
TRUE	85	47
FALSE	174	75
Veteran Household		
Yes	16	6
No	257	114

Source: Northern Colorado Continuum of Care totals for 2023

Homelessness NoCo CoC Data

Age	0-17	18-24	25-34	35-44	45-54	55-64	65+
all	8.14%	6.56%	16.27%	22.31%	21.78%	18.64%	6.3%
household with children	54.72%	15.09%	18.87%	7.55%	3.7%	0	0
household with only children	100%	0	0	0	0	0	0
household without children	0	5.21%	15.95%	24.85%	24.85%	21.78%	7.36%
Chronically homeless Household	.76%	5.3%	15.15%	20.45%	26.52%	19.7%	12.12%
Veteran Household	0	3.7%	22.22%	11.11%	14.81%	37.04%	11.11%

Source: Northern Colorado COC Annual PIT 2024

Fort Collins CAHPS Data

Age	0-17	18-24	25-34	35-44	45-54	55-64	65+
all	8.14%	6.56%	16.27%	22.31%	21.78%	18.64%	6.3%
household with children	54.72%	15.09%	18.87%	7.55%	3.7%	0	0
household with only children	100%	0	0	0	0	0	0
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Veteran Household	0	3.7%	22.22%	11.11%	14.81%	37.04%	11.11%

Source: Northern Colorado COC Annual PIT 2024

Length of Time Homeless

Length of Time Homeless and Contributing Factors

Length of homelessness is captured homelessness service providers and reported to the Homeless Management Information Systems (HMIS). The majority of those experiencing homeless are homeless between zero to six months, with another 20% experiencing six months to three years of homelessness.

The top 10 most common self-identified contributing factors for becoming homeless, according to the 2024 State of Homelessness report published by NoCo CoC, were relationship problems/family breakup, lost job/could not find work, unable to pay rent/mortgage, alcohol/substance use problems, abuse/violence in home, mental illness, disabling conditions, unable to pay utilities, discharge from jail, post-traumatic stress disorder (PTSD).

Homelessness Subpopulations

The annual PIT report contains some demographics for those surveyed. According to the PIT, the majority of respondents were households without children who were not chronically homeless. 49% were assessed as having a Disabling Condition, 67% assessed were male, 59% white, and the highest share was those 35-44.

Age	0-17	18-24	25-34	35-44	45-54	55-64	65+
all	8.14%	6.56%	16.27%	22.31%	21.78%	18.64%	6.3%
household with children	54.72%	15.09%	18.87%	7.55%	3.7%	0	0
household with only children	100%	0	0	0	0	0	0
household without children	0	5.21%	15.95%	24.85%	24.85%	21.78%	7.36%
Chronically homeless Household	.76%	5.3%	15.15%	20.45%	26.52%	19.7%	12.12%
Veteran Household	0	3.7%	22.22%	11.11%	14.81%	37.04%	11.11%

Source: Northern Colorado COC Annual PIT 2024

Point in Time Count Additional Data

Age	0-17	18-24	25-34	35-44	45-54	55-64	65+
all	8.14%	6.56%	16.27%	22.31%	21.78%	18.64%	6.3%
household with children	54.72%	15.09%	18.87%	7.55%	3.7%	0	0
household with only children	100%	0	0	0	0	0	0
household without children	0	5.21%	15.95%	24.85%	24.85%	21.78%	7.36%
Chronically homeless Household	.76%	5.3%	15.15%	20.45%	26.52%	19.7%	12.12%
Veteran Household	0	3.7%	22.22%	11.11%	14.81%	37.04%	11.11%

Source: Northern Colorado COC Annual PIT 2024

Sex

Age	0-17	18-24	25-34	35-44	45-54	55-64	65+
all	8.14%	6.56%	16.27%	22.31%	21.78%	18.64%	6.3%
household with children	54.72%	15.09%	18.87%	7.55%	3.7%	0	0
household with only children	100%	0	0	0	0	0	0
household without children	0	5.21%	15.95%	24.85%	24.85%	21.78%	7.36%
Chronically homeless Household	.76%	5.3%	15.15%	20.45%	26.52%	19.7%	12.12%
Veteran Household	0	3.7%	22.22%	11.11%	14.81%	37.04%	11.11%

Source: Northern Colorado COC Annual PIT 2024

Age

Disabling Condition	No	Yes
all	50.66%	49.34%
household with children	90.57%	9.34%
household with only children	100%	0
household without children	43.67%	56.13%
Chronically homeless Household	10.61%	89.39%
Veteran Household	31.8%	68.2%

Source: Northern Colorado COC Annual PIT 2024

Disabling Condition

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Several efforts are underway in Fort Collins to end veteran homelessness, including landlord outreach, coordination with other veteran service initiatives, increasing Veterans Administration Supportive Housing voucher usage and using Housing First, Trauma Informed Care philosophies to assist veteran families, and targeted efforts for funding and programming from the Northern Colorado Continuum of Care. Thus far these efforts have been successful. Veterans have been housed at a significantly higher rate than other demographic groups in Larimer County.

The Matthews House, in collaboration with the Thompson School District, Poudre School District, and other partners, opened the region's first youth shelter, The Landing, in early 2025. This shelter serves homeless youth ages 15-20, is located in Loveland, and is open to homeless youth throughout Larimer County.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	156	70
Black or African American	20	8
Asian	4	2
American Indian or Alaska Native	7	6
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	55	22
Not Hispanic	204	100

Alternate Data Source Name:

Annual Point in Time Count

Data Source

This data includes sheltered and unsheltered individuals. An additional 97 Multi-racial people were surveyed (45 sheltered, 22 unsheltered), but the table does not include a row for Multi-racial individuals.

Comments:

	2018- 2019	2022- 2023	2023- 2024	Change 2018/19 - 2023/24
Doubled Up	909	976	1043	15%
Motel	85	99	74	-13%
Sheltered	30	51	50	67%
Sheltered Safehouse	24	18	9	-6%
Unsheltered	28	108	100	257%
Unsheltered Camping	12	5	7	-42%
Unsheltered RV/Vehicle	33	27	36	9%
Accompanied Youth	951	1061	1131	-19%
Unaccompanied Youth	170	218	183	8%
Elementary School	574	562	569	-1%
Middle School	245	274	278	13%
High School	302	444	468	55%
Early Childhood Education	90	120	90	

Source: PSD McKinney Vento Program

Poudre School District Student Homelessness

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

HFI and PIT reports provide some information on families with children. Catholic Charities shelter has capacity for four families per night, Family Housing Network houses 4 families each night (12 additional waitlisted families may use the day shelter), and Crossroads Safehouse has 32 rooms with 104 beds to

serve families that are survivors of domestic violence. Also, Poudre School District provided the following information regarding students participating in the McKinney Vento program for students experiencing homelessness. In 2017 the program began breaking out categories of unsheltered students to include camping and RV/vehicle—the unsheltered totals have actually increased from the 50s to over 140 in the 2023-24 school year. Students who are doubled-up with other families and unaccompanied account for the majority of students experiencing homelessness, about half of whom are high school aged.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to HFI, there are 986 individuals experiencing homelessness for 6 months or more in Fort Collins. While Native American/Alaskan Native individuals comprise 1% of the population, they represent 3.4% of the homeless population. Similarly, Black/African Americans are overrepresented at 1.2% of the population and 7.35% of the homeless population. The annual PIT also collected race and ethnicity demographics on the 381 people it surveyed in 2024. As with the HFI data, Multi-Racial, Black/African Americans and Native Americans and Alaskan Natives are shown to be overrepresented in the population of people experiencing homelessness.

Multi-Racial and Black, African Americans seem to be experiencing homelessness at a disproportionate rate than others. People of races other than white are over-represented in the population of people experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The PIT conducted in 2024 surveyed 259 sheltered individuals and 122 unsheltered individuals. Northern Colorado Continuum of Care reports some demographic data disaggregated by Sheltered and Unsheltered.

The January 2024 PIT showed unsheltered individuals have a high percentage of reporting having a disabling condition (58.3%) compared to those who are sheltered (51%). Unsheltered individuals also have a higher chance of being male, 75% compared to 60% sheltered.

Discussion:

Available data shows that people with disabilities, Multi-Racial, Native American or Native Alaskan, and Black or African American residents experience homelessness at higher rates than other populations. Many people experiencing homelessness are chronically homeless, but the majority of HFI participants have been homeless 0-6 months. Diversion, reunification, and housing first efforts have lowered the number of veterans and families experiencing homelessness. The top reported cause of homelessness is the loss of employment and housing that costs too much. The high rate of disability means that permanent supportive housing is an important resource for reducing homelessness in Fort Collins.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The City of Fort Collins identifies several special need populations within the City. Populations include persons with physical disabilities, Intellectual and Developmental Disabilities (IDD), behavioral health disabilities, Substance Use Disorders (SUDS), seniors, people with HIV/AIDS, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Seniors

Seniors aged 65 and older make up an estimated 13% of the city's population with over 21,000 senior residents. The Larimer County senior population is projected to increase 45% by 2030 with the largest group increasing being 65-74. Most older adults live in single-family homes with a partner, 29% are living alone, and many of the remaining seniors live in multifamily housing. A small portion of seniors live in group quarters (e.g. skilled nursing facilities)--2.7% of people ages 65 and over. In recent years, the portion of seniors living in group settings has stayed relatively the same but has seen a slow increase. This can be contributed to the 65+ population growing.

Frail Elderly

"Frail Elderly" is defined as elderly persons who requires assistance with three or more activities of daily living, such as bathing, walking and performing light housework. Frail elderly people are likely to need daily self-care support. In Fort Collins of those 65+ with a disability, an estimated 4.9% have self-care difficulty and 9.2% have an independent living difficulty. With the anticipated growth in the number of seniors will come additional need for both assisted living (particularly that accept Medicaid), and aging in place supports such as affordable senior rental housing, transportation assistance, in-home assistance, and housing modifications to accommodate disabilities.

Mental Illness

In 2021 the National Institute on Mental Health reported that 65.4% of adults with serious mental illness seek treatment. A state-wide survey completed in 2023 reported that one in four residents have poor mental health and in Larimer County, 24% of adults reported that they or someone they know needed mental health services. Untreated serious mental illness has both personal and social costs, including unemployment, disability, risk of suicide, substance use disorders, and homelessness, and can strain law enforcement and emergency response services. The prevalence of mental illness in adults is lower than for adolescents with approximately 22.8% of adults with any mental illness and 5.5% with a serious mental illness nationally. Nearly half (49.5%) of all adolescents aged 13 to 18 have any mental illness (including mild disorders), and 22.2% suffer from a serious mental illness nationally. In Larimer County, reports of mental health struggles rose 16% from 2019-2021. 40% of the young adult population in Larimer County reported poor mental health.

In its most severe state, mental illness can lead to residents taking their own lives. Suicide rates remained steady in the past years with the largest increases in age groups 25-34 and 75+. Those 75+ saw an increase from 17.58/100,000 to 43.11/100,000 in suicide related deaths. The latest Healthy Kids Colorado Survey showed improvement in adolescent mental health. The report for Poudre School District students showed that suicidal ideation went down from 1 in 5 in 2021 to 1 in 9 in 2023. The numbers for attempted suicide also dropped 2%.

Substance Use Disorders

In Fort Collins, national prevalence rates translate to an estimated 26,000 individuals with an alcohol use disorder and nearly 14,000 individuals with a drug use disorder.

Persons with Disabilities

More than 70% of residents 5 years or older were estimated to have a disability in 2022. The largest share of the population by percent is seniors. Children (18 and under) with a disability primarily have cognitive difficulties while people 65 and older mostly have ambulatory disabilities. Some people with disabilities are limited in their ability to work and rely on Social Security and disability payments as their primary sources of income. 36% of Fort Collins residents with disabilities are employed, 59.8% are not in the labor force and the remainder are unemployed. The disparity in median income between disabled residents and residents without a disability is higher in Fort Collins than statewide with a 57.5% difference in median income in the city. The SGA monthly Social Security Disability Income (SSDI) amount received by an eligible person with a disability in 2022 was \$1,350 and in 2024 is \$1,550. SSDI is available only to people who have had a work history. Supplemental Security Income (SSI) is available to people who do not have a work history or who do not qualify for SSDI. Persons with disabilities who are awaiting approval for social security payments are eligible to receive a small amount of cash assistance from the State of Colorado (Aid to the Needy Disabled program). This assistance is just \$248 per month.

Children with Developmental Disabilities

Learning disabilities and ADHD are the most prevalent developmental disabilities observed in children nationwide. In 2023 10.1% of students were enrolled in Special Education programs in Poudre School District. That averages out to approximately 3,000 children had any developmental disability in 2023.

Domestic Violence

Statewide prevalence rates suggest that approximately 25,000 women and 20,000 men in Fort Collins have experienced intimate partner violence (IPV) in their lifetime. The number of IPV fatalities in Colorado hit an all-time high in 2022 and is almost 1.5 times higher than the average from the previous seven years. There are currently no permanent housing options specifically designed for survivors of domestic violence, which makes discharge after a temporary stay at Crossroads Safehouse challenging. Crossroads does have a Road to Home program which provides rental assistance, case management, other financial supports and other supportive services to help individuals get permanent housing.

Availability of housing, services, health care and long-term behavioral health care are key needs for this population.

People Living with HIV/AIDS

In Larimer County in 2023, 11 new individuals were diagnosed with HIV. The prevalence rate in Larimer County is 3/100,000 people. While there is a low incidence of HIV/AIDS and treatments are helping people live longer, healthier lives, people with HIV/AIDS who have limited resources may need housing supports to improve outcomes related to their health. When quality housing and services are available, lower income people with HIV/AIDS are more likely to receive necessary medical and therapeutic treatments, as well as other social supports that aid recovery. In 2024, HUD launched the HOPWA program which cited that one in four people with HIV were in need of shelter or housing services and among those two in five did not receive them. Northern Colorado Health Network (NCHN) cites safe, reliable housing as a predictor of long-term wellbeing for those with HIV.

What are the housing and supportive service needs of these populations and how are these needs determined?

A variety of sources were used to determine the housing and supportive service needs of non-homeless special needs populations. Stakeholders from organizations that provide services to these populations were interviewed for the Consolidated Plan and participated in workshops and focus groups designed to identify the highest needs and priorities for CDBG and HOME funds in Fort Collins over the next five years. A questionnaire was used to gauge public perception of the housing needs and human service needs of these populations. Additionally, a variety of data including ACS and local reports were used to verify the needs identified through stakeholder and public input. Affordable housing was identified as the top need by nearly all stakeholders, followed by supportive services and services and shelter for people experiencing homelessness. Transportation for people with special needs not supported by public transit was also identified as a high need. Organizations providing food/nutrition security, caregiving (including childcare), interventions, services to survivors of domestic violence, physical and behavioral health needs, and people living with HIV may continue to be supported by the City of Fort Collins through collaboration, and potential funding with local dollars. Specifically, a new behavioral health facility has been completed by Larimer County after voters approved a dedicated tax. The new regional behavioral health facility offers a full spectrum of behavioral health care and withdrawal management services, including medication-assisted treatment and inpatient care.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the 2023 HIV in Colorado Dashboard published by the Colorado Department of Public Health and Environment, as of 2023 there are 15,414 people living with HIV in the state of Colorado. the prevalence rate by demographic is 27.8/100,000 for Black/African American, 20.4/100,000 for Hispanic, and 4.8/100,000 for white. Native American, non-Hispanic are the group with the highest prevalence

rate for late-stage HIV at 6.6/100,000. The age group with the highest prevalence rate is 25-34 at 46.5/100,000. Denver county has the highest total number of existing and new HIV cases. In Larimer County, the incident rate of HIV is 3 out of every 100,000 people, meaning there are approximately 5 people living with HIV in Larimer County, about half of whom may live in Fort Collins (based on population distribution).

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City will not establish a preference for HOME TBRA activities.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

City Plan is Fort Collins' comprehensive plan that guides how the city will grow and travel in the next 10-20 years. City Plan describes the organization's vision and core values, as well as providing policy guidance and implementation actions to achieve both. City Plan was coordinated and developed alongside an update to Fort Collins' Transit Master Plan. The principles and policies in City Plan and the Transit Master Plan help guide decisions on land-use, housing, transportation and transit, and much more for City decision-makers and other local organizations and institutions. City Plan policies provide the broadest direction and priorities and are supported by more specific direction found in the City's Strategic, neighborhood, and modal plans. The Plan is used by City staff and Council to set priorities and work plans for City General Funds and Sales Tax revenues. The City maintains a Capital Expansion Fee (impact fee) program to support capital facilities needs for new growth, and voters have approved three sales tax initiatives that provide funding for parks and recreations facilities, climate programs, transit infrastructure and systems, streets, fire, natural areas and open spaces, and other need areas. Because the City has other financing resources, it does not plan to use CDBG funds for general public facilities. Since infrastructure needs and improvements are addressed through City Plan, Capital Expansion Fees, and tax-supported improvement programs, specific areas and projects are not noted as part of this report.

The Consolidated Plan outreach process has not identified any specific public facility needs. However childcare, housing, and homeless sheltering are identified needs that may require additional facilities and have the potential to be funded through the City's annual Competitive Process with either City or federal funds, depending on eligibility and available resources.

How were these needs determined?

The City of Fort Collins conducts an annual review of its capital improvement needs, which include public facilities and infrastructure items. In addition, the City has sponsored extensive public participation efforts to gain a better understanding of the facility needs of agencies serving the needs of limited income populations. These outreach efforts include interviews with agency personnel and focus groups composed of agency representatives and residents who focused exclusively on how Competitive Process funds could be used to address local non-housing needs. In addition, residents were surveyed on space and facility requirements needed to effectively deliver services to limited income households, special needs groups, and persons experiencing homelessness. Respondents identified homelessness facilities and services as one of the higher community needs.

Describe the jurisdiction's need for Public Improvements:

The City of Fort Collins has sizeable needs for Public Improvements in many parts of its jurisdiction. Growth puts added pressures on infrastructure, and ensuring that there are adequate public facilities to provide acceptable levels of service for water, sewer, police, transportation, and other critical facilities is

important to the city. City Plan Principle LIV 1 directs the City to “maintain a compact pattern of growth that is well served by public facilities and encourages the efficient use of land.”

The City also has an established Growth Management Area (GMA) that limits the amount of land available for new development to serve the growing population. Therefore, the City is focusing on revitalization of underutilized properties, as well as an infill and redevelopment, to improve the density, affordability, and mix of uses of existing properties. There is only one area of the City, the northeast quadrant, which has any sizeable land parcels for new development. However, in order for that undeveloped area to become viable for new development, significant infrastructure improvements will need to be installed. Developers often build the infrastructure improvements required to meet the City’s Adequate Public Facilities ordinance. Assuming a low-income benefit could be measured in the new development area, the capital costs of those improvements are so substantial they are beyond what could be developed with CDBG and HOME funds. Because of the public service needs identified in the Consolidated Plan, Public Improvement needs will be addressed with City funds from the General Fund and other City-based revenue sources.

How were these needs determined?

The City closely tracks and analyzes service demands and loads on existing facilities in order to update and prioritize Capital Needs improvements. The City’s Planning and Zoning Board has conducted a number of hearings and meetings to gain citizen input on the benefits and challenges of bringing new infrastructure investment to the Northeast Quadrant of the City. Additionally, the City maintains a Transportation Capital Improvement Plan and manages Community Capital Improvement projects funded through a voter-approved, 10-year, quarter-cent tax. These plans for future infrastructure needs are linked to the City’s Structure Plan Map that identifies the types of land uses the City expects in undeveloped parts of Fort Collins.

Funding for the City’s Capital Projects is approved as part of the biennial budget. The Budgeting for Outcomes (BFO) process is a competitive budgeting system that ensures that the budget presented to City Council reflects the City’s strategic priorities as adopted in the City’s Strategic Plan and policy guidance from City Plan.

Describe the jurisdiction’s need for Public Services:

The Social Sustainability Department’s Human Services and Homelessness Priorities Platforms identify populations who need ongoing supportive services. Those populations include the following populations: limited-income status, people with linguistic barriers, children and youth, seniors, people with disabilities, people living in City-designated Opportunity Neighborhoods, survivors of interpersonal violence, and people experiencing or at-risk of homelessness. A critical component of an effective supportive services delivery system is the use of CDBG Public Service funding allocations to partially support delivery of those services. In addition to CDBG Public Service dollars, the City contributes

Human Service Program and Homelessness Response Program dollars from the General Fund to provide competitive funding to the organizations providing these services.

Public service needs identified in the Consolidated Plan for allocation of CDBG funds include emergency sheltering and services for people experiencing or at-risk of homelessness. The following needs will be addressed with City funds: caregiving, prevention, intervention, food security, housing stabilization, and financial stability and opportunity. Flexible and need-specific transportation options were also identified as a city-wide need and will be addressed within the financial stability and opportunity category in the Human Services Priorities Platform, as well as by the City's Transportation Master Plan.

How were these needs determined?

The City conducts extensive resident engagement as a matter of course. A variety of engagement efforts and planning documents are used to determine highest need areas for public service.

Social Sustainability staff analyzed various local reports including:

- City of Fort Collins Plans & Reports (Resilient Recovery Plan, Housing Strategic Plan, Social Sustainability Gaps Analysis 2020, City of Fort Collins Strategic Plan, Fort Collins HUD Consolidated Plan, Fort Collins Community Survey 2023, 2020 Analysis of Impediments to Fair Housing Choice,)
- Larimer County Community Health Improvement Plan (CHIP)
- Larimer County Root Cause Report
- Health District Community Survey
- Homelessness Point-in-Time Count
- Poudre River Public Library Community Conversations Report
- Community Foundation of Northern Colorado Regional Intersections
- Homeward Alliance Community Health Survey
- NoCo Works Barriers to Getting and Keeping Employment in Northern Colorado

SSD conducted over 50 interviews with local leaders to gain their insights into needs, obstacles to providing services, and the highest and best use of the funds available for competitive allocation through the Social Sustainability department. Consultations included leaders in physical and behavioral health, education, survivors' services, seniors and aging, corrections, childcare, disabilities, housing, homelessness, food, transportation, children and youth, case management, other funders, and general social services.

SSD invited service providers to attend a series of engagement opportunities including a listening session with City leadership, a prioritization workshop, and interest-specific focus groups. Focus group topics included homelessness, children and youth, housing, seniors and aging, disabilities, food insecurity, and health.

SSD invited residents to participate in a broad-reaching questionnaire to gauge public perception on local needs in the areas of affordable housing, supportive services, homelessness, community development, economic development, and public facilities. The questionnaire was available in English and Spanish and received over 350 responses. Staff attended Project Homeless Connect and the Food Bank to solicit input on the questionnaire.

SSD staff collaborated with four local service providers to gain insights from their clientele through lived experience listening sessions including people who have experienced/are experiencing homelessness, people living in permanent supportive housing, and people living in income-restricted housing.

Regional funding interests were reviewed to prevent duplication, identify opportunities for collaboration, enhance impact, make informed decisions, and strategically address unmet or underfunded needs.

The City also conducts an annual Community Survey in which residents rate quality of life, their satisfaction with local amenities and local government, and identify priorities for community planning and resource allocation. Additionally, City staff participate in many collaborative groups that address city-wide and regional needs and issues.

Local data was collected and analyzed in the areas of housing conditions, cost burden, homelessness, community development, existing social services, special population needs, public facilities, affordable housing, and poverty. The data sources used include the U.S. Census, HUD, the Colorado Department of Housing, the Coordinated Assessment and Housing Placement System (CAHPS), the Point in Time (PIT) Count, Housing Catalyst, Poudre School District, Multiple Listing Service (MLS), the City of Fort Collins, and others.

All outreach and research efforts guided the development of the needs assessment and goals of the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Characteristics of the housing market:

Fort Collins housing stock is approximately 61% single family homes, 37% multifamily housing, and 2% other (mobile home, boat, RV, van, etc.), while housing tenure is nearly evenly split between ownership and rental. Ninety percent of all owners live in single-family homes, while 47% of renters live in single-family homes.

The average household size for owners was 2.50 persons, while renter households had a smaller average household size of 2.06 persons.

In total, there are currently 3,340 price restricted rental units and 238 restricted ownership units in the Fort Collins income-restricted housing inventory. All restrictions are for households at income levels from 0–80% AMI. These units serve individuals, families, seniors, persons with disabilities, and persons who would otherwise be experiencing homelessness.

Housing costs in Fort Collins and the entire northern Front Range have been rising. Average rent and home sales prices have risen at a higher rate than wages, while vacancy rates remain low, at 3.8%. Cost burden is the greatest housing problem facing households.

Owner-occupied units in Fort Collins tend to be newer than rental units. Seventy-two percent of owner-occupied units were built in 1980 or after, while 66% of rentals were built in 1980 or after. Units constructed before 1980 may be in need of rehabilitation and upgrades, and may also contain lead-based paint.

Housing stock available to serve persons with disabilities and other special needs:

Fort Collins has a network of providers that serve people experiencing homelessness, elderly and frail elderly, people with behavioral health needs, people with disabilities, people living with HIV/AIDS, Spanish speaking residents, at-risk youth, veterans, survivors of domestic violence, and limited income individuals and families.

The city has a variety of housing options restricted for persons with special needs including seniors, people with disabilities, and people who have experienced homelessness. In Fort Collins, individuals with disabilities can find housing options through programs like permanent supportive housing, Housing Choice Vouchers, and housing providers like CARE Housing and L'Arche. Organizations like Disabled Resource Services and Neighbor to Neighbor assist clients in finding appropriate housing.

The nonprofit housing providers serving Fort Collins include CARE Housing, Housing Catalyst, Neighbor to Neighbor, Volunteers of America, Mercy Housing, L'Arche, and Habitat for Humanity.

Condition of Public Housing:

Housing Catalyst completed a Section 18 disposition of its public housing in 2024.

Brief inventory of facilities, housing, and services that meet the needs of homeless persons:

The facilities, housing and services available for people experiencing homelessness in Fort Collins include diversion and prevention, emergency shelters, transitional housing, permanent supportive housing, and supportive services such as behavioral and physical health care, clothing, food, veterinary services, bicycle repairs, and many more. Mainstream benefits available to people experiencing homelessness include income supports, comprehensive health care, housing, and substance abuse, aging and employment supports.

Regulatory barriers to affordable housing:

Fort Collins has implemented a number of policies and practices to encourage the development of housing. Recognizing barriers in the City's Land Use Code, the City updated the housing aspects of the Code to allow for greater variety of housing types. The City updated its Affordable Housing Strategic Plan with a Housing Strategic Plan (2021) that attempts to address the entire housing spectrum. Some of those policies are specific to affordable housing and include expedited processing of affordable housing development review applications; residential height and density bonuses; parking reductions and no minimums for multifamily housing; reduced landscape sizing requirements; fee credits and deferrals for targeted affordable housing projects; and a City-funded Affordable Housing Fund, which can assist with financial support to offset various fees and extractions that new development must pay under existing City laws and regulations relating to new development.

Economic characteristics:

The unemployment rate for younger residents is higher than the rate for those ages 25+.

The top four occupations in the County employ over 19,000 people and pay no more than a median hourly wage of \$17.39. As a result, there is a disconnect between the highly educated employment base and the jobs currently being created.

ACS data from 2022 shows there were over 9800 persons in the Fort Collins labor force with a high school degree or less. For those with less than a high school education, the unemployment rate of 17% was over nearly 8x the rate for those with a Bachelor's degree or higher. Residents with the most education earn the most in Fort Collins. However, Fort Collins has a higher percentage of adults with a college education than jobs that need this education level. Job training and placement programs could reduce the unemployment rate for less educated workers.

In order to achieve a vision of community prosperity, the City's Economic Health Strategic Plan will emphasize training for all spectrums of skill/income levels, including low-income residents, to qualify for higher level jobs and then focus on career advancement so those workers will have the necessary tools to advance in those cluster industries.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

More than half of the Fort Collins housing stock is single family detached homes. Only 28% of units are within rental or owner-occupied properties with five or more units. One way to stabilize housing cost is to increase units across the city. Strategies to increase units as Fort Collins approaches build-out may include changes to incentives, increasing density in multifamily developments, decreasing restrictions on ADUs, and encouraging housing in infill and redevelopment. Obstacles include increasing land costs, increasing construction costs, and the high cost of water, especially in areas not covered by the Fort Collins water utility—areas which also have the most land available.

In 2024 there were a total of 386 new building permits representing 670 dwelling units in Fort Collins; 44.78% of those were for multifamily units, 21.19% were single-family attached units, and 34.03% were for single family units. The City has 4,101 multifamily units in the pipeline. These are units that are under review, approved, or under construction, and does not include units that are part of a conceptual proposal that has not yet submitted a formal development application. The figure also does not include units at a new development called Montava as those have only been approved at a master-plan level. However, the City anticipates Montava to produce approximately 300 units targeting limited-income households and an additional 300 units of attainable housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	36,675	57%
1-unit, attached structure	5,125	8%
2-4 units	4,825	8%
5-19 units	9,310	14%
20 or more units	6,850	11%
Mobile Home, boat, RV, van, etc	1,475	2%
Total	64,260	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Types

The US Census American Community Survey further refines this data by tenure. Ninety percent of all owners live in single-family homes, while 47% of renters live in single-family homes. The remainder primarily live in 5-19-unit properties (30%).

	Total Units By Type		Owner Occupied		Renter Occupied	
Units per structure	#	%	#	%	#	%
1, detached or attached	43467	62%	32269	89%	11198	33%
2-4 units	5797	8%	1017	3%	4780	14%
5-19 units	11268	16%	1163	3%	10105	30%
20 or more units	7814	11%	448	1%	7366	22%
Mobile homes	1520	2%	1225	3%	295	1%
Other (boat, RV, van, etc.)	87	0%	17	0%	70	0%
Total Units	69953	100%	36139	100%	33814	100%

Source: 2022 ACS 5-Year Estimates Tenure by Household Size by Units in Structure

Unit Type by Tenure

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	975	4%
1 bedroom	500	1%	5,030	18%
2 bedrooms	4,885	14%	10,975	40%
3 or more bedrooms	28,615	84%	10,490	38%
Total	34,045	99%	27,470	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

	Owners		Renters	
	Number	%	Number	%
No bedroom	184	0%	2,192	6%
1 bedroom	279	1%	6,547	19%
2 bedrooms	5,488	15%	11,471	33%
3 or more bedrooms	30,869	84%	15,059	43%
Total	36,820	100%	35,269	100%

Table 32 – Unit Size by Tenure

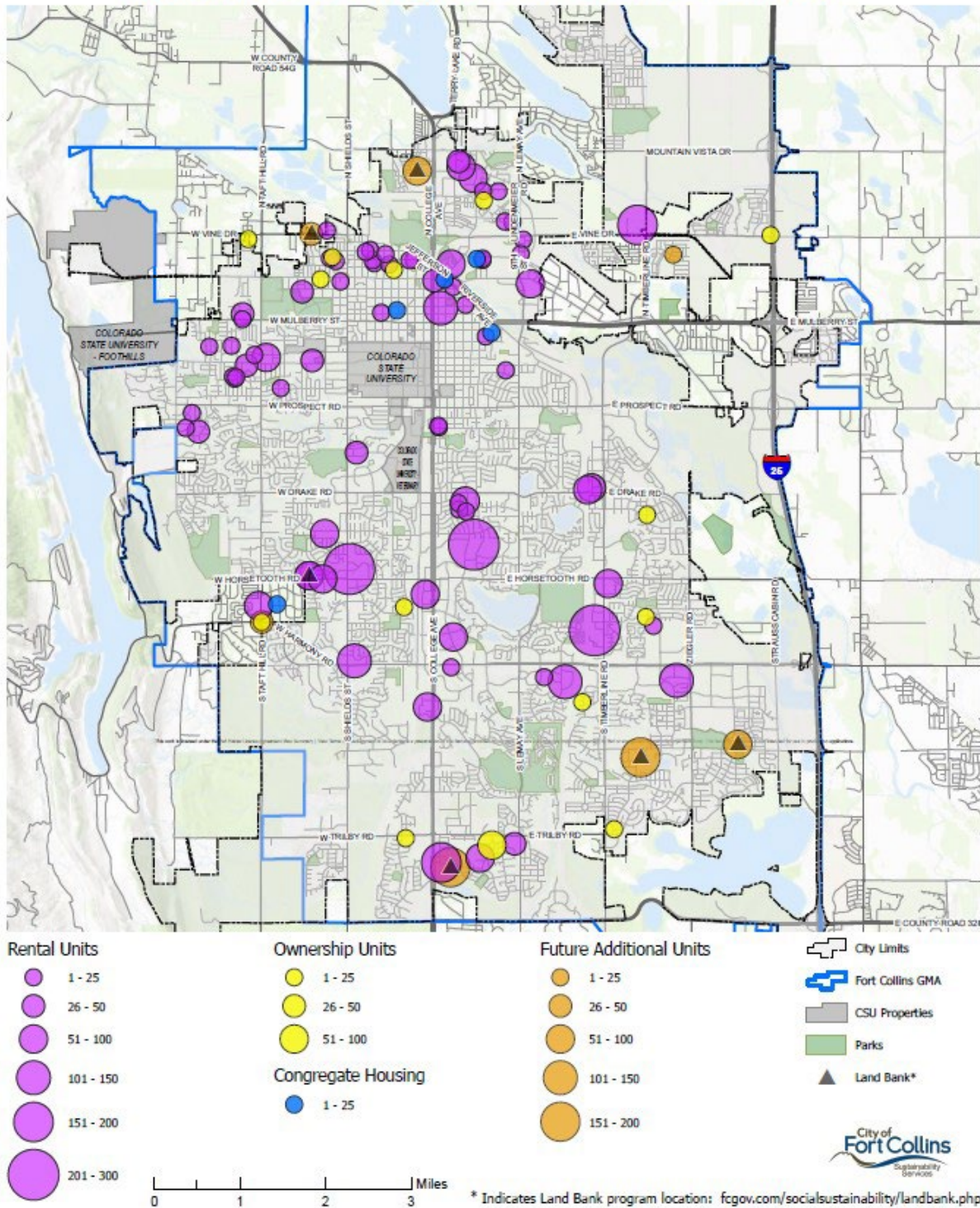
Data Source: 2018-2022 ACS

Unit Size by Tenure 2022 ACS Data

Unit Size by Tenure

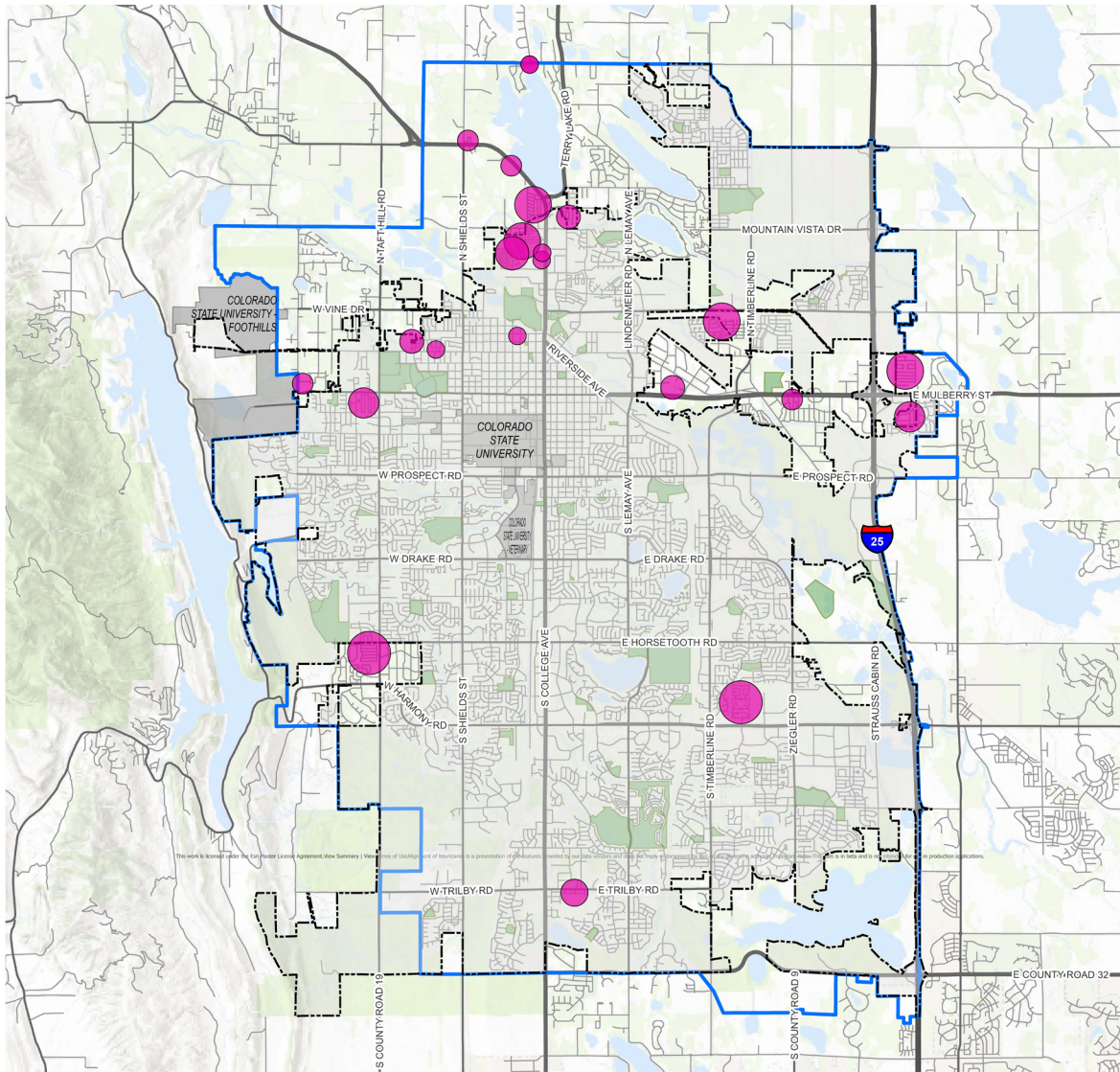
Most owners lived in homes with three or more bedrooms, while the majority of renters lived in units with two or three bedrooms. The average household size for owners was 2.50 persons, while renter households had a smaller average household size of 2.06 persons. Many renters in Fort Collins are also students.

Affordable Housing and Land Bank Locations



Affordable Housing Map

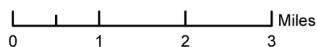
Mobile Home Community Locations



Mobile Home Park Unit Counts

- 1 - 25
- 26 - 50
- 51 - 100
- 101 - 150
- 151 - 200
- 201 - 300
- 301 - 400
- 401 - 601

- City Limits
- Fort Collins GMA
- Parks
- CSU Properties



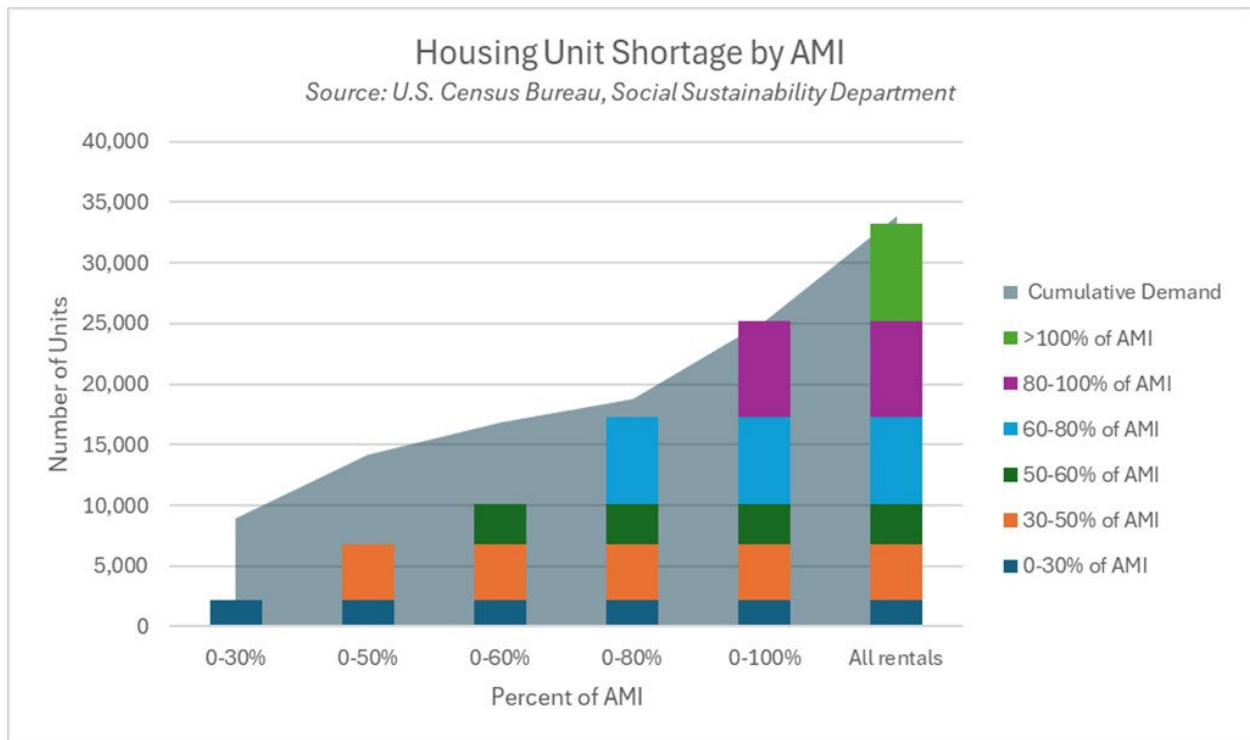
*Unit estimate counts are based on information provided by developers, when a range of possible units per location was provided that range was averaged.

Mobile Home Units Map

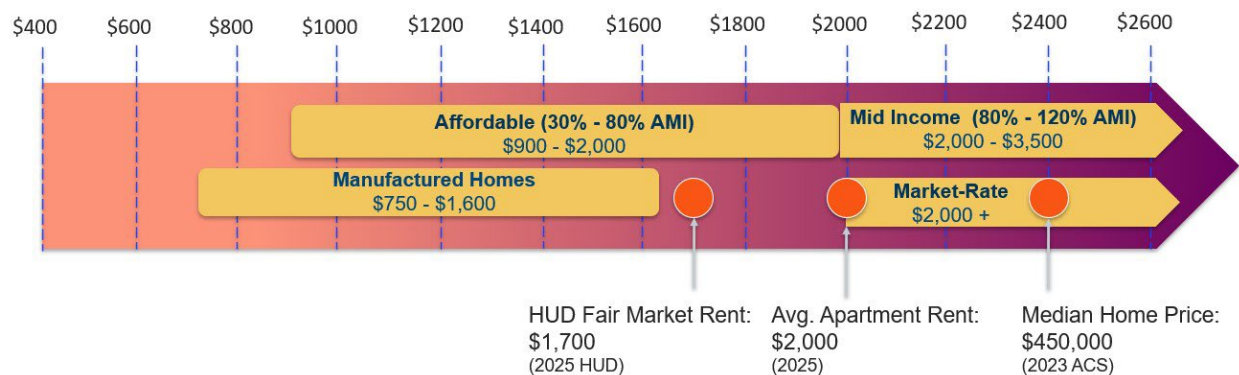
Income Range	Renters	% of Renters	Max. Affordable	Rental Units	% of Rental Units	Rental Gap	Cumulative Gap
Less than \$5,000	2,199	7%	\$125	136	0.4%	-2,063	-2,063
\$5,000 to \$9,999	916	3%	\$250	169	0.5%	-747	-2,810
\$10,000 to \$14,999	2,006	6%	\$375	261	0.8%	-1,745	-4,555
\$15,000 to \$19,999	1,551	5%	\$500	162	0.5%	-1,389	-5,944
\$20,000 to \$24,999	1,897	6%	\$625	410	1.2%	-1,487	-7,431
\$25,000 to \$34,999	2,876	9%	\$875	3,040	9.2%	164	-7267
\$35,000 to \$49,999	4,907	15%	\$1,250	7,071	21.5%	2,164	-5,103
\$50,000 to \$74,999	6,548	19%	\$1,875	16,221	49.3%	9,673	4,570
\$75,000 to \$99,999	4,715	14%	\$2,500	4,363	13.3%	-342	4,228
\$100,000 to \$149,999	4,061	12%	\$3,750	1,088	3.3%	-2,973	1,255
\$150,000 or more	2,138	6%					
Total	33,814	100%		32,931	100%	1,255	

Source: 2018-2022 ACS

Rental Unit Gaps by Income Range



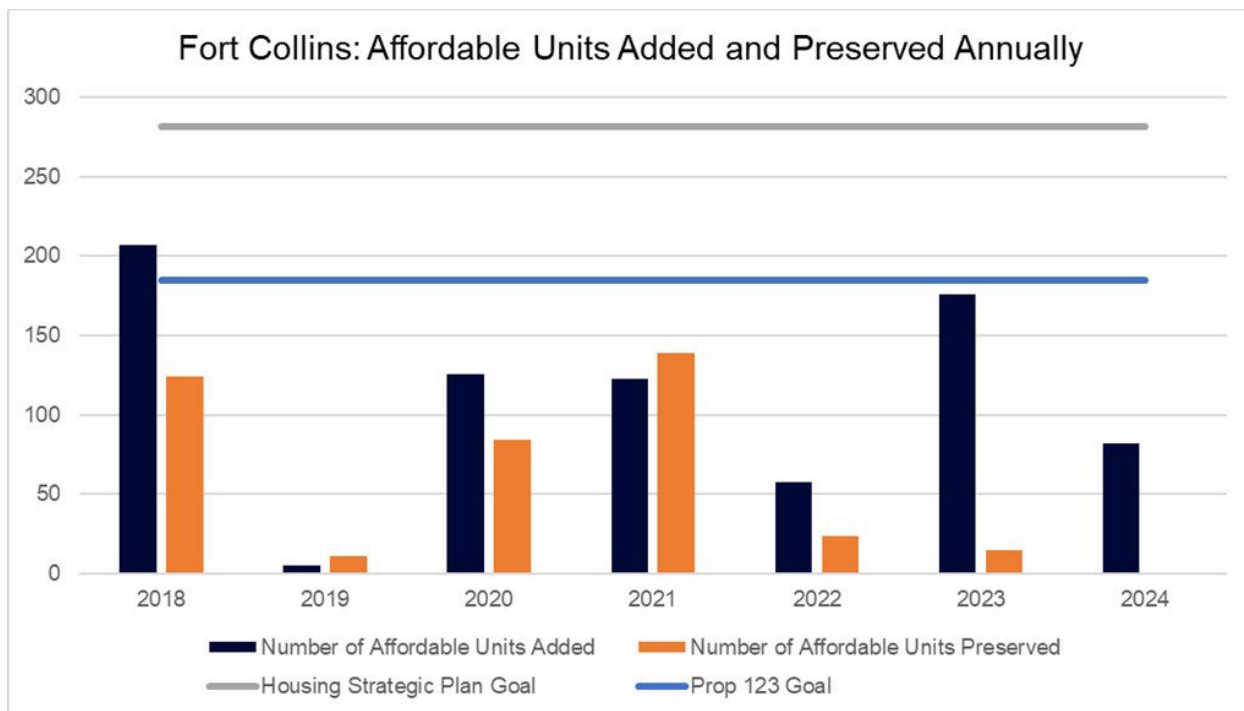
Housing Unit Shortage by AMI



Notes:

General ranges, does not distinguish between rental/ownership, unit size, age, etc.
 AMI – Area Median Income (Housing & Urban Development, 2023 3-person household)

Monthly Housing Cost Spectrum



Affordable Units Added and Preserved Annually

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In total, there are currently 3,356 total price restricted units (2995 rental and 290 ownership) in the Fort Collins housing inventory. All restrictions are for households at income levels from 0–80% AMI. These units serve individuals, families, seniors, persons with disabilities, and persons who would otherwise be experiencing homelessness.

Fort Collins Habitat for Humanity builds homes for households earning 45-80% AMI. Habitat provides a zero percent interest loan with affordable monthly payment to homeowners who contribute volunteer hours. These hours include helping to build the homes of other Habitat Partner Families, participating in homeowner education classes including a financial management course, and beginning the work to build their own home.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Housing Catalyst completed a Section 18 disposition of its public housing in 2024.

Elevation Community Land Trust, a Denver-based organization specializing in affordable home ownership, purchased 44 public housing units with plans to renovate the homes and make them available to qualified individuals for purchase. Residents of the public housing units that were repositioned received Housing Choice Vouchers (Section 8) and were offered relocation assistance.

In October 2023, Housing Catalyst broke ground on the updated and expanded Village on Impala, a thoughtfully designed project that will provide 86 homes with affordable rents in northwest Fort Collins. The footprint of the expanded development includes the current Village on Impala (existing duplexes with affordable rents managed by Housing Catalyst), as well as the site of 11 former public housing units that were repositioned in 2022. The new rental homes would target residents making between 30% and 80% of the area median income, with a target average of 55% AMI. All residents of the repositioned public housing units were offered Housing Choice Vouchers (Section 8) and relocation assistance. The project is expected to be completed in early 2025.

Housing Catalyst is also in the process of renovating 15 former public housing units at 2155 W Plum. These apartments were repositioned from the public housing portfolio to the agency's affordable housing portfolio in 2024. Residents of the repositioned public housing apartments will be able to continue living at the property with Project Based Voucher assistance following a temporary relocation during the renovation.

Aside from the repositioning of public housing, no other units are expected to be lost from the inventory at this time. However, two large Section 8 subsidized properties are privately held, Oakbrook I and Oakbrook II. Oakbrook I sold in 2006 and retains income restrictions and rental assistance. Oakbrook II has HUD insurance and subsidized rents. The owners of Oakbrook I are pursuing the possibility of acquiring Oakbrook II and have expressed interest in pursuing the City's Private Activity Bond allocation in order to facilitate rehabilitation of both properties using 4% Low Income Housing Tax Credits (LIHTC). The City will continue to monitor this project in an effort to retain the deeply subsidized units as part of the inventory.

CARE Housing's Greenbriar Village is the only LIHTC property expected to expire in the next 5 years. The Land Use Restriction on 40 units of multifamily housing is scheduled to expire in 2025. CARE Housing is a mission driven, non-profit affordable housing provider. The risk of these units being lost to the inventory is low. It is likely they will seek City funding to support a tax credit rehabilitation.

Does the availability of housing units meet the needs of the population?

When there is a smaller number of housing units available to households within a certain income range than there are households within that range, a housing gap exists. The tables here provide a supply/demand analysis of the housing stock in Fort Collins.

The Rental Housing Gaps by Income Range chart above compares the number of renter households in the city in 2022, their income levels, the maximum monthly rent they could afford without being cost-burdened, and the number of units in the market that were affordable to them. The Rental Gap column 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 the specific income level. Renters with too few affordable units to serve them are frequently paying more for rental units than they can afford because of the shortage of units in their price range.

Describe the need for specific types of housing:

The gaps analysis shows that:

- Almost 3,200 renters earn less than \$10,000 per year but there are only 305 rental units priced at their affordability range (less than \$250/month). This leaves a “gap,” or shortage, of 2,810 units for these extremely low-income households.
- Rental unit shortages also exist for renters earning between \$10,000 and \$15,000 per year (2,006 renters versus 251 units), renters earning between \$15,000 and \$20,000 per year (1,551 renters and 162 units) and those earning between \$20,000 and \$25,000 per year (1,897 renters and 410 units).
- Altogether, the City has a shortage of rental units priced affordably for renters earning less than \$25,000 per year of 7,431 units. Some of these renters are students (discussed in more detail below). These households are also working residents earning low wages, residents who are unemployed and residents who are disabled and cannot work—in other words, those residents who are truly living in poverty.
- The purchase gaps analysis conducted by Root Policy Research for the 2020 Gaps Analysis shows the Fort Collins housing purchase market to be relatively affordable for people earning more than \$50,000 per year, especially those earning \$75,000 or more. About 28% of homes are affordable to people earning between \$35,000 and \$75,000 and an additional 28% of homes are affordable to people earning between \$75,000 and \$100,000. However, only 10% of all current renters can afford the 2022 median home value of \$497,400.

Discussion

Affordable housing production programs, such as the Low-Income Housing Tax Credit (LIHTC) program and the HOME Investment Partnership Program (HOME), target renter households with incomes at or below 60% AMI. The 2020 Gaps Analysis estimates approximately 2600 non-student households are in need of affordable housing.

There is a need for rental housing for individuals and families at 60% AMI or less. The need is especially acute for those at 0–30% AMI, people on fixed incomes, and persons with special needs, such as disabled individuals who need deeply subsidized units that are close to public transportation. The largest gap exists in the supply of rental housing affordable to households earning below 30% AMI, with seniors, homeless and persons with disabilities representing the greatest need.

Homeownership has become increasingly unattainable for households under 100% AMI. Households earning over 100% AMI do not need subsidy in Fort Collins, however, those below 100% AMI do. Households at 80–100% AMI are the best candidates for homeownership assistance programs. CHFA and bank portfolio loans are meeting the needs for households who qualify between 80% and 100% AMI. Households at 80% AMI or less will have a very difficult time finding an affordable home without

large subsidies. These households are candidates for self-help programs such as Habitat for Humanity, and income-restricted ownership development and partnerships such as Community Land Trusts.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs in Fort Collins and the entire northern Front Range have been rising. Average rent and home sales prices have risen at a higher rate than wages, while vacancy rates remain low, at 3.8%.

The following charts shows housing cost data based on 2022 information. However, recent research shows that the current median home value in Fort Collins has surpassed \$490,000. Concurrently, median rent is over \$1500 per month, and over 60% of units rent for between \$1000 and \$2000 per month, leaving few available rental units for limited-income households.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	265,900	398,800	50%
Median Contract Rent	976	1,273	30%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,720	6.3%
\$500-999	6,430	23.4%
\$1,000-1,499	10,760	39.2%
\$1,500-1,999	7,095	25.8%
\$2,000 or more	1,480	5.4%
Total	27,485	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Alternate Table Data

Alternate tables are provided for Tables 33, 34, 35 and 36 to show changes between the 2020 default data and 2022 ACS which illustrate significant decreases in affordability over the two-year period.

	Base Year: 2009	Most Recent Year: 2022	% Change
Median Home Value	239,900	497,400	107%
Median Contract Rent	737	1,458	98%

Table 33 – Cost of Housing

Cost of Housing 2022 ACS

Rent Paid	Number	%
Less than \$500	728	2.2%
\$500-999	5,848	17.7%
\$1,000-1,499	11,004	33.3%
\$1,500-1,999	10,042	30.4%
\$2,000 or more	5461	16.5%
Total	33,083	100.0%

Table 34 - Rent Paid

Data Source: 2018-2022 ACS

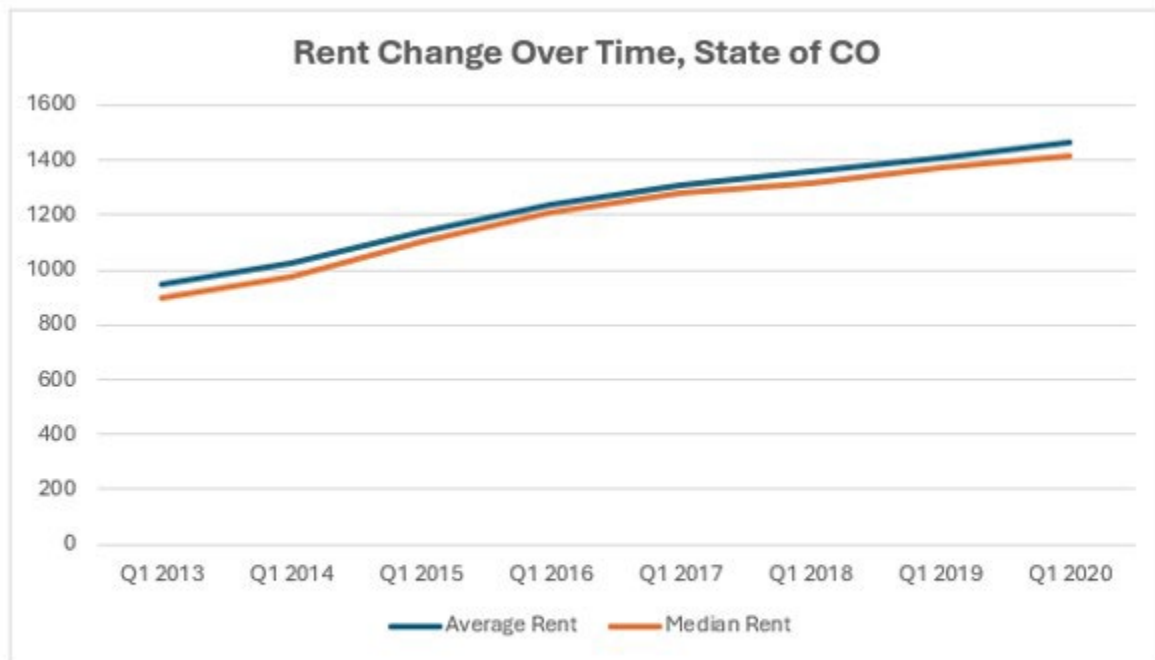
Rent Paid 2022 ACS

Rents Over Time, State of Colorado

	Q1 2013	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019	Q1 2020
Average Rent	\$950.42	\$1,026.40	\$1,137.63	\$1,241.06	\$1,310.80	\$1,355.43	\$1,408.73	\$1,461.45
Median Rent	\$894.30	\$972.52	\$1,105.98	\$1,207.90	\$1,283.75	\$1,317.05	\$1,375.66	\$1,414.33

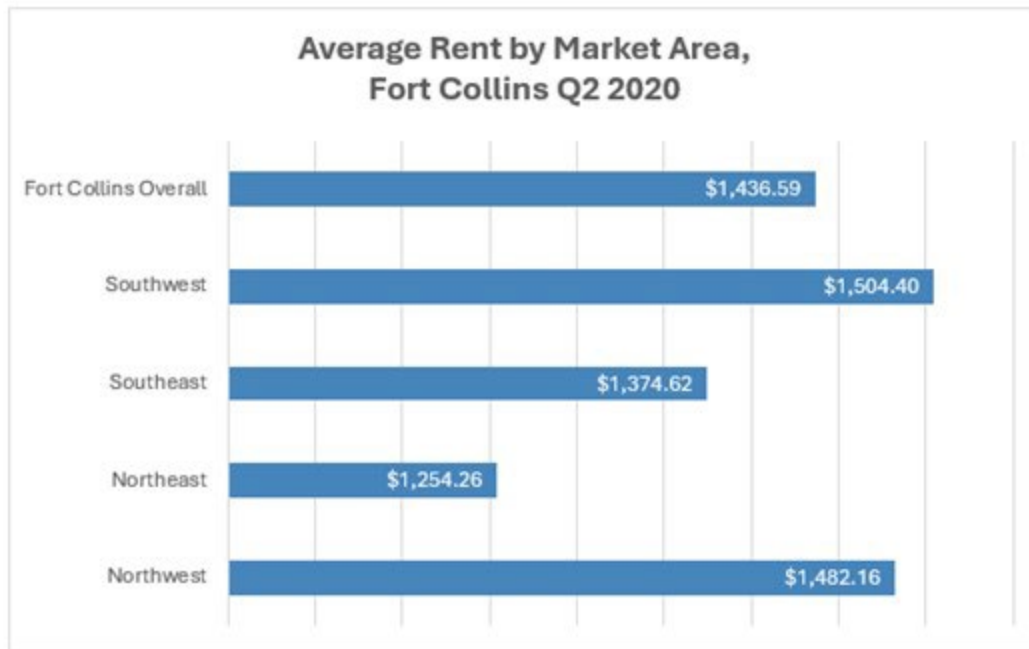
Source: Division of Housing, Second Quarter 2020 Colorado Multi-Family Housing Vacancy & Rental Survey

Rents Over Time



Source: Division of Housing, Second Quarter 2020 Colorado Multi-Family Housing Vacancy & Rental Survey

Rents Over Time Graph



Source: Division of Housing, Second Quarter 2020 Colorado Multi-Family Housing Vacancy & Rental Survey

Average Rent by Market Area

Average Rent by Unit Type, Q2 2020 Fort Collins/Loveland

Unit Type	Price
Efficiency	\$ 955.75
One bedroom	\$ 1,271.63
Two bed, one bath	\$ 1,305.59
Two bed, two bath	\$ 1,514.49
Three bedroom	\$ 1,719.81
All	\$ 1,439.61

Source: Division of Housing, Second Quarter 2020 Colorado Multi-Family Housing Vacancy & Rental Survey

Average Rent by Unit Type

Rent Increases

Rent has increased statewide over 50% in the last 7 years for which DOH data was available. Fort Collins median rent has risen almost 100% since 2009. The only area of Fort Collins where rent remained lower, as of 2020, was in the northeast quadrant of the city. This coincides with the area that has remaining developable land, with the largest identified food desert, a higher rate of poverty than the southeast and southwest quadrants (though lower than the northwest quadrant), and a higher percentage of Hispanic population. Larger units have higher rents; however, as illustrated below, for sale product also has decreasing affordability, making home purchase for families more and more unattainable.

Housing for Sale

The housing affordability index (HAI) provides a way to track whether housing is becoming more or less affordable for the typical household over time. The HAI incorporates changes in key variables affecting affordability: housing prices, interest rates, and income. The HAI index has a value of 100 when the median-income family has sufficient income to purchase a median-priced existing home. A higher index number indicates that more households can afford to purchase a home. The current AHI for Fort Collins illustrates the lack of affordability of single-family homes for the average wage earner. Townhomes and condos are more affordable, but have significantly less inventory available for purchase (less than 30% of 2022 sales were townhomes and condos). HAI trend data shows that both housing types have decreased in affordability over the last 8 years.

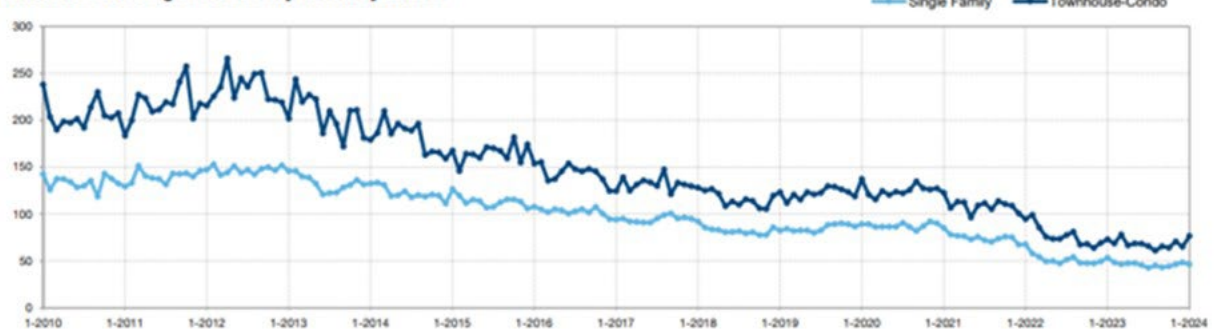
Sales Data, Year to Date 2024

	Median Sales Price	Average Sales Price	Affordability Index
Single Family Home	\$ 605,000	\$ 746,874	46
Townhouse/Condo	\$ 367,500	\$ 387,172	76

Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2024

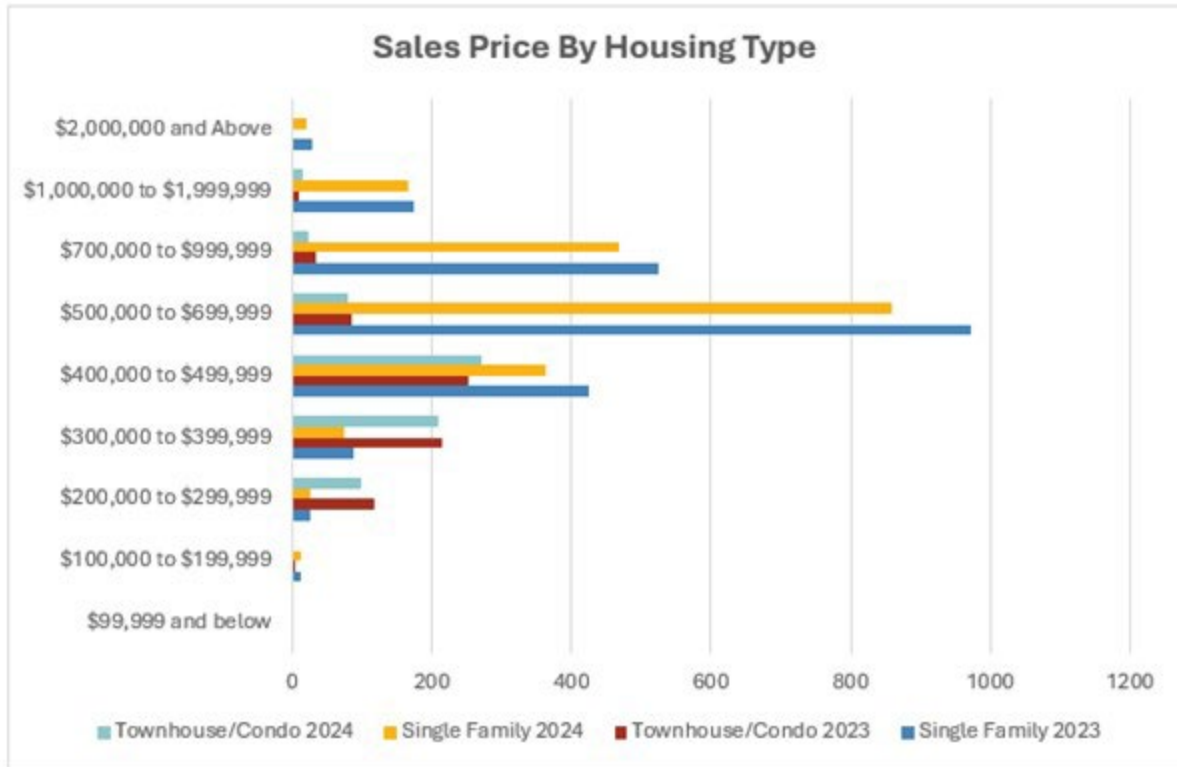
Sales Data Year-to-Date

Historical Housing Affordability Index by Month



Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2024

Historical Housing Affordability Index



Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2024
Sales Price by Housing Type

Price by Range, All Properties, Rolling 12 Months

Price Range	Single Family			Townhouse/Condo		
	Sold in Last 12 Months	Sold in Prior 12 Months	Percent Change	Sold in Last 12 Months	Sold in Prior 12 Months	Percent Change
\$99,999 and Below	1	1	0.0%	0	0	0.0%
\$100,000 to \$199,999	12	12	0.0%	0	4	-100.0%
\$200,000 to \$299,999	25	27	-7.4%	98	117	-16.2%
\$300,000 to \$399,999	73	89	-18.0%	209	215	-2.8%
\$400,000 to \$499,999	362	425	-14.8%	270	253	6.7%
\$500,000 to \$699,999	859	973	-11.7%	79	84	-6.0%
\$700,000 to \$999,999	469	524	-10.5%	22	33	-33.3%
\$1,000,000 to \$1,999,999	167	175	-4.6%	15	10	50.0%
\$2,000,000 and Above	21	28	-25.0%	0	1	-100.0%
Totals	1,989	2,254	-11.8%	693	717	-3.3%

Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2024

Price by Range All Properties

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,570	No Data
50% HAMFI	6,235	979
80% HAMFI	17,970	3,559
100% HAMFI	No Data	8,259
Total	25,775	12,797

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

# Units affordable to Households earning	Renter	Owner
30% HAMFI	530	500
50% HAMFI	1,765	2,390
80% HAMFI	5,075	6,085
100% HAMFI	8,035	9,270
>100% HAMFI	13,400	30,465
Total	28,805	48,710

Table 35 – Housing Affordability

Data Source: 2018-2022 CHAS

Housing Affordability 2022 ACS

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,342	\$1,350	\$1,646	\$2,320	\$2,553
High HOME Rent	\$1,331	\$1,350	\$1,646	\$1,974	\$2,183
Low HOME Rent	\$1,040	\$1,114	\$1,337	\$1,545	\$1,723

Table 36 – Monthly Rent

Data Source: 2024 HUD FMR and HOME Rents

Monthly Rent HUD FMR and HOME Rents

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,210	1,232	1,539	2,187	2,469
High HOME Rent	892	1,025	1,253	1,440	1,588
Low HOME Rent	763	818	981	1,133	1,265

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, the gaps analysis provided in MA-10 shows there are gaps for rental units priced for households earning \$25,000 annually and below, and gaps for households with incomes below \$75,000 annually trying to purchase a home in Fort Collins.

How is affordability of housing likely to change considering changes to home values and/or rents?

In Fort Collins, the cost of all housing types continues to rise. Increases in incomes are not keeping pace with increases in housing prices. As market prices continue to rise, more households will become cost burdened and those in need of homeless prevention services will also continue to rise. The demand for income-restricted housing and de facto-affordable housing for lower-income earners and those on fixed incomes will continue to increase.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Average rents in Fort Collins for all apartment types, except 3-bedroom and up, are significantly higher than both the Fair Market Rent limits (FMRs) and the High HOME rent limits. The table above shows that FMR and High HOME rents run between 3% and 15% lower than the average rent for the same units. The largest variance is for one-bedroom and two-bedroom, two-bath units. This creates challenges for voucher holders to find landlords willing to accept Section 8 vouchers with the low FMR reimbursement rates. The City's new rental registration program may help the City reach and engage private landlords to expand acceptance of vouchers.

Discussion

As housing costs continue to outpace wage growth, more residents will experience cost-burden in Fort Collins.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

In addition to analyzing housing costs, the City considers the condition of the housing stock in decisions around priorities for funding. Older housing units may need rehabilitation or upgrades to make them safe and habitable, including lead-based paint abatement.

HUD calculates the number of occupied housing units with one or more “selected conditions” by tenure. These conditions include:

- Lack of complete plumbing
- Lack of complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%

In Fort Collins, very few housing units lack complete plumbing. 2018-2022 CHAS data shows only 375 rental units and 39 owner units occupied by households at 100% AMI or less that lacked complete plumbing or kitchen facilities. These units may be candidates for local housing rehabilitation programs. Cost burden and severe cost burden are by far the greatest housing problems facing Fort Collins households.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The Larimer Home Improvement Program (LHIP), operated by the Loveland Housing Authority throughout Larimer County, including the city of Fort Collins, has developed program guidelines for their housing rehabilitation program. The City of Fort Collins provides funding to operate this program within the city limits of Fort Collins, and the program operates in cooperation between the City of Fort Collins, City of Loveland, and Larimer County. The program provides rehabilitation loans to qualified households earning 80% of the AMI or less. According to this program:

- The definition of “Standard Condition” is a housing unit that meets HUD Housing Quality Standards (HQS), as well as all Colorado and Fort Collins building codes.
- The definition of “Substandard Condition” is a housing unit that has a minimum of one HQS deficiency or building code violation.
- The definition of “Substandard Condition but suitable for Rehabilitation” requires the HQS or code violation must be correctable during the rehabilitation process, and the home must be able to be brought up to current building codes.

See additional definitions from the 2121 International Property Maintenance Code below.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,665	20%	13,865	50%
With two selected Conditions	85	0%	590	2%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	27,295	80%	13,015	47%
Total	34,045	100%	27,480	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

ADDITIONAL DEFINITIONS

The following definitions come from the *2021 International Property Maintenance Code*. The Code does not define “standard condition,” but describes “good condition,” and provides detailed information on substandard and unsafe conditions.

Good Condition

A condition that is fully functional, operational and substantially free from decay, deterioration, damage or other defects and capable of performing the tasks for which designed and in the manner intended without risk of injury or damage to persons or adjoining property resulting from detachment or failure of such elements or components thereof.

Substandard

Condition(s) that through neglect, deterioration, or damage no longer meet the minimum requirements of the currently adopted code as it relates to the specific condition(s) identified. Even though such condition(s) may not be found dangerous at the time of their discovery, such condition(s), if not corrected, may pose a risk to the health and safety of the public, the occupants or property thereof pursuant to Section 111.1.5.

Unsafe, Unlawful, and Unfit Conditions

111 .1.1 Unsafe structures. An unsafe structure is one that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure by not providing minimum safeguards to protect or warn occupants in the event of fire, or because such structure contains unsafe equipment or is so damaged, decayed, dilapidated, structurally unsafe or of such faulty construction or unstable foundation, that partial or complete collapse is possible.

111.1.2 Unsafe equipment. Unsafe equipment includes any boiler, heating equipment, elevator, moving stairway, electrical wiring or device, flammable liquid containers or other equipment on the premises or within the structure that is in such disrepair or condition that such equipment is a hazard to life, health, property or safety of the public or occupants of the premises or structure.

111.1.3 Structure unfit for human occupancy. A structure is unfit for human occupancy whenever the code official finds that such structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is insanitary, vermin or rat infested, contains filth and contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public.

11 1.1.4 Unlawful structure. An unlawful structure is one found in whole or in part to be occupied by more persons than permitted under this code, or was erected, altered or occupied contrary to law.

Dangerous Conditions

111.1.5 Dangerous structure or premises. For the purpose of this code, any structure or premises that has any or all of the conditions or defects described as follows shall be considered to be dangerous:

1. Any door, aisle, passageway, stairway, exit or other means of egress that does not conform to the approved building or fire code of the jurisdiction as related to the requirements for existing buildings.
2. The walking surface of any aisle, passageway, stairway, exit or other means of egress is so warped, worn loose, torn or otherwise unsafe as to not provide safe and adequate means of egress.
3. Any portion of a building, structure or appurtenance that has been damaged by fire, earthquake, wind, flood, deterioration, neglect, abandonment, vandalism or by any other cause to such an extent that it is likely to partially or completely collapse, or to become detached or dislodged.
4. Any portion of a building, or any member, appurtenance or ornamentation on the exterior thereof that is not of sufficient strength or stability, or is not so anchored, attached or fastened in place so as to be capable of resisting natural or artificial loads of one and one-half the original designed value
5. The building or structure, or part of the building or structure, because of dilapidation, deterioration, decay, faulty construction, the removal or movement of some portion of the ground necessary for the support. or for any other reason, is likely to partially or completely collapse, or some portion of the foundation or underpinning of the building or structure is likely to fail or give way
6. The building or structure, Of any portion thereof, is clearly unsafe for its use and occupancy.
7. The building or structure is neglected, damaged, dilapidated, unsecured or abandoned so as to become an attractive nuisance to children who might play in the building Of structure to their

danger, becomes a harbor for vagrants, criminals or immoral persons, or enables persons to resort to the building or structure for committing a nuisance or an unlawful act.

8. Any building or structure has been constructed, exists or is maintained in violation of any specific requirement or prohibition applicable to such building or structure provided by the approved building or fire code of the jurisdiction, or of any law or ordinance to such an extent as to present either a substantial risk of fire, building collapse or any other threat to life and safety.
9. A building Of structure, used or intended to be used for dwelling purposes, because of inadequate maintenance, dilapidation, decay, damage, faulty construction or arrangement, inadequate light, ventilation, mechanical or plumbing system, or otherwise, is determined by the code official to be unsanitary, unfit for human habitation or in such a condition that is likely to cause sickness or disease.
10. Any building or structure, because of a lack of sufficient or proper fire-resistance-rated construction, fire protection systems, electrical system, fuel connections, mechanical system, plumbing system or other cause, is determined by the code official to be a threat to life or health.
11. Any portion of a building remains on a site after the demolition or destruction of the building or structure or whenever any building or structure is abandoned so as to constitute such building or portion thereof as an attractive nuisance or hazard to the public.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,530	31%	7,745	28%
1980-1999	13,650	40%	9,310	34%
1950-1979	7,989	23%	8,470	31%
Before 1950	1,875	6%	1,959	7%
Total	34,044	100%	27,484	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Age of Homes

Owner-occupied units in Fort Collins tend to be newer than rental units. Seventy-two percent of owner-occupied units were built in 1980 or after, while 66% of rentals were built in 1980 or after. Units constructed before 1980 may be in need of rehabilitation and upgrades, and may also contain lead-based paint.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,864	29%	10,429	38%
Housing Units build before 1980 with children present	5,165	15%	3,285	12%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Alternate Table Using 2022 ACS Data

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,308	46%	11,406	54%
Housing Units build before 1980 with children present	1,679	7%	1,043	5%

Table 39 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Risk of Lead-Based Paint Hazard

HUD calculates the number of housing units that may have lead-based paint hazards. Units built before 1980 may have lead-based paint, which is dangerous to children if not properly encapsulated or remediated. Colorado has not conducted any area wide lead-based paint studies which would help determine how many children may actually be susceptible to lead poisoning in Fort Collins. However, approximately 4% of housing units built before 1980 have children present, and without remediation are susceptible to lead. Owners of rental housing units should test for lead to ensure rental units are safe for children living in them. In Colorado, owners are required to disclose any knowledge of lead hazards when selling their homes. Homes rehabilitated with CDBG funds must meet all HUD lead-based paint safety requirements. Ideally, all housing units containing lead-based paint would be remediated.

Colorado Counties Childhood Lead Poisoning Data

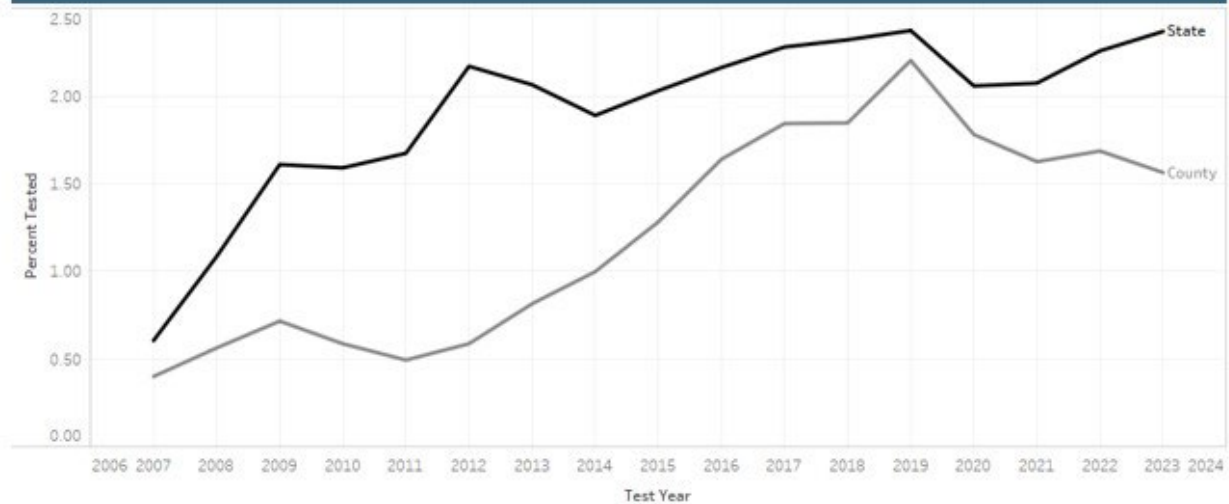
This dashboard displays information about the blood lead levels in Colorado children. Results are available at the county level.
These pages may contain maps, charts, and tables.

To look at testing rates and number of elevated blood lead levels in Colorado counties select county and age group in drop down menu below.

Select County Name
Larimer

Select Age Group
<19years

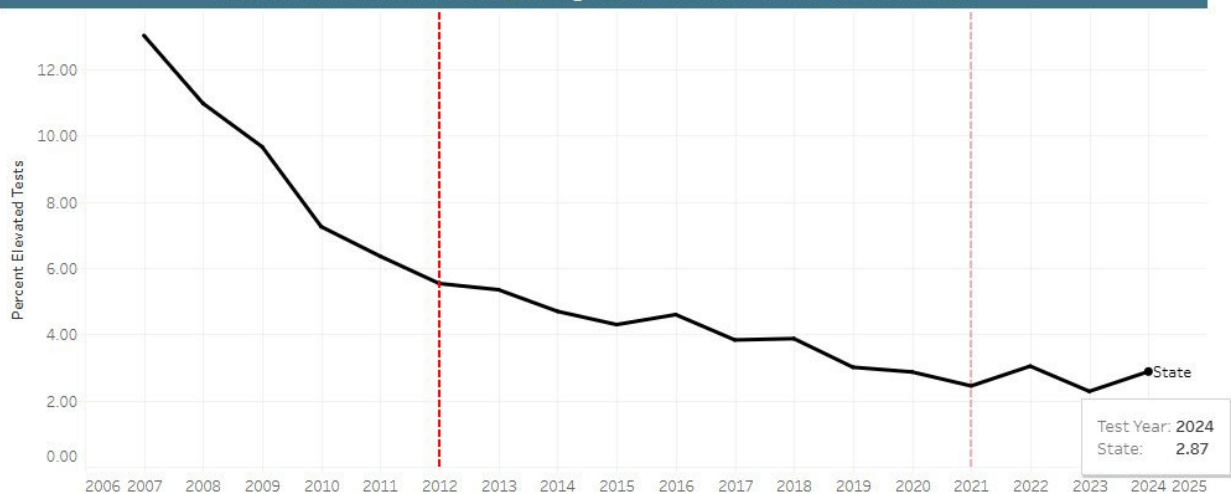
Lead Testing Rate in Children <19years old in Larimer County



Percent Blood Lead Levels $\geq 3.5\mu\text{g}/\text{dL}$ in Children under 6 in Larimer County

Larimer County Childhood Lead Testing

Percent Blood Lead Tests $\geq 3.5\mu\text{g}/\text{dL}$ in Children under 6 in Colorado



Larimer County Childhood Elevated Lead Tests

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	770	0	770
Abandoned Vacant Units	0	0	0
REO Properties	1	0	1
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

RealtyTrac

Data Source Comments:

According to auction.com there are 4 foreclosures, 0 bank-owned, and no vacant foreclosure homes in Fort Collins on 12/12/24. According to RealtyTrac there are 21 homes in foreclosure in Fort Collins, with one bank-owned.

Housing Type	Number
For rent	1,027
Rented, not occupied	407
For sale only	141
Sold, not occupied	58
For seasonal, recreational, or occasional use	334
For migrant workers	0
Other vacant	770
Total	2,737

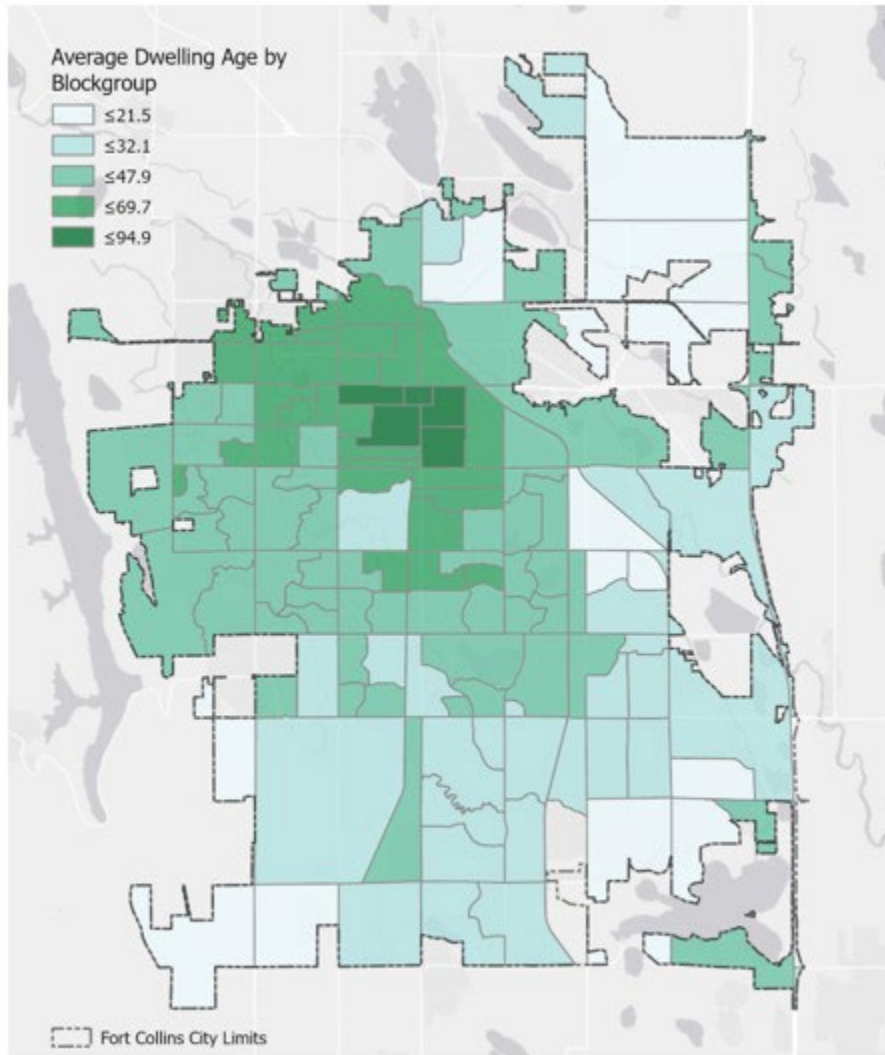
Vacancy by Housing Type

Vacant Units

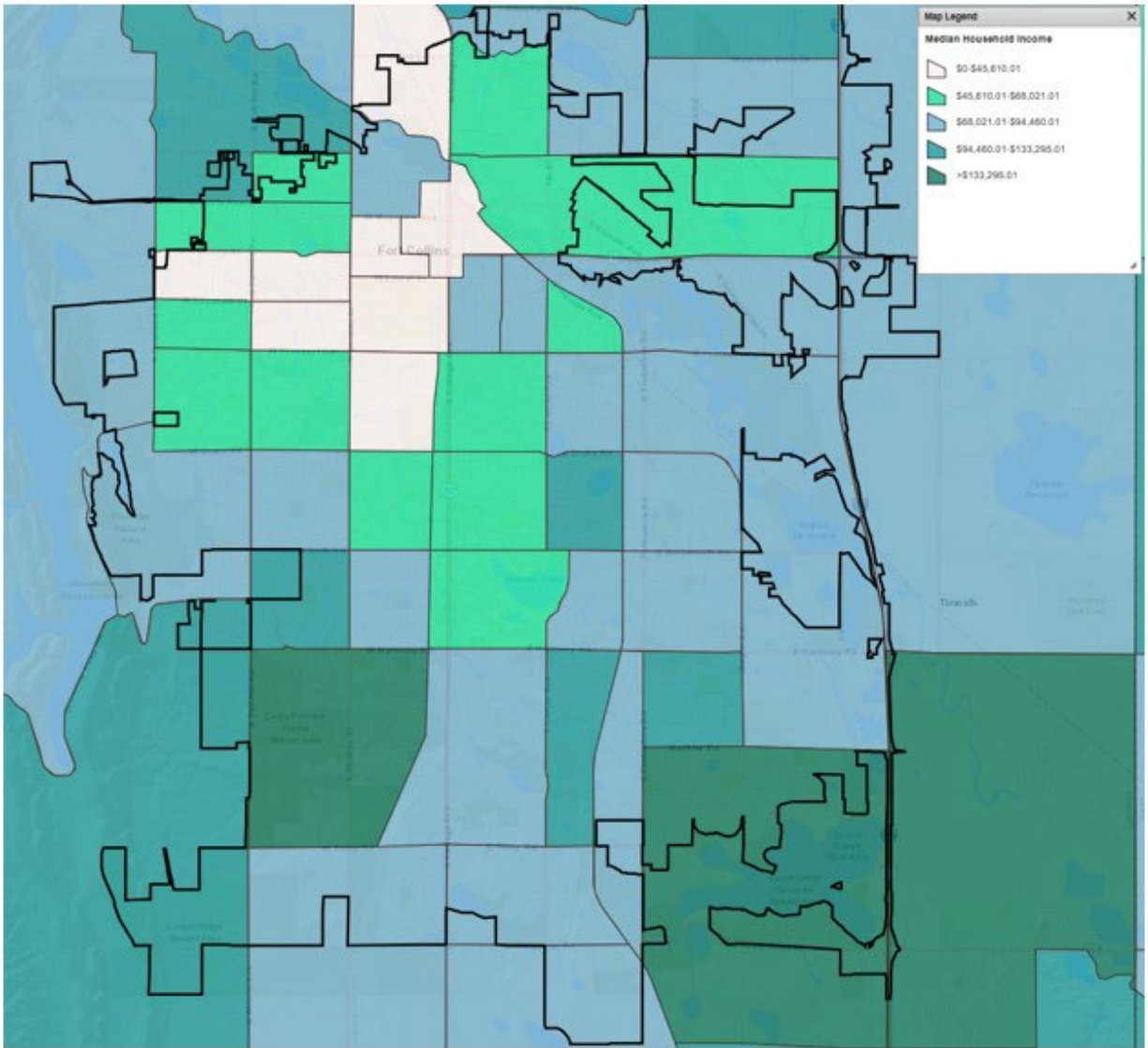
HUD requests that grantees estimate the number of vacant housing units, those suitable for rehabilitation and those not suitable for rehabilitation. This information is not tracked by the City of Fort Collins. However, American Community Survey data indicates there are 770 vacant units in Fort Collins which are not for rent, for sale, or second homes. RealtyTrac, a service which tracks foreclosures and Real Estate Owned (REO) bank-owned properties, reports 1 bank-owned foreclosure, and 20 additional foreclosed homes at auction at the end of 2024. According to RealtyTrac, “the median estimated home value for homes in foreclosure ranges from \$556,910 in 80525 to the lowest value of \$248,383 in 80525. Foreclosure homes account for 1.00% of properties in Fort Collins, CO with 80526 containing 7 foreclosures, the highest number of foreclosure properties in a single zip.” At the time data was pulled, there was only one bank-owned home in Fort Collins, accounting for 0.05% of properties in Fort Collins. Data on abandoned REO properties was unavailable at the time of the preparation of this report.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

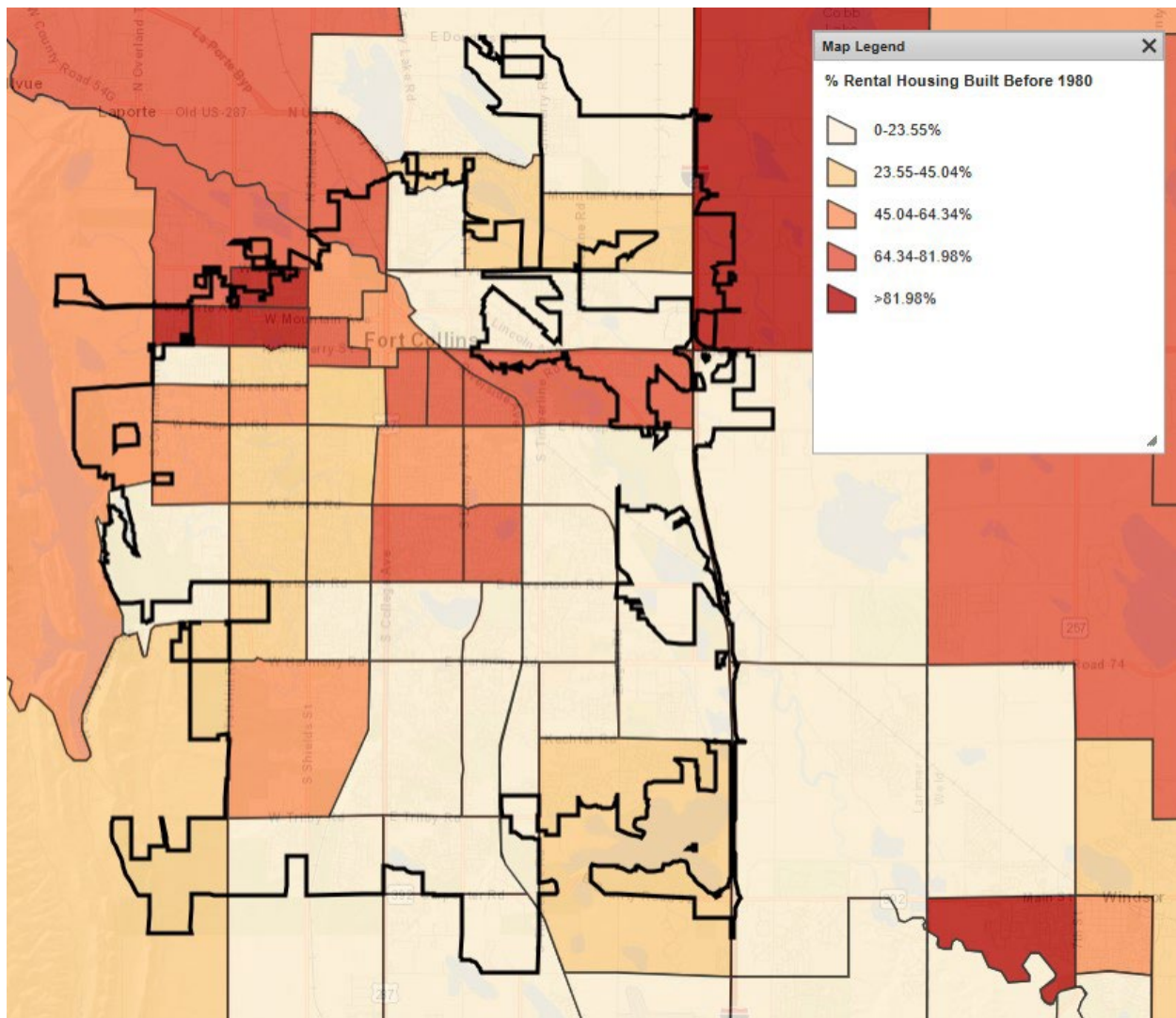
Around 30% of all housing units in Fort Collins were built before 1980. Units built in or before the 1980s may be in need of rehabilitation, especially those units built over 40 or 50 years ago. Consultation with City staff regarding climate risks indicates that older homes may benefit not only from energy efficiency upgrades, but weatherization and installation of air conditioning or other protections for indoor air quality in the event of pervasive outdoor air quality issues, such as wildfire smoke or extreme heat. Some older units may benefit from lead abatement, and others could reduce their risk of flooding through flood mitigation efforts. The following map shows the age of housing units by census tracts in Fort Collins. The second map shows median income by census tract. There are some areas in central and north Fort Collins where housing is older and incomes are lower. These are ideal target areas for programs that provide the above-mentioned services. The City works with LEAP, Energy Outreach Colorado, Larimer County Conservation Corps, and Larimer Home Improvement Program to provide these services. The City also offers a variety of programs including low-interest efficiency loans and rebates for installation of efficient appliances and fixtures.



Source: City of Fort Collins GIS



Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)



Percent Rental Housing Built Before 1980

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Fort Collins estimates that in 2022 4% of housing units built before 1980 have children present, and without remediation are susceptible to lead. This equates to approximately 2722 households, or about 5988 individuals (household average of 2.2 people). With 16% of the population is under 18 years of age, approximately 958 youth may be susceptible to lead hazards. With half the population making at or below median income, we can estimate around 480 youth in low to moderate income households that may contain lead.

The Larimer County Department of Health and Environment provided the following statistics:

- There are approximately 675 households in Fort Collins living with lead paint with income 200% of federal poverty level or lower.
- There are approximately 1600 households in Fort Collins living with lead paint with income 300% of federal poverty level or lower.

Discussion

The housing stock of Fort Collins is primarily safe and occupied. There are opportunities for rehabilitation of both ownership and rental properties that would improve living conditions for residents and maintain the existing housing stock for future generations.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Housing Catalyst is the housing authority for the City of Fort Collins.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	1,472	332	1,140	171	59	351
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Housing Catalyst Data

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Housing Catalyst completed a Section 18 disposition of its public housing in 2024.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As Housing Catalyst completed a Section 18 disposition of its public housing in 2024, there are no restoration and revitalization needs for the repositioned units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Housing Catalyst completed a Section 18 disposition of its public housing in 2024. Elevation Community Land Trust, a Denver-based organization specializing in affordable home ownership, purchased 44 public housing units with plans to renovate the homes and make them available to qualified individuals for purchase. Residents of the public housing units that were repositioned received Housing Choice Vouchers (Section 8) and were offered relocation assistance.

In October 2023, Housing Catalyst broke ground on the updated and expanded Village on Impala, a thoughtfully designed project that will provide 86 homes with affordable rents in northwest Fort Collins. The footprint of the expanded development includes the current Village on Impala (existing duplexes with affordable rents managed by Housing Catalyst), as well as the site of 11 former public housing units that were repositioned in 2022. The new rental homes will target residents making between 30% and 80% of the area median income, with a target average of 55% AMI. All residents of the repositioned public housing units were offered Housing Choice Vouchers (Section 8) and relocation assistance. The project is expected to be completed in early 2025.

Housing Catalyst is also in the process of renovating 15 former public housing units at 2155 W Plum. These apartments were repositioned from the public housing portfolio to the agency's affordable housing portfolio in 2024. Residents of the repositioned public housing apartments will be able to continue living at the property with Project Based Voucher assistance following a temporary relocation during the renovation.

Discussion:

Public housing residents were engaged and involved in the disposition process. Housing Catalyst educated public housing residents on the benefits of receiving Housing Choice Vouchers, including greater choice and mobility and homeownership opportunities.

Former public housing residents who are now voucher program participants continue to be eligible for JumpStart, the HUD Family Self Sufficiency program. The program supports participants in achieving their educational, employment, and financial goals while allowing them to build an escrow account that can be used toward a down payment on a home purchase.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Through a multi-faceted approach to addressing homelessness in Fort Collins, several types of housing have been established and more are under development to help those in need. The types of facilities and services available in Fort Collins include diversion and prevention, emergency shelters, transitional housing, and permanent supportive housing. Fort Collins is a part of the Northern Colorado Continuum of Care (NoCOCc). The table below summarizes the number of beds and units available within the City Limits of Fort Collins.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	68	7	21	0	0
Households with Only Adults	59	160	0	136	0
Chronically Homeless Households	0	0	0	12	0
Veterans	6	203	0	0	0
Unaccompanied Youth	0	0	20	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

City of Fort Collins Data

Data Source Comments:

Veteran's 203 is comprised of vouchers only and is County-wide; 12 of the 136 PSH beds are County-wide, 120 are Fort Collins only; Unaccompanied Youth 20 beds are located in Loveland for County-wide service.

	Total Year Round Beds	Total Seasonal Beds	Total Overflow Beds	DV Beds	Veteran Beds	Youth Beds
Emergency Shelter & Transitional Housing						
Emergency Shelter	372	100	136	87	10	0
Transitional Housing	110					1
Permanent Housing						
Permanent Supportive Housing	461				179	9
Rapid Re-Housing	249			54	55	
Other Permanent Housing	28					
Grand Total	1220	100	136	141	244	10

Data Source: 2023 Point In Time & Housing Report, Northern Colorado Continuum of Care, Larimer and Weld County
Comments:

Facilities and Housing for Homeless

Mainstream Services

Mainstream benefits play an important role in supplementing household income and serve as a safety net. Benefits include income supports, health care, and work supports. Often individuals experiencing homelessness are eligible for these benefits. Uncomplicated availability of these benefits can decrease the length of time families and individuals experience homelessness.

- Larimer County administers several public assistance programs available to limited income homeless and non-homeless citizens. They include Colorado Child Care Assistance Program (CCCAP), Food Stamps (SNAP), Low-income Energy Assistance Program (LEAP), Weatherization, Medicaid, Temporary Assistance for Needy Families (TANF), Social Security, Old Age Pension (OAP), and Aid to Needy and Disabled (AND).
- SummitStone Health Partners is a primary provider of behavioral health and substance abuse evaluations, referrals, and treatment for individuals and families. They also work collaboratively with the Murphy Center to increase availability of treatment for persons who are homeless. Case management services integrate behavioral health and physical health care in collaboration with area health care professionals. SummitStone operates permanent supportive housing programs in various locations in Larimer County.

- Longview, Fort Collins' new regional behavioral health facility run by SummitStone, provides 24/7 behavioral health urgent care, care coordination, substance use treatment with medications, withdrawal management, crisis stabilization, and onsite pharmacy and lab. The acute care facility is funded by a 20-year Larimer County ballot initiative that directs a portion of a countywide sales-and-use tax to behavioral health programs that serve the County.
- Easterseals Colorado provides benefits application and employment assistance for people with disabilities. They assist individuals in acquiring income, health insurance, and other basic needs to stabilize their lives, health and living situations.
- The Colorado PEAK system is an online system where applicants can apply directly for public assistance. The Larimer County Benefits Information Center assists citizens with direct help from technicians who can provide detailed information about each case, including status of applications, whether there are missing documents, and information on how to apply.
- Volunteers of America (VOA) has several locations for senior housing throughout Colorado, provides meals to homebound elderly persons, and runs the Support Services for Veteran Families Program. Through the provision of outreach, case-management, assistance in obtaining benefits, and emergency financial resources, the SSVF Program helps prevent Veterans and their families from becoming homeless and to rapidly rehouse those who have lost their homes.
- The Larimer County Workforce Center assists all residents in finding employment. The Workforce Center has a Resource Center (computers, phone, copy machine) which can be utilized for job searches. Employment case management, resumes and cover letters, job search skills workshops, transportation, training scholarships and internship opportunities are offered.
- Larimer County's Veterans Service Office provides information counseling for veterans in need of specialized assistance such as referrals to Social Services, Social Security, Vet Centers, local veteran organizations, local hospitals, nursing homes, employment services and funeral homes. They coordinate with other local, state and federal agencies to establish referral guidelines for veterans in need of assistance. They also provide assistance in submitting appeals for discharge upgrades and assist veterans in transitioning to the civilian work force by providing help in completing applications and writing resumes. Additionally, they conduct home visits to housebound veterans, surviving spouses and to residents of nursing homes who need counseling or assistance throughout Larimer County. They also assist in filling out paperwork for non-service-connected pension, Aid and Attendance, and Medicaid.
- Larimer County Health & Human Services Board coordinates with Larimer County Services, Social Services, Office on Aging, and Employment Services. They assist in coordination with other agencies for placement in State Nursing Homes and housebound patients for help in the application process for local, state, or federal benefits.
- The Larimer County Workforce Center offers youth employment services. Young adults aged 14–21 can receive assistance with education and employment including tutoring, GED assistance, training scholarships, internships, job search and information and referrals to other needed services, including housing. Direct support is available to all youth participants. The InCompass program offers intensive supports for youth with obstacles to employment including dropped out of high school, pregnant/parenting, involved in legal

system (probation and/or have a criminal background), foster care (current or aged out), documented disability/behavioral health diagnosis, homeless/couch surfing, or limited income. LCWC also administers the Larimer County Conservation Corps, which empowers crew members to develop personal and professional skills, gain environmental awareness and actively engage with others in their area, while developing self-sufficiency.

- Salud Family Health operates 13 clinics and a mobile unit in ten communities throughout northern and southeastern Colorado and serves over 68,000 patients annually. The Fort Collins location offers medical, dental, pharmacy, pediatrics, behavioral health, and an HIV specialty clinic, called CARES. CARES assists patients with medications, dental care, vision care, behavioral health services, and local resources. Salud focuses on limited income and the migrant and seasonal farmworker population. Salud accepts Medicaid, Medicare, CHP+, and most private insurance plans. They also offer a sliding fee scale based on family size and income, and provide insurance enrollment assistance.
- Fort Collins VA (veterans') Clinic provides emergency and urgent care, primary care, internal medicine, behavioral health, PTSD care, suicide prevention, dental, optometry, physical therapy, and a variety of specialty care to veterans in Fort Collins. They also help homeless veterans and those close to homelessness with immediate food and shelter needs, job training, education, legal system navigation, and addiction treatment.
- Turning Point helps youth, families, and adults in Larimer County with behavioral health and substance use disorders. They offers adolescent intensive outpatient program, Individual and Family Therapy, Coaching and Family Services, and DUI and DWAI Classes. Their Connections Program provides no-cost behavior coaching, case management, and caregiver education opportunities for youth and families. The Renew & Restore Program works in partnership with Larimer County Community Corrections Women's Program. They are also working to expand the Adolescent Intensive Outpatient Program to rural communities.
- Neighbor to Neighbor serves Fort Collins with several housing related services that include emergency rental assistance, first month's rent assistance, foreclosure prevention counseling, and homebuyer education.
- In partnership with Energy Outreach Colorado and the City of Fort Collins, Catholic Charities, La Familia/The Family Center, Neighbor to Neighbor, and Goodwill of Colorado offer utility assistance for eligible residents who have received shutoff notices.
- Disabled Resource Services (DRS) offers limited financial assistance to persons with a disability for emergency needs such as prescriptions, transportation, eviction prevention or emergency utility payments.
- The Food Bank of Larimer County and its partner agencies have pantry and drive-thru locations in Fort Collins and Loveland. They distribute healthy foods, provide education and healthy recipes.
- Harvest Farm (Wellington) is a 100-acre farm and rehabilitation center for men, located in Wellington, Colorado and serving the region. Owned and operated by Denver Rescue Mission, the Farm hosts up to 72 men in a long-term program that offers training, education, counseling, and life skill courses including anger management, debt elimination, and budgeting.

Homeless Facilities and Services

- The **Homeless Resource Guide** is a pamphlet available printed and online to people closet to or experiencing homelessness. The guide contains information on approximately 40 local service providers, along with hours, contact information, bus routes, and a map of all locations.
- The **Homeless Management Information System (HMIS)** is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Homeward Alliance serves as the HMIS Lead Agency, taking on the responsibility of managing the local HMIS.
- The **Murphy Center** is a resource center and one-stop-shop of services. The Center provides day shelter and connection to 20 onsite partner agencies and services, including basic needs (showers, mail, laundry, computers, lockers, food and gear), onsite mental health and substance use counseling and peer navigation, veterans' services, resource and housing navigation, on-site medical clinic, dental referrals, re-entry for parolees, shelter diversion, senior services, bike repair, veterinary care and pet food.
- **Catholic Charities Samaritan House** shelter focuses primarily on serving women, families and veterans who are experiencing homelessness and food insecurity. Catholic Charities operates a 12-unit program for veterans experiencing homelessness, considered emergency shelter for HUD HIC. Additionally, Catholic Charities has 54 beds for women and 7 rooms/spaces for families.
- **The Fort Collins Rescue Mission** is a 24/7 shelter for men experiencing homelessness. They provide shelter, meals, and services that provide pathways out of homelessness. They have 40 residence program beds and 41 emergency overflow beds.
- **Family Housing Network** provides shelter and services for families experiencing homelessness. They offer resource navigation, day shelter, case management, rapid rehousing, bridge housing, and emergency overnight shelter for families. The day center is a family-friendly facility that meets the unique needs of families with children. Services include computer/internet use, showers, laundry, kitchen, resting rooms for naps and illness recovery, and play, reading, and work areas.
- **The Landing**, a collaboration of The Matthews House and Thompson School District, is a new regional shelter for youth ages 15-20 located in Loveland. The Landing will address the immediate needs of unaccompanied youth, including behavioral health care, assistance to help them stay in school and graduate, and enrichment activities. In addition to accommodating approximately 20 overnight guests, the facility will also offer resources for youth in need during daytime hours, operating 24 hours a day, seven days a week.
- **SOS** is the City's Emergency Weather Shelter, which offers 70 additional overnight beds at a City building when forecast predicts overnight temperatures at or below zero, severe winter storm warning and/or severe windchill advisory. When activation falls outside of Transfort's normal hours of operation, transportation is provided.
- **Crossroads Safehouse**, located in Fort Collins, is the regional domestic violence shelter for the area. Its programs and services include a 24/7 crisis line, emergency shelter, non-resident support, domestic abuse response, rapid and transitional housing, prevention and

education, and youth and bilingual support. The emergency shelter has 26-bedrooms and an additional 5-bedroom transitional housing program. Survivors of intimate partner abuse and their children receive shelter for two to eight weeks. Each family is given their own bedroom, with shared living, dining and children's play areas. Basic needs such as food, clothing and personal supplies are provided.

- **Volunteers of America** (VOA), has a program called Supportive Services for Veteran Families. The program encompasses homelessness prevention and rapid rehousing for veteran families.
- **Salvation Army** helps residents who have received an eviction or utility shutoff notice when funds are available; provides clothing and hygiene items; offers seasonal assistance such as back to school supplies and holiday meals; has breakfast 3 days a week, and a food pantry.
- The **Matthews House** is a local non-profit entity that helps youth and families gain self-sufficiency. Its HOST program provides temporary housing for children, youth and families in crisis.
- **Housing Catalyst** operates two Permanent Supportive Housing (PSH) apartment complexes in Fort Collins, **Redtail Ponds** and **Mason Place**. Each development has 60 apartments with supportive services for people who have experienced chronic homelessness, have one or more disabilities, and experience multiple obstacles to housing. More than 260 residents have lived in Housing Catalyst's two Permanent Supportive Housing developments since Redtail Ponds opened in 2015. Primarily, residents are selected through the Continuum of Care's Coordinated Assessment and Housing Placement System (CAHPS) from an assessed list of people experiencing homelessness most in need of PSH. Of those residents, 92 were veterans and 177 experienced chronic homelessness. 85 percent of residents reported two or more disabilities, including behavioral health disorders, alcohol use disorders, drug use disorders, chronic health conditions, and physical or developmental disabilities. Housing Catalyst provides onsite services for all residents through partnerships with service providers to support residents in remaining stably housed.
- In 2024, Housing Catalyst administered more than \$20 million in voucher assistance to 1,488 households. Vouchers administered by the agency include 273 Mainstream vouchers, 199 Veterans Affairs Supportive Housing (VASH) vouchers, 50 Family Unification Program (FUP) vouchers, 16 Foster Youth to Independence (FYI) vouchers, and 25 Emergency Housing Vouchers. Nearly 100 households reported moving out of homelessness with voucher assistance in 2024.
- In March 2024, Housing Catalyst was awarded \$272,829 to fund 25 additional HUD-VASH vouchers. The agency was one of two in Colorado to be awarded funding. The HUD-VASH program provides housing and an array of supportive services to veterans experiencing homelessness by combining rental assistance from HUD with case management and clinical services provided by the U.S. Department of Veterans Affairs.
- In 2024 Housing Catalyst was awarded 10 additional Foster Youth to Independence (FYI) vouchers. The Foster Youth to Independence initiative makes Housing Choice Voucher assistance available to youth who are exiting foster care. This applies to youth at least 18 years and not more than 24 years of age (have not reached their 25th birthday) who left foster care, or will leave foster care within 90 days, in

accordance with a transition plan described in Section 475(5)(H) of the Social Security Act, and are homeless or are at risk of becoming homeless at age 16 or older.

- Housing Catalyst administers 25 Frequent User System Engagement (FUSE) program vouchers for the Colorado Division of Housing (DOH). FUSE is a proven model which identifies frequent users of jails, shelters, hospitals and/or other crisis public services and provides them supportive housing.
- Housing Catalyst has a homeless preference for their Housing Choice Voucher program. In total, 92 people moved out of homelessness with voucher assistance in 2024.
- Housing Catalyst manages 29 units through the Single Room Occupancy (SRO) program. The SRO program uses federal funding and rental assistance to provide rooms for people experiencing homelessness in Northern Colorado. Like Permanent Supportive Housing residents, Single Room Occupancy residents are referred to Housing Catalyst through agency partners.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

See above (Mainstream Services). Mainstream Services are services that support Fort Collins residents in need, but may also be of particular importance to people experiencing homelessness. Service providers coordinate care and refer people in need to services that may benefit them.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

See above (Homeless Facilities & Services). Services and facilities specifically for people experiencing homelessness are varied and comprehensive, serving many subpopulations of people at risk of or currently experiencing homelessness, including (but not limited to) families with children, unaccompanied youth, veterans, and survivors of domestic violence.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Fort Collins has many services, facilities, and housing programs designed to address the needs of the elderly and frail elderly population; persons with behavioral, physical and developmental disabilities; people with Substance Use Disorders (SUDS); people with HIV/AIDS; survivors of domestic violence; veterans; and youth.

The primary housing need of many of these households is cost burden. Many people with special needs require supportive housing and services to enable them to live independently and to avoid homelessness or institutionalization. The supportive housing and services needed by these subpopulations are often similar to needs of people experiencing homelessness. Additionally, transportation is a common obstacle to receiving services and treatment across all of these populations; therefore, housing near transit is preferable.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Frail and Frail Elderly

In-home health care and accessible and affordable living quarters are necessary for many older people. Transportation assistance, housekeeping, shopping, yard work, home repair, and other disability services may also be necessary to help seniors age in place. Seniors are also more likely to have a disability than other populations. Some need 24-hour care to remain safe, either in their homes or in a care facility, as cognitive and physical abilities change over time.

Elderly and Frail-Elderly Services Available

- **The Larimer County Office on Aging** provides funding to agencies that provide services for seniors in Larimer County, including congregate meals, transportation, legal assistance, caregiver support, and many more. They also provide resource navigation for seniors seeking assistance.
- **Foothills Gateway** provides assessment and ongoing case management to older and disabled low-income individuals who are in need of long-term care services in their own homes or alternative care facilities, and provides assessment for people in need of placement in a skilled facility.
- **Adult Protective Services** receives reports of mistreatment or self-neglect of adults who, due to age or disability, are unable to **champion** themselves. Following an assessment, Adult Protective

Services will make referrals to implement services aimed at enhancing safety and preventing further mistreatment.

- The County's **Long Term Care Ombudsman** works to protect the rights of residents of assisted living residences and nursing facilities. They respond to concerns regarding a long-term care facility reported by a resident or their family, provide consultation for long-term care staff, respond to inquiries from people considering long-term care placement, and provide information and training on long-term care facilities, services, federal and state regulations and residents' rights.
- **Larimer County Caregiver** supports family members caring for seniors in their homes. They provide connection to local resources, support groups, counseling, and classes through individual consultations and personalized support. They also administer respite vouchers for caregivers of older persons and grand-families caring for children. The Department of Revenue offers **Property Tax/Rent/Heat Rebate** to full-year Colorado residents who are 65 years of age or older, surviving spouses who are 58 years of age or older, and persons with disabilities.
- The **Senior Property Tax Exemption** is available to senior citizens and the surviving spouses of seniors who previously qualified. When the State of Colorado's budget allows, 50 percent of the first \$200,000 of actual value of the qualified applicant's primary residence is exempted. The exemption is available to individuals who are 65 years of age or older on January 1 and who have owned and occupied the property as their primary residence for at least 10 consecutive years prior to January 1.
- Any taxing entity that levies and collects taxes may establish a **Property Tax Work-Off Program** for Colorado citizens who are 60 years of age or older, is a first responder with a permanent occupational disability, or who is otherwise a person with a disability. The property on which the taxes are due must be the taxpayer's primary residence.
- The City of Fort Collins offers **rebates** on rent and property taxes, utilities, and groceries for limited income seniors and people with disabilities. The City also offers reduced water, wastewater, and electric rates to limited income households.
- **The City of Fort Collins Senior Center** provides wellness services to seniors and residents of all ages and income levels. Various social activities and outings are provided regularly. The City offers discounted recreation passes to limited income individuals and households.
- **SilverSneakers** is a national program that offers seniors discounted and no-cost gym memberships, fitness classes, and online work-out videos. There are ten participating locations in Fort Collins, including City facilities and CSU.
- **Pathways Hospice** is a nonprofit providing in home hospice care, assisted living and long-term hospice, inpatient care, palliative care, and grief and loss support. They also provide specialized pediatric and veterans' services.
- **Volunteers of America** provides housing to limited income families, seniors, veterans and people with disabilities. They also provide Meals on Wheels, Supportive Services for Veteran Families, the Smiling Spoon Lunch Program, caregiver supports, a handyperson program, and a Foster Grandparent Program.

- **Senior Alternatives in Transportation (SAINT)** is a non-profit organization that provides transportation to people 60 years old and up, and people 18-60 who have disabilities that prevent them from driving.
- **A Little Help:** Connects senior with volunteers for assistance with transportation, technology help, snow removal, visits and calls, errands, and household and yard help.
- **Larimer Home Improvement Program (LHIP):** Administered by the Loveland Housing Authority, LHIP provides low-interest rate home improvement loans for limited income people for health, safety, and energy efficiency-related issues.
- **Meals on Wheels:** Prepares and delivers meals to people who are home-bound, over 62 years of age, or disabled and unable to safely prepare their own meals. Prices are based on income.
- **Partnership for Age-Friendly Communities** is an organization that promotes livable environments for all ages and supports development, infrastructure, and services that address the needs and preferences of older adults, including appropriate housing opportunities, adequate transportation and mobility options, and supportive features and services.

Persons with Disabilities

Many disabled individuals need safe living options with a spectrum of services. Those living on Social Security alone fall below the poverty line and face greater challenges given high housing costs. Housing counseling; employment, transportation, and medication assistance; and assistance with shopping, bathing and cleaning are necessary for some individuals. The 2022 ACS reports that 51% of Fort Collins residents with disabilities are employed. Six percent of residents with disabilities are unemployed and 43% are not in the labor force. Therefore, employment supports, subsidized housing, and supportive housing are a critical for many people with disabilities. Additionally, units paired with nearby transportation and services are imperative to the independence of individuals with disabilities.

Persons with Disabilities Services Available

- **Our House** offers residential services to individuals with intellectual and developmental disabilities, including host homes and preferred care alternatives.
- **L'Arche Homes** has purchased lots at Heartside Hill to construct 12 units, within two group homes, where people with and without intellectual disabilities will live and work together as peers.
- **Elderhaus** provides therapeutic daytime care to seniors and adults with disabilities. Services include transportation, enrichment and recreation activities, cognitive training, daily living activities training, veterans services, and occupational therapy.
- **Foothills Gateway** provides services and support programs for individuals with intellectual and developmental disabilities and their families including training, supported employment, housing vouchers, habilitation, transportation, family support services, adult respite, early childhood intervention and case management for both children and adults.

- **Disabled Resource Services (DRS)** provides support related to fair housing, employment, transportation and benefits assistance, independent living skills training, and loaner equipment to people with disabilities.
- **The Larimer County Special Needs Population Registry** is a program that keeps a registry of names of people with special needs who may need assistance in the event of an emergency evacuation. Several local agencies, the City of Fort Collins and Loveland are all partners in this effort.
- **The Arc of Larimer County** promotes and protects the civil rights and overall wellbeing of people with intellectual and developmental disabilities through individual and systems support and education. Arc assists with benefit applications, services, and supports students within the school district.
- **Easter Seals Colorado** offers programming, transportation, respite car, neurological rehabilitation, disability benefits services, and employment services throughout the state of Colorado.
- **Larimer County Health Department** is an HCP administrator. HCP helps families of children and youth with special needs by providing free information and coordinating care. Families can get support from a team that includes a public health nurse, social worker, dietician, physical therapist, and a parent consultant.
- **Peak Parent Center** is a statewide organization of parents of children with special needs.
- **Parent-to-Parent of Colorado** connects families of children and adults with disabilities or special health care needs. Family Voices of Colorado is a chapter of the national, grassroots organization composed of families and friends who care for and about our children with special health care needs.
- **Foothills Gateway** is a non-profit organization that functions to efficiently coordinate and provide services for Larimer County citizens with developmental disabilities and their families.
- **Brain Injury Association of Colorado** is a non-profit exclusively dedicated to brain injury.
- **The Arc of Larimer County** provides free support services for individuals with intellectual and/or developmental disability and their families.
- **Good Health Will** is a nonprofit organization that helps people of all ages obtain donated medical equipment.
- **Respite Care, Inc.** is a nonprofit organization in Larimer County that provides short-term care to children with developmental disabilities, including overnights.
- **Colorado's Early Intervention** program provides support and services to children with developmental delays or disabilities and their families from birth until the child's third birthday.
- **Family Voices Colorado** is a grassroots organization run by parents of children with special healthcare needs. They assist in navigating health insurance, primary care or medical specialists, HCBS (Home and Community Based Service) Waivers, early intervention, school-based services, Community Centered Boards, guardianship issues, transition from pediatric to adult health care services, or other related systems.
- **Colorado School for the Deaf and the Blind (CSDB)** is a K-12 residential school in central Colorado for students who are deaf, blind, or both. CSDB also provides outreach services to

support students, families, and school districts throughout Colorado and coordinates the Colorado Home Intervention Program (CHIP) that serves deaf and hard of hearing students from birth to three years old within their home.

Behavioral Health Disabilities

Persons with behavioral health challenges may require supportive services tailored to their individual needs. Safe, affordable housing combined with in-home medication monitoring, peer-to-peer support, social outings, therapeutic services, life-skills and case management are all facets of the supportive housing needs of this population.

Behavioral Health Disabilities Services Available

- **Longview (acute care facility) and Larimer County's Behavioral Health Tax** is a 0.25% sales and use tax that covers capital costs for Longview, the new 64-bed behavioral health facility for Larimer County. Funds also provide increased distributive services throughout the County. The behavioral health master plan includes the following uses for distributive services dollars:
 1. Supporting schools with suicide prevention education and licensed behavioral health care providers
 2. Financial assistance for people who can't afford psychiatric care, recovery programs, medication and transportation because of gaps in insurance coverage
 3. Behavioral health training for youth, adults and service providers
 4. Expanding tele-counseling and tele-psychiatry services for people in rural and unincorporated communities
 5. Growing the pool of certified addiction counselors and behavioral health service providers
- **The Health District of Northern Larimer County** provides the following behavioral health services: **Connections** services include needs assessment, information and referral, assistance with coordinating and navigating care, brief intervention, connection to reduced-cost counseling, education, and training. **CAYAC** (Child, Adolescent, and Young Adult Connections) is a service of Connections that helps young people (up to age 24) and their families with the early identification, assessment/testing, and treatment of mental health and substance use concerns.
- The **Integrated Care Program** places behavioral health providers in two local medical clinics (UCHealth Family Medicine Center and Salud) where they work alongside health-care staff to help patients with behavioral health or substance use concerns.
- **Naloxone** distribution program, including training and education for members of the public and local providers who work with substance users on how to administer the life-saving treatment to a loved one or a stranger.
- The **Northern Colorado Collaborative for Addiction and Recovery Support (NOCO-CARes)** is a local network that brings together stakeholders, including those in behavioral health, criminal

justice and law enforcement, primary care and hospital systems, policy-makers, and individuals impacted by the opioid epidemic, to find solutions.

- **SummitStone Health Partners** administers crisis services, as well as comprehensive health and substance use disorder services to low-income, uninsured, or underinsured people. Case management services integrate behavioral health and physical health care in collaborations with area health care professionals. SummitStone also operates supportive housing programs across Larimer County.
- **La Cocina** offers behavioral health services, including individual, family, and couple therapy, parent-child sessions, and children's neurodevelopment assessments. Accepts Medicaid. (see section below on Spanish Speaking Residents)
- **UC Health Mountain Crest Behavioral Health Center** offers behavioral health assessments and treatment programs including medical intervention and inpatient and outpatient programs for adolescents (13-17), adults, senior citizens, and families. Mountain Crest has 50 inpatient beds.
- **The Alliance for Suicide Prevention of Larimer County** offers support groups for those affected by tragedy, training and events for suicide awareness, and prevention trainings. Trainings include REPLY, a free suicide prevention program available to all middle and high school youth in Larimer County.
- The **Community Health Program** seeks to increase quality of life through prevention, education, and coordination of care. Partnering with SummitStone Health Partners and UCHealth, the program helps residents who may not know about services that could elevate their quality of life. The team is comprised of a manager, a SummitStone clinician, and two emergency medical technicians. They visit individuals to assess their current situation and act as a bridge for resources, medical care, services and other interventions.

Substance Use Disorders

Persons with substance use disorders (SUDS), or who are dually diagnosed with behavioral health and SUDS disorders, also need affordable quality housing with in-home and locally-based ongoing case management and therapy. Individualized plans may involve medication monitoring, employment and/or vocational assistance and other supports. There is increasing need for detoxification services for people with SUDS—particularly opiate addiction—as well as an increasing need for inpatient care and treatment.

Substance Use Disorders Services Available

- **SummitStone Health Partners** operates Garcia House, a 16-bed residential treatment center for people with co-occurring disorders. The Garcia House provides a home-like setting where clients participate in cooking, laundry, exercise, and other skill building activities of daily living while participating in 20 hours of structured treatment weekly.
- **Mountain Crest Behavioral Healthcare Center** (see above)

- **Turning Point** offers services to youth who are struggling with behavior, behavioral health, or substance abuse issues, including intensive outpatient services, individual and family therapy, and DUI/DWAI classes. They offer a sliding scale discount for services.
- **Harvest Farm (Wellington)** is a 100-acre farm and rehabilitation center for men, located in Wellington, Colorado and serving the region. Owned and operated by Denver Rescue Mission, the Farm hosts up to 72 men in a long-term program that offers training, education, counseling, and life skill courses including anger management, debt elimination, and budgeting.
- **Lighthouse Sober Living** is a faith-based, self-pay, residential facility designed to support sober living for adult men. The program includes life skills, in-house classes, educational and employment assistance. Lighthouse has 50-person capacity. They also run three graduate residences for long-term independent sober living.

People Living with HIV/AIDS

Persons with HIV/AIDS with limited resources sometimes need supportive housing to improve outcomes related to their physical and behavioral health. When quality housing and services are available, lower income people with HIV/AIDS are more likely to receive necessary medical and therapeutic treatments, as well as other social supports that aid recovery.

People Living with HIV/AIDS Services Available

- **Colorado Health Network** provides HIV and other STI testing, harm reduction services, and syringe exchange to residents. They also offer medical case management, help finding short and long-term housing for those experiencing homelessness including emergency rent and deposit, motel stays, Tenant-Based Rental Assistance, and a Shallow Rent Program for people living with HIV. They also provide nutrition support, transportation, other financial assistance, and healthy aging supports.
- **Salud CARES (Connections for Art, Resources, Education and Services) Clinic** is a specialty clinic providing medical care, medications, case management, behavioral health, and dental services for people living with HIV.
- **Planned Parenthood** offers HIV testing, treatment support, and referrals.
- The **Supplemental Wrap-Around Program (SWAP)** help cover the copays for State Assisted Drug Assistance Program (SDAP) formulary medicine and copays for Medicaid covered services for people who have Health First Colorado (Colorado's Medicaid Program). If a patient can't obtain any other insurance, they can be enrolled in the **HIV Medication Assistance Program (HMAP)**. Health First can cover the cost of PrEP. For those who do not have Medicaid or other insurance, the Public Health Intervention Program (PHIP) helps pay for PrEP-related care and medications. PrEP is FDA-approved medication that reduces the possibility of acquiring HIV. It is more than 99% effective. PHIP is available to any person living in Colorado with an income less than 500% of the Federal Poverty Level.

Spanish Speaking Residents

Over 5% of Fort Collins residents speak Spanish. Translation services are available for students and their families through Poudre School District, and many key service providers including the City, County, and health care providers offer services in Spanish and/or offer interpretation. Additionally, a variety of providers offer support and programs specifically for Spanish-speaking residents.

Spanish Speaking Residents Services Available

- **Mi Voz Northern Colorado** is a program of La Familia that provides youth programs, health and wellness initiatives, leadership classes, a resident-led mobile home park council, and support.
- **La Familia/Family Center** provides high quality, income-restricted early childhood education (ECE) and family strengthening services. These services are delivered through the organization's licensed ECE childcare program which provides childcare for infants, toddlers, and preschoolers. La Familia offers a sliding scale tuition, bilingual childcare, and offers parent support services. They also accept Colorado Child Care Assistance Program (CCCAP). La Familia also offers mindfulness workshops, yoga and meditation, and home visits.
- **Salud Family Health** (see above) has a number of bilingual staff including medical, dental and behavioral health providers.
- **La Cocina** employs professionals and volunteers including trained psychologists, counselors, social workers, marriage and family therapists, mentors & educators, and health promotion workers to provide behavioral health services and supports to Spanish-speaking families.

At Risk Youth

Most children in Fort Collins benefit from the City's strong educational institutions and safe and stable environment. Some children are not as fortunate and need strong supports to ensure that they succeed. According to the 2020 Gaps Analysis, there are approximately 3,000 children in Fort Collins who live below the poverty level, 1,000 who are homeless in Poudre School District, 350 who are neglected and abused, 1,300 who have a severe behavioral health condition, 1,700 who leave school because of dropping out or are asked to leave (suspended/expelled), and as many as 5,500 who leave school at a less than proficient level on standardized tests.

At Risk Youth Services Available

- **Youth Action for Health (YAH)** is a coalition of Fort Collins teens working to improve the health of local youth. YAH meets weekly to discuss important youth health related topics and create innovative solutions. With representation across grades, schools, and more, YAH provides a platform for young people to share their voices, perspectives, and ideas.
- **TAC 212 Teen Center** is a drug and alcohol-free place for teens 13-18 years old. It is a partnership of The Center for Family Outreach, Larimer County Department of Health and Environment, and the Youth Advisory Committee. TAC 212 is a "third space" outside of school and home for teens to feel supported and make connections. TAC212 offers a variety of free scheduled programming, drop-in activities, and behavioral health resources. Participants can

use art supplies, computers, gaming consoles, movie streaming, puzzles, games, books, snacks, and more.

- **Larimer County's Youth Mental Health Task Force** is comprised of professionals from the behavioral health field, school district employees, and other stakeholders and informed by youth with lived experience.
- **CASA of Larimer County (Court Appointed Special Advocates)**, provides support for children who have been abused and neglected as their cases move through the court process. CASA volunteers are appointed by a juvenile judge. CASA of Larimer County is part of a national network of CASA organizations. CASA also offers Trust-Based Relational Intervention (TBRI) training to caregivers in English and Spanish.
- **Family Connections program at the Harmony House**, provides a safe, home-like setting for family time visitation for children and their non-custodial family members as well as a safe place for conflict-free exchanges for parents with shared custody. The Family Connections program allows families to enjoy meals together, play outside, and work on art projects while the safety of the child is ensured.
- **Poudre School District (PSD)** provides several programs that provide services to higher-need youth, including: the Teen Pregnancy Program at PSD Global Academy, McKinney Vento program for students and their families experiencing homelessness, and the Mental Health Team that provides early intervention as well as services during time of crises.
- **Housing Catalyst** intentionally works to create place-based partnerships with local schools and service providers to offer direct support and innovative educational programs for families. Throughout the year, the agency offers multiple opportunities for site-based educational engagement and enrichment, including summer enrichment programs and back-to-school nights with representatives from neighborhood schools and local resources.
- **Housing Catalyst** is on the Campaign for Grade-Level Reading Public Housing Communities Honor Roll. Honorees have intentionally addressed learning losses arising from the COVID-19 pandemic, working in areas of learning recovery, digital parity and connectivity, and health, employing innovative and creative ways to stem further setbacks and spark growth.
- **The Crawford Child Advocacy Center** works with children who have been abused to provide them and their non-offending family members with needed supports and services. The Center is part of the National Children's Alliance. The organization provides forensic interviews of children after allegations of abuse to assist the County human services department and law enforcement in child abuse investigations. Non-offending parents/caregivers receive counseling and support referrals. The Center also offers prevention training.
- **ChildSafe** assists children who have experienced abuse, primarily sexual abuse. Services provided include therapy (group, individual, family), parenting classes, and referral to supplemental programs. Bilingual services are available. The outpatient program serves individuals ages 2 to 18 in a combination of individual, group, and family therapy. Most clients have very low incomes and ChildSafe offers a sliding scale.
- **The Matthews House** provides family services, education, and recreation programs to support children and families. They offer rapid rehousing, housing vouchers, and housing navigation and

case management for families; after school and summer activities for youth 5-20; support and resource navigation for caregivers; in-home parenting skills visits; graduation supports; employment coaching for youth; food, clothing and hygiene products; behavioral health services; and day shelter. Matthews House recently opened The Landing, an overnight and day shelter for youth 15-20 experiencing homelessness. The Landing is located in Loveland, but serves the region.

- **Crossroads Safehouse** is the regional domestic violence shelter, located in Fort Collins. Crossroads' Family Advocacy program provides services for children and teens affected by domestic violence. Support includes in-house play groups and support groups that may include art therapy, animal therapy, and music therapy, as well as social activities. They also offer **Time to Talk**, a peer-facilitated curriculum on healthy dating relationships and how to recognize the red flags of dating violence offered at the local high schools.
- **La Familia/Family Center and La Voz (see above)**
- **Larimer County Economic and Workforce Development** office offers young adult services to connect with youth (14 to 24 years old) looking for job training and employment. The CareerRise program provides education, training, internships, and career exploration for young adults in the County, while the Larimer County Conservation Corps offers seasonal work to participants to conserve habitat areas in the County.
- **The Hub**, is a collaboration between Larimer County Department of Human Services, law enforcement, and behavioral health services, is a coordinated multi-agency, single entry point for services to Larimer County youth (ages 0-17) and their families. Hub Intake Specialists are certified by the state to receive reports of both child/adult abuse or neglect. The Hub also serves as Larimer County's Juvenile Assessment Center to provide resources and intervention for youth (ages 0-17) and families struggling with a variety of circumstances. They provide early intervention and referrals for service if a child has run away from home or is engaging in behaviors that make them susceptible to harm. They also offer family mediation and complete intakes for youth receiving a new, detainable charge or outstanding warrant and law enforcement has requested detention.
- **Realities For Children** provides for the unmet needs of Northern Colorado children who have been abused or neglected. They do this by providing emergency funding, youth activities, critical item distributions, and collaboration resources for partner agencies. They also offer scholarships for participating youth to pursue higher education.
- **The Center for Family Outreach** serves youth and families struggling with substance abuse, disruptive behavior, and/or family conflict, through counseling, education, mediation, and case management. They provide education, prevention and early intervention programming for students and their families. Classes offered include programs on drug and alcohol addictions, anger and conflict management, improving life and communication skills, and a parenting series on meeting the challenges of adolescent development. The Center also assists families with navigating the legal system when their child is involved, through the Diversion Program. Diversion is an alternative-to-sentencing program for students struggling with substance use,

disruptive behaviors or family conflict. This 90-day program includes educational classes on substance use, life skills, peer pressure, communication and other social skills.

- **SummitStone's High Intensity Youth Treatment and Peer Services programs** are focused on providing care for children who have experienced significant suffering, along with their families. Programs include the Grandfamily Support Program, The SPOT, Wondercamp, and Respite. The Grandfamily Support Program helps connects grandparents raising children with others in the same position to build support systems. The SPOT is a safe place for adolescents with behavioral health needs to gather after school, where they feel accepted and valued, and can help each other focus on developing their personal strengths to overcome challenges. Wondercamp is held during extended school holidays and during the summer, so youth can continue building social skills alongside their peers. Respite allows caregivers to step away from managing the needs of their child and allows them time to care for themselves while the children participate in fun, age-appropriate activities with their peers.
- **Turning Point (see above).**
- **Partners Mentoring Youth (PMY)** creates and supports one-to-one mentoring relationships between positive adult role models and youth 7-17 facing challenges in their personal, social, and academic lives and youth entering the juvenile justice system in Larimer County. PMY also offers substance misuse education and prevention programs.
- **Northside Aztlan Community Center (NACC) and Foothills Activity Center (City of Fort Collins)** offers youth drop-in rate of \$1 for children under 18. NACC also hosts Kids Night In the third Friday of each month which offers social activities for children so caregivers can have a night off.
- **Child Care Assistance Program (CCCAP)** is a childcare assistance program administered through the Larimer County Department of Human Services and funded by the state. CCCAP offers discounted child care assistance to families experiencing homelessness, working or searching for work. However, as of February 2024, CCCAP in Larimer County is currently frozen, meaning new enrollments are not being accepted due to budget constraints; however, existing CCCAP families who meet eligibility criteria can remain in the program.
- **Universal Preschool Colorado** provides up to 15 hours of free preschool per week for children in the year before kindergarten through Colorado's Universal Pre-K (UPK) Program. In the 2022 Legislative Session, HB22-1295 established the Colorado Universal Preschool Program to offer voluntary, high-quality universal preschool to every Colorado child in the year before kindergarten. Families may qualify for more hours based on a number of factors.
- **Early Childhood Council of Larimer County (ECCLC)** is an independent nonprofit organization that rallies support, resources, and awareness to improve early learning and care services for Colorado children and families. They provide coaching and consultation, build leadership capacity, incubate innovative ideas, spearhead collaboration, support policies and funding, and design and pilot programs.
- **Teaching Tree Childhood Early Learning Center** provides childcare, early learning, and school readiness for children 6 weeks to 5 years old. Teaching Tree serves nearly 600 families a year and is the County's largest nonprofit childcare center serving low-income families. Families pay

according to a sliding fee scale based on family income and number of children enrolled. They also offer summer programs for children through 10 years of age.

- **Poudre School District Early Childhood Education (PSD ECE)** offers preschool for children ages 3-5, family services and parenting education, and student screenings and evaluations. The no-cost preschool includes Head Start, Universal PreK and early childhood special education programs.
- **Boys & Girls Club of Larimer County (BGC)** has four clubhouses and multiple school-based locations. BGC is a comprehensive, facility-based, after-school and summer program that includes meals, positive youth development programming, and behavioral health services for the lowest cost in Larimer County. They offer financial assistance for low-income families and transportation from many schools to the club.

Veterans

Lower income veterans with health, behavioral health, substance use disorders and/or unstable housing history often need low cost, supportive housing with case management support to establish benefits, assist with housing search and establish and maintain housing and health care. The VA Supportive Housing program (VASH) was designed to meet this goal.

Veterans Services Available

- **Housing Catalyst** administers 199 total Veterans Affairs Supportive Housing (VASH) vouchers. In March 2024 Housing Catalyst was awarded \$272,829 to fund 25 additional HUD-VASH vouchers. The agency was one of two in Colorado to be awarded funding. The HUD-VASH program provides housing and an array of supportive services to veterans experiencing homelessness by combining rental assistance from HUD with case management and clinical services provided by the U.S. Department of Veterans Affairs.
- **Volunteers of America Colorado (VOAC)** serves veterans and their families with homelessness prevention and rapid re-housing services through the Supportive Services for Veteran Families (SSVF) Program. This program serves 140 veteran families annually with rapid rehousing and homeless prevention services. They also offer a program called Colorado Rapid Rehousing Re-Entry (COR3) which currently serves and can house up to 55 formerly incarcerated individuals per year. Referrals are received through the Department of Corrections and our Coordinated Entry System. **Larimer County Veterans Service Office** assists with filing for and obtaining benefits; claim counseling, developing, and representation; support for veterans, their families and survivors; and VA Health Care Enrollment Groups.
- **Larimer County Economic and Workforce Development Office** assists veterans, transitioning service members, or eligible spouses with employment and training opportunities. They ensure early notice of all job listings, job fair and events, and other services for veterans.
- **Redtail Ponds (Housing Catalyst)** Redtail Ponds is a 60-unit income-restricted housing development that provides housing designed to meet the needs of formerly homeless individuals with disabilities and formerly homeless veterans.

- **Northern Colorado Coordinated Assessment & Housing Placement System (CAHPS)** works with agencies across the region to provide assessment, navigation, case management, and wrap-around services to house and retain housing for people on the by-name list. CAHPS began in 2015 with a focus on veterans.
- **Catholic Charities** has a 12-bed residential/transitional program specifically for veterans that includes case management. The program helps veterans obtain income benefits, housing, employment, and save money. Veterans must be referred by the VA and are allowed to stay for 120 days. Stay can be extended depending on progress.
- **The Cheyenne VA Medical Center Homeless Program** serves veterans who are homeless or close to becoming homeless due to financial hardship, unemployment, addiction, depression, or transition from jail. They provide immediate food and shelter, including transitional and permanent housing, job training, life skills development, education, support navigating the justice system, addiction and depression treatment, and dental care. There are Cheyenne VA Healthcare clinics in Fort Collins and Loveland.

Survivors of Domestic Violence

Survivors of domestic violence need urgent supportive services and resources. Establishing income support and rapidly obtaining shelter and supportive housing is critical.

Survivors of Domestic Violence Services Available

- **Crossroads Safehouse** offers 24/7 crisis intervention, emergency safehousing, support groups, legal support, and programming for survivors of domestic violence. They also offer education and trainings to local organizations, businesses, government agencies, and schools. Crossroads provides the Road to Home rapid-rehousing program to their clients. The program provides financial, rental, and housing-search assistance to help survivors find and maintain permanent housing. Partner organizations will provide supportive services to participants.
- **The Sexual Assault Victim Advocate Center (SAVA)** offers free and confidential services including a 24-hour crisis hotline, individual support, therapy, and support groups for sexual assault survivors and their families. They also provide prevention programs through outreach and education, including a youth summer program, middle and high-school prevention education, a peer education program for high school students, and curricula designed specifically for youth and young adults with intellectual and developmental disabilities.
- **Larimer County Sheriff's Office Victim Response Team (VRT)** provides on-scene assistance, emotional support, information on referrals and resources, information regarding the Crime Victim Compensation program, and assistance with bond hearings to individuals impacted by crime. The Victim Response Team also responds and provides assistance in situations including suicide, unattended deaths, family problems, floods, fires, missing persons, death notifications, and critical incidents.
- **ChildSafe** (see above) provides comprehensive treatment to children who have suffered sexual abuse and their non-offending family members, including group therapy.

- **Larimer County Department of Human Services** responds to reports of child abuse and neglect, as well as mistreatment or neglect of adults who, due to age or disability, are unable to protect or speak up for themselves.
- **Victim Assistance Team at CSU** provides confidential support and information about academic, legal, medical, emotional, and student conduct resources to survivors of sexual assault, relationship violence, and stalking.
- **Alternatives to Violence** provides shelter, support, education, and resources for individuals impacted by domestic violence, sexual assault, and human trafficking.
- **Fort Collins Police Services Victim Assistance** offers crisis intervention services, referrals for treatment and counseling, case and investigation information, assistance with the recovery of evidence, and support with compensation applications.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Fort Collins, its housing and service providers, and homelessness intervention groups recognize the importance of discharge planning within institutions to prevent long-term or episodic homelessness. An increased focus on preventing homelessness post-discharge at the state and federal level has helped increase awareness of this issue. The Social Sustainability Lead Homelessness Specialist is a board member for the Northern Colorado Continuum of Care and continues to work with area healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. Direct partners in addressing this issue include the Larimer County Detention Center, UCHHealth, the Larimer County Foster Care System, SummitStone Health Partners, Housing Catalyst, and others. The voter-approved behavioral health facility, Longview Behavioral Health, enhances the discharge planning process as part of their integrated services. The Larimer County Detention Center has incorporated MAT (medication-assisted treatment) for people with opioid use disorders into their operations, along with behavioral therapy and comprehensive discharge planning for continuity of care after inmates are released. Larimer County has started their Housing Partners of Larimer (HPL) Collective program, which incentivizes landlords to rent to households regaining stability with the support of local social services organizations. This program offers partner landlords sign-on bonuses for successful move-ins and financial assistance for damage or vacancy loss claims. The program assists households that lack rental history, have an eviction record, or are exiting an institution such as Corrections. Additionally, the Salvation Army in Loveland offers respite hotel lodging vouchers for up to one week for people experiencing homelessness with an acute medical issue, upon referral from a hospital or medical office. The Salvation Army of Loveland's Respite Program is designed to take patients in need of post-surgery recuperation, preventative care (e.g. colonoscopy), upper respiratory tract infections, trauma, and women's health issues.

The City also funds a variety of human service programs with City dollars that aid in homelessness prevention. These include, but are not limited to: The Matthews House which supports youth transitioning out of foster care and/or the juvenile justice system; the Murphy Center, a one-stop-shop assistance location for community members at risk of becoming homeless; and rent assistance through

Neighbor to Neighbor, to keep low-income individuals and families in their homes. The City's Utilities department provides a reduced rate for low-income households who receive LEAP, and partners with Energy Outreach Colorado to provide energy bill assistance and weatherization. Other resources and needs are listed above.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Fort Collins will support persons with special needs through funding limited-income housing and supportive housing development and/or rehabilitation, housing stabilization and homelessness prevention, emergency sheltering and services for people experiencing homelessness, with federal funds. Other human services supporting people with special needs and additional homelessness services will be supported through City funds. Housing projects that will be funded with federal dollars include rehabilitation of existing housing for limited income families and individuals, and new construction development for limited income households. Over the course of the 2025-2029 Consolidated Plan the City will prioritize new construction housing projects that serve special populations and include co-location of services. Additionally, the City may award local dollars to projects providing transitional housing and home repairs for seniors and people with disabilities. Annually, the City of Fort Collins allocates up to 15% of its CDBG funds to public service activities, and in the next year, plans to support agencies that provide emergency shelter and services, and homelessness prevention. Through this Consolidated Plan, the City will prioritize public service projects that support homelessness prevention and people experiencing homelessness. Funding will assist with agency operations, staffing, programmatic costs, and materials needed to deliver service. The City accepts applications for funding housing annually, human services and homelessness response every other year, and CDBG-funded public services every five years with annual renewals.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In PY25, the City will allocate CDBG and HOME funds to the following activities:

- PY25 CDBG & HOME Program Administration
- CARE Communities: Windtrail Park Rehabilitation, rehabilitation of existing affordable rental housing units serving low- to moderate-income households.
- Habitat for Humanity: Harmony Cottages, development of new income-restricted ownership homes for low- to moderate-income households.
- Volunteers of America: Switchgrass Crossing, development of new affordable rental units serving low- to moderate-income households.

- Catholic Charities: Samaritan House Shelter, emergency sheltering for individuals, families and veterans experiencing homelessness.
- Crossroads Safehouse: Domestic Violence Emergency Shelter, emergency sheltering for individuals and families with children experiencing homelessness due to domestic violence.
- Family Housing Network: Shelter Programs, day and overnight sheltering and services for families with children experiencing homelessness.

Other special needs populations such as seniors, people with disabilities, people with behavioral health needs, at-risk youth, and Spanish-speaking residents will be served by organizations receiving City funds through the Competitive Process. **A list of funded organizations is included as an attachment.**

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Fort Collins continues to see population growth that outpaces housing availability. Fort Collins is also home to Colorado State University, which has a population of over 33,000 undergraduate and graduate students studying on campus. The demand for student housing contributes to the lack of availability of rental housing for the community at large.

Recognizing obstacles in the City's Land Use Code, the City updated the housing aspects of the Code to allow for more housing types. Fort Collins has implemented a number of policies and practices to encourage the development of housing. The City updated its Affordable Housing Strategic Plan with a Housing Strategic Plan (2021) that attempts to address the entire housing spectrum. Some of those policies are specific to affordable housing and include expedited processing of affordable housing development review applications; residential height and density bonuses; parking reductions and no minimums for multifamily housing; reduced landscape sizing requirements; fee credits and deferrals for targeted affordable housing projects; and a City-funded Affordable Housing Fund, which can assist with financial support to offset various fees and exactions that new development must pay under existing City laws and regulations relating to new development. Because of the Taxpayer's Bill of Rights Amendment (TABOR), the City operates its utility service departments as enterprises, which means that if new water or sewer services are requested, the cost of those services—including plant investment fees and other capital expenditures—must be covered by revenues earned by the enterprise fund. It has been difficult to find ways to offset utility fees, however the City has made some progress with pilot programs that reward conservation and sustainable, efficient development of affordable housing. The City is intentionally reviewing impact fees to see the impact it has on development to look for ways to be housing supportive. The State passed a law that made accessory building units legal in most places which removed a big barrier to developing this housing type. Various Public Participation forums yielded comments that the perception is the planning and development review process is challenging for developers. With grant funding, the City is conducting a review of development processes to create a fast-track review track for affordable housing which eventually could be used for all development reviews. The goal of this study is to create a 90-day review of each permit phase to be compliant with the State's Proposition 123 guidelines.

The City has added Development Review Coordinators assigned to each project to help developers navigate the process. The City is considering adding technical assistance for building performance standards and economic development.

Fort Collins had adopted an occupancy regulation that stipulated the number of unrelated persons who may live in a residential unit. This law was known as the “U Plus 2” Ordinance. To comply with changes at the State level, this regulation was repealed.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

More current information from the Colorado Department of Labor and Employment is available for Fort Collins. In December of 2022, the unemployment rate in the MSA was 2.4% (average Colorado unemployment rate for 2022 is ranged between 3.3 and 3.6%, with the national average unemployment for 2022 was 3.6%%). There were 98,921 persons in the labor force, 93,410 of whom were employed, and 4,735 who were unemployed. The rate is lower than throughout Colorado, which had a 3.0% unemployment rate in December of 2022 (average 2022 unemployment rate for 2022 ranged between 3.3 to 3.6%). The labor force in Fort Collins grew from 2000-2022 (December to December). Total employed persons grew by 8,036, or 3.8% according to the Bureau of Labor Statistics. The labor force in Fort Collins grew from 2020-2022 (December to December).

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	972	342	2	1	-1
Arts, Entertainment, Accommodations	10,147	11,613	18	20	2
Construction	4,383	2,884	8	5	-3
Education and Health Care Services	8,792	11,425	16	19	3
Finance, Insurance, and Real Estate	3,511	3,734	6	6	0
Information	1,756	1,775	3	3	0
Manufacturing	5,975	6,493	11	11	0
Other Services	2,365	2,614	4	4	0
Professional, Scientific, Management Services	6,874	7,616	12	13	1
Public Administration	0	0	0	0	0
Retail Trade	7,641	8,337	14	14	0
Transportation and Warehousing	1,241	490	2	1	-1
Wholesale Trade	2,245	1,482	4	3	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	55,902	58,805	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	98,245
Civilian Employed Population 16 years and over	92,365
Unemployment Rate	5.99
Unemployment Rate for Ages 16-24	21.11
Unemployment Rate for Ages 25-65	3.52

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Unemployment

The unemployment rate for younger Fort Collins residents is much higher than the rate for those age 25 and older.

Occupations by Sector

HUD also provides the number of people employed in various occupations by sector for 2022. The largest employment industries in Fort Collins are Management (business and financial) and Sales and office.

Occupations by Sector	Number of People
Management, business and financial	29,695
Farming, fisheries and forestry occupations	3,060
Service	9,950
Sales and office	18,125
Construction, extraction, maintenance and repair	5,640
Production, transportation and material moving	3,310

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Occupations

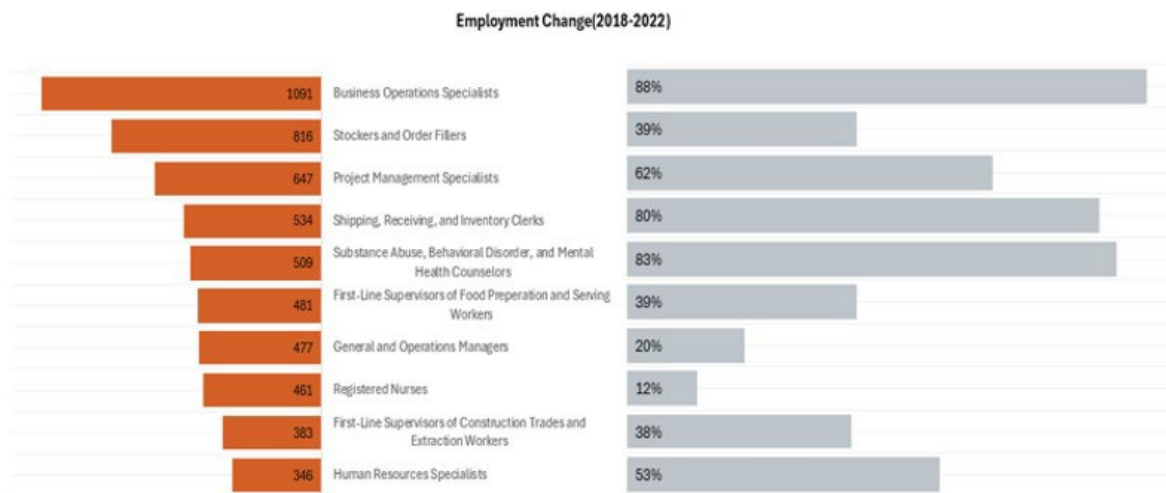
The City of Fort Collins Economic Health Office utilizes EMSI data for an analysis of the occupations with the largest number of employees in Larimer County, the fastest growing occupations, and the median hourly earnings for these occupations. The following charts come from this data.

Currently, the top four occupations in Larimer County employ over 19,000 persons, and three out of four pay no more than median hourly earnings of \$17.39 per hour.

Fort Collins has a higher percentage of adults with a college education than jobs that need this education level. As a result, there is a disconnect between the highly educated employment base and the jobs currently being created.



Top Occupations



Source: 2018-2022 LightCast

Employment Change

Travel Time	Number	Percentage
Less than 10 minutes	12,227	16%
10-14 minutes	17,515	22%
15-19 minutes	17,848	23%
20-24 minutes	11,545	15%
25-29 minutes	3,702	5%
30-34 minutes	5,137	7%
35-44 minutes	2,310	3%
45-59 minutes	4,022	5%
60 or more minutes	3,630	5%

Source: 2018-2022 ACS

Commute Times Data

Where people who work in Fort Collins live (commute in) 2020

City	State	County	Count	Share
Fort Collins city	CO	Fort Collins	34,406	42.2%
Loveland city	CO	Loveland	6,828	8.4%
Windsor town	CO	Greeley	3,413	4.2%
Greeley city	CO	Windsor	3,015	3.7%
Denver city	CO	Denver	1,873	2.3%
Wellington town	CO	Wellington	1,789	2.2%
Severance town	CO	Severance	975	1.2%
Timnath town	CO	Timnath	957	1.2%
Aurora city	CO	Aurora	936	1.1%
Colorado Springs city	CO	CO Springs	936	1.1%
All Other Locations	CO	All Other Locations	26,471	32.4%

In-Commuting Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	64,407	80%
30-59 Minutes	12,061	15%
60 or More Minutes	4,151	5%
Total	80,619	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Commuting

Most Fort Collins residents (81%) commute less than 30 minutes to work each day. A significant percentage of the Fort Collins workforce lives and works in Fort Collins (42.2%), but that still leaves over

half of Fort Collins jobs held by in-commuters living in other towns and cities. The highest number of in-commuters from another single city come from neighboring Loveland (8.4%). Very few people in-commute from Denver or further.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,515	114	1,105
High school graduate (includes equivalency)	8,630	530	2,450
Some college or Associate's degree	15,830	895	4,115
Bachelor's degree or higher	39,085	1,325	5,890

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Alternate Table Using 2018-2022 ACS Data

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,422	165	910
High school graduate (includes equivalency)	7,796	448	2,333
Some college or <u>Associate's</u> degree	16,054	749	3,645
Bachelor's degree or higher	41,584	1,278	6,115

Table 49 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	140	204	380	340	220
9th to 12th grade, no diploma	1,020	554	445	810	295
High school graduate, GED, or alternative	8,910	4,710	2,500	4,405	3,325
Some college, no degree	18,075	5,615	2,645	5,060	3,870
Associate's degree	1,345	2,630	1,975	2,960	1,355

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Bachelor's degree	6,590	11,575	6,475	9,555	4,225
Graduate or professional degree	320	4,395	5,385	9,110	4,860

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	56,174
High school graduate (includes equivalency)	83,002
Some college or Associate's degree	75,487
Bachelor's degree	155,389
Graduate or professional degree	141,549

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Education and Employment

ACS data from 2022 shows there were over 9800 persons in the Fort Collins labor force with a high school degree or less. For those with less than a high school education, the unemployment rate of 17% was over nearly 8x the rate for those with a Bachelor's degree or higher. Residents with the most education earn the most in Fort Collins. Residents with a Bachelor's degree or higher earned significantly more than those with an Associate's degree or less education. Residents without a high school diploma may have limited options for jobs that will pay a living wage. Job training programs must target residents in all age groups. Job training and placement programs for these residents could reduce the unemployment rate for less educated workers.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The top sectors by employment are Education and Health Care Services; Arts, Entertainment, Accommodations; Retail Trade; and Professional, Scientific, Management Services. According to the Colorado Department of Labor and Employment, the top growing occupations of Larimer County include combined food preparation & serving workers, retail salespersons, cashiers, waiters & waitresses, and office clerks. These occupations are service-based industries and are often low paying and part-time employment.

Describe the workforce and infrastructure needs of the business community:

The recently completed Northern Colorado Cluster Report identified industry growth clusters: Bioscience & Medical Devices, Distribution & E-Commerce, Fabrication & Production Technology Manufacturing, Food Processing & Manufacturing, Information Technology, and Business Services. The Aerospace Vehicles and Defense continues to be an emerging industry, with employment growth of 68% in the last 5 years and continued strong growth prospects. The City of Fort Collins Economic Health Strategic Plan, adopted in December 2023, identified life sciences and climate technology industries as vital components of any thriving economy. Life science is defined as including research & development, tech transfer, and commercialization of biological sciences, such as pharmaceuticals, biotechnology, medical devices, and others. Climate tech is recognized as new business models and technologies that mitigate the impacts and key drivers of global greenhouse gas emissions. Fort Collins is equipped with the right talent coming from our local educational institutions, including Colorado State University and Front Range Community College. The labor force study will be completed in Q2 2025.

Fort Collins' infrastructure framework operates from a "new development pays its own way" philosophy. Overarching local infrastructure needs (incorporating those of business, as well) are being addressed into the future through the City's latest capital program, Community Capital Improvement Plan (CCIP). No specific business infrastructure needs not being addressed by existing processes have been brought forth to-date, nor are any anticipated.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City has worked with a broad range of stakeholder groups to update its Economic Health Strategic Plan. The changes in the new plan reflect changes that have taken place in the Fort Collins economy as well as change at the national level. The division of the Hewlett-Packard Corporation into two new operating entities has increased employment between the two large employers. Woodward has placed its world headquarters in Fort Collins, which is also increasing employment in Larimer County. Other large national employers will continue to expand their labor forces in Larimer County at modest rates. The Economic Health Strategic Plan is closely tied with the Social Sustainability Strategic Plan. The Economic Health Plan emphasizes five major themes, which all will have an impact on job and business growth, as well as on lower income residents seeking higher paid jobs. Those themes include Community Prosperity, Grow Your Own, Place Matters, Climate Change Economy and Thinking Regionally. The Economic Health Strategic Plan places emphasis on using both local and federal Resources, including CDBG funds, to expand training and employment opportunities for Fort Collins residents. The effort will focus on cluster industries that have an anchor in Fort Collins. The industries are targeted to include Advanced Manufacturing, Healthcare, and Creative Industry sectors.

In order to achieve a vision of prosperity, the City's Economic Health Strategic Plan will emphasize training for all spectrums of skill/income levels, including low-income residents, to qualify for higher level jobs and then focus on career advancement so those workers will have the necessary tools to advance in those cluster industries. For instance, a resident may obtain training and employment in nursing. Once employment is achieved, the worker may continue to receive training and support to advance to other jobs within the industrial cluster. For a nursing assistant, that might mean obtaining training and experience in order to qualify for a job as a radiation technologist.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Labor Market Profile report notes the regional workforce is over-qualified for the needs of these industries. Fort Collins has such a high quality of life that overqualified residents are willing to take jobs that require low skills to live in the city.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Larimer County Workforce Investment Board (WIB) aligns its efforts in Fort Collins with the plans and objectives adopted by the City. A major City goal is to align potential employees with the training needs demanded by local businesses in order to expand their operations. Prosperity is a prime objective of the Economic Health Strategic Plan. The Workforce Investment Board works closely with the City to ensure its programs support increasing employment and the quality of jobs through targeted training to low-income residents so that residents can find beneficial employment by having skills and training needed by Fort Collins businesses.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Northern Colorado Regional Economic Development Initiative ("NoCo REDI") represents a network of economic development organizations working to coordinate regional economic development efforts. We recognize that economic benefits in one city benefit all due to the interconnected nature of the regional economy. Working together allows for greater impact in the region – "We are one economy".

The objective of this collaboration is to increase the region's economic resilience and improve the business ecosystem.

In August of 2019, the Northern Colorado Regional Economic Development Initiative (NoCo REDI) embarked on a process to develop a regional industry cluster strategy and playbook that enhances coordination and collaboration among regional partners to the benefit of the regional economy and the regional talent pipeline. The goal of aligning the regional economic development efforts around a shared set of industry clusters is to develop a common language, a unified message, and a laser-focused programmatic response that is targeted to the industry clusters that represent the region's areas of strength and greatest prospects for growth.

Industry clusters are defined as “geographic concentrations of interconnected companies, specialized suppliers, service providers, firms in related industries, and associated institutions.” The focus on industry clusters in the face of scarce resources helps improve the odds of success and maximize positive returns for investments in economic and talent development. This focus is important for the following reasons:

- It provides a lens for identifying areas of strength and areas of potential growth
- It helps prioritize resources and build expertise
- It provides a focus for economic development programming
- It provides a framework for aligning industry and education to the benefit of the workforce and education systems

Discussion

The City of Fort Collins has a robust Economic Health Department that tracks and analyzes employment data and pivots its strategies and programs accordingly. Fort Collins is a highly educated city, with a mix of jobs that does not always meet the educational level of its residents. The City collaborates with the County, local businesses, and institutions of higher education to improve opportunities for prosperity for all residents.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Definition of concentration: 51% or more of residents within a census tract are experiencing multiple housing problems. Cost burden is pervasive throughout Fort Collins. There are two census tracts, that are mostly in Larimer County, with small areas of overlap with the city of Fort Collins, that have higher than 35.29% substandard housing. One of these tracts is over 62.5%. There is one census tract with more than 18.52% substandard housing in south central Fort Collins, one with 8.11-18.52% substandard, and all other tracts have below 8.11% substandard conditions. There is only one tract with up to 34.85% overcrowded households, near the university, where students may be living together; all others are below 10.84%. However, there are only 4 census tracts where fewer than 37.1% of households pay less than 50% of their income for housing. Most tracts have a severe cost burden rate of over 55.07%. There is one census tract in which 55.07-70.15% of homes are severely cost burdened and has 35.29-62.5% substandard housing. Again, this census tract is primarily in the county, with a small portion, mostly undeveloped, within city limits. This area is along the Mulberry corridor, east of I-25.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Definition of concentration: 51% or more of residents within a census tract are in a racial or ethnic minority, or are low-income.

There is one census tract in north Fort Collins that has a concentration of Hispanic households at 70.28%. The same census tract has a median income of \$34,063. However, this tract does not face a disproportionate amount of cost burden.

What are the characteristics of the market in these areas/neighborhoods?

There are a number of tracts in central and west-central Fort Collins that have lower median incomes and a concentration of cost burden over 30%. According to CPD Maps, these census tracts have some overlap with higher renter occupancy tracts and more multifamily housing developments, especially in west-central Fort Collins. There is also some overlap of tracts with higher numbers of extremely limited income households. There is no correlation with higher rates of unemployment, except in the tracts that contains Colorado State University, and those in which many full-time students live. There is also no correlation with increased commute times or reduced public transportation availability.

Are there any community assets in these areas/neighborhoods?

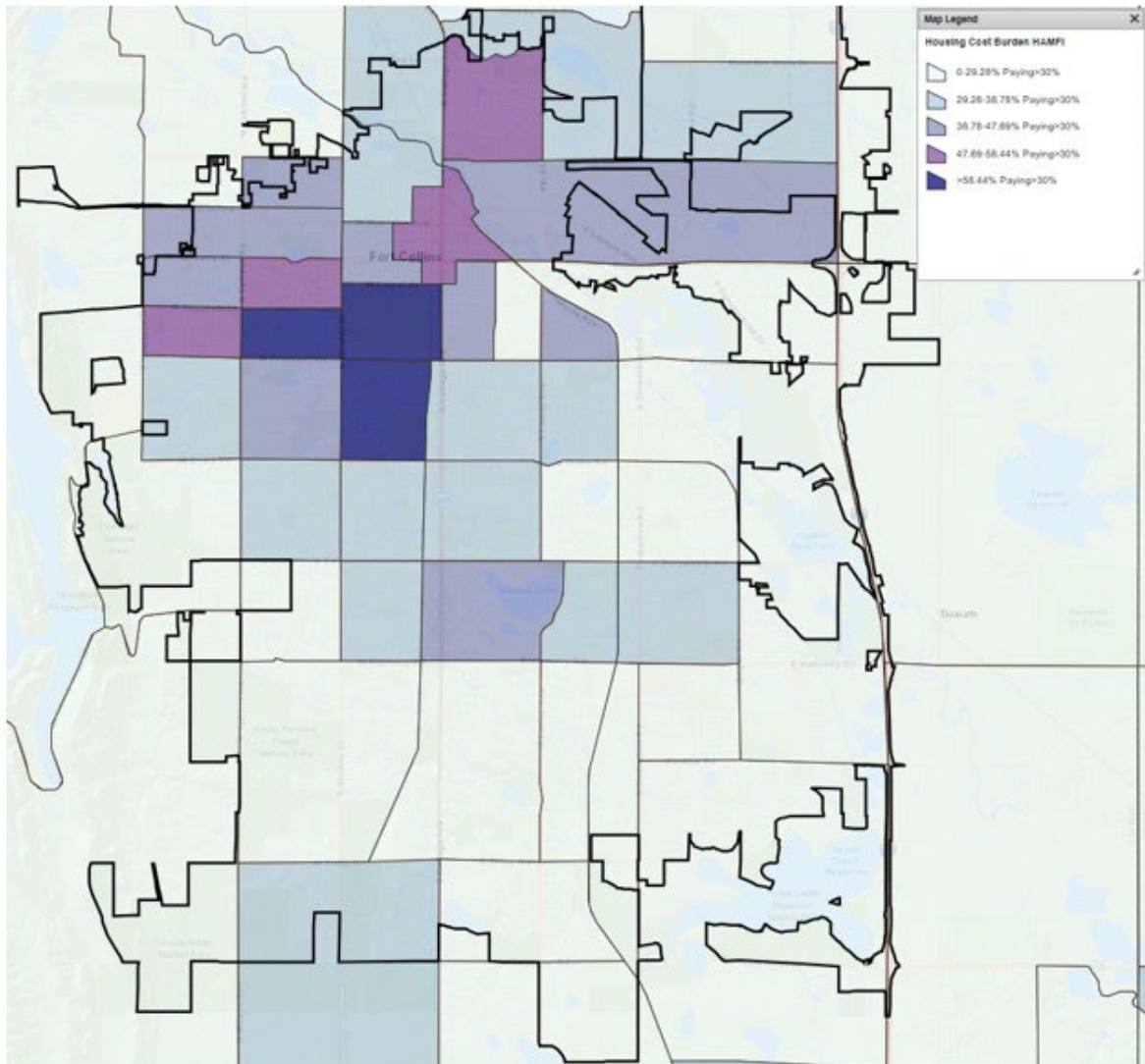
These areas and neighborhoods benefit from the same vibrant services and infrastructure as other higher-income neighborhoods. There are large and small grocery stores, retail including Downtown Fort

Collins, neighborhood parks, Natural Areas, libraries, schools, Colorado State University (CSU) campus, CSU Trial Gardens, the Gardens on Spring Creek, the Foothills Mall, Northside Aztlan Community Center, the Youth Activity Center, religious centers, nonprofits, and a variety of housing types.

Are there other strategic opportunities in any of these areas?

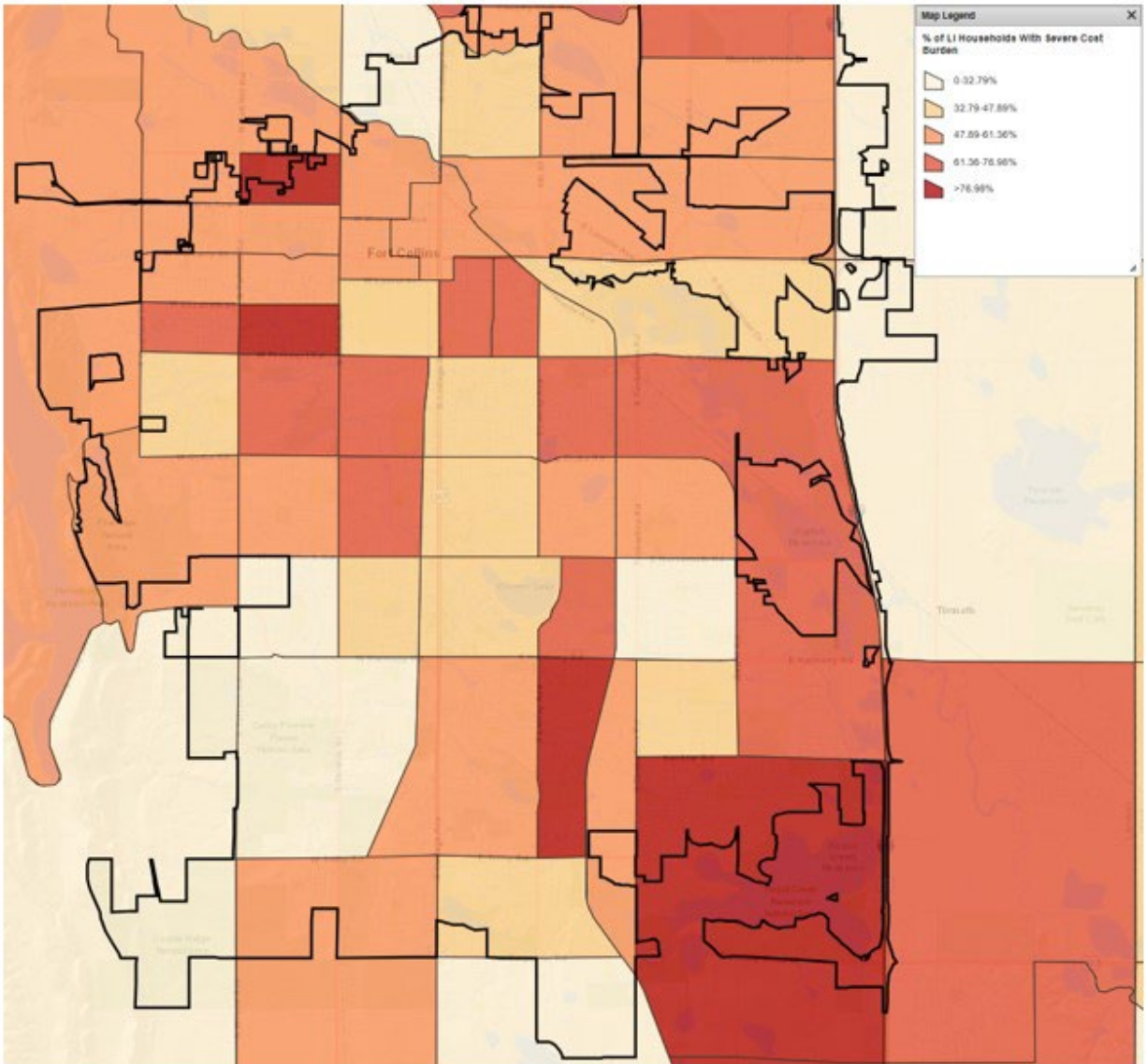
Central and west-central Fort Collins are ripe for infill and redevelopment projects, including housing and mixed-use. Central Fort Collins has a number of Urban Renewal Authority districts along the US 287 corridor and Max transit line, with the goal of eliminating blight and revitalizing the urban core. The URA and Downtown Development Authority use Tax Increment Financing to stimulate private investment and increase housing, improve business opportunities, and improve infrastructure.

The Northeast quadrant of the City contains green field land that is planned for additional housing including affordable and attainable units. Poudre School District recently completed a new middle-high school in Wellington, which serves the northeast quadrant of Fort Collins.

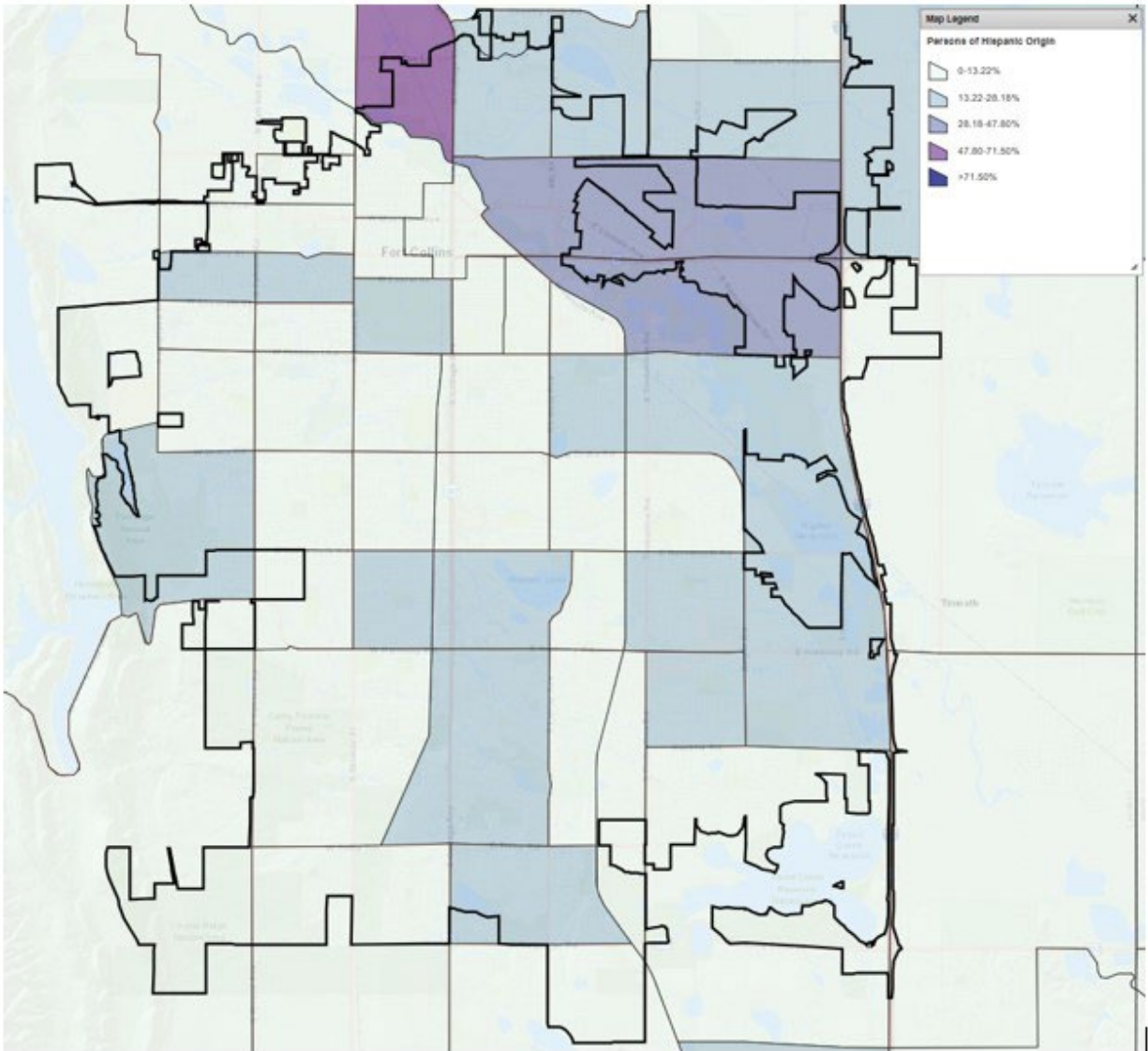


Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Housing Cost Burden Map 2025

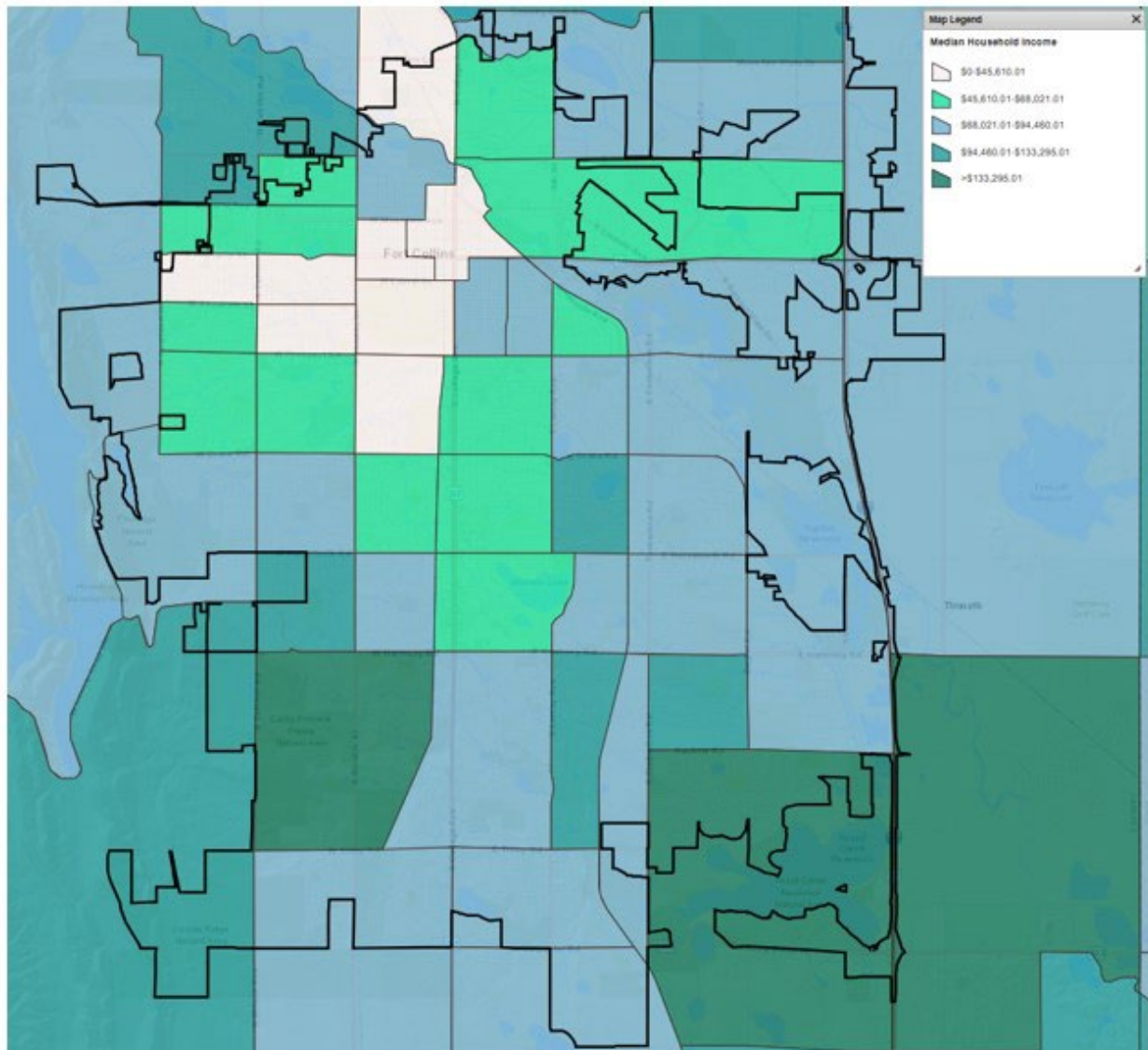


Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)
 Low Income Households with Severe Cost Burden Map 2025



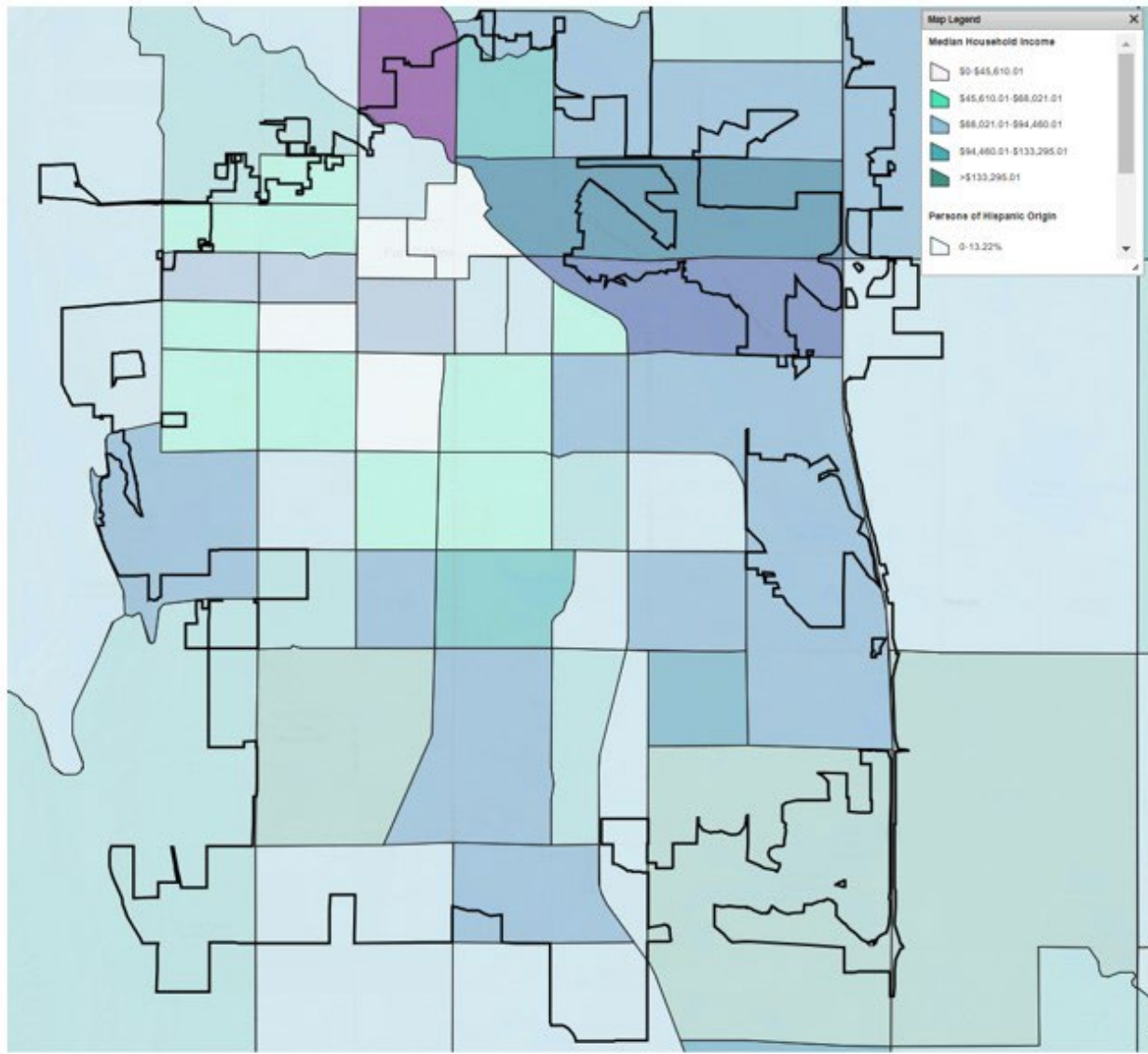
Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Hispanic Households Map 2025



Source CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Median Household Income Map 2025



Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Median Household Income and Hispanic Origin Map 2025

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Availability of broadband is becoming a necessity, rather than a luxury. People who cannot obtain broadband are increasingly at a disadvantage economically and have more difficulty obtaining educational opportunities and resources. According 2022 ACS 5-Year Estimates nearly 10% of households in the United States do not have internet impeding education attainment and employment opportunities.

According to 2022 ACS data Fort Collins residents who have lower incomes are less likely to have internet where they live. Twenty-four percent of households earning less than \$20,000 per year do not have any type of internet, while 97.2% of households with income over \$75,000 annually have internet in their homes. Meanwhile, there are also 1,983 households that only have a smartphone for computer availability, and another 1,339 with no computer in their homes.

In 2019, at the direction of voters, the City of Fort Collins began building and implementing a utility-level high-speed fiber network which is available to all residents, businesses and organizations in the city. High-speed broadband is an important resource for residents as more information, education, and entertainment content is enabled online. The more devices are used in a home, the slower the home network bandwidth can become. With utility broadband availability, customers can use multiple devices simultaneously without losing speed. As people utilize online medical resources, educational materials, and job applications and have more smart devices in their homes (thermostats, voice assistants, speakers, lighting, security features, televisions), availability of high-speed, reliable internet service becomes increasingly important. Broadband availability supports local residents, local businesses, job growth, education, energy technology, health care and other public services.

In 2023, the City of Fort Collins completed the buildout of Connexion, making broadband fiber available to all residents and businesses across Fort Collins. It has since developed a program providing a \$50 monthly discount to income qualified households, ensuring they can use the internet for low-cost rates of \$20/month. All new housing construction in Fort Collins is connected to the City broadband infrastructure. Additionally, the City includes broadband requirements in its underwriting criteria for housing projects supported with City and federal dollars, including rehabilitation.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Based on research and surveys completed through 2016 and 2017, as part of the City of Fort Collins Broadband Initiative, the City learned that:

- Two incumbent service providers had the vast majority of market share for both internet and voice services
- Satisfaction for these services ranked low (average for video)
- Top residential market needs are lower prices, increased speed, and improved reliability.

The City has embarked on an effort to provide municipally run fiber to residences. Since launching, this added competition has already impacted both the price and speed of offerings by the incumbents. FCC 477 data confirms that most customers of the two major incumbents receive 25mbps up/3 down or less. City-offered broadband provides 1,000 mbps up/1,000 mbps down, or more, at competitive prices.

Types of Computers & Internet Subscriptions	Estimate	Percent
Total households	69,953	
TYPES OF COMPUTER		
Has one or more types of computing devices:	68,614	98.10%
Desktop or laptop	64,386	92.00%
Smartphone	66,134	95.60%
Smartphone with no other type of computing device	1,983	2.90%
Tablet or other portable wireless computer	49,720	71.10%
Tablet or other portable wireless computer with no other type of computing device	433	0.70%
No Computer	1,339	1.90%
TYPE OF INTERNET SUBSCRIPTIONS		
With an Internet Subscription:	64,287	91.90%
Broadband of any type	64,082	91.60%
Cellular data plan with no other type of Internet subscription	4,306	6.20%
Without an Internet subscription	5,666	8.10%
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2022 INFLATION-ADJUSTED DOLLARS)		
Less than \$20,000:	8,428	
With a broadband Internet subscription	6,400	75.90%
Without an Internet subscription	1,999	23.70%
\$20,000 to \$74,999:	24,900	
With a broadband Internet subscription	22,102	88.80%
Without an Internet subscription	2,652	10.70%
\$75,000 or more:	36,625	
With a broadband Internet subscription	35,580	97.20%
Without an internet subscription	1,015	2.80%

Source: 2018-2022 ACS

Internet Access Data

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The natural hazards from climate disruption most likely to impact residents of Fort Collins are extreme temperatures, wildfire smoke, flood, and reduced water availability and quality. The impacts of these hazards have the potential to negatively impact all residents, but people living in older, non-upgraded homes and within the floodplain are more likely to experience these impacts than others.

The City leads an emergency weather response system that activates additional shelter for people experiencing homelessness during extreme cold and extreme heat weather events and is exploring the feasibility of developing a response plan for hazardous air quality events in partnership with multiple City departments, the Larimer County Department of Health and Environment and with consultation from the National Oceanic and Atmospheric Administration (NOAA) and the Colorado Climate Center.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing built before 1980, without upgrades, is typically less efficient than newer homes. According to 2022 ACS 5-Year Estimates, there are approximately 22,000 housing units in Fort Collins constructed prior to 1980, 47% of which are rental units. Less efficient homes have higher heating and cooling costs and provide less protection from poor air quality caused by wildfire smoke or pollution. In Fort Collins, the older homes are generally concentrated in higher income block groups, as shown in the maps below (Average Dwelling Age by Block Group and Median Household Income by Block Group), though there may be increased opportunities for rehabilitation in the southeast quadrant of the city.

Climate Risks

Climate disruption leads to a greater likelihood of wildfires. Wildfire smoke impacts everyone in the area. Most residents elect to shelter in place in the case of smoke, heat, or extreme cold. Making homes as efficient as possible is the best way to protect residents from the negative health impacts of smoke and extreme heat or cold. There are a small number of homes in the wildland urban interface that could be susceptible to fire—these neighborhoods are mixed-income and include multifamily developments and single-family homes.

Because rates are higher during periods of water restrictions, in the case of drought or other causes of reduced water availability, households with lower incomes may feel the strain of increased water cost.

The City and its partners have implemented programs to assist with weatherization, utility costs, and energy-efficiency upgrades for lower-income households. The City helps households replace less

efficient water fixtures; offers free energy, water and irrigation assessments; and offers reduced water, stormwater, and electric rates for income-qualified households.

Flooding Risks

Parts of Fort Collins are in the 100-year and 500-year floodplain. Also, urban flooding is an issue in the Old Town area, where stormwater systems are currently undersized. With climate disruption, Fort Collins predicts more intense precipitation events, which could increase the incidence of floodplain and urban flooding. The map below, Floodplain Map with Percent of Low-Income Households, shows income by census block in Fort Collins, overlaid with the floodplain map. This map shows some areas on the west side of Fort Collins that are in an area of increased poverty. When many of these areas were built, there was little thought given to storm drainage. Therefore, many homes were constructed immediately adjacent to these smaller stream channels and were not elevated or protected. Many of these areas have had improvements made and the City's Master Drainage Plan identifies capital projects to reduce potential flooding. The map also shows areas in the north part of town that are lower-income and are more susceptible to flooding. These areas contain older homes in historically significant neighborhoods. Protecting these neighborhoods is vital to Fort Collins.

To address areas like these, and other flood-prone parts of the city, Fort Collins has a comprehensive stormwater and floodplain management program that focuses on reducing the possibility of floods to the entire area. This program includes a Floodplain Management Public Information Committee, comprised of interdepartmental staff and external stakeholders. Fort Collins is one of the highest rated communities nationwide (Class 2) based on FEMA's Community Rating System. Since 1995, the City has spent \$100 million on stormwater improvement projects. Since 1988, over 2,500 structures are no longer mapped in the floodplain due to these projects. However, there are still over 1000 structures in the 100-year floodplain, with over half in the Old Town Drainage Basin. Urban flooding is an issue in Old Town as well, where stormwater systems are undersized. The homes in the Old Town Drainage Basin are generally more expensive, but there are students and families who rent basement apartments in the Old Town area who may have lower incomes and whose housing is susceptible to flooding. Some older areas on the west side of Fort Collins have homes that were not elevated or protected when constructed adjacent to small stream channels. Many improvements have been made and the City's Master Drainage Plan identifies additional capital projects. Outreach about flood hazards and safety includes a mailer to all property owners and occupants in the floodplain with information on flood safety, flood warning, property protection, flood insurance, etc.; Spanish-language content available online; education in schools; booths at local events; outreach to realtors and homeless service providers; flood awareness videos; and bus bench messaging.

Hazard Mitigation

Additionally, the City has adopted the Larimer County Multi-Jurisdictional Hazard Mitigation Plan and completes an annual report on mitigation actions. The Disaster Mitigation Act requires that each participating jurisdiction engage in the planning process and officially adopt the multi-jurisdictional plan

to be eligible for FEMA Hazard Mitigation Assistance grants. The jurisdictions that chose to participate in the planning process, including Fort Collins, were required to meet strict plan participation requirements. The Plan is a multi-jurisdictional pre-disaster multi-hazard mitigation plan that's purpose is to guide the county towards greater disaster resistance, while respecting the character and needs of residents. Larimer County has had the most federally declared disasters out of all counties in the State of Colorado since 1965. This is mostly due to the three large river systems within the County and the large amount of wildland urban interface land leading to significant wildfire potential, the same hazards that most impact Fort Collins.

The Plan process included significant public outreach, including a survey, workshops, and public review period. The Hazard Plan includes demographics information and social vulnerability indices in the development of mitigation strategies. The hazards addressed in the Plan are biological hazard, civil disturbance, dam inundation, drought, earthquake, erosion/deposition, flood, hazardous materials incident, landslide/rockslide, spring/summer storm, tornado, utility disruption, wildfire, and winter storm. The events rated most likely to occur include biological hazard, flood, seasonal storms, and wildfire. The Plan also discusses climate disruption considerations and how this will impact the occurrence and severity of natural hazards, and notes that specific populations, particularly those who are limited income, children, elderly, and disabled, will likely be impacted by the effects of climate disruption disproportionately, compared to other populations.

Hazard Mitigation Plan Implementation

Some actions the City has taken, in collaboration with partners, to implement the Hazard Mitigation Plan include:

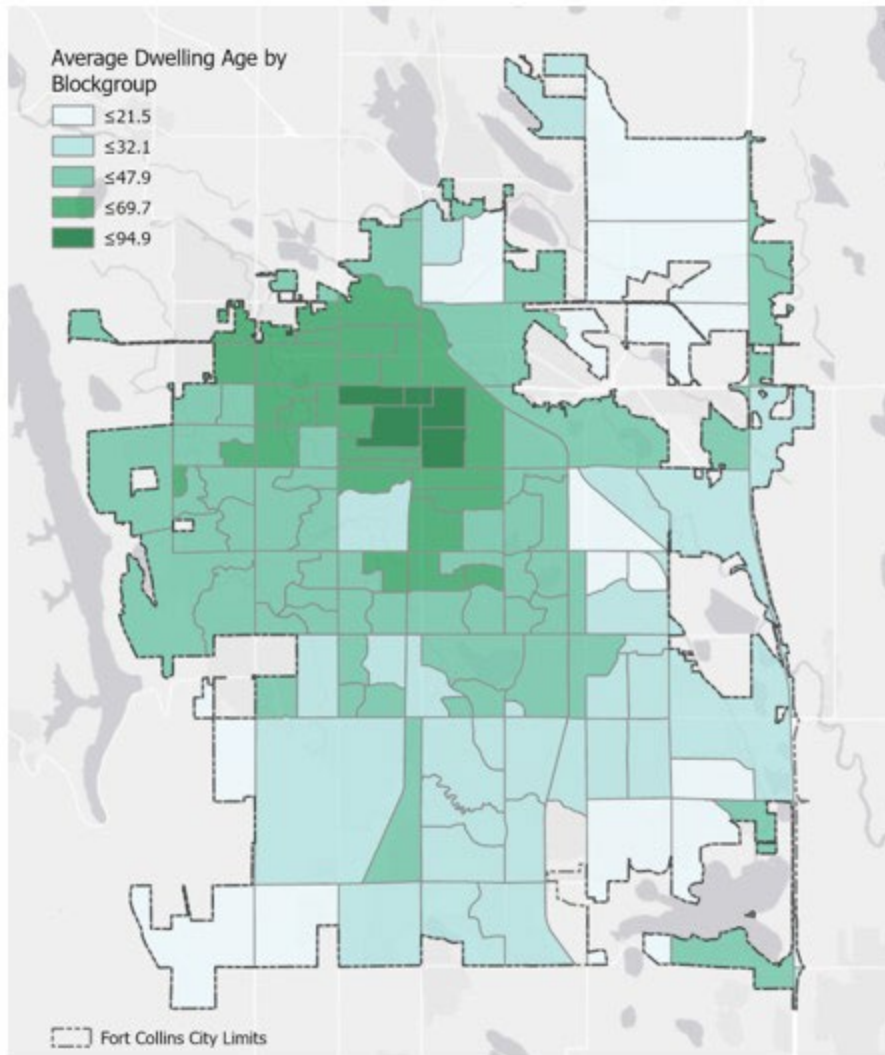
- Green Infrastructure policies and outreach: All new development is to install flood mitigation measures. City Capital projects now include Green Infrastructure as one of their flood mitigation control measures. A Green Infrastructure Implementation Manual has been adopted and is widely used.
- Low Impact Development Retrofits: Improve water quality, reduce urban flooding and enhance resiliency by retrofitting green infrastructure into existing City regional drainage facilities. Ex: City capital project in downtown area will address flooding by incorporating Green Infrastructure into a large storm sewer system. Though the Downtown Sewer Project will be mostly using a traditional sewer system to handle large flooding events, a hybrid system will be used to address water quantity and quality.
- Training in Disaster Management Large Scale Incidents: City staff participate in disaster preparedness and response training and exercises based around natural disasters that impact water and electric utilities.
- Public Education and Awareness: Education and outreach for drought, flood, severe storm, severe winter weather, and wildfire for residential and business communities. Education includes promotion of NoCo Alert, which provides reverse 911 calls, texts, and emails to advise the public about local emergency incidents.

- Stormwater Master Planning: Utilities Stormwater Engineering staff, supported by external consultants, will complete important updates to portions of six Stormwater Basin master plans over the 2025-2026 planning period.

YEAR STRUCTURE BUILT	ALL HOUSING UNITS		OWNER OCCUPIED		RENTER OCCUPIED	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
2020 or later	421	0.60%	240	0.70%	181	0.50%
2010 to 2019	9,915	14.20%	3,739	10.30%	6,176	18.30%
2000 to 2009	13,478	19.30%	7,910	21.90%	5,568	16.50%
1980 to 1999	24,425	34.90%	13,942	38.60%	10,483	31.00%
1960 to 1979	15,806	22.60%	7,364	20.40%	8,442	25.00%
1940 to 1959	2,900	4.10%	1,475	4.10%	1,425	4.20%
1939 or earlier	3,008	4.30%	1,469	4.10%	1,539	4.60%
Total	69,953	100.00%	36,139	100.00%	33,814	100.00%

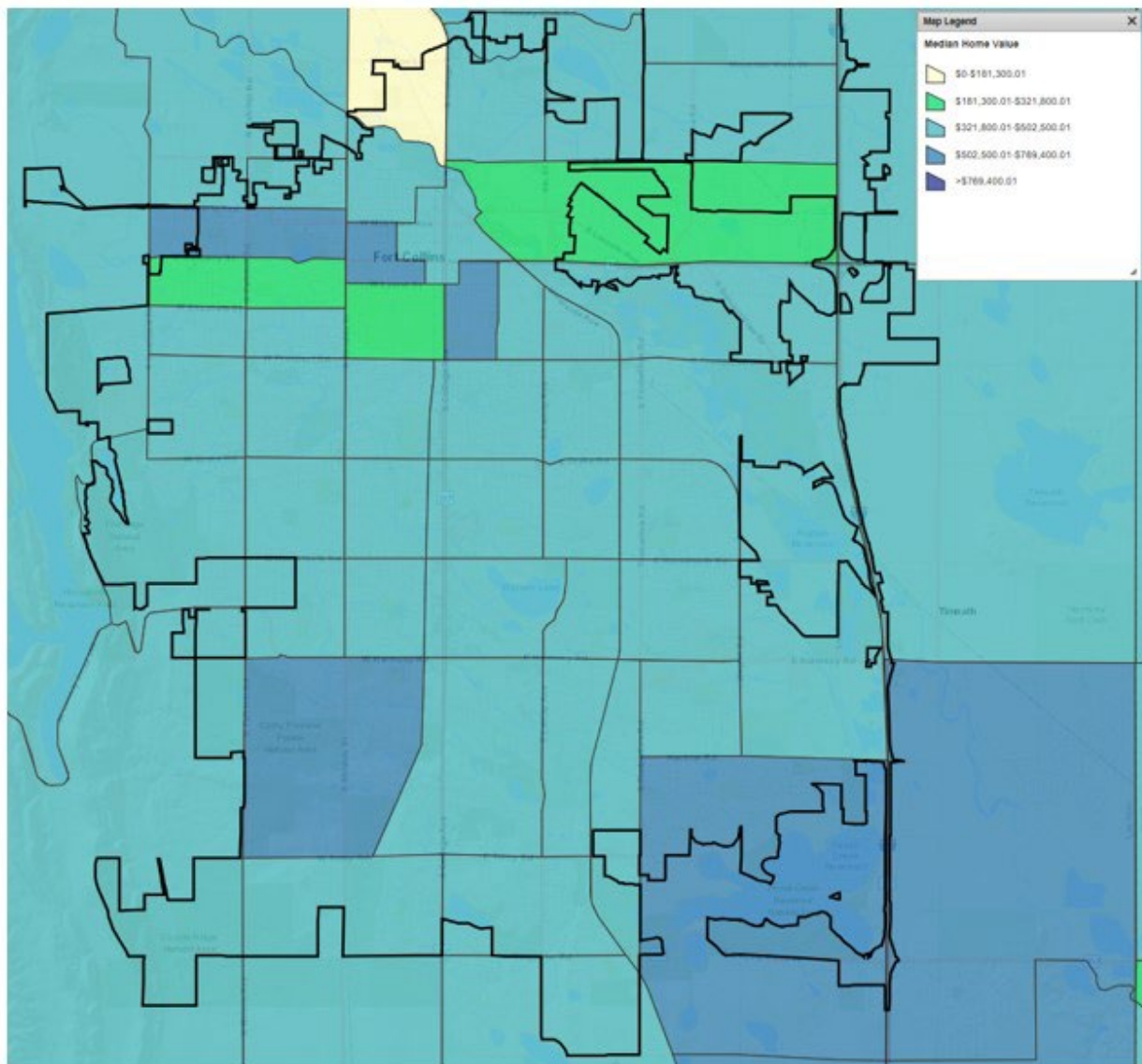
Source: ACS 2022 5-Year Estimates, Year Structure Built

Age of Housing Data



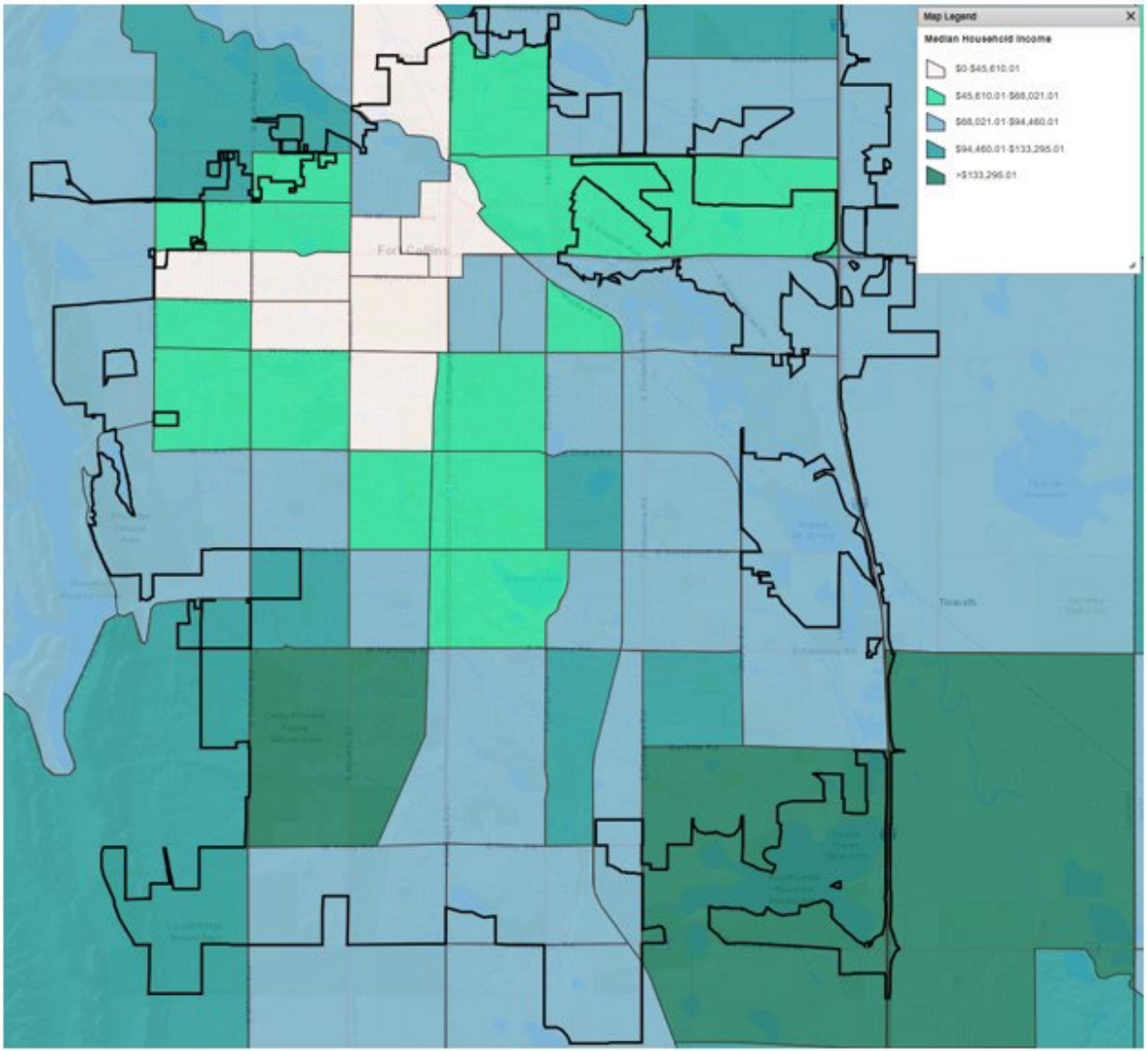
Source: City of Fort Collins GIS

Average Dwelling Age by Block Group Map



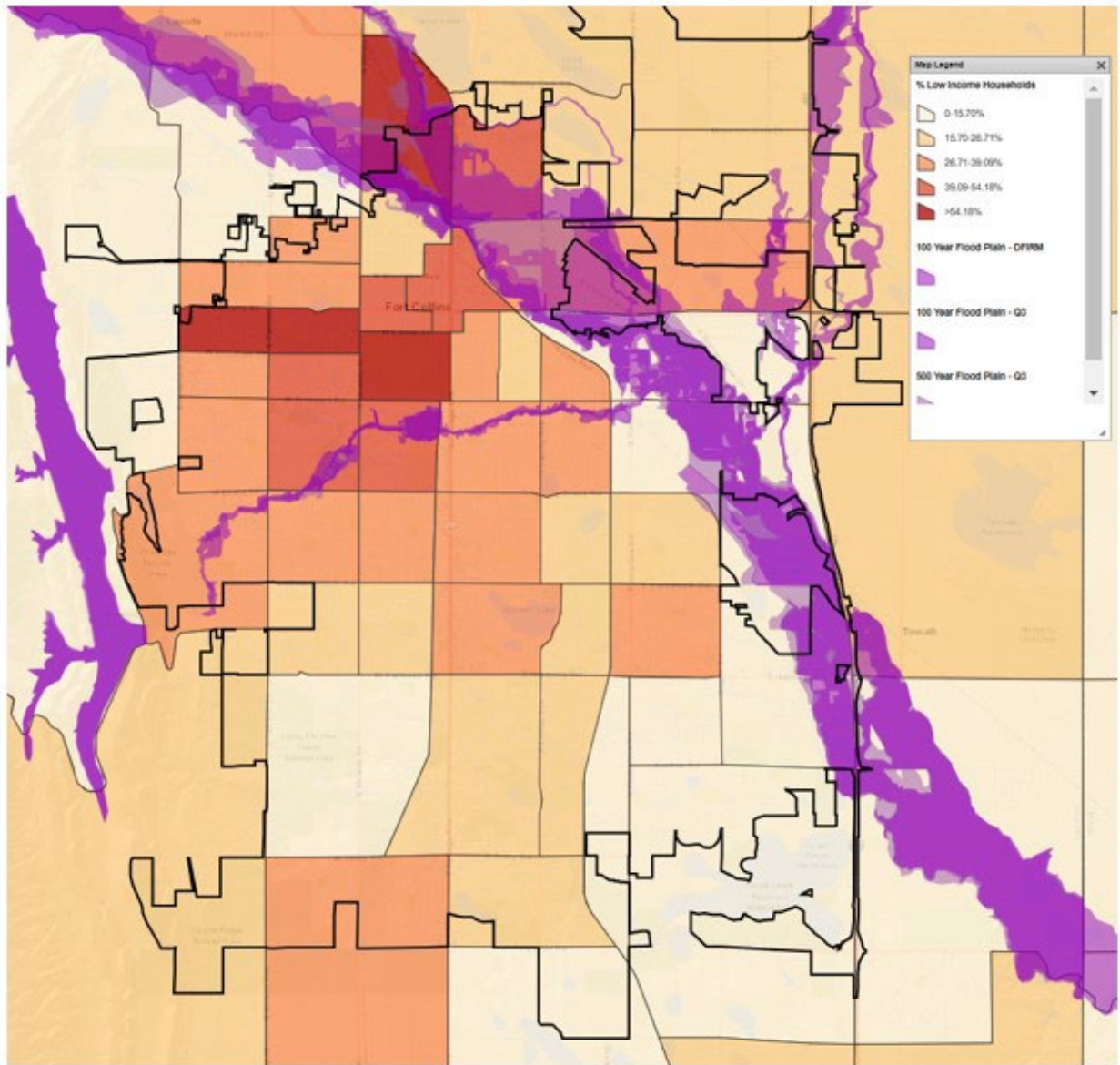
Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Median Home Value 2025



Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Median Household Income 2025



Source: CPD Maps (<https://egis.hud.gov/cpdmaps/>)

Flood Plain Map with Low-Income Households 2025

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the specific needs in the City and describes strategies the City will undertake to serve those needs. The sections of the Strategic Plan include: Geographic Priorities, Priority Needs, Influence of Market Conditions, Anticipated Resources, Institutional Delivery System, Goals, Public Housing, Barriers to Affordable Housing, Homeless Strategy, Lead Based Paint Hazards, and an Anti-Poverty Strategy.

The City has no geographic priorities; funds are allocated based upon need priorities and goals.

Needs include increasing affordable housing inventory, preserving existing affordable housing, sheltering and services for people experiencing homelessness, and preventing homelessness by providing housing stability. Goals of the Plan address these needs and were developed through extensive public outreach and engagement, along with data from the Needs Assessment and Housing Market Analysis.

Market conditions show steadily increasing population, with stable rates of poverty, indicating a continuing need for additional affordable housing and services for the lowest-income individuals and households. Obstacles to affordable housing include rising construction costs, land costs, and mortgage interest rates, property taxes, and insurance rates. The City has adopted the Housing Strategic Plan, which addresses obstacles through a variety of strategies, including changes to the Land Use Code and incentives for affordable housing.

The City anticipates approximately 8.5 million dollars in CDBG and HOME, combined, over the next five years. The City will also make available approximately 150,000 dollars annually from the Affordable Housing Fund to supplement federal dollars and fulfill match requirements. The City also provides Human Service Program and Homelessness Response Program funds to support additional projects with city-wide benefit. These projects are not listed in the Annual Action Plan as they are supported exclusively with local dollars.

The institutional delivery structure is comprised of the City and subrecipients. The City is also part of a strong partnership of public and private agencies that work together to address the housing and non-housing community development needs of Fort Collins.

Housing Catalyst completed a Section 18 disposition of its public housing in 2024. Public housing residents were engaged and involved in the disposition process and were provided Housing Choice Vouchers.

The City has made homelessness central in its Social Sustainability Department work plan and has a Homelessness Lead Specialist on staff. The newly developed Homelessness Response Priorities Platform outlines how the City will support homelessness shelter, services, and prevention. The City is a leading member of a coordinated effort between City departments, local service providers, and local organizations to address homelessness.

Many homes in Fort Collins may still contain lead-based paint. The City adheres to requirements that all buildings built prior to January 1, 1978 have a lead hazards assessment when federal funds will be used to purchase or rehabilitate the property. If lead is detected, the project must include lead hazard containment or abatement in accordance with HUD's Lead Rule Compliance Advisor.

The City has a comprehensive set of plans, from the overarching City Plan to department-specific plans, which include measures to address poverty and ensure all residents have utilize local amenities and resources.

Fort Collins has well-established procurement, contracting, and monitoring processes that ensure subrecipients meet the established goals and outcomes for the project, program, or services funded by the City.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-wide
	Area Type:	Activity is conducted City-wide
	Other Target Area Description:	Activity is conducted City-wide

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Fort Collins does not target CDBG or HOME funding to specific geographies within the City. Funds are allocated based upon need priorities and goals.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Activity is conducted City-wide
	Associated Goals	Increase the supply of affordable housing units Preserve existing affordable housing Provide administrative support to federal programs
	Description	Based on the market analysis and the needs analysis research and data prepared for the Consolidated Plan there is a shortage of affordable rental housing for the populations listed above, which requires investment in new units. There is also need to preserve existing affordable housing and it is more cost effective to maintain existing housing than to replace it with new housing that is substantially more expensive to construct. The City has conducted a number of surveys and studies to determine which needs are the most pressing for the low-income population in the community.

	Basis for Relative Priority	All identified needs are high priority for the use of CDBG and HOME funds. Development and rehabilitation of housing are high-cost activities that require significant investment to complete.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence
	Geographic Areas Affected	Activity is conducted City-wide
	Associated Goals	Provide emergency sheltering and services Provide administrative support to federal programs
	Description	Individuals and families experiencing homelessness represent the highest sheltering and service needs in the city. The negative effects of homelessness make it imperative that the City address those needs in a comprehensive and collaborative manner.
	Basis for Relative Priority	All identified needs are high priority for the use of CDBG and HOME funds. Investing in shelter and services for people experiencing homelessness provides cost savings to the community as a whole.

Narrative (Optional)

The high priority needs include both housing, non-housing community development, and special population needs. The City of Fort Collins has developed and managed a robust Citizen Participation process to solicit resident and service provider input on priority needs. The City has integrated that Citizen Participation process with several substantial efforts to acquire data on the scope of those needs. City Plan, plus the Economic Health Strategic Plan, the Social Sustainability Strategic Plan, the Social Sustainability Gaps Analysis, the Housing Affordability Policy Study, and the Housing Strategic Plan

all provide data and/or recommendations for City actions to address the needs of both affordable housing and non-housing community development needs. These various findings have been incorporated into the analysis in both the Needs Analysis and Market Assessment sections of the Consolidated Plan. This compilation has been used to frame the various responses and proposed priorities and actions in the Strategic Plan Section and is used to structure the Annual Action Plans.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Currently, Housing Catalyst is providing on Tenant Based Rental Assistance (TBRA) with alternate funding sources and HOME-ARP subrecipients are providing medium- and short-term rental assistance as part of their Supportive Services contracts. In the future, the City may spend HOME funds on TBRA as part of a strategy to serve limited income renter households. Low vacancy rates, rising rents, and closed waitlists for subsidized housing all point to the need for more income-restricted rental opportunities, especially for the lowest income households. There are few transitional housing options and TBRA programs can also help households transition from homelessness to permanent housing.
TBRA for Non-Homeless Special Needs	Market pressures on the private rental market have raised rents and reduced inventory, making it more difficult for limited income households to find rental units that they can afford. TBRA could be used to help clients of these agencies find affordable, decent, and safe housing while on the waitlist for existing Section 8 and other rental assistance programs.
New Unit Production	As noted in the Housing Needs Assessment there is a gap of 5103 rental units for households earning less than \$50,000. New construction of affordable rental units can help reduce these gaps. The stock of for-sale affordable units is very low. Households at 50–80% AMI may benefit from programs such as Habitat for Humanity, or through construction of units priced for sale at \$350,000 or less.
Rehabilitation	Twenty eight percent of owner-occupied units in Fort Collins were built in 1980 or before, while 34% of rentals were built in 1980 or before. Units constructed before 1980 may be in need of rehabilitation and upgrades, and are more likely to contain lead-based paint. Housing providers indicate that there are a significant number of rental and ownership units that would benefit from repairs, upgrades, improved energy efficiency and safety modifications. Older units occupied by low- and moderate-income homeowners may benefit from the Larimer County Home Improvement housing rehabilitation program.
Acquisition, including preservation	Opportunities may develop for affordable housing providers to acquire market-rate properties and convert them to housing for low- and moderate-income households. This is a cost-effective approach for providing more affordable, decent rental units. However, there are no known acquisition projects in the pipeline of projects anticipated by local affordable housing providers.

Table 49 – Influence of Market Conditions

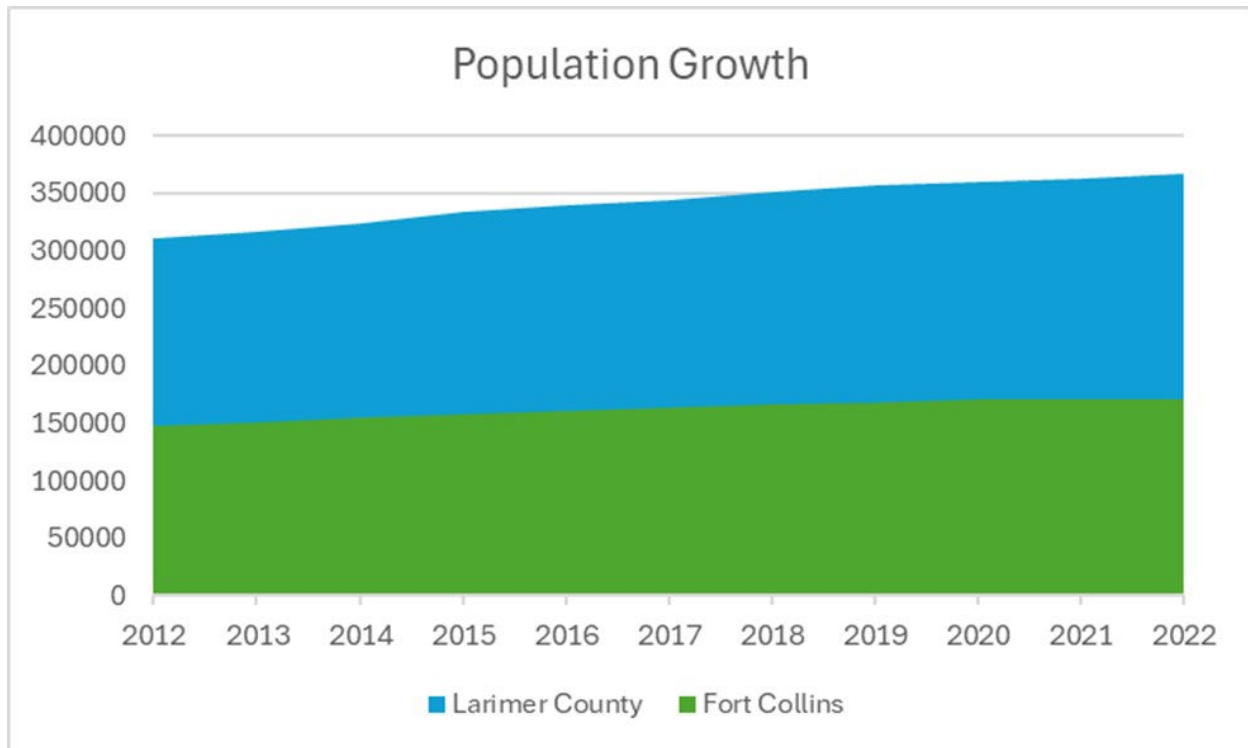
Total Population

According to the Colorado Department of Local Affairs (DOLA), between 2012 and 2022, the population of Fort Collins grew by approximately 24,000 people while Larimer County grew by nearly 56,000 people. As evidenced in the chart below, the population of Fort Collins is growing at a slower rate than the County.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Larimer County	310,951	316,338	324,126	333,444	339,130	344,187	350,663	356,799	359,920	362,774	366,843
Fort Collins	148,016	150,727	154,354	158,003	160,021	163,579	166,382	168,275	170,036	170,199	171,848

Source: Colorado Department of Local Affairs, Population Totals for Colorado Municipalities

Total Population



Population Growth

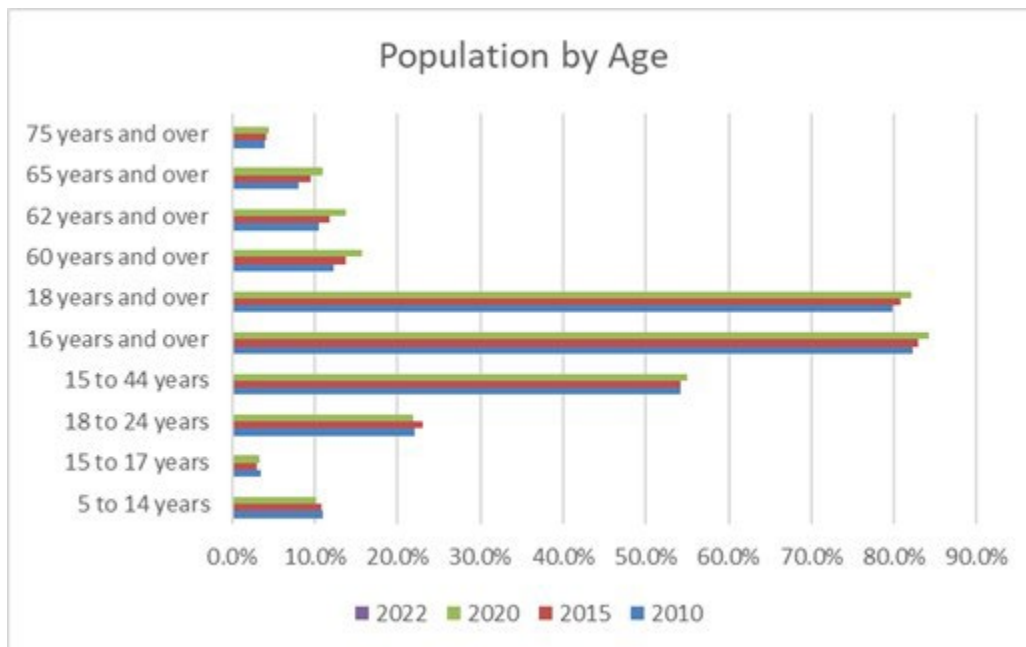
Population by Age Range

The following table shows the percent of residents in Fort Collins by age range. While the number of persons in each range is expected to grow, Fort Collins is expected to see growth in the population over 60 years of age. Currently, there are slightly more people 60 and over than there are under 17.

	2010	2015	2020	2022
5 to 14 years	11.0%	10.7%	10.1%	9.8%
15 to 17 years	3.5%	3.0%	3.2%	3.2%
18 to 24 years	22.0%	23.0%	21.9%	22.4%
15 to 44 years	54.2%	54.2%	55.0%	56.0%
16 years and over	82.2%	82.9%	84.2%	85.2%
18 years and over	79.8%	80.8%	82.1%	83.1%
60 years and over	12.2%	13.7%	15.7%	16.4%
62 years and over	10.4%	11.8%	13.7%	14.2%
65 years and over	8.0%	9.4%	10.9%	11.6%
75 years and over	4.0%	4.1%	4.4%	4.6%

Source: ACS 5-Year Estimates, Age and Sex, Table ID: S0101

Population by Age Range



Population by Age Change

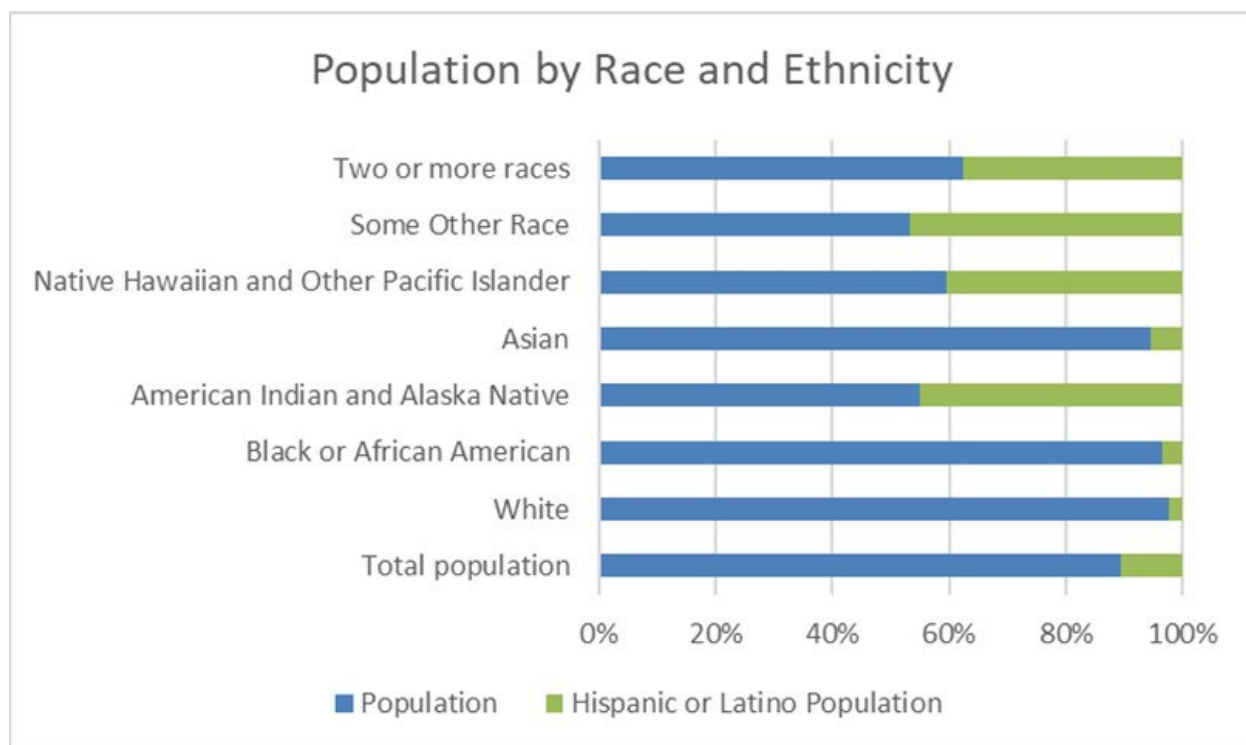
Population by Race and Ethnicity

The demographics of Fort Collins are anticipated to experience similar trends to the rest of the country, moving toward a more multicultural population. Currently, roughly 80% of Fort Collins residents identify their race as white, and ethnicity as non-Hispanic. The largest minority group in Fort Collins is persons of Hispanic descent, at 11.7% of the total population. The percent of persons who are Hispanic in Fort Collins is consistent with Larimer County (12.7%) but lower than the state of Colorado (22.5%).

Race	Population	Percent	Hispanic or Latino Population	Percent
Total population	169,248	100%	19,857	11.7%
White	136,612	80.7%	3074	2.3%
Black or African American	2,068	1.2%	74	3.6%
American Indian and Alaska Native	1,657	1.0%	1359	82.0%
Asian	6,258	3.7%	357	5.7%
Native Hawaiian and Other Pacific Islander	439	0.3%	300	68.3%
Some Other Race	4,751	2.8%	4145	87.2%
Two or more races	17,463	10.3%	10548	60.4%

Source: 2022 ACS 1-Year Estimates Demographic and Housing Estimates, Table ID: DP05

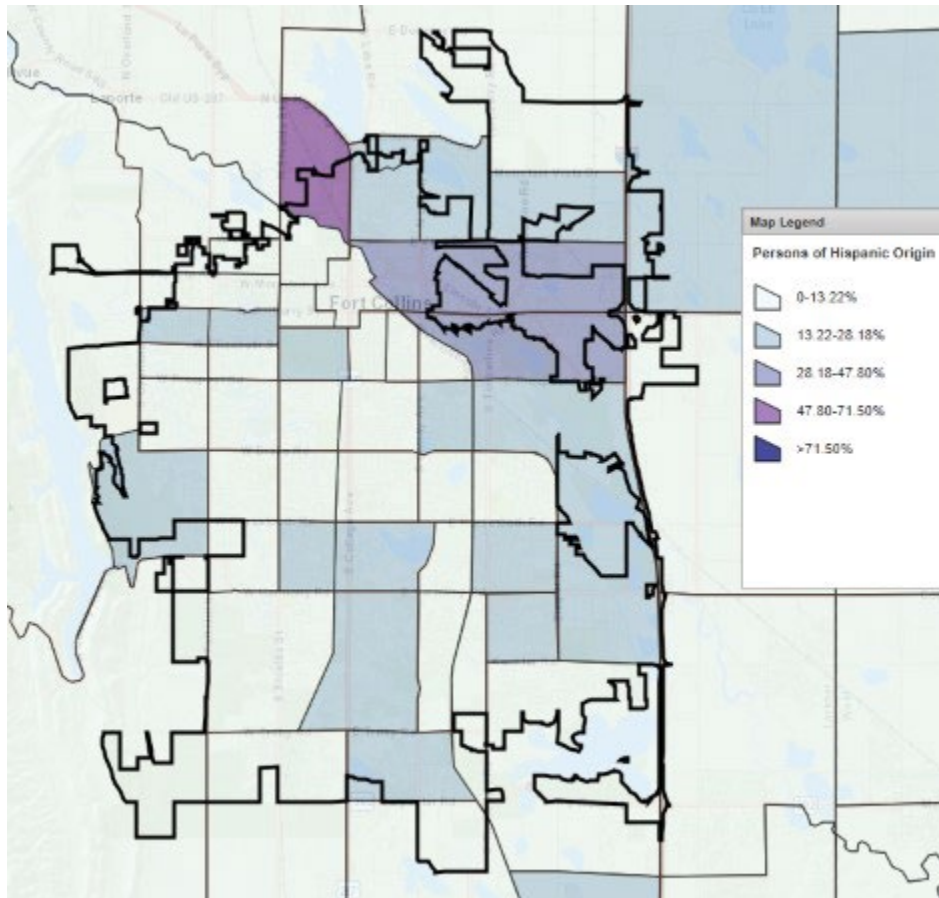
Population by Race and Ethnicity



Population by Race and Ethnicity Percents

Hispanic Origin by Census Tract

The following map shows Hispanic persons are concentrated in census tracts in northern Fort Collins. These census tracts are reflective of the Buckingham, Andersonville, and Alta Vista neighborhoods that have historic roots for the Hispanic population, as well as the Hickory Village area.



Source: HUD CPD Maps, <https://egis.hud.gov/cpdmaps/>

Hispanic Origin by Census Tract

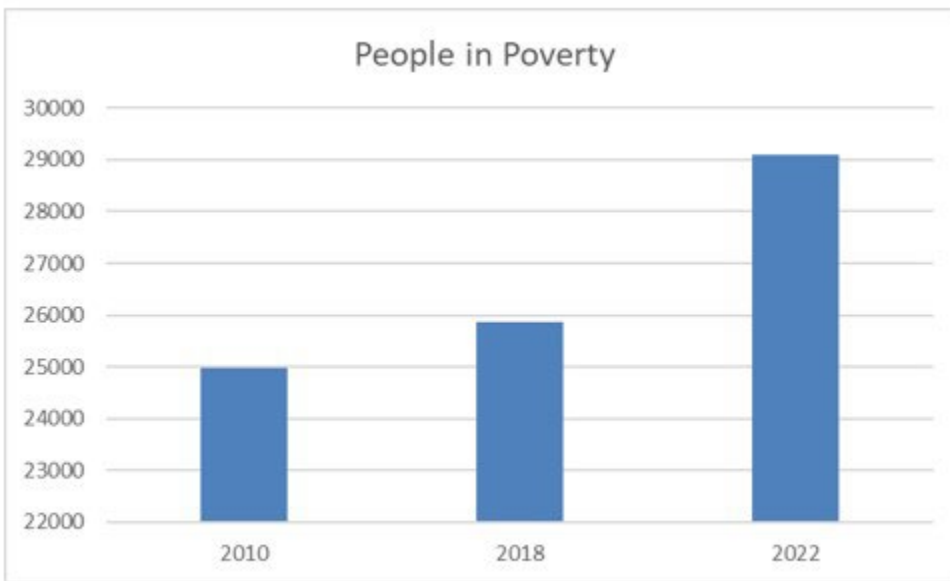
Poverty

The following tables provide information about persons in poverty living in Fort Collins. The number of persons in poverty has grown from 24,988 in 2010 to 29,102 in 2022. The poverty rate, however, has remained consistent, with the overall rate hovering around 18%. Poverty rates for children and people who are employed have remained consistent. The rate for seniors has risen slightly, which could be contributed to the aging population in Fort Collins and the higher percentage of seniors than previous years. ACS data estimates that 22.9% of all female-headed households have incomes at less than 100% of the poverty level in Fort Collins. This is higher than the overall poverty rate for the city.

	2010		2018		2022	
People in poverty	Number	Rate	Number	Rate	Number	Rate
Total	24988	18%	25861	17%	29102	18%
Children	3706	13%	3298	11%	4027	14%
65 Years and up	735	6%	1248	8%	1759	8%
Employed	9178	13%	11476	13%	12812	14%

Source: 2010 and 2022 ACS 1-Year Estimates, 2015 ACS 5-Year Estimates

Poverty Rate



Source: 2010 and 2022 ACS 1-Year Estimates, 2015 ACS 5-Year Estimates

People in Poverty

Poverty by Race and Ethnicity

The estimated median household income in Fort Collins is highest for Asian and non-Hispanic white residents at \$101,962 and \$80,008 respectively. Median household income for African American and Hispanic households is roughly \$20,000-\$40,000 less than non-Hispanic white and Asian households. Roughly 1 in 4 nonwhite households earn less than \$50,000 annually.

	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	White Alone, Not Hispanic or Latino	Hispanic or Latino
Less than \$25,000	18%	14%	24%	41%	15%	15%	18%	19%
\$25,000-\$49,999	16%	7%	11%	0%	24%	17%	17%	18%
\$50,000-\$74,999	28%	26%	11%	6%	18%	12%	13%	20%
\$75,000-\$99,999	17%	10%	13%	0%	8%	8%	12%	7%
\$100,000-\$149,999	14%	21%	17%	0%	20%	34%	16%	21%
\$150,000 or more	6%	22%	24%	53%	15%	14%	24%	15%

Source: 2022 ACS 1-Year Estimates, (using 2022 Inflation-Adjusted Dollars), B19001

Income by Race and Ethnicity

Disability	Statistic
People with a Disability	15,599, 9.3%
Percent with a disability by age	35-64 = 7%, 64-74 = 11.3%, 75+ = 37.9%
With a hearing difficulty	3452 people
With a vision difficulty	1169 people
With a cognitive difficulty	8812 people
With an ambulatory difficulty	3617 people
With a self-care difficulty	1339 people
With an independent living difficulty	5368 people
People with a Mental Health Disorder Disability	

Source: 2022 ACS 1-Year Estimates

Population with Disabilities

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City's goal in allocating funding is to enhance Fort Collins' livability by addressing needs among our citizens who are income-challenged. Stabilized households increase neighborhood quality. That, in turn, leads to a healthier, more vibrant Fort Collins. Through the Competitive Process, the City of Fort Collins allocates federal and local funds to eligible housing, community development, human services, and related activities.

The two general activity categories used to move forward successful funding proposals are:

- **Housing:** Acquisition and construction of income-restricted housing projects, including land purchase, housing rehabilitation, and certain soft costs related to housing development. Properties must be located in Fort Collins.
- **Public Service:** Nonprofit agencies serving a majority of people (51% or more) whose income is 80% or below the Area Median Income (AMI) and living within Fort Collins city limits.

Funds are allocated to nonprofit agencies, housing providers, and other entities serving Fort Collins residents, a majority of which are low-and moderate-income households. Federal dollars leverage additional funds in many of the projects completed as part of the Consolidated Plan. Since these funds are limited, they are often only a portion of the funds our partners utilize to complete a project. By requiring partners to leverage these funds with other resources, the City of Fort Collins can maximize the impact of these funds in meeting its goals. Additionally, the City contributes Affordable Housing Fund (AHF), Human Services Program (HSP), and Homelessness Response Program (HRP) monies from the City's General Fund and Keep Fort Collins Great tax (KFCG) to further the goals of the Consolidated Plan and provide required match to the HOME program. Available amounts vary with budget cycles and economic conditions. Only federally-funded projects are reported in the Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,152,451	85,261	523,639	1,761,351	4,800,000	For CDBG, proposals must meet one of the three national objectives: 1) benefit low- and moderate-income persons, 2) aid in the prevention or elimination of slums or blight, and/or 3) meet community development needs having a particular urgency. Fort Collins funds public service and housing activities with CDBG.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	650,489.56	146,479	0	796,969	2,800,000	Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, and certain costs related to housing development.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Acquisition Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	347,367	0	0	347,367	1,152,633	The Fort Collins Affordable Housing Fund (AHF) is a set-aside of general fund monies that can be used for affordable housing programs and projects within the City of Fort Collins. AHF dollars reported here are those used in conjunction with federal dollars to support CDBG and HOME projects/activities. Additional AHF funds are available for City-only funded projects.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME and CDBG funds are leveraged in Fort Collins with the Affordable Housing Fund (AHF), Human Services Program (HSP), and Homelessness Response Program (HRP) monies. HSP funds are used to support human services needs in Fort Collins that do not receive CDBG; HRP funds are used to support sheltering and services for people experiencing homelessness; and AHF funds support housing projects alone or in conjunction with federal dollars. These funds are also distributed through the annual Competitive Process. Recipients of CDBG, HOME, AHF, HRP and HSP also leverage City-allocated funds with many other local, state, and federal sources. Sources of leverage include debt, Low Income Housing Tax Credits, State of Colorado HOME funds and State Housing Development Grant funds, Federal Home Loan Bank Board funding (FHLBB) grants, United Way funding, and other foundation and donation funding. By encouraging applicants to leverage CDBG and HOME funds with as many

other sources as possible, the City is able to provide funding to projects serving more residents of Fort Collins. Social Sustainability Department staff track all HOME eligible match funds to ensure the 25% match requirement is met.

In PY25 39 human service programs/projects will be supported with HSP funds, and 5 homelessness shelter programs/projects will receive HRP funds. Two home repair programs will receive AHF only. Two additional housing applications were unfunded.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Fort Collins has a land bank program that currently holds four parcels totaling about 40 acres for the future development of affordable housing. Two prior parcels have been sold to develop affordable housing. The City partnered with a developer and a community land trust to build 54 permanently affordable for-sale townhomes on one of the parcels sold. This project is constructed and being offered for sale for \$290,000 which is much lower than similar market-rate townhomes.

The Land Bank Program holds two options for the purchase of additional land. The 2024 budget provided funds to exercise one of these options which will purchase 5 acres of land in the northeast quadrant of the City. The City expects to exercise this option and purchase the 5 acres in 2025. The other option's term runs through 2026. The Social Sustainability Department will submit a budget request for funding to exercise this option in the 2026 budget process.

The Downtown Development Association partnered with the local housing authority, Housing Catalyst, by providing land under a 99-year lease for 79 units of work force housing that opened in January 2023. These two partners are looking for more ways to leverage publicly owned land. Currently, a City-owned parking lot is being evaluated for affordable housing development.

Discussion

Staff, the Human Services and Housing Funding Board, and the Affordable Housing Board (housing applications) review all funding proposals. Housing applicants are invited to make video presentations about their projects to both boards. Funding recommendations are made and provided to City Council, which considers the recommendations at a public meeting and makes final funding allocation decisions. Staff then works with grantees on additional due diligence items and contract execution.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Housing Catalyst	PHA	Public Housing Rental	Jurisdiction
NEIGHBOR TO NEIGHBOR, INC.	Non-profit organizations	Rental public services	Jurisdiction
CATHOLIC CHARITIES AND COMMUNITY SERVICES OF THE ARCHDIOCESE OF DENVER, INC.	Subrecipient	Homelessness public services	Region
Crossroads Safehouse	Non-profit organizations	Homelessness public services	Region
Family Housing Network of Fort Collins, Inc.	Non-profit organizations	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Fort Collins is part of a strong partnership of public and private agencies that work together to address the housing and non-housing community development needs. The City and partners have invested substantial resources to develop plans and policies that ensure a comprehensive service delivery structure to meet the needs of Fort Collins residents of all incomes. In addition to the list above, the City supports a variety of other nonprofit service providers with local funds and collaborates across organizations for provision of comprehensive, coordinated services for people experiencing homelessness. This collaborative service delivery model has been effective at delivering services to the low-income populations.

Due to increased cost of living, stagnation of incomes, and long-term financial impacts of the pandemic, there is an increasing need for lower cost housing and supportive services, particularly for lower income households and people experiencing homelessness. The primary gap in the delivery system is financial resources to deliver housing and/or services to all who need it.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X		X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
Other			
Nutrition	X	X	X

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The service delivery system provides multi-point and collaborative outreach and intake for the array of housing and supportive services available in Fort Collins. The City maintains strong partnerships, through funding and/or collaboration, with homeless service providers including Homeward Alliance, Outreach Fort Collins, Catholic Charities, Fort Collins Rescue Mission, Family Housing Network, SummitStone Health, and Housing Catalyst, as well as City of Fort Collins Police, Special Agency Session, and Natural Areas Rangers. Colorado Health Network serves any HIV-positive person living in their designated service area, which includes Larimer County, regardless of housing status. Fort Collins Rescue Mission is

set to expand and relocate from its present 89-bed facility in downtown to a 38,000-square-foot location that will include 250 available beds, along with private spaces for intake and case management services and many other amenities. Fort Collins is a part of the Northern Colorado Continuum of Care (NoCO CoC), which spearheads the annual Point in Time Count, addresses racial disparities across the homelessness system, and facilitates a lived experience advisory council of people with current or past lived experience of homelessness.

The types of facilities and services available in Fort Collins include diversion and prevention, emergency shelters, transitional housing, and permanent supportive housing.

In addition to the agencies listed above, the Murphy Center serves as a single point of care where those in need may connect with agency representatives from a range of local service providers. The Murphy Center helps people apply to a variety of State programs including SNAP, TANF, Medicaid and senior assistance programs. The targeted population groups at the Murphy Center include people experiencing or at risk of homelessness, including individuals, families, veterans, and unaccompanied youth. Murphy Center also recently opened an on-site clinic to serve their clientele with health needs. Diversion, reunification, and housing first efforts have lowered the number of veterans and families experiencing homelessness.

Homelessness needs, facilities and services are discussed more in sections NA-40 and MA-30. Special needs facilities and services are covered in MA-35. Homeless strategy is covered in SP-60.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Fort Collins has a strong network of providers offering support, services, and care to people experiencing homelessness. Outreach Fort Collins provides street outreach; SummitStone Health Partners provides behavioral health care; Murphy Center provides day shelter and office hours for service providers including housing counseling, employment assistance, and supports for day-to-day living; Catholic Charities, Fort Collins Rescue Mission, Crossroads Safehouse, and Family Housing Network provide emergency shelter and supportive programming; Volunteers of America provides rapid rehousing to veterans; and Housing Catalyst provides long-term housing and administers vouchers; among others. The identified gaps in the service delivery system for people experiencing homelessness include landlord engagement for increased acceptance of vouchers, increased medical respite and emergency weather shelter beds, housing units for people with low incomes, and additional options for permanent supportive housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City has allocated approximately \$270,000 competitive annual funding specifically for homelessness response. Programs applying for these funds will no longer compete with other human service providers for limited Human Service Program funds. Homeless shelter and services and homelessness prevention are public service priorities for CDBG funding for the duration of this Consolidated Plan period.

The Neighborhood Services department's new Rental Registration program requires annual registration of most long-term rental properties within the city. Rental registration is one element of the City's new Rental Housing program, which supports landlords and tenants through education, grants, and other resources. One intended outcome of this program is to open communication between the City and rental property owners, which may provide an outlet for increased landlord engagement and voucher acceptance. The Rental Housing program has already provided more than \$200K in grants for landlords to make upgrades and repairs to their rental property.

The City will continue to support housing projects that meet the needs of people experiencing homelessness, limited-income households, and other special-needs populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable housing units	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$1,911,351 HOME: \$2,746,968.56 Affordable Housing Fund: \$1,500,000	Rental units constructed: 225 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit
2	Preserve existing affordable housing	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$2,000,000 HOME: \$500,000	Rental units rehabilitated: 110 Household Housing Unit
3	Provide emergency sheltering and services	2025	2029	Homeless	City-wide	Homelessness	CDBG: \$1,350,000	Public service activities for Low/Moderate Income Housing Benefit: 1125 Households Assisted Homeless Person Overnight Shelter: 3250 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide administrative support to federal programs	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Affordable Housing Homelessness	CDBG: \$1,300,000 HOME: \$350,000	N/A

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the supply of affordable housing units
	Goal Description	Increase both rental and ownership housing with the following priorities: mixed-income housing, permanent supportive housing, and/or housing with co-location of services (case management, childcare, etc.). Support projects that are close to transit, grocery, employment, and other amenities/resources. May include construction, acquisition, adaptive re-use, etc.
2	Goal Name	Preserve existing affordable housing
	Goal Description	Invest in preservation activities that maintain and/or improve affordable housing stock conditions and numbers. Includes rehabilitation of existing units and acquisition to prevent conversion to market rate. Rehabilitation efforts will extend the life of the preserved unit for a minimum of 15 years and support efficiency upgrades and healthy indoor and outdoor spaces for residents.

3	Goal Name	Provide emergency sheltering and services
	Goal Description	Support projects that provide emergency shelter, shelter-related services, and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization. May include extreme weather emergency sheltering.
4	Goal Name	Provide administrative support to federal programs
	Goal Description	Provide administrative support to CDBG and HOME Programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City plans to fund affordable housing development projects that will serve the following numbers of households through the following activities:

- Rental Units Constructed: 225 Household Housing Units (20% at 0-30% AMI, 10% at 31-50% AMI, 50% at 51-60% AMI, and 20% at 61-80% AMI)
- Homeowner Housing Added: 20 Household Housing Unit (100% at 61-80% AMI)
- Housing for Homeless Added: unknown Household Housing Unit (no projects in pipeline) (100% at 0-30% AMI)
- Rental Units Rehabilitated: 110 Household Housing Unit (30% at 0-30% AMI, 35% at 31-50% AMI, 35% at 51-60% AMI)

Each year the City supplements federal housing program dollars with over \$500,000 in local funds. The Affordable Housing Fund is used both in conjunction with, and separate from, CDBG and HOME funds to complete affordable housing projects in Fort Collins.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Housing Catalyst completed a Section 18 disposition of its public housing in 2024.

Activities to Increase Resident Involvements

Public housing residents were engaged and involved in the disposition process. Housing Catalyst educated public housing residents on the benefits of receiving Housing Choice Vouchers, including greater choice and mobility and homeownership opportunities.

Former public housing residents who are now voucher program participants continue to be eligible for JumpStart, the HUD Family Self Sufficiency program. The program supports participants in achieving their educational, employment, and financial goals while allowing them to build an escrow account that can be used toward a down payment on a home purchase. Voucher holders can also participate in Housing Catalyst' Resident Advisory Board for voucher programs.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Housing Catalyst has been designated a "High Performer" by HUD since 2001.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Fort Collins continues to see population growth that outpaces housing availability. Fort Collins is also home to Colorado State University, which has a population of over 33,000 undergraduate and graduate students studying on campus. The demand for student housing contributes to the lack of availability of rental housing for the community at large.

Recognizing obstacles in the City's Land Use Code, the City updated the housing aspects of the Code to allow for more housing types. Fort Collins has implemented a number of policies and practices to encourage the development of housing. The City updated its Affordable Housing Strategic Plan with a Housing Strategic Plan (2021) that attempts to address the entire housing spectrum. Some of those policies are specific to affordable housing and include expedited processing of affordable housing development review applications; residential height and density bonuses; parking reductions and no minimums for multifamily housing; reduced landscape sizing requirements; fee credits and deferrals for targeted affordable housing projects; and a City-funded Affordable Housing Fund, which can assist with financial support to offset various fees and exactions that new development must pay under existing City laws and regulations relating to new development. Because of the Taxpayer's Bill of Rights Amendment (TABOR), the City operates its utility service departments as enterprises, which means that if new water or sewer services are requested, the cost of those services—including plant investment fees and other capital expenditures—must be covered by revenues earned by the enterprise fund. It has been difficult to find ways to offset utility fees, however the City has made some progress with pilot programs that reward conservation and sustainable, efficient development of affordable housing. The City is intentionally reviewing impact fees to see the impact it has on development to look for ways to be housing supportive. The State passed a law that made accessory building units legal in most places which removed a big barrier to developing this housing type. Various Public Participation forums yielded comments that the perception is the planning and development review process is challenging for developers. With grant funding, the City is conducting a review of development processes to create a fast-track review track for affordable housing which eventually could be used for all development reviews. The goal of this study is to create a 90-day review of each permit phase to be compliant with the State's Proposition 123 guidelines.

The City has added Development Review Coordinators assigned to each project to help developers navigate the process. The City is considering adding technical assistance for building performance standards and economic development.

Fort Collins had adopted an occupancy regulation that stipulated the number of unrelated persons who may live in a residential unit. This law was known as the “U Plus 2” Ordinance. To comply with changes at the State level, this regulation was repealed.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In 2021, the City adopted a Housing Strategic Plan which encompasses strategies to address the entire housing spectrum from homelessness for market rate housing. It specifically incorporates the prior approved 2015-2019 Affordable Housing Strategic Plan (AHSP) priorities, which aimed at retaining and growing the City's affordable housing inventory. The Housing Strategic Plan includes 26 strategies and avenues for addressing the ongoing housing challenges in Fort Collins. While the plan is broad, the City continues to work under the guidance of the goals and strategies included in the AHSP for housing targeting lower income households.

This Plan envisions that everyone has healthy stable housing they can afford. The City identified the greatest challenges to achieving that vision as:

- Price escalation impacts everyone.
- There are not enough affordable units available for rent or purchase, or what is available and affordable isn't the kind of housing people need.
- The City does have tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet the goals.
- Job growth continues to outpace housing growth.
- Housing is expensive to build, and the cost of building new housing will likely continue to increase over time.
- It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic.
- Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent.

Strategies

To work on overcoming the challenges identified above, and to mitigate the high cost of development, the City is pursuing the following strategies:

- Continue to provide federal and City funds to housing developers to produce new and preserve existing affordable housing. Subsidy enables developers to produce rent-restricted units at below market rates.
- Seek to maintain or expand current levels of City funding for affordable housing, human and supportive services.
- Expand funding sources. A dedicated sales tax was passed in 2015, providing \$4 million over 10 years to be used for affordable housing construction and/or preservation. As this funding sunsets in 2025, the City is discussing other potential dedicated local funding sources. The City has been approved to participate in Proposition 123, which created a housing funding source at the state level. This funding requires municipalities to set a baseline of affordable housing and commit to a 3% annual increase in units over a three-year period. To date, nearly \$5 million in Proposition 123 funds has been allocated to Fort Collins in less than 2 years.

- Remove obstacles and reduce approval timelines for subsidized housing development. Starting in 2027, an expedited review process for affordable housing will also be required as part of compliance with Proposition 123. Affordable projects will be required to receive a decision within 90 days of project submittal. Staff are already working on improvements to processes to work toward this goal.
- Refine and expand development incentives. The City is currently pursuing housing-related changes to Land Use Code (LUC) regulations to remove obstacles to affordable housing development, increase housing supply across the spectrum, and improve housing variety and choice. Partner to support workforce housing. The City seeks to increase partnerships with local employers to provide workforce housing. The City has several projects with Elevation Community Land Trust (ECLT), a state-wide philanthropy-funded land trust, with the mission of providing permanently affordable homeownership opportunities. ECLT has purchased public housing units and is converting them to permanently affordable for-sale homes. ECLT has also purchased the BirdWhistle Townhomes and is selling individual homes to qualifying buyers. The City conducted a study of employer sponsored housing benefits to explore what could be done to support the City's workforce as well as the City's residents.
- Strategically release the City's Land Bank properties for development of affordable rental and ownership housing. Partnerships with developers aim to maximize the resource of the Land Bank parcels for affordable housing development and reinvest proceeds from the sale of existing parcels into new land holdings. The Land Bank Program holds two options for the purchase of additional land. The 2024 budget provided funds to exercise one of these options which will purchase 5 acres of land in the northeast quadrant of the City. The City expects to exercise this option and purchase the 5 acres in 2025. The other option's term runs through 2026. The Social Sustainability Department will submit a budget request for funding to exercise this option in the 2026 budget process.
- Build internal City capacity to support affordable housing. The City created an Internal Housing Task Force to seek enterprise-wide efforts to promote and incentivize affordable housing. The City added an Affordable Housing Executive team and has hired a data specialist.
- Complete regional collaborative projects. A benefit of the COVID-19 pandemic was that multiple levels of government worked together to coordinate their approach to response and recovery. The City has been active in passing recovery funds to partners through granting procedures already in place. ARPA funding has been committed to the Capital needs of two new affordable housing developments and provides emergency response, such as eviction prevention assistance. One of these developments, Heartside Hill Apartments, is under construction. Additionally, a collaborative group led by Homeward Alliance with representation from the City and County was awarded a state-level ARPA grant to develop a regional homelessness strategic plan. Work on this project has begun.

City Plan

The City has finished a major rework of its comprehensive plan, City Plan. The revised Plan focuses more on housing development than previous versions, as the ongoing lack of housing at all price points fuels

price escalation and strains the housing system. The Housing Strategic Plan is a component of City Plan. The City conducted a Land Use Code audit to identify ways to remove obstacles to the construction of housing options. Since then, staff and consultants have been working on a Land Use Code redraft starting with a focus on housing issues. The City continues to look at ways to provide additional incentives and to use land use code modifications to promote the production of affordable housing. These include:

- A Council-adopted citywide initiative to “operationalize City resources to build and preserve affordable housing.” This will support staff exploration of ways to reduce fees for affordable housing, leverage City assets including real estate and Urban Renewal Authority tools and pursue dedicated local funding.
- Working with a grant funded consultant to create an expedited (90 days or less) review process for affordable housing.
- Consider other regulatory policies that could promote the provision of rental housing for those with low- and very-low-incomes. This strategy may include ways to reduce obstacles to the use of accessory dwelling units.
- Strategies for addressing fair housing concerns including providing education and hosting training events.
- Evaluating a new State law removing occupancy restrictions and considering process improvements for extra occupancy approvals.
- Operationalizing a rental housing registration program combined with improved complaint-based rental inspections to support stable, habitable rental housing.

The City plans to use the policy tools above to lessen regulatory and policy impacts on affordable housing development, while expanding the resource base needed to increase the production and preservation of the affordable housing inventory in the City.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City has made homelessness central in its Social Sustainability Department work plan, and has developed a new Homelessness Response Priorities Platform. The Platform is a living document that outlines how the City will support homelessness shelter, services, and prevention. The City is a leading member of a coordinated effort between City departments, local service providers, and organizations to address homelessness. Network providers are trained to implement best practices, such as permanent supportive housing, rapid rehousing, and Housing First principles. The City provides financial and coordination support to agencies that provide outreach, shelter, and service provision.

Addressing the emergency and transitional housing needs of homeless persons

The City of Fort Collins provides financial and resource support to housing and homeless service providers and collaborates with the network of providers to ensure that emergency shelter and transitional housing opportunities are available to residents experiencing homelessness. The types of facilities and services available in Fort Collins include emergency shelters, overflow shelters, transitional housing, rapid rehousing and permanent supportive housing.

See below for specific information on Shelters, Transitional Housing, and Permanent Housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

There are significant challenges to decreasing the length of time homeless for households in Fort Collins, primarily due to the cost of housing and shortage of available affordable units. However, the City supports a variety of initiatives aimed at limiting the amount of time people experience homelessness.

- The City provides operating funds to agencies that help people experiencing homelessness make the transition to permanent housing and independent living. Agencies, including Housing Catalyst, Neighbor to Neighbor, SummitStone Health Partners, and Crossroads Safehouse provide permanent housing (including rapid rehousing and permanent supportive housing).
- Housing Catalyst developed and manages Redtail Ponds, a Permanent Supportive Housing (PSH) project that provides supportive services, life skills, case management, and counseling to its residents. Forty units target formerly homeless individuals, and twenty units are available for

those who fall within the 30-50% Area Median Income (AMI) range. Housing Catalyst's second 60-unit Permanent Supportive Housing development, Mason Place, opened in 2021.

- Volunteers of America Colorado (VOAC) serves veterans and their families with homelessness prevention and rapid re-housing services through the Supportive Services for Veteran Families (SSVF) Program. This program serves 140 veteran families annually with rapid rehousing and homeless prevention services. They also offer a program called Colorado Rapid Rehousing Re-Entry (COR3) which currently serves and can house up to 55 formerly incarcerated individuals per year. Referrals are received through the Department of Corrections and our Coordinated Entry System.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Human Services and Homelessness Priorities Platforms and the Consolidated Plan emphasize the need to support organizations that provide homelessness prevention services, cost of living reductions, and expand the supply of permanent supportive and affordable housing units.

- The Social Sustainability Department's Director is a governing board member for the Northern Colorado Continuum of Care which works with area healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. Partners involved in addressing discharge planning include the Larimer County Detention Center, UCHHealth, the Larimer County Foster Care System, SummitStone Health Partners, Housing Catalyst, and others. An increased focus on preventing homelessness post-discharge at the State and federal levels has helped increase awareness of this issue.
- The City provides funding to the Northern Colorado Coordinated Assessment & Housing Placement System (CAHPS) which provides assessment, navigation, case management and wrap-around services to house and retain housing for people on the by-name list.
- The City's Utilities department partners with Energy Outreach Colorado to provide energy bill assistance and weatherization. They also partner with Colorado Energy Office, Larimer County, Loveland utilities, Xcel Energy, and Platte River Power Authority to provide energy upgrades, inspections, efficiency installations, and comprehensive upgrades for air sealing, insulation, HVAC, windows and appliances
- Utilities recently added the Utilities Emergency Fund, which can allow up to \$500 once per year in utility bill assistance to households of any income that have a past-due balance.
- Utilities also partners with the Colorado Low-income Energy Assistance Program (LEAP) to provide income-qualified customers automatic enrollment into the City's Income-Qualified Assistance Program (IQAP). IQAP provides a 25% rate reduction on electric, water and/or wastewater utilities. Alternate entry into IQAP is available for households that income qualify

but are not eligible for LEAP. The program helps connect low-income customers with efficiency programs and education to help them save more on their utility bills and have increased comfort in their homes.

- Larimer County Community Corrections assists inmates with housing navigation, housing inspections, and other resource navigation to prevent homelessness upon discharge.
- Salvation Army of Loveland provides respite hotel vouchers to people experiencing homelessness who are being discharged from health care institutions so they may recover in a safe, private space.
- Crossroads Safehouse Road to Home Program offers rapid rehousing for clients exiting the shelter to prevent them from becoming homeless.

See below for additional activities carried out by the City and Housing Catalyst.

Strategies for reaching and serving people experiencing homelessness include:

- Conduct the annual PIT count to gather critical data on persons experiencing homelessness, spearheaded by the Northern Colorado Continuum of Care.
- Service providers will continue to track long-term homeless individuals and coordinate with the regional Coordinated Assessment and Housing Placement System (CAHPS) to assess individuals, find housing options, ensure supportive services, and provide supports for housing retention.
- Homeless service providers will continue to use the VI-SPDAT to identify who is at highest risk if they remain homeless and prioritize those individuals for housing placement.
- The City will continue to support Homeward Alliance and the Murphy Center, the one-stop-shop for services for people experiencing or at-risk of homelessness.
- Homeward Alliance will continue to provide clothing, tents, survival gear, food, and personal care items.
- SummitStone Health will operate a medical clinic at the Murphy Center, providing medical care, including preventive care, sick visits, and vaccinations.
- The City will continue to support Outreach Fort Collins (OFC), an on-the-street team that builds relationships with residents experiencing homelessness, service providers, businesses, and City services to address and de-escalate disruptive behaviors in their service area.
- Through their Mental Health Response Team (MHRT), Police Services will continue to help families and individuals in crisis receive appropriate services and increase the safety of those individuals and officers who encounter them.
- Through the Homeless Outreach and Proactive Engagement (HOPE) Team, Police Services will increase direct relationship-building with people experiencing homelessness and enhance the ability for people to receive services and resources.
- OFC, Homeward Alliance, and SummitStone Health will continue to maintain and distribute the Homeless Resource Guide, which lists information and bus routes for 40+ organizations that provide services to people experiencing homelessness.

- The City's Special Agency Sessions (SAS) will continue to support people experiencing homelessness who have received a quality-of-life violation (Camping, Trespass, Open Container, etc.). Defendants can receive case management and alternative sentencing in lieu of a fine or jail time.
- The City, NoCO CoC, and other partner agencies will continue to utilize the Built for Zero framework to address racial disparities across the homelessness system.
- The Lived Experience Advisory Council, a County-wide Council made up of 100% people with current or past lived experience of homelessness, will serve in an advisory role for homelessness programs across the County.
- The City will be a partner, along with other municipal and county governments, service providers, and people with lived experience of homelessness, in creating a strategic plan for homeless response for Larimer County, led by a consulting firm in two phases: creation of strategic plan and implementation of the plan regionally.
- The City and its partners will continue to enhance and evolve the Seasonal Overflow Shelter system, active during winter months, and fund an auxiliary shelter from November-April to increase nightly emergency shelter capacity for men. As the need grows, strategic planning around winter shelter response will create targeted goals for ensuring no one is turned away from shelter during inclement weather due to space constraints.
- The City will reassess emergency weather activation criteria to ensure we are both 1) in alignment with peer communities and 2) activating additional shelter capacity when overnight temperatures create a danger to life safety for people experiencing unsheltered homelessness.

Shelters

- Catholic Charities' Samaritan House offers year-round emergency overnight shelter for women and families and residential/transitional program beds for men, women, families, and veterans.
- The Fort Collins Rescue Mission (FCRM) provides year-round emergency shelter and residential/transitional program beds for men.
- Family Housing Network (FHN) provides overnight- and day- shelter and meals to families experiencing homelessness through a network of faith-based partners.
- Crossroads Safehouse provides secure shelter, support, legal assistance, rapid rehousing, and education for survivors of domestic violence.
- The City has a winter overflow shelter plan including Seasonal Overflow Shelters (SOS) at remote locations, operated by a shelter provider.
- The City has an Emergency Weather Shelter Plan to help people find shelter during extreme weather events related to both heat and cold.
- The Landing, a collaboration of The Matthews House and Thompson School District, is a new regional shelter for youth ages 15-20 located in Loveland. The Landing addresses the immediate needs of unaccompanied youth, including behavioral health care, assistance to help them stay in school and graduate, and enrichment activities. In addition to accommodating approximately 20

overnight guests, the facility will also offer resources for youth in need during daytime hours, operating 24 hours a day, seven days a week.

Transitional Housing

- Family Housing Network (FHN) operates Sherwood House, a transitional housing program for seven families. Sherwood House, two homes linked together by a communal space, opened in summer 2021 and has consistently been at capacity since. FHN collaborates closely with Catholic Charities' Samaritan House to move families from emergency shelter into transitional housing as space becomes available.

Permanent Housing

- The Social Sustainability Department's Housing Strategic Plan and the Consolidated Plan have goals related to increasing the supply of affordable housing, including permanent supportive housing.
- The City and its partners are involved in veterans' homelessness intervention initiatives at the State level and use a Coordinated Assessment and Housing Placement System (CAHPS) in the northern Colorado region.
- The City supports Permanent Supportive Housing projects through local and federal funding, fee waivers, and other incentives.
- Housing Catalyst operates Mason Place, 60 units of Permanent Supportive Housing (PSH) and Redtail Ponds, 60 units of PSH.
- SummitStone Health Partners provides scattered site Permanent Supportive Housing.

City Funded Activities to help people avoid homelessness

The City funds a variety of human service programs with City dollars that aid in homelessness prevention. These include, but are not limited to:

- The Matthews House Youth and Family Center which supports youth transitioning out of foster care and/or the juvenile justice system.
- The Murphy Center, a one-stop-shop assistance location for people at risk of or currently experiencing homelessness, including case management and resource navigation.
- Neighbor to Neighbor's housing and financial counseling and rent assistance.
- Catholic Charities Senior Services, which offers case management and financial assistance for at-risk seniors.
- The Salvation Army provides clients with utilities and rent assistance and medical respite hotel vouchers.
- Disabled Resource Services (DRS) provides clients housing navigation and utilities and rent assistance.

- Crossroads Safehouse provides comprehensive case management, self-sufficiency programming, and emergency shelter for survivors of domestic violence and abuse.
- Project-Self-Sufficiency which provides comprehensive support and promote self-sufficiency.
- Family Housing Network provides housing counseling, a day center, rapid rehousing, and transitional housing.

Housing Catalyst Activities to help people avoid homelessness

- Housing Catalyst administers 25 Frequent User System Engagement (FUSE) program vouchers for the Colorado Division of Housing (DOH). FUSE is a proven model which identifies frequent users of jails, shelters, hospitals and/or other crisis public services and provides them supportive housing.
- Housing Catalyst's Resident Services team serves residents of all Housing Catalyst's affordable rental communities. Resident service coordinators support residents in maintaining stable housing. In 2024, more than 250 residents were referred to the Resident Services team for health/behavioral health resources, financial literacy, conflict mediation, or self-sufficiency programming.
- As of December 2024, Housing Catalyst's two Permanent Supportive Housing (PSH) communities (Redtail Ponds and Mason Place) have served 265 total residents. Residents are selected through the Continuum of Care's Coordinated Assessment and Housing Placement System (CAHPS) from an assessed list of people experiencing homelessness most in need of PSH. Of those residents, 92 were veterans and 177 experienced chronic homelessness. 85 percent of residents reported two or more disabilities, including behavioral health disorders, alcohol use disorders, drug use disorders, chronic health conditions, and physical or developmental disabilities. Housing Catalyst provides onsite services for all residents through partnerships with service providers to support residents in remaining stably housed.
- In 2024, Housing Catalyst administered more than \$20 million in voucher assistance to 1,488 households. Vouchers administered by the agency include 273 Mainstream vouchers, 199 Veterans Affairs Supportive Housing (VASH) vouchers, 50 Family Unification Program (FUP) vouchers, 16 Foster Youth to Independence (FYI) vouchers, and 25 Emergency Housing Vouchers. Nearly 100 households reported moving out of homelessness with voucher assistance in 2024.
- In March 2024, Housing Catalyst was awarded \$272,829 to fund 25 additional HUD-VASH vouchers. The agency was one of two in Colorado to be awarded funding. The HUD-VASH program provides housing and an array of supportive services to veterans experiencing homelessness by combining rental assistance from HUD with case management and clinical services provided by the U.S. Department of Veterans Affairs.
- In 2024 Housing Catalyst was awarded 10 additional Foster Youth to Independence (FYI) vouchers. The Foster Youth to Independence initiative makes Housing Choice Voucher assistance available to youth who are exiting foster care.

- In 2022, Housing Catalyst was selected to join the Landlord Incentives Cohort of the Moving to Work (MTW) Demonstration Program. MTW status allows Housing Catalyst to design and test innovative strategies that increase cost effectiveness, self-sufficiency, and housing choice. Through its status as an MTW agency, Housing Catalyst has implemented a landlord incentives program with the goal of increasing housing choice for voucher program participants. The agency collaborated with the Larimer County Office of Housing stability on a similar program at the county level.
- Housing Catalyst manages 29 units through the Single Room Occupancy (SRO) program. The SRO program uses federal funding and rental assistance to provide rooms for people experiencing homelessness in Northern Colorado. Like Permanent Supportive Housing residents, Single Room Occupancy residents are referred to Housing Catalyst through agency partners.
- Housing Catalyst intentionally works to create place-based partnerships with local schools and service providers to offer direct support and innovative educational programs for families. Throughout the year, the agency offers multiple opportunities for site-based educational engagement and enrichment, including summer enrichment programs and back-to-school nights with representatives from neighborhood schools and local resources.
- Housing Catalyst is on the Campaign for Grade-Level Reading Public Housing Communities Honor Roll. Honorees have intentionally addressed learning losses arising from the COVID-19 pandemic, working in areas of learning recovery, digital parity and connectivity, and health, employing innovative and creative ways to stem further setbacks and spark growth.

Larimer County Activities to help people avoid homelessness

Larimer County has started their Housing Partners of Larimer (HPL) Collective program, which incentivizes landlords to rent to households regaining stability with the support of local social services organizations. This program offers partner landlords sign-on bonuses for successful move-ins and financial assistance for damage or vacancy loss claims. The program assists households that lack rental history, have an eviction record, or are exiting an institution such as Corrections.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City adheres to requirements that all buildings built prior to January 1, 1978 have a lead hazards assessment when federal funds will be used to purchase or rehabilitate the property. As a condition of assistance, the property must have lead screening and if lead is detected, the project must include lead hazard containment or abatement in accordance with HUD's Lead Rule Compliance Advisor. In addition, the City follows the EPA regulations which require that any federally funded organization doing an activity which causes disruption of lead while doing work, use only EPA-certified workers and follow procedures to minimize the spread of lead. Lead hazards in public housing units and other units of Housing Catalyst (Fort Collins' PHA) have been stabilized and/or removed in previous years during rehabilitation of these units. All applicants acquiring housing built prior to 1978 receive the EPA booklet at application.

How are the actions listed above related to the extent of lead poisoning and hazards?

As housing providers purchase, rehabilitate, and lease housing units located in Fort Collins, they are required to assess and mitigate lead hazards according to the guidelines provided in the Lead Safe Housing Rule.

How are the actions listed above integrated into housing policies and procedures?

All CDBG and HOME sub-grantees are required to follow the HUD Lead Safe Housing Rule and rule requirements based on the activity that they are undertaking. Grantees involved in leasing, acquiring, rehabilitating, or maintaining housing units must keep files that provide compliance with these rules and regulations. Sub-grantees must provide clients with the "Protect Your Family from Lead in Your Home" pamphlet. Verification of this notification must be maintained in client files.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City has a comprehensive set of plans, from the overarching City Plan to department-specific plans, which include measures to address poverty.

City Plan is the comprehensive plan for the City of Fort Collins which illustrates the vision of the future of Fort Collins over a 20-25 year time period. The most recent update to City Plan includes the Transportation Master Plan

The Social Sustainability Department (SSD) recently completed two documents, the Human Services Priorities Platform and the Homelessness Priorities Platform, to ensure that City resources are effectively directed to the most pressing human service and homelessness response needs. The Platforms have been developed for use in competitive funding programs and to influence staff work plan activities. The core roles of SSD are to provide funding, advance policy, and cultivate partnerships around the issues of housing, human services and homelessness. SSD's efforts have primarily addressed the systems and structures influencing affordable housing, human services, and homelessness. Housing affordability remains a top concern for the City and SSD. The Housing Strategic Plan (2021) recognizes challenges to yield affordable, stable and attainable housing options, and presents 26 strategies to address the issues. These strategies drive SSD's work to overcome housing cost and availability in Fort Collins. In the Human Services and Homelessness Priorities Platforms, affordable housing is recognized as a consistent and underpinning obstacles to the wellbeing and stability of residents with limited-incomes and other disproportionately impacted identities. The Housing Strategic Plan compliments the Priorities Platforms, the Consolidated Plan and the systems work of SSD. Additionally, SSD and the Economic Health Office collaborate to achieve common goals.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Projects applying for CDBG, HOME and City dollars through the annual Competitive Process are evaluated on their ability to further the goals of the Consolidated Plan, the Human Services Priorities Platform, the Homelessness Priorities Platform, and the Housing Strategic Plan, all of which align with the principles and policies of City Plan. These plans work together to provide a vision for a sustainable social system in which all residents can thrive.

The Social Sustainability Department will:

- Utilize budgeted funds to provide additional capacity and availability of quality affordable childcare.

- Implement policy changes recommended through the Housing Strategic Plan, particularly strategies that enhance the City's ability to incentivize Affordable Housing rental and ownership projects.
- Provide Human Service funding to nonprofit partners to help working families preserve, support, and stabilize their households.
- Participate on the Northern Colorado Continuum of Care Governing Board to assist with funding recommendations for permanent supportive housing projects, supportive services, and other programs/projects identified by the NoCoCoC that will stabilize the lives of people experiencing homelessness in Fort Collins.
- Participation in Built for Zero program which provides processes and practices to improve homelessness programs and improvements in homelessness systems Goal of reaching functional zero for Veteran homelessness.
- Continue to fund Habitat for Humanity to construct homeownerships units for low-income families, lowering their housing costs and contributing to their economic stability.
- Continue to collaborate with other City departments to increase participation by low-income households.

The Economic Health Office will:

- Approach business retention, expansion and attraction thoughtfully, helping primary employers stay and grow in Fort Collins while ensuring city-wide economic stability and employment opportunities
- Ensure small businesses thrive, supporting our vital "Main Street" businesses that contribute to both the character and economic resilience of Fort Collins
- Support talent and workforce, ensuring all businesses have good talent and people, while residents have good jobs and employers.
- Reposition innovation, fostering the life science and climate tech cluster ecosystems while championing sustainable businesses and a local circular economy.

Human Resources will:

- Continue its partnerships with Larimer County Workforce Center to place interns in City positions, with the goal of improving employment opportunities through on-the-job training.
- Continue Equal Opportunity Employer practices.

Council Priorities

- Operationalize City Resources to Build and Preserve Affordable Housing
- Improve Human and Social Health
- Advancing a 15-Minute City by Igniting our Neighborhood Centers
- Pursue an Integrated, Intentional Approach to Economic Health

City Plan

City Plan is Fort Collins' comprehensive plan that guides how the city will grow and travel in the next 10-20 years. City Plan describes the City's vision and values, and provides policy guidance and implementation actions. City Plan also includes guidance on future land-use, transportation, and was coordinated and developed alongside an update to the Transit Master Plan.

Principles and Policies

Neighborhood Livability and Social Health

- **Principle LIV 5: Create more opportunities for housing choices.**
- Policy LIV 5.1 - Housing Options: To enhance health and livability, encourage a variety of housing types and densities, including mixed-used developments that are well served by public transportation and close to employment centers, shopping, services and amenities.
- Policy LIV 5.2 – Supply of Attainable Housing: Encourage public and private sectors to maintain and develop a wide range of housing options, including housing that is attainable (30% or less of monthly income) to residents earning the median income. Options could include ADUs, duplexes, townhomes, mobile homes, manufactured housing and other “missing middle” housing types.
- Policy LIV 5.4 – Land Supply for Affordable Housing: Continue to grow and utilize the Affordable Housing Land Bank Program and other programs to create permanently affordable housing units.

Principle LIV 6

- **Principle LIV 6: Improve access to housing that meets the needs of residents regardless of their race, ethnicity, income, age, ability or background.**
- Policy LIV 6.1 - Basic Access: Support construction of housing units with practical features that provide access and functionality for people of all ages and widely varying mobilities.
- Policy LIV 6.4 - PERMANENT SUPPLY OF AFFORDABLE HOUSING: Create and maintain an up-to-date inventory of affordable housing. Pursue policy and regulatory changes that will encourage the rehabilitation and retention of affordable housing in perpetuity.
- Policy LIV 6.5 - AGING IN PLACE: Retain attainable housing options in existing neighborhoods so residents can “age in place.”
- Policy LIV 6.6 - AFFORDABLE HOUSING PROGRAMS: Support the development and provision of affordable housing by maintaining and expanding dedicated sources of funding for affordable housing services and programs, including management of a competitive process for federal and local funding, development incentives, homebuyer assistance and the Land Bank Program.
- Policy LIV 6.7 – Incentives: Support and encourage the private development of affordable housing by offering incentives, such as special assistance to offset the costs of the City's impact

fees and development requirements, rebates for energy-saving features, and reducing obstacles to the construction and rehabilitation of long-term affordable housing units.

- Policy LIV 6.8 - Monitor Housing Affordability: Collect, maintain and disseminate information on housing affordability such as cost, demand and supply of affordable housing stock.
- Policy LIV 6.9 - Prevent Displacement: Build the capacity of homeowner groups, affordable housing providers and support organizations to enable the purchase, rehabilitation and long-term management of affordable housing. Particular emphasis should be given to mobile home parks located in infill and redevelopment areas.
- Policy LIV 6.10 - Mitigate Displacement Impacts: Consider mitigation strategies to assist residents displaced through the closure of manufactured housing parks or conversion of rental apartments, including single-room-occupancy units, to condominiums or other uses.

Principle LIV 8

- **Principle LIV 8: Develop an equitable, comprehensive, coordinated and efficient system of health and human services that is accessible to all residents in need of assistance.**
- Policy LIV 8.2 - Health and Human Service providers: Rely upon Larimer County to provide health and human services in partnership with local service providers. Focus on improving communication, education, accessibility and collaboration in order to enhance overall physical and behavioral health, safety and wellness.
- Policy LIV 8.3 - Partner Organizations: Partner, fund and collaborate with local service providers to ensure adequate levels of assistance for human-services needs, including affordable childcare; homelessness services; mental illness and substance use disorders; food access; workforce development; and education.
- Policy LIV 8.4 - City Real Estate: Continue leveraging underutilized City facilities and real estate assets for use by local nonprofit and partner agencies providing benefits such as childcare, supportive housing, food access and other services. Consider competitive short- and long-term lease or sale opportunities while balancing the City's financial responsibilities.
- Policy LIV 8.5 - Facility Siting and Access: Encourage health- and human-services providers to carefully consider locations of new facilities and transportation implications, provide transportation to services and coordinate with the public transportation system, particularly areas that are, or will be, served by high-frequency transit.
- Policy LIV 8.6 – HOMELESSNESS: Continue to collaborate with partner organizations on the implementation of Fort Collins' plan to make homelessness rare, short-lived and nonrecurring.

Human Services Priorities Platform

The HSPP aligns with the City of Fort Collins Strategic Objectives, Housing Strategic Plan, City Council Priorities, Our Climate Future, City Plan Principles, and the Fort Collins Resilient Recovery Plan.

Caregiving

- Scope: Programs that provide caregiving services to children, youth, adults and seniors.
- Preferred Future State: Residents will have access to quality caregiving services that are affordable to them and meet their needs.

Prevention

- Scope: Programs that provide education, training, or direct client services to reduce risk factors that may lead to further/future involvement in human services.
- Preferred Future State: Evidence-informed prevention service models that can clearly demonstrate program efficacy will be available to residents in need.

Intervention

- Scope: Programs and local initiatives that provide: • Counseling: programs that provide behavioral health counseling services. • Case Management: programs that assess, plan, implement, coordinate, monitor, and evaluate care or assistance for a client. • Social Connections: programs that build social networks and combat isolation.
- Preferred Future State: Residents will have access to quality intervention services that are affordable to them and meet their needs.

Food Security

- Scope: Programs and local initiatives that increase access to nutritious food, address food insecurity, and/or provide education on food-related issues.
- Preferred Future State: Residents will have access to food that meets their nutritional needs The wider city is knowledgeable about the importance of food-related issues.

Financial Stability and Opportunity

- Scope: Programs that ensure residents have access to tools and resources to develop their short-term and long-term stability, including: • Direct client assistance • Career pathways that narrow skill gaps and remove obstacles to employment • Transportation to get to essential services, products and places
- Preferred Future State: Residents will have access to resources for stability and self-sufficiency. Patterns that perpetuate generational poverty are disrupted.

Homelessness Priorities Platform

The HPP aligns with the City of Fort Collins Strategic Objectives, Housing Strategic Plan, City Council Priorities, City Plan Principles, and the Fort Collins Resilient Recovery Plan.

Sheltering

- Scope: Programs that provide 24/7 shelter, seasonal overflow shelter, non-congregate shelter, and emergency shelter.
- Preferred Future State: Capacity is available to meet the shelter needs of all who are unhoused; no one is turned away due to space constraints.

Supportive Services

- Scope: Variety of services to empower persons experiencing homelessness and assist them in building agency, including wraparound models, mental and behavioral health, resource navigation, rapid rehousing, rental subsidies/affordable rent, case management, and permanent supportive services.
- Preferred Future State: Supportive services are recognized as critical to move people experiencing homelessness into permanent housing and keep them there. Permanent supportive services are available to people who need them.

Prevention

- Scope: Services that reduce the likelihood that someone will experience homelessness and interventions to stabilize when someone is at-risk of becoming unhoused.
- Preferred Future State: Prevention services, like rent assistance, employment search assistance, rapid rehousing and diversion prevent people at-risk of homelessness from becoming unhoused.

Housing Strategic Plan

The HSP uses a systems approach to address the entire housing spectrum (rather than only affordable housing), draws connections between housing and health, and reflects lessons learned from the pandemic.

Vision: The plan's vision that "Everyone has healthy, stable housing they can afford" includes four components:

- Everyone: Challenges Fort Collins to assess who does and does not have healthy, stable, or affordable housing
- Healthy Housing: Addresses physical and mental well-being inside and outside of the home.
- Stable Housing: Recognizes housing is the most important platform for pursuing all other life goals (known as "Housing First"), and that a secure place to live is a fundamental requirement for quality of life and well-being.
- Afford(able) Housing: Ensures an adequate supply so residents do not spend more than 30% of their incomes on housing.

Key Outcomes

- Increase housing supply and affordability (12 strategies): Examples include removing obstacles to accessory dwelling units (or ADUs), updating the City's Land Use Code, and creating a new dedicated revenue stream.
- Increase housing variety and choice (12 strategies): Examples include recalibrating existing incentives, exploring innovative housing development opportunities, and removing obstacles to allowed densities via the Land Use Code.
- Increase stability and/or renter protections (11 strategies): Examples include exploring a rental registry or licensing program, exploring revisions to the City's occupancy policy, and supporting resident organizing in manufactured home developments.
- Improve housing access (11 strategies): Examples include promoting affordability, supporting foreclosure and eviction prevention, and assessing displacement risk.
- Preserve existing affordable housing (9 strategies): Examples include extending the required affordability term for new developments, and right of first offer/refusal for public and tenants, respectively, when affordable housing developments go up for sale.
- Increase accessibility (2 strategies): The two strategies include a visitability policy that increases accessibility for people with mobility challenges and advancing the 2020 Analysis of Impediments to Fair Housing Choice Action Plan.

EHOSP Outcomes

The Plan focuses on the long-term strategy development to give residents agency over our economic future for a healthy and resilient city where people and businesses can thrive.

- Outcome 1.1: Policy and structural shifts create a good business environment.
- Outcome 1.2: Strategic business retention, expansion, and attraction efforts strengthen and diversify opportunities and economic resilience.
- Outcome 1.3: Attract circular economy business sectors for a more resilient city.
- Outcome 2.1: Small businesses have access to tools and resources needed to succeed.
- Outcome 2.2: Fort Collins businesses are resilient ready.
- Outcome 2.3: The creative sector is celebrated and supported for their contribution to Fort Collins.
- Outcome 3.1: Career pathways meet needs of employers and employees, today and in the future.
- Outcome 4.1: Clusters spur innovative solutions to meet goals.
- Outcome 4.2: Leverage and engage the regional assets that drive innovation.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Fort Collins has a well-established procurement and contracting process that ensures subrecipients meet the established goals and outcomes for the project, program, or services funded by the City. All RFPs soliciting proposals for funding contain minority business outreach language. The City's Economic Health Office also works in more generalized business outreach and support.

Each subrecipient is monitored to ensure subrecipient files contain the necessary documentation to validate that program funds have been expended on appropriate expenses that produce the outcomes specified in contract documents. Public Service projects are monitored quarterly as reimbursement requests are processed and receive annual virtual or onsite monitoring to ensure compliance with beneficiary tracking, employment practices, and other requirements of their contracts. The City's Affordable Housing Administrator performs monitoring of housing projects receiving federal funds through the review of quarterly reports submitted for active projects, desk reviews of annual rent and occupancy reports, and site visits in accordance with established federal schedules and guidelines for CDBG and HOME. The Administrator monitors subrecipient documentation to ensure the subrecipient meets the requirements contained in HOME and CDBG regulations, including Section 3, National Environmental Protection Agency (NEPA) requirements, procurement and Fair Housing Marketing and Outreach. The Administrator also works with other entities (example: Colorado Division of Housing) in staying current on projects where multiple financial subsidy layers exist.

The City partners with subrecipients to ensure their activities are tracked and documented for use in other City plans and strategies that measure how well the City is meeting the milestones and outcome indicators contained in other strategic plans. Annually, the City publishes the CAPER to reflect progress and deficiencies within the stated Goal Outcome Indicators included in the Strategic Plan and Annual Action Plan.

The City stays abreast of all HUD bulletins, technical assistance, and other guidance tools to ensure compliance with comprehensive planning requirements.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City's goal in allocating funding is to enhance Fort Collins' livability by addressing needs among our citizens who are income-challenged. Stabilized households increase neighborhood quality. That, in turn, leads to a healthier, more vibrant Fort Collins. Through the Competitive Process, the City of Fort Collins allocates federal and local funds to eligible housing, community development, human services, and related activities.

The two general activity categories used to move forward successful funding proposals are:

- **Housing:** Acquisition and construction of income-restricted housing projects, including land purchase, housing rehabilitation, and certain soft costs related to housing development. Properties must be located in Fort Collins.
- **Public Service:** Nonprofit agencies serving a majority of people (51% or more) whose income is 80% or below the Area Median Income (AMI) and living within Fort Collins city limits.

Funds are allocated to nonprofit agencies, housing providers, and other entities serving Fort Collins residents, a majority of which are low-and moderate-income households. Federal dollars leverage additional funds in many of the projects completed as part of the Consolidated Plan. Since these funds are limited, they are often only a portion of the funds our partners utilize to complete a project. By requiring partners to leverage these funds with other resources, the City of Fort Collins can maximize the impact of these funds in meeting its goals. Additionally, the City contributes Affordable Housing Fund (AHF), Human Services Program (HSP), and Homelessness Response Program (HRP) monies from the City's General Fund and Keep Fort Collins Great tax (KFCG) to further the goals of the Consolidated Plan and provide required match to the HOME program. Available amounts vary with budget cycles and economic conditions. Only federally-funded projects are reported in the Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,152,451.00	85,261.00	523,639.00	1,761,351.00	4,800,000	For CDBG, proposals must meet one of the three national objectives: 1) benefit low- and moderate-income persons, 2) aid in the prevention or elimination of slums or blight, and/or 3) meet community development needs having a particular urgency. Fort Collins funds public service and housing activities with CDBG.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	650,490.00	146,479.00	0.00	796,969.00	2,800,000	Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, and certain costs related to housing development.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Acquisition Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	347,367.00	0.00	0.00	347,367.00	1,152,633.00	The Fort Collins Affordable Housing Fund (AHF) is a set-aside of general fund monies that can be used for affordable housing programs and projects within the City of Fort Collins. AHF dollars reported here are those used in conjunction with federal dollars to support CDBG and HOME projects/activities. Additional AHF funds are available for City-only funded projects.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME and CDBG funds are leveraged in Fort Collins with the Affordable Housing Fund (AHF), Human Services Program (HSP), and Homelessness Response Program (HRP) monies. HSP funds are used to support human services needs in Fort Collins that do not receive CDBG; HRP funds are used to support sheltering and services for people experiencing homelessness; and AHF funds support housing projects alone or in conjunction with federal dollars. These funds are also distributed through the annual Competitive Process. Recipients of CDBG, HOME, AHF, HRP and HSP also leverage City-allocated funds with many other local, state, and federal sources. Sources of leverage include debt, Low Income Housing Tax Credits, State of Colorado HOME funds and State Housing Development Grant funds, Federal Home Loan Bank Board funding (FHLBB) grants, United Way funding, and other foundation and donation funding. By encouraging applicants to leverage CDBG and HOME funds with as many

other sources as possible, the City is able to provide funding to projects serving more residents of Fort Collins. Social Sustainability Department staff track all HOME eligible match funds to ensure the 25% match requirement is met.

In PY25 39 human service programs/projects will be supported with HSP funds, and 5 homelessness shelter programs/projects will receive HRP funds. Two home repair programs will receive AHF only. Two additional housing applications were unfunded.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Fort Collins has a land bank program that currently holds four parcels totaling about 40 acres for the future development of affordable housing. Two prior parcels have been sold to develop affordable housing. The City partnered with a developer and a community land trust to build 54 permanently affordable for-sale townhomes on one of the parcels sold. This project is constructed and being offered for sale for \$290,000 which is much lower than similar market-rate townhomes.

The Land Bank Program holds two options for the purchase of additional land. The 2024 budget provided funds to exercise one of these options which will purchase 5 acres of land in the northeast quadrant of the City. The City expects to exercise this option and purchase the 5 acres in 2025. The other option's term runs through 2026. The Social Sustainability Department will submit a budget request for funding to exercise this option in the 2026 budget process.

The Downtown Development Association partnered with the local housing authority, Housing Catalyst, by providing land under a 99-year lease for 79 units of work force housing that opened in January 2023. These two partners are looking for more ways to leverage publicly owned land. Currently, a City-owned parking lot is being evaluated for affordable housing development.

Discussion

Staff, the Human Services and Housing Funding Board, and the Affordable Housing Board (housing applications) review all funding proposals. Housing applicants are invited to make video presentations about their projects to both boards. Funding recommendations are made and provided to City Council, which considers the recommendations at a public meeting and makes final funding allocation decisions. Staff then works with grantees on additional due diligence items and contract execution.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply of affordable housing units	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$349,553.00 HOME: \$718,654.00 Affordable Housing Fund: \$347,367.00	Rental units constructed: 45 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit
2	Preserve existing affordable housing	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$1,000,000.00	Rental units rehabilitated: 50 Household Housing Unit
3	Provide emergency sheltering and services	2025	2029	Homeless	City-wide	Homelessness	CDBG: \$176,485.00	Public service activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted Homeless Person Overnight Shelter: 650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide administrative support to federal programs	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Affordable Housing Homelessness	CDBG: \$235,313.00 HOME: \$78,314.56	N/A

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the supply of affordable housing units
	Goal Description	Increase both rental and ownership housing with the following priorities: mixed-income housing, permanent supportive housing, and/or housing with co-location of services (case management, childcare, etc.). Support projects that are close to transit, grocery, employment, and other amenities/resources. May include construction, acquisition, adaptive re-use, etc.
2	Goal Name	Preserve existing affordable housing
	Goal Description	Invest in preservation activities that maintain and/or improve affordable housing stock conditions and numbers. Includes rehabilitation of existing units and acquisition to prevent conversion to market rate. Rehabilitation efforts will extend the life of the preserved unit for a minimum of 15 years and support efficiency upgrades and healthy indoor and outdoor spaces for residents. May also include ownership supports such as emergency repairs, energy efficiency upgrades, and modifications for people with disabilities.

3	Goal Name	Provide emergency sheltering and services
	Goal Description	Support projects that provide services, emergency shelter, and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization. May include extreme weather emergency sheltering.
4	Goal Name	Provide administrative support to federal programs
	Goal Description	Provide administrative support to CDBG and HOME Programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

In spring 2025, the City of Fort Collins held a competitive application process to allocate HUD resources, and City of Fort Collins Affordable Housing Fund (AHF), Human Service Program (HSP), and Homelessness Response Program (HRP) funds for the 2025 Program Year. Available federal funding included the 2025 allocation of CDBG and HOME funds from HUD, CDBG and HOME Program Income, and unspent CDBG and HOME funds from prior years. Funding was allocated to housing and public service projects serving a broad range of Fort Collins residents.

Projects

#	Project Name
1	PY25 CDBG/HOME Program Administration
2	CARE Communities: Windtrail Park Rehabilitation
3	Habitat for Humanity: Harmony Cottages
4	Volunteers of America: Switchgrass Crossing
5	Catholic Charities: Samaritan House Shelter
6	Crossroads Safehouse: Domestic Violence Emergency Shelter
7	Family Housing Network: Shelter Programs

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Projects were recommended funding based on scoring criteria and readiness to proceed, voted on by the Housing and Human Services Funding Board, and approved by City Council. Additional projects were funded with local HSP, HRP, and AHF funds. Requests for funding exceed available dollars, therefore projects that scored higher and/or are ready to utilize funds were prioritized.

AP-38 Project Summary

Project Summary Information

1	Project Name	PY25 CDBG/HOME Program Administration
	Target Area	City-wide
	Goals Supported	Provide administrative support to federal programs
	Needs Addressed	Affordable Housing Homelessness
	Funding	CDBG: \$235,313.00 HOME: \$78,314.56
	Description	The City of Fort Collins will use FY25 CDBG and 20% of any CDBG PI received during the FY25 Program Year to administer the CDBG program. Eligible Activity [CDBG]: CFR 570.206. CDBG Matrix Code: 21A. The City of Fort Collins will use 10% of FY25 HOME funds, plus 10% of any HOME PI received during the FY25 Program Year to administer the HOME program.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	222 Laporte Ave, Fort Collins, CO 80522
	Planned Activities	Program administration
2	Project Name	CARE Communities: Windtrail Park Rehabilitation
	Target Area	City-wide
	Goals Supported	Preserve existing affordable housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$1,000,000.00

	Description	Windtrail Park is a 50-unit multifamily affordable housing community with 40 units located at 2120 Bridgefield Lane and 10 units located across the street at 945 Rolland Moore Drive in Fort Collins. Windtrail is comprised of 13 residential buildings, a community clubhouse, and a community garden. Rehabilitation will include efficient appliances, lighting, and water fixtures; addition of central air conditioning and washers/dryers; and concrete, asphalt, and landscaping improvements. National Objective LMC. Eligible Activity: 24 CFR 570.202 Rehabilitation, Matrix Code: 14B, Low/Mod Housing Rehab, Multi-Unit Residential
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 low-income households
	Location Description	2120 Bridgefield Lane and 945 Rolland Moore Drive
	Planned Activities	Rehabilitation
3	Project Name	Habitat for Humanity: Harmony Cottages
	Target Area	City-wide
	Goals Supported	Increase the supply of affordable housing units
	Needs Addressed	Affordable Housing
	Funding	HOME: \$97,574.00 Affordable Housing Fund: \$102,426.00
	Description	Construction of 4 new single-family ownership homes. Harmony Cottages includes 44 single-family attached homes (duplex units) and 4 single-family homes built through the Geometry in Construction program at Poudre High School. The neighborhood green open space, playground, attached garages, small yards, and courtyards. The homes have high-quality building envelopes and are solar-ready. National Objective [HOME]: 24 CFR 92.206 (a)(1) New Construction Costs; National Objective LMC. Eligible Activity: 24 CFR 570.201(m) Construction of Housing, Matrix Code: 12, Low/Mod Housing
	Target Date	10/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	4 low-income households
	Location Description	Southeast Corner of Taft Hill Road and Harmony Road, Fort Collins, 80526
	Planned Activities	Construction and related project costs
4	Project Name	Volunteers of America: Switchgrass Crossing
	Target Area	City-wide
	Goals Supported	Increase the supply of affordable housing units
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$349,553.00 HOME: \$621,080.00 Affordable Housing Fund: \$244,941.00
	Description	Switchgrass Crossing will be a new 45-unit, 55+ older adult community of one- and two-bedroom apartments, for people at 30-60% AMI. Indoor community spaces include a community room, living room, activity area, fitness room and computer lab. The property will also have indoor and outdoor bike storage, surface parking, outdoor courtyard/terrace/seating area, raised garden beds, dog run, and landscaped areas. The building will be all electric. National Objective [HOME]: 24 CFR 92.206 (a)(1) New Construction Costs. National Objective LMC. Eligible Activity: 24 CFR 570.201(m) Construction of Housing, Matrix Code: 12, Low/Mod Housing
	Target Date	03/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	45 low-income senior households
	Location Description	3800 S. Mason St. Fort Collins, CO 80525
	Planned Activities	Construction and related project costs
5	Project Name	Catholic Charities: Samaritan House Shelter
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Homelessness

	Funding	CDBG: \$72,359.00
	Description	\$72,359 CDBG PY25. Catholic Charities Shelter provides shelter, food, case management, resource navigation, benefits application assistance, and transitional housing help in support of persons experiencing homelessness. Funding will support salaries and benefits for direct service staff. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Services. Matrix Code: 03T Operating Costs of Homeless Programs.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	500 individuals and families experiencing homelessness
	Location Description	460 Linden Center Dr, Fort Collins, CO 80524
	Planned Activities	Emergency evening and overnight shelter, meals, and supportive services.
6	Project Name	Crossroads Safehouse: Domestic Violence Emergency Shelter
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Homelessness
	Funding	CDBG: \$72,359.00
	Description	\$72,359 CDBG PY25 Crossroads Safehouse provides shelter and supportive services for victims of domestic violence and their children. Funding will support salaries and benefits for family advocates and facilities services. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Services. Matrix Code: 05G Services for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking; National Objective: LMC.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 households
	Location Description	421 Parker St, Fort Collins, CO 80525
	Planned Activities	Temporary shelter, including basic needs, crisis intervention, safety planning, resource identification, and victim advocacy services for victims of domestic violence.

7	Project Name	Family Housing Network: Shelter Programs
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Homelessness
	Funding	CDBG: \$31,767.00
	Description	\$31,767 CDBG PY25 FHN provides overnight shelter at host faith congregations, meals, day shelter, and case management to families experiencing homelessness. Funding will support salaries and benefits for direct service staff. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Services. Matrix Code: 03T Operating Costs of Homeless Programs.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	225 households experiencing homelessness
	Location Description	1606 S. Lemay Ave. Suite 103, Fort Collins, CO 80525
	Planned Activities	Emergency day and overnight shelter, meals, supportive services, and case management.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Fort Collins does not target funds to specific geographies within the City.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A—no geographic priority areas.

Discussion

Funds are allocated based upon need, priorities, and goals.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Fort Collins has developed the following annual goals for supporting low- and moderate-income households with housing, based upon the Housing Needs and Market Analysis sections of the Consolidated Plan, the proposed projects from local housing providers, and the capacity of local agencies and programs to serve Fort Collins households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	54
Special-Needs	45
Total	99

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	49
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	99

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless: There are no housing projects specifically for people experiencing homelessness this program year.

Non-Homeless: Includes 4 new ownership units at Habitat for Humanity Harmony Cottages and 50 rehabilitated multifamily rental units at CARE Communities Windtrail Park.

Special-Needs: 45 new multifamily rental units for ages 55+ (including frail elderly) at Volunteers of America Switchgrass Crossing.

AP-60 Public Housing – 91.220(h)

Introduction

Housing Catalyst is the housing authority for the City of Fort Collins. The agency completed a Section 18 disposition of its public housing in 2024.

Actions planned during the next year to address the needs to public housing

Housing Catalyst completed a Section 18 disposition of its public housing in 2024.

In October 2023, Housing Catalyst broke ground on the updated and expanded Village on Impala, a thoughtfully designed project that will provide 86 homes with affordable rents in northwest Fort Collins. The footprint of the expanded development includes the current Village on Impala (existing duplexes with affordable rents managed by Housing Catalyst), as well as the site of 11 former public housing units that were repositioned in 2022. The new rental homes are for residents making between 30% and 70% of the area median income, with a goal of 55% AMI on average. All residents of the repositioned public housing units were offered Housing Choice Vouchers (Section 8) and relocation assistance. Village on Impala is expected to be fully leased by summer 2025.

Housing Catalyst also completed a renovation of 15 former public housing units at 2155 W Plum. These apartments were repositioned from the public housing portfolio to the agency's affordable housing portfolio in 2024. Residents of the repositioned public housing apartments were able to continue living at the property with Project Based Voucher assistance.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Public housing residents were engaged and involved in the disposition process. Housing Catalyst educated public housing residents on the benefits of receiving Housing Choice Vouchers, including greater choice and mobility and homeownership opportunities.

Former public housing residents who are now voucher program participants continue to be eligible for JumpStart, the HUD Family Self Sufficiency program. The program supports participants in achieving their educational, employment, and financial goals while allowing them to build an escrow account that can be used toward a down payment on a home purchase. Voucher holders can also participate in Housing Catalyst's Resident Advisory Board for voucher programs.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

Housing Catalyst has been designated a “High Performer” by HUD for the last two decades.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City has made homelessness central in its Social Sustainability Department work plan, and has developed a new Homelessness Response Priorities Platform. The Platform is a living document that outlines how the City will support homelessness shelter, services, and prevention. The City is a leading member of a coordinated effort between City departments, local service providers, and community organizations to address homelessness. Network providers are trained to implement best practices, such as permanent supportive housing, rapid rehousing, and Housing First principles. The City provides financial and coordination support to agencies that provide outreach, shelter, and service provision.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

- Conduct the annual PIT count to gather critical data on persons experiencing homelessness, spearheaded by the Northern Colorado Continuum of Care.
- Service providers will continue to track long-term homeless individuals and coordinate with the regional Coordinated Assessment and Housing Placement System (CAHPS) to assess individuals, find housing options, ensure supportive services, and provide supports for housing retention.
- Homeless service providers will continue to use the VI-SPDAT to assess who is at highest risk if they remain homeless and prioritize individuals for housing placement.
- The City will continue to support Homeward Alliance and the Murphy Center, the one-stop-shop for services for people experiencing or at-risk of homelessness.
- Homeward Alliance will continue to provide clothing, tents, survival gear, food, and personal care items.
- SummitStone Health will operate a medical clinic at the Murphy Center, providing medical care, including preventive care, sick visits, and vaccinations.
- The City will continue to support Outreach Fort Collins (OFC), an on-the-street team that builds relationships with community members experiencing homelessness, service providers, businesses, and City services to address and de-escalate disruptive behaviors in their service area.
- Through their Mental Health Response Team (MHRT), Police Services will continue to help families and individuals in crisis receive appropriate community services and increase the safety of those individuals and officers who encounter them.
- Through the Homeless Outreach and Proactive Engagement (HOPE) Team, Police Services will increase direct relationship-building with people experiencing homelessness and enhance the ability for people to receive services and resources within the community.
- OFC, Homeward Alliance, and SummitStone Health will continue to maintain and distribute the

Homeless Resource Guide, which lists information and bus routes for 40+ organizations that provide services to people experiencing homelessness.

- The City's Special Agency Sessions (SAS) will continue to support people experiencing homelessness who have received a quality-of-life violation (Camping, Trespass, Open Container, etc.). Defendants can receive case management and alternative sentencing in lieu of a fine or jail time.
- The City, NoCO CoC, and other partner agencies will continue to utilize the Built for Zero framework to address racial disparities across the homelessness system.
- The Lived Experience Advisory Council, a County-wide Council made up of 100% people with current or past lived experience of homelessness, will serve in an advisory role for homelessness programs across the County.
- The City will be a partner, along with other municipal and county governments, service providers, and people with lived experience of homelessness, in creating a strategic plan for homeless response for Larimer County, led by a consulting firm in two phases: creation of strategic plan and implementation of the plan regionally.
- The City and its partners will continue to enhance and evolve the Seasonal Overflow Shelter system, active during winter months, and fund an auxiliary shelter from November-April to increase nightly emergency shelter capacity for men. As the need grows, strategic planning around winter shelter response will create targeted goals for ensuring no one is turned away from shelter during inclement weather due to space constraints.
- The City will reassess emergency weather activation criteria to ensure we are both 1) in alignment with peer communities and 2) activating additional shelter capacity when overnight temperatures create a danger to life safety for people experiencing unsheltered homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City provides financial and resource support to housing and homeless service providers and collaborates with the network of providers to ensure that emergency shelter and transitional housing opportunities are available to residents experiencing homelessness. The types of facilities and services available in Fort Collins include emergency shelters, overflow shelters, transitional housing, rapid rehousing and permanent supportive housing.

Shelters

- Catholic Charities' Samaritan House offers year-round emergency overnight shelter for women and families and residential/transitional program beds for men, women, families, and veterans.
- The Fort Collins Rescue Mission (FCRM) provides year-round emergency shelter and residential/transitional program beds for men.
- Family Housing Network (FHN) provides overnight- and day- shelter and meals to families experiencing homelessness through a network of faith-based partners.
- Crossroads Safehouse provides secure shelter, advocacy, legal assistance, rapid rehousing, and

education for victims of domestic violence.

- The City has a winter overflow shelter plan including Seasonal Overflow Shelters (SOS) at remote locations, operated by a shelter provider.
- The City has an Emergency Weather Shelter Plan to help people find shelter during extreme weather events related to both heat and cold.
- The Landing, a collaboration of The Matthews House and Thompson School District, is a new regional shelter for youth ages 15-20 located in Loveland. The Landing will address the immediate needs of unaccompanied youth, including mental health care, assistance to help them stay in school and graduate, and enrichment activities to build a more inclusive community. In addition to accommodating approximately 20 overnight guests, the facility will also offer resource access for youth in need during daytime hours, operating 24 hours a day, seven days a week.

Transitional Housing

- Family Housing Network (FHN) operates Sherwood House, a transitional housing program for seven families. Sherwood House, two homes linked together by a shared community space, opened in summer 2021 and has consistently been at capacity since. FHN collaborates closely with Catholic Charities' Samaritan House to move families from emergency shelter into transitional housing as space becomes available.

Permanent Housing

- The Social Sustainability Department's Housing Strategic Plan and the Consolidated Plan have goals related to increasing the supply of affordable housing, including permanent supportive housing.
- The City and its partners are involved in veterans' homelessness intervention initiatives at the State level and use a Coordinated Assessment and Housing Placement System (CAHPS) in the northern Colorado region.
- The City supports Permanent Supportive Housing projects through local and federal funding, fee waivers, and other incentives.
- Housing Catalyst operates Mason Place, 60 units of Permanent Supportive Housing (PSH) and Redtail Ponds, 60 units of PSH.
- SummitStone Health Partners provides scattered site Permanent Supportive Housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

There are significant challenges to decreasing the length of time homeless for households in Fort Collins, primarily due to the cost of housing and shortage of available affordable units. However, the City supports a variety of initiatives aimed at limiting the amount of time people experience homelessness.

- The City provides operating funds to agencies that help people experiencing homelessness make the transition to permanent housing and independent living. Agencies, including Housing Catalyst, Neighbor to Neighbor, SummitStone Health Partners, and Crossroads Safehouse provide permanent housing (including rapid rehousing and permanent supportive housing).
- Housing Catalyst developed and manages Redtail Ponds, a Permanent Supportive Housing (PSH) project that provides supportive services, life skills, case management, and counseling to its residents. Forty units for formerly homeless individuals, and twenty units are available for those who fall within the 30-50% Area Median Income (AMI) range. Housing Catalyst's second 60-unit Permanent Supportive Housing development, Mason Place, opened in 2021.
- Volunteers of America Colorado (VOAC) serves veterans and their families with homelessness prevention and rapid re-housing services through the Supportive Services for Veteran Families (SSVF) Program. This program serves 140 veteran families annually with rapid rehousing and homeless prevention services. They also offer a program called Colorado Rapid Rehousing Re-Entry (COR3) which currently serves and can house up to 55 formerly incarcerated individuals per year. Referrals are received through the Department of Corrections and our Coordinated Entry System.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Human Services and Homelessness Priorities Platforms and the Consolidated Plan emphasize the need to support organizations that provide homelessness prevention services, cost of living reductions, and expand the supply of permanent supportive and affordable housing units.

- SSD's Director is a governing board member for the NoCO CoC which works with area healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. Partners involved in addressing discharge planning include Larimer County Detention Center, UCHHealth, Larimer County Foster Care System, SummitStone, Housing Catalyst, and others. An increased focus on preventing homelessness post-discharge at the State and federal levels has helped increase awareness.
- The City provides funding to the Northern Colorado Coordinated Assessment & Housing Placement System (CAHPS) which provides assessment, navigation, case management and wrap-around services to house and retain housing for people on the by-name list.

- The City's Utilities department provides a reduced rate for those with higher electricity usage due to medically necessary equipment, partners with Energy Outreach Colorado to provide energy bill assistance and weatherization and offers a reduced rate program to customers who receive LEAP. The program helps connect low-income customers with efficiency programs and education to help them save more on their utility bills and increase comfort in their homes.
- The City funds a variety of human service programs with City dollars that aid in homelessness prevention. These include, but are not limited to:
 1. The Matthews House Youth and Family Center which supports youth transitioning out of foster care and/or the juvenile justice system.
 2. The Murphy Center, a one-stop-shop assistance location for residents susceptible to or currently experiencing homelessness, including case management and resource navigation.
 3. Neighbor to Neighbor's housing and financial counseling and rent assistance.
 4. Catholic Charities Senior Services, which offers case management and financial assistance for seniors.
 5. The Salvation Army provides clients with utilities and rent assistance and medical respite hotel vouchers.
 6. Disabled Resource Services provides clients housing navigation and utilities and rent assistance.
 7. Crossroads Safehouse provides comprehensive case management, self-sufficiency programming, and emergency shelter for survivors of domestic violence and abuse.
 8. Project-Self-Sufficiency provides comprehensive support and promotes self-sufficiency.
 9. Family Housing Network provides housing counseling, a day center, rapid rehousing, and transitional housing.

Discussion

Housing Catalyst (HC) Activities

- Administration of 25 Frequent User System Engagement (FUSE) program vouchers for the Colorado Division of Housing. FUSE identifies frequent users of jails, shelters, hospitals and other crisis public services and provides them supportive housing.
- Resident Services team serves residents of all of HC's affordable rental communities. Coordinators support residents in maintaining stable housing. In 2024, more than 250 residents were referred to Resident Services for health/behavioral health resources, financial literacy, conflict mediation, or self-sufficiency programming.
- As of December 2024, the two Permanent Supportive Housing (PSH) communities have served 265 total residents. Residents are selected through the NoCo CoC's Coordinated Assessment and Housing Placement System (CAHPS) from an assessed list of people experiencing homelessness most in need of PSH. Of those residents, 92 were veterans and 177 experienced chronic homelessness. 85 percent of residents reported two or more disabilities, including behavioral health disorders, alcohol use disorders, drug use disorders, chronic health conditions, and

physical or developmental disabilities. HC provides onsite services for all residents through partnerships with service providers to support residents in remaining stably housed.

- In 2024, HC administered more than \$20 million in voucher assistance to 1488 households, including 273 Mainstream vouchers, 199 Veterans Affairs Supportive Housing (VASH) vouchers, 50 Family Unification Program (FUP) vouchers, 16 Foster Youth to Independence (FYI) vouchers, and 25 Emergency Housing Vouchers. Nearly 100 households reported moving out of homelessness with voucher assistance in 2024.
- In March 2024, HC was awarded \$272,829 to fund 25 additional HUD-VASH vouchers. The HUD-VASH program provides housing and supportive services to veterans experiencing homelessness by combining rental assistance with case management and clinical services provided by the U.S. Department of Veterans Affairs.
- In 2024 HC was awarded 10 additional Foster Youth to Independence (FYI) vouchers which makes Housing Choice Voucher assistance available to youth who are exiting foster care.
- In 2022, HC was selected to join the Landlord Incentives Cohort of the Moving to Work (MTW) Demonstration Program. MTW status allows Housing Catalyst to design and test innovative strategies that increase cost effectiveness, self-sufficiency, and housing choice. Through its status as an MTW agency, HC has implemented a landlord incentives program with the goal of increasing housing choice for voucher program participants. The agency collaborated with the Larimer County Office of Housing stability on a similar program at the county level.
- HC manages 29 units through the Single Room Occupancy (SRO) program which uses federal funding and rental assistance to provide rooms for people experiencing homelessness in Northern Colorado. SRO residents are referred to Housing Catalyst through agency partners.
- HC works to create place-based partnerships with local schools and service providers to offer direct support and innovative educational programs for families. The agency offers opportunities for site-based educational engagement and enrichment, including summer enrichment programs and back-to-school nights with representatives from neighborhood schools and community resources.
- HC is on the Campaign for Grade-Level Reading Public Housing Communities Honor Roll. Honorees intentionally address learning loss, working in areas of learning recovery, digital parity and connectivity, and health, employing innovative and creative ways to stem further setbacks and spark growth.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Fort Collins continues to see population growth that outpaces housing availability and increased demand for housing in more desirable areas due to work-from-home practice prevalence. Rising construction costs, land costs, and mortgage interest rates have slowed housing construction, and rising property taxes have contributed to higher rents and mortgages. Insurance rates, especially for multifamily housing have escalated too. Fort Collins is also home to Colorado State University, which has a population of over 34,000 students studying on campus. The demand for student housing contributes to the lack of availability of rental housing. Short-term rentals have also diverted some of the housing supply from primary residences.

Fort Collins has implemented policies and practices to encourage the development of housing. Recognizing barriers in the City's Land Use Code, the City updated the Code to allow for greater variety of housing types. The City's Housing Strategic Plan (HSP) addresses the entire housing spectrum. Some HSP policies include expedited processing of development review applications; residential height and density bonuses; parking reductions and no minimums for multifamily housing; reduced landscape sizing requirements; and fee credits and deferrals for targeted affordable housing projects. The City also has the Affordable Housing Fund, which provides financial support to offset various fees and extractions that new development must pay under existing City laws and regulations. The Land Use Code now allows for a basic development review with staff as the decision maker for affordable housing which speeds up the process. Because of the Taxpayer's Bill of Rights Amendment (TABOR), the City operates its utility service departments as enterprises, which means that if new water or sewer services are requested, the cost of those services, including plant investment fees and other capital expenditures, must be covered by revenues earned by the enterprise fund. It has been difficult to find ways to offset utility fees, however the City has had progress with pilot programs that reward efficient development of affordable housing. With revenue from a dedicated sales tax, the City was able to invest \$400,000 into 3 affordable housing developments that had sustainability features that went beyond what is required by code. The City is reviewing impact fees to look for ways to be more housing supportive. The State passed a law that made accessory building units legal in most places, which removed a significant barrier to developing this housing type.

Various Public Participation forums yielded comments that the perception is the planning and development review process is challenging for developers. With grant funding, the City is conducting a review of development processes to create a fast-track review track for affordable housing which could be used for all development review in the future. The goal of this study is to create a 90-day review of each permit phase to be compliant with the State's Proposition 123 guidelines.

The City has added Development Review Coordinators assigned to each project to help developers navigate the process and is conducting a pilot program for technical assistance for building performance standards and economic development.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To work on overcoming the challenges identified above, and to mitigate the high cost of development, the City is pursuing the following strategies:

- Provide federal and City funds to affordable housing developers to produce new and preserve existing affordable housing. Subsidy enables developers to produce rent-restricted units at below market rates.
- Maintain or expand current levels of City funding for affordable housing and human services.
- Expand funding sources. A 2015 dedicated sales tax provides \$4 million over 10 years for affordable housing construction and preservation. As this funding sunsets, the City is discussing other potential dedicated local housing funding sources. The City has will participate in Proposition 123, which created a housing funding source at the state level. This funding requires municipalities to set a baseline of affordable housing and commit to a 3% annual increase in affordable housing units over a three-year period. To date, nearly \$5 million in Proposition 123 funds have been allocated to Fort Collins in less than 2 years.
- Remove obstacles and reduce approval timelines for affordable housing. Starting in 2027, an expedited review process for affordable housing will be required to comply with Proposition 123. Affordable projects will receive a decision within 90 days of project submittal. Staff is working on improvements to processes to meet this goal.
- Refine and expand development incentives. The City is currently pursuing housing-related changes to Land Use Code (LUC) regulations to remove obstacles to affordable housing development, increase housing supply across the spectrum, and improve housing variety and choice.
- Partner to support workforce housing. The City has several projects with Elevation Community Land Trust (ECLT), a state-wide philanthropy-funded land trust, with the mission of providing permanently affordable homeownership opportunities. ECLT has purchased public housing units and is converting them to permanently affordable for-sale homes. ECLT has also purchased BirdWhistle Townhomes and is selling those homes to qualifying buyers. The City conducted a study of employer sponsored housing benefits to explore what could be done to support the City's workforce as well as residents.
- Strategically release the City's Land Bank properties for development of affordable rental and ownership housing. Partnerships with developers maximize the resource of the Land Bank parcels for affordable housing development and reinvest proceeds from the sale of existing parcels into new land holdings. The Land Bank Program holds two options for the purchase of additional land. The 2024 budget provided funds to exercise one of these options which will purchase 5 acres in the northeast quadrant of the City in 2025. The other option's term runs through 2026. SSD will submit a budget request for funding to exercise this option in the 2026

budget process.

- Build internal City capacity to support affordable housing. The City created an Internal Housing Task Force to seek enterprise-wide efforts to incentivize affordable housing. The City added an Affordable Housing Executive team and has hired a data specialist to assist with tracking housing trends.
- Complete regional collaborative projects. Multiple levels of government are working together to have a coordinated approach to initiatives. Grant funding has been committed to the Capital needs of two new affordable housing developments and provides emergency response, such as eviction prevention assistance. One of these developments, Heartside Hill Apartments, is under construction. Additionally, a collaborative group led by Homeward Alliance with representation from the City and County were awarded a state-level grant to develop a regional homelessness strategic plan. Work on this project has begun.

Discussion:

The City has finished a major rework of its comprehensive plan, City Plan. City Plan is more housing-focused than earlier iterations because the lack of housing inventory at all price points is causing stress in this era of continuing price escalation. The Housing Strategic Plan is a component of City Plan. The City conducted a Land Use Code audit to identify ways to remove obstacles to the construction of housing options. Since then, staff and consultants have been working on a Land Use Code redraft starting with a focus on housing issues. The City continues to look at ways to provide additional incentives and to use land use code modifications to promote the production of affordable housing. These include:

- A Council-adopted citywide order to “operationalize City resources to build and preserve affordable housing.” This order will support staff exploration of ways to reduce fees for affordable housing, leverage City assets including real estate and Urban Renewal Authority tools and pursue dedicated local funding.
- Working with a grant funded consultant to create an expedited (90 days or less) review process for affordable housing.
- Consider other regulatory policies that could promote the provision of rental housing for those with low- and very-low-incomes. This strategy may include ways to reduce obstacles to accessory dwelling units.
- Strategies for addressing fair housing concerns including providing education and hosting training events.
- Evaluating a new State law removing occupancy restrictions and considering process improvements for extra occupancy approvals.
- Operationalizing a rental housing registration program combined with improved complaint-based rental inspections to support stable, habitable rental housing.

The City plans to use the policy tools above to lessen regulatory and policy impacts on affordable housing development, while expanding the resource base needed to increase the production and

preservation of the affordable housing inventory in the City.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Fort Collins implements a variety of actions that address challenges faced by lower-income people. The City invests time and resources in developing plans and strategies for the most efficient use of its limited resources. The Social Sustainability Department (SSD) uses a holistic approach to address the housing, employment, and supportive service needs of low-income individuals and households.

SSD recently completed two documents, the Human Services Priorities Platform and the Homelessness Priorities Platform, to ensure that City resources are effectively directed to the most pressing human service and homelessness response needs. The Platforms have been developed for use in competitive funding programs and to influence staff work plan activities. The core roles of SSD are to provide funding, advance policy, and cultivate partnerships around the issues of housing, human services and homelessness. SSD's efforts primarily address the systems and structures influencing these issues. Housing affordability remains a top concern for the City and SSD. The Housing Strategic Plan recognizes challenges to yield affordable, stable and attainable housing options, and presents 26 strategies to address the issues. These strategies drive SSD's work to overcome housing cost and availability in Fort Collins. In the Human Services and Homelessness Priorities Platforms, affordable housing is recognized as a consistent and underpinning obstacle to the wellbeing and stability of residents with limited income. The Housing Strategic Plan compliments the Priorities Platforms, the Consolidated Plan and the systems work of SSD. Additionally, SSD and the Economic Health Office collaborate to achieve common goals.

Actions planned to address obstacles to meeting underserved needs

The City provides technical and financial support to organizations that address the needs of low-income households. The City is increasing the supply of affordable rental housing, and supporting emergency housing and shelter providers, domestic violence shelters, and supportive services agencies. It will act to preserve existing affordable housing inventory through acquisition and rehabilitation. Through CDBG and City Human Services Program funding, the City supports services that improve the living conditions of residents who have fewer resources and opportunities.

In 2016, the City and partners started Outreach Fort Collins (OFC), an organization that has outreach workers on the streets to connect at-risk persons to resources. OFC sees over 1,000 people experiencing homelessness annually. They provide engagement, service provider contacts and service coordination. In 2021, OFC expanded to north Fort Collins, and in 2022, the City increased funding for expansion to midtown in Q3 2022. In 2024, OFC made 13,940 contacts, including engagement with 1116 unduplicated clients, 543 unduplicated businesses, 1584 service connections, 328 agency referrals, and 19 emergency services connections.

The City also assisted the Murphy Center in expanding their hours and services year-round, which had positive impacts throughout the city. The City also provided funding to Homeward Alliance for case

management and resource navigation.

The City partnered with UCHealth and SummitStone Health Partners to implement co-responders in the Police Department, called Mental Health Response Teams (MHRT), that provide crisis intervention as appropriate on police calls. A second MHRT team was added in 2022. In 2023, Police Services created an additional team, Homeless Outreach & Proactive Engagement (HOPE), to build stronger relationships with people experiencing homelessness and homeless service providers. The City supports the County in expanding behavioral health services in Fort Collins. The new Behavioral Health facility, Longview, opened in December 2023. Services include 24/7 behavioral health urgent care, care coordination, substance use treatment with medication, withdrawal management, crisis stabilization unit, and on-site pharmacy and lab.

The City continues to deploy responsive funding to increase capacity for affordable and quality childcare, including partnerships to reduce tuition costs, and strengthening retention strategies for childcare employees. The City's Recreation Department continues to provide licensed childcare services to the city, including sliding scale spots for income qualified families.

In 2020, the Northern Colorado Continuum of Care (NoCO CoC) was formed. The City provides annual funding for operations of the NoCO CoC and has members on the Governing Board and general membership.

In 2021, the City adopted its Housing Strategic Plan which sets out a vision that everyone in Fort Collins has healthy, stable housing they can afford. It identified the seven greatest challenges to this vision as well as 26 strategies that are the first steps. The Plan includes an adaptive approach to implementation that ensures we stay in learning mode as we test what works, and what does not, as we strive toward the plan's vision. Seventeen strategies are already underway with 6 complete. Specific strategies currently include LUC changes, sustainable revenue sources, possible changes to the occupancy ordinance, and consideration of a rental registration program.

The City will continue to be a partner in local conversations and initiatives focused on the needs of residents, including sponsoring and facilitating regional conversations on homelessness and affordable housing and participating in the national and statewide efforts to end veteran homelessness.

Actions planned to foster and maintain affordable housing

The City continues to implement strategies in the Housing Strategic Plan. This requires City Council to engage in policy work that affects affordable housing directly and indirectly. For instance, City Council has worked hard to pass Land Use Code reforms to remove obstacles and encourage housing production and was twice met by resident petitions which caused these amendments to be repealed. In April of 2024, in a third attempt, Council passed some of the less controversial changes on First Reading. These include improved affordable housing incentives and added nuances to the definition of affordable housing to better meet the need for affordable rental and ownership housing. The code changes also

increase the required length of deed restrictions from 20 years to 60 years. The changes passed on Second Reading and became effective May 17, 2024.

The City funds the development and preservation of affordable housing through the annual Competitive Grant Process. In 2025, there were 7 applications for housing funding including CARE Housing rehabilitation, Habitat for Humanity Harmony Cottages, Housing Catalyst Remington development, L'Arche Homes at Heartside Hill, Larimer Home Improvement Program, VOA Handyperson Program, and VOA's Switchgrass Crossing development.

Colorado voters created a new statewide affordable housing fund by passing Proposition 123. The City has had a baseline number accepted and made a commitment to increase affordable housing production for Proposition 123 funding. This allows projects in the City's jurisdiction to compete for State Affordable Housing Funds. Housing Catalyst, the City's housing authority, was awarded one of the first grants from this source and was able to purchase land to construct 72 new affordable units.

Additionally, the City was awarded a grant to assist in creating an expedited review process for developments including at least 50% affordable units. This will be a State requirement in 2027.

The City provides technical assistance to housing providers resulting in partnerships to preserve or increase affordable housing stock. For instance, Elevation Community Land Trust began to sell rehabilitated homes they purchased from public housing portfolio, preserving the housing as affordable for generations of income qualified homebuyers. They are also selling new townhomes on a City Land Bank parcel using the Community Land Trust model to keep these homes permanently affordable to house generations of homeowners. The City was instrumental in having a church donate a home to ECLT for permanent affordability too.

Annually, the City assigns its Private Activity Bond (PAB) allocation to issuers for Affordable Housing new construction and rehabilitation. This tax-exempt bond capacity is required to utilize the 4% Low Income Housing Tax Credit financing with which most under-market rental housing is developed. In 2024 Housing Catalyst requested and was awarded PAB capacity for their pipeline of projects.

One strategy in the City's Housing Strategic Plan is to use Metropolitan Districts to encourage affordable housing. The first metro district of 84 affordable rental apartments came online in 2024.

Extensive public engagement continues to be conducted on housing policy work. City staff held a Housing Summit during the summer and fall of 2024, which consisted of several small events and one large evening presentation and resource fair.

The City has begun a rental registry program that will provide better information about the City's housing stock and can allow for better engagement with and partnership with landlords. The City is also monitoring activity at the State and Federal levels that could affect land use regulations and that could provide new funding opportunities.

Actions planned to reduce lead-based paint hazards

The City adheres to requirements that all buildings built prior to January 1, 1978 have a lead hazards assessment when federal funds will be used to purchase or rehabilitate the property. As a condition of assistance, the property must have lead screening and if lead is detected, the project must include lead hazard containment or abatement in accordance with HUD's Lead Rule Compliance Advisor. In addition, the City follows the EPA regulations which require that any federally funded organization doing an activity which causes disruption of lead while doing work, use only EPA-certified workers and follow procedures to minimize the spread of lead. Lead hazards in public housing units and other units of Housing Catalyst (Fort Collins' PHA) have been stabilized and/or removed in previous years during rehabilitation of these units. All applicants acquiring housing built prior to 1978 receive the EPA booklet at application.

As housing providers purchase, rehabilitate, and lease housing units located in Fort Collins, they are required to assess and mitigate lead hazards according to the guidelines provided in the Lead Safe Housing Rule. All CDBG and HOME sub-grantees are required to follow the HUD Lead Safe Housing Rule and rule requirements based on the activity that they are undertaking. Grantees involved in leasing, acquiring, rehabilitating, or maintaining housing units must keep files that provide compliance with these rules and regulations. Sub-grantees must provide clients with the "Protect Your Family from Lead in Your Home" pamphlet. Verification of this notification must be maintained in client files.

Actions planned to reduce the number of poverty-level families

Actions planned for PY25 to reduce the number of families in poverty include financial support and collaboration to increase capacity. Some of the strategies include:

- Utilize budgeted funds to provide additional capacity and availability of quality affordable childcare.
- Coordinate funds in partnership with programs that serve residents; direct local funding to highest needs as federal funds expire.
- Implement policy changes recommended through the Housing Strategic Plan, particularly strategies that enhance the City's ability to incentivize Affordable Housing rental and ownership projects.
- Provide Human Service funding to nonprofit partners that help working families preserve, support, and stabilize their families.
- Implement the new Human Services and Homelessness Priorities Platforms in the PY25 Competitive Process.
- Participate on the Northern Colorado Continuum of Care Governing Board to assist with funding of permanent supportive housing projects, supportive services, and other programs/projects identified by the NoCo CoC that will stabilize the lives of people experiencing homelessness in Fort Collins.
- Participate in Built for Zero program which has a goal of reaching functional zero for Veteran

homelessness.

Actions planned to develop institutional structure

In acting as an individual organization, and in collaboration with other partners, the City of Fort Collins takes its leadership role seriously in addressing challenges and meeting the needs of residents. The City serves as funder, collaborator, and convener for a variety of frameworks and initiatives. The City will continue to participate as a convener and partner in efforts to form plans addressing both ongoing and emerging challenges low-income residents face (e.g., homelessness, stable housing, health and behavioral health care, and affordable childcare).

More specifically, the Social Sustainability Department was created to build formal institutional structure around addressing residents' needs. Additionally, low-income residents benefit from the services provided by a number of high performing public and nonprofit agencies supported financially and operationally by the City. Those entities deliver a variety of housing and non-housing community development activities. The City will continue to take a proactive approach in bringing organizations together to ensure excellent service, thoughtful coordination, and innovative approaches to delivering housing and support services to low-income residents.

The City will provide ongoing technical assistance and financial resources, ensuring that organizations have the capacity and the necessary human and physical assets to execute their missions in the most effective way. The City will continue to use a robust investment decision process to ensure there is no unnecessary service duplication and that providers work together cooperatively to develop service plans addressing identified needs.

The City will continue to utilize our plans and strategies to provide an ongoing blueprint to follow in both assessing performance and understanding the actions the City will take in addressing identified needs. We will also use the Housing Strategic Plan to advance housing choice and availability, monitor progress and further identify challenges. Through its monitoring and risk assessment processes, the City will gather data and information on expenditures, outcomes and numbers served, so that it can continue to make effective and strategic use of its limited funding and resources.

Actions planned to enhance coordination between public and private housing and social service agencies

In terms of federal framework and funding, the Northern Colorado Continuum of Care (NoCO CoC) is the vehicle used for addressing the various needs and challenges of persons experiencing homelessness. The City convenes coordinating meetings between housing providers, including Housing Catalyst and other nonprofit housing agencies, to ensure those receiving housing benefits can also receive needed human services and advance their long-term stability. The Social Sustainability Department oversees two citizen advisory committees within the City's Boards and Commissions. The Human Services and Housing Funding Board and the Affordable Housing Board work, in part, to monitor city issues and provide an

additional avenue for soliciting resident and agency input. They help the City better coordinate housing activities with public service efforts to ensure that gaps are being addressed. These Boards are advisory to City Council and often send recommendations based on resident input to influence City Council decisions. The City also actively participates in regional housing coalitions. A founder and steering committee member of the NoCo Housing Now regional collaboration, this group provides education and networking across county lines. In 2023 One Voice for Housing was formed. It is a network of experts developing collaborative communications strategies to showcase the benefits of increased housing opportunities. The City often partners with Larimer County to align programs and funding strategies. Currently, the City is working with the County on a regional housing needs assessment which will include public engagement opportunities for residents and agency partners.

Discussion:

The City has structured its Social Sustainability Department's mission and role to serve as the convener and navigator for collective plans and actions to ensure that the efforts and resources directed toward residents and housing are utilized in the most efficient manner possible. Staff members participate in many city-wide committees and initiatives which enhance coordination between service and housing providers.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Fort Collins does not have any excess or accumulated CDBG Program Income.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funds are not being used for other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City's complete resale/recapture guidelines and policy are included as an attachment. The City uses the Recapture guidelines for homes purchased using down-payment assistance, as outlined in 92.254. For the development of home ownership units, the City has implemented the Resale guidelines, as outlined in 92.254.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Homeownership Resale Guidelines: The HOME Resale Guidelines have been implemented for housing developed with HOME funds. This method is used for the homes developed by Habitat for Humanity to keep them affordable to low-income households for twenty years. At the time the home is developed, the developer signs a 20-year Affordable Restrictive Covenant with the City. The Covenant requires the home remain owner-occupied for the affordability period, be sold to an income eligible household, and that the maximum purchase price not exceed certain limits based on a calculation of the number of bedrooms and the maximum amount an eligible household could borrow with current FHA loans. The City of Fort Collins utilizes a Promissory Note and Deed of Trust to enforce the resale requirement. The City implements the Fair Return obligation by calculating the repayment of the City loan to be the net proceeds from the sale of the property less the costs of any improvements the homeowner has made to the property. If there are no net proceeds from the sale, no repayment is required. Net proceeds is defined as the sales price minus the superior loan repayment and any closing costs incurred by the buyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funding this year.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

The City of Fort Collins does not have any excess or accumulated CDBG Program Income. HOME funds are not being used for other forms of investment beyond those identified in Section 92.205. The City's complete resale/recapture guidelines and policy are included as an attachment.

Appendix - Alternate/Local Data Sources

1	Data Source Name American Community Survey
	List the name of the organization or individual who originated the data set. National Dataset from the Census Bureau
	Provide a brief summary of the data set. National Census - annual survey that takes in all of Fort Collins
	What was the purpose for developing this data set? Annual census
	Provide the year (and optionally month, or month and day) for when the data was collected. The data is collected annually
	Briefly describe the methodology for the data collection. national survey
	Describe the total population from which the sample was taken. all of Fort Collins
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. statistically relevant sample
	2
List the name of the organization or individual who originated the data set. The City of Fort Collins, and local homeless service providers	
Provide a brief summary of the data set. This is an annual count of homeless persons in Fort Collins. Local agencies and volunteers attempt to count all homeless persons in the City on one night in January.	
What was the purpose for developing this data set? The purpose is to estimate the number of homeless persons living in Fort Collins.	
Provide the year (and optionally month, or month and day) for when the data was collected. January, 2014. A summer survey was also conducted in 2014.	

	<p>Briefly describe the methodology for the data collection.</p> <p>Surveys of persons accessing homeless services are conducted on the day of the count, and volunteers attempt to find as many homeless persons on the streets and within the community as possible, and survey these persons as well.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>All persons experiencing homelessness who were identified the day of the count.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>All persons surveyed must be experiencing homelessness, or be at risk of becoming homeless.</p>
3	<p>Data Source Name</p> <p>Northern Colorado Continuum of Care</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Northern Colorado Continuum of Care</p>
	<p>Provide a brief summary of the data set.</p> <p>Tabulation of facilities targeting homeless persons created for CoC activities and funding</p>
	<p>What was the purpose for developing this data set?</p> <p>CoC reporting and funding</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2022, 2023, 2024, 2025</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>tabulation by homeless providers</p>
	<p>Describe the total population from which the sample was taken.</p> <p>this is a sample of beds and units from providers</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>NA - not a survey but a tabulation</p>
4	<p>Data Source Name</p> <p>Housing Catalyst Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Housing Catalyst</p>
	<p>Provide a brief summary of the data set.</p> <p>Number of vouchers in use.</p>

	<p>What was the purpose for developing this data set?</p> <p>To accurately describe the number of vouchers currently in use by the local public housing authority.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data set covers the total number of vouchers administered by Housing Catalyst.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Data was provided in February 2020.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>To-date</p>
5	<p>Data Source Name</p> <p>CAHPS Report by Location of Assessment</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Northern Colorado Continuum of Care, Coordinated Assessment Housing Placement System & Point in Time Count</p>
	<p>Provide a brief summary of the data set.</p> <p>Demographic data collected on people accessing services from homeless service providers and other organizations affiliated with the Northern Colorado Continuum of Care as well as annual Point in Time count conducted in 2024.</p>

<p>What was the purpose for developing this data set?</p> <p>CAHPS is a function of the Northern Colorado Continuum of Care (NoCO CoC) as mandated by the U.S. Department of Housing and Urban Development (HUD) and serves as Larimer and Weld county's coordinated entry process. The coordinated entry process is a system developed to efficiently and effectively connect the most vulnerable people to appropriate interventions that will rapidly end their homelessness.</p> <p>Per the requirements of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, the Northern Colorado Continuum of Care has implemented a coordinated entry (CE) system, Coordinated Assessment and Housing Placement System (CAHPS). CAHPS is the process of: 1. Identification and access to services for households experiencing a housing crisis, 2. Assessment of needs, preferences and vulnerability, 3. Prioritization through assigning level of need or vulnerability to households seeking assistance so that housing and services is allocated to households with the greatest need, 4. Referral and matching to appropriate resources, housing, and services, and 5. Oversight of navigation into permanent and stable housing. The purpose of CAHPS is to streamline homelessness intervention services and resources so that housing crises are diverted and prevented when resources are available, and in the occurrence of homelessness it is rare, brief, and non-recurring. Coordinated entry provides real time data on homelessness in northern Colorado, allowing the response system to address community needs appropriately. The CAHPS process is operated by the Northern Colorado Continuum of Care through the Homelessness Management Information System (HMIS) leads, CAHPS Project Coordinator, and CAHPS Community Coordinator, in collaboration with NoCO CoC partner agencies. NoCO CAHPS has a goal of ending homelessness by maintaining an efficient homeless response system that achieves and maintains a functional zero for all populations served so that homelessness is rare, short-lived, and nonrecurring.</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2023 & 2024</p>
<p>Briefly describe the methodology for the data collection.</p> <p>Access points are strategic locations, either virtual or physical, for individuals and families experiencing homelessness and in need of assistance interacts with the coordinated entry process. Access Points are most often an agency or organization where people experiencing homelessness or housing instability seek social services and resources. Access Points administer the designated CAHPS assessment tool.</p> <p>CAHPS Access Points engage in low-barrier, housing first practices, maintaining privacy and security of personally identifying information, understanding CAHPS priorities and practices, and embracing the idea that each household experiencing homelessness are all “our clients.”</p> <p>PIT conducted by volunteers and staff interviewing individuals experiencing homelessness on single day.</p>
<p>Describe the total population from which the sample was taken.</p> <p>Fort Collins data isolated from complete data sets for the tables included here.</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Sheltered and unsheltered individuals surveyed for PIT.</p>
6	<p>Data Source Name</p> <p>RealtyTrac</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>RealtyTrac</p>
	<p>Provide a brief summary of the data set.</p> <p>RealtyTrac is a real estate information company and an online marketplace for foreclosed and defaulted properties in the United States.</p>
	<p>What was the purpose for developing this data set?</p> <p>RealtyTrac tracks foreclosures for investment purposes.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Available by address, neighborhood, city or zip code</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Data on RealtyTrac is updated daily</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Data in Plan is point-in-time</p>
7	<p>Data Source Name</p> <p>2016-2020 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Comprehensive Housing Affordability Strategy</p> <p>CHAS data sets accessed and analyzed by City staff.</p>
	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households.</p>
	<p>What was the purpose for developing this data set?</p> <p>CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is available by jurisdiction</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete, updated annually</p>
8	<p>Data Source Name</p> <p>City of Fort Collins Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Fort Collins, Social Sustainability</p>
	<p>Provide a brief summary of the data set.</p> <p>Data is a combination of PIT, County, and City data compiled by City staff</p>
	<p>What was the purpose for developing this data set?</p> <p>Use in the Consolidated Plan</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data covers Larimer County, and Fort Collins specifically, where available.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Current (2025)</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Point in time. Data can be updated as necessary.</p>

HOUSING	
CARE Communities	
Project	Windtrail Park Rehabilitation
Requested	\$1,000,000
Recommended	\$1,000,000
Habitat for Humanity	
Project	Harmony Cottages
Requested	\$538,000
Recommended	\$200,000
Loveland Housing Development Corporation	
Project	Larimer Home Improvement Program
Requested	\$150,000
Recommended	\$150,000
Volunteers of America	
Project	Handyperson Program
Requested	\$25,000
Recommended	\$25,000
Volunteers of America	
Project	Switchgrass Crossing
Requested	\$1,250,000
Recommended	\$1,215,574

CDBG PUBLIC SERVICE	
Catholic Charities	
Project	Samaritan House Shelter
Requested	\$70,000
Recommended	\$72,359 (41% of CDBG Public Service Funds)
Crossroads Safehouse	
Project	Domestic Violence Emergency Shelter Advocacy
Requested	\$70,000
Recommended	\$72,359 (41% of CDBG Public Service Funds)
Family Housing Network	
Project	Shelter Programs
Requested	\$40,000
Recommended	\$31,767 (18% of CDBG Public Service Funds)

HOMELESSNESS RESPONSE PROGRAM	
Catholic Charities	
Project	Samaritan House Extended Stay Case Management
Requested	\$55,000
Recommended	\$55,000
Homeward Alliance	
Project	Family Services
Requested	\$40,000
Recommended	\$40,000
Homeward Alliance	
Project	Programs at the Murphy Center
Requested	\$40,000
Recommended	\$40,000
The Matthews House	
Project	Services for Youth and Young Adults Experiencing Homelessness in Fort Collins
Requested	\$25,000
Recommended	\$25,000
United Way of Weld County	
Project	Coordinated Assessment Housing Placement System
Requested	\$40,000
Recommended	\$40,000
Neighbor to Neighbor	
Project	Homelessness Prevention Assistance
Requested	\$70,000
Recommended	\$70,000

HUMAN SERVICES PROGRAM			
A Little Help		Respite Care	
Project	A Little Help for Older Adults	Project	Childcare Scholarships for Low-Income Families Raising Children with Developmental Disabilities
Requested	\$25,000	Requested	\$25,000
Recommended	\$25,000	Recommended	\$25,000
Alianza NORCO		Rocky Mountain Youth Medical & Nursing Consultants	
Project	Bilingual Health Navigation for the Fort Collins Immigrant Community	Project	Health & Wellness Centers Support for Low-Income Student-Patients
Requested	\$55,000	Requested	\$25,000
Recommended	\$55,000	Recommended	\$25,000
Care-A-Van/SAINT		Sexual Assault Victim Advocate Center	
Project	SAINT Volunteer Transportation	Project	
Requested	\$25,000	Requested	\$15,000
Recommended	\$25,000	Recommended	\$15,000
CASA of Larimer County		Sexual Assault Victim Advocate Center	
Project	Court Appointed Special Advocate (CASA)	Project	Youth Prevention & Education Program
Requested	\$40,000	Requested	\$55,000
Recommended	\$40,000	Recommended	\$40,829
CASA of Larimer County		Teaching Tree Early Childhood Learning Center	
Project	Family Connections	Project	Childcare Scholarships for Low-Income Families
Requested	\$40,000	Requested	\$55,000
Recommended	\$40,000	Recommended	\$55,000
ChildSafe Colorado		The Crawford Child Advocacy Center	
Project	Child Abuse Treatment Program	Project	Fighting Child Sexual Abuse and Maltreatment
Requested	\$55,000	Requested	\$15,000
Recommended	\$55,000	Recommended	\$15,000
Crossroads Safehouse		The Family Center / La Familia	
Project	Family Justice Center	Project	Childcare Sliding Scale Tuition Scholarships
Requested	\$40,000	Requested	\$55,000
Recommended	\$40,000	Recommended	\$55,000
Crossroads Safehouse		The Matthews House	
Project	Youth Violence Prevention	Project	Children and Family Services - Family to Family Program
Requested	\$25,000	Requested	\$25,000
Recommended	\$0	Recommended	\$25,000
Disabled Resource Services		United Way of Larimer County	
Project	Direct Consumer Assistance	Project	Larimer County Child Care Fund
Requested	\$25,000	Requested	\$55,000
Recommended	\$25,000	Recommended	\$55,000
Food Bank for Larimer County		Vindeket Foods	
Project	Fort Collins Fresh Food Share	Project	Vindeket Market
Requested	\$40,000	Requested	\$40,000
Recommended	\$40,000	Recommended	\$40,000
McBackpack		Volunteers of America	
Project	Alleviating Food Insecurity for Poudre School District Students	Project	Home Delivered Meals
Requested	\$25,000	Requested	\$40,000
Recommended	\$25,000	Recommended	\$40,000
Project Self-Sufficiency of Northern Colorado			
Project	Career Pathways for Low-Income Single Parents in Fort Collins		
Requested	\$25,000		
Recommended	\$25,000		

Broadband

According to the 2022 ACS, in Fort Collins 23.7% of households earning less than \$20,000/yr do not have an internet subscription, but only 1.9% of the total population is without any computer. Connectivity has significantly increased since the implementation of Connexion, the utility-level broadband offered by the City of Fort Collins. Currently, there are 1983 households of all incomes that only have a smartphone for internet access, and another 1339 with no computer of any kind. As more jobs and services are available online (such as healthcare, education, and job search activities) equitable access to high-speed, reliable internet service becomes critical. The City has built out Connexion and it is available to all residents, businesses, and organizations in the city. Broadband access supports community members, local businesses, job growth, education, energy technology, health care and other public services. The City offers a reduced rate (\$50/mth discount) to income-qualified households.

The City includes broadband requirements in underwriting criteria for housing projects receiving City and federal dollars. Unless the project can demonstrate undue financial burden on the project, or that it would fundamentally alter the nature of the program/activity, all new construction and substantial rehabilitation of housing with more than four rental units must include installation of broadband.

Natural Hazards

The natural hazards from climate disruption most likely to impact residents of Fort Collins are extreme temperatures, wildfire smoke, flood, and reduced water availability and quality. The impacts of these hazards have the potential to negatively impact all residents, but people living in older, non-upgraded homes and within the floodplain are more likely to experience these impacts than others. Less efficient homes have higher heating and cooling costs and provide less protection from poor air quality caused by wildfire smoke or pollution. In Fort Collins, the older homes are generally concentrated in higher income block groups, though there are also opportunities for rehabilitation in the southeast quadrant.

Making homes as efficient as possible is the best way to protect residents from the negative health impacts of smoke and extreme heat/cold. Because rates are higher during periods of water restrictions, in the case of drought or other causes of reduced water availability, households with lower incomes may feel the strain of increased water cost. The City and its partners have implemented programs to assist with weatherization, utility costs, and energy-efficiency upgrades for lower-income households. The City helps households replace less efficient water fixtures; offers free energy, water and irrigation assessments; and offers reduced water, stormwater, and electric rates for income-qualified households.

The City leads an emergency weather response system that activates additional shelter for people experiencing homelessness during extreme cold and extreme heat weather events and is exploring the feasibility of developing a response plan for hazardous air quality events in partnership with multiple City departments, the Larimer County Department of Health and Environment and with consultation from the National Oceanic and Atmospheric Administration (NOAA) and the Colorado Climate Center.

Flooding Risks

Parts of Fort Collins are in the 100-year and 500-year floodplain. Also, urban flooding is an issue in the Old Town area, where stormwater systems are currently undersized. With climate disruption, Fort Collins predicts more intense precipitation events, which could increase the incidence of floodplain and urban flooding. The map below, Floodplain Map with Percent of Low-Income Households, shows income by census block in Fort Collins, overlaid with the floodplain map. This map shows some areas on the west side of Fort Collins that are in an area of increased poverty. When many of these areas were built, there was little thought given to storm drainage. Therefore, many homes were constructed immediately adjacent to these smaller stream channels and were not elevated or protected. Many of these areas have had improvements made and the City's Master Drainage Plan identifies capital projects to reduce potential flooding. The map also shows areas in the north part of town that are lower-income and are more susceptible to flooding. These areas contain older homes in historically significant neighborhoods. Protecting these neighborhoods is vital to Fort Collins.

To address areas like these, and other flood-prone parts of the city, Fort Collins has a comprehensive stormwater and floodplain management program that focuses on reducing the possibility of floods to the entire city. This program includes a Floodplain Management Public Information Committee, comprised of interdepartmental staff and external stakeholders. Fort Collins is one of the highest rated communities nationwide (Class 2) based on FEMA's Community Rating System. Since 1995, the City has spent \$100 million on stormwater improvement projects. Since 1988, over 2,500 structures are no longer mapped in the floodplain due to these projects. However, there are still over 1000 structures in the 100-year floodplain, with over half in the Old Town Drainage Basin. Urban flooding is an issue in Old Town as well, where stormwater systems are undersized. The homes in the Old Town Drainage Basin are generally more expensive, but there are students and families who rent basement apartments in the Old Town area who may have lower incomes and whose housing is susceptible to flooding. Some older areas on the west side of Fort Collins have homes that were not elevated or protected when constructed adjacent to small stream channels. Many improvements have been made and the City's Master Drainage Plan identifies additional capital projects. Outreach about flood hazards and safety includes a mailer to all property owners and occupants in the floodplain with information on flood safety, flood warning, property protection, flood insurance, etc.; Spanish-language content available online; education in schools; booths at local events; outreach to realtors and homeless service providers; flood awareness videos; and bus bench messaging.

Hazard Mitigation

Additionally, the City has adopted the Larimer County Multi-Jurisdictional Hazard Mitigation Plan and completes an annual report on mitigation actions. The Disaster Mitigation Act requires that each participating jurisdiction engage in the planning process and officially adopt the multi-jurisdictional plan to be eligible for FEMA Hazard Mitigation Assistance grants. The jurisdictions that chose to participate in the planning process, including Fort Collins, were required to meet strict plan participation requirements. The Plan is a multi-jurisdictional pre-disaster multi-hazard mitigation plan that's purpose

is to guide the county towards greater disaster resistance, while respecting the character and needs of residents. Larimer County has had the most federally declared disasters out of all counties in the State of Colorado since 1965. This is mostly due to the three large river systems within the County and the large amount of wildland urban interface land leading to significant wildfire potential, the same hazards that most impact Fort Collins.

The Plan process included significant public outreach, including a survey, workshops, and public review period. The Hazard Plan includes demographics information and social vulnerability indices in the development of mitigation strategies. The hazards addressed in the Plan are biological hazard, civil disturbance, dam inundation, drought, earthquake, erosion/deposition, flood, hazardous materials incident, landslide/rockslide, spring/summer storm, tornado, utility disruption, wildfire, and winter storm. The events rated most likely to occur include biological hazard, flood, seasonal storms, and wildfire. The Plan also discusses climate disruption considerations and how this will impact the occurrence and severity of natural hazards, and notes that specific populations, particularly those who are limited income, children, elderly, and disabled, will likely be impacted by the effects of climate disruption disproportionately, compared to other populations.

Hazard Mitigation Plan Implementation

Some actions the City has taken, in collaboration with partners, to implement the Hazard Mitigation Plan include:

- Green Infrastructure policies and outreach: All new development is to install flood mitigation measures. City Capital projects now include Green Infrastructure as one of their flood mitigation control measures. A Green Infrastructure Implementation Manual has been adopted and is widely used.
- Low Impact Development Retrofits: Improve water quality, reduce urban flooding and enhance resiliency by retrofitting green infrastructure into existing City regional drainage facilities. Ex: City capital project in downtown area will address flooding by incorporating Green Infrastructure into a large storm sewer system. Though the Downtown Sewer Project will be mostly using a traditional sewer system to handle large flooding events, a hybrid system will be used to address water quantity and quality.
- Training in Disaster Management Large Scale Incidents: City staff participate in disaster preparedness and response training and exercises based around natural disasters that impact water and electric utilities.
- Public Education and Awareness: Education and outreach for drought, flood, severe storm, severe winter weather, and wildfire for residential and business communities. Education includes promotion of NoCo Alert, which provides reverse 911 calls, texts, and emails to advise the public about local emergency incidents.
- Stormwater Master Planning: Utilities Stormwater Engineering staff, supported by external consultants, will complete important updates to portions of six Stormwater Basin master plans over the 2025-2026 planning period.

APPENDIX: Resale and Recapture Policy

RESALE AND RECAPTURE POLICIES

Participating Jurisdictions (PJs) undertaking HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI), must establish written resale and/or recapture provisions that comply with HOME statutory and regulatory requirements. These provisions must also be set forth in the PJ's Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

The purpose of this section is to provide the "resale" and "recapture" policies used by the City of Fort Collins in its HOME assisted ownership programs. As stated above, HOME requires that PJs utilize resale and/or recapture provisions to ensure continued affordability for low- to moderate-income homeowners and as a benefit to the public through the wise stewardship of federal funds.

The City of Fort Collins may fund two programs which use HOME funds to assist homeowners or homebuyers:

1. Home Buyer Assistance (HBA) - new homebuyers;
2. Acquisition and Development - developers of new ownership housing

Resale

This option ensures that the HOME-assisted units remain affordable over the entire affordability period. The Resale method is used in cases where HOME funding is provided directly to a developer to reduce development costs, thereby, making the price of the home affordable to the buyer. Referred to as a "Development Subsidy," these funds are not repaid by the developer to the PJ, but remain with the property for the length of the affordability period.

Specific examples where the City of Fort Collins would use the resale method include:

1. providing funds for the developer to acquire property to be developed or to acquire affordable ownership units;
2. providing funds for permit fees, construction materials and labor.

The City of Fort Collins Resale Policy

Notification to Prospective Buyers. The resale policy is explained to the prospective homebuyer(s) prior to signing a contract to purchase the HOME-assisted unit. The prospective homebuyer(s) sign an acknowledgement that they understand the terms and conditions applicable to the resale policy as they have been explained. This document is included with the executed sales contract. (See *attached Notification for Prospective Buyers*)

Enforcement of Resale Provisions. The resale policy is enforced through the use of a Restrictive Covenant signed by the homebuyer at closing. The Restrictive Covenant will specify:

1. the length of the affordability period (based on the dollar amount of HOME funds invested in the unit; either 5, 10, or 20 years);
2. that the home remain the Buyer's principal residence throughout the affordability period; and
3. the conditions and obligations of the Owner should the Owner wish to sell before the end of the affordability period, including;
 - a. the Owner must contact the City of Fort Collins in writing if intending to sell the home prior to the end of the affordability period;
 - b. The subsequent purchaser must be low-income as defined by HOME, and occupy the home as his/her new purchaser's primary residence for the remaining years of the affordability period. (However, if the new purchaser receives direct assistance through a HOME-funded program, the affordability period will be re-set according to the amount of assistance provided); and
 - c. The sales price must be affordable to the subsequent purchaser; affordable is defined as limiting the Principal, Interest, Taxes and Insurance (PITI) + utilities amount to no more than 38% of the new purchaser's gross monthly income.

Fair Return on Investment. The City of Fort Collins will administer its resale provisions by ensuring that the Owner receives a fair return on his/her investment and that the home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits as described below:

1. The amount of the down payment;
2. The cost of any capital improvements, documented with receipts, provided by the homeowner, including but not limited to:
 - a. Any additions to the home such as a bedroom, bathroom, or garage;
 - b. Replacement of heating, ventilation, and air conditioning systems;
 - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid for directly by the Owner and

- which were not installed through a federal, state, or locally-funded grant program; and
- d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

Note: All capital improvements must be inspected by the City and must have been completed by certified contractors and all required building permits obtained.

3. The value of the owners investment will be calculated using the **Housing Price Index (HPI)** Calculator of the Federal Housing Finance Agency. The change in HPI from the original purchase price to the time of sale will be applied to the value of the owners investment, so that the value of the improvements is increased or decreased by the amount of increase or decrease in the housing market overall. Calculator is currently located at <http://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx>. The calculation shall be performed for the Fort Collins, CO Metropolitan Statistical Area.
4. If the market price that provides a fair return to the initial homebuyer is too high to be affordable for a subsequent eligible buyer, the City, at its discretion may provide additional direct HOME subsidy to the subsequent buyer. Such consideration will only be given after the owner has demonstrated they've made all reasonable attempts to sell the unit, including reducing the purchase price by the amount of the initial HOME investment.

It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his/her investment because the home sold for less or the same price as the original purchase price.

Affordability to a Range of Buyers. The City will ensure continued affordability to a range of buyers, particularly those whose total household incomes range from 60percent to no greater than 80 percent Area Median Income (AMI).

Maximum sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 38 percent of the targeted Buyer's annual gross income. This is the maximum amount the targeted household can Finance with a 30-year, 97% loan Market Interest Rate. The Sales Price for a two-bedroom unit shall be based upon the targeted households total gross income equaling the 3 person 80% Area Median Income (AMI) in Fort Collins as determined by the U.S. Department of Housing and Urban Development Income Limits ("HUD") and the Sales Price for a three bedroom unit shall be based upon the targeted household's total income equaling the 4 person 80% Area Median Income for Fort Collins as determined by the HUD. As such, all other unit configurations should be calculated based on 1.5 persons per bedroom, rounded down to the nearest whole number (e.g. 4 bedroom = 6 people, 1 bedroom = 1 person). Each such sales price is subject to increase with respect to sales occurring in the year(s) following the year of this Agreement by the increase, if any, in the 3 and 4 person, respectively, Area Median Income for the City of Fort Collins as determined by the HUD for the year in which the closing actually occurs.

Approval of Sales Price and Eligible Buyer:

If an Owner desires to sell the Property, the Owner contact the City at least five (5) days prior to listing the Property and receive approval for a proposed listing price that in accordance with the affordability restrictions.

After receiving approval of the proposed listing price, the selling Owner may list the Property for sale with a real estate agent or broker licensed in the State of Colorado or the selling Owner may market the Property as a so-called "for sale by owner," and may enter into a contract for the sale of the Property upon such terms and conditions as the selling Owner, in the selling Owner's sole discretion, deems acceptable, provided, however, that:

1. the purchase price shall not exceed the Maximum Purchase Price;
2. the selling Owner must believe in good faith that the purchaser is an Eligible Buyer and that the purchase price does not exceed the Maximum Purchase Price; and
3. the contract must state as a contingency that the purchaser will submit the application described below to the City within three (3) days after contract acceptance, and that the selling Owner's obligations under the contract are expressly contingent upon the City's determination that the purchaser is an Eligible Buyer and that the purchase price does not exceed the Maximum Purchase Price.

For PY 2025 -29, the affordable sales price shall not exceed \$349,500 for a 3-bedroom home, based on the price which would be affordable to a 4-person household at 80 percent AMI at current home mortgage interest rates.

Example: A home with a 20-year affordability period was purchased four years ago by a person (the "original homeowner") who now wishes to sell. The original homeowner purchased through Habitat for Humanity with an original mortgage of \$250,000 at 0% interest for 30 years, and has made payments for 50 months. The current mortgage balance is \$215,000. The principal amount paid down so far is \$35,000.

Calculating Fair Return on Investment.

Down payment: The original homeowner was required to put down \$1,000 earnest money at the signing of the sales contract.

Cost of Capital Improvements: The original homeowner had a privacy fence installed four years ago at the cost of \$1,500 and has receipts to document the improvement. A visual inspection confirmed the fence is still in place.

Percentage of Change. The original sales price for the home was \$250,000 with a developer subsidy was \$50,000, thus requiring the 20-year affordability period.

For the purposes of using the Federal Housing Finance Agency's Housing Price Index calculator, the home was purchased in the 1st Quarter of 2021, and will be calculated using the most current quarter available, 1st Quarter 2025. Using the Housing Price Index calculator, the average appreciation in value was 36%.

Calculating the Fair Return to the Original Owner:

Down payment:	\$ 1,000
Capital Improvements:	\$ 1,500
<u>Principal Paid:</u>	<u>\$35,000</u>
Total owner investment:	\$36,500
X 36%	<u>\$13,140</u>
Fair Return on Investment	\$49,640

In order to realize a fair return to the original homeowner, the sales price must be set to allow for net proceeds of \$49,640 after calculating all loan payoff amounts and sales expenses paid by the seller.

Repayment of purchase loan	\$215,000
Fair Return on Investment	\$49,640
Required Sales proceeds	\$264,460
6% (sellers paid sales expenses)	\$16,890
Fair Return Minimum Sales Prices	\$281.530

Affordability for a Range of Buyers. If the original homeowner sets the sales price above \$264,460 to get a fair return on investment, and if current (2025) assumptions are used for front/back ratios, interest rates, insurance, taxes, etc., the pool of eligible buyers could include purchasers that qualify for a purchase price between \$246,460 - \$349,000, depending on current market demand and conditions.

If the subsequent homeowner does not require any HOME subsidy to purchase the home, the affordability period would end in 16 years at which time the subsequent homeowner could sell to any buyer at any price.

Recapture

Under HOME recapture provisions financial assistance must be repaid if it is provided directly to the buyer or the homeowner. Upon resale the seller may sell to any willing buyer at any price. The written agreement and promissory note will disclose the net proceeds percentage if any that will be allotted to the homebuyer and what proceeds will return to the PJ. Once the HOME funds are repaid to the PJ, the property is no longer subject to any HOME restrictions. The funds returned to the PJ may then be used for other HOME-eligible activities.

The City of Fort Collins Recapture Policy

The City of Fort Collins will use the recapture policy for any HOME funded Home Buyer Assistance Programs (HBA).

The (HOME) federal assistance will be provided in the form of a 0% interest, deferred payment loan, which is repaid with a 5% service fee of the total amount borrowed. The fully executed (by all applicable parties) and dated Written Agreement, Promissory Note and Deed of Trust will serve as the security for these loans. The Deed of Trust will also be recorded with the Public Trustee of Larimer County, CO.

The repayment of the HBA loan is made solely from the net proceeds of sale of the Property (except in the event of fraud or misrepresentation by the Borrower described in the Promissory Note).

Recapture Calculation. The City of Fort Collins will calculate the recapture amount and add this to the existing payoff balance of the HBA loan. The entire payoff balance must be paid to City of Fort Collins before the homebuyer receives a return. The recapture amount is limited to the net proceeds available from the sale.

Appraised Value of Property or Sales Price (whichever is less)		\$
Original Senior Lien Note Amount	(-)	\$
Any reasonable and customary sales expenses paid by the Borrower in connection with the sale (Closing costs)	(-)	\$
Net proceeds		\$
HBA Original Note Amount	(-)	\$
Equity to Borrower/Seller	=	\$

Net proceeds consist of the sales prices minus loan repayment, other than HOME funds, and closing costs. If the net proceeds of the sale are insufficient to fully satisfy the amounts owed on the Promissory Note, the City of Fort Collins may not personally seek or obtain a deficiency judgment or any other recovery from the Borrower/Seller. If there are no net proceeds the City of Fort Collins will receive no share of net proceeds.

However, in the event of an uncured Default, the City of Fort Collins may, at its option, seek and obtain a personal judgment for all amounts payable under the Note. This right shall be in addition to any other remedies available to the City of Fort Collins. If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City must maintain data in each individual HBA file that documents the amount of the sale and the distribution of the funds.

This will document that:

1. There were no net sales proceeds; or
2. The amount of the net sales proceeds was insufficient to cover the full amount due; and
3. No proceeds were distributed to the homebuyer/homeowner.

Other than the actual sale of the property, if the homebuyer or homeowner

breaches the terms and conditions for any other reason, e.g. no longer occupies the property as his/her/their principal residence, the full amount of the loan is immediately due and payable.

If Borrower/Seller is in Default, the City may send the Borrower/Seller a written notice stating the reason Borrower/Seller is in Default and telling Borrower/Seller to pay immediately:

- (i) the full amount of Principal then due on this Note,
- (ii) all of the City's costs and expenses reimbursable Recovery against the Borrower/Seller responsible for the fraud or misrepresentation is not limited to the proceeds of sale of the Property, but may include personal judgment and execution thereon to the full extent authorized by law.

Affordability Periods

HOME Program Assistance Amount	Affordability Period in Years
\$1,000 - \$14,999.99	5
Over \$15,000 *	20

*City of Fort Collins

A HOME Written Agreement, Note and Deed of Trust will be executed by the Borrower and the City of Fort Collins that accurately reflects the resale or recapture provisions before or at the time of sale.

City of Fort Collins Refinancing Policy

In order for new executed subordination agreement to be provided to the senior first lien holder, the senior first lien refinance must meet the following conditions:

1. The new senior first lien will reduce the monthly payments to the homeowner, thereby making the monthly payments more affordable; or
2. Reduce the loan term;
3. The new senior lien interest rate must be fixed for the life of the loan (Balloon or ARM loans are ineligible);
4. No cash equity is withdrawn by the homeowner as a result of the refinancing actions;
5. The City will, at its discretion, agree to accept net proceeds in the event of a short sale to avoid foreclosure; and
6. Only if the borrower meets the minimum requirements to refinance, the City can re-subordinate to the first lien holder.

The refinancing request will be processed according to the following procedure:

1. Submit a written request to the City of Fort Collins to verify the minimum refinancing requirements with one month in advance from the expected closing;

2. If applicable, the City of Fort Collins, will issue a subordination agreement prior to the closing date.
3. If written permission is not granted by the City of Austin allowing the refinance of the Senior Lien, the HBA Loan will become immediately due and payable prior to closing the refinance.
4. Home Equity loans will trigger the repayment requirements of the HBA loans. The HBA Notes must be paid off no later than when the Home Equity Loan is closed and funded.
5. The HBA Notes must be paid-in-full in order for the City of Fort Collins to execute a release of Deed of Trust.

Basic Terminology

Affordable Housing: The City of Fort Collins follows the provisions established on 24 CFR 92.254, and consider that in order for homeownership housing to qualify as *affordable housing* it must:

- Be single-family, modest housing,
- Be acquired by a low-income family as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

The City: means the City of Fort Collins

Eligible Buyer: means a natural person, family or household with a (1) Maximum Gross Annual Income that is no more than 80% of the Area Median Income for Fort Collins, and (2) whose proposed Monthly Housing Expense(s) (principal, interest, taxes, insurance, utilities, HOA expense) for a Maximum Loan at the Market Interest Rate does not exceed 38% of the Maximum Gross Annual Income adjusted to a monthly income. This definition of Eligible Buyer is to be used solely to calculate the maximum income level of buyers eligible to purchase the Property and shall not be construed as in any way limiting the type of lending program or loan terms (except that such terms or conditions shall not be predatory) which an Eligible Buyer may accept to finance the purchase of the Property. A person, family or household who at the time of purchase qualified as an Eligible Buyer shall continue to be deemed so qualified until such time as the Property is Transferred. The following is the method of determining an Eligible Buyer and a hypothetical example of the determination of the Maximum Purchase Price, based on the identified assumptions and estimates:

Fair Return on Investment: means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits.

Capital Improvement: means additions to the property that increases its value or upgrades the facilities. These include upgrading the heating and air conditioning system, upgrading kitchen or bathroom facilities, adding universal access improvements, or any other permanent improvement that would add to the value and useful life of the property. The costs for routine maintenance are excluded.

Capital Improvement Credit: means credits for verified expenditures for Capital Improvements.

Direct HOME subsidy: is the amount of HOME assistance, including any program income that enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price.

Market Interest Rate: means the Fannie Mae yield on 30-year mortgage commitments (priced at par) for delivery within thirty (30) days, rounded up to the nearest .125 of 1.00% as of the first business day of the month (printed in the Wall Street Journal).

Maximum Sales Price: Every Transfer of the Property by an Owner to a purchaser shall be for a purchase price which does not exceed the Maximum Purchase Price determined as follows: Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 38 percent of the new Buyer's annual gross income. This is the maximum amount an eligible buyer can Finance with a 30-year, 96.5% loan at Market Interest Rate. The Sales Price for a two-bedroom unit shall be based upon the Eligible Buyer's total gross income equaling the 3 person 80% Area Median Income (AMI) in Fort Collins as determined by the U.S. Department of Housing and Urban Development Income Limits ("HUD") and the Sales Price for a three bedroom unit shall be based upon the Eligible Buyer's total income equaling the 4 person 80% Area Median Income for Fort Collins as determined by the HUD. Each such sales price is subject to increase with respect to sales occurring in the year(s) following the year of this Agreement by the increase, if any, in the 3 and 4 person, respectively, Area Median Income for the City of Fort Collins as determined by the HUD for the year in which the closing actually occurs.

Example: 2025 4-person Household Income Limit = \$102,100 80% AMI

1. Maximum Annual Gross Income of Eligible Buyer: The Area Median Income ("AMI") as determined by U.S. Department of Housing and Urban Development Income Limits ("HUD").
2. Monthly Housing Expense: $38\% (\$102,100/12 \times .38) = \$3,233$

Assumptions:

Initial Sales Price	
2 Bedroom Unit:	\$349,500.00
FHA Loan Amount (96.5%):	\$308,312.00
Interest Rate:	7.375%

Monthly Housing Expenses:

Monthly Principal and Interest:	\$ 2,370.00
Est. Monthly H.O.A. Dues	350.00
Est. Utilities (gas, electric, water & sewer)	150.00
Est. Property Insurance	80.00
Est. Monthly Real Estate Taxes	125.00
Est. Mortgage Insurance	158.00
Total Monthly Housing Expenses:	\$ 3,233

Net proceeds: are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Recapture: The recapture provisions are established at §92.253(a)(5)(ii), permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the PJ is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

INFORMATION FOR PROSPECTIVE BUYERS

The Twenty-Year Affordability Period & The Agreement of Restrictive Covenant

I understand that because a certain amount of federal funds were used by [Developer Name] to develop the property at _____, the federal government requires that certain restrictions apply to the occupancy or re-sale of this home for a period of twenty years. I understand that during that twenty-year period, those requirements will be enforced through a legally-enforceable document called "Agreement of Restrictive Covenant."

Please
Initial
Below

If I choose to purchase this home, at the time the home is sold to me, I will sign an Agreement of Restrictive Covenant, and it will be filed in the Official Public Records of the Larimer County Clerk's Office. The requirements of the Agreement of Restrictive Land are:

- _____ • That **I must occupy the home as my principal residence** during the twenty-year period in which the Restrictive Covenant is in effect;
- _____ • If I wish to sell the Property before the end of that period, I am required to sell it to a subsequent buyer whose total household income is **at or below 80% of the Fort Collins Area Median Family Income** in effect for the year I wish to sell the home.
- _____ • The sales price must be set such that I receive a **fair return** which shall be defined as:
 1. The amount of any cash contributions including the down payment and principal payments made;
 2. The cost of any capital improvements, documented with receipts, and including but not limited to:
 - a. Any additions to the home such as a bedroom, bathroom, or garage;
 - b. Replacement of heating, ventilation, and air conditioning systems;
 - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid for directly by the Owner and which were not installed through a federal, state, or locally-funded grant program; and
 - d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.
- _____ • The sales price must be set so that the monthly principal, interest, taxes and insurance to be paid by the subsequent buyer **will not exceed 38% of that subsequent buyer's monthly household income.**
- _____ • **I will notify the City of Fort Collins in writing** so that I may be assisted with the compliance of this federal regulation.

I/We acknowledge having received this information about the federal requirements involved if I/we decide to purchase this home.

Signature

Date

Signature

Date

Public Participation Attachments

Public Participation Activities

Completed:

- Targeted Interviews
- Council Questionnaire
- Nonprofit Listening Session
- Council Staff Report
- Prioritization Workshop
- Focus Groups
 - Homelessness
 - Children and Youth
 - Housing
 - Seniors and Aging
 - Disabilities
 - Food Insecurity
 - Health
- Lived Experience Groups
 - NoCo CoC Lived Experience Advisory Council
 - Murphy Center
 - Mason Place
 - Care Housing Resident Council
- October 23, 2024 Public Hearing
- Public Input Period, 10/24-12/24 online form
- Community Questionnaire
- Boards & Commissions Presentations
 - Affordable Housing Board
 - Disability Advisory Commission
 - Human Services & Housing Funding Board
 - Senior Advisory Board
 - Studio 222
 - Youth Advisory Board
 - Super Board
- Competitive Process RFP
- March 18, 2025 Public Hearing
- Competitive Process Board Meetings
 - Human Services and Housing Funding (HSHF) Board
 - HSHF Board Application Review Meeting

- Affordable Housing Board (AHB) Ranking Meeting
- Affordable Housing Board Ranking Memo to HSHF Board
- HSHF Board and AHB Joint Session
- HSHF Board Housing Discussion
- HSHF Board Housing & CDBG Deliberations
- HSHF Human Services Deliberations
- Competitive Process (CP) Funding Recommendations Public Notice

To Be Completed:

- June 17, 2025 Council Meeting/Public Hearing Approval of Competitive Process
- June 12-July 15, 2025 ConPlan & AAP Public Review Period
- July 15, 2025 Council Meeting/Public Hearing Approval of ConPlan & AAP Public Hearing at Council

Organization	Listening Session	Work Shop	Focus Groups	Interview	Direct input on text/data	Presentat ion & Input	Survey Clients	Email Notices	Category
A Little Help			X	X				X	seniors
Affordable Housing Board						X			housing
Alianza NORCO	X							X	immigrants
Alliance for Suicide Prevention	X							X	mental health
ARC								X	disability
Bohemian Foundation			X	X				X	funding
Boys & Girls Club			X	X				X	children
CARE Housing			X	X				X	housing
CARE Housing Resident Council						X			housing
CASA/Harmony House			X	X				X	children
Catholic Charities	X		X	X				X	homelessness
Catholic Charities, Operations Manager		X	X	X				X	homelessness
Children's Speech & Reading Center	X	X	X	X				X	children
ChildSafe Colorado	X		X	X				X	victim services
City Adaptive Recreation Department			X						disability
City Environmental Services Department			X						food
City Equity and Inclusion Office								X	marginalized populations
City of Loveland								X	funding
Colorado Health Network NCAP								X	HIV/AIDS
Colorado Poverty Law Project								X	social services
Colorado State University Off-Campus Life				X					youth
Commission on Disability						X		X	disability
Community Foundation of Northern Colorado								X	funding
Crossroads Safehouse	X			X				X	victim services
CSU Basic Needs Dept			X	X				X	social services
CSU Basic Needs, Director of Health		X	X	X					social services
CSU Care Program			X	X					social services
CSU Student								X	youth
Cultural Enrichment Center of Fort Collins								X	marginalized populations
Dance Express			X					X	disability
Denver Rescue Mission	X		X	X				X	homelessness
Disabled Resource Services	X	X	X	X				X	disability
Downtown Development Authority				X					business
Early Childhood Council				X				X	children
Easterseals Colorado				X				X	disability
Economic Health Department						X			employment
Elderhaus			X					X	disability
Elevation Community Land Trust				X				X	housing
Ensign Skills Center				X				X	disability
Every Child Pediatrics - Health & Wellness Center				X				X	children
Family Housing Network			X	X				X	homeless family
Family Leadership Training Institute				X				X	social services
FCCAN								X	social services
First Presbyterian Church								X	faith community
FOCO Café				X				X	food
Food Bank	X		X	X			X	X	food
Foothills Gateway			X					X	disability
Fort Collins Chamber of Commerce								X	business
Fort Collins Menonite Fellowship	X		X					X	faith community
Fort Collins Museum of Discovery								X	children
Fort Collins Rescue Mission	X		X					X	homelessness
Fuerza Latina								X	Spanish speakers
Habitat for Humanity				X				X	housing
Hanbit Church of Fort Collins								X	faith community
Health District								X	health
HighPointe Services	X							X	disability
Holy Family Catholic Church								X	faith community
Home Instead Senior Care								X	seniors
Homeward Alliance	X	X	X					X	homelessness
Housing Catalyst			X					X	housing
Human Relations Commission								X	marginalized populations
Human Services and Housing Funding Board						X		X	social services/housing
Interfaith Council Newsletter								X	faith community
INTO CSU								X	education/youth
ISAAC								X	immigrants
Kids at Heart				X				X	foster families
La Cocina								X	Spanish speakers
La Familia/The Family Center	X		X	X				X	Spanish speakers/children
L'Arche Fort Collins	X	X		X				X	disability
Larimer County - Behavioral Health				X				X	mental health/local govt
Larimer County Dept of Corrections				X					corrections
Larimer County Dept. of Human Services			X					X	social services
Larimer County Housing								X	housing
Larimer County Office on Aging								X	seniors
LatinX Community Advisory Group/Loveland Latin Community								X	Spanish speakers
Library - Downtown								X	general community

Loveland Housing Authority							X	housing
Lutheran Campus Ministries CSU	X		X	X			X	social services/faith community
Mason Place Residents						X		formerly homeless/housing
Matthews House	X		X				X	youth
McBackpack			X				X	food
Meals on Wheels Fort Collins		X	X	X			X	seniors
Mercy Housing							X	housing
Mountain Avenue Market			X				X	food
Mujeres de Colores							X	Spanish speakers
Murphy Center Guests						X		homelessness
Museo de las Tres Colonias							X	Spanish speakers
Neighbor to Neighbor				X			X	housing
New Eyes Village/Healthy Larimer Committee				X			X	social services
NoCo CoC Lived Experience Advisory Council						X		homelessness
North Fort Collins Business Association							X	business
North Front Range MPO							X	business
Northern Colorado Continuum of Care	X		X	X	X		X	homelessness/COC
Northern Colorado Veterans' Resource Center							X	veterans
Northside Aztlan Community Center							X	general community
Outreach Fort Collins		X	X	X			X	homelessness
Partners Mentoring Youth				X			X	youth
Partnership for Age-Friendly Community in Larimer County				X			X	seniors
Pathways Hospice							X	health
Police Services				X				corrections
Poudre River Public Library	X		X	X			X	institution
Poudre School District							X	education/children
Poudre School District--Title 1				X				education/children
Project Homeless Connect						X		homelessness
Project Self Sufficiency			X				X	social services
Project Smile							X	health
Queen's Legacy				X			X	social services
Ram's Against Hunger				X				food
Realities for Children				X			X	children
Respite Care	X						X	children
SAINT / Care-A-Van				X			X	disability
Salud Family Health				X			X	physical health
Salvation Army				X			X	homelessness
SAVA				X			X	victim services
SBDC				X			X	business
Senior Advisory Board						X		seniors
Sproutin Up			X				X	youth
St Lukes Episcopal Church							X	faith community
StoryForge	X						X	funding
SummitStone Health Partners	X		X				X	mental health
Super Issues Board						X		general community
Teaching Tree	X		X	X			X	children
The Center for Family Outreach							X	youth
The Crawford Child Advocacy Center	X						X	victim services
The Genesis Project							X	social services
The Quarter Project			X	X			X	youth
The Vegetable Connection	X	X	X	X			X	food
TRT – City Staff				X				corrections
Turning Point	X						X	youth
United Way of Larimer County			X	X			X	funding
United Way of Weld County							X	funding
Vindeket Market			X				X	food
Volunteers of America	X		X	X			X	seniors/veterans
Yarrow Collective							X	mental health/marginalized populations
Youth Advisory Board						X		youth
Youth for Change							X	youth
Questionnaire Respondents							X	general community

Consolidated Plan Public Hearing 10/23/24 and Public Input Period

2025-2029 Consolidated Plan Public Hearing

Subject: 2025-2029 Consolidated Plan Board Presentation

Date: October 23, 2024

Location: 222 Laporte Ave

Attendees: Members of the public, prior engagement participants

Background

The Consolidated Plan is the City's five-year strategic plan for the use of Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds to support community development and affordable housing in Fort Collins. The Plan includes a needs assessment and market analysis, identifies community priority areas and goals, and earmarks CDBG and HOME resources to achieve these goals.

Meeting Format

Presentation included summary of outreach and findings to date, including draft Consolidated Plan Goals and draft priorities for the new Human Services and Homelessness Priorities Platforms.

Summary of Input

37 attendees at 2 sessions, representing service and housing providers, interest groups, business associations, and religious organizations.

Participant Comments:

- Include support for training/retention & self-care for those falling under Prevention & Intervention
- Trauma-Informed Transportation – currently no service available to provide this
- Transitional Housing is missing in Fort Collins. Although Permanent Supportive Housing is important for unhoused folks, Transitional Housing may be more appropriate for some. Also, some community members may think these are the same thing.
- Local agencies could consider partnering with FoCo Café, as it is a gathering spot for unhoused peoples
- FoCo Café seeing an uptick in homeless/vulnerable population attendance at meals = high 50s per day
- Desire from agencies to partner, promote of services, and network more generally

Technical Feedback/Verbiage

- Every time the word "All" is mentioned, for example: "**All** residents have access..."
 - Suggestion to add "All – as defined as including [underrepresented populations, etc.]" or some way to clearly communicate the direct tie to Disproportionately Impacted Identities as explained on page 3
- "Access" – as related to "All residents **have access**..."

- Is access enough?
- Access without explicitly mentioned support does not provide equity in access
- Hard to translate into common language for the purposes of this document. Platform is just a blueprint.
- Change the word “equal” to “equitable” in instances like: “Programs that ensure residents have **equal** access to...”
- Food Security – include verbiage around not just meeting nutritional needs, but also dignity/affirming needs surrounding food, for example he mentioned cultural needs surrounding food security
- Where CSU students fit into the categories –mainly fit under “Young Adults,” but many students are non-traditional.
- Interest in funding opportunities between the City and CSU students.

Written Input Received During Public Comment Period, 10/24/24-12/24/25

Name

[REDACTED]

Email

[REDACTED]

Comments

A proposal for increasing the supply of affordable housing stock for aid in new construction projects should address and include provisions for attaining a carbon neutral or carbon neutral ready building requirement with a building performance standard goal that coincides with the City of Fort Collins OCF planning dept. guidelines. Affordable housing remodel projects should have similar goals included with provisions for minimum building envelope and insulation testing to a current standard before aid is awarded for any additional work on existing affordable housing.

If commenting on a specific planning document, please indicate which one below (Consolidated Plan, Human Services Priority Platform, Homelessness Priority Platform)

Affordable housing

I only have 4 small suggestions:

Patterns that *persist* generational poverty are disrupted.- Consider changing *persist* to **perpetuate**

Under "Disproportionately Impacted Identities" and Immigration Status and National Origin² - **add a space** before the "2" so it matches the other footnotes.

Under "Disproportionately Impacted Identities" and Gender Identity/Expression and Sexual Orientation - list as **LGBTQIA+** since that is used in the final ** footnote.

Under Disproportionately Impacted Identities ~ Homelessness and Gender Identity/Expression and Sexual Orientation - list as **LGBTQIA+** since that is used in the final ** footnote.

[REDACTED]

Name

[REDACTED]

Email

[REDACTED]

Comments

There needs to be more housing/sheltering for the homeless. Through experience, I have seen that the homeless people are able to go to rehab when they are in secure housing to go back to after dealing with their addiction.

If commenting on a specific planning document, please indicate which one below (Consolidated Plan, Human Services Priority Platform, Homelessness Priority Platform)

Homelessness Priority Platform

Consolidated Plan and Annual Action Plan
Use of Funds
Public Hearing
March 18, 2024

Attendance:

Kristen Draper, Poudre Library District
Luna Adelt, Colorado Health Network
Elis Cooper, Colorado Health Network (online)
Pamela Refvem, resident
Paula Ordaz, Fort Collins Rescue Mission
Halee Wahl, Fort Collins Area Chamber of Commerce
Jason Morgan, CWS Global
Kristy Beachy-Quick, CWS Global
Christine Church, World Service AWS

Overview:

Staff presented an overview of the Competitive Process for funding, including steps in the process and opportunities for public input, as well as a description of each funding source and eligible uses, and a list of applicants for each funding source with their requested funding amount and the difference between total requests and funding available.

Comments:

One attendee expressed concern about the Library's application for the City's Homelessness Response Funds. She said that the services for unhoused people at the library are duplicative of services available in other parts of the community and feels that study rooms should not be used for this purpose. She has concerns about behaviors, police-involved incidents, and people with criminal records attending the library to access services.

2024 Community & Housing Questionnaire Results

Social Sustainability Department, City of Fort Collins

Executive Summary

The 2024 Community & Housing Questionnaire received 365 unique completed responses. Respondents were generally White, older than the average Fort Collins resident, and had incomes similar to the median income in Fort Collins. Respondents were marginally more likely than the average resident to own a home, and respondents were generally relatively new to Fort Collins (1-5 years tenure) or well-established in Fort Collins (more than 20 years tenure).

An overwhelming theme of survey responses is the lack of affordable housing opportunities (rent and own) and limited services for people experiencing homelessness. Building and maintaining affordable housing, providing housing opportunities to low-income households, and providing services to people experiencing homelessness were clear priorities of respondents. In nearly every question where these themes could be selected, they were the most selected. In addition to services for people experiencing homelessness, child care and mental health care ranked as the highest priority supportive services. Job creation and job training and placement services ranked as the highest economic development priorities, and improvement to the transit system was the top community development activity.

Demographics

Race, Ethnicity, Language, Age, Gender & Sexual Orientation

The survey received a total of 365 completed responses. Survey respondents were overwhelmingly White, Non-Hispanic. 90% of respondents indicated they were White, and 91% indicated that they were Not Hispanic/Latinx/Spanish. While the portion of White respondents is only marginally different to the portion of Fort Collins that is White, the low amount of non-White survey responses can make it difficult to gather meaningful insight about non-White groups in Fort Collins. Approximately 4% of survey responses were received in Spanish. A majority of respondents (52%) indicated an age between 30 and 49 years old. The median age of survey respondents was 40-49 years old. 2022 Census estimates place the median age of Fort Collins residents at about 30 years old, indicating that the average survey respondent is older than the average Fort Collins resident. 95% of respondents indicated that they were cisgender, with 65% of total respondents identifying as women and 30% identifying as men. 77% of respondents identified as heterosexual, while 23% of respondents identified as something other than heterosexual (including asexual, bisexual, lesbian or gay, pansexual, and queer).

Table 1: Race

Race	Responses	Percent
White	261	90%
American Indian/Alaska Native	8	3%
Asian/Asian American	8	3%
Prefer to self-identify	7	2%
African American/Black	4	1%
Middle Eastern/North African	2	1%
Native Hawaiian/Pacific Islander	1	0%
Decline to specify	74	
Total Responding	291	100%

Table 2: Ethnicity

Ethnicity	Responses	Percent
Not Hispanic/Latinx/Spanish Origin	401	91%
Hispanic/Latinx/Spanish Origin	38	9%
Total Responding	439	100%

Table 3: Language

Language	Responses	Percent
English	352	96%
Spanish	13	4%
Total	365	100%

Table 4: Age Range

Age Range:	Responses	Percent
15-19 yrs	2	1%
20-29 yrs	53	16%
30-39 yrs	107	32%
40-49 yrs	75	22%
50-59 yrs	43	13%
60-69 yrs	30	9%
70 yrs or older	28	8%
Decline to specify	22	
Total Responding	338	100%

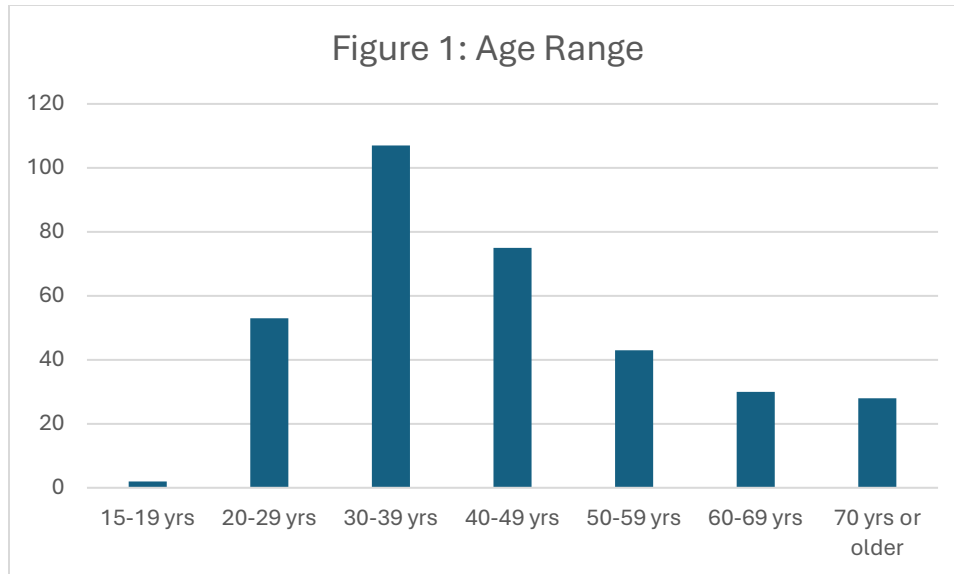


Table 5: Gender

Gender	Responses	Percent
Woman	216	65%
Man	99	30%
Nonbinary or Transgender	14	4%
Prefer to self-identify	3	1%
Decline to specify	33	
Total Responding	332	100%

Table 6: Sexual Orientation

Sexual Orientation	Responses	Percent
Heterosexual	215	77%
Not Heterosexual	66	23%
Decline to specify	84	
Total Responding	281	100%

Income, Education, Location, Housing, Tenure, and Community Role

The most common response for a household's income level was \$100,000 - \$149,999. The median income of survey was \$75,000 - \$99,999, similar to the median income of Fort Collins residents (about \$80,000). Most respondents (72%) have at least a bachelor's degree, and 97% of respondents are high school graduates (or have an equivalency). The three most common zip codes of survey respondents were 80525, 80526, and 80524. The distribution of responses across Council Districts was relatively even, with District 1 returning the most responses (27%) and District 5 returning the fewest responses (10%). Nearly 60% of survey respondents indicated that they are homeowners, which is above the Fort Collins rate of approximately 50% homeowners and 50%

renters. The median length of tenure in Fort Collins for survey respondents was 11-15 years. However, a majority of applicants fell into the 1-5 year (31%) and more than 20 year (32%) categories. Most respondents have been in Fort Collins for a relatively short time or a very long time. 77% of survey respondents indicated that they were a community member, with an additional 12% responding as non-profit service providers.

Table 7: Household Income Distribution

Household Income Range:	Responses	Percent
Less than \$10,000	27	9%
\$10,000-\$14,999	9	3%
\$15,000-\$24,999	14	4%
\$25,000-\$34,999	14	4%
\$35,000-\$49,999	31	10%
\$50,000-\$74,999	56	18%
\$75,000-\$99,999	44	14%
\$100,000-\$149,999	61	20%
\$150,000-\$199,999	31	10%
\$200,000 or more	25	8%
Decline to specify	44	
Total Responding	312	100%

Table 8: Education Level Distribution

Education Level	Responses	Percent
Less than a high school graduate	10	3%
High school graduate (or equivalency)	29	8%
Some college or associate's degree	57	17%
Bachelor's degree or higher	249	72%
Decline to specify	20	
Total Responding	345	100%

Table 9: Zip Code Distribution

Zip	Responses	Percent
80525	67	26%
80526	34	13%
80524	18	7%
80220	8	3%
80523	7	3%
80207	5	2%
Other (less than 5 responses)	114	45%
Total	253	100%

Table 10: Council District Distribution

Council District	Responses	Percent
Council District 1	69	27%
Council District 2	41	16%
Council District 3	29	11%
Council District 4	51	20%
Council District 5	27	10%
Council District 6	43	17%
Decline to Specify	96	
Total Responding	260	100%

Table 11: Housing Rental or Ownership

Rent or Own?	Responses	Percent
Own	189	59%
Rent	130	41%
Decline to Specify	27	
Total Responding	319	100%

Table 12: Length of Residence in Fort Collins

Length of Residence in Fort Collins:	Responses	Percent
1-5 years	106	31%
6-10 years	57	17%
11-15 years	35	10%
16-20 years	32	9%
More than 20 years	107	32%
Decline to specify	24	
Total Responding	337	100%

Table 13: Respondent Community Role

I am responding as a(n)...	Responses	Percent
Community member	275	77%
Non-profit service provider	42	12%
Other (please specify)	14	4%
Government employee	9	3%
Service provider primarily for persons experiencing homelessness	6	2%
Housing agency staff person	6	2%
Housing developer	3	1%
Local or state official	2	1%
Funder	1	0%
Total Responding	358	100%

Survey Responses

When asked about their top three priorities for CDBG, HOME, and Human Services funding over the next five years, affordable housing (specifically for low- and moderate-income households, selected by nearly 80% of respondents as priority), supportive services (like childcare and job training, selected by 63%), and facilities and services for people experiencing homelessness emerged as clear priorities (selected by 56%). Within the housing realm, respondents overwhelmingly selected a lack of affordable rental housing (92%) and home ownership (81%) opportunities as the most commonly faced housing problems faced by Fort Collins residents, with homelessness (53%) also receiving a significant amount of responses. Respondents believe that available housing units do not meet the needs of people experiencing homelessness (85%) and low-income households (75%). The two highest-need housing assistance programs according to respondents are building more affordable housing (77% responded high priority) and preserving existing affordable housing (76% high priority). Specifically for low-income (prospective) homeowners, respondents indicated that the most important factors are the availability of affordable homes for purchase (87%) and downpayment assistance (66%). The need for providing affordable housing to persons experiencing homelessness was highest among special populations (69% high priority).

When asked about specific supportive services, childcare (79% high priority), mental health care (81% high priority), and services for people experiencing homelessness (72%) ranked as the highest priorities. Housing loss prevention (65% high priority) and suicide prevention (61% high priority) were the top responses. Respondents indicated that most needed services for people experiencing homelessness are mental health care (64%) and supportive services and case management (63%), with rent/deposit/utility assistance (53%) and additional emergency shelter (50%) also receiving a notable portion of responses. Job creation (75%) and job training and placement services (60%) were the top priorities in terms of economic development. Improvement to the transit (bus) system (59%) was a clear priority for community development activities.

Q1: Community Needs: Which of these categories of community need do you think should be prioritized with CDBG, HOME and Human Services funding over the next five years? (Select top three)

Answer	Total Responding to Question	Percent Selecting as Priority
Affordable Housing: Housing specifically for people with low and moderate incomes.	362	79%
Supportive Services: Childcare, job training, transportation assistance, mental and physical health care, services for seniors, etc.	362	63%
Homelessness: Facilities and services for people experiencing homelessness.	362	56%
Community Development: Streets, parks, water and sewer lines, sidewalks, energy conservation, etc.	362	28%
Public facilities: Community centers, service provision space local nonprofit organizations, etc.	362	20%
Economic Development: Employment and business support.	362	16%
Other:	362	4%

Q2: Housing Concerns: What do you perceive as the three most common housing problems faced by Fort Collins residents? (Select top three)

Answer	Total Responding to Question	Percent Selecting as Priority
Lack of affordable rental housing	285	92%
Lack of affordable homeownership	285	81%
Homelessness	285	53%
Affordable housing not near transportation routes	285	18%
Affordable housing not near services	285	11%
Affordable housing not near employment	285	11%
Other Housing Concerns:	285	10%
Unsafe/poor neighborhood conditions	285	6%
Overcrowded conditions	285	5%

Q3: The availability of housing units in Fort Collins meets the needs of the following populations (Strongly Disagree (1) – Strongly Agree (5))

Answer	Total Responding to Question	Percent Strongly Disagree	Percent Disagree	Percent Neutral	Percent Agree	Percent Strongly Agree	Avg Rank
Seniors	284	0%	43%	27%	17%	6%	2.68
Families	284	0%	46%	27%	13%	7%	2.64
People with disabilities or special needs	284	0%	50%	29%	10%	6%	2.54
Single people	284	0%	59%	22%	8%	5%	2.45
Low Income households	284	1%	85%	5%	3%	6%	2.27
People experiencing homelessness	284	0%	75%	10%	4%	6%	2.27

Q4: Rate your perception of the need for the following types of housing assistance programs (Low Priority (1) – High Priority (3))

Answer	Total Responding to Question	Percent Low Priority	Percent Medium Priority	Percent High Priority	Avg Rank
Building more affordable housing (housing specifically for people with low incomes)	284	3%	19%	77%	2.71
Preserving existing affordable housing	284	2%	20%	76%	2.69
Rental assistance	284	5%	30%	65%	2.59
Home ownership assistance	284	11%	39%	49%	2.37

Q5: What types of support do you feel are most important for low-income homeowners? (Select top three)

Answer	Total Responding to Question	Percent Selecting as Priority
Affordable homes for purchase	285	87%
Downpayment assistance	285	66%
Support for aging in place	285	29%
Energy efficiency improvements	285	22%
Modifications for persons with disabilities	285	21%
Lead-based paint removal	285	6%
Other:	285	5%

Q6: Housing for People with Special Needs: Rate your perception of the need for providing affordable housing for special populations in Fort Collins. (Low Need (1) – High Need (3))

Answer	Total Responding to Question	Percent Low Priority	Percent Medium Priority	Percent High Priority	Avg Rank
Persons experiencing homelessness	284	2%	27%	69%	2.62
Youth experiencing homelessness (age 25 and under)	284	9%	33%	55%	2.39
Persons with mental illness	284	8%	38%	50%	2.34
Victims of domestic violence	284	10%	45%	44%	2.32
Persons who need assisted living	284	11%	43%	42%	2.23
Persons with mobility issues	284	13%	39%	44%	2.23
Persons with developmental disabilities	284	11%	42%	42%	2.22
Persons with drug/alcohol addiction	284	12%	45%	40%	2.21
Veterans	284	14%	48%	36%	2.18
Persons with other special needs	284	14%	51%	29%	2.04
Persons with HIV/AIDS	284	29%	47%	19%	1.80

*Q7: Supportive Services: Rate your perception of the need for the services noted below.
(Low Need (1) – High Need (3))*

Answer	Total Responding to Question	Percent Low Priority	Percent Medium Priority	Percent High Priority	Avg Rank
Childcare access and affordability	227	2%	16%	79%	2.71
Mental health care	227	3%	12%	81%	2.70
Services for people experiencing homelessness	227	4%	21%	72%	2.63
Financial assistance (rent, utilities, groceries, etc.)	227	4%	27%	65%	2.54
Substance use disorder care (treatment and recovery)	227	2%	34%	59%	2.48
Services for victims of child abuse	227	3%	40%	54%	2.44
Services for victims of domestic violence and/or abuse	227	4%	41%	53%	2.43
Physical health care (medical and dental)	227	6%	34%	56%	2.41
Youth development services and afterschool programs	227	6%	42%	50%	2.39
Services for persons with disabilities	227	5%	47%	47%	2.38
Access to healthy foods	227	8%	40%	48%	2.31
Support to diverse groups (cultural, minorities, subpopulations)	227	14%	35%	48%	2.27
Services for seniors	227	10%	47%	41%	2.26
Services for veterans	227	12%	44%	41%	2.24
Employment training and workforce development	227	11%	47%	38%	2.19
Financial counseling	227	14%	54%	28%	2.07
Recreation and enrichment	227	26%	46%	23%	1.89

Q8: Preventative Services: Rate your perception of the need for the services noted below. (Low Need (1) – High Need (3))

Answer	Total Responding to Question	Percent Low Priority	Percent Medium Priority	Percent High Priority	Avg Rank
Housing loss prevention	226	3%	30%	65%	2.58
Suicide prevention	226	5%	31%	61%	2.50
Sexual assault prevention	226	5%	41%	52%	2.44
Substance abuse prevention	226	6%	41%	50%	2.37
Crime prevention (such as better street lighting, prevention programs)	226	19%	46%	32%	2.08

Q9: Homelessness: Rank your perception of the biggest needs for providing assistance to people experiencing homelessness in Fort Collins. (Select top five)

Answer	Total Responding to Question	Percent Selecting as Priority
Mental health care	200	64%
Supportive services, case management	200	63%
Rent/deposit/utility assistance	200	53%
Additional emergency shelter	200	50%
Substance use disorder treatment	200	43%
Additional extreme cold weather shelter	200	42%
Shower and laundry access	200	33%
Job training	200	29%
Physical health care	200	26%
Operations/maintenance for existing shelters	200	25%
Additional extreme heat shelter	200	21%
Other homeless needs? Describe:	200	11%

Q10: Economic Development: If supported with CDGB/HOME/Human Services Funding, what are the top three economic development activities that should be prioritized? (Select top three)

Answer	Total Responding to Question	Percent Selecting as Priority
Job creation	57	75%
Providing support to small, minority, and locally owned businesses	57	54%
Job training and job placement services	57	60%
Summer youth employment (through age 18)	57	25%
Encouraging redevelopment to provide additional housing and office space	57	44%
Developing additional spaces for nonprofits	57	14%
Other (please specify):	57	9%

Q11: Community Development: If supported with CDGB/HOME/Human Services Funding, what are the top three community development activities that should be prioritized? (Select top three)

Answer	Total Responding to Question	Percent Selecting as Priority
Improvement to transit system (buses)	103	59%
Water and sewer line repair	103	49%
Sidewalk construction or repair	103	43%
Addition of bike lanes	103	42%
Public parks and playground improvements	103	38%
Street Improvements	103	36%
Energy conservation	103	35%



CITIZEN PARTICIPATION PLAN

*for U.S. Department of Housing & Urban Development
planning and reporting activities*

August 2025

**City of Fort Collins Colorado
Social Sustainability Department
222 Laporte Ave.
P.O. Box 580
Fort Collins, CO 80522-0580
[fcgov.com/socialsustainability](https://www.fcgov.com/socialsustainability)**

Table of Contents

Introduction	3
Plan Overview and Emphasis	3
General Guidelines and Standards for Public Participation	4
Standards for Distribution and Access	4
Reasonable and Special Accommodations	5
Overall Citizen Participation Standards	6
Review Periods	6
Public Hearings	6
Notices for Meetings, Public Hearings and Review Periods	7
Additional Guidelines and Information for HUD’s Five Planning and Reporting Activities	9
Consolidated Plan (Five-Year Strategic Plan)	9
Annual Action Plan	9
Consolidated Annual Performance and Evaluation Report	9
Amendments	9
Consolidated Plan Amendment Guidelines	10
Annual Action Plan Amendment Guidelines	10
Citizen Participation Plan Amendment Guidelines	11
Other Guidelines and Information	11
Interdepartmental Coordination and Cooperation	11
Document Retention	12
Technical Assistance	12
Complaint Procedures	12
Response Standards for Citizen Complaints	12
Complaint and Response Process	12
Funding Application Complaints	13
Discrimination Complaints	14
Conclusion	14
Attachment A	15
Attachment B	17
Attachment C	19

Introduction

The City of Fort Collins receives an annual entitlement of Community Development Block Grant (CDBG) and HOME Partnership Program (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). The grants provide funding for community development and housing activities that must primarily assist low- and moderate-income residents. Fort Collins has also received CDBG-COVID-19 (CDBG-CV) and HOME-ARP funding, and in the future may receive other HUD funds. The process by which the City determines its priorities, goals, and resources, and reports to HUD on progress in regard to grants is called the Consolidated Planning Process. It includes five separate but intertwined processes and resultant plans/reports:

- **Consolidated Plan (5-year strategic plan)**
- **Annual Action Plans (AAP)**
- **Consolidated Annual Performance and Evaluation Reports (CAPER)**
- **Citizen Participation Plan**
- **Substantial Amendments** to the Consolidated Plan, Annual Action Plans, or Citizen Participation Plan

The City of Fort Collins' mission is to provide "exceptional service for an exceptional community." In support of its overall Strategic Plan—and to the greatest extent possible—the City recognizes the importance of involving all community members in the planning and decision-making process of government. The goal of this Citizen Participation Plan is to fully integrate citizen input into these five planning and reporting activities required to successfully manage the City's current community development, housing, and other future U.S. Department of Housing and Urban Development (HUD) programs.

The Social Sustainability Department has primary responsibility for managing the citizen participation process and the development, implementation and reporting of annual accomplishments referenced in this Citizen Participation Plan. This plan also fulfills the requirements of federal regulation, 24 CFR Part 91.105.

Plan Overview and Emphasis

The City of Fort Collins intends to maximize programs and develop policies to have the greatest community impact possible. Effective and meaningful civic engagement is a strategy towards that goal. Fort Collins will encourage people who are intended to directly benefit from federal funds to participate in the formulation and implementation of projects to be funded with those dollars. These community members may include minority residents or other persons in a legally protected class, those who do not speak English or have limited English proficiency, persons with disabilities, female heads of households, residents who identify themselves as low- and moderate-income, unhoused community members, residents of assisted housing, and residents with disproportionately impacted identities.

Of particular importance is the participation of low- and moderate-income persons and residents of assisted housing. Special efforts will be made to include persons who are within one or more legally protected classes, who have English language barriers, or who are language isolated. Additionally, the City is committed to the meaningful public engagement of community members who may be part of a special population (such as at-risk youth), or who are considered to be in a federal Presumed Benefit category (such as persons experiencing homelessness or those living with HIV/AIDs).

The City will enlist nonprofit and community organizations, including faith-based groups, resident associations, housing and human service agencies and other groups, businesses, and developers, to assist the City with fully engaging residents in the planning and implementation of its federal programs. In addition, the City will leverage evolving communications strategies and media channels to promote this objective. Avenues to increase citizen input may include newsletters, news releases, webpage announcements, social media, email, or other print or electronic materials. The City will use communications strategies which specifically address and connect with the unique needs of sub-populations within our community.

This Citizen Participation Plan will be incorporated (by attachment or reference) into every Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Report.

General Guidelines and Standards for Public Participation

The **Citizen Participation Matrix**, which organizes important process information in table form, is located in **Attachment A**. This Matrix is a quick reference tool, outlining all requirements for each planning and reporting activity. **Definitions** are provided in **Attachment B**.

Standards for Distribution and Access

The City provides reasonable and timely access to all meetings and documents required in the processes for the five reporting and planning activities and does not discriminate based on race, color, national origin, creed, religion, sex, sexual orientation, disability, or age and without regard to the exercise of rights guaranteed by state or federal law. Policies and procedures are in place to assist persons with limited English proficiency and/or disabilities.

Public review and comments are welcome at any point in the processes for the five reporting and planning activities. A summary of comments or views received, and a summary of any comments or views not accepted and the reasons why, will be attached to the final plans prior to requesting approval by City Council.

The City will encourage community input by:

- Posting ADA- and Title VI-compliant notices in *The Coloradoan*, Fort Collins' general circulation newspaper, in English and in Spanish.

- Posting ADA- and Title VI-compliant electronic notices in English and in Spanish on the Social Sustainability Department webpage. The City webpages are compatible with web readers for the visually impaired and connected to Google Translate.
- Distributing notices through partner agencies serving low- and moderate-income clients, people in legally protected classes, special populations, residents of CDBG/HOME-assisted housing developments, and Presumed Benefit categories. The notices will be shared by those community partners determined to be most appropriate and effective, according to the Social Sustainability Department and upon request.
- Providing opportunities for interviews, surveys, listening sessions, and/or focus groups, as appropriate.
- Providing paper copies of documents on request.
- Whenever possible, using specialized communications strategies to address the needs of unique subpopulations (e.g., persons experiencing homelessness, Spanish-speaking-only, female heads of households, etc.).

Reasonable and Special Accommodations

- Copies of the five reporting and planning activities documents will be made available online and offered in print upon request.
- Public input will be solicited online and/or in fully accessible locations.
- Public meetings and public hearings will take place online or in fully accessible locations.
- Upon request, the City will provide materials in Braille, large print, in Spanish or other languages as needed, or in a voice recording, at no cost to the requestor.
- The City's TDD/TYY number is: 970-221-3490.
- Interpretation services will be made available where it is reasonably anticipated there will be a significant number of non-English speaking residents in attendance and/or upon request
- City Council proceedings are available with Closed Captioning on the local government cable channel (Channel 14).
- The City will also deliver a copy of any Plan, Amendment or Report to a homebound person upon request.
- Reasonable notice for requests is usually considered to be 48 hours.
- Any content on the City of Fort Collins website may be immediately translated into any one of 249 languages. The Google Translate feature is located in the upper left corner of the City's Home page at: fcgov.com.
- Regulation 24 CFR Part 91.105 (b) (1) also requires that any HUD-funded project or program that may displace residents describe how the City will assist those displaced. The City's current Anti-Displacement Policy is an attachment to this document (**Attachment C**).

Overall Citizen Participation Standards

Review Periods

Thirty-day (30-day) Public Review Periods are federally required and specifically set aside for public comments and input:

- For federal funding allocation recommendations prior to any final City Council funding allocation decision.
- Prior to the submission of a Consolidated Plan to City Council for approval.
- Prior to the submission of an Annual Action Plan to HUD.
- Prior to the submission to HUD of any Substantial Amendment to the Consolidated Plan, an Annual Action Plan, or the Citizen Participation Plan.

A fifteen-day (15-day) Public Review Period is federally required and specifically set aside for public comments and input:

- Prior to the submission of a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD.

Waiver of federally required public comment periods:

- When, due to designated disasters or emergencies, HUD issues federal waiver guidance on the required minimum public review period, City staff will submit the prepared waiver request and documentation in order to deploy funding as expeditiously as possible.

Public Hearings

A minimum of two (2) federally required public hearings are held each Program Year to solicit citizen viewpoints and input. These public hearings are designed to ensure the City follows its purposes and proposed goals, and fully integrates citizen input into the corresponding documents in order to meet community needs. One public hearing will solicit viewpoints on community needs and the proposed use of funds. The second public hearing will be held to assess how funds were spent during the prior Program Year. To comply with regulations, the public hearings are held in person with an online option.

In addition, City Council holds a public hearing before making a final decision at the end of each funding allocation process. City Council also holds public hearings before adopting the Consolidated Plan or its Substantial Amendments, and changes to the most recently adopted or amended Citizen Participation Plan. Public hearings for each Annual Action Plan and their Substantial Amendments, are held by the Social Sustainability Department. Community members have varied opportunities throughout each Public Review Period to express their thoughts on the accuracy and content of the document under review.

All public hearings are held in accessible locations. Hearings at Council meetings will be held at City Hall, and available online. Social Sustainability Department led hearings will be held at various locations across the community that are open to the public and accessible, such as the public library or a City-owned building or facility, and will have a hybrid option as practical. Interpretation services are made available when it is reasonably anticipated that there will be a significant number of non-English speaking residents in attendance and upon request.

When public health crises or other disaster response prohibits the City's ability to hold public meetings in person, City Council and/or Social Sustainability staff may elect to hold public hearings via an online platform, with appropriate notice and opportunity for reasonable accommodations and public comment.

Notices for Meetings, Public Hearings and Review Periods

At a minimum, notices for meetings, public hearings, and public review periods will be posted according to General Guidelines and Standards for Citizen Participation.

Meetings

Full and timely notice will be provided for all public meetings, in accordance with the Colorado Open Meetings Act. Notices are posted on the City's event website and the Social Sustainability Department webpage. Notices include a summary of the content included in the meeting. Notices of pending meetings are posted at least 24 hours prior to a meeting. Notices of a meeting cancellation or a special meeting are posted at least 24 hours in advance of the change.

Public Hearings

Whenever possible, notice of a public hearing will be published at least fifteen (15) days* prior to the hearing, and never less than seven (7) days before a hearing. Additionally, General Guidelines and Standards for Public Participation will be followed. Those Guidelines and Standards in this document are intended to facilitate maximum citizen awareness, and participation in the Hearing.

Public Review Periods

All notices for a public review period will be published at least one (1) day prior to the beginning of the review period. General Guidelines and Standards for Public Participation will be followed.

Content in notices for public review periods will include the anticipated Community Development Block Grant and HOME Investment Partnership Program funding, any other HUD or City funding the City reasonably expects to receive, how the funds are proposed to be allocated, how to submit comments, and where further information is available.

Waivers for Disaster Recovery and Emergency Response

In the instance of disaster recovery or emergency response, the City will implement HUD waiver guidance pertaining to public notices, public review periods and public hearings in order to expeditiously deploy critical response funds. For example, Disaster Recovery will have a 5-day Public Review period.

*** According to 2014 HUD CPD technical assistance received by the City, the 15-day advance notice for hearings is set out as a best practice by HUD, but is not required by regulation. The intent is to solicit maximum citizen awareness and participation, as outlined in the remainder of the paragraph.**

Additional Guidelines and Information for HUD's Five Planning and Reporting Activities

At a minimum, the City will follow standards outlined under General Guidelines and Standards for Public Participation.

Consolidated Plan (Five-Year Strategic Plan)

In order to receive an annual allocation of federal funds from the Department of Housing and Urban Development (HUD), the City must submit a Consolidated Plan, which serves as the City's strategic plan for use of CDBG and HOME funds for five years, outlining goals to be achieved with the federal funds received.

To develop the Consolidated Plan, the City may use a combination of consultant services, consultations with other agencies, and various public engagement methods, such as public hearings, written comments, surveys/questionnaires, focus groups, and interviews. Additionally, the City will coordinate its Plan with Housing Catalyst (Fort Collins' Housing Authority) for its Public Housing requirements, the Northern Colorado Continuum of Care for data on persons experiencing homelessness and homelessness strategies, adjacent local governments for non-housing community development needs, and agencies with metropolitan-wide planning responsibilities.

Annual Action Plan

To implement the City's five-year goals, an Annual Action Plan is submitted to HUD each year listing the location, cost, proposed outcomes, and ancillary information related to each project or program selected for funding. Federal regulations require these funds be targeted where they will provide the greatest benefit to residents designated to receive HUD assistance, primarily the City's low- and moderate-income residents.

Consolidated Annual Performance and Evaluation Report

An integral part of measuring the success of the City's HUD-funded activities is the publication of a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides an objective assessment of the City's progress toward meeting the stated goals outlined in the Five-Year Strategic (Consolidated) Plan, as well as the corresponding Annual Action Plan being reported on.

Amendments

An amendment to an approved Plan or Report will occur when the City decides:

- to add or remove a priority, project or program
- to not to carry out a project or activity described in the Plan
- to carry out a project not previously described
- to substantially change the purpose, scope, and/or location of beneficiaries of a project.

Because of potential impact to residents being served by funding, Substantial Amendments will be subject to the same Guidelines and Standards for Public Participation as the other planning and reporting activities. With the exception of amendments due to receipt of disaster recovery or emergency response funds, Substantial Amendments will require adequate notice of a 30-day public review period, the public review period, and a public hearing. Approval by City Council and a City Council public hearing will also be required for Substantial Amendments to the Consolidated Plan (see **Attachment A**, Citizen Participation Matrix, Substantial Amendments).

Updates for the purposes of addressing administrative items such as contact name changes, will be considered as minor updates, not amendments.

Consolidated Plan Amendment Guidelines

Substantial Amendment

Substantial changes may include, but are not limited to:

- A Consolidated Plan might need to be amended due to significant changes in community needs, market conditions, funding sources, priority needs, target areas, or if there are errors in the original plan, including discrepancies with the actual allocation amounts received from HUD (greater than \$25,000). Essentially, any substantial change that requires updating the Plan's strategies and goals to accurately reflect the current situation may necessitate an amendment
- Establishment of a new Neighborhood Revitalization Strategy Area (NRSA).

Minor Amendment

- Updating narrative sections that do not impact priority needs, target areas, or any of the Plan's strategies or goals.
- Correcting an error in the allocation amounts received from HUD (less than \$25,000) without other substantial changes.

Annual Action Plan Amendment Guidelines

Substantial Amendment

Substantial changes may include, but are not limited to:

- Major project changes in service area; significant change to a new location; change of purpose, program beneficiaries, or national objective compliance.
- Changing the use of CDBG funds from one eligible activity to another.
- Changes from one activity to another, such as project cancellation and/or new project approval.
- Funding changes (+/-) greater than \$25,000.

Minor Amendment

- Amendments not considered substantial are small increases or decreases in the amount of funds allocated to an approved project or activity in order to achieve the original purpose of the project or activity. These minor changes may be carried out at the discretion of the department and are not subject to the criteria that apply to

Substantial Amendments. Accordingly, there is no specific citizen participation process outlined for this activity.

CAPER Amendment Guidelines

Substantial Amendment

Substantial changes may include, but are not limited to:

- Significant changes to project details, incorrect data initially submitted, updates to program goals or activities, changes in funding levels, new project additions, or if there were revisions to the underlying Consolidated Plan or Annual Action Plan that need to be reflected in the performance report.
- Updating grant funds expended if a difference of \$10,000 or more exists.

Minor Amendment

- Updating numbers of beneficiaries.
- Updating grant funds expended if a difference of \$10,000 or less exists.

Citizen Participation Plan Amendment Guidelines

Due to a variety of circumstances and timelines under which such an amendment might occur, should there be a need for an amendment to the Citizen Participation Plan, departmental staff will determine the appropriate public participation process. An amendment will occur if there is direction from HUD that changes or updates to the process are necessary, such as a change in the length of time allowed for notices or public comment periods. Citizen Participation Plan updates for the purposes of addressing administrative items such as contact name changes, will be considered as minor updates, not amendments.

Substantial Amendment

Substantial changes may include, but are not limited to:

- Significant changes in the methods used for public participation for any Plan approved by City Council, including public hearings, public review periods, and public notices.

Minor Amendment

Minor amendments will include any updates required by HUD for receipt of funds, including but not limited to disaster recovery or emergency response funds.

Other Guidelines and Information

Interdepartmental Coordination and Cooperation

The Social Sustainability Department will work with the Communications and Public Involvement Office (CPIO), any communications employees assigned to the Social Sustainability Department, employees of the Finance Department who are responsible for overall grants compliance administration, and employees of the City Manager's Office responsible for Title VI compliance.

Document Retention

All Plans, Amendments, Reports, and activity files are public documents and are available both in paper copy and electronically from the City of Fort Collins. All documents are retained for a minimum of five years and are available for review with sufficient notice (usually 48 hours). To maintain confidentiality, the City will take all necessary measures to ensure any sensitive beneficiary information contained within the department's files is compliant with federal, state, and local privacy requirements.

Technical Assistance

Upon request, Social Sustainability Department staff will provide technical assistance to any group representing persons of low- and moderate-income interested in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. The department may determine, at its discretion, the level and type of assistance following consultation with those requesting technical assistance.

Complaint Procedures

Response Standards for Citizen Complaints

Substance and Timeliness

Should a resident have concerns/complaints related to the Plans, Amendments, and/or Reports, or any other federal program document or procedure, the concerns may be submitted in writing. The City will provide a timely, substantive written response to every complaint within 15 business days, as required by federal regulation.

Inclusion in Documents/Plans

Complaints received during any of the five reporting and planning activity processes, and the outcome of their consideration by the City, will be included in the corresponding adopted Consolidated Plan or Annual Action Plan submitted to HUD.

Excluded Comments

City staff shall notate citizen comments excluded from any document, the general nature of the comment, and the reason for exclusion.

Complaint and Response Process

Level One

The response to the complaint will be handled by the **Project Manager** assigned to the Plan or activity, or by a Social Sustainability employee designated by the Department Director. When a Project Manager or other contact information is not expressly provided, written complaints may be submitted to:

Address: Social Sustainability
 City of Fort Collins

222 Laporte Ave.
P. O. Box 580
Fort Collins CO 80522-0580
Phone: 970-221-6734

Level Two:

If not resolved by the Department, formal complaints should be addressed to the **City Manager** and submitted to:

Address: City Manager's Office,
City Hall,
300 Laporte Ave.,
Fort Collins, CO 80521

The City Manager will refer the complaint to appropriate City staff for a written response regarding the complaint within 15 business days upon receipt of the complaint.

Level Three:

If the complainant is not satisfied with the City Manager's response, further appeals should be addressed to the **Fort Collins City Council**, c/o the Mayor (City Hall, 300 W. Laporte Ave., Fort Collins, CO 80521). The Council has 30 days in which to take further action as deemed necessary to address the complainant's concerns.

Level Four:

If the complainant has not been satisfied with the response of City Council, a formal complaint may then be addressed directly to the regional Department of Housing and Urban Development (HUD) at: **Department of Housing & Urban Development**, 1670 Broadway, Denver, CO 80202-4801.

Funding Application Complaints

Formal complaints regarding HUD's approval of the City of Fort Collins' application for CDBG and/or HOME funding should be submitted in writing to the HUD Area Office within 30 days of the publication of the application notice. In order to ensure submitted objections are considered during the review process, HUD will not approve an application until at least 45 days after receipt of an application. In the interest of time, therefore, if the complainant is not satisfied with the response from the City staff and wants their comments to be considered during the HUD review process of the City's CDBG/HOME funding application, they should contact HUD directly within the designated time frame. **Department of Housing & Urban Development**, 1670 Broadway, Denver, CO 80202-4801. Phone: 303-672-5440

Discrimination Complaints

When the complainant's concern is of a discrimination-related nature (e.g., discrimination on the basis of disability; race; creed; color; sex; sexual orientation; gender identity; gender expression; marital status; familial status; religion; national origin; and/or ancestry; source of income; veteran or military status; or other legally protected classes), the complainant should immediately contact one of the following resources:

- 1) City Manager's Office: Civil Rights/ADA Officer
300 Laporte Ave., Fort Collins, CO 80521
Phone: 970-416-2253
- 2) City of Fort Collins: Title VI Coordinator
Email: titlesix@fcgov.com
Phone: 970.416.4254.
- 3) The Colorado Civil Rights Commission/Division
General Inquiries: DORA_CCRD@State.co.us
Intake Unit: DORA_CCRDIntake@State.co.us
Phone: 303-894-2997
The Colorado Civil Rights Division website, <https://ccrd.colorado.gov/> provides information about the Division, the Civil Rights Commission, discrimination, and the process for filing a complaint.
- 4) The HUD Fair Housing Hotline (discrimination in housing-related issues)
Phone: 800-669-9777

Conclusion

The City of Fort Collins has a commitment to fostering public participation within the broadest spectrum of community members. This Plan is intended to reflect not only adherence to federal requirements, but also standards for meaningful communications excellence. As future strategies for community engagement emerge, develop, and are proven effective, they will be incorporated into Amendments to this Plan.

Attachment A

Citizen Participation Matrix

Document	Public Participation: <u>Minimum</u> Standards	Required Time for Public Review	Required Approval	Deadline
Citizen Participation Plan and Substantial Amendments	<ul style="list-style-type: none"> • 1-day prior notice of Public Review Period • 15-day notice of Public Hearing • New Citizen Participation Plan Public Hearing: City Council • Substantial Amendment Public Hearing: Social Sustainability Department 	30-day Public Review Period	City Council Approval	<ul style="list-style-type: none"> • Amended as needed • Most current update included with Consolidated Plan
Consolidated Plan and/or Annual Action Plans	<ul style="list-style-type: none"> • 1-day prior notice of Public Review Period • 15-day prior notice of Public Hearing • Consolidated Plan Public Hearing: City Council • Annual Action Plan Public Hearing: Social Sustainability Department 	30-day Public Review period	Consolidated Plan: City Council Approval Annual Action Plan: n/a*	Submit to HUD August 15 (45 days prior to start of new Program Year)
Consolidated Plan Substantial Amendments	<ul style="list-style-type: none"> • 1-day prior notice of Public Review Period • 15-day prior notice of Public Hearing • Public Hearing: City Council 	30-day Public Review period	City Council Approval	Submit to HUD after City Council approval
Annual Action Plan Substantial Amendments	<ul style="list-style-type: none"> • 1-day prior notice of Public Review Period • 15-day prior notice of Public Hearing • Public Hearing: Social Sustainability Department 	30-day Public Review period DR-funds: 5-day Public Review period	Annual Action Plan: n/a*	Submit prior to start of next Program Year
Consolidated Annual Performance and Evaluation Report (CAPER)	1-day prior notice of Public Review Period	15-day Public Review period	n/a	Submit to HUD December 31
Public Hearing Notices	Posting standards and implementation reflect a goal of maximizing citizen awareness and participation in Public Hearings**	n/a	n/a	Goal of 15 days, not less than 7 days before Hearing
Additional Public Hearings	Two general Public Hearings are required annually:			

	<ul style="list-style-type: none"> • One Public Hearing is to solicit citizen viewpoints and comments on how funds for affordable housing, community development programs and projects, and other funding-eligible activities should be spent. • One Public Hearing is to solicit citizen viewpoints and comments, and to also report to the community on how funds were spent during the City's previous Program Year.
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* Funding recommendations are subject to the 30-day Public Review period prior to final City Council approval, but the document content is not approved by Council prior to submission to HUD. As indicated, the Annual Action Plan document is also subject to a 30-day public review period, which may run concurrent with the Public Review period for funding recommendations.

** According to 2014 HUD CPD technical assistance, there is no regulatory time frame for notice postings prior to a Public Hearing. However, HUD's suggested guideline is 15 days prior to any Hearing.

Attachment B

Definitions

Annual Action Plan (AAP). The Annual Action Plan, required annually by HUD, details the expenditure of yearly CDBG and HOME grants and ensures funds are directed towards activities addressed in the Consolidated Plan. HUD requires the City to maintain a significant correlation between the goals identified in the Consolidated Plan and use of federal funds. Currently, the Human Services and Housing Funding Board evaluates and recommends activities to City Council. However, the City Council has the right to approve activities outside the recommendations of the Board. The Annual Action Plan is due to HUD on August 15, forty-five (45) days before the start of the City's new federal program year on October 1.

Area Median Income (AMI). This household income measurement is used by Fort Collins and some federal agencies, such as HUD, instead of the Federal Poverty Level because the measurement is community-based, and assesses a household's income in the context of other households in a geographic area.

Consolidated Annual Performance and Evaluation Report (CAPER). This report is a self-assessment of the implementation of the Consolidated Plan and the Annual Action Plan. Activity outcomes are reported, showing the effectiveness of the federal funds. This report includes details of the number and demographics of the community served. The CAPER is due to HUD by December 31, 90 days from the end of the City's federal program year.

Consolidated Plan (five-year strategic plan). As an Entitlement Community recipient of Community Development Block Grant (CDBG) funding and a Participating Jurisdiction in the HOME Investment Partnership Program (HOME) funding, the City is required by HUD to develop a Consolidated Plan that evaluates the needs of its low- and moderate-income residents. This includes a review of the City's housing, homeless, and community development needs; provides a housing market analysis; and creates a strategy to address the needs identified. This plan is revised every five years. The current Consolidated Plan cycle is: 2025-2029 (October 1, 2025 through September 30, 2030).

Low-Income Neighborhood. A low-income neighborhood is a predominantly low-income neighborhood identified as such by Census Tract, because 50% or more of the residents in that tract have incomes below 60% of the Area Median Income (AMI), an income measurement used by HUD. In Fort Collins, Qualified Census Tracts are located in and around Colorado State University, including areas where students typically live, areas north of College Ave. and west of Drake Rd., in the northernmost quadrant of the city and into unincorporated areas, and along the Mulberry corridor (also including unincorporated areas) (as of 2020 Census).

Predominantly Low- and Moderate-Income Neighborhood. A predominantly low- and moderate-income neighborhood is identified as such by Census Tract, because 50% or more of the residents in that tract have incomes below 80% of the Area Median Income (AMI), an income measurement used by HUD.

Attachment C

Anti-Displacement Policy

As part of the Citizen Participation Plan, the City must include its plan to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance. The City has in effect and is following the Residential Anti-Displacement and Relocation Assistance Plan as described below which will minimize displacement of any person as a result of a federally-assisted activity.

All occupied and vacant occupiable lower-income dwelling units that are either demolished or converted to a use other than providing low-income dwelling units, in connection with a federally-assisted activity, must be replaced with comparable lower-income dwelling units. Replacement of lower-income dwelling units may be provided by any government agency or private developer and must meet the following requirements:

1. The units must be located within the recipient's jurisdiction.
2. The units must be sufficient in number and size to house no fewer than the number of occupants previously housed in the units that were demolished or converted.
3. The units must be provided in standard condition.
4. All replacement housing will be provided during the period beginning one year before submission of the information required by this Plan and ending three years after the commencement of the demolition or conversion.
5. The units must remain lower-income units for 10 years from the date of initial occupancy.

Before work shall commence, the recipient must make public and submit in writing to the HUD field office the following information: a description of the proposed federally-assisted activity, the location on a map and the number of dwelling units by size, the time schedule for the commencement and completion of the demolition or conversion, the location and number of dwelling units by size that will be provided as replacement units, the source of funding and time schedule for the provision of replacement dwelling units, the basis for concluding that each replacement dwelling unit will remain a lower-income dwelling unit for at least 10 years from the date of initial occupancy, and information demonstrating that any proposed replacement of dwelling units with smaller dwelling units is consistent with the needs assessment contained in its HUD-approved Consolidated Plan.

Replacement is not required if the HUD field office determines there is an adequate supply of vacant lower-income dwelling units in standard condition available on a nondiscriminatory basis within the area.

In addition, the displaced person will be advised of his or her rights under the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA). Each person will be provided relocation assistance, at levels described in 49 CFR Part 24. This includes:

- Relocation Advisory Services
- Moving Cost Assistance
- The cost of a security deposit and credit check required for the replacement unit.
- Any actual out-of-pocket costs including moving expenses, if required to temporarily relocate.
- Displaced persons are eligible for a replacement housing payment to rent or buy a replacement home. The payment is based on several factors including: (1) the monthly rent and cost of utility services for a comparable replacement dwelling, (2) the monthly rent and cost of utility services for your present home, and (3) for low-income persons, 30 percent of your average monthly gross household income. This payment is calculated on the difference in the old and new housing costs for a one-month period and multiplied by 42.

A person who disagrees with the determination concerning whether the person qualifies as a displaced person or with the amount of relocation assistance for which the person is eligible may file a written appeal of that determination. A person who is dissatisfied with the determination on his or her appeal may submit a written request for review of that determination to the HUD field office for the applicable region. If the full relief is not granted, the person shall be advised of his or her right to seek judicial review.