



# 2015-2019 FIVE-YEAR CONSOLIDATED PLAN

City of Fort Collins  
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This Plan prepared with the assistance of Community Strategies Institute, Inc. (CSI).  
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### NOTES TO READERS:

- 1) Some document formatting inconsistencies occur because of the need to accommodate later insertion into the U.S. Department of Housing and Urban Development's (HUD) web-based document platform.
- 2) Except where required by HUD formatting requirements, this document seeks to use people-first, respectful language. Examples: "persons experiencing homelessness" and "persons with disabilities".



# 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 2015-2019 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 resident input on priority needs. The City has integrated that Citizen Participation process with several substantial research efforts to acquire hard data 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 the supply of affordable housing, expand housing opportunities for homeless persons, expand resources for homelessness prevention, and expand prevention and supportive services.

### 3. Evaluation of past performance

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

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. Where warranted, and in order to most effectively target limited resources in strategically meeting needs, a slight refinement of some previous Priority Needs and Goals is reflected.

#### **4. Summary of citizen participation 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 with public and private agencies that provide affordable/subsidized housing, homelessness prevention and intervention efforts, and health and public/human services.

Input from a broad range of citizens and citizen groups were collected during the development of the Five-Year Consolidated Plan. The public was encouraged to participate through multiple modes, including an online and paper Community Questionnaire; a Community Open House; through submittal of written comments regarding the draft Five-Year 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 non-profit and service providers, and through other means. Input from citizens was used to determine high priority needs and five-year goals to meet needs.

#### **5. Summary of public comments**

Apart from minor housekeeping edits from reviewers, there were no public comments received during the 30-day Public Comment review period for the draft Consolidated Plan.

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

One Community Questionnaire respondent comment was not published, since it was viewed as inflammatory, factually unsubstantiated, and potentially slanderous. Additionally, personal contact information contained within two other respondent comments was not published.

#### **7. Summary**

The final City of Fort Collins Five-Year Consolidated Plan and Year 1 Annual Action Plan will be published in August, 2015, 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, 91.200(b), 91.215(I)**

### **1. Introduction**

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 people, and those in legally protected classes. The Department conducted a broad consultation process with public and private agencies that provide affordable/subsidized housing, homelessness prevention and intervention efforts, and health and public/human services. Many stakeholders and key informants were consulted during the development of this plan.

#### **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 works year-round to advise the City on matters related to affordable housing in Fort Collins, and assists with preparing the City's Housing Strategic Plans. The committee for the current Affordable Housing Strategic Plan under development is comprised of members of the Affordable Housing Board and CDBG Commission, and staff from the City's Social Sustainability Department and Planning Division. A draft document is expected in summer 2015. 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 also commissioned a Social Sustainability Gaps Analysis as part of an initiative to build a cohesive, coordinated approach to community sustainability across City departments and with community partners. Report authors interviewed housing providers, private and government health agencies, mental health and other service providers, and held several public events to review preliminary findings and seek additional input and insight from the City's advisory boards and commissions, and the public. Key stakeholders were invited to review the draft report and provide input into the final document.

Throughout the year, 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 must 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.

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

Agencies from the Northern Front Range Continuum of Care (NRFCC) which includes the cities of Greeley, Loveland and Estes Park meet on a monthly basis. Members represent nonprofits, State and local governments. The City of Fort Collins sends a representative to participate in these meetings. The

NRFC 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 as amended by S.896 HEALTH Act of 2009. In 2014 the CoC hosted a legislative breakfast which was very well attended by elected officials and provided a panel discussion around affordable housing and the needs of the homeless community. The CoC continues move forward on a coordinated access system; a robust data system through the Homeless Management Information System, HMIS); and measuring the effectiveness of agencies funded through the McKinney Vento funding streams.

**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	<b>Agency/Group/Organization</b>	FORT COLLINS HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fort Collins Housing Authority (FCHA) staff members were interviewed to gather input used to create the Housing Needs Assessment and Public Housing Needs sections of the Consolidated Plan. The FCHA provided data related to current clients and those on the waiting list for services, recent plans and reports, details about housing developments, future plans for development, and the needs of FCHA clients.
2	<b>Agency/Group/Organization</b>	FORT COLLINS HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff from the Fort Collins Habitat for Humanity were interviewed and provided information and insights into the Fort Collins housing market and current needs, and attended the Consolidated Plan Housing Focus Group meeting.
3	<b>Agency/Group/Organization</b>	UNITED WAY OF LARIMER COUNTY, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Larimer County United Way staff and volunteers were interviewed to provide information related to school readiness for Fort Collins children. The agency is coordinating a Be Ready initiative with local childcare providers, the City, and the Larimer County Early Childhood Council. The agency also provides funding to many non-profit providers in Fort Collins, and coordinates services through the 2-1-1 call program. The United Way is working to enhance the collective impact of all service providers throughout Larimer County.
4	<b>Agency/Group/Organization</b>	DISABLED RESOURCE SERVICES
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Persons with Disabilities Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Disabled Resource Services staff provided information and insights in a key informant interview. The agency provides services and housing to persons with disabilities. The consultation provided information related to the need for accessible and affordable housing for persons with disabilities.
5	<b>Agency/Group/Organization</b>	CITY OF FORT COLLINS
	<b>Agency/Group/Organization Type</b>	Other government-local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Many City of Fort Collins department staff were consulted to gather information and insights into current City priorities, programs, and initiatives, the housing market and conditions, economic development efforts, neighborhood conditions, City growth, low-income and special needs populations. These City departments include: City Manager's Office, Social Sustainability, Economic Health Office, Environmental Services, Community and Neighborhood Services, and the CNS Planning Division. Input from City department staff were considered when developing the Consolidated Plan goals and priority needs. City Council members were interviewed individually to gain their insights into priority needs and goals.
6	<b>Agency/Group/Organization</b>	NORTHERN COLORADO AIDS PROJECT (NCAP), INC. (part of Colorado Health Network [CHN])
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff from the Northern Colorado AIDS Project, part of the Colorado Health Network, provided information about the needs of persons living in Fort Collins with HIV/AIDS, homeless persons with HIV/AIDS, and the housing needs of their clients.
7	<b>Agency/Group/Organization</b>	NEIGHBOR TO NEIGHBOR
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs-Families with children Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Neighbor to Neighbor staff members were interviewed to gather information and insights into housing needs of very low, low, and moderate income households; the housing market conditions in Fort Collins; homelessness prevention needs; homebuyer needs; and the service needs of their clients. Staff also participated in the Housing Provider Focus Group.
8	<b>Agency/Group/Organization</b>	TOUCHSTONE HEALTH PARTNERS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Touchstone Health Partners staff were interviewed to gather information and insights into the needs of persons in Fort Collins with mental health issues. Information gathered from Touchstone Health Partners was used to develop portions of the non-homeless special needs section of the Consolidated Plan.
9	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES (NORTHERN COLORADO)
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs-Chronically homeless Homeless Needs-Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Catholic Charities staff was interviewed to gather information and insights into homelessness, homeless services, and the needs of seniors in Fort Collins. This information was used to develop the homeless and non-homeless special needs sections of the Consolidated Plan.
10	<b>Agency/Group/Organization</b>	CROSSROADS SAFEHOUSE
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs-Families with children Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Crossroads Safehouse staff was interviewed to gather information and insights into the needs of victims of domestic violence and assault. The agency provided information about current client needs, growing needs, and local and agency programs in Fort Collins. This information was used to create sections of the homeless and non-homeless special needs sections of the Consolidated Plan.
11	<b>Agency/Group/Organization</b>	HEALTH DISTRICT OF NORTHERN LARIMER COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Health District of Northern Larimer County was consulted to provide detailed information about the health and mental health needs of Fort Collins residents. Specifically, the agency was able to provide detailed data regarding the needs of Fort Collins citizens for mental health and substance abuse services. This information was used to create the Non-homeless Special Needs section of the Needs Assessment.

**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 Consolidated Planning efforts. All citizens of Fort Collins were invited to participate in planning efforts, through a Citizen Questionnaire, public forums, a public hearing, and by providing written comments on the draft plan. 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:**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Balance of State Continuum of Care	Local Lead is Homeward 2020	The City of Fort Collins and Homeward 2020 work closely together to address the needs of persons experiencing homelessness in Fort Collins. Actions and goals included in the Five Year Consolidated Plan reflect the goals and actions of the Ten Year Plan to End Homelessness.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Social Sustainability Strategic Plan	Fort Collins Social Sustainability Department	Elements of the Five Year Consolidated Plan were developed to align with the Social Sustainability Strategic Plan.
City of Fort Collins Economic Health Strategic Plan	Fort Collins Economic Health Department	Elements of the Five Year Consolidated Plan were developed to align with the Economic Health Strategic Plan.

**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 2015-2019 Five-Year Consolidated Plan.

## **PR-15 Citizen Participation**

### **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 citizens and citizen groups were collected during the development of the Five-Year Consolidated Plan. The public was encouraged to participate through multiple modes, including: an online and paper Community Questionnaire; a Community Open House; through submittal of written comments regarding the draft Five-Year 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 non-profit and service providers, and through other means. Input from citizens was used to determine high priority needs and five year goals to meet needs.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Questionnaire	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City of Fort Collins Office of Social Sustainability created a questionnaire to collect opinions about existing needs from all members of the community. The electronic questionnaire was widely marketed and distributed by the City to all residents of Fort Collins. A total of 576 households responded to the survey. See Attachment A for a summary of survey results.</p>	<p>The highest identified need by questionnaire respondents was affordable housing. The second highest need was identified as facilities for persons experiencing homelessness and then services for persons experiencing homelessness. The lowest ranked priority was Community Development activities such as improving public parks and playgrounds, water and sewer line repair, and energy conservation.</p>	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Interviews	Persons with disabilities  Residents of Public and Assisted Housing  Service Providers, Housing Industry Experts, City Department Staff, etc.	In November of 2014, key informant interviews were held with service providers; housing industry experts; involved City department staff members; the CDBG Commission; the Affordable Housing Board; the Fort Collins Housing Authority staff; homeless agencies; and others to gather input and data to inform the Needs Assessment, Market Analysis, Strategic Plan and Annual Action Plan sections of the Consolidated Plan.	Comments related to priority housing, persons experiencing homelessness, special needs and non-housing community development needs were gathered and used to create the Consolidated Plan.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Focus Groups	Persons with disabilities  Residents of Public and Assisted Housing	Two focus groups were held on January 6 <sup>th</sup> , 2015. One group discussed Underserved Needs and the other discussed Housing. Attendees of the Housing Focus Group represented nonprofit housing providers, the Fort Collins Housing Authority, the private sector housing industry, and the Affordable Housing Board. The CDBG Commission, service providers to minority and Spanish speaking populations, and the homeless discussed Underserved Needs.	<b>Housing Focus Group:</b> New development of rental and affordable for sale housing is needed. Preservation of existing housing is needed. Construction of housing at income levels 0 - 80% AMI, and above 80% AMI is needed. <b>Underserved Needs Focus Group:</b> Homeless prevention (utility assistance; rent assistance); deposit assistance for first month's rent and utilities; rapid-rehousing; homeless services; homeless youth; services for the elderly; housing for low-income and special needs populations, including persons with disabilities; translation for persons with disabilities and seniors; better public transportation; mental health services, and more inclusive coordinated services for clients.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Individual Interviews	City Council Members	City Council members were interviewed to gather their input into high priority needs, the housing market, non-housing community development needs, City goals, policies, and priorities, and future plans for the City. Since the interviews were one-on-one informal discussions of housing needs, there is no official consensus from the City Council as a whole.	Housing and Community Development themes: The City needs to plan for the possibility of redevelopment and preservation of several of the existing mobile home parks. Much of the undeveloped land that could provide more housing is presently lacking the necessary infrastructure. The City is examining the pros and cons of allowing smaller houses on smaller lots. The State of Colorado needs to provide a stronger overarching plan and resources to address homelessness. Need to expand the supply of short term and permanent housing for those transitioning out of homelessness. Cooperation and coordination is needed among the agencies serving homeless and low-income households.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/  broad community	The Social Sustainability Department held a Community Open House on January 12 <sup>th</sup> , 2015 to inform the public about high priority housing, special needs, homeless and non-housing community development needs discovered during research conducted for development of the Consolidated Plan. Twenty attendees were invited to rank Priority Needs and Possible Actions as High or Low. Attendees were also encouraged to provide comments related to needs.	The highest rated actions were: Develop more Rapid Rehousing options (homeless). Provide tenant based rental assistance for households on the Fort Collins Housing Authority's wait lists. Provide financing tools to construct new rental complexes targeted to the lowest incomes (0-60% AMI). Other highly rated priority actions included: Support service providers providing housing and services (homeless). Provide financing tools for construction of accessible rentals with supportive services. Provide support for emergency assistance programs (homelessness prevention).	None	

**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), rent survey, and other data sources. Two key studies were completed within the past year that provide detailed analysis of affordable housing in Fort Collins and social sustainability gaps, including gaps related to persons with disabilities; seniors; homeless persons; at risk youth; persons in poverty; victims of domestic violence; veterans; and gay, lesbian, bisexual and transgender residents. Information from these reports has been used to assess needs and is included in various sections of the Consolidated Plan. The City also conducted a series of Key Informant Interviews with City leaders, industry specialists, City staff, nonprofit organizations involved with serving low-income and special needs populations, and the housing development and lending community. 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. A community forum was held, and attendees were asked to rank priority needs and action. All information has been considered in the drafting of this plan, and in the prioritization of needs and actions to meet needs.

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

Between the year 2000 and 2011, the population in Fort Collins rose 20%, while the number of households rose 23%. Median incomes rose 16% during this time period.

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	118,827	142,332	20%
Households	45,868	56,429	23%
Median Income	\$44,459.00	\$51,446.00	16%

Table 5-Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

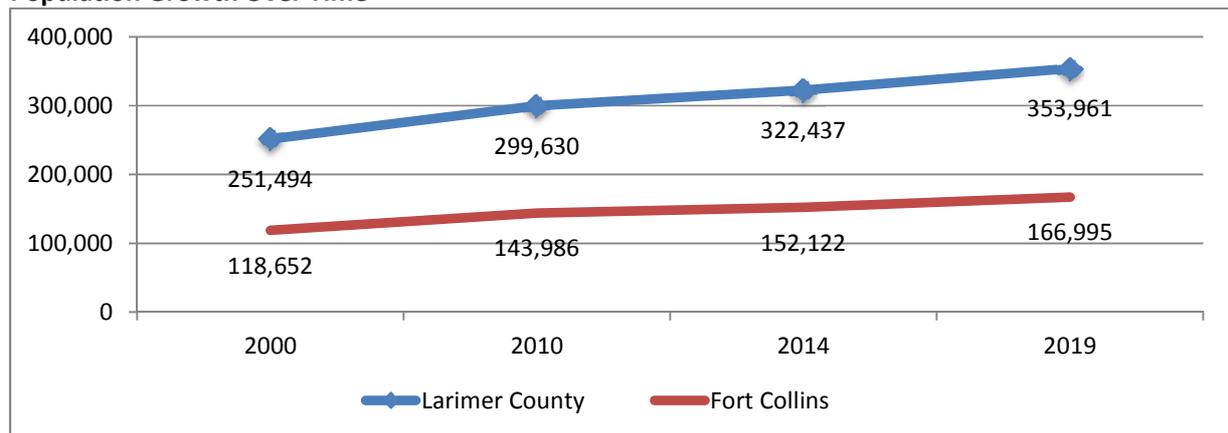
According to the Colorado Department of Local Affairs (DOLA), between 2010 and 2014, the population in Fort Collins grew at an average annual rate of .6%, and is forecast to continue growing at a rate of 1.0% per year between 2014 and 2019. Between 2000 and 2014, the population of Fort Collins grew by approximately 33,470 persons, and is expected to grow by another 14,873 by 2019.

### Total Population: 2000-2019

Area	2000	2010	Average Annual Growth	2014	Average Annual Growth	2019	Average Annual Growth
Larimer County	251,494	299,630	1.9%	322,437	0.8%	353,961	1.0%
Fort Collins	118,652	143,986	2.1%	152,122	0.6%	166,995	1.0%

Source: 2000 and 2010 Census, Colorado State Demographers Office, CSI

### Population Growth Over Time



Source: 2000 and 2010 Census, Colorado State Demographers Office, CSI

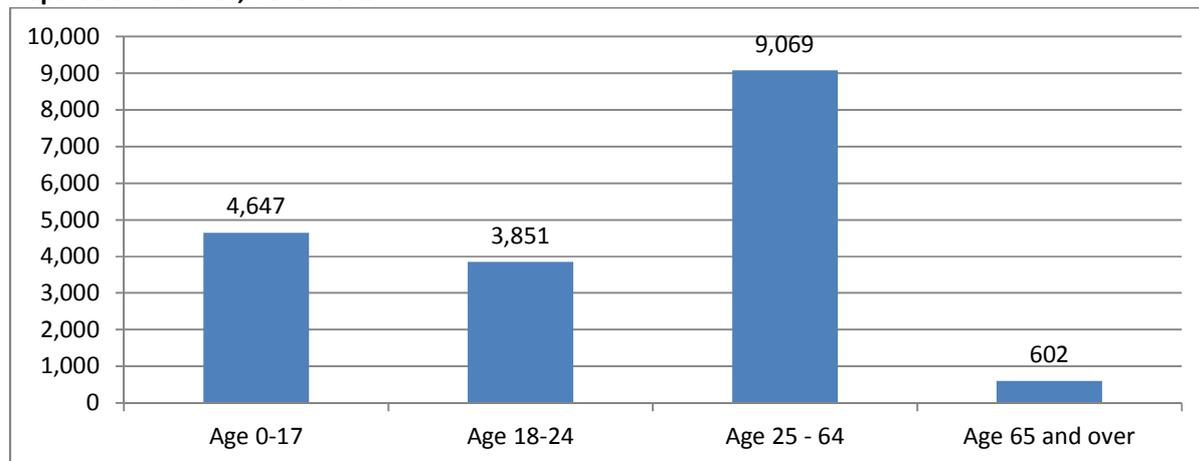
The following table shows the number of residents in Fort Collins by age range. While the number of persons in each range is expected to grow, the range with the highest growth rate between 2010 and 2019 will be those aged 18–24 (20%), while the range with the highest number of new persons will be those aged 25–64 (10,812 persons).

**Population by Age, 2010–2019**

Age	2010		2013		2019 Projections	
	#	%	#	%	#	%
0-17	28,630	19.9%	28,752	19.3%	33,399	20.0%
18-24	30,865	21.4%	33,221	22.3%	37,073	22.2%
25-64	71,851	49.9%	73,594	49.4%	82,663	49.5%
65 +	12,640	8.8%	13,259	8.9%	13,861	8.3%
Total	143,986		148,826		166,995	

Source: 2011 5 year average ACS; 2010 Census; State Demographers Office; CSI

**Population Growth, 2013-2019**



Source: 2011 5-year average ACS; 2010 Census; State Demographers Office; CSI

As 2013 American Community Survey data shows below, almost 90% of all Fort Collins residents identify their race as white, and ethnicity as non-Hispanic. The largest minority group in Fort Collins is persons of Hispanic descent, at 10% of the total population. The percent of persons who are Hispanic in Fort Collins is lower than in Larimer County (11%) and throughout Colorado (21%).

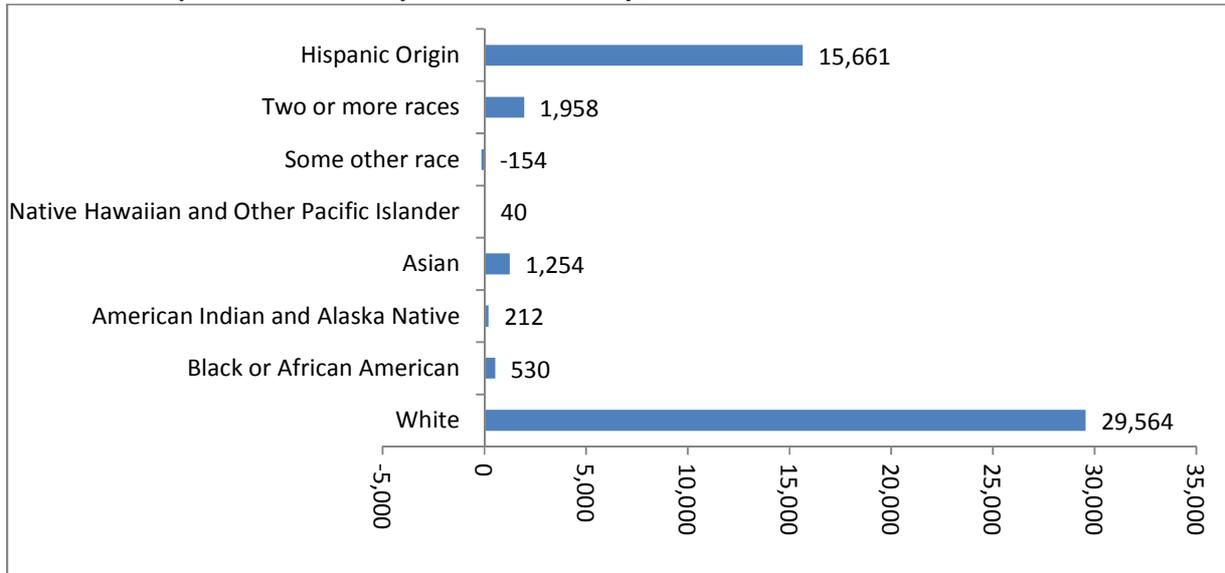
**Fort Collins Population by Race and Ethnicity, 2013**

Race	Total Population	Distribution by Race	Hispanic/Latino	% Hispanic/Latino
White	135,911	89.4%	9,810	7.2%
Black or African American	1,743	1.1%	135	7.7%
American Indian and Alaska Native	927	0.6%	241	26.0%
Asian	4,202	2.8%	57	1.4%
Native Hawaiian and Other Pacific Islander	183	0.1%	62	33.9%
Some other race	4,127	2.7%	4,127	100.0%
Two or more races	4,963	3.3%	1,229	24.8%
Total population	152,056	100.0%	15,661	10.3%

Source: US Census American Community Survey, 2013

The fastest growing racial group in Fort Collins from 2000-2013 was whites. Fort Collins added over 15,000 persons of Hispanic origin during this time period. While the percentage and numbers of Hispanics, African American, Asian, and persons of two or more races have risen in Fort Collins since 2000, the racial and ethnic makeup of the City is still predominately white.

**Fort Collins Population Growth by Race and Ethnicity, 2000-2013**

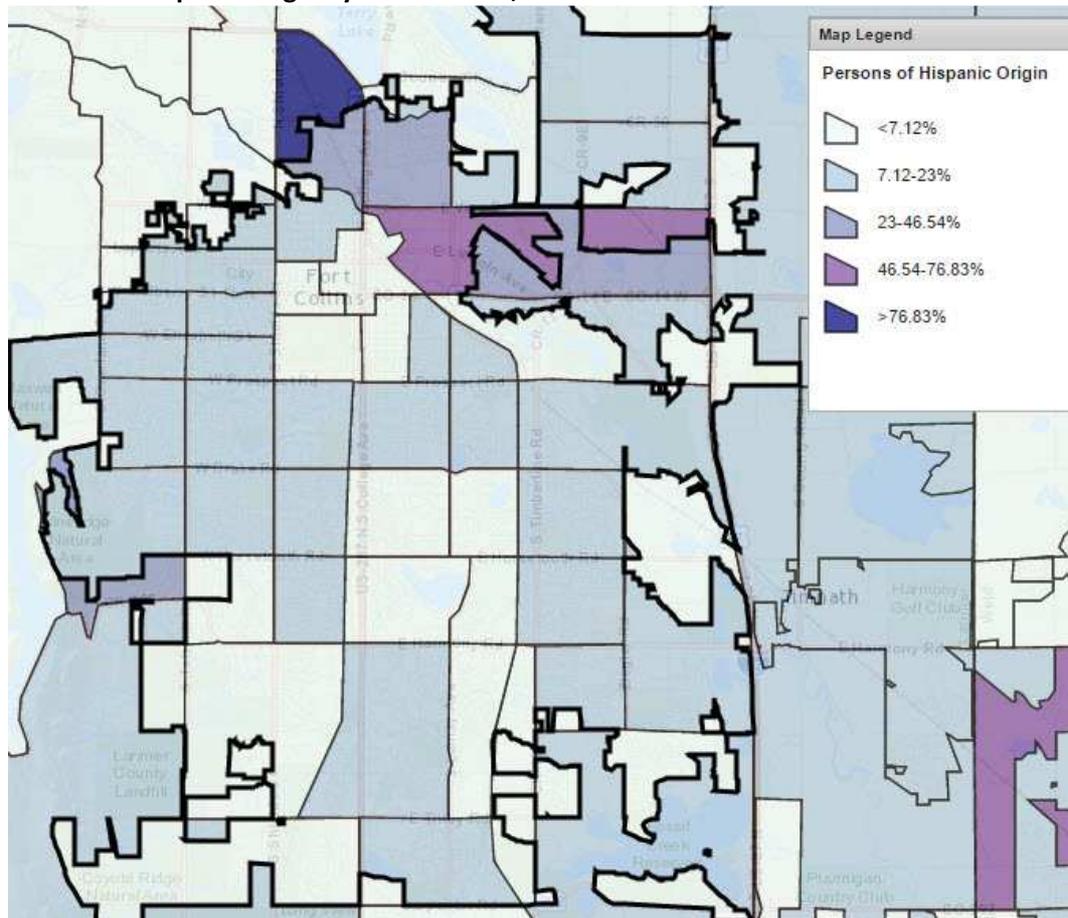


Source: US Census American Community Survey, 2013

The Social Sustainability Gaps Analysis studied economic diversity by race and ethnicity, and found that in 2010, the median household income of non-Hispanic whites was the highest of any racial or ethnic group in the City. Hispanic households had a median income that was only 69% of the non-Hispanic white median income. In 2010, one third of Asian and Hispanic households earned less than \$25,000 per year.

Created using HUD’s Consolidated Planning CPD Maps program with US Census 2011 American Community Survey data, 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.

### Persons of Hispanic Origin by Census Tract, 2011



Source: HUD CPD Maps

The following table provides information about persons in poverty living in Fort Collins from 2000–2013. The number of persons in poverty has grown during this time period, from a total of 15,835 in 2000 to 25,438 in 2013, according to the US Census Bureau American Community Survey. The poverty rate, or percent of persons in poverty, has also grown from 14.0% of the total population to 17.6%. After rising during 2000–2010, the poverty rate for children in Fort Collins has declined during 2010 to 2013. The number of seniors aged 65 and older who are living in poverty has risen from 508 in 2000 to 966 in 2010. This climb in senior poverty is due in most part to an increase in the number of persons in this age range, as the poverty rate for seniors has risen only slightly.

In 2013 there were an estimated 913 single female parents in poverty, and the poverty rate for these parents (30.7%) was almost twice that of the general population. The poverty rate for single female parents is rising. Another group with a high poverty rate is Hispanic households. In 2013, the American Community Survey estimated that 23.9% of all Hispanic households lived in poverty, while 17.7% of whites lived in poverty.

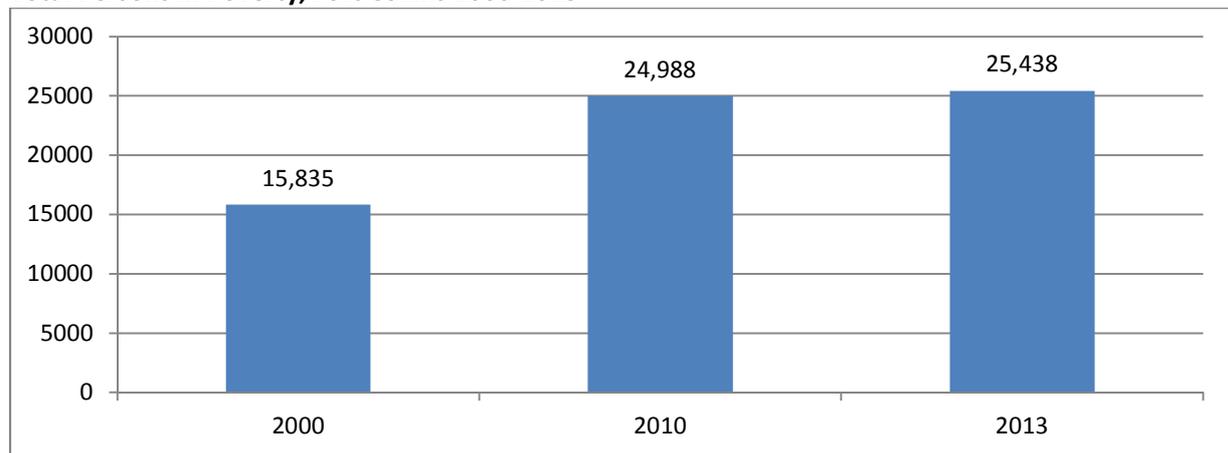
Although employed persons are less likely to be in poverty than the entire population, in 2013, working persons in Fort Collins had a poverty rate of 14.0%, just 3.6% less than the rate for all persons, illustrating that there are many working poor in Fort Collins.

**Poverty in Fort Collins, 2000-2013**

	<b>2000</b>	<b>2010</b>	<b>2013</b>
Persons in Poverty	15,835	24,988	25,438
Poverty Rate	14.0%	18.2%	17.6%
Children in Poverty	2,216	3,706	2,019
Poverty Rate	8.9%	12.9%	7.2%
Over 65 in Poverty	508	735	966
Poverty Rate	5.8%	5.9%	6.1%
Single Female Parents in Poverty	644	713	913
Poverty Rate	28.1%	28.7%	30.7%
Employed Persons in Poverty	NA	10,478	11,059
Poverty Rate		13.9%	14.0%

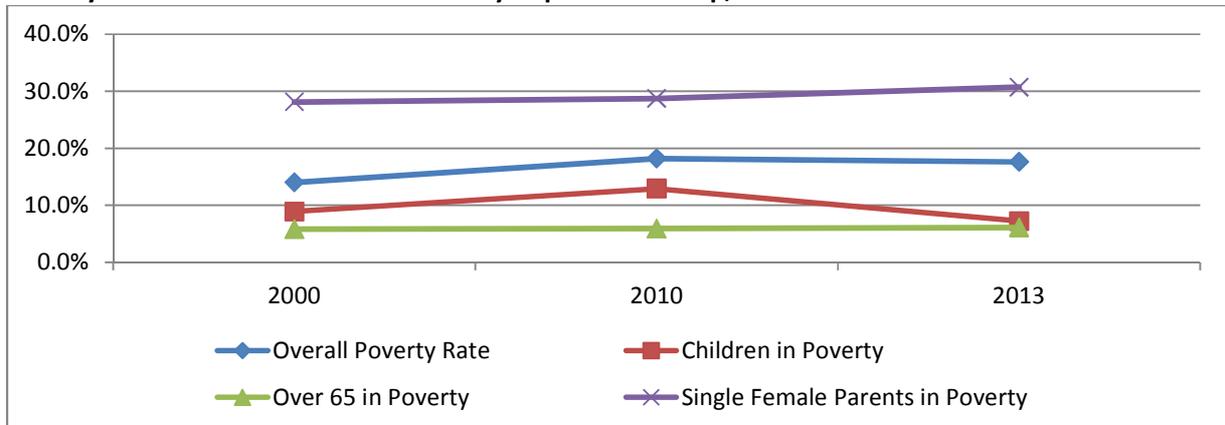
Source: US Census Bureau, American Community Survey 2013

**Total Persons in Poverty, Fort Collins 2000-2013**



Source: US Census Bureau, American Community Survey 2013

**Poverty Rates in Fort Collins Over Time by Population Group, 2000-2013**



Source: US Census Bureau, American Community Survey 2013

The number of households has grown as Fort Collins’ population has grown. Households have grown at a higher rate than the population, indicating that young Fort Collins residents may be moving out of larger family households to form their own smaller household, and other new households are smaller sized.

**Total Households, 2000-2019**

Area	2000	2010	Av Annual Growth	2014	Av Annual Growth	2019	Av Annual Growth
Fort Collins	45,882	57,829	2.6%	61,827	1.7%	66,681	1.6%
Larimer County	97,164	120,295	2.4%	129,351	1.9%	140,389	1.7%

Sources: 2000 and 2010 US Census; Claritas Data

HUD provides the following table showing the estimated number of households by household type and Area Median Income (AMI) level in 2011. 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 (17%). Households with one or more children aged six and under have the highest percentage of households in the 30–50% AMI income range (18%).

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,145	7,300	9,040	6,125	24,825
Small Family Households * #	1,705	2,030	2,765	2,510	13,890
Large Family Households * #	255	405	430	405	2,005
Household contains at least one person 62-74 years of age	660	745	1,115	750	3,470
Household contains at least one person age 75 or older	655	769	895	500	1,040
Households with one or more children 6 years old or younger *	800	1,115	1,350	899	3,430
* the highest income category for these family types is >80% HAMFI # Small family = 2-4 persons, Large family = 5+ persons					

**Table 6-Total Households Table**

Data Source: 2007-2011 CHAS

The following table estimated the number of households in Fort Collins by tenure (renter vs. owner) and by percent of HUD median income in 2014. HUD estimated a median income for communities, and this table uses the median income in the Fort Collins-Loveland MSA. Half of renter households in Fort Collins have incomes at 50% of the AMI or less, while 75% of owner households have incomes at 80% of the AMI or above.

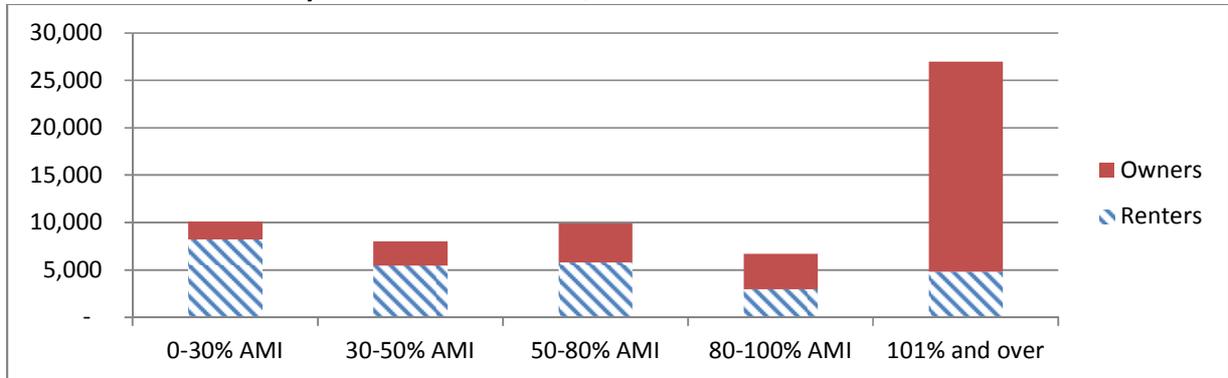
### Households by Income Range and Tenure, 2014

% of 2014 Area Median Income	Upper-income Limit	Renter-occupied Households		Owner-occupied Households		Total Households	
		Number	Percent	Number	Percent	Number	Percent
0-30% AMI	\$22,050	8,242	30.1%	1,892	5.5%	10,020	16.2%
30-50% AMI	\$36,750	5,467	20.0%	2,584	7.5%	7,993	12.9%
50-80% AMI	\$58,800	5,823	21.3%	4,124	12.0%	9,905	16.0%
80-100% AMI	\$73,500	3,004	11.0%	3,708	10.8%	6,711	10.9%
101% and over	>\$73,500	4,831	17.7%	22,152	64.3%	27,199	44.0%
All Households		27,367		34,460		61,827	

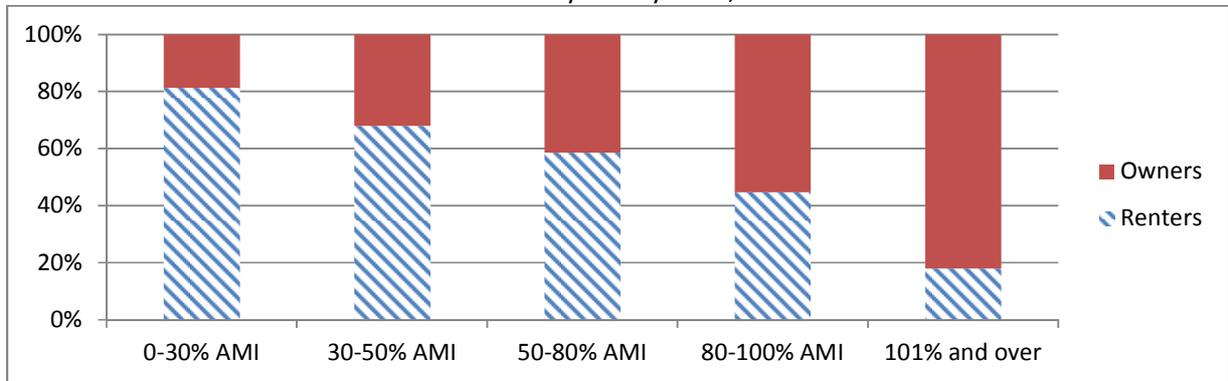
Source: US Census Bureau American Community Survey 2013, CSI

The following charts show the distribution of households by AMI level and tenure (owner vs. renter).

**Number of Households by AMI Level and Tenure, 2014**



Source: US Census Bureau American Community Survey 2013, CSI



Source: US Census Bureau American Community Survey 2013, CSI

HUD provides the following tables which show households with Housing Problems by tenure and income range. These tables are created using US Census Bureau 2007-2011 American Community Survey (ACS) data. 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)

### **Housing Needs Summary Tables**

In Fort Collins, HUD estimates there were 435 rental units and 14 owner occupied units without complete plumbing or kitchen facilities in 2011. Of these, most were rentals serving households at 0-30% AMI. There were few severely overcrowded households in Fort Collins, though 255 renters and 125 owners were overcrowded in 2011. 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. HUD estimates there were over 5,500 renter households at 0–30% AMI that were severely cost burdened. Over 4,000 renters earning 30–50% of the AMI were cost burdened or severely cost burdened. There were also a large number of owners at 0–30% AMI experiencing cost burden, as well as owners at 80-100% AMI.

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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	195	40	170	30	435	4	0	0	10	14
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	0	25	0	35	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	100	20	0	255	20	30	15	60	125
Housing cost burden greater than 50% of income (and none of the above problems)	5,580	1,980	395	10	7,965	1,225	880	645	185	2,935
Housing cost burden greater than 30% of income (and none of the above problems)	425	2,300	2,070	750	5,545	250	675	1,450	1,385	3,760
Zero/negative Income (and none of the above problems)	400	0	0	0	400	80	0	0	0	80

**Table 7–Housing Problems Table**

**Data** 2007-2011 CHAS  
**Source:**

The next HUD-provided table shows the number of households with one of the four housing problems, or none of the four housing problems, by tenure and AMI income range in 2011. There are almost three times more renters with housing problems than owners. Housing problems are experienced by many more extremely low (0–30% AMI) and low-income (31–50% AMI) renters and owner than by moderate income households or those with incomes above 80% AMI.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,925	2,115	610	35	8,685	1,250	910	660	255	3,075
Having none of four housing problems	1,070	2,790	4,615	2,655	11,130	420	1,480	3,155	3,175	8,230
Household has negative income, but none of the other housing problems	400	0	0	0	400	80	0	0	0	80

Table 8—Housing Problems 2

Data 2007-2011 CHAS  
Source:

HUD data shows that “other” households, those that do not fit into the categories of “small related” (two to four related persons), “large related” (five or more related persons), or elderly, have the highest number of cost burdened households in Fort Collins. Many of these “other” renters may be Colorado State University students. According to the *Housing Affordability Policy Study* conducted for the City in 2014, approximately 5,700 to 6,900 households earning \$25,000 or less are students, and are assumed to be renters. Most would fall into the “Other” category. The highest number of cost burdened households is renter households at 0–30% AMI.

3. Cost Burden > 30%

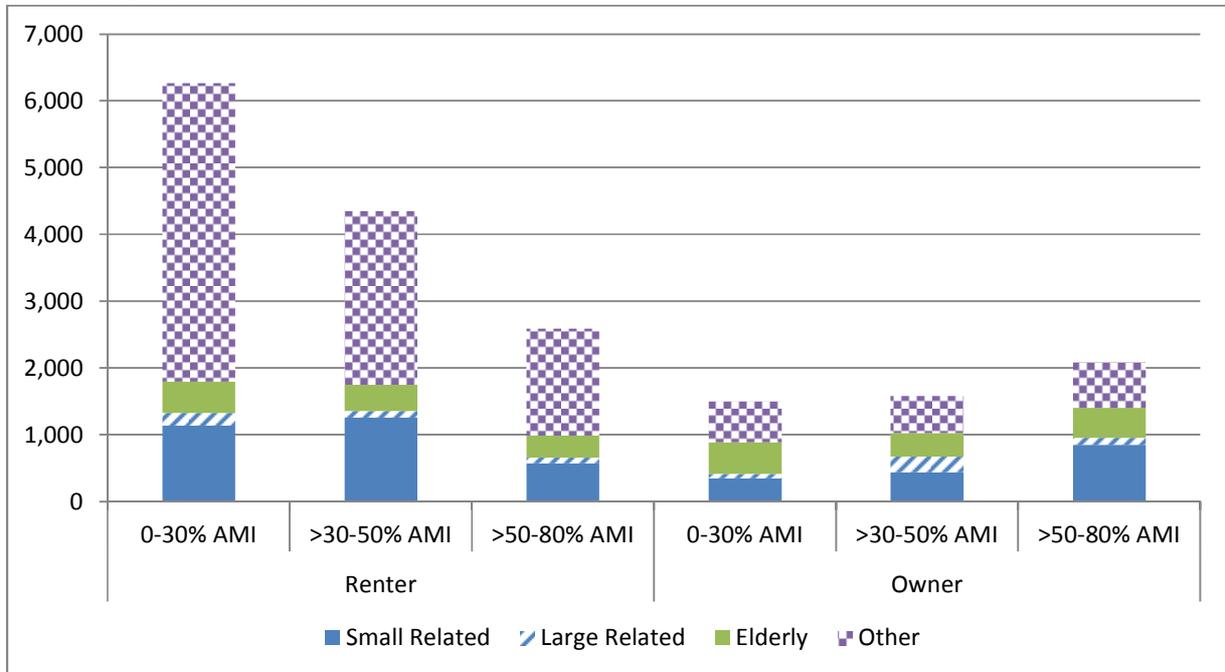
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,140	1,260	580	2,980	355	445	855	1,655
Large Related	190	99	80	369	64	230	105	399
Elderly	469	395	330	1,194	475	355	450	1,280
Other	4,470	2,600	1,600	8,670	610	555	685	1,850
Total need by income	6,269	4,354	2,590	13,213	1,504	1,585	2,095	5,184

Table 9—Cost Burden > 30%

Data 2007-2011 CHAS  
Source:

The highest number of severely cost-burdened households are also renters with incomes at 0–30% AMI. Most are “other” households, and many are small related and elderly households as well. The highest number of severely cost-burdened owner households are those at 0–30% AMI, and “other” households.

### Cost Burdened Households



Source: 2007-2011 CHAS

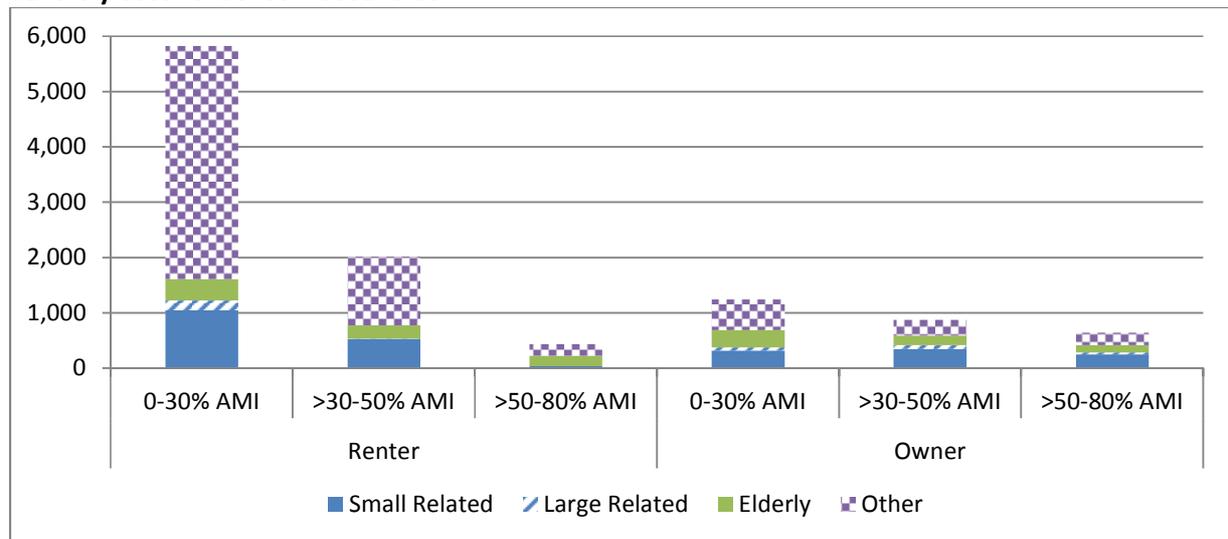
#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,045	530	40	1,615	320	350	255	925
Large Related	180	4	0	184	60	75	35	170
Elderly	390	245	195	830	310	165	135	610
Other	4,210	1,230	205	5,645	555	285	220	1,060
Total need by income	5,825	2,009	440	8,274	1,245	875	645	2,765

**Table 10—Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

### Severely Cost Burdened Households



Source: 2007-2011 CHAS

Overcrowding is also most prevalent in renter households with lower incomes. More often than for multiple unrelated person households—or households made up of non-family members—overcrowding occurs in single family households (one family living alone) and for those with only one family living within the housing unit. Overcrowding often occurs when a low-income household must rent or own a home smaller than they need because the price is lower than larger units. The largest number of overcrowded households are single family renter households at 0–30% AMI.

### 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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	145	65	45	0	255	25	30	0	50	105
Multiple, unrelated family households	0	35	0	0	35	0	0	15	10	25
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	145	100	55	0	300	25	30	15	60	130

**Table 11—Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

HUD requires grantees to estimate the number of households with children living in the household by tenure and AMI income range. This data is not readily available nor provided by HUD. CSI has estimated the number of households with children by tenure and AMI level, using the total number of HUD-

estimated households with children (15,964), and distributing these households into tenure and income ranges, as all single family households fall within these ranges. This methodology estimates there are 11,308 renter households with children present, and 2,439 owner households with children present with incomes at or below 80% AMI.

	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	6,430	2,882	1,996	11,308	1,109	1,330	0	2,439

**Table 12–Crowding Information – 2/2**

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

While it is difficult to estimate the total number of single person households in need of housing assistance in Fort Collins because many students are included in census and HUD tabulations, not all of the “other” households that have cost burden and severe cost burden are students. There are also many seniors and individuals experiencing housing cost burden that comprise single person households. According to the HUD data provided above, 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.**

Households with disabled household members will be discussed in further detail in NA-40, Non-Homeless Special Needs Assessment. CHAS data analyzed for preparation of the Fort Collins Consolidated Plan provides the estimated number of households at or below 80% AMI with household members with various disabilities. This data source does not break down which households are families, which are individuals, and which are seniors. Households could have more than one disability within their household. CHAS data (please see NA-40 for more detail), concludes the following in 2011:

- 4,040 households with a hearing or visually impaired household member
- 3,580 households with a member who has an ambulatory limitation
- 3,185 households with a member who has a cognitive limitation
- 3,000 households with a member who has a self-care or independent living limitation

The most common assistance needed for households with a disabled household member are housing accessibility modifications, access to public transportation, and rent restrictions to reduce household housing costs.

Using national data sources, the Social Sustainability Gaps Analysis conducted for the City of Fort Collins in 2014 estimated that approximately 20,000 women and 16,800 men in Fort Collins have at some point in their lives been victims of domestic violence, dating violence, sexual assault or stalking. The January 2014 Point-in-Time (PIT) count in Fort Collins found 102 survivors of domestic violence, including those counted at the domestic violence shelter. This statistic comprises over 35% of all respondents. These victims need safe shelter, counseling and other services, and often also need job training, housing

placement and an affordable rental unit when ready to leave a shelter. Domestic Violence questions were not asked for the 2015 PIT count.

**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?**

Families with children, small families, and many “other” households are most affected by cost burden. Renters have a much higher incidence of cost burden than owner households.

**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.**

Households with severe cost burden and those with more than one family living in a unit are most in danger of becoming unsheltered and homeless. This is especially true for extremely low-income households. In 2011, there were a total of 5,825 renter households at 0–30% AMI and 2,009 renter households at 31–50% AMI with extreme cost burden in Fort Collins. While some of the estimated 5,700 to 6,900 low-income students are included in these numbers, not all students respond to the census where they reside for school, and not all are low-income. Many severely cost-burdened households are low and very low-income families, elderly, and individuals. Fort Collins has a very low vacancy rate, and most price restricted rental properties have waiting lists, as does the Fort Collins Housing Authority (FCHA) Section 8 voucher program. Households who fall behind in rent payments will find it difficult to find a less costly rental unit within Fort Collins.

Homeless providers and housing providers interviewed during the preparation of the Consolidated Plan indicated the biggest hurdle for their clients is finding an affordable rental when they are ready to leave a shelter or homeless program. 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 or supportive services to ensure once financial assistance is no longer needed that they will have the support, resources, and skills required to retain their housing permanently.

**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 in Fort Collins. The Fort Collins rental housing market has become extremely tight over the past few years, and the rise in rent rates and decline in vacancies are causing many households to be priced out of the rental market, experience cost burdens of 30-50% or more, and are forcing some households to double up. Homelessness interventions providers report a rise in the number of households requesting emergency rental assistance. The Housing Authority and other housing providers have long waiting lists of renter households trying to find and secure affordable rental units or rental assistance.

**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 an 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%

No one racial or ethnic group has a higher concentration of housing problems in Fort Collins at 0–30% of the AMI, according to HUD provided data.

### 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	7,850	815	480
White	6,630	735	395
Black / African American	105	0	25
Asian	135	0	20
American Indian, Alaska Native	45	0	20
Pacific Islander	0	0	0
Hispanic	715	70	25

**Table 13-Disproportionally Greater Need 0-30% AMI**

Data Source: 2007-2011 CHAS

No one racial or ethnic group has a higher concentration of housing problems in Fort Collins at 30-50% of the AMI.

### 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	6,010	1,290	0
White	4,940	970	0
Black / African American	0	60	0
Asian	275	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	595	165	0

**Table 14-Disproportionally Greater Need 30-50% AMI**

Data Source: 2007-2011 CHAS

At 50–80% of the AMI, African American households have a higher instance of housing problems. While 53% of all households have a housing problem, 81% of African American households in this income range do. The same is true for households at 80–100% AMI, and for Asian households.

### 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	4,790	4,245	0
White	4,040	3,450	0
Black / African American	85	20	0
Asian	45	165	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	565	505	0

**Table 15-Disproportionally Greater Need 50-80% AMI**

Data Source: 2007-2011 CHAS

**80-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,430	3,690	0
White	2,015	3,295	0
Black / African American	25	4	0
Asian	80	55	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	220	300	0

**Table 16-Disproportionally Greater Need 80-100% AMI**

Data Source: 2007-2011 CHAS

**Discussion**

HUD-provided data from 2011 shows no racial or ethnic group has a higher incidence of housing problems than any other in Fort Collins.

**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 83% of all households earning 0–30% AMI have one of the four severe housing problems, American Indian, Alaska Native and Pacific Islander households have 100% severe housing problems. This is a disproportionately greater housing need. While there are few of these households in Fort Collins, HUD data shows they all have one of the four housing problems.

**0-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	7,175	1,490	480
White	6,095	1,270	395
Black / African American	95	10	25
Asian	135	0	20
American Indian, Alaska Native	45	0	20
Pacific Islander	0	0	0
Hispanic	590	195	25

**Table 17–Severe Housing Problems 0-30% AMI**

Data Source: 2007-2011 CHAS

At no other income ranges do any racial or ethnic groups have disproportionate severe housing problems except for American Indian and Alaska Native households earning 50 – 80% % AMI. Forty percent (40%) of these households have a housing problem, compared to 14% of households overall.

### 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	3,030	4,270	0
White	2,520	3,390	0
Black / African American	0	60	0
Asian	115	235	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	525	0

**Table 18–Severe Housing Problems 30-50% AMI**

Data Source: 2007-2011 CHAS

### 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	1,270	7,770	0
White	1,105	6,380	0
Black / African American	20	85	0
Asian	25	185	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	85	985	0

**Table 19–Severe Housing Problems 50-80% AMI**

Data Source: 2007-2011 CHAS

**80-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	290	5,830	0
White	290	5,020	0
Black / African American	0	29	0
Asian	0	135	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	525	0

**Table 20—Severe Housing Problems 80-100% AMI**

Data Source: 2007-2011 CHAS

**Discussion**

In Fort Collins, there are households with many HUD-defined housing problems. However, HUD data indicates that disproportionate need between various racial and ethnic groups is not an issue. While American Indian, Alaska Native, and Pacific Islander households at 0-30% AMI have greater needs, according to HUD, there are few households in this income range and in the identified racial groups in Fort Collins.

## 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

No one racial or ethnic group has a higher concentration of housing cost burden in Fort Collins, according to HUD data.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	30,670	9,500	11,265	525
White	29,440	9,410	9,890	435
Black / African American	190	115	75	25
Asian	965	300	250	20
American Indian, Alaska Native	75	4	55	20
Pacific Islander	15	0	0	0
Hispanic	1,985	1,350	815	25

**Table 21—Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### **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?**

No, disproportionately greater housing need does not appear to be an issue in Fort Collins.

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

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

There are three 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

The Fort Collins Housing Authority (FCHA) is a highly rated, progressive housing provider that provides many housing opportunities to residents of Fort Collins. The agency serves nearly 5,000 persons 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 disabled special purpose housing vouchers; and, through a non-profit subsidiary, develops new housing units throughout the City of Fort Collins. FCHA is authorized for a total of 1159 vouchers but does not currently receive enough funding to utilize all of them. The table below shows HUD-provided PIH Information Center (PIC) data, which reports the number of public housing units owned by the FCHA (150), the total number of housing vouchers that FHCA currently has leased, and breaks these vouchers down into programs. Project based rental assistance vouchers are rental subsidies which enable residents of specific properties to pay only 30% of their income for rent and utilities for a unit at that property. FCHA administers 136 project based vouchers.

### 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 *

**Table 22-Public Housing by Program Type**

\*includes Non-Elderly Disabled and Mainstream Five-Year

**Data Source:** PIC (PIH Information Center) Some info from PIC entered into IDIS contains inaccuracies. Above figures are also from the Fort Collins Housing Authority.

## Characteristics of Residents

HUD-provided PIC data also provides an overview of client demographic characteristics. CSI has supplemented this data with additional data provided by the FCHA. The tables below show that 402 disabled families, as well as 160 elderly program participants age 62 and over, are currently served by the FCHA.

	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	5,340	10,691	11,579	10,900	11,812	10,032	4,531
Average length of stay	0	0	6	5	1	7	0	0
Average household size	0	1	2	2	2	2	1	2
# Homeless at admission	0	1	0	2	0	0	0	0
# of elderly program participants (>62)	0	0	13	147	27	106	8	0
# of families with a disability	0	14	57	331	28	184	24	0
# of families requesting accessibility features	0	22	154*	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**

**Data Source:** PIC (PIH Information Center) \* This table contains information loaded from PIC into IDIS, and has some inaccuracies. Fort Collins Housing Authority states that there are 154 households in Public Housing. Not all of them have requested accessibility. For the most up-to-date, accurate assessment, inquiries should be directed to the Fort Collins Housing Authority.

Forty-five percent (45%) of public housing residents and 34% of voucher holders are non-elderly, non-disabled households with children, according to PIC data provided by the FCHA. Another 25% of public housing residents and 29% of voucher holders are non-elderly households with children with a disabled household member. Over 50% of public housing residents and 38% of voucher holders are female headed households with children.

**Distribution of Tenants by Family Type**

	<b>Public Housing</b>	<b>Vouchers</b>
Elderly, No Children, Non-Disabled	1%	8%
Elderly, with Children, Non-Disabled	1%	1%
Non-Elderly, No Children, Non-Disabled	8%	6%
Non-Elderly, with Children, Non-Disabled	45%	34%
Elderly, No Children, Disabled	9%	13%
Elderly, with Children, Disabled	1%	1%
Non-Elderly, No Children, Disabled	25%	29%
Non-Elderly, with Children, Disabled	10%	9%
Female Headed Household with Children	53%	38%

Source: FCHA Provided PIC Data

Forty-five percent (45%) of public housing residents are children aged 17 and younger, and 42% of voucher holder household members are children. Just 6% of public housing residents and 11% of voucher holder household members are seniors age 61 and older.

**Age of Tenants**

	<b>Public Housing</b>	<b>Vouchers</b>
0 - 5	16%	11%
6 - 17	29%	31%
18 - 50	39%	34%
51 - 61	10%	13%
62 - 82	6%	10%
83+	0%	1%

According to the HUD-provided PIC data below, most FCHA residents are white.

### 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)

While the majority of households utilizing assistance from the FCHA are white, the percentage of Hispanic or Latino households utilizing assistance from the FCHA is higher than the percentage of Hispanic or Latino household in the general population. Although just 10% of the general population in Fort Collins is Hispanic/Latino, 41% of public housing and 25% 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 2013.

## 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)

Eighty-four percent (84%) 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. Almost 50% of public housing residents and 42% of voucher holders have incomes at or below \$10,000 per year.

**Tenant Incomes**

	<b>Public Housing</b>	<b>Vouchers</b>
0-30% AMI	84.0%	82.0%
31-50% AMI	14.0%	17.0%
51-80% AMI	3.0%	1.0%
81% and above	0.0%	0.0%
\$0	8%	6%
\$1-\$5,000	18%	12%
\$5,001-\$10,000	29%	32%
\$10,001-\$15,000	21%	23%
\$15,001-\$20,000	10%	12%
\$20,001-\$25,000	6%	8%
Above \$25,000	8%	7%

Source: FCHA Provided PIC Data

Thirty-six percent (36%) of FCHA public housing tenant households have income from wages. Another 41% rely upon Social Security Insurance (SSI), Social Security (SS) or pension income, 19% are on Temporary Assistance to Needy Families (TANF), and 16% have no income. A higher percentage of voucher holders have SSI, SS or pension income, or no income at all.

**Tenant Sources of Income**

	<b>Public Housing</b>	<b>Vouchers</b>
With any wages	36%	27%
With any TANF	19%	12%
With any SSI/SS/Pension	41%	59%
With other income	16%	20%
No income	0%	0%

Source: FCHA Provided PIC Data

Once Fort Collins residents move into public housing or secure a Section 8 or other housing voucher, they tend to stay. The majority of 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 FCHA clients are, is difficult to secure.

### Tenant Length of Stay

	Public Housing	Vouchers
Less than 1 Year	8%	13%
1-2 Years	8%	9%
2-5 Years	24%	29%
5-10 Years	34%	22%
10-20 Years	19%	25%
Over 20 Years	8%	2%

Source: FCHA Provided PIC Data

The FCHA has a waiting list of 772 households for housing vouchers, and 913 households for public housing units. There may be duplication between these two lists. The following tables provide information about households on the waiting list, and was provided by the FCHA. The wait to access housing choice vouchers or public housing units varies depending upon the size of household waiting for assistance, and ranges from 134 days for 10-person households waiting for a voucher, to 1,186 days for an eight-person household waiting to access a public housing unit. Most households on the waiting list have between one and four persons, and waits range from 289 days to 645 days, or almost two years.

### Waiting List Breakdown

Family Size	Housing Corp Project Based Vouchers		Public Housing Units	
	# on Wait List	Avg Days on List	# on Wait List	Avg Days on List
1	401	644	443	645
2	186	497	207	565
3	102	442	141	568
4	51	289	82	628
5	19	457	28	788
6	8	459	9	482
7	1	313	1	313
8	3	234	2	1,186
9	0	0	0	0
10	1	134	0	0
Total	772		913	

Source: FCHA

Two thirds of households on the waiting list for assistance through the FCHA are female headed. Female headed households with children are much more likely to live in poverty than households headed by males or with two adults in the household.

### Waiting List Head of Household

	Project Based Vouchers		Public Housing Units	
	Number	Percent	Number	Percent
Female	502	65.0%	611	66.9%
Male	270	35.0%	302	33.1%

Source: FCHA

Most households on the waiting list for housing assistance are white. Approximately 25% of households on the waiting list are Hispanic or Latino, similar to the percentage of households currently being served.

**Race of Households on the Waiting List**

	Project Based Vouchers		Public Housing Units	
	Number	Percent	Number	Percent
American Indian	19	2.5%	21	2.3%
Asian	4	0.5%	5	0.5%
Black	27	3.5%	32	3.5%
Native Hawaiian	0	0.0%	1	0.1%
White	661	85.6%	776	85.0%
Multiple	11	1.4%	14	1.5%
Unknown	50	6.5%	64	7.0%

Source: FCHA

**Ethnicity of Households on the Waiting List**

	Project Based Vouchers		Public Housing Units	
	Number	Percent	Number	Percent
Hispanic	187	24.2%	233	25.5%
Non Hispanic	555	71.9%	643	70.4%
Unknown	30	3.9%	37	4.1%

Source: FCHA

The FCHA Housing Choice Voucher waiting list is currently closed. The Housing Authority does not use any preferences on the waiting list. It is a lottery based selection system. For project based vouchers, the Housing Authority gives preference to: households in a federally declared disaster area; households displaced by government action; those who are under- or over-housed in public housing units; residents of a Single Room Occupancy (SRO) resident for one year; and youth in the Family Unification Program.

Waiting lists at specific Housing Authority owned properties are open, and each property has a preference depending upon the household type served at the property and if it targets specific populations such as homeless households.

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

The Fort Collins Housing Authority does a needs assessment as new projects come on board. . There are many households being served by the FCHA who need accessible units, 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 unit, especially those who need efficiency or one bedroom units, have increasingly had a hard time finding an affordable, accessible place to live. Many persons with disabilities need housing units located near public transportation, services, and shopping, an added challenge when searching for a unit.

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

The shortage of affordable rental units, and units priced at the Fair Market Rent (FMR) or below is the most immediate need of housing choice voucher holders. Households are having an especially hard

time finding one bedroom units that fall below the FMR payment standard. This need hits those with VASH and disability vouchers, who often need a one bedroom rental. Housing Authority staff note that some persons with vouchers have to turn them in because they cannot find a qualified rental unit, even after receiving up to 120 days to find a place to live.

Another issue that hits very low-income households, and those served by the Housing Authority, hard, is a lack of reliable public transportation. The addition of the City's MAX rapid transit bus service and extended operating hours has helped low-income FCHA clients, but there are still transportation service gaps that hurt them. FCHA staff report that some voucher holders have to walk one-half mile or more to bus stops and it can take hours to move around town. Many need a vehicle to get to work, daycare, and to shopping, which is an added cost burden on residents.

### **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

Homelessness intervention providers serving Fort Collins were interviewed to prepare an analysis of homeless needs within the City. They recognize that Fort Collins is a fast growing and desirable place to live. Over time, the cost of housing in every price range has increased substantially. Property owners and landlords often have multiple applicants and even bidding wars for few available rental units. This increased competition creates additional challenges for renters with fewer resources and puts them at a greater risk of homelessness. In many cases, shelter providers find nearly impossible conditions for moving people out of shelter and into permanent housing. The following table was completed using January 2014 Point-in-Time (PIT) data. The PIT count does not collect enough detail to complete the entire table.

	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 experiencing homelessness
	Sheltered	Unsheltered	NA	NA	NA	NA
Persons in households with adult(s) and children	53	9	NA	NA	NA	NA
Persons in households with only children	0	5	NA	NA	NA	NA
Persons in households with only adults	138	45	NA	NA	NA	NA
Chronically homeless Individuals	38	9	NA	NA	NA	NA
Chronically homeless families	1	2	NA	NA	NA	NA
Veterans	15	0	NA	NA	NA	NA
Unaccompanied Child	0	0	NA	NA	NA	NA
Person with HIV	1	0	NA	NA	NA	NA

**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):**

During the summer of 2014, an updated Point-In-Time (PIT) count of homeless persons was conducted at multiple locations in the City to better assess seasonal fluctuations in rates of homelessness. The City of Fort Collins, its service providers and data collectors do not estimate the total number of households and individuals experiencing, becoming or exiting homelessness each year. There is related data collected in conjunction with the PIT. The VI-SPDAT (Vulnerability SPDAT (Vulnerability Index-Service Prioritization Decision Assessment Tool) was administered in conjunction with the January 2014 PIT. Based on those findings, the mean length of homelessness was 1262 days, and the median was 545 days. The Fort Collins PIT estimated that in the summer of 2014, there were 438 homeless persons throughout the City. The survey found there were 35 homeless households with children under age 18, and 344 homeless individuals on their own at the time of the count. Fort Collins has a substantive network in place working to alleviate the ongoing challenges faced by persons experiencing homelessness. The network includes multiple human services providers, the faith community, the business community, citizens and volunteers and the City's Office of Social Sustainability. Fort Collins providers have responded to these challenges by participating in technical assistance trainings designed to help communities increase supportive housing by creating a facility that houses multiple providers at one site. Redtail Ponds, Fort Collins' first permanent supportive housing project, is a practical outworking of this approach. This strategy increases access to services for individuals and families experiencing homelessness. Homeward 2020, a consortium of community partners, has also developed a Ten Year Plan to Make Homelessness Rare, Short-Lived, and Non-Recurring.

The Fort Collins Ten Year Plan to Make Homelessness Rare, Short-Lived, and Non-Recurring, contains multiple strategies. Its diverse committee members are working to implement long term solutions by addressing the issue from many angles. Still, shelter providers report "almost impossible" conditions to move people out of shelter and into housing they can afford.

In January 2014, 35% of all the persons experiencing homelessness counted in Fort Collins reported they were homeless due to circumstances surrounding domestic violence. Five percent (56) of persons counted were veterans, and 12% were severely mentally ill. People with chronic substance use disorders comprised 12% of homeless persons counted.

**Fort Collins PIT January 2014 Additional data**

<b>Homeless Subpopulations</b>	<b>Total Number</b>	<b>Percent of Adults</b>
Chronically Homeless Individuals	47	20%
Chronically Homeless Families	3	1%
Veterans	15	6%
Female Veterans	0	0%
Severely Mentally Ill	36	15%
Chronic Substance Abuse	34	14%
Persons with HIV/AIDS	1	0%
Victims of Domestic Violence	102	43%

Source: January 2014 Point-in-Time Count, Homeward 2020

The following chart provides the total number of persons and households counted, and the ages of persons counted. While 75% of persons counted were adults over 24, 18% were under the age of 18, and another 7% were youth between the ages of 18 and 24.

**Fort Collins PIT January 2014 Additional Data**

	<b>Number</b>	<b>Percent</b>
Total Households	217	
Total number of persons	289	
Total number of persons under 18	52	18%
Total number between 18 & 24	21	7%
Total number of persons over 24	216	75%

Source: January 2014 Point-in-Time Count, Homeward 2020

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

Thirty-six veterans were counted as homeless on the night of the 2014 summer PIT survey. There were 35 homeless families with 53 children under the age of 18 counted. Five of these households reported having stayed in unsheltered areas. There were 156 survivors of domestic violence (over 40% of those responding to the question or reporting staying at the domestic violence shelter). Although the Fort Collins Housing Authority has an allocation of VA Supportive Housing vouchers (VASH), many providers report increasing difficulty in finding rental property owners and managers willing to accept such assistance.

**Families with Children**

The following chart shows a slight decline in students experiencing homelessness enrolled in the Poudre School District from the 2013/14 school year to the 2014/15 school year. The data continues to reflect a high number of school-aged children living in overcrowded, doubled up and usually temporary housing situations. Forty-two children enrolled this year were staying in a motel and 39 enrolled children were living in a vehicle with their families. The highest percentages of homeless children are elementary school aged.

### Homeless Children in the School System

	2014 - 2015	2013 - 2014	2012 - 2013	2011 - 2012	2010 - 2011	Change 2010/11 - 2014/15
Doubled Up	632	918	772	866	932	-32.2%
Motel	42	80	57	49	29	44.8%
Mission/Shelter/Foster Care	33	103	76	29	29	13.8%
Safehouse	13	19	32	26	19	-31.6%
Car Camp	39	22	17	14	12	225.0%
Unaccompanied Youth	86	194	119	117	62	38.7%
Accompanied Youth	673	948	835	867	959	-29.8%
Elementary School	354	542	439	463	412	-14.1%
Middle School	154	188	164	143	122	26.2%
High School	176	318	259	274	254	-30.7%
Early Childhood Education	75	94	92	104	233	-67.8%

Source: Poudre School District

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

Minority populations were overrepresented in the summer 2014 and previous PIT surveys. In the January 2014 PIT, persons who identified as Hispanic or Latino represented 12% of the homeless population but comprise only 10% of the general population in Fort Collins. Persons who identified their race as Black or African American comprised 3% of the homeless population but represent only 1% of the general population in the City. The same is true for the American Indian/Alaska Native homeless population in Fort Collins.

### Point in Time 2014, Race and Ethnicity

	Sheltered	Unsheltered	Percent
<b>Race*</b>			
White	195	50	88%
Black or African American	8	1	3%
Asian	3	0	1%
American Indian or Alaska Native	16	1	6%
Pacific Islander	2	0	1%
<b>Ethnicity</b>			
Hispanic	31	5	12%
Not Hispanic	204	49	88%

Source: January 2014 Point-in-Time Count, Homeward 2020

\*Numbers do not total 289, due to incomplete reporting.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Although it falls outside the scope of the HUD framework for January 2014 data, because it is the most recent captured and reported data, for the summer 2014 PIT, of the 344 valid responses to the question of sheltered versus unsheltered, 180 reported being unsheltered and 164 reported being sheltered at

the time of the count. All agencies serving the homeless report increased demand for services and serious barriers to affordable options.

### **Discussion**

Respondents in Fort Collins were asked during the PIT survey what they view as the primary cause of their homelessness crisis. The highest reported reason (41%) was high rents/ financial barriers and unemployment. A disability or health related problem was the second highest reported reason at 17% giving this answer. A change in family status was named as the primary reason for 10% of persons experiencing homelessness who answered this question.

## 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); elderly; frail elderly; people with HIV/AIDS; victims of domestic violence; veterans; and at-risk youth. Grandfamilies (grandparents raising their grandchildren), are a subpopulation of seniors in Fort Collins that also sometimes need unique supports to help manage their families' needs.

### Seniors

The number of seniors in Fort Collins is expected to double in the next 15 years. According to the 2014 Social Sustainability Gap Analysis, the City is currently home to 12,500 seniors, and over half are 75 years or older and have a disability. Moreover, most seniors in Fort Collins opt to stay in their homes rather than move elsewhere. The analysis further identifies a need for additional assisted living beds that accept Medicaid, as well as a need for 150 to 200 units of additional affordable senior rental housing. Transportation assistance, increased options for in-home assistance, and accessible housing modifications are also identified as current and emerging needs for the City's senior population.

The CHAS data table below shows the number of elderly households in Fort Collins with housing problems as defined by HUD in 2011. A high percentage of low and moderate income senior households had one of the four housing problems, the most likely of these being cost burden. HUD defines "elderly" as those aged 62 to 74, and "extra elderly" as those aged 75 and greater.

### Seniors with One or More Housing Problems

	Owners			Renters		
	Total	W/Housing Problem	% w/ Problem	Total	W/Housing Problem	% w/ Problem
<b>30% AMI or less</b>						
Elderly	320	235	73%	385	270	70%
Extra-elderly	320	235	73%	340	245	72%
<b>30.1-50% AMI</b>						
Elderly	505	170	34%	230	190	83%
Extra-elderly	510	240	47%	270	220	81%
<b>50.1-80% AMI</b>						
Elderly	890	420	47%	270	100	37%
Extra-elderly	590	105	18%	310	310	100%
<b>80.1 - 100% AMI</b>						
Elderly	455	455	100%	125	30	24%
Extra-elderly	430	85	20%	70	70	100%
<b>100% AMI and above</b>						
Elderly	3,285	395	12%	195	0	0%
Extra-elderly	920	40	4%	125	35	28%

Source: HUD 2011 CHAS Data

## **Domestic Violence**

According to the 2014 Fort Collins Social Sustainability Gap Analysis, there are 550 people in Fort Collins in need of services on a monthly basis to assist with issues related to domestic violence. There is currently no permanent housing options specifically designed for victims of domestic violence, which makes discharge after a temporary stay at Crossroads Safehouse challenging. Access to services, health care and longer-term mental health care are key needs for this population. Crossroads serves both male and female victims of domestic violence.

## **Mental Illness**

Approximately 6,500 adults and 1,509 adolescents have a serious mental illness according to the 2014 Social Sustainability Gap Analysis. Although deaths by suicide had been declining annually, there was a 25% increase in deaths by suicide in 2014. Only 29% of Larimer County residents who died by suicide in 2012 were receiving mental health treatment. The National Institute on Mental Health (NIMH) estimates approximately 59% of adults with a serious mental illness seek treatment. In Fort Collins, 8,034 adolescents between the ages of 10-19 are estimated to have a mild or serious mental illness, and the approximate number of untreated adolescents is 600. There are an estimated 3,200 untreated children and 2,700 untreated adults in Fort Collins.

There is an identified need in the city for a residential facility for children under the age of ten with behavioral or mental illnesses. According to the Health District of Northern Larimer County, inpatient beds for children and adults fall short of current need.

## **Substance Use Disorders**

According to the Social Sustainability Gaps Analysis, it is estimated 26,000 Fort Collins residents abuse alcohol and more than 11,000 abuse drugs. Approximately 50% of individuals diagnosed with a mental illness also have a substance use disorder. The prevalence of lifetime alcohol abuse in Fort Collins is 18% of the population and for lifetime drug abuse 8%. The prevalence of lifetime dependence on alcohol is 13% (or 18,579) and lifetime dependence on drugs is 3% (3,864). A dedicated detoxification center is an identified gap in the continuum of services needed to safely serve this population.

## Disabilities

The US Census American Community Survey collects data related to disability status. In 2013 there were 12,176 residents with disabilities; these persons may have more than one self-reported disability. The most common disabilities were a hearing or visual impairment. Ambulatory and cognitive limitations were the second and third most common type of disability. These disabilities can all require service enriched or modified housing.

### Disability Characteristics, 2013

	Total	With a disability	Percent with a disability
Total civilian noninstitutionalized population	150,095	12,176	8.10%
Population under 5 years	7,088	0	0.00%
With a hearing difficulty	(X)	0	0.00%
With a vision difficulty	(X)	0	0.00%
Population 5 to 17 years	21,134	498	2.40%
With a hearing difficulty	(X)	292	1.40%
With a vision difficulty	(X)	120	0.60%
With a cognitive difficulty	(X)	326	1.50%
With an ambulatory difficulty	(X)	120	0.60%
With a self-care difficulty	(X)	120	0.60%
Population 18 to 64 years	105,970	6,367	6.00%
With a hearing difficulty	(X)	1,335	1.30%
With a vision difficulty	(X)	1,160	1.10%
With a cognitive difficulty	(X)	2,926	2.80%
With an ambulatory difficulty	(X)	2,752	2.60%
With a self-care difficulty	(X)	967	0.90%
With an independent living difficulty	(X)	1,917	1.80%
Population 65 years and over	15,903	5,311	33.40%
With a hearing difficulty	(X)	2,991	18.80%
With a vision difficulty	(X)	692	4.40%
With a cognitive difficulty	(X)	1,466	9.20%
With an ambulatory difficulty	(X)	2,735	17.20%
With a self-care difficulty	(X)	1,249	7.90%
With an independent living difficulty	(X)	2,273	14.30%

Source: US Census Bureau, 2009–2013 American Community Survey

According to the 2014 Social Sustainability Gaps Analysis, four percent (4%) of the disabled population are children. The report notes common disabilities are learning and Attention Deficit and Hyperactivity

Disorder (ADHD). Fifty percent of the disabled population were 18-64 years old. The most common disabilities in this age group are ambulatory and cognitive disabilities. The report estimates a need for 350 new units of affordable housing and 60 new accessible housing units to meet the needs of these populations, and a need for expanded supportive services for 600 residents with disabilities was also identified.

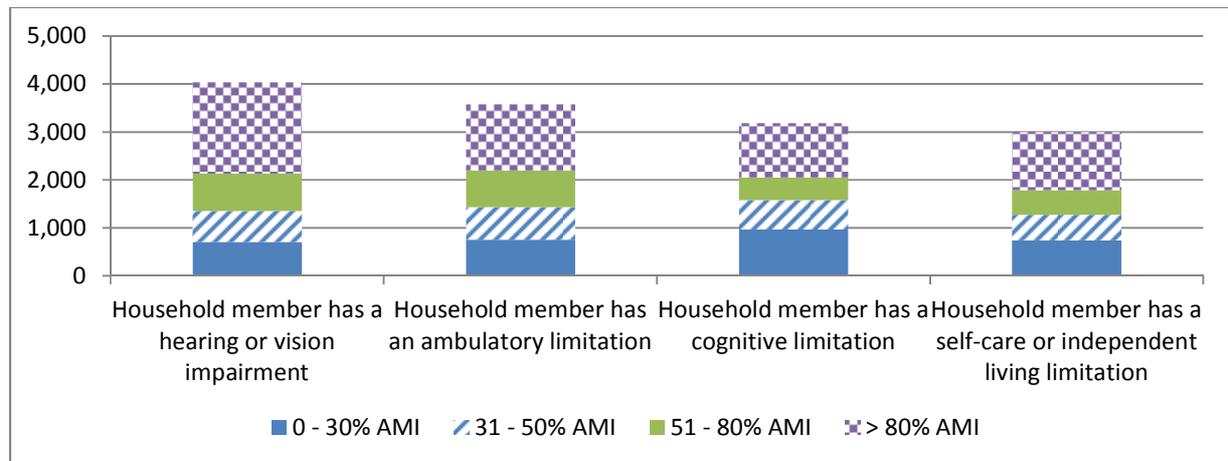
The following table shows households with a disabled household member with incomes up to 80% AMI. The most common disabilities were hearing and vision limitations. Ambulatory and cognitive limitations were the second and third most common type of disability. These disabilities can all require service enriched or modified housing. A large number of persons with disabilities fall within the lowest income category. Renter households are more likely than owners to have extremely low-incomes at 0–30% AMI.

**HUD CHAS Disability Status by Tenure and Income Range, 2011**

	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
<b>All Households</b>					
Household member has a hearing or vision impairment	4,040	715	645	780	1,900
Household member has an ambulatory limitation	3,580	760	680	760	1,380
Household member has a cognitive limitation	3,185	975	610	475	1,125
Household member has a self-care or independent living limitation	3,000	750	530	510	1,205
<b>Renters</b>					
Household member has a hearing or vision impairment	1,420	500	305	315	300
Household member has an ambulatory limitation	1,660	545	375	410	335
Household member has a cognitive limitation	1,700	765	455	190	285
Household member has a self-care or independent living limitation	1,365	520	270	290	285
<b>Owners</b>					
Household member has a hearing or vision impairment	2,620	215	340	465	1,600
Household member has an ambulatory limitation	1,920	215	305	350	1,045
Household member has a cognitive limitation	1,485	210	155	285	840
Household member has a self-care or independent living limitation	1,635	230	260	220	920

Source: HUD CHAS Data 2011

### HUD CHAS Disability Status by Income Range, 2011



Source: HUD CHAS Data 2011

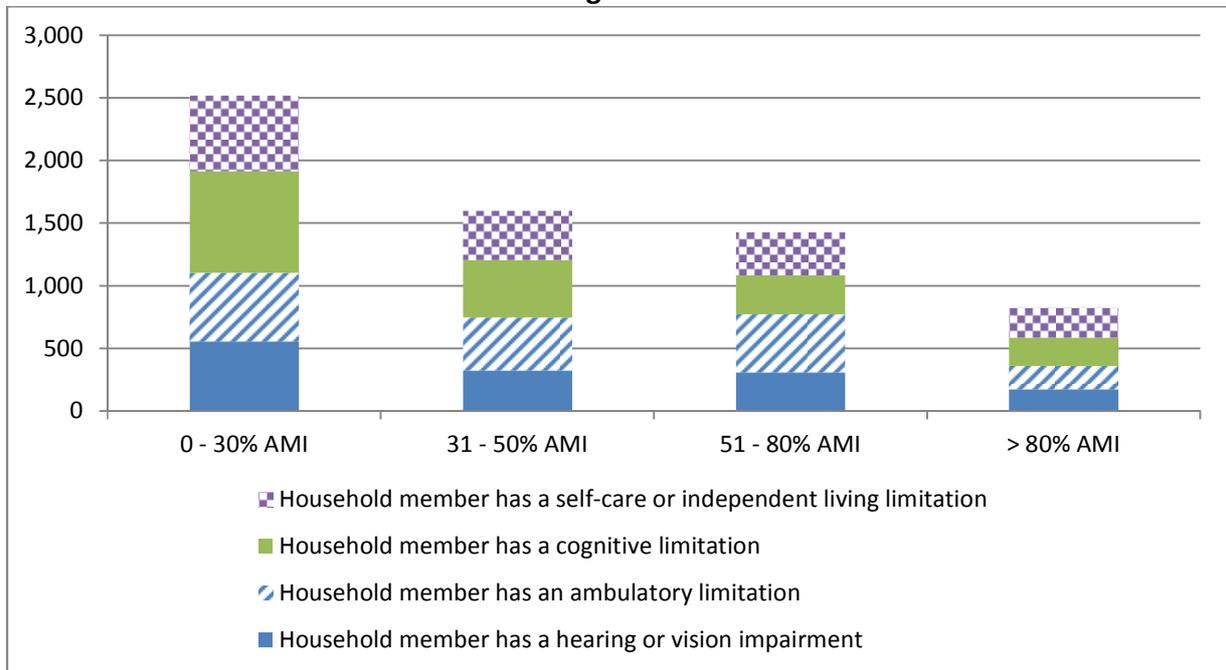
The table below shows the numbers of households by income range who have specific disabilities and also have at least one housing problem. Housing problems are defined as either cost-burdened, lacking kitchen or adequate plumbing, or overcrowding. While there are many more owners in Fort Collins than renters, renters are much more likely to have a disabled household member and have a housing problem. The most common housing problem in Fort Collins is cost burden. Renters with a disabled household member also have lower incomes than owners, and are less likely to be able to afford higher cost housing and the costs that may be associated with caring for a disabled household member.

### HUD CHAS Disabled Households with Housing Problems by Tenure and Income Range, 2011

	Total	0-30% AMI	31-50% AMI	51-80% AMI	>80% AMI
<b>All Households</b>					
Household member has a hearing or vision impairment	1,364	555	325	310	174
Household member has an ambulatory limitation	1,625	550	425	465	185
Household member has a cognitive limitation	1,805	810	455	310	230
Household member has a self-care or independent living limitation	1,580	605	395	345	235
<b>Renters</b>					
Household member has a hearing or vision impairment	900	375	240	210	75
Household member has an ambulatory limitation	1,100	350	295	340	115
Household member has a cognitive limitation	1,220	625	395	155	45
Household member has a self-care or independent living limitation	915	380	240	220	75
<b>Owners</b>					
Household member has a hearing or vision impairment	464	180	85	100	99
Household member has an ambulatory limitation	525	200	130	125	70
Household member has a cognitive limitation	585	185	60	155	185
Household member has a self-care or independent living limitation	665	225	155	125	160

Source: HUD CHAS Data 2011

### HUD CHAS Disabled Households with Housing Problems



Source: HUD CHAS Data 2011

### Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area (MSA).

From 2009 to 2013, the numbers of newly reported HIV diagnoses in Larimer County declined. In 2013, five new cases of HIV were reported by the Colorado Department of Public Health and Environment, according to Larimer County CDPHE STI/HIV Surveillance Program data.

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

### **Describe the jurisdiction's need for Public Facilities.**

Like many Colorado Front Range communities, Fort Collins is experiencing a high population growth rate. The increases in traffic and demands on public water and sewer facilities create an ongoing need for expanded public infrastructure. The City presented a list of projects to the voters, which will be undertaken since voters approved a sales tax assessment in the April 2015 municipal election. The City maintains an up-to-date Capital Improvement Assessment and Plan which is used by both the City Administration and City Council in setting priorities and work plans for City General Funds and Sales Tax revenues. 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 the City's Capital Improvement Plan, and are fluid over time, specific areas and projects are not noted as part of this report.

The City's Social Sustainability Strategic Plan has identified priority public facility needs to support agencies providing assistance to lower income households in the community. Those needs include expanding affordable licensed child care; medical assistance to households which have limited access to mainstream medical services; healthy food and nutrition outlets; facilities, including the homeless shelter that serve persons who are homeless or in danger of homelessness; space for agencies which provide economic and social self-sufficiency supportive services to households facing the challenges of poverty and threat of homelessness.

### **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 key informant interviews with agency personnel, and focus groups composed of citizens and agency representatives who focused exclusively on how CDBG funds could be used to address the non-housing needs of the community. In addition, public open houses and workshops were conducted to receive input from low-income citizens and community activists, and low-income 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 needs for Public Improvements. Growth puts added pressures on infrastructure that serves the growing population. 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 cost 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.

### **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 individuals and households that face the threat of homelessness; seniors; and the disabled. The City is making a comprehensive effort to weave together a coordinated plan to address the needs of those populations. A critical component of an effective supportive services delivery system is the use of Public Service CDBG funding allocations to partially support the staff and planning infrastructure needed to deliver those services. In addition to its General Fund, the City, using its Human Service Program, will utilize its CDBG Public Services portion to support the staffing and operational expenses of the agencies that form the service network delivering services to vulnerable populations.

### **How were these needs determined?**

Extensive outreach and civic engagement efforts were made as the City formulated its Social Sustainability Department Strategic Plan. The Strategic Plan was formulated using the findings of its Social Sustainability Gaps Analysis Study, released by the City in April, 2014. This Gaps Analysis was the culmination of extensive quantitative and qualitative analysis compiled by an outside consulting firm. Statistical data from service providers and other resources was compared with community and service provider input. The findings were distilled and eventually incorporated in the Social Sustainability Department Strategic Plan. The City has used the Strategic Plan, along with its Consolidated Plan, to formulate actions and strategies to address the needs of those priority populations.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

Fort Collins has a very healthy housing market. Rents and sales prices have been on the rise, and vacancies are very low. Unfortunately, this has created gaps in the number of units affordable to renters at 60% AMI or less, and for renters interested in becoming homebuyers with incomes at 80% AMI or less.

In September 2014, the City of Fort Collins Social Sustainability Department released a Housing Affordability Policy Study (HAPS) that provided an overview of the Fort Collins housing market, housing prices, and housing issues and needs. Information and conclusions from this report, as well as HUD CHAS data and supplemental data gathered by CSI in the fourth quarter of 2014, are used to complete this Housing Market Analysis section of the Consolidated Plan.

Some conclusions from the recent Housing Affordability Policy Study report include:

- Although local employment growth has been stronger than regional growth, incomes have barely kept pace with the cost of living
- Housing prices have risen faster than incomes, and the affordability gap for households at or lower than the median income has widened
- In-commuting has increased while out-commuting has remained flat
- Demand for rental housing is tightening the market, but also stimulating construction

HUD CHAS data contained in this plan shows that 13,213 renter households and 5,184 owner households at 80% AMI or less were cost burdened in Fort Collins in 2011. An additional 8,274 renter households and 2,765 owner households were severely cost burdened and paid more than 50% of their income for housing in 2011.

CSI analysis for the Consolidated Plan shows a gap in the rental housing inventory in all income ranges, but especially for households at 80% AMI or less, where there exists a gap of over 7,000 units. Renters at 80% AMI or less interested in purchasing a home will not be able to afford the median priced home in Fort Collins.

## 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. During consultations for the Consolidated Plan, key informants noted that to reduce costs and increase density, Fort Collins needs more multi-unit rental and for-sale units. There are challenges to constructing large multi-family residential properties in Fort Collins, including infrastructure costs and the threat of construction defects claims. However, the Housing Affordability Policy Study points out that multi-family residential construction accounted for 70% of all annual construction activity in Fort Collins between 2000 and 2007. According to the study and the Fort Collins Building Department, there are now more than 4,800 multi-family units in various stages of development and planning. However, most of these units are market rate units and do not have price restrictions.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	34,103	57%
1-unit, attached structure	5,070	8%
2-4 units	4,944	8%
5-19 units	9,527	16%
20 or more units	4,703	8%
Mobile Home, boat, RV, van, etc	1,363	2%
<b>Total</b>	<b>59,710</b>	<b>100%</b>

**Table 26—Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

The US Census American Community Survey further refines this data by tenure. Almost 89% of all owners live in detached single family homes, while renters are fairly evenly disbursed between single family homes, small attached properties, and larger rental properties.

### Housing Units by Structure Type and Tenure, 2013

	Fort Collins					
	Owner occupied		Renter occupied		Total Households	
		Pct		Pct		Pct
1, detached or attached	29,482	88.6%	8,391	34.1%	37,873	65.4%
2 to 9 units	1,488	4.5%	7,133	29.0%	8,621	14.9%
10 or more units	495	1.5%	8,843	35.9%	9,338	16.1%
Mobile home and all other types of units	1,821	5.5%	255	1.0%	2,076	3.6%
<b>Total</b>	<b>33,286</b>		<b>24,622</b>		<b>57,908</b>	

Source: US Census Bureau, American Community Survey, 2013

In 2011, most owners lived in homes with three or more bedrooms, while the majority of renters lived in units with one or two bedrooms. In 2011, the average household size for owners was 2.57 persons,

while renter households had a smaller average household size of 2.15 persons. Many renters in Fort Collins are also students. The number of persons allowed to live within a housing unit—some of whom are students—is capped by the City.

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	469	2%
1 bedroom	636	2%	4,538	18%
2 bedrooms	5,501	17%	11,191	46%
3 or more bedrooms	25,738	81%	8,356	34%
<b>Total</b>	<b>31,875</b>	<b>100%</b>	<b>24,554</b>	<b>100%</b>

Table 27—Unit Size by Tenure

Data Source: 2007-2011 ACS

### Affordable Rental Inventory in Fort Collins

Name	# of Units	Price Restricted Units	Population Served
Bethphage	5	5	Persons with disabilities
Buffalo Run	144	86	Families
Bull Run Apartments	176	175	Families
CARE Housing at Eagle Tree	36	36	Families, persons with disabilities
CARE Housing at Greenbriar Village	40	40	Families, persons with disabilities
CARE Housing at Swallow Road	40	40	Families, persons with disabilities
Caribou Apartments	192	162	Families
Caribou II Apartments	96	96	Families
Country Ranch	118	117	Families
Coachlight Plaza*	68	68	Families
DMA Plaza*	126	126	Seniors, persons with disabilities
Fairbrooke Heights	36	35	Families, persons with disabilities
Fox Meadows	62	50	Families
Harmony Road Apartments*	22	22	Persons with disabilities
Hickory Hill	92	91	Families
Legacy Senior Apartments	72	72	Seniors
Mosaic III*	18	18	Persons with disabilities
NTN Azalea Drive	8	8	Families
NTN Aztec Drive	4	4	Families
NTN Clearview Dr.	8	8	Families
NTN Conifer St.	4	4	Special Needs
NTN Ponderosa	8	8	Families
Northern Hotel	48	48	Seniors/Disabled
Oakbrook Manor Apartments*	107	106	Seniors, persons with disabilities
Oakbrook II*	100	100	Seniors, persons with disabilities
Penny Flats	7	7	Families
Provincetowne Green	85	84	Families
Red Tail Ponds	60	60	Permanent Support Housing
Reflections Senior Apartments	72	71	Seniors
Rose Tree Village	120	120	Families
The Residence @ Oakridge	44	22	Seniors/assisted living
Sanctuary Apartments (VOA)*	60	60	Seniors
Springfield Court	63	62	Family
Villages on Cunningham	284	284	Family
Village at Elizabeth*	48	48	Families
Villages on Plum*	95	95	Families
Villages on Stanford*	82	82	Families
Willow Grove Village	72	54	Families
Windtrail Park	50	50	Families, seniors, persons with disabilities
Woodbridge Sr. Apartments	50	49	Seniors
Woodlands Apts.	116	115	Families
<b>TOTAL</b>	<b>2,938</b>	<b>2,788</b>	

Source: CSI

### Rental Housing Gap (Supply/Demand) Analysis

AMI Level	Income Limit	Rent Afford.	Renter Households	Units Available	Surplus/ Deficit of Units	Units Occupied by Higher Income Renters	Affordable and Available Units	Surplus/ Deficit of Affordable/ Available Units
0 - 30%	\$22,050	\$551	8,242	2,172	-6,070	559	1,613	-6,628
31 - 50%	\$36,750	\$919	5,467	9,721	4,254	4,956	4,765	-702
51 - 80%	\$58,800	\$1,470	5,823	9,278	3,455	3,891	5,387	-436
80 - 100%	\$73,500	\$1,838	3,004	1,646	-1,357	549	1,098	-1,906
101% +	>\$73,500	>\$1,838	4,831	1,413	-3,419	0	1,413	-3,419

Source: CSI

### Sales Market Gap

AMI Level	Upper-income Limit	Price Affordable	Units Available	Median Priced Home	Subsidy Needed
0-30% AMI	\$22,050	\$78,000	0	\$262,000	\$184,000
30-50% AMI	\$36,750	\$129,000	16	\$262,000	\$133,000
50-80% AMI	\$58,800	\$204,500	74	\$262,000	\$57,500
80-100% AMI	\$73,500	\$258,000	95	\$262,000	\$4,000
101% and over	>\$73,500	>\$258,000	1,466	\$262,000	\$0

Source: CSI

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

CSI has compiled the list of all price restricted rental properties in Fort Collins. These units serve families, seniors, persons with disabilities and persons who would otherwise be experiencing homelessness. In total, there are currently 2,790 price restricted rental units, including scattered site public housing units in Fort Collins. All restrictions are for households at income levels from 0–60% AMI. Villages, Ltd, the development arm of the Fort Collins Housing Authority, is planning to develop 72 new units at Village on Redwood, which will be a Low Income housing Tax Credit (LIHTC) property.

CSI has also calculated which units have project based rental assistance. Of the total affordable inventory, 501 units owned by nonprofit and for-profit owners, 80 project based units at The Villages properties (a subsidiary of the Fort Collins Housing Authority), and the 194 public housing units have project based rental assistance. Properties that have project based rental assistance have an asterisk (\*) by their property name in the chart above.

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 50 homes in Fort Collins and hopes to build 50 more by 2020.

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

The Fort Collins Housing Authority (FCHA) owns 154 scattered public housing units. The agency is in the process of planning the disposal of the units, and has recently received approval of its RAD (Rental Assistance Demonstration) application to HUD. FCHA hopes to begin the sale of the units by the end of 2015, and begin the process of purchasing and developing new replacement units, both through acquisition and rehabilitation of existing multi-family developments in Fort Collins, and by building new properties using a variety of subsidies.

No 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 could choose to sell it in the future and units could become market rate. Currently, there are no plans for this, but the City of Fort Collins will monitor this project to ensure the deeply subsidized units are not lost to the affordable inventory. DMA Plaza ended its contract with Section 8, but FCHA retained the vouchers, so they are not lost to the community.

**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 gaps tables above provide a supply/demand analysis of the housing stock in Fort Collins.

The supply/demand analysis chart shows the number of renter households in various income ranges in 2014; what a household can afford to pay in rent after consideration for a utility payment; the number of rental units available in the market; the Surplus (+) or Deficit (-) of units; the number of available units occupied by households from higher income ranges; the resulting number of affordable and available units; and the Surplus (+) or Deficit (-) of units after those occupied by higher income households are removed from the affordable inventory. Household income is based the Larimer County median income. The formula for calculating the Surplus/Deficit of Affordable/Available Units is:

- Households – Units Available = Surplus/Deficit
- Surplus/Deficit – Units Occupied by Higher Income Renters = Affordable and Available Units\*
- Households – Affordable and Available Units = Surplus/Deficit of Affordable/Available Units (a negative means there is a gap)

\*CSI used U.S. Census Bureau PUMS data to estimate the number of affordable units within each range occupied by households with higher income than households within that range (“Units Occupied by Higher Income Renters”). This adjustment estimates how many units are affordable within the range are *truly available* to households who have incomes within that range.

In Fort Collins, the supply/demand analysis above shows a lack of housing units affordable to households in all income ranges, and a need for 6,628 more rental units affordable at 0 - 30% AMI, 702 at 31 – 50% AMI, 436 at 51 to 80% AMI and 3,419 at 80 – 100% AMI. 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. This analysis has not been adjusted for CSU students. The recent EPS study, Fort Collins Housing Affordability

Policy Study, shows that 5,700 to 6,900 renter households at approximately 0–30% AMI are students. However, it is not known how many are included in the census calculations, how many are rent-burdened, and would be included in the PUMS data used for this analysis. The Social Sustainability Gaps Analysis estimates a gap for the lowest income households, after an adjustment for students, of 4,200, households in need of some sort of rental subsidy.

Most rental units within Fort Collins are affordable to households earning between 31 and 80% of AMI. However, as our analysis shows, renters with higher incomes choose to live in market rate rental units with lower rents, leaving fewer available for those with low incomes.

The CSI analysis shows a gap in the supply of units available to higher income renters in the 80% AMI or above ranges, indicating a market for higher end rental units offering amenities not currently found in the market. As the EPS housing policy study notes, there is a pipeline of new market rate rental housing that will be developed in Fort Collins, indicating the private sector is responding to increased demand for rental units from higher income households.

There is only one new Low Income Housing Tax Credit (LIHTC) property being planned by the Fort Collins Housing Authority, and none under development at this time by other nonprofit or for-profit developers. Housing providers—including Care Housing and Neighbor to Neighbor, who were interviewed during the development of the Consolidated Plan—consistently noted long waiting lists for existing properties, low vacancy rates, rising rents and a lack of inventory as barriers to meeting the needs of Fort Collins residents with incomes at or below 60% AMI. A growing student population adds additional pressure to the rental housing market in Fort Collins.

The owner housing gap table above estimates the price affordable to households at the upper end of the income range, an estimated number of units that will be on the market in their price range during the next 12 months, and the amount of subsidy needed to help these households afford to purchase the median priced home in Fort Collins. Households earning over 100% AMI do not need subsidy in Fort Collins, however, those below 100% AMI do. Households at 51–100% AMI are the best candidates for homeownership assistance programs in Fort Collins. The City's program, due to various federal restrictions and underwriting criteria integrity, serves those households up to 80% AMI. Households at 50% or less of the AMI will have a very difficult time finding an affordable home without large subsidies, and are best suited as candidates for self-help programs such as the Habitat for Humanity model.

### **Describe the need for specific types of 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, persons in this income range on fixed incomes, and persons with special needs, such as disabled individuals who need deeply subsidized units accessible and close to public transportation.

## 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. Rents have been on the rise throughout 2013 and 2014, and low interest rates and sales inventory have made finding an affordable housing unit for sale a challenge for households at 80-100% or less of the AMI. The following section of the report provides an analysis of current housing costs in Fort Collins and recent cost trends, while also presenting all required Consolidated Plan tables and analysis of housing costs.

The following HUD-provided Consolidated Plan chart shows an 11-year trend in Fort Collins' housing costs. The median home value between 2000 and 2011 rose 48%, or 4.4% per year on average. The median contract rent rose 27% during this 11-year period, an average of 2.5% per year.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	164,000	242,300	48%
Median Contract Rent	643	819	27%

**Table 28—Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,707	11.0%
\$500-999	14,381	58.6%
\$1,000-1,499	6,512	26.5%
\$1,500-1,999	696	2.8%
\$2,000 or more	258	1.1%
<b>Total</b>	<b>24,554</b>	<b>100.0%</b>

**Table 29-Rent Paid**

**Data Source:** 2007-2011 ACS

### Rent Paid Narrative

The HUD-provided table above shows the number and percentage of renters in Fort Collins in 2011 paying rents by rent range. The data shows that almost 59% of Fort Collins renters paid between \$500 and \$999 in rent. Only 11% paid less than \$500 and 4% paid \$1,500 and over for rent. The Colorado Division of Housing (DOH) tracks the price of rentals in Fort Collins, and provides more recent rental pricing and vacancy information than the US Census.

Rents in Fort Collins have been on the rise. The average rent within the City rose 17% between the first quarter of 2013 and the fourth quarter of 2014, from \$1,037 to \$1,210 per month. The median rent rose 23% during this same time period, from \$977 to \$1,197 per month. The Housing Affordability Policy Study notes that from 2000–2014, household incomes in Fort Collins grew (in constant dollars)

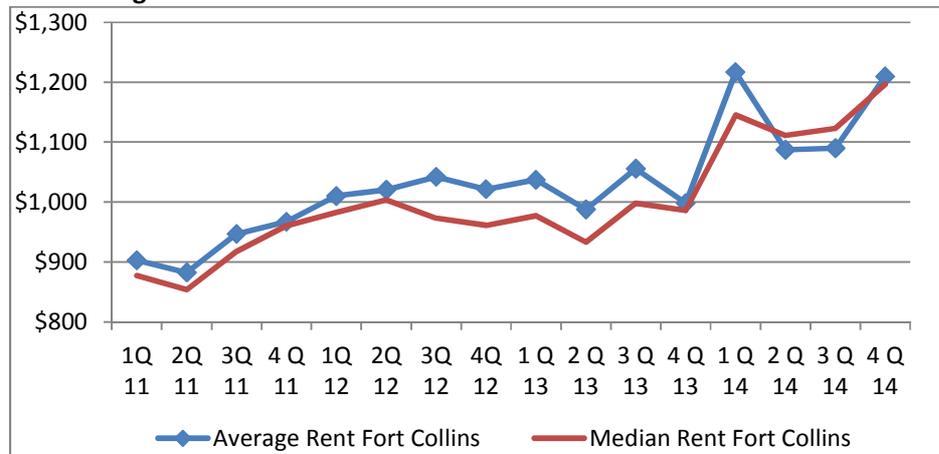
1.9% per year on average, while inflation has increased at 2.2% per year. With an adjustment for cost of living, household incomes have actually declined by 0.3% per year since 2000, giving households less buying power than they had 14 years ago. At the same time, rents have increased 6.2% on average.

**Rents Over Time in Fort Collins**

	1 Q 13	2 Q 13	3 Q 13	4 Q 13	1 Q 14	2 Q 14	3 Q 14	4 Q 14
Average Rent Fort Collins	\$1,037	\$988	\$1,056	\$998	\$1,217	\$1,087	\$1,090	\$1,210
Median Rent Fort Collins	\$977	\$933	\$998	\$986	\$1,145	\$1,111	\$1,123	\$1,197

Source: Colorado Division of Housing Rent and Vacancy Survey

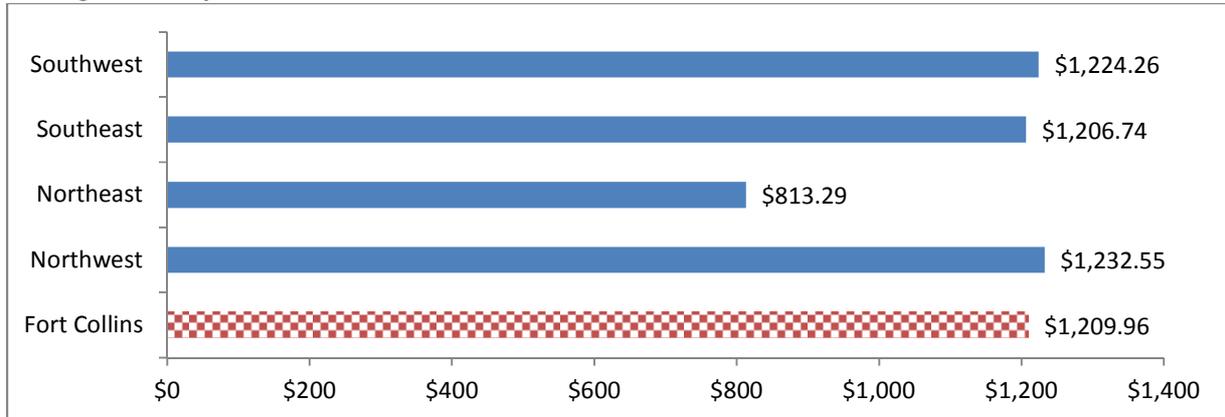
**Rent Changes Over Time**



Source: Colorado Division of Housing Rent and Vacancy Survey

Rents were highest in northwest and southwest Fort Collins during the fourth quarter of 2014, and least expensive in northeast Fort Collins.

### Average Rents by Fort Collins Sub-Market, 4<sup>th</sup> Quarter 2014



Source: Colorado Division of Housing Rent and Vacancy Survey

Rents for all types of units have grown in Fort Collins over the past 12 months. Rents for efficiencies rose at the highest rate, 15% during 2014. Three bedroom rents remained stable, rents for one bedroom units rose 11%, two bedroom one bath rents rose 5% and two bedroom two bath rents rose 7%.

### Average Rents by Apartment Type

	2014			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Efficiency	\$808.48	\$926.89	\$915.60	\$928.02
One bedroom	\$952.10	\$1,023.14	\$1,013.88	\$1,059.71
Two bed, one bath	\$986.92	\$997.56	\$1,019.91	\$1,037.52
Two bed, two bath	\$1,210.62	\$1,246.56	\$1,259.22	\$1,296.26
Three bedroom	\$1,351.97	\$1,195.26	\$1,179.89	\$1,355.04
All	\$1,183.04	\$1,084.96	\$1,090.20	\$1,203.11

Source: Colorado Division of Housing Rent and Vacancy Survey

Rents have also increased in all property types except in buildings with 350 or more units. Rent increases were largest in properties with 9–50 and 100–199 units.

### Average Rents by Number of Units in Building

	2014			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
2 to 8	\$911.28	\$925.69	\$963.00	\$941.17
9 to 50	\$726.76	\$639.60	\$637.60	\$834.42
51 to 99	\$893.40	\$913.75	\$928.86	\$918.77
100 to 199	\$1,013.31	\$1,093.31	\$1,116.37	\$1,225.60
200 to 349	\$1,126.98	\$1,171.17	\$1,158.42	\$1,218.18
350 up	\$1,673.29	\$867.86	\$858.84	\$1,465.75

Source: Colorado Division of Housing Rent and Vacancy Survey

CSI reviewed all sales listings for units on the market in Fort Collins in December of 2014 to prepare the following tables. Units with over five acres of land were excluded from this analysis. In December, the average asking price of a single family home on the market in Fort Collins was \$480,875 and the median price of a single family home on the market was \$450,000. Attached units, townhomes and condos, have lower prices. The average price of an attached unit was \$317,298 and the median price was

\$299,667. Single family homes have a larger average size of 3,500 square feet, and tend to have one-fourth more bathrooms more than attached units. Attached units are, on average, newer than single family homes.

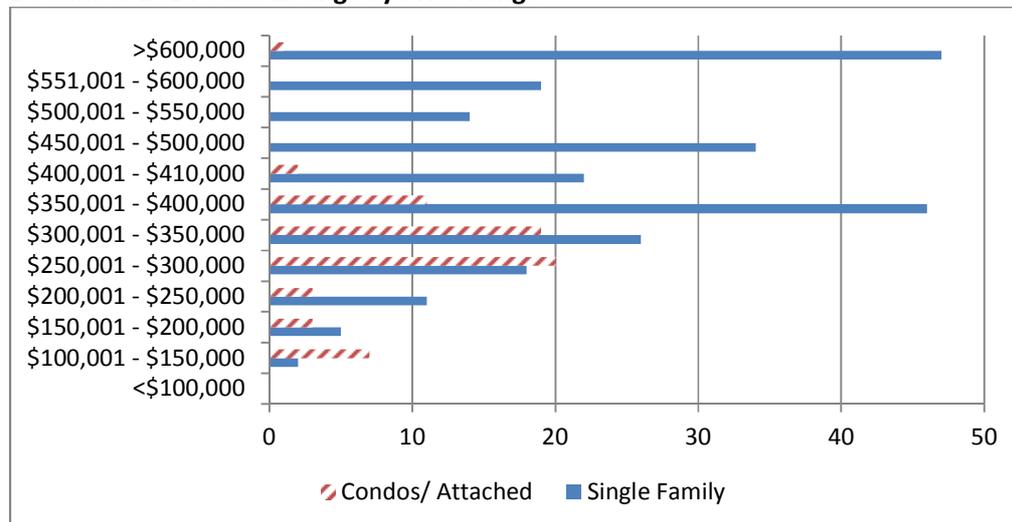
### December 2014 Current Sales Listings

	Avg Price	Median Price	Avg Bdrms	Avg Baths	Avg Garage Spaces	Avg S.F.	Avg Year Built
Single Family	\$480,875	\$450,000	2.5	3	2	3,500	1992
Condos/Attached	\$317,298	\$299,667	2.5	2.75	2	2,025	2006

Source: MLS Data, CSI

Attached unit prices are concentrated in the \$250,000-\$400,000 price range, while the highest numbers of single family homes for sale are in the \$350,001 to \$400,000, \$450,001-\$500,000 and over \$600,000 price ranges. Few homes were on the market below \$200,000.

### December 2014 Sales Listings by Price Range



Source: MLS, CSI

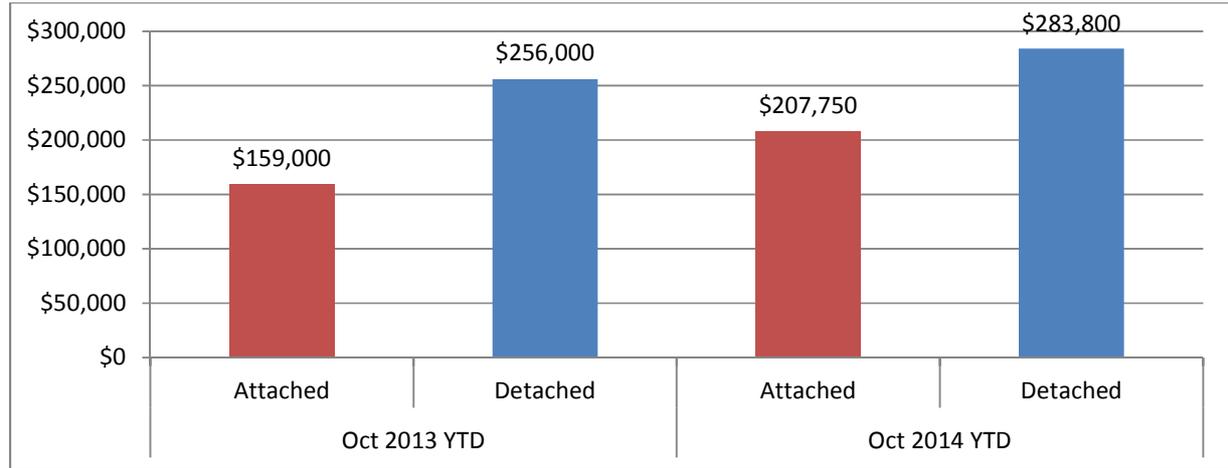
Single family homes in Fort Collins sold at the same pace in 2014 than they did in 2013, while attached units sold at a faster pace in 2014 than in 2013. Attached unit prices are more affordable than single family home prices, and because of legal and market obstacles, not as many attached units have been constructed in Fort Collins as single family homes in recent years, causing a shortage of these units on the market. CSI found 244 detached single family homes for sale in December of 2014 and only 66 attached units for sale. The Housing Affordability Policy Study examined historic price trends in Fort Collins, and found that prices have risen 2.8% per year in Fort Collins between 2000 and 2013, for an overall increase of 42% during this time period.

**Sales Price Trends**

	Oct 2013 YTD		Oct 2014 YTD	
	Attached	Detached	Attached	Detached
Median Price Sold	\$159,000	\$256,000	\$207,750	\$283,800
Average DOM	75	82	65	82

Source: MLS, CSI

**Sales Price Trends**



Source: MLS, CSI

HUD creates an estimate of the number of units on the market that are affordable to households at each HUD income range, using 2011 American Community Survey data. The analysis estimates there were a total of 23,695 rental and 12,915 owner occupied units affordable to households at 100% AMI or less in Fort Collins. Rental units subsidized with HOME funds may only charge the maximum rent limits, listed below, for HOME subsidized units.

**Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,340	No Data
50% HAMFI	5,880	720
80% HAMFI	16,475	3,655
100% HAMFI	No Data	8,540
<b>Total</b>	<b>23,695</b>	<b>12,915</b>

**Table 30—Housing Affordability**

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	559	692	833	1,227	1,475
High HOME Rent	602	744	896	1,279	1,408
Low HOME Rent	602	728	875	1,010	1,127

**Table 31—Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Fourth Quarter 2014 Rents Comparison with FMR and High HOME Rents

	4th Qtr	FMR	% Difference	High HOME	% Difference
Efficiency	\$928.02	\$559	60%	\$602	65%
One bedroom	\$1,059.71	\$692	65%	\$744	70%
Two bed, one bath	\$1,037.52	\$833	80%	\$896	86%
Two bed, two bath	\$1,296.26	\$833	64%	\$896	69%
Three bedroom	\$1,355.04	\$1,227	91%	\$1,279	94%

Source: CSI

### 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 60% AMI or less, and gaps for households with incomes at 100% AMI trying to purchase a home in Fort Collins. Renter households at 0–30% AMI are especially impacted by a lack of affordable housing options.

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

The analysis provided in this MA-15 Cost of Housing section of the Consolidated Plan shows that the cost of housing in Fort Collins is on the rise for all types of housing units, for rent and for sale. Increases in incomes are not keeping pace with increases in housing prices, and households with fixed or low wage incomes are struggling more than ever to pay for housing. 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. Waiting list increases at price restricted housing properties illustrate the demand and need for more price restricted rental units in Fort Collins.

### 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 for all apartment types in Fort Collins are 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 60% and 94% of prevailing rents. The largest variance is for efficiency, 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, it is essential to also study the condition of the housing stock within a community. Older housing units may need rehabilitation or upgrades to make them safe and habitable. Older units may also have lead based paint or other hazards that need to be mitigated. The following information provides an analysis of the condition of housing units in Fort Collins.

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. The 2011 American Community Survey reported only 435 rental units and 14 owner units occupied by households at 100% AMI or less that lacked complete plumbing or kitchen facilities. These units should be candidates for the local housing rehabilitation programs. While HUD does not report which conditions exist in housing units, cost burden is the greatest issue facing Fort Collins households, as reported in the Housing Needs section of this report, and can be assumed to be the one selected condition most often found in the City.

### 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 the 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 property value after completion of the rehabilitation assistance shall not exceed 95% of the median purchase price of Larimer County. Total indebtedness shall not exceed 95% of the home’s value. Determination of the median purchase prices in Larimer County can be calculated either by looking at the HUD/FHA Mortgage Limits, or performing a local market survey to determine the median purchase price. The current value of the home shall be verified

using either Assessor records, an appraisal no older than six months, comparable sales no older than six months, or the sale price of the home if purchased within the past six months.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,785	28%	13,854	56%
With two selected Conditions	105	0%	536	2%
With three selected Conditions	10	0%	58	0%
With four selected Conditions	7	0%	0	0%
No selected Conditions	22,968	72%	10,106	41%
<b>Total</b>	<b>31,875</b>	<b>100%</b>	<b>24,554</b>	<b>99%</b>

**Table 32-Condition of Units**

Data Source: 2007-2011 ACS

Owner-occupied units in Fort Collins tend to be newer than rental units. Over 65% of owner-occupied units were built in 1980 or after, while only 50% 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.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,575	24%	3,624	15%
1980-1999	13,339	42%	8,479	35%
1950-1979	9,024	28%	10,156	41%
Before 1950	1,937	6%	2,295	9%
<b>Total</b>	<b>31,875</b>	<b>100%</b>	<b>24,554</b>	<b>100%</b>

**Table 33-Year Unit Built**

Data Source: 2007-2011 CHAS

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. The following table shows the number of homes built in Fort Collins before 1980 where children are present. Colorado has not conducted any area wide lead-based paint studies which would help determine how many children may be at risk for lead poisoning in Fort Collins. 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.

CSI estimates of the units built before 1980 where children are present, 7,234 owner-occupied units and 8,218 renter-occupied units may contain a lead hazard.

### 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	10,961	34%	12,451	51%
Housing Units build before 1980 with children present	4,005	13%	1,575	6%

**Table 34–Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	816	0	816
Abandoned Vacant Units			unknown
REO Properties	23	0	23
Abandoned REO Properties			unknown

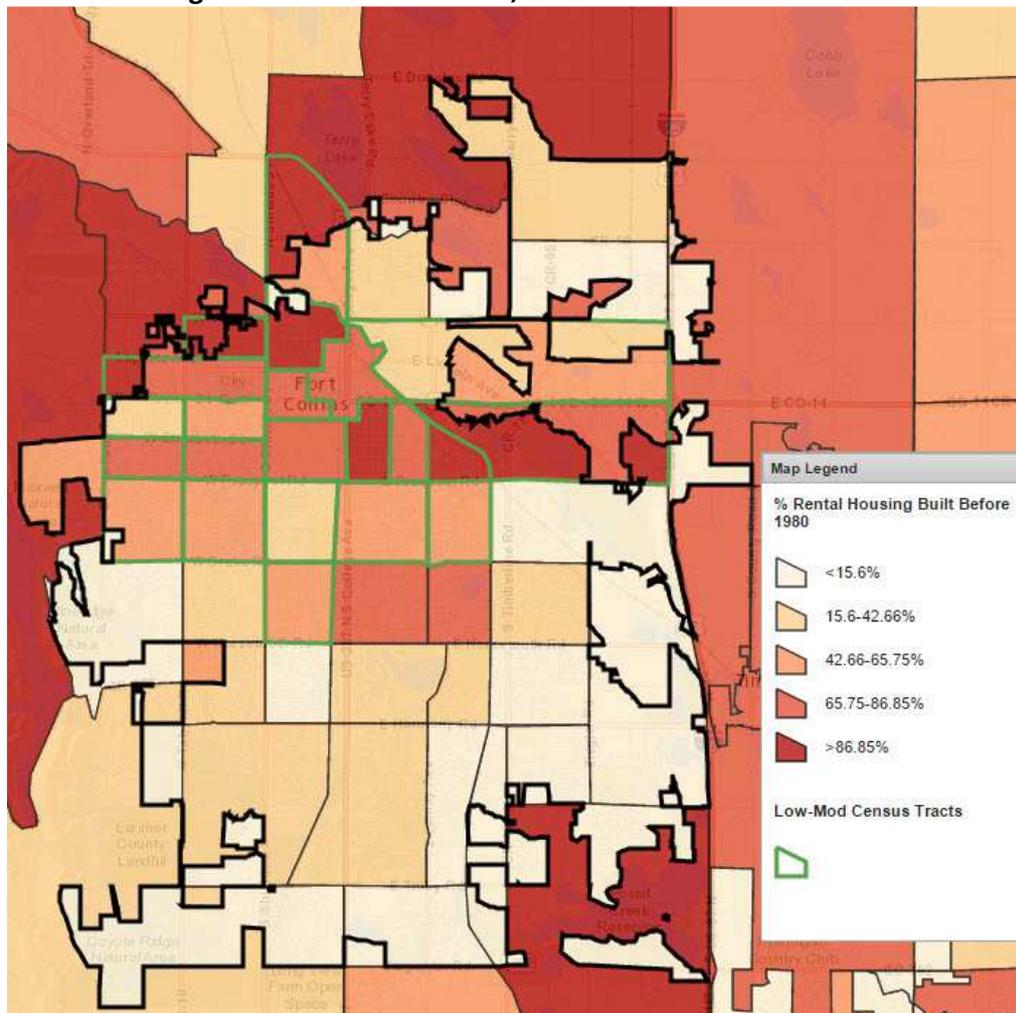
**Table 35-Vacant Units**

HUD requests that grantees estimate the number of vacant housing units, those suitable for rehabilitation and those not suitable for rehabilitation. This information is not tracked by the City of Fort Collins. However, American Community Survey data indicates there are 816 vacant units in Fort Collins which are not for rent, for sale, or second homes. RealtyTrac, a service which tracks forecloses and Real Estate Owned (REO) bank-owned properties, reports that there are currently 23 REO units for sale in Fort Collins. CSI does not believe there are any abandoned REO properties in Fort Collins.

### Need for Owner and Rental Rehabilitation

Just over 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. Housing providers indicate there are a significant number of older market rate rental properties in need of repair and upgrades in Fort Collins. The following map shows the age of rental housing units and low and moderate income census tracts (outlined in green) in Fort Collins. Older units in low-income census tracts are located in in the northern portion of the City.

### Rental Housing Units Built Before 1980, Fort Collins



Source: HUD CPD Maps

### Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with Lead-Based Paint (LBP) Hazards

CSI estimated the number of housing units occupied by low- or moderate-income families that may contain lead-based paint. CSI estimated that 7,234 owner-occupied units and 8,218 renter-occupied units may contain lead.

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

### Introduction

The Fort Collins Housing Authority (FCHA) owns 194 scattered public housing units. The agency is in the process of planning the disposal of the units, and has submitted a Rental Assistance Demonstration (RAD) application to HUD. FCHA hopes to sell the units by the end of 2015, and begin the process of purchasing and developing new replacement units, both through acquisition and rehabilitation of existing multi-family developments in Fort Collins, and by building new properties using a variety of subsidies.

### 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	27	154	926	141	785	598	0	382
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 36–Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments.

See above.

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

The FCHA is in the process of disposing of its scattered site public housing units. The agency received a score for the units in 2011 of 94. The units have not had another REAC score since then as the RAD planning progresses.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Scattered site units (2011 score)	94

Table 37-Public Housing Condition

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

There are no restoration and revitalization needs of these public housing units, which will be sold sometime in 2015.

**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 units will be relocated to new properties, which will have superior 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, and, after a year, may request a regular portable Section 8 Voucher which they can use to move to privately held housing.

## 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 emergency shelters, transitional housing, and permanent supportive housing. Fort Collins is a part of the North Front Range Continuum of Care (NFRCC), part of Colorado’s Balance of State Continuum of Care. 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 Targeted to Homeless Persons

	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)	65	0	126	10	
Households with Only Adults	117	26	10	12	
Chronically Homeless Households				67 (40-Red tail Ponds; 27-FCHA SRO Program)	
Veterans				115 (VASH)	
Unaccompanied Youth			18		

Table 38-Facilities Targeted to Homeless Persons

**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.**

Because many providers offer services to homeless and non-homeless persons, a detailed list of services will be found in MA-35 Special Needs Facilities and Services Section of the Consolidated Plan.

There is currently no day shelter in Fort Collins but resource referrals and other services are provided during the day at two facilities. The Murphy Center provides morning services and Catholic Charities provides afternoon assistance for persons experiencing homelessness.

**The Sister Mary Alice Murphy Center for Hope (The Murphy Center)** serves as the single point of entry for persons experiencing homelessness and in need of multiple services. Available services on site include employment assistance; housing assistance; financial counseling; mental health and substance abuse counseling; dental health; computer and phone access. Multiple community providers staff the Murphy Center at various times and days during the week to decrease the challenges persons experiencing homelessness often encounter going from one agency to another seeking help.

**Neighbor to Neighbor (N2N)** serves Fort Collins and all of Larimer County with several housing related services that include emergency rental assistance, first month's rent assistance, foreclosure prevention counseling, and homebuyer education.

**Homelessness Prevention Initiative (HPI)** seeks to prevent Poudre School District families from falling into homelessness by providing rental assistance and financial literacy classes. HPI provides services at multiple locations throughout the county and at the Murphy Center.

**Salvation Army of Fort Collins Rent and Utilities Assistance Program** helps residents who have received an eviction or utility shutoff notice when funds are available. **Catholic Charities** also offers a utility assistance program for eligible residents of Larimer County 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 served 29,034 people in 2014 at its service pantry locations in Fort Collins and Loveland. The focus of the food bank is to distribute healthy foods, provide education and healthy recipes and to create a hunger free community.

**The Fort Collins Rescue Mission** offers the most emergency shelter beds in Fort Collins. The Mission has 75 beds available for emergency shelter.

**Crossroads Safehouse** operates emergency shelter for victims of domestic violence and also provides transitional housing units for this population as well.

**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 16-unit transitional housing program for veterans experiencing homelessness. For HUD's Housing Inventory County (HIC) purposes, these units are still considered emergency shelter. Additionally, Catholic Charities has: 42 beds for men (18 "program", 24 overflow/overnight); 10 beds for women (6 "program", 4 overflow/overnight), sixteen beds for families (4 rooms with 4 beds each); and emergency winter on-site space for 20 men.

In collaboration with the **Fort Collins Housing Authority, Crossroads Safehouse** provides 25 transitional housing units and an additional six units of housing on-site for those unable to reside in the community for various reasons.

The Fort Collins Housing Authority is the developer of the City's first permanent supportive housing facility. **Redtail Ponds** 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.

**The Fort Collins Housing Authority (FCHA)**, in partnership with the Department of Veteran's Affairs, 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.

**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**

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 child care assistance (CCAP); Food Stamps; 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.

**Touchstone 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.

**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.

**Touchstone Health Partners** (formerly Larimer Center for Mental Health) 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. Touchstone operates 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.

## **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.

**Include 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 all necessary components for some members of the aging population in Fort Collins. Moreover, transportation assistance, light housekeeping/ shopping and other disability services are necessary supportive housing for many seniors. Some seniors in Fort Collins have grandchildren living with them and are primary caregivers. The emotional and physical well-being of this group relies on available services and affordable housing options. In addition, seniors are more likely to have a disability than other populations. Some need 24-hour care to remain safely in their homes, as cognitive and physical abilities change over time.

- **The Larimer County Office on Aging** coordinates multiple services for seniors in Fort Collins. **Adult Resources for Care and Help (ARCH)** provides short term case management to help seniors with independent living challenges.
- **The Family Caregiver Support Program** supports family members caring for seniors in their homes. Respite care, counseling and referrals to caregiver support groups is provided.
- The County's **Long Term Care Ombudsman** provides assistance and mediation for residents of long term care facilities.
- The County offers a **Senior Tax Work Off program** for low-income seniors to work off a portion of their property tax bill.
- **Project Visibility** provides training and education for those serving LGBT seniors in the community.
- **Elderhaus** currently has two facilities that provide services to seniors with higher needs and more active seniors. Other services include transportation assistance, mobile health services and a Medicaid Benefit Helper program.
- **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. It is accredited by the National Council on Aging and serves an estimated 1,000 community members daily. A major expansion of the center was completed in 2014.

- **Rehabilitation Visiting Nurses Association (RVNA)** provides in-home health care for low-income seniors with multiple needs in Fort Collins.
- **Volunteers of America** serves seniors by providing grocery shopping assistance, handyman help, meals and respite care.
- **Saint Volunteer Transportation (SAINT)** is a non-profit organization that utilizes volunteers to provide transportation to seniors (many with disabilities and/or mental illnesses) in Fort Collins and Loveland.

### ***Persons with Disabilities***

Many disabled community members are in need of accessible, affordable housing options with a spectrum of services tailored to their individual needs. Those living on Social Security alone (\$13,500) fall below the poverty line and are at higher risk, given high housing costs. Transportation assistance, medication assistance and assistance with shopping, bathing and cleaning are necessary for some members of the community. The Social Sustainability Gaps Analyses found that 600 people in Fort Collins with Intellectual and Developmental Disabilities need expanded supportive services.

- **The Larimer County Special Needs Population Registry** is a newer 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.
- **Foothills Gateway** is the local Community Center Board in Larimer County that serves Fort Collins. Foothills Gateway serves approximately 1,600 persons with cognitive disabilities and their families annually through a variety of services. There are 600 people currently on the wait list for services.
- **Disabled Resource Services (DRS)** is a non-profit entity in Fort Collins that provides a variety of services to people with disabilities in Larimer and Jackson counties. DRS has 15 housing vouchers coupled with case management services. DRS provides advocacy related to fair housing issues, employment, transportation and financial (benefits) assistance, including initial applications and appeals.

### ***Mental Health Disabilities***

Persons with mental health challenges also need a variety of 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.

- **The Health District of Northern Larimer County** reports providers of mental health services have seen an increase in depression, anxiety and other mental health issues in children and in adults throughout the county. They cite a lack of psychiatric beds for both adults and children.
- **Touchstone Health Partners** (formerly Larimer Center for Mental Health) administers comprehensive mental health and substance abuse services to those needing treatment who are often low-income and/or uninsured or underinsured. Case management services integrate mental health and physical health care in collaborations with area health care professionals. Touchstone also operates supportive housing programs in various locations in Larimer County.
- **The Alliance for Suicide Prevention of Larimer County** offers support groups for families who have survived the loss of a loved one by suicide. The agency also provides outreach, community education and referrals to adults and youth to help prevent suicide.

- **Mental Health Connections** is a partnership between the Health District of Larimer County and Touchstone Health Partners to improve mental health and substance abuse care in Larimer County. It provides crisis assistance, coordination of resources and advocacy for persons needing affordable care.

### ***Substance Abuse 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 possibly other supports. Transportation is an important factor for all of the above mentioned populations.

- **Touchstone Health Partners (more detail above)** administers comprehensive substance use disorder treatment programs to the community. According to the Health District of Northern Colorado’s community discussion groups, there is increasing need for detoxification services for people with addictions—particularly opiate addiction—as well as an increasing need for inpatient care and treatment.
- **Mountain Crest Behavioral Healthcare** Center is a service of Poudre Valley Hospital (UC Health) and offers adult inpatient treatment for serious mental illness stabilization or substance use detoxification. It also offers an adolescent residential program that includes continued schooling for teens and a partial day program for teenagers.
- **The Lighthouse** is a faith-based residential facility designed to support sober living for adult men. The program includes life skills, in house classes, educational and employment assistance.

### ***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.

- **Northern Colorado AIDS project (NCAP)**, part of the Colorado Health Network (CHN), provides prevention, care and advocacy. NCAP assists with housing, medications, nutrition, emergency financial assistance and ongoing case management to promote healthy outcomes.

### ***Spanish Speaking Residents***

**Vida Sana: Uniting for Health Equity for Latinos** is a community coalition addressing health disparities among Hispanic/Latinos and low-income community members in Northern Fort Collins. Availability and access to healthy food, decent housing, safe workplaces and homes, walkable neighborhoods, reliable transportation and clean air and water are the foundation of the program. Neighborhood *promotoras*, or community health workers, focus in four specific neighborhoods to assess needs, barriers, and desires for interventions to improve health outcomes. Building trust within the neighborhoods by promoting the goals identified by local residents is key to the success of the initiative. The program targets approximately 2,000 residents in lower income areas, most of whom are Latino and many who only speak Spanish.

### ***At Risk Youth***

Many at-risk youth are involved in, or may become involved, in the court process due to circumstances of abuse and neglect. Legal advocacy, temporary housing and shelter that provide protection and a

supportive environment, are important facets of programs designed to help at-risk youth and their families.

- **The Matthews House** assists youth between ages 16 and 24 in a variety of areas that include finding appropriate housing, obtaining health and mental health care, finding employment, and learning life skills that support successful independent living.
- **Court Appointed Special Advocates (CASA)** in Fort Collins is a part of a national network that provides advocacy for abused and neglected children. CASA has seen recent increases in the numbers of youth who are aging out of the foster care system and in need of supportive services.
- **Harmony House** is a CASA facility that provides a safe place for court ordered and non-court ordered visitation meetings. The house also operates as a safe exchange site for families and guardians. . Most CASA clients are in the low-income range, with a variety of housing and service needs.
- **The Child Advocacy Center (CAC)** is a part of the National Children’s Alliance and conducts forensic interviews after allegations are raised regarding abuse. Information is then provided to law enforcement and the Department of Human Services for investigative purposes. Non-offending parents are eligible for counseling and support referrals. The Child Advocacy Center also provides community prevention education. Like other service agencies, CAC finds increasing difficulty in assisting families with housing referrals due to high costs and competition for rental units.
- **ChildSafe** is a provider of group, one-on-one and family therapy for child victims of sexual abuse. The Sexual Abuse Treatment program was developed to "repair damage done to young victims and their family." The outpatient program services victims ages 2-18 in a combination of therapies.
- **Poudre School District** has several programs for at-risk youth, including the teen pregnancy program and the Mental Health Team that provides early intervention and crisis intervention.
- **Crossroads Safehouse** operates a program for at-risk youth designed to increase self-esteem, teach alternatives to aggressive behaviors and develop (and practice) coping and communication skills.
- **La Familia** is a bilingual and multicultural family resource center in Fort Collins. It provides early childhood education and programs which support and strengthen families in underrepresented communities. Its youth programs include after-school homework assistance, transportation from school, mentoring support and other social activities. Life-long health and wellness education is taught to teens and children by partner organizations, families and community members in the **CATCH (Coordinated Approach to Child Health)** Program at La Familia.
- **Larimer County Workforce Center** provides youth programs designed to connect youth to employment and training opportunities. High school seniors who live in a low-income household, have a disability or are in foster care may be eligible for assistance in the transition from high school to employment, continuing education, internships, scholarships and with job searches.
- **The Larimer County Hub Juvenile Assessment Center** provides a single point of entry for youth services for families and their children throughout the county. This coordinated effort includes Larimer County Department of Human Services, Mental Health Services and law enforcement. Intake specialists conduct child protection screening, child and family assessments for at-risk youth, detention screening, early intervention, and resources and referrals to other entities.

- **Realities for Children** is a non-profit organization that provides emergency services, organizational supports, community education and activities for youth who have experienced abuse and neglect within Larimer County. Realities for Children works collaboratively with other organizations and can provide financial assistance on a case-by-case basis for at-risk youth and families. They were noted by CASA as a resource for a variety of supports for the people they serve.
- **The Center for Family Outreach** serves youth and families with substance abuse issues, disruptive or high risk behaviors and family conflict. The Center operates a diversion program and interventions programs for youth who have become involved with the justice system. Counseling and therapy, education programs, tutoring, art enrichment, community service and substance use monitoring services are provided.
- **Touchstone Health Partner's Namaqua Center** assists children who have experienced trauma, exhibit risky and other behavioral challenges and who have a diagnosed emotional disturbance. The Family Support Program helps families with behaviorally challenged children. Namaqua Center provides special supports for grandfamilies (grandparents caring for grandchildren) with classes, family events and networking opportunities. It also offers a program to help build skills in children with severe emotional disturbances who need structure and support during school holidays. Respite care for families and a mentor program for court-appointment family clients also are available services at Namaqua Center.
- **Community Life Center** supports children and families with education, recreation and ongoing supportive services. It focuses on education and improving student achievement by improving skills and collaborate with after-school programs designed to enhance support for children. Program staff help families navigate resources in the community.
- **Turning Point for Youth and Family Development** provides therapeutic services to youth and families. They provide individual therapy sessions on an outpatient or inpatient basis, DUI/DWAI classes, community courses and educational programs for youth in need of alternatives to traditional schools. The mission of Turning Point is to help youth find a path to help motivate them to stay in school and continue on with secondary education.
- **Boys and Girls Club** in Larimer County has three clubhouses open after school until 7 pm each day and are open all day during the summer months. Their focus is academic success, character building and citizenship, and leading a healthy lifestyle.
- **Before and After School Enrichment (B.A.S.E.) Camp** provides out-of-school care, before- and after school care and summer camps to children throughout the Poudre School District. BASE Camp serves approximately 3,000 children ages 3-14 in 32 elementary schools in the Fort Collins area. It is estimated that one-third of the children served during the school year come from lower income families and the majority of children served in the summer months are from low-income families who cannot afford other summer programs. Families pay tuition on a sliding scale.
- **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.

### **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, Rocky Mountain Human Services and

Volunteers of America Northern Colorado each operate a Supportive Services for Veteran Families (SSVF) program. The SSVF program provides homelessness prevention and rapid re-housing services, and supports veterans with VASH vouchers in locating and accessing housing.

### ***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** is Larimer County's oldest and largest safehouse. It offers an emergency hotline, transitional housing for up to two years (utilizing 25 FCHA Section 8 housing vouchers), counseling services, and emergency foster care for pets owned by safehouse residents.
- **The Sexual Assault Victim Advocate Center (SAVA)** offers crisis intervention, counseling services and advocacy. Victims can be referred to Crossroads Safehouse, however, SAVA and other providers continue to find a lack of adequate referral options to affordable housing and mental health care for the people it serves.

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

The City of Fort Collins, its community 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. Direct partners in addressing this issue include the Larimer County Detention Center, Poudre Valley Hospital and the Larimer County Foster Care System, Touchstone Health Partners (formerly Larimer Center for Mental Health), the Fort Collins Housing Authority and others. 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.

### **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 many public service applications with CDBG and other funds, and the development and revitalization of rental units targeted to low income households. The City of Fort Collins uses up to 15% of its CDBG allocation to fund Public Service activities annually, and in the next year, plans to support agencies serving persons: with mental health issues; underserved youth; abused and neglected youth; seniors; victims of domestic violence and sexual assault; persons with physical and cognitive disabilities; single parents; and persons with substance abuse issues. Funding support will assist with agency operations, staffing, staff training, programmatic costs, and materials needed to deliver service. The City accepts applications annually each spring, and will determine grantees and funding awards in May of 2015.

## **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 is undergoing increased pressures from new population growth and the resultant need to expand the housing inventory, as well as commercial and service businesses, to serve the growing population. Fort Collins is also home to Colorado State University, which has a population of over 25,000 on-campus, resident-instruction students. The demand for student housing also serves to keep the availability of rental housing tight for the community at large.

Fort Collins has implemented a number of policies and practices to encourage the development of affordable housing in a tight housing market. 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 questioned whether the City could adopt more equitable plan review, building permit, and capital expansion fees if the fees were proportionally based. This would mean that smaller homes would pay a proportionally lower fee because it would take less time to conduct reviews, and the impact of a smaller home on utility facilities is proportionately less than the impact of larger 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 don't 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 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 having multiple people living in 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.

The City has 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 exempted. In the map below, the red highlighted areas indicate the Designated Extra Occupancy Rental Zones.



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

### **Introduction**

The US Census Bureau American Community Survey (ACS) produces data that makes it possible to estimate labor force dynamics for the City of Fort Collins. HUD provides this information for the year 2011. While more recent employment data is available for Fort Collins, the HUD-provided data does show the unemployment rate for younger Fort Collins residents is much higher than the rate for those age 25 and older. This analysis has most likely included many CSU students who are not employed.

More current information from the Colorado Department of Labor and Employment is available for the Fort Collins/Loveland MSA. In December of 2014, the seasonally adjusted unemployment rate in the MSA was 3.3%. There were 186,778 persons in the labor force, 180,570 of whom were employed, and 6,208 who were unemployed. The rate is lower than throughout Colorado, which had a 4.0% unemployment rate in December of 2014. The labor force in Fort Collins grew from 2000–2013, according to the American Community Survey. Total employed persons grew by 13,615, or 20.7%, and the unemployed grew by 3,032, or 84.0%.

### **Economic Development Market Analysis**

The following table, provided by HUD, shows the number of workers in Fort Collins in 2011 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 the share of jobs and share of workers in Fort Collins are well aligned, with little variance between the two. The information is provided for 13 business defined sectors, using ESRI Business Analyst Package and American Community Survey data.

## 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	643	273	1	1	-1
Arts, Entertainment, Accommodations	7,653	8,839	15	16	1
Construction	2,545	2,014	5	4	-1
Education and Health Care Services	9,184	13,010	18	24	6
Finance, Insurance, and Real Estate	2,955	3,109	6	6	0
Information	1,280	1,053	3	2	-1
Manufacturing	4,858	4,655	10	9	-1
Other Services	1,905	2,080	4	4	0
Professional, Scientific, Management Services	6,064	7,534	12	14	2
Public Administration	0	0	0	0	0
Retail Trade	6,484	7,459	13	14	1
Transportation and Warehousing	957	393	2	1	-1
Wholesale Trade	1,800	1,122	4	2	-2
Total	46,328	51,541	--	--	--

**Table 39-Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	83,198
Civilian Employed Population 16 years and over	76,561
Unemployment Rate	7.98
Unemployment Rate for Ages 16-24	26.88
Unemployment Rate for Ages 25-65	4.57

**Table 40-Labor Force**

Data Source: 2007-2011 ACS

HUD also provides the number of people employed in various occupations by business sector for 2011. American Community Survey data for 2011-2013 shows the largest employment industries in Fort Collins are educational services, health care and social assistance, retail trade, professional, scientific, and technical services, and retail trade.

Occupations by Sector	Number of People
Management, business and financial	23,818
Farming, fisheries and forestry occupations	2,572
Service	8,031
Sales and office	17,244
Construction, extraction, maintenance and repair	4,501
Production, transportation and material moving	2,902

**Table 41—Occupations by Sector**

Data Source: 2007-2011 ACS

The City of Fort Collins Economic Health Office recently commissioned a report, titled Labor Market Profile. The report includes an analysis of the occupations with the largest number of employees in Larimer County and the fastest growing occupations, and provides the median hourly earnings for these occupations. The following charts come from this report.

Currently, the top four occupations in Larimer County employ over 19,000 persons, and pay no more than a median hourly earnings of \$15.38 per hour. A \$10/hour employee working full time can only afford to pay \$520 per month for housing, much lower than prevailing rents in Fort Collins.

## Top Occupations in Larimer County

### TOP OCCUPATIONS IN LARIMER COUNTY

Rank	Employment	LARGEST, 2013	Median hourly earnings
1	6,028	Retail Salespersons	\$10.42
2	5,355	Food Prep & Serving	\$8.76
3	4,833	Secretaries & Administrative Assistants	\$15.38
4	3,527	Waiters & Waitresses	\$8.89
5	3,392	Postsecondary Teachers	\$28.01
6	3,083	Cashiers	\$9.23
7	2,878	Registered Nurses	\$29.07
8	2,780	Janitors & Cleaners	\$10.75
9	2,639	Office Clerks, General	\$13.51
10	2,222	Bookkeeping, Accounting, & Auditing Clerks	\$15.46

The report notes that 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.

## Fastest Growing Occupations in Larimer County

Rank	Annual Openings	FASTEST-GROWING, 2013-2018 (#)	Median hourly earnings
1	+323	Food Prep & Serving	\$8.76
2	+296	Retail Salespersons	\$10.42
3	+234	Waiters & Waitresses	\$8.89
4	+201	Registered Nurses	\$29.07
5	+181	Cashiers	\$9.23
6	+127	Secretaries & Administrative Assistants	\$15.38
7	+126	Customer Service Representatives	\$13.80
8	+124	Postsecondary Teachers	\$28.01
9	+108	Janitors & Cleaners	\$10.75
10	+106	Office Clerks, General	\$13.51

Most Fort Collins residents commute less than 30 minutes to work each day. The City of Fort Collins Housing Affordability Policy Study analyzes commuting data from 2000–2011. During this time period, out-commuting remained relatively flat, while the number of in-commuters increased by more than 9,400. From the surrounding communities, in-commuting increased by approximately 5,000 jobs. Of these, nearly 87% commute in from Greeley, Loveland, Wellington, and Windsor. While lifestyle preference can be one reason for the increase in in-commuters, Realtors and other key informants interviewed during the preparation of the Consolidated Plan indicate that households are getting priced out of the Fort Collins housing market and many are choosing to live in less costly housing markets and commuting into Fort Collins for work.

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	58,085	82%
30-59 Minutes	8,628	12%
60 or More Minutes	3,740	5%
<b>Total</b>	<b>70,453</b>	<b>100%</b>

**Table 42-Travel Time**

Data Source: 2007-2011 ACS

CHAS data from 2011 shows there were over 8,000 persons in the Fort Collins labor force with a high school degree or less. For those with only a high school education, the unemployment rate of 9% was over twice the rate for those with a college education. Job training and placement programs for these residents could reduce the unemployment rate for less educated workers.

## 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	1,682	274	928
High school graduate (includes equivalency)	6,324	584	1,827
Some college or Associate's degree	15,589	1,080	4,080
Bachelor's degree or higher	31,509	1,277	5,033

**Table 43-Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

Many of the residents without a high school diploma are older than 24-years-old, and have limited job options that will pay a living wage. Job training programs must target residents in all age groups.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	25	386	183	233	441
9th to 12th grade, no diploma	1,228	798	415	869	543
High school graduate, GED, or alternative	5,320	2,880	1,766	4,115	3,107
Some college, no degree	19,362	4,514	3,641	6,591	2,728
Associate's degree	1,241	1,888	1,790	2,385	619
Bachelor's degree	3,696	9,268	5,522	8,473	2,377
Graduate or professional degree	373	3,578	4,296	6,773	2,008

**Table 44-Educational Attainment by Age**

Data Source: 2007-2011 ACS

It is not surprising CHAS data finds that residents with the most education also earn the most in Fort Collins. Residents with some college or an Associate’s Degree had a median income in 2011 that was twice that of persons with less than a high school diploma.

### Educational Attainment–Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,303
High school graduate (includes equivalency)	25,876
Some college or Associate's degree	30,071
Bachelor's degree	40,097
Graduate or professional degree	52,804

**Table 45–Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

The top employment sectors are education and health care services, arts, entertainment and accommodations, and professional, scientific, and management services. According to the Larimer Count Labor Market Profile, “the fastest growing industries are service industries that support the population (retail, restaurants, hospitality, and personal services). The occupations that are related to these services are relatively low paying – retail salespeople, food prep, waiters, cashiers, and janitors.”

### 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, Building on Basics (BOB) 2.0. 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 will cause an increase in employment between the two large employers. Woodward has made a decision to place its world headquarters in Fort Collins, which will also increase 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)?**

Currently Fort Collins does not participate in a Comprehensive Economic Development Strategy with other regional jurisdictions.

**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.**

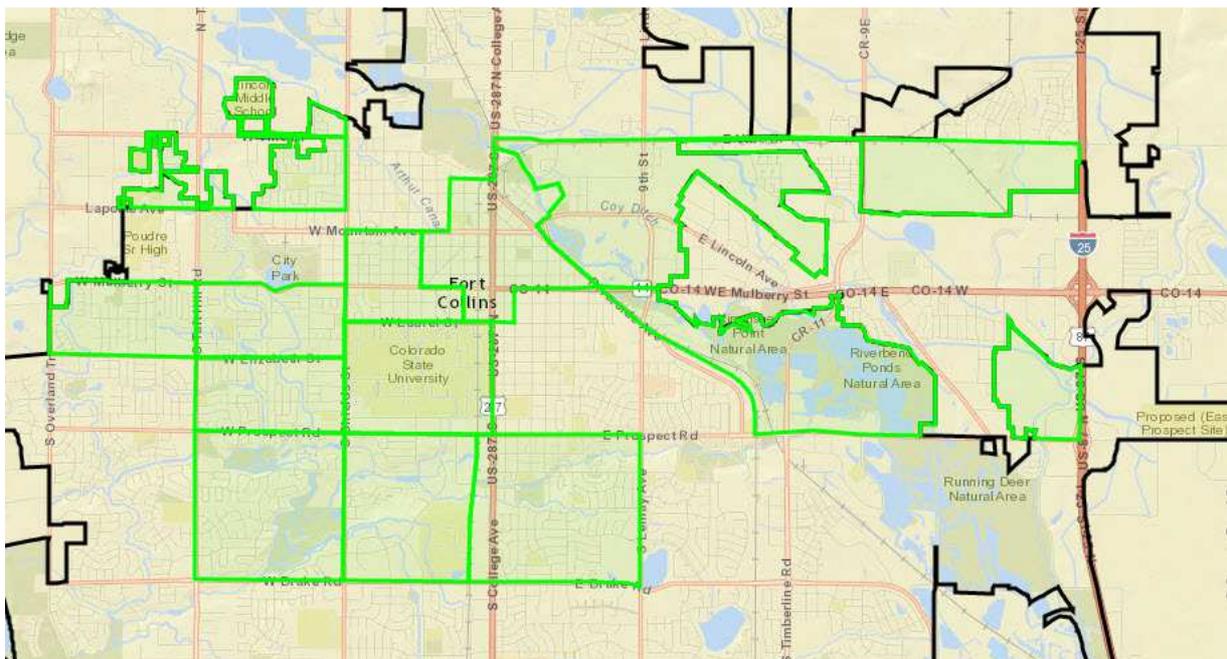
The City of Fort Collins has invested substantial time and effort in formulating a comprehensive strategy that links housing with jobs, transit and social sustainability. This holistic approach addresses all the needs and gaps faced by low-income households in the community. These other planning efforts have been used extensively in formulating the Consolidated Plan. The City, through various plans and policy statements, has focused on integrating transit needs, housing needs, job training and employment needs and social support as a way of ensuring growing businesses have a supply of trained, qualified employees. As employment continues to expand, the City is planning for ensuring employees have an adequate supply of housing located close to public transit. The City has invested substantial funding in expanding its bus system to serve larger areas of the community. This transit expansion is planned to continue in the future with more feeder lines to serve residential neighborhoods that currently don't have close transit connections to the main bus routes running along major thoroughfares. In order for low-income families to access growing employment and training opportunities, the City's Social Sustainability Strategic Plan also identifies expanded, affordable, licensed childcare facilities as a critical component of promoting greater economic opportunity for low-income residents.

## MA-50 Needs and Market Analysis Discussion

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

**Definition of concentration: 51% or more of residents within a census tract are experiencing multiple housing problems. [There are no concentrations.]**

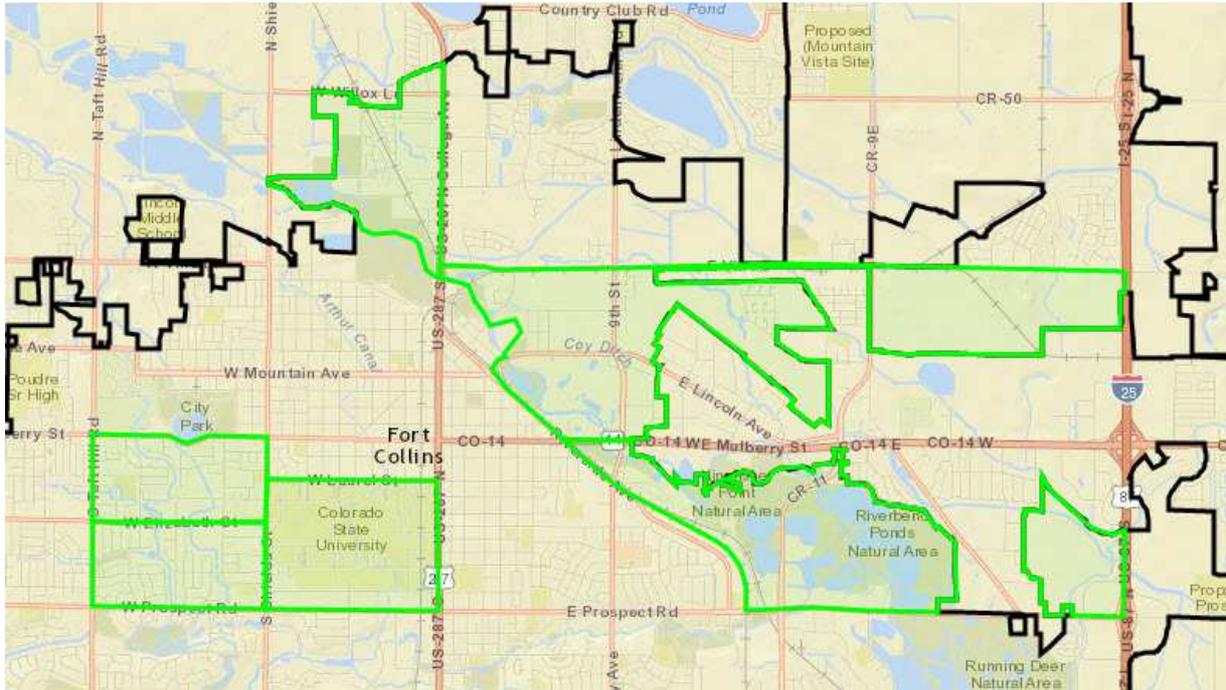
HUD provides maps of various CHAS data elements, including concentrations of households with any of the four housing problems. According to CPD Maps, there are no areas of Fort Collins where households have concentrations of multiple housing problems. No areas have more than 8% overcrowded households, no areas have more than 12% households with substandard conditions, and no areas have over 47% severe cost burden. There are 13 census tracts where more than 50% of households pay more than 50% of their income for housing. The following map shows these areas.



**Census Tracts Where > 50% of Households Pay > 50% of Household Income for Housing**



incomes at 50% AMI or less. Three of these tracts are at or adjacent to Colorado State University and are home to students. Three others, however, are in northern and northeastern Fort Collins, and include the same census tract that is just over 50% Hispanic. These areas are known as low-income neighborhoods, have many trailer parks and lower rent units, and are areas that the City is studying for revitalization.



**Census Tracts in North and Northeastern Fort Collins With 51% or More Residents with Incomes 50% of AMI or Less, Including One Census tract with More than 50% Hispanic Population**

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

According to CPD Maps, the three northern census tracts have over 50% renter occupancy, rising and higher poverty rates than throughout most of the City, rising rents, and high incidences of cost burden.

**Are there any community assets in these areas/neighborhoods?**

The three northern census tracts do have some of the cheaper, older owner and rental housing in the City. That is partially why there are higher numbers of low-income households in those neighborhoods. These neighborhoods also have a portion of residents who have long tenure in the neighborhood, which adds stability for newer residents trying to build a sense of community in the neighborhood.

**Are there other strategic opportunities in any of these areas?**

The Northeast quadrant of the City contains green field land that will eventually attract new development once infrastructure expansions commence.

# 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 46 - Geographic Priority Areas**

#### **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 47 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Increase the supply of affordable housing, including rental and homeownership units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the supply of affordable rental housing Provide assistance for programs that support affordable homeownership Increase housing opportunities for persons experiencing homelessness Preserve existing affordable housing inventory

	<b>Description</b>	Increase the supply of affordable, accessible, visitable rental housing that is close to transit options and basic daily services. This goal includes affordable rental and homeownership options across the spectrum, with responsiveness to special populations and critical gaps of need. As one of the sub-sets, housing opportunities for persons who experiencing homelessness or who are at increased risk of homelessness are deficient. In order to assist residents to overcome the threat of homelessness, permanent affordable rental housing with the necessary supportive services needs to be added to the Fort Collins affordable housing inventory. Persons across the entire spectrum of housing need from emergency to transitional to permanent are not able to find adequate housing with services.
	<b>Basis for Relative Priority</b>	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. Individuals and families experiencing homelessness represent the worst case housing needs. Based on the data presented in the Needs Analysis Section of the Consolidated Plan, service provider data and the Point in Time Count, the present supportive and emergency housing supply is not adequate to serve all who find themselves experiencing homelessness or in danger of homelessness.
<b>2</b>	<b>Priority Need Name</b>	Expand housing opportunities for persons experiencing homelessness
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the supply of affordable rental housing Increase housing opportunities for persons experiencing homelessness Preserve existing affordable housing inventory Supportive services to improve living conditions
	<b>Description</b>	The City has assembled data on the needs of individuals and families experiencing homelessness in Fort Collins. The City and its partners in the Ten Year Plan to End Homelessness Consortium, Homeward 2020, have come together to build a supply of units than can be available with lower rents and also to package services to ensure that households experiencing homelessness have the chance to live in stable housing in the long term in order to become more self-sufficient.
	<b>Basis for Relative Priority</b>	Individuals and families experiencing homelessness represent the "worst case" housing needs in the City. The many negative effects on persons and families who are living in substandard housing situations make it incumbent on the community to address those needs as comprehensively as possible.
<b>3</b>	<b>Priority Need Name</b>	Expand community resources for homelessness prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Individuals Families with Children Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the supply of affordable rental housing Provide programs for homelessness prevention Preserve existing affordable housing inventory Supportive services to improve living conditions
	<b>Description</b>	The tight housing market in Fort Collins puts pressure on households with economic, medical and other challenges to maintain a stable living environment. The most cost effective alternative to having people living on the street is to assist them in maintaining their current housing. In order to decrease the number of homeless episodes residents endure, programs, direct financial assistance and rapid rehousing prevents those households from facing life on the streets. Payment of rent and utility arrearages, case management and Tenant Based Rental Assistance are programs the City will use to assist homeless prevention agencies in maintaining stable housing conditions for households that would otherwise end up on the streets.
	<b>Basis for Relative Priority</b>	Because there are so many people who are in danger of losing their stable housing, it is imperative the City devote some of its federal and local resources to programs and actions that will assist households impacted by the tight housing market from entering the ranks of homelessness and being forced to rely on the emergency shelter system.
<b>4</b>	<b>Priority Need Name</b>	Preserve existing affordable housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Preserve existing affordable housing inventory

	<b>Description</b>	While there is substantial need for new affordable rental housing, the most cost-effective way of providing affordable housing is to preserve the existing supply of both owner housing and rental housing. There is a substantial number of owner-occupied homes that are aging and in need of improvements in order to keep them a viable part of the affordable housing inventory. In addition, there are a number of aging rental housing properties that are in need of substantial improvements including health and safety improvements in order to keep them a viable part of the affordable housing stock. The Needs Assessment and Market Analysis sections of the Consolidated Plan enumerate the number of units needed and the number of both owners and renters who are cost burdened. The City also has formulated a plan for preserving existing mobile home parks in the event that redevelopment may occur on one of the mobile home park sites. Its Redevelopment Displacement Mitigation Strategies Plan outlines steps and assistance the City may take to assist owners and occupants in preserving the affordability of their domicile. Those steps may include relocation expenses, cash out of pre-HUD codes units and the possible acquisition of the park for conversion to a co-op or other non-profit ownership. The City would utilize CDBG and HOME funds as cost eligibility could be determined.
	<b>Basis for Relative Priority</b>	A more cost effective alternative is to provide limited dollars to repair and upgrade existing housing than to demolish older housing and replace it with new housing that is substantially more expensive to provide.
5	<b>Priority Need Name</b>	Greater access to supportive services
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Large Families  Families with Children  Elderly  Chronic Homelessness  Individuals  Families with Children  Veterans  Victims of Domestic Violence  Public Housing Residents  Unaccompanied Youth  Elderly  Frail 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  Other</p>
<p><b>Geographic Areas Affected</b></p>	
<p><b>Associated Goals</b></p>	<p>Provide programs for homelessness prevention  Supportive services to improve living conditions</p>
<p><b>Description</b></p>	<p>The challenges of poverty force reliance on City and community support systems in order for low-income households to maintain a level of independence. Access to mental health and medical services, childcare, services for youth in and out of the foster care system, services for elderly and disabled residents assist in making the community a better place to live. The City of Fort Collins will continue to support the many agencies and organizations that provide essential public and community services to the populations most in need.</p>
<p><b>Basis for Relative Priority</b></p>	<p>Through the research and analysis in the Needs Assessment section and the Market Analysis section of this Consolidated Plan and the findings of the Social Sustainability Gaps Analysis, the City has made a commitment to addressing the underserved needs in the community. The vision of the Social Sustainability Strategic Plan is for the City of Fort Collins to help build a healthy social system so all members of the community can thrive. The services provided to low-income populations by community partners are essential to improving living conditions for low-income households.</p>

## **Narrative (Optional)**

The high priority needs include both housing and non-housing community development, homeless 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 hard 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 both the Strategic Plan Section and will also be used to structure the Annual Action Plan.

## 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)	The City of Fort Collins may spend HOME funds on Tenant Based Rental Assistance (TBRA) as part of a strategy to serve low- and very-low-income renter households facing homelessness. Low vacancy rates (1.2% overall), rising rents (28% growth during the last three years), and long waiting lists for subsidized housing all point to the need for more affordable rental opportunities in the City, especially for the lowest income households. There are fewer transitional housing options in Fort Collins than units needed, and TBRA programs can also help households transition from homelessness to permanent housing.
TBRA for Non-Homeless Special Needs	According to special needs providers interviewed as part of the consultation process, there is a lack of rental assistance available for their clients who have very low and low-incomes. Existing rental assistance programs are not growing, or are shrinking due to reduced federal spending levels. Market pressures on the private rental market have raised rents and reduced inventory, making it more difficult for these households to find rental units they can afford. TBRA could be used to help clients of local housing agencies find affordable, decent, and accessible housing while on the waiting list for existing Section 8 and other rental assistance programs.
New Unit Production	As part of the Housing Needs Assessment section of the Consolidated Plan, it was determined that there is a gap of 6,628 rental units for households at 0-30% AMI, 702 for households at 31-50% AMI, 436 at 51-80% AMI, and 1,906 at 81-100% AMI in Fort Collins. New construction of affordable rental units is a goal for reducing these gaps. The Needs Assessment also determined the stock of affordable units for sale is slim, and households at 50-80% AMI could become owners through a self-help program such as Habitat for Humanity, or through construction of units priced at \$204,500 or less.
Rehabilitation	Just over 40% of all housing units in Fort Collins, or an estimated 19,068 total units, 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. Housing providers indicate that there are a significant number of older market rate rental properties that are in need of repair and upgrades in Fort Collins. Older units occupied by low and moderate income owners may benefit from the Larimer County Home Improvement housing rehabilitation program.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	There are a number of aging rental properties located in Fort Collins in need of major upgrades and rehabilitation. Market conditions are such that landlords are not willing to leave units vacant in order to perform costly and time consuming rehabilitation on them. Rental housing demand is so strong that landlords can rent units that are minimally acceptable. There are opportunities for affordable housing providers and special needs housing groups to acquire these properties and rehabilitate them for their clients. This is a cost effective approach for providing more affordable, decent rental units.

**Table 48—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 families and individuals increase neighborhood quality. That, in turn, leads to a healthier, more vibrant Fort Collins. Once a year in spring, through the Competitive Process, the City of Fort Collins allocates federal and local funds for 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 three proposal categories 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:** Non-profit 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.

**Public Facility:** Space for agencies that provide direct services to low- and moderate-income clients living in Fort Collins.

Funds are allocated to non-profit agencies, affordable housing providers, and other entities serving a majority of Fort Collins clients who are low- and moderate-income households.

Federal dollars leverage additional funds in many of the projects completed as part of the Consolidated Plan. Federal dollars are limited, and agencies completing projects will often utilize other funds to complete projects. The leveraged dollars represent a benefit to all Fort Collins residents. They stretch the grant funds received by the City while allowing projects to proceed, which benefits either the area or a specific clientele and at the same time aids the agencies supplying the leveraged funds in meeting their goals. Two local funds leverage the federal CDBG and HOME funds—the Affordable Housing Fund (AHF) and the Human Services Program (HSP) monies from the City's General Fund. Amounts available vary with budget cycles and economic conditions.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	*Acquisition *Admin and Planning *Economic Development *Housing *Public Facilities *Public Services	951,389	66,246	98,936	1,116,568	3,805,556	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 monies.
HOME	public - federal	*Acquisition *Homebuyer Assistance *Homeowner Rehab *Multifamily Rental-New Construction *Multifamily Rental-Rehab *New Construction for Ownership *TBRA	519,485	236,839	80,954	837,278	2,077,940	Acquisition and construction of affordable housing projects, including land purchase, housing rehabilitation, certain costs related to affordable housing development, and homebuyer assistance programs are priorities for HOME program expenditures.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	525,047	0	0	0	2,100,188	The Fort Collins Affordable Housing Fund is a set aside of general fund monies that can be used for affordable housing programs and projects within the City of Fort Collins.
Other	public - local	Public Services	639,648	0	4,472	644,120	2,558,592	Human Services Program funds are used to support priority human services needs in Fort Collins.

**Table 49-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. Applicants also leverage CDBG and HOME 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, 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.

Fort Collins Social Sustainability Department staff track all HOME eligible match funds to ensure the 25% match requirement is met.

**If appropriate, describe publically 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 that may be used to address affordable housing needs. The Affordable Housing Board and Social Sustainability Department staff review the need for public land that can be used to develop affordable housing and the potential of using City owned land for housing development. A recommended action in the Housing Affordability Policy Study is to use the City's land bank resource as a way of making those land holdings available for development of affordable rental- or owner-occupied housing. After the recent completion of updated appraisals, analysis is underway as to best and highest use options and strategies for the properties. Using them to build affordable housing units on-site or selling them to provide funding for affordable units elsewhere are among some of the considerations.

**Discussion**

Staff, the CDBG Commission, and the Affordable Housing Board (housing applications) review all funding proposals. Applicants are invited to make a presentation about their project to the CDBG Commission. Funding recommendations are made and provided to the 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
Fort Collins Housing Corporation	Non-profit organizations	Homelessness Public Housing Rental	Jurisdiction
Fort Collins Housing Authority	PHA	Homelessness Public Housing Rental	Jurisdiction
Fort Collins Habitat for Humanity Villages, Ltd.	Community/Faith-based organization Private Industry	Ownership Rental	Region Region
United Way of Larimer County, Inc.	Regional organization	Homelessness public services	Region
Disabled Resource Services	Non-profit organizations	Homelessness public services	Region
Colorado Health Network dba Northern Colorado AIDS Project (NCAP)	Non-profit organizations	Homelessness Rental public services	Region
Neighbor to Neighbor	Non-profit organizations	Homelessness Ownership Rental public services	Region
Touchstone Health Partners	Non-profit organizations	Homelessness public services	Region
Catholic Charities	Community/Faith-based organization	Homelessness Rental public services	Region
Crossroads Safehouse	Non-profit organizations	Homelessness Rental public facilities public services	Region
Health District of Northern Larimer County	Government	Homelessness public services	Region
Salud Family Health Centers	Non-profit organizations	public services	Region
Turning Point Center for Youth and Family Development, Inc.	Non-profit organizations	public services	Region

**Table 50-Institutional Delivery Structure**

## **Assessment 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 in the City addressing the housing and non-community development needs of the homeless, special needs groups and low-income residents. The City with its partners has invested substantial resources and time in developing plans and policies to ensure a comprehensive service delivery structure to meet the underserved populations in the community. This collaborative service delivery model has been effective at delivering services to the underserved populations. There has been an overall increase in the demand for public services, housing and the array of supportive services needed by the lower-income special needs populations and persons experiencing homelessness in the community. The strong economy has placed greater pressure on the limited supply of affordable housing. For many households in the Fort Collins community, the spiraling cost of housing is forcing people out of their homes because their incomes have not kept pace with the increases in rents and home sale prices. Because many are cost-burdened by housing costs, they are forced to turn to the social safety net in the community to obtain services and assistance their limited incomes cannot supply. The gap in the service delivery system is a matter of demand for service outstripping the resources to deliver those services and the affordable housing 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	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
<b>Other</b>			
Emergency rent and Utility Assistance	X	X	X

**Table 51-Homelessness 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 individuals and families experiencing chronic homelessness, families with children, veterans and their families, and unaccompanied youth).**

The service delivery system provides multi-point outreach and intake for the array of housing and supportive services provided in the community. In addition to having access through the agencies listed above, the Murphy Center also serves as a single point of access where those in need may make contact with agency representatives from a range of local service providers. Moreover, the Murphy Center provides access to a variety of State-based programs including SNAP, TANF, Medicaid and Elderly Assistance programs. The targeted population groups at the Murphy Center include persons experiencing homelessness, families with children, veterans and families and unaccompanied youth.

**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.**

The City of Fort Collins is part of a strong partnership of public and private agencies in the City addressing the housing and non-community development needs of the homeless, special needs groups and low-income residents. With its partners, the City has invested substantial resources and time in developing plans and policies to ensure a comprehensive service delivery structure to meet the underserved populations in the community. This collaborative service delivery model has been effective at delivering services to the underserved populations.

There has been an overall increase in the demand for public services, housing and the array of supportive services needed by the lower-income population and the homeless of the community. The strong economy has placed greater pressure on the limited supply of affordable housing. For many households in Fort Collins, the spiraling cost of housing is forcing people out of their homes because their incomes have not kept pace with the increases in rents and home sale prices. Because many are cost burdened by housing costs, they are forced to turn to the social safety net in the community to obtain services and assistance that their limited incomes cannot supply. The gap in the service delivery system is a matter of demand for service outstripping the resources to deliver those services and affordable housing to all who need it.

**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 2015 Consolidated Plan represents an effort by the City to change some historic priority needs and place greater emphasis on directing more federal and local resources to affordable housing and the attendant services needed to increase the possibility for more underserved residents to obtain stable housing, as well as the necessary support to become more economically self-sufficient. In order to narrow the gap between service demands and resources, the City will be using both its federal funding sources and local sources, including the Affordable Housing Fund and its Human Services Program dollars to assist housing and service providers respond to the increased demand for affordable housing and human service support. The City will also use its land bank resources to address affordable housing needs, and is considering other new fiscal tools that might be employed to increase the resources beyond those itemized in this Consolidated Plan.

## 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 rental housing	2015	2019	*Affordable Housing		Increase the supply of affordable rental housing. Increase the supply of supportive housing projects.		Rental units constructed: 150 Household Housing Units
2	Provide assistance for the programs that support affordable homeownership	2015	2019	*Affordable Housing		Increase opportunities to obtain affordable home ownership. Greater access to supportive services.		Homebuyer assistance provided to 50 Household Housing units
3	Increase housing opportunities for persons experiencing homelessness	2015	2019	*Affordable Housing *Homeless		Increase the supply of affordable rental housing. Increase the supply of supportive housing projects. Expand housing opportunities for persons experiencing homelessness.		Housing for persons experiencing homelessness added: 20 Household Housing Units
4	Provide programs for homelessness prevention	2015	2019	*Homeless		Expand community resources for homelessness prevention. Greater access to supportive services.		Homelessness Prevention: 3000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Preserve existing affordable housing inventory	2015	2019	*Affordable Housing		Preserve the existing supply of affordable rental housing. Preserve the existing supply of affordable owner-occupied housing.		Rental units rehabilitated: 10 Household Housing Units  Homeowner Housing Rehabilitated: 10 Household Housing Units
6	Supportive services to improve living conditions	2015	2019	*Non-Housing Community Development		Greater access to supportive services.		Public service activities Low/Moderate Income Non-Housing Benefit: 2000 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 4000 Persons Assisted

**Table 52–Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase the supply of affordable rental housing
	<b>Goal Description</b>	The Needs Assessment and Market Analysis sections of the Consolidated Plan show there are a high number of renters who are cost burdened. The most critical shortage is in the supply of decent, accessible, affordable rental housing. The City has listed this need as a high priority and will work with private developers, non-profit developers and the Fort Collins Housing Authority to increase the supply of affordable rental housing targeted to low-income populations, special needs populations and homeless populations. The City provides a variety of federal and local resources to ensure that the cost barriers associated with affordable housing production can be overcome.
2	<b>Goal Name</b>	Provide assistance for the programs that support affordable homeownership
	<b>Goal Description</b>	The City of Fort Collins Social Sustainability Department Strategic Plan (SSDSP) and the Affordable Housing Strategic Plan set affordable homeownership as goals. The City is actively committed to continuing its Homebuyer Assistance (HBA) Program throughout varying market conditions. As other opportunities and solutions in this arena present themselves, the City will explore those strategies, as well.

3	<b>Goal Name</b>	Increase housing opportunities for persons experiencing homelessness.
	<b>Goal Description</b>	The City has assembled data on the needs of individuals and families experiencing homelessness in Fort Collins. Based upon that data, there is a shortage of short term or permanent supportive housing units for households who are experiencing homelessness or in danger of losing their current housing. The City and its partners will be working together to build the supply of units that can be available with lower rents and also to package the necessary support services to ensure that homeless households have the chance to live in a stable housing unit that offers them a long term opportunity to become more self-sufficient. The City's first permanent supportive housing project for persons experiencing homelessness was just completed in early 2015. Once the 60 units are leased up, and the property has reached stabilization, the community will re-evaluate its needs for homeless housing. Whether it be transitional housing, permanent supportive housing, or housing option models still evolving, the City will continue to address to full spectrum of housing options for persons experiencing homelessness.
4	<b>Goal Name</b>	Provide programs for homelessness prevention
	<b>Goal Description</b>	The extremely tight housing market in Fort Collins puts pressure on households with economic, medical or other challenges to maintain a stable living environment. The most cost effective approach to decreasing the numbers of homeless is to provide rapid rehousing and stabilization options to households in danger of becoming homeless. The City will provide financial and operational resources to partners who provide assistance to prevent new episodes of homelessness. The array of programs include direct financial assistance in the form of payment for rent and utilities, case management and self-sufficiency supportive services, and tenant based rental assistance when Housing Authority resources are inadequate to provide rental assistance to households on the verge of homelessness.

5	<b>Goal Name</b>	Preserve existing affordable housing inventory
	<b>Goal Description</b>	Fort Collins will work with the Larimer Home Improvement Program (LHIP) and other groups to preserve the existing inventory of affordable apartments and homeowner properties. The City will provide financing for below market rate rehabilitation loans for health and safety improvements on the homes of low and moderate income homeowners. The City will provide financing for the acquisition, and rehabilitation of existing rental properties that will be rent restricted for low-income households. The City will also assist in financing the rehabilitation and accessibility improvements for rent restricted properties that need improvements in order to keep them sustainable in the present housing market.
6	<b>Goal Name</b>	Supportive services to improve living conditions
	<b>Goal Description</b>	The City of Fort Collins Social Sustainability Department Strategic Plan (SSDSP) lays out a vision for improving the living conditions of all Fort Collins residents. The SSDSP emphasizes the underserved needs of the low-income residents of the City who need an array of supportive services to assist them in becoming more self-sufficient in the face of limited personal resources. Several population groups are in need of supportive services that are provided by numerous public and charitable organizations in the City. These population groups include the elderly, households in poverty, persons experiencing homelessness, those with various medical and mental challenges, and children and youth.

**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 provide affordable housing to approximately 230 households through the following activities:

Affordable rental housing – 150 families

Tenant Based Rental Assistance – 20 families

Homeownership Assistance – 50 families

Homeowner Rehab – 10 families

Rental Rehab – 10 families

## **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)**

The City of Fort Collins Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

The Fort Collins Housing Authority operates the Family Self Sufficiency Program (FSS) for both Section 8 housing choice voucher holders and public housing residents. As households annually recertify their incomes with the housing authority, they are invited to join the program. Currently the FCHA has three FSS coordinators and 150 participants in the program.

The FCHA also operates a homeownership program for voucher holders. Since starting the program, approximately 55 households have moved from the Section 8 voucher program to homeownership. The buyers are able to escrow a downpayment through the FSS program, and use City of Fort Collins downpayment assistance and first time homebuyer loan programs to purchase homes.

The FCHA is in the process of public housing disposition, and has included FCHA residents in the Rental Assistance Demonstration (RAD) program planning process. The FCHA has invited residents to meetings about the process, explained the process to residents, and included resident comments in the plan.

The FCHA has one former resident on the Board of Directors, in a position designated for current or former residents of FCHA housing.

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

No.

### **Plan to remove the ‘troubled’ designation**

NA - the Fort Collins Housing Authority does not have a troubled designation.

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

### **Barriers to Affordable Housing**

Lack of below market rate land for development of new housing is a major barrier to affordable housing. Research indicates that land costs make up for 30% of the total development cost for new residential housing. Additionally, the cost of labor, materials and transaction costs continue to escalate following the Great Recession which started in 2008. The percentage of government fees and exactions has not gone up over the past 10 years. The City commissioned a Housing Affordability Policy Study (HAPS) in 2014 to better understand the dynamics of the Fort Collins housing market and also to make policy recommendations which the City may adopt in order to stimulate development of affordable housing, which is in short supply. The Housing Affordability Policy Study identified the following facts that are indicative of conditions in the housing market:

1. Local employment growth has been stronger than regional growth, and incomes have barely kept pace with the cost of living.
2. Housing prices have risen faster than incomes, and the affordability gap for households with median income has widened.
3. Most of the increase in housing costs has been attributable to the rise in hard costs (labor and materials) and land.
4. In-commuting has increased while out-commuting has remained flat.
5. Demand for rental housing is tightening the market, but also stimulating construction.
6. Approximately 1,000 ownership households are cost-burdened.
7. Between 1,250 and 2,400 renter households are cost-burdened.

The Needs Assessment and the Market Analysis sections of the Consolidated Plan provide more detailed data on how the tight housing market is affecting low- and moderate-income households. The tight housing market is likely forcing more households into homelessness who don't have the means to compete in an inflationary market.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The HAPS report included some policy recommendations that could be enacted by the City to lessen the severity of the housing market imbalance. The City is in the process of considering the HAPS recommendations—as well as other actions—that could increase the supply of affordable housing. To mitigate the high cost of development, the strategy the City will pursue includes the following:

1. Continue to provide both federal and City funds to affordable housing developers willing to produce new rental units that are affordable to households with incomes less than \$25,000. These cash incentives will enable developers to produce rent restricted units at a rate affordable to low-income households.
2. Provide fee waivers and rebates to affordable rental housing developers. By backfilling City utility fees and impact fees, the City can help developers lower total development costs for targeted income groups.
3. 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.

4. Explore the pros and cons of reducing the minimum standards for lot sizes (minimum house size has already been reduced).
5. Using the City's land bank resource as a way of making those land holdings available for development of affordable rental and owner housing. Making land bank assets available on long term zero income leases would buy down the land costs associated with new development. Exploring other options for maximizing the value of the land bank properties for addressing affordable housing challenges. Currently, land costs in Fort Collins are estimated to be 30% of total development costs.
6. The City will be considering other regulatory policies that could require a set number of affordable units in all rental or for-sale developments, or might provide funding through excise taxes or other revenue sources to buy down the development costs of rental housing for those in the low- and very-low-income bands.
7. The City is considering reallocating federal funding sources, including CDBG and HOME, to ensure more funds are directed toward priority housing needs.
8. The City is examining alternative funding sources to produce more capital to support affordable housing efforts. These fund resources could include a dedicated sales tax portion, excise taxes on commercial development or imposition of fees on recording of real estate documents and other potential revenue sources. Many of these tools would require an affirmative vote of Fort Collins voters.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City has made the challenges of persons experiencing homelessness a central facet of its Social Sustainability Department Strategic Plan (SSDSP). The plan reflects a coordinated effort between City agencies, local service providers and community organizations to address homelessness in a comprehensive manner. The City provides financial support to agencies that provide outreach—both through agency facilities and street outreach—to inform and assist individuals and families experiencing homelessness in making connections with service providers. The City supports the Murphy Center, a multi-purpose community outreach and assistance facility that serves as a clearinghouse for agencies providing services and those needing service. The unique aspect of the Murphy Center is that the facility provides a place where persons experiencing or at risk of homelessness can access a wide range of service agencies and begin to receive supportive services almost instantaneously. The Murphy Center also houses agencies that provide the range of housing services, from emergency housing to transitional housing to permanent supportive housing, as well as agencies that offer an array of homelessness prevention and rapid rehousing services. The center can connect residents with an array of other service providers, thereby covering such needs as childcare, medical care, mental health care, and emergency assistance like food and clothing.

### **Addressing the emergency and transitional housing needs of homeless persons:**

The SSDSP offers a targeted emphasis on increasing the supply of short term housing—such as transitional housing—and providing rapid rehousing options through such programs as tenant based rental assistance. Catholic Charities’ Mission, the Fort Collins Rescue Mission, and Family Faith Hospitality’s program for families, all provide emergency shelter for those who are on the streets with nowhere else to go. Presently the capacity of these facilities is adequate, except in extreme weather conditions. Homeward 2020 is focusing on rapid rehousing and more permanent housing options to minimize the number of people residing in the emergency shelter. Because the community has a well-integrated service network, if a homeless individual or household can be placed in stable housing supported with services, the outcomes for those households is generally more positive than for those who have to spend extended periods in a mass shelter. Strategically, the City is able to foster greater community support for rapid rehousing and permanent housing solutions than for building larger emergency facilities to warehouse people unable to obtain more stable 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 to affordable housing units for individuals and families experiencing homelessness, and preventing individuals and families who were recently experiencing homelessness from becoming homeless again:**

The Fort Collins Social Sustainability Department Strategic Plan (SSDSP) and the Consolidated Plan both emphasize the need for the community to expand the permanently affordable rental housing supply and rapid rehousing options for both chronically and episodically homeless households who find themselves

falling out of the housing market because of high rents and various other challenges. The City and agencies providing support services to unaccompanied youth have a network of foster families willing to house youth on a short term basis until more permanent housing can be found. With the expanded emphasis on providing more permanent affordable housing opportunities, the Homeward 2020 approach is to include the shelter needs of youth in the mix of affordable rental units, packaged with the necessary supportive services to help them achieve a higher level of independence. Because the overall rental housing market is so tight and expensive, it is challenging for service providers who provide transitional housing to limit the residency period for those occupying transitional units. Because there is often no place for the formerly homeless family to move to following their allotted time in a transitional unit, housing providers are forced to allow extensions on transitional time limits. This phenomenon lessens the chances for other households transitioning out of homelessness to obtain a transitional unit while they deal with their other challenges. The City has been extensively involved with the Fort Collins Housing Authority in the construction of a new 60-unit supportive housing rental complex named Red Tail Ponds. The housing complex marks the first step in implementing the City's SSSP strategy of expanding the supply of permanently affordable, accessible rental housing for persons experiencing homelessness and other special needs populations. A consortium of service providers provides on-site case management and support services to Red Tail Ponds residents.

Because there is often a gap in the lead time to develop and build new units, the City envisions use of Tenant Based Rental Assistance to provide interim housing assistance to families who cannot find a transitional unit or a permanently affordable unit. By providing rental assistance beyond what is available through the Section 8 Program, persons experiencing homelessness and other special needs residents will have a greater chance of obtaining an affordable unit through the market rate rental inventory in Fort Collins.

**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 Fort Collins Social Sustainability Strategic Plan (SSSP) identifies several populations that often find themselves without housing after they have been released from residential facilities or from the correction system facilities. Youth experiencing homelessness find it difficult to find housing if they have been involved in a residential care or foster home. There are very few affordable rental options for them and they often fall into the emergency system when they can no longer couch surf with friends or family. As the inventory of permanently affordable housing grows, youth experiencing homelessness will be mainstreamed into apartments with supportive vocational and counseling services to assist them in achieving greater independence in safer environments than what street life provides. The second highlighted population is former offenders coming out of the corrections system. Often, landlords and employers are reluctant to rent an apartment to or hire a former offender. The City will work with community corrections and counseling agencies on educational outreach to employers and landlords so that former offenders have a chance to reenter mainstream society and work toward a crime free life in an independent setting that provides stable housing and the necessary ongoing counseling and support services to facilitate their integration back into society.

As residents find themselves in danger of losing their place of residence, the supportive service safety net is critical in helping those households avoid episodes of homelessness. The Fort Collins SSSP describes an integrated housing and service delivery system that ensures stable housing is available, therefore lessening the occurrence of homelessness and at the same time, providing the needed level of general assistance and specialized, individual case management. The City will utilize a significant amount of CDBG funding and the City-funded Human Services Program to ensure service providers have the necessary resources to assist these households maintain a level of independence, with stable housing as the platform.

## **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. In addition, the City follows EPA regulations, which require that any federally funded organization undergoing an activity which causes disruption of lead use only EPA-certified workers and follow procedures to minimize the spread of lead. Lead hazards in public housing units and other units of the Fort Collins Housing Authority have been stabilized and/or removed in previous years during rehabilitations. All properties must be cleared of lead hazards before funding is provided. 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 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 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 also 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**

Fort Collins has adopted a comprehensive Anti-Poverty Strategy that is well integrated with broader community development and housing needs elucidated in the Consolidated Plan. The challenges of poverty make it problematic for households to obtain decent, accessible affordable housing and the necessary essential services all households need for establishing a suitable living environment for themselves and their families. The Fort Collins Anti-Poverty Strategy is spelled out in the Social and Sustainability Strategic Plan (SSSP) and the Economic Health Strategic Plan (EHSP). The SSSP has two major goals and the EHSP supports those goals with programs and policies for implementation of the goals. The SSSP goals:

1. Expand opportunities to develop needed skills, education and resources for persons not workforce ready.
2. Remove and reduce barriers to employment.

In order to implement those goals, the SSSP formulates the following strategies:

#### **Goal 1 Strategies:**

1. Increase opportunities for access to higher education and vocational training with particular emphasis on underserved and disadvantaged populations.
2. Partner with employers to increase opportunities for workforce development including job readiness skills.
3. Partner with school district and other community institutions to enhance school readiness and early elementary reading literacy.

#### **Goal 2 Strategies:**

1. Support and encourage programs that emphasize work force training and retraining with particular emphasis on persons employed in low-paying or obsolete jobs.
2. Increase access to high quality affordable childcare and dependent care.
3. Increase opportunities for seniors and person with disabilities in the workforce.
4. Support programs to help working persons preserve, support, and stabilize their families.

The Economic Health Strategic Plan adds more detail and operational insight into how these goals and strategies will be implemented. The EHSP envisions a sustainable economy, which means an economy that works for all citizens. Upper-income households will have the financial and educational resources to continue to adjust, both socially and economically, to changes in the Fort Collins economy as well as changes brought about by climate change and continued advancements in technology. In order for the Fort Collins economy to work for everyone, those in the lower bands of the economy will need to see opportunities to increase their income. Those opportunities will be formed around gaining better skills, having access to ongoing training and job placement resources to assist them adjust to the ongoing changes taking place in both the local and national economy.

In order to facilitate these insights at an operational level, the EHSP has established the following goals and actions to provide more opportunity for poverty level households to gain a greater share of the benefits an expanding economy such the Fort Collins economy presently enjoys.

Goals and actions to reduce poverty:

1. Close the skill gap and increase career pathways in the community by creating an alignment between employers, workforce center and educational institutions to ensure that training and assessment reflects future workforce needs.
2. Increase employment opportunities for a greater number of residents. Increase those opportunities by business retention and expansion.
3. Increase the number of work ready employees by building new career pathways that provide new opportunities through increasing worker skills and educational attainment.
4. Expand funding sources to support on-the-job training for new and incumbent workers.
5. Encourage and support employers to provide workplace education and training opportunities to facilitate the advance of workers within the job clusters the employer needs.
6. Maintain clear, predictable and transparent processes within City departments to ensure that employers and employees understand both the restrictions and opportunities expressed in the Economic Health Strategic Plan. To create a more transparent navigable environment, have Economic Health staff work with Planning Services and employers to better understand their needs and assist in mediating any regulatory or procedural barriers that may make it difficult for business expansion.
7. Develop career pathways that enhance the ability of employees to increase their income by moving higher on career pathways in industries that have multiple facets and increasingly skilled positions. As employees are able to increase their skills and competencies, it is a benefit to employers if they promote to higher level positions from within. Exiting employees have demonstrated their capabilities and willingness to participate in the culture of that employment center.

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

The City of Fort Collins has invested in the necessary research and planning efforts to implement the beginnings of an integrated housing and community development approach designed to provide those facing the challenges of poverty with a variety of assets to help them achieve greater economic independence. The City is aware the resource base will never be substantial enough to provide an infinite supply of affordable housing opportunities for all who need them. Even if the City had a limitless cash balance to provide subsidized housing for all who presently need it in Fort Collins, most residents would rather feel they provide for their own economic well-being. Most Americans want to work and they want the fruits of their labor to produce an income sufficient enough to provide a decent place to live and enough income to cover the other essential outlays they make for food, clothing, educational expenses, transportation costs, medical and child care needs. Just having an affordable place to live does not address the broader economic challenge. As the Fort Collins economy continues to change and expand, residents who have the necessary financial resources to adjust to those changes will be able to keep afloat and maintain a decent quality of life for themselves and dependents. However, given the tight housing market the City currently faces, it is important the City devotes resources to ensure those who need stable housing have greater access so they can utilize the other robust array of opportunities the City provides to move them along the path of greater self-sufficiency. As citizens benefit from the menu of services and support the City brokers with other public purpose agencies, they will be better able to provide for themselves, thereby continuing to make scarce resources available for others challenged by poverty.

## **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 sub-grantees meet the established goals and outcomes for the project, program or services funded by the City.

At least annually, 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.

The City monitors subrecipient documentation to ensure the subrecipient meets the cross cutting requirements contained in HOME and CDBG regulations, including Section 3, National Environmental Protection Agency (NEPA) requirements, procurement and Fair Housing Marketing and Outreach.

The City also 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 Annual Action Plan to reflect progress and deficiencies within the stated Goal Outcome indicators included in the Strategic Plan and One-Year update.

# **Appendix A**

## **City of Fort Collins 2015-2019 Consolidated Plan Community Questionnaire Summary**

**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 all residents throughout Fort Collins. 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 CSI.

A total of 576 households responded to the survey. The majority of respondents (66%) identified themselves as private citizens. Fifteen percent stated they are non-profit service providers and fourteen percent of respondents identified themselves as government employees. Each respondent did not answer all questions. Therefore, the following tables and charts have different total responses to each.

**Household Profile**

The majority of people who responded live and work in Fort Collins (60%). Twelve percent (12%) reported living elsewhere but were currently employed in Fort Collins. Approximately one-third of respondents reported being married with children, and one third reported being in a married or partner household with no children. Ten percent (10%) of people who answered this questionnaire identified themselves as a single parent household.

**Table 1: Household profile**

Answer Options	Response Percent	Response Count
I live in Fort Collins and am employed in Fort Collins	60.2%	347
I live in Fort Collins and am employed elsewhere	5.2%	30
I live in Fort Collins and am not currently employed	16.3%	94
I live elsewhere and am employed in Fort Collins	10.6%	61
I live elsewhere and employed elsewhere	1.6%	9
I live elsewhere and am not currently employed	1.2%	7
Other (please specify)	4.9%	28

Source: CSI

**Table 2: Affiliation/ Profession**

Answer Options	Response Percent	Response Count
Private citizen	65.4%	374
Housing agency staff person	1.7%	10
Housing developer	0.3%	2
Non-profit service provider	14.7%	84
Service provider primarily for persons experiencing homelessness	0.9%	5
Economic development entity representative/ employee	0.5%	3
Local or state official	0.7%	4
Government employee	13.8%	79

Funder	0.3%	2
Other (please specify)	1.6%	9
Total Responses	100.0%	572

Source: CSI

**Table 3: Household Composition**

Answer Options	Response Percent	Response Count
Married/ partner household with children currently present	27.6%	157
Married/ partner household without children currently present	27.1%	154
Single parent household	11.1%	63
Individual living alone and under 65 years of age	11.6%	66
Individual living alone and 65 years of age or over	3.2%	18
Household of two or more unmarried adults, no children	8.3%	47
Household of two or more adults all 65 year of age or more	1.6%	9
Household of two or more adults, with a mix of persons under age 65 and age 65 or over	1.9%	11
College student	3.2%	18
Multi-family household	1.2%	7
Multi-generational household (3 or more generations)	1.4%	8
Other (please specify)	1.9%	11
Total Responses		569

Source: CSI

### **Income**

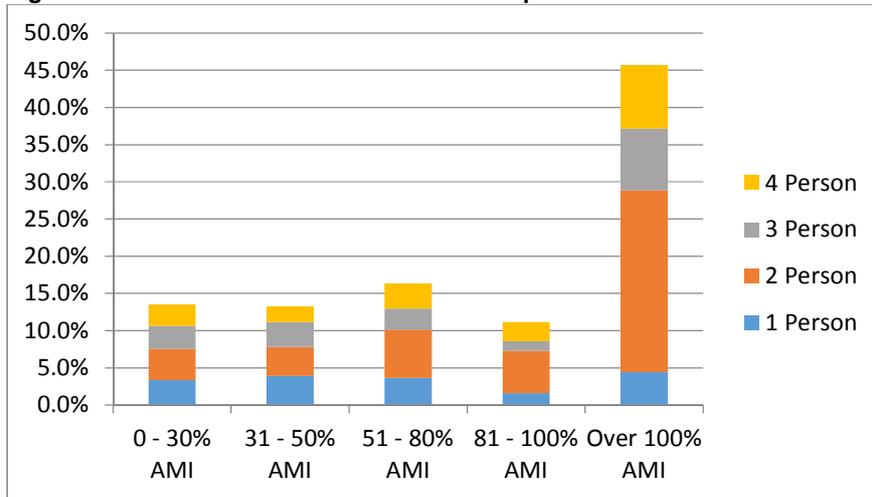
Respondents were asked to provide income ranges by family size. Not all respondents provided this information, but the following table and graphic show the percentage of respondents by household size and income range, by HUD 2014 Area Median Incomes. These income ranges are used by the City of Fort Collins, housing and service providers, to determine eligibility for various housing and service programs. The questionnaire received responses for households in all income ranges, and with a variety of household sizes.

**Table 4: Incomes and Household Sizes of Respondents**

	1 Person	2 Person	3 Person	4 Person	Total
0 - 30% AMI	3.4%	4.2%	3.1%	2.9%	13.5%
31 - 50% AMI	3.9%	3.9%	3.4%	2.1%	13.2%
51 - 80% AMI	3.6%	6.5%	2.9%	3.4%	16.4%
81 - 100% AMI	1.6%	5.7%	1.3%	2.6%	11.2%
Over 100% AMI	4.4%	24.4%	8.3%	8.6%	45.7%

Source: CSI

**Figure 1: Incomes and Household Size of Respondents**



**Age**

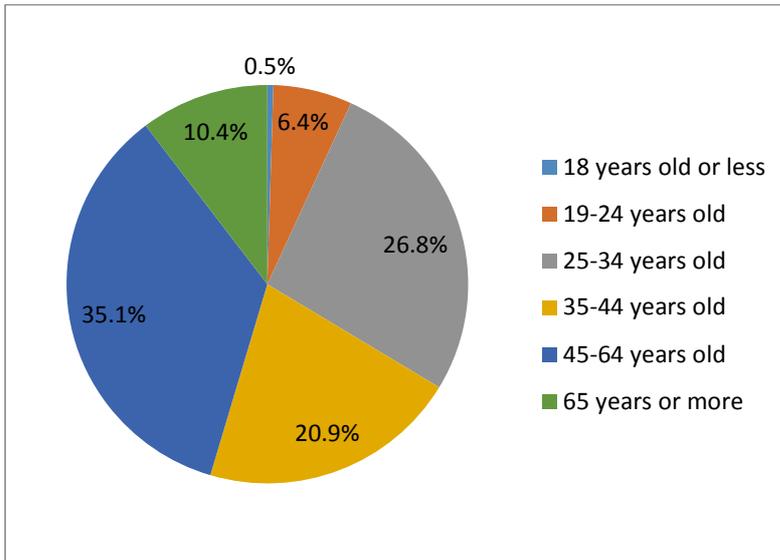
Thirty-five percent (35%) of respondents reported their age range as 45-64 years old and 25% respondents were between the ages of 25-34. Forty-four respondents (11%) were over the age of 65.

**Table 5: Age of Respondents**

Answer Options	Response Percent	Response Count
18 years old or less	0.5%	2
19-24 years old	6.4%	27
25-34 years old	26.8%	114
35-44 years old	20.9%	89
45-64 years old	35.1%	149
65 years or more	10.4%	44
<b>Answered question</b>		<b>425</b>

Source: CSI

**Figure 2: Age of Respondents**



### **Disability**

Five hundred and sixty-two people answered the question about disability. Of those respondents, 14% reported having someone in their household with a disability.

**Table 6: Households With One or More Disabled Member**

Answer Options	Response Percent	Response Count
Yes	14.1%	79
No	85.9%	483
<b>Answered question</b>		562

Source: CSI

### **Ethnicity and Race**

Hispanic or Latino respondents encompassed 13% of those who completed the questionnaire. Most respondents (87%) identified their race as Non-Hispanic or Latino. There were 417 responses to the question requesting regarding race. Of those, 370 identified themselves as White, 4 identified as Black/African American and four identified as Asian.

**Table 7: Ethnicity of Respondents**

Answer Options	Response Percent	Response Count
Non-Hispanic/Latino	86.9%	333
Hispanic Latino	13.1%	50
<b>Answered question</b>		383

Source: CSI

**Table 8: Race of Respondents**

Answer Options	Response Percent	Response Count
White	88.7%	370
Black/ African American	1.0%	4

Black/African American & White	0.0%	0
Asian	1.0%	4
Asian & White	0.7%	3
American Indian or Alaskan Native	0.7%	3
American Indian or Alaskan Native & White	0.7%	3
American Indian or Alaskan Native & Black	0.0%	0
Native Hawaii/Other Pacific Islander	0.2%	1
Other (please specify)	7.0%	29
<b>answered question</b>		<b>417</b>

Source: CSI

### Community Needs

Respondents were asked to prioritize broad categories of community needs. These areas include affordable housing, community development, economic development, supportive services, facilities' for persons experiencing homelessness, and services for persons experiencing homelessness.

The highest identified need by questionnaire respondents was affordable housing. The second highest need was identified as facilities for persons experiencing homelessness and then services for persons experiencing homelessness. The lowest ranked priority was Community Development activities such as improving public parks and playgrounds, water and sewer line repair and energy conservation.

**Table 9: Respondents Rankings of Broad Community Priorities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Affordable Housing	333	65	14	0	2	3	417
Community Development	87	191	110	5	4	14	411
Economic Development	113	194	83	13	10	10	423
Supportive Services	155	192	43	9	17	4	420
Facilities for Persons Experiencing Homelessness	216	127	58	10	7	7	425
Services for Persons Experiencing Homelessness	196	148	52	9	10	6	421
Other							18
<b>Answered question</b>							<b>429</b>

Source: CSI

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



Source: CSI

Respondents were allowed to provide comments related to broad community priorities. The following table is a listing of these comments.

**Table 10: Comments on Broad Community Priorities**

more services for people on disability or on a fixed income ie. attorneys who will work pro-bono for the disabled or persons on fixed incomes.
Increase minimum wage.
How about a detox or addiction recovery home aside from mental disabilities if possible
Hostels, Boarding Houses for single working men, NO MORE THAN \$400 / month for 1 room!!!!
facilities for families experiencing homelessness
Concern for Homelessness if not a career
housing for mentally ill and addicted
Please stop appeasing outlandish realty investment, as they are forsaking people for profit
Garden Space
We really need to provide housing and facilities available to the low income and homeless in order to have a consistent place to stay while they get back on their feet.
attention to the environment - water, clean air, open space - TOP PRIORITY!!!
no help for homeless living off the gov./ handouts. If physically able than they should work to get assistance
Services to people with disabilities in poverty to help prevent homelessness
I want to clarify that I think Homelessness is an issue in our community but I feel a bit flummoxed at the amount of money and number of organizations currently addressing the need without any apparent viable solutions.
Parent education
By being so homeless friendly we have outside homeless coming to Fort Collins
affordable child care for working families

Source: CSI

## Affordable Housing

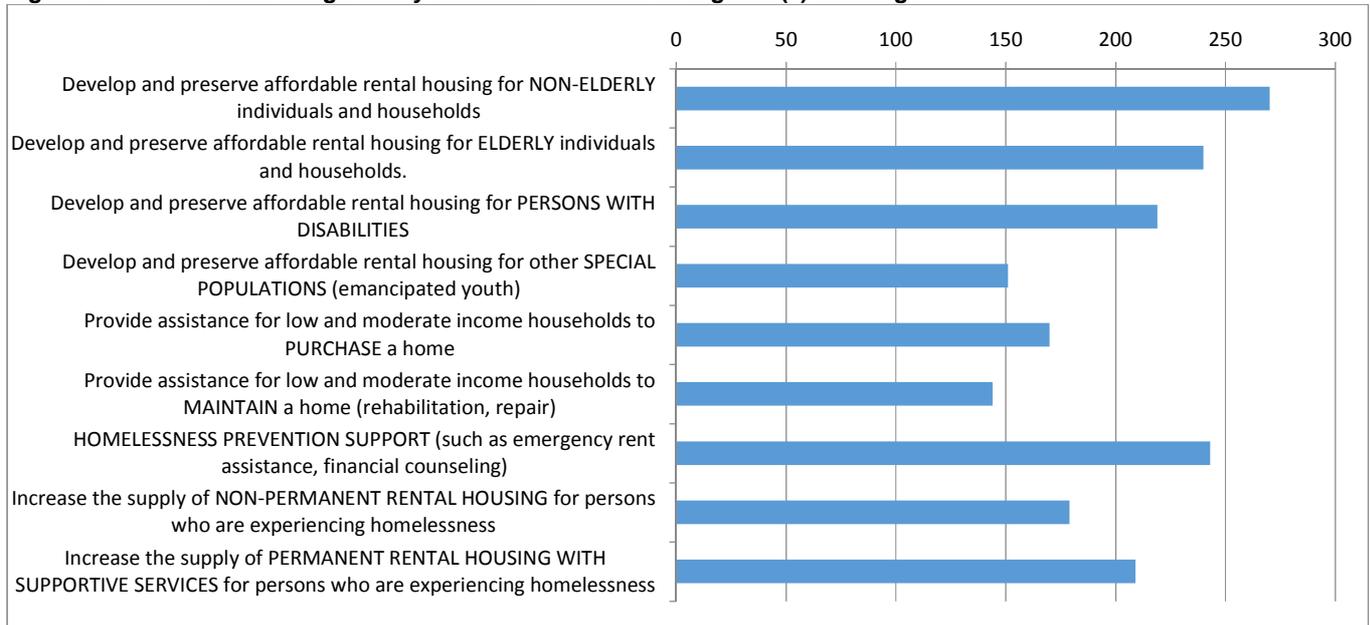
Respondents were asked to rank the importance of nine activities that address affordable housing needs in Fort Collins. Developing and preserving affordable rental housing for non-elderly individuals and households was the highest ranked priority. Homelessness prevention support (such as emergency rent assistance and financial counseling) was the second highest prioritized activity by respondents. The lowest ranked activity was developing and preserving affordable rental housing for special populations (such as emancipated youth).

**Table 11: Affordable Housing Priority Activities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Develop and preserve affordable rental housing for NON-ELDERLY individuals and households	270	115	28	3	6	4	426
Develop and preserve affordable rental housing for ELDERLY individuals and households.	240	129	33	2	19	3	426
Develop and preserve affordable rental housing for PERSONS WITH DISABILITIES	219	158	25	1	18	2	423
Develop and preserve affordable rental housing for other SPECIAL POPULATIONS (emancipated youth)	151	151	76	19	20	5	422
Provide assistance for low and moderate income households to PURCHASE a home	170	144	81	20	4	3	422
Provide assistance for low and moderate income households to MAINTAIN a home (rehabilitation, repair)	144	181	78	16	5	1	425
HOMELESSNESS PREVENTION SUPPORT (such as emergency rent assistance, financial counseling)	243	129	35	8	9	1	425
Increase the supply of NON-PERMANENT RENTAL HOUSING for persons who are experiencing homelessness	179	149	66	7	17	5	423
Increase the supply of PERMANENT RENTAL HOUSING WITH SUPPORTIVE SERVICES for persons who are experiencing homelessness	209	124	56	13	13	6	421

Source: CSI

**Figure 4: Affordable Housing Priority Activities – Number of Highest (1) Rankings**



Source: CSI

### Community Development

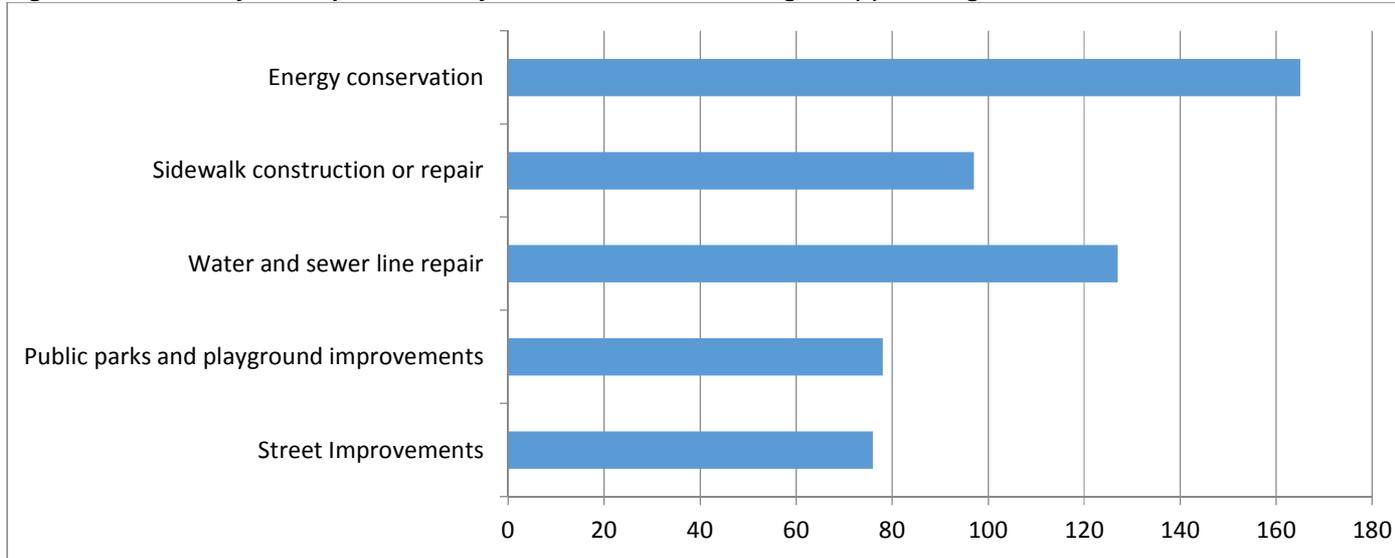
Respondents were asked to rank the importance of five community development activities to meet the needs for low and moderate income households or neighborhoods. Of the five activities listed, energy conservation was ranked as the highest need overall. Water and sewer line repair was the second highest identified need and public parks and playground improvements were ranked the least needed community development activities in Fort Collins.

**Table 12: Community Development Priority Activities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Street Improvements	76	184	128	15	19	3	425
Public parks and playground improvements	78	175	129	26	13	4	425
Water and sewer line repair	127	150	92	12	34	7	422
Sidewalk construction or repair	97	158	121	17	25	5	423
Energy conservation	165	144	79	13	14	5	420
Other (please specify)							20

Source: CSI

**Figure 5: Community Development Priority Activities – Number of Highest (1) Rankings**



Source: CSI

**Table 13: “Other” Community Development Activities Identified by Respondents**

Voice and sight tag for dogs - like the City of Boulder. TRAINED dogs should be permitted to walk off-leash in parks. Classes and extra fees should apply to ensure people don't take advantage of this.
Transit service, bicycling facilities, trails
Raise minimum wage to avoid homelessness.
A routine, non-aggressive police services presence, all of the above should be occurring REGARDLESS of neighborhood status
The parks are currently in great shape!
FC desperately needs options allowing development of affordable housing
All indigent housing should model top standards of efficiency
Expanded bike paths and network to greater community
Sidewalk beautification should not be prioritized over affordable housing
Water and sewer line repair doesn't belong in this question as those are paid for by fees and not the general fund
Increased bike lanes and bike paths would reduce wear on roads and need for increased maintenance.
Access to Public Transportation
safety improvements, lighting, call boxes, neighborhood patrols
Access to the Boys & Girls club from the Poudre River Trail
Public Safety to keep neighborhoods safe
Landscaping/Building Maintenance Upkeep
ability to lock bikes
#6 Home ownership should NOT be for everyone. It is NOT a right to own a home.
Alternate low cost transportation -- bus, bicycle, etc.
public transportation

### ***Economic Development***

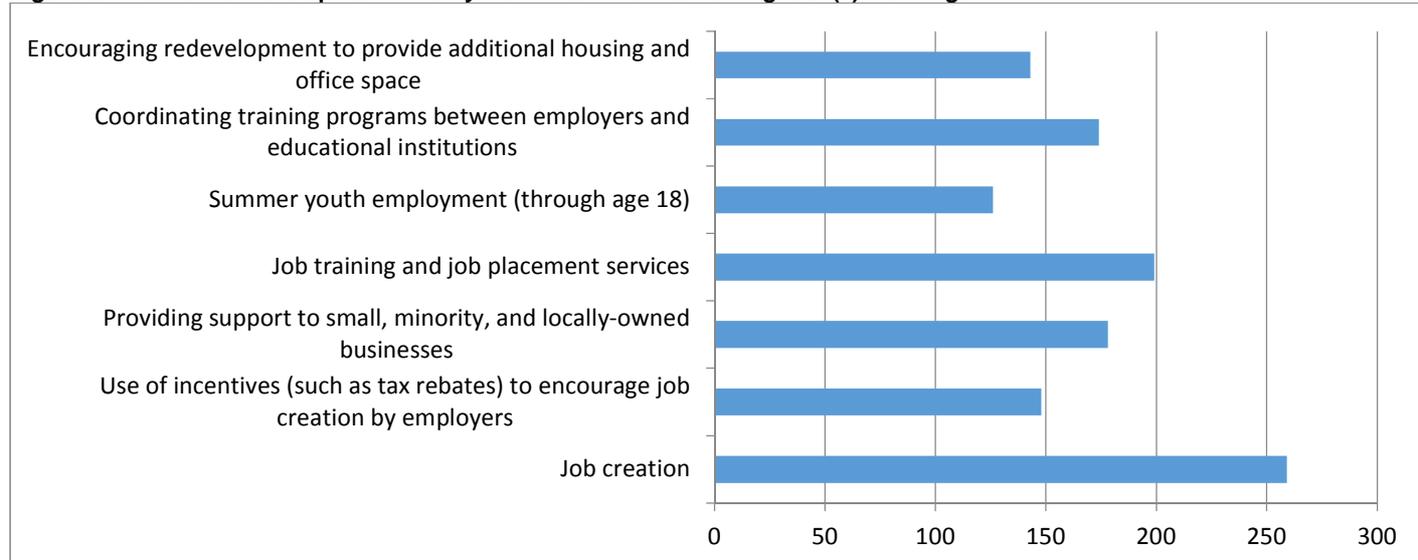
Job creation was the highest ranked economic development activity in Fort Collins according to questionnaire respondents. Job training and job placement services were the second highest need. Providing support to small, minority and locally owned businesses was ranked third. The lowest ranked economic development activity was encouraging redevelopment to provide additional housing and office space.

**Table 14: Economic Development Priority Activities**

Please rank the importance of the following activities meeting ECONOMIC DEVELOPMENT needs.							
Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Job creation	259	132	16	5	6	2	420
Use of incentives (such as tax rebates) to encourage job creation by employers	148	182	57	18	12	5	422
Providing support to small, minority, and locally-owned businesses	178	175	52	5	8	2	420
Job training and job placement services	199	166	36	7	13	1	422
Summer youth employment (through age 18)	126	169	107	8	11	5	426
Coordinating training programs between employers and educational institutions	174	177	53	6	9	1	420
Encouraging redevelopment to provide additional housing and office space	143	153	85	12	20	4	417
Other (please specify)							20

Source: CSI

**Figure 6: Economic Development Priority Activities – Number of Highest (1) Rankings**



Source: CSI

**Table 15: "Other" Economic Development Activities Identified by Respondents**

job creation needs to be more professional than low income shop or restaurant work
More affordable housing for people recovering from severe illness like cancer and disabilities sustained from such illnesses
Job creation at a living (above minimum) wage. Jobs within close proximity to neighborhoods with a range of housing prices that could be affordable to employees.
Raise minimum wage. Vote Democratic/re: outsourcing.
Help exists for small business(SBA)
There is no shortage of jobs, but most are dead-ends.
Need to encourage the development of affordable housing in FC
Raising the minimum wage
The out screen every potential new hire and are unwilling to train their own people, so jobs sit empty because they're too picky. Do NOT incentivize this any longer please
Redevelopment not new development is the key.
"Encouraging redevelopment to provide additional housing and office space"... It depends on what kind of office space. If it is for more retail, a big bank office, or anything else that is highly for-profit and has a history of questionable ethics, than I say no. If it is for local business and services that directly benefit our community than I'm all for it.
Provide increased opportunities for alternative transportation
Encourage businesses to have internships for non-skilled labor
jobs need to be to "move up" not just min wage service jobs
Encouraging tiny-home development (fewer HUGE homes for couples)
higher wage jobs needed, not service jobs
don't make it so hard for small businesses, tax rebates, lower rental space, etc.
"Support for small businesses" is pretty vague... what does that mean?
Job creation needs to bring in jobs other than retail and restaurant. It seems to me that CSU does a good job on the training programs already.
job creation but not just minimum wage service jobs, jobs that use the education population in Fort Collins

## Supportive Services

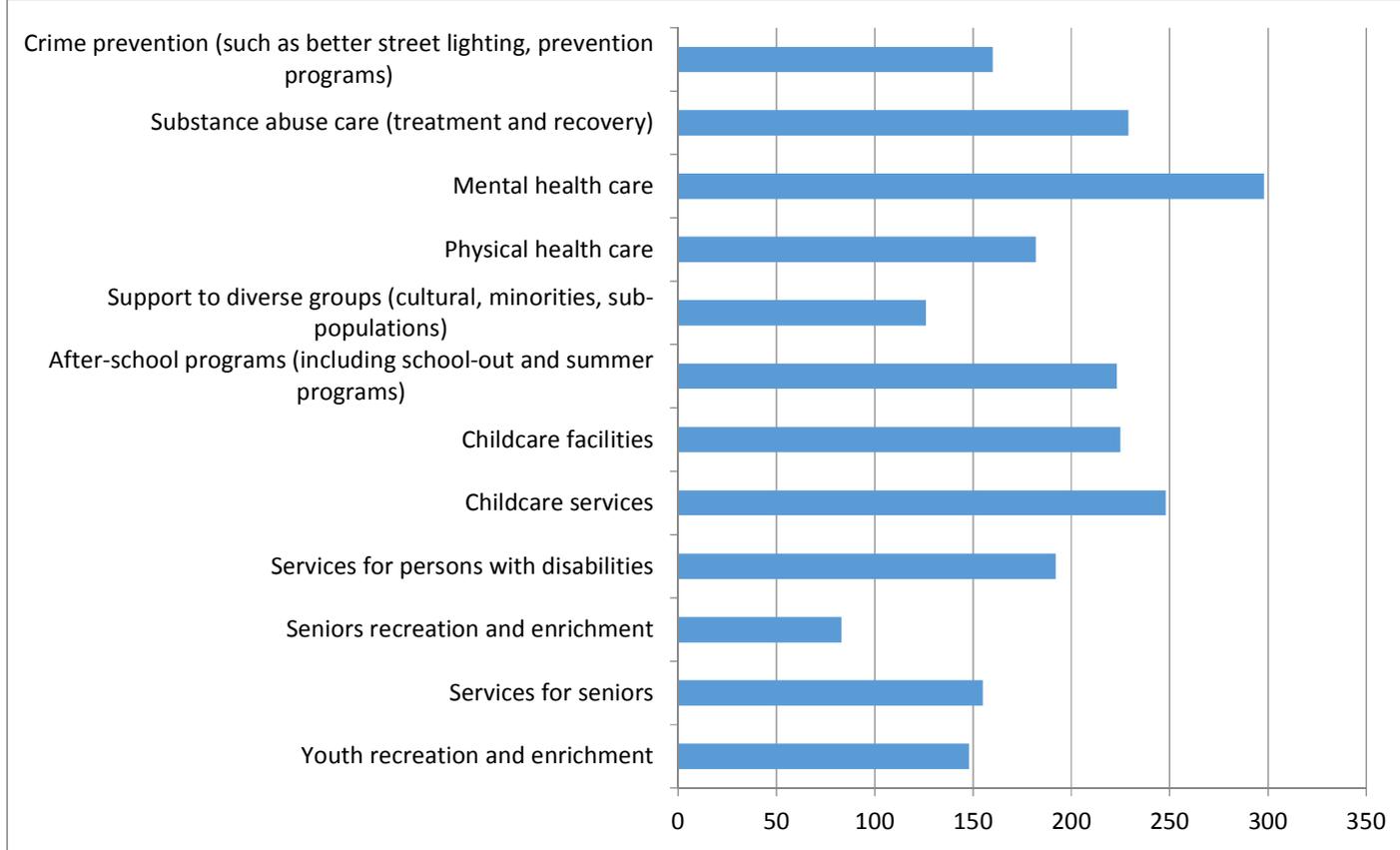
There were twelve categories of supportive services that respondents were asked to rank. Mental health services and child care were the highest ranked priorities identified by respondents. Substance abuse services (treatment and recovery services) was ranked third and after school programs (including school-out and summer programs) was fourth. The lowest ranked supportive services activity according to respondents was recreation and enrichment for seniors.

**Table 14: Supportive Services Priority Activities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Youth recreation and enrichment	148	196	56	8	8	6	422
Services for seniors	155	194	42	9	15	7	422
Seniors recreation and enrichment	83	214	86	13	16	7	419
Services for persons with disabilities	192	178	30	2	16	6	424
Childcare services	248	120	33	6	8	11	426
Childcare facilities	225	113	52	8	12	10	420
After-school programs (including school-out and summer programs)	223	140	37	5	14	5	424
Support to diverse groups (cultural, minorities, sub-populations)	126	162	89	18	21	6	422
Physical health care	182	156	57	12	10	4	421
Mental health care	298	88	23	7	7	4	427
Substance abuse care (treatment and recovery)	229	130	44	3	11	3	420
Crime prevention (such as better street lighting, prevention programs)	160	163	75	9	9	4	420
Other (please specify)							20

Source: CSI

**Figure 7: Supportive Services Priority Activities – Number of Highest (1) Rankings**



Source: CSI

**Table 15: “Other” Supportive Service Priority Activities Provided by Respondents**

Neighborhood organizations and communication networks
Increase minimum wage.
Early programs for youth would help immensely in helping to eliminate later substance use issues. HELP with the addictions (admit there is a problem and build a detox/rehab center!)
Lower police budget and use that money for healthcare.
Supportive services for individuals
Childcare facilities that are high quality and developmentally correct
Detox is a priority
There are already great programs in place, but they need to be kept affordable!
If this is specific to homeless and under privilege than health care and mental health support services are high.
Food assistance through sponsorship of programs like The Growing Project and local Community Supported Agriculture projects
Crime Prevention: Address Poverty and Institutional Violence (criminalization of minorities, police violence, support for houseless). Don't spend money on street lights and police!
What is the role of Health District?
priority on mental health of youth who are the victims of BAD parenting; parenting TRAINING, support, and counseling
there are numerous services such as the Senior Center, Aspen Club and others that already meet these needs.
financial programs to understand credit- interest rates, savings, stocks--how it all works. Teach them how to buy house, etc.
Seems like the City offers a lot of programs, but they continue to serve (for the most part) the same segment. Instead of increased programming, maybe it's worth increased outreach to recruit more individuals into existing programming.
childcare services need to be affordable to encourage low-income wage earners to get jobs and not pay all their earnings for daycare!
Specifically Childcare subsidies or sliding scale daycare. The cost of daycare is completely out of control, not to mention trying to find a facility for an infant so that a mother can return to work if she chooses.
Street lighting is absolutely horrible in Fort Collins! There should not be complete darkness between streetlamps on the same residential street!
transportation and places to go when shelters lock their doors

## Homeless Assistance

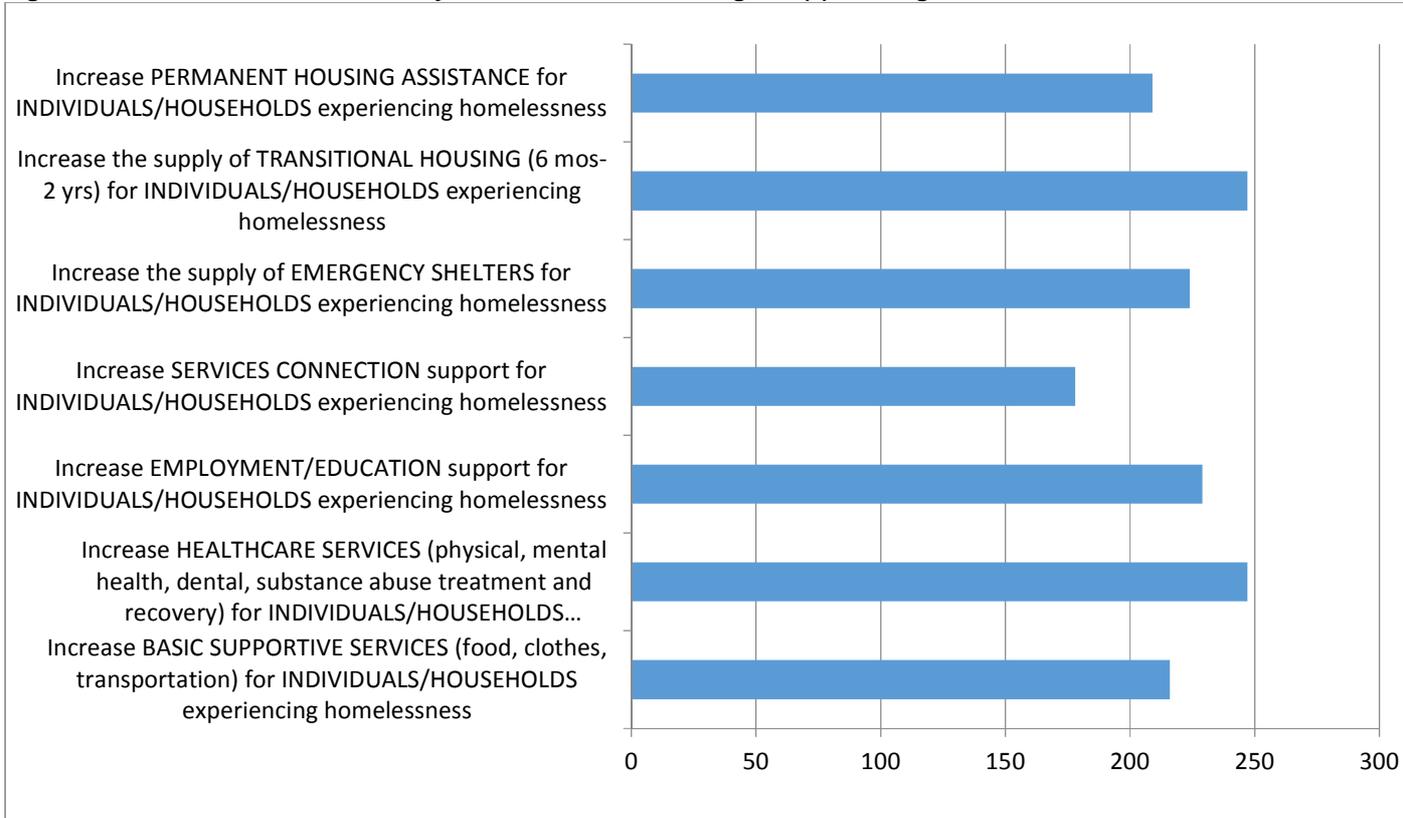
Respondents were asked to rank seven activities to meet the needs of individuals and families experiencing homelessness in Fort Collins. The highest ranked priority was to increase employment/education support for individuals experiencing homelessness. Increasing healthcare services (physical, mental health, dental, substance abuse treatment and recovery for homeless individuals and households) was the second highest ranked activity. Increasing the connection to existing supportive services for individuals and households experiencing homelessness was the lowest ranked homeless assistance activity.

**Table 16: Homeless Assistance Priority Activities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Increase BASIC SUPPORTIVE SERVICES (food, clothes, transportation) for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	216	135	37	9	17	4	418
Increase HEALTHCARE SERVICES (physical, mental health, dental, substance abuse treatment and recovery) for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	247	103	38	10	17	3	418
Increase EMPLOYMENT/EDUCATION support for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	229	137	31	2	16	3	418
Increase SERVICES CONNECTION support for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	178	155	44	7	29	4	417
Increase the supply of EMERGENCY SHELTERS for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	224	123	40	8	20	3	418
Increase the supply of TRANSITIONAL HOUSING (6 mos-2 yrs) for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	247	105	32	10	21	4	419
Increase PERMANENT HOUSING ASSISTANCE for INDIVIDUALS/HOUSEHOLDS experiencing homelessness	209	106	60	20	17	5	417

Source: CSI

**Figure 7: Homeless Assistance Priority Activities – Number of Highest (1) Rankings**



Source: CSI

### **Domestic Violence and Homelessness**

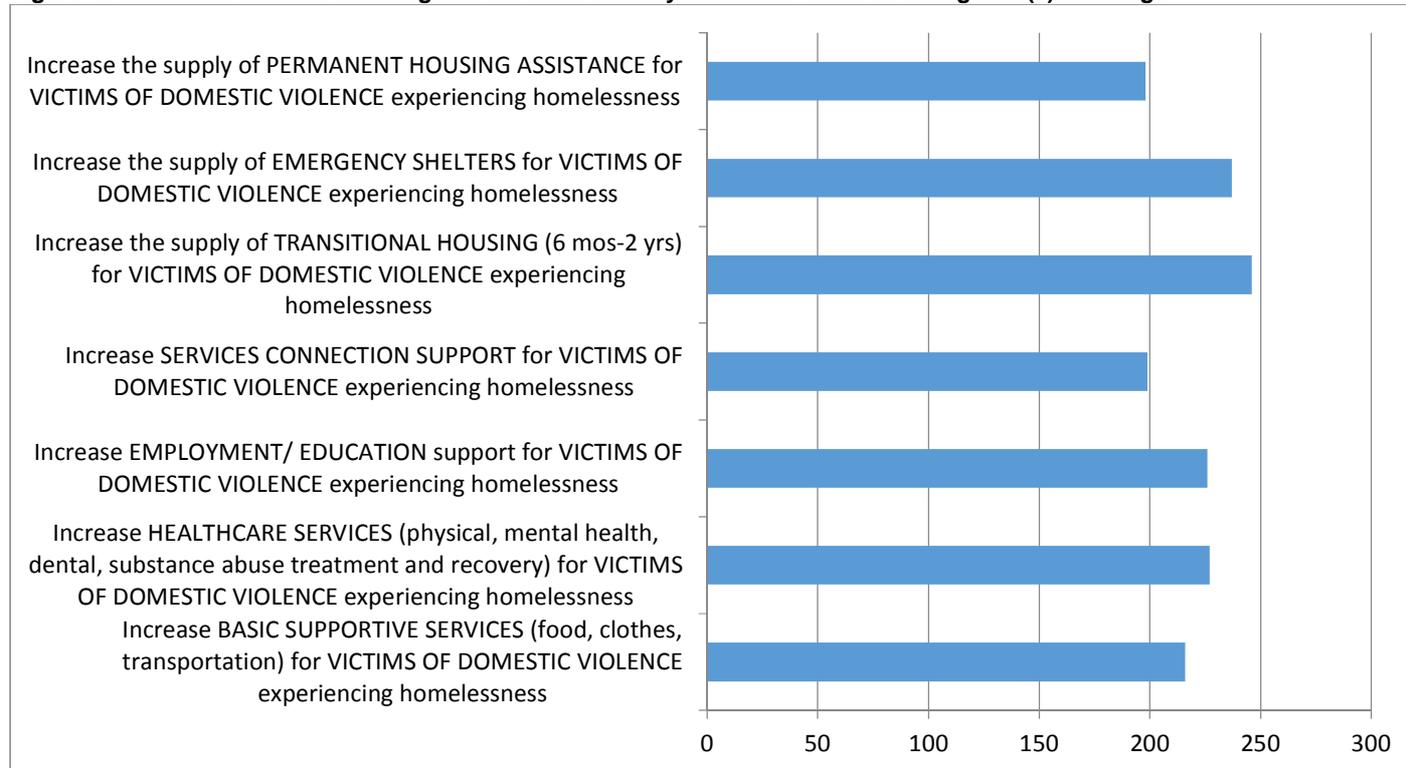
Respondents were asked to prioritize activities which address the needs of victims of domestic violence who are also experiencing homelessness. Seven activities were listed. Increasing the supply of transitional housing (6 months-2 years) was ranked as the top needed activity in this area. The second highest ranked activity was increasing basic supportive services for victims of domestic violence. The third top priority was increasing healthcare services (physical, mental health, dental, substance abuse treatment and recovery).

**Table 17: Domestic Violence Housing and Services Priority Activities**

<b>Answer Options</b>	<b>Highest (1)</b>	<b>Medium (2)</b>	<b>Low (3)</b>	<b>No Need (4)</b>	<b>Don't Know</b>	<b>No Opinion</b>	<b>Response Count</b>
Increase BASIC SUPPORTIVE SERVICES (food, clothes, transportation) for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	216	145	24	4	23	6	418
Increase HEALTHCARE SERVICES (physical, mental health, dental, substance abuse treatment and recovery) for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	227	117	36	5	28	4	417
Increase EMPLOYMENT/ EDUCATION support for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	226	119	33	5	28	5	416
Increase SERVICES CONNECTION SUPPORT for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	199	142	30	6	31	6	414
Increase the supply of TRANSITIONAL HOUSING (6 mos-2 yrs) for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	246	104	28	5	27	5	415
Increase the supply of EMERGENCY SHELTERS for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	237	95	37	6	33	5	413
Increase the supply of PERMANENT HOUSING ASSISTANCE for VICTIMS OF DOMESTIC VIOLENCE experiencing homelessness	198	117	49	15	30	4	413

Source: CSI

**Figure 8: Domestic Violence Housing and Services Priority Activities– Number of Highest (1) Rankings**



Source: CSI

**Table 18: “Other” Domestic Violence Housing and Services Priorities Identified by Respondents**

Increase minimum wage, provide jobs, less stress.
There are already many domestic violence programs compared to the immediate need to treat for substance abuse
Date nice guys instead...
FC desperately needs opportunity to purchase affordable homes
It's surprisingly easy to fall through the cracks here, because if married they'll count your abuser's income against you, and it is that much harder dealing with custody issues when your abuser keeps winning power after keeping you from resources for so long. This part of the judicial system is a wreck and there are few places to turn for genuine help when you don't have much proof of the abuse.
Homelessness is of increasing concern in FC and can't be fixed by turning green spaces where they congregate into parking lots. We must provide support services aimed to address the underlying reason/cause of homelessness.
Parenting education and support for victims of domestic of domestic violence who are also parents.
LGBT people are HIGHLY vulnerable to domestic violence. Transgender Women MUST have access to these services if they are for other women.
What is the role of Crossroads?
There was no "Other" for Homeless - we don't need more services for homeless - that is why they come here because we have the best food, shelter, clothing, and parks - we are enabling homelessness!
I believe there are numerous non-profits in the community who provide shelters for victims of domestic violence.
I trust that Crossroads Safehouse knows and understands what's needed for this population. I'm sure they could put a grant to good use toward addressing the greatest needs, and would benefit from the City's cooperation in making it happen. As far as whether the City would be benefiting victims of domestic violence by duplicating services? My opinion is no—that just divides resources and creates confusion.
if DV victims need all the above then they have more prior problems than DV

## Veterans Experiencing Homelessness

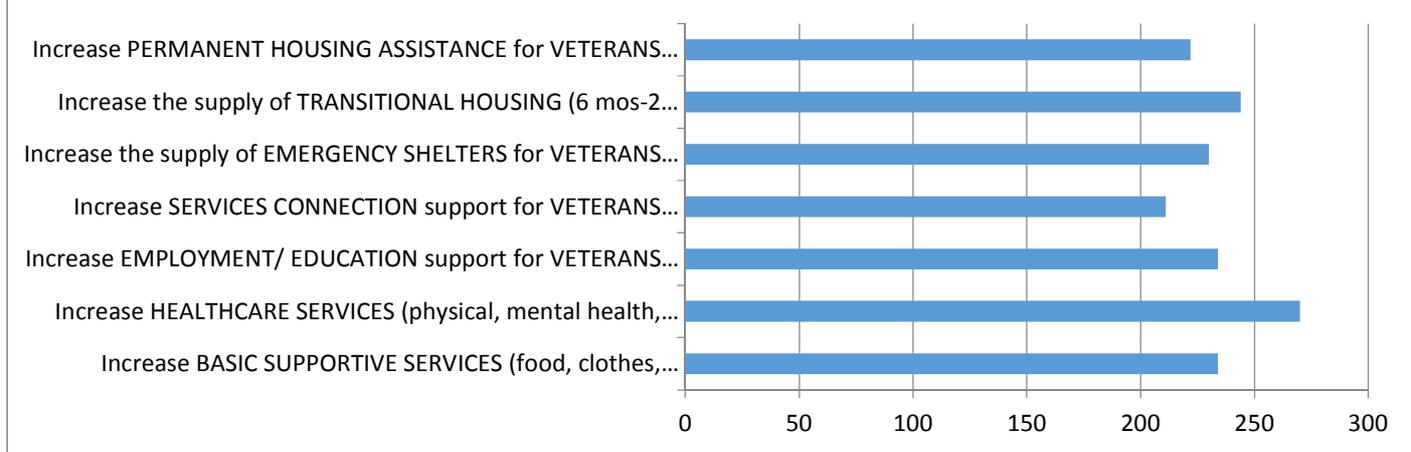
Seven activities to meet the needs of veterans experiencing homelessness were listed. Respondents identified the highest need as “increasing healthcare services (physical, mental health, dental, substance abuse treatment and recovery)”. “Increasing the supply of transitional housing (6 mos – 2 yrs)” was the second highest ranked activity.

**Table 19: Veterans Experiencing Homelessness Priority Activities**

Answer Options	Highest (1)	Medium (2)	Low (3)	No Need (4)	Don't Know	No Opinion	Response Count
Increase BASIC SUPPORTIVE SERVICES (food, clothes, transportation) for VETERANS experiencing homelessness	234	114	21	8	34	6	417
Increase HEALTHCARE SERVICES (physical, mental health, dental, substance abuse treatment and recovery) for VETERANS experiencing homelessness	270	74	27	6	29	7	413
Increase EMPLOYMENT/ EDUCATION support for VETERANS experiencing homelessness	234	116	23	7	32	7	419
Increase SERVICES CONNECTION support for VETERANS experiencing homelessness	211	120	32	8	33	8	412
Increase the supply of EMERGENCY SHELTERS for VETERANS experiencing homelessness	230	105	33	6	34	6	414
Increase the supply of TRANSITIONAL HOUSING (6 mos-2 yrs) for VETERANS experiencing homelessness	244	95	26	8	33	6	412
Increase PERMANENT HOUSING ASSISTANCE for VETERANS experiencing homelessness	222	94	43	12	35	7	413

Source: CSI

**Figure 9: Veterans Experiencing Homelessness Priority Activities– Number of Highest (1) Rankings**



Source: CSI

### **Homeless Youth Under Age 25 Experiencing Homelessness**

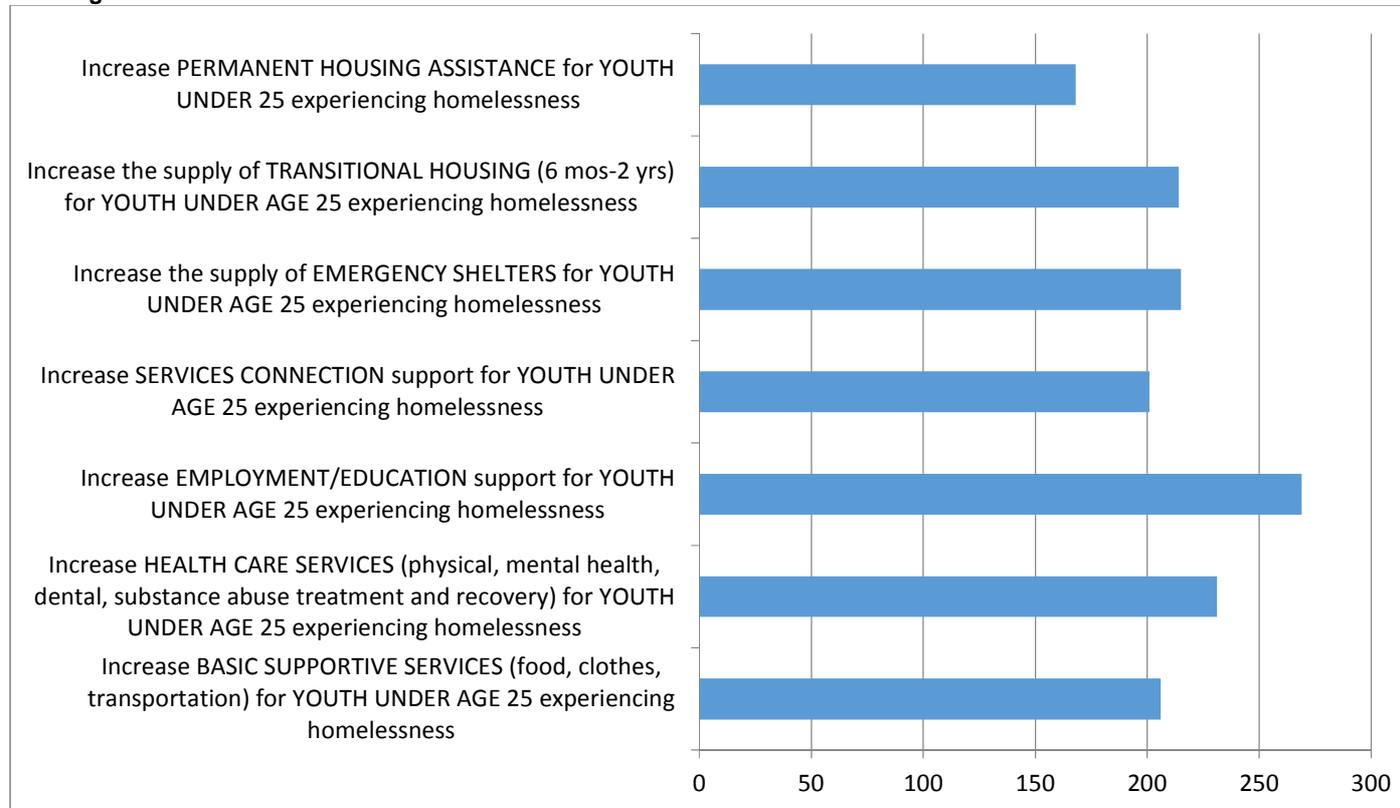
Responses indicated that the two most needed activities serving homeless youth are employment/education support (1), and, health care services (2) including physical, mental health, dental, substance abuse treatment and recovery. Permanent housing assistance for youth under 25 was the lowest ranked activity according to respondents.

**Table 20: Homeless Youth under 25 – Housing and Services Priority Activities**

<b>Answer Options</b>	<b>Highest (1)</b>	<b>Medium (2)</b>	<b>Low (3)</b>	<b>No Need (4)</b>	<b>Don't Know</b>	<b>No Opinion</b>	<b>Response Count</b>
Increase BASIC SUPPORTIVE SERVICES (food, clothes, transportation) for YOUTH UNDER AGE 25 experiencing homelessness	206	131	38	16	24	2	417
Increase HEALTH CARE SERVICES (physical, mental health, dental, substance abuse treatment and recovery) for YOUTH UNDER AGE 25 experiencing homelessness	231	111	37	13	24	1	417
Increase EMPLOYMENT/EDUCATION support for YOUTH UNDER AGE 25 experiencing homelessness	269	92	22	11	23	1	418
Increase SERVICES CONNECTION support for YOUTH UNDER AGE 25 experiencing homelessness	201	132	40	14	25	3	415
Increase the supply of EMERGENCY SHELTERS for YOUTH UNDER AGE 25 experiencing homelessness	215	117	38	15	29	2	416
Increase the supply of TRANSITIONAL HOUSING (6 mos-2 yrs) for YOUTH UNDER AGE 25 experiencing homelessness	214	116	35	16	29	4	414
Increase PERMANENT HOUSING ASSISTANCE for YOUTH UNDER 25 experiencing homelessness	168	120	66	28	28	4	414

Source: CSI

**Figure 10: Homeless Youth under 25 – Housing and Services Priority Activities– Number of Highest (1) Rankings**



Source: CSI

**Table 21: “Other” Homeless Youth under 25 – Housing and Services Priority Activities from Respondents**

Get police out of schools, use money to provide jobs training.
Kids are far more likely to have support from friends than adults.
Affordable housing options should be there highest priority
I kind of feel they youngest are just stuck for not having the ability to stick with healthy routines and education, but that most can be pretty resourceful. I hope to discourage freeloading otherwise though, and can say this based off of my own encounters with at-risk youth, when I was one.
Please support more housing options like Redtail Ponds. Permanent supportive housing is proven to work.
Veterans liaisons to help veterans navigate through VA benefits - many don't follow up due to the red tape and stalling
teach them financial education so there not back on the street
Foster care is NOT the answer. LCDHS fails families.

### Other information about the questionnaire

There were 426 people who answered the question which asked what means they used to respond to the questionnaire. The majority of respondents completed the questionnaire online using a computer.

Forty two respondents reported using a smart phone. 8 respondents completed paper copies of the questionnaire.

The majority of respondents reported learning about the questionnaire on The City of Fort Collins website and through the City’s many non-profit provider partners.

**Table 22: Method for Completing Questionnaire**

<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
On-line using a computer	75.1%	320
On-line using a tablet	5.2%	22
On a paper copy	8.7%	37
Electronically through a Smart Phone App	9.9%	42
Other (please specify)	1.2%	5
<b>Answered question</b>		<b>426</b>

Source: CSI

**Table 23: How Respondents Learned About Questionnaire**

<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
Newspaper	6.3%	27
Radio	0.2%	1
City of Fort Collins website	18.3%	79
City of Fort Collins Social Media (Facebook, Twitter)	9.5%	41
General Social Media	12.8%	55
General word-of-mouth	7.0%	30
Non-profit agency staff	24.4%	105
Housing provider staff	5.1%	22
Faith community	1.6%	7
Other (please specify)	14.8%	64
<b>Answered question</b>		<b>431</b>

Source: CSI

**Comments provided by respondents**

The questionnaire offered respondents an opportunity to comment and/or provide their ideas about housing, community development, economic development, supportive services and homelessness needs in Fort Collins. Submitted comments were wide-ranging. Several respondents stated they believe there is a need for increasing affordable housing options and improving the existing public transportation system to better line up with employment schedules of residents. Increasing child care assistance for parents in school and increasing support for small businesses were suggested. In addition to affordable housing, respondents stated a need for coordinating supportive services and affordable housing at a higher level.

Lack of affordable after-school options for working parents was a gap noted by one respondent. Affordable housing for elderly people, families and people with disabilities is lacking according to one comment. Increasing traffic congestion, and aggressive driving were noted concerns.

## **Appendix B**

### **2015-2019 Consolidated Plan Community Questionnaire: Individual Respondent Comments**

**Note: Respondent comments are published as received.**

**If you would like to add any comments or idead about HOUSING, COMMUNITY DEVELOPMENT, ECONOMIC DEVELOPMENT, SUPPORTIVE SERVICES and HOMELESSNESS needs in Fort Collins, please include them here.**

**Individual respondent comments:**

There is no reason why anyone should be housed in their vehicle, out in the environment, at a shelter, or at a church. Housing is a Human Right! Everyone must have a decent home to reside. Once a person has a stable home, they, they can deal with everything else in their lives. For example, finding employment, taking care of their health and whatever other challenges they have. I have contacted our Mayor and City Council suggesting that the City of FC adopt the Housing First approach principles which many cities and towns through the US have done. Everyone – adults, children and youth – need a permanent – stable home first, and then they can take care of other aspects of their lives. Not all Affordable Housing is actually affordable to the population who desperately need housing. This must change. Housing For All! Rents continue to increase in leaps and bounds. When the rent amount, for example, allocated for Section 8 housing hasn't increased. I realize that our Congress and Senators are able to increase these amounts but we can't wait for this to happen. We must act now. One example, for instance, in regards to the Section 8 program – there are not enough One Bedroom units for one person that are up to rental amounts in the area. Can the City of FC institute a policy or law where all rentals – the amount of rent on any unit, cannot increase more than 1%? And, in addition, as with other cities throughout the US. A person always has a security deposit on a rental unit. Can FC institute a law where landlords/owners reimburses the tenant 1% of their security deposit for each year of their tenancy when they eventually move. I know that San Francisco has such a policy in their Tenant Law. I feel deeply that the Priority is HOUSING FOR ALL. Then, the next priority for people in our community is Health Care. – all aspects of Health Care. And again, HealthCare is a human right for all. No matter what one's financial ability, age, etc. Can the City house people in buildings that are empty? To refurbish them temporarily until permanent housing is established? Can the City work or coordinate with other agencies and organizations, i.e. university, to find out what building can be used to house people in our community? The City needs to have more permanent low cost decent housing for everyone. How about creating a Fort Collins Health Cooperative? Health Care for All? The Coop would cover many areas and aspects of health. For example, Western Medicine, alternative medicine, naturopath, homeopath, dental, etc. The City of FC can adopt and implement "The Precautionary Principle". Do no harm to the residents and our environment. The City of San Francisco has implemented this principal as other communities throughout the US have – FC needs to be with this. For everyone's sake and our children. An official composting program for businesses – City can offer business incentives. If CSU can have a composting program in its cafeterias – we can be with this City-wide. Many people in our community are trapped in "food prisons", addicted to unhealthy foods, unable to access whole food, or unaware of how to eat healthily because they never learned how. I know that much of the food donated to the Food Bank isn't organic. It is commercial food, processed food with artificial ingredients, and GMOs. Of course, you can't force someone to be with anything – but how can the City help individuals understand and gain knowledge about "healthy foods"? About nutrition, food preparation, etc? People don't have money or the financial means to pay for classes and many people might be "turned off" by attending a class. So, how to make this fun? Maybe connect with the Extension Service? Or another organization? Community gardens all over FC – keep it local – support local business – fix and repair infrastructure and hire local - Stop subsidizing Big Business and corporations. Extend Max and Bus Service to Sundays and later in evenings and more frequent service. Also – have a minimum wage of \$15/hour for everyone in Fort Collins. I'd be more than happy to meet with folks with the City regarding these matters. [phone number not published]

Rent needs to decrease citywide.

Housing is ridiculously expensive here. I don't know if we can even purchase home ever while living here and we would really like to stay. I would like to see more assistance for home purchase for low to medium income households.
Develop a program to help first time homebuyers. Maybe getting them connected with older people who don't want a big house anymore.
My aunt is a single woman who survived a double mastectomy from cancer 2 years ago. She is still on wait list for housing. She's not a senior yet. She has been deemed disabled due to pain and nerve damage etc from chemo. She needs a place to live. She is threatened daily she will be kicked out of her current situation. But since it's not a partner she can't really get help.
We are a middle class family of 2 and want to buy a home in the old town area. We have been outbid 4 times by people paying cash and flipping homes for rentals. I'd love to see better assistance programs for families like ours that are struggling to make this our permanent home.
Consider small, tumbleweed-style housing solutions PLEASE. Small upfront costs, small maintenance costs, small bills, small footprint, big autonomy for inhabitants.
Businesses need to pay living wages. \$7-10/hour with no health benefits is not enough for someone to live on in this community.
Talk to Denver Rescue Mission about moving to a larger vacant facility, such as the old Fort Ram building which has been vacant for years or the old Albertsons on North College. The City could also work with the owners of the old Albertsons to find a new tenant for that building that would provide more shopping and employment opportunities on the North end. It seems like a good location for a Target, Kmart, Sears or Menards. I'm not aware of a Menards in Fort Collins but we get their advertising in the Coloradoan.
Bring jobs home (tariffs). Employment like CCC, cut down diseased trees, make other products. Stop rewarding companies for efficiency firing.
I would like to see more projects modeled after Redtail Ponds. I have been a housing coordinator for the disabled population in Larimer County for 30 years and I would encourage the City of Fort Collins to partner more directly with non-profit, religious and others providing many of these same services.
I believe that as a "College Town" we need to adopt the philosophy that Greeley has with UNC. The Students must live within a pre-determined radius of the College. Then that would open up specific areas of town for rental to year round residents. Property Management Companies and independent landlords, should be governed by specific laws that are equally fair to both Leaser and Lessee. They need to be laws that can and will be enforced by the Housing Authority, Health Department as well as the Judicial System, There needs to be a cap on residential rentals making them affordable to the year round residents of Fort Collins, based on minimum wage and a 30% of monthly income ratio. This will assist in helping families prevent the possibility of homelessness and assist the homeless population in obtaining permanent housing.
#12 leaves no room for comment but we pay taxes for the VA to care for these people, fix the VA for these veterens
One room / shared shower should be no more than \$400 / month. Crack down on greedy landloards and developers.

remember when you increase services and education for homelessness you have to create housing options i.e. affordable or subsidized housing (places to be) to accommodate the services and education provided.
more w/c accessible rentals would help... accessible homes aren't just easier for people in a wheelchair, they make it easier for anyone
I understand the dilemma of people facing homelessness. I also recognize that there is a difference between the homeless population and the transient "population" - with the quotes signifying that they choose to be transients and are not part of the truly permanent population of any given area. I believe that when people complain about the behavior/presence/problem of the homeless, the real problems stem from the transient population. I understand that some transients may have mental health issues, but there are very many who will not or cannot make any changes to their behaviors or conditions outside of being locked up, which is not a true solution to their issues. I have known some people who live the transient lifestyle. They have a strong network with which to keep in touch with others and to find out where it is ok / not ok to go and spend time. Many do not really and truly CARE about themselves or others, they only want to hang out and indulge whatever pleases them in the moment. It is a sad place to be, from our perspectives, but it is quite often a place that they have chosen, and whereby they can avoid any sense of responsibility. I realize that this probably sounds judgemental to you, but I am speaking from a reality perspective rather than an idealistic one. If you google "housing first" you will find connections to a type of program that has proven quite successful in other cities and states to help people overcome obstacles to their stability. I hope that we can implement this type of program here.
Fort Collins has evolved into an elitist community as all of the option for the purchase of single family homes are only available to the rich. Fort Collins needs actively encourage, support and provide incentive's for the development of affordable single family neighborhoods so that Fort Collins can be a balanced community.
More affordable housing for Families and individuals .. increase number of 1 bedroom apartments designed for low income and individuals with disabilities
That three unrelated ordinance poses a threat to individuals who cannot afford housing without sharing with several other roommates or to multiple families cohabitating. Also, the zoning codes for occupancy should have more allotments for duplex construction/ addition to current homes, to provide for home type living (not apartment living) for more members of the community, at lower costs in existing neighborhoods.
Sometimes I feel we aren't lacking support we are lacking "buy in" of those that need it. And,you can lead a horse to water but you can't make him drink. Having Rules (which I believe in) keeps many from using the services. Drug use and mental illness topping the list of reasons folks are making poor choices
I would like to see programs that are developed that "help" people achieve independence rather than designing programs that are handouts. Those that are able to work (even minimally) need to contribute something for the tax dollar support they receive. I totally support providing financial assistance and community services to assist people during challenging times so they can get back on their feet. Let's be leaders in designing productive programs that are more than free handouts.
I downgraded all permanent housing options because I feel the situation needs to be reconsidered after stabilization. Maybe a person wants to move for a job, or family would have them at home if they were sober. With education, they may afford regular rent. One step at a time. Plus, home ownership is a deep

obligation that may never be appropriate— it involves more risk of unexpected troubles that could ruin a shaky financial boat.
Number one priority is affordable rental housing for low income families with children.
Developing additional affordable housing should be a HIGH PRIORITY for the City of Fort Collins. Families with low wage/minimum wage jobs cannot afford the current rents. We are becoming elitist, & it is shameful!
I think it is important to provide support and care for people seeking to improve their situation. Unfortunately I have also seen situations where the City of Fort Collins policies are much too lax with regard to people with substance abuse problems and who do not want to improve their situation, and this then creates safety problems. For example, there are homeless people who use the downtown library as a place to hang out and smoke and surf the internet. I used to like to spend time relaxing at the library. Now I run in and get my books, and leave. I am tired of the smoke, and seeing arguments between the men who hang out there. I fully support homeless people who want to read and get information from the library. But the City of Fort Collins policies aren't strong enough to police the people who hang out and smoke and argue and create problems. So I have lost the library as a place to sit outside and relax and read a book. Or Martinez Park and the Poudre River trails. I used to like to walk there, but this summer homeless people were hanging out in the Martinez Park picnic shelter, and also camp in the woods. It isn't relaxing to go walking alone there anymore, so I get less walking and exercise. Another sad example is the Aztlan Rec Center. I used to go there almost weekly. Unfortunately it has become a hang out for homeless men. I have been repeatedly followed and harassed by men there. When I complained to Aztlan management, they agreed that there were some men who regularly created problems, but that the City law required that (after a brief time of having to leave) the disruptive men had to be allowed back in. Because of this I now go to a private gym, but not everyone can afford that. I would rather be able to go to the community center. Because of my experience losing the downtown library, and Martinez Park and walking trails, and the Aztlan center as safe "community" places, I feel that it is very important for the City of Fort Collins to reclaim them as safe spaces for low income people (and for everyone else, too).
Again help those who really want the help and will stay in the programs, not the career homeless transients
There are clearly a lot of displaced people who need places to be, and a diminishing number of places for them to go.
There are two basic things we as a community can work on to improve the lives of low income and homeless Fort Collins citizens. 1) We can increase the amount of
The better we make Fort Collins to live for the less fortunate, the better it will be for the whole community.
Creating partnership with landlords and agencies for housing at-risk individuals, or people who might not have a great rental history, etc. would be wonderful. Also, affordable 1 bedroom apartments or studios would be fantastic!
I feel like incentivizing businesses and developers to continue elitist habits is detrimental to the very fiber of our city, and that the face of this town has changed drastically from these efforts enough that it can sustain it's own growth just fine. It's just that the people that were here already are being pushed out and unable to maintain even close to this new quality. Mind you, I'll never say I don't appreciate the neat improvements, but that it is leaving too many people behind. Thank you for the opportunity to do the survey. PS. I just

<p>finally got housing again myself, thanks in no small part to the dedication of everyone at Murphy Center, Neighbor to Neighbor, Catholic Charities, the Mission, Salvation Army and the Food Bank. Now I hope to be able to maintain health and affordability to not only keep it going, but to have enough remaining resource and energy to give back to those still stuck in the vicious and demoralizing, and seemingly endless cycle of fear of scarcity, and for all those remarkable people I've been so privileged to meet who are still out there keeping hope alive, even as they are relegated to the cold.</p>
<p>The city would benefit from a direct program aimed at preventing homelessness. This is done in a number of ways: 1. General services such as education, job training/placement, etc. 2. Short term housing and utility assistance for individuals at-risk for homelessness or loss of basic needs (food, water, electricity, gas, etc.) 3. Long-term housing assistance. Large scale communities that supply housing for chronic homeless individuals. To go along with these services, the city should consider investing in mental health/substance abuse treatment and prevention. A disproportionate number of homeless individuals suffer from these diagnoses and as long as these conditions are untreated or undertreated, sustaining housing and employment is a virtual impossibility. Two direct interventions should be investigated by the city. First: Housing First projects. These have been shown to work in numerous communities and have the potential to save money long term through reductions in arrest, ER visits, etc. Second: create a social services task force that brings all social service providers together and facilitates collaboration. This will amplify services provided and increase efficiency. I would be happy to assist further, if needed. My personal email is: [not published].</p>
<p>Housing is definitely the number one issue for people who are suffering from homelessness or at severe risk of being homeless. Even when a section 8 voucher is issued, there are not enough options for housing and often a security deposit is required to get in which most cannot come up with.</p>
<p>I feel the community would really benefit in more preventative actions against homelessness. Specifically with rent assistance. There are only 2 established rent assistance agencies here in Fort Collins. If you do not qualify for them or if you need more than they offer, you are still out of housing and fast. Keeping people and families in their homes will help a lot. Keeping someone in their home requires a lot less money and resources than try to help someone who has fallen into homelessness get out.</p>
<p>I hate. Being Homeless</p>
<p>Get rid of U +2 in fort Collins. That would make housing for college students more affordable.</p>
<p>The housing first model seems to be working for many communities. It's difficult to address issues such as physical health, mental health, and substance abuse when you don't know where you'll be sleeping. The shelters' residence programs last month's while the housing wait lists are years. Some people have to turn down jobs because the jobs are for the night shift and they have no where to sleep during the day. Others put off medical treatment for the same reason, no where to sleep or at during the day while they are supposed to be recovering. Many could address other issues if they had safe housing first. It's Maslow's hierarchy of needs.</p>
<p>Thank you for the opportunity to provide input.</p>
<p>Thankfully there are organizations like Christ Church who are taking in women and children this winter. We need a more permanent shelter and more support for children especially. I am a teacher in Poudre School District and more than 1,000 of our students are experiencing homelessness. We just voted on a</p>

<p>\$17,000,000 shelter for domestic animals, which aren't even a part of our ecosystem or community. We should be able to do even more for our people. Many members of our community are concerned that we are going to "attract" more homeless people if we provide more services. Fort Collins is a good community with an abundance of resources and if we can be a beacon of hope and help for those who need it and decrease the level of need in our state and country, than that is not a negative thing at all - that is what the rest of the world ought to be doing. My family earns quite a bit below the mean income in Fort Collins (according to the information presented at the beginning of this survey), and we are willing to be a part of a combined effort to make our community a better place for everyone, the homeless included. I want all of my students to have all the resources they can get. Thank you very much.</p>
<p>Affordable housing needs are urgent.</p>
<p>This town needs a Tiny Home Community! They are affordable &amp; attractive!</p>
<p>I believe we need to be showing people the economic and health benefits of living a less materialistic lifestyle. And the drastic lifestyle improvements that could come, most critically for low income individuals and households, from buying from and supporting local businesses.</p>
<p>Sending people to jail/prison for things like drugs, sleeping in public, loitering, and petty theft CREATES more of these problems. More police means more people being criminalized, means MORE homeless and impoverished people. Gentrifying neighborhoods creates poverty and houseless people. Spend less money on institutions that create poverty and thus crime and houselessness. Spend more money on giving people safe spaces to sleep and be during the day, and permanent housing (like funding a tiny homes project). Thank you.</p>
<p>All services should be monitored closely to best support those whom are willing to help themselves, to put restrictions on anyone abusing or over utilizing the systems in place after a specific amount of time.</p>
<p>I think more needs to be done to help the almost homeless. I've called 411, and they were not able to help me and the two organizations that they said might be able to help had so many hoops to jump through that I could not get help in a timely fashion. There are many many many people struggling that are not homeless YET, we should be proactive and keep these people in their homes vs. just trying to help them once they get there. I was lucky to have a kind landlord, otherwise I and my family would have been homeless because there were no services to help (I realize that there is some rental assistance, but the amount offered for what you have to do to get it does not make it worth it. I was told to call a certain number, during a 3 hour window offered one day a month. If I was lucky enough to have someone answer, I might be booked for an interview. If I got an interview, I might be lucky enough to get \$300 towards rent. Considering my rent was \$950 at the time, I thought the program was a joke. Since this was my only viable option when I called 411, it tells me that there is much more work to do in helping the almost homeless.)</p>
<p>Thanks for letting me take part in the survey. This is a huge undertaking. I'm glad to see the City taking steps in the right direction.</p>
<p>Affordable housing has been an issue for decades. We need integrated SES neighborhoods to provide for better opportunities for single parent households.</p>
<p>Affordable housing for low to mid income earners is a need.</p>

Repeal U+2 ordinance.
As a non-profit director we so appreciate the funding we receive for our families who cannot afford mental health and substance abuse services. The need for education and early intervention with mental health and substance abuse issues is critical. We can provide services for affordable housing which is critical, however mental health substance abuse issues are a priority as well. If these issues are not addressed it would seem that the families' will continue to struggle with homelessness.
Let the homelessness with cars sleep at the rest area and let the state troops know it's ok to do so cause they ran me and a few others off
Our community needs a lot more shelter space for homeless families, and more transitional housing for homeless families and victims of domestic violence.
I am appalled that the city is relying on the non profit organizations to fill a need that is the city's responsibility. The religious non profits push their agenda and they are allowed to discriminate against people under the guises of religious freedom. This must STOP.
I believe that we as a community can bring an end to the diverse homeless populations in Ft Collins. No one should, absolutely no one should be without decent shelter to live in, where once was named, and still is "the choice city" for a reason.. I love FOCO! I've lived here my whole life. I know we can and will end the homeless population in and around the Fort. It should be of the "highest need " as a community to do whatsoever with all our resources to end homelessness and become a role model if you will, to all other cities across this region and state. IT'S a huge task and by the grace of God we all can and will meet their desperate need for help. Thank you
I'd like to see more readily available information about what we are doing for homeless families/individuals. Doing this survey was revealing as far as understanding my lack of understanding about what services are available and to whom. Transparency. Better reporting by the Coloradoan. We see people in Jefferson Park. We read very limited and frankly, sub-par reporting in the Coloradoan. Help us be better informed citizens.
Tiny homes are being considered and used in numerous towns around the country: Portland,OR; Austin, TX; Madison, WI, to name a few. This would be a great way to quickly help our homeless population.
While all types of services are important, affordable housing is probably one of the biggest problems in our community. Emergency and Transitional Housing for all populations should be the top priority across the board, and permanent housing next.
We really need to provide more comprehensive support to the houseless and disadvantaged citizens of Fort Collins. Emergency shelters for cold nights are critical, but a more important thing is getting them into transitional housing so that they can receive mental and physical care and get back on their feet. Hopefully a comprehensive rehabilitation clinic would allow them to get to the point where they can afford housing, but affordable housing is critical.
I would like to see the You plus Two Housing Occupancy Law reformed or revoked, allowing landlords and homeowners to choose whether or not they are comfortable with more than 3 unrelated individuals to live with each other. This is something that could be implemented right rather quickly, would make affordable housing more available with more people paying rent on a single home, and I personally do not see a positive function to this law. There are plenty of houses that have more than 3 bedrooms in this city that

could easily accommodate more individuals, and I have seen many functional houses in and out of fort collins that have more than three tenants living in them. I would also like to see fewer condos catering to middle-upper class implants going up and more low income housing and shelter facilities for the homeless population and low income families/individuals already living in Fort Collins.
I support a Housing First approach toward homeless services in Fort Collins. I also think that temporary shelter options need to be expanded so that we can get more families, couples, children, LGBT individuals, and other under-served persons out of the cold.
We need lockers for people who are homeless.
It would be wonderful to have affordable housing in nice areas for people who needs it or programs to gradually move into nicer housing after starting at a not as nice location.
City needs to allocate more money to address homelessness -- more emergency, temporary and transitional housing. Simply harassing homeless people by police sweeps of homeless camps is offensive and must stop.
Bridges is a great program, but meets on Thurs evenings, when no day care is available and/or many are working service jobs. Need emergency services and then managers to help all these people in crisis to navigate the systems available to them. Guidance, direction and support for the person, other things will be able to fall in to place, like getting a job. When people are "broken" they don't keep jobs or housing, need to help that first and have the transitional short term services during that time.
Housing and childcare are two needs that are extremely expensive, especially for lower income people. It seems so simple: either they need to make more money or be able to find less expensive housing and childcare to make ends meet. Go ask the people that are in need of these services where the gaps are. I'm sure they would have more meaningful feedback for you.
Our community is becoming a place where it is nearly unlivable even for persons with two parent households who are employed (myself) let alone housing/employment availability for people who have any employment barriers. I think our community needs diversity and that comes hand in hand with employment and housing opportunities. There is a huge divide between the poor and the rich and unless we make significant changes to address these issues it will become a predominately white, elitist community and therefore one that I do not want to be a part of. There needs to be more housing available that is not obscenely priced and employment opportunities to assist families in supporting a basic lifestyle.
I think we need to support local homelessness issues, and not cater to transients. They are draining our resources.
I believe the best solutions come from partnerships, so the City alone should not try to be a safety net for every person experiencing homelessness. There is synergy when the faith community and non-profits work with the government to achieve long-lasting solutions and not just handouts of money/assistance. I believe assistance should be short term with the goal in mind of self-sufficiency.
Increase awareness of all of the above in this community.
We have plenty of these services now, most homeless people are already taking the assistance. Those who are not using these services, don't want to!!

Great lists. All are needed!
There should be an emphasis to make "affordable housing" truly affordable.
Transitional housing is not a best practice. Time limited housing rarely is enough. Permanent supportive housing is a best practice
I don't think homeless support should depend on your circumstances. Were you in the military? Were you a victim of domestic violence? Are you under 25? These things may drive the type of support but anyone who is homeless is needing some support. As a world class community we need to be providing that support in a world class way. Differentiating between homeless populations implies some are more deserving of support than others. While I can agree that some have made bad decisions along the way and others have been more of a victim of circumstance, when it is -4 degrees outside the immediate issue is that we need to get all of the homeless inside and then we can begin to assess how best to address the issue for the future based on individual circumstances.
all question need Other (please specify) box. felt one sided. happy to see your asking for citizen input. Most of the homeless are a bunch of young kids working the system. The kids call themselves "Crunchy"
Transportation challenges exist for all populations of homeless and near homeless. Fort Collins and surrounding communities need a coordinated endeavor to help people to move from less expensive housing outside of Fort Collins to services that exist in Fort Collins. Also transportation challenges within Fort Collins.
Our community will only be as strong as our weakest members. To continue on the road of making Fort Collins one of most valuable communities in Colorado I believe we must begin at the bottom and work our way up. I moved to Fort Collins in 2009 and have to say I'm proud to live in this city! Unfortunately, rent in Fort Collins is out of control. How will homelessness in Larimer County end if rents continue to soar? I would like to live out the rest of my life in Larimer County but am fearful I will not be able as rent takes over half of my income and I work for Larimer County!
As someone who falls in approximately the 60% AMI category in Fort Collins, I'm often frustrated by the affordable housing discussion—and what is left out of it. I own a modest home, and was shocked at the amount of its cost that came as a result of water tap, city permits, taxes and fees. Sure, the cost of living in Fort Collins is increased by high wage-earners from major employers here, and high prices paid by wealthy college kids' out-of-state parents... but for those of us just getting by, bearing the burden of artificially created "affordability" in the housing market makes it that much more difficult for us to stay out of the system. I'm sure there are needs for people who have fallen on hard times—but that money has to come from somewhere, and many of us aren't doing so great ourselves. If funding more services is going to result in people in situations like mine needing to begin receiving aid instead of giving it, then it's not helpful to anyone. As such, I'm more receptive of services—emergency shelter, transitional housing, job training and counseling—designed to help people who are receiving aid into people who can then give back sooner.
We need to keep in mind that those who are in need of help are human beings and that they need to be treated with respect. They deserve every right that those with resources to live. When people are treated with respect they deliver respect. It is hard to live a positive productive life when the living conditions that you are in are unsafe and cold. If you are lucky enough to have a place out of the elements, then you should not be forced to pay more for the heat bill than for your monthly grocery bill.

Transportation for kids to their school when they are in temp housing is important. There's a huge need for affordable housing that I see daily at my work as a social worker. There are some great agencies doing great work and they would do more with more support.
Some of the services to low-income households needs to include education about basic finances, budgeting, and nutrition education so they can make healthy meals on a limited budget. Teach them how to avoid the convenience food trap for health and financial reasons.
For single parents going to school in Larimer County they should allow CCAP to cover daycare expenses for time going to class
Work closely with non-profits and faith based organizations whenever possible.
I don't know enough about the needs of veterans and youth who are homeless nor what percent of the homeless population they represent. Some answers are based on the fact there are currently agencies serving these groups' needs.
I think that Fort Collins needs more affordable housing and housing assistance for Homeless Youth.
What about seniors experiencing homelessness?
Mental Health services are greatly needed.
Providing services for all these groups helps to build a stronger community all together. Often times these groups overlap, so adding prevention and helping services in turn will serve all of these populations in a better way
Early childhood education and school readiness - not just childcare
The thing is there's so many unfilled jobs right now because nobody can afford to live here, and homeless people get in a cycle and they need services to break it. We need affordable housing and more services.
Showers, washing machines, lockers, permitted camping/sleeping for homeless.
Homelessness support should not extend to those who are merely freeloaders. You (those in the community and government who administer and support these programs) are doing a great dis-service to those who are truly in need of help, by packaging them with those who want a subsidy for there chosen transient lifestyle. When transient "homeless" have dogs, bicycle trailers, cell phones and laptops, it makes most people who would like to aid or support programs for the homeless to turn their attention to other community needs.
This is a huge problem effecting our community and our world. I was recently homeless with a section 8 because there were no low income apts available. Increase in the price of rentals has skyrocketed while my SSDI check stays the same. I was given a list of 2 pages of landlords that take section 8 80% were above my allowed payment, 20% were full. I am living in a low income housing community where parents let their children run around uncared for and disrespecting other peoples needs and property. I would almost rather be homeless than to live here. I feel that properties are built to house people but if the community doesn't take care of the needs of the people living in them and have rules that help keep that community clean and

renters property respected. There are playgrounds here a park near by, but parent let there children play in the parking lot and scratch cars climb on other peoples bikes, play on your patio. scream ride bikes in the parking area. They have been hit by cars, it is like a free for all.They do not spend time with their, children they only come out to smoke. We do not need more parks and playgrounds for parents who dont take time to play with their children. We need education and rules. We need more housing so people have a choice to live even if they are low income they need choices. I am single I raised my child and I am going crazy living in a place where children are not taught right from wrong. Where they reach out for anyone who will give them them eye contact. Where they run around shooting guns at each other as a daily play. (yes boys did that when we were young) does that make it right. I wish I had options, but even if i could get out of my lease and find a place with respect, I dont have moving expense money or money for deposits. I am STUCK and that is a one of the problems of the system. I cant get out. We need ways to get out of the system. I went to Voc. Rehab, got a degree, but the system wont let me out. We want people out of the system give them an OUT. Sorry for my rant, but I am passionate about how I have gotten stuck in this system and I want out of it. Thank you for your time.
Housing for moderate income earners is way too expensive
It sounds awful - but I believe that the homeless population that is so prevalent all over Old Town and at times, frightening encounters with these people is very bad for security, and economic growth - the mission should be ANYWHERE but in the heart of Old Town!
Increase quality low-income housing for all. Fort Collins needs more units Norris's (?). The vacancy rate is too low and waiting lists for vouchers and low income units is too long
It seems this survey really only wants to cover certain groups of people. It does not address the need for more affordable housing for college students, faculty, young professionals and their families in Fort Collins. Housing is TOO expensive for what the local wages support in the area.
LCDHS creates problems for parents when they remove children instead of help solve the stable housing problem. Then parents don't qualify for housing OR lose their housing without their kids. I think its so wrong that CPS won't help parents but will take their kids. Then taxpayers pay for foster care while the parents struggle to meet unreasonable demands of CPS. They are part of the problem and have no oversight. Or complaint process
Accessible transportation
In some places, train tracks need to be fixed. On Hickory Street, the train tracks are in very bad condition - fixing them is very necessary. It is urgent that we fix at least this part, because a lot of vehicles have to cross here.
I live in the [mobile home] park at Harmony and Timberlone and it needs more lighting. There are parts where there is not much light and it does not seem safe at night. Thank you - we need a park close that has shops, not just for recreation.
We need a better center in the outskirts of the City where we could help more people who do not have a place to live, where they don't have to struggle to getdowntown for services, and they don't have to worry to find a place to park and get to services downtown - somewhere easier to access.
(paraphrasing translation,which is hard to read and understand in Spanish)...there are people who don't

have food, a place to stay, they don't have clothes, or a house. Need more help for kids, single mothers that can't provide for their kids, more food, clothing, housing for poor people.
more safety for our children (less violence)
More help (JOBS) for Hispanics
Dental health, safety (gangs, theft)

**If you have any other GENERAL comments about COMMUNITY NEEDS you'd like to share with us, please include them below. Questionnaire results will be shared on the City's website and at an Open House scheduled for January 12, 2015. Check [www.fcgov.com/socialsustainability](http://www.fcgov.com/socialsustainability) for updates and information. Thanks for your help and time!**

**Individual respondent comments:**

thank you for the continued help of the food bank and churches
Thank god for you guys
Our city used to be affordable for middle class families. Now we are being pushed out due to increasing rent costs. We are a single-income family, trying to raise responsible children in a fashion similar to how we were raised. We love Fort Collins and have spent almost ten years here. It's sad to watch my friends struggle to maintain the low key lifestyle that used to come easily to us all. Please find ways to decrease rent and food costs.
Please ask members of specific groups what they need - I have never been homeless, a victim of domestic abuse, or a veteran so I can't make a judgment on their most important needs.
I believe the community would benefit from more access to purchasing a home but also fiber optic internet service like they are implementing in Longmont.
Ft collins is increasingly expensive to live in. We had to move out due to cost of living. We moved to Loveland which was cheaper when we did so. There needs to be more housing for elderly, disabled and families. Quality housing. I have a friend who has been moved 3 times in an apartment complex that had water in the light fixtures and black mold. Ridiculous that someone had to call before this was taken care of. As previously stated my aunt is a single woman who is not yet a senior. And has been waiting on housing for 2+ years.
lighting in the streets
I appreciate the effort put into bettering the community, however, this survey is too long and frustrating.
Help with Job or Working
Raise minimum wage, provide jobs (CCC). Vote for party of the 99% (Democrats) then communicate with

your Senator/Representative (State and Fed.) of needs to get you vote next election. Rid of Citizens United so individuals have a chance at financing their candidates.
affordable housing
Do not allow police or anybody else to issue tickets for camping. This serves no constructive purpose whatsoever.
One community need that is not addressed here is that of streets and traffic and rudeness... I think more traffic cameras would help to slow down the speeding traffic in general. If it were within any budgeting, more police on the streets would help as well. Every time that I am out driving within Fort Collins and towards Loveland I see aggressive and stupid driving almost continuously, including speeding (10+ over limit), tailgating, looking at phones/texting, harassment, etc...
I believe Fort Collins must make affordable housing a top priority. We absolutely must provide affordable options for people living in Fort Collins. The opportunity to purchase affordable single family homes is at critical juncture. Land north of Old Town would be a great location for affordable single family housing as it is close to Old Town and employers and is easily accessible by bus or bicycle. Fort Collins should provide financial support and incentives in order to increase the stock of affordable homes.
This questionnaire is written as if Government is the only source for addressing these issues. There is a role for the private sector and faith based agencies. One question is particular asked if the creation of office space should be encouraged, along with affordable housing; I don't feel it is the governments role to provide office space - that should be dictated by market factors.
I help folks find housing after they lose their place to fire. Single people have the hardest time (even older adults) finding temp housing. Not much out there for them
As I volunteer for HPI doing monthly interviews with clients I feel the two greatest needs in Fort Collins are affordable housing and adequatwages. Low income families pay amazingly high rents in this town.
I think affordable health care is the first and most important need that would lift us all into a more secure financial future. Health catastrophes make homeless and attention to health (perhaps with education) can mitigate it.
Kudos to the Social Sustainability Dept. for their effort in soliciting input re: the 5 year HUD plan. They have been working hard to collect ideas & prioritize plans. It is critical that we ACT to improve affordable housing. Thanks for your efforts!
I feel hesitant to support funds for the homeless, because I have seen the existing Fort Collins programs make things worse, not better. I want to help people, but I am afraid that without rules and laws (that get enforced), the disruptive homeless people and those with substance abuse problems take away our safety and our ability to enjoy community places. Helping the homeless with free Internet and computers at the library, and allowing them to hang out in the Martinez Park shelter and woods, and with free entrance and showers at the Aztlan Rec center, have meant that I lost these as comfortable places to enjoy and relax and get exercise. I worry that we are getting more homeless people coming here because of what they get for free, and then low income and middle class people lose their community places because the public buildings and outdoor spaces are no longer safe.

<p>The source insert is good but sending out emails to those who want is better. We moved over a year ago and like the city and the emphasis on city facilities like parks and pools, and want more respect for racial diversity.</p>
<p>Many of the matters addressed by this survey are best served by supporting specialized / mission specific non-profit organizations oriented to these issues, including through public/private partnerships.</p>
<p>im divorced and living out of suitcases in ex husbands house who doesn't want me here I barely make enough to live on. I have a daughter who will be shared of custody once I move out. child support will kick in 30days removed from his house but I barely make enough to live on I pay for my own stuff, I don't really eat cuz I didn't buy it, I just need a place to call home. were can u get a place to call home with a situation like this?</p>
<p>It's hard to maintain employment without housing. Hygiene and nutrition fall to the wayside. Short term assistance can make a world of difference, but long term solutions are needed too. Let's look not at economy, but at what those experiencing success in slow economy have that the rest of us don't. It's called exploitation of the under-class, and it's a big nut to crack. Requirements for general rentals are ridiculous and ostracizing, not to mention outrageously unaffordable, even for the most savvy amongst us. Those needing aide from our awesome local programs often fall through the requirement cracks those programs must follow. I've got far too many examples of this to list here :( Frankly, I'm so wiped out from my own battle for viability that I just don't have the energy to self-advocate sometimes, let alone come up with ideas for others in more difficult situations. I suggest talking to people who work at the Murphy Center especially, because they get to hear our conundrums firsthand. Try as they do, and successfully I might add!, they really shouldn't have to be the educators too because they're plenty busy being one of the few places around to offer services. I can't say enough for their efforts and I'm proud we have this great network hub right here. I think I'm just saying I wish that more high money community planners would get involved and also please stop putting up moratoriums and delays and other obstacles to improvements. No one WANTS to be houseless or working-poor, just so they can mooch, and for anyone to claim this and then use politics to get in the way of good programming is heartless and harmful.</p>
<p>Need to leave people sleeping in there cars alone</p>
<p>Thank you for seeking my input.</p>
<p>Alternative transportation for this population is critical: Transfort, bicycling, etc. The City should support the Bike Co-op for the good work it does with this group.</p>
<p>In addition to the urgent need for affordable housing, the population needs support for affordable transportation/transit and other aspects to lower the cost of living in Fort Collins- utilities and sales taxes.</p>
<p>All of these services need to be closely tied to the school district as well, especially for families with children, or teens in need.</p>
<p>Tiny Home Community! Make Affordable Attractive!</p>
<p>In general I believe people should be consuming less energy and materials, developing more practical skills, and buying as locally as possible, because buying local stays local. So let's educate for that, train for that, and support that.</p>

THE HOMES IN FTC ARE WAY TOO EXPENSIVE 1200.00 FOR A 2 BED WHEN I CAN BARELY MAKE THAT IN RENT AND DAYCARE. DAYCARE FT IS 1000.00 A MONTH!
Keep up the good work!
Clearly a need for more services for homeless families with children
Improvement of Transfort and sidewalks and safety for peds and cyclists
For single parents the eligibility for rent assistance (earnings) should be increased. Rents have sky rocketed in the past several years while salaries remain flat.
Two people live in my household; one has much lower income than the other.
In general housing costs are very high. This should not be a community where people that are working here cannot afford to live here.
Need more afford housing for white single men like me I don't make enough to rent anything in fort Collins also I was born at pvh and grow up here I don't want to leave my home town I have been living in my car for about a year now I just want a home to go to but can't cause rent is high and wAges are low. I am getting sick of the cops trying to give me camping tickets. When I work and pay my taxes was just ran out of the rest area and was told if I am seen there again I will be going to jail so do something to help me with housing
Thanks for bringing more awareness and information to our community concerning these needs!
The city could use many more small (one bedroom or studio apartments not built for affluent students.
Please stop building homeless shelters.
Thanks to the Affordable Care Act, Health needs in our community are being met better than ever before. One thing that our community could really use is more mental health care for low income people. While Touchstone offers many valuable programs and services, it has a virtual monopoly on low-income mental health, which leaves some of the people who most need treatment with no choice about where to go. The same situation is true for some other types of health care. When UC bought the PVH system, I had concerns, but now that they've gone around buying up or running many other practices out of business, it has become a problem for some people in our community. For example, women on Medicaid who need specialty gynecology care or even OB care while pregnant have nowhere to receive services. The Women's Clinic has a near monopoly on OB/GYN and will not accept Medicaid patients who don't have other primary insurance, and will not consistently see anyone on Medicaid. Family practitioners provide virtually all of the care for women on Medicaid in Fort Collins, even when those women desperately need specialty care.
In addition to better housing and services, Fort Collins needs to end attempts to criminalize poverty and homelessness.
We need jobs that pay a living wage, affordable housing, lockers for people who are homeless. We must

stop criminalizing homelessness; stop ticketing people for sleeping outside. We need more emergency shelter space for couples and people with companion pets. People in Fort Collins should not have to sleep outside in sub-zero temperatures. Thanks.
Thank you for asking the overall community for their input! And thanks for helping Elderhaus, they are amazing people and services!
I just wish the arc of development would slow! We are developing way too fast for long-term sustainability. We're building up AND out which is SO disheartening. Will there ever be enough?
I hope that someone smart connects this back to the gaps analysis that was already conducted for the social sustainability department.
Need more landlords that are educated on and accept Section 8 vouchers
We need much more low to medium cost housing so we don't turn into Aspen and Boulder, where people who work there cannot afford to live there.
Affordable housing. I fear that we may become like so many communities in the U.S. (e.g. Boulder) where only the wealthy can afford to live or buy a home. Cultural diversity is another huge issue--we lack it as a community!
Affordable housing is a major issue in Fort Collins. The "no more than 3 unrelated adults" rule has exacerbated this issue. If it is the intent of the City to become a destination city rather than a working city then we are on the right path. If, on the other hand, it is the intent of the community to be a diverse community that appreciates the intangible benefits of such diversity then we can't have a "don't feed the bears" attitude toward homelessness and we can't continue to ignore the substantial social issues we have within our community.
I believe community transportation for individuals with developmental and intellectual disabilities should be improved. It is difficult to use the bus system and hours don't always line up with employment schedules. Also parts of the city are difficult to access.
Offended by question 20, add it to 21. Why not, non-Irish/white etc.. The Hispanic/Latino's are the people of the time for prejudice. It was the Irish, Chinese, Blacks, now we need .....sorry you pushed a button.
Affordable after school programs provided in elementary and middle schools for working parents/single parents. When I lived in Georgia this was a regular service provided. This is far more important than dances and cheer leading!
We need to ensure we have not only affordable housing for everyone but also continued opportunities available where people can improve their lives. We need to have supportie services available in conjunction with affordable housing solutions to ensure we are not just putting a band-aid on the issue but making real, permanent change.
Larimer County should allow CCAP to cover daycare expenses for parents who are going to school. This is the main reason for me not fulfilling my educational goals and essentially is whats keeping me on assistance

struggling with the fiscal cliff dilemma
You are doing a great job supporting the many organizations you already support! Thanks!
I think you need to look heavily at investing in the future generations to break the cycle of poverty. That will give you the most bang for your buck in keeping Fort Collins great for decades to come.
I think the greatest challenges facing low to middle income residents are the cost of housing/rent and childcare costs. High costs in these areas contribute to secondary issues such as hunger, which is significant in our county.
Access to affordable housing continues to be one of the key factors we hear on a regular basis that is limiting people's ability to remain stable and continue toward self-sufficiency for themselves and their families.
* Mitigate climate disruption- efficiency, transit * work to lower the cost of living in FC - lower utilities, government costs, transit, no TIFs/incentives to large companies ; reconsider demands on small businesses i.e. landscaping, etc.
Enforce tough but realistic accountability standards for expenditures. A dollar wasted cannot be used to help. Traffic can be a mess. Getting worse. Detracts from quality of life.
Thank you for doing this survey!
Good luck, you need it.
Our community has many resources, churches, organizations, just good people who share their wealth and talents to help others. What needsimprovement are the family courts and child welfare systems. They are too big and disregard rights of parents and children to be together.

# Appendix C

## Proofs of Publication--Public Notices



## **Appendix D**

### **City Council Resolution Adopting 2015-2019 Consolidated Plan**