



FY2020-2024 City of Fort Collins CONSOLIDATED PLAN

Public Review Draft

City of Fort Collins
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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 2020-2024 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

High priority 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 priority 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 priority needs:

- **Increase affordable housing inventory.** 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.). Prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. May include construction, acquisition, change of use, downpayment assistance, etc.
- **Affordable housing preservation.** Includes rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home preservation, and ownership supports such as emergency repairs, energy efficiency upgrades, and accessibility modifications.

- **Housing and services for persons who are homeless.** Support projects that provide overnight shelter and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization.
- **Prevent homelessness.** Includes diversion, reunification, short- and long-term financial assistance (rent, utilities, etc.), comprehensive case management, service coordination, and supportive services.
- **Services for low- and moderate-income populations.** Prioritize special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation.

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 community improvements. Updated research and analysis of community needs, as well as fresh citizen input, has supported the continuation of goal setting and outcomes similar to previous plans. 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 and are a priority for the City of Fort Collins. The Social Sustainability Department encouraged meaningful public participation in the Consolidated Plan process, especially by low- and moderate-income residents, as well as those in legally protected classes. The department conducted a broad consultation process, including interviews, workshops, and focus groups with public and private agencies that provide affordable housing, homelessness prevention and intervention efforts, health and human services, education, and funding.

Input from a broad range of community members was collected during the development of the Consolidated Plan. The public was encouraged to participate through multiple modes, including a Community Questionnaire, a Community 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 serving underrepresented populations, and through social media. Additionally, City staff provided presentations to six City Boards and Commissions comprised of resident volunteers which focus on housing, human services, and special populations. Input from community members was used to determine high priority needs and goals.

5. Summary of public comments

Qualitative feedback collected through the community questionnaire, public hearings, and stakeholder meetings provided insight into priority need from the entitlement grant beneficiary perspective. Top priority needs were identified as:

- Affordable housing
- Supports for people experiencing homelessness
- Preventing homelessness
- Increasing access to services, with emphasis on case management
- Childcare

Public comments received during the 30-day Public Comment review period for the draft Consolidated Plan will be included here in the final document.

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 2020 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.

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

Community member and stakeholder participation components are a critical process in the development of the Consolidated Plan and are a priority for the City of Fort Collins. 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. Many stakeholders were directly consulted during the development of this plan, a community questionnaire was widely distributed and received incredible feedback, and City Board and Commission members provided additional public input. Social Sustainability Department staff participate on a number of community boards and planning groups whose work impacts and informs the Consolidated Plan process as well.

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)).

The City of Fort Collins Affordable Housing Board advises City Council on matters related to affordable housing in Fort Collins and assists with preparing the City’s Affordable Housing Strategic Plan. In 2014, the City commissioned a Housing Affordability Policy Study (HAPS), which identified distressed populations experiencing cost burden in the Fort Collins rental market. Housing providers and service agencies, as well as the Fort Collins public, were consulted and involved in public forums related to housing needs and policies during the development of this study.

The City has recently commissioned an update to the Social Sustainability Gaps Analysis as part of the initiative to build a cohesive, coordinated approach to community sustainability across City departments and with community partners.

Social Sustainability Department staff work closely with public and assisted housing providers, as well as private and government health, mental health, and service agencies to distribute HUD and City grant funding; identify high priority 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 community development needs.

The City supports programs such as the Community Behavioral Health Treatment program, where wrap-around services are part of housing solutions and placement. The City continues to build a comprehensive, formalized approach to supporting community members experiencing homelessness

through support of initiatives such as the Housing First Initiative and Outreach Fort Collins. City representatives are also actively involved in the two-county effort toward providing a Coordinated Access Housing Placement Specialist as well as serving on the steering committee for the Northern Colorado Continuum of Care, a subgroup of the Balance of State Continuum of Care.

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 opportunities to learn from regional colleagues. This group is active in legislative review and in data collection and analysis.

City staff members participate on steering committees for Larimer County Strategic Plan, to develop goals and strategies in partnership with the County. Goal and objective areas include public infrastructure, economic opportunities and equity, community health and resilience, childcare, and other community service needs.

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

Agencies from the Northern Colorado Continuum of Care (NCCC) which includes the cities of Greeley, Loveland and Estes Park meet on a monthly basis. Members represent nonprofits, and State and local government. The Social Sustainability Department's Director is participating on the governing board for the NCCC, which is applying for funding as a separate Continuum of Care for the first time in 2020. The NCCC is focused on long-term planning and addressing the needs of homelessness on a policy level, coordinating the point in time count, and working to meet the requirements of the McKinney-Vento Homeless Assistance Act. The NCCC has implemented the Homeless Management Information System (HMIS), and measures the effectiveness of agencies funded through the McKinney Vento funding streams. The NCCC continues to work with area healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. Additionally, the City provides funding and volunteers for the annual Point in Time (PIT) count each January. The PIT, spearheaded by the NCCC, is a community-wide effort to gather critical data on persons experiencing homelessness.

The City is also working closely with the Housing First Initiative (HFI) which tracks long-term 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 risk if they remain homeless. It is used to prioritize individuals for housing placement when units become available and is the primary tool used by CAHPS.

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
	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 interviewed 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 current clients and those on the waiting list for services, recent plans and reports, details about housing developments, future development plans, and the needs of their clients.
2	Agency/Group/Organization	Colorado Balance of State Continuum of Care
	Agency/Group/Organization Type	Regional organization Planning organization Continuum of Care
	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 (NCCC) and was directly consulted with on the above sections of the Consolidated Plan. SSD and the NCCC are in continuous communication and coordination. NCCC recommendations influence the trajectory of homelessness response and prevention.
3	Agency/Group/Organization	CITY OF FORT COLLINS
	Agency/Group/Organization Type	Other government - Local

	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 Broadband Needs & Hazard Mitigation
	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, low-income and special needs populations, broadband needs, and climate hazard mitigation. These City departments include: Social Sustainability, Economic Health, Environmental Services, Stormwater, Utilities, Broadband, and Planning, Development & Transportation. Input from City departments and staff were considered when developing the Consolidated Plan goals and priority needs. City Council members filled out a targeted survey to gain their insights into priority needs and goals.
4	Agency/Group/Organization	Root Policy Research, Inc.
	Agency/Group/Organization Type	Community planning and housing research firm
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Root Policy developed the 2020 Gaps Analysis for the City of Fort Collins. Data from this study was used to supplement other data sources and provide a clearer picture of the current available community services and housing market.
5	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?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Poudre School District's McKinney Vento program provided insights, information and data regarding the state of homelessness within the student population in Fort Collins.</p>
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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 allow 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. Listed above are only those organizations that contributed directly to the text of the Plan with data and information. **A complete list of organizations that were consulted with in the preparation of the Plan is included as an attachment.**

All community members of Fort Collins were also invited to participate in the planning efforts, through a Community 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.

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	Balance of State Continuum	Goals are complementary and mutually supportive, based on active communication, and City representation on the Northern Front Range Continuum of Care (part of the Balance of State Continuum).
Affordable 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.
Social Sustainability Department 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.

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(I))

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. The City of Fort Collins will continue to coordinate with other local and state agencies during the 2020-2024 Five-Year Consolidated Plan.

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:

- Colorado Municipal League Board of Directors
- Colorado Municipal League Policy Committee
- National League of Cities Human Development Committee
- Larimer County Behavioral Health Policy Council
- Mayor's Challenge to End Veteran's Homelessness

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 community members was collected during the development of the Consolidated Plan. The public was encouraged to participate through multiple modes, including a Community Questionnaire, a Community 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 serving underrepresented populations, and through social media. Email notice of the community questionnaire included an option to request paper copies of the questionnaire in English and Spanish, and multiple organizations requested paper copies. City staff took the questionnaire to the Food Bank for Larimer County to solicit input directly from their clientele. The webpage providing updates and ongoing information on the Consolidated Plan included Spanish translation, and interpretation was available for all events. Additionally, City staff provided presentations to six 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 priority needs and funding focus.

One stakeholder workshop and three focus groups were used to solicit input from service providers. Participation included 35 attendees from 32 organizations representing human services, County, Health District, Continuum of Care, Poudre School District, foundations/funders, faith community, affordable housing providers, Colorado State University, and the Downtown Development Authority. Additionally, City staff conducted individual and group interviews with over 30 organizations representing health and human service providers, affordable housing providers, justice system, homelessness coordination, County services, and the local library district.

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

Citizen Participation Outreach

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (If applicable)
1	Targeted Interviews	Stakeholders: Service Providers, Housing Industry Experts, City Department Staff, etc.	Between August 2019 and January 2020 interviews were held with organizations representing health and human service providers, affordable housing providers, justice system, homelessness coordination, County services, and the local library district. Emphasis was placed on organizations serving underrepresented, underserved, special and minority populations, as well as known areas of need such as childcare, senior services, homelessness, and behavioral health.	Organization representatives identified housing, homelessness, case management, childcare, and transportation as priority areas of need for both clients and employees. Housing was by far the most frequently noted community need and representatives interviewed consistently believed that most of the CDBG and HOME funds allocated by the City should be invested in affordable housing.	
2	Council Questionnaire	City of Fort Collins Council (elected officials)	Five 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. Families and people with disabilities were identified as having high need for affordable rental housing, while priority ownership supports included emergency repairs and energy efficiency improvements. Homelessness priorities included prevention and housing, especially for youth experiencing homelessness. Councilmembers also identified assisted living and increasing the number of landlords who accept vouchers as a high priority housing needs.	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
3	Stakeholder Workshop	Minorities Non-English Speaking - Specify other language: Spanish Human services, County, Health District, Continuum of Care, Poudre School District, foundations/fund	35 representatives from 32 organizations attended and participated. The workshop provided a presentation of Consolidated Plan basics, including fund sources and restrictions, the allocation process, and project timeline. Following the presentation, participants were directed through group activities to solicit input on community needs and priorities. Interpretation services provided.	Participants identified the following areas as potential priorities for the receipt of CDBG and HOME funds: Increase the supply of affordable housing units, especially for youth and other special populations; Increase the supply of affordable housing units and expand opportunities for voucher holders through landlord engagement; Develop rapid rehousing, especially for families, seniors, and youth; Develop mixed income housing; Provide rental assistance (short- and long-term); Provide supportive services for housing retention; Support programs that provide homelessness prevention; Increase access to affordable, quality childcare; Increase access to supportive services for marginalized populations; Improve service coordination; Increase access to case management; Increase access to services for aging in place/senior supportive services; Increase access to public transportation; Improve access to medical transit for people with low incomes	https://www.fcgov.com/sustainability/pdf/StakeholderWorkshopSummarySheet.pdf?1571340231

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
4	Focus Group: Housing	Service providers and community groups	<p>Housing: 12 attendees from 10 organizations representing human services, housing providers, community volunteers, funders, Colorado State University, and the County. Focus group provided a presentation of Consolidated Plan basics. Following the presentation, participants were directed through a group activity to refine focus area-specific community needs drafted in the September 30 Stakeholder Workshop. These priorities were combined with results of additional outreach and data to draft Goals for the Consolidated Plan.</p>	<p>Participants developed the following priorities and focus areas for the allocation of CDBG and HOME funds:- Increase the supply of affordable housing units, both rental and ownership with the following priorities: mixed income housing, co-location of services such as case management and/or childcare, accessible units, assisted living, and units for the lowest income levels. May include acquisition, change of use, etc.- Preserve existing affordable housing, including rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home protections, and ownership supports.- Develop temporary supportive housing for people experiencing homelessness, with priority for special populations including families, seniors, unaccompanied youth, and people with disabilities; and respite care for homeless individuals recovering from medical conditions and treatment.- Provide landlord education and engagement, specifically around acceptance of vouchers, to increase units of affordable housing and housing for people experiencing homelessness. May include dedicated staff, relationship-building events/services, education on source of income discrimination, etc.- Provide housing retention services for previously homeless individuals and families, including short- and long-term rental assistance, utility assistance, and onsite tenancy support, with an emphasis on voucher holders. - Increase access to services for low- and moderate-income individuals and families, with emphasis on special populations such as seniors, homeless or unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Examples of services include mental health care, family supports for alcohol or substance abuse disorder treatment/recovery, transportation, etc.- Increase access to quality, affordable childcare/early childhood education for all income levels.</p>	<p>https://www.fcgov.com/sustainability/pdf/FocusGroupsSummarySheet.pdf?1574792756</p>

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (If applicable)
5	Focus Group: Homelessness	Service providers and community groups	Homelessness: 8 attendees from 7 organizations representing human services, housing providers, and community volunteers and organizers. Followed same format as Affordable Housing focus group.	Participants developed the following priorities and focus areas for the allocation of CDBG and HOME funds:- Provide homelessness and eviction prevention services for individuals and families including short- and long-term financial assistance, case management, and supportive services. Includes rental assistance (short- and long-term) and supportive services for housing retention.- Provide comprehensive service coordination and case management for individuals and families experiencing or at risk of homelessness, including diversion, reunification, and travel expenses for relocation.	https://www.fcgov.com/sustainability/pdf/FocusGroupsSummarySheet.pdf?1574792756
6	Focus Group: Human Services	Service providers and community groups	Human Services: 10 attendees from 10 organizations representing human services, housing providers, community volunteers, and funders. Followed same format as Affordable Housing focus group.	Participants developed the following priorities and focus areas for the allocation of CDBG and HOME funds:- Increase access to services for low- and moderate-income individuals and families, with emphasis on special populations such as seniors, homeless or unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Examples of services include mental health care, family supports for alcohol or substance abuse disorder treatment/recovery, transportation, etc.- Increase access to quality, affordable childcare/early childhood education for all income levels.	https://www.fcgov.com/sustainability/pdf/FocusGroupsSummarySheet.pdf?1574792756

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
7	Community Questionnaire	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Service providers, affordable housing providers, and workshop and focus group invitees	Questionnaire available in English and Spanish, online and on paper. 303 total responses: 62% community members, 26% provider staff, 6% government employees, and 6% other.	Questionnaire results identified the following priority need areas:- Affordable housing for low- and moderate-income households, including developing and preserving affordable rental housing; increase the supply of permanent rental housing with supportive services for persons who are experiencing homelessness; and homeless prevention support (such as emergency rent assistance, financial counseling)- Facilities and services for people experiencing homelessness, including mental health care, cold weather shelter, substance use disorder treatment, and case management- Supportive services, including mental health care, childcare services and facilities, substance use disorder treatment, and financial assistance	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (If applicable)
8	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Webpage was used to warehouse all Consolidated Plan related materials, including the community questionnaire, presentations, and summaries of outreach efforts. Materials were provided in English and Spanish. Link to page was distributed via partner organizations. 289 visits to webpage, with 67 document downloads and 74 click throughs to the Community Questionnaire.	No comments received.	https://www.fcgov.com/socialsustainability/consolidated-plan
9	Email Draft Goals Survey	Participants in Community Questionnaire, stakeholder workshop and focus groups	A survey requesting input into the drafted Goals was emailed to Community Questionnaire respondents who had requested follow-up, plus all stakeholders. 40 responses were received.	Nearly 80% approval of Draft Goals by 40 respondents. Input was used to refine language in the Goals. Summary of findings is included as an attachment.	https://www.surveygizmo.com/s3/5440243/Feedback-on-Consolidated-Plan-Draft-Goals

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
10	Boards & Commissions Presentations	Members of Boards & Commission	Boards are composed of approximately 7 to 10 volunteer community members who are appointed by Council to their respective boards. Four boards were provided presentations and consulted regarding the use of HUD funds. AHB provides rankings of housing projects under consideration in annual Competitive Process. CDBG provides funding recommendations to Council. All boards report to Council and provide feedback on proposed projects.	CDBG Commission and Affordable Housing Board provided input into the Needs Assessment and drafting of goals. Senior Advisory Board and Youth Advisory Board provided feedback on Draft Goals. Goals were well received, and board input was used to refine goal language.	https://www.fcgov.com/cityclerk/boards.php
11	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Residents of Public and Assisted Housing	Public notices were published in English and Spanish in the local newspaper, the Coloradoan, in advance of the Competitive Process, before Council decisions on funding, and before the Public Review Period for the Consolidated Plan. Notices were also distributed via nonprofit partner agencies and posted on the City website.	To date, the public comments received have largely been statements of gratitude from the applying agencies.	

	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
12	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public Hearing noticed in the Coloradoan in English and Spanish. Notices were also distributed via nonprofit partner agencies and posted on the City website. Interpretation services offered on request. Hearing was held online due to COVID-19 Safer-at-Home state orders. The Hearing provided an overview of the Consolidated Planning process and the Competitive Process for FY20 funding, and solicited community input.	TBD	https://www.fcgov.com/socialsustainability/
13	Public Hearing	Non-targeted/broad community	Public Hearing at City Council Meeting, Resolution to Adopt Consolidated Plan.	TBD	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Fort Collins gathered information to determine priority 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 Gaps Analysis and Affordable Housing Strategic Plan also informed the needs assessment. The City conducted a series of workshops and stakeholder interviews with human service and affordable housing providers, City staff, County staff, Housing Catalyst, the Poudre River Library District, the Poudre School District, employers, and other organizations involved with serving low-income and special needs populations. A questionnaire was made available to all Fort Collins residents, asking citizens to provide their insights into housing, homeless, special needs and community development needs within the community. 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 with disabilities, and single head of household families:

- Senior households with at least one person age 75 or older have the highest percentage of households at 0–30% AMI (20%). 40% 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. The number of seniors in Fort Collins is expected to reach nearly 20% of the population by 2030.
- Extremely low-income and very low-income families have a greater likelihood of experiencing housing problems than households with higher incomes. White, Black/African American, and Hispanic households are impacted at a higher rate than Asian and Native American households. The most pervasive housing problem, by far, is cost burden. According to apartmentlist.com, 50.9% of renters in Fort Collins were cost-burdened in 2018.
- Black/African American households are cost-burdened at a significantly higher rate (60%) than average (38%). As incomes rise, the rate of housing problems decreases, however, Black/African American households continue to be disproportionately impacted even at higher incomes.
- Poverty data for Fort Collins shows that Hispanic/Latinx households had a 6.2% higher incidence of poverty than non-Hispanic or Latino households in 2017. Although just 12% of the general population in Fort Collins is Hispanic/Latinx, 42% of public housing and 23% of voucher holders are Hispanic/Latinx.
- Forty-eight percent (48%) of public housing residents and 38% of voucher holders are female headed households with children. Thirty-eight percent (38%) of public housing residents and

26% of voucher holders are households with children. 10% of public housing residents and 7% of voucher holders are non-elderly households with children with a disabled household member.

- According to the PIT, the majority of respondents were chronically homeless and/or self-reported a disability. 42% of individuals tracked through the Housing First Initiative report having a disability.

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

Summary of Housing Needs

Between the year 2009 and 2015, the population in Fort Collins rose 6%, while the number of households rose 11%. Median incomes rose 16% during this time period.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	143,986	153,295	6%
Households	53,090	58,920	11%
Median Income	\$47,843.00	\$55,647.00	16%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

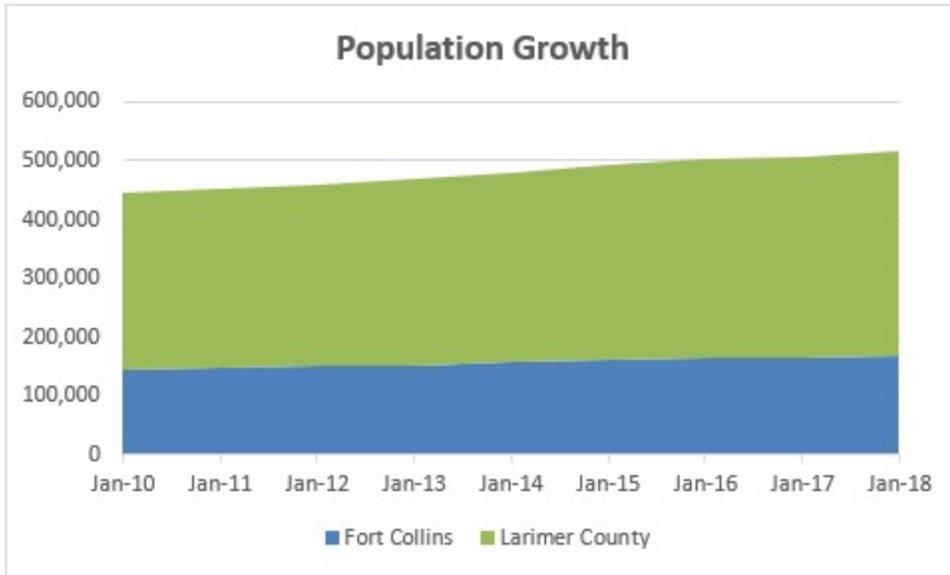
Total Population

According to the Colorado Department of Local Affairs (DOLA), between 2010 and 2018, the population of Fort Collins grew by approximately 22,000 people while Larimer County grew by nearly 50,000 people. As evidenced in the chart below, the population of Fort Collins is growing at a slower rate than the County.

Population Estimate

	Jul-10	Jul-11	Jul-12	Jul-13	Jul-14	Jul-15	Jul-16	Jul-17	Jul-18
Fort Collins	144,975	146,572	149,655	152,528	156,569	160,853	162,929	164,289	167,236
Larimer County	300,532	305,322	310,949	316,358	324,157	333,429	339,063	344,050	350,362

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



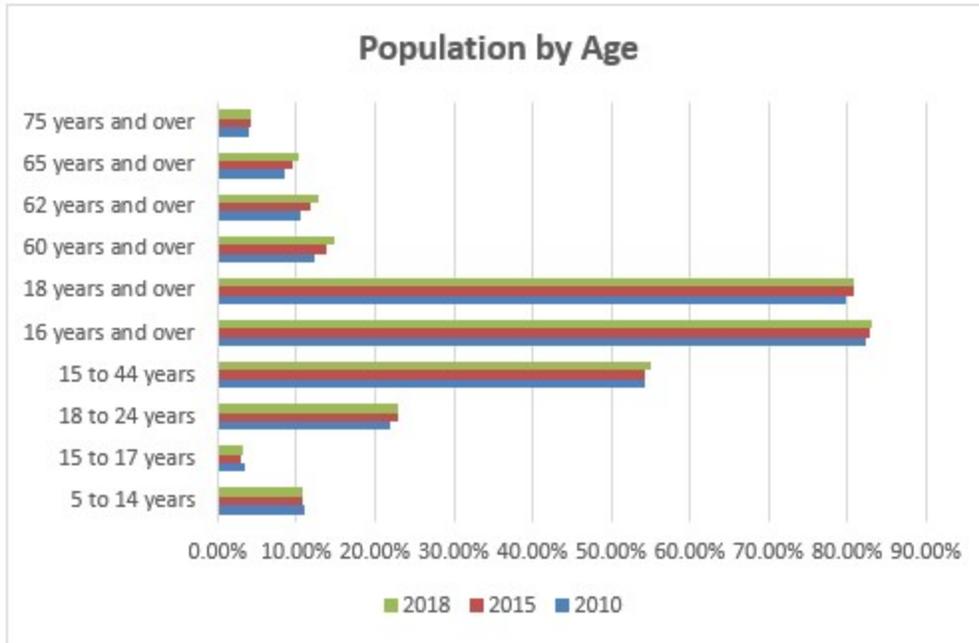
Population by Age Range

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 as slightly more people 60 and over than there are under 17.

Population By Age

Age Category	2010	2015	2018
5 to 14 years	11.00%	10.70%	10.7%
15 to 17 years	3.50%	3.00%	3.2%
18 to 24 years	22.00%	23.00%	22.9%
15 to 44 years	54.20%	54.20%	55.0%
16 years and over	82.20%	82.90%	83.1%
18 years and over	79.80%	80.80%	80.9%
60 years and over	12.20%	13.70%	14.7%
62 years and over	10.40%	11.80%	12.8%
65 years and over	8%	9.40%	10.3%
75 years and over	4.00%	4.10%	4.2%

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



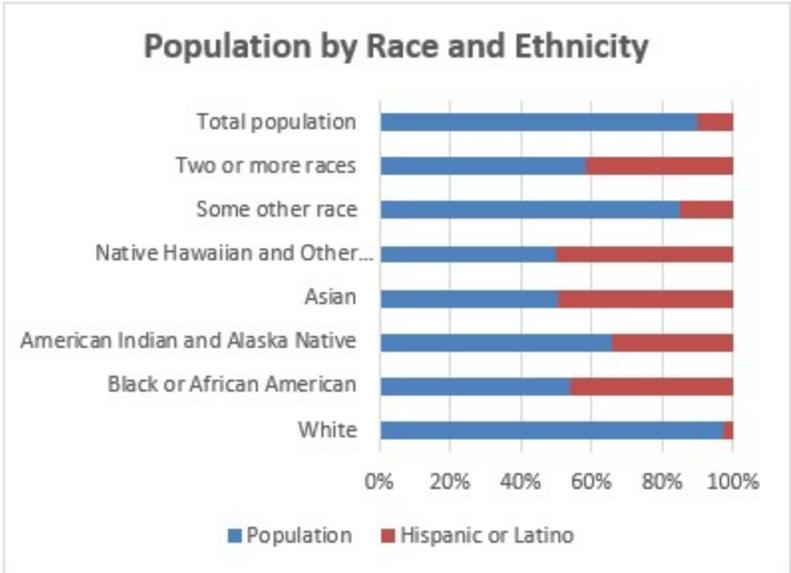
Population by Race and Ethnicity

The demographics of Fort Collins are anticipated to experience similar trends to the rest of the country, moving toward a more diverse population. Currently, nearly 90% of Fort Collins residents identify their race as white, and ethnicity as non-Hispanic. The largest minority group in Fort Collins is persons of Latinx descent, at 11.4% of the total population. The percent of persons who are Latinx in Fort Collins is consistent with Larimer County (11.7%) but lower than the state of Colorado (21%).

Population by Race & Ethnicity

Race	Population	Percent	Hispanic or Latino Population	Percent
White	148,431	88.40%	4,528	2.70%
Black or African American	2,146	1.30%	1,845	1.10%
American Indian and Alaska Native	1,185	0.70%	622	0.40%
Asian	6,614	3.90%	6,521	3.90%
Native Hawaiian and Other Pacific Islander	214	0.10%	214	0.10%
Some other race	2,367	1.40%	429	0.30%
Two or more races	6,866	4.10%	4,918	2.90%
Total population	167,823	99.90%	19,077	11.40%

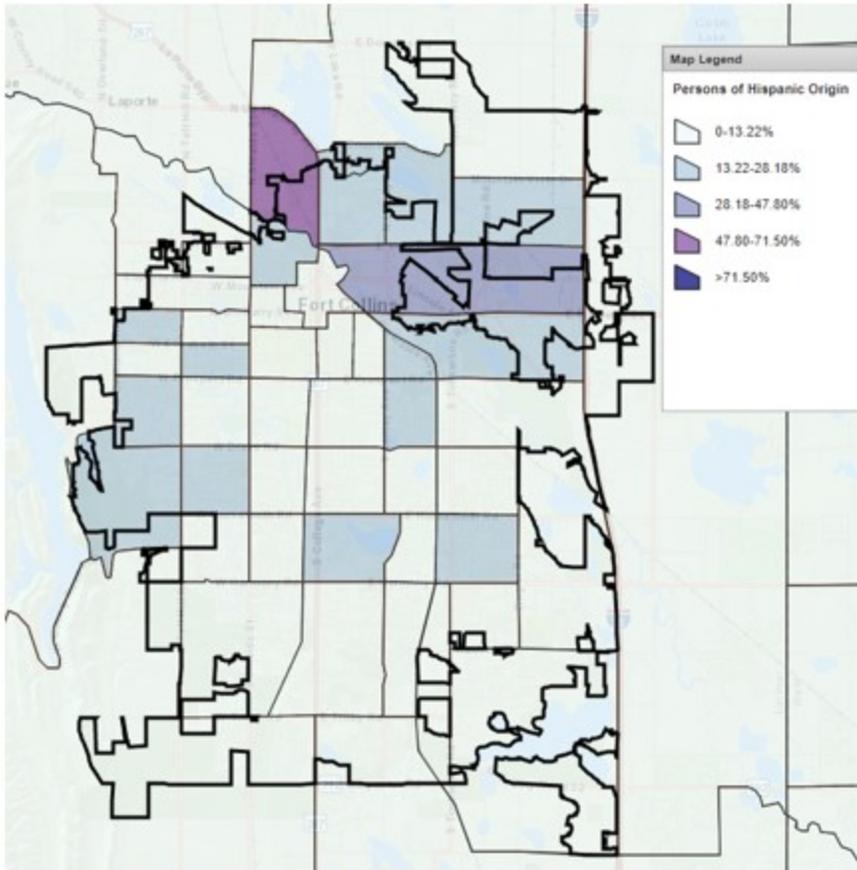
Source: 2018 ACS 1-Year Estimates ACS Demographic and Housing Estimates, Table ID: DP05



Source: 2018 ACS 1-Year Estimates ACS Demographic and Housing Estimates, Table ID: DP05

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 community, as well as the Hickory Village area.



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

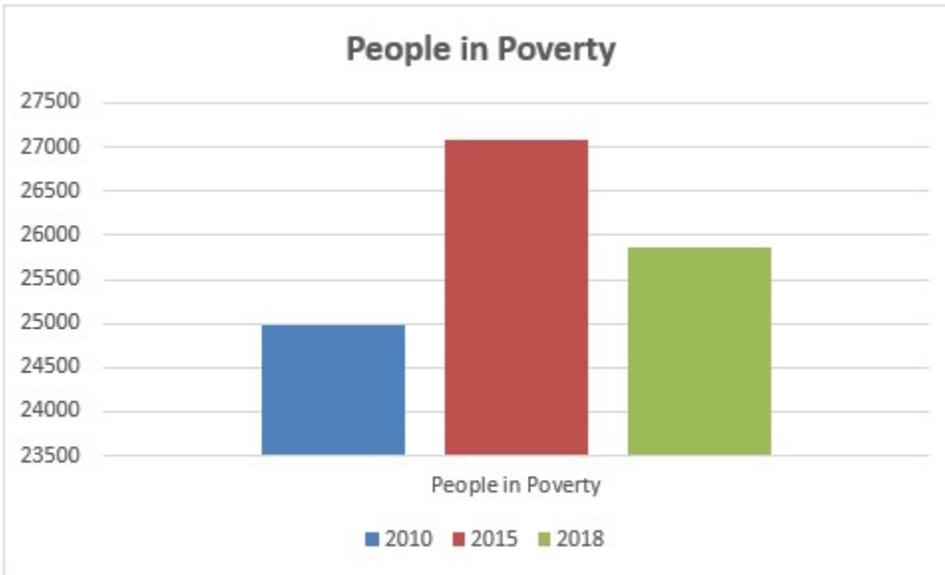
Poverty

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 25,861 in 2018. The poverty rate, however, has remained consistent, with the overall rate hovering between 17% and 19%. Poverty rates for children, seniors, and people who are employed have also remained consistent among each category. Fortunately, seniors have a lower rate of poverty than these other populations. ACS data estimates that 20.8% of all female-headed households have incomes at less than 100% of the poverty level in Fort Collins. This is slightly higher than the overall poverty rate for the community.

Poverty Rate

People in poverty	2010		2015		2018	
	Number	Rate	Number	Rate	Number	Rate
Total	24988	18%	27070	19%	25861	17%
Children	3706	13%	3238	11%	3,298	11%
65 Year and up	735	6%	915	7%	1248	8%
Employed	9178	13%	11834	15%	11476	13%

Source: 2018, 2015 ACS 5-Year Estimates; 2010 ACS 1-Year Estimates



Source: 2018, 2015 ACS 5-Year Estimates; 2010 ACS 1-Year Estimates

Poverty by Race and Ethnicity

The estimated median household income in Fort Collins is highest for Asian and non-Hispanic white residents at \$65,724 and \$62,136 respectively. Median household income for African American and Hispanic households is roughly \$20,000 less than non-Hispanic white and Asian households. Roughly 1 in 4 nonwhite households earn less than \$25,000 annually.

Household Income Distribution by Race/Ethnicity, Fort Collins, 2017

	Non-Hispanic White	Black or African American	Asian	Hispanic or Latino
Less than \$25,000	19%	24%	24%	28%
\$25,000 to \$34,999	9%	16%	4%	10%
\$35,000 to \$49,999	14%	23%	9%	17%
\$50,000 to \$74,999	16%	7%	17%	18%
\$75,000 to \$99,999	14%	6%	11%	8%
\$100,000 to \$149,999	16%	16%	20%	13%
\$150,000 or more	13%	7%	15%	5%
Median Household Income	\$62,136	\$42,849	\$65,724	\$45,917

Source: ACS 2017 5-year Estimates and Root Policy Research

Population with Disabilities

Disability	Statistic
People with a Disability	13,266, 8% of population (2018 ACS est.)
Percent with a disability by age	35-64 = 8.4%, 65-74 = 20.5%, 75+ = 50%
With a hearing difficulty	4510 people
With a vision difficulty	1895 people
With a cognitive difficulty	4897 people
With an ambulatory difficulty	4991 people
With a self-care difficulty	1449 people
With an independent living difficulty	3382 people
People with a Mental Health Disorder Disability	3544 people, 3% of population (2007 ACS est.)

Source: 2018: ACS 5-Year Estimates, Disability Characteristics, Table ID: S1810

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,285	7,090	10,450	6,170	24,925

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	2,075	1,950	3,050	2,470	13,775
Large Family Households	245	180	570	400	1,835
Household contains at least one person 62-74 years of age	1,115	795	1,600	835	3,925
Household contains at least one person age 75 or older	895	855	925	495	1,370
Households with one or more children 6 years old or younger	1,050	789	1,104	1,040	3,410

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Total Households

Table 6 shows the estimated number of households by household type and Area Median Income (AMI) level in 2015. The highest concentrations of any household type are in the greater than 100% AMI income range. Senior households with at least one person age 75 or older have the highest percentage of households at 0–30% AMI (20%). 40% 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	175	145	115	15	450	15	35	15	10	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	20	40	0	125	25	0	0	35	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	90	75	80	325	0	4	55	0	59
Housing cost burden greater than 50% of income (and none of the above problems)	6,200	2,040	390	20	8,650	1,295	730	425	30	2,480
Housing cost burden greater than 30% of income (and none of the above problems)	490	2,105	2,910	550	6,055	315	439	1,760	895	3,409
Zero/negative Income (and none of the above problems)	530	0	0	0	530	195	0	0	0	195

Table 7 – Housing Problems Table

Data 2011-2015 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 450 rental units and 75 owner occupied units without complete plumbing or kitchen facilities in 2015. Of these, most were rentals serving households at or below 80% AMI. There were 125 severely overcrowded rental and 60 severely overcrowded ownership households in Fort Collins, while 325 renters and 59 owners were overcrowded in 2015. By far the largest housing problem experienced by households at 100% of the AMI or less in Fort Collins was cost burden. Renter households were more likely to be severely cost burdened and owners were more likely to be cost burdened. There were 6200 renter households at 0–30% AMI that were severely cost burdened, which is 60% of 0–30%AMI households. 4145 renters earning 30–50% of the AMI were cost burdened or severely cost burdened. There were also 1295 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	6,525	2,290	620	115	9,550	1,335	770	495	75	2,675
Having none of four housing problems	1,000	2,695	5,425	2,790	11,910	700	1,335	3,915	3,190	9,140
Household has negative income, but none of the other housing problems	530	0	0	0	530	195	0	0	0	195

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

Total of 12,225 households experienced one or more housing problems (approximately 21% 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	1,330	1,185	775	3,290	374	395	925	1,694
Large Related	150	90	90	330	60	50	120	230
Elderly	635	404	349	1,388	655	390	585	1,630
Other	4,845	2,700	2,185	9,730	515	369	555	1,439
Total need by income	6,960	4,379	3,399	14,738	1,604	1,204	2,185	4,993

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

Cost Burden

Cost burden disproportionately impacts the elderly and small families. 66% of elderly households were cost burdened, while 21% 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	1,180	425	45	1,650	324	355	105	784
Large Related	140	35	0	175	60	20	35	115
Elderly	550	220	90	860	450	175	160	785
Other	4,570	1,510	280	6,360	450	195	125	770
Total need by income	6,440	2,190	415	9,045	1,284	745	425	2,454

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

Severe Cost Burden

57% 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.

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	95	110	115	80	400	25	4	25	35	89
Multiple, unrelated family households	0	0	0	0	0	0	0	35	0	35
Other, non-family households	50	0	0	0	50	0	0	0	0	0
Total need by income	145	110	115	80	450	25	4	60	35	124

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

Crowding

Crowding is primarily an issue for single family households but impacts only 2% of all households.

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: No data was available either through HUD, or from other sources, to populate this table.

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 2017–2018 InFact report by CSU there were 28,446 students, 70% of which have in-state residency. The 2014 City of Fort Collins Housing Affordability study anticipated that by 2018 CSU would have 7550 student beds, leaving 20,896 students needing housing in the community.

According to the 2017 American Community Survey (ACS) 5-year estimates, there are 15,380 one-person households living in Fort Collins, occupying 25% of total housing units and 29% of rental units. The median annual income for a single person household in Fort Collins is \$31,773. With median rent at \$1190/mth, a single person household would need to earn \$47,000 to be not be cost-burdened in their housing. If single people experience poverty at the same rate as the overall community (17%), it could be assumed that over 2600 individuals could benefit from housing assistance. Additionally, the annual Point in Time Count has identified 353 individuals experiencing homelessness in our community, many of whom are single and have disabilities. Also, 44.2% of people in “other living arrangements” (not including family households) are at or below 125% FPL. 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.

Victims of Domestic Violence

Approximately 25,500 women and 20,800 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 (2010-2012 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.

Statewide prevalence rates also suggest that in any given year, an estimated 5,000 women and 3,500 men in Fort Collins experience IPV (Male prevalence rates are based on national 12-month prevalence rates. State 12-month rates are not available.). In FY18, Crossroads Safehouse, the local shelter for victims of domestic violence, served nearly 700 unduplicated clients.

The January 2019 Point-in-Time (PIT) count in Fort Collins found 16% 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 an affordable rental unit.

People with Disabilities

Households with disabled members will be discussed in further detail in NA-45, Non-Homeless Special Needs Assessment. According to ACS 2018 5-Year Estimates, almost 70% of people over 16 with a disability are not in the workforce. Those who are employed work primarily in educational services, and health care and social assistance; arts, entertainment, and recreation, and accommodation and food services; and retail trade. These fields generally pay less than others—the median pay for a person with a disability was \$6000 less than for a person without a disability. Approximately 20% of individuals with

disabilities are living below the federal poverty limit, which is significantly below the Area Median Income and Self-Sufficiency rates for Fort Collins. The most common assistance needed for households with a disabled household member are access to accessible housing units, accessibility modifications for existing housing, access to 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?

- A total of 12,225 households experienced one or more housing problems (approximately 21% 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.
- Black/African American 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.
- Small related and other households are most affected by cost burden.
- 57% 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.
- Cost burden disproportionately impacts the elderly and small families. 66% of elderly households were cost burdened, while 21% of all small related households 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 Housing First Initiative collects data on the contributing factors leading to homelessness. These factors are self-reported by people who have become homeless. The top ten reasons identified for becoming homeless are: inability to pay rent or mortgage, lost job or inability to find work, relationship problems, being asked to leave their housing, mental illness, bad credit, alcohol or substance abuse problems, family or personal illness, domestic violence, and discharge from correctional institution.

Additionally, nearly 40% of those people in Fort Collins who have experienced homelessness 6 months or more have zero income. 54% of 2019 Point in Time Count respondents reported at least one disability and 16% 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 2015, there were a total of 6440 renter households at 0–30% AMI, 1284 owner households at 0-30% AMI, 2190 renter households at 31–50% AMI, and 745 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 (there is currently a 3-5 year wait for all subsidized housing programs through Housing Catalyst). Households who fall behind in rent or mortgage payments will find it difficult to find a less costly unit within Fort Collins.

Homeless 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 victims 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 re-housing 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. As noted in NA-40, people experiencing homelessness in Fort Collins report the top reasons for losing housing include inability to pay rent or mortgage, loss of a job, relationship difficulties, being requested to leave, behavioral health issues, and credit challenges.

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.

The four housing problems* identified by HUD and included in this analysis 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

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	8,665	895	725
White	6,995	735	440
Black / African American	109	15	0
Asian	165	25	130
American Indian, Alaska Native	60	0	20
Pacific Islander	0	0	4
Hispanic	1,055	125	105

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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%

Extremely low-income families have a greater likelihood of experiencing housing problems than households with higher incomes; white (86%), Black/African American (88%), and Hispanic (82%) households are impacted at a higher rate than Asian (52%) and Native American (75%) 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	5,605	1,474	0
White	4,715	1,159	0
Black / African American	35	30	0
Asian	90	14	0
American Indian, Alaska Native	10	0	0
Pacific Islander	4	0	0
Hispanic	555	215	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 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%

Very low-income households are nearly as likely as extremely low-income households to experience housing problems in Fort Collins, 79% overall. Black/African American households are the only category to have a lower rate of housing problems, while 100% of Native American and Pacific Islander households have housing problems.

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	5,785	4,670	0
White	4,930	3,805	0
Black / African American	145	15	0
Asian	135	105	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	25	0
Hispanic	400	600	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 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%

Housing problem issues dramatically decrease in frequency between 30-50% AMI and 50-80% AMI households, with the exception Black/African American households. These households are negatively impacted at a rate of 91%, while the average is 55%.

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	1,635	4,535	0
White	1,445	3,875	0
Black / African American	10	15	0
Asian	0	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	120	475	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 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%

As incomes rise, the rate of housing problems continues to decrease; however, Black/African American households continue to be disproportionately impacted at 40% experiencing housing problems, while the average for this income range is 26%.

Discussion

Lower income households have higher rates of housing problems, and racial and ethnic minorities as 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 76% of all households earning 0–30% AMI have one of the four severe housing problems, Black/African American households have 85% severe housing problems. This is a disproportionately 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	7,860	1,700	725
White	6,370	1,360	440
Black / African American	104	19	0
Asian	150	40	130
American Indian, Alaska Native	60	0	20
Pacific Islander	0	0	4
Hispanic	935	250	105

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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%

Extremely low-income families have a greater likelihood of experiencing severe housing problems than higher income households; Black/African American (85%), are impacted at a higher rate than average (76%), while Asian households have a lower incident of severe housing problems than average at 47%.

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	3,060	4,030	0
White	2,615	3,264	0
Black / African American	4	60	0
Asian	55	49	0
American Indian, Alaska Native	10	0	0
Pacific Islander	4	0	0
Hispanic	305	470	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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%

Very low-income households are significantly less likely than extremely low-income households to experience severe housing problems in Fort Collins, 43% average. Black/African American households are the only category to have a significantly lower rate of severe housing problems at this income level, while 100% of Native American and Pacific Islander households have severe housing problems.

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	1,115	9,340	0
White	995	7,750	0
Black / African American	0	160	0
Asian	60	185	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	25	0
Hispanic	60	940	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 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%

Severe housing problems issues dramatically decrease in frequency between 30-50% AMI and 50-80% AMI households (32% reduction), with the exception Asian households. These households are negatively impacted at a rate of 24%, while the average is 11%.

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	190	5,980	0
White	115	5,205	0
Black / African American	0	25	0
Asian	0	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	25	565	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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%

As incomes rise to 80-100% AMI, the rate of severe housing problems decreases significantly (3% average); with Hispanic households the only category experiencing these problems at a higher than average rate (4%).

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 households are cost-burdened at a significantly higher rate (60%) than average (38%). According to apartmentlist.com, 50.9% of renters in Fort Collins were cost-burdened in 2018.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	35,640	10,780	11,695	810
White	31,105	9,185	9,775	520
Black / African American	200	190	109	0
Asian	795	145	225	130
American Indian, Alaska Native	120	4	70	20
Pacific Islander	35	0	4	4
Hispanic	2,800	880	1,205	110

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Cost burden is a community-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 the community's 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 of the City of Fort Collins. Our community knows that building a better life and pursuing opportunity begins with having a place to live, and Housing Catalyst strives to make living in Fort Collins affordable, regardless of income. It provides the critical tools families need and serves as an anchor for people whose lives need stability and support. Housing Catalyst is a mission-driven developer at the leading edge of affordable housing. It forges public-private partnerships to build strong communities based on pride and belonging. Actively moving the region forward, Housing Catalyst is reinventing how people access, experience and perceive affordable housing.

Housing Catalyst is HUD designated “High Performer,” progressive housing developer and manager that provides many housing opportunities to residents of Fort Collins. The agency serves nearly 5,000 people per year. The agency owns and operates housing units; provides Housing Choice Vouchers; Veterans Affairs Supportive Housing (VASH) Vouchers; Family Unification Program (FUP) Vouchers and special purpose housing vouchers for people with disabilities; and develops new housing communities throughout Fort Collins and neighboring communities.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	70	1,184	232	510	119	39	284

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	17,334	13,931	12,513	15,641	13,947	11,669
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	2	2	0	21	0
# Homeless at admission	0	0	3	214	60	16	75	6
# of Elderly Program Participants (>62)	0	0	17	373	49	188	40	3
# of Disabled Families	0	0	37	701	99	230	84	9
# 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

Data Source Comments:

Family Type

Thirty-eight percent (38%) of public housing residents and 26% of voucher holders are non-elderly, non-disabled households with children, according to data provided by Housing Catalyst. Another 10% of public housing residents and 7% of voucher holders are non-elderly households

with children with a disabled household member. Forty-eight percent (48%) of public housing residents and 38% of voucher holders are female headed households with children.

Public Housing Numbers:

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
3	4%	1	1%	3	4%	26	38%	11	16%	2	3%	17	25%

Non-Elderly, with Children, Disabled		Female Head of Household, with Children	
Count	Percent	Count	Percent
7	10%	33	48%

Voucher Numbers:

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
97	8%	4	0%	109	9%	311	26%	237	20%	14	1%	329	28%

Non-Elderly, with Children, Disabled		Female Head of Household, with Children	
Count	Percent	Count	Percent
84	7%	355	30%

Family Type Charts

Tenant Ages

Thirty-nine percent (39%) of public housing residents are children aged 17 and younger, and 35% of voucher holder household members are children. Just 11% of public housing residents and 16% of voucher holder household members are seniors age 62 and older.

Public Housing Numbers:

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
13	7%	57	32%	67	38%	22	12%	17	10%	2	1%

Voucher Holder Numbers:

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
214	9%	617	26%	818	35%	323	14%	362	15%	18	1%

Tenant Ages Charts

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	20	142	806	124	523	52	4	79
Black/African American	0	0	5	33	6	18	5	0	2
Asian	0	1	0	6	1	4	0	0	1
American Indian/Alaska Native	0	1	3	33	5	22	1	0	4
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

The following chart was provided by Housing Catalyst to replace the data provided by HUD, but describes the race of residents by percent, rather than number.

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	92%	91%	90%	91%	95%	92%	95%
Black/African American	0	0	5%	5%	6%	6%	4%	3%	2%
Asian	0	0	0%	0%	0%	1%	0%	0%	0%
American Indian/Alaska Native	0	0	2%	2%	3%	3%	1%	5%	1%
Pacific Islander	0	0	0%	0%	0%	0%	0%	0%	0%
Other	0	0	0%	1%	1%	0%	1%	0%	1%

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

Table 3 – Race of Public Housing Residents by Program Type

Data Source: Housing Catalyst

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	7	61	216	31	160	6	1	12
Not Hispanic	0	15	89	662	105	407	52	3	74
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

While most households utilizing assistance from Housing Catalyst are white, the percentage of Hispanic or Latino households utilizing assistance from Housing Catalyst is higher than the percentage of Hispanic or Latino household in the general population. Although just 12% of the general population in Fort Collins is Hispanic/Latino, 42% of public housing and 23% of voucher holders are Hispanic or Latino. Poverty data for Fort Collins shows that Hispanic/Latino households had a 6.2% higher incidence of poverty than non-Hispanic or Latino households in 2017.

The following chart was provided by Housing Catalyst to replace the data provided by HUD, but describes the race of residents by percent, rather than number.

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	42%	23%	32%	25%	16%	21%	14%
Not Hispanic	0	0	58%	77%	68%	75%	84%	79%	86%

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

Table 4 – Ethnicity of Public Housing Residents by Program Type

Data Source: Housing Catalyst

Tenant Incomes

Seventy-four percent (74%) of public housing residents and 82% 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. Forty-one (41%) of public housing residents and 43% of voucher holders have incomes at or below \$10,000 per year.

Public Housing Numbers:

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
52	74%	14	20%	4	6%	0	0%

\$0	\$1 - \$5000	\$5001 - \$10,000	\$10,001 - \$15,000	\$15,001 - \$20,000	\$20,001 - \$25,000	Above \$25,000
7%	6%	28%	17%	13%	7%	22%

Voucher Holder Numbers:

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
961	82%	175	15%	36	3%	5	0%

\$0	\$1 - \$5000	\$5001 - \$10,000	\$10,001 - \$15,000	\$15,001 - \$20,000	\$20,001 - \$25,000	Above \$25,000
6%	9%	28%	24%	12%	8%	13%

Income Sources

Fifty-four (54%) of Housing Catalyst’s public housing tenant households have income from wages. Another 51% rely upon Social Security Insurance (SSI), Social Security (SS) or pension income, 1% are on Temporary Assistance to Needy Families (TANF), and 0% have no income. A higher percentage of voucher holders have SSI, SS or pension income.

Public Housing Numbers:

With any Wages	With any Welfare	With any SSI/SS/Pension	With any other	With no Income
54%	9%	51%	14%	0%

Voucher Numbers:

With any Wages	With any Welfare	With any SSI/SS/Pension	With any other	With no Income
27%	11%	63%	19%	0%

Length of Stay

Once Fort Collins residents move into public housing or secure a Housing Choice or other housing voucher, they tend to stay. Most residents have lived in their property or used their voucher for over two years. Affordable housing options are hard to find in Fort Collins, and assistance that allows a household, especially those at 0–30% AMI as most Housing Catalyst households are, is difficult to secure.

Public Housing Numbers:

Less than 1 year		1+ to 2 years		2+ to 5 years		5+ to 10 years		10+ to 20 years		Over 20 years	
Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
7	10%	4	6%	8	12%	9	13%	26	38%	15	22%

Voucher Numbers:

Less than 1 year		1+ to 2 years		2+ to 5 years		5+ to 10 years		10+ to 20 years		Over 20 years	
Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
72	6%	125	11%	307	26%	283	24%	317	27%	67	6%

Waiting List

Housing Catalyst only opens waitlists periodically for targeted special populations. As a result, Housing Catalyst’s waitlist numbers are not indicative of community need.

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, and persons on the waiting list for housing units in need of accessible units. Housing providers interviewed during the development of the Consolidated Plan indicate that persons with the need for an accessible rental, especially those who need efficiency or one-bedroom apartments, have increasingly had a hard time finding an affordable, accessible place to live. Many persons with disabilities need housing located near public transportation, services, and shopping, an added challenge when searching for a rental.

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

There are many unmet needs for public housing residents and voucher holders. Availability of rental units continues to be the largest. Beyond this, there is an ongoing need for subsidy and supportive services for families, youth, and seniors. In addition, frequent utilizers of emergency services and those re-entering from the corrections system also have these needs but face additional barriers.

There also continues to be a need for affordable day care. This combines with a lack of employment training and employment not paying a living wage creates a situation where people cannot afford to reenter the workforce. Finally, there are needs for better transportation, more supportive services for people who have transitioned out of homelessness, and mental health and substance use treatment.

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 access to public transportation.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless needs were assessed through interviews with service providers, a homelessness-specific focus group, 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, Homeward 2020, Housing First Initiative, Outreach Fort Collins, Catholic Charities, Fort Collins Rescue Mission, and Housing Catalyst, as well as City of Fort Collins Police and Natural Areas Rangers.

In the past, the Point in Time (PIT) count was one of the primary tools for Fort Collins to access data regarding homelessness. However, with changes in the PIT and the implementation of the Housing First Initiative and CAHPS (Coordinated Assessment and Housing Placement System) 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)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0

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				
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source
Comments:

Consistent data for these categories was unavailable. Alternate data is provided below with information on the data sources.

CAHPS Data

Northern Colorado Coordinated Assessment and Housing Placement System

	Assessed	Housed	Program Began
Veteran	504	385	2/2016
Adult	836	225	4/2017
Family	356	217	3/2019
Youth	42	6	1/2019

Data is from the start of the program through April 2020 and for Larimer County

HFI Current Population Demographics

people experiencing homelessness 6 months or longer in Fort Collins: 434

Source: <http://www.homeward2020.org/population-dashboard/>

Length of Time Homeless	#	%
0-6 mths	1	0%
6 mths - 1 yr	37	9%
1-3 yrs	120	28%
3-5 yrs	45	10%
5-10 yrs	38	9%
10+ yrs	83	19%
Unknown	110	25%
Total	434	100%

Source: <http://www.homeward2020.org/population-dashboard/>

Length of Time Homeless

Length of homelessness is captured by the Housing First Initiative, with a focus on those who have been homeless six months or more. The majority of those experiencing homeless are homeless between one and five years, with another 19% experiencing 10 or more years of homelessness.

Leading factors contributing to becoming homeless, self-reported by HFI participants are as follows:



Source: <http://www.homeward2020.org/population-dashboard/>

Homelessness Subpopulations

The annual PIT report does not contain demographics for those surveyed. However, it does collect information on chronically homeless, veterans, victims of domestic violence, and persons with disabilities.

According to the PIT, the majority of respondents were chronically homeless and/or self-reported a disability. Similarly, 42% of those individuals tracked through the Housing First Initiative report having a disability.

PIT Additional Data

Homelessness Subpopulations	Total Number	Percent of Adults
Chronically Homeless Individuals	138	39%
Veterans	46	13%
Victims of Domestic Violence	56	16%
Persons with Disabilities	187	53%

January 2019 Fort Collins Point in Time Count, Homeward Alliance & Housing Catalyst

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):

In October 2015 the Mayor Wade Troxell signed onto the 2015 Mayors Challenge to End Veteran Homelessness, a federal initiative calling for mayors to commit to ending veteran homelessness in their cities. Several efforts were already underway in Fort Collins to end veteran homelessness, including much of the work associated with the Fort Collins 10-Year Plan to End Homelessness. These efforts include landlord outreach, coordination with other veteran service initiatives, increasing Veterans Administration Supportive Housing voucher usage and using Housing First and Trauma Informed Care philosophies to assist veteran families. Thus far these efforts have been successful. Veterans have been housed at a significantly higher rate than other demographic groups in Larimer County. Similarly, the Housing First Initiative reports only 6% of respondents reported veteran status.

Fort Collins does not currently have a youth homeless shelter, therefore decreasing the ability of the homelessness coordination system to house unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	265	0
Black or African American	21	0
Asian	0	0
American Indian or Alaska Native	33	0
Pacific Islander	6	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	44	0
Not Hispanic	298	0

Alternate Data Source Name:
Annual Point in Time Count

Data Source
Comments:

This data includes sheltered and unsheltered individuals. 353 people were surveyed in 2019, with an estimated 89 unsheltered individuals.

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	Change 2014/15-2018/19
Doubled Up	734	627	604	836	909	24%
Motel	74	55	61	51	85	15%
Sheltered	77	65	62	47	30	-61%
Sheltered Safehouse	0	0	0	40	24	-40%
Unsheltered	50	40	56	1	28	-44%
Unsheltered Camping	0	0	0	18	12	-33%
Unsheltered RV/Vehicle	0	0	0	41	33	-20%
Accompanied Youth	796	712	676	926	951	19%
Unaccompanied Youth	139	75	107	108	170	22%
Elementary School	490	448	405	573	574	17%
Middle School	196	148	163	201	245	25%
High School	249	191	215	260	302	21%
Early Childhood Education	98	79	72	57	90	-8%

Source: Poudre School District, McKinney Vento Program

Race/Ethnicity	#	%
American Indian/Native Alaskan	27	6%
Asian	4	1%
Black/African American	14	3%
Mexican American	1	0%
Multiracial	13	3%
Native Hawaiian/Pacific Islander	2	0%
White	242	56%
Other	7	2%
Decline to Specify	41	9%
Unknown	83	19%
Total	434	100%

Source: <http://www.homeward2020.org/population-dashboard/>

Homelessness by Race and Ethnicity HFI Data

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 do not provide information on families with children. However, 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 victims 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 70 in the 2018-19 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 elementary aged.

HFI and PIT reports do not provide information on families with children. However, 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 victims 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 70 in the 2018-19 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 elementary aged.

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

According to HFI, there are 434 individuals experiencing homelessness for 6 months or more in Fort Collins. While Native American/Alaskan Native individuals comprise less than 1% of the population, they represent 6% of the homeless population. Similarly, Black/African Americans are overrepresented. The annual PIT also collected race and ethnicity demographics on the 353 people it surveyed in 2019. As with the HFI data, Black/African Americans and Native Americans and Alaskan Natives are shown to be overrepresented in the population of people experiencing homelessness.

Catholic Charities shelter reported similar findings: 15% of their overnight clients in FY18 were Hispanic/Latino, 6% Black/African American, and 9% American Indian/Native Alaskan. They also reported 15% of their clients as having a disability.

No ethnic group is disproportionately experiencing homelessness. According to 2017 ACS 5-year estimates, 12% of the population of Fort Collins is Hispanic/Latinx, while 88% of the population identifies as non-Hispanic/Latinx. However, 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 January 2019 surveyed 264 sheltered individuals and 89 unsheltered individuals. Information on these individuals was not reported in such a way as to be able to distinguish differences in demographic trends between sheltered and unsheltered people experiencing homelessness. The HFI dashboard does not provide data on sheltered versus unsheltered.

Discussion:

Available data shows that people with disabilities, Native American or Native Alaskan, and Black or African American community members experience homelessness at higher rates than other populations. Additionally, many people experiencing homelessness are chronically homeless, but the majority of HFI participants have been homeless 1-3 years. Diversion, reunification, and housing first efforts have lowered the number of veterans and families experiencing homelessness. The top reported cause of homelessness is the inability to pay rent or mortgage. With 164 of 434 HFI participants reporting zero income, and only 2 reporting income sufficient to rent at market rate, these people will be unable to afford housing without rental assistance. The high rate of disability means that permanent supportive housing is an important resource for reducing homelessness in Fort Collins. In the focus groups and interviews conducted for the Consolidated Plan, respite care for people experiencing homelessness was also identified as a high need. People experiencing homelessness may delay care for medical issues because they do not have a secure place to recover from medical procedures. Catholic Charities shelter is collaborating with local health care providers to begin offering this critical service to their clients.

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), mental health disabilities, Substance Use Disorders (SUDS), seniors, people with HIV/AIDS, and victims of domestic violence.

Describe the characteristics of special needs populations in your community:

Seniors

Seniors age 65 and older make up an estimated 11% of the city's population with over 18,000 senior residents. Seniors are projected to comprise 19% of the total population by 2030. Most older adults live in single-family homes. Many of the remaining seniors live in multifamily housing. Minority seniors are more likely to live in a multigenerational household with 19% of older Hispanic households and 20% of older Asian households living in three generation households compared to only 10% of older Black/African American households and 4% of older white households. A small portion of seniors live in group quarters (e.g. skilled nursing facilities)--2.4% of people ages 65 to 79 and 7.7% of those over 80. In recent years, the portion of seniors living in group settings has declined due to an increase in-home and community-based services that offer longer-term residential support services. In the 2018 Community Assessment Survey for Older Adults (CASOA), only 13% of seniors indicated they had good access to quality affordable housing.

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. Of those 65 and up, 1112 have a self-care difficulty, and 3268 have an independent living difficulty. This constitutes approximately 10% of people over 65. Frail elderly people are likely to need daily self-care support. 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 accessible housing modifications.

Mental Illness

The National Institute on Mental Health reports that 66.7% of adults with serious mental illness seek treatment. Applying that statistic to Fort Collins adults with serious mental illness suggests that approximately 1,900 adults have not sought treatment. 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 19% of adults with any mental illness and 4.5% with a serious mental illness. Nearly half of all adolescents aged 12 to 17 have any

mental illness (including mild disorders), and 11% suffer from a serious mental illness according to national trends. An estimated 1,300 adolescents and 5,800 adults suffer from a serious mental illness in Fort Collins. In its most severe state, mental illness can lead to residents taking their own lives. While suicide rates fluctuate annually, the rate of suicide increased in Larimer County and Colorado from 2004 to 2018. In 2018, the suicide rate per 100,000 population in Larimer County was 22.8 compared to 21.9 statewide. Over the past five and a half years, 1 in 3 people who died of suicide in Larimer County were in this age group. From 2011 to 2015, the rate of suicide was highest consistently every year for the population between 45 and 64 years old according to the Colorado Department of Public Health and Environment.

Describe the characteristics of special needs populations in your community:

Substance Use Disorders

In Fort Collins, national prevalence rates translate to an estimated 7,600 individuals with an alcohol use disorder and nearly 4,000 individuals with a drug use disorder.

Persons with Disabilities

More than 14,500 residents 5 years or older were estimated to have a disability in 2018. Nearly 70% are seniors. Children (18 and under) with a disability primarily have cognitive difficulties while people 18 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. 42% of Fort Collins residents with disabilities are employed, 9% are unemployed and the remainder are not in the labor force. The disparity in median income between disabled residents and residents without a disability is higher in Fort Collins than statewide with a 53% difference in median income in the city. The average monthly Social Security Disability Income (SSDI) amount received by an eligible person with a disability in 2019 was \$1,234. 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. These payments are set at \$783 per month, or \$9,400 per year. 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 \$200 per month.

Children with Developmental Disabilities

Learning disabilities and ADHD are the most prevalent developmental disabilities observed in children nationwide. Approximately 4,900 children in Fort Collins had any developmental disability in 2018. The estimated number of children with a development disability based on the 2017 PEDIATRICS study exceeds the Census estimate because of different definitions of disability (e.g., the American Community

Survey (ACS) “cognitive” disability definition does not appear to include ADHD or learning disabilities, but the PEDIATRICS definition does).

Domestic Violence

Statewide prevalence rates suggest that in any given year, approximately 5000 women and 3500 men in Fort Collins experience intimate partner violence (IPV). There are currently no permanent housing options specifically designed for victims of domestic violence, which makes discharge after a temporary stay at Crossroads Safehouse challenging. However, Crossroads has received a grant to provide rapid rehousing services to their clients. Access to housing, services, health care and long-term mental health care are key needs for this population.

People Living with HIV/AIDS

In Larimer County in 2016, 88/100,000 people were living with HIV. 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 physical and mental health. When access to 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. Northern Colorado Health Network (NCHN) reports the housing needs of their clients include rent reduction programs, deposit assistance, eviction prevention, tenant based rental assistance, housing navigation, utility assistance, and landlord engagement. NCHN also reported that transportation is a barrier for medical care.

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 community 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, permanent supportive housing, and housing with co-location of services like childcare and case management were identified as top priorities for new housing units. Homeownership supports such as accessibility modifications, emergency repairs, and efficiency upgrades were identified as housing rehabilitation priorities. Emergency shelter, housing stabilization, and increased access to services are priority human service needs in Fort Collins. The Consolidated Plan Goals will prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. Organizations providing services to victims of domestic violence, people with behavioral health needs, and people living with HIV will continue to be supported by the City of Fort Collins through collaboration, and potential funding with

federal and/or local dollars. Specifically, a new behavioral health facility has been identified by Larimer County as a high need and was brought before voters for a dedicated tax. Upon completion, the new regional behavioral health facility will offer a full spectrum of mental 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 2019 HIV Epidemiology Annual Report published by the Colorado Department of Health and Environment, as of 2016 (the most recent year for which data is available) there are 12,215 people living with HIV in the state of Colorado. Of these people, 14.7% are Black/African American, 22% are Hispanic/Latinx, and 59% are white. Most people living with HIV in Colorado are male (87.3%) and live in the Denver area (10,180). In Larimer County, the incident rate of HIV is 88 out of every 100,000 people, meaning there are approximately 300 people living with HIV in Larimer County, about half of whom may live in Fort Collins (based on population distribution).

Discussion:

The City of Fort Collins is not a HOPWA grantee.

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

Describe the jurisdiction’s need for Public Facilities:

City Plan is the primary document guiding development within the City of Fort Collins. The Planning, Development & Transportation Department spearheads this Plan and maintains the capital improvement plan, which is used by City staff and Council to set priorities and work plans for City General Funds and Sales Tax revenues. In April 2015, the voters of Fort Collins passed a 10-year quarter-percent tax renewal dedicated to community improvements, identified through a capital needs assessment. The Community Capital Improvement Program includes 17 capital improvement projects, including affordable housing, street and intersection improvements, bicycle infrastructure improvements, ADA sidewalk and bus stop improvements, building renovations, bridge construction, bus replacements, a community whitewater park, and Nature in the City projects. 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 and the Community Capital Improvement Program, specific areas and projects are not noted as part of this report.

The City’s Social Sustainability Strategic Plan and Consolidated Plan outreach have not identified any priority public facility needs. However childcare, transitional housing, and homeless sheltering are identified community 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 the Capital Improvements Plan and emerging needs, which includes 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 low-income populations. These outreach efforts include interviews with agency personnel and focus groups composed of agency representatives and community members who focused exclusively on how CDBG funds could be used to address the non-housing needs of the community. In addition, residents were surveyed on space and facility requirements needed to effectively deliver services to low-income households, special needs groups, and persons experiencing homelessness.

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 a City priority. 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. 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. 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 funds. Because of the pressing Public Facility needs and Public Service needs identified by the City, 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 analyzes and tracks 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.

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 Fort Collins Social Sustainability Department Strategic Plan (SSDSP) identifies vulnerable populations who need ongoing supportive services. Those populations include households facing the challenges of poverty, homeless and near-homeless individuals and families, seniors, people with behavioral health needs, and people with disabilities. 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 dollars from the General Fund and the Keep Fort Collins Great tax to provide competitive funding to the organizations providing these services. Priority public service needs identified in the Consolidated Plan for allocation of CDBG funds include emergency sheltering and services for people experiencing homelessness, housing supports and eviction prevention, and increased access to services such as senior and disability services, mental health care, case management, and transportation. Landlord education to increase acceptance of vouchers by private landlords was also identified as a priority area of need; however, there are currently no programs providing this service. Should an organization apply for funding to provide this service, the project could receive CDBG funds under the goal of increasing access to services for low- and moderate-income persons. Childcare was also identified as a priority area of need, but is better served through City funds which carry fewer restrictions and administrative

requirements than federal dollars. Therefore, while childcare will not be identified as a goal area in the Consolidated Plan, it will be addressed in a future plan addressing human service funding that is provided by the City.

How were these needs determined?

The City conducts extensive community engagement as a matter of course. A variety of engagement efforts and planning documents are used to determine highest priority community needs for public service. The Social Sustainability Strategic Plan was formulated using the findings of its Social Sustainability Gaps Analysis Study, first released in 2014 and updated in 2020. The Gaps Analysis includes extensive quantitative and qualitative analysis regarding housing, human services, childcare, and mobile home park preservation, compiled by an outside consulting firm. The findings of the first Gaps Analysis were used to develop the Social Sustainability Department Strategic Plan, which identified health and wellness, equity, housing and prosperity as highest priority areas for department involvement. The City also conducts an annual Community Survey in which residents rate the quality of life, their satisfaction with community amenities and local government, and identify priorities for community planning and resource allocation. Significant engagement with residents and service providers occurs with the development of the Consolidated Plan as well, including interviews with service providers, workshops and focus groups, as well as a community questionnaire. Additionally, City staff participate in many collaborative groups that address communitywide and regional needs and issues. 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:

- The housing stock is evenly split between ownership and rental.
- The City has an occupancy restriction which limits the number of non-family household members. Average household size is ~2.5 people.
- There are 2965 price restricted rental and 137 restricted ownership units in the housing inventory.
- There are not enough units affordable to renters earning \$25,000 or less, and only 11% of renters could afford to purchase at home at the median value.
- Cost burden is the greatest housing problem facing households.
- Median rent is \$1300+ per month, and 75% of units rent for between \$1000 and \$2000/mth. Statewide, rent has increased over 50% in the last 7 years.
- Average rents 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.
- 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 individuals with disabilities who need deeply subsidized accessible units.
- The current median home value in Fort Collins is over \$400,000. Households earning 80% AMI or less will have difficulty finding an affordable home without large subsidies.
- Owner-occupied units in Fort Collins tend to be newer than rental units. 46% of rentals were built in 1980 or before and may need rehabilitation, upgrades, lead-based paint remediation.
- There is a significant need for emergency repair, energy efficiency upgrades, and accessibility modifications for renters and owners in Fort Collins.

Condition of Public Housing:

- Housing Catalyst is participating in HUD's Rental Assistance Demonstration (RAD) program to reposition and/or disposition all 154 Public Housing units. RAD allows the replacement of these scattered site properties with more efficient homes and will increase the net number of affordable housing units in Fort Collins by an additional 370 units.
- Housing Catalyst plans to sell 44 of these units to Elevations Community Land Trust, to be converted to permanently affordable homeownership.
- There are no restoration and revitalization needs in these public housing units.

Facilities and services for vulnerable populations:

- Fort Collins has a network of providers that serve vulnerable populations including 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, victims of domestic violence, and low-income individuals and families.
- The facilities 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 mental and physical health care, clothing, food, veterinary services, bicycle repairs, and many more.
- The nonprofit housing providers serving the community include CARE Housing, Housing Catalyst, Neighbor to Neighbor, Volunteers of America, and Habitat for Humanity.

Economic characteristics:

- The university impacts the housing mix and cost; employment opportunities, rates, and wages; average educational attainment; and other factors affecting the economy.
- 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.
- Fort Collins has a higher percentage of adults with a college education than jobs that need this education level.

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 24% 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 community. 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. Barriers 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 2019 there were a total of 953 new building permits for dwelling units in Fort Collins; 66.4% of those were for multifamily units, 13.9% were single-family attached units, and 19.6% were for single family units. The City has 2,897 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 low-income households and an additional 300 units of attainable housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,490	56%
1-unit, attached structure	5,235	9%
2-4 units	4,750	8%
5-19 units	9,889	16%
20 or more units	5,104	8%
Mobile Home, boat, RV, van, etc	1,665	3%
Total	61,133	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

The US Census American Community Survey further refines this data by tenure. Ninety percent of all owners live in single-family homes, while 37% of renters live in single-family homes. The remainder primarily live in 5-19-unit properties (30%).

units per structure	Total Units by Type		Owner occupied		Renter Occupied	
	#	%	#	%	#	%
1, detached or attached	43,654	62%	30,104	90%	10,846	37%
2-4 units	6,218	9%	867	3%	3,956	13%
5-19 units	11,795	17%	884	3%	8,913	30%
20 or more units	7,371	10%	373	1%	5,401	18%
mobile homes	1,412	2%	1139	3%	313	1%
other (boat, RV, van, etc.)	0	0%	0	0%	0	0%
Total Units	70,450	100%	33,367	100%	29,429	100%

Source: 2018 ACS 1-Year Estimates Tenure by Household Size by Units in Structure

Housing Type and Tenure

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	830	3%
1 bedroom	575	2%	4,475	16%
2 bedrooms	5,115	16%	12,120	45%
3 or more bedrooms	26,035	82%	9,725	36%
Total	31,765	100%	27,150	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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 2.63 persons, while renter households had a smaller average household size of 2.22 persons. Many renters in Fort Collins are also students. The number of persons allowed to live within a housing unit is capped by the City's occupancy ordinance.

Affordable Rental Inventory in Fort Collins

Name	# of Units	Price Restricted Units	Population Served
Affinity	160	16	Seniors
Bethpage	5	5	Persons with disabilities
Buffalo Run Apartments	144	86	Families
Bull Run Apartments	176	175	Families
CARE Housing: Eagle Tree	36	36	Families, persons with disabilities
Care Housing: Fairbrook Heights	36	35	Families, persons with disabilities
Care Housing: Greenbriar Village	40	40	Families, persons with disabilities
Care Housing: Provincetowne Green	85	84	Families, persons with disabilities
Care Housing: Swallow Road Apts.	40	40	Families, persons with disabilities
Care Housing: Windtrail Park	50	50	Families, persons with disabilities
Caribou Apartments	192	162	Families
Caribou II Apartments	96	96	Families
Country Ranch	118	117	Families
Coachlight Plaza Apartments	68	68	Families
DMA Plaza	124	124	Seniors
Fox Meadows	62	50	Families
Harmony Road Apartments	22	22	Persons with disabilities
Legacy Senior Apartments	72	72	Seniors
Mosaic III	18	18	Persons with disabilities
Neighbor to Neighbor: Azalea Drive	8	8	Families
Neighbor to Neighbor: Aztec Drive	4	4	Families
Neighbor to Neighbor: Clearview	8	8	Families
Neighbor to Neighbor: Conifer	8	8	Families
Neighbor to Neighbor: Crabtree	8	8	Families
Neighbor to Neighbor: Ponderosa	8	8	Families
Northern Hotel	48	48	Seniors
Oakbrook Manor Apts.	107	106	Seniors; disabled
Oakbrook II	100	100	Seniors; disabled
Oakridge Crossing	110	110	Seniors
Redtail Ponds	60	60	Permanent Supportive Housing
Reflections Senior Apartments	72	71	Seniors
Residence at Oakridge	44	22	Seniors/Assisted living
Sanctuary Apartments	60	60	Seniors
Springfield Court	63	62	Families
Village at Elizabeth	48	48	Families
Village at Horsetooth	96	96	Families
Village on Leisure	16	16	Families
Village on Plum	95	95	Families
Village on Redwood	72	71	Families
Village on Shields	285	282	Families
Village on Stanford	82	82	Families
Villages Scattered Site Affordable	132	132	Families; seniors; disabled
Woodbridge Senior Apartments	50	49	Seniors
Woodlands Apartments	116	115	Families
Total	3244	2965	

Affordable Ownership Inventory in Fort Collins

Name	# of Units	Price Restricted Units	Population Served
Habitat for Humanity - Avondale	10	10	Families
Habitat for Humanity - Harmony Cottages	10	10	Families
Habitat - Scattered	54	54	Families
Provincetowne	63	63	Families
Total	137	137	Families

Rental Housing Gaps by Income Range

Income Range	Renters	% of Renters	Max. Affordable	Rental Units	% of Rental Units	Rental Gap	Cumulative Gap
Less than \$5,000	1,362	4%	\$125	0	0%	-1,362	-1,362
\$5,000 to \$9,999	1,217	4%	\$250	190	1%	-1,027	-2,389
\$10,000 to \$14,999	1,870	6%	\$375	412	1%	-1,458	-3,847
\$15,000 to \$19,999	1,587	5%	\$500	181	1%	-1,406	-5,253
\$20,000 to \$24,999	2,754	8%	\$625	742	2%	-2,012	-7,265
\$25,000 to \$34,999	3,031	9%	\$875	3,161	9%	130	-7,134
\$35,000 to \$49,999	4,350	13%	\$1,250	8,196	24%	3,846	-3,288
\$50,000 to \$74,999	8,683	27%	\$1,875	14,793	44%	6,110	2,822
\$75,000 to \$99,999	3,424	11%	\$2,500				
\$100,000 to \$149,999	3,502	11%	\$3,750	6,291	19%	-1,447	1,375
\$150,000 or more	812	2%					
Total	32,592	100%		33,967	100%	-7,265	

Source: 2018 ACS and Root Policy Research

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 2965 price restricted rental units and 137 restricted ownership units in the Fort Collins affordable 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 affordable homes for households earning 60% or less of the AMI. Habitat provides a zero percent interest loan with affordable monthly payment to homeowners who contribute up to 500 hours of “sweat equity” in the building of their home. Fort Collins Habitat has built approximately 75 homes in Fort Collins and hopes to build 40 more by 2024.

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 (the City of Fort Collins Housing Authority), initially owned 154 scattered-site Public Housing units. Housing Catalyst was selected and approved to participate in HUD’s Rental Assistance Demonstration (RAD) program for repositioning and/or disposition of all 154 Public Housing units within its portfolio into Low Income Housing Tax Credit developments using a phased approach over several years. The RAD program has enabled Housing Catalyst to sell about half of its aging, scattered-site Public Housing portfolio with deferred capital needs and utilize the sale proceeds to leverage additional affordable housing properties that are financially sustainable and less subject to declining federal operating subsidies. RAD allowed the replacement of these scattered site properties with more efficient, healthy, livable homes for the residents, and increased the net number of affordable housing units in Fort Collins.

Currently, Housing Catalyst has opted to pursue a two-tiered approach under Section 18 of the United States Housing Act of 1937, as amended, to reposition and dispose of most of its remaining Public Housing units and issue current residents Tenant Protection Housing Choice Vouchers (TP-HCV). Pursuit of Section 18 will significantly reduce administrative burdens realized under RAD and optimize benefits to both residents and Housing Catalyst’s strategic affordable housing goals. Forty-four of the remaining public units will be sold in two phases (30 units, then 14) to Elevations Community land trust to be renovated and sold as permanently affordable homeownership product. Sale proceeds will be utilized to leverage additional affordable housing properties that are financially sustainable and removed from declining Public Housing program operating subsidies. Housing Catalyst will receive 44 new vouchers to serve existing families in ways that support stability and mobility. Housing Catalyst will reposition, rehabilitate, and manage a portion of or all the remaining Public Housing units. Consistent with the City of Fort Collins Strategic Plan, Housing Catalyst aims to continue the increase of affordable housing units within the city by a targeted 3 to 1 ratio from these efforts.

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 affordable 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 2018, 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 not homeless but are 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 2,600 renters earn less than \$10,000 per year but there are only 190 rental units priced at their affordability range (less than \$250/month). This leaves a "gap," or shortage, of 2,389 units for these extremely low-income households.
- Rental unit shortages also exist for renters earning between \$10,000 and \$15,000 per year (1,870 renters versus 412 units), renters earning between \$15,000 and \$20,000 per year (1,587 renters and 181 units) and those earning between \$20,000 and \$25,000 per year (2,754 renters and 742 units).
- Altogether, the City has a shortage of rental units priced affordably for renters earning less than \$25,000 per year of 7,265 units. Some of these renters are students (discussed in more detail below).¹⁶ 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 11% of all current renters can afford the 2018 median home value of \$414,900.

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 accessible 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. Currently, Housing Catalyst (the Fort Collins Housing Authority), is developing Mason Place, 60 units of permanent supportive housing that will be available to formerly homeless, disabled and veteran households. Volunteers of America (VOA) has applied for 9% LIHTC financing to build 55-units of affordable senior housing.

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. Due to various federal funding restrictions that restrict assistance to households below 80% AMI, the City downpayment program no longer fills the market gap and is expected to be inactivated. Other market products, specifically 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 2.6%.

The following charts shows housing cost data based on 2015 information. However, recent research conducted by Root Policy Research for the Fort Collins Gaps Analysis shows that the current median home value in Fort Collins has surpassed \$400,000. Concurrently, median rent is over \$1300 per month, and over 75% of units rent for between \$1000 and \$2000 per month, leaving few available rental units for low-income households. This information is dramatically different from the 2015 ACS data.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	239,900	265,900	11%
Median Contract Rent	737	976	32%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,049	7.6%
\$500-999	12,509	46.1%
\$1,000-1,499	9,140	33.7%
\$1,500-1,999	2,615	9.6%
\$2,000 or more	830	3.1%
Total	27,143	100.0%

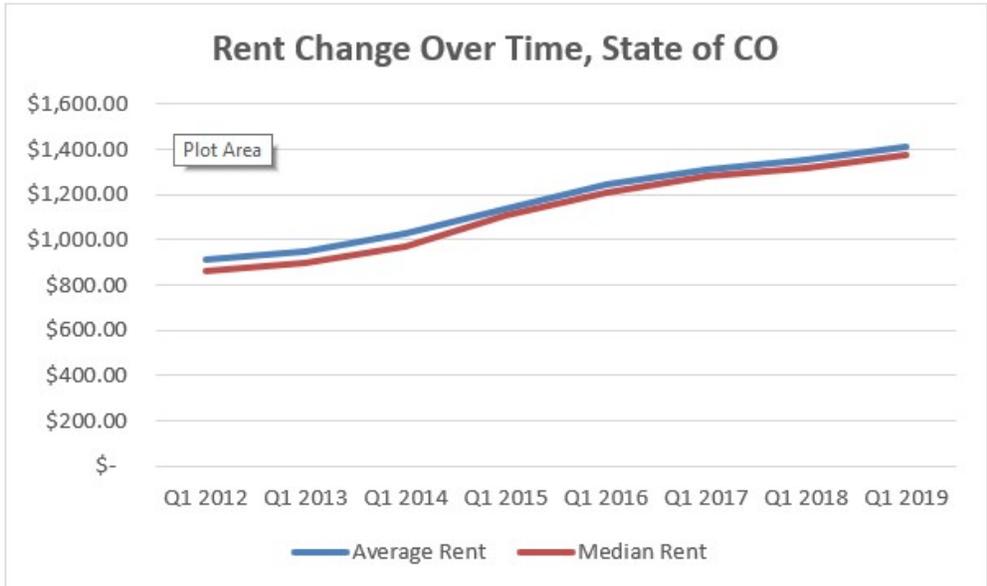
Table 30 - Rent Paid

Data Source: 2011-2015 ACS

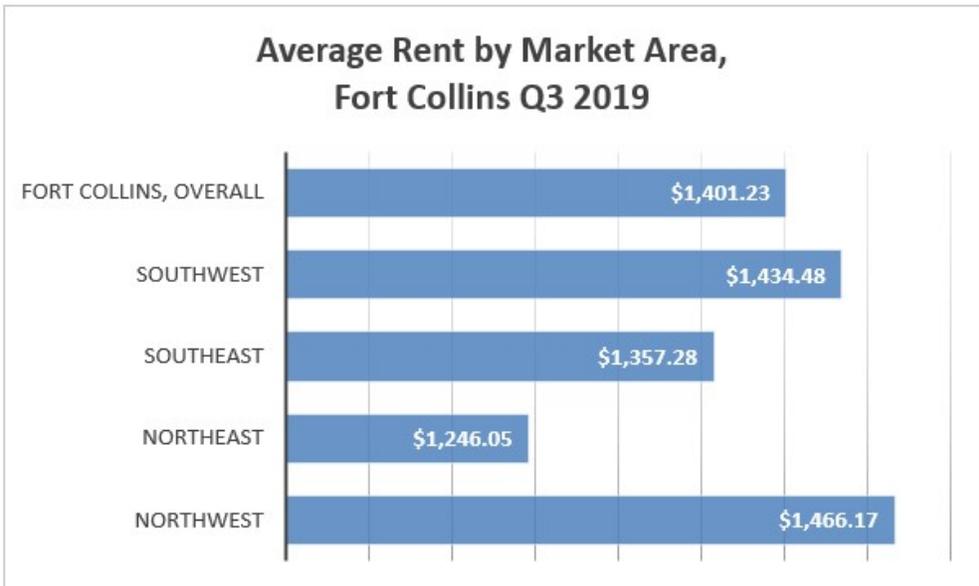
Rents Over Time, State of Colorado

	Q1 2012	Q1 2013	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019
Average Rent	\$ 914.95	\$ 950.42	\$ 1,026.40	\$ 1,137.63	\$ 1,241.06	\$ 1,310.80	\$ 1,355.43	\$ 1,408.73
Median Rent	\$ 861.34	\$ 894.30	\$ 972.52	\$ 1,105.98	\$ 1,207.90	\$ 1,283.75	\$ 1,317.05	\$ 1,375.66

Source: Division of Housing, Third Quarter 2019 Colorado Multi-Family Housing Vacancy & Rental Survey



Source: Division of Housing, Third Quarter 2019 Colorado Multi-Family Housing Vacancy & Rental Survey



Source: Division of Housing, Third Quarter 2019 Colorado Multi-Family Housing Vacancy & Rental Survey

**Average Rent by Unit Type,
Q3 2019 Fort Collins/Loveland**

Unit Type	Price
Efficiency	\$ 913.92
One bedroom	\$ 1,246.26
Two bed, one bath	\$ 1,290.14
Two bed, two bath	\$ 1,461.46
Three bedroom	\$ 1,661.75
All	\$ 1,402.69

Source: Division of Housing, Third Quarter 2019 Colorado Multi-Family Housing Vacancy & Rental Survey

Rent Increases

Rent has increased statewide over 50% in the last 7 years. Fort Collins average rent falls in line with statewide increases. The only area of Fort Collins where rents remain lower is in the northeast quadrant of the city. This coincides with the area with the most 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

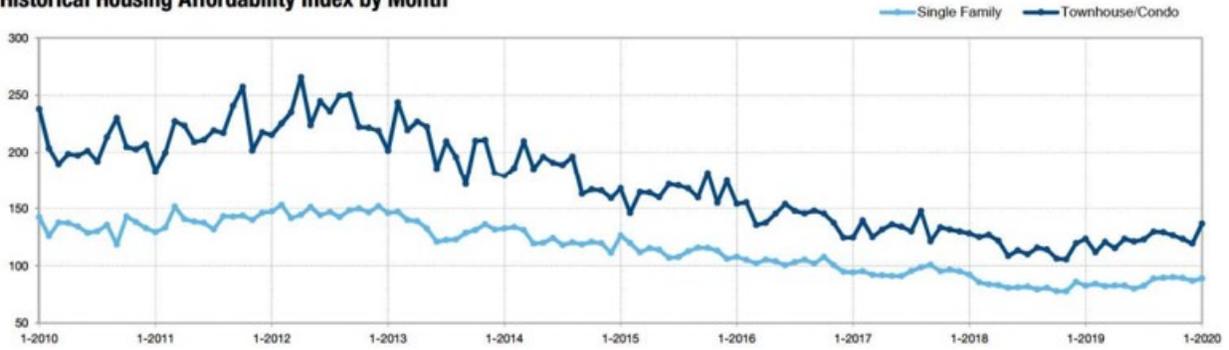
The housing affordability index (HAI) provides a way to track over time whether housing is becoming more or less affordable for the typical household. The HAI incorporates changes in key variables affecting affordability: housing prices, interest rates, and income. The HAI index has a value of 100 when 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 AHF 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 2019 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 2019

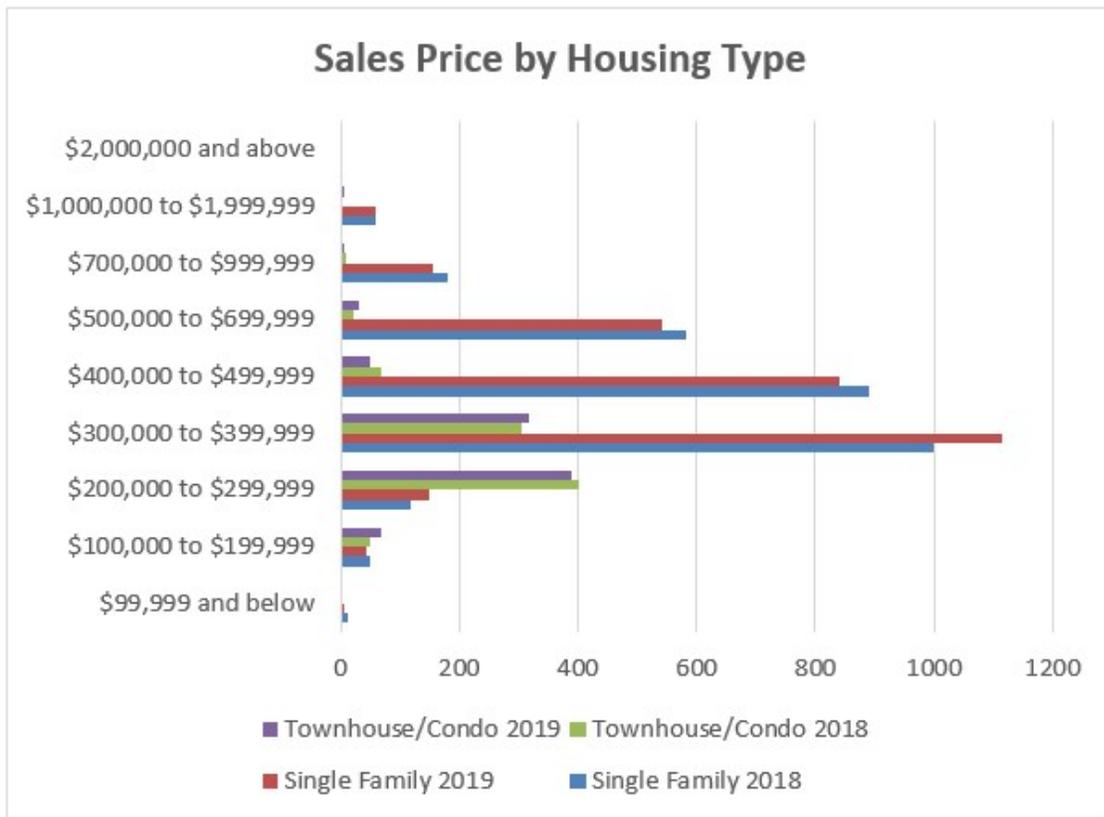
	Median Sales Price	Average Sales Price	Affordability Index
Single Family Home	\$ 414,500	\$ 447,888	82
Townhouse/Condo	\$ 277,000	\$ 295,785	123

Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2020

Historical Housing Affordability Index by Month



Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2020



Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2020

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	12	5	140.0%	0	0	0.0%
\$100,000 to \$199,999	49	44	11.4%	50	68	-26.5%
\$200,000 to \$299,999	117	150	-22.0%	402	390	3.1%
\$300,000 to \$399,999	1000	1113	-10.2%	305	317	-3.8%
\$400,000 to \$499,999	891	840	6.1%	68	49	38.8%
\$500,000 to \$699,999	581	543	7.0%	21	30	-30.0%
\$700,000 to \$999,999	179	156	14.7%	9	5	80.0%
\$1,000,000 to \$1,999,999	58	59	-1.7%	4	5	-20.0%
\$2,000,000 and above	1	1	0.0%	0	0	0.0%
Totals	2888	2911	-0.8%	859	864	-0.6%

Source: Fort Collins Board of Realtors Monthly Housing Statistics Report January 2020

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,009	No Data
50% HAMFI	4,999	953
80% HAMFI	16,914	4,767
100% HAMFI	No Data	9,027
Total	22,922	14,747

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	782	905	1,106	1,609	1,948
High HOME Rent	782	905	1,106	1,404	1,546
Low HOME Rent	745	798	957	1,106	1,235

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 27% lower than the average rent for the same units. The largest variance is for one-bedroom and two-bedroom, two-bath units. Housing providers have indicated it is very hard for their clients to find smaller units, and those with vouchers find it even more difficult to find private landlords willing to accept Section 8 vouchers with the low FMR reimbursement rates.

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. 2011-2015 CHAS data shows only 450 rental units and 75 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.

Definitions

HUD requires the local jurisdiction provide their definition for “standard condition” and “substandard condition but suitable for rehabilitation” in the Consolidated Plan.

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.

The following definitions come from the *Structure and Premises Condition Code of the City, 2006 International Property Maintenance Code, including Fort Collins Amendments from October 2008 & January 2019*. The Code does not define “standard condition,” but provides detailed information on substandard conditions and remediation.

- **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 108.1.5.
 - **108.1 General.** When any structure or portion thereof is found to be substandard, unfit for human occupancy, unlawful or dangerous, or when any equipment or fixture installed or used therein is found to be substandard, such condition shall be abated or otherwise corrected, repaired, or removed pursuant to the provisions of this code
 - **108.1.1 Substandard structures.** A substandard structure is one that may pose a risk to the life, health, property or safety of the occupants thereof or the public, even though it does not constitute a dangerous structure as defined in Section 108.1.5, either because the structure lacks the equipment necessary to protect or warn occupants in the event of fire, or because it contains substandard or missing equipment, systems or fixtures, or is damaged, decayed, dilapidated, or structurally unsound.
 - **108.1.2 Substandard equipment and fixtures.** Substandard equipment or fixtures may include any boiler, heating equipment, elevator, moving stairway, electrical wiring or device, flammable liquid containers, potable water, plumbing, sanitation systems or fixtures, or other equipment on the premises or within the structure which is in such disrepair or unsound condition that the equipment or fixtures pose a potential risk to life, health, property or safety of the public or occupants of the premises or structure.
 - **108.1.3 Structure unfit for human occupancy.** A structure is unfit for human occupancy whenever the code official finds that such structure is unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is unsanitary, 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 the public.
 - **108.1.4 Unlawful structure.** An unlawful structure is one found in whole or in part to be occupied by more persons than permitted under this code, the City Code or any other code adopted by the City, or which structure was erected, altered or occupied contrary to law.
 - **108.1.5 Dangerous structure or premises.** A structure or premises is dangerous if any part, element or component thereof is no longer within its serviceability limit or strength limit state as defined in this code or, when considered in totality, the structure or premises pose an imminent threat danger to the health and safety of the public or the occupants of the structure or premises as referenced in Appendix A of this code.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,075	22%	15,325	56%
With two selected Conditions	70	0%	685	3%
With three selected Conditions	4	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	24,615	77%	11,140	41%
Total	31,764	99%	27,154	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,240	26%	4,980	18%
1980-1999	12,665	40%	9,799	36%
1950-1979	8,925	28%	10,145	37%
Before 1950	1,939	6%	2,230	8%
Total	31,769	100%	27,154	99%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Owner-occupied units in Fort Collins tend to be newer than rental units. Sixty-four percent of owner-occupied units were built in 1980 or after, while 54% 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	10,864	34%	12,375	46%
Housing Units build before 1980 with children present	5,405	17%	3,710	14%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

HUD calculates the number of housing units that may be at risk for 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 at risk for lead poisoning in Fort Collins. However, approximately 15% of housing units build before 1980 have children present, and without remediation are at risk for 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.

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Housing Type	Number
For rent	760
Rented, not occupied	450
For sale only	310
Sold, not occupied	23
For seasonal, recreational, or occasional use	455
For migrant workers	0
Other vacant	1,080
Total:	3,078

Vacancy by Housing Type

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 1080 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 that over the last six months there have been only 15 bank-owned foreclosures in Fort Collins. Data on abandoned REO properties was unavailable at the time of the preparation of this report.

Need for Owner and Rental Rehabilitation

Just under 40% 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. Stakeholder

and public input into the Consolidated Plan indicated there is a significant need for emergency repair, energy efficiency upgrades, and accessibility modifications for renters and owners in Fort Collins. Consultation with City staff regarding climate risks indicate 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.

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

The City of Fort Collins estimates that approximately 4600 occupied units rented or owned by low-income households may contain lead-based paint.

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

Introduction

Housing Catalyst owns 70 scattered public housing units. Housing Catalyst continues to reposition its Public Housing portfolio through RAD and Section 18 programs. Housing Catalyst has already repositioned more than half of its portfolio. Housing Catalyst continues this process and plans to sell 44 properties to Elevations Community Land Trust which will then be permanently affordable homeownership opportunities in the community.

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	70	1,184	232	510	119	39	284
# 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

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 has repositioned more than half of its public housing units. The agency received a score of 94 in its last Public Housing Management Assessment System (PHAS). The units have not had another formal REAC score since then due to the RAD process.

Public Housing Condition

Public Housing has been approved for conversion under RAD.

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

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

The units have not had another formal REAC score since then due to the RAD process. There are no restoration and revitalization needs in these public housing units, which will be repositioned or converted in the next few years.

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

Residents of public housing will be relocated to new properties, which will have transit accessible locations, community buildings, better building condition, greater efficiencies/energy efficiencies, and access to on-site property managers. Residents who move will also have Housing Choice Vouchers (Tenant Protection), and, after a year, may request a regular portable Housing Choice Voucher which they can use to move to privately held housing.

Discussion:

Housing Catalyst has adopted the Bringing School Home model for education-enriched housing. Educational attainment can break the cycle of poverty for families and reduce their dependence housing subsidy. As a housing provider, Housing Catalyst is a strong partner in our community's effort to close the achievement and opportunity gaps for children. By encouraging kindergarten readiness, grade-level reading and high school graduation, Housing Catalyst hopes to positively impact children's educational experience.

To date, Housing Catalyst has made significant progress establishing relationships with the Poudre School District and key community partners. Strategies it has chosen to focus on at this stage include:

- School readiness
- Better school attendance
- Improved summer enrichment learning

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 (NoCO CoC; CO - 505). Homeward 2020 is a consortium initiative developed to make homelessness rare, short-lived, and non-recurring. This effort encompasses leadership from the business, government, and non-profit sectors in the community, and counts the City of Fort Collins among its supporters and partners. 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	0	0	84	0
Households with Only Adults	165	54	0	142	60
Chronically Homeless Households	0	0	0	25	60
Veterans	12	0	0	15	0
Unaccompanied Youth	0	0	1	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Mainstream Services

Mainstream benefits play an important role in supplementing household income and serve as a safety net for vulnerable households. Benefits include income supports, health care and work supports. Often

individuals experiencing homelessness are eligible for these benefits. Uncomplicated access to these benefits can decrease the length of time families and individuals experience homelessness.

- Larimer County administers several public assistance programs available to low-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).
- Access to mainstream services can be challenging and difficult to navigate for persons with certain barriers. The Murphy Center in Fort Collins strives to bring available community resources to one place to decrease barriers for homeless persons. Services onsite at the center include: employment resources, housing assistance, financial counseling, transportation assistance, job training and educational opportunities, mental health and substance abuse counseling, phone and computer access for employment contacts, medical and dental health assistance, washer/dryer, showers, and storage facilities.
- “Navigators” is one partner of the Murphy center. It works to assist homeless citizens and those at risk in applying for State benefits such as Food Stamps and Temporary Aid to Needy Families.
- SummitStone Health Partners is a primary provider of mental health and substance abuse evaluations, referrals, and treatment for homeless individuals and families.
- Senior Community Service Employment Program provides employment support for seniors who are homeless with job opportunities.
- A primary component of the Fort Collins Ten Year Plan to Make Homelessness Rare, Short-Lived, and Non-Recurring is to increase access to mainstream benefits for homeless persons. Access to mainstream services is often a frustrating process for populations with multiple challenges. SOAR, a national program, is a proven strategy that helps states increase access to people who are at risk of homelessness by increasing access to eligibility assessments for SSI/SSDI. Establishing income for eligible homeless citizens is a critical step in accessing or retaining housing.

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

- 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.
- Hand-Up Cooperative, under the auspices of Homeless Gear, is a nonprofit community initiative that includes many Fort Collins businesses and social service agencies. The cooperative assists people who are either at risk or experiencing homelessness gain employment and navigate a road to financial self-sufficiency.
- The Larimer County Workforce Center-Employment First (EF) is a program for Larimer County food assistance participants who are also eligible for employment services. The Workforce Center has a Resource Center (computers, fax, 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. Other employment resources noted in the Ten Year Plan to Make Homelessness Rare, Short-Lived, and Non-Recurring in Fort Collins include Labor Ready and the Women’s Resource Center (now defunct).
- The Larimer County Workforce Center provides job search assistance and referrals designed specifically for unemployed veterans. It has a Veterans Workforce Investment Program, which provides licensing, certification and training for veterans. Larimer County Veterans Service office assists veterans and their families with filing for and obtaining benefits, claim counseling, developing claims and representation. The Veteran’s Service Office and the Vet Center also assist veterans with Traumatic Brain Injury (TBI) and Post Traumatic Stress Disorder (PTSD).
- The Larimer County Workforce Center Youth Services program has several components. Young adults aged 14–21 can receive assistance with education and employment including tutoring, GED assistance, training scholarships, job search and information and referrals to other needed services, including housing. Direct support and advocacy are available to all youth participants.
- SummitStone Health Partners administers comprehensive mental health and substance abuse services to the community and in collaboration with the Murphy Center to increase access to treatment for persons who are homeless. Case management services integrate mental health and physical health care with collaborations with area health care professionals. SummitStone operates permanent supportive housing programs in various locations in Larimer County (See needs section for additional detail).
- Salud Family Health Care in Fort Collins is one of four health centers in Larimer County. It is part of the Plan De Salud Del Valle Health Centers network, and operates year-round. It primarily serves the rural population in Fort Collins and surrounding cities with primary care, mental health and enrollment assistance.
- Fort Collins Veteran’s Outpatient Clinic provides primary care, mental health counseling, audiology, nutrition counseling, physical and occupational therapy services. There is a laboratory for routine blood draws at this location as well.

- Turning Point Center for Youth and Family Development (Turning Point) was originally established as an emergency shelter for youth in the juvenile justice system many years ago. Although no longer providing service in that capacity, it has grown to become a multi-service agency offering crisis intervention, day treatment, outpatient therapy, coaching and mentoring, intensive residential treatment, and other mental health and substance abuse treatment options for both homeless and non-homeless youth and their families.

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.

- The Murphy Center provides day shelter and access to services (Catholic Charities provides afternoon day shelter). The Murphy Center is a single point of entry for persons experiencing homelessness and in need of multiple services. Services on-site include employment assistance, housing assistance, financial counseling, mental health and substance abuse counseling, dental health, and computer and phone access. Multiple community providers staff the Murphy Center.
- Family Housing Network operates a day center for families experiencing homelessness. The day center is a family-friendly facility that meets the unique needs of families with children, and is open six days a week. Services include computer/internet use, showers, laundry, kitchen, resting rooms for naps and illness recovery, and play, reading, and work areas.
- 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.
- Salvation Army helps residents who have received an eviction or utility shutoff notice when funds are available.
- In partnership with Energy Outreach Colorado and the City of Fort Collins, Catholic Charities, La Familia/The Family Center, and Discover Goodwill 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 locations in Fort Collins and Loveland. They distribute healthy foods, provide education and healthy recipes.
- The Fort Collins Rescue Mission has 22 residence program beds (14 for men, 8 for women), 34 work dorm beds (18 for men, 16 for women), and 24 overflow mats for men. In the winter FCRM increases overflow mats for men to 44 and adds 5 overflow mats for women.
- Crossroads Safehouse is launching a Rapid Rehousing program for victims of domestic violence in 2020.

- 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.
- Catholic Charities operates a 12-unit program for veterans experiencing homelessness, considered emergency shelter for HUD HIC. Additionally, Catholic Charities has: 42 beds for men in the summer (18 “program,” 24 overflow/overnight); 26 beds for women (6 “program”, 20 overflow/overnight in the summer), sixteen beds for families (4 rooms with 4 beds each), and additional winter onsite space for 20 men.
- Catholic Charities offers 32 seasonal off-site mats for women during the winter season November through April.
- Housing Catalyst’s Redtail Ponds provides PSH and supportive services, life skills, case management and counseling to its residents. Forty units target formerly homeless individuals (25 for single individuals and 15 for Veterans) and twenty units are available for those who fall within the 30-50% Area Median Income (AMI) range.
- Housing Catalyst administers 115 VA Supportive Housing Vouchers (VASH) for homeless veterans in Fort Collins. In addition, the FCHA has 27 beds in its SRO Programs designated for adults experiencing homelessness.
- Volunteers of America (VOA), has a program called Supportive Services for Veteran Families. The program encompasses homelessness prevention and rapid rehousing for veteran families.

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 mental, physical and developmental disabilities; people with Substance Use Disorders (SUDS); people with HIV/AIDS; victims of domestic violence; veterans; and at-risk 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 barrier to accessing 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

Elderly and Frail-Elderly

In-home health care and accessible and affordable living quarters are necessary components for many members of the aging population of Fort Collins. Transportation assistance, housekeeping, shopping, yard work, home repair, and other disability services may also be necessary to help seniors age in place. In addition, seniors are 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.

- **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.
- **Options for Long Term Care (OLTC)** 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 neglect of at-risk adults who, due to age or disability, unable to advocate for themselves. Following an assessment, Adult Protective Services will make referrals to implement services to reduce risk and prevent further mistreatment.

- The County's **Long Term Care Ombudsman** provides assistance and mediation for residents of long term care facilities.
- **The Family Caregiver Support Program** supports family members caring for seniors in their homes. Provides support, education, classes, respite grants, support groups and care consultations.
- The County offers a **Senior Tax Work Off program** for low-income seniors to work off a portion of their property tax bill.
- The **City Rebate Program** assists low income individuals, families, disabled individuals, and seniors who live in Fort Collins with rebates on property tax and rent, utilities, and grocery taxes.
- **Project Visibility** provides training for administrators and staff of nursing facilities, assisted living residences, home care agencies and other senior service providers, as well as the friends and families of LGBT elders.
- **The City of Fort Collins Senior Center** provides wellness services to seniors and community members of all ages and income levels. Diverse social activities and outings are provided regularly.
- **SilverSneakers** is a national program that offers seniors discounted and no-cost access to gyms, fitness classes, and online work-out videos. There are eight participating locations in Fort Collins, including City facilities.
- **Pathways Hospice** is a nonprofit providing symptom management and support for serious long-term illness (palliative care), medical and hospice care for individuals navigating the last months of life, and grief counseling and programs for those mourning the loss of a loved one or dealing with a tragedy. They also provide specialized veterans' end-of-life services.
- **Volunteers of America** provides affordable housing to low-income families, seniors, veterans and people with disabilities. They also provide Meals on Wheels, Supportive Services for Veteran Families, Senior Café Lunch, and Caring Companions caregiver support.
- **Senior Alternatives in Transportation (SAINT)** is a non-profit organization that provides transportation 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, snow removal, visits, care navigation, household and yard help, and social activities.
- **Larimer Home Improvement Program (LHIP):** Administered by the Loveland Housing Authority, LHIP provides low interest rate home improvement loans for low income people for health, safety, accessibility, 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 based on income.
- **Partnership for Age Friendly Communities** is an organization that promotes livable communities for all ages and advocates for development, infrastructure, and services that address the needs and preferences of older adults, including affordable and appropriate housing opportunities, adequate transportation and mobility options, and supportive community features and services.

Persons with Disabilities

Many disabled community members need accessible, affordable housing options with a spectrum of services. Those living on Social Security alone fall below the poverty line and are at higher risk, given high housing costs. Housing counseling; employment, transportation, and medication assistance; and assistance with shopping, bathing and cleaning are necessary for some members of the community. The 2018 ACS reports that 42% of Fort Collins residents with disabilities are employed. Nine percent of residents with disabilities are unemployed and 54% are not in the labor force. Therefore, employment supports, subsidized housing, and supportive housing are a critical for many people with disabilities. Additionally, accessible units paired with access to transportation and nearby services are imperative to the independence of community members with disabilities.

- **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** is the local Community Center Board in Larimer County that serves Fort Collins. Foothills Gateway provides services and support programs for individuals with intellectual and developmental disabilities and their families including training, supported employment, housing, habilitation, transportation, family support services, adult respite, early childhood intervention and case management for both children and adults.
- **Disabled Resource Services (DRS)** provides advocacy related to fair housing, employment, transportation and benefits assistance, independent living skills training, and loaner equipment to people with disabilities.
- **Adult Resources for Care and Help (ARCH)** provides information and access to long-term care support and services. ARCH is Colorado's Aging and Disability Resource Center (ADRC). Assists adults age 18 and older with functional disabilities and persons of all ages with developmental 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 advocacy and education. Arc assists with benefit applications, access to services, and advocates for 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.

Mental Health Disabilities

Persons with mental 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. Fort Collins currently has an insufficient number of mental health facility beds to accommodate the community need.

- **Larimer County's Behavioral Health Tax** is a 0.25% sales and use tax that will cover capital costs for the 64-bed behavioral health facility slated to open in mid-2022. Funds will also provide increased distributive services throughout the County. The behavioral health master plan includes the following uses for distributive services dollars:
 - Supporting schools with suicide prevention education and licensed behavioral health care providers
 - Financial assistance for people who can't afford psychiatric care, recovery programs, medication and transportation because of gaps in insurance coverage
 - Mental health training for youth, adults and service providers
 - Expanding tele-counseling and tele-psychiatry services for people in rural and unincorporated communities
 - Growing the pool of certified addiction counselors and mental health service providers
- **The Health District of Northern Larimer County** provides the following mental 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. It also works closely with schools through a school liaison.
 - The **Integrated Care Program** places behavioral health providers in two local medical clinics (UCHealth Family Medicine Center and Salud Family Health Center) where they work alongside health-care staff to help patients with mental health or substance use concerns.
 - Connections offers regular **classes and trainings** to the public, often at no cost. Trainings include Mental Health First Aid, and QPR (Question, Persuade, Refer) suicide prevention.
 - **Naloxone** distribution program, including training and education for members of the public and community providers who work with substance users on how to administer the life-saving treatment to a loved one or a stranger.
- The **Community Mental Health and Substance Use Alliance** includes representatives from 35 agencies, including consumer advocates, schools, city and county government, the faith community, the criminal justice system, private therapists, and other local health and human service providers. The Alliance collaborates to restructure how mental illness and substance use disorder services are provided in Larimer County.

- **SummitStone Health Partners** administers crisis services, as well as comprehensive mental health and substance use disorder services to low-income, uninsured, or underinsured people. Case management services integrate mental health and physical health care in collaborations with area health care professionals. SummitStone also operates supportive housing programs across Larimer County.
- **Heart-Centered Counseling (HCC)** is a private counseling provider that accepts Medicaid, private insurance, and offers a sliding scale. HCC offers counseling, therapy, and psychiatric care and medication treatment.
- **La Cocina** (see section below on Spanish Speaking Residents)
- **UC Health Mountain Crest Behavioral Health Center** offers mental 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 41 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.
- **UCHealth Community Paramedics** provide mobile, integrated health care services that are designed to reduce patient emergency room (ER) visits and hospital readmissions. Services include monitoring chronic conditions, in-home care, in-home blood draws/lab work, medication delivery, and discharge instruction and treatment plan follow-up.
- **The Community Outreach, Response, and Engagement (CORE) Team** is comprised of a behavioral health provider (BHP) and a community paramedic. The Team partners with local law enforcement to provide episodic medical care and medical assessment stability in the field. These providers respond in tandem to in-progress 911 calls for service when officers identify a behavioral health need as central to the call. CORE units can provide point-of-care testing, urinalysis, EKG, medical assessment, and behavioral health assessment while on scene.

Substance Use Disorders

Persons with substance use disorders (SUDS), or who are dually diagnosed with mental health and SUDS disorders, also need affordable quality housing with in-home and community-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.

- **SummitStone Health Partners** is opening Garcia House, a 16-bed residential treatment center in Fort Collins to fill a gap in substance abuse and mental health services (see above for more information). The Garcia House will provide inpatient treatment for eight men and eight women for up to 90 days.
- **Mountain Crest Behavioral Healthcare Center** (see above)
- **Turning Point** offers services to youth who are struggling with behavior, mental health, or substance abuse issues, from outpatient services to intensive residential treatment. Turning

Point offers a separate residential treatment facility for male and female youth ages 12-21. A typical stay in the long-term residential treatment program is four to five months, while a typical stay in the short-term program is 30-60 days.

- **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 academic and vocational studies, and life skill courses including anger management, debt elimination, and budgeting.
- **The Lighthouse** 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.

HIV/AIDS

Persons with HIV/AIDS with limited resources sometimes need supportive housing to improve outcomes related to their physical and mental health. When access to 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.

- **Colorado Health Network's Northern Colorado AIDS project (NCAP)** provides prevention, care and advocacy. NCAP assists with housing (TBRA and shallow rent programs), medications, nutrition, financial assistance, and ongoing case management.
- **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.

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 advocacy and programs specifically for Spanish-speaking community members.

- **Mi Voz Northern Colorado** is a collaboration of La Familia and The Center for African American Health which distributes online community surveys to underrepresented and Spanish-speaking participants, with the goal of increasing inclusion in decision-making about health, community, and recreation needs.
- **Coalition for Activity and Nutrition to Defeat Obesity's (CanDo)** goals are to reduce the prevalence of obesity and increase physical activity and healthy eating habits through support, advocacy, and education.
- **La Familia/The Family Center** provides multicultural, bilingual childcare; Early Head Start; a family development program that assists families in achieving self-sufficiency and accessing resources; a community garden in partnership with The Growing Project; diapers and hygiene

products; utility assistance in partnership with Energy Outreach Colorado (EOC); and a Spanish-language Car Seat Distribution and Education program.

- **Salud** is a Federally Qualified Health Center (FQHC) operating 13 clinic locations, 11 school sites and a mobile unit. Salud provides medical, dental, pharmacy and behavioral health care services to low-income, medically underserved populations, and migrant and seasonal farmworkers. Salud accepts Medicaid, Medicare, CHP+, and most private insurance plans, and offers a sliding fee scale based on family size and income.
- **La Cocina** employs professional and volunteers including trained psychologists, counselors, social workers, marriage and family therapists, mentors & educators, and health promotion workers to provide mental health services and supports to Spanish-speaking families.

At Risk Youth

Most children in Fort Collins benefit from the City's strong educational institutions, cultural offerings and safe and stable environment. Some children are not as fortunate and need strong community and school 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, 1000 who are homeless in Poudre School District, 350 who are neglected and abused, 1300 who have severe mental illness, 1700 who leave school because of dropping out or are asked to leave (suspended/expelled), and as many as 5500 who leave school at a less than proficient level on standardized tests.

- **Court Appointed Special Advocates (CASA)**, provides advocacy 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.
- **Harmony House**, a program of CASA, is a visitation center that allows supervised visits of family members and children. Some, but not all, of these meetings are court-ordered. The house also operates as a safe exchange site for families/guardians. The Harmony House program is currently piloting the Nurturing Parenting Program (NPP) to support parents during supervised visitations through developing parent knowledge in appropriate developmental expectations of children, empathy, discipline with dignity, self-awareness, and empowerment and independence of children.
- **Poudre School District (PSD)** provides several programs that provide services to at-risk youth, including: the Teen Pregnancy Program at Fort Collins High School, 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.
- **Bringing School Home**, is a Housing Catalyst program that partners with the Poudre School District to improve educational outcomes for children and families they serve. As a housing provider, Housing Catalyst aims to break the cycle of poverty in part by encouraging kindergarten readiness, grade-level reading, and high school graduation. Immediate strategies for improved outcomes include school readiness, better school attendance, and improved summer enrichment learning.

- **The Child Advocacy Center (CAC)** works with children who have been abused to provide them and their non-offending family members access to needed supports and services. CAC 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.
- **Childsafe** assists children who have experienced sexual abuse. Services provided include therapy (group, individual, family), parenting classes, and referral to supplemental programs. Bilingual services are available. The outpatient program serves victims ages 2 to 18 in a combination of individual, group, and family therapy. Most clients have very low incomes.
- **The Community Life Center**, a part of The Matthews House, provides family services, education, and recreation programs to support children and families. The Family Services program provides system navigation, ongoing supportive services, and proactive parenting education programs. The Education program focuses on improving student academic and social skills to better meet their educational needs through educational partnerships and collaborations as well as after-school programming. The Matthews House opened a second community life center in 2015 to serve a greater portion of the Fort Collins population.
- **Crossroads Safehouse** offers a youth program that helps children and teens increase self-esteem, develop and practice coping and communication skills, and learn alternatives to aggressive behaviors. Programs offered to children in the broader community include:
 - **Youth Advocacy**, which provides therapy to children and teens affected by domestic violence (one-on-one sessions as well as meeting with family members) and
 - **Time to Talk**, a peer-education approach about dating violence presented by high school students in the Poudre School District.
- **La Familia/Family Center** provides affordable, accessible, high quality early childhood education (ECE) and family strengthening services with an emphasis on cultural attunement with Latinx community. These services are delivered through the organization’s licensed ECE 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 offer home visitations, youth programs, health and wellness initiatives, and adult education/ESL/computer services. La Familia also partners with the City and Energy Outreach Colorado to offer emergency utility payment assistance.
- **Larimer County Economic and Workforce Development** office offers young adult services to connect with young adults (14 to 24 years old) looking for job training and employment. The CareerRise programs provide education, training, and career exposure for young adults in the community, while the Larimer County Conservation Corps offers seasonal work to conserve habitat areas in the county
- **Larimer County Hub Juvenile Assessment Center**, a collaboration between Larimer County Department of Human Services, law enforcement, and mental health services, is a coordinated multi-agency, single entry point for services to Larimer County youth (ages 0-17) and their families. The Hub is staffed 24 hours a day, 7 days a week by a team of intake specialists who

provide services such as child protection screening, comprehensive child and family assessments for at-risk youth, detention screening, early intervention and referral to appropriate community services and individual and/or family counseling.

- **Realities for Children** provides emergency services, organizational support, community awareness and youth activities to abused and neglected children in Larimer County. Emergency funding is available on a case-by-case basis for children who have no other resources to meet their needs. Keeping Dreams Alive grants allow youth to follow their dreams, and Triumph Awards provide collegiate scholarships for youth emancipating from the system to pursue higher education.
- **The Center for Family Outreach** serves youth and families struggling with substance abuse, disruptive or high-risk behaviors, and/or family conflict. The organization offers a 90-day voluntary program to assist youth and families with substance abuse challenges and/or disruptive or high-risk behaviors. Services offered include counseling and therapy, GED and academic tutoring, art enrichment, community service, and substance abuse monitoring. Parent classes to strengthen parenting skills are also offered. The Center also runs a diversion program and more intense intervention programs for teens who have received a legal summons.
- **The Matthews House** hosts a youth empowerment program that assists youth between the ages of 16 and 21 with life skills. Many of the youth assisted by the organization have been part of the human services, foster care, or juvenile/justice system, live below the poverty level, and have experienced abuse; some are homeless. Youth are referred to the Matthews House by county human services, the school district, the justice system, and other nonprofits that work with at-risk youth. The Matthews House programs assist youth in finding safe and affordable housing, obtaining needed physical and mental health care, finding employment or receiving job training, pursuing their education, and development independent living and social skills.
- **SummitStone Health Partners Namaqua Center** assists children who have experienced trauma, have severe behavioral challenges, and/or have a diagnosed emotional disturbance. Programs include a Family Support Program for families with children who are severely behaviorally challenged; support to grandfamilies in the form of case management, resource acquisition and allocation, systems navigation, support groups, education, and emergency aid; Wondercamp, a skill building program for children with severe emotional disturbances who need structure and support during school holidays; a mentor program for youth; the SPOT, an after school program for adolescents to develop skills to navigate the world with a serious mental illness; and respite care for families.
- **Turning Point Center for Youth and Family Development** provides therapeutic services to youth and families through individual therapy sessions or in a residential treatment facility. Services include therapeutic coaching, therapy, short- and long-term substance abuse treatment for teens, adolescent day treatment programs, crisis intervention, DUI/DWAI classes, and coaching and mentoring programs. Children are referred to their program by schools, the Larimer County Department of Human Services, and similar state departments. Health insurance covers many of the services provided by Turning Point; the organization also accepts Medicaid. Turning Point's education programs include schooling alternatives for at-risk and expelled students.

- **Partners Mentoring Youth (PMY)** creates and supports one-to-one mentoring relationships between positive adult role models and youth facing challenges in their personal, social, and academic lives. PMY provides opportunities to youth who are waiting for a mentor through the Nexus Program which hosts recreational, life-skill building, and community services activities for groups. PMY also offers substance abuse education and prevention programs.
- **The Northside Aztlan Community Center (City of Fort Collins)** offers programs for people of all ages and youth at-risk. The center hosts youth nights which offers social activities, games, food and other services.
- **Child Care Assistance Program (CCCAP)** is a childcare assistance program administered through the Larimer County Department of Human Services and funded by the state. Because of high demand for the program, enrollment was stopped in September 2016 and a waitlist has been put into place. Due to additional funding received in 2020, the waitlist may be reopened.
- **Colorado Preschool Program (CCP)** is a state program that subsidizes early childhood education services, including those delivered through public schools and Head Start. The program focuses on children who have identified risk factors that could impair their success in school.
- **Early Childhood Council of Larimer County (ECCLC)** is one of 31 early childhood councils that work to improve early learning and care services for Colorado children and families. This includes improving availability and quality of early care and education, health care, parenting, and social and emotional health of families and children.
- **Teaching Tree Childhood Early Learning Center** provides childcare, early learning, and school readiness for children 6 weeks to 8 years old. Teaching Tree serves about 300 children in a year in their Larimer County Locations including one center in Fort Collins and one in Loveland. Teaching Tree provides scholarships, serves an unlimited number of CCAP families, and offers sliding fees for families who don't qualify for CCAP.
- **Poudre School District Early Childhood Education (PSD ECE)** offers parental support programs through elementary schools in PSD. These range from Early Head Start qualifying families (serving children birth to age 3) to subsidized preschool programs.
- **Boys & Girls Club of Larimer County** has three clubhouses open daily afterschool until 7 p.m. and during the summer from 7:30 a.m. to 6 p.m. Boys and Girls Club focuses on academic success, character and citizenship, and leading a healthy lifestyle.

Veterans

Lower income veterans with health, mental health, substance use disorders and/or unstable housing history often need affordable, 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.

- **Housing Catalyst** administers 135 Veterans Affairs Supportive Housing (VASH) vouchers
- **Volunteers of America (VOA)** provides a Supportive Services for Veteran Families (SSVF) program called the Back Home program which provides outreach, case-management, assistance

in obtaining benefits and emergency financial resources, rapid rehousing and homeless prevention services.

- **The Larimer County Veterans Service Office** assists with filing for and obtaining benefits; claim counseling, developing, and representation; advocacy for veterans, their families and survivors; and VA Health Care Enrollment Priority Groups.
- **Larimer County Economic and Workforce Development Office** helps veterans, especially recently separated veterans and those with a service-connected disability or some other barrier to employment, to develop their careers and find employment.
- **Redtail Ponds (Housing Catalyst)** Redtail Ponds is a 60-unit affordable 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 Housing First Initiative 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 Cheyenne VA Medical Center Homeless Program** assists veterans that are experiencing homelessness or are at risk for homelessness in accessing eligible services through VA programs or other community programs. Services are available in Fort Collins at the Murphy Center and Catholic Charities.
- **Veterans Compass** offers individualized advocacy to veterans and helps veterans transition to civilian life through employment and support in the form of discounted goods and services.

Victims of Domestic Violence

Victims of domestic violence need urgent supportive services and resources. Establishing income support and rapidly obtaining shelter and supportive housing are critical components to avoiding additional trauma.

- **Crossroads Safehouse** offers 24/7 crisis intervention, emergency safehousing, advocacy and support groups, legal advocacy, and youth programming for victims of domestic violence. They also offer community education and trainings to community organizations, businesses, government agencies, schools. Crossroads recently received a grant to provide the Road to Home rapid-rehousing program to their clients. The program provides financial, rental, and housing-search assistance to help victims 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 advocacy, therapy, and support groups for sexual assault survivors and their families. They also provide prevention and education programs for ages 8-18 and for people with intellectual/developmental disabilities.

- **Larimer County Sheriff's Office Victim Response Team (VRT)** provides on-scene assistance, emotional support, information on referrals and resources, information regarding Victim Compensations Assistance, and assistance with bond hearings to victims of crimes.
- **ChildSafe** provides comprehensive treatment to victims of child 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 at-risk adults who are, due to age or disability, are unable to advocate for themselves.

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 the homelessness intervention advocacy community recognize the importance of discharge planning within community institutions to prevent long-term or episodic homelessness. The Social Sustainability Department’s Director 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, UCHealth, the Larimer County Foster Care System, SummitStone Health Partners, Housing Catalyst, and others. The voter-approved behavioral health facility, when complete, will enhance 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. An increased focus on preventing homelessness post-discharge at the state and federal level has helped increase awareness of this issue. Homeward 2020’s Ten Year Plan to Make Homelessness Rare, Short-Lived and Non-Recurring has highlighted the need for these efforts and helped coordinate key agencies to identify and address contributing factors and solutions.

Additionally, 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 Empowering Youth Program 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 those with higher electricity usage due to medically necessary equipment, and partners with Energy Outreach Colorado to provide energy bill assistance and weatherization. Other community 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 affordable housing, supportive housing development, and human services with federal and City funds. Housing projects that will be funded with federal dollars include rehabilitation of existing affordable housing for low-income families and individuals, and new construction development for low-income families and seniors. Over the course of the 2020-2024 Consolidated Plan the City will prioritize new construction and rehabilitation of 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, behavioral health services, disability services, and homelessness prevention. Through this Consolidated Plan, the City will prioritize public service projects that support special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation. Funding will assist with agency operations, staffing, staff training, programmatic costs, and materials needed to deliver service. The City accepts applications for funding both housing and public services each spring and determines awards in July of each year.

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))

See above.

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 26,000 undergraduate students studying on campus. The demand for student housing contributes to the lack of availability of rental housing for the community at large.

Fort Collins has implemented a number of policies and practices to encourage the development of affordable housing. Some of those policies include expedited processing of affordable housing development review applications; residential density bonuses in certain zone districts; reduced landscape sizing requirements; fee waivers 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 Tax Payer 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. In July of 2014, Duncan and Associates produced an Impact Fee Survey for the City of Greeley that included fees from several communities in Larimer County. Those communities were Fort Collins, Loveland and the unincorporated areas of Larimer County. The findings of the survey indicate the policies which define the level of impact and service fees for utilities in Fort Collins are in the lower tier of those charged by other Weld, Boulder and Larimer municipalities. The Housing Affordability Policy Study also recommended the City adopt more equitable plan review, building permit, and capital expansion fees if the fees were proportionally based. The City has conducted a Land Use Code Audit to identify ways to promote new housing options including smaller homes.

Various Public Participation forums yielded comments that the perception is the planning and development review process is challenging for developers. However, in comparing policies, procedures and requirements with other northern Front Range municipalities, the review process does not appear to be as onerous as described by community stakeholders. One of the challenges in working a project through the development review process is that applicants often do not initially provide the full depth of information and disclosure that allow planners and reviewers to approve or disapprove a development proposal in a timely manner, and it is often necessary to ask applicants to submit updated information and complete information on details covered by the regulations. The City has added Development Review Coordinators assigned to each project to help developers navigate the process. The City has also worked to streamline processes too.

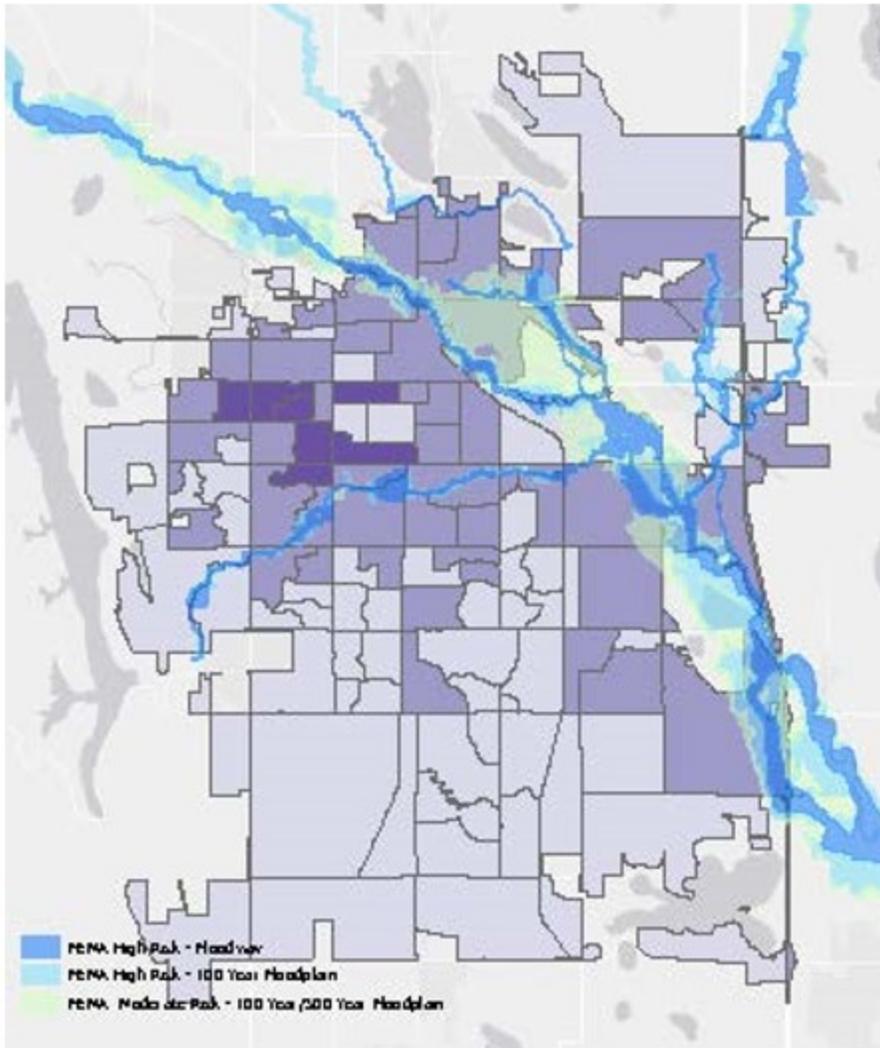
The City has policies in place that provide certain incentives and regulatory concessions for affordable housing projects, including density bonuses and additional building height limits, in certain zone areas. As the development pipeline in the City continues to lengthen, those advantages to affordable housing

projects will continue to assist affordable developers to keep the transaction and carrying costs of their projects lower than in some other communities.

Fort Collins has adopted an occupancy regulation that stipulates the number of unrelated persons who may live in a residential unit. This law is known as the “U Plus 2” Ordinance. The law prescribes that, in certain areas of the City, a family of any size plus one additional person, or two adults plus their dependents and one additional person, can occupy a residential dwelling unit. This Ordinance was adopted by the City Council in order to mitigate some of the negative impacts of overcrowding within residential neighborhoods. The problem of having large groups of persons living in traditionally single-family homes in established neighborhoods is more acute in neighborhoods closer to CSU. However, a recent study found that students are not the only ones needing to double up to afford rent. Extra rental occupancy permits are available in many zones to allow more residents to occupy homes with adequate bedrooms and parking for the additional occupants.

The City has also created a policy to allow for higher occupancy rental housing in certain designated zoning districts. Extra Occupancy Rental Houses are allowed in the LMN, MMN, HMN, NCB, D, RDR, CC, CCN, CCR, C, CN, NC, CL, E, and I zoning districts. Those districts are outlined in the map below. The areas in red indicate zones in which different occupancy standards may apply. Some stakeholders in the Public Participation process indicated they feel the occupancy restrictions have impacted the housing demand by having fewer occupants per home. That is a difficult proposition to validate. Common sense says that if the number of people allowed to live in a house is limited, then demand will increase. Once the limit is reached on an individual dwelling unit, those not included will have to seek another unit that would allow them to stay under the limit. However, it is difficult to quantify the impact on vacancy or occupancy statistics because there are other areas of the City which allow for higher occupancy in a single residential unit. It is also important to acknowledge that the ordinance exempts most family arrangements from compliance so that larger families, as long as they meet the definitions contained in the ordinance, are exempt. In the map below, the red highlighted areas indicate the Designated Extra Occupancy Rental Zones.

In updating City Plan, residents expressed an interest in allowing accessory dwelling units to be more widely permitted. These are secondary units that add to a primary dwelling unit. Staff continues to evaluate the pros and cons of this type of housing.



Designated Extra Occupancy Rental Zones

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 the Fort Collins/Loveland MSA. In December of 2019, the unemployment rate in the MSA was 2.0% (average 2019 unemployment rate for 2019 is 2.4%). There were 211,381 persons in the labor force, 207,138 of whom were employed, and 4,243 who were unemployed. The rate is lower than throughout Colorado, which had a 2.4% unemployment rate in December of 2019 (average 2019 unemployment rate for 2019 is 2.8%). The labor force in Fort Collins grew from 2000–2019 (December to December). Total employed persons grew by 34,757, or 33.3%, and the unemployed grew by 191, or 9.6%. according to the Bureau of Labor Statistics. The labor force in Fort Collins grew from 2010–2019 (December to December). Total employed persons grew by 19,941, or 19.1%, and the unemployed shrunk by 4,547, or -229%. according to the Bureau of Labor Statistics.

Economic Development Market Analysis

The following table, provided by HUD, shows the number of workers in Fort Collins in 2015 by business sector, the number of jobs by business sector, the share of total workers, share of total jobs, and the percentage of jobs less percentage of workers. The table indicates there are nearly 2300 more jobs than workers, with the greatest gaps in Arts/Entertainment/Accommodations, Education and Health Care Services, and Professional, Scientific, Management Services. On the other hand, the following fields have significantly more workers than jobs: Agriculture, Mining, Oil & Gas Extraction, Construction, Transportation and Warehousing, and Wholesale Trade. The information is provided for 13 business defined sectors.

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	943	234	2	0	-2
Arts, Entertainment, Accommodations	9,179	10,395	18	19	1
Construction	3,772	2,299	7	4	-3
Education and Health Care Services	7,714	9,685	15	18	3
Finance, Insurance, and Real Estate	3,236	3,548	6	7	1
Information	1,334	953	3	2	-1
Manufacturing	5,961	6,782	11	13	2
Other Services	2,040	2,151	4	4	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	6,874	8,279	13	15	2
Public Administration	0	0	0	0	0
Retail Trade	7,514	8,138	14	15	1
Transportation and Warehousing	1,170	482	2	1	-1
Wholesale Trade	2,232	1,301	4	2	-2
Total	51,969	54,247	--	--	--

Table 40 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	88,520
Civilian Employed Population 16 years and over	82,270
Unemployment Rate	7.08
Unemployment Rate for Ages 16-24	25.04
Unemployment Rate for Ages 25-65	4.27

Table 41 - Labor Force

Data Source: 2011-2015 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 2015. 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	24,565
Farming, fisheries and forestry occupations	2,855
Service	8,489
Sales and office	19,565
Construction, extraction, maintenance and repair	4,760

Occupations by Sector	Number of People
Production, transportation and material moving	2,895

Table 42 – Occupations by Sector

Data Source: 2011-2015 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 pay no more than a 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 in Larimer County (2018)



Travel Time

Travel Time	Number	Percentage
< 30 Minutes	61,080	81%
30-59 Minutes	10,860	14%
60 or More Minutes	3,480	5%
Total	75,420	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Commuting

Most Fort Collins residents (81%) commute less than 30 minutes to work each day. The City of Fort Collins analyzed commuting data from 2008-2017. During this time period, out-commuting increased by 21.3% from 29,472 to 35,757 workers living in Fort Collins and leaving to work elsewhere. The number of in-commuters has increased by 6,000 workers (15.0%), however, relative to the share of total workers it has remained relatively flat over the 10-year period, with a 0.1% decrease of all workers employed in Fort Collins and living elsewhere. Of these, 16% commute in from Loveland, Greeley, Windsor, and Wellington.

Travel Time	Number	Percentage
Less than 10 minutes	13,106	17%
10-14 minutes	18,349	23%
15-19 minutes	17,395	22%
20-24 minutes	11,756	15%
25-29 minutes	3,654	5%
30-34 minutes	5,560	7%
35-44 minutes	2,701	3%
45-59 minutes	3,495	4%
60 or more minutes	3,495	4%
Mean travel time to work (minutes)	79,431	100%

Data source: ACS

Where people who work in Fort Collins live (commute in) 2015				
City	State	County	Count	Share
Fort Collins city	CO	Fort Collins	36,800	47.13%
Loveland city	CO	Loveland	6,475	8.29%
Greeley city	CO	Greeley	2,506	3.21%
Windsor town	CO	Windsor	2,452	3.14%
Denver city	CO	Denver	1,497	1.92%
Wellington town	CO	Wellington	1,280	1.64%
Aurora city	CO	Aurora	891	1.14%
Colorado Springs city	CO	CO Springs	783	1.00%
Longmont city	CO	Longmont	778	1.00%
All Other Larimer County	CO	Larimer	908	1.16%
All Other Weld County	CO	Weld	2,954	3.78%
All Other CO		All Other CO	8,280	10.61%
All Other States	All Other	All Other States	789	1.01%
All Other Locations	All Other	All Other Locations	11,682	14.96%

Education and Employment

ACS data from 2015* shows there were over 8,000 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 11% was over nearly triple 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.

*2017 ACS data shows a significant difference in earning by educational attainment than the 2015 data provided by HUD.

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	1,580	175	960
High school graduate (includes equivalency)	6,680	600	2,150
Some college or Associate's degree	16,590	1,110	4,100
Bachelor's degree or higher	33,245	1,280	5,660

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	295	300	300	319	395
9th to 12th grade, no diploma	1,134	665	410	715	410
High school graduate, GED, or alternative	5,670	2,920	1,715	4,810	3,280
Some college, no degree	22,025	5,395	2,985	6,370	3,330
Associate's degree	1,425	2,685	1,625	2,795	695
Bachelor's degree	4,340	9,585	6,440	9,230	3,325
Graduate or professional degree	395	3,715	4,375	6,950	2,925

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	66,385
High school graduate (includes equivalency)	47,890
Some college or Associate's degree	69,341
Bachelor's degree	114,450
Graduate or professional degree	126,916

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Alternate data

Educational Attainment	Median Earnings (\$) in the Past 12 Months
Less than high school graduate	20,761
High school graduate (includes equivalency)	29,041
Some college or Associate's degree	32,422
Bachelor's degree	42,339
Graduate or professional degree	58,019
<i>Population 25 years and over with earnings</i>	<i>39,969</i>

Source: 2013-2017 ACS

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

The top sectors by employment are health care & social assistance, educational services, accommodation & food services, retail trade, and manufacturing. 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 Labor Market Profile identified 29 occupations that are currently likely to be hard to fill, based upon rapidly rising demand and/or higher than expected wages. These are also areas where there are national shortages in the labor force, and include: sales representatives, IT staff, skilled trade (i.e. welders), mechanics, and managers. The authors also conducted an analysis of four primary private sector industries (manufacturing, healthcare, IT, and software development, research and

development, and engineering), and concluded there could be better alignment between the education and training infrastructure in Fort Collins and the needs of the region's employers. Many professional and technical workers—as well as skilled labor—are being recruited from outside Larimer County. Most of the Colorado State University students that graduate each year are not choosing fields of study related to the occupations most critical to the region's key industries. The study concludes that a better alignment of the skills of the region's graduates and the needs of the region's employers could improve the staffing environment for the region's employers and facilitate retention of the region's graduates.

Fort Collins' community infrastructure framework operates from a “new development pays its own way” philosophy. Overarching priority community 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 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. 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 the City with the plans and objectives adopted by the City. A major City priority is to align potential employees with the training needs demanded by local businesses in order to expand their operations. Community prosperity is the prime objective of both the Economic Health Strategic Plan and the Social Sustainability 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 good 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 community 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

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. While cost burden is pervasive throughout the community, there are no census tracts in which 51% or more of the residents have more than one housing problem. According to CPD Maps, there are no areas of Fort Collins where households have concentrations of multiple housing problems. There is only one tract with up to 16.81% overcrowded households; all others are below 8.22%. There is one census tract with more than 45.53% substandard housing, one with 12-25% substandard, and 4 at 5.13-12% substandard conditions. However, there are only 7 census tracts where fewer than 48% of households pay less than 50% of their income for housing. Most tracts have a severe cost burden rate of over 48%.

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 between a concentration of Hispanic households at 63.91% (tract #08069001304). The same census tract has a median income below \$45,000. 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 east 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 central Fort Collins. There is also some overlap of tracts with higher numbers of extremely low-income households. There is no correlation with higher rates of unemployment, except in the tract that contains Colorado State University, and in which many full-time students live. There is also no correlation with increased commute times or less access to public transportation.

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.

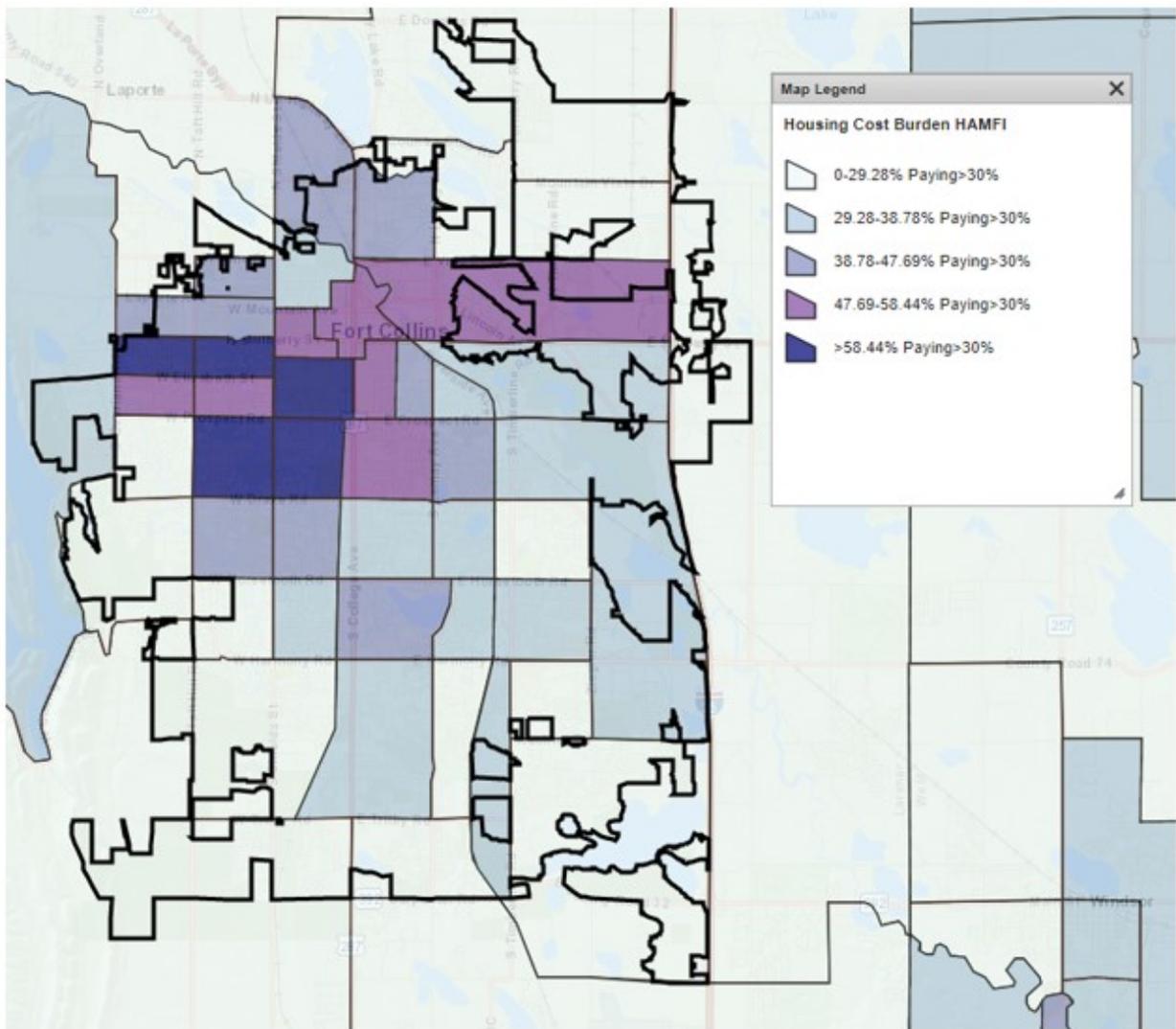
Are there other strategic opportunities in any of these areas?

The Northeast quadrant of the City contains green field land that is planned for additional housing including affordable and attainable units. Poudre School District is constructing a new middle and high school in Wellington, completion expecting in 2022, which will serve the northeast quadrant of Fort Collins.

Maps

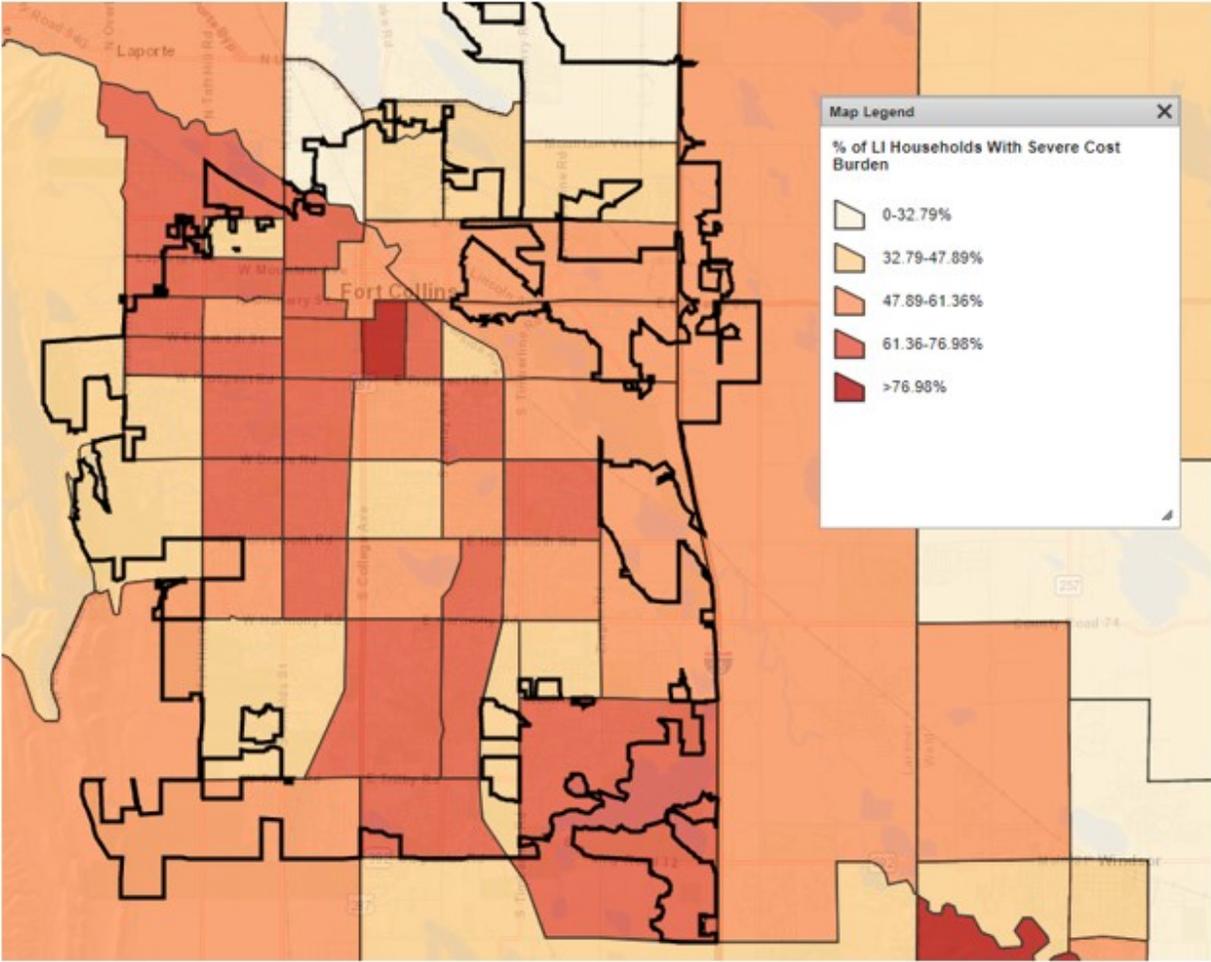
Concentrations of Cost Burdened Households

Cost Burden > 30%



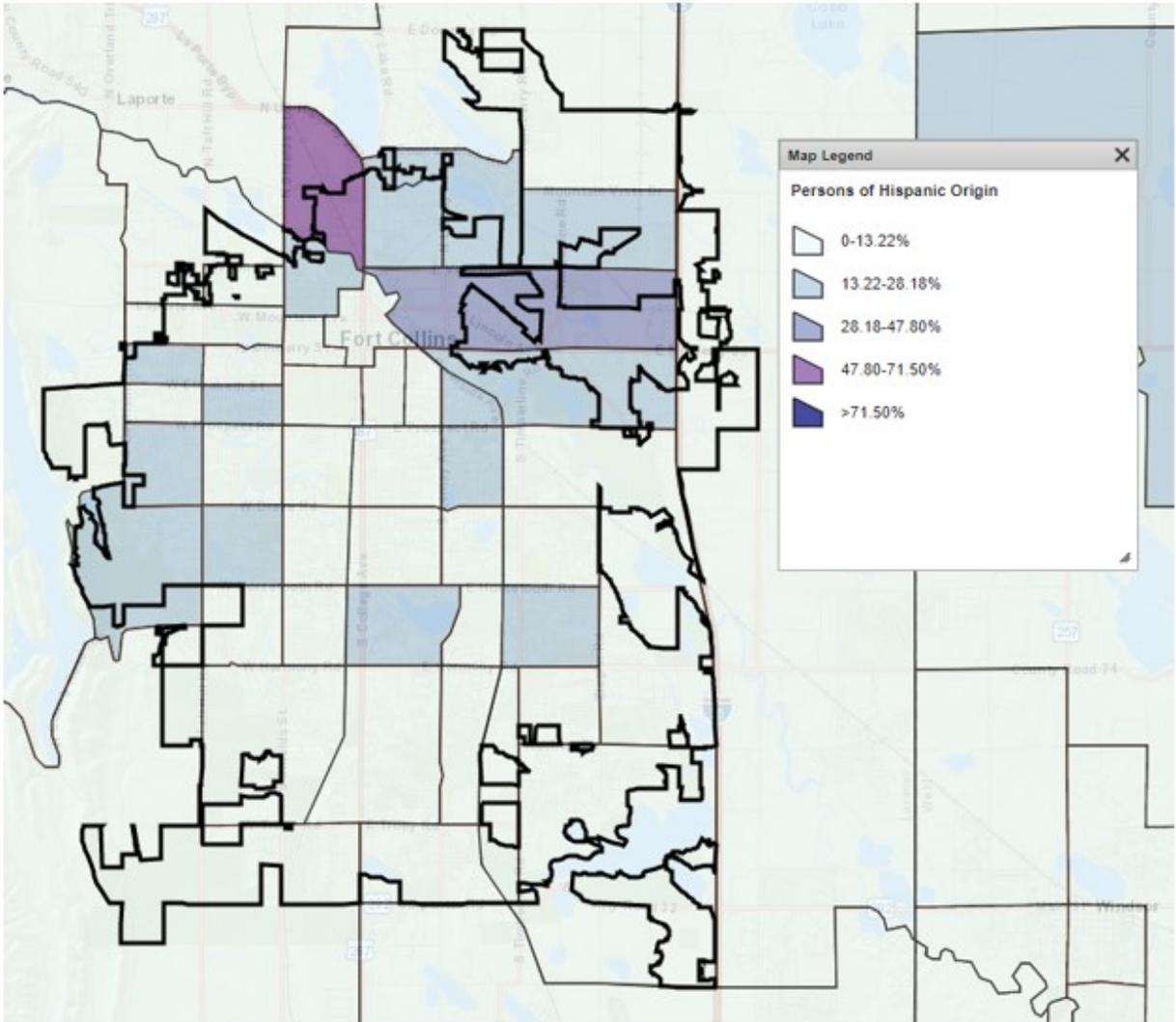
Source: <https://egis.hud.gov/cpdmmaps/>

Low-Income Households with Severe Cost Burden (>50%)



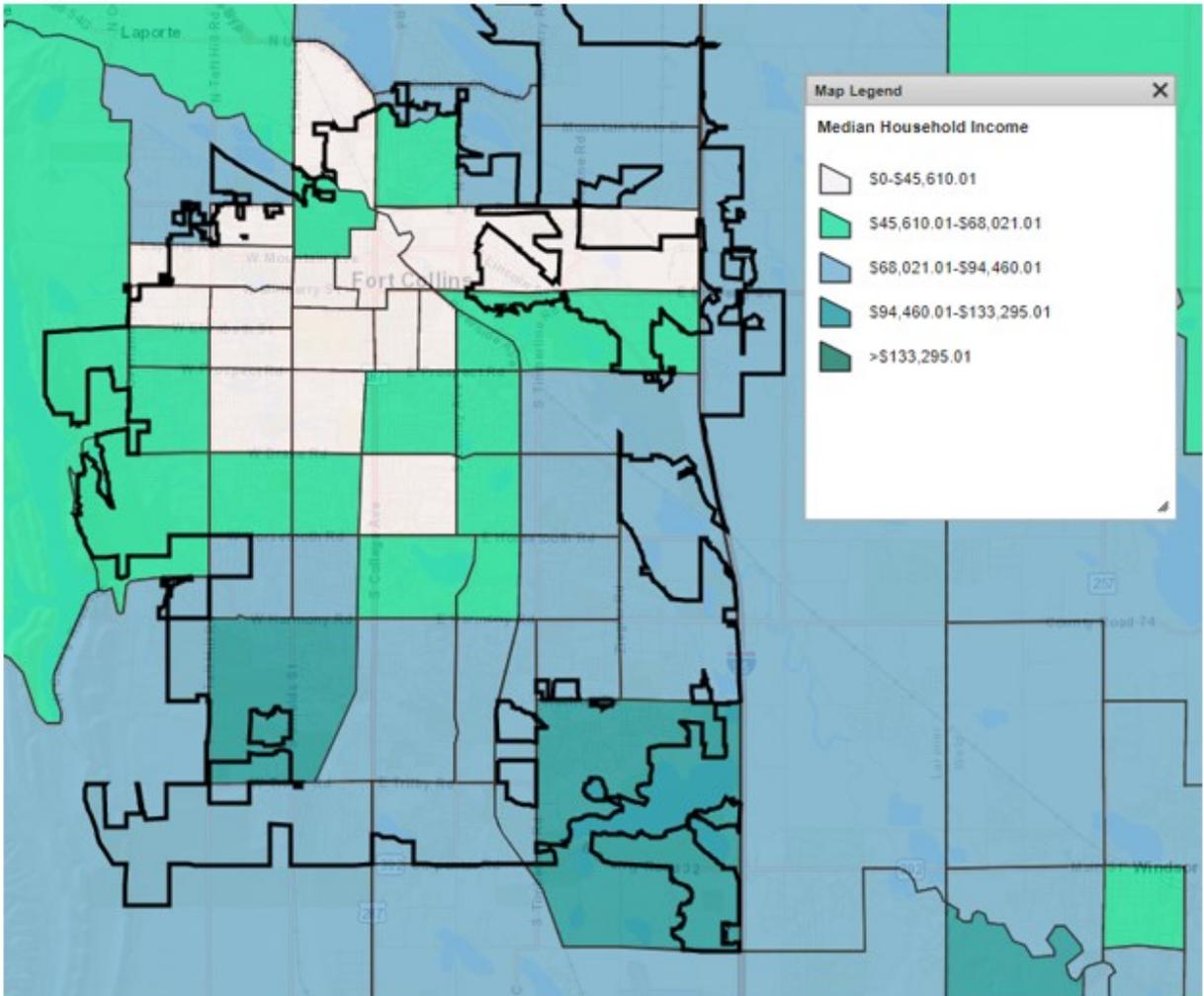
Source: <https://egis.hud.gov/cpdmaps/>

Hispanic Households



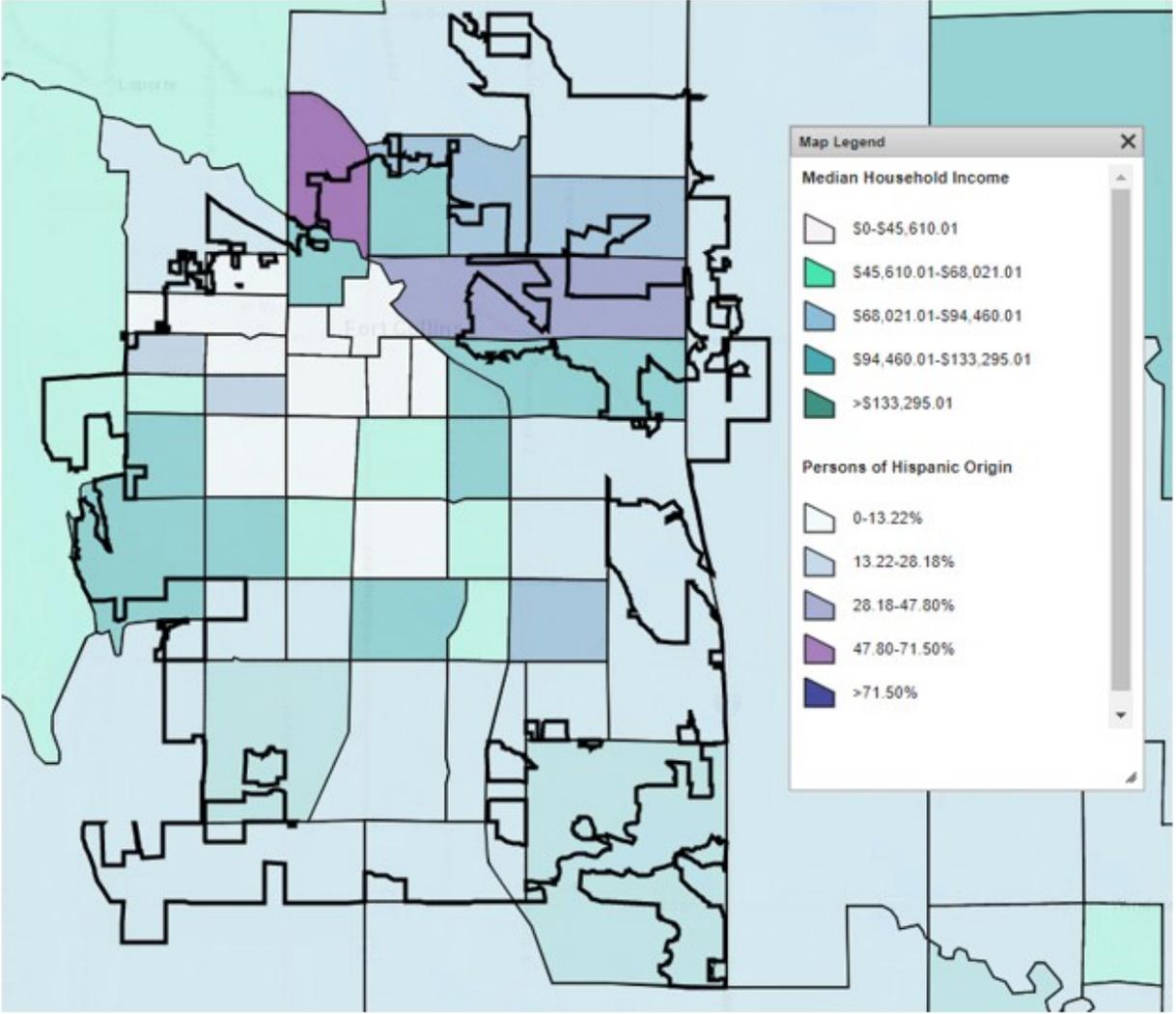
Source: <https://egis.hud.gov/cpdmaps/>

Median Household Income



Source: <https://egis.hud.gov/cpdmaps/>

Median Household Income plus Ethnicity: Hispanic Origin



Source: <https://egis.hud.gov/cpdmmaps/>

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.

Access to broadband is becoming a necessity, rather than a luxury. People who lack access are increasingly at a disadvantage economically and have more difficulty accessing educational opportunities and resources. According 2018 ACS 5-Year Estimates nearly 20% of households in the United States lack internet access, making them vulnerable to lower educational attainment and impeding employment opportunities.

According to 2018 ACS data Fort Collins residents who have lower incomes are less likely to have internet access where they live. Twenty-four percent of households earning less than \$20,000 per year do not have any type of internet access, while 98.2% of households with income over \$75,000 annually have internet access in their homes. Meanwhile, there are also 2125 households that only have a smartphone for computer access, and another 1810 with no computer in their homes.

At the direction of voters, the City of Fort Collins is building and implementing a utility-level high-speed fiber network which will be 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 access, customers can use multiple devices simultaneously without losing speed. As people look to access medical resources, educational materials, and job applications online, and have more smart devices in their homes (thermostats, voice assistants, speakers, lighting, security features, televisions), equitable access to high-speed, reliable internet service becomes more important. Broadband access supports local businesses, job growth, education, energy technology, health care and other public services. As broadband fiber is installed across the community, the City is exploring ways to provide reduced rates to lower-income households.

Additionally, the City includes broadband requirements in its underwriting criteria for housing projects supported with City and federal dollars. Unless the project can demonstrate an undue financial burden on the project, or that it would fundamentally alter the nature of the program or activity, all new construction and substantial rehabilitation of housing with more than four rental units must include installation of broadband infrastructure. For example, Housing Catalyst has included Wi-Fi at no additional cost to residents at Redtail Ponds permanent supportive housing and most of their Villages properties, and will provide broadband in their new housing development at Mason Place.

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 have the vast majority of market share for both internet and voice services
- Satisfaction for these services ranks 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 will provide 1,000 mpbs up/1,000 mbps down, or more, at competitive prices.

Types of Computers & Internet Subscriptions	Estimate	Percent
Total households	65,688	
TYPES OF COMPUTER		
Has one or more types of computing devices:	63,878	97.20%
Desktop or laptop	59,432	90.50%
Smartphone	61,643	93.80%
Smartphone with no other type of computing device	2,125	3.20%
Tablet or other portable wireless computer	47,883	72.90%
Tablet or other portable wireless computer with no other type of computing device	635	1.00%
No computer	1,810	2.80%
TYPE OF INTERNET SUBSCRIPTIONS		
With an Internet subscription:	60,305	91.80%
Broadband of any type	60,164	91.60%
Cellular data plan with no other type of Internet subscription	4,301	6.50%
Without an Internet subscription	5,383	8.20%
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2018 INFLATION-ADJUSTED DOLLARS)		
Less than \$20,000:	8,146	
With a broadband Internet subscription	6,151	75.50%
Without an Internet subscription	1,995	24.50%
\$20,000 to \$74,999:	29,462	
With a broadband Internet subscription	26,435	89.70%
Without an Internet subscription	2,886	9.80%
\$75,000 or more:	28,080	
With a broadband Internet subscription	27,578	98.20%
Without an Internet subscription	502	1.80%

Source: 2018 ACS 5-Year Estimates

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 change most likely to impact residents of Fort Collins are extreme temperatures, wildfire smoke, flood, 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 at greater risk of impacts than others. This is an emerging area of focus in Fort Collins; additional analysis and mitigation strategies will be identified and implemented in the future.

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 2018 ACS 5-Year Estimates, there are approximately 22,000 housing units in Fort Collins constructed prior to 1980, 57% of which are rental units. Less efficient housing places the occupants at greater risk of increased heating and cooling costs during extreme temperatures, and provides less protection from low air quality associated with wildfire smoke and/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.

Age of Housing

YEAR STRUCTURE BUILT	All Housing Units		Owner Occupied		Renter Occupied	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
2014 or later	5,030	7.70%	2,475	7.50%	2,555	7.80%
2010 to 2013	2,011	3.10%	977	3.00%	1,034	3.20%
2000 to 2009	12,101	18.40%	7,351	22.20%	4,750	14.60%
1980 to 1999	24,399	37.10%	12,712	38.40%	11,687	35.90%
1960 to 1979	16,514	25.10%	6,634	20.00%	9,880	30.30%
1940 to 1959	2,937	4.50%	1,276	3.90%	1,661	5.10%
1939 or earlier	2,696	4.10%	1,671	5.00%	1,025	3.10%
Total	65,688	100.00%	33,096	100.00%	32,592	100.00%

Source: ACS 2018 5-Year Estimates, Year Structure Built

Climate Risks

With climate change comes increased risk of wildfire. Wildfire smoke is an impact the entire community experiences. Most residents elect to shelter in place in the case of smoke, heat, or extreme cold. Making homes as comfortable and efficient as possible is the best way to protect residents from the negative health impacts these events may cause. To this end, the City and its partners have implemented programs to assist with weatherization, utility costs, and energy-efficiency upgrades for lower-income households. There are a small number of homes in the wildland urban interface that could be at risk from fire—these neighborhoods are mixed-income and include multifamily developments and single-family homes.

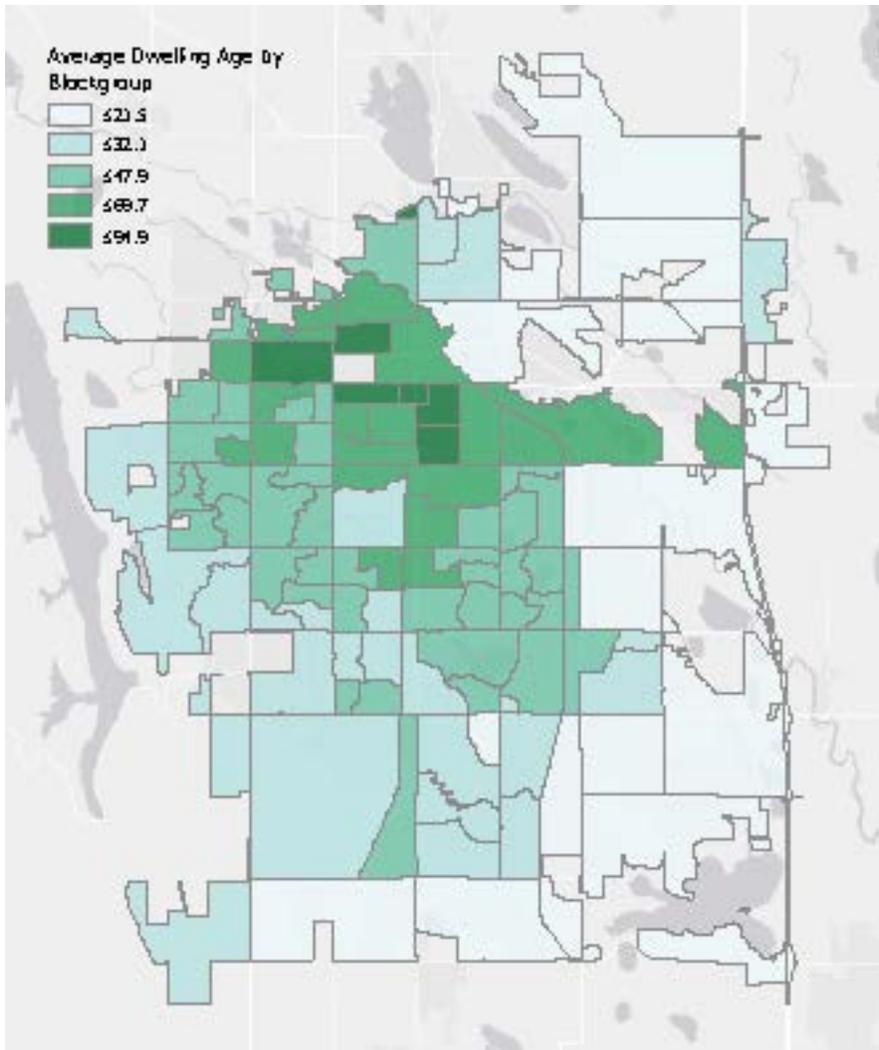
Because rates are higher during periods of water restrictions, in the case of drought or other causes of reduced water availability, households with lower incomes may feel the strain of increased water cost. However, the City also has programs to help households replace less efficient water fixtures in their homes, free energy and water assessments, free irrigation assessments, and reduced water rates for income-qualified households.

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 change, Fort Collins predicts more intense precipitation events, which will increase the risk of floodplain and urban flooding.

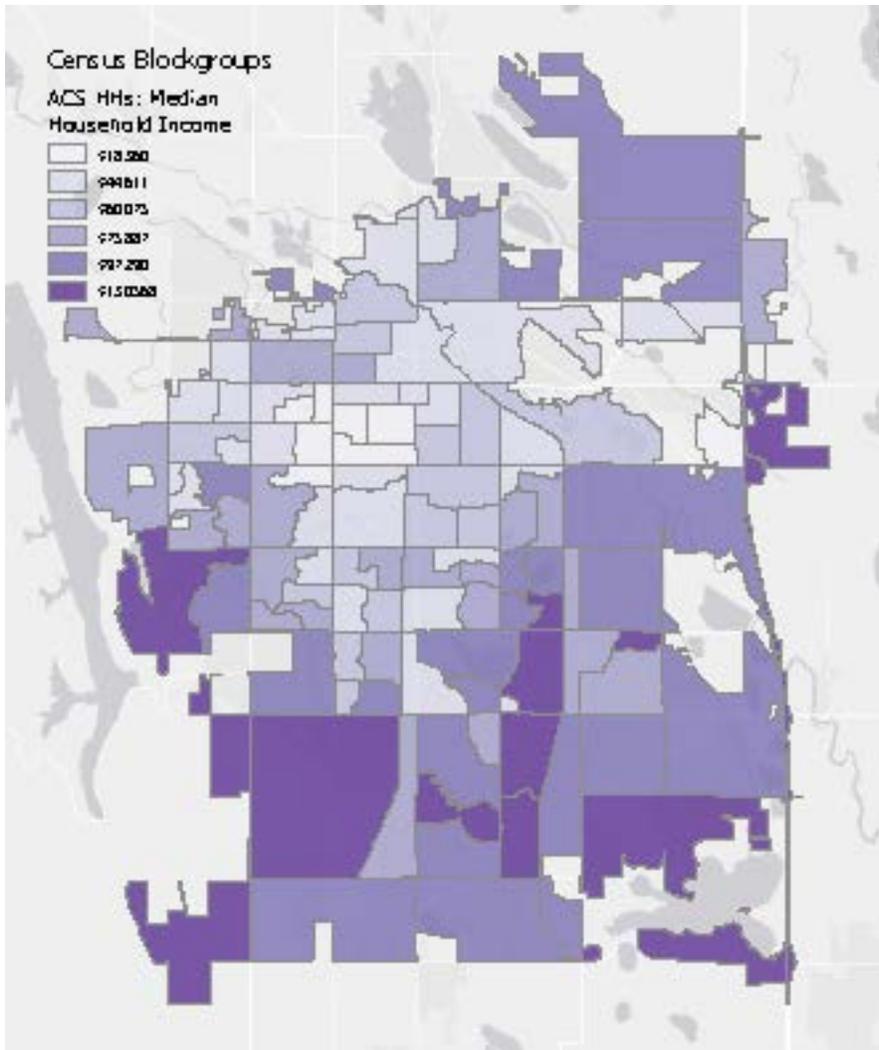
The map below, Floodplain Map with Census Block by Federal Poverty Limit, shows poverty by census block in Fort Collins, overlaid with the floodplain map. This map shows some areas on the west side of Fort Collins that are in an area of increased poverty. When many of these areas were built, there was 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 risk.

The City of Fort Collins has a comprehensive stormwater and floodplain management program that focuses on reducing flood risk to the entire community. Fort Collins is one of the highest rated communities nationwide (Class 2) based on FEMA's Community Rating System (CRS) that evaluates communities based on activities related to public information, mapping and regulations, flood damage reduction and warning and response.

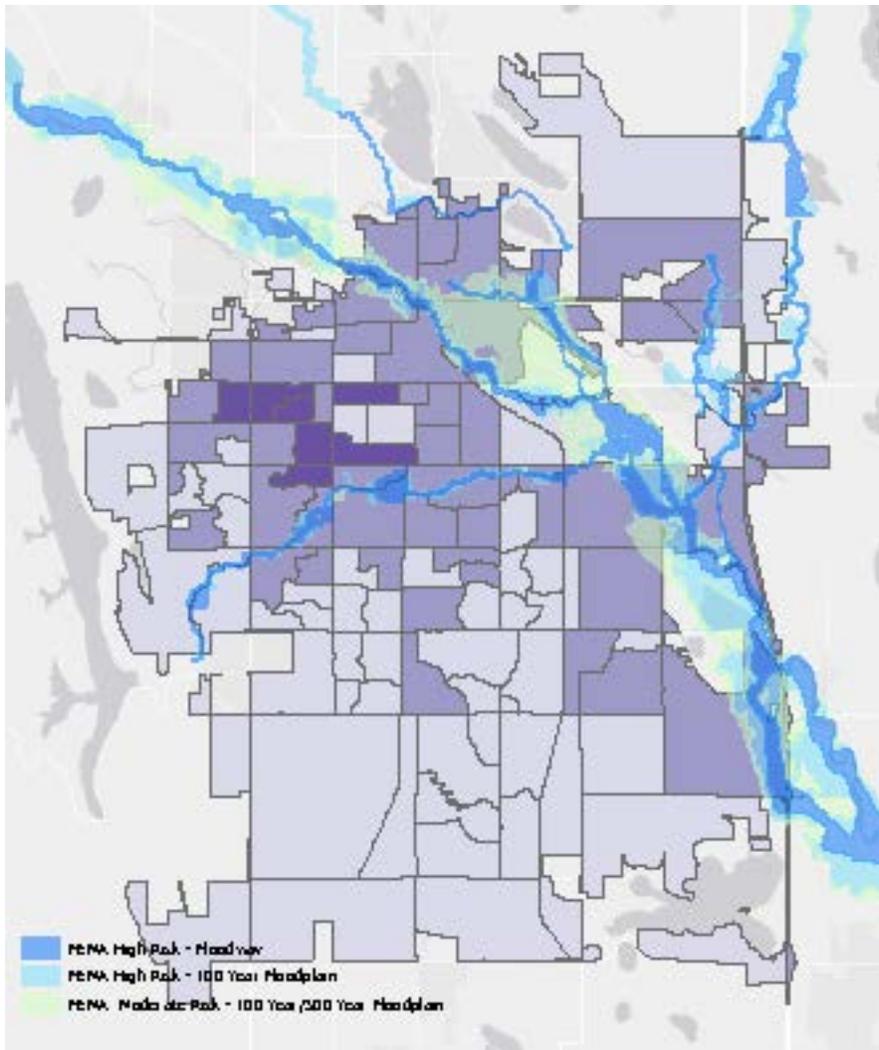
Capital improvement projects have been built across the City to reduce flood risk. Since 1995, the City has spent \$100 million on stormwater improvement projects. Since 1988, over 2,500 structures are no longer mapped in the floodplain due to these projects. However, there are still over 1,000 structures mapped in the 100-year floodplain that are at risk from flooding, with over half of those in the Old Town Drainage Basin. The homes in the Old Town Drainage Basin are 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 at risk of flooding. Each year a mailer is sent to all property owners and occupants in the floodplain that shares information related to flood safety, flood warning, property protection, flood insurance and more. Numerous other outreach efforts such as education in schools, booths at community events, outreach to Relators, flood awareness videos, and bus bench messaging are also used to promote flood safety and risk reduction throughout the community.



Average Dwelling Age by Blockgroup Map



Median Household Income by Blockgroup Map



Flood Plain Map

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Fort Collins Strategic Plan identifies the priority needs in the City, and describes strategies the City will undertake to serve the priority 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.

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
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

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 funding or programs 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	Increase affordable housing inventory
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Chronic Homelessness Families with Children Unaccompanied Youth Elderly Persons with Mental Disabilities 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 Provide administrative support to federal programs
	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.). Prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. May include construction, acquisition, change of use, downpayment assistance, etc.
	Basis for Relative Priority	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. 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. The City will always consider special populations a high priority.
2	Priority Need Name	Affordable housing preservation

	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Activity is conducted City-wide
	Associated Goals	Preserve existing affordable housing Provide administrative support to federal programs
	Description	Includes rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home preservation, and ownership supports such as emergency repairs, energy efficiency upgrades, and accessibility modifications.
	Basis for Relative Priority	It is more cost effective to preserve existing housing than to replace it with new housing that is substantially more expensive to construct.
3	Priority Need Name	Housing and services for persons who are homeless
	Priority Level	High
	Population	Extremely Low Families with Children Chronic Homelessness 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	Support projects that provide overnight shelter and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization.

	Basis for Relative Priority	Individuals and families experiencing homelessness represent the highest housing needs in the City. The negative effects of homelessness make it imperative that the community address those needs in a comprehensive and collaborative manner.
4	Priority Need Name	Prevent homelessness
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Activity is conducted City-wide
	Associated Goals	Provide housing stabilization services Provide administrative support to federal programs
	Description	Includes 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.
	Basis for Relative Priority	Assisting community members in maintaining housing is more cost effective than addressing the emergency needs of an individual or family that has become homeless. Health, safety, and emotional wellbeing are inextricably tied to safe, secure housing.
5	Priority Need Name	Services for low- and moderate-income populations
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Activity is conducted City-wide</p>
<p>Associated Goals</p>	<p>Increase access to services Provide administrative support to federal programs</p>
<p>Description</p>	<p>Prioritize special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation.</p>
<p>Basis for Relative Priority</p>	<p>Comprehensive household stabilization strategies prevent the high costs associated with emergency services and provide long-term improved outcomes for health, safety, and wellbeing. Additional City resources will support this priority need through the Competitive Process.</p>

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 input on priority needs. The City has integrated that Citizen Participation process with several substantial research efforts to acquire data on the scope of those needs. The 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 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; however, the City may spend HOME funds on TBRA as part of a strategy to serve low-income renter households. Low vacancy rates, rising rents, and closed waitlists for subsidized housing all point to the need for more affordable 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	According to providers interviewed as part of the consultation process, there is a lack of rental assistance available for their low-income clients, especially longer-term assistance. Market pressures on the private rental market have raised rents and reduced inventory, making it more difficult for these households to find rental units that they can afford. TBRA could be used to help clients of these agencies find affordable, decent, and accessible 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 7265 rental units for households at 0–30% AMI in Fort Collins. New construction of affordable rental units can help reduce these gaps. The stock of affordable units for sale is very low. Households at 50–80% AMI may benefit from program such as Habitat for Humanity, or through construction of units priced at \$368,000 or less.
Rehabilitation	Thirty-six percent of owner-occupied units in Fort Collins were built in 1980 or before, while 46% of rentals were built in 1980 or after. 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 accessibility 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

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

Introduction

The City's goal in allocating funding is to enhance the community's sustainability 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. Each spring, through the Competitive Process, the City of Fort Collins allocates federal and local funds to eligible affordable housing, community development, human services, and related activities. The provision for an optional fall Competitive Process accommodates any unspent or recycled funds.

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

- **Housing:** Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, certain soft costs related to affordable housing development, and homebuyer assistance programs are priorities. 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 in the City of Fort Collins.

Funds are allocated to nonprofit agencies, affordable 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 priority goals. Additionally, the City contributes Affordable Housing Fund (AHF) and Human Services Program (HSP) 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	1,103,585	139,790	241,692	1,485,067	4,414,340	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, housing, and public facilities activities with CDBG.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	755,635	116,305	74,872	946,812	3,022,540	Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, certain costs related to affordable housing development, and homebuyer assistance programs.

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 Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	8,751	0	0	8,751	750,000	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.
Other	public - local	Public Services	56,148	0	0	56,148	80,000	The Human Services Program (HSP) funds are used to support priority human services needs in Fort Collins. HSP funds reported here are those used in conjunction with or to supplement CDBG funds in support of specific human service activities. Additional HSP funds are available for City-only funded activities through the annual Competitive Process.

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) and the Human Services Program (HSP) monies. Recipients 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.

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 42 acres for the future development of affordable housing. One land bank parcel was sold and developed during the 2014-2019 Consolidated Plan. Staff is working on acquisition options to add more land to the Land Bank. The Social Sustainability Department staff regularly reviews the need for public land that can be used to develop affordable housing and the potential of using City-owned land for housing development.

Discussion

Staff, the CDBG Commission, and the Affordable Housing Board (housing applications) review all funding proposals. Housing applicants are invited to make presentations about their projects to the CDBG Commission. Funding recommendations are made and provided to City Council, which holds a public hearing to make 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
CARE HOUSING, INC	Non-profit organizations	Non-homeless special needs Rental public services	Jurisdiction
NEIGHBOR TO NEIGHBOR	Non-profit organizations	Rental public services	Jurisdiction
FORT COLLINS HABITAT FOR HUMANITY	CHDO	Ownership public services	Jurisdiction
CATHOLIC CHARITIES AND COMMUNITY SERVICES ARCHDIOCESE OF DENVER	Community/Faith-based organization	Homelessness public services	Region
CROSSROADS SAFE HOUSE	Non-profit organizations	Homelessness public services	Region
Disabled Resource Services	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Elderhaus Adult Day Program, Inc.	Non-profit organizations	Non-homeless special needs public services	Region
SummitStone Health Partners	Non-profit organizations	Non-homeless special needs public services	Region
Faith Family Hospitality 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-community development needs of the community. 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 underserved populations. 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 underserved populations.

Due to increased cost of living and stagnation of incomes, there is an increasing need for affordable 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	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	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	X
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	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 the community. The City maintains strong partnerships, through funding and/or collaboration, with homeless service providers including Homeward Alliance, Homeward 2020, Housing First Initiative, Outreach Fort Collins, Catholic Charities, Fort Collins Rescue Mission, and Housing Catalyst, as well as City of Fort Collins Police 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.

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 (NoCO CoC; CO-505). Homeward 2020 is a consortium initiative developed to make homelessness rare, short-lived, and non-recurring. This effort encompasses leadership from the business, government, and non-profit sectors in the community, and counts the City of Fort Collins among its supporters and partners.

In addition to the agencies listed above, the Murphy Center also serves as a single point of access where those in need may connect with agency representatives from a range of local service providers. The Murphy Center provides access to a variety of State programs including SNAP, TANF, Medicaid and Elderly Assistance programs. The targeted population groups at the Murphy Cent include people experiencing or at risk of homelessness, including individuals, families, veterans, and unaccompanied youth. 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 access to 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, medical respite beds, affordable housing units, 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 Continuum of Care and Homeward 2020 provide guidance for the institutional structure. All organizations providing services work in coordination with each other. To address the specific gaps above, Housing Catalyst is developing a second PSH, Mason Place, which will provide 60 additional units for people experiencing homelessness; other housing providers are planning additional affordable housing developments that will be supported with City and federal funds; and UCHealth is exploring options for medical respite so that people recovering from medical procedures are not released to the streets or shelters that are not equipped to provide this level of care. Concerted and cooperative landlord outreach remains a gap in the system as no providers have a specific program to address this issue. Organizations currently provide this service on an ad hoc basis.

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	2020	2024	Affordable Housing	City-wide	Increase affordable housing inventory	CDBG: \$1,934,407 HOME: \$3,000,000 Affordable Housing Fund: \$500,000	Rental units constructed: 239 Household Housing Unit Homeowner Housing Added: 30 Household Housing Unit
2	Preserve existing affordable housing	2020	2024	Affordable Housing	City-wide	Affordable housing preservation	CDBG: \$3,000,000 HOME: \$969,352 Affordable Housing Fund: \$258,751	Rental units rehabilitated: 223 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit
3	Provide emergency sheltering and services	2020	2024	Homeless	City-wide	Housing and services for persons who are homeless	CDBG: \$400,000 Human Service Program: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Homeless Person Overnight Shelter: 8000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide housing stabilization services	2020	2024	Non-Housing Community Development	City-wide	Prevent homelessness	CDBG: \$295,000 Human Service Program: \$50,000	Homelessness Prevention: 500 Persons Assisted
5	Increase access to services	2020	2024	Non-Housing Community Development	City-wide	Services for low- and moderate-income populations	CDBG: \$270,000 Human Service Program: \$36,148	Public service activities other than Low/Moderate Income Housing Benefit: 1100 Persons Assisted
6	Provide administrative support to federal programs	2020	2024	Administration	City-wide	Increase affordable housing inventory Affordable housing preservation Housing and services for persons who are homeless Prevent homelessness Services for low- and moderate-income populations	CDBG: \$1,100,000 HOME: \$375,000	Other: 10 Other

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.). Prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. May include construction, acquisition, change of use, downpayment assistance, etc.
2	Goal Name	Preserve existing affordable housing
	Goal Description	Includes rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home preservation, and ownership supports such as emergency repairs, energy efficiency upgrades, and accessibility modifications.
3	Goal Name	Provide emergency sheltering and services
	Goal Description	Support projects that provide services or shelter and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization.
4	Goal Name	Provide housing stabilization services
	Goal Description	Includes 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.
5	Goal Name	Increase access to services
	Goal Description	Prioritize special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation.
6	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: 216-239 Household Housing Unit
- Homeowner Housing Added: 30 Household Housing Unit
- Housing for Homeless Added: unknown Household Housing Unit (no projects in pipeline)
- Rental Units Rehabilitated: 223 Household Housing Unit
- Homeowner Housing Rehabilitated: 75 Household Housing Unit

Each year the City supplements federal housing program dollars with over \$500,000 in local funds (COVID-19 response may impact the City's ability to continue this funding). 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 is under a Voluntary Compliance Agreement related to lease form and reasonable accommodation requests and is in compliance. The VCA does not include a need to increase the number of accessible units.

Activities to Increase Resident Involvements

Housing Catalyst provides more than a place to live. Its goal is to support residents of all ages for long-term stability. Through Resident Services Programs, it provides direct services and connections to local resources that are vital in supporting residents. It works with dozens of nonprofits, service providers and initiatives in the community to expand residents' opportunities and help them reach their educational, employment and economic goals.

Housing Catalyst has completed the following initiatives over the past year:

- Created a Resident Services program devoted to providing resident services focusing on housing retention and stabilization
- Provided training to staff members on trauma informed care, mental health first aid, housing first, harm reduction and Motivational interviewing
- Working toward fully integrated teams with property management and resident services focusing efforts to assisting residents toward success using formalized processes
- Completing Community Scans of properties to understand residents needs and interests. Using this information to establish measurable goals and strategies with an implementation plan.
- Several Community resources have been invited on site to create awareness and connect residents to the resources in the area including: Health Van, Police, City mediation program, school district, public library, Head Start, and the Foodbank Kids Café.
- JumpStart, the HUD Family Self Sufficiency Program serves an average of 180 households each year supporting families with employment and education goals.

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 for the last two decades.

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 26,000 undergraduate students studying on campus. The demand for student housing contributes to the lack of availability of rental housing for the community at large.

Fort Collins has implemented a number of policies and practices to encourage the development of affordable housing. Some of those policies include expedited processing of affordable housing development review applications; residential density bonuses in certain zone districts; reduced landscape sizing requirements; fee waivers 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 Tax Payer 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. In July of 2014, Duncan and Associates produced an Impact Fee Survey for the City of Greeley that included fees from several communities in Larimer County. Those communities were Fort Collins, Loveland and the unincorporated areas of Larimer County. The findings of the survey indicate the policies which define the level of impact and service fees for utilities in Fort Collins are in the lower tier of those charged by other Weld, Boulder and Larimer municipalities. The Housing Affordability Policy Study also recommended the City adopt more equitable plan review, building permit, and capital expansion fees if the fees were proportionally based. The City has conducted a Land Use Code Audit to identify ways to promote new housing options including smaller homes.

Various Public Participation forums yielded comments that the perception is the planning and development review process is challenging for developers. However, in comparing policies, procedures and requirements with other northern Front Range municipalities, the review process does not appear to be as onerous as described by community stakeholders. One of the challenges in working a project through the development review process is that applicants often do not initially provide the full depth of information and disclosure that allow planners and reviewers to approve or disapprove a development proposal in a timely manner, and it is often necessary to ask applicants to submit updated information and complete information on details covered by the regulations. The City has added Development Review Coordinators assigned to each project to help developers navigate the process. The City has also worked to streamline processes too.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To mitigate the high cost of development, the strategies the City will pursue include the following:

- Continue to provide both federal and City funds to affordable housing developers willing to produce new affordable units. Local incentives enable developers to produce rent-restricted units at rates affordable to low-income households.
- Refine development incentives and expand funding sources. A City dedicated sales tax was passed, providing \$4 million over 10 years to be used for affordable housing construction and/or preservation.
- Increase partnerships with local employers to provide workforce housing in the community.
- Focus on housing in City planning efforts. The new City Plan is more housing-focused than earlier iterations because the lack of housing inventory at all price points is causing stress and price escalation.
- Identify additional ways to remove barriers to the construction of housing. The City conducted a Land Use Code audit and is examining how to provide additional incentives and land use code modifications to promote the production of affordable housing. These include:
 - Examine the feasibility of restructuring the permit, plan check, and capital expansion fee structures to ensure equitability and appropriateness as related to the proportionate impact on the construction of smaller units. This policy would incentivize developers to build smaller units and new housing types.
 - Explore the pros and cons of reducing the minimum standards for lot sizes (minimum house size has already been reduced).
 - 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 barriers to the use of accessory dwelling units.
- Strategies for addressing fair housing concerns including providing education and hosting training events.
- Explore additional housing policies, such as whether an affordable housing impact fee should be pursued as part of the scheduled development fee update in 2021.
- Strategically releasing the City's Land Bank properties for development of affordable rental and ownership housing. Proceeds from the sale of existing parcels is reinvested into new land holdings.
- Continue the Internal Housing Task Force which identifies potential enterprise-wide efforts to promote and incentivize affordable housing. The City has an Affordable Housing Executive team and has created a new Housing Manager position.
- Maintain a Housing Strategic Plan. The Affordable Housing Strategic Plan will be updated periodically, and may add an assessment of the housing spectrum, as more moderate-income earners are now experiencing housing cost burdens as well.

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 a central in its Social Sustainability Department (SSD) Strategic Plan. The plan reflects a coordinated effort between City agencies, 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. Strategies for reaching and serving people experiencing homelessness include:

- Homeward 2020 developed Fort Collins’ Plan to Make Homelessness Rare, Short-Lived, and Non-Recurring. Members implement solutions informed by local data from the annual Point in Time (PIT) count and Housing First Initiative (HFI). The PIT gathers critical data on persons experiencing homelessness and is spearheaded by the Northern Colorado Continuum of Care.
- HFI tracks long-term homeless individuals and coordinates 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. Agencies in Larimer and Weld counties participate in weekly CAHPS case conference calls.
- Over 40 agencies, including Housing Catalyst, use a vulnerability index (VI-SPDAT) to assess who is at highest risk if they remain homeless, prioritize individuals for housing placement when units become available, and is used by CAHPS.
- Homeward Alliance operates the Murphy Center, a point of entry location for people experiencing homelessness that provides disabled, veteran, and senior services; housing assistance; financial counseling; employment assistance; behavioral health; mobile clinic; computer, phone, and mail access; bus passes; lockers; showers; laundry; food; career clothes; cold weather gear; veterinary care; and bike repair. With City funding, the Murphy Center offers expanded evening hours in the winter, allowing clients access to services outside of regular business hours and providing a warming shelter until overnight shelters open.
- Homeward Alliance conducts limited night-time outreach to unsheltered persons in our community, providing clothing, tents, survival gear, food and personal care items.
- The City helps fund Outreach Fort Collins (OFC) and the SSD Director is co-chair of the Board. OFC is 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 downtown. OFC works closely with the downtown police and provides coordination with service providers and emergency medical services, as necessary. OFC is an active participant in CAHPS and is leading the effort for a Care Card system which will enhance services and streamline intakes.
- The Police Department collaborates with UCHealth and SummitStone to provide a co-responder who provides mental/behavioral health crisis intervention on scene as appropriate.

- OFC and Murphy Center maintain a Homeless Resource Guide, which lists information and bus routes for 40+ organizations that provide services to people experiencing homelessness, and is distributed via OFC, Police Services, Poudre Fire Authority, Natural Areas Rangers, Department of Human Services, Colorado State University, churches, service providers, and shelters.
- The City's Special Agency Sessions (SAS) addresses quality of life violations (Camping, Trespass, or Open Container, etc.) by people experiencing homelessness. Defendants are referred to SAS for case management and alternative sentencing in lieu of a fine or jail time. The program partners with Municipal Court, City Attorney's Office, Police Services, Murphy Center, Homeward 2020, and SummitStone.

Addressing the emergency and transitional housing needs of homeless persons

The City of Fort Collins actively provides financial and resource support to area housing and homeless service providers and works in collaboration with the network of providers to ensure that emergency shelter and transitional housing opportunities are available to residents of Fort Collins experiencing homelessness. Through a multifaceted 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 emergency shelters, overflow shelters, transitional housing, rapid rehousing and permanent supportive housing.

Shelter

- Catholic Charities' Mission Shelter offers emergency overnight shelter and residential/transitional program beds for men, women, families, and veterans. In 2015 Catholic Charities increased year-round capacity for women.
- The Fort Collins Rescue Mission (FCRM) provides year-round emergency shelter and residential/transitional program beds for men and women.
- Family Housing Network (FHN) program provides overnight shelter and meals to families experiencing homelessness through a network of faith-based congregational partners. FHN provides day shelter for families which includes access to computers, showers, laundry, kitchen, resting rooms for naps and illness recovery, and play, reading, and work areas.
- Crossroads Safehouse secure shelter, advocacy, legal assistance, rapid rehousing, and education for victims of domestic violence.
- The City has a systematic winter overflow shelter plan. In 2017 two new permitted uses were added to the Land Use Code to allow Seasonal Overflow Shelters (SOS) to be run at remote locations. SOS is operated by Catholic Charities, which also provides year-round shelter services. In this plan, Catholic Charities and Fort Collins Rescue Mission add capacity at their community shelters during the winter months.
- The City has an Emergency Weather Shelter Activation Plan to improve communications and processes for helping people find shelter during extreme winter weather events.

- The City is collaborating with partners to develop a more permanent solutions for an overflow shelter framework and implement a separate youth shelter for ages 18-24.

Transitional Housing

- The City finalized its partnership with Family Housing Network (FHN) to develop transitional housing for seven families in a City-owned building. The City has leased the building at a significantly reduced rate, with an option to purchase well below market rate.

Permanent Housing

- The Social Sustainability Department Strategic Plan (SSDSP) and the Affordable Housing Strategic Plan (AHSP) focus on increasing the supply of affordable housing.
- Fort Collins is a part of HUD's current program to end homelessness among veterans, with its Mayor having signed the national challenge. The City and its partners are also involved in veterans' homelessness intervention initiatives at the State level and by using a Coordinated Assessment and Housing Placement System (CAHPS) in the northern Colorado region.
- The City supports networks for Permanent Supportive Housing and supportive services, which are integrally connected to emergency shelter and transitional housing along the housing and community development continuum.
- Housing Catalyst was awarded tax credits and Competitive Process funds for a second Permanent Supportive Housing (PSH) development called Mason Place, which is adding 60 units to Fort Collins' PSH inventory in 2020.
- SummitStone Health Partners get grant funding from the State Division of Housing to provide scattered site Permanent Supportive Housing in Fort Collins.

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 helping 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 and 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. Development of a second 60-unit Permanent Supportive Housing community, Mason Place, is currently underway.
- The City provides funding for the Landlord Risk Mitigation Fund to support landlords who accept renters referred through the Coordinated Assessment and Housing Placement System (CAHPS). The program offers participating landlords reimbursement for short-term vacancies and minor repairs. The program also provides short-term assistance to CAHPS renters to cover move-in expenses. The effort helps preserve the investment of participating landlords while ensuring safe, affordable housing for Fort Collins neighbors in need. The goal of the Landlord and Tenant Mitigation Program is to reduce barriers for landlords and residents in achieving stable rental housing.
- Volunteers of America (VOA) serves veterans and their families with homelessness prevention and rapid re-housing services through a Supportive Services for Veteran Families (SSVF) program called Back Home. This program serves over 100 clients annually with rapid rehousing and homeless prevention services.

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 SSD Strategic Plan 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 SSD Director is a board member of the Northern Colorado Continuum of Care which works with healthcare providers, homeless services providers, and other care institutions to establish coordinated discharge planning processes. Partners include the Larimer County Detention Center, UHealth, the Larimer County Foster Care System, SummitStone Health Partners, Housing Catalyst, and others. Increased focus on preventing homelessness post-discharge at the State and federal levels has helped increase awareness of this issue.
- Housing Catalyst (HC), with Homeward Alliance and Division of Housing (DOH), has 20 DOH vouchers for the Frequent User Systems Engagement (FUSE) program. FUSE identifies frequent users of jails, shelters, hospitals and/or other crisis services and provides them supportive housing.
- Housing Catalyst created a resident services program for Villages housing. Resident service coordinators assist families in achieving stability and avoiding eviction.

- The City provides funding to CAHPS which works with HFI to provide assessment, navigation, case management and services to house and retain housing for people on the by-name list.
- Redtail Ponds, Fort Collins' first permanent supportive housing (PSH), serves individuals who were chronically homeless and have a disability (including many veterans), by providing onsite supportive services and 24/7 staffing. Housing Catalyst has begun construction on Mason Place (60 PSH units) in central Fort Collins, next to a transit station. All units will have project-based vouchers. Primarily, residents will be selected through CAHPS from an assessed list of homeless persons most in need of PSH. Housing Catalyst will provide onsite services for all residents through partnerships with service providers.
- HC administers Non-Elderly Disabled (NED) vouchers; Five-Year Mainstream vouchers for families whose head, spouse, or sole member is disabled; Veterans Affairs Supportive Housing (VASH) vouchers; and Family Unification Program (FUP) vouchers. Preferences for project-based voucher programs include: 5 project-based vouchers for families participating in Project Self Sufficiency, 5 project-based vouchers for families working with One Village One Family, and 40 project-based vouchers for homeless individuals referred through CAHPS. HC works with Catholic Charities and the Larimer County Criminal Justice Division to house individuals experiencing homelessness at Single Room Occupancy properties.
- The City's Utilities department provides a reduced rate for those with medically necessary equipment, partners with Energy Outreach Colorado to provide energy bill assistance and weatherization, and offers a reduced rate to customers who receive LEAP. The program connects low-income customers with efficiency programs and education to help them save money and increase comfort in their homes.
- SSD maintains a webpage "Looking for Housing and/or Help?" where community members can find information on resources and service providers, including contact information for emergency assistance and affordable housing providers.
- 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 Empowering Youth Program, supporting youth transitioning out of foster care and/or the juvenile justice system
 - MC, where community members experiencing or at risk of homelessness can access assistance
 - 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
 - Northern Colorado AIDS Project (NCAP) provides clients with utilities and rent assistance
 - Disabled Resource Services (DRS) provides clients housing navigation and utilities and rent assistance
 - Crossroads Safehouse provides comprehensive case management, legal support, and self-sufficiency programming for victims of domestic violence
 - Project-Self-Sufficiency provides self-sufficiency programming and supports

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 rehabilitations 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 City recently completed an update to City Plan, including the Transportation Master Plan. In this update, City Plan utilized a health and equity lens to develop new policies and implementation actions that can help ensure that actions and decisions do not disproportionately burden one group over another.

The Social Sustainability Department's Strategic Plan (SSDSP) includes goals and strategies aimed at supporting community members in achieving self-sufficiency, alleviating the negative impacts of poverty, and providing adequate, affordable housing. Social Sustainability also has a sub-plan for affordable housing, called the Affordable Housing Strategic Plan (AHSP). The Plan proposes strategies to achieve the short-term goal of 6% of all housing units to be affordable units built utilizing affordable housing programs, with a long-term goal of 10% total affordable housing stock at build-out. These strategies work in conjunction with other plans and policies, including the Consolidated Plan. Additionally, the Social Sustainability Department and the Economic Health Office collaborate to achieve common goals. The Economic Health Office Strategic Plan (EHOSP) contains a variety of complementary poverty-related goals and strategies related to workforce and business development and land use.

As the community becomes more diverse, the City strives to understand the barriers facing certain groups or neighborhoods (whether they be related to race, income, health, employment, educational attainment, age, ability, etc.) so that all residents have access to the services, resources, infrastructure and opportunities they need.

The specific policies, principles, goals and strategies of these plans are included below.

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 Social Sustainability Strategic Plan, and the City's Affordable 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 community members can thrive.

Goals and Actions to Reduce Poverty:

Over the course of the 2020-2024 Consolidated Plan, the City will take the following actions to reduce the number of poverty-level families in Fort Collins.

The Social Sustainability Department will:

- Increase access to quality, affordable childcare and dependent care through scholarships/funding; explore options to address City policies that intersect with childcare. Collaborate with EHO to support workforce and educational training for the childcare industry.
- Partner on Home2Health, a collaborative, two-year project led by the Planning and Social Sustainability Departments, as well as community partners, with the objective of implementing updates to policies, codes and regulations to improve housing affordability with a specific emphasis on health equity. The project is funded by the Colorado Department of Public Health and Environment's Health Disparities Grant Program.
- Support programs that help working families preserve, support, and stabilize their families, with the goal of self-sufficiency.
- Invest grant funding into community programs that support vocational training.
- Fund programs that mitigate the impacts of poverty and improve quality of life for low-income persons, including daycare, food, affordable housing, behavioral and physical health services, youth programming and education, etc.
- Continue to fund permanent supportive housing projects, supportive services, and other prioritized programs/projects identified by the Northern Colorado Continuum of Care that will stabilize the lives of people experiencing homelessness in Fort Collins.
- Continue to fund Habitat for Humanity to construct homeownership units for low income families, lowering their housing costs and contributing to their economic stability.
- Continue participation on the County's Workforce Development Board, focusing on key industry data and business application; local barriers to employment including childcare, affordable housing, and living wages; regional and local plans; and career pathways.
- Explore causes behind race-based disparities within lending practices to identify and help mitigate any identified barriers to homeownership.
- Pursue planning and engagement efforts to develop the City's first Human Services Prioritization Platform, with completion anticipated in 2021 and implementation in 2022. This document will work in conjunction with the Consolidated Plan to guide funding of nonprofit human service providers through the annual Competitive Process.
- Increase access and opportunity to Citywide processes for marginalized and/or underrepresented residents (including low-income) in order to better inform practices, programs and policies.
- Continue to collaborate with the Utility on implementation of income-qualified assistance programs as the municipal broadband utility is completed.
- Continue to collaborate across City departments to increase access to income-eligible discounts and rebates offered through Transport, Recreation, Finance, Utilities and Cultural Services.

- Continue to ensure equity is addressed in City planning. Last year the Transportation Equity Team advised on the Transportation Master Plan update to address barriers and improve access to transportation.
- Work with hired consultant in 2020 to provide baseline equity data and metrics as well as begin implementation process of utilizing an equity lens on all planning and other processes.

The Economic Health Office will:

- Facilitate alignment between employers, workforce center and educational institutions to ensure that training and assessment reflect future workforce needs.
- Increase employment opportunities for a greater number of residents through targeted business retention and expansion.
- Continue holding business listening sessions focused on minority- and women-owned businesses to understand barriers, develop relationships and connect resources.

Human Resources will:

- Continue its partnerships with Larimer County Workforce Center and Senior Employment Resources to place interns in City positions, with the goal of improving employment opportunities through on-the-job training.

City Plan Principles and Policies

Neighborhood Livability and Social Health

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 6.2 - SPECIALIZED HOUSING NEEDS: Plan for populations who have specialized housing needs. Integrate residential-care and treatment facilities, shelters, permanent supportive housing, group homes and senior housing throughout the GMA in areas that are well served by amenities and public transportation.
- Policy LIV 6.4 - PERMANENT SUPPLY OF AFFORDABLE HOUSING: Create and maintain an up-to-date inventory of affordable housing in the community. 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 in the community 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.

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 1.1 - Growth Management Area: Continue to utilize the GMA surrounding Fort Collins as a tool to guide and manage growth outside of the City limits and delineate the extent of urban development in Fort Collins.
- Policy LIV 1.2 - Amendments to the Growth Management Area: Maintain the GMA generally as currently configured. Evaluate limited amendments in accordance with the following criteria to determine whether proposed amendments: Are consistent with community goals, principles and policies as expressed in City Plan; Would have positive net fiscal benefit to the community; Are necessary to accommodate an activity that cannot be reasonably accommodated on lands within the GMA; Would allow for the logical, incremental extension of urban services; Would offer a desirable new “edge” to the community; Are contiguous to existing developed areas of the city; and Contribute to the compact urban form of the city.
- Policy LIV 1.4 - Intergovernmental Agreements: Work with Larimer County and other jurisdictions to revise Intergovernmental Agreements (IGAs) as needed. Take the following objectives into consideration when revising IGAs: Institute a consistent and coordinated system of fees and standards for development located inside and outside the GMA; Encourage Larimer County to adopt development standards for projects within the GMA to be in conformance with City Plan and the Land Use Code.
- Policy LIV 8.2 - HEALTH AND HUMAN SERVICE PROVIDERS: Rely upon Larimer County to provide community 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 mental health, safety and wellness of the community.
- 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 8.6 – HOMELESSNESS: Continue to collaborate with partner organizations on the implementation of Fort Collins’ plan to make homelessness rare, short-lived and nonrecurring.

SSDSP Goals

Equity and Inclusion

B4.1 Support programs that enable all residents to have equal access and opportunities to meet their basic needs.

Strategy: Support programs that ensure access for all residents to employment, food, housing, clothing, education, recreational activities, a safe and healthy environment, and social services.

- Continue to allocate appropriate City dollars through a funding allocation process to service providers.
- Support programs that ensure all residents have equal access to services.

- Support programs that address basic human rights and needs, and that equally grant residents access to tools and resources to develop their capacity.
- Research existing programs to see how culturally disadvantaged youth are being served in the mental health arena, with particular emphasis on using evidence-based and culturally sensitive practices to promote success both at home and in school.

Community Prosperity

C.1. Close skills gap and increase career pathways in the community.

Strategy: Create alignment between employers, workforce assistance and development entities, and educational institutions regarding workforce needs through the following City actions: Continue to allocate appropriate City dollars through a funding allocation process to workforce development and education; Support education providers in offering vocational training.

C.2. Support early and secondary education to improve opportunities for life success.

Strategy: Continuing support of childcare and early childhood education through the following City actions: Continue to allocate appropriate City dollars through a funding allocation process to agencies supporting childcare and early childhood education.

C.3. Support programs and initiatives providing residents with affordable, quality caregiving services.

Strategy: Support supplemental educational programs for children and youth through the following City actions: Continue to allocate appropriate City dollars through funding allocation process to child and youth services.

C.4. Support area financial literacy initiatives.

Strategy: Support efforts in various sectors to provide financial literacy tools in order to increase personal and household financial stability and self-sufficiency through the following City actions: Continue to allocate appropriate City dollars through a funding allocation process to agencies providing financial literacy initiatives.

C.5. Balance land uses to support a healthy economy.

Strategy: Maintain a mix of land uses supporting the retention and expansion of businesses while encouraging a broad mix of residential housing options through the following City actions: Work with City departments to prioritize redevelopment projects that include a mix of compatible land uses, and, when appropriate, include affordable housing options and transit options for all; Work with the City's Planning, Development, and Transportation Service Area to develop and maintain an inventory of available sites for affordable housing developments; Work with City departments to assess land use policies and regulations to ensure support of desired development patterns.

AHSP Strategies:

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

EHOSP Goals

A.1. Close skills gap and increase career pathways in the community: Create alignment between employers, the Workforce Center, and educational institutions regarding future workforce needs.

Strategy: Expand access to training programs, including short-term skill building programs that build career pathways and allow individuals to secure a job or advance in high-demand industries and occupations

Strategy: Support existing workplace education and training opportunities and identify funding sources to support on-the-job training for new and existing workers

B.2. Increase the number of new start-ups and entrepreneurs: Retain, develop, and recruit entrepreneurs and cutting-edge companies.

Strategy: Leverage funding to target new business formation by underserved populations (e.g., veterans, individuals with disabilities, minorities and women)

C.3. Balance land uses to support a healthy economy: Maintain a mix of land uses that supports the retention and expansion of businesses while encouraging a broad mix of residential housing options

With these goals in mind, the Economic Health Office is working on the following priorities:

1. Partnering with the Chamber of Commerce on Talent 2.0, a regional workforce strategy that works to address barrier to employment including transportation and childcare.
2. Redeveloping the urban core, with particular attention to areas with aging infrastructure and unsafe conditions. The Fort Collins Urban Renewal Authority (URA) utilizes financial incentives and strategic partnerships to remedy blight, including clearing of vacant structures, improving drainage, intersection improvements, and improved pedestrian, bike and vehicular safety features.
3. Business Engagement

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. In addition, contracts for funding awardees contain provisions emphasizing the importance of MBE-WBE outreach and inclusion. The City's Economic Health Office also works in more generalized minority 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 and annual 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 updates 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 the community's sustainability 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. Each spring, through the Competitive Process, the City of Fort Collins allocates federal and local funds to eligible affordable housing, community development, human services, and related activities. The provision for an optional fall Competitive Process accommodates any unspent or recycled funds.

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

- **Housing:** Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, certain soft costs related to affordable housing development, and homebuyer assistance programs are priorities. 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 in the City of Fort Collins.

Funds are allocated to nonprofit agencies, affordable 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 priority goals.

Additionally, the City contributes Affordable Housing Fund (AHF) and Human Services Program (HSP) 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	1,103,585	139,790	241,692	1,485,067	4,414,340	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, housing, and public facilities activities with CDBG.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	755,635	116,305	74,872	946,812	3,022,540	Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, certain costs related to affordable housing development, and homebuyer assistance programs.

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 Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	8,751	0	0	8,751	750,000	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.
Other	public - local	Public Services	56,148	0	0	56,148	80,000	The Human Services Program (HSP) funds are used to support priority human services needs in Fort Collins. HSP funds reported here are those used in conjunction with or to supplement CDBG funds in support of specific human service activities. Additional HSP funds are available for City-only funded activities through the annual Competitive Process.

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) and the Human Services Program (HSP) monies. Recipients 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.

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 42 acres for the future development of affordable housing. One land bank parcel was sold and developed during the 2014-2019 Consolidated Plan. Staff is working on acquisition options to add more land to the Land Bank. The Social Sustainability Department staff regularly reviews the need for public land that can be used to develop affordable housing and the potential of using City-owned land for housing development.

Discussion

Staff, the CDBG Commission, and the Affordable Housing Board (housing applications) review all funding proposals. Housing applicants are invited to make presentations about their projects to the CDBG Commission. Funding recommendations are made and provided to City Council, which holds a public hearing to make 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	2020	2024	Affordable Housing	City-wide	Increase affordable housing inventory	HOME: \$871,249 Affordable Housing Fund: \$8,751	Rental units constructed: 139 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit
2	Preserve existing affordable housing	2020	2024	Affordable Housing	City-wide	Affordable housing preservation	CDBG: \$1,000,000	Rental units rehabilitated: 84 Household Housing Unit
3	Provide emergency sheltering and services	2020	2024	Homeless	City-wide	Housing and services for persons who are homeless	CDBG: \$115,000	Public service activities other than Low/Moderate Income Housing Benefit: 530 Persons Assisted Homeless Person Overnight Shelter: 1600 Persons Assisted
4	Provide housing stabilization services	2020	2024	Non-Housing Community Development	City-wide	Prevent homelessness	CDBG: \$79,350 Human Service Program: \$56,148	Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase access to services	2020	2024	Non-Housing Community Development	City-wide	Services for low- and moderate-income populations	CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted
6	Provide administrative support to federal programs	2020	2024	Administration	City-wide	Increase affordable housing inventory Affordable housing preservation Housing and services for persons who are homeless Prevent homelessness Services for low- and moderate-income populations	CDBG: \$220,717 HOME: \$75,563	Other: 2 Other

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.). Prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. May include construction, acquisition, change of use, downpayment assistance, etc.
2	Goal Name	Preserve existing affordable housing
	Goal Description	Includes rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home preservation, and ownership supports such as emergency repairs, energy efficiency upgrades, and accessibility modifications.
3	Goal Name	Provide emergency sheltering and services
	Goal Description	Support projects that provide services or shelter and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization.
4	Goal Name	Provide housing stabilization services
	Goal Description	Includes 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.
5	Goal Name	Increase access to services
	Goal Description	Prioritize special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation.
6	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 2020, the City of Fort Collins held a competitive application process to allocate HUD resources, and City of Fort Collins Affordable Housing Fund (AHF) dollars and Human Service Program (HSP) monies for the 2020 Program Year. Available federal funding included the 2020 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	FY20 CDBG Program Administration
2	FY20 HOME Program Administration
3	CARE Housing: Swallow Road Rehabilitation
4	Habitat for Humanity: Poudre Build #7
5	Mercy Housing: Northfield
6	Volunteers of America: Senior Residences
7	Catholic Charities: Shelter
8	Disabled Resource Services: Access to Independence
9	Elderhaus: Community Based Therapeutic Care
10	Neighbor to Neighbor: Homelessness Prevention Programs
11	SummitStone: Community Behavioral Health Treatment Program
12	SummitStone: Essential Mental Health Services at Murphy Center
13	Family Housing Network: Case Management Program

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Fort Collins made the FY20 annual allocations based upon a review of the Housing Needs and Market Analysis sections of the 2020-2024 Consolidated Plan; alignment with other local planning documents such as City Plan, the Affordable Housing Strategic Plan (AHSP), and the Social Sustainability Department Strategic Plan (SSDSP); and a review of funding applications submitted in the spring of 2020. Funding applications were reviewed to determine how well they met Consolidated Plan priority needs and goals, their thoroughness and ability to meet proposed outcomes, and timeliness. A summary of the goals of these plans is included as an attachment.

AP-38 Project Summary

Project Summary Information

1	Project Name	FY20 CDBG Program Administration
	Target Area	City-wide
	Goals Supported	Provide administrative support to federal programs
	Needs Addressed	Increase affordable housing inventory Affordable housing preservation Housing and services for persons who are homeless Prevent homelessness Services for low- and moderate-income populations
	Funding	CDBG: \$220,717
	Description	CDBG FY20 EN (20%) \$220,717 The City of Fort Collins will use FY20 CDBG and 20% of any CDBG PI received during the FY20 Program Year to administer the CDBG program. Eligible Activity [CDBG]: CFR 570.206. CDBG Matrix Code: 21A.
	Target Date	9/30/2021
	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
Target Area		City-wide
Goals Supported		Provide administrative support to federal programs
Needs Addressed		Increase affordable housing inventory Affordable housing preservation Housing and services for persons who are homeless Prevent homelessness Services for low- and moderate-income populations
Funding		HOME: \$75,563

	Description	HOME FY20 EN (10%) \$75,563 The City of Fort Collins will use 10% of FY20 HOME funds, plus 10% of any HOME PI received during the FY20 Program Year to administer the HOME program.
	Target Date	9/30/2021
	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
3	Project Name	CARE Housing: Swallow Road Rehabilitation
	Target Area	City-wide
	Goals Supported	Preserve existing affordable housing
	Needs Addressed	Affordable housing preservation
	Funding	CDBG: \$1,000,000
	Description	\$635,093 CDBG FY20; \$123,215 CDBG PI FY19; \$241,692 CDBG Prior Year funds 84 units rehabilitated. CARE Housing and Housing Catalyst are partnering to rehabilitate and combine their adjoining properties through a new syndication of Low Income Housing Tax Credits. CARE Swallow is a 40-unit multifamily affordable housing community, which includes 10 residential buildings, common laundry area, a community clubhouse, office space, a playground and community garden. VOS is a 44-unit multifamily affordable housing community that includes 11 residential buildings. National Objective [CDBG]: LMH. Eligible Activity [CDBG]: 24 CFR 570.202(b)(9). Matrix Code [CDBG]: 14G
	Target Date	
Estimate the number and type of families that will benefit from the proposed activities	84 low-income households	

	Location Description	1303 West Swallow Road, Fort Collins, CO. 80526 Parcel number: 9727177001 Census tract: 001107 Legal Description: Lot 1, West Swallow PUD, Lot E, FTC 1403 West Swallow Road, Fort Collins, CO. 80526 Parcel number: 9721777902 Census tract: 001107 Legal Description: Lot 2, West Swallow PUD, Lot E, FTC
	Planned Activities	Acquisition and rehabilitation
4	Project Name	Habitat for Humanity: Poudre Build #7
	Target Area	City-wide
	Goals Supported	Increase the supply of affordable housing units
	Needs Addressed	Increase affordable housing inventory
	Funding	HOME: \$71,249 Affordable Housing Fund: \$8,751
	Description	\$8751 AHF; \$71,249 HOME FY20 Construction of 1 new ownership single family home. Habitat partners with the Geometry in Construction program at Poudre High School to have students build a Habitat home as a real-world application for math. National Objective [HOME]: 24 CFR 92.206 (a) (1)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	1 low-income household
	Location Description	2845 Conquest; Lot 8 Block 12, East Ridge 2nd Filing
Planned Activities	Construction and related project costs	
5	Project Name	Mercy Housing: Northfield
	Target Area	City-wide
	Goals Supported	Increase the supply of affordable housing units
	Needs Addressed	Increase affordable housing inventory
	Funding	HOME: \$550,000

	Description	\$550,000 HOME FY20 84-unit affordable multi-family community within a larger development. The property will include a large outdoor play area and community club house. The units will be two story walk-ups with balconies spread over 7 buildings and will incorporate architecturally with the market rate for sale product. Mercy Housing will offer voluntary family services for after school care, financial literacy and vocational training, as well as service referrals to local agency partners. National Objective [HOME]: 24 CFR 92.206 (a) (1)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	84 low-income households
	Location Description	Southwest corner of Larimer County Assessor Parcel # 9701400002. Address to be TBD is east of current Redwood Drive and south of Suniga St.
	Planned Activities	Construction and related project costs
6	Project Name	Volunteers of America: Senior Residences
	Target Area	City-wide
	Goals Supported	Increase the supply of affordable housing units
	Needs Addressed	Increase affordable housing inventory
	Funding	HOME: \$250,000
	Description	\$58,823 HOME FY20; \$116,305 HOME PI; \$72,872 HOME FY19 55-unit affordable housing community to serve seniors with lower incomes. Project residents will have a direct connection to volunteering opportunities, in-home and group meals, grocery delivery, unit modifications, and caregiver respite services coordinated and offered by VOA. National Objective [HOME]: 24 CFR 92.206 (a) (1)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	55 low-income seniors
	Location Description	Northwest of the intersection of Timberline and Drake Roads, census tract 16.05, parcel number 8719423002. Address yet to be assigned.

	Planned Activities	Acquisition of land and construction
7	Project Name	Catholic Charities: Shelter
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Housing and services for persons who are homeless
	Funding	CDBG: \$65,000
	Description	<p>\$65,000 CDBG FY20</p> <p>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 partially cover the 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.</p>
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1600 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.
8	Project Name	Disabled Resource Services: Access to Independence
	Target Area	City-wide
	Goals Supported	Increase access to services
	Needs Addressed	Services for low- and moderate-income populations
	Funding	CDBG: \$20,000
	Description	<p>\$20,000 CDBG FY20</p> <p>The Access to Independence Program provides supportive case management and community assistance to increase the independence of adults with severe disabilities. Funding will assist with salaries and benefits for direct service staff. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Service. Matrix Code: 05B, Public Service, Handicapped Services.</p>
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	105 adults with disabilities
	Location Description	1017 Robertson Street, Unit B, Fort Collins, CO 80524
	Planned Activities	Supportive Case Management and Community Assistance to increase the independence of adults with disabilities.
9	Project Name	Elderhaus: Community Based Therapeutic Care
	Target Area	City-wide
	Goals Supported	Increase access to services
	Needs Addressed	Services for low- and moderate-income populations
	Funding	CDBG: \$30,000
	Description	\$30,000 CDBG FY20 Elderhaus Community Based Therapeutic Care program provides at-risk elderly and adults with disabilities daytime activities to enhance their ability to function independently. Funding will assist with salaries and benefits for direct service staff. National Objective: LMC. Eligible Activity: 24 CRF 570.201(e) Public Service. Matrix Code: 05B, Public Service, Handicapped Services.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	72 severely disabled adults
	Location Description	6813 S. College Ave, Fort Collins, CO 80525
	Planned Activities	Daytime activities for low-income Fort Collins adults and seniors with disabilities, enhancing their ability to function independently.
10	Project Name	Neighbor to Neighbor: Homelessness Prevention Programs
	Target Area	City-wide
	Goals Supported	Provide housing stabilization services
	Needs Addressed	Prevent homelessness
	Funding	CDBG: \$79,350 Human Service Program: \$56,148

	Description	\$62,775 CDBG FY20; \$16,575 CDBG PI FY19; \$56,148 HSP N2N's Homelessness Prevention Programming provides housing search assistance, budget education, housing counseling, and rent assistance to low-income households. Funding will assist with direct assistance and salaries and benefits for direct service staff. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Services. Matrix Code: 05Q Subsistence Payments
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 low-income households
	Location Description	1550 Blue Spruce Drive, Fort Collins, CO 80524
	Planned Activities	Housing stabilization and homelessness prevention services including emergency rent assistance.
11	Project Name	SummitStone: Community Behavioral Health Treatment Program
	Target Area	City-wide
	Goals Supported	Increase access to services
	Needs Addressed	Services for low- and moderate-income populations
	Funding	CDBG: \$20,000
	Description	\$20,000 CDBG FY20 The CBHT program, a collaboration of SummitStone Health Partners, the Health District of Northern Larimer County, and Housing Catalyst, combines intensive case management and therapeutic services with housing assistance for low-income persons, who have been disabled by severe mental illness and are diagnosed with severe substance abuse disorders. Funding will assist with salaries and benefits for therapists. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Service. Matrix Code: 05O, Public Service, Mental Health Services.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	43 adults with disabilities
	Location Description	4856 Innovation Drive, Suite B, Fort Collins, CO 80525

	Planned Activities	Therapy and supportive services to improve independence and quality of life for low-income persons who are dually diagnosed.
12	Project Name	SummitStone: Essential Mental Health Services at Murphy Center
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Housing and services for persons who are homeless
	Funding	CDBG: \$20,000
	Description	\$20,000 CDBG FY20 Funding will assist with salaries and benefits of Mental Health Specialists at the Murphy Center, who conduct initial mental health assessments, provide short-term therapy sessions, collaborate for a spectrum of care with other community health providers, and perform crisis intervention. National Objective: LMC. Eligible Activity: 24 CFR 570.201(e) Public Service. Matrix Code: 05O, Public Service, Mental Health Services.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 individuals experiencing homelessness
	Location Description	242 Conifer St, Fort Collins, CO 80524
	Planned Activities	The program provides crisis intervention, mental health assessments, short-term therapy sessions, and collaboration with community partners for persons experiencing homelessness.
13	Project Name	Family Housing Network: Case Management Program
	Target Area	City-wide
	Goals Supported	Provide emergency sheltering and services
	Needs Addressed	Housing and services for persons who are homeless
	Funding	CDBG: \$30,000
	Description	\$30,000 CDBG FY20 FHN provides overnight shelter at host faith congregations, meals, day shelter, and case management to families experiencing homelessness. Funding will assist with 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	9/30/2021
Estimate the number and type of families that will benefit from the proposed activities	230 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. Funds are allocated based upon need, priorities, and goals.

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

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	169
Special-Needs	55
Total	224

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	140
Rehab of Existing Units	84
Acquisition of Existing Units	0
Total	224

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless: There are no housing projects specifically for people experiencing homelessness this fiscal year. Mason Place, Fort Collins' second Permanent Supportive Housing development, was funded in FY18 and is currently under construction.

Non-Homeless: 84 affordable rental units are to be acquired and rehabilitated at CARE Housing on Swallow Road; 84 new units of affordable rental housing construction at Mercy Housing Northfield are being funded in FY20 with completion anticipated in 2022; and 1 new affordable ownership unit being constructed by Habitat for Humanity is being funded in FY20 with completion anticipated in 2022.

Special-Needs: 55 new affordable rental units for low-income seniors at Volunteers of America Senior Residences are being funded in FY20 with completion anticipated in 2022.

AP-60 Public Housing – 91.220(h)

Introduction

Housing Catalyst owns 70 scattered public housing units. Housing Catalyst continues to reposition its Public Housing portfolio through RAD and Section 18 programs. Housing Catalyst has already repositioned more than half of its portfolio.

Actions planned during the next year to address the needs to public housing

Housing Catalyst continues this process and plans to sell 44 properties to Elevations Community Land Trust which will then be permanently affordable homeownership opportunities in the community.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Housing Catalyst has completed and will continue the following initiatives over the next year:

- As per Colorado statute and Federal regulation, the Housing Catalyst Board of Commissioners includes one current program participant who is a full voting member of the board
- Created a Resident Services program devoted to providing resident services focusing on housing retention and stabilization
- Provided training to staff members on trauma informed care, mental health first aid, housing first, harm reduction and Motivational interviewing
- Working toward fully integrated teams with property management and resident services focusing efforts to assisting residents toward success using formalized processes
- Completing Community Scans of properties to understand residents needs and interests. Using this information to establish measurable goals and strategies with an implementation plan.
- Several Community resources have been invited on site to create awareness and connect residents to the resources in the area including: Health Van, Police, City mediation program, school district, public library, Head Start, and the Foodbank Kids Café.
- JumpStart, the HUD Family Self Sufficiency Program serves an average of 180 households each year supporting families with employment and education goals.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

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 a central in its Social Sustainability Department (SSD) Strategic Plan. The plan reflects a coordinated effort between City agencies, 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.

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

The City provides financial and coordination support to agencies that provide outreach, shelter, and service provision. Strategies for reaching and serving people experiencing homelessness include:

- Conduct the annual PIT to gather critical data on persons experiencing homelessness, spearheaded by the Northern Colorado Continuum of Care.
- HFI 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.
- Homelessness 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 service access for people experiencing or at-risk of homelessness.
- Homeward Alliance will continue to conduct night-time outreach, providing clothing, tents, survival gear, food and personal care items.
- 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 downtown.
- The Police Department will continue to collaborate with UCHealth and SummitStone to provide a co-responder who provides mental/behavioral health crisis intervention on scene as appropriate.
- OFC and Murphy Center 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 violations (Camping, Trespass, or Open Container, etc.). Defendants can receive case management and alternative sentencing in lieu of a fine or jail time.

Addressing the emergency shelter 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. 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 emergency shelters, overflow shelters, transitional housing, rapid rehousing and permanent supportive housing.

Shelter

- Catholic Charities' Mission Shelter offers year-round emergency overnight shelter 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 and women.
- 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. SOS is operated by Catholic Charities. Catholic Charities and Fort Collins Rescue Mission also add capacity at their community shelters during the winter months.
- The City has an Emergency Weather Shelter Activation Plan to help people find shelter during extreme winter weather events.
- The City continues to work with partners to address additional sheltering needs as a result of the COVID-19 pandemic.

Transitional Housing

- The City finalized its partnership with Family Housing Network (FHN) to develop transitional housing for seven families in a City-owned building. The City has leased the building at a significantly reduced rate, with an option to purchase well below market rate.

Permanent Housing

- The Social Sustainability Department Strategic Plan (SSDSP), the Affordable Housing Strategic Plan (AHSP), and the Consolidated Plan all 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 is developing a called Mason Place, 60 new units of Permanent Supportive Housing (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 helping 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 and 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. Development of a second 60-unit Permanent Supportive Housing community, Mason Place, is currently underway.
- The City provides funding for the Landlord Risk Mitigation Fund to support landlords who accept renters referred through the Coordinated Assessment and Housing Placement System (CAHPS). The program offers participating landlords reimbursement for short-term vacancies and minor repairs. The program also provides short-term assistance to CAHPS renters to cover move-in expenses. The effort helps preserve the investment of participating landlords while ensuring safe, affordable housing for Fort Collins neighbors in need. The goal of the Landlord and Tenant Mitigation Program is to reduce barriers for landlords and residents in achieving stable rental housing.
- Volunteers of America (VOA) serves veterans and their families with homelessness prevention and rapid re-housing services through a Supportive Services for Veteran Families (SSVF) program called Back Home. This program serves over 100 clients annually with rapid rehousing and homeless prevention services.

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

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Discussion

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 helping 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 and permanent housing (including rapid rehousing and permanent supportive housing).
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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. Development of a second 60-unit Permanent Supportive Housing community, Mason Place, is currently underway.

- The City provides funding for the Landlord Risk Mitigation Fund to support landlords who accept renters referred through the Coordinated Assessment and Housing Placement System (CAHPS). The program offers participating landlords reimbursement for short-term vacancies and minor repairs. The program also provides short-term assistance to CAHPS renters to cover move-in expenses. The effort helps preserve the investment of participating landlords while ensuring safe, affordable housing for Fort Collins neighbors in need. The goal of the Landlord and Tenant Mitigation Program is to reduce barriers for landlords and residents in achieving stable rental housing.
- Volunteers of America (VOA) serves veterans and their families with homelessness prevention and rapid re-housing services through a Supportive Services for Veteran Families (SSVF) program called Back Home. This program serves over 100 clients annually with rapid rehousing and homeless prevention services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City approved a 2015-2019 Affordable Housing Strategic Plan (AHSP) aimed at retaining and growing the City's affordable housing inventory. It includes multiple strategies and avenues for addressing the ongoing affordable housing shortage in our community. While the update of this plan is underway, the City continues to work under the guidance of the goals and strategies included in the AHSP.

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 mitigate the high cost of development, the strategies the City will pursue include the following:

- Continue to provide both federal and City funds to affordable housing developers willing to produce new affordable units. Local incentives enable developers to produce rent-restricted units at rates affordable to low-income households. The City has also allocated federal funding sources, including CDBG and HOME, to ensure more funds are directed toward priority housing needs.
- Refine development incentives and expand funding sources. A City dedicated sales tax was passed, providing \$4 million over 10 years to be used for affordable housing construction and/or preservation. Some of this funding has been committed to the city's second permanent supportive housing project, currently under construction.
- The City is looking to increase partnerships with local employers to provide workforce housing in the community. The City entered into a Memorandum of Understanding with Elevation Community Land Trust, a state-wide philanthropy-funded land trust, with the mission of providing permanently affordable homeownership opportunities.
- Strategically releasing 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 City is currently negotiating with a developer to build 60 townhomes for sale to families making no more than 80% AMI, in partnership with Elevation Community Land Trust.
- The City created an Internal Housing Task Force to seek enterprise-wide efforts to promote and incentivize affordable housing. The City also added an Affordable Housing Executive team. Conditions are likely to get worse due to the effects of the COVID-19 pandemic. Political pressure will push working with multiple levels of government to have a coordinated approach to response and recovery.
- The City is gearing up for the next Housing Strategic Plan. Data updating and gathering is

underway. The Plan may be similar to the prior Affordable Housing Strategic Plan, or may include an assessment of the housing spectrum, as more moderate-income earners are now experiencing housing cost burdens as well.

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 and price escalation. The City conducted a Land Use Code audit to identify ways to remove barriers to the construction of housing options. The City is looking at ways to provide additional incentives and land use code modifications to promote the production of affordable housing. These include:

- Examine the feasibility of restructuring its permit, plan check, and capital expansion fee structures to ensure equitability and appropriateness as related to the proportionate impact on the construction of smaller units. This policy would incentivize developers to build smaller units and new housing types.
- Explore the pros and cons of reducing the minimum standards for lot sizes (minimum house size has already been reduced).
- 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 barriers to the use of accessory dwelling units.
- Strategies for addressing fair housing concerns including providing education and hosting training events.
- Explore additional housing policies, such as whether an affordable housing impact fee should be pursued as part of the scheduled development fee update in 2021.

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 uses a holistic approach to address the housing, employment, and supportive service needs of low-income and underserved populations. The City, in its Social Sustainability Department Strategic Plan (SSDSP) and Economic Health Strategic Plan (EHSP), has developed a robust set of goals, strategies and actions to address the problems faced by community members living in poverty. Both plans share a major theme area—Community Prosperity. This theme area acknowledges the potential, contributions, and value of all Fort Collins’ residents, and presupposes that when we each do better, we all do better—and our community is more sustainable as a result. Foundationally, the way to reduce poverty is to increase prosperity.

The EHSP Community Prosperity section contains four overarching goals: 1) Close the skills gap and increase career pathways, 2) Diversify employment opportunities for residents, 3) Provide resources that enhance the ability of existing business to succeed in the city, and 4) Increase youth engagement in workforce and talent development. Strategies within the goals emphasize strong partnerships with educational institutions, businesses, and other collaborators such as the Larimer County Workforce Center. Several strategies include focus on underserved and disadvantaged populations. In response to these goals, the Economic Health Department has partnered regionally to develop a regional workforce analysis and strategy called Talent 2.0. The plan works to: 1) Increase Access—actively support employers in finding, attracting and retaining the talent that employers need; 2) Improve Alignment—align education and workforce resources within the business community and the local talent pool; and 3) Remove Barriers— collectively address structural issues that serve as barriers to a secure talent pipeline, such as affordable housing and childcare. Additionally, the Economic Health Department has a Business Specialist focused on supporting existing small, local, and minority-owned businesses in Fort Collins. In FY19 the Economic Health Department will also roll out a revolving loan fund to support existing small business needs and success.

The SSDSP goals for Community Prosperity include: 1) Close skills gap and increase career pathways in the community; 2) Support early and secondary education to improve opportunities for life success; 3) Support programs and initiatives providing residents with affordable, quality, caregiving services; 4) Support area financial literacy initiatives, and 5) Balance land uses to support a healthy economy. Strategies include collaboration with other City departments (such as Economic Health) and community partners, supporting community initiatives, and funding human service organizations that support achievement of these goals. Financial support includes CDBG, HOME, and City funds.

In addition to Community Prosperity, the Social Sustainability Department’s Strategic Plan includes sections on Housing, Community Wellness, and Equity and Inclusion. Strategies in the Plan address the broad spectrum of barriers faced by persons and households in poverty, and work to build resources and/or address barriers. Examples include priority areas such as early childhood education/school

readiness, workforce development, accessible healthcare, equitable transportation provision, and affordable childcare. By leveraging City-owned assets and investing in community partner programming, the Social Sustainability Department is leading efforts for the City to expand access, affordability and workforce capacity in the early childhood education and childcare sector.

Actions planned to address obstacles to meeting underserved needs

The City will continue to provide technical support and financial resources to the agencies and organizations focusing their missions on addressing the underserved needs of Fort Collins residents. It will increase the supply of affordable rental housing. It will increase opportunities for those residents experiencing homelessness by providing support to emergency housing agencies, domestic violence shelters, and supportive services agencies. It will act to preserve the existing affordable housing inventory through both rehabilitation and homebuyer opportunities. Through both CDBG and the City's Human Services Program funding, the City will support an array of supportive services contributing in various ways to improving the living conditions of those community members who have fewer resources and opportunities for stability and self-sufficiency.

In 2016, the City and its partners implemented Outreach Fort Collins, a local initiative to get outreach workers on the streets to connect at-risk persons to resources. OFC is seeing over 700 unduplicated people experiencing homelessness annually. They provide community engagement contacts, service provider contacts, and service coordination as needed. Additionally, the City assisted the Murphy Center in expanding their hours and services over the winter, which had a ripple effect of positive impacts throughout the community.

The City has partnered with UHealth and SummitStone Health Partners to implement co-responders in the Police Department to provide crisis intervention as appropriate on police calls. The City is actively supporting the County in its work to expand much needed behavioral health services in Fort Collins.

Recently, the City deployed responsive funding to increase community capacity for affordable, accessible and quality childcare. This included partnerships to increase infant and toddler classrooms, reduce tuition costs for families needing childcare, and strengthen retention strategies for the childcare workforce.

The City will continue to be an engaged partner in many local conversations and initiatives focusing on the needs of underserved populations. This commitment includes 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 will continue to provide both technical and financial support to preserve affordable housing and will take a number of actions to encourage and incentivize the development of more affordable housing

and affordable homeownership opportunities. From a policy perspective, the City will engage the community in policy level discussions of what tools could be added to prime the production of more units on an annual basis, in order to more quickly close the gap between the number of households who are cost-burdened and the number of affordable units available. As available land with suitable infrastructure continues to decrease due to high development pressures, the City continues to activate Land Bank properties in order to increase the supply of affordable rental and ownership units.

Larimer County has published a 5-year strategic plan including a goal that focuses on reducing housing overburden by 2023. The City serves on the working group for that goal.

In 2019, City Council made preservation of affordable housing and mobile home parks a City priority and initiated a moratorium on redevelopment. In 2020 the City began offering mobile home park neighborhood improvement and community building mini grants to support projects such as tree-trimming, sewer scoping, safety lighting, and more. The Affordable Housing Strategic Plan is being updated (anticipated completion late 2020/early 2021), which will address issues such as fees, homeownership challenges, and mobile home parks. The update is working in collaboration with the Internal Housing Task Force and the Home 2 Health grant initiatives funded by the Colorado Department of Public Health and Environment.

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 rehabilitations of these units. All applicants acquiring housing built prior to 1978 receive the EPA booklet at application.

Actions planned to reduce the number of poverty-level families

Actions planned for FY20 to reduce the number of families in poverty include financial support and collaboration to increase community capacity. Some of the target strategies include:

- Utilize budgeted funds to provide additional capacity and availability of quality affordable childcare.
- Identify policy changes recommended through the Home2Health project.
- Provide Human Service funding to non-profit partners in the community to help working families preserve, support, and stabilize their families.

- Participate on the Northern Colorado Continuum of Care Governing Board, and assist with prioritization and funding of permanent supportive housing projects, supportive services, and other prioritized programs/projects identified by the Northern Colorado Continuum of Care that will stabilize the lives of people experiencing homelessness in Fort Collins.
- Identify and recommend potential policies to enhance the City's ability to incentivize Affordable Housing projects as well as homeownership programs and support.
- Work with hired consultant in 2020 to provide baseline equity data and metrics as well as begin implementation process of utilizing an equity lens on all planning and other processes.

Actions planned to develop institutional structure

In acting as an individual organization, and in collaboration with other community partners, the City of Fort Collins takes its community leadership role seriously in addressing community challenges and meeting needs. The City serves as funder, collaborator, and convener for a variety of frameworks and initiatives. Those roles include everything from board representation on Homeward 2020 to leadership for Outreach Fort Collins, and the Coordinated Assessment & Housing Placement System (CAHPS). The City will continue to participate as a convener and partner in community-wide efforts to form plans addressing both ongoing and emerging challenges low-income community members 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 community needs. Additionally, low-income and vulnerable 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 community-based organizations together to ensure excellent service, thoughtful coordination and innovative, evidence-based approaches in delivering housing and support services to low-income community members.

The City will provide ongoing technical assistance and financial resources, ensuring that community organizations have the capacity and the necessary human and physical assets to execute their mission in the most effective way. The City will continue to use a robust investment decision process to ensure there is no service duplication and that providers work together cooperatively to develop service plans addressing identified needs.

The City will continue to update its Social Sustainability Department Strategic Plan to provide an ongoing blueprint for the community to follow in both assessing performance and understanding the actions the City will take in addressing identified needs. 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

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 at underserved populations and housing needs are utilized in the most efficient manner possible. Staff members of the Department participate in a number of community-wide committees and initiatives which enhance coordination between service and housing providers. In terms of federal framework and funding, the North Front Range Continuum of Care (NFRCC) is the vehicle used for addressing the various needs and challenges of persons experiencing homelessness and at-risk populations. The City also works with Homeward 2020, a local initiative addressing concerns and collaborative strategies regarding overall homelessness issues in the Fort Collins community. The City convenes coordinating meetings between housing providers, including Housing Catalyst and other nonprofit housing agencies, to ensure those receiving housing benefits can also access needed social services, and to advance efforts toward greater self-sufficiency for community members who are low-income. The Social Sustainability Department oversees two citizen advisory committees within the City's Boards and Commissions. The CDBG Commission and the Affordable Housing Board work, in part, to monitor community issues and provide an additional avenue for soliciting citizen and agency input. They help the City better coordinate housing activities with public service efforts to ensure that gaps for underserved populations are being addressed.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

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.

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
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:

The City does not intend to use any other forms of HOME 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, as outlined in 92.254. For the development of homebuyer 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.

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 - 2013 is the latest date
	Briefly describe the methodology for the data collection. national paper 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
	Data Source Name Annual Point in Time Count
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>North Front Range Continuum of Care</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>North Front Range Continuum of Care, part of the Colorado Balance of State 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>December 2014</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>

Attachments

1. Consultation List
2. NA-45 Data Charts
3. Community Questionnaire Results Summary
4. Draft Goals Survey Summary
5. Resale & Recapture Policy

Organization	Workshop	Focus Group	Interviews	Direct input on text/data	Presentation
Affordable Housing Board					X
BASE Camp	X		X		
CARE Housing		X			
CASA/Harmony House			X		
Catholic Charities	X		X		
CDBG Commission		X	X		X
Center for Family Outreach	X		X		
City of Fort Collins		X			
Colorado State University Off-Campus Life	X	X			
Columbine Health			X		
Crossroads	X		X		
Department of Corrections, Adult Parole/Re-Entry Program			X		
Disabled Resource Services	X		X		
Downtown Development Authority	X				
Economic Health Department				X	
Elderhaus	X	X			
Environmental Services Department				X	
Family Housing Network	X	X	X		
First Presbyterian Church	X				
Food Bank	X		X		
Foothills Gateway		X			
Fort Collins Community Action Network (FCCAN), Homeless Coalition	X		X		
Fort Collins Connexion (broadband utility)				X	
Fort Collins Utilities				X	
Growing Project			X		
Health Department	X				
Health District	X				
Homeward 2020	X	X			
Homeward Alliance	X	X	X		
Housing Catalyst			X	X	
La Familia/The Family Center	X	X	X		
Larimer County Department of Human Services			X		
Larimer County Office on Aging	X	X	X		
Neighbor to Neighbor		X	X		
New Eyes Village/Healthy Larimer Committee	X	X			
Northern Colorado Continuum of Care	X			X	
Northern Colorado Health Network	X		X		
Outreach Fort Collins	X		X		
PAFC/A Little Help			X		
Partners Mentoring Youth			X		
Partnership for Age-Friendly Community in Larimer County	X				
Planning Development and Transportation Department				X	
Poudre River Public Library			X		
Poudre School District McKinney Vento Program	X		X	X	
Project Self-Sufficiency	X		X		
Realities for Children	X	X			
Root Policy				X	
Senior Advisory Board					X
Special Agency Session – City Staff			X		
Studio 222 - City Staff			X		
SummitStone			X		
Teaching Tree	X	X	X		

The Colorado Trust	X				
United Way of Larimer County	X	X			
Volunteers of America	X		X		
Youth Advisory Board					X
Totals	30	16	31	9	4

Workshop

A broad-reaching workshop was conducted to gain insights from stakeholders into community needs.

Focus Groups

Three focus groups were held as follow-up to the workshop. Topic areas were homelessness, housing, and human services. Attendees

Interviews

Interviews were conducted with a variety of service providers, funders, employers, advocacy groups, and City and County staff to gain additional information on community needs, gaps and barriers.

Direct input on text/data

Select organizations and City departments were consulted for data and information directly related to specific sections of the Consolidated Plan.

Presentations

The City of Fort Collins has a Board and Commission network in place to advise Council on projects and programs. Boards and Commissions related to special populations, as well as those that influence the annual Competitive Process in which HUD funds are allocated, were offered presentations. Input of members was collected and used to develop priority needs and refine goals.

NA-45 Non-Homeless Special Needs Assessment Attachment

Population of Seniors and Near Seniors, Fort Collins and Larimer County, 2018

	Fort Collins		Larimer County	
	Number	Percent	Number	Percent
Total Population	167,823	100%	350,518	100%
Under 55	133,801	80%	251,754	72%
Near Seniors (55 to 64 years)	16,011	10%	43,762	12%
Seniors	18,011	11%	55,002	16%
65 to 74 years	11,759	7%	34,255	10%
75 to 84 years	4,382	3%	15,220	4%
85 years and over	1,870	1%	5,527	2%

Source: 2018 ACS and Root Policy Research

Projected Growth in Seniors, Larimer County, 2018 to 2040

	2018		2030		2040		Percent Growth	
	Number	% of Population	Number	% of Population	Number	% of Population	2018 - 2030	2018 - 2040
Total Population	350,362	100%	422,441	100%	480,126	100%	21%	14%
Under 55	250,854	72%	297,870	71%	331,580	69%	19%	11%
Near Seniors (55 to 64)	44,598	13%	43,833	10%	54,940	11%	-2%	25%
Seniors	54,910	16%	80,738	19%	93,606	19%	47%	16%
65 to 74	33,298	10%	41,613	10%	41,989	9%	25%	1%
75 to 84	15,200	4%	29,050	7%	33,805	7%	91%	16%
85 and over	6,412	2%	10,075	2%	17,812	4%	57%	77%
Growth in Number of Seniors			25,828		12,868			

Source: Colorado Department of Local Affairs and Root Policy Research

Labor Force Status of Seniors, Fort Collins, 2018

	In Labor Force		Unemployed		Not in Labor Force	
	Number	Percent	Number	Percent	Number	Percent
65 to 74 years	3,539	30.1%	67	0.6%	8,220	69.9%
75 and older	338	5.4%	158	2.5%	5,914	94.6%

Source: 2018 ACS and Root Policy Research

Living Arrangements for Seniors, Fort Collins, 2018

	Number	Percent
Living alone	211,903	26%
Living with others	595,952	74%
Living with a family member	546,475	68%
Living with other than family member	49,477	6%

Source: 2018 ACS and Root Policy Research

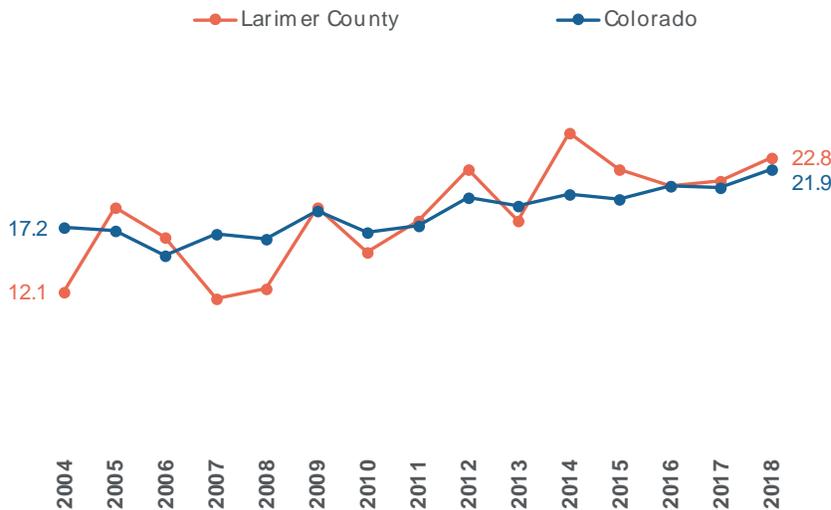
Prevalence of Mental Illness, Fort Collins, 2018

	Prevalence	Individuals in Fort Collins
Adults		
Any mental illness	18.9%	24,435
Serious mental illness	4.5%	5,818
Adolescents		
Any mental illness	49.5%	5,879
Serious mental illness	11.0%	1,305

Note: Adolescents defined as children ages 12 to 17

Source: National Institute of Mental Health, 2018 ACS

Suicide Mortality Rate (per 100,000 population), Colorado and Larimer County, 2004-2018



Source: Colorado Health Information Dataset and Root Policy Research

Estimates of Fort Collins Residents with Alcohol and Substance Use Abuse and Dependence in the Past Year, Fort Collins, 2018

	Prevalence	Individuals in Fort Collins
Alcohol Use Disorder	5.4%	7,623
Dependence	2.9%	4,094
Abuse	2.5%	3,529
Drug Use Disorder	2.8%	3,952
Dependence	2.1%	2,964
Abuse	0.07%	99

Source: Substance Abuse and Mental Health Services Administration (SAMHSA), 2017 National Survey on Drug Use and Health (NSDUH), Table 5.1B, 2018 ACS, and Root Policy Research

Disability Status for the Population 5 Years and Older, Fort Collins, 2018

	With a Disability	Total	Percent with a Disability
Population 5 years or older	14,530	158,786	9%
5 to 17 years	903	23,496	4%
18 to 34 years	4,077	67,126	6%
35 to 64 years	4,194	50,651	8%
65 to 74 years	2,623	11,748	22%
75 years and over	2,733	5,765	47%

Source: 2018 ACS and Root Policy Research

Disability Type by Age Cohort, Fort Collins, 2018

	Ages < 18		Ages 18 to 64		Ages 65+	
	# with a Disability	% of Age Cohort	# with a Disability	% of Age Cohort	# with a Disability	% of Age Cohort
Hearing difficulty	216	0.7%	1,401	1.2%	2,412	13.8%
Vision difficulty	73	0.2%	824	0.7%	1,010	5.8%
Cognitive difficulty	642	2.1%	1,455	1.2%	1,455	8.3%
Ambulatory difficulty	45	0.1%	2,572	2.2%	2,572	14.7%
Self-care difficulty	181	0.6%	545	0.5%	545	3.1%
Independent living difficulty			1,466	1.2%	1,466	8.4%

Source: 2018 ACS and Root Policy Research

Estimates of Children with Developmental Disabilities, Fort Collins, 2018

	Prevalence in the U.S.			Children in Fort Collins		
	3 - 5 years	6 - 11 years	12 - 17 years	3 - 5 years	6 - 11 years	12 - 17 years
Any developmental disability	10.55%	17.35%	19.73%	902	1,660	2,343
ADHD	2.13%	9.26%	12.30%	182	886	1,461
Autism	1.68%	1.75%	1.75%	144	167	208
Blind	0.10%	0.19%	0.16%	9	18	19
Cerebral palsy	0.28%	0.28%	0.35%	24	27	42
Moderate to profound hearing loss	0.45%	0.73%	0.62%	38	70	74
Learning disabilities	3.30%	8.02%	9.71%	282	767	1,153
Intellectual disabilities	0.63%	1.03%	1.41%	54	99	167
Seizures in past 12 months	1.07%	0.68%	0.71%	91	65	84
Stuttered or stammered in past 12 months	2.73%	2.26%	1.43%	233	216	170
Other developmental delay	4.67%	4.70%	3.92%	399	450	466
Total children in Fort Collins				8,546	9,567	11,876

Source: "Trends in the Prevalence of Developmental Disabilities in US Children, 2009-2017" Boyle, et. al., PEDIATRICS, Volume 144, September 2019, 2018 ACS, and Root Policy Research

FORT COLLINS CONSOLIDATED PLAN COMMUNITY QUESTIONNAIRE SUMMARY

The City of Fort Collins Social Sustainability Department created a questionnaire to collect opinions from all members of the community about existing needs. The electronic questionnaire was widely marketed and distributed by the City to residents throughout Fort Collins with options to complete the survey in either English or Spanish. Paper versions of the questionnaire were also made available by the City and the non-profit community to obtain as many opinions as possible. Those results were hand collected and then tabulated electronically by staff.

A total of 442 individuals responded to the survey. Most respondents (61.7%) identified themselves as a community member. Twenty-four percent stated they are non-profit service providers and six percent identified themselves as government employees. Each respondent did not answer all questions. Therefore, the following tables and charts have different total response to each.

Household Profile

The majority of people who responded have lived in Fort Collins for more than 20 years (30.5%). Eighteen percent of respondents indicated that they live in Council District 1, although a higher percentage (28.1%) declined to specify their geographic location. This may indicate that they either reside in a different community or were unsure of their geographic location.

Table 1: Length of Residence in Fort Collins

Answer Options	Response Percent	Response Count
1–5 years	24.2%	72
6–10 years	15.8%	47
11–15 years	10.1%	30
16–20 years	10.7%	32
More than 20 years	30.5%	91
Live outside of Fort Collins	6.0%	18
Decline to specify	2.7%	8
Total Responses	100%	298

Table 2: Geographic Location

Answer Options	Response Percent	Response Count
Council District 1	18.2%	52
Council District 2	12.3%	35
Council District 3	7.7%	22
Council District 4	10.9%	31
Council District 5	10.9%	31
Council District 6	11.9%	34
Decline to specify	28.1%	80
Total Responses	100%	285

Map 1: City of Fort Collins District-Precinct Map

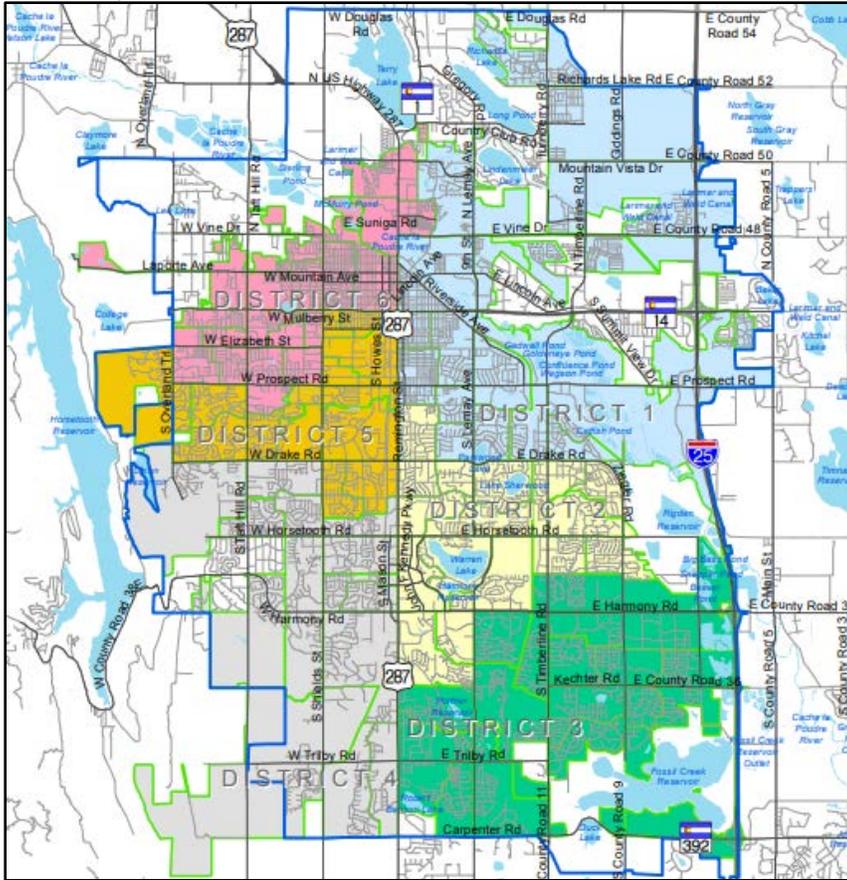


Table 3: Affiliation / Profession

Answer Options	Response Percent	Response Count
Community member	61.7%	187
Housing agency staff person	0.7%	2
Housing developer	0.0%	0
Nonprofit service provider	24.1%	73
Service provider primarily for persons experiencing homelessness	1.7%	5
Economic development entity representative/employee	0.7%	2
Local or state official	0.0%	0
Government employee	6.3%	19
Funder	0.3%	1
Other Responses (see write-in responses on next page):	4.6%	14
Total Responses	100%	303

Other affiliation / profession responses (write-in):

Citizen and taxpayer
Educator
Eco toxicologist
Local Business Owner and Community Member
Local teacher
Member of PAFC
PSD elementary school counselor
PSD Employee who helps
Teacher
That is personal
Non-profit housing person
Parent of a young adult with intellectual disabilities and long-time teacher
Self-employed resident

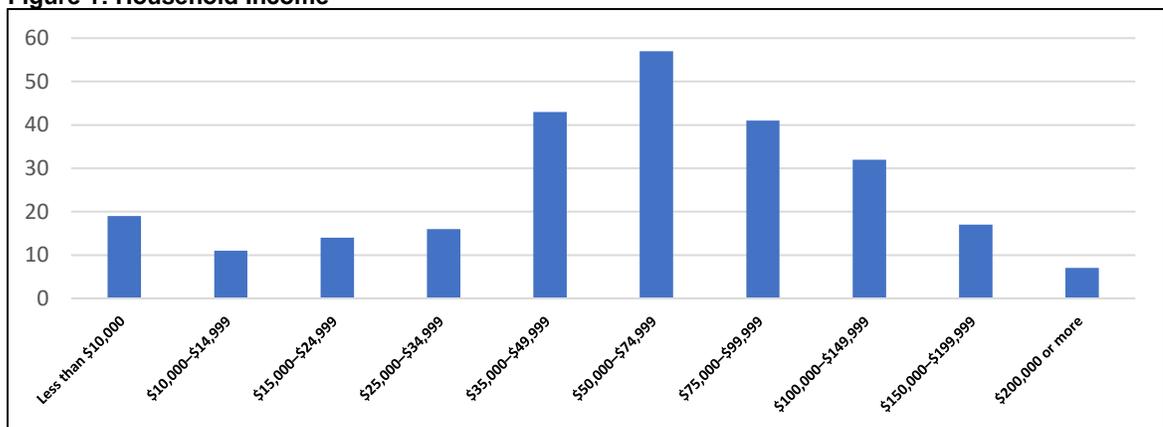
Household Income

Respondents were asked to provide household income ranges. Not all respondents provided this information, but the following table and chart show the percentage of respondents by income range. The questionnaire received responses for households in all income ranges. The majority of respondents, a combined 47.5% indicated that they have an annual household income between \$35,000 - \$99,999.

Table 4: Household Income

Answer Options	Response Percent	Response Count
Less than \$10,000	6.4%	19
\$10,000–\$14,999	3.7%	11
\$15,000–\$24,999	4.7%	14
\$25,000–\$34,999	5.4%	16
\$35,000–\$49,999	14.5%	43
\$50,000–\$74,999	19.2%	57
\$75,000–\$99,999	13.8%	41
\$100,000–\$149,999	10.8%	32
\$150,000–\$199,999	5.7%	17
\$200,000 or more	2.4%	7
Decline to specify	13.5%	40
Total Responses	100%	297

Figure 1: Household Income



Age & Gender

The age of respondents was diverse, with majority (24.1%) reporting to be between the ages of 30-39 years, 18.1% respondents were between 40-49 years, and 17.4% were 20-29 years of age. Two hundred and seventeen (72.6%) respondents reported their gender as female, where 58 respondents reported being male (19.4%).

Table 5: Age of respondents

Answer Options	Response Percent	Response Count
20–29 yrs	17.4%	52
30–39 yrs	24.1%	72
40–49 yrs	18.1%	54
50–59 yrs	14.0%	42
60–69 yrs	14.0%	42
70 yrs or older	7.4%	22
Decline to specify	5.0%	15
Total Responses	100%	299

Figure 2: Age of respondents

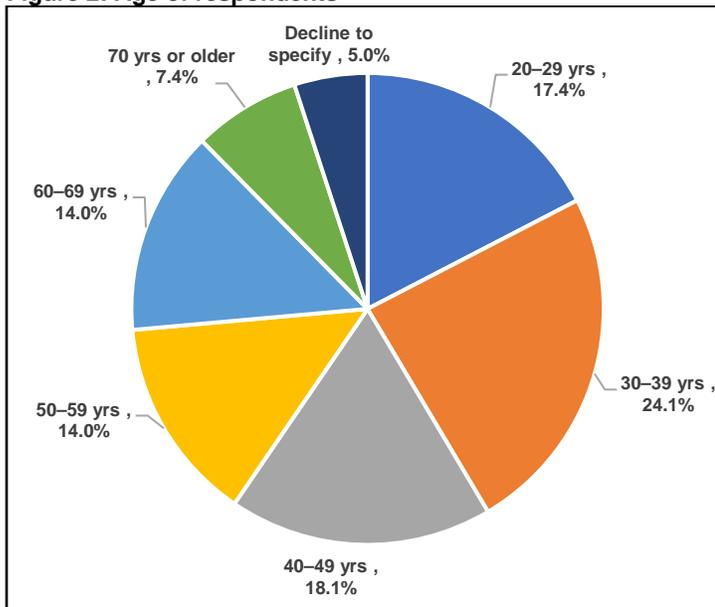


Table 6: Respondents Gender

Answer Options	Response Percent	Response Count
Female	72.6%	217
Male	19.4%	58
Transgender Female	0.3%	1
Transgender Male	0.3%	1
Gender non-conforming	0.7%	2
Decline to specify	2.7%	8
Prefer to self-identify:	4.0%	12
Total Responses	100.0%	299

Ethnicity and Race

Hispanic or Latinx respondents encompassed 5.9% of those who completed the questionnaire. Most respondents (75.9%) identified their race as Non-Hispanic or Latinx. There were 290 responses to the question regarding race. Of those, 243 identified themselves as White, 28 declined to specify, and 12 identified as two or more races.

Table 7: Ethnicity

Answer Options	Response Percent	Response Count
Hispanic/Latinx	5.9%	20
Non-Hispanic/Latinx	75.9%	206
Prefer to self-identify:	3.3%	9
Decline to specify	15.6%	42
Total Responses	100%	277

Table 8: Race

Answer Options	Response Percent	Response Count
American Indian/Alaska Native	1.4%	4
Asian	1.7%	5
Black/African American	0.7%	2
White	84.3%	243
Two or more races	4.2%	12
Decline to specify	9.1%	28
Total Responses	100%	290

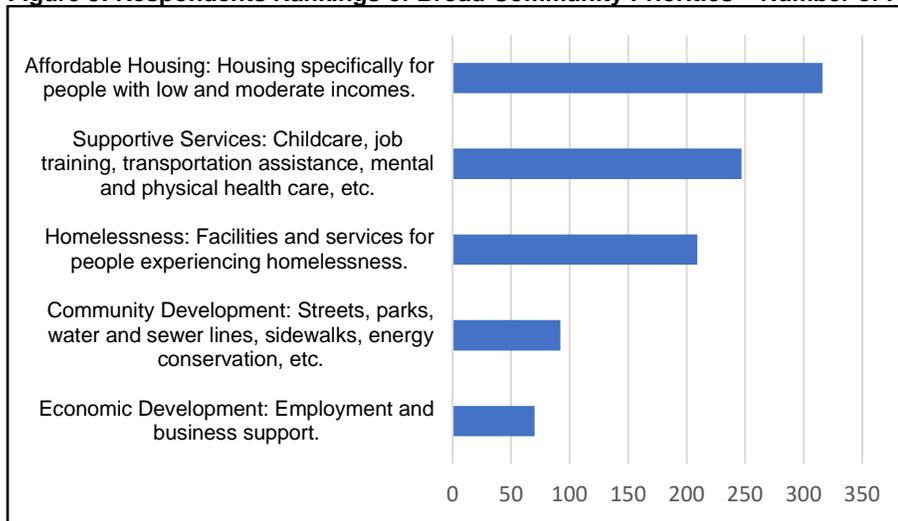
Community Needs

Respondents were asked to prioritize broad categories of community needs. These areas include affordable housing, facilities and services for persons experiencing homelessness, supportive services, economic development, and community development. The highest identified need by questionnaire respondents was affordable housing (housing specifically for people with low and moderate incomes). The second highest need was identified as supportive services (childcare, job training, transportation assistance, mental and physical health, etc.). The lowest ranked priority was economic development (employment and business support).

Table 9: Respondents Rankings of Broad Community Priorities

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Affordable Housing: Housing specifically for people with low and moderate incomes.	321	57	18	4	1	401
Homelessness: Facilities and services for people experiencing homelessness.	210	141	33	5	8	397
Supportive Services: Childcare, job training, transportation assistance, mental and physical health care, etc.	252	123	23	0	3	401
Economic Development: Employment and business support.	71	180	124	17	7	399
Community Development: Streets, parks, water and sewer lines, sidewalks, energy conservation, etc.	94	3	109	16	3	225

Figure 3: Respondents Rankings of Broad Community Priorities – Number of Highest (1) Rankings



Respondents were given the opportunity to provide their own responses on their perception of broad community priorities. The following table is a listing of these comments. Issue categories with multiple responses included attention to bike trails, housing affordability, preservation of open spaces, and transportation.

Table 10: Write-in responses on broad community priorities.

Issue category	Ranking	Individual responses
Affordable housing	High	Added needs to HUD housing properties
	High	Supportive and affordable housing
Bike trails	Low	Bicycle paths and scooters?
	Medium	Bike trails
	High	Designated bike lanes and pedestrian sidewalks/underpasses.
Business support	High	Trails - People move here to enjoy the mountains, just like our roads - the trail infrastructure has not kept up with residential growth & demand. People, residents & top tier talent will go elsewhere.
	High	Collaborative, affordable, workspace for nonprofit organizations
Childcare	High	Local business support
	High	Low income support for childcare
Green energy	High	Green energy
	High	Green energy
Family services	High	Facilities and services for FAMILIES with children
	High	Foster and adoptive family support.
	High	Youth and families in crisis assistance
Food insecurity	High	Food support services for people with low incomes
Government assistance	High	Revaluation on income requirements for food stamps and medical
Homelessness support	No need	Homeless by choice-build it they will come
	High	Homelessness
	High	Shelter for Families
	High	Homeless housing, a simple room with sink & bathroom, common area for group setting with laundry
Housing affordability	High	Affordable housing that's actually affordable
	High	Anything to keep low and moderate income people in the community, not living 30 to 50 miles east or north
	High	Housing that is actually affordable as opposed to the so-called "affordable housing" currently available.
	High	Rent control
	High	Senior affordable housing
	High	Control on rising housing costs leaving low income and elderly homeowners at risk of losing their housing. (35%+ rise in property taxes and utilities)
	High	Affordable, accessible housing for people with disabilities.
Housing density	High	Less high ruse apartment buildings taking over the whole town if Ft Collins, i've lived here fir 50 years and its losing its uniqueness for the sake if growth
	High	Affordable, accessible housing for people with disabilities.

Immigration support	High	Legal Advocacy for undocumented population
Increase law enforcement	High	Crime prevention, security and law enforcement presence
	High	Enforce vagrancy laws
Mental health	High	Mental health
Misc	Low	Other stuff
	High	Very high
Mobile home protection	High	Mobile home parks services and rights
Preserve open spaces	High	Don't sacrifice our last open spaces for the guise of affordable/attainable housing. Build in the Center of town, not near the foothills.
	High	Environmental preservation and habitat restoration, limit growth of city
	High	High quality, quiet spaces for people to take a break from urban noise and congestion.
	High	More open spaces
	High	Preservation of open space, trail maintenance, park maintenance and development
	High	Protect open space
	High	Preservation of open/park space
Recreation	High	Community Pool for Southeast Fort Collins
	High	East side rec center
	Medium	Outdoor recreation development
School improvement	High	Schools, teacher salary, school safety
Senior services	Medium	Programs to help seniors age in place.
	Medium	Affordable services for seniors. Not all of us have tons of money to live on
	High	Older adult services
Substance rehab	High	Drug rehab
Supportive services	High	Supportive Services: I do not believe all are high priority. Affordable childcare is a top priority. Not sure about the others
Transportation	High	Transportation
	Medium	Alternative transportation
	High	Improved transportation services like more frequent bus times, cleaner buses and incentives for riding.
	High	Increased public transit, affordable senior housing, and traffic control to keep it moving.
	High	Public transportation
	High	Safety relating traffic and pedestrians, bicycles, and Other vehicles.
	High	Traffic and roads
	High	Traffic congestion
	High	Traffic management
	High	Commuter bus routes
	Medium	Fully developed public transportation so people can get to jobs
U+2 Enforcement	High	Enforcement of U+2 laws
Victim services	High	Sexual assault prevention/support
	High	Victim services
Youth services	Medium	Youth recreation
	High	Youth services

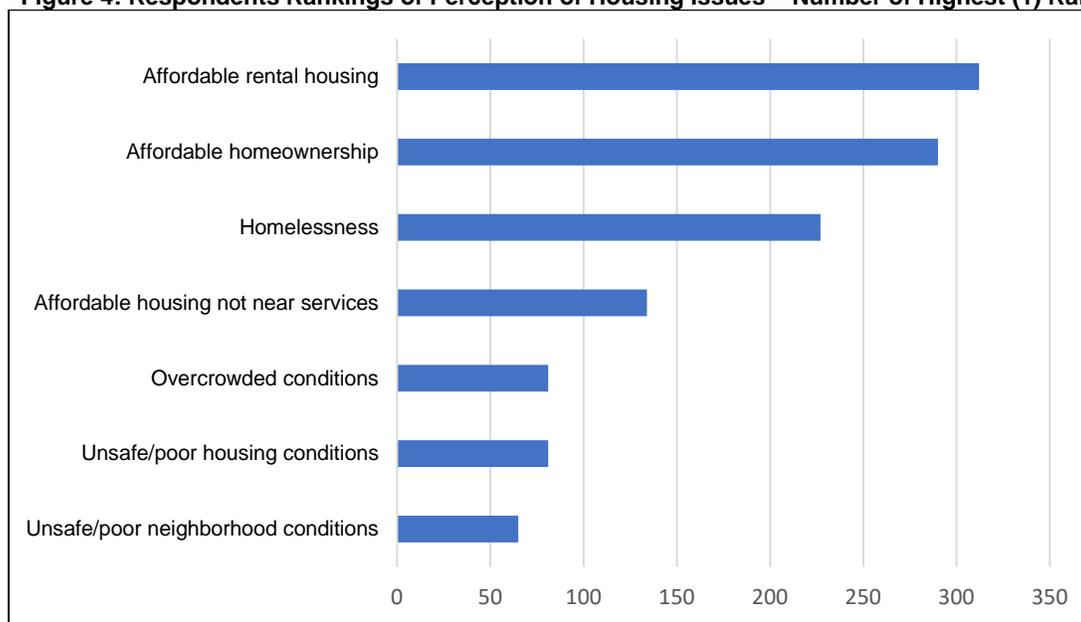
Housing Concerns

Respondents were asked to rank their perception of the need to address housing issues faced by Fort Collins residents. The need for affordable rental housing and affordable homeownership were the top two highest ranked priorities. Residents ranked unsafe/poor neighborhood conditions as the lowest priority.

Table 11: Need to address housing issues faced by Fort Collins residents

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Homelessness	227	134	25	4	6	396
Unsafe/poor neighborhood conditions	65	145	165	13	7	395
Unsafe/poor housing conditions	81	149	138	10	18	396
Overcrowded conditions	81	121	143	25	23	393
Affordable rental housing	312	66	17	2	1	398
Affordable homeownership	290	77	24	8	1	400
Affordable housing not near services	134	109	73	18	56	390

Figure 4: Respondents Rankings of Perception of Housing Issues – Number of Highest (1) Rankings



Respondents were given the opportunity to provide their own responses on their perception of housing issues faced by Fort Collins residents. The following table is a listing of these comments.

Table 12: Write-in responses on housing concerns.

Issue Category	Ranking	Individual Responses
Affordable housing	High	Affordable housing
	High	Affordable housing near jobs and transit
Affordable services	High	Affordable healthcare
	High	Really affordable services for low income seniors
	Medium	Supporting workers, childcare
Business services	High	Corrupt management company practices
Homelessness support	High	Not sticking all the homeless in N. Fort Collins
	Medium	2 types of homelessness-choice, unfortunate circumstances
Housing / transportation	High	Housing and transportation

Housing affordability	High	"Affordable" is becoming a "non-relevant" term for rental & housing in Ft. Collins
	High	High rent
	High	Let the market regulate itself, high housing costs address unsustainable demand and limit noco growth
	High	Lower rent
	High	Non-government affordable housing
	High	Teachers not able to purchase a home/rent without a second income
	High	Affordable and safe housing for the elderly
	High	Control on rising housing costs leaving low income and elderly homeowners at risk of losing their housing. (35%+ rise in property taxes and utilities)
Housing density	High	Build smaller homes
	High	Housing density near transport hubs
	High	Neighborhood character and serenity declines as density and congestion encroaches into all corners of Fort Collins.
	High	Not putting a lot of affordable housing in one area
	High	High density of housing
Housing for special populations	High	Affordable senior housing
	High	Affordable housing for Aging/Older population
	High	Housing for LGBTQ people
	High	Low income family rentals
Immigration support	High	Resources and services for families who have just immigrated here from outside the ry, especially Spanish speaking
Increase housing options	High	More affordable housing with HUD
	High	More housing options
	High	Rental options
	High	Spread low income housing into southern Fort Collins
	High	Tiny houses for the homeless
Increase law enforcement	High	The waste, needles and trash homeless people leave around. People are not mad they are homeless they are mad because of them unsafe conditions they leave behind.
Misc.	High	Other stuff
Mobile home protection	High	Potential displacement of people living in manufactured/mobile home communities.
Parking options	Medium	Parking at housing?
	High	Sensible parking
Preserve open spaces	High	A switch for a conservation management emphasis to something that accommodates the funding base for the area's open space lands. People want outdoor recreation and trails. We simply need more!
Renter education and support	High	Better renter's rights
	High	Low income housing that accepts pets
	High	Requirements for housing including no tolerance for drugs or violence and must actively search then maintain job to keep housing.
	High	Tenant advocacy
Transportation improvements	High	Improved transportation services like more frequent bus times, cleaner buses and incentives for riding.
	Medium	Public transportation
	High	Traffic issues associated with increased population
U+2	High	Enforcement of U plus 2 laws
	High	Getting rid of or modifying U+2
	High	Not allowing more than 3 unrelated people to share a home
	High	The 3 and me rule should be rent allowed per number if bedrooms
	High	You plus two laws.

Affordable Housing

Respondents were asked to rank their perception on the need to address affordable housing in Fort Collins. The highest ranked priority indicated by respondents was the need to develop and preserve affordable rental housing. Of that category, respondents ranked families as the group that needs this most. Fifty percent of respondents ranked the need to help low- and moderate-income households purchase a home as a high priority. Respondents comparably ranked the need for affordable new

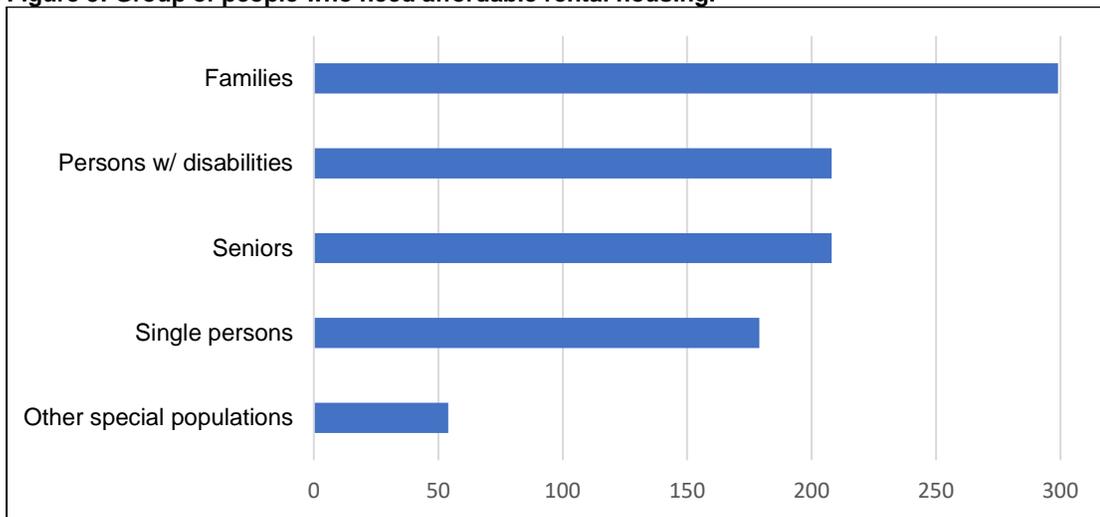
construction (67.2%) and down payment assistance (70.3%) as needed to support low- and moderate-income households purchase a home. Forty-five percent of respondents ranked the need to help low- and moderate-income households maintain a home as a medium priority but ranked the need for emergency repairs (water heater, furnace, etc.) as the highest priority.

Table 13: Need to address affordable housing

Answer Options	High	Medium	Low	No Need	Don't Know	Response Count
Develop and preserve affordable rental housing	291	83	15	1	1	391
Help low- and moderate-income households purchase a home	194	143	37	8	6	388
Help low- and moderate-income households maintain a home	124	176	61	7	21	389
Homeless prevention support (such as emergency rent assistance, financial counseling)	248	106	20	3	9	386
Increase the supply of permanent rental housing with supportive services for persons who are experiencing homelessness	231	109	30	4	12	386

Respondents prioritized the following groups as most needing to **develop and preserve affordable rental housing**.

Figure 5: Group of people who need affordable rental housing.



Respondents were given the opportunity to provide their own responses on their perception of other special groups who need affordable rental housing. The following table is a listing of these comments.

Table 14: Write-in responses on housing concerns.

Issue Category	Response Count	Individual Responses
All groups	6	<ul style="list-style-type: none"> • Essentially everyone needs this • A large majority of people • All groups stated. It is not wise to compartmentalize the need for dignified housing. • All of the above • All of the above equally • You can't qualify who needs housing most, all are at risk
First time homebuyers	1	<ul style="list-style-type: none"> • First time homebuyers
Homeless	5	<ul style="list-style-type: none"> • Homeless • Homeless • Homeless • Homeless • Working homeless
Homeless youth	2	<ul style="list-style-type: none"> • Homeless youth • Homeless youth/students
Immigrant families	1	<ul style="list-style-type: none"> • Families who just immigrated from outside the ry
Low- and moderate-income persons	5	<ul style="list-style-type: none"> • All individuals need this that are grouped in the Lower-Middle class • Low and medium income people • Low income • low income people • Other low income folks
Mental health and substance rehab	1	<ul style="list-style-type: none"> • mental illness, substance dependence
Non-college students	1	<ul style="list-style-type: none"> • Non-college students
Re-entry populations	1	<ul style="list-style-type: none"> • Re-entering community
Single parents	4	<ul style="list-style-type: none"> • Single parents • Single parent families • Single parent income families • Single parents
Special populations	6	<ul style="list-style-type: none"> • Lgbtq • LGBTQ people • Any marginalized groups (Racial minorities, single parents, low income families, etc.) • Minorities, students • Special needs
Students	6	<ul style="list-style-type: none"> • Students • Students • Students • Students • Students • Students
Transitioning youth	3	<ul style="list-style-type: none"> • Transitioning youth: Youth without families • Youth 18-24 • youth exiting foster care or runaways
Victims	1	<ul style="list-style-type: none"> • Victims

Figure 6: Assistance most needed to help low- and moderate-income households purchase a home.

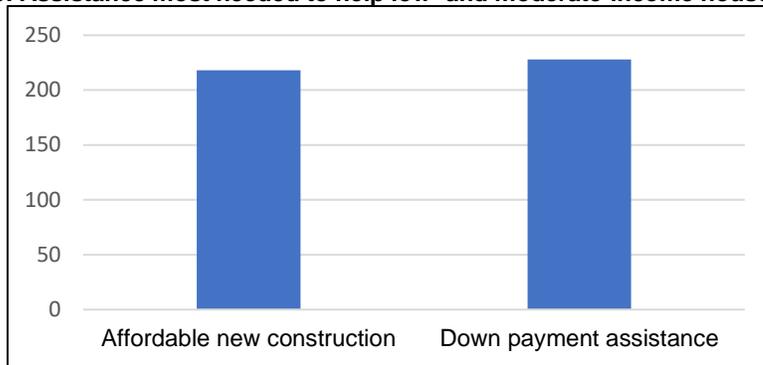
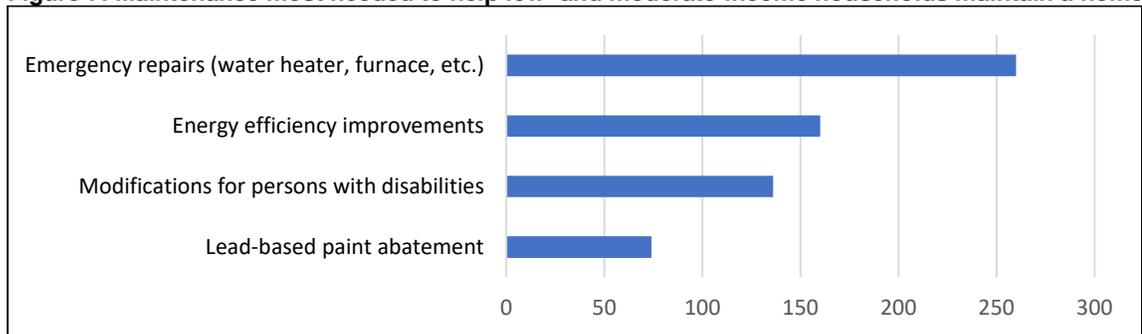


Figure 7: Maintenance most needed to help low- and moderate-income households maintain a home.



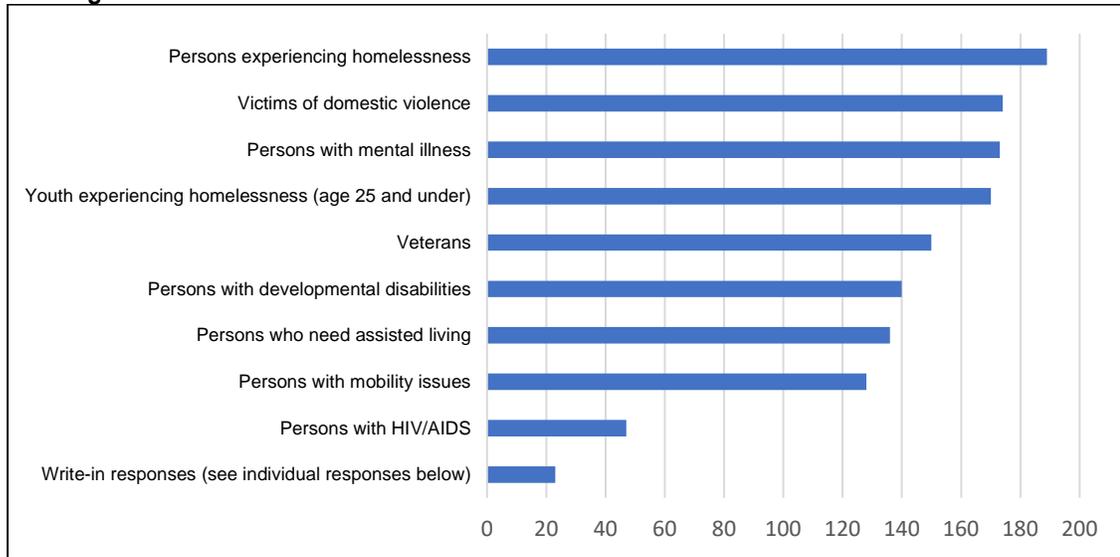
Housing for Persons with Special Needs

Respondents were asked to rank their perception of the biggest needs for providing affordable housing for special populations in Fort Collins. Of the options listed below, respondents ranked persons experiencing homelessness as the biggest need for providing affordable housing. Second ranked was providing affordable housing for victims of domestic violence, followed by persons with mental illness. Lowest ranked need was providing affordable housing for persons with HIV/AIDS.

Table 15: Housing for persons with special needs

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Victims of domestic violence	174	101	21	3	29	328
Veterans	150	109	34	7	25	325
Persons experiencing homelessness	189	103	23	3	6	324
Youth experiencing homelessness (age 25 and under)	170	100	34	6	15	325
Persons with HIV/AIDS	47	117	77	17	64	322
Persons with mental illness	173	111	14	4	27	329
Persons with developmental disabilities	140	130	21	4	31	326
Persons with mobility issues	128	130	27	6	35	326
Persons who need assisted living	136	113	36	7	35	327
Write-in responses (see individual responses below)	23	5	0	0	1	29

Figure 8: Respondents ranking for housing for persons with special needs – Number of Highest (1) Rankings



Respondents were given the opportunity to provide their own responses on their perception of the biggest needs for providing affordable housing for special populations in Fort Collins. The following table is a listing of these comments.

Table 16: Write-in responses for biggest needs for special populations

<p>Ranked <u>high</u> priority</p> <ul style="list-style-type: none"> • Again, one group needs is as important as the next here. More importantly, where will funding come from, who will oversee fund distribution & programs • Enforcement of U plus 2 laws • Families getting harassed for sleeping • Families with dual income who still cannot afford to buy a home. • Foster and adoptive families • Immigrant populations, especially those who do not speak English • Lgbtq • Low income working families • Mental illness, where's the facility we voted for? • older adults • parent and children! • Persons exiting incarceration • Post prison • Seniors • Seniors on a limited fixed income. • single middle-aged women • Single parent families needing housing assistance • Single Parents • Supportive housing • The elderly • Young families • Families
<p>Ranked <u>medium</u> priority</p> <ul style="list-style-type: none"> • Drug and alcohol dependent • Other people • Persons re-entering society from jail/prison - if they truly show signs of change/trying. It's hard to survive/find work/housing - especially if you have a record. • Reentry after incarceration • Retired
<p>Ranked <u>no need</u> priority</p> <ul style="list-style-type: none"> • Persons who are Transgender

Supportive Services

Three-hundred thirty-one respondents ranked their perception of the need for the supportive services. Of the services listed below, the highest ranked service was the need for mental health services. Second highest ranked need is services for people experiencing homelessness, followed by childcare services. Respondents ranked recreation enrichment as the lowest ranked need for supportive services.

Table 17: Supportive services

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Services for seniors	126	135	39	4	20	324
Services for persons with disabilities	148	130	22	3	22	325
Services for victims of domestic violence	166	109	25	4	22	326
Services for people experiencing homelessness	213	82	23	4	4	326
Services for veterans	142	119	35	3	27	326
Childcare facilities	188	95	26	6	11	326
Childcare services	199	84	22	5	14	324
Afterschool programs (including school-out and summer programs)	159	112	36	3	16	326
Support to diverse groups (cultural, minorities, subpopulations)	138	103	50	11	22	324
Employment training	86	151	59	5	25	326
Physical health care	106	140	53	4	22	325
Mental health care	236	66	10	3	11	326
Substance use disorder care (treatment and recovery)	188	95	23	4	14	324
Access to healthy foods	118	138	59	4	8	327
Recreation and enrichment	70	124	109	16	8	327
Financial counseling	93	145	59	4	25	326
Financial assistance (rent, utilities, groceries, etc.)	166	122	28	4	10	330
Crime prevention (such as better street lighting, prevention programs)	86	118	90	15	13	322
Write-in responses (see responses below)	14	2	2	0	0	18

Figure 9: Respondents rankings for supportive services – number of highest (1) rankings

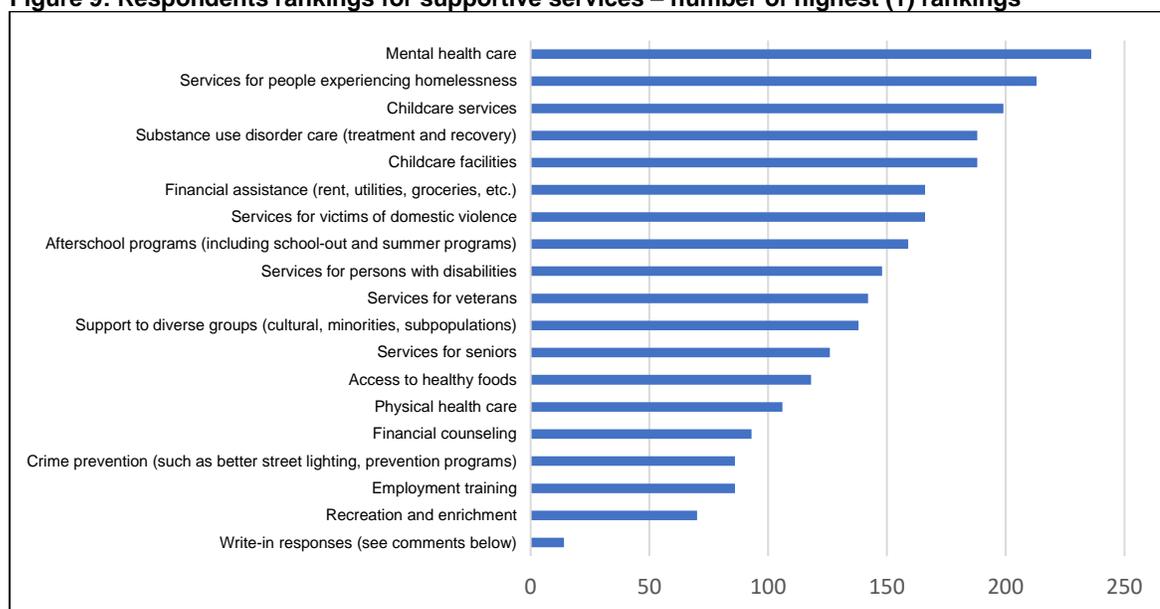


Table 18: Write-in responses for need of supportive services in Fort Collins

<p>Ranked high priority</p> <ul style="list-style-type: none"> • Additional bus routes for a growing town. • Change to TANF to help people who get some financial assistance to still be able to get TANF to be able to live. • Enforcement of U plus 2 laws • Healthcare • Help for non-profit organizations struggling with crime/theft • Improved transportation services such as more frequent bus times, cleaner buses and incentives for riding. • Keeping our parks clean and safe for kids to play • More free or extremely affordable housing for recovering addicts • More plant-based restaurants! Climate change is largely due to animal agriculture • Multi-lingual support services • Other financial help with non-food needs like soap product • Other stuff • Safe walking and biking routes to and from services. • Summer camp buses for kids • By having affordable housing, you eliminate the need for more costly programs to shelter the homeless
<p>Ranked medium priority</p> <ul style="list-style-type: none"> • Ask these populations what they need • Services for single parent households
<p>Ranked low priority</p> <ul style="list-style-type: none"> • Community acupuncture

Homelessness

Respondents were asked to rank their perception of the biggest needs for providing assistance to people experiencing homelessness in Fort Collins. Of the needs listed below, the highest ranked was the need for mental health care. Second highest ranked need is additional cold weather shelter, followed by substance use disorder treatment. Respondents ranked job training as the lowest ranked need for providing assistance to people experiencing homelessness.

Table 19: Biggest needs for providing assistance to people experiencing homelessness

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Additional emergency shelter	189	81	26	8	18	322
Additional cold weather shelter	220	58	21	9	15	323
Operations/maintenance for existing shelters	139	112	27	4	39	321
Job training	133	137	38	4	12	324
Rent/deposit/utility assistance	165	109	30	6	12	322
Supportive services, case management	192	92	23	4	14	325
Shower and laundry access	152	112	33	5	19	321
Substance use disorder treatment	215	70	20	6	12	323
Mental health care	251	51	7	2	10	321
Physical health care	164	102	34	4	16	320
Write-in responses (see comments below)	20	0	1	0	0	21

Figure 10: Respondents rankings of biggest needs for providing assistance to people experiencing homelessness– Number of Highest (1) Rankings

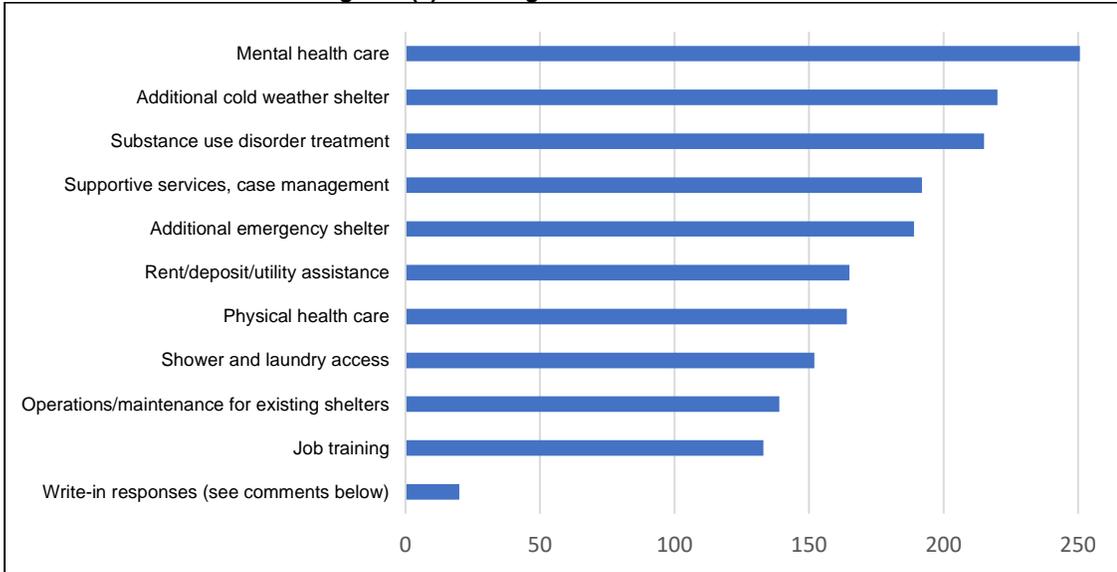


Table 20: Write-in responses for biggest needs for providing assistance to people experiencing homelessness

<p>Ranked <i>high</i> priority</p> <ul style="list-style-type: none"> • A bed for everyone i we read there is a shortage here per number of homeless • Ask the homeless what they need. I don't know their experience. • Emergency shelter for families with children • Family Shelters-emergency and long-term • Help for support persons to identify differences between local homeless population and transient/lifelong homeless (ones who do not wish to get out of homelessness. • Homeless kids allowed to sleep!!! • Homeless willing to attend treatment for drug/alcohol addiction/ mental health counseling as well as train/maintain a job should be given all the resources to help them succeed permanently! • Housing first • Housing placement • Improved transportation services such as more frequent bus times, cleaner buses and incentives for riding. • Lockers where they can stow stuff n public toilets for all • Mental health • Police leaving sleeping families alone • Single occupancy residences • Stop panhandling? • all these homeless people off the street can help out on the roads or anything for the communities • community acupuncture • housing • longer term housing solutions for homeless • subsidized housing
<p>Ranked <i>low</i> priority</p> <ul style="list-style-type: none"> • Other stuff

Economic Development

Respondents were asked to rank their perception of the need for economic development activities in Fort Collins. Of the needs listed below, the highest ranked was the need to provide support to small, minority, and locally owned businesses. Second highest ranked need is encouraging redevelopment to provide additional housing and office space, followed by coordinating training programs between employers and educational institutions. Respondents ranked summer youth employment (through age 18) as the lowest ranked need for economic development activities in Fort Collins.

Table 21: Need for economic development activities

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Job creation	85	140	69	9	15	318
Use of incentives (such as tax rebates) to encourage job creation by employers	88	106	89	19	18	320
Providing support to small, minority, and locally owned businesses	150	110	47	8	11	326
Job training and job placement services	103	151	52	4	15	325
Summer youth employment (through age 18)	82	129	80	9	26	326
Coordinating training programs between employers and educational institutions	116	125	55	5	25	326
Encouraging redevelopment to provide additional housing and office space	120	110	54	13	26	323
Write-in responses (see comments below)	16	2	0	1	0	19

Figure 11: Respondents rankings of need for economic development activities – Number of Highest (1) Rankings

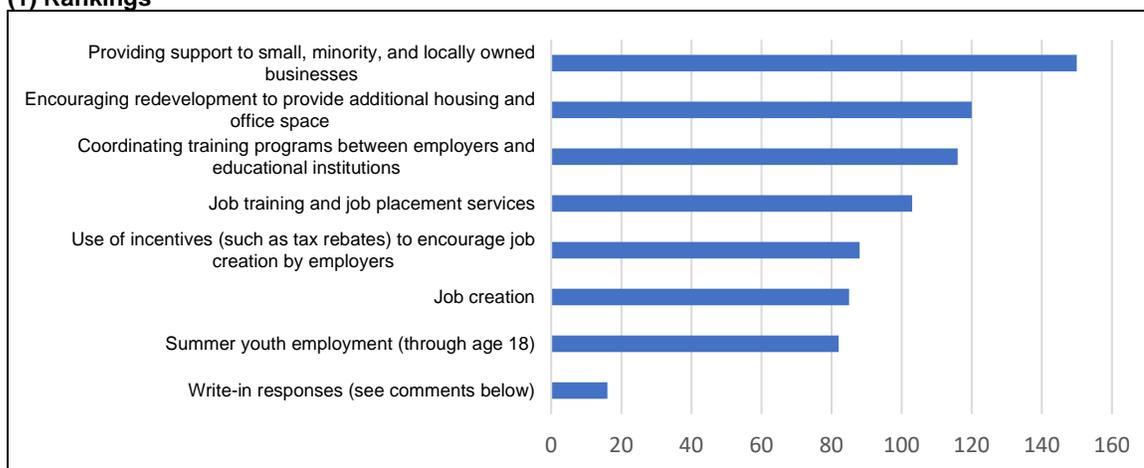


Table 22: Write-in responses for need for economic development activities

<p>Ranked <u>high</u> priority</p> <ul style="list-style-type: none"> • Affordable housing. Business can't hire because no one can afford to live here. • Affordable tiny house communities for the homeless • Collaborative & Affordable Office Space for Nonprofit Organizations • Employers or others provide affordable housing for non-profit workers • Enforcement of U plus 2 laws • Focus on higher paying job creation (wages not keeping up with cost of living) • Improved transportation services such as more frequent bus times, cleaner buses and incentives for riding. • Jobs that pay enough to live comfortably • Mansions in the middle of town that only house one family is ridiculous. Affordable housing and locations for all • Support small, local businesses - not corporations, so this place doesn't turn into Boulder (i.e. Pearl St. over the last 10 years). Help preserve our charm. • Universal Income • Vocational training for real jobs • constructing homes in the < \$200,000 price range • incentives for people to create day care centers that are for low income families. • provide financial support to new farming and Animal Production business. • self-employment tax incentive
<p>Ranked <u>medium</u> priority</p> <ul style="list-style-type: none"> • Affordable rental spaces for a business. • Internships for all ages?
<p>Ranked <u>low</u> priority</p> <ul style="list-style-type: none"> • Other stuff

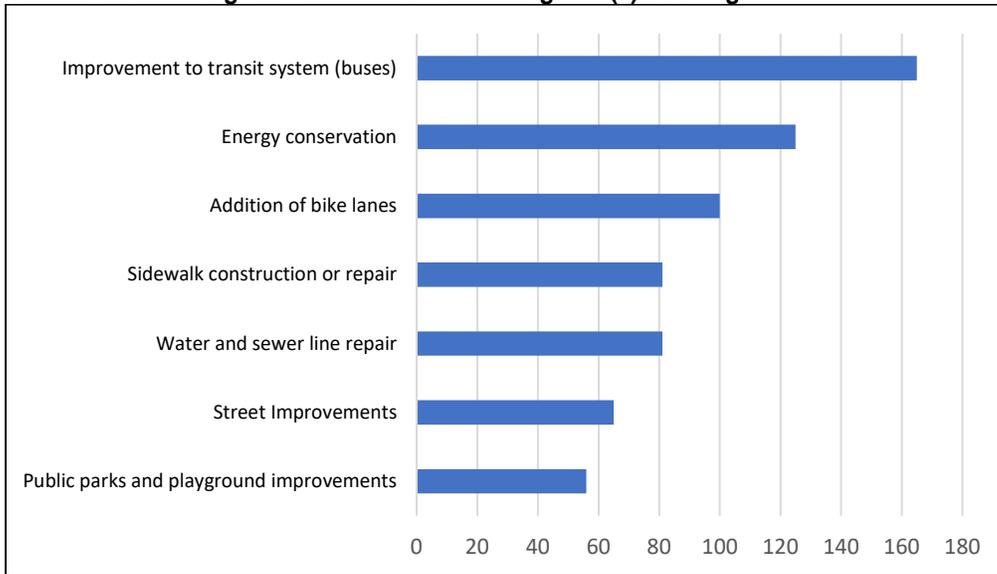
Community Development

Respondents were asked to rank their perception of the importance of community development needs for low- and moderate- income households or neighborhoods. Of the needs listed below, the highest ranked was the need to make improvements to the transit system (buses). Second highest ranked need is energy conservation, followed by the addition of bike lanes. Respondents ranked public parks and playground equipment as the lowest ranked need for community development for low- and moderate-income households or neighborhoods.

Table 23: Community development needs for low- and moderate-income households or neighborhoods

Answer Options	High (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	Response Count
Street Improvements	65	140	91	10	19	325
Public parks and playground improvements	56	136	104	16	14	326
Water and sewer line repair	81	115	69	7	52	324
Sidewalk construction or repair	81	116	88	10	27	322
Energy conservation	125	112	60	9	19	325
Improvement to transit system (buses)	165	94	42	11	13	325
Addition of bike lanes	100	100	82	29	13	324

Figure 12: Respondents ranking for community development needs for low- and moderate-income households or neighborhoods – Number of Highest (1) Rankings



Open-ended feedback on questionnaire

Respondents were given the opportunity to share their own input to issues/needs not addressed in the questionnaire. There were open-ended questions and the following three tables reflect their responses to concerns not already addressed, their input on top community needs that should be addressed over the next five years, and other comments on community needs.

Table 24: Concerns or suggestions not already addressed on questionnaire

The answer to homelessness is mental health care and affordable housing.
Creation of a youth homeless shelter for Northern Colorado.
Substance use and mental health treatment are one and the same many times. Chronic Substance Use is often the result of underlying trauma. Co-occurring disorder programming should be a priority.
Homeless camps
Don't use Police Services on busses but hire security people to check tickets and insure safety. Provide better screening upon admission of those entering our shelters (i.e. check for active warrants, failure to register a s sex offender).
Control on rising housing costs leaving low income and elderly homeowners at serious risk of losing their housing. (35%+ rise in property taxes and utilities). These costs are leaving those on fixed incomes vulnerable to no longer being able to afford the homes they currently have. A teacher's salary (for example, or someone on a fixed income, or retired) does not increase 35% because the home they live in goes up in value. Our water/electric bill has increased at least \$50/every month since this time last year. That is not a sustainable increase in living expenses. These are issues that can immediately be addressed by the city in order to ensure our residents don't lose housing due to unrealistic increases in their everyday expenses. It effects EVERY member of our community and is putting EVERYONE at risk.
Concern nots addressed in questionnaire
I don't think we need another shelter or transitional housing. As a community this undermines the hard work of all providers who work within HUD Guidelines of Housing First philosophy and also undermines the hard work of city working to end homelessness by placing people in permanent housing. shelters and transitional housing programs will not help us get to zero on ending homelessness. We are close to ending chronic Veteran Homelessness and working to ensure that homelessness is rare, short- lived and non-recurring. Providing additional shelter will prevent this from happening. Our goal is to house before people are presented with having to go into a shelter (first day homeless). It does not help with best practice (well researched) philosophies on housing. The city leaders and rest of the community would benefit from learning about housing first philosophies, rapid resolution, harm reduction and trauma informed care.
Making sure parks have no paraphernalia where children play (spoons, needles, etc.)
Under McKinney Vento law, safe homeless kids in cars and campers have to be allowed to sleep just like every other kid and they must stop police from harassing them!

As with anything like this often the answer is it depends.... Additional shelters That do t care or help maintain the safety and integrity of the neighborhood are not helpful. You need to provide services that can be supported and don't have a negative impacts on the people that are your community.
Adding storage space like a shed or garage to affordable housing units. I think that more affordable housing (on a sliding scale basis) is needed, along with huge repairs to the buildings that they already have.
The city shouldn't try to be all things to all people. City workers don't need to replicate the work of existing programs.
The most important thing is to help families access housing--some of these things, like more bike lanes, and really fluff in comparison
When/how long trains are blocking major intersections
Lighting problems in and around the Poudre Valley Mobile Home Park
I do not know yet
Recreational centers accessible to those minorities, opportunity to have libraries and childcare centers in North Fort Collins.

Table 25: Respondents ranked the following write-in responses as top community needs to be addressed over the next five years.

Priority #1 – 268 responses		
Categories	Response Count	Individual responses
Housing	150	<ul style="list-style-type: none"> • A larger supply of affordable housing to buy • A variety of affordable housing options - including zoning changes and removal of U+2. • access to affordable housing • Access to housing • Address the speculation in real estate (the flipping) • Affordable Family Housing • affordable home ownership • Affordable Housing (15 responses) • Affordable Housing (2 responses) • Affordable housing (23 responses) • Affordable housing (5 responses) • affordable housing (6 responses) • Affordable Housing both rentals and purchases • Affordable Housing building • Affordable housing esp. for vulnerable populations • affordable housing for all high-needs groups • Affordable housing for everyone • Affordable Housing for families • Affordable housing for families • affordable housing for families • affordable housing for low income families • Affordable housing for low income families (2 responses) • Affordable Housing for low-medium income • affordable housing for older adults • Affordable housing for renters • affordable housing-low income/seniors • Affordable housing, Fort Collins centers it's housing focus on CSU student housing, leaving housing for families , especially single income and persons on SSI little to no affordable housing options. If assisted rent is as low as \$750-\$900 per month and a disabled person receives \$771 in benefits, they remain unable to obtain housing as do single parent households earning minimum wage. The median rent is too high for the average worker. • Affordable housing, not development • Affordable Housing; all areas • Affordable housing. In a decent location • Affordable housing/living/utilities • Affordable Housing/Rental Options • Affordable rent (2 responses) • Affordable rent/home ownership for low income families • Affordable Rental Housing • Affordable rental housing (2 responses) • Affordable rental inventory for low to moderate income • Affordable rental units • Affordable rentals

		<ul style="list-style-type: none"> • affordable rentals • Affordable Senior Housing • Affordable single family homes under \$200,000 • affordable housing • All Senior affordable housing property tax to be lower. • Better housing and jobs for veterans • Cost of rent/housing is • Creating more affordable housing • Decent housing for up to 200k city residents. • Down payment assistance • high cost of housing • Home ownership assistance for low-moderate income families • House ownership more affordable • Housing • housing • Housing (8 responses) • Housing & rental prices • Housing affordability • Housing affordability • Housing density must be increased. Allow accessory dwelling and multi until dwelling on single family zones lots • Housing for families • Housing for homeless • housing for homeless • Housing for low income families • Housing for low-income families • Housing for Mentally Disabled • housing for people experiencing homelessness • Housing for people with special needs • Housing for the homeless! • Housing home ownership • Housing-First Initiatives • low income housing • Low income housing (3 responses) • low income housing, waitlists are enormous • Low Income/Affordable Housing • Low- to Medium Income rental housing • More affordable Housing • More affordable housing • More affordable housing and improvements on the buildings that already exist. • New affordable buildings for first time buyers. • new affordable housing units • new AH units • Protection of mobile home parks • Senior Affordable Housing • simple housing for homeless • single family housing • subsidized housing • Supportive Housing • Supportive housing for homeless w/brain illness • Tenant Advocacy • The house (that the payments are lower) • transitional housing to help get people out of homeless cycle • True affordable housing
Homelessness	48	<ul style="list-style-type: none"> • Addressing homeless rate • Facilities for homelessness • Family Shelter • Get homeless off the streets. • Homelessness • Homeless help for the elderly • Homeless help. • Homeless housing and services • Homeless Youth Shelter • Homelessness (16 responses) • Homelessness (4 responses) • homelessness (6 responses) • Homelessness cold weather shelters

		<ul style="list-style-type: none"> • Homelessness prevention • Homelessness Services • Homelessness supportive services • Homelessness • homelessness • Keeping people from becoming homeless • More shelters • Preventing Homelessness--help before disaster strikes • Providing decent temporary shelter with good food and hygiene facilities for the homeless • Question #13 • Resources for homelessness
Physical & mental health	11	<ul style="list-style-type: none"> • affordable/available health care • Mental Health • Mental health • mental health care • Mental Health Services • Mental health services • Mental health services for homeless. • Mental Health/Substance Use Disorders • Physical and mental health services • Mental health (2 responses)
Transportation	11	<ul style="list-style-type: none"> • Encouraging and developing infrastructure for bicycles as transportation • Improved Transportation Services • public transportation - system expansion, incentives • Roads • Traffic flow • transit system • Transit systems • Transportation (3 responses) • transportation regionally
Childcare	9	<ul style="list-style-type: none"> • affordable child care • affordable quality childcare • affordable, competent childcare • Childcare (3 responses) • Childcare - access and affordability • Childcare services • Reliable childcare services/access
Supportive services	6	<ul style="list-style-type: none"> • Supportive services • supportive services • Supportive Services (2 responses) • Supportive services for older adults
Affordable living	4	<ul style="list-style-type: none"> • Affordability to live here • Affordable accessible for people with disabilities • Affordable assisted living for seniors • Overall affordability
Environmental services	4	<ul style="list-style-type: none"> • Energy Conservation • Energy conservation • energy conservation • Energy Efficiency
Job creation	3	<ul style="list-style-type: none"> • Creation of better paying jobs • Job Creation • Jobs at living wage rate.
Open lands and trails	3	<ul style="list-style-type: none"> • CONSERVE OPEN LANDS AND SPACE • Parks • Soft Surface Trail Development - in all local open space/parks
Climate change	2	<ul style="list-style-type: none"> • Climate change • Climate crisis and Fracking
Community development	2	<ul style="list-style-type: none"> • Community development • community needs
Domestic violence	2	<ul style="list-style-type: none"> • Domestic violence • domestic violence/sexual assault
Misc	2	<ul style="list-style-type: none"> • Continue improving current programs • Divide the money out evenly
Safety	2	<ul style="list-style-type: none"> • Crime prevention • safety in schools
Urban density	2	<ul style="list-style-type: none"> • over building • Overcrowding

Business support	1	<ul style="list-style-type: none"> • Providing support to small, minority, and locally owned businesses specially farming and animal production
Substance abuse assistance	1	<ul style="list-style-type: none"> • Drug abuse
Economic development	1	<ul style="list-style-type: none"> • Economic development
Poverty	1	<ul style="list-style-type: none"> • Poverty
Veterans	1	<ul style="list-style-type: none"> • Veterans
Priority #2 – 244 responses		
Categories	Response Count	Individual responses
Housing	80	<ul style="list-style-type: none"> • Affordable housing (21 responses) • Incentives to develop affordable duplexes and fourplexes for sale • 6 month housing for homeless • Access to Affordable Housing • Affordable Homeownership • Affordable Housing for Moderate income families • Affordable Housing to own • Affordable Rental Housing • Affordable construction and down payment assistance for low to moderate income up to 100% AMI • Affordable home buying • Affordable home ownership • Affordable home ownership options • Affordable housing/subsidized rentals • Affordable housing/tiny homes • Affordable rent • Affordable rental housing • Affordable rental housing units for seniors and young people • Affordable rents, incentives for landlords to charge less • Affordable/attainable purchase inventory for middle income • Allowing redevelopment of ugly/small houses • Better housing for seniors. • Creation of affordable rental housing • Easily accessible rental and utility service • Home-ownership • Housing • Housing Costs • Housing and supportive services for the homeless • Housing assistance accross the city so that low income and homeless are not segregated to just on area like North Fort Collins • Housing first to address homelessness • Housing for People with Special Needs • Housing for low income families • Housing for people with special needs • Housing for the homeless • Increase funding for organizations who provide supportive services to help vulnerable community members maintain their housing • Low income senior housing.. • Low-income housing assistance • More Affordable Housing • More affordable housing for low income households • Providing permanent single-occupancy housing (rooming houses) for those transitioning from homelessness (the working homeless) • Rental and housing costs • Rental and affordable housing assistance for single persons. • Rental assistance/house buying assistance to lower income people. • Senior housing they can actually move into without a 3 year wait • Single Room Occupancies • Support to affordable housing developments to meet code (sidewalk, bike lane, etc.) • affordable housing for low and middle income households

		<ul style="list-style-type: none"> • affordable housing for working class • affordable rent • ongoing rent and mortgage payment assistance • quality homes for all incomes • quality, affordable housing • rent assistance • rent subsidies for homeless and low income • subsidized housing for families • transitional housing • Homes accessible for mothers to single parents.
Homelessness	40	<ul style="list-style-type: none"> • Homelessness • Emergency assistance to prevent homelessness • Funding to help existing providers do the important work with homeless people • Homeless assistance • Homeless prevention support • Homelessness • Homelessness and education on homelessness • Homelessness assistance • Homelessness prevention • Homelessness prevention/mitigation • Homelessness services • Housing for the homeless • Low / No cost housing provided to Homeless • Panhandling • Police and CPS helping homeless families stay together! • Services for Homeless - don't pay their rent, but help them find work and provide low income services • Services for homeless individuals & veterans • Services for those experiencing homelessness • Shelters for families • Supporting people experiencing homelessness • Supportive Services - front line prevention for homelessness, substance use, domestic violence, family violence, etc. • Unaccompanied youth shelter • emergency funds to prevent homelessness- evictions • homeless KIDS • homeless shelters • homelessness • reduction of homelessness and increase in safety of the City • shelter of unaccompanied youth • Additional shelter for cold weather
Physical and mental health	30	<ul style="list-style-type: none"> • Mental Health Services (3 responses) • Mental Health Care (2 responses) • Mental health (2 responses) • Mental health (2 responses) • Mental health support (2 responses) • mental illness (2 responses) • Access to quality mental health services • Health care • Health care • Increase in mental health services • Mental Health Facilities • Mental Health Resources • Mental Health awareness/issues • Mental Health support • Mental health care • Mental health facilities • Mental health facilities • Mental health facility • Mental health treatment and awareness • mental health care • mental health care for people experiencing homelessness • mental healthcare • Health programs where they support people or families who do not earn a minimum but it is still difficult to pay an insurance
Childcare	20	<ul style="list-style-type: none"> • Childcare

		<ul style="list-style-type: none"> • Affordable childcare • childcare • Affordable Child Care • Affordable Childcare • Affordable and convenient child care • Affordable child care • Child Care Access and Affordability • Child care • Child care • Childcare (and paid maternity leave) • Childcare costs • Foster children care • access to affordable child care • affordable after school/summer programs • high cost of child care
Transportation	16	<ul style="list-style-type: none"> • Better public transportation • Better transport for non car owners • Bike Park - so many benefits, unlike that waste of a white water park (will be used by few for a month year, excludes most residents • Bike lanes • More bike ways • Pedestrian and bike transportation • Public transit routes and times increased • Public transportation in ALL AREAS OF CITY • Remove bike lane posts that are ugly and obstacles. • Street maintenance/safety • Street repairs lighting • Street widening and adding stoplight at Elizabeth & Overland Trail. • Trails • Walkability and bikability of lower income neighborhoods • bike lanes • transit systems that enhance alternate mechanism of transit
Supportive services	14	<ul style="list-style-type: none"> • Supportive Services (3 responses) • #12 • Prevention Education Services • Seniors • Support for diverse groups • Supportive services • Supportive services for homeless • Supportive services for homeless households • Tools to help people in need improve themselves and therefore their lives and the lives of those around them. Not freebies. Guidance and skills. • Youth programs • Youth programs for at risk youth • Youth services (employment, recreation, skill building, afterschool, athletics) • disability services • family environments • special needs
Job creation and education	11	<ul style="list-style-type: none"> • Emphasis on school to work transition • Focus on increasing wages • Employment • Getting the homeless into jobs • Job opportunities • Job skills training, including apprenticeship options for working families • Job training for low income • Living-wage job creation • Opportunities for the underemployed • Wage improvements so a single income family can purchase a home • creating more jobs
Substance abuse support	7	<ul style="list-style-type: none"> • Help for Substance abusers • Substance Use Treatment • Substance abuse • Substance use disorder treatments • drug rehab

		<ul style="list-style-type: none"> • substance abuse
Basic needs	6	<ul style="list-style-type: none"> • Basic need resources such as food and diapers • Decent food for up to 200k city residents. • House hold stability ie food power gas non food needs • More financial help as far as for food and emergency bill services. • More medicaid beds for seniors • food assistance
Open lands and trails	4	<ul style="list-style-type: none"> • Continued development of natural public resources -- parks, bike trails, etc • PURCHASE AND PRESERVE MORE LAND FOR NATURAL AREAS/POL • Preserving open space • green or open space protection
Safety	3	<ul style="list-style-type: none"> • Safety of our citizens relating to traffic • crime prevention • safety on the streets
Business support	2	<ul style="list-style-type: none"> • Small Business Support • Supporting local & small businesses
Community development	2	<ul style="list-style-type: none"> • community development • community/school educational support for #1
Economic development	2	<ul style="list-style-type: none"> • Economic Development • economic development
Environmental Services	2	<ul style="list-style-type: none"> • Environmental concerns • Recycling/composting services
Financial assistance	1	<ul style="list-style-type: none"> • Assistance with financial responsibilities
Misc.	1	<ul style="list-style-type: none"> • and they are all important to the community thanks
Sector collaboration	1	<ul style="list-style-type: none"> • Collaboration between private and public sectors
Urban density	1	<ul style="list-style-type: none"> • Overcrowding
Veterans	1	<ul style="list-style-type: none"> • Veteran assistance

Priority #3 – 219 responses

Categories	Response Count	Individual responses
Housing	46	<ul style="list-style-type: none"> • Affordable housing (5 responses) • #11 • Access to housing/jobs by transit and other modes • Assistance w/ housing • Affordable Homeownership • Affordable Housing • Affordable Rent • Affordable housing for college students • Affordable housing for first time buyers • Affordable rents • DO NOT BUILD AT THE FOOTHILLS OR NEAR OVERLAND OR WEST ANY MORE!! • Disabled Housing • Home ownership • Housing • Housing • Housing and services for adults with disabilities • Housing for those with disabilities • Improved Services for Homeless • Keeping people housed • Low income family housing. • Low income housing that is not high density. Townhouses and single-family homes are better than high density. Home ownership better than rental. • Much more affordable housing • Permanent supportive housing inventory • Providing affordable permanent rental properties. • Rent assistance • Repair and support of low income neighborhoods • Senior Subsidized Housing • Tiny houses community for veterans • affordable home ownership • affordable home purchases • affordable housing assistance • affordable housing that remains affordable as owners or renters change • assistance for 1st time home buyers

		<ul style="list-style-type: none"> • decent affordable senior housing • disincentives for new developments to build expensive homes >\$200,000 • housing for the disabled • incentives for developers to create affordable housing • low income housing • permanent housing for the chronic homeless/transients (I don't care if they have jobs or not, just don't want people camping in the natural areas - eliminate the excuse for this) • renovate current low income rentals/trailer parks • rent/utility assistance • transitional living (4-6 mo)
Physical and mental health	28	<ul style="list-style-type: none"> • Mental health services (4 responses) • Mental Health Care • Mental Health Services • Mental health • Decent healthcare for up to 200k city residents. • Expanding healthcare • Healthcare • Mental Health • Mental health care • Mental health care for homeless individuals • Mental health care programs • Mental health issues • Mental health resources • Mental health support for homeless • Mental illness treatment • More places to help with mental health issues for moderate and low income • Wellness clinics • mental health assistance • mental health facilities • mental health issues • mental health services for homeless • mental health treatment
Homelessness	24	<ul style="list-style-type: none"> • Homelessness (6 responses) • Additional Emergency & Homeless Shelters & Repairs • Additional shelters • Get rid of panhandling. • Helping the homeless • Homeless • Homeless Housing • Homeless Shelter • Homeless organizations need our assistance. • Homelessness Supportive services • More shelter for families experiencing homelessness • More supports for homelessness (case management etc) • homeless males • homeless prevention services • homeless services, including improved and better shelters & supports • homeless/cold weather shelters • homelessness • more Homeless Shelters • support services for homeless families
Transportation	20	<ul style="list-style-type: none"> • transportation • Increase frequency of crack maintenance in streets • bus routes that are direct and serve the poor. • Better public transit. Light rail. • Better public transportation • Improvement to transit system • Improvement to transit system (buses) • Incentives to use public transportation • Increased bike/ pedestrian safety • Public Transportation • Public Transportation Improvements • Public transit • Public transportation • Street improvements/planning for growth

		<ul style="list-style-type: none"> • Traffic • Updating roads to compensate the large population • better access to services through strategic public transportation • improvement to public transportation • transportation to and from appts
Childcare	18	<ul style="list-style-type: none"> • Childcare (2 responses) • affordable quality childcare (2 responses) • Access to child care • Affordable Childcare • Better access to affordable, quality childcare • Child care • Childcare Services • Childcare affordability • Childcare and after school • Childcare services • More affordable after school programs • access to childcare • affordable child care • before/after school programs • childcare • childcare for parents who go to school
Supportive services	12	<ul style="list-style-type: none"> • Access to emergency assistance • Case Management for Area Services • Education to General Public on Services and How To Help • Ongoing support services and case management • Prevention services • Support for seniors/aging in place • Support services • Supporting people of color and of minority backgrounds • Supportive Services • Supportive services • family activities • supportive services
Job creation and education	11	<ul style="list-style-type: none"> • Living Wage Mandates • Job creation (2 responses) • Job pay • Job training • Job training for low income individuals • Jobs • Plenty of jobs already but more emphasis on workforce training • Vocational job training for real jobs • job skill training opportunities-not how to fill out a resume • job training and educations for jobs
Substance abuse support	11	<ul style="list-style-type: none"> • Substance abuse • Access to Substance abuse treatment • Drug abuse • Drug rehab • More supported, sober living options • Substance Abuse Resources • Substance Abuse Support • Substance Abuse Treatment • Substance Use Facilities • Substance use treatment
Community development	6	<ul style="list-style-type: none"> • Community Development • Community development specific to low income neighborhoods and mobile home parks • Partnerships with schools to develop good working habits skills • community development • sidewalks • water sewer repair
Environmental services	6	<ul style="list-style-type: none"> • extensive use of solar energy • Energy conservation • Energy Conservation • Infiltration planters, swales, other means of clearing/managing runoff • Solar conversions

Safety	6	<ul style="list-style-type: none"> • Crime in N College area • Ensuring safe neighborhoods • Neighborhood safety • Reducing crime • Safety • Safety of our children relating to homeless and drug paraphernalia in parks
Financial assistance	5	<ul style="list-style-type: none"> • Budget classes • Financial Counseling • Financial assistance • Help (financially) for Veterans & Seniors • senior financial assistance
Basic needs	4	<ul style="list-style-type: none"> • Access to food • Emergency financial assistance • Food security for all who have a need • access to healthy food
Misc	4	<ul style="list-style-type: none"> • Less government invading our lives • Lowering Taxes • Recreational services for rent • cultural support
Business support	3	<ul style="list-style-type: none"> • Resisting the huge Corporate encroachment - help small businesses and keep our small town charm/character • Support for agencies that are trying to help with #1 and #2 above • Support for small, minority, and locally owned businesses
Open lands and trails	2	<ul style="list-style-type: none"> • Keeping nature areas not building on them • Maintaining Parks
Veterans	1	<ul style="list-style-type: none"> • Veteran services
Economic development	1	<ul style="list-style-type: none"> • Economical Development
Priority #4 – 163 responses		
Categories	Response Count	Individual responses
Housing	28	<ul style="list-style-type: none"> • accurately assessed property taxes • affordable assisted living • Affordable Home Ownership • Affordable homeownership • affordable housing • Affordable housing • Affordable housing for all • affordable housing for persons with disabilities and elderly • Affordable housing options for public school and city employees • Better housing and safe for families. • BUILD UP AND IN NEAR OLD TOWN AND EAST FORT COLLINS. FORCE AFFORDABILITY. • decent affordable veteran housing • Emergency maintenance for low to moderate income housing stock • Home maintenance for low/middle income • Housing • Housing and support for homeless willing to get clean, get counseling, get jobs to help pay their own needs • Housing Assistance and temporary supportive housing • Housing for minorities • Housing for those with mental disabilities • Low Income Housing • Low income housing • More affordable rental units • Providing affordable homes with down-payment help. • Rent/deposit/utility assistance • rent/utility assistance • Supportive housing for Homeless • Transitional housing • Transitional housing for the homeless
Physical and mental health	24	<ul style="list-style-type: none"> • Access to mental health services • assistance with health care • Healthcare assistance • Helping those with mental issues

		<ul style="list-style-type: none"> • Improved Services for Mental Health • Lack of full hospital in N Fort Collins area • Mental health • Mental Health • mental health • mental health assistance • Mental health care • Mental health funding • Mental Health Services • mental health services • Mental health wellness • Mental Health/Substance abuse recovery resources • Mental illness • More access to physical medical care and mental health care for all levels of income • More medicaid providers. • More mental health support (facilities, case managers etc.) • Physical health care • Physical Healthcare
Homelessness	19	<ul style="list-style-type: none"> • healthcare for homeless to reduce Medicaid burden • Homeless prevention • homeless shelters • Homelessness (4 responses) • homelessness • Homelessness and poverty • Homelessness prevention • homelessness prevention • Increased shelter capacity • More places for homeless to shower, do laundry, get food and stay warm/hang out. • Permanent housing for those experiencing homelessness • Preventing homelessness through help with rent/utilities • Providing assistance to people experiencing homelessness • safe places to sleep • Safer Shelters for Homeless • support services for other homeless populations
Community development	15	<ul style="list-style-type: none"> • Community design that's focused on accessibility • community dev • Community Development (2 responses) • Community improvements • Decent public education for up to 200k city residents. • Infrastructure • Infrastructure maintenance • More community gardens maybe some for disabled to side walk construction/addition of bike lanes/general accessibility • Stop spending money on flowers and grass • street repair • Updating low income neighborhoods • Water and sewer line repair • water/sewer
Transportation	15	<ul style="list-style-type: none"> • Addition of bike lanes • Better Transit System • Bike lanes • Get rid of scooters • Incentives to use public transit • More and improved bike infrastructure • More protected bike lanes • Public transportation • Roads • Sidewalks, bike lines, pedestrian underpasses (especially under railroad crossings) • Street improvements • Streets • Streets, water, electric • Transit
Childcare	14	<ul style="list-style-type: none"> • Access to Childcare • Affordable child care

		<ul style="list-style-type: none"> Affordable Childcare Affordable childcare Affordable Daycare Allow easier certification for In-home childcare providers child care child care assistance for low income working families child care for families to be able to work Childcare Childcare Childcare services childcare services Partnerships with business and childcare
Supportive services	11	<ul style="list-style-type: none"> case management Programs for people with disabilities Re-entry and reintegration programs senior care Services for Senior social sustainability Support for Foster and Adoptive families Support for people with disabilities Support services for People with Disabilities supportive services
Job creation and education	8	<ul style="list-style-type: none"> Better paying jobs free classes on life skills Higher wages Job training Job training for homeless individuals job training, placement jobs vocational training for teens & summer employment
Safety	6	<ul style="list-style-type: none"> Community safety Crime prevention emergency maintenance support Neighborhood Services Outreach public safety as population grows Revisit fire pit rules
Economic development	5	<ul style="list-style-type: none"> #14 Economic Development (3 responses) Economic development
Environmental services	4	<ul style="list-style-type: none"> Energy conservation Green energy Sustainable development with emphasis on water sustainability Water conservation and storage
Financial assistance	4	<ul style="list-style-type: none"> Debt counseling Financial assistance financial counseling financial counselling
Open lands and trails	4	<ul style="list-style-type: none"> Access to safe areas to play/recreate Maintaining Open Spaces More open spaces preservation of our open spaces
Substance abuse support	4	<ul style="list-style-type: none"> Drug Intervention Substance abuse and mental health care Substance use disorder treatment substance use treatment
Basic needs	1	<ul style="list-style-type: none"> Food
Victim support	1	<ul style="list-style-type: none"> Crime Victim Support
Priority #5 – 123 responses		
Categories	Response Count	Individual responses
Physical and mental health	18	<ul style="list-style-type: none"> Access to healthcare Add free items for all seniors, classes and exercise facilities. Counseling Job/financial/mental health counseling Lower healthcare costs mental health - not just giving away pills though Mental health care

		<ul style="list-style-type: none"> • Mental health services • mental health services • mental health support • min. physical health assistance • more outdoor programs for marginalized youth • Persons with mental illness • physical health services • Recreation • recreation and fitness • Reduce the overall cost of healthcare
Transportation	17	<ul style="list-style-type: none"> • Better transportation • Decent public safety, transportation, recreation, for up to 200k city residents. • General transportation • Improvement of transit and streets • Public transport improvements • Reliable, low cost convenient public transportation for all • Stop repaving streets that are in perfectly fine condition (e.g., Timberline) • Street improvement • Street repair. • streets • Traffic • Traffic • Traffic across town • transit • Transit improvements • transit services • Walkability
Housing	16	<ul style="list-style-type: none"> • Affordable housing • affordable housing for youth • Affordable housing programs • Affordable senior living options for retirees 55+. • emergency rent assistance • Energy efficient housing assistance • Getting rid of limitations like u+2 to increase housing inventory • Housing • Housing for People with Special Needs • Housing for those with physical disabilities • Landlord and Tenant education and incentives; Legal Services for Eviction Prevention • low income home buying assistance • Low income housing • Protection of affordable housing for seniors/disabled living w/ fixed incomes. • Transitional housing for those that experiencing drug/alcohol recovery • Veterans - rehousing
Community development	11	<ul style="list-style-type: none"> • Community Development (2 responses) • Community development • Community perception and bias • Diversity and inclusion opportunities • infrastructure • Moderation in development proposals, whether commercial or residential....avoid greed • review/correct "unincorporated areas"
Supportive services	10	<ul style="list-style-type: none"> • Emergency Assistance • Improved Services for Seniors • Integrated case management • More help with boys of color in society • senior services • Senior, Veteran, Youth At Risk Services • Services for veterans • Single parent family resources • Support Services/Case management • Wrap around case management
Job creation and education	9	<ul style="list-style-type: none"> • Community college & employers' partnerships • Job training • Job training • Job training and job placement

		<ul style="list-style-type: none"> • job training opportunities • Training • Training programs for better jobs • Youth jobs
Homelessness	8	<ul style="list-style-type: none"> • Getting rid of prejudice toward those who are poor, homeless, or non-white! • Homeless prevention programs(financial assistance and coaching, renter ready classes, etc.) • Homelessness • Larger Shelters for Homeless • More opportunities for homeless to become housed when sobriety and employment are accomplished. • More shelters for the homeless • providing sources for people who is experiencing homelessness • Youth and family homelessness
Environmental services	7	<ul style="list-style-type: none"> • energy and water conservation • Energy conservation • Energy efficiency • energy efficiency/conservation • Energy independence • more recycling/no one use plastics • resiliency training for climate crisis
Economic development	5	<ul style="list-style-type: none"> • economic • economic dev • Economic development • economic development • incentives for small businesses/job creation (especially for youth and those with disabilities)
Substance abuse support	5	<ul style="list-style-type: none"> • A local detox facility • Drug rehab programs • substance abuse treatment • Substance abuse treatment services • Substance use disorder treatment
Financial assistance	3	<ul style="list-style-type: none"> • Emergency funds • financial assistance • Financial Assistance to Low Income
Misc.	3	<ul style="list-style-type: none"> • Organic products • quality of life • Racial Justice
Victim support	3	<ul style="list-style-type: none"> • Help with Domestic Violence • Services foe domestic violence victims • Victims of domestic violence
Basic needs	2	<ul style="list-style-type: none"> • Foodbank • Utility assistance
Childcare	2	<ul style="list-style-type: none"> • Afterschool programs • Childcare availability and cost
Open lands and trails	2	<ul style="list-style-type: none"> • Open space and parks • Parks and rec
Business support	1	<ul style="list-style-type: none"> • Support for small Businesses
Safety	1	<ul style="list-style-type: none"> • Increased street lighting

Table 26: Additional comments / Individual respondent comments:

Increased pro-active community policing to deal with the criminal transient behaviors.
Library park has gotten increasingly worse with disrespectful humans loitering and smoking.
Fort Collins legal resident is in need to get back their OPA to prevent them from experiencing homelessness. also, financial assistance for renting for disabled.
Thank you for your logic and compassion.
For Communities have a homeless person that living out on the streets put them to work for construction since they can't get a real job, have a car. Have them go to work for construction will help out with the communities with new housing and all. If homeless person help, they can get one of those houses to live in so they don't live on the streets.
With the HUD and affordable housing units, I feel that there is a huge need for improvement on the property. Adding some kind of storage like shed or garage would greatly help the situation. Weatherize buildings so that electric bills are less costly.
It is wiser to invest in affordable and supportive, permanent housing than shelters and showers for the homeless. Shelters and showers do not provide safety or stability and families want stable housing.

<p>Follow up with affordable housing builders and owners to see what they are in fact charging for rent. I know of newer (5yr old) affordable housing communities that are making 2100 on a 3 bedroom by charging per room. Yes 700 a month seems like an affordable rate, but that is one bedroom in a 3-bedroom apt. (Conifer) Does the City follow up with these builders and/or owners. That sounds like a rip off to me. -Stop allowing landlords to raise and raise their rent. It's outrageous. 10 years ago, I was renting a 2 story 2-bedroom town-home for myself and my twins (boy/girl) for \$700 a month. Every year the rent went up. We moved 5 years ago to a different 2 story, 2-bedroom townhome paying \$1400 and in that short time my rent has increased to \$1700. That is absurd and someone needs to stop it from happening.</p>
<p>Thank you for asking!</p>
<p>I would like to see the City utilize real estate grabs made by the City over the past 5-10 years put to use for the above projects. Looking collaboratively at how space can be used, shared, affordably rented and made available to nonprofit services. At risk populations cannot be hidden or have open spaces scraped to make way for restaurant and retail spaces. Downtown rents need to be seriously addressed; we can't keep retail spaces occupied as we see entire blocks of prime real estate close and emerge through out-of-state real estate deals...still ignoring urgent community needs. How can we have both thrive and serve community need in a successful city and downtown is our issue at hand.</p>
<p>I work with domestic violence victims, and the economic barriers to leaving in this area, especially finding affordable housing and childcare, are huge and keep my clients trapped in abusive relationships. Also, the traffic issues, especially around Lemay and Vine and Timberline and Vine, are getting out of control and MUST be addressed ASAP</p>
<p>Local Soft Surface Trail Development: 1) To link existing to town (alleviate trailhead parking & driving traffic and provide for longer outings). We keep approving huge housing developments/more people moving in but operate on an antiquated trail system. 2) A bike park like that in Boulder - Valmont Bike Park. This attracts users from all over the Front Range, is a family hang-out mecca (all ages), provides residents with healthy fun - kids with a healthy outlet, attracts events and recruitment of top their talent for employment. 3) More Trails, they are crowded and being loved/used to death. The investment in more trails would help thin users out over more miles - preserving trail health, would offer more enjoyment for residents and tourist - there are huge economic impacts associated with trail development!</p>
<p>As a school district partner, I can tell you the biggest problems we face are related to homelessness, housing and access. Transportation is the largest barrier to getting kids into preschool, not all are funded through the district and the city bus system just barely touches the needs that our families have.</p>
<p>It is unfortunate to rank all of these issues as high priority, but I really believe we can do better</p>
<p>A large majority of mobile home parks have trailers is desperate need of repairs, please allocate money to help these families.</p>
<p>The homeless issue will never be fixed without more housing that people can actually pay for.</p>
<p>Comment: We have people who are experiencing homelessness coming up from Denver due to the services we already offer. I hope we can create solutions for the homeless population while working with and holding our neighboring communities accountable too so that it's not just us.</p>
<p>It is a shame that we have people fighting about "open space" when we have people who can't even afford to live here, where they work!</p>
<p>Strive, encourage, incentivize, and, if needed, require established providers of every type basic human need to budget for and provide their fair share at free and/or deeply discounted prices. 200k residents, qualification, define decent. What you would want for your children, contemporaries, and aging parents who live and or work or volunteer within the City limits.</p>
<p>Clearly all of the above are needed. Compared to other communities I've lived in, I'm shocked at how few pediatricians accept Medicaid, how children can't get to school safely (no crossing guards, having to cross bus lanes to get into Johnson school when dropped off by parents (why?), and the general unsafe driving conditions, due to a handful of purely insane drivers, who seem to be able to get away with terrorizing others, without fear of being caught and penalized.</p>
<p>Additional safety/policy measures need to be put in place in order to reduce the frequency of train vs pedestrian fatalities.</p>
<p>Give priority to the thoughts of those who have lived in Fort Collins for longer than 15 years. We have stayed here for a reason and invested our time and money into the town. We don't need to change and cater to the new people that bring terrible ideas. Just because they try it in another town doesn't mean we have to try it here. We don't need to be an experiment town.</p>
<p>As the community grows, demographics will shift and bring new and different challenges along with many of these already listed. Let's create a forecasting taskforce to stay on top of trends, problems and solutions for our city.</p>
<p>Homelessness and mental health care go hand in hand</p>
<p>snow removal.</p>
<p>Larger capacity shelter with city supported funding</p>
<p>More senior community services- we're in our late 70's and had no idea who TI call for shoveling our driveway in this Thanksgiving week storm-my husband worked on our 22" of snow foe two days it about did him in -he shouldn't be scooping snow at his age,</p>
<p>The Lack of a fully equipped hospital in the North part of Fort Collins is pretty serious. With long traffic waits especially due to train crossings, serious medical emergencies are only bound to lead to a number of preventable deaths.</p>

I hope you are taking these survey results with a grain of salt. The people who are taking it, who found it on the internet, are going to be from a very specific group who may not know anything about the topics you're asking about.
On iPhone through Facebook browser, couldn't see list above on previous ranking question
Let's not become a magnet for the homeless/romers. Make it too comfortable here for them and we will be having lots more on our streets.
Parks improvement, etc. are niceties. Park maintenance is important. The same can be said for most other areas.
The community needs someone with a basic understanding of how to write a survey. None of these questions except #17 "rank" anything (and that one doesn't even use the word rank).
Better transportation coordination for homeless and low-income persons.
Please do not use the federal dollars for infrastructure repairs, etc., but rather for radically new initiatives to meet human need.
Once Fort Collins stops trying to pretend the homeless don't exist, or move them out of the public eye, we can start looking at these individuals as citizens of our City who want to make a contribution and have talents to do so -- they just need shelter and assistance!!!
I wish the city would keep in mind the we cannot be all things to everyone - taxes cannot keep going up; mill levies cannot keep increasing; there need to be limits on what a city/school district expects from its residents. Costs need to be contained. It does no good to conserve energy/water when the city just increases costs year over year
There shouldn't be even one elderly woman living on our streets. Let alone families living in their trucks. I also can't wrap my brain around how much we spent on the new prison addition. It could have went to prevention services. Kids in the foster system are going to turn into what we label as 'criminals' because we don't put the energy into helping them heal from their trauma.
Thank you for addressing this critical need. Our city needs to be a leader in this area.
I'm supportive of affordable housing for people with special needs, but I think providing cheaper housing for all low- to medium-income residents should stick to the low hanging fruit. Although it's a noble cause, it's just not worth fighting the market and sinking a ton of money into.
Sustainable public transportation
Rec. center instead of affordable housing on land grant property at San Juan Drive. Putting more low-income housing with no place for recreation activities for children or residents leads to trouble. Current "neighborhood park" is insufficient for age group of most children in the area and number of residents in the area. Neighborhood parks have been and are used for camping.
Affordable rentals are impossible to find for single parents. They often do not have resources to put down deposits needed to rent a place. Vouchers are great and landlords should be monitored so that the rent they charge is not more for a voucher holder vs a cash payer.
Our community needs action. Please don't use this money to hire an outside consultant with a FAT degree for \$350,000 that blows a lot of the budget. We are tired of the city bringing in over paid consultants that don't really do that much. Use the money for services AND for advertising or letting others know that the services EXIST!

FORT COLLINS CONSOLIDATED PLAN DRAFT GOALS SURVEY SUMMARY

The Draft Goals Survey was emailed to every participant of the Stakeholder Workshop and focus groups, and all community members who requested follow-up in the Community Questionnaire. Forty people responded to the Draft Goals Survey. The response was overwhelmingly positive with an 80% overall approval. Another 14.6% noted that goals needed work. Only 5.4% overall ranked the goals as “Missed the mark.” Some comments suggested changing the order of the goals; however, the goals were listed without prioritization. Other comments focused on overall affordability issues in Fort Collins, including housing affordable to educators. One respondent requested the goals be measurable and another wanted to know dollar amounts associated with each goal—these are addressed in the Consolidated Plan in section SP-45 Goals Summary. Responses to this survey were used to refine the language of the Goals for use in the Consolidated Plan.

The email accompanying the survey reminded recipients of their participation in the drafting of the goals as well as the eligible uses of CDBG and HOME funds. The following text was included as an introduction to the survey:

“Please review the Draft Goals and provide your input. Do the Draft Goals reflect community needs? Are these good areas for investment of HUD funds? Have we missed anything critical?

We appreciate your time!

When answering the questions keep in mind what you think Fort Collins needs over the next five years, rather than what currently exists, particularly as it pertains to the low- moderate-income residents.”

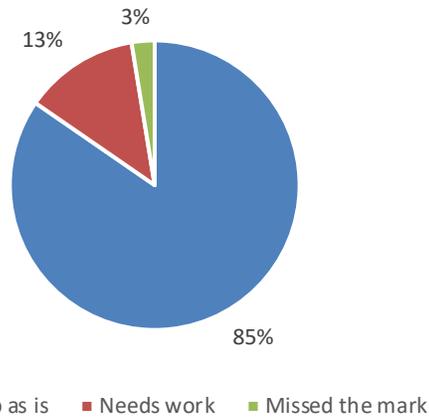
DRAFT GOAL #1 – Increase the supply of affordable housing units.

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.). Prioritize projects serving special populations including people experiencing homelessness, families, seniors, unaccompanied youth, people with disabilities, and people with very low incomes. May include construction, acquisition, change of use, down payment assistance, etc.

Does this Draft Goal address a priority community need?

Response: Eighty-five percent of respondents ranked this draft goal favorably. Comments are listed below.

DRAFT GOAL #1: Increase the supply of affordable housing units



Write-in responses to “Any concerns or suggestions not already addressed in this goal?”

- THE ONLY SUGGESTION WOULD BE TO ENSURE THAT THERE ARE PROGRAMS TO SUPPORT EVICTION PREVENTION AND ASSIST WITH RENT/DEPOSIT- BUT THESE MAY BE IN OTHER GOALS.
- Listen to people living in mobile home communities.
- Is anything being done to draw developers?
- Should be goal 2. Preserving is more important.
- I'm assuming "permanent supportive housing" includes/fits in with the Housing First Model.
- I think the goal should be measurable - specifically listing the percentage increase of current affordable housing units available or a percentage of the target population served.
- Possibly allowing special populations to include teachers would be beneficial. With the dramatic increase in housing in Fort Collins, it's much more difficult for teachers to live here. This acts as a deterrent for new teachers as well as forcing others to commute.
- Working to reverse the massive price increases in housing all over Fort Collins will not only benefit all of these populations, but everyone in our fine city. Consider the broader approach here.
- I do not think the lack of supply just affects those with very low income. Those at low- moderate income are having a hard time with high rents and with high rents they are likely unable to save for a down payment

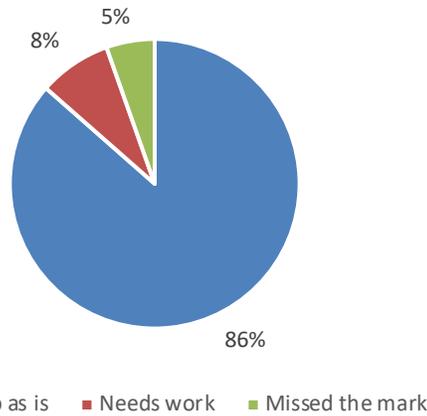
DRAFT GOAL #2 – Preserve existing affordable housing.

Description: Includes rehabilitation of existing units, acquisition to prevent conversion to market rate, mobile home preservation, and ownership supports such as emergency repairs, energy efficiency upgrades, and accessibility modifications.

Does this Draft Goal address a priority community need?

Response: Eighty-six percent of respondents ranked this draft goal favorably. Comments are listed below.

DRAFT GOAL #2 – Preserve existing affordable housing



Write-in responses to “Any concerns or suggestions not already addressed in this goal?”

- What is a renter of a mobile home wants to receive emergency repairs, energy efficiency upgrades, and accessibility modifications?
- I believe you have addressed this very well
- Should be goal 1.
- I'm concerned that affordable housing is just a flashy term, lacking substance. I would like the City to define what affordable housing is. 60% AMI is incredibly different from 30% AMI.
- Again, I think the goal should be measurable - stating exactly what percentage of existing housing should be preserved. I think there also may be value in free resources to help homeowners understand how to properly care for a property (for example - that a small leak turns into a big problem) and resources so that minor repairs can be performed themselves (for example - how to replace caulk in a bathroom).
- I would suggest adding monitoring of rates of rental property inventory controlled by corporate/non-local entities (ie: Waypoint/Invitation Homes, American Homes 4 Rent, etc).

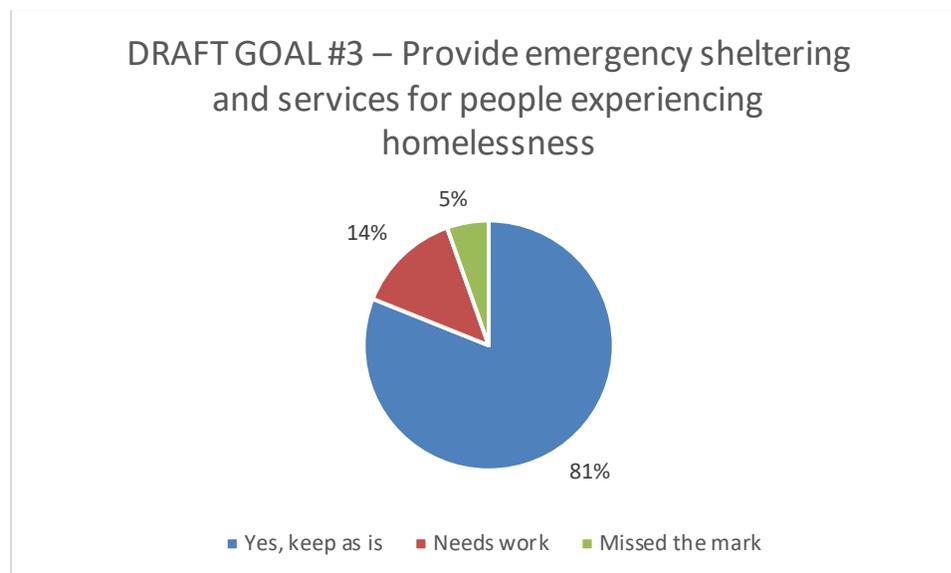
DRAFT GOAL #3 – Provide emergency sheltering and services for people experiencing homelessness.

Description: Support projects that provide overnight shelter and/or residency programs for individuals and families experiencing homelessness, including comprehensive case management for long-term stabilization.

Does this Draft Goal address a priority community need?

Response: Eighty-one percent of respondents ranked this draft goal favorably. Comments are listed below. Concerns were around homelessness prevention, treatment, and case management. Prevention is addressed in a separate Goal, while case management and stabilization are covered in the description of this Goal. One respondent asked for additional resources for cold-weather shelter. The City uses local

funds to support additional shelter space throughout the winter and has an emergency weather activation plan for nights when the temperature drops below zero.



Write-in responses to “Any concerns or suggestions not already addressed in this goal?”

- I think that we need to ensure that people are not required to meet certain goals prior to being housed. This is my concern with this goal. I think that when we put people in shelter first, instead of looking at a housing first perspective, we the risk of keeping people homeless, abbecause our shelters have a lot of barriers regarding substance use and pets. We need to look at diversion instead of moving people into shelter and for our existing shelters, look at reducing barriers for those who are currently homeless so they can get into shelter and then look at supporting programs that do housing first who also provide case mangagement and referral services at the same time. I think we should also look at getting people/programming available to keep people who are currently housed in their housing through long term case mangagement instead of waiting for them to become homeless and making them do programs first before they get housed.
- where's the mental health/drug addiction aspect?
- Increase capacity and make sure people who are working for the organizations that respond to these issues have adequate income and benefits. Decrease burnout.
- You could consider adding resources for emergency night time shelters during winter/freezing temperatures.
- I would hope the emphasis will be placed on the long-term stabilization to prevent a cyclical homeless crisis that drains our city's resources but also encourages participants to partner in their own improvement. I don't support long term help for homeless individuals unwilling to get drug counseling, mental health help, or maintain employment.
- needs to be coordinated with the existing overnight shelters
- Prioritize families and women with children please. This is a huge need in Fort Collins.
- I think there should be clarity, either in the goal or in the program implementation, that projects that are supported must operate in a non-discriminatory way. For example, the projects

supported must have ADA compliant buildings and must not discriminate based on sexual orientation.

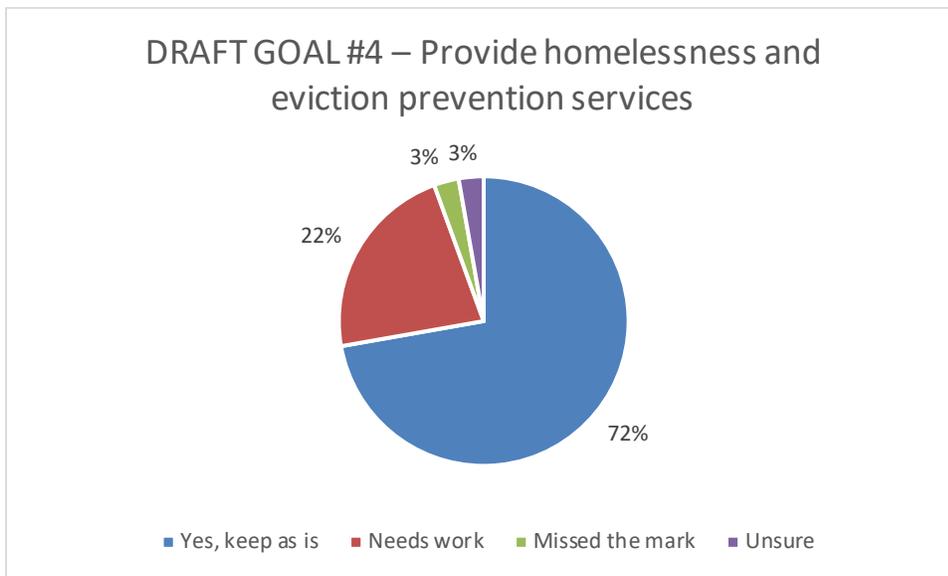
- Larger homeless shelter is needed, along with supportive programs.
- Individuals could be interpreted as Youth specific shelter space, but I believe this needs to be emphasized as there is significant lack of safe, age appropriate shelter or housing spaces for Youth in our community.

DRAFT GOAL #4 – Provide homelessness and eviction prevention services.

Description: Includes diversion, reunification, short- and long-term financial assistance (rent, utilities, etc.), comprehensive case management, service coordination, and supportive services.

Does this Draft Goal address a priority community need?

Response: Seventy-two percent of respondents ranked this draft goal favorably. Comments are listed below. Some write-in responses were supportive of the goal, others felt it too vague, or would like the City to have more control over how rent assistance is provided.



Write-in responses to “Any concerns or suggestions not already addressed in this goal?”

- I think that this needs to have a really big emphasis on it. I also think that there should be coordination between all three goals and that the City of Fort Collins work to ensure that shelters and homeless prevention programs are working together to try to keep people housed.
- eviction prevention needs explaining
- The language is too vague.
- I have concerns about "eviction prevention." As a landlord, it is already quite difficult to evict and I would like my rights as a landowner protected as well.
- I think the City needs to carefully examine the organizations that provide rent assistance, to make sure the funds are going to people who need it. I had a client in the hospital who was evicted

because she was not "vulnerable enough" for one of the non-profits that gives out rent assistance. This happened in January 2020.

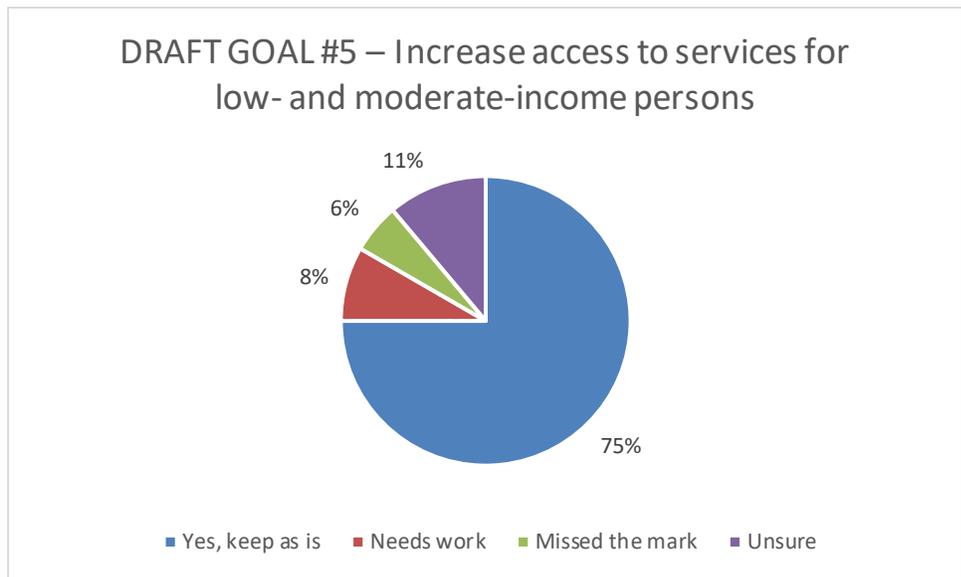
- I support homeless prevention because it is essential for so many families on the brink, yet I also have concerns of individuals who will use the financial assistance as a permanent crutch and struggle to survive without it. How can we ensure people receiving assistance are committed to improvement and do not feel there is more incentive to do less?
- in coordination with organizations like N2N
- I'm not sure the City needs to provide these services, or further support orgs that are doing this work.
- Comprehensive case management is a must.
- I think there should be eviction prevention services and legal assistance for eviction defense for those unable to afford an attorney

DRAFT GOAL #5 – Increase access to services for low- and moderate-income persons.

Description: Prioritize special populations such as seniors, people with disabilities, unaccompanied youth, people experiencing homelessness, LGBTQIA+, people of color, and other historically underrepresented or under-resourced populations. Priority services include senior and disability services, mental health care, case management, and transportation.

Does this Draft Goal address a priority community need?

Response: Seventy-five percent of respondents ranked this draft goal favorably, while 11% were unsure. Comments are listed below. Concerns were primarily around the combination of low- and moderate-income with prioritization for special populations.



Write-in responses to "Any concerns or suggestions not already addressed in this goal?"

- Seems like a lot of special populations to address
- Would be helpful to define "moderate-income" persons. There is a \$20,000 gap between the "self-sufficiency standard" for a family of four in Larimer County, and the 185% FPL threshold usually used to determine eligibility for services. We need to support these families!
- Including mental health services specifically for youth, such as those in high school, would improve the goal. Counselors at high schools, or a specific counselor would help ease the burden on youth affected by homelessness.
- Goal says "low and moderate income" but then the description lists demographics not based on income. Pick one and stick with it, not all people of color, for example, are low to moderate income. This goal needs serious work.
- Prioritizing special populations for services may leave other "non-special" persons with low and moderate income in a gap, "falling through the cracks", unable to access services they need because they do not fit the priority criteria.

Respondents were also asked for additional comments or feedback about the draft goals. Write-in responses:

- I think that overall these are good goals. I would like to encourage the city to think about motel renovation and also encourage affordable housing for those who work in non-profits as well as teachers.
- I understand why childcare and the landlord education services were removed, however, since they were identified priorities I believe that they still need to be included in here and documented in some capacity; even if they fall within another goal. For example, could childcare belong in the services goal as an inclusion for the list that is already provided? Or if its the intention that landlord education is part of the services, could that just be included in that goal as well? That way those two ideas are captured and documented into this plan.
- I understand these are goals. I would be curious to know what the order of priority is. I also would be curious to know the percentage of the budget that will be allocated to each. I believe some items should be given a higher priority and more funding than other items.
- I love this city and I hope that as it grows in size, we can keep the safe, clean, and beautiful place we know, all while providing care and support to the citizens who need it most. I am nervous that in the haste to give compassion to the vulnerable citizens of Fort Collins, we may lose all that makes this place wonderful for families and people of all ages. I want to ensure that kids aren't stepping on needles in the parks, our downtown bathrooms aren't blocked by homeless drug users passed out, that we can safely take our kids to the library without combative homeless yelling at people. It is essential that we preserve the greatness of Fort Collins AND provide a compassionate response to those in need. We should not sacrifice one for the other.
- Thanks for working hard on this and asking for public feedback. As a person with a disability, I appreciate your efforts to include and serve our population here.
- Please keep up the good work for the community.
- These goals seem based on compassion and housing and services realities. They will impact so many people, including at least one member of my immediate family. Thank you.
- Having been previously homeless, and now as an Outreach coordinator for FCRM, I know that landlord mitigation funds and education would substantially enable our ability to get people into homes. NO ONE wants to rent to people with background and credit issues, and there is GREAT NEED for City, County or Federally backed "2nd chance" programs.

- I am very happy that the city is finally doing something to help the growing number of people that are being forced into homelessness.
- My main priorities are focusing on youth access to mental health services for those affected by homelessness as well as affordable housing for teachers.
- Thank you for continuing to refine these important, community goals.
- Here's a new focus for these goals, when we talk about affordable housing, let's look at income ranges in Fort Collins and work to expand affordable housing options to meet the needs of residents at all income levels. Put a further restriction that these new homes be owner-occupied. For example, put a mandate on new construction that puts a limit on the cost per square foot without optional upgrade. Put a limit on land sold for development as to how much can be charged per acre. If we continue to let the market drive up prices, we will be left with a community where people can't afford to be service workers or in lower-income jobs and still live in our city. If we want to welcome everyone and have a diverse community, we need to ensure affordable housing for all.

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 has 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) 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

- d. which were not installed through a federal, state, or locally-funded grant program; and
- e. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

Note: All capital improvements will be visually inspected to verify their existence.

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 60 percent to no greater than 80 percent Area Median Income (AMI).

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, 97% loan 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.

For FY 2020 - 21, the affordable sales price shall not exceed \$325,000 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 six years ago by a person (the "original homeowner") who now wishes to sell. The original homeowners purchased for \$150,000 through Habitat for Humanity with an original mortgage of \$100,000 at 0% interest for 30 years and a \$50,000 direct subsidy loan from the City. They have made payments for 120 months. The current mortgage balance is \$66,000. The principal amount paid down so far is \$34,000.

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.

Calculating the Fair Return to the Original Owner:

Down payment:	\$ 1,000
Capital Improvements:	\$ 1,500
Principal Paid:	\$34,000
Total Investment	\$36,500

In order to realize a fair return to the original homeowner, the sales price must be set at roughly \$186,500 to allow for net proceeds of \$36,500, the fair return on investment.

Affordability for a Range of Buyers. If the original homeowner sets the sales price above \$197,500 to get a fair return on investment, and if current (2020) assumptions are used for front/back ratios, interest rates, insurance, taxes, an 80% Loan-to-Value (LTV) Ratio, etc., a new purchaser could qualify for a purchase price as high \$275,000 with a monthly housing costs up to approximately \$1,988 supporting a mortgage of \$270,000.

If the subsequent homeowner does not require any HOME subsidy to purchase the home, the affordability period would end in 14 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 HOME funded Home Buyer Assistance Program (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

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.

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