HOUSING STRATEGIC PLAN

City of Fort Collins

2021

ACKNOWLEDGMENTS

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Fort Collins Chamber Local Legislative Affairs Committee
Fort Collins Chamber Housing Task Force
Fort Collins Interfaith Council
Fort Collins Rescue Mission
Fort Collins Sustainability Group
Grand Family Coalition
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Home Builders Association of Northern Colorado
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Numerous CSU Classes, local realtors, bankers, developers, local landlords, residents, and others

Thank you to the over 600 community members, City staff members, businesses, organizations, and partners who shared their feedback and contributed to this plan!

Bellvue
Fort Collins
Lory
Colorado
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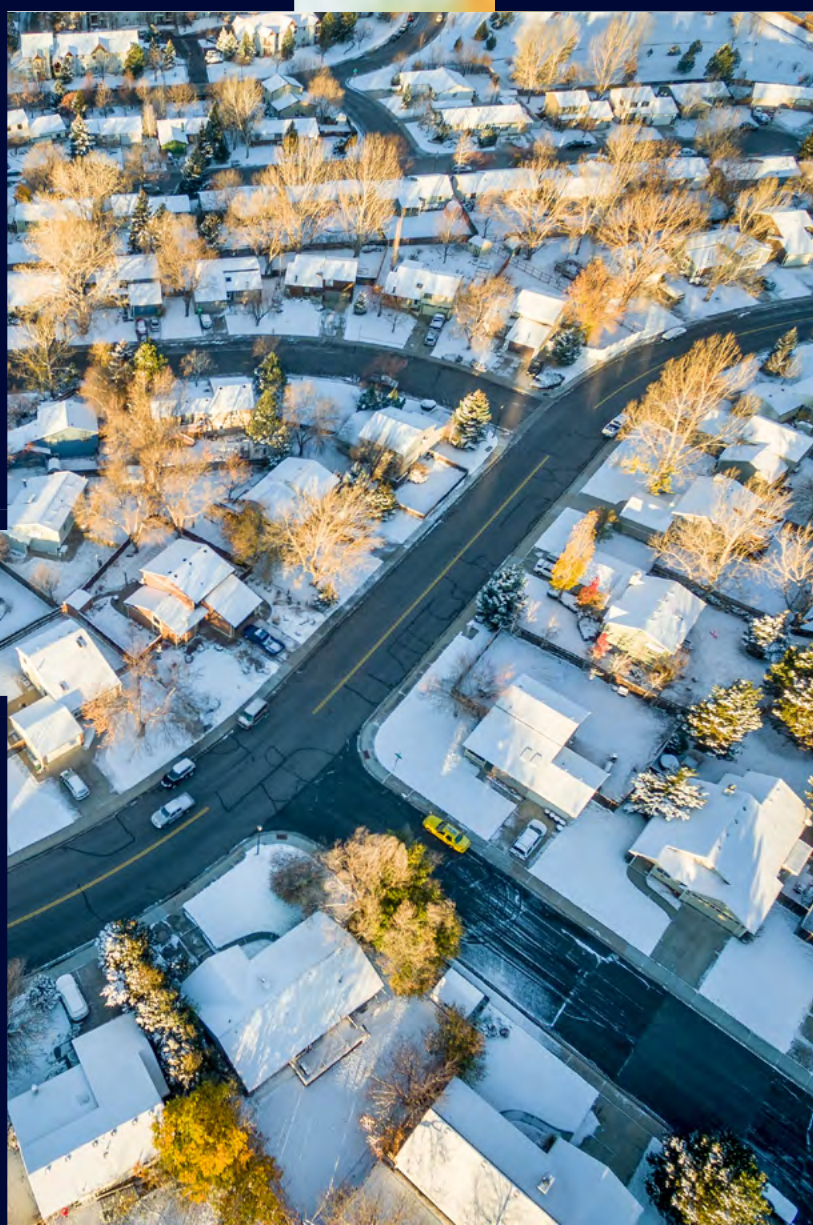
Tyvek



HOUSING STRATEGIC PLAN

MARCH 2021

CITY OF FORT COLLINS

Housing affordability has been a priority for Fort Collins for decades, and as highlighted in City Plan, is a key element of community livability. As our community continues to grow, we know that many people are struggling to afford stable, healthy housing in Fort Collins. Nearly 60% of our renters and 20% of our homeowners are cost-burdened. Furthermore, our BIPOC (Black, Indigenous, and People of Color) and low-income households are disproportionately impacted—these community members are experiencing lower homeownership rates, lower income levels, and higher rates of poverty. We also know our current level of investment in the housing system is not enough to meet the goal City Council established in 2015 of having 10% affordable housing stock.

To begin addressing these challenges, City Council established *Affordable and Achievable Strategies for Housing Affordability* as a Council Priority in 2019. In the summer of 2020, amidst the COVID pandemic, we kicked off a seven-month planning process that expands our housing efforts to all income levels. The result of this effort is a plan that includes 26 strategies designed to overcome the greatest challenges we face in housing affordability in Fort Collins. Implementing these strategies will address high priority outcomes such as increasing the overall housing supply and diversity, preserving the affordable housing we have, increasing housing stability, and advancing toward more equitable outcomes.

We developed this plan in alignment with the City's 2020 Strategic Plan, which includes an objective to center our work in equity for all, leading with race, so that policy decisions reduce inequities in the community and improve outcomes for those who are directly impacted by housing challenges. This commitment was bolstered by over 600 community members, numerous Boards and Commissions, the Council Ad Hoc Housing Committee, and our Home2Health Partners who engaged with and shaped this plan.

With these priority strategies identified, we now begin the hard work of implementation. Here in Fort Collins, we are deeply committed to turning plans into action, and 10 quick-impact strategies are included within this plan so we can take direct action together in the next year. Achieving this community vision will require challenging conversations and innovative changes. We believe if any place in the country can do this vital, neighborly work, it is Fort Collins. We look forward to joining you all in doing our part so that everyone has healthy, stable housing they can afford.

Sincerely,

Mayor Wade Troxell

Darin Atteberry, City Manager

As partners in the Home2Health initiative, we would like to offer our support for this update to the City of Fort Collins Housing Strategic Plan. Housing is an overwhelming problem in Colorado. According to the Colorado Health Institute *Home Equity* report (2019), "Sixty percent of Coloradans say their community is in a housing crisis." This housing crisis is also a health crisis as families struggle to find safe, healthy and affordable housing that does not require more than 30% of their income.

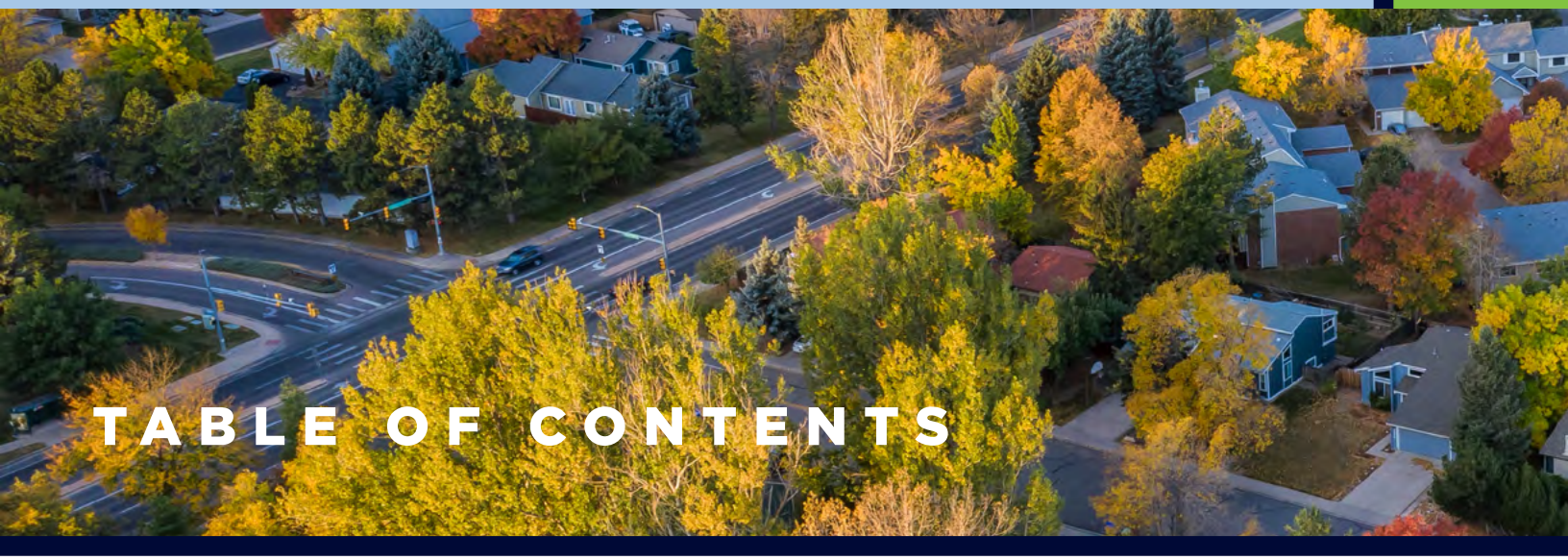
Over the last two years, Home2Health has been focused on community dialogue and capacity building to bring community voices, especially those of traditionally marginalized groups, to the center of the policy development process. During the update to the Housing Strategic Plan, we have worked collectively to engage community members in defining the direction and priorities for how our city will make housing accessible to more people and address this mounting public health challenge. One unique difference in this effort has been our focus on equity. We have been able to bring an English/Spanish Language Justice cohort of the Family Leadership Training Institute (FLTI) to Larimer County for the first time to increase civic capacity with Spanish-speaking residents. We have empowered Community Guides to talk to neighbors and friends about policies that deeply impact their daily lives, and are excited to see so many of the stories and experiences shared in our Community Guide Conversations reflected in the Plan. We have asked difficult questions: Who does not have stable, healthy housing? How can we work together to change that? And most importantly, we have listened—deeply—as people have shared their struggles, challenges, and hopes for change.

We applaud the City's commitment not only to solicit community feedback on the proposed Housing Strategic Plan, but also the City's effort to be transparent about incorporating community feedback into the Plan so that people can see where their voices have had an impact on City policy. This transparency is key to create trust between the City and community members. This Plan is an important step in the right direction to focus on the entire spectrum of housing needs, instead of focusing on only one part of our housing system or on one group of community members. We also appreciate the City's continued work to keep community voices at the center of this effort.

As the Housing Strategic Plan transitions into implementation, we encourage the City to continue working collaboratively with the community. The Home2Health coalition looks forward to transforming our local community and working for more healthy, stable housing for more families in Fort Collins. We remain committed to partnering with the City not only to involve diverse voices in the creation of policies, but also to support efforts to transition community voices into collaborative action. We must plan, learn, and then act together so that the implementation of this Plan can address the complex challenges facing our community.

Thank you for your continued commitment to partner with the community in this important work and to address the current inequities in the housing system.

HOME2 HEALTH
City of Fort Collins
the family center la familia
CENTER FOR PUBLIC DELIBERATION COLORADO STATE UNIVERSITY
LARIMER COUNTY
Colorado State University EXTENSION
PAFC Partnership For Age-Friendly Communities in Larimer County
Family Leadership Training Institute OF LARIMER COUNTY



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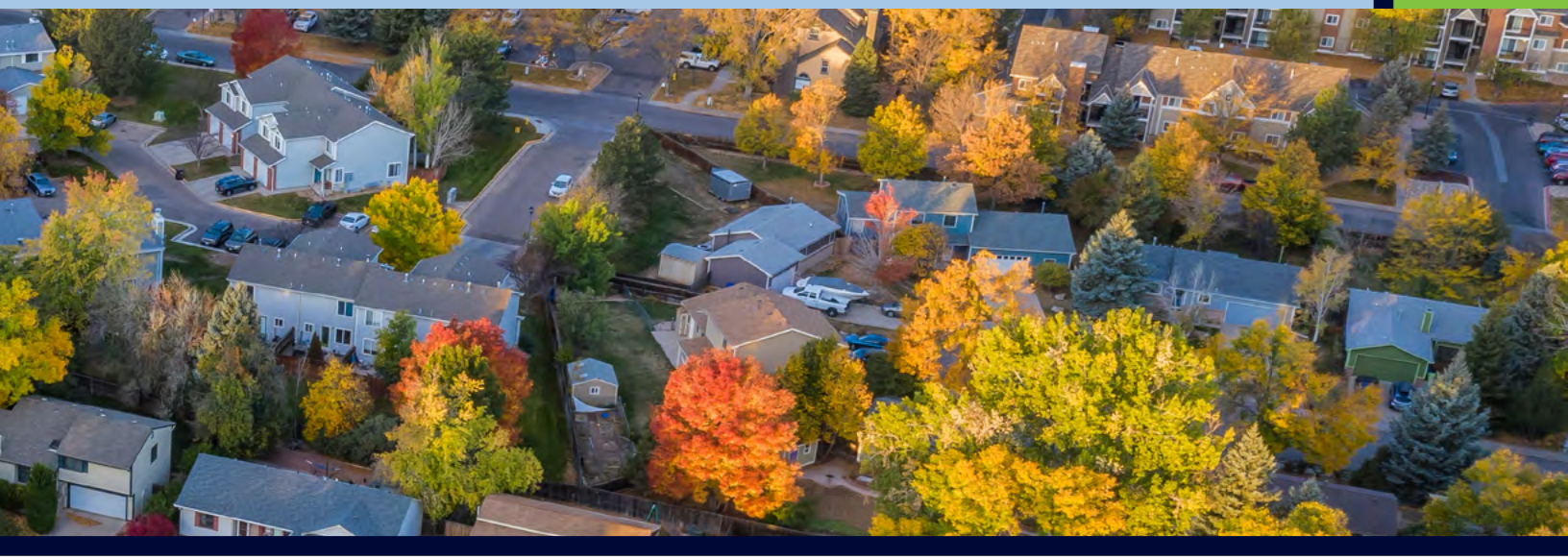

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Executive Summary

What Does This Plan Do?

The plan before you sets out an ambitious vision that everyone in Fort Collins has healthy, stable housing they can afford. The seven greatest challenges to this vision have been identified, and 26 strategies are prioritized as first steps to overcome the greatest challenges. Importantly, because no single community in the United States has yet solved their housing affordability crisis, the plan also includes an adaptive approach to implementation that ensures we stay in learning mode as we test what works and, equally important, what does not work, as we strive toward the plan's vision.

You can also jump right to the 26 prioritized strategies if that is what interests you most!

Housing is about more than a unit being built, a policy approach, or a percentage of income. Housing, and home, is about people. Throughout this document, you will find the voices of some of the 600+ community members who shared their thoughts and personal stories with us.

Introduction: Why This Plan Now? What is Different?

The City updates its housing plan approximately every five years on average, and the last update was in 2015. Recognizing the growing gap between incomes and housing prices, the lack of supply particularly at lower-and middle-income levels, and the lack of incentives and funding to bridge these gaps, City Council adopted "Affordable and Achievable Housing Strategies" as a priority in 2019 and established an Ad Hoc Housing Committee in 2020 to guide the development of this plan update.

In addition to being a Council priority and having a dedicated Ad Hoc Council Committee guide this work, four key elements of this plan are different from prior efforts:

- **Uses a systems approach to address the entire housing spectrum:** Fort Collins has been working to address affordable housing needs since 1999. This plan expands our focus to the entire housing spectrum, so that our work applies to every income level and every community member.
- **Centers the plan in equity for all Fort Collins residents:** Recognizing that housing price increases and other housing challenges disproportionately impact our BIPOC (Black, Indigenous, and People of Color) and low-income residents, this plan is centered in equity in both process and outcomes. Specific indicators for evaluating implementation with an equity lens are included.
- **Connects housing and health:** Health care accounts for only about 10-20% of our health outcomes. Other factors such as socioeconomic status, government policies, and the built environment (including housing) account for about 50-60% of the health outcomes we see today. [1]Beginning this work with a focus on health allows the plan to focus on upstream solutions (also called *social determinants of health*) and doesn't wait until an individual gets to a doctor's office to create conditions that are supportive of well-being.
- **Reflects some of the lessons learned from the COVID-19 pandemic:** Keeping people housed and getting people into housing has never been more critical than in the midst of the global COVID-19 pandemic, and several new strategies focused on housing stability are included within this plan.

1 https://nam.edu/social-determinants-of-health-101-for-health-care-five-plus-five/

Vision: What Does the Plan Aim to Achieve?

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

- **Everyone:** Challenges Fort Collins to assess who does and does not have healthy, stable, or affordable housing today and design strategies to ensure a person's identity or identities is not a predictor of whether they, or our community, achieve this vision.
- **Healthy Housing:** Addresses physical and mental well-being inside and outside of the home.
- **Stable Housing:** Recognizes housing is the most important platform for pursuing all other life goals (known as "Housing First"), and that a secure place to live is a fundamental requirement for quality of life and well-being.
- **Afford(able) Housing:** Ensures an adequate supply so community members do not spend more than 30% of their incomes on housing.

Greatest Challenges: What Do We Need to Overcome to Achieve the Vision?

To answer "what is the problem we're trying to solve" and "what are our greatest challenges to achieving the vision," staff compiled an Existing Conditions Assessment based on existing data and community feedback to summarize the current state of housing in Fort Collins. Seven greatest challenges were identified:

1. Price escalation impacts everyone and disproportionately impacts BIPOC (Black, Indigenous, and People of Color) and low-income households.
2. There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need.
3. The City does have some tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goals.
4. Job growth continues to outpace housing growth.
5. Housing is expensive to build, and the cost of building new housing will likely continue to increase over time.
6. It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic.
7. Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent.

Strategies: How will We Overcome the Greatest Challenges?

The 26 strategies included in this plan are designed to take the first steps to overcome the greatest challenges outlined above. As represented in the graphic below, the strategies are designed to achieve multiple outcomes:

- **Increase housing supply and affordability (12 strategies):** Examples include removing barriers to accessory dwelling units (or ADUs), updating the City's Land Use Code, and creating a new dedicated revenue stream.
- **Increase housing diversity and choice (12 strategies):** Examples include recalibrating existing incentives, exploring innovative housing development opportunities, and removing barriers to allowed densities via the Land Use Code.

- **Increase stability and/or renter protections (11 strategies):** Examples include exploring a rental registry or licensing program, exploring revisions to the City's occupancy policy, and supporting resident organizing in manufactured home communities.
- **Improve housing equity (11 strategies):** Examples include promoting inclusion and affordability as community values, supporting foreclosure and eviction prevention, and assessing displacement risk.
- **Preserves existing affordable housing (9 strategies):** Examples include extending the required affordability term for new developments, and right or option of first offer/refusal for public and tenants, respectively, when affordable housing developments go up for sale.
- **Increase accessibility (2 strategies):** The two strategies include a visitability policy that increases accessibility for people with mobility challenges and advancing the 2020 Analysis of Fair Housing Choice Action Steps.

The Section of this plan that further describes the various strategies provides the time frame for moving forward a particular strategy, why the strategy was prioritized, who in the housing system is impacted by a strategy, who will lead the strategy's implementation, and key next steps. A full list of all the strategies considered for inclusion in the plan is included in Appendix E.

The 26 strategies are designed to achieve multiple outcomes, as appropriate.

Implementation: Where do We Go From Here?

The planning process is just the beginning of the work to ensure everyone has stable, healthy housing they can afford. Implementation is when community, City Council and staff will transition from "what" to "how" we achieve this vision. No community in the country has solved the housing crisis. Adaptable, flexible decision-making is critical to make progress and adjust as we learn new information and test approaches. Thus, implementation involves three elements:

- Specific implementation actions in 2021: A community summit in the spring will map out specific actions for the prioritized strategies followed by development of an implementation roadmap with metrics and indicators; an explanation of how projects will ensure accountability and embed equity for all, leading with race; and clarification about required roles to implement the prioritized strategies.
- Ongoing planning lifecycle for this work past 2021: To ensure we as a community stay in learning and testing mode, this plan includes a two-year implementation cycle that begins with a progress check, a re-evaluation of priorities, and finally a design summit with community and stakeholders to keep the work progressing forward in a dynamic, adaptive way.
- Guiding principles for future prioritization and decision making: While the City and its partners will use the evaluation framework described in the strategies section for individual strategy prioritization, guiding principles will shape overall prioritization and direction (see sidebar at right). These principles are intended to increase transparency and accountability around decision making and will be used in the community process, reviewed by decision-makers, and form the basis for the priorities addressed at each biennial design summit.

Guiding Principles:

- *Center the work in people*
- *Be agile and adaptive*
- *Balance rapid decision making with inclusive communication and engagement*
- *Build on existing plans and policies – and their engagement*
- *Expect and label tensions, opportunities, and tradeoffs*
- *Focus direct investment on the lowest income levels*
- *Commit to transparency in decision making*
- *Make decisions for impact, empowerment, and systems (not ease of implementation)*

Introduction

The Housing Strategic Plan guides housing policy, sets a new vision for housing in Fort Collins, and outlines a framework for investments in the community's housing system. Fort Collins residents, community partners, and the City created this plan together over the course of eight months.

Why Update the Housing Strategic Plan now?

The City has had a strategic plan for housing since 1999 and typically updates the plan every five years. In 2015, City Council adopted the previous version, the Affordable Housing Strategic Plan (AHSP), which set a goal for 10% of housing to be affordable by 2040 and outlined five key strategies:

- Increase the number of affordable rental units;
- Preserve the long-term affordability and physical condition of the existing stock of housing;
- Increase housing and associated services for people with disabilities;
- Support opportunities to obtain and sustain affordable homeownership; and
- Refine incentives to encourage affordable housing construction and expand funding sources and partnerships.

Regular five-year updates allow our community to continually reassess our housing efforts, incorporate new data and trends and adjust policies as needed. In 2019, City Council adopted "Affordable and Achievable Housing Strategies" as a priority and established an Ad Hoc Housing Committee to guide the development of this plan update.

What's different about this plan?

- Uses a systems approach to address the entire housing spectrum;
- Centers the plan in equity for all Fort Collins residents;
- Connects housing and health; and
- Reflects some of the lessons learned from the COVID-19 pandemic.

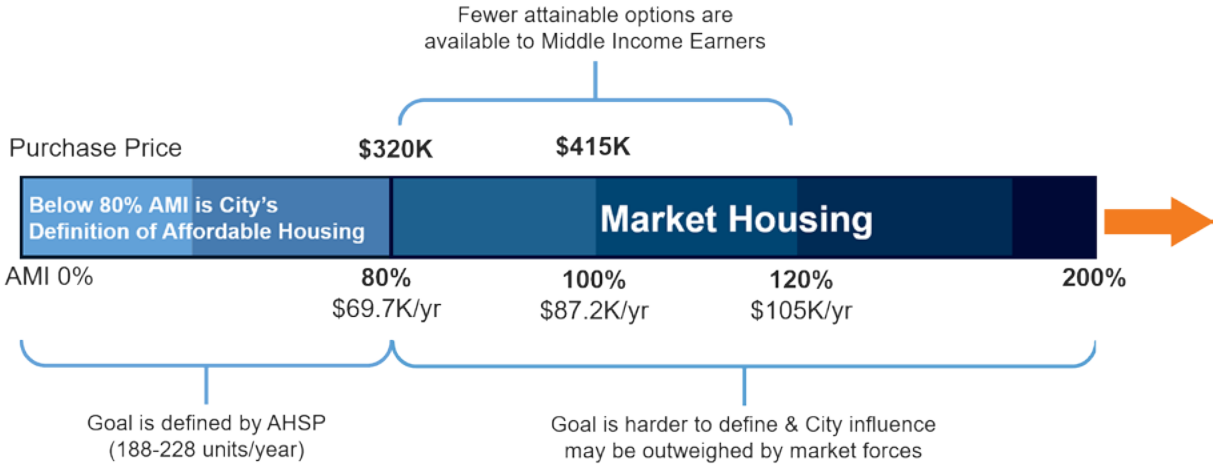
A Systems Approach

All previous housing plans adopted by the City have focused on *affordable housing*. The City defines affordable housing as any home that is:

- **Affordable** for households making 80% or less of the Area Median Income (AMI) without spending more than 30% of their income for rent, or 38% of their income for a mortgage; and
- **Deed-restricted**, meaning the cost of rent or mortgage remains affordable for at least 20 years.

While this framework is useful, we know that it does not address the needs of many people who are struggling to afford housing in Fort Collins. Housing is a complex, interdependent system that requires a comprehensive approach.

Accordingly, this updated Housing Strategic Plan addresses the entire *spectrum of housing*. It includes targets, metrics, and policies that include all kinds of homes and income levels, not just those that meet the City's definition of affordable housing. The graphic below shows the spectrum of housing covered in this version of the City's housing plan:



Centered in Equity

The Housing Strategic Plan is aligned with the 2020 City Strategic Plan's objective to "advance equity for all, leading with race," so that a person's identity or identities is not a predictor of outcomes. Leading with equity impacts both the planning process and the plan's intended outcomes:

- **Equity in process:** Ensuring everyone has meaningful opportunities to engage and provide input into the Housing Strategic Plan process.
- **Equity in outcomes:** Everyone has healthy, stable housing they can afford.

To begin leading with equity in the planning process, City staff are changing the way we listen to and learn from the community. We are recognizing the need for everyone to speak and receive information in the language they feel most comfortable with (*language justice*[2]), tailoring content and format to each unique audience, and working on building trust with groups that historically have not been included in City planning efforts, but this work cannot end there. We will continue to learn, adjust, and step more fully into processes that empower community members to work with local government to create the future.

Adopting housing policies that create equity in outcomes is equally important. We need to go deeper than the traditional economic cost/benefit method of measuring results. Who will each policy benefit? Who will be indirectly affected? Will unfair and biased outcomes be reduced or perpetuated?

This work focuses on a universal outcome for our entire community—the Plan's vision that "Everyone has healthy, stable housing they can afford," and will include targeted strategies to ensure a person's identity or identities is not a predictor of whether or not they, or our community, achieve this vision.[3] Centering our work in equity is a process of continual growth and comes with a great deal of change and myriad tensions to balance as we work to build a better future for *all* people in our community.

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2 Language justice is a commitment to creating spaces where no one language dominates over any other and to building cross-language communication over the long haul.

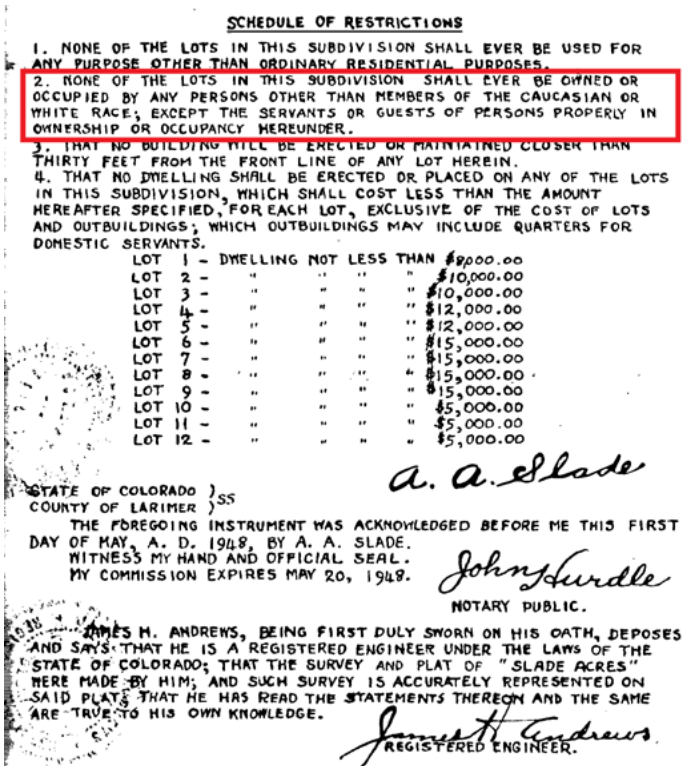
3 The concept of targeted universalism, developed by the Othering and Belonging Institute, means setting one singlegoal that applies to everyone. Then, "the strategies developed to achieve those goals are targeted, based upon howdifferent groups are situated within structures, culture, and across geographies to obtain the universal goal."

Understanding the Impacts of Institutional and Structural Racism

Fort Collins' housing system is inextricably linked to the national and statewide context, especially the long-term effects of *institutional and structural racism*.[4] The Housing Strategic Plan recognizes and highlights these impacts, outlines policies to address and reduce systemic inequities, and makes intentional decisions that move Fort Collins closer to our vision.

Despite progress in addressing explicit discrimination, nationwide racial inequities continue to be deep, pervasive, and persistent in education, criminal justice, jobs, housing, public infrastructure and health. In housing specifically, significant evidence demonstrates that structural racism has unfairly limited the ability of BIPOC (Black, Indigenous and People of Color) communities to secure healthy, stable housing they can afford—both historically and today.

Fort Collins continues to experience the long-term effects of the displacement and marginalization of our region's indigenous people to create a community that did not provide equal opportunity and fair treatment for all of its members. The legacy of neighborhood segregation and social and economic discrimination against BIPOC community members is evident in generational wealth gaps that affect access to healthy and stable housing today. Segregation ensured that BIPOC residents in Fort Collins were likely to live near the city's industrial sites and more likely to be exposed to toxins such as coal smoke and soot from the sugar beet factory; constant pollution and hazards from trains; and the odor and environmental impacts from the original Fort Collins City landfill and the nearby oil depots.[5]



SCHEDULE OF RESTRICTIONS

1. NONE OF THE LOTS IN THIS SUBDIVISION SHALL EVER BE USED FOR ANY PURPOSE OTHER THAN ORDINARY RESIDENTIAL PURPOSES.
2. NONE OF THE LOTS IN THIS SUBDIVISION SHALL EVER BE OWNED OR OCCUPIED BY ANY PERSONS OTHER THAN MEMBERS OF THE CAUCASIAN OR WHITE RACE, EXCEPT THE SERVANTS OR GUESTS OF PERSONS PROPERLY IN OWNERSHIP OR OCCUPANCY HEREUNDER.
3. THAT NO BUILDING WILL BE ERECTED OR MAINTAINED CLOSER THAN THIRTY FEET FROM THE FRONT LINE OF ANY LOT HEREIN.
4. THAT NO DWELLING SHALL BE ERECTED OR PLACED ON ANY OF THE LOTS IN THIS SUBDIVISION, WHICH SHALL COST LESS THAN THE AMOUNT HEREAFTER SPECIFIED, FOR EACH LOT, EXCLUSIVE OF THE COST OF LOTS AND OUTBUILDINGS; WHICH OUTBUILDINGS MAY INCLUDE QUARTERS FOR DOMESTIC SERVANTS.

LOT 1 - DWELLING NOT LESS THAN $8000.00
LOT 2 - " " " " $10,000.00
LOT 3 - " " " " $10,000.00
LOT 4 - " " " " $12,000.00
LOT 5 - " " " " $12,000.00
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LOT 10 - " " " " $5,000.00
LOT 11 - " " " " $5,000.00
LOT 12 - " " " " $5,000.00

a. a. Slade

STATE OF COLORADO)
COUNTY OF LARIMER) SS

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS FIRST DAY OF MAY, A. D. 1948, BY A. A. SLADE.
WITNESS MY HAND AND OFFICIAL SEAL.
MY COMMISSION EXPIRES MAY 20, 1948.

John Surdle
NOTARY PUBLIC.

JAMES M. ANDREWS, BEING FIRST DULY SWORN ON HIS OATH, DEPOSES AND SAYS THAT HE IS A REGISTERED ENGINEER UNDER THE LAWS OF THE STATE OF COLORADO; THAT THE SURVEY AND PLAT OF "SLADE ACRES" WERE MADE BY HIM; AND SUCH SURVEY IS ACCURATELY REPRESENTED ON SAID PLAT; THAT HE HAS READ THE STATEMENTS THEREON AND THE SAME ARE TRUE TO HIS OWN KNOWLEDGE.

James M. Andrews
REGISTERED ENGINEER.

This segregation and disproportionate exposure to environmental harms was often a matter of widespread but informal housing discrimination, as well as enforced in some cases by restrictive covenants that excluded BIPOC residents from living in certain white neighborhoods in Fort Collins (see example in above image). These covenants often included minimum sales prices for homes as well, ensuring that lower-income residents—regardless of race—were also excluded.[6]

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4 Institutional racism refers to policies, practices, and programs that, most often unintentionally and unconsciously, work to the benefit of white people and the detriment of people of color. Structural racism is a history and current reality of institutional racism across all institutions, combining to create a system that negatively impacts communities of color. (Source: fcgov.com/equity)

5 Hang your Wagon to a Star: Hispanics in Fort Collins 1900 – 2000. Adam Thomas, SWCA Environmental Consultants, see in particular pages 7-9 for examples.

6 Restrictive Covenant from Slade Acres, 1948 – south of Mulberry Street, at Sheldon Lake: https://citydocs.fcgov.com/?cmd=convert&vid=51&docid=7701&dt=S-SUBDIVISION+PLAT

These examples highlight the legacy of institutional and structural racism in Fort Collins and help to explain its continued ripple effects in our present housing system as well. Fort Collins' data from the Home Mortgage Disclosure Act (HMDA), which is aggregate data from all lenders, is included in the 2020 Analysis of Impediments to Fair Housing Choice report and shows that Hispanic/Latinx mortgage loan applicants are denied loans at higher rates than Non-Hispanic applicants across the income spectrum. The same data source includes reasons for denials disaggregated by race and ethnicity. For example, 38% of Hispanic/Latinx applicants whose loans were denied in 2016 were denied for having too high of a debt-to-income (DTI) ratio, while 24% of Non-Hispanic applicants who were denied a mortgage loan that same year were denied for their DTI.

Given the limited information we have, we cannot conclude that Hispanic/Latinx applicants have been denied based on race. This conclusion would require a much deeper analysis. While people may sometimes be denied a mortgage application based on race, what these findings point to instead are more widespread, general disparities in income, credit availability and wealth generation that are most pervasive along racial/ethnic lines. Additionally, household incomes for BIPOC households are lower than they are for white households. Median household income for African American and Hispanic households is roughly $20,000 less than non-Hispanic white and Asian households.

Whether through forced displacement, land use regulation, or the financial systems tied to housing and wealth generation, it is clear that access to stable, healthy, affordable housing is not distributed equitably among all communities in Fort Collins. For more information about these and other impacts of systemic racism in the housing system, see the Existing Conditions Assessment.

Connecting Housing and Health

While housing affordability is one essential component of a healthy housing system, there are many other elements to consider. Fort Collins has long acknowledged a connection between housing and health, but our housing policies have most often focused on affordability. The quote below from the City's 2015 Affordable Housing Strategic Plan describes how housing affordability is one of the *health pathways* that can lead to poor outcomes in peoples' lives:

> *"Economically, the more a household has to spend on housing the less money they have for other needs. Housing costs will typically take precedence over other staples such as food, transportation and medical care. These factors lead to less individual wellness and less community prosperity. Less individual wellness leads to less stable housing conditions, which leads to less stable families and neighborhoods. From an environmental perspective, a lack of affordable housing pushes some community members that work in Fort Collins out to other communities to live. This creates congestion on our roads and increased pollution, which damages the environment that the Fort Collins community cherishes. Thus to create a healthier community, Fort Collins must actively pursue policies to ensure that people from all walks of life can find an affordable, quality place to live."*[7]

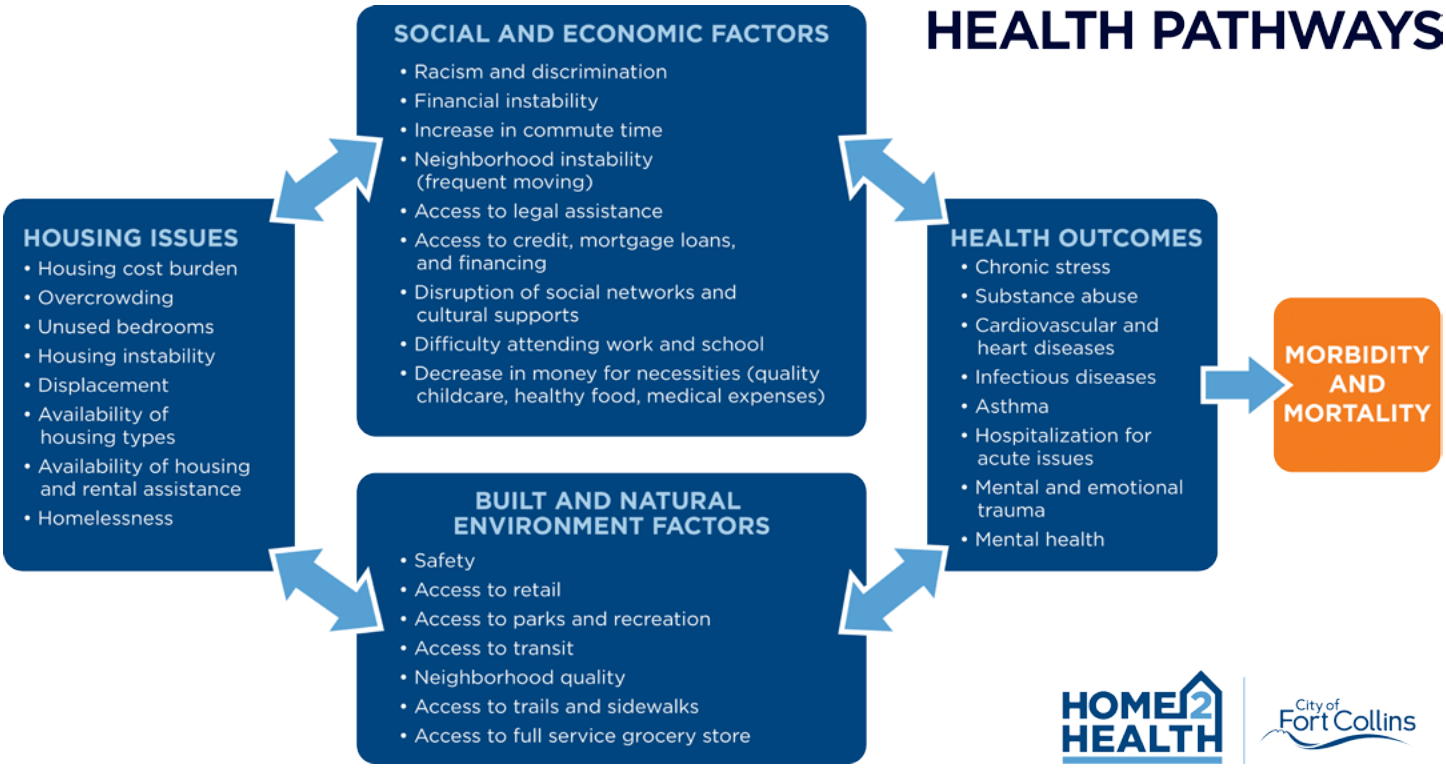
Alongside housing affordability, this plan acknowledges that healthy and stable housing are critically important. If someone's home is not healthy and safe, whether because of the physical condition of the home (e.g., poor maintenance, mold) or because of the dynamics within the home (e.g., domestic violence[8]), that lack of safety can result in poor health outcomes including chronic stress, infection, trauma and hospitalization. Likewise, unstable housing (e.g., homelessness,

7 Affordable Housing Strategic Plan, 2015-2019 (pg. 1)

8 On average, more than 33% of women and 25% of men will experience domestic violence in their lifetime. https://www.thehotline.org/stakeholders/domestic-violence-statistics/

displacement, lack of emergency assistance) can result in chronic stress, worsening of chronic conditions, and mental health impacts.

Connecting housing and health means recognizing that housing affordability is only one part of the problem, and that improving housing affordability is only one part of the solution. Housing conditions and costs, neighborhood quality, access to amenities and services, social and economic factors, health care costs and childcare costs, and environmental conditions can have compounding impacts on an individual's health and on community well-being.[9, 10] Healthy, stable, affordable housing is the foundation of both individual and community health. The critical importance of this foundation is reflected throughout the vision and strategies in the Housing Strategic Plan.



9 Housing and Health: An Overview of the Literature. Lauren Taylor, 2018.
10 Health Impact Assessment Summary. Larimer County Department of Health and Environment, Built Environment Group, 2020.

Home2Health

The Home2Health project began after the 2019 adoption of City Plan. Home2Health is a collaborative, two-year project led by the City and community partners including the Family Leadership Training Institute at CSU Extension, the Center for Public Deliberation at CSU, The Family Center/La Familia, the Partnership for Age-Friendly Communities, and the Larimer County Department of Health and Environment. The purpose of this project is to increase our community's ability to work together to carry out updates to policies, codes, and regulations that can improve housing affordability and health equity.

After a year of community conversations, storytelling, and identifying key housing issues, Home2Health began working to bring community voices and priorities into the development of the Housing Strategic Plan. Hundreds of residents participated in this process, and this plan centers the voices of community members throughout.

Reflects Lessons Learned from the COVID-19 Pandemic

This Housing Strategic Plan was developed in the midst of the COVID-19 global pandemic, and the resulting health and economic crisis and public health restrictions have further exposed and increased pre-existing inequities in housing, employment, and health. Now, more than ever, the housing needs in our community are critical and urgent. The development of this Housing Strategic Plan was a priority prior to the pandemic and has become even more important to adopt and apply as we face a public health emergency that is disproportionately impacting BIPOC and low-income households.

Previous Plans and Efforts

This housing plan incorporates the primary conversations and strategies identified in previous efforts, including City Plan, the annual Community Survey, Our Climate Future, the Analysis of Impediments to Fair Housing Choice, the Social Sustainability Gaps Analysis, and conversations led by the Health District of Northern Larimer County, among others. Community members have consistently talked about the importance of housing for a healthy environment, an equitable community, and the physical and mental health of individuals.

This plan aligns with Our Climate Future, the combined updates to the Climate Action Plan, Road to Zero Waste Plan, and Energy Policy, which was developed at the same time as the Housing Strategic Plan. Common strategies across both plans include addressing occupancy, Land Use Code updates, improving health in our housing system, and much more.

From Dialogue to Policy—The Planning Process

Conversations, storytelling and partnerships facilitated through Home2Health, community direction from other planning efforts such as City Plan, and the strong foundation created by the previous Affordable Housing Strategic Plan all helped make this Housing Strategic Plan possible.

*Note: In the timeline graphic, the * symbol in each of the steps indicates community engagement opportunities.*

The planning process steps includes the following steps:

- **Step 1: Vision.** A vision describes what we aspire to in the future. This plan's vision that "Everyone has healthy, stable housing they can afford" commits to ensuring all community members benefit from our housing efforts and expands the focus of our work from affordability to also include health and stability.
- **Step 2: Our Greatest Challenges.** The housing system is complex and has many different influences. This step identified the greatest challenges to achieving the vision in Fort Collins.
- **Step 3: Community Engagement.** Over a two-month period, H2H partners and staff asked approximately 450 community members to reflect on whether the vision and greatest challenges matched their experience and what they would like to see changed to achieve the vision.
- **Step 4: Identify strategies and create a tool to evaluate them.** Strategies were identified based on what the community highlighted as important, research of peer cities, and work with the project's consultant team, Root Policy Research. To date, more than 50 strategies have been identified.
- **Step 5: Evaluate the identified strategies.** Strategies were evaluated using 17 criteria, which ask how well the strategy advances the vision, whether it is centered in equity, whether it is feasible, what kind of impact it will have, and what resources are required.
- **Step 6: Prioritize the strategies.** With all strategies individually evaluated, staff developed an initial set of priorities for the community to consider. Community members and City Council prioritized solutions for final inclusion in the plan.
- **Step 7: Consider plan adoption.** In February 2021, Council reviewed the community's feedback, the draft plan, and will consider adoption of the Housing Strategic Plan.
- **Step 8: Implementation.** The community, Council, and City staff will transition from "what" to "how" we achieve this vision in the implementation phase. The community and the City will review work and determine what is working and what is not on a biennial basis, or every two years.

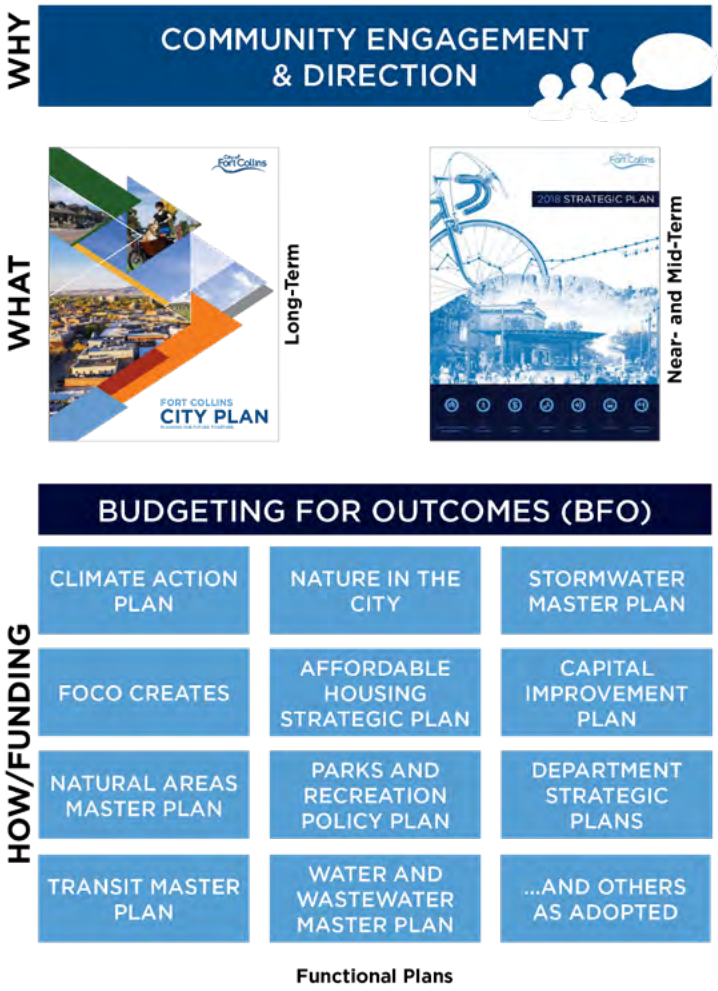
How to Use this Plan

The Housing Strategic Plan is one of many strategic or "functional" plans that help the City set specific targets and make progress toward the vision for our community outlined in our comprehensive City Plan.

If City Plan identifies the "what" for the future of Fort Collins, the Housing Strategic Plan describes a set of targeted actions in the housing system and guides future public funding through the City's *Budgeting for Outcomes (BFO)* process and the City's annual Competitive Process for housing funding. See fcgov.com/socialsustainability/competitive-process for more details.

Everyone has a part to play in this plan. To arrive at a future where everyone has healthy, stable housing they can afford, we will all need to work together to make changes in our housing system.

We hope you will see yourself, your neighbors, and your families in this plan. We also hope you will use this plan to build momentum and accountability. Finally, we encourage you to get involved. If you have an idea or a project to propose, get in touch at fcgov.com/housing!



Functional Plans

The remaining sections of this plan describe our housing needs, strategies, and accountability measures in the following topic areas:

- ***Vision:*** This section articulates the vision, defines each of the terms used and how community members shared that it affects them today, and paints a picture of what it could look like in the future.
- ***Greatest Challenges & Remaining Questions:*** The housing system is complex and is influenced by many different factors. This section includes the seven greatest challenges that affect our ability to achieve the vision.
- ***Strategies and Priorities:*** This section illustrates the primary strategies we will use to overcome the greatest challenges and advance toward the vision. Strategies reflect ideas from the community, research on how peer cities are approaching similar housing needs, and work with the project's consulting firm, Root Policy Research.
- ***Guiding Principles & Metrics to Guide Implementation:*** As strategies are applied and the community, region, and housing system evolves, new and updated strategies will be needed to move toward the vision. This section will set forth guiding principles for advancing strategies in the future and includes a set of metrics for evaluating plan success.

WHAT WE HEARD | FROM THE COMMUNITY

"All of it is connected. Unaffordable housing trickles into all other aspects of the community and weakens the community as a whole."

"People's quality of life is so heavily affected when they have to make tradeoffs and make hard decisions (like having to work multiple jobs) so that they can hopefully make it through. This is especially hard on families with children. It bears a lot of weight on someone if they feel they cannot provide a safe and quality space for their loved ones."

"I'm finding the prospect of home ownership increasingly unrealistic and out of reach for my income in this community. While home ownership is not a deal-breaker, the lack of flexible rental options (i.e., access to yard and garden space) means quality homemaking by my definition seems out of reach for me. For the community, I think we're going to see our quality of life for all residents decline. Working class and middle-class folks are going to have to either move to a bedroom community and commute in or sacrifice other expenses to afford housing. While we claim a high quality of life by most measures, I'd predict we'll start seeing declines in physical and mental health, and decreases in disposable income (i.e., expenditures on events, restaurants, etc.) which will undermine that quality of life."

"Based on personal experience, having a stable home environment plays a role in your mental and physical health. When you can't eat properly because you don't have anywhere to cook and you're just eating out and eating things that you can't reheat, it's hard to stay clean and get proper sleep and get your body the things it needs and even hard to get the right amount of water. For youth, when there is nothing stable in their lives, they're going to run with any opportunity that comes along. Stable home environment is the foundation."

"People end up having to make a lot of tradeoffs. When people have to choose between rent and healthcare, they will often choose rent."

"As a group we really were talking about the difference between equity and equality and how equality isn't the problem, that equity is the problem. We were thinking that people of color and people of lower income need to be supported even more so they can maintain a living for themselves and their families. This change could be started by anyone big or small because even little things make a difference."

"People I know cannot live near where they work. For me this makes traffic worse and our climate and air quality footprint worse."

"I felt a step away from homelessness when I was laid off from my permanent full-time job and had to take 2 part time jobs during the downturn in our economy. It was a struggle financially. I was able to hold on to my home, but don't take it for granted."

"We'll need to address more than just housing—what is the transportation infrastructure? Utilities infrastructure? Getting toward the vision, especially at the neighborhood level, will require looking at the whole system."

Vision and Housing Goals

VISION:

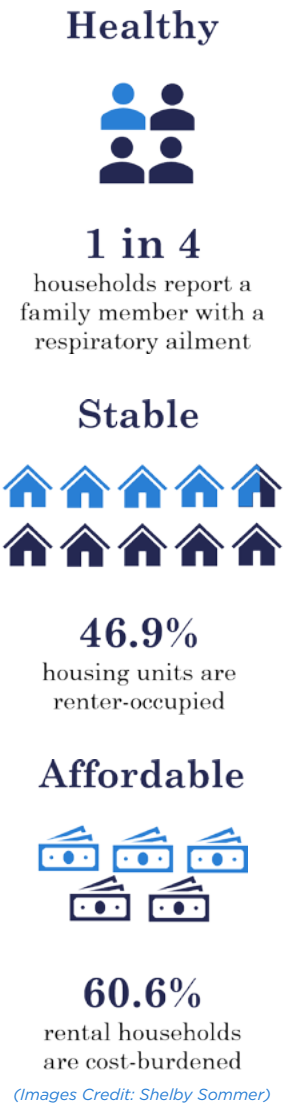
EVERYONE HAS HEALTHY, STABLE HOUSING THEY CAN AFFORD

Defining the Vision

Everyone recognizes that all community members need housing and are affected by the housing they do or do not have. By including the entire community in the vision, we can assess who does not have healthy, stable, or affordable housing today and design strategies to ensure that a person's identity or identities is not a predictor of whether or not they, or our community, achieve this vision. (As one example, see the sidebar on varying rates of home ownership in Fort Collins.)

Homeownership rates in Fort Collins vary by race
(Source: Equity Indicators):

- 55 in 100 white households
- 42 in 100 Hispanic/Latinx households
- 52 in 100 Asian households
- 20 in 100 Black households
- 47 in 100 Native American households



(Images Credit: Shelby Sommer)

Healthy Housing addresses physical and mental well-being inside and outside of the home. Inside the home, this means high quality indoor air, comfortable temperatures in each season, physical and emotional safety, and freedom from harmful mold, pests or pathogens. Community members defined health outside the home as feeling safe in your house and neighborhood and the ability to walk, bike, or take transit to get the services you need.

Stable Housing is when a house becomes a home. For community members, a secure place to live is a fundamental requirement for quality of life and well-being. Housing stability is central to the best-practice "Housing First" approach to homelessness prevention, which recognizes that housing is the most important platform for pursuing all other life goals. This part of the vision also recognizes that people may need a range of supportive services to stay in their homes.

Affordable Housing recognizes that many people in Fort Collins have financial challenges related to housing costs and that increasing the range and quantity of housing options can support greater choice and affordability. Today, 3 in 5 renters and 1 in 5 homeowners are cost-burdened, which means that the household spends more than 30% of their income on housing.

Meeting The Vision Today and in the Future

What have community members shared about their housing today and whether it is healthy, stable, or affordable? What key outcomes will this plan achieve and how might Fort Collins evolve in the future as we work toward the vision?

Vision	Today *What we heard from the community about their current experiences with housing*	Tomorrow *What the vision aims to achieve in the future*
Everyone	"We need more people of color and people that come from these backgrounds handling and giving insight on these issues. Need more people that care about and advocate for these vulnerable populations. City leaders/city officials should be handling this with the insight of people of color." "We need to have more lower to middle class citizens actually having their voices heard and helping make the big decisions."	A person's identity or identities is not a predictor of whether or not they, or our community, achieve this vision ***Alignment with key outcomes:*** Improve housing equity
Healthy Housing	"My apartment is rising in rent every year, and the living conditions don't match the price. I have maintenance issues (and) the condition of the apartment is old and undertaken care of. . ." "It makes it so that the places that are more affordable are no longer safe due to living conditions and crime rates among other things. These are important to consider when you have kids. Do you stay broke and live somewhere safe or give yourself more cushion but risk safety? Some of the more affordable areas also do not have as good of schools, which is a big concern for me regarding my kids."	Tools and supportive services would be in place to ensure that renters have safe and healthy places to live. Outside the home, neighborhoods across the City would provide safe, walkable spaces for all ages and stages of life. ***Alignment with key outcomes:*** Increases accessibility; Improves housing equity
Stable Housing	"We are impacted by great uncertainty in being able to afford to live in this City in the long-term, impacting all facets of our lives. . . including mental health with facing this kind of uncertainty. The right to shelter is a basic need and there needs to be solutions that start supporting those lower-income residents to have long-term stable housing as soon as possible." "You have to live paycheck to paycheck. Sometimes you don't even know where your next meal will come from."	Community members would be able to choose where they want to live and for how long, making housing instability an issue of the past. Policies and solutions focus on all outcome areas, from housing to health. People will have access to supportive services and emergency assistance when they need them. ***Alignment with key outcomes:*** Increases stability / renter protections
Affordable Housing	"When you lack affordable housing, it causes a lot of stress for the individual. Do I have enough money for rent, for food, for medicine, and for gas? You keep making trade-offs. [If] I pay for rent, I don't buy food or don't get medicine." "I think it is important that workers are able to afford living in or near the city they work in, especially teachers and frontline workers."	Housing costs and the cost of living are aligned with individual incomes, meaning decisions like these are rare and nonrecurring. There is enough housing supply that aligns with the incomes and needs of community members. ***Alignment with key outcomes:*** Increases housing supply and affordability; Increases housing diversity / choice; Preserves existing affordable housing

Affordability Goal

GOAL (SET IN 2015):

FORT COLLINS AIMS TO HAVE 10% OF ITS HOUSING STOCK BE DEED RESTRICTED AND AFFORDABLE [TO HOUSEHOLDS MAKING <80% AMI] BY 2040.

How Are We Doing So Far? Are We Meeting Our Goal?

In 2015, affordable housing made up 5% of the City's housing stock. Over the past five years since Council adopted the 2015 plan, the City and its partners have added 373 new affordable homes with 240 under construction. However, the total number of housing units has also increased proportionately to 70,692, which means that affordable units still make up only 5% of the overall housing stock. Overall, Fort Collins has 3,534 affordable units in its affordable housing inventory, which falls short by 708 units of where we should be by now. To get back on track to achieve our 10% goal by 2040, we need to increase the amount of affordable housing by 282 units every year from 2020 onward. Every year the community is unable to reach its annual affordable housing target requires current and future generations to make up the difference.

> The City needs to build 282 affordable units per year between 2020 and 2040 to achieve its current affordability goal.

Refining The Goal

The City has some existing tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goal. In addition, the goal, as it is currently defined, reflects a broad approach to affordability and does not address targeted needs by price point or tenure (rental vs. owner-occupied housing units).

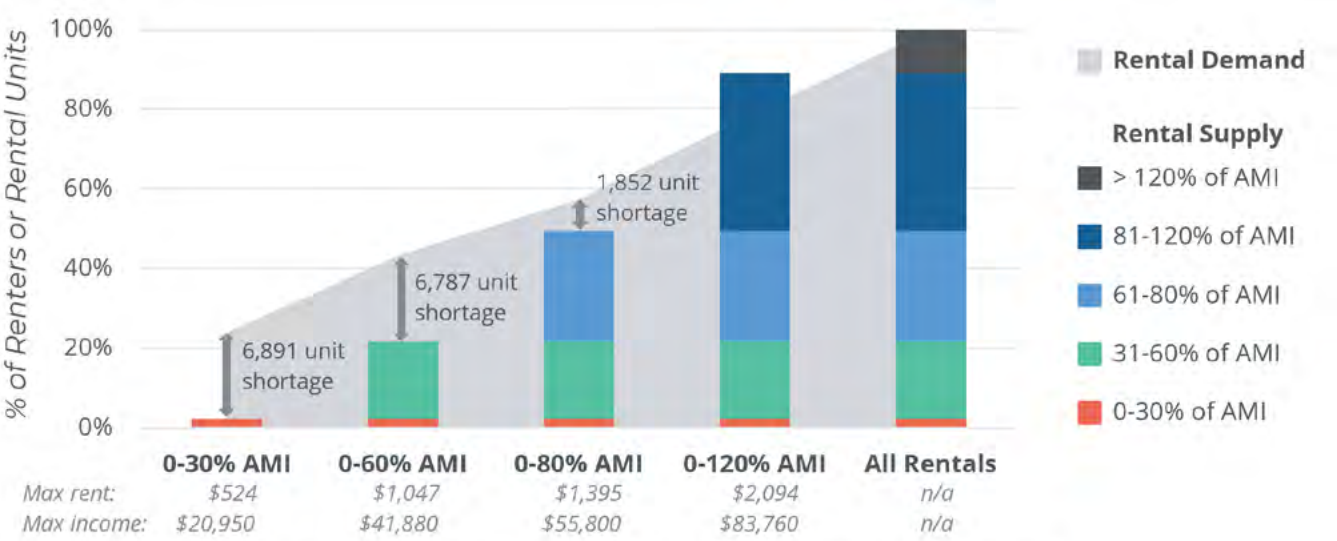
The nuances in housing needs, as well as the importance of tailoring new tools and strategies to achieve the city's affordability goal, suggest that the City should consider defining subgoals. These subgoals could establish more specific targets and help us more accurately monitor progress toward the overarching goal of 10% affordability by 2040. This recommendation is included as one of the plan's prioritized strategies (see page 26).

The first step in refining our goals is better defining our housing needs. The following figures compare supply and demand for both rental and ownership housing at different income levels (as a percentage of AMI). The figures illustrate that rental needs are concentrated below 60% AMI while ownership needs are concentrated below 120% AMI—evidence of the need for goal refinement and strategy calibration. A shortage of rental or owner housing at any given affordability level means the households in that income range must "rent up," (or "buy up"), spending more than 30 percent of their income to find housing.

Note: The figures show cumulative supply and demand, meaning each bar builds upon (and includes) the preceding affordability category (e.g., the 0 to 60% bar includes inventory from the 0 to 30% bar as well). See Appendix B for data and detailed more explanation of the rental affordability figure.

Rental Affordability, Fort Collins, 2019

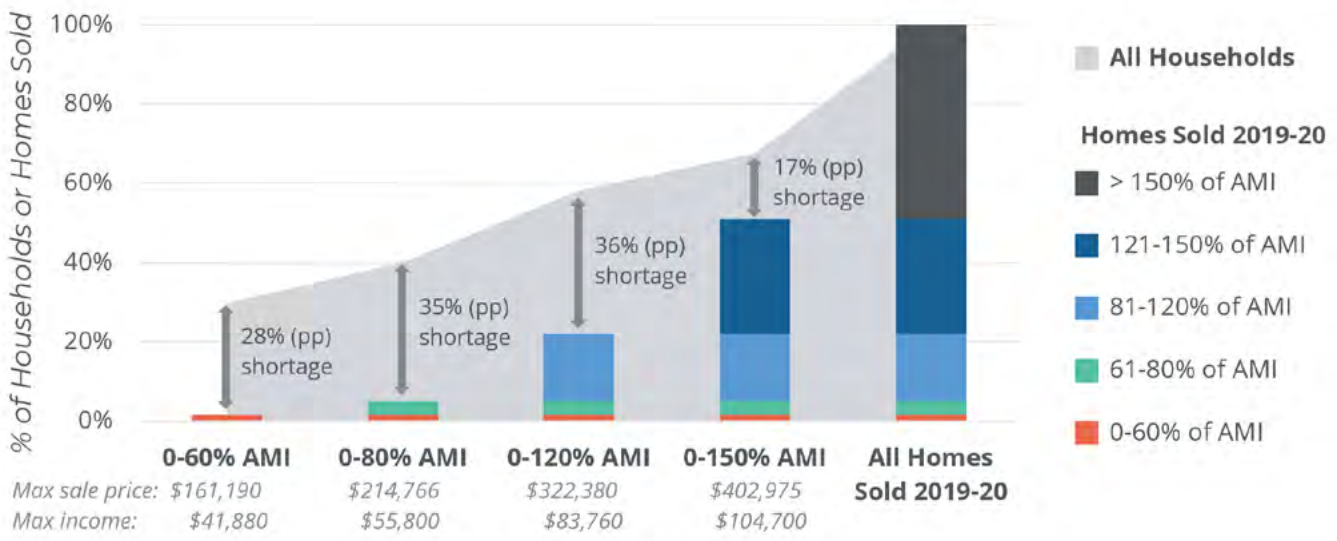
Note: Income limits assume a 2-person household and allow for 30% of monthly income for housing costs.
Source: 2019 American Community Survey (ACS), HUD 2019 Income Limits, and Root Policy Research.



Cumulative Supply and Demand by Income and Affordability Level

Ownership Affordability, Fort Collins, 2019

Note: Shortage shown in percentage points (%pp). Income limits assume a 2-person household and allow for 30% of monthly income for housing costs including 30-year fixed mortgage with 4% interest rate and 5% down payment.
Source: 2019 ACS, Larimer County Assessor Sales Database 2020, HUD 2019 Income Limits, and Root Policy Research.



Cumulative Supply and Demand by Income and Affordability Level

WHAT WE HEARD **FROM THE COMMUNITY**

"One item that I'd like to highlight is the need for "For Sale" affordable housing. Housing Catalyst is doing a terrific job of working in the rental market for lower income families, but except for Habitat for Humanity I don't know of anyone in the For Sale arena for lower incomes and even for the 80% to 120% AMI families."

"There is more commuter traffic as people move out of Fort Collins for housing they can afford. Those making the 80% to 120% of AMI—that's teachers, firefighters, police officers, and the like cannot afford to live here. I have 2 adult kids that are in that situation, so it does affect me individually as well as the overall community."

"There are people from all over with all sorts of different families trying to live here and one policy won't fit all of them."

"Small levers will NOT get us where we need to go. We need to take BIG risks to really change the system in a way that will actually help people. This is not the time for incremental change."

"One woman moved here 15 years ago on disability (she's in a wheelchair) with 2 kids in 3rd & 5th grade and an income of $189 a month. Because of N2N [Neighbor 2 Neighbor] she was able to raise them in a stable home. They both graduated with honors. If not for N2N she would have lost her kids."

"All housing moving forward needs to meet the entire housing spectrum to get to our final buildout number to meet the needs of the next 70,000 people. Everything built going forward needs to be over-built for lower income ranges to adjust the current stock to achieve any kind of balance by buildout."

"People have to work multiple jobs in order to pay their living expenses. I lose great employees all the time because they have to leave for a multitude of reasons including not being able to afford childcare. Sometimes we lose great employees because they find higher paying jobs and these are always happy farewells because we want everyone to be successful."

"It's hard to choose between renting and buying because the newer houses are being rented but the rent is as expensive as a mortgage. If you decide to buy an older house it is still incredibly expensive, and you have to factor in repairs and remodel costs. Another challenge is that even families have to have roommates to afford their housing."

Greatest Challenges and Remaining Questions

City staff began developing the Housing Strategic Plan by analyzing housing, demographic, and job data for Fort Collins. This analysis became the Existing Conditions Assessment (see Appendix C for full document and data sources), which provides an overview of what we know about the current state of housing in Fort Collins and the many factors that influence our housing system. Some of the topics include:

- Demographics
- Equity and inclusion history and context
- Jobs and economic indicators
- Price of rental and for sale housing
- Housing policies

Based only on this initial data and analysis, staff created a preliminary list of greatest challenges and remaining questions for the plan update. During the public engagement process, staff shared the list with participants and asked them to compare the challenges and questions with their lived experience. Did the list reflect their lived experience of finding housing in Fort Collins? What was missing? How could these challenges and remaining questions adjust to better reflect the reality of finding a place to live in Fort Collins? What needs to change to address these challenges? This process led to the finalized list of greatest challenges and remaining questions in the Housing Strategic Plan.

Greatest Challenges[11]

Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, Indigenous and People of Color] and low-income households.

Hispanic/Latinx, Black or African American, and Native American households make up a disproportionate share of low-income households in Fort Collins. While the wages of many low-income occupations have climbed faster than wages overall, they still have not kept up with the increase in housing prices. Since 2010, rents in Fort Collins have increased 68%, the median sales price of single-family detached homes has increased by 124%, and the median sales price of townhomes and condos has risen 164%. During the same time period, wages have increased by just 25%. With an ever-widening gap between housing prices and wages, and without further review into possible causes and explanations for that gap, BIPOC households could be further marginalized by our housing system and suffer from the continued effects of a gap that may be caused, at least in part, by the effects of institutionalized and systemic racism. These effects are further outlined in the Equity and Inclusion Section of the Existing Conditions Assessment

Data clearly indicate BIPOC communities are disproportionally low-income, have lower net worth, and are less likely to be homeowners. While structural racism is evident across the United States and locally, more work is needed to establish the exact cause of these disparate outcomes here in Fort Collins.

11 The Existing Conditions Assessment provides a list of sources and citations for all data in this section of the Plan.

There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need.

> "I used to live in Fort Collins in the 80s and 90s. We could afford one income and raise a family. Now, divorced, I had to leave Fort Collins and move to Wellington where I have to rent a room. Due to the increase in housing prices many people were pushed out to Wellington to find affordable housing. If you look at Wellington now, housing isn't affordable there either. Homes are well over $300,000."

The inventory of affordable rentals and homes for sale has dwindled over the past several years. In 2012, 50% of the rental housing stock cost less than $1,000 per month to rent. In 2018, only 20% of the rental housing stock cost less than $1,000 per month. As a result, 60% of renters in Fort Collins are "cost burdened." Cost burdened households spend more than 30% of their income on housing, which means they have less money for savings, food, healthcare, and other essential needs. Similarly, since 2010 the median price of housing for purchase has risen from about $200,000 to $448,250 for a single-family detached home and from about $120,000 to $316,885 for a townhome or condominium. (Fort Collins Board of Realtors, December 2020 Report). This has led to an increased percentage of renters. Fort Collins is now almost evenly split between renters and homeowners. Participants in the Home2Health community engagement workshops indicated that they are having to make difficult choices to meet their housing needs. Many community members are subletting portions of their homes, living with roommates, or working multiple jobs to afford their homes. Elderly residents and residents with disabilities also have a difficult time finding housing that is accessible for their physical needs. This is a mismatch between the housing that people need and the housing that is available in Fort Collins. Community members who have to live in housing that is too expensive or that does not meet their physical needs are making difficult decisions that lead to instability and added stress in their lives.

The City does have some tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goals

While the City has affordable housing incentives and provides between $1.5 million to $3 million in direct subsidy funding every year, these resources are not enough to meet the City's affordable housing goals. The City would need an additional 708 affordable units to meet its 2020 goal of 6% of all housing being affordable. Assuming a $38,970 investment by the City yields one unit of affordable housing, the City would need to invest $27,590,000 of direct subsidy funding to close the 2020 gap, which is the equivalent of 9 to 18 years of funding at current levels. This calculation also assumes that federal subsidies for the development of affordable rental housing (Low-Income Housing Tax Credits) remain steady, that there are enough tax-exempt government bonds (Private Activity Bonds, or PABs) available to support each project, and that private developers have the ability to deliver projects. Currently there is not enough PAB capacity for all proposed projects, which has created a bottleneck for development of tax credit communities. In addition, recommendations from the Land Use Code Audit indicate that current land use incentives (e.g., increased density, parking reductions) for affordable housing require revision and recalibration. The strategy section of this plan includes recommendations for new and expanded tools and funding sources to better support achieving our housing goals.

Job growth continues to outpace housing growth

The Fort Collins job market grew by 2.8% per year from 2010 to 2019. The Fort Collins population only grew by 1.6% annually during the same time frame. While the housing stock of Fort Collins grew by 1.73% from 2010 to 2019, this is still a slower rate than job market growth. The community's unemployment rate fell from 7% to 3% between 2012 and 2015 and has held steady below 3% since

2015. Wages during this time frame did not keep pace with increases in home prices as referenced in the first challenge. All these factors indicate a growing imbalance between jobs in Fort Collins and the kind of housing available. If new housing supply in Fort Collins cannot keep up with the pace of job growth, some Fort Collins workers must live in surrounding communities. Timnath, Wellington, and Windsor grew by 18%, 8.7%, and 7%, respectively, from 2015 to 2018. Residents in these Northern Colorado communities, as well as others, tend to commute into neighboring communities like Fort Collins, Loveland, and Greeley for work and many of their daily needs. As of 2015, 18,799 car trips started in communities with cheaper home prices than Fort Collins. Some of these commuters live in nearby communities by choice or because overall supply is so low that options are limited for some buyers regardless of affordability. It is likely, however, that many of these commuters cannot afford to live in Fort Collins and must live in surrounding communities, in hopes that they may be able to enter the Fort Collins housing market in the future. This is known as the "drive till you qualify" phenomenon, which also requires commuters from neighboring communities to pay more for daily transportation. In addition to the burden it creates on individuals, this trend runs counter to the inclusive vision outlined by City Plan and the City's climate action goals, such as the goal to reduce vehicle miles traveled (VMT) per capita. When individuals must drive further to meet their housing needs, VMT per capita is increasing instead of decreasing.

> "Housing is part of a more complex issue of life in Fort Collins. We have attracted many well paying jobs and have paid for them. We have not done the same with lower income/lower education jobs."

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

In isolation, regulations for new housing development help deliver the kind of development quality desired by the Fort Collins community. Developers pay for the impact their developments have on the community through various fees, and regulations help ensure consistency across all kinds of new housing development. The unintended consequence of regulations on housing, impact fees and the rising costs associated with construction, is that new housing ends up being unattainable for most households. Fees for infrastructure, water, and development review continue to rise as resources become scarcer and development challenges become more complex. In 2015, the average cost to build a unit of housing was about $278,000, while today it costs close to $330,000. Median income households can only afford a home priced at about $330,000. Developers build housing for a profit and thus cannot build new homes for purchase for less than $330,000 without some form of subsidy. In addition, the recent Land Use Code Audit identified many places where existing regulations could be revised or clarified to better encourage a wide range of housing options. However, rewriting the Land Use Code is a complex, resource-intensive task that will require funding to complete. Further complicating this picture is the finite quantity of natural resources in Fort Collins. Water to support new development is increasingly scarce and expensive. Within our Growth Management Area, Fort Collins has a limited supply of land. It will only become more expensive to develop in Fort Collins. A dollar spent today on housing will go further than a dollar spent on housing in ten years.

> "Fees to builders are too high to do anything but "high end" or "luxury" as the media likes to call it. There is a huge market of low to middle income residents that developers would love to help but costs to build are too difficult to hit any significant development."

Remaining Questions

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

The COVID-19 pandemic has cast a shadow of uncertainty over many facets of life. Unemployment soared into double digits before returning to 5%, leaving many without a stable income. During the community engagement process for this plan, many reported the strain the pandemic has placed on their mental and physical health. While the CARES Act provided enhanced unemployment benefits and stimulus funds to individuals making less than $75,000 and married couples filing jointly making less than $150,000, the medium and long-term financial prospects are unknown for households impacted by COVID-19. Previous recessions have seen increased rates of foreclosures and evictions. Recovery is also uncertain since this current recession is in direct response to a pandemic. Recovery will depend on the success of the vaccine rollout, continued physical distancing, how fast businesses recover, and many other factors. It remains to be seen how the lingering effects of the pandemic may continue to impair the mental and physical health of our community.

> "With having to now deal with COVID, being unsure as to what is going to happen in the next couple of months, hours getting cut and prices rising as a student it has been very stressful. Trying to balance all of those things plus school, has impacted my mental health and makes me worried/ anxious that I may lose my job due to COVID or miss a couple of days and be short on rent because of COVID. "

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

What does it mean for all residents to have healthy and stable housing? With only 1 in 10 renters able to afford the median home price in Fort Collins, how will the City support the nearly 50% of households who rent their homes? Today, the City has several programs available to support households (e.g., income-qualified programs, Healthy Homes, Epic Homes, Landlord and Tenant Information), and has recently supported expanded rights for owners of manufactured homes who own their homes but rent or lease the land. Additional information on programs and policies that support stability and health are noted in the next section.

> "I want decision makers to understand that our families are regular people working hard and they did not plan to take care of grandchildren. A crisis can change one's life forever and it affects their financial and mental health, that is what our senior families are dealing with "

However, our housing policies need to evolve further to support renters in Fort Collins. This includes continuing and expanding the programs that already exist, actively supporting partners who are providing supportive services and emergency assistance, and examining the City's occupancy regulations.

As noted in the Existing Conditions Assessment current zoning does not allow us to meet demand for housing supply. Further, the City regulates the number of unrelated people that can occupy a home (referred to as "U+2"). While many community members consider U+2 to be a successful tool for preserving neighborhood character, the extent to which U+2 impacts the housing market is unclear. More study would shed light on how U+2 might be modified to meet its intent without impacting the affordability of housing. The Housing Strategic Plan includes the entire spectrum of housing and recognizes the critical role of rental housing within the housing system. This will require careful consideration of new policies that could improve housing stability and health for renters.

WHAT WE HEARD | FROM THE COMMUNITY

"I have lived in Ft Collins since 1996. My first 1-bedroom apartment was $425 month. I now rent a 2-bedroom house that costs $2150 a month. I'm college educated, make $65,000 year and STILL can't afford to own a home in the town I have grown up and old in."

"I come from an upper-middle class family and yet I have had no option but to consistently violate U+2 since I moved out of my parents' home ten years ago. It was not until I was 28 years old that I could afford to rent a home with only two unrelated housemates. Even then, rent consumed approximately 60% of my income, leaving me unable to afford health insurance for two years."

"Personally, lack of middle [income] housing is effectively making it impossible for me to purchase a home, even though I earn just over the median income for this area. Where there are more affordable options like attached single-family dwellings, duplexes, and triplexes, they are often rigidly controlled and don't include easy-to-add quality of life adds (gardening space, outdoor patios, renewable energy sources, etc.)."

"My experience is that after living in Fort Collins for most of my life and then having to restart my life on my own in my 40s, even with a decent paying job, I moved to Windsor to find something affordable that met my needs."

"I am disabled. It is incredibly challenging to find accessible housing within public transportation areas in Fort Collins, let alone affordable housing. This is a significant problem."

"There is no silver bullet to making housing more affordable—we'll have to examine everything we can to see how we can increase affordability—permitting processes, construction costs, land costs, water costs—how can all options be on the table?"

"It's just too expensive to build, we can't build affordable product under the current cost structure without subsidy."

"One of our greatest challenges is that everyone wants affordable housing, but when we (builders, developers) try to build it, we get push back—how do we overcome this at the community? This isn't only on the City to address - we all need to work on messaging on this."

"We want to build more townhomes and a greater diversity in product, but it's very challenging with the current code structure, e.g., height limits of 3 stories, maximum densities. We want to increase accessibility, but it needs to be easier to build at least to four stories if we want to add elevators—anything lower that and it's cost prohibitive."

"This challenge *[There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need]* more directly impacts me, especially recently when looking for housing for my mom, dad and brother who are low income. It was a difficult process with not a lot of options and the options that are out there can be too expensive, too small, too far away or substandard for a family."

Strategies and Priorities

Development of this plan included consideration of more than 50 potential policy tools—or strategies—that were identified by the community, City staff, City Council's Ad Hoc Housing Committee, and best practice research. This "strategy toolkit" was streamlined to 26 priority strategies designed to overcome the Greatest Challenges, produce meaningful outcomes in alignment with the community's housing vision, and expand housing choice in Fort Collins across the entire spectrum of housing preference and need.

In short, the prioritized strategies give the City an array of policy tools to achieve the City's housing vision, affordability goal and the six key outcomes in the graphic on the right.

To provide context and background about the tools that are already in the City's "toolkit," a brief overview of existing strategies and programs begins this section of the plan. A discussion of how new or expanded strategies/ tools were identified, evaluated, and prioritized follows. Finally, the section presents 26 prioritized strategies with a focus on how those strategies help accomplish the community's vision and address the Greatest Challenges.

The 26 strategies are designed to achieve multiple outcomes, as appropriate.

Existing Affordable Housing Strategies and Programs

Existing housing policies, programs, and partners are summarized below to provide context for the strategies set forth in this Plan. Additional details are available in the Existing Conditions Assessment.

Funding Sources and Financial Assistance

- *Community Development Block Grant (CDBG) and HOME Funds:* federal funds allocated annually to the City of Fort Collins to support affordable housing and economic/community development activities benefitting low-income households. Ranges from $1.5 to $2.5 million annually.
- *Private Activity Bonds (PABs):* tax-exempt bond capacity is allocated to the City of Fort Collins to finance affordable housing development in association with the 4% Low Income Housing Tax Credit (LIHTC) development tools. PAB allocations to cities are based on population size; Fort Collins received $8.9 million in 2020.
- *Affordable Housing Capital Fund:* locally generated funding from the Community Capital Improvement Program quarter-cent sales tax, a portion of which is dedicated to funding affordable housing ($4 million over 10 years, sunsetting in 2025).
- *Metropolitan Districts:* special districts that issue tax exempt bonds to pay for infrastructure improvements. Residential Metropolitan Districts must provide some form of public benefit.

Providing affordable housing is one of the public benefit options. Staff is currently evaluating this policy and there was a moratorium on new residential Metropolitan District applications until January 31, 2021.

- *Fee deferral:* qualified affordable housing projects can defer development fees until Certificate of Occupancy or until December 1 in the year building permits are obtained, whichever occurs first.
- *Fee credits:* developers can seek credits to cover capital expansion fees, development review fees, and building permit fees on units for households making no more than 30% AMI.
- *Homebuyer Assistance:* the City previously provided loans to income-eligible households to cover a portion of down payment and closing costs; however, because there are now several private and public down payment assistance options the City is no longer offering this program and is referring candidates to programs offered by other agencies. For instance, the City has agreed to participate in the metroDPA down payment assistance program that expands the range of eligibility by serving households with incomes up to $150,000. Many programs, including the City's former Homebuyer Assistance, only serve households up to 80% area median income, which is currently $75,250 for a family of four.

While increasing supply is critical, even the most durable housing needs reinvestment after it has been lived in for 20 years. Thus, these funding sources are for both new construction and rehabilitation of affordable housing.

Partnerships. The City works with many partners to advance Fort Collins' housing goals. Below are just a few examples.

- *Local Non-Profit Housing Providers* include CARE Housing, Neighbor to Neighbor, Habitat for Humanity, and Housing Catalyst. Partners provide affordable housing as well as housing-related services such as utility and rental assistance, housing counseling, homebuyer education, and eviction and foreclosure prevention.
- *Homeward 2020* was a collaborative, strategic think tank guiding implementation of Fort Collins' 10-year plan to make homelessness rare, short-lived and non-recurring by setting priorities, developing alignment and action plans, and suggesting policy.
- *Northern Colorado Continuum of Care* coordinates funding and delivery of housing and services for people experiencing homelessness in Northern Colorado, bringing together agencies in Larimer and Weld Counties to develop a strategic, regional approach to homelessness.
- *Community Land Trust* affordable ownership model that removes land from the purchase of a home. Current partners include Urban Land Conservancy and Elevation Community Land Trust.
- *The Land Bank program* is the City's primary long-term incentive for affordable housing in which the City acquires strategic parcels, holds, and then sells to qualified affordable housing developers at a discounted price. All units developed must be affordable in perpetuity.

Land Use Code Provisions for Affordable Housing

- *Low Density Mixed-Use (LMN) Zone District Density Bonus:* density increase from 9 to 12 dwelling units per acre for affordable housing projects in the LMN zone.
- *Height bonus in the Transit Oriented Development Overlay Zone (TOD):* one additional story of building height if 10% of total units are affordable to 80% AMI or less (only applies in TOD zone).
- *Reduced landscaping requirements:* affordable housing projects may plant smaller trees than required by the Land Use Code.
- *Priority processing:* qualified affordable housing project applications receive priority processing during the development review process (reduces each round of review by City staff by one week).

Previous and Related Studies

Complementary recommendations from the following studies are acknowledged in the Prioritized Strategies:

- Housing Affordability Policy Study (HAPS) – 2015
- 2015-2019 Affordable Housing Strategic Plan
- Land Use Code Audit – 2020
- Analysis of Impediments to Fair Housing – 2020
- Homeward 2020 Final Report– 2020
- Feasibility Study for Inclusionary Housing and Affordable Housing Linkage Fees - 2020

Consistent with the 2015-2019 Affordable Housing Strategic Plan, this plan recognizes we still need to increase the inventory of affordable rental units, preserve the long-term affordability and physical condition of existing affordable housing, increase housing and supportive services for people with special needs and support opportunities to obtain and sustain affordable homeownership. See more about this strategy at the end of the detailed description of prioritized strategies.

Existing programs, policies, strategies and partnerships will continue to be necessary as the City and community partners work toward housing goals. It is still important to increase the inventory of affordable rental units, preserve the long-term affordability and physical condition of existing affordable housing, increase housing and supportive services for people with disabilities and support opportunities to obtain and sustain affordable homeownership. However, existing efforts are limited in a couple of ways: first, because many of these programs are focused on reaching goals related to affordable housing, they do not address needs across the entire housing spectrum. Second, engagement with community members and partners revealed community members do not always see their needs or themselves reflected in the strategies presented in previous plans. The proposed strategies are organized to address these issues.

Preliminary Strategies & Evaluation Framework

Strategy Identification

Preliminary strategies were designed to address the greatest housing challenges identified in the Existing Conditions report and were based on findings and recommendations in previous City reports, in addition to engagement with various city departments, Boards and Commissions, Home2Health partners, meetings with the City Council Housing Ad Hoc Committee, community engagement and researching peer cities.[12] These groups generated hundreds of ideas, which were

12 2020 Land Use Code Audit, 2020 Analysis of Impediments to Fair Housing Choice, Homeward 2020

consolidated and organized into over 50 preliminary policy strategies for consideration in the Plan.

The City's consultant, Root Policy Research, led the process of converting ideas into preliminary strategies. All suggestions were included in some form;[13] the reduction from 150 ideas to 50+ strategies was primarily based on consolidation of duplicate or similar ideas and framing ideas for a policy format.

A full list of ideas (and which groups recommended them) are available in the Appendix E.

A note on limitations: Staff researched housing policies implemented by communities throughout the United States as part of the strategy identification process. Each state has different rules about what local governments can do regarding housing policy.

One Colorado example is that cities may not implement any form of rent control, which means Fort Collins cannot limit rent prices or require a percentage of affordable homes in new rental developments (inclusionary housing). Strategies like these would first require changes to state or federal laws before Fort Collins could consider them as policy options.

These ideas have been included in the full strategy list (see Appendix E), though ongoing advocacy at the state and federal level is (see Strategy 5).

Strategy Evaluation

The preliminary strategies were evaluated based on three factors: alignment with the vision, feasibility, and effectiveness. The evaluation of vision alignment included a series of questions that addressed each vision element ("everyone," "health," "stable," "affordable"), with particular attention to equity factors at the individual and neighborhood level (see the evaluation framework questions on the following page). To evaluate whether a strategy was feasible and potentially effective, the process relied on questions related to community support, implementation options and partnerships, as well as expectations about how effective each strategy could be. Additional details on the preliminary strategies and evaluation framework are available in Appendix F.

Evaluation Framework		Ex. Strategy	Ex. Strategy
Respond to each question with yes, maybe, or no:			
Vision Criteria	Does this strategy create/preserve housing affordable to 80% AMI or less (City-adopted goal for affordability)?	yes	
	Does this strategy enhance housing stability?	maybe	
	Does this strategy promote healthy neighborhoods/housing?	yes	
	Does this strategy increase equity in the following ways…		
	Address housing disparities?	yes	
	Increase accessibility?	no	
	Increase access to areas of opportunity?	maybe	
	Promote investment in disadvantaged neighborhoods?	yes	
	Mitigate residential displacement?	yes	
	Does this strategy address highest priority needs (to be defined by sub-goal development)?	maybe	
	Does this strategy increase housing type and price-point diversity in the city?	yes	
Feasibility Criteria	Does the city have necessary resources (financial and staff capacity) to implement administer and monitor?	yes	
	Does this strategy have community support?	yes	
	Can the City lead implementation of this strategy (or does it require state/regional leadership and/or non-profit or partner action)?	yes	
	If no, are partnerships in place to lead implementation?	n/a	
	Does this strategy help advance other community goals (e.g., climate action, water efficiency, etc.)?	yes	
Rating scales for efficacy and cost			
	How effective is this strategy in achieving the desired outcome (on a scale of 1 to 5 where 1 is not at all effective is 5 is very effective)?	4	
	How resource intensive is this strategy (on a scale of 1 to 5 where 1 is no cost is 5 is very high cost)?	2	

13 The only exceptions were ideas for which there was not a viable legal path forward (e.g., violation of basic property rights or interstate commerce).

How Strategies Were Prioritized

Staff further prioritized strategies that met the baseline criteria (vision alignment, feasibility, and effectiveness), through a variety of exercises that rated and ranked each strategy, and discussed broad priorities and objectives required to achieve the City's vision and goal. The process prioritized vision alignment over immediate feasibility, as some strategies may require additional staff time and/or funding. In other words, strategies that currently may not be financially feasible were included only if they met the other two criteria and if there was a clear path to achieve feasibility.

Prioritization incorporated perceived impact of strategies, efficacy of strategies in achieving desired outcomes, best practices and proven policies in peer communities, and alignment with community recommendations (as identified through Home 2 Health and engagement efforts specific to the Strategic Plan development).

The draft prioritized strategies were available for public comment as part of the Draft Strategic Housing Plan in January 2021, as prioritization efforts continued through meetings with Home 2 Health Partners, Ad Hoc Housing Council Committee, meetings with various Boards and Commissions, community and business organizations, and additional City staff vetting. No new strategies were added nor were any strategies eliminated between Draft and Final Housing Strategic Plan iterations, though several strategies were expanded and a number were edited for clarity.

Additional detail on the prioritization process is included in Appendix F. In addition, the detailed description of strategies includes the reasons each strategy was prioritized.

All prioritized strategies meet the baseline vision, feasibility, and effectiveness criteria and reflect staff and community input on key objectives for the Plan. They are designed to address the Greatest Challenges, produce meaningful outcomes, and expand housing choice in Fort Collins across the entire spectrum of housing preference and need.

Prioritized Strategies

Housing is a fundamental part of all communities, and a critical consideration of community development. Yet the types of housing available—and the market prices—are not always in line with community needs. After analyzing housing, demographic, and job data for Fort Collins in the Existing Conditions Assessment, staff identified the following list of Greatest Challenges and Remaining Questions related to the Fort Collins housing system.

These challenges provide the organizing framework for the prioritized housing strategies. Though many strategies address multiple challenges, each is linked to the primary challenge it addresses. (No challenges are listed under Greatest Challenge #6, though many strategies will address housing challenges exacerbated by the pandemic). In addition, a vision alignment statement explains how each group of strategies is linked to the vision: *Everyone has healthy, stable housing they can afford.*

Priority strategies are summarized in the following table. The table also includes the anticipated outcome of each strategy, alignment with community recommendations, and the anticipated timeline for implementation. Of the 26 prioritized strategies, 10 are "new" efforts (requiring new programming or policy) and 16 are expansions or recalibrations of existing efforts/policies (as noted in the table).

The time frame is defined as:

- **Quick(er) wins:** actions that could be moved forward in less than 1 year (10 strategies)
- **Transitional:** actions requiring 1-2 years to implement (8 strategies)
- **Transformational:** actions requiring 2+ years to develop an implementation and engagement strategy (8 strategies)

The summary table of prioritized strategies is a more detailed explanation of strategies, still organized by the greatest challenge that they address. Detailed descriptions include secondary challenges addressed by the strategy (when applicable), the lead entity to implement the strategy (further described in the glossary), the expected outcome of the strategy, the group impacted by the strategy (see sidebar), reasons for prioritization, next steps, and the time frame for when actions could be implemented.

The Ad Hoc Committee identified the following strategies as quick wins:

1. Assess displacement and gentrification risk.

8. Extend the City's affordability term.

9. Advance Phase One of the Land Use Code (LUC) Audit with off-cycle appropriation.

13. Recalibrate existing incentives to reflect current market conditions.

14. Create additional development incentives for affordable housing.

25. Fund foreclosure and eviction prevention and legal representation.

Impacted players in the housing system are identified in the strategies to illustrate where community members, businesses and all fit into the strategies, including the following:

1. Builders/developers
2. Landlords
3. Homeowners associations
4. Special districts and government entities
5. Financial institutions
6. Manufactured housing neighborhoods
7. Homeowners
8. Renters
9. People experiencing homelessness
10. Residents vulnerable to displacement
11. Historically disadvantaged populations
12. Other community partners

Brief Description of Prioritized Strategies

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X*)	TIMELINE
GREATEST CHALLENGE #1 Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, Indigenous and People of Color] and low-income households. *Vision Alignment: The following strategies primarily address the "everyone" (i.e., equity) component of the Vision.*				
1. **Assess displacement and gentrification risk *(New)***	Create map illustrating displacement and gentrification threats at the neighborhood level.	Improve housing equity, housing stability, and preservation	• Not directly referenced, though there were many comments to no longer being able to afford to live here.	Quick(er) win (<1 year)
2. **Promote inclusivity, housing diversity, and affordability as community values. *(Expand)***	Community engagement should address structural racism, counter myths related to affordable housing and density, prioritize storytelling and be culturally appropriate.	Improve housing equity and accessibility; Increases housing choice and stability / renter protections	• Combat stigmas associated with affordable housing • Build community-wide support for doing things differently	Transformational (2+ years)
3. **Implement the 2020 Analysis of Fair Housing Choice Action Steps *(Expand)***	This HUD-required document analyzes fair housing (the intersection of civil rights and housing) challenges for protected class populations in Fort Collins.	Improve housing equity and access to opportunity	• Focus financial support on lowest-income residents • Ensure all neighborhoods have access to amenities • Increase equity in existing programs and services	Transformational (2+ years)
GREATEST CHALLENGE #2 There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need. *Vision Alignment: The following strategies support affordable, healthy, stable housing for all by increasing housing choice across the entire housing spectrum.*				
4. **Implementation, tracking and assessment of housing strategies *(Expand)***	Develop real-time, accessible and performance-based data evaluating results of strategies to ensure they are effective, equitable and moving towards vision.	Increase and monitor effectiveness of strategies; Improves housing equity	• Increase equity in existing programs and services • Consult with BIPOC and low-income households	Quick(er) win (<1 year)
5. **Advocate for housing-related legislation at state and federal levels *(Expand)***	Monitor and support state-level renter protection legislation. Advocate for additional state and federal funding sources. Work with Larimer County on eviction protections and consider statewide coalition. Monitor state legislative changes that affect local government housing tools (e.g., inclusionary zoning, real estate transfer tax).	Varied (e.g., renter protections, funding options)	• Advocate for limits on rent prices and/or annual rent increases • Provide emergency gap funding to prevent eviction	Transitional (1-2 years)

14 Each strategy is listed as New (initiated as a result of this Plan), Expand (expansion or evaluation of existing program or policy), or Continue (Continuing existing program or policy).

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X*)	TIMELINE
6. **Evaluate implementation of a visitability policy *(New)***	Allows easy visitation residents with physical disabilities in a portion/percentage of units in new housing developments.	Improve accessibility; Increases housing diversity / choice; Improves housing equity	• Build community-wide support for doing things differently • Increase equity in existing programs and services	Transformational (2+ years)
7. **Remove barriers to the development of Accessory Development Units *(Expand)***	Remove Land Use Code barriers and create more incentives for revamping existing housing/ neighborhoods	Diversify housing options/Increase housing choice; Preservation of affordable rental/ owner housing	• Explore housing types including smaller homes and cooperative housing • Relax restrictions in the Land Use Code	Transitional (1-2 years)
8. **Extend the City's affordability term *(Expand)***	The current affordability term for projects receiving City funding or incentives is 20 years, but many cities commonly use terms from 30 to 60 years to keep inventory affordable for longer.	Increase stability & preservation of affordable rental/ owner options	• Build community-wide support for doing things differently	Quick(er) win (<1 year)
9. **Advance Phase One of the Land Use Code (LUC) Audit with off-cycle appropriation *(New)***	Define additional housing types; create opportunity to increase overall supply; recalibrate incentives for affordable housing production; identify opportunities to add to existing incentives; refine and simplify development processes	Diversify housing options / Increase housing choice; Preservation of affordable rental/ owner housing	• Explore opportunities to limit fees associated with housing • Remove or relax regulations that limit creative reuse of existing homes	Quick(er) win (<1 year)
GREATEST CHALLENGE #3 The City does have some tools to encourage affordable housing, but the current amount of funding and incentives are not enough to meet our goals. *Vision Alignment: The following strategies primarily address the affordability component of the Vision.*				
10. **Refine local affordable housing goal *(Expand)***	Set more specific housing goals by income level so that it is easier to track progress and convey our housing goals to developers	Improve targeting of housing investments; Improves housing equity; Increases stability / renter protections	• Incentivize developers to build affordable housing	Quick(er) win (<1 year)
11. **Create a new dedicated revenue stream to fund the Affordable Housing Fund *(Expand)***	Create a fee or tax that generates money for the Affordable Housing Fund, which would support additional affordable housing development and rehabilitation.	Increases housing supply and affordability and preservation of affordable rental/ owner housing	• Incentivize developers to build affordable housing	Transformational (2+ years)
12. **Expand partnership(s) with local Community Development Financial Institution (CDFI) to offer gap financing and low-cost loan pool for affordable housing development *(Expand)***	Establish a loan pool and gap financing for affordable housing projects that need additional financial support to be viable.	Increase supply of affordable rental/ owner housing	• Incentivize developers to build affordable housing	Transitional (1-2 years)

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X*)	TIMELINE
13. **Recalibrate existing incentives to reflect current market conditions *(Expand)***	Existing incentives include fee waivers, fee deferral, height bonus, density bonus, reduced landscaping, priority processing. Update incentives for affordable housing development so developers are motivated to use them based on market conditions.	Increase supply of affordable rental/ owner housing; Increases housing diversity / choice	• Incentivize developers to build affordable housing	Quick(er) Win (<1 year)
14. **Create additional development incentives for affordable housing *(New)***	Increase incentives to develop affordable housing in the Land Use Code to increase affordable housing supply.	Increase supply of affordable rental/ owner housing; Improves housing equity	• Incentivize developers to build affordable housing	Quick(er)win (<1 year)
GREATEST CHALLENGE #4 Job growth continues to outpace housing growth. *Vision Alignment: The following strategies increase housing for all by removing barriers to development and increasing housing options.*				
15. **Explore/address financing and other barriers to missing middle and innovative housing development *(New)***	Collaborate with developers and financial institutions to understand barriers for missing middle projects, e.g., financing, code, materials; consider partnerships with developers and partners to address barriers and build support for diverse, innovative, and efficient housing options; evaluate options to promote innovation, competition, and partnerships.	Increases housing supply and affordability; Diversify housing options / Increase housing choice	• Incentivize developers to build affordable housing • Relax restrictions in the Land Use Code to make it easier for developers to build new homes • Seek out innovative ideas from the community and peer cities	Transitional (1-2 years)
16. **Remove barriers to allowed densities through code revisions *(New)***	Revisit or remove barriers in code that limit the number of multifamily units, have square footage requirements for secondary or non-residential buildings and height limitations restricting the ability to maximize compact sites using tuck-under parking	Diversify housing options / Increase housing choice	• Explore more housing types including tiny homes and cooperative housing • Build more duplexes and small multifamily units • Remove or relax regulations that limit creative reuse of existing homes • Relax restrictions in the Land Use Code to make it easier for developers to build new homes	Transitional (1-2 years)
GREATEST CHALLENGE #5 Housing is expensive to build and the cost of building new housing will likely continue to increase over time. *Vision Alignment: The following strategies primarily address the affordability components of the Vision.*				
17. **Consider affordable housing requirements as part of the community benefit options for metro districts *(Expand)***	Consider requirement that Metropolitan Districts containing housing must provide affordable housing	Increase supply of affordable rental/ owner housing	• Incentivize developers to build affordable housing	Quick(er) win (<1 year)

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X*)	TIMELINE
18. **Increase awareness opportunities for creative collaboration across water districts and other regional partners around the challenges with water costs and housing *(Expand)***	Fort Collins has multiple water providers and the cost of water is different in each district. This collaboration could address the impacts of the variable cost of water across districts.	Improve affordability and housing diversity	• Incentivize developers to build affordable housing	Transitional (1-2 years)
GREATEST CHALLENGE #6: It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic.				
Note: Multiple strategies address the challenges that COVID has created or amplified (e.g., Strategy 25. Foreclosure and eviction prevention and legal representation). However, each of those strategies are primarily linked to other challenges. These linkages are noted below in the narrative. As we better understand the impacts of COVID, alignment with this strategy will evolve, including alignment with the City's and region's recovery efforts.				
GREATEST CHALLENGE #7 Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent. *Vision Alignment: The following strategies primarily address the health and stability components of the Vision.*				
19. **Bolster city land bank activity by allocating additional funding to the program *(Expand)***	The Land Bank program sets aside land for affordable housing development. This would allow the City to purchase more land for the Land Bank.	Increase supply of affordable rental/ owner housing	• Incentivize developers to build affordable housing	Transformational (2+ years)
20. **Explore the option of a mandated rental license/ registry program for long-term rentals and pair with best practice rental regulations *(New)***	Potential components include landlord education (fair housing or other), standardized lease agreements in English and Spanish, requirements for reasonable application fees, a more defined path for conflict resolution, and rental inspections focused on health, safety, stability and efficiency.	Improve renter protections, housing quality, housing stability and landlord access to information; Improves housing equity	• Explore rental licensing to promote safe and healthy housing • Increase equity in existing programs and services	Transformational (2+ years)
21. **Explore revisions to occupancy limits and family definitions in order to streamline processes and calibrate the policy to support stable, healthy, and affordable housing citywide *(Expand)***	Occupancy limits and narrow family definitions often create unintended constraints on housing choice and options, including cooperative housing opportunities for seniors, people with disabilities, and low-income renters desiring to live with unrelated adults in a single family home setting, as well as non-traditional household arrangements.	Diversify housing options / Increase housing choice; Improves housing equity; Increases stability / renter protections	• Remove or relax occupancy restrictions • Increase equity in existing programs and services	Transitional (1-2 years)

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X)*	TIMELINE
22. **Require public sector right of first offer/refusal for affordable developments *(New)***	Typically requires owners of affordable housing to notify the public sector of intent to sell or redevelop property and allow period of potential purchase by public sector or non-profit partner.	Preserve current supply of affordable rental housing	• Bolster nonprofits providing "housing-first" models of support • Focus financial support on lowest income residents	Transitional (1-2 years)
23. **Allow tenants right of first offer/refusal for cooperative ownership of multifamily or manufactured housing community *(New)***	Laws that give tenants the right to purchase a rental building or complex (including a manufactured housing community) before the owner puts it on the market or accepts an offer from another potential buyer.	Increase stability and housing options for renters and manufactured housing residents and preservation of affordable housing	• Explore opportunities for resident-owned manufactured housing communities • Explore more housing types including tiny homes and cooperative housing	Transformational (2+ years)
24. **Support community organizing efforts in manufactured home communities and increase access to resident rights information, housing resources, and housing programs *(Expand)***	Continue and expand existing efforts to work with residents and nonprofit community partners to address the critical need for programs focused on manufactured housing livability and safety, reduction of the fear of retaliation for residents, preservation of these as an affordable housing option, and equitable access to City resources in historically underserved neighborhoods and populations.	Increase stability and housing options for manufactured housing residents; Improves housing equity	• Explore opportunities for resident-owned manufactured housing communities • Preserve manufactured housing communities • Increase equity in existing programs and services	Quick(er) win (<1 year)
25. **Fund foreclosure and eviction prevention and legal representation *(Expand)***	Provides assistance with mortgage debt restructuring and mortgage and/or utilities payments to avoid foreclosure; short-term emergency rent and utilities assistance for renters. CARES Act funding is currently dedicated to a legal defense fund for renters but additional resources are needed.	Increase stability for vulnerable renters and owners; Improves housing equity	• Provide emergency gap funding to prevent eviction • Increase equity in existing programs and services	Quick(er) win (<1 year)
26. **Develop Small Landlord Incentives *(New)***	Incentivize small landlords to keep units affordable for a period of time in exchange for subsidized rehabilitation or tax or fee waivers. Aligns with Strategy 20 to explore rental registration and licensing.	Increase affordable rentals, housing stability and preservation, and improve condition; Increases housing diversity / choice	• Advocate for limits on rent prices and/or annual rent increases • Explore rental licensing to promote safe and healthy housing	Transformational (2+ years)

PRIORITIZED STRATEGIES[14]	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (*See Appendix X)*	TIMELINE
ALIGNING THE PLAN WITH RELATED EFFORTS				
• **Continue the City's ongoing efforts to implement recommendations from current housing-related studies and other City efforts. (LUC Audit, Fair Housing Analysis, Homeward 2020, 2015-2019 Affordable Housing Strategic Plan) *(Continue)***	This work acknowledges that continuing the City's existing efforts is critical for achieving the City's goals and achieving the vision.	Diversify housing options, increase housing choice, increase equity, solutions to end homelessness, preservation of affordable housing	• Focus financial support on lowest income residents • Bolster nonprofits providing supportive housing services • Preserve manufactured housing communities • Bolster nonprofits providing "housing first" models of support • Provide emergency gap funding to prevent eviction	Ongoing and varies
• **Continue to align housing work with other departmental plans and programs to leverage more funding resources and achieve citywide goals that advance the triple bottom line of economic, environmental, and social sustainability (could include citywide disparity study) (Continue)**	As housing impacts every aspect of the community, integrating this work across the triple bottom line to leverage funds, reduce redundancies, and align toward multiple city goals is critical to success.	Citywide alignment	• Build communitywide support for doing things differently • Seek out innovative ideas from the community and peer cities • Increase equity in existing programs and services	Ongoing and varies

Detailed description of prioritized strategies

GREATEST CHALLENGE 1:

Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, indigenous and People of Color] and low-income households.

1. Assess displacement and gentrification risk *(New)*. City staff can use examples from other communities as a guide for building our own index for displacement and gentrification risk using readily available data (Census, American Community Survey, etc.). This information can help promote and target anti-displacement resources/programs, pair such resources with major capital investments, and guide community partnerships.

Why Prioritized? Low-cost effort with targeted and meaningful impact; direct impact on equity and stability. Already identified as an Ad Hoc Committee Quick Win.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Improves housing equity; Increases stability / renter protections, Preservation

Lead Entity: County, City

Impacted Players: Renters, Historically disadvantaged populations, Residents vulnerable to displacement

Next Steps: Best practice review of approaches to identifying vulnerable neighborhoods; analysis and mapping; partner with the County's Built Environment Group and their work to assess displacement

Secondary Greatest Challenges: #6

2: Promote inclusivity, housing diversity, and affordability as community values *(Expand)*. Public relations campaign and/or communications related to density, structural racism, need for affordable housing, myths about affordable housing, etc. Could also use "tactical urbanism" strategies as part of this effort.

Why Prioritized? Best fundamental practice for fostering broad access to housing vision, contributing to an inclusive community culture, and addressing a common and significant barrier to the creation of affordable housing: "Not-In-My-Back-Yard" (NIMBYism). Can be high cost, but also a high-impact strategy.

Time Frame: Transformational (2+ years)

Expected Outcome: Improves housing equity and accessibility; Improves housing choice and stability/renter protections

Lead Entity: Partners, Community, City

Impacted Players: HOAs, Landlords, Builders/Developers, Financial Institutions, Special Districts and Government Entities, Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: Coordinate with Communications department on approach; Evaluate funding needs and options

Secondary Greatest Challenges: N/A

3: Implement the 2020 Analysis of Impediments to Fair Housing Choice Action Steps *(Expand)*. This HUD-required document analyzes fair housing (the intersection of civil rights and housing) and challenges for protected class populations (e.g., race, individuals with disabilities) in Fort Collins. It outlines the following action steps:

a. Strengthen distribution of fair housing information, educational and training opportunities.
b. Improve housing options for people with disabilities.
c. Support residents' efforts to establish and build credit.
d. Support programs, projects, and organizations that improve housing access and affordability.
e. Continue to pursue equity in public infrastructure and amenities.
f. Use Home2Health public engagement activities to inform Land Use Code and policy updates.

Why Prioritized? HUD requirement for receiving federal funds, direct and meaningful impact on addressing segregation and discrimination, as well as improving fair housing choice and increasing opportunity for BIPOC and people with disabilities. Low-cost effort resulting in targeted and meaningful impact; direct impact on equity and stability. Already identified as an Ad Hoc Committee Quick Win.

Time Frame: Transformational (2+ years)

Expected Outcome: Improves housing equity and access to opportunity; Improves accessibility, stability / renter protections

Lead Entity: Partners/Organizations

Impacted Players: HOAs, Landlords, Builders/Developers, Financial Institutions, Special Districts and Government Entities, Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: See Action Step details in the Analysis of Fair Housing.

Secondary Greatest Challenges: N/A

GREATEST CHALLENGE 2:

There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need.

4. Implementation, tracking, and assessment of housing strategies *(Expand)*. Includes:

- Regularly assess existing housing policies and programs to ensure they are effective, equitable, and aligned with vision. Begin with a comprehensive review of current programs/policies using the Government Alliance on Race & Equity Racial Equity Toolkit. All strategies proposed in this Housing Strategic Plan will also be evaluated through an equity and effectiveness lens.
- Develop real-time, accessible, and performance-based data that evaluates the performance of these strategies and their progress toward the vision. This would include data for the entire housing spectrum, from people experiencing homeless to middle-income households.

Why Prioritized? Best practice; essential for maintaining effectiveness, equity, and impact of housing programs/strategies; also fosters transparency in monitoring performance and progress toward citywide goal for affordable housing.

Time Frame: Quicker Win (<1 year)

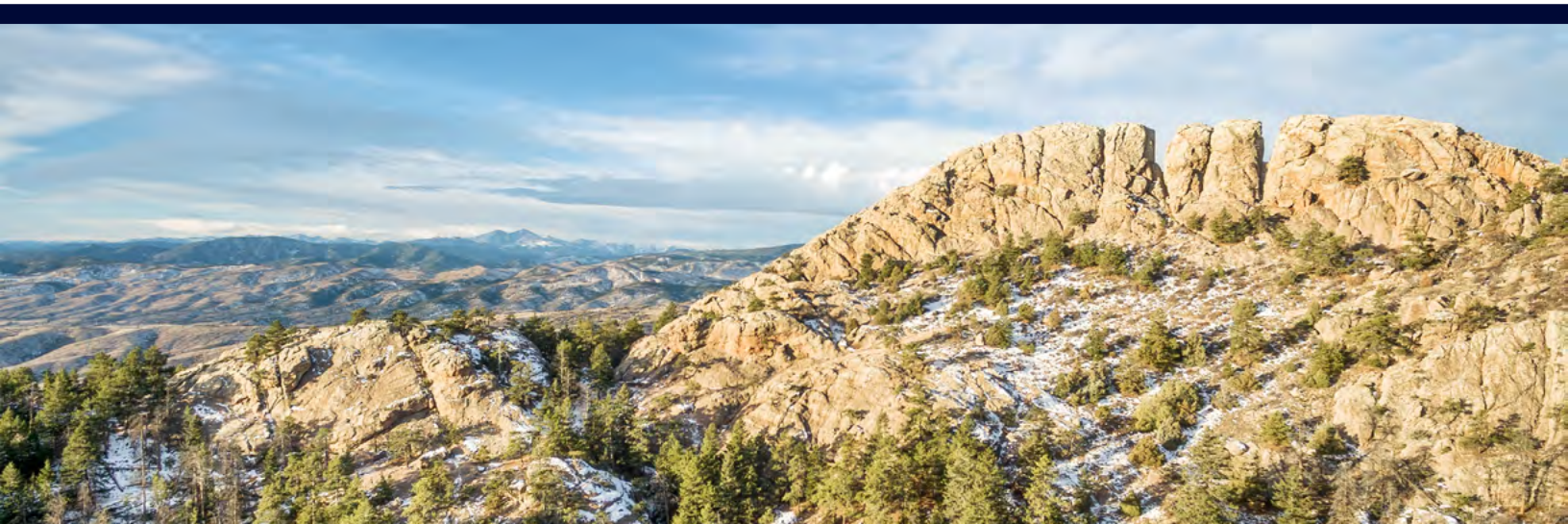
Expected Outcome: Increases effectiveness of all strategies; Improves housing equity

Lead Entity: Partners, City

Impacted Players: HOAs, Landlords, Builders/Developers, Financial Institutions, Special Districts and Government Entities, Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: Evaluate existing programs/ policies for both equity and effectiveness; Create data dashboard to track housing production against affordability goal(s).

Secondary Greatest Challenges: N/A



5. Advocate for housing-related legislation at state and federal levels *(Expand)*. Focus areas could include: monitor and support state level renter protection legislation (e.g., fee caps, eviction protections), advocate for additional state and federal funding sources (e.g., real estate transfer tax), monitor state legislative changes that affect local government housing tools (e.g., inclusionary zoning), connecting housing to the City's Legislative Policy Agenda policies more broadly, e.g., health care, and advocate for additional LIHTC funding and Qualified Allocation Plan (QAP). Also work with Larimer County on eviction protections and explore the option of pausing evictions in times of crisis (e.g., if/when state of emergency in declared). Consider a statewide coalition of local governments, similar to Colorado Communities for Climate Action (or CC4CA) that the City participates in for climate.

Why Prioritized? Low-cost approach to leveraging additional resources and strategies to achieve City's goal/vision. Acknowledges regional nature of housing challenges and addresses by regional/state framework.

Time Frame: Transitional (1-2 years)

Expected Outcome: Varied (e.g., renter protections and funding options)

Lead Entity: Partners, City

Impacted Players: Special Districts and Government Entities, other partners

Next Steps: Continue working with the City's Legislative Review Committee and initiate conversations with other municipalities to assess how local governments can work together to advance common goals.

Secondary Greatest Challenges: 1,7

6. Evaluate implementation of a visitability policy *(New)*. Require or incentivize developers to make a portion of developments "visitable," meeting design standards that allow easy visitation by people with physical disabilities (one zero-step entrance, 32-inch doorways, and bathroom on the main floor that is wheelchair accessible). Visitable design has been shown to add no additional cost to developers; it could be mandated or supported with a variety of incentives similar to affordability incentives (e.g., fee waivers/ deferrals, priority processing, density bonuses, variances).

Why Prioritized? Low cost approach to leveraging additional resources and strategies to achieve City's goal/vision. Acknowledges regional nature of housing challenges and addresses by regional/state framework.

Time Frame: Transformational (2+ years)

Expected Outcome: Improves accessibility; Increases housing diversity /choice; Improves housing equity

Lead Entity: City

Impacted Players: Historically disadvantaged populations

Next Steps: Evaluate appetite for mandate versus incentive; stakeholder outreach with development community and disabled community; review similar policies in other communities and draft policy language for Fort Collins; partner with the County's Built Environment Group to coordinate this effort with existing multimodal index.

Secondary Greatest Challenges: N/A

7. Remove barriers to the development of Accessory Dwelling Units *(Expand)*. Allow by right in all residential zone districts (in process per the 2020 LUC audit); reduce (or waive) tap fees and other development fees; consider development of a grant program for low- and moderate-income owners; evaluate feasibility of ADUs by lot to determine if there are excessively burdensome standards related to lot coverage, setbacks, alley access, etc., and address those barriers as necessary. This is connected to strategy 9 to approve the off-cycle appropriation for phase one of the LUC audit.

Why Prioritized? Best practice for increasing housing choice without adverse impact on community context. Already identified as priority in the 2020 LUC audit and implementation underway.

Time Frame: Transitional (1-2 years)

Expected Outcome: Diversifies housing options/Increases housing choice; Preserves existing affordable housing

Lead Entity: Community, City

Impacted Players: Homeowners

Next Steps: Housing-related elements will be included in the off-cycle appropriation to advance Phase One of the Land Use Code (LUC) Audit. An update of the City's development fees is anticipated in 2021. Elements that can be moved forward more quickly will be identified, as appropriate.

Secondary Greatest Challenges: 1,4,5,7

8. Extend the city's affordability term *(Expand)*. Affordability term is the time period in which affordable housing is income-restricted, after which it can convert to market rate. The current affordability term for projects receiving City funding or incentives is 20 years; many cities use longer terms of 30 to 60 years.

Why Prioritized? Current term is uncommonly short; extension would have meaningful impact on stability and preservation of future affordable housing stock. Already identified as an Ad Hoc Committee Quick Win.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Diversifies housing options/Increases housing choice

Lead Entity: Partners, City

Impacted Players: Builders/Developers, Renters, Historically disadvantaged populations, Residents vulnerable to displacement

Next Steps: Stakeholder outreach to affordable housing providers and multifamily developers to vet term options and applicability

Secondary Greatest Challenges: 5

9. Advance Phase One of the Land Use Code (LUC) Audit *(New)*. Responds to the greatest challenges by addressing the entire housing spectrum with new tools and processes, including:

a. Establishment of additional housing types; opportunity to increase overall supply

b. Recalibration of existing incentives for affordable housing production; identification of new incentives

c. Refines and simplifies development processes

Beginning the LUC update is an important step to advancing several strategies including strategies 7,13,14 and 16

Why Prioritized? Brings LUC into compliance with best practice standards for current market trends and needs; expands housing choice and diversity; implements priorities already identified as part of LUC Audit and an Ad Hoc Committee quick win.

Time Frame: Quicker Win (<1 year) to allocate resources; Transitional (1-2 years) to complete Phase 1 code changes

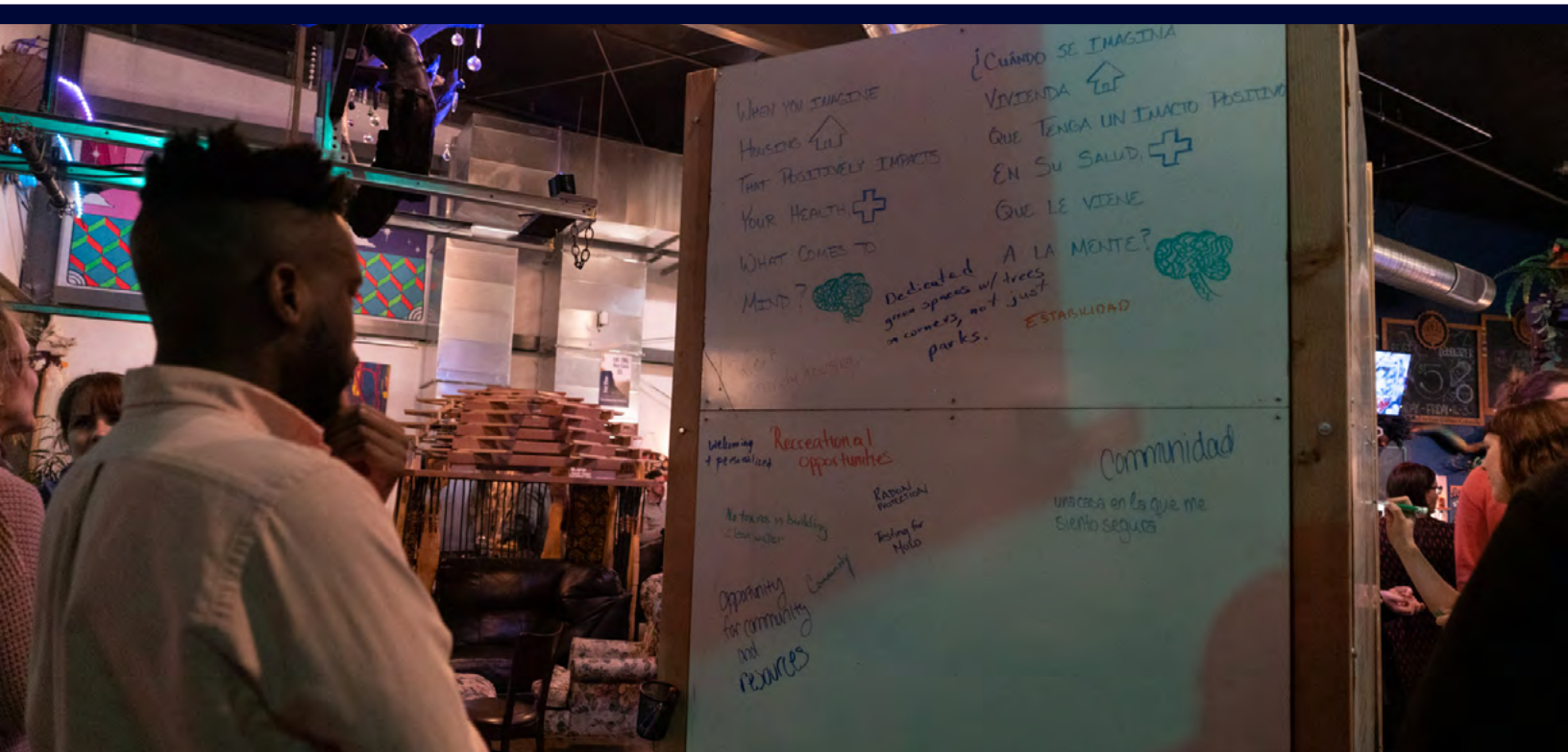
Expected Outcome: Diversifies housing options/Increases housing choice; Preserves existing affordable housing

Lead Entity: City

Impacted Players: Builders/Developers, Special Districts and Government Entities, other partners

Next Steps: Off-cycle appropriation

Secondary Greatest Challenges: 1,3,4,5,7



GREATEST CHALLENGE 3:

The City does have some tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goals.

10. Refine local affordable housing goal *(Expand)*. The City has already adopted a broad goal of 10% affordable at 80% AMI. Consider formal adoption of subgoals (e.g., 10% of rental units affordable to 60% AMI; 5% of owner units deed restricted and affordable to 100% AMI) to help set expectations for developers as they negotiate agreements with the City and establish more specific targets to monitor progress.

Why Prioritized? Critical for aligning needs with quantified affordability target and ensuring meaningful impact of strategies.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Improve targeting of housing investments; Improves housing equity; Increases stability / renter protections

Lead Entity: Partners, City

Impacted Players: HOAs, Landlords, Builders/ Developers, Financial Institutions, Special Districts and Government Entities, Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: Convene staff and stakeholders to refine goal according to identified needs; Align prioritized strategies with sub-goal targets.

Secondary Greatest Challenges: N/A

11. Create a new dedicated revenue stream to fund the Affordable Housing Fund through dedicated property or sales tax *(Expand)*. Local funds can support a variety of affordable housing activities, have fewer restrictions and are easier to deploy than federal or state dollars. They can be earmarked for a specific income level (e.g., less than 30% AMI) or used more broadly. Prioritized recommendations for revenue generation that can be implemented together or separately are:

a. Dedicated sales or property tax; and/or
b. Linkage (or impact) fees imposed on new commercial and/or residential development.

Why Prioritized? High-impact strategy and increasingly common among local jurisdictions in the midst of rising housing challenges and diminishing federal resources. Additional funding is necessary for the city to achieve affordability goal and implement select prioritized strategies.

Time Frame: Transformational (2+ years)

Expected Outcome: Increases supply of affordable rental/owner housing

Lead Entity: Partners, City

Impacted Players: Builders/Developers, Financial Institutions, Special Districts and Government Entities, Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: Propose linkage fee adoption (based on 2020 Feasibility study) to Council; Begin to evaluate opportunities for dedicated sales or property tax within the broader context of citywide needs, e.g., transit, parks operations and maintenance

Secondary Greatest Challenges: N/A

12. Expand partnership(s) with local Community Development Financial Institution (CDFI) to offer gap financing and low-cost loan pool for affordable housing development *(Expand)*. Partnership with a CDFI could include financial support through grants or low-cost debt, risk sharing through pooled loan loss reserve, or alignment of priorities around affordable development priorities.

Why Prioritized? Low-cost effort with potential for high impact; capitalizes on existing partnerships to leverage common goals.

Time Frame: Transitional (1-2 years)

Lead Entity: Financial Institutions, City

Expected Outcome: Increases supply affordable rental/owner housing

Impacted Players: Financial Institutions

Next Steps: Outreach to CDFIs (e.g., Impact Development Fund) to evaluate strategic opportunities.

Secondary Greatest Challenges: N/A

13. Recalibrate existing incentives (fee waivers, fee deferral, height bonus, density bonus, reduced landscaping, priority processing) to reflect current market conditions *(Expand)*. Conduct a detailed review of financial benefits of existing incentives relative to their requirements, evaluate applicability by income level and geography and recommend improvements. Consider if incentives maximize leveraging of resources and would justify allocating limited resources to developments already in progress. This is connected to strategy 9 to approve the off-cycle appropriation for phase one of the LUC audit.

Why Prioritized? High impact strategy, already identified as priority in LUC Audit and by Council Ad Hoc. Best practice for maintaining effectiveness of incentives, which must be regularly calibrated to market changes.

Time Frame: Transitional (1-2 years)

Expected Outcome: Increases supply of affordable rental/owner housing; Increases housing diversity / choice

Lead Entity: Partners, City

Impacted Players: Builders/Developers

Next Steps: Evaluate performance of existing incentives (through analysis and stakeholder outreach); conduct feasibility analysis; and propose changes based on results.

Secondary Greatest Challenges: 2, 4

14. Create additional development incentives for affordable housing *(New)*. Development incentives require production of affordable rental or owner units. Most policies mandate between 10 and 30 percent as affordable units, depending on the market, and set affordability terms between 15 and 99 years. The city should evaluate and implement the following priority incentives:

a. Expand density bonus program to apply in other zone districts (currently limited to LMN zone). Program would need to be calibrated for a variety of zones.

b. Identify related building variances (e.g., setbacks, lot coverage, parking requirements, design standards, open space dedication)

This is connected to strategy 9 to approve the off-cycle appropriation for phase one of the LUC audit.

Why Prioritized? Current incentives are limited and additional incentives are critical for increasing production of affordable housing. High-impact strategy with low cost to City as it leverages private sector investment to achieve goals; very common practice throughout Colorado (and other) communities. Already identified as an Ad Hoc Committee Quick Win.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Increases supply of affordable rental/owner housing; Improves housing equity

Lead Entity: Partners, City

Impacted Players: Builders/Developers

Next Steps: Conduct feasibility analysis for density bonus expansion and calculate financial benefit of variance incentives; conduct stakeholder outreach with developers to vet proposals.

Secondary Greatest Challenges: 2, 4

GREATEST CHALLENGE 4:

Job growth continues to outpace housing growth.

15. Explore/address financing and other barriers to missing middle and innovative housing development *(New)*. Collaborate with developers and financial institutions (CDFI, credit unions, and banks) to understand barriers for missing middle projects, e.g., financing, code, materials; consider partnerships with developers and partners to address barriers and build support for diverse, innovative, and efficient housing options; and evaluate options to promote innovative partnerships with developers, e.g., design competitions such as the X-Prize concept raised at the January 2021 Ad Hoc Housing Committee meeting.

Why Prioritized? Low-cost strategy with potential to unlock production of diverse, relatively affordable housing options. Best practice approach to foster missing middle options.

Time Frame: Transitional (1-2 years)

Expected Outcome: Increases housing supply and affordability; Diversifies housing options / Increases housing choice

Lead Entity: Builders/Developers, City

Impacted Players: Builders/Developers, Financial Institutions, Other Community Partners

Next Steps: Convene developer working group to assess barriers.

Secondary Greatest Challenges: 1, 2, 3, 7

16. Remove barriers to allowed densities through code revisions *(New)*. As noted in the 2020 LUC Audit, barriers to fully realizing allowed densities include multifamily unit number maximums, square footage thresholds for secondary or non-residential buildings, and height limitations that restrict the ability to maximize compact sites using tuck-under parking. Such requirements should be recalibrated or removed entirely. This is connected to strategy 9 to approve the off-cycle appropriation for phase one of the LUC audit.

Why Prioritized? Removes internal conflicts in land use code; already identified as priority in LUC audit.

Time Frame: Transitional (1-2 years)

Expected Outcome: Diversifies housing options / Increases housing choice

Lead Entity: Builders/Developers, City

Impacted Players: Builders/Developers

Next Steps: Housing-related elements will be included in the off-cycle appropriation to advance Phase One of the Land Use Code (LUC) Audit

Secondary Greatest Challenges: 1, 2, 3

GREATEST CHALLENGE 5:

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

17. Consider affordable housing requirements as part of the community benefit options for metro districts *(Expand)*. The city is already working on a specific recommendation for this strategy.

Why Prioritized? Low-cost opportunity to integrate affordable housing requirements as part of related efforts; already prioritized by City and implementation underway.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Increases supply of affordable rental/owner housing

Lead Entity: City

Impacted Players: Builders/Developers, Special Districts and Government Entities

Next Steps: Moratorium on Metro District applications expired January 31. Council will consider amendments to this policy in 2021.

Secondary Greatest Challenges: 2, 4

18. Increase awareness and opportunities for creative collaboration across water districts and other regional partners around the challenges with water costs and housing *(Expand)*.

Why Prioritized? Water costs have a significant impact on housing development costs; addressing water cost challenges creates opportunity to improve affordability and housing product diversity. Acknowledges regional nature of water and seeks opportunities for education and collaborative solutions; potential for direct impact on sustainability and affordability.

Time Frame: Transitional (1-2 years)

Expected Outcome: Improves affordability and housing diversity

Lead Entity: Water Districts, City Utilities

Impacted Players: Special Districts and Government Entities, other partners

Next Steps: Study underway in 2021 to identify challenges and opportunities of multiple water providers in the GMA; Secondary Greatest Challenges: 2

19. Bolster city land bank activity by allocating additional funding to the program *(Expand)*. Begin with inventory and feasibility of publicly owned land in city limits and growth management area. Also consider underutilized commercial properties that could be used for affordable housing. Continue effective disposition of existing parcels to affordable housing developers and land trust partners.

Why Prioritized? Leverages success of current program to increase its impact with additional resources allocation. High-impact strategy that helps City reach affordability target.

Time Frame: Transformational (2+ years)

Expected Outcome: Increases effectiveness of all strategies

Lead Entity: Partners, City

Impacted Players: Builders/Developers

Next Steps: Identify funding potential; identify strategic parcels for acquisition.

Secondary Greatest Challenges: 1, 3

GREATEST CHALLENGE 7:

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

20. Explore the option of a mandated rental license/registry program for long-term rentals and pair with best practice rental regulations *(New)*. A rental registration or license program that requires landlords either to register or obtain a license from the City makes it easier to implement and enforce a variety of renter protections, promote best practices to landlords, identify problem landlords, and establish specific housing quality and performance standards, e.g., efficiency. Specific efforts promoted through such programs include landlord education (Fair Housing or other), standardized lease agreements in English and Spanish, reasonable application fee requirements, a more defined path for conflict resolution, and health and safety rental inspections. Can include a modest fee to cover program cost. Recent research suggests these fees range from approximately $0 to $110/unit, though fee frequency, determination, etc. varies by jurisdiction. This is connected to strategy 26 Small Landlord Incentives.

Why Prioritized? Best practice, high impact, low cost strategy that lays critical groundwork for future efforts related to advancing vision and goal.

Time Frame: Transformational (2+ years)

Expected Outcome: Improves renter protections, housing quality, and landlord access to information; Improves housing equity

Lead Entity: Landlords, Community, City

Impacted Players: Landlords, Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness Historically disadvantaged populations, Residents vulnerable to displacement

Next Steps: Form internal task force to review best practice research on program design; develop a proposal for policy and community engagement.

Secondary Greatest Challenges: N/A

21. Explore revisions to occupancy limits and family definitions in order to streamline processes and calibrate the policy to support stable, healthy, and affordable housing citywide *(Expand)*. Occupancy limits and narrow family definitions often create unintended constraints on housing choice and options, including cooperative housing opportunities for seniors and people with disabilities or low-income renters desiring to live with unrelated adults in a single-family home setting. Occupancy limits can also pose fair housing liabilities to the extent that they have a disparate impact on people with disabilities. Current best practices in other communities allow up to 8 unrelated occupants or base occupancy on building code requirements instead of family definitions. Occupancy limits do not always have a direct relationship to neighborhood livability, and there may be a better way to address livability concerns.

Why Prioritized? Best practice, both in regard to increasing housing choice and avoiding fair housing violations (disparate impact claims).

Time Frame: Transitional (1-2 years)

Expected Outcome: Diversifies housing options/Increases housing choice; Improves housing equity; Increases stability / renter protections

Lead Entity: Community, City

Impacted Players: Homeowners, Renters, People Experiencing Homelessness, Historically disadvantaged populations, Residents vulnerable to displacement

Next Steps: Form an internal task force to develop a proposal for policy and community engagement; determine which, if any, pieces of this work, e.g., extra occupancy licensing, can move forward more quickly.

Secondary Greatest Challenges: 1,2,5,6

22. Require public sector right of first offer/ refusal for affordable developments *(New)*. Typically requires owners of affordable housing to notify the public sector of intent to sell or redevelop property and allow a specific time period of potential purchase by public sector or non-profit partner.

Why Prioritized? High-impact preservation strategy; does not require substantial financial resources from the City if structured to defer rights to non-profits.

Time Frame: Transitional (1-2 years)

Expected Outcome: Stabilizes current supply of affordable rental housing

Lead Entity: Partners, City

Impacted Players: Landlords, Builders/ Developers, Special Districts and Government Entities, Residents vulnerable to displacement

Next Steps: Review peer city policies; draft approach including appropriate time period for refusal, engage with community, and institute requirement and monitoring process.

Secondary Greatest Challenges: 1

23. Allow tenant right of first offer/ refusal for cooperative ownership of multifamily or manufactured housing community *(New)*. Allows tenants to have the legal right to purchase a rental building or complex (including a manufactured housing community) before the owner puts it on the market or accepts an offer from another potential buyer. Laws typically allow residents to assign their "right of first refusal" to other entities, such as nonprofit partners that help the residents form a limited equity cooperative, or affordable housing providers that agree to maintain the property as affordable rental housing for a set period of time. Note that this provision already exists for manufactured housing communities under the Colorado Mobile Home Park Residents Opportunity to Purchase (HB20-1201 passed in June 2020).

Why Prioritized? Expands housing choice, leverages existing housing stock, and extends good policy (i.e., Mobile Home Park Residents Opportunity to Purchase) to additional contexts such as multifamily tenants.

Time Frame: Transformational (2+ years)

Expected Outcome: Increases stability and housing option for renters and manufactured housing residents

Lead Entity: Residents, Partners

Impacted Players: Manufactured Housing Neighborhoods, Renters, Residents vulnerable to displacement, other partners

Next Steps: Review similar policies and consider policy options.

Secondary Greatest Challenges: 1

24. Support community organizing efforts in manufactured home communities and increase access to resident rights information, housing resources, and housing programs *(Expand)*. Continue and expand existing efforts to work with residents and nonprofit community partners to address the critical need for programs focused on manufactured housing livability and safety, reduction of the fear of retaliation for residents, preservation of these as an affordable housing option, and equitable access to City resources in historically underserved neighborhoods and populations.

Why Prioritized? Direct and significant impact to uniquely vulnerable communities; fosters health, stability, and equity; aligns with existing efforts and priorities related to manufactured home community stabilization.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Increases stability and housing option for renters and manufactured housing residents; Improves housing equity

Lead Entity: Manufactured Housing Neighborhoods, City

Impacted Players: HOA's Landlords, Manufactured Housing Neighborhoods, Homeowners, Renters, Historically disadvantaged populations, Residents vulnerable to displacement

Next Steps: Continue work with existing partners and evaluate options for additional funding/support.

Secondary Greatest Challenges: 1

25. Fund foreclosure and eviction prevention and legal representation *(Expand)*. Housing counseling generally provides assistance with mortgage debt restructuring and mortgage and/or utilities payments to avoid foreclosure, and offers short-term emergency rent and utilities assistance for renters. Cities often partner with local nonprofits experienced in foreclosure counseling. Landlord-tenant mediation is similar but generally conducted by local Legal Aid for more involved disputes between the landlord and tenant. CARES Act funding is currently dedicated to a legal defense fund for renters, which directly supports legal representation if an issue needs to be resolved by the court, but additional resources are necessary to carry this strategy beyond the duration that CARES resources allow. This recognizes that while there are times when eviction and foreclosure are the appropriate tool (and outside of the control of the City), keeping people housed is a goal that serves everyone's interests.

Why Prioritized? High impact, best practice strategy; leverages success of existing program; addresses acute needs exacerbated by the ongoing COVID-19 pandemic (and related levels of unemployment). Already identified as Ad Hoc Committee priority.

Time Frame: Quicker Win (<1 year)

Expected Outcome: Increases stability for vulnerable renters and owners; Improves housing equity

Lead Entity: Partners

Impacted Players: Manufactured Housing Neighborhoods, Homeowners, Renters, People Experiencing Homelessness Historically disadvantaged populations, Residents vulnerable to displacement, other partners

Next Steps: Allocate additional funding to Legal Defense Fund.

Secondary Greatest Challenges: 1, 6

26. Develop small landlord incentives *(New)*. Public sector incentives that encourage small landlords to keep units affordable for a period of time in exchange for subsidized rehabilitation or tax or fee waivers. Requires identification of properties through rental registration. Could also be applied to current vacation rentals for conversion to longer term permanent rentals. This is connected to strategy 20 Renter Regulations and/or Registry.

Why Prioritized? Potential for high impact on preservation and condition; extends incentives to existing housing stock (rather than just new development), unlocking additional affordable potential.

Time Frame: Transformational (2+ years)

Expected Outcome: Increases affordable rental housing (converts naturally occurring affordable housing into income restricted affordable) and improves condition; Increases housing diversity / choice

Lead Entity: Landlords, City

Impacted Players: Landlords, Renters, Residents vulnerable to displacement

Next Steps: Research similar policies and evaluate feasibility of incentive options ("Level Up" program tested in COVID recovery, subsidies, fee waiver, etc.). Note: Requires implementation of the rental registration strategy (to identify landlords)

Secondary Greatest Challenges: 2

The Plan is also aligned to the following existing plans and policy efforts:

Continue the City's ongoing efforts to implement recommendations from current housing-related studies and other City efforts, including but not limited to:

- 2020 Land Use Code Audit Recommendations
- 2020 Analysis of Impediments to Fair Housing Choice Action Steps
- Homeward 2020
- 2015-2019 Affordable Housing Strategic Plan
- City Plan
- Our Climate Future

This includes continuing to prioritize direct funding to the lowest-income residents. This also includes strategies from the prior housing plan to: increase the inventory of affordable rental units; preserve the long-term affordability and physical condition of existing affordable housing; increase housing and associated supportive services for people with disabilities; and support opportunities to obtain and sustain affordable homeownership. In addition, this plan recognizes the need to continue the Housing First model for supporting persons experiencing homelessness with appropriate services. This is part of the objective to increase housing and associated supportive services for people with disabilities.

This plan recognizes the interrelationships between this work and other community priorities, such as climate action, historic preservation, economic health, and much more. More information on how the individual strategies align with this work will be included in implementation.

Why Prioritized? Existing high priority actions led by housing providers and others continue to be make critical contributions towards achieving the 10% affordable housing goal.

Continue to align housing work with prior Affordable Housing Strategic Plan and other departmental plans and programs to leverage more funding resources and achieve citywide goals that advance the triple bottom line of economic, environmental, and social sustainability (could include citywide disparity study).

Why Prioritized? Aligns with the City's commitment to the triple bottom line and centering this work in equity

WHAT WE HEARD | FROM THE COMMUNITY

"Many of the developers want to build more product and address supply—we know that's one of the biggest challenges—are there more incentives we could explore as opposed to just adding more regulations?"

"We have to address water more regionally—Fort Collins Utilities has some of the best rates around. How can we level the playing field? Water costs have outpaced land costs in construction."

"There are few incentives for landlords/property management companies to keep their properties upgraded and in good condition. I live in a 10-unit apartment building from the 1950s. The building's generally well built but needs the windows repaired, improved, or replaced, better air quality controls, and creaky floors replaced/insulated. However, there's no incentive for the management company to do this all while steadily increasing the rent."

"We are fortunate enough to have lived here long enough to establish a home before prices increased so dramatically. It is difficult to conclude that in all likelihood, our children will have to leave when they're ready to buy houses unless we compromise our retirement to help them. I am strongly in favor of expanded first-time homebuyer programs and for rent-controlled housing for short-term use to help young people get their financial footing, and for seniors to remain in their hometown."

"Eventually [U+2] will HAVE to go away because of the cost of housing and shortage of housing… [This is] not just a student housing issue anymore. [There are] way more renters than there used to be."

"Changes that would be greatly beneficial would be changes in the building and zoning code to allow for smaller permanent dwellings, including solutions like changing the codes around ADUs and tiny homes on wheels. Many cities around the United States are making these changes to allow, and even incentivize, smaller dwelling living, and Fort Collins needs to follow suit. This is not a solution for all, but there are many people who would love to live this way and it is much more financially feasible."

"[I] have been here for 20 years and have seen prices skyrocket and attitudes worsen about "maintaining home values" which negates the legitimate housing needs of others who work/contribute and need to live in this community."

"We as citizens need to spread word about the housing situation in our city. Everyone including the decision makers need to be informed and educated, which means hearing from individuals about their own experiences."

"There are many people who do not desire the traditional house with a 20–30-year mortgage and want to take a different more sustainable path. There are so many people (both young and old) who want to live smaller and we are ready for these options to be available in our city."

"I would love to see a prioritization on smaller, affordable homes for young, hardworking citizens. As someone who doesn't come from wealth and isn't expecting an inheritance, no amount of fiscal responsibility on my end will make home ownership possible at this rate."

Implementation

Housing and shelter are fundamental community needs. This plan recognizes that achieving the vision that "Everyone has healthy, stable housing they can afford" requires contributions from the entire community. This work also acknowledges that no single community in the United States has solved this issue, and the Fort Collins housing system is influenced by systems beyond city boundaries—whether that is our regional workforce, statewide policies, or the national housing market. Therefore, we will need to be in a continual testing mode to assess which strategies can work, pilot them where appropriate, and then bring viable solutions to scale. Adapting to changing conditions—both within the broader market and the community—will be critical as we proceed in the decades it will take to reach the vision.

As noted on page 10, centering this work in equity includes both process and outcomes:

Equity in process: Ensuring everyone has meaningful opportunities to engage and provide input into the Housing Strategic Plan process.

Equity in outcomes: Everyone has healthy, stable housing they can afford.

Based on these assumptions and this plan's commitment to being centered in equity, the following framework is offered as a starting point for how to lead this work into the future:

- Immediate next steps as we transition from planning to implementation in 2021;
- A biennial lifecycle for assessing progress, revisiting priorities, checking in with the community and with City leadership; and
- Guiding principles for future decision making.

The following sections describe each of these elements in more detail.

Immediate Next Steps in 2021

The final step in the planning process is just the beginning of the work to ensure that everyone has stable, healthy housing they can afford. Implementation is when community, Council and City staff will transition from "what" to "how" we achieve this vision. The following elements are key next steps:

- Community Summit (Spring): To support moving from the planning phase to implementation, staff is working with Home2Health partners to design a community summit that will focus on mapping out implementation of the prioritized strategies in the Plan. More details on this summit will be available at www.fcgov.com/housing.
- Implementation Roadmaps (Spring/Summer): With the community summit complete, staff and community partners will develop an overall implementation strategy and specific implementation roadmaps. These roadmaps will include metrics and indicators to evaluate progress; an explanation of how projects will ensure accountability and embed equity for all, leading with race; and clarification about specific roles required to implement the prioritized strategies.
  - To align with Strategy 10 to Refine the Affordable Housing Goal, the implementation roadmaps will include more specific subgoals to achieve the vision.
- Council Work Session (Summer 2021): After the Community Summit, staff will present the outcome of the Summit and roadmaps for implementation and ongoing tracking to City Council in a Work Session.

It is important to note this plan does not commit dedicated funding for implementation. As with any policy change, new program, or code revision, future City investments in moving the priority strategies forward need to follow standard budget processes. These processes include evaluation of costs and benefits, examination of relative cost effectiveness, and consideration of community costs. And while cost effectiveness is a critical piece of future investment in implementation, it must also be considered alongside other City priorities including equity and sustainability.

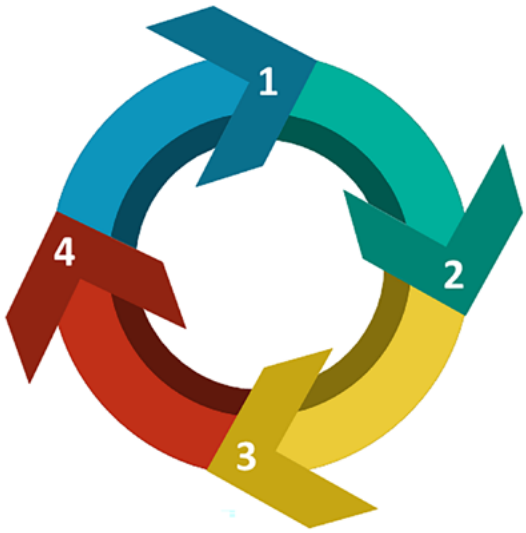
As noted above, in summer 2021 the City will lead a process to finalize implementation roadmaps with specific metrics and indicators for success. Though additional indicators may be identified for specific projects, the general indicators below be used to guide the development of all implementation efforts. These indicators specifically address equity in process and outcomes and are intended to ensure continued transparency and accountability as strategies are implemented.

Indicator Area	Indicator
Equitable Process	• Evaluate engagement in ongoing programs, processes, and services by income and race • Allocate resources in project budgets to achieve equity in process, e.g., language justice and compensation for community members' time and expertise • Consistently provide language justice and access to interpreters/ translators at City events and in materials and programs, especially in Spanish, and consider other languages • Consistently provide childcare and other resources to remove engagement barriers for all community members • Develop and apply a consistent approach to embedding equity in implementation
Equitable Outcomes	• Affordable housing inventory • Fort Collins' Housing Opportunity Index (HOI) compared to western states region HOI • Housing stock in comparison to income levels (will be refined with the subgoal development addressed in Strategy 10) • Homeownership rates, disaggregated by race and income • Accessible units • Distribution of affordable housing throughout the city • Percentage of cost-burdened homes (renters and owners) • Jobs/housing balance • Long-term homeless exits and entries • Level of funding dedicated to affordable housing

Biennial Planning Lifecycle

This work will be ongoing for decades. The steps below illustrate how the City will assess progress and move forward to implementation on a biennial basis.

1. ***Assess Progress:*** Work with community members, including community partners, stakeholders, and historically underrepresented groups, to measure progress against established metrics. What is working? What could be improved? What did not work? Who benefitted and who was burdened?
2. ***Revisit Priorities:*** As noted above, the housing market and system will always be evolving, and community priorities should evolve with these changes. Based on iterative assessment, revisit the full strategy list. Ask if new strategies should be considered. With community partners and stakeholders, apply the guiding principles to consider annual priorities and work plans.
3. ***Confirm Priorities:*** Create space for community members and City leadership to confirm priorities and assess if others should be considered. Note tensions and opportunities as they arise, especially from groups impacted by strategies, that should be considered in implementation.
4. ***Design Summit Every Two Years:*** Continue efforts to partner with community members to co-create work plans with community partners, stakeholders, and City staff. Create new metrics to assess progress, as applicable, for new priorities.



These steps are just a starting point for checking in every two years—they will evolve as the City and community partners gain more experience in equity-centered planning and implementation.

Guiding Principles

To support this work moving toward implementation, the plan includes a set of guiding principles to document how the City and community will make decisions in the future. They will support future strategy selection and overall prioritization to determine annual work planning. While the housing strategies may be updated or changed on an annual basis, the guiding principles will continue throughout the lifecycle of this plan.

Why have guiding principles? Guiding principles recognize that the prioritization of strategies will continue to evolve as they are tested, evaluated, and adapted. In addition, new strategies will arise and initial ideas may prove not to have the intended impact. Finally, Fort Collins' work on housing is bigger than one person, one entity, or any one project, and transparently documenting how decisions will be made going forward is critical for ongoing accountability.

When will the guiding principles be applied? These principles will largely be a tool for overall prioritization of strategies in any given two-year period. While individual strategies will continue to be assessed against the evaluation criteria, the guiding principles will support a holistic approach to evaluating overall priorities for the housing system.

How will the guiding principles be applied? In the biennial planning lifecycle, the community and the City will partner to apply the guiding principles, and decision makers will review the subsequent priorities established at each design summit.

Guiding Principles for the Housing Strategic Plan

Guiding Principles	What the Principle Means
Center the work in people	• One outcome, targeted strategies: achieving the vision that "Everyone has healthy, stable housing they can afford" will require a suite of strategies that target different income levels, geographies, and identities; the portfolio should support the entire system of impacted players. • Value of both content and context experts: prioritize strategies from technical and lived experiences. Both forms of expertise should contribute to prioritization.
Be agile and adaptive	• Review priorities annually for progress and overall work planning • Priorities and strategies must be specific enough to generate real solutions and flexible enough to address the changing landscape of the community, the region, and the market. • Evaluate when citywide solutions are needed and when place-based solutions are best.
Balance rapid decision making with inclusive communication and engagement	• Be clear that the work requires action while also prioritizing time and space for all community members, businesses, and stakeholders, especially those most impacted by the decisions, to engage with and influence the outcome.
Build on existing plans and policies – and their engagement	• Review adopted plans and policies for informing policy priorities. • Also review the feedback community members have already shared on a topic before asking again – respect their time and prior engagement. • Identify opportunities to complement and amplify existing goals, priorities, and where strategies can advance the triple bottom line.
Expect and label tensions, opportunities, and tradeoffs	• Recognize and name where limited resources impacted decision making, where stakeholders are impacted differently and have different perspectives, and the tradeoffs in moving forward with a given solution.
Focus direct investment on the lowest income levels	• Target limited financial resources for housing the lowest income households. Policy should be used all along the continuum to stimulate a wide range of housing choice for residents of all ages, income levels and life stages. • Exceptions can include when an innovative technique or strategy is being applied at higher AMI levels but generally should not exceed 120% AMI.
Commit to transparency in decision making	• Be clear regarding how the decision maker came to their conclusions and what they did or did not consider.
Make decisions for impact, empowerment, and systems (not ease of implementation)	• Prioritize strategies for outcomes, not necessarily ease of implementation. However, where high impact and ease of implementation overlap, take swift action to move these efforts forward. • Prioritize strategies that advance multiple priorities, the triple bottom line, and partnerships that recognize all community members, businesses, and stakeholders are needed to achieve the vision. • Assess the entire portfolio of prioritized strategies for a mix of quick wins versus longer-term transformational solutions that may require more dialogue and investment to implement

WHAT WE HEARD | FROM THE COMMUNITY

"I think any collection of new tools or adjustments will need to be coupled with an aggressive public education campaign that addresses the cognitive dissonance in the voting public that says they want affordable housing, but don't actually want the solutions that would get us there, at least not in their neighborhood."

"There needs to be a systemic change to both wage and housing laws in order to address the challenges. Responsibility for this would come down to legislators and elected officials, which to an extent means the population that votes for them."

"I don't have a notable experience with housing because I am only 15, and my parents were lucky when they bought our house years ago because we got a good deal. From hearing from my peers, I think decision-makers need to know that we need more affordable housing in Fort Collins and low-income housing as well."

"I think affordable housing is long overdue and I am extremely in favor. I would be proud of FoCo if it made plans to take care of more citizens. I love this city and the phenomenal ways I see my tax dollars at work."

"I'm a big fan of the language in the Draft Strategic Plan around accessory dwelling units and missing middle development. While I like the idea of (subsidized) affordable housing, I think increasing the housing supply will be a much bigger hammer. I'd like to see more changes to zoning code to allow higher density without requiring parking. As a homeowner in an already-dense neighborhood I understand that that will be politically difficult, but it's necessary to keep people living in the city they love."

"As someone who is privileged enough to be able to afford to own a home in Fort Collins, I support efforts by the community to improve affordable housing options. I support them even more if they are creative, I'm not scared of co-housing and community gardens. I understand and am fine with the fact that this might cost homeowners a little more. Our community is only as strong as the most vulnerable and I'm more than happy for my city to make that a little more equal."

"I understand that the city of Fort Collins may not have enough funding allocated to put more money into housing, but I think there are other avenues that can be explored. People should advocate for further investment in housing and the city needs to change the u+2 law."

CONCLUSION

City Plan's Vision calls for our community to "take action to address the needs of all members of our community and strive to ensure that everyone has the opportunity to thrive. As a community, we commit to building a healthy, equitable, sustainability city – for our families, for our neighbors, and for future generations."

The Housing Strategic Plan responds to this vision by advancing twenty-six strategies designed to overcome the greatest housing challenges facing Fort Collins today. With this Plan's adoption, we move into learning and testing mode and begin the commitment to revisiting the prioritized strategies every two years. If any place can do this, it's Fort Collins. Together, we will create a future where everyone has healthy, stable housing they can afford.

APPENDICES

Appendix A: Glossary

Accessory Dwelling Units (ADUs): Smaller, subordinate residential dwellings located on the same lot as a single-family home. Also known as granny flats, ADUs are any unit added onto a single-family home where an additional person or family could live. These can take the form of a basement, attic or garage that is converted into its own small unit or a separate unit detached from the main house.

Ad Hoc Housing Committee: The function of an ad hoc committee is to accomplish specific tasks, often on a short-term basis not easily provided for elsewhere in the committee system. In this case, an Ad Hoc Housing Committee was formed and made up of three City Councilmembers who wanted to focus on the Housing Strategic Plan and the City's housing policies.

Advocacy: The promotion of an idea that is directed at changing a policy, position, or program at an institution. An example of this could be a community member speaking during a public comment period at a City Council meeting about the need for more sidewalks. This would be considered an advocacy activity. The City also advocates for changes to state and federal laws in a formal capacity through the Colorado Municipal League.

Affordable Housing: Housing that has a sales price or rental amount that is within the means of a household with moderate income (80% AMI) or less. In the case of dwelling units for sale, housing that is affordable means housing in which principal, interest, taxes, homeowners' association dues and insurance constitute no more than 38 percent of the gross household income. In the case of dwelling units for rent, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than 30 percent of the gross annual household income. The rent or sale price must be affordable to households making no more than 80 percent area median income. The unit must be affordable for a period of not less than 20 years.

Aging In Place: The ability to age and remain in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level.

Appropriation: The provision of funds, through a formal budgeting process or a specific legislative action, that authorizes payments for specified purposes. The City's budgeting process is called Budgeting for Outcomes (BFO).

Area Median Income (AMI): The median income of all households in a given county or metropolitan region. If you lined up all incomes of all households in a row, the median is the midpoint. AMI, adjusted for household size, is used as a baseline to measure eligibility for many affordable housing programs. To qualify for subsidized housing, Housing Choice vouchers, and other programs, a household must typically make 80% of AMI or less.

BIPOC: Black, Indigenous and People of Color.

Budgeting for Outcomes (BFO): The City of Fort Collins' budgeting process designed to allocate resources based on budget offers for services, programs and projects to achieve specific results.

CARES Act: The Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 are Federal legislative actions that provide direct economic assistance for American workers, families, and small businesses to mitigate the negative economic impacts of the COVID-19 pandemic (Source: United States Treasury Department)

Community: A specific group of people, often living in a defined geographic area, who share a common culture, values, and norms and who are arranged in a social structure according to relationships the community has developed over a period of time. The term "community" includes worksites, schools, and health care sites. "Groups of people who are impacted by policies and programs." (Source: Colorado Department of Public Health and Environment, Office of Health Equity).

Community Development: A practice-based profession and an academic discipline that promotes participative democracy, sustainable development, rights, equality, economic opportunity and social justice, through the organization, education and empowerment of people within their communities, whether these be of locality, identity or interest, in urban and rural settings. (Source: National Association of Community Development Extension Professionals)

Community Engagement: The process of bringing together community members to work collaboratively on common goals and issues that influence a group's wellbeing.

Community Land Trust: A means of achieving permanently affordable housing similar to the city's deed restriction (see "Deed Restriction"). CLTs are membership-based nonprofit organizations that own the land under a housing unit affordable to low- and moderate-income households. Affordability is initially achieved through this separation of the land value from the value of the home and improvements. Income-qualified households purchase the home, but not the land, thereby realizing a price reduction. Affordability is ensured through a 99- year ground lease, which restricts the resale price on the home

Deed Restriction: A legal obligation imposed by the city on an owner of residential real estate to preserve the long-term affordability of units whose price was reduced to below-market levels through a government or philanthropic subsidy, inclusionary zoning or affordability incentive. These restrictions can be applied to the deed of a unit in perpetuity, or for a specified amount of time. In Fort Collins, affordable housing must be deed-restricted for a minimum of 20 years. The restriction is enforceable on subsequent buyers of a property.

Density: A measure to determine how many people, housing units, or activities exist within a given area. Typically expressed as people per square mile or dwelling units per acre.

Density Bonus: The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity (such as affordable housing or open space) at the same site or at another location.

Disability: Any physical, mental, or sensory condition that may be the basis for updating accommodations and laws to address barriers to human activity. Barriers may be attitudinal, social, architectural, educational, or related to transportation and employment conditions and policies. Those external conditions make it more difficult for the person with the condition to do certain activities and interact with the world around them. There are many types of disabilities, such as those related to a person's vision, movement, thinking, remembering, learning, communicating, hearing, mental health, and social relationships. Although "people with disabilities" is sometimes used to refer to a single population, this is actually a diverse group of people that requires a diverse set of responses in order to create equitable conditions. Two people with the same type of disability can be affected in very different ways. Some disabilities may be hidden or not easy to see. (Sources: Centers for Disease Control and Prevention; CSU Student Disability Center)

Disparity: Differences in outcomes and their determinants between segments of the population, as defined by social, demographic, environmental, and geographic conditions. (Source: Centers for Disease Control and Prevention)

Displacement: The involuntary movement or loss of housing by individuals and families from an established area, often resulting from redevelopment, higher property taxes, rising housing costs, and the of loss social connections.

Dwelling Unit: One or more rooms and a single kitchen and at least one bathroom, designed, occupied or intended for occupancy as separate quarters for the exclusive use of a single family for living, cooking and sanitary purposes, located in a single-family, two-family or multi-family dwelling or mixed-use building.

Equality: "Providing the same set of resources or services to all people, regardless of starting place." (Source: Colorado Department of Public Health and Environment, Office of Health Equity)

Equity: "When everyone, regardless of who they are or where they come from, has a fair and just opportunity to live life to their fullest potential. This means removing barriers such as poverty and discrimination so all people can thrive." (Source: Colorado Department of Public Health and Environment, Office of Health Equity)

Eviction: The removal of a tenant from rental property by the landlord. In some jurisdictions it may also involve the removal of persons from premises that were foreclosed by a mortgagee.

Fair Housing: The Fair Housing Act of 1968 protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing. (Source: Federal Department of Housing and Urban Development)

Foreclosure: The action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments.

Gentrification: The transformation of neighborhoods from low-priced land to high-priced land. This change has the potential to cause displacement of long-time residents and businesses.

Growth Management Area (GMA): An intergovernmental agreement that sets the outer geographic limits of a city's future development. Fort Collins and Larimer County have jointly adopted a GMA for Fort Collins within which future land may be annexed into the City. The geographic area of the GMA represents locations that are more suitable for urban services, infrastructure, and development.

Health: A state of physical, mental, and social well-being and not merely the absence of disease and infirmity. (Source: World Health Organization)

Health Equity: "Health equity means that everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health such as poverty, discrimination, and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care." (Source: Robert Wood Johnson Foundation)

Health Impact Assessment (HIA): A combination of procedures, methods, and tools by which a policy, program, or project may be judged as to its potential effects on the health of a population, and the distribution of those effects within the population. An HIA can be used to evaluate objectively the potential health effects of a project or policy before it is built or implemented. It can provide recommendations to increase positive health outcomes and minimize adverse health outcomes. A major benefit of the HIA process is that it brings public health issues to the attention of persons who make decisions about areas that fall outside of traditional public health arenas, such as transportation or land use.

Healthy Community: A community that is continuously creating and improving physical and social environments and expanding community resources that enable people to mutually support each other in performing all the functions of life and in developing to their maximum potential.

Historically Underserved/Underrepresented Groups: This term refers to groups who have been denied access and/or suffered past institutional discrimination in the United States. According to the Census and other Federal measuring tools, these groups include African Americans, Asian Americans, Hispanics or Chicanos/Latinos, and Native Americans.

Homeowners' Association (HOA): A self-governing association that, in most cases, is created by a real estate developer for the purpose of controlling the appearance of the community and managing common area assets. HOAs are handed off for private control to the homeowners after the development is completed. Association dues are used to cover maintenance, capital improvements, and upgrades.

Homeward 2020: Homeward 2020 was a collaborative, strategic think tank guiding implementation of Fort Collins' 10-Year Plan to Make Homelessness Rare, Short-Lived and Non-Recurring by setting priorities, developing alignment and action plans, and suggesting policy from 2009-2020. (Source: Homeward 2020)

Housing Choice Vouchers: The Housing Choice Voucher program (formerly called Section 8) is "the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market." It is a form of subsidized affordable housing in which families who qualify (usually by having an income that is 50% or less than the AMI) may be provided with government funding to pay a portion of their rent in standard, market-rate housing. It is overseen by local Public Housing Authorities, although the money comes from the Federal government. The program is tenant based and the assistance stays with the family rather than with the housing unit. (Source: U.S. Department of Housing and Urban Development)

Housing Incentives: Many communities offer incentives to developers to offset the cost of providing affordable housing units. The most common incentive is the ability to build increased density. Other common incentives include parking or design waivers, zoning variances, tax abatements, fee waivers, and expedited permitting. While a small number of communities seek to offer incentives to fully offset the cost of providing affordable units, incentives are seen as a way to reduce but not eliminate the economic impact of building affordable housing. (Source: Inclusionary Housing.org)

Housing Spectrum: The entire range of housing in a community, often organized by income level and subsidy. Consists of short-term accommodations (emergency shelters and transitional housing), affordable housing (permanent supportive housing, deed-restricted housing for rent or purchase), and market rate (unsubsidized) housing.

Housing Stock: The total number of housing units in an area.

HUD Code: The U.S. Department of Housing and Urban Development's code that regulates a manufactured home's design and construction, strength, and durability, transportability, fire resistance, energy efficiency, quality control, and installation at the home site.

Implicit Bias: Also known as implicit social cognition, implicit bias refers to the attitudes or stereotypes that affect our understanding, actions, and decisions in an unconscious manner. These biases, which encompass both favorable and unfavorable assessments, are activated involuntarily and without an individual's awareness or intentional control. These biases are different from conscious biases that individuals may choose to conceal for the purposes of social and/or political correctness. Rather, implicit biases are not accessible through introspection.

Inclusion: An intention or policy of including people who might otherwise be excluded or marginalized based on ethnicity, familial status, gender identity, age, marital status, national origin, geographic background, race, religious and spiritual beliefs, sexual orientation, socioeconomic status, disability, or veteran status.

Inclusionary Zoning Policies: Policy strategy that requires a percentage of the rental or for-sale units in housing developments to be designated as affordable housing for low- and moderate-income residents. In return, developers receive incentives as compensation for their affordable housing contributions. Also called "Inclusionary Housing Ordinance" or IHO.

Inequity: "When systems and policies result in less opportunity for groups of people based on factors like gender, race, physical and mental ability, sexual orientation, or immigration status." (Source: Colorado Department of Public Health and Environment, Office of Health Equity). This is the opposite of equity.

Intergovernmental Agreement (IGA): An agreement between two or more government entities to solve problems of mutual concern. (Source: Colorado Department of Local Affairs)

Institutional Racism: Policies, practices, and programs that, most often unintentionally and unconsciously, work to the benefit of white people and to the detriment of people of color.

Involuntary Displacement: See "Displacement." "A process by which low-income families and families of color who have lived in a neighborhood for generations are forced out of their home because they cannot afford the high costs of new development." (Source: Colorado Department of Public Health and Environment, Office of Health Equity)

Land Bank: Land that is acquired and held by a public or private organization for future development or sale. Fort Collins has a Land Bank program to purchase and hold properties for the purpose of developing future affordable housing or other housing that meets community goals.

Land Use Code (LUC): A planning implementation tool of the community's comprehensive plan. The land use code can include zoning regulations, subdivision regulations, annexation policy, impact fees, public hearing processes, fence and sign permitting, and more. (Source: Colorado Department of Local Affairs, cdola.colorado.gov)

Landlord: The owner of a house, apartment, condominium, land, or real estate which is rented or leased to an individual or business, who is called a tenant (also a lessee or renter).

Language Justice: Language justice is a powerful tool for social change, connecting people and movements across language barriers and ensuring all voices are heard. Fundamentally, we believe that everyone has a right to express themselves in their languages, to understand and to be understood. Language justice is a commitment to creating spaces where no one language dominates over any other and to building cross-language communication over the long haul.

Lead Players or Lead Entities: To advance the vision in this plan, many different groups will need to lead the implementation of specific strategies. These groups include, but are not limited to:

- The City of Fort Collins: The City organization of staff and elected officials
- Partnerships: community coalitions that are working to advance the City's housing goal. Examples include:
    - Local non-profit housing providers
    - Homeward 2020
    - Northern Colorado Continuum of Care
    - Elevations Community Land Trust
- Organizations: other regional and state government entities, and nonprofit organizations that work towards advancing housing. Some examples include:
    - Larimer County
    - Housing Catalyst
    - Colorado State University
    - State of Colorado
    - Banks and financial institutions
- Developers and Builders: companies that purchase land to develop and build housing

Legislation: The act or process of making or enacting laws.

Low Density Mixed-Use Neighborhood (LMN): One of Fort Collins' zone districts in the Land Use Code (LUC). The Low Density Mixed-Use Neighborhood District is intended to be a setting for a predominance of low density housing combined with complementary and supporting land uses that serve a neighborhood and are developed and operated in harmony with the residential characteristics of a neighborhood. Densities range from 4-9 dwelling units per acre, or up to 12 dwelling units per acre for affordable housing.

Low Income: A household whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Low Income Housing Tax Credits (LIHTC): Tax incentive created in the Tax Reform Act of 1986 that is designed to attract equity capital for investment in rent restricted affordable housing. The program encourages the production of affordable housing by offering its owners tax credits for a ten year period based on the cost of development and the number of low income units produced. Their contributions offset the cost of building or rehabilitating the property, which allows rents to be low. In Colorado, the Colorado Housing and Finance Authority awards tax credits. Each housing unit in a tax credit-funded property has an associated low-income limit. Tenants' must income-qualify annually and, in turn, they pay below-market rents affordable to the AMI associated with the unit they occupy. (Source: City of Fort Collins)

Manufactured Home Communities/Park: Private land developed and managed as home sites for manufactured homes. The lots in the community can either be leased to the homeowner or be purchased by the homeowner. Communities can be restricted to certain groups (e.g. seniors or 55+).

Manufactured Housing: A home built in a controlled factory environment on a permanent frame and chassis that is designed to be used with or without a permanent foundation. Manufactured homes are normally single-story and are delivered to the home site in one, two or three sections. They may be placed on private property or in a manufactured home community. The U.S. Department of Housing and Urban Development (HUD) defines "manufactured home" as factory-built units constructed after 1976 under HUD's construction and safety standards.

Metro District: Authorized by Colorado state law as a type of special district for defined geographic areas to provide infrastructure and services. Metro districts are independent governmental entities that may be authorized to tax or assess fees to finance, design, acquire, install, construct, operate and/or maintain public improvements.

Market-Rate Housing: Housing that is available on the open market. There are no restrictions on the selling price or rent of market-rate housing, and anyone who can afford to rent or purchase market-rate housing may do so. Market-rate housing is subject to fluctuations in the housing market, and, market-rate housing is unaffordable to many of those who work in the community. (Source: City of Fort Collins)

Middle Income: A household whose income is generally in the 80-120% range of the Area Median Income (AMI), as determined by HUD, with adjustments for smaller or larger families.

Missing Middle Housing: Refers to housing that accommodates more people than a single-family home but is smaller than a large apartment building. Typically, this term encompasses housing types such as accessory dwelling units, duplexes, townhomes, andsmall apartment buildings that are designed to blend into and be compatible with a residential neighborhood dominated by single-family homes. It is called "missing" middle because many communities do not have much of this sort of mid-range housing.

Mixed-Use: Any building that contains at least two different uses. The most common mixed-use buildings have commercial spaces for stores, restaurants, and offices on the bottom floor and apartments on the upper floors. Other common mixed-use building types include commercial on the bottom floor and offices on the upper floors or residences in one area of the building and studio/workspace in the other area of the building (sometimes called a live/work space).

Mobile Home: A dwelling structure built on a steel chassis and fitted with wheels that is intended to be hauled to a usually permanent site. "Mobile home" is the term that applies to factory-built housing fabricated prior to 1976 under the requirements of the American National Standards Institute (ANSI).

Multi-Family Housing: "A building that houses more than one family at a time. Apartments, condos, townhouses, duplexes, and four-plexes are all examples of multifamily housing options. The building can be owned by one person who rents out the units, or each unit can be owned individually (i.e., condos).

Multi-Section Home: A manufactured home delivered to the home site in two or more sections. The average square footage is 1715 square feet, but may be as large as 2500 plus square feet. Common descriptions for multi-section homes include "double wide" for a two-section home, and and "triple wide" for a three-section home.

Naturally Occurring Affordable Housing (NOAH): Housing that is available on the open market to anyone and not subsidized by a government or nonprofit, but which happens to be within the budget of many low- and middle-income families. In many cases, naturally occurring affordable housing tends to be older, may have deferred maintenance needs, and may be at risk due to market speculation.

Occupancy Limits: The number of people permitted to live in a dwelling unit. In Fort Collins, occupancy is restricted to one family and not more than one additional person; OR one adult and their dependents (if any), a second adult and their dependents (if any), and not more than one additional person. The shorthand for this occupancy regulation is "U+2" or "three unrelated." (Source: City of Fort Collins)

Our Climate Future: Our Climate Future is a 2021 update to three community environmental plans in Fort Collins: the Climate Action Plan, Renewable Energy Policy, and Road to Zero Waste Plan. This update is seeking to design equitable solutions to reducing greenhouse gas emissions, improving renewable electricity and energy efficiency and achieving waste reduction goals. (Source: City of Fort Collins)

Private Activity Bonds (PAB): Tax-exempt bonds issued by or on behalf of a local or state government for the purpose of providing special financing benefits for qualified projects. This financing is most often for projects of a private user, and the government generally does not pledge its credit.

Permanent Foundation: A slab foundation where people can place a manufactured or modular home.

Permanent Supportive Housing: A model that combines affordable housing with other supportive services for individuals and families transitioning out of homelessness in order to create a more stable living environment.

Policy (Housing): The actions of government, including legislation and program delivery, which have a direct or indirect impact on housing supply and availability, housing standards and urban planning.

Preservation: When action is taken to ensure that housing subsidies or low-income housing restrictions remain in place, preserving long-term housing affordability. Preservation is usually combined with repairs to the property. (Source: National Housing Trust)

Public Health: Promotion and protection of the health of people and the communities where they live, learn, work and play. (Source: American Public Health Association)

Public Sector: Refers to a part of the economy related to government or quasi-governmental agencies and activities. Other sectors of the economy include the "private sector" and the "nonprofit or philanthropic sector."

Public Housing/Housing Projects: Public housing, sometimes referred to as "projects," is any housing created by a government entity and typically offered to low-income residents. As with Housing Choice Vouchers, funding for public housing projects tends to come from the federal government (U.S. Department of Housing and Urban Development) but is handled through local Public Housing Authorities.

Quality of Life: An overall sense of well-being with a strong relationship to a person's health perceptions and ability to function. On a larger scale, quality of life can include all aspects of community life that have a direct and quantifiable influence on the physical and mental health of its members.

Race: Race is a grouping of humans based on shared physical or social qualities into categories generally viewed as distinct by society. Because it is a subjective social construct, ideas about and definitions of race and specific racial categories change over time, are not universally accepted, and have varying connotations. The term was first used to refer to speakers of a common language and later to denote national affiliations and physical traits. An individual's racial identity may differ from how others perceive it, and also may not be readily captured by applied demographic categories. (Source: Measuring Racial Discrimination, National Academies Press)

Racial Discrimination: Racial discrimination is any discrimination against individuals based on their physical traits or self-identified or perceived racial or ethnic identity or identities. Individuals can discriminate by refusing to do business with, socialize with, or share resources with people on the basis of race. Governments can discriminate in a de facto fashion or explicitly in law, for example through policies of racial segregation, disparate enforcement of laws, or disproportionate allocation of resources.

Redlining: The systematic denial of various services or goods by federal government agencies, local governments, or the private sector (banks, real estate agents, insurance companies, etc.) either directly or through the selective raising of prices. This is often manifested by placing strict criteria on specific services and goods that often disadvantage poor and minority communities. Prior to the Fair Housing Act of 1968, there were no specific laws that protected minority populations from discriminatory practices in housing and commercial markets.

Rent-Burdened or Cost-Burdened: Financial strain caused by having to spend more than 30% of one's income on housing, which leaves little to no money for other basic needs such as medical care child care, transportation and/or utilities.

Restrictive Covenant: A covenant imposing a restriction on the use of land so that the value and enjoyment of adjoining land will be preserved. In the United States, deed restrictions and restrictive covenants became an important instrument for enforcing racial segregation in most towns and cities, becoming widespread in the 1920s and proliferating until they were declared unenforceable in 1948.

Rent Control: Rent control is a government program that places a limit on the amount that a landlord can charge for leasing a home or renewing a lease. Rent control laws are usually enacted by municipalities, and the details vary widely. All are intended to keep living costs affordable for lower-income residents. In the United States, 37 states (including Colorado) prohibit rent control.

Sales Tax: A consumption tax imposed by the government on the sale of goods and services. A conventional sales tax is levied at the point of sale, collected by the retailer, and passed on to the government.

Single-Family and Multi-Family Housing: Single-family housing (SFH) is any unit meant for only one family to reside in, such as a standalone house or an attached townhouse or rowhome. Multi-family housing (MFH) is any building meant for more than one family such as a duplex, apartment or condo building.

Single-Section Home: A manufactured home delivered to the home site in one, intact section. The width of a section can be 10 feet, 12 feet, 14 feet, or 16 feet. The length of the section can be from 30 feet to 80 feet. The average square footage of a single section home is 1120 square feet. Also called a "single-wide."

Site-built Home: Housing constructed at the home site rather than built off-site in a factory. During construction the house is exposed to the elements, but may consist of modules of pre-assembled parts like trusses, doors, windows, and pre-cast wall panels. Also called "stick-built" construction.

Stakeholder: An individual or group that has an interest in any decision or activity of an organization. Stakeholders may include suppliers, employees and workers, business associations, community groups, and others.

Social Determinants of Health: "The conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life. These forces and systems include economic policies and systems, development agendas, social norms, social policies and political systems." (Source: World Health Organization)

Subsidized Affordable Housing: Sometimes called "capital-A" Affordable Housing, this is housing that is made affordable, specifically by nonprofit or government subsidies. It can take several forms including Housing Choice Vouchers, public housing, units created through Low Income Housing Tax Credits, and apartments managed and sponsored by nonprofit organizations.

Sustainability: Meeting the needs of the present without compromising the ability of future generations to meet their own needs. (Source: UN World Commission on Environment and Development)

Systems Approach: A systems approach is based on the concept that everything is inter-related and interdependent. A system is composed of related and dependent elements which, when interacting, form a unitary whole.

Systemic Racism: The various policies, practices and programs of differing institutions within a community that can lead to adverse outcomes for communities of color compared to white communities.

Tiny Homes: Standalone cottages typically less than 400 square feet, often on wheels for ease of relocation. The tiny home movement encourages living simpler in a smaller space. Although the tiny home movement is relatively new, small housing options have been available for decades in the form of trailers and mobile homes. Like accessory dwelling units, tiny homes are not permitted in many communities.

Transit-Oriented Development (TOD): Any strategic effort to create dense urban living around public transit stops to increase transit ridership. It often appears in the form of large mixed-use apartment buildings and condos near rail stations in urban areas. Fort Collins has a TOD Overlay Zone along the MAX line that permits taller, denser buildings with reduced parking requirements.

Visitability: A measure of a place's ease of access for people with physical disabilities. "Visitable" homes are those that have at least one zero-step entrance, 32-inch wide doorways, and a bathroom on the main floor that is wheelchair accessible.

Vision: Aspirational statement that collectively conveys the desire and intent for the future.

Walkable Community: A community designed for safe, convenient, and equitable access to shopping, jobs, and other amenities (parks, doctors office, etc.) for pedestrians and people using wheelchairs and other devices.

Water District: A special district authorized to supply water and sewer services. Fort Collins is served by several water districts: Fort Collins Water Utilities, Fort Collins/Loveland Water District, and East Larimer County Water District (ELCO)

Zoning Ordinance: A regulatory tool used by local governments that designates permitted uses for land where one set of uses is separated from another throughout a community, often using distinct zoning districts. Examples of common zone districts include: Residential, Retail and Commercial, Open Spaces and Parks, Institutional, and Industrial.

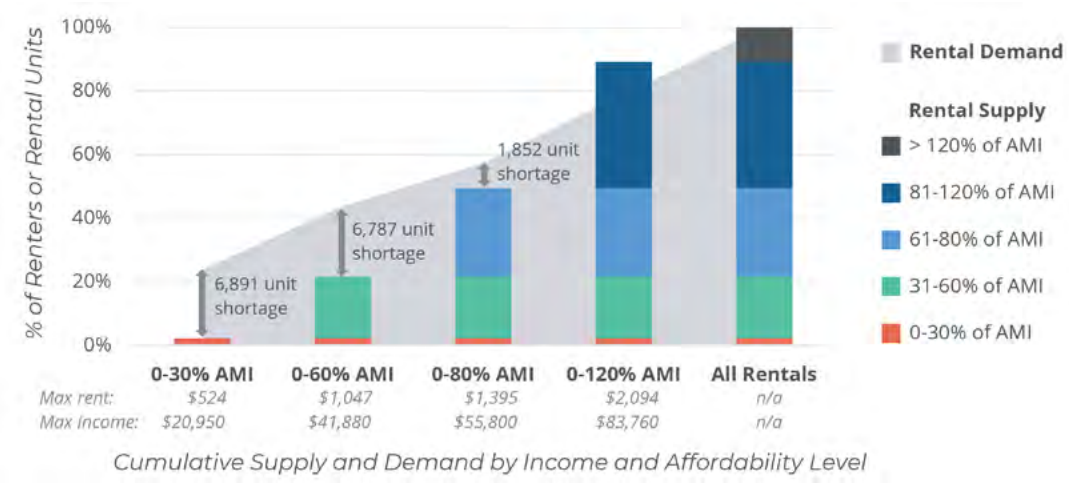
Appendix B: Rental Housing Gaps Data[15]

The rental housing data that informs the graphic on page 25 of the Housing Strategic Plan is included below to provide a more detailed picture of the cumulative rental demand and market gaps in Fort Collins by income range. One distinction to note is that while the gap is concentrated below 50% AMI, the cumulative gap shows that it takes the market up until about 80% AMI to "catch up" because so many lower-income households are "renting up"—above their affordability level. *Note: The figure shows cumulative supply and demand, meaning each bar builds upon (and includes) the preceding affordability category (e.g., the 0 to 60% bar includes inventory from the 0 to 30% bar as well).*

Rental Affordability, Fort Collins, 2019

Note: Income limits assume a 2-person household and allow for 30% of monthly income for housing costs.

Source: 2019 American Community Survey (ACS), HUD 2019 Income Limits, and Root Policy Research.



Cumulative Supply and Demand by Income and Affordability Level

Income Range	Maximum Income (2-person hh)	Rental Demand (Renter Households)		Maximum Affordable Rent	Rental Supply (Rental Units)		Rental Gap	Cumulative Gap
		Num.	Pct.		Num.	Pct.		
0-30% of AMI	$20,950	7,652	24%	$524	761	2%	(6,891)	(6,891)
31-50% of AMI	$34,900	4,135	13%	$873	3,063	9%	(1,072)	(7,963)
51-60% of AMI	$41,880	2,231	7%	$1,047	3,407	10%	1,176	(6,787)
61-80% of AMI	$55,800	4,334	14%	$1,395	9,269	28%	4,935	(1,852)
81-100% of AMI	$69,800	4,168	13%	$1,745	7,428	22%	3,260	1,408
101-120% of AMI	$83,760	2,799	9%	$2,094	5,827	17%	3,028	4,436
121-150% of AMI	$104,700	2,565	8%	$2,618	3,239	10%	674	5,110
151-200% of AMI	$139,600	1,829	6%	$3,490	217	1%	(1,612)	3,498
> 200% of AMI	$139,600+	2,289	7%	$3,490+	166	0%	(1,663)	3,447
Total/Low Income Gap		**32,003**	**100%**		**33,378**	**100%**	(7,963)	(7,963)

15 Data in this appendix is drawn from the American Community Survey (ACS), HUD 2019 Income Limits, and Root Policy Research.

Appendix C: Existing Conditions

Introduction

To move forward, we must understand where we are as a community and how we got here. The purpose of the Existing Conditions Assessment is to better understand the current state of housing in Fort Collins. Whereas previous iterations of the Housing Strategic Plan focused solely on affordable housing, this iteration will articulate goals, objectives, and strategies for the entire housing spectrum to achieve the Plan's draft vision that "Everyone has healthy, stable housing they can afford." The Existing Conditions Assessment will look at the entire range of the housing spectrum and many factors that influence housing.

Note: The information compiled for this document was gathered in September 2020. These data have not been updated to reflect the most recent information available. To track progress, staff is working to create a "Housing Dashboard" that would enable data tracking as we progress in a more dynamic way as demographics and housing markets shift and change over time (as addressed in Strategy 4).

WHAT ARE OUR EXISTING HOUSING GOALS?

Fort Collins aims to have 10% of its housing stock be deed restricted and affordable by 2040.

WHY DEVELOP THE HOUSING STRATEGIC PLAN NOW?

The City typically updates its housing plan every five years. City Council adopted the previous version of this plan, the Affordable Housing Strategic Plan, in 2015. Regular 5-year updates allow the City to consistently reassess its goals and adjust policies while having ample data to support these changes in direction, if need be.

WHAT'S DIFFERENT ABOUT THIS PLAN FROM PREVIOUS VERSIONS?

All previous housing plans adopted by the City have focused on affordable housing. For the purposes of this document, affordable housing is housing targeted towards households earning 80% or less of Area Median Income (AMI) without spending more than 30% of their income on housing. The Housing Strategic Plan will address the entire spectrum of housing. As such, this Existing Conditions Assessment provides data and analysis for the entire spectrum of housing.

HOW ARE WE DOING SO FAR? ARE WE MEETING OUR GOALS?

Over the past five years, City and its partners have added 373 new affordable homes since the last plan was adopted, with 248 more under construction. Still, we are 708 units behind in meeting our affordable housing goals. Overall, the City has 3,534 affordable units in its affordable housing inventory. 290 of these units are for sale units with the remaining 3,244 units available for rent. To achieve our 10% goal by 2040, the City would need to increase the amount of affordable housing as a percentage of the overall housing by 1 percentage point every 5 years or 228 units every year from 2020 onward. In 2015, affordable housing made up 5% of the City's housing stock. With 70,692 housing units in the City as of 2019, affordable units make up 5% of the overall housing stock. To get back on track for achieving our affordable housing goal by 2040, the City would need 4,242 affordable housing units. This means the City is short 708 affordable units currently despite all of the unit production since 2015. Every year the City is unable to reach its affordable housing target means current and future generations must make up the difference.

WHAT'S IN THIS REPORT?

Fort Collins' housing system is inextricably linked to the national and statewide context, especially impacts from structural racism. This planning effort is centered in equity. Following the introduction is a grounding in equity and inclusion overall, the historical context of racism and inequity in the U.S. housing system, and Fort Collins' history and present-day realities within that national historical context.

Then, this report presents data on a variety of factors that influence the housing market. These factors include demographics, job and wage data, housing prices, rents, vacancies, and much more. Qualitative data gathered from community engagement is also incorporated throughout this report to illustrate the ways in which our existing housing system connects to the experiences and challenges of residents who live and work in our community. Following a presentation of data, the report outlines the policy landscape and land supply in Fort Collins. Then, a brief discussion of limitations follows with a synthesis of our biggest challenges wrapping up the report.

EQUITY AND INCLUSION

> ***"History cannot give us a program for the future, but it can give us a fuller understanding of ourselves, and of our common humanity, so that we can better face the future."***
>
> *-Robert Penn Warren*

The Housing Strategic Plan is being developed in alignment with the 2020 City Strategic Plan's Strategic Objective to "Advance equity for all, leading with race," so that a person's identity or identities is not a predictor of outcomes.

Leading a planning effort in equity impacts both process and outcome:

- Equity in process: Ensuring everyone has meaningful opportunities to engage and provide input into the Housing Strategic Plan process.
- Equity in outcomes: Everyone has healthy, stable housing they can afford.

Leveraging the concept of Targeted Universalism, this work focuses on a universal outcome – the Plan's vision that "Everyone has healthy, stable housing they can afford," and will include targeted strategies to ensure a person's identity or identities is not a predictor of whether or not they, or our community, achieve this vision.

This section provides an initial framing around the historical and local context that influences this work and begins to illustrate how equity and housing are related. It was built from the Existing Conditions Document developed via the Our Climate Future planning process. Still, the City recognizes these efforts require humility, listening, and learning, as staff's knowledge in this space, both locally and nationally, is incomplete. Accordingly, staff anticipates these sections will be updated with the community throughout the process and beyond as understandings and information evolve.

EXISTING CONDITIONS: HISTORICAL AND LOCAL CONTEXT

LOOKING BACK TO LOOK FORWARD

Understanding how we can plan together for the Housing Strategic Plan requires awareness of both our past and present. The examples below are not meant to be comprehensive of the entire historical and present-day context, but are meant to provide an initial background to begin understanding how persistent inequities (see sidebar) impact our ability to realize the Plan's vision for housing that is stable, healthy, and affordable for all - and how we implement strategies moving forward with an equity lens.

Centering work in equity includes understanding that racism takes place at multiple levels:

Individual racism: pre-judgment, bias, or discrimination based on race by an individual.

Institutional racism: Policies, practices, and programs that, most often unintentionally and unconsciously, work to the benefit of white people and the detriment of people of color.

Structural Racism: A history and current reality of institutional racism across all institutions, combining to create a system that negatively impacts communities of color.

(Source: fcgov.com/equity)

HISTORICAL CONTEXT

Chances are every person has experienced some degree of inequity. However, despite progress in addressing explicit discrimination, racial inequities continue to be deep, pervasive, and persistent across the country. Racial inequities exist across all indicators for success, including education, criminal justice, jobs, housing, public infrastructure and health, regardless of region.[16] Rooted in our country's violent history of genocide, colonization, slavery, and segregation, racist practices have been embedded in almost every aspect of American life,[17] resulting in structural racism.[18]

In housing specifically, there is significant evidence demonstrating how structural racism has impacted BIPOC (Black, Indigenous and People of Color) communities' ability to secure healthy, stable housing they can afford – both historically and today. Just a few examples are highlighted below for an initial grounding:

- In 1865, President Johnson reversed the Special Field Order providing formerly enslaved African Americans with 40 acres of land.
- While in 1917, the Supreme Court "unanimously overturned a zoning ordinance from Louisville, Kentucky that required residential by race in neighborhoods," restrictive covenants excluding BIPOC from purchasing homes were nonetheless enforceable through the 1940s and continued in practice much later, even after they were technically outlawed by the Federal Fair Housing Law of 1968. These restrictive and discriminatory covenants were common throughout the county as housing development expanded after World War II. These covenants, often enforced by Home Owners' Associations and the real estate industry, resulted in the systematic exclusion of BIPOC households from equal access to the new housing choices available in the post-war era.[19]

16 Government Alliance on Race and Equity – see their information here.
17 See for example, section II of the Racial Equity Toolkit by the Government Alliance for Race and Equity (GARE).
18 Reference the Equity and Inclusion Work Session Agenda Item Summary for more information
19 Color of Law, by Richard Rothstein, pp VII-VIII

- Neighborhoods were graded in the 1930s from a green to red scale, with red representing the greatest credit risks. Being African American (or Catholic, Jewish, or an immigrant from Asia or Southern Europe) meant these neighborhoods were deemed undesirable – preventing access to loans and attracting incompatible land uses. These divisions were reinforced with a 1935 Underwriting Manual that included this language reinforcing segregation, "If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes…"[20] This practice is commonly referred to as "redlining." Restrictive covenants, predatory loan terms, and the higher interest rates charged to the BIPOC households who could manage to get a loan for a mortgage combined to limit the ability of BIPOC households to build wealth through home ownership over several generations.[21]
- The GI Bill enacted after World War II provided over 4.3 million home loans worth $33 billion but largely benefitted White Americans. Historian Ira Katznelson noted there was "no greater instrument for widening an already huge racial gap in postwar America than the G.I. Bill."
- In 1949, the Housing Act rejected amendments to integrate public housing, reinforcing segregated by design in public housing. After this rejection, predominantly Black or integrated neighborhoods were demolished to make way for segregated housing projects.[22]
- The Civil Rights Act of 1964 saw the longest filibuster in the Senate's history (57 days) because of disagreements about how to address past discrimination. Ultimately, the Act only addressed future discrimination, which "ignored the White head start, presumed that discrimination had been eliminated, presumed that equal opportunity had taken over, and figured that since Blacks were still losing the race, the racial disparities and their continued losses must be their fault."[23]

These acts at the national level were reinforced locally, whether through Jim Crow laws in the South or zoning laws throughout the United States which restricted undesirable land uses in white neighborhoods but allowed incompatible land uses in Black neighborhoods, to name but a few. While not every federal or local action resulted in racial discrimination or increased the racial wealth gap, these foundational acts inform the outcomes we see today – White families have nearly 10 times the net worth of Black families, poverty rates and income levels are lower for nearly all BIPOC communities in Fort Collins (more information below), and, even in 2020, homeownership rates for BIPOC communities in America are significantly lower than that for Whites in America.

White families have nearly 10 times the net worth of Black Families, and over 8 times the net worth as Hispanic, or Latinx households.

Source: Federal Reserve, as of 2016

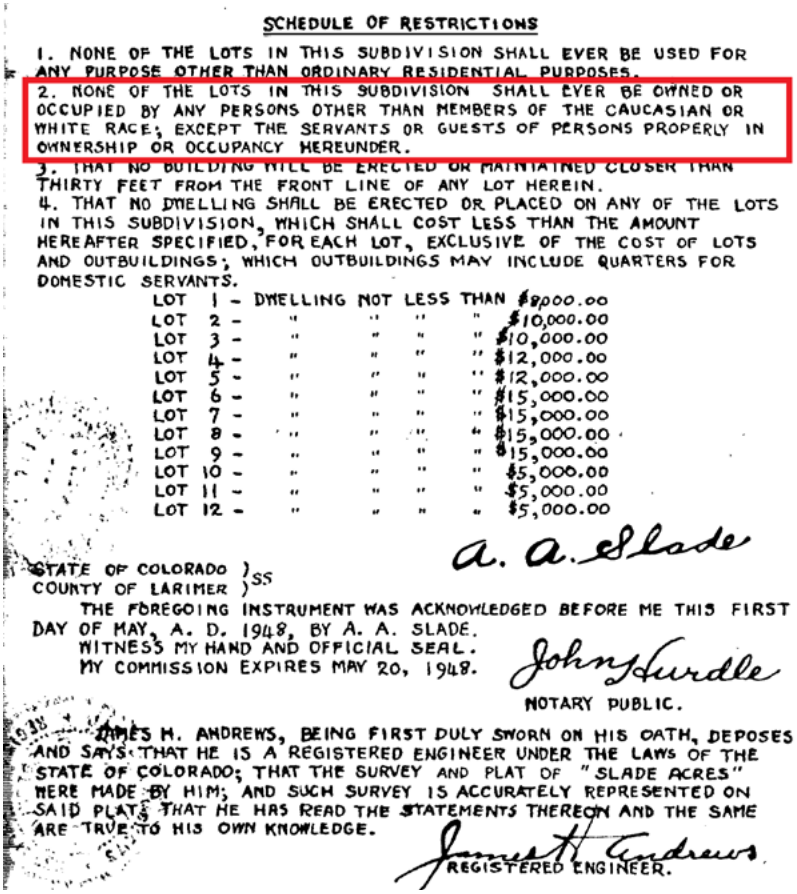
20 Color of Law by Richard Rothstein, p 65
21 Aaronson, Daniel; Hartley, Daniel; Mazumder, Bhashkar (2017) : The effects of the 1930s HOLC "redlining" maps, Working Paper, No. 2017-12, Federal Reserve Bank of Chicago, Chicago, IL.
22 Color of Law by Richard Rothstein, pp 30-32.
23 Stamped from the Beginning by Ibram X. Kendi, pp 384-386

LOCAL CONTEXT

Our country's broader history of oppression has also played out locally, at times with local government as a key actor. Many more examples have occurred on both individual, institutional, and structural levels than can be listed here. For illustrative purposes, some documented examples include:

- *Individual racism:* Fort Collins has seen cases of racial profiling on the Colorado State University campus and crime spree vandalism, such as experienced by our Muslim community when the Fort Collins Islamic Center was vandalized. In addition, there is a rise of anti-Semitism in Colorado overall. In June, a Black CSU football player and his co-worker were held at gunpoint in Loveland.
- *Institutional racism:* From a land use and environmental justice perspective, starting in the 1930s neighborhoods were segregated so residents of the Alta Vista, Andersonville, Buckingham and Holy Family neighborhoods lived near the city's industrial wastelands; were exposed to toxins such as coal smoke and soot from the sugarbeet factory; dealt with constant pollution from trains carrying concentrated lime; and experienced odor and environmental impacts from the Fort Collins City dump.[24] One might ask why residents could not simply move to a different, healthier neighborhood.

This segregation and disproportionate exposure to environmental harms was enforced, in part, by restrictive covenants that excluded BIPOC residents from living in white neighborhoods in Fort Collins. These covenants often included minimum sales prices for homes as well, ensuring that lower-income residents – regardless of race – were also excluded:



SCHEDULE OF RESTRICTIONS

1. NONE OF THE LOTS IN THIS SUBDIVISION SHALL EVER BE USED FOR ANY PURPOSE OTHER THAN ORDINARY RESIDENTIAL PURPOSES.
2. NONE OF THE LOTS IN THIS SUBDIVISION SHALL EVER BE OWNED OR OCCUPIED BY ANY PERSONS OTHER THAN MEMBERS OF THE CAUCASIAN OR WHITE RACE, EXCEPT THE SERVANTS OR GUESTS OF PERSONS PROPERLY IN OWNERSHIP OR OCCUPANCY HEREUNDER.
3. THAT NO BUILDING WILL BE ERECTED OR MAINTAINED CLOSER THAN THIRTY FEET FROM THE FRONT LINE OF ANY LOT HEREIN.
4. THAT NO DWELLING SHALL BE ERECTED OR PLACED ON ANY OF THE LOTS IN THIS SUBDIVISION, WHICH SHALL COST LESS THAN THE AMOUNT HEREAFTER SPECIFIED, FOR EACH LOT, EXCLUSIVE OF THE COST OF LOTS AND OUTBUILDINGS; WHICH OUTBUILDINGS MAY INCLUDE QUARTERS FOR DOMESTIC SERVANTS.

LOT 1 - DWELLING NOT LESS THAN $8000.00
LOT 2 - " " " " $10,000.00
LOT 3 - " " " " $10,000.00
LOT 4 - " " " " $12,000.00
LOT 5 - " " " " $12,000.00
LOT 6 - " " " " $15,000.00
LOT 7 - " " " " $15,000.00
LOT 8 - " " " " $15,000.00
LOT 9 - " " " " $15,000.00
LOT 10 - " " " " $5,000.00
LOT 11 - " " " " $5,000.00
LOT 12 - " " " " $5,000.00

A. A. Slade

STATE OF COLORADO)
COUNTY OF LARIMER) SS

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS FIRST DAY OF MAY, A. D. 1948, BY A. A. SLADE.
WITNESS MY HAND AND OFFICIAL SEAL.
MY COMMISSION EXPIRES MAY 20, 1948.

John Hurdle
NOTARY PUBLIC.

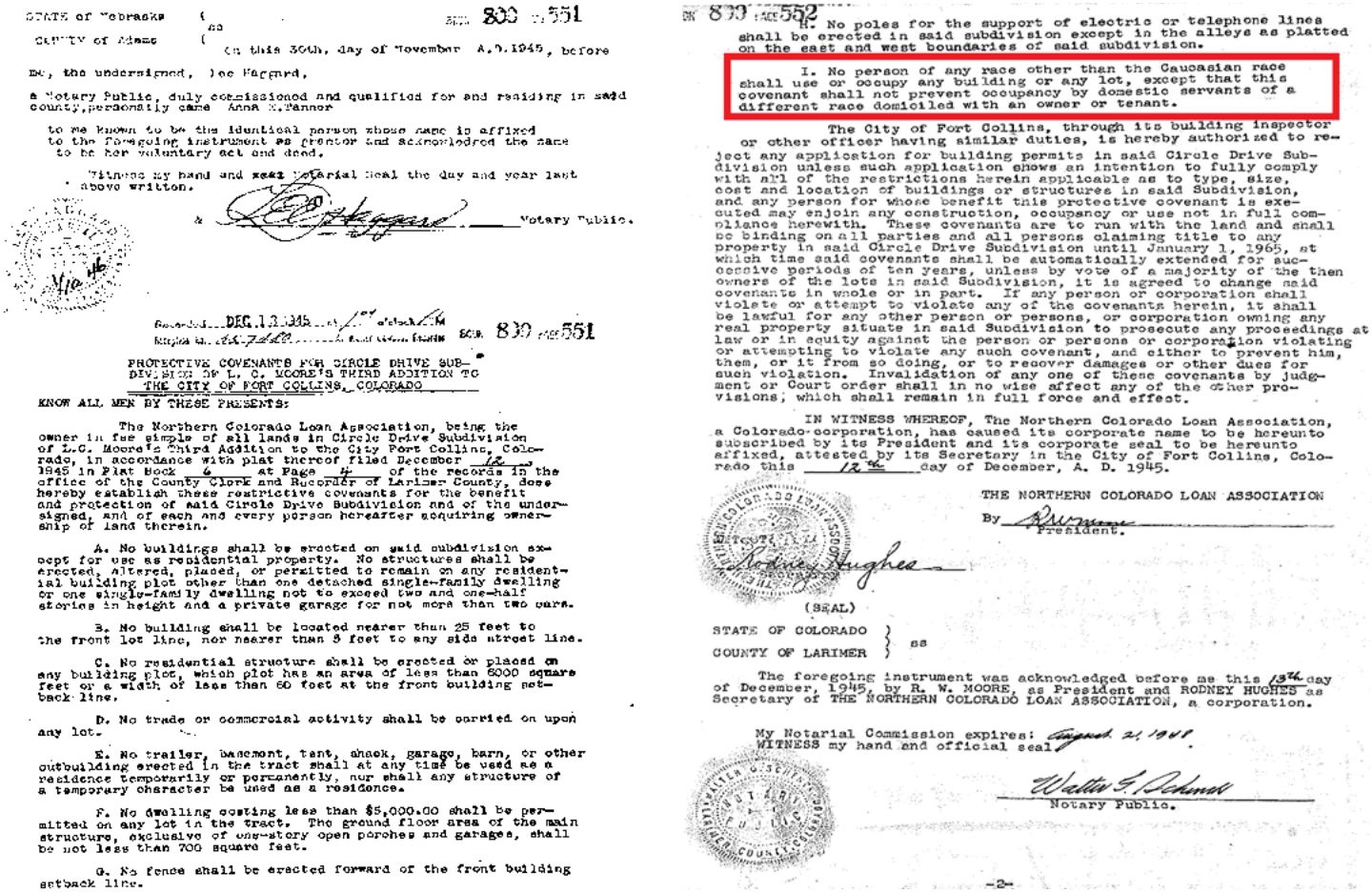
JAMES H. ANDREWS, BEING FIRST DULY SWORN ON HIS OATH, DEPOSES AND SAYS THAT HE IS A REGISTERED ENGINEER UNDER THE LAWS OF THE STATE OF COLORADO; THAT THE SURVEY AND PLAT OF "SLADE ACRES" WERE MADE BY HIM; AND SUCH SURVEY IS ACCURATELY REPRESENTED ON SAID PLAT; THAT HE HAS READ THE STATEMENTS THEREON AND THE SAME ARE TRUE TO HIS OWN KNOWLEDGE.

James H. Andrews
REGISTERED ENGINEER.

25

24 Hang your Wagon to a Star: Hispanics in Fort Collins 1900 – 2000. Adam Thomas, SWCA Environmental Consultants, see in particular pages 7-9 for examples.

25 Restrictive Covenant from Slade Acres, 1948 – south of Mulberry Street, at Sheldon Lake: https://citydocs.fcgov.com/?cmd=convert&vid=51&docid=7701&dt=S-SUBDIVISION+PLAT



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County of Adams)

Book 800 Page 551

On this 30th, day of November A.D.1945, before me, the undersigned, Lee Hayward, a Notary Public, duly commissioned and qualified for and residing in said county, personally came Anna M. Tanner to me known to be the identical person whose name is affixed to the foregoing instrument as grantor and acknowledged the same to be her voluntary act and deed.

Witness my hand and notarial seal the day and year last above written.

Notary Public.

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PROTECTIVE COVENANTS FOR CIRCLE DRIVE SUBDIVISION OF L. C. MOORE'S THIRD ADDITION TO THE CITY OF FORT COLLINS, COLORADO

KNOW ALL MEN BY THESE PRESENTS:

The Northern Colorado Loan Association, being the owner in fee simple of all lands in Circle Drive Subdivision of L.C. Moore's Third Addition to the City Fort Collins, Colorado, in accordance with plat thereof filed December 12 1945 in Plat Book 6 at Page 4 of the records in the office of the County Clerk and Recorder of Larimer County, does hereby establish these restrictive covenants for the benefit and protection of said Circle Drive Subdivision and of the undersigned, and of each and every person hereafter acquiring ownership of land therein.

A. No buildings shall be erected on said subdivision except for use as residential property. No structures shall be erected, altered, placed, or permitted to remain on any residential building plot other than one detached single-family dwelling or one single-family dwelling not to exceed two and one-half stories in height and a private garage for not more than two cars.

B. No building shall be located nearer than 25 feet to the front lot line, nor nearer than 8 feet to any side street line.

C. No residential structure shall be erected or placed on any building plot, which plot has an area of less than 6000 square feet or a width of less than 60 feet at the front building setback line.

D. No trade or commercial activity shall be carried on upon any lot.

E. No trailer, basement, tent, shack, garage, barn, or other outbuilding erected in the tract shall at any time be used as a residence temporarily or permanently, nor shall any structure of a temporary character be used as a residence.

F. No dwelling costing less than $5,000.00 shall be permitted on any lot in the tract. The ground floor area of the main structure, exclusive of one-story open porches and garages, shall be not less than 700 square feet.

G. No fence shall be erected forward of the front building setback line.

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H. No poles for the support of electric or telephone lines shall be erected in said subdivision except in the alleys as platted on the east and west boundaries of said subdivision.

I. No person of any race other than the Caucasian race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

The City of Fort Collins, through its building inspector or other officer having similar duties, is hereby authorized to reject any application for building permits in said Circle Drive Subdivision unless such application shows an intention to fully comply with all of the restrictions herein applicable as to type, size, cost and location of buildings or structures in said Subdivision, and any person for whose benefit this protective covenant is executed may enjoin any construction, occupancy or use not in full compliance herewith. These covenants are to run with the land and shall be binding on all parties and all persons claiming title to any property in said Circle Drive Subdivision until January 1, 1965, at which time said covenants shall be automatically extended for successive periods of ten years, unless by vote of a majority of the then owners of the lots in said Subdivision, it is agreed to change said covenants in whole or in part. If any person or corporation shall violate or attempt to violate any of the covenants herein, it shall be lawful for any other person or persons, or corporation owning any real property situate in said Subdivision to prosecute any proceedings at law or in equity against the person or persons or corporation violating or attempting to violate any such covenant, and either to prevent him, them, or it from so doing, or to recover damages or other dues for such violation. Invalidation of any one of these covenants by judgment or Court order shall in no wise affect any of the other provisions, which shall remain in full force and effect.

IN WITNESS WHEREOF, The Northern Colorado Loan Association, a Colorado corporation, has caused its corporate name to be hereunto subscribed by its President and its corporate seal to be hereunto affixed, attested by its Secretary in the City of Fort Collins, Colorado this 12th day of December, A. D. 1945.

THE NORTHERN COLORADO LOAN ASSOCIATION

By President.

(SEAL)

STATE OF COLORADO)
) ss
COUNTY OF LARIMER)

The foregoing instrument was acknowledged before me this 13th day of December, 1945, by R. W. MOORE, as President and RODNEY HUGHES as Secretary of THE NORTHERN COLORADO LOAN ASSOCIATION, a corporation.

My Notarial Commission expires: August 21, 1948
WITNESS my hand and official seal

Notary Public.

-2-

26

- *Structural racism:* Before Fort Collins was even established, there were indigenous people in Larimer County for 13,000+ years, with the last local Native Americans in Larimer County (Arapahos) to move to reservations in 1868.[27] The legacy of institutional racism has led to recent displacement and gentrification of neighborhoods,[28] lower overall health and equity index scores,[29] and high school graduation rates at Poudre School District that are lower for students of color than for White students.[30] We see ripple effects from our community's legacy of housing discrimination and segregation in the present as well. For example, there is a documented 22% lending disparity between community members of similar socioeconomic status who identify Latinx/Hispanic and those who identify as White.[31] Whether through forced displacement, land use regulation, or the financial systems tied to housing, it is clear

26 Restrictive Covenant from Circle Drive, 1945 – east of Whedbee Street and south of E. Pitkin Street https://records.larimer.org/, Book 800, Page 551-552.

27 There have been indigenous people in Larimer County for 13,000+ years and the 1868 event is only one example from indigenous group. More information can be found in An Ethnohistory of the Cache la Poudre River National Heritage Area by Lucy Burris.

28 See, for example, this article from the Colorado Sun

29 See the Trends and Forces Report associated with City Plan for this reference.

30 See Poudre School District's graduation information, and slide 6 for graduation rates for English Language Learners compared to all students.

31 Analysis of Impediments to Fair Housing Choice, update in 2017 by City staff to original work completed by BBC Consulting in 2012. The lending disparity cited here was identified in the 2017 update.

that access to stable, healthy, affordable housing is not distributed equitably among all communities in Fort Collins.

These few examples of the nation's and community's history, while not intended to be comprehensive, demonstrate the continued nature of discrimination at all levels and that impacts are disproportionately experienced by people of color and other communities with identities that have been historically marginalized. The City (and many community partners) have begun to address these disparities, by acknowledging these inequities exist, establishing the Ad Hoc Community Impacts Committee, and by centering planning and policy efforts in equity moving forward.

The City of Fort Collins supports equity for all, leading with race. More information about can be found at https://www.fcgov.com/socialsustainability/equity.php.

Housing Strategic Plan: Equity for All, Leading with Race

> ***"We can't heal the damage done by housing policy without the input and leadership of those most affected by its harmful past and present"***[32]

As noted in the introduction to this section, the Housing Strategic Plan is centering the way it plans, both from a process and outcome perspective, on equity. From a process perspective, Fort Collins' prior Housing planning efforts focused on more traditional engagement approaches such as open houses and presenting information at group meetings. The current iteration of the Housing Strategic Plan embeds a more equitable process by ensuring that: (a) community members and organizations with closer ties to underrepresented populations are being supported to lead engagement, and (b) community members who engage in the process more accurately reflect the actual demographics (race, income, age, gender, etc.) of our community. While all community members have opportunities to engage in the planning process, additional resources are being devoted up front to engage underrepresented populations with the goal of creating more equitable outcomes, e.g., a person's identity or identities no longer impacts their ability to thrive.

To achieve our desired outcome, we must redefine how the City functions and understand how our existing services, programs, and regulations can unintentionally impact certain communities. To this end, Fort Collins is learning from other cities across the country, such as Oakland's Equity Indicators for Housing, Portland's efforts to increase density in most neighborhoods, and Austin's Strategic Housing Blueprint, that are testing methods to expose the effects of inherited systems and developing equitable replacements through collaborative engagement with community members.

In Fort Collins, the City is piloting the Government Alliance on Race and Equity (GARE) Racial Equity Toolkit in this planning process to assess how proposed strategies do or do not advance racial equity. By assessing impact to racial equity, other dimensions of equity can also be addressed.

32 The Affordable City by Shane Phillips, p. 40

Leading with race is important, acknowledging that the creation and perpetuation of racial inequities has been ingrained in government, and that racial inequities across all indicators for success are deep and pervasive. We also know that other groups of people are marginalized based on characteristics including gender, sexual orientation, ability and age, to name a few. It is critical to address all areas of marginalization, and an institutional approach is necessary across the board. A racial equity framework that is clear about the differences between individual, institutional and structural racism, as well as the history and current reality of inequities, has applications for other marginalized groups.

The remaining sections of this document include reflections on the equity implications of the data shared. Understanding how racial equity specifically plays out in each section is an evolving process that will be updated as we move through the planning process.

Fort Collins and the Region

Fort Collins, as a city, exists within a regional context. This means that people may work in Fort Collins, but may choose, based on many factors, to live outside of the city (or vice versa). This is an important factor in understanding demand and supply dynamics for housing within the region.

As a starting point, the data includes a number of communities that surround Fort Collins based on commuting patterns from previous studies (Housing Affordability Policy Study, 2014), often serve as competitive communities based on a number of factors, and is where many live or work who are members of the Fort Collins community.

These communities include Timnath, Windsor, Wellington, Loveland, Greeley, Berthoud, Johnstown and Longmont. Other communities, such as Denver, Boulder and Golden were seen to be outside of the Fort Collins regional context, though we know there are residents who commute between these communities and Fort Collins every day.

Who lives in Northern Colorado?

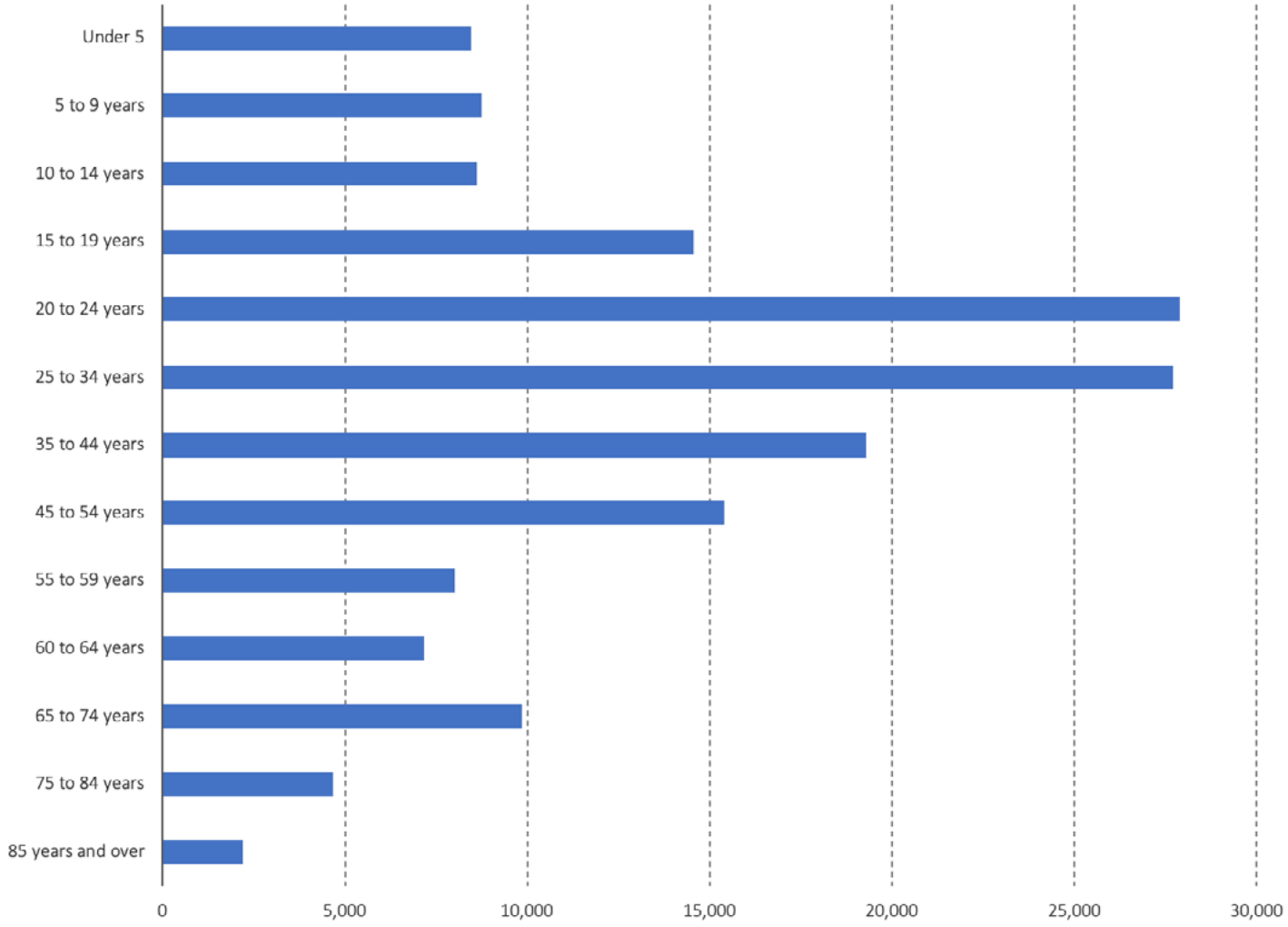
To gain a better understanding of who lives in Fort Collins and the surrounding region, we can better plan for who wants to live here and who may be excluded based on a number of factors. For this, we take a look at a number of data points within the surrounding region and within Fort Collins specifically.

Demographics

Fort Collins is a young community with a growing senior population.

The population of Fort Collins according to the latest American Community Survey (ACS) was 162,511 in 2018 with a median age of 29. The largest age cohorts in Fort Collins are in the 20-34 age groups. This is due principally to Colorado State University (CSU). Total enrollment at CSU in 2019 was over 34,000 students. The fastest growing cohort is people aged in their 60s. This cohort grew at nearly three times the rate of the rest of the population per the Trends and Forces Report as part of City Plan.

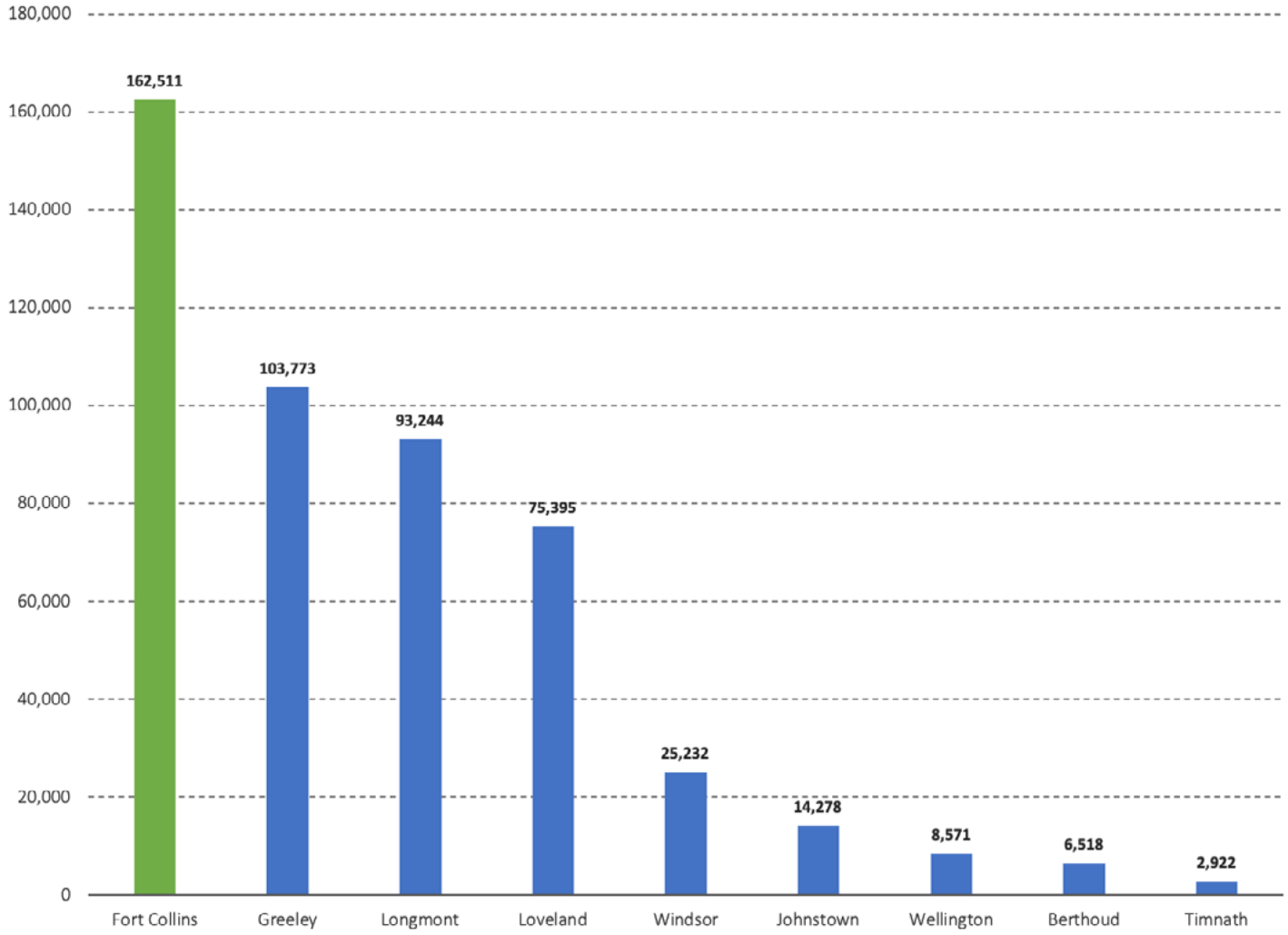
Figure 1: Population Distribution for Fort Collins (ACS 2018, 5-year data)



Fort Collins is the largest community in the region.

Fort Collins reached a population of 162,511 in 2018, making it the largest city in the region. The community closest in size is Greeley, with a population of 103,773. Longmont and Loveland both have sizable populations of 93,244 and 73,395 respectively. All other communities are smaller and have a high level of interconnectedness with the larger cities in the region.

Figure 2: Population of Fort Collins and Northern Colorado Communities (ACS 2018, 5-year data)



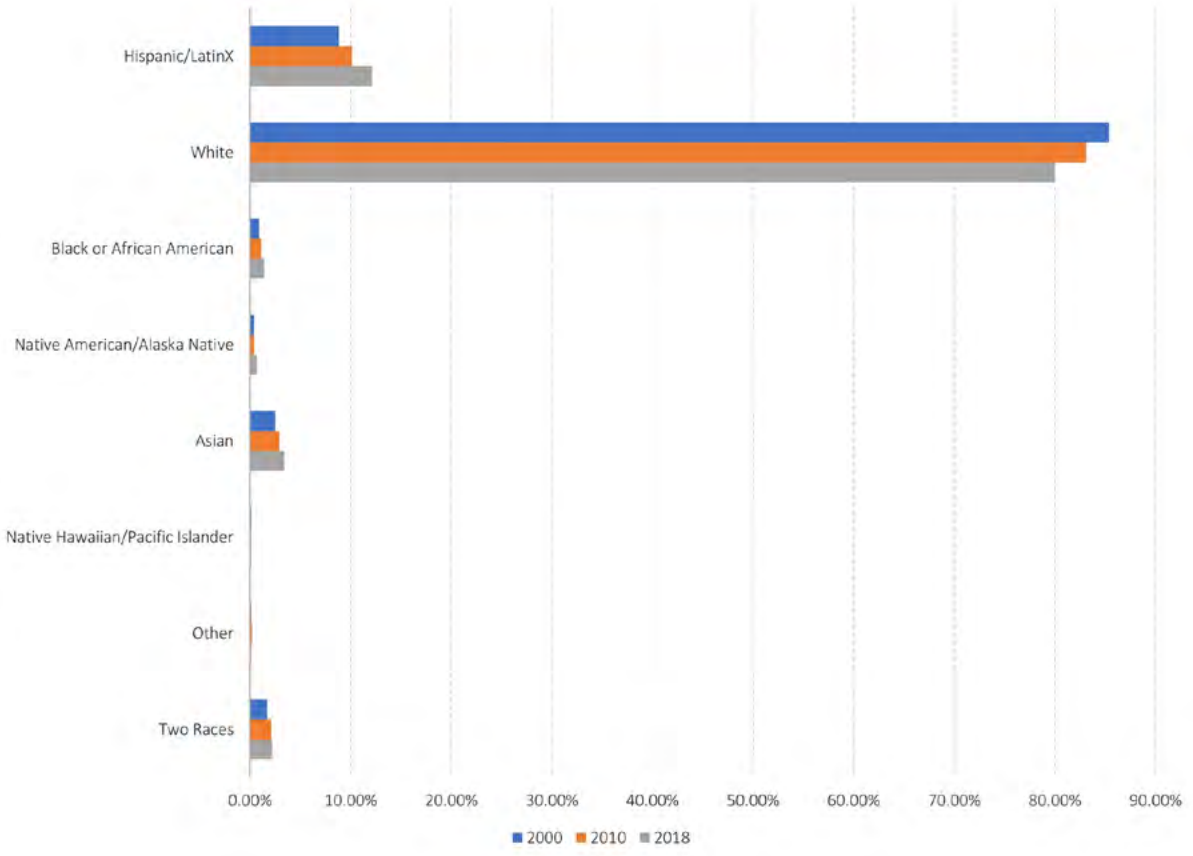
Fort Collins and surrounding cities are predominantly white with sizable Latinx communities.

According to the most recent Census data, 80% of the Fort Collins community identifies as white. The next largest racial group is Hispanic or Latinx, making up just over 12% of the community. The chart below provides a comparison of the racial/ethnic composition of Fort Collins in comparison to other Northern Colorado communities. All other nearby communities have a white majority population with the Hispanic or Latinx community being the second largest group. Greeley, Johnstown, Longmont, and Wellington all have a higher percentage of Hispanic or Latinx community members when compared to Fort Collins.

Figure 3: Racial/Ethnic Composition of Fort Collins and Northern Colorado Communities, 2018 (ACS 2018 5-year Data)

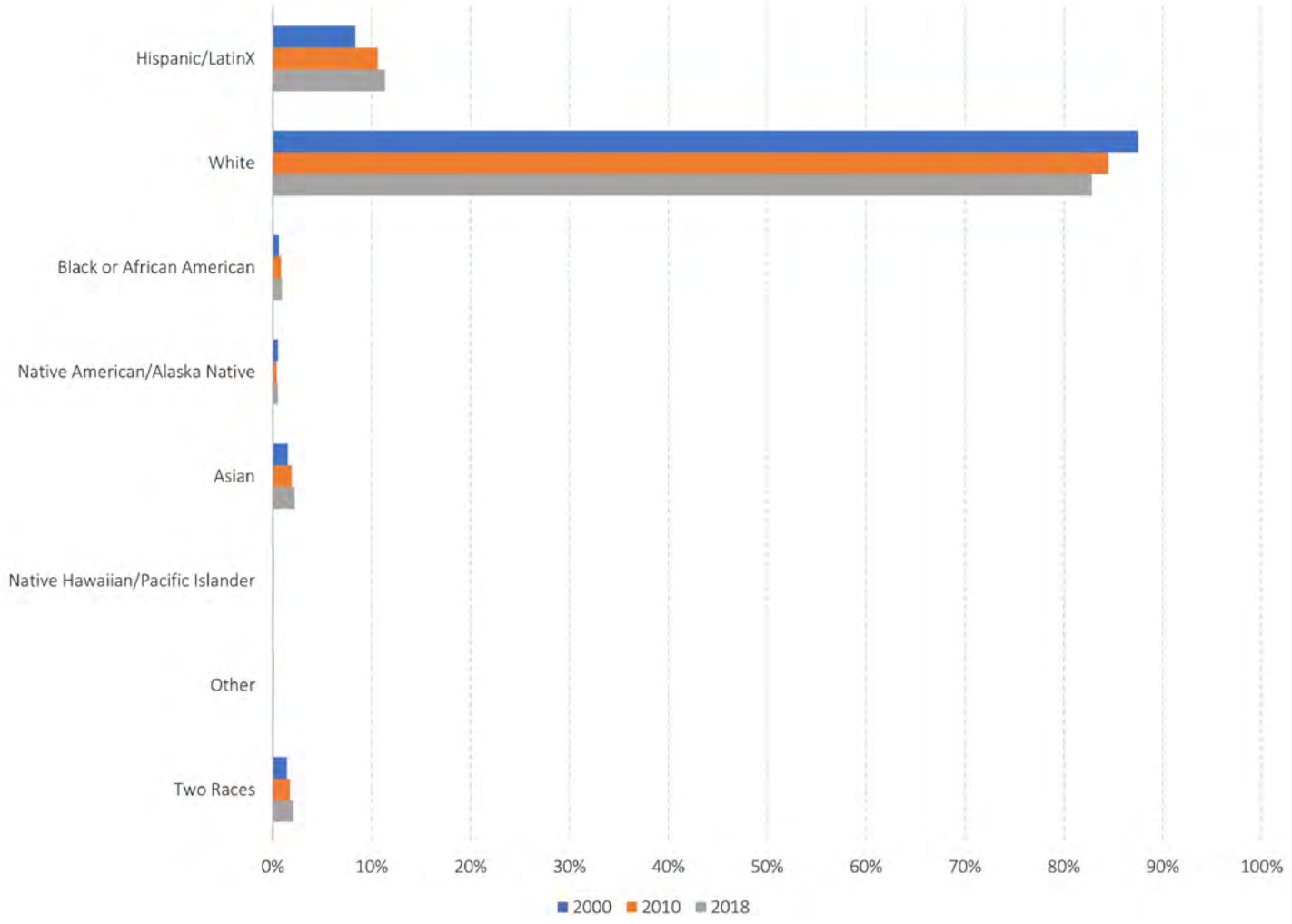
Race	Fort Collins	Berthoud	Greeley	Johnstown	Longmont	Loveland	Timnath	Wellington	Windsor
Hispanic or Latinx	12.1%	7.9%	39.1%	16.7%	25.2%	11.4%	8.2%	15.7%	8.0%
White	80.0%	91.2%	60.9%	77.8%	68.1%	84.8%	85.4%	84.3%	86.6%
Black or African American	1.4%	0.0%	2.2%	0.4%	0.9%	0.5%	0.0%	0.7%	0.4%
American Indian and Alaska Native	0.7%	0.0%	0.4%	0.3%	0.5%	0.4%	0.0%	0.3%	0.4%
Asian	3.4%	0.0%	1.2%	2.7%	3.3%	0.9%	6.2%	0.2%	2.4%
Other	2.4%	0.8%	1.9%	2.1%	2.0%	2.0%	0.3%	3.0%	2.2%

Figure 4: Change in Racial/Ethnic Composition of Fort Collins from 2000-2018 (ACS 2018 5-year Data)



As seen in the chart above, the percentage of Hispanic/Latinx households as a portion of the total population of Fort Collins has increased between 2000 and 2018 from 8.8% to 12.1%. Within the same period, the percentage of White households as a portion of the total population of Fort Collins has decreased from 85.4% to 80%. A similar trend can be seen in the chart below based on data for all of Larimer County within the same period. The percentage of Hispanic/Latinx households as a portion of the total population of Larimer County has increased from 8.3% in 2000 to 11.3% in 2018 and the percentage of White households as a portion of the total population of Larimer County has decreased from 87.5% to 82.8%.

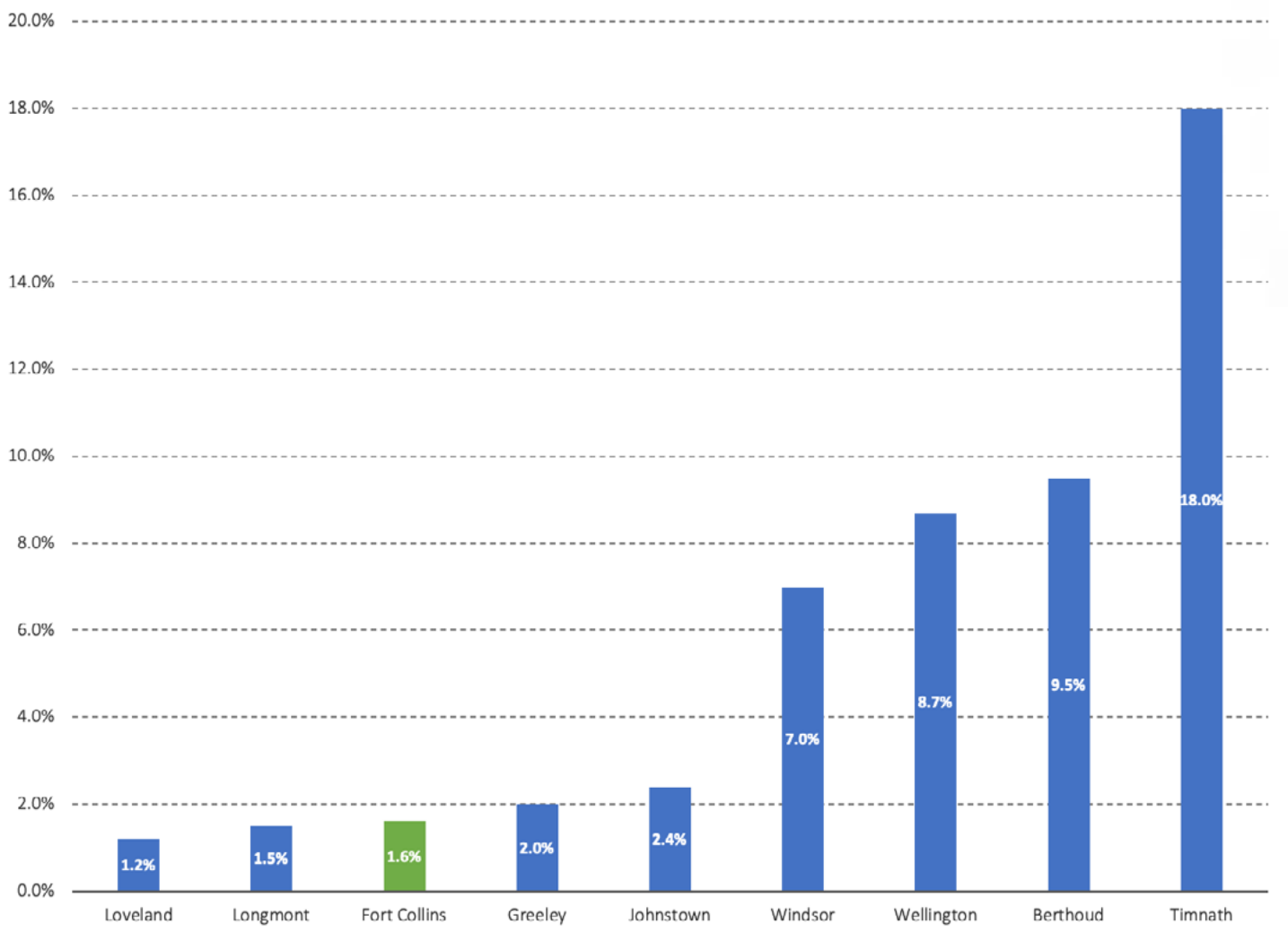
Figure 5: Change in Racial/Ethnic Composition of Larimer County from 2000-2018 (ACS 2018 5-year Data)



The region continues to grow at a rapid pace.

The population growth rate of surrounding communities has varied widely between 2015 and 2018. While Fort Collins grew by 1.6%, communities such as Timnath, Wellington, and Windsor grew by 18, 8.7, and 7 percent, respectively.

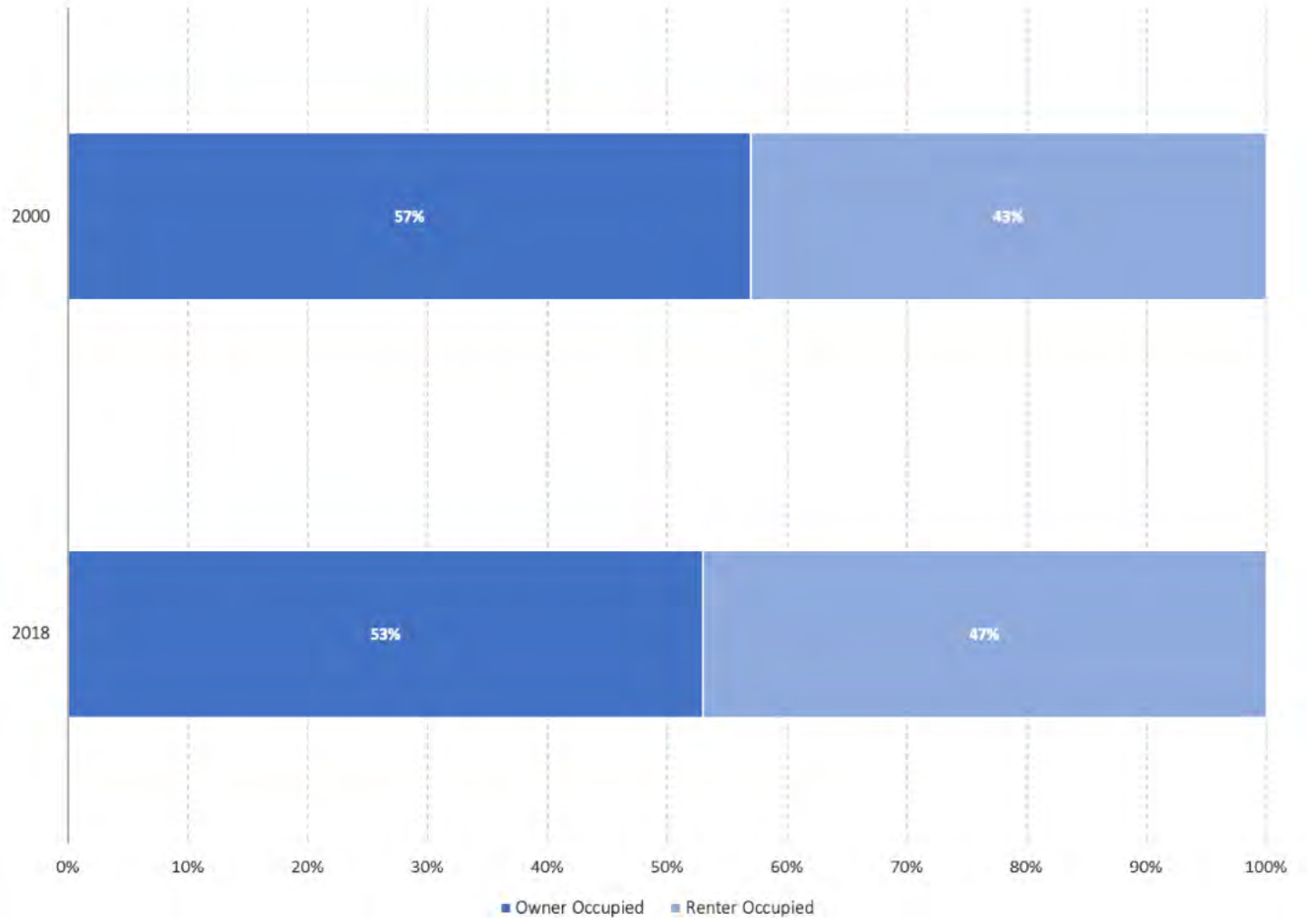
Figure 6: Population Growth Rate, 2015 – 2018 (ACS 2018, 5-year data)



Home ownership rates continue to decline

Since 2000, homeownership rates in Fort Collins have been in decline. 57% of households owned their home in 2000. In 2018, 53% of households owned their home.

Figure 7: Housing Tenure, 2000 – 2018 (ACS 2018, 5-year data)

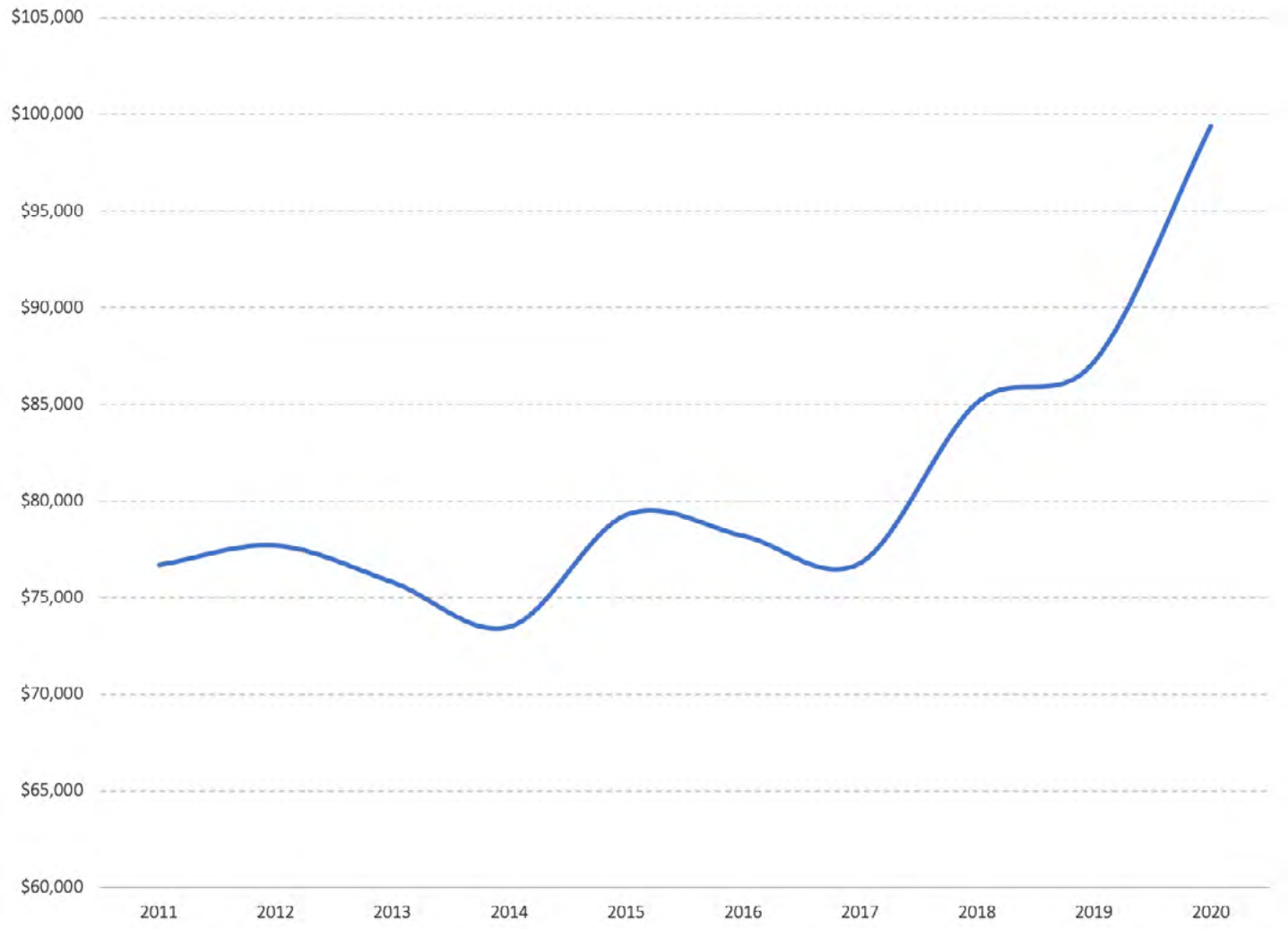


Incomes, Employment and Commuting

Incomes in the Fort Collins area have risen since 2017.

In absolute terms, median household income has steadily risen over the past decade. Incomes within the Fort Collins Metropolitan Statistical Area (MSA) hovered around $75,000 from 2011 to 2017. Beginning in 2018, median income rose from $85,100 to $99,400 in 2020. When adjusted for inflation, however, incomes did not rise above 2011 levels until 2019. Incomes fluctuated between $80,000 and $90,000 until 2020 when incomes rose to $99,400 for a family of four (Source: Root Gaps Analysis – using HUD 4-person household as a default household size).

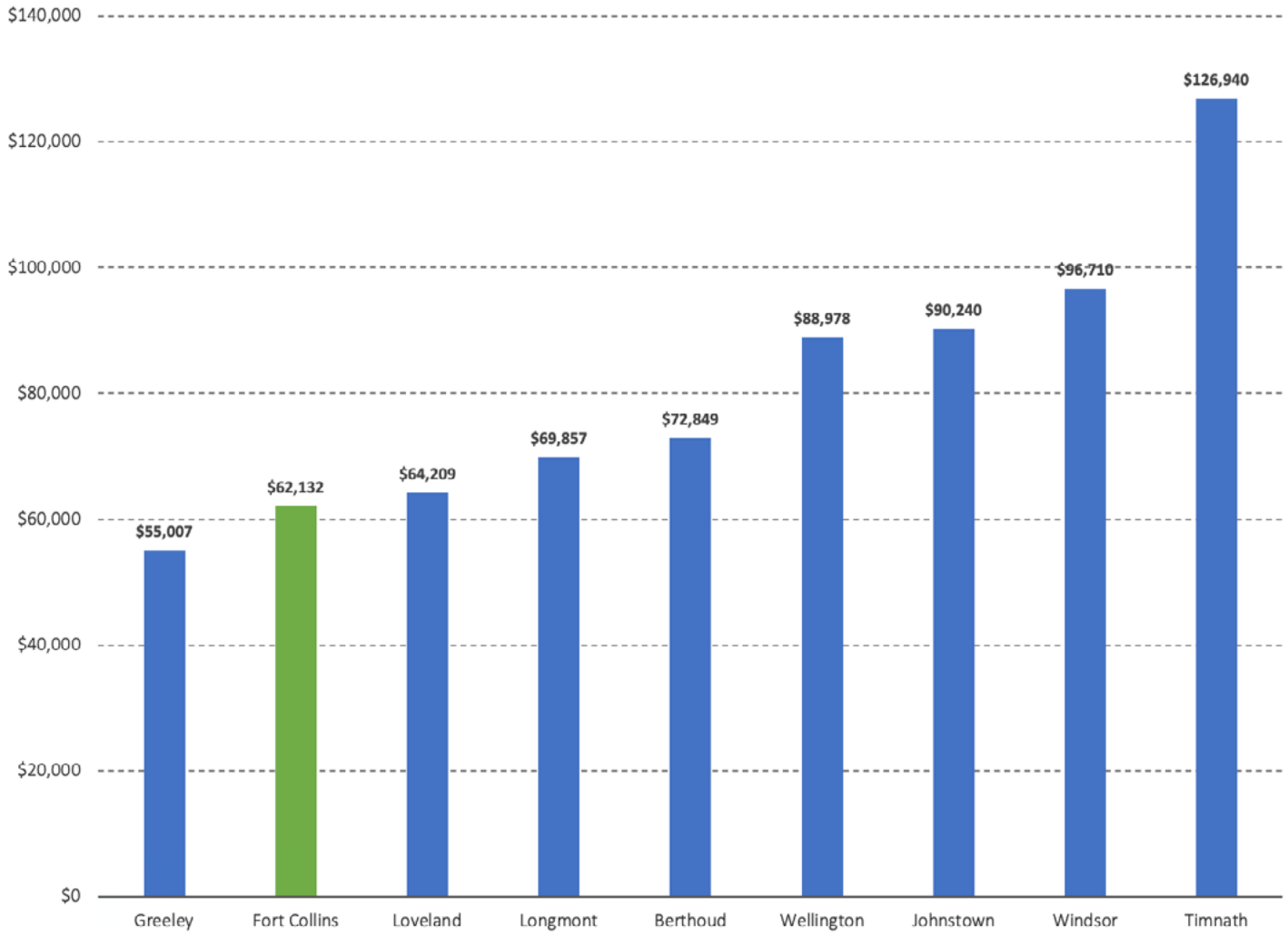
Figure 8: Area Median Income for a Family of Four in Fort Collins MSA, 2011 – 2020 (HUD)



Fort Collins has the second lowest median household income in the region.

HUD does not produce median income data for each individual community in Northern Colorado. HUD produces income data based on Metropolitan Statistical Area (MSA). The Fort Collins MSA encompasses all of the communities within Larimer County. The other MSA in Northern Colorado is the Greeley MSA, which contains all of Weld County. The chart above illustrates change over time for a family of four and was taken from a recent study. In contrast, the chart below reflects data from those individual communities based on 2-person households rather than a collection of them using ACS data. Based on this data, only Greeley has a lower median household income for nearby communities.

Figure 9: Median Household Income of Northern Colorado Communities, 2-Person Household 2018 (ACS 2018, 5-year data)

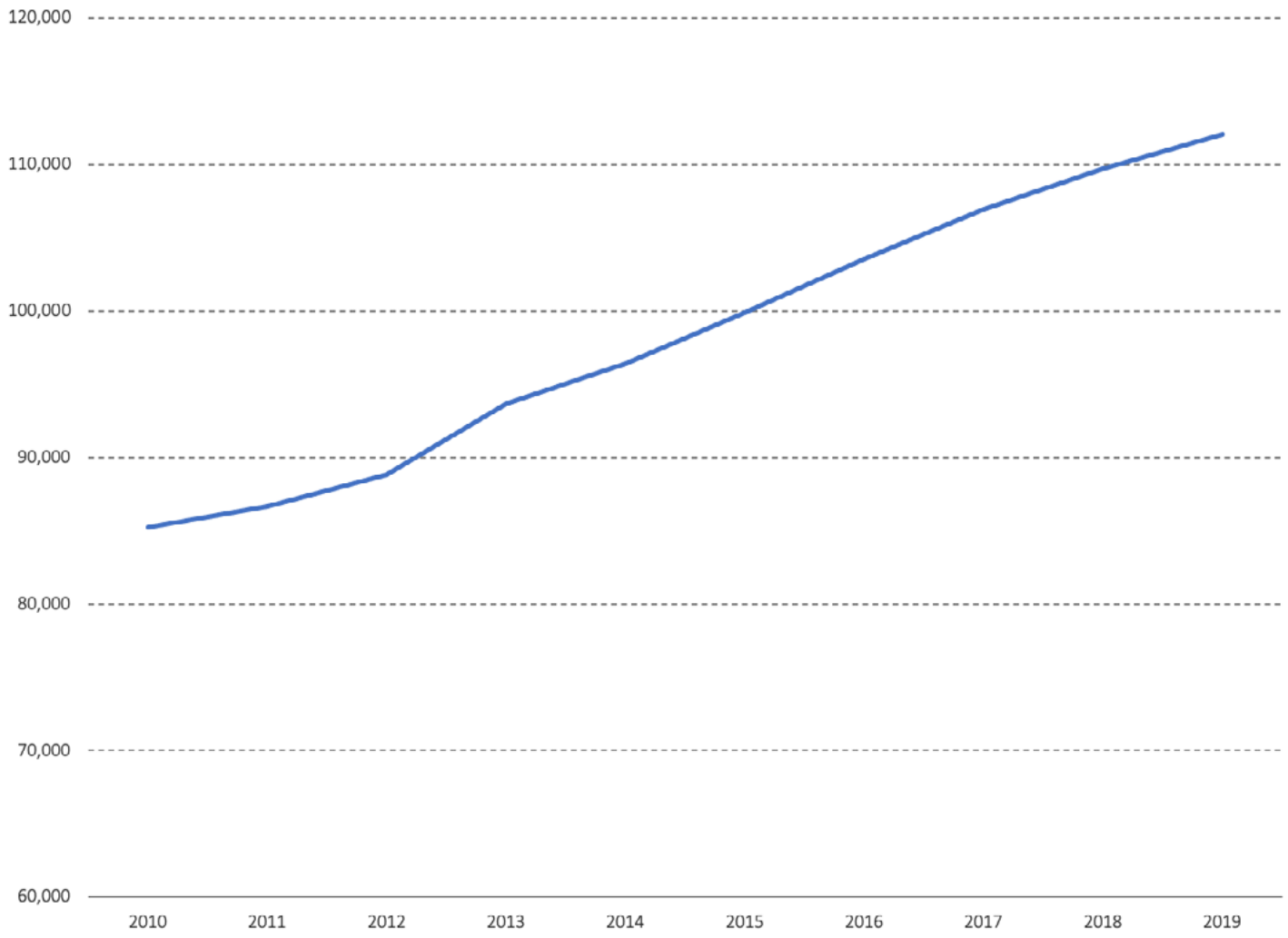


Fort Collins continues to add jobs.
Fort Collins has added jobs steadily through the past decade. In 2010, Fort Collins had 85,268 jobs compared to 112,089 jobs as of 2019. This is an annual growth rate of 2.8%, higher than our annual population growth rate of 1.6%.

Job growth outpaces population and housing increases: Fort Collins has seen a 2.8% annual growth rate, with 1.6% annual population growth rate and a 1.73% increase in units annually.

Sources: American Community Survey, 5-year estimates, City of Fort Collins, Bureau of Labor Statistics, Quarterly Census of Employment and Wages

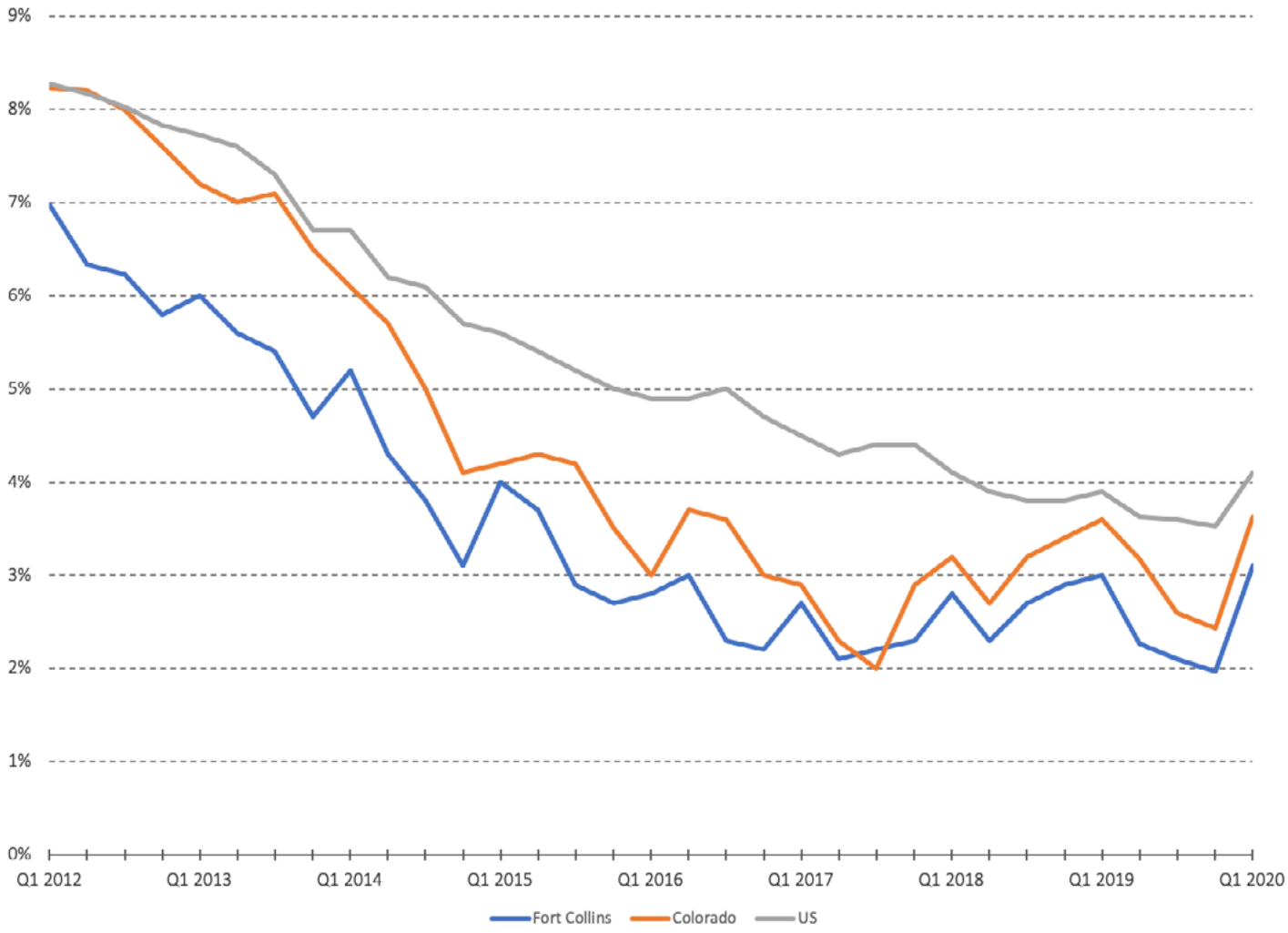
Figure 10: Job growth in Fort Collins, 2010-2019 (BLS, QCEW)



Unemployment in Fort Collins remains lower than the national average.

Fort Collins has long had a lower than average unemployment rate. Unemployment in Fort Collins was 6.97% in 2012, fell below 3% in 2015, and has remained below 3% until the first quarter of 2020. Fort Collins has not had an unemployment rate higher than the national average during this time period.

Figure 11: Unemployment rate in Fort Collins compared to the US and Colorado, 2012 – 2020 (BLS, QCEW)



Wages have increased, with low wage occupations increasing faster than average. Industries added jobs across the wage spectrum.

Wages have steadily climbed since 2010, increasing 23.8% on average between 2010-2019. Low wage jobs have seen higher than average wage growth. Wages for occupations such as food preparation, community and social service, and sales saw the highest growth. Low, middle, and high-income occupation types all added jobs over the past decade. The fastest growing occupation types include business financial operations, farming, fishing, and forestry, and community and social services. Cells highlighted in red saw higher growth than average. Occupations below the black line are occupation types earning above average wages.

Figure 12: Change in wages and number of jobs by occupation type, 2010 - 2019 (BLS, QCEW)

Occupation Type	2010 Avg. Hourly Earnings	2019 Avg. Hourly Earnings	% Wage Increase 2010-2019	2010 Jobs	2019 Jobs	% Change 2010-2019
Food Preparation and Serving Related Occupations	$10.55	$14.51	37.5%	8,407	11,221	33.46%
Building and Grounds Cleaning and Maintenance Occupations	$11.99	$15.25	27.1%	3,240	4,091	26.28%
Healthcare Support Occupations	$13.02	$16.52	26.9%	3,138	4,374	39.39%
Personal Care and Service Occupations	$13.32	$16.59	24.5%	2,213	3,308	49.47%
Farming, Fishing, and Forestry Occupations	$13.44	$16.99	26.4%	338	534	57.83%
Transportation and Material Moving Occupations	$14.15	$17.31	22.3%	4,888	6,364	30.19%
Office and Administrative Support Occupations	$15.91	$19.59	23.1%	13,640	15,613	14.46%
Sales and Related Occupations	$16.60	$21.26	28.0%	8,902	10,888	22.31%
Production Occupations	$16.97	$21.38	26.0%	3,901	4,875	24.98%
Military-only occupations	$18.48	$22.33	20.8%	349	358	2.86%
Protective Service Occupations	$20.02	$22.90	14.4%	1,527	2,119	38.72%
Construction and Extraction Occupations	$19.84	$24.25	22.3%	3,192	4,741	48.51%
Arts, Design, Entertainment, Sports, and Media Occupations	$22.29	$24.34	9.2%	1,439	1,753	21.89%
Installation, Maintenance, and Repair Occupations	$20.43	$24.35	19.2%	2,794	3,904	39.72%
Community and Social Service Occupations	$19.19	$24.75	28.9%	1,286	1,987	54.55%
Average Income		**$25.48**				
Educational Instruction and Library Occupations	$22.54	$27.91	23.8%	6,874	8,510	23.80%
Life, Physical, and Social Science Occupations	$29.52	$33.87	14.7%	2,112	2,797	32.39%
Business and Financial Operations Occupations	$30.87	$35.55	15.2%	3,975	6,448	62.20%
Healthcare Practitioners and Technical Occupations	$34.39	$40.23	17.0%	4,420	6,068	37.29%
Computer and Mathematical Occupations	$35.41	$41.86	18.2%	2,440	3,685	51.01%
Architecture and Engineering Occupations	$35.48	$43.53	22.7%	2,833	3,630	28.15%
Legal Occupations	$38.53	$47.96	24.5%	408	581	42.15%
Management Occupations	$47.07	$56.38	19.8%	2,948	4,240	43.83%
			23.8%			**35.89%**

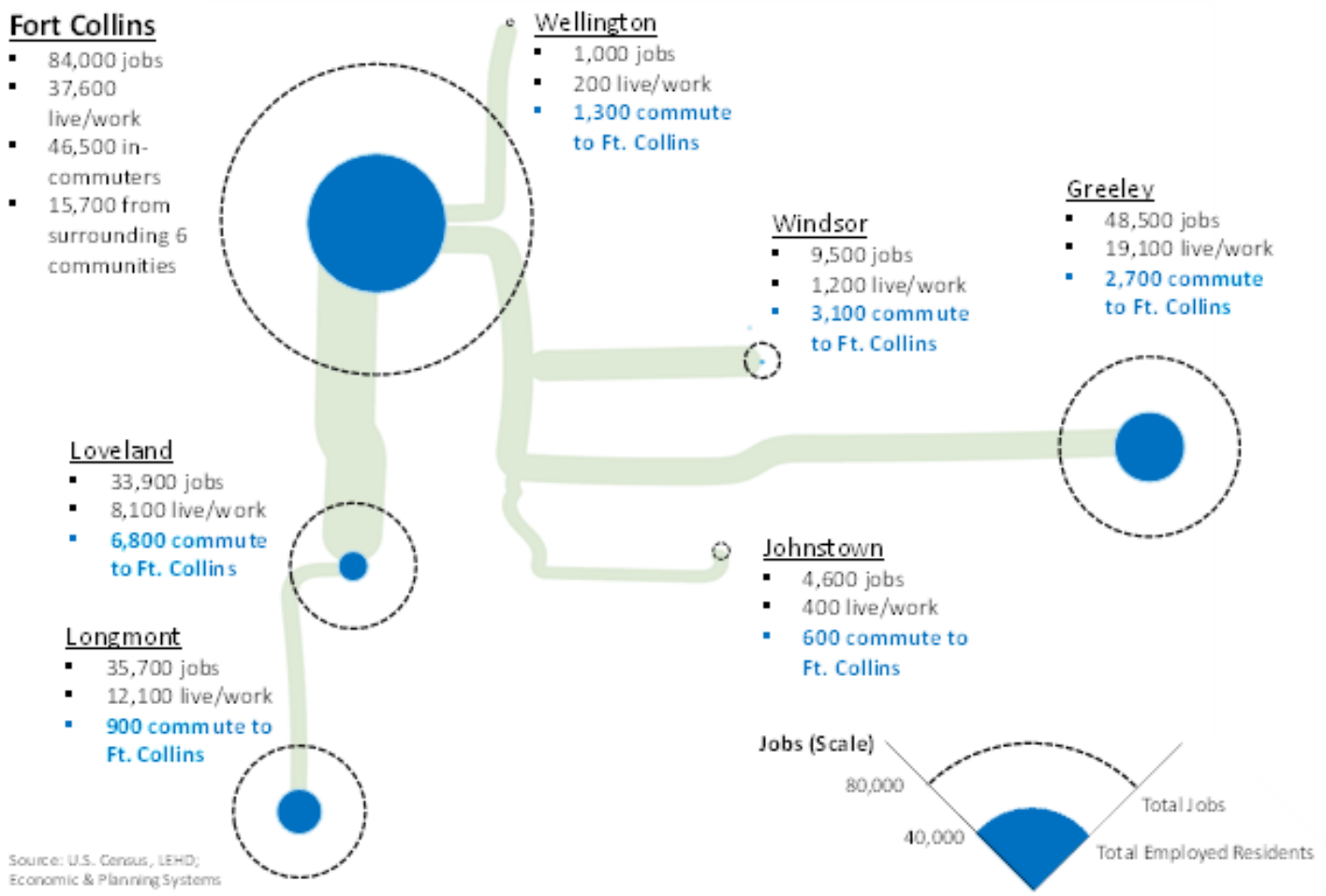
46,500 people commute into Fort Collins daily

Fort Collins has turned into a regional hub in Northern Colorado. 15,700 people commute into Fort Collins daily for work from 6 surrounding communities highlighted below. 46,500 people in all commute into Fort Collins. Many of these commuters are from communities to the south and east of Fort Collins including Loveland, Windsor, and Greeley. 46,500 additional people in the City means the daytime population of Fort Collins grows 28% of its current population (162,511 residents) every day.

The daytime population of Fort Collins grows 28% every day.

(US Census, LEHD)

Figure 13: Commuting patterns, 2017 (US Census, LEHD)



Equity Considerations

Fort Collins is one of the most expensive communities to live in the region and has lower household incomes than most nearby communities. In addition, many of the jobs in Fort Collins are in industries that have below average wages. 69% of the jobs in Fort Collins are in industries where the hourly wage is below the community wide average. This means many households are likely facing difficult decisions related to housing. Some choose to live in Fort Collins and spend a disproportionate share of their earnings on housing. Others choose to live in less expensive communities and commute into Fort Collins for work. Both choices run counter to our objectives of being an inclusive community that will be carbon neutral by 2050. As noted in Figure 26 on page 40, lower income populations in Fort Collins are disproportionately black, indigenous, or people of color (BIPOC). This means BIPOC communities are likely to be disproportionately impacted by this confluence of factors as discussed later in this report.

The difficult housing and commuting choices faced by people who work in Fort Collins have many implications, including potential health impacts from long commutes:

"I am concerned about our community wanting to continue to open businesses that rely on usually low-wage workers like restaurants or coffee shops but not building enough housing that they can afford. Our housing stock is forcing folks to commute to Fort Collins which cuts into the time they could spend cooking / exercising / spending time with family, etc."

-Home2Health Community Guide Participant

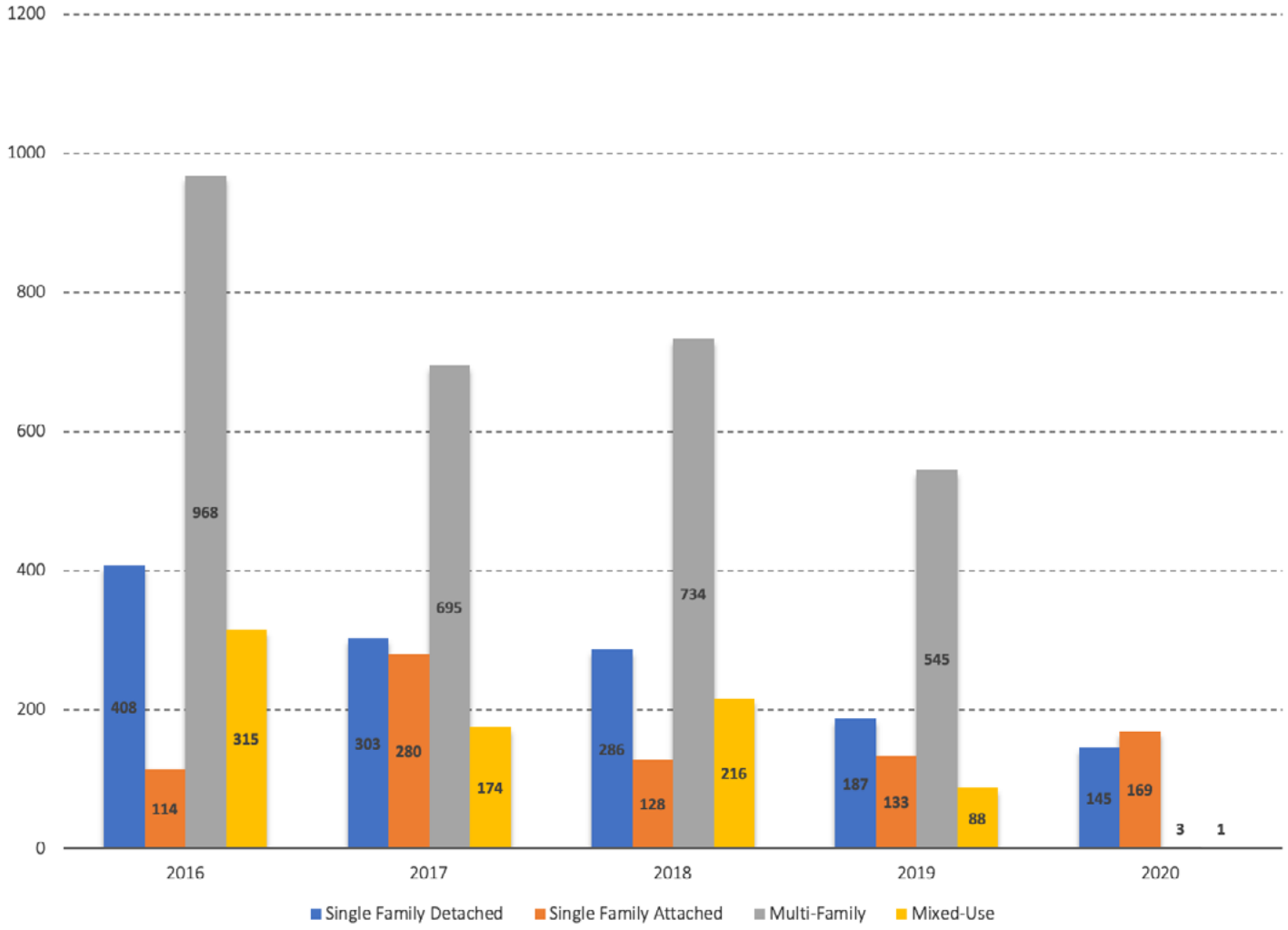
Housing Market

Construction and Sales Trends:

Building permit activity has slowed.

Fort Collins issued a total of 1,772 building permits for new residential construction in 2016. Building permit activity has slowed each year, reaching a low in 2019 of 947 issued permits for new residential construction. To date in 2020, Fort Collins has issued 314 building permits for new residential construction.

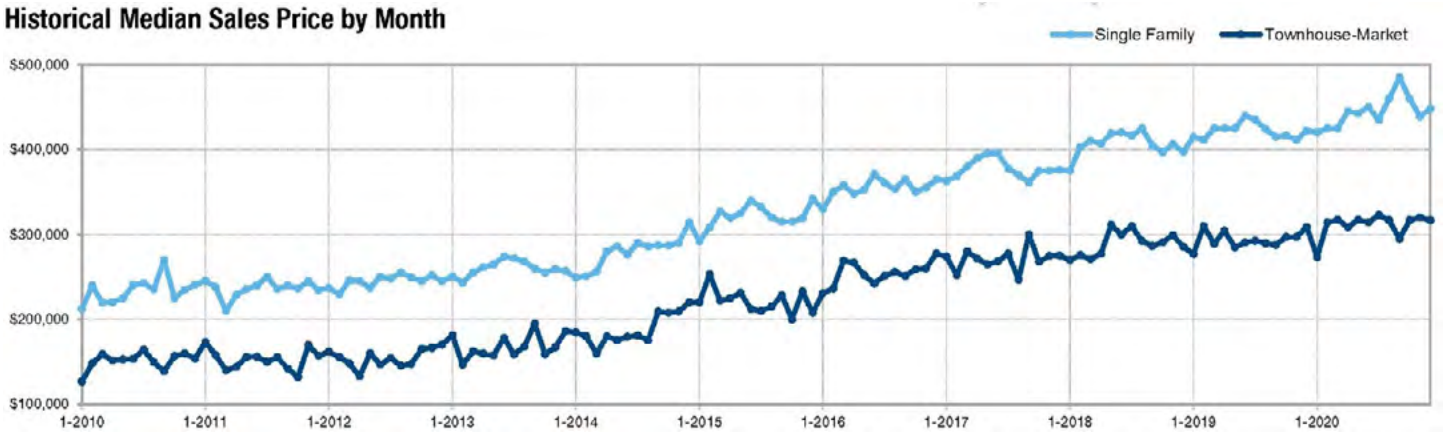
Figure 14: Residential Building Permit Activity, 2016 – 2020 (Fort Collins Building Services Data)



Housing prices have steadily climbed over the past decade in Fort Collins.

In 2010, the median sales price of a single-family detached home was just over $200,000 (IRES). Today, the median sales price of a single-family detached home is $448,250, a 124% increase over 2010. Townhomes and condominiums have seen similar levels of appreciation. In 2010, the median sales price of townhomes/condominiums was $120,000 compared to $316,885 today, a 164% increase. Median income during this same timeframe only increased 25%.

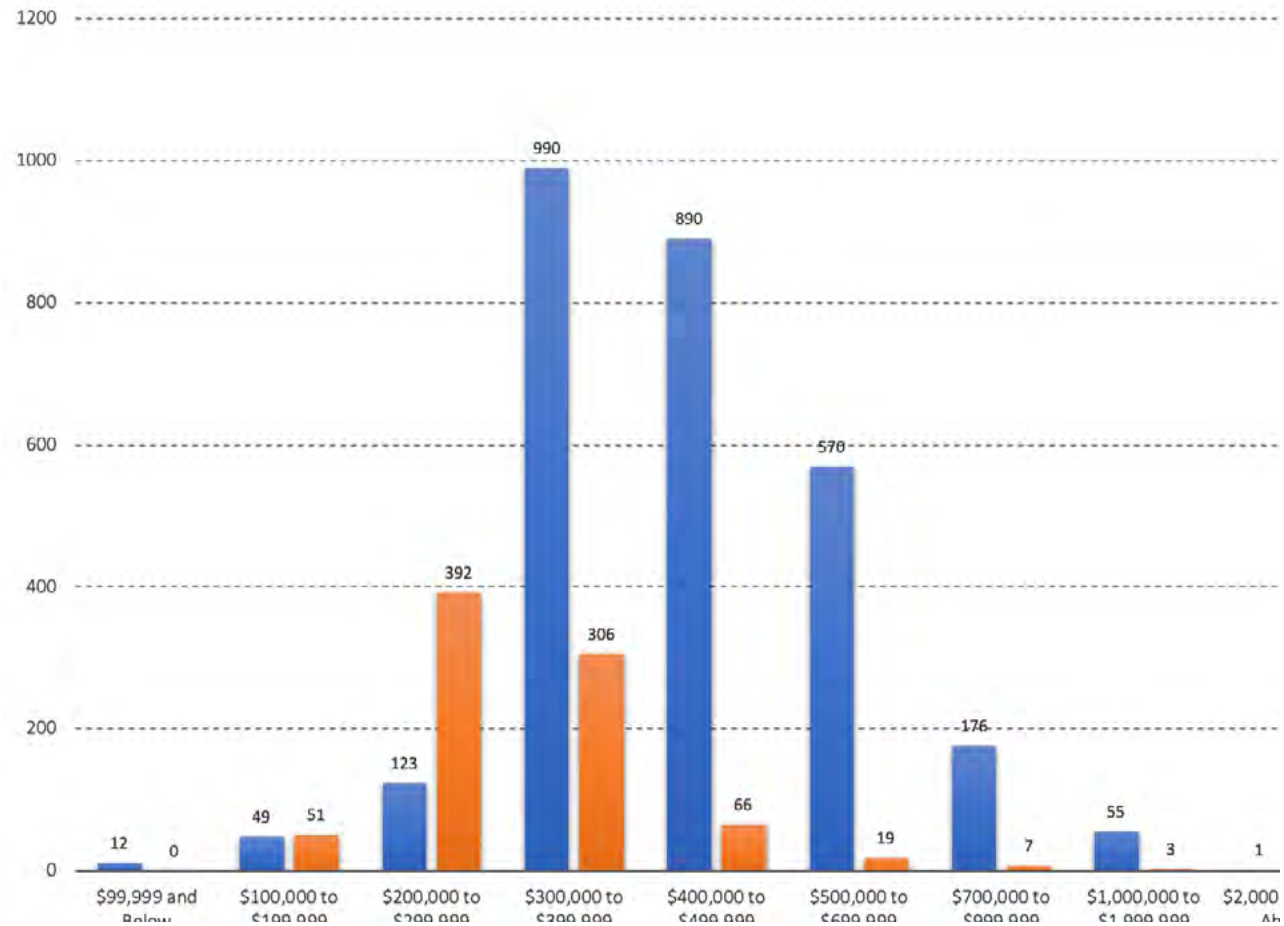
Figure 15: Historical median sales price by month, 2010 – 2020 (IRES)



Housing inventory for households earning the median income is low.

In 2019, 3,710 homes sold in Fort Collins. 2,866 single-family detached homes sold while 844 townhomes and condominiums sold. 184 single-family and 443 townhomes and condos sold under $300,000 in 2019.

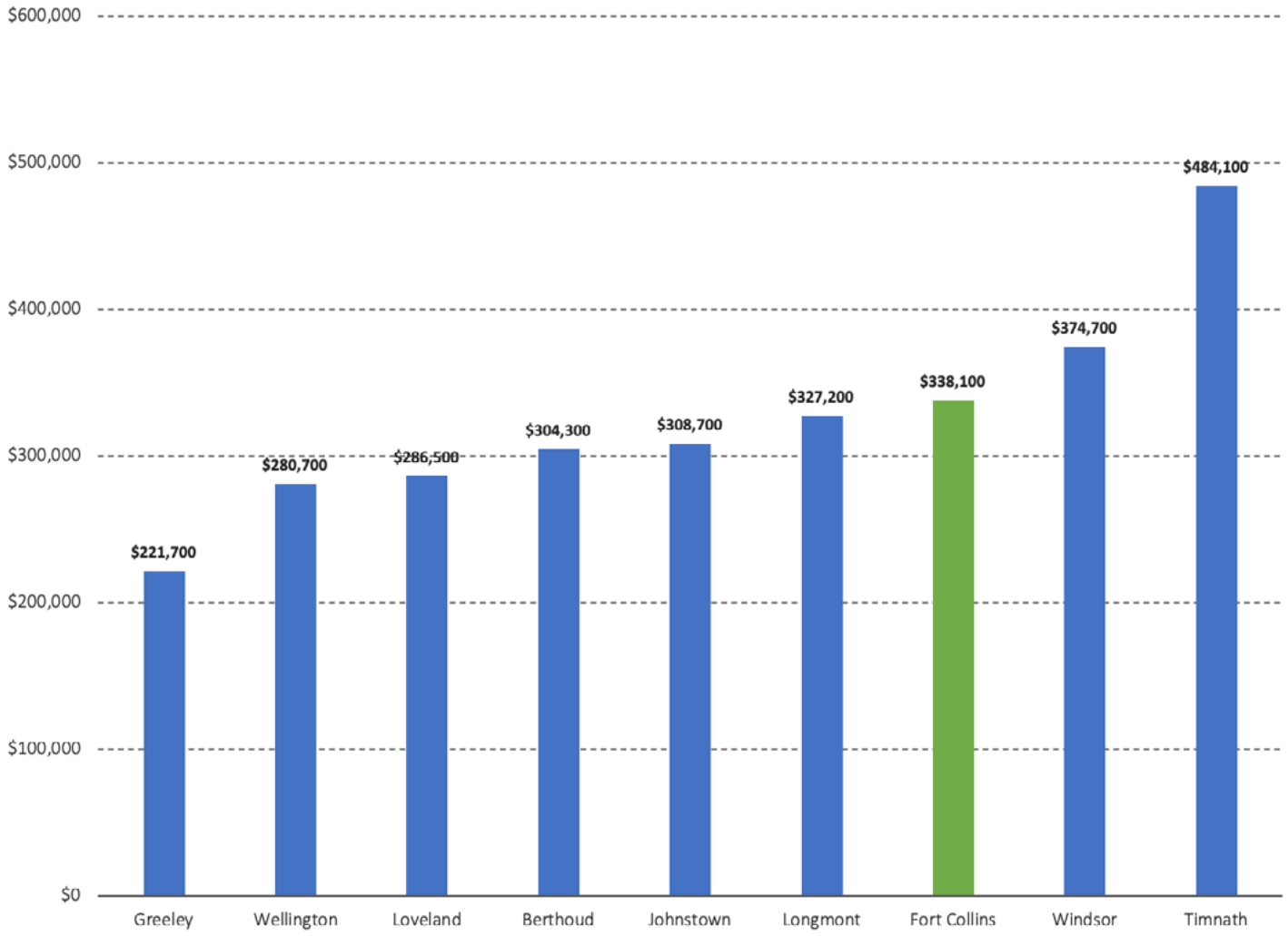
Figure 16: Prices of Homes Sold, 2019 (IRES, 2019)



Fort Collins has the third highest average home value in the region

Average home values vary across the region. While Loveland's growth rate remained relatively low compared to other communities in the region, their home values also remained relatively low compared to faster-growing communities, such as Timnath and Windsor. Fort Collins has the third highest average home value in the region despite having the second lowest median household income in the region.

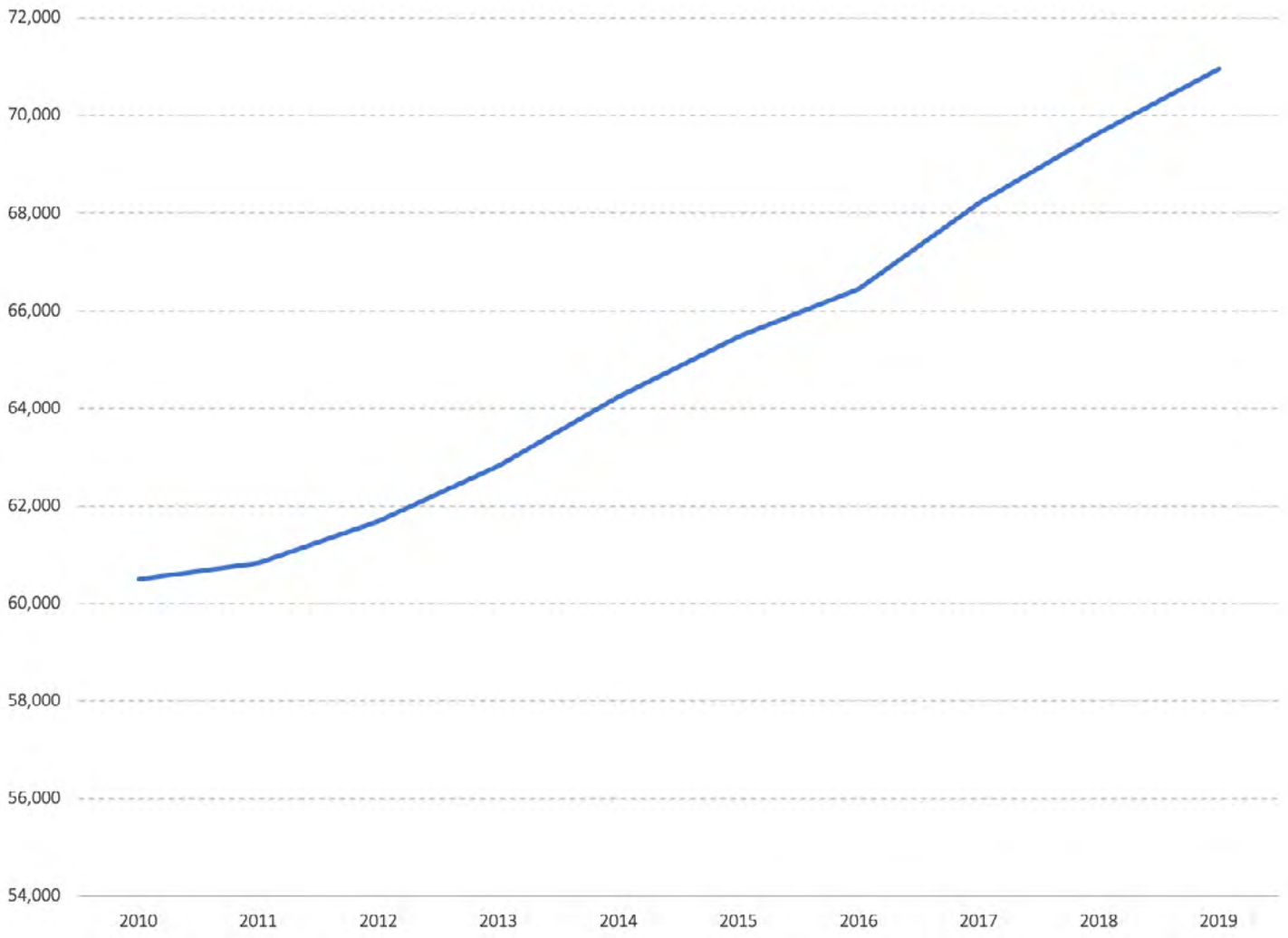
Figure 17: Average Home Value by Community (IRES, 2019)



Fort Collins's supply of housing has grown

In 2010, Fort Collins had 60,503 housing units. By 2019, the number of housing units reached 70,692 units, an increase of 10,459 units. This is an annual growth rate of 1.73%. While a 1.73% growth rate in housing units is higher than the City's 1.6% annual population growth rate, this still lags behind the 2.8% annual growth rate in jobs.

Figure 18: Total number of housing units in Fort Collins, 2010 – 2019 (ACS 2018, 5-year data)



Development Pipeline

3795 units of housing are in the development pipeline currently. The breakdown of these units is as follows:

Unit Type	Units in Pipeline
Single-family detached	803
Single-family attached	481
Two-family	224
Multi-family	2,283
Total	**3,795**

A number of affordable housing projects are currently in the development pipeline or under construction, including:

Project	Units	Status
Lakeview on the Rise	180 rentals	Under construction
Mason Place	60 rentals	Under construction
Oak 140	79 rentals	In development review
Kechter Townhomes	60 ownership	In development review
VOA Senior Housing	55 rentals	In development review
St. John XXIII	34 rentals	In development review
Total	**468**	

Affordable Housing Stock

There is a 2,500-unit shortage in affordable rental units for incomes under $25,000

According to the Social Sustainability Gaps Analysis, there is a large gap in the number of affordable units in Fort Collins and the number of households earning less than $25,000 per year. 1,525 units in Fort Collins are affordable for the 4,090 households earning less than $25,000 per year. This means there is a shortage of 2,565 rental units for households earning less than $25,000 per year, when students are excluded.

Source: 2018 ACS and Root Policy Research

While Fort Collins has added thousands of new housing units over the past five years, this unit production has been met with continued price escalation. Increasing supply remains a high priority, however, simply building more units is unlikely to resolve housing affordability issues in Fort Collins. Job growth also continues at a faster pace than housing production. Property owners reap the benefit of increased property values. Renters seeking to move into homeownership have a more difficult time doing so in a real estate market where prices continue to rise. Rents also continue to rise, as we will discuss in the following section of this report. The combination of property owners seeing increasing property values and renters increasingly unable to enter homeownership creates a widening gap in wealth creation opportunities. Low income renters end up being disproportionately impacted by the phenomenon and are unable to share in the wealth created by increased property values.

This uneven wealth creation impacts future generations of our community and continues the pattern of wealth inequality that largely follows racial lines. Statewide data for homeownership indicates that BIPOC households are less likely to own homes, and that the gaps between white and Hispanic/Latinx homeownership rates have actually widened over time. Research conducted by the Bell Policy Center has found that Colorado's black families are 62 percent less likely to own a home than the state's non-Hispanic white families. Latinx families are 43 percent less likely to own a home than white families, Native American families are 38 percent less likely, and Asian families are 36 percent less likely.[33]

In a recent questionnaire, Hispanic/Latinx respondents were less likely to own their homes and more likely to be cost-burdened (spending more than 30% of their income on housing):

"43% of Hispanic / Latinx respondents report owning their home compared to 52% of respondents identifying as non-Hispanic / Latinx."

"...with 59% of Hispanic / Latinx respondents reporting they are spending 50% or more of their household income on housing and only 8% reporting spending less than 30%; comparatively, only 27% of non-Hispanic / Latinx respondents report spending 50% or more of their income on housing and 20% report spending less than 30%."

~ Health Impact Assessment Summary, Larimer County Department of Health and Environment (LCDHE) Built Environment Group. Conducted as part of Home2Health.

One caveat to note is that Fort Collins does not currently have a rental registration program. This can present problems for renters, especially vulnerable populations with few options in the Fort Collins housing market. Housing can be maintained at a substandard level leaving factors of health and safety unaddressed. While tenants can report their landlords to the City for code violations, landlords may retaliate and put a tenant's housing stability at risk. Therefore, "naturally occurring" affordable or attainable housing should not always be assumed to be up to code standards and suitable as a safe and healthy dwelling unit.

33 Parsons, Mateo. Colorado's Racial Wealth Gap (2019). The Bell Policy Center. https://www.bellpolicy.org/wp-content/uploads/2019/12/Racial-Wealth-Gap-Homeownership-Credit.pdf

Housing Affordability

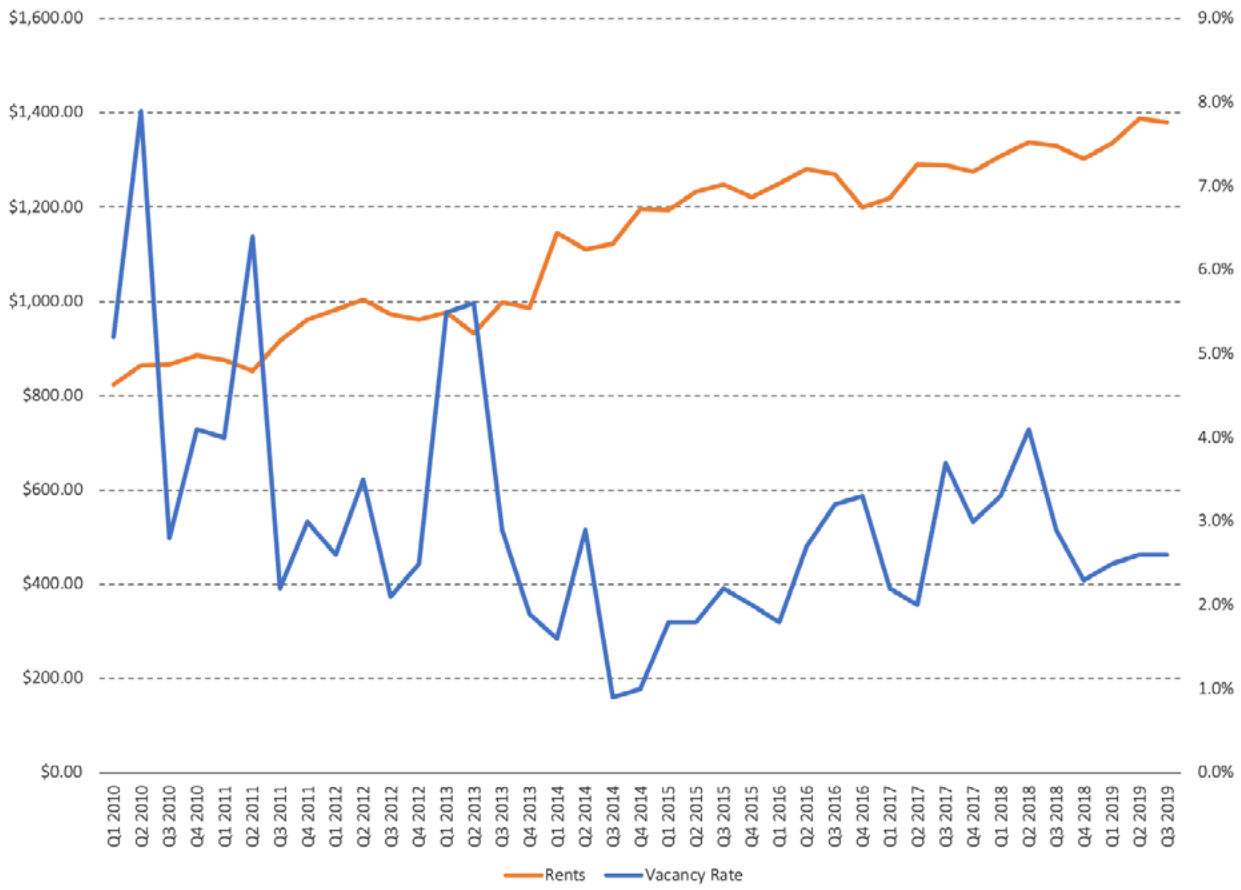
Housing prices are only part of the story. Incomes and wages must keep pace with housing prices in order for housing to be affordable. An affordable home (ownership or rental) is defined as costing no more than 30% of a household's income per month. If a household is paying more than 30% of their income per month on rent or on a mortgage, they are generally defined as "cost burdened."

Rental Housing

Rents continue to rise in conjunction with a low vacancy rate.

Median rents have followed a similar trajectory as housing prices. In 2010, the median rent in Fort Collins was $823.66. By the 3rd quarter of 2019, median rents in Fort Collins were $1,380.94. This is an increase of 68%. Vacancy rates have remained low during this timeframe. A vacancy rate of 5% represents equilibrium, where rents stabilize. When vacancy rates fall below 5%, rents tend to rise. Since 2010, vacancy rates have been above 5% for a total of 4 quarters. Vacancy rates reached their lowest point of 0.9% in the 3rd quarter of 2014 and have hovered around 3% since 2016.

Figure 19: Vacancy Rate and Median Rent, 2010 – 2019 (DOLA)



The supply of rental units does not align with demand.

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

27% of renters are competing for just 5% of the rental housing stock for households earning less than $25,000.

(Root Policy Study, 2020)

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

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

The median income renter cannot afford the median rent.

Homeowners and renters face different challenges to obtaining affordable housing. Historically, homeownership has been more attainable than affordable rentals. In 2018, the income needed to afford the median monthly rent in the City is roughly $5,000 more than the median household income for renter households. Similarly, the income needed to afford the mortgage payments for a median priced home is $12,500 more than the median income of owner households.

The affordability of the for-sale market in the City has decreased since 2012 when the median household income was greater than the income needed to purchase a median priced home. Conversely, the gap between the median income and required income to rent the median priced unit in 2012 was approximately $4,000 more than in 2018. This may be due to lower-income households moving out of Fort Collins into more affordable communities within the region. While we can't know whether this is the case given the data available, we can see that historically affordable communities, such as Wellington and Berthoud, have increased in population since 2010 (see Figure 6) and those commuting into Fort Collins from outside communities has also increased within the same period (see Figure 13).

About 60% of Fort Collins renters – about 17,000 households (see Figure 21, page 31) – are paying too much for their housing. Many people who attended Home2Health conversations in 2019-2020 shared experiences similar to this participant:

"When you lack affordable housing, it causes a lot of stress for the individual. Do I have enough money for rent, for food, for medicine, and for gas? You keep making trade-offs. [If] I pay for rent, I don't buy food or don't get medicine."

– Home2Health Community Guide Participant

Renter Cost Burden

About 60% of renters are paying more than 30% of their income on rent.

Figure 21: Renter Cost Burden, Expressed as Percent of Income Paid toward Rent, Fort Collins, 2018 (ACS 2018, 5-year data)

	Units	Percent
Occupied units paying rent	28,224	
Less than 15.0 percent	2,004	7.10%
15.0 to 19.9 percent	2,217	7.90%
20.0 to 24.9 percent	3,219	11.40%
25.0 to 29.9 percent	3,694	13.10%
30.0 to 34.9 percent	**2,617**	**9.30%**
35.0 percent or more	**14,473**	**51.30%**
Not computed	1,205	(X)

As seen in the chart above, more than 60 percent of renters in Fort Collins pay more than 30 percent of their income on rent. Other data sources have cited higher percentages of cost-burden for renters.

Figure 22: Changes in Affordability, Fort Collins, 2000 to 2018 (ACS)

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

Home Ownership

Many homes for sale are not affordable to middle income households.

In 2018, 21% of owner-occupied households were found to be cost-burdened, paying more than 30% of their monthly income on their mortgage.

Figure 23: Homeowner Cost Burden, Fort Collins, 2018 (ACS 2018, 5-year data)

Cost Burden homeownership	Total Households	Cost-Burdened Households	Percent
By Mortgage Status			
With a mortgage	22,671	5,799	26%
Owned free and clear	9,941	1,201	12%
By Age of Homeowner			
Householder 15 to 24 years	730	169	23%
Householder 25 to 34 years	3,656	675	18%
Householder 35 to 64 years	20,302	3,712	18%
Householder 65 years and Over	8,408	2,444	29%
By Income of Household			
Income less than $20,000	1,626	1,376	85%
Income $20,000 to $34,999	2,782	1,297	47%
Income $35,000 to $49,999	2,483	1,270	51%
Income $50,000 to 74,999	5,379	2,118	39%
Income $75,000 or more	20,342	939	5%
All Owner-Occupied Households	**32,612**	**7,000**	**21%**

About 70% of homes sold are affordable to the median income household.

Another way to measure how affordable housing is to the typical household in an area is to compare the median income to the number of real estate listings this income could afford. The Housing Opportunity Index shows the percentage of homes a household earning the median income could afford to purchase. The higher the percentage, the more homes a household earning the median income could afford in the area. The table below shows the Housing Opportunity Index score in Fort Collins dating back to 2007. Since 2007, the Housing Opportunity Index has fluctuated from a high of 86% of homes sold being affordable to median income households in 2013 to a low of only 50% in 2017. As of the 1st quarter in 2020, 68% of homes sold have been affordable to median income households. While these numbers may indicate that housing has become more affordable to more individuals in Fort Collins, it does not necessarily mean that housing prices have gone down. Therefore, families who are cost-burdened may be moving to more affordable communities within the region, such as Wellington or Berthoud, which have grown significantly in population from 2010 to 2018.

Fort Collins has a growing senior population. Older residents seeking to age in place or move to more accessible or suitable homes face a range of concerns:

"For those who own homes, the cost of major repairs is very concerning. In addition to the cost, the hiring and managing a contractor is also stressful."

"One respondent mentioned that she would like to move to a quieter place but feared she couldn't find one she could afford. And she doesn't want to move out of the City for fears that she would become isolated."

– Summary of Questionnaire of Older Adults, Partnership for Age-Friendly Communities. Conducted as part of Home2Health.

Figure 24: Housing Opportunity Index in Fort Collins, 2007 – 2020 (NAHB)

Single-family homes in nearby communities are the same price as a condominium or townhome in Fort Collins.

According to the American Community Survey, the Median Household Income for a family of 2 in Fort Collins is about $62,000 (2018 ACS 5-year data). That means such a household can afford a monthly mortgage or rental payment of about $1,565 as 30% of their income. This means such a family can afford a mortgage of about $331,000 with a down-payment of 5%, an interest rate of 4% and a 30-year fixed-rate mortgage. Mortgage rates are historically low, therefore an increase in the interest rate would raise the cost of borrowing and decrease the size of an attainable mortgage.

While it can be valuable to look at Census Data for stable averages over a given period, it can also be valuable to compare average sales values by month across communities to understand housing market trends. According to the Fort Collins Board of Realtors, the median sales price for a single-family home in Fort Collins in July of 2020 was $434,150. By contrast, the median sales price for a townhouse or condo in July of 2020 was $322,750, which is affordable for a family with 100% of the Area Median Income of about $62,000.

According to Zillow sales data, the median price of homes sold in Wellington is $351,600. While data is not available to distinguish a price differential between single-family and townhome or condo, we do know that about 95% of housing units in Wellington are single-unit buildings, or single-family homes (DOLA profile, ACS 2014-2018). Therefore, a single-family home with a yard in Wellington is similar in price to a townhome or condo in Fort Collins.

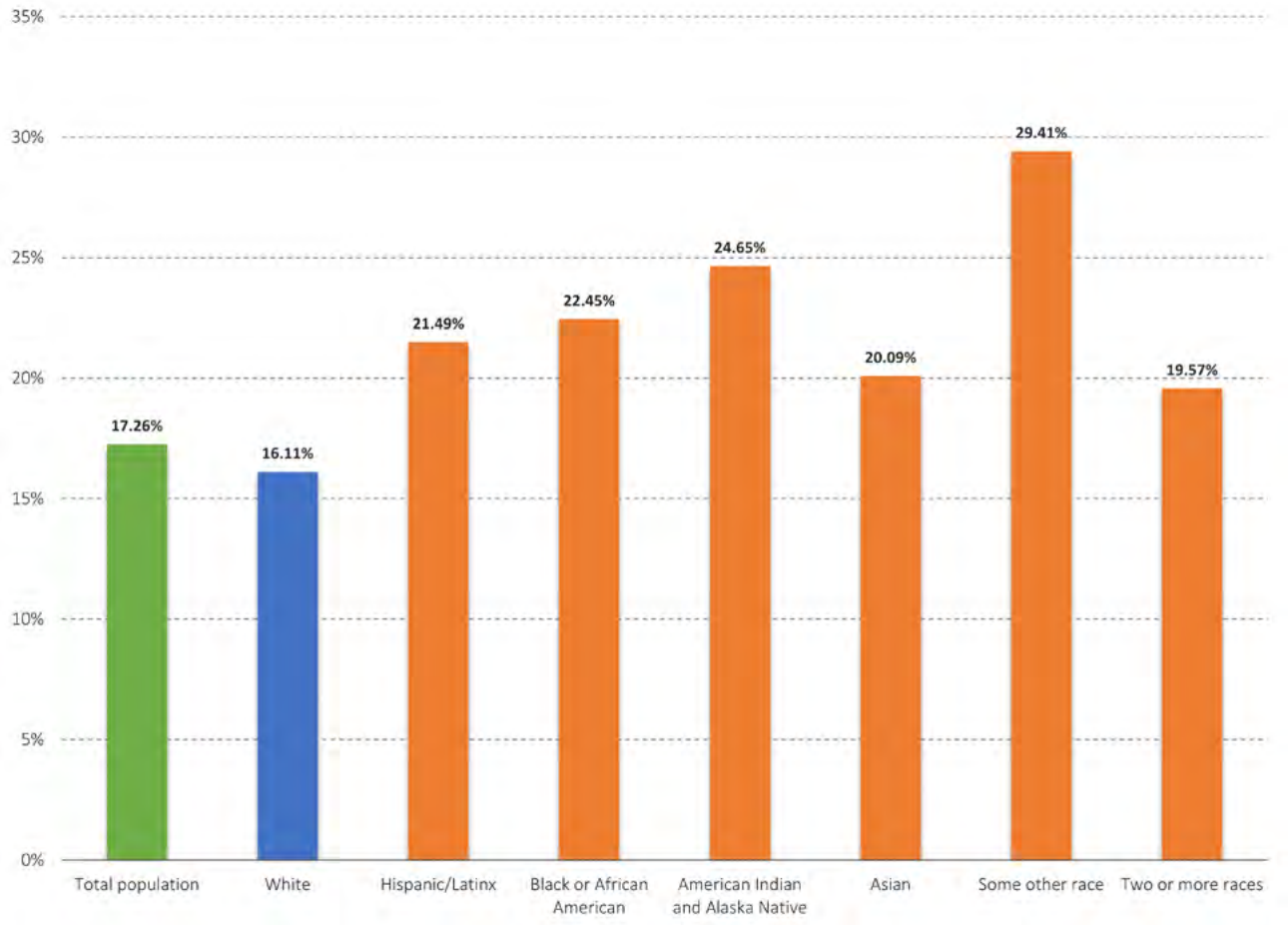
Housing Disparities

As noted in the Equity and Inclusion section beginning on page 3, structural, or systemic, racism has been ingrained into all levels of government and private actions. In Fort Collins, inequities are seen across race and class lines, though more work is required to assess the exact relationship between each act and its impact locally. Still, the City's Social Sustainability Department produced two reports highlighting many of the inequities in the Fort Collins housing market. The Gaps Analysis provides a summary of current trends in the Fort Collins community related to components of social sustainability. The Consolidated Plan is a required plan to receive funding from the Department of Housing and Urban Development. The Consolidated Plan relies principally on Census and American Community Survey data to assess gaps to fair housing. The information below comes from these two reports.

Racial and ethnic minorities earn less and are more likely to live below the poverty line in Fort Collins.

Individuals of "some other race" had the highest poverty rate at 29 percent followed by American Indian at 25 percent, and Black or African American at 22 percent. The Hispanic population experienced a higher poverty rate than the non-Hispanic white population with a poverty rate of 21 percent compared to 16 percent, respectively. Interestingly, according to the ACS, the poverty rate for the population of Fort Collins as a whole decreased slightly from 2010 to 2018 from 18.2 percent to 17.3 percent. However, the poverty rate for Hispanic/Latinx residents in Fort Collins has remained the same at about 21 percent over the same period.

Figure 25: Poverty Rate by Race in Fort Collins (ACS 2018, 5-year data)



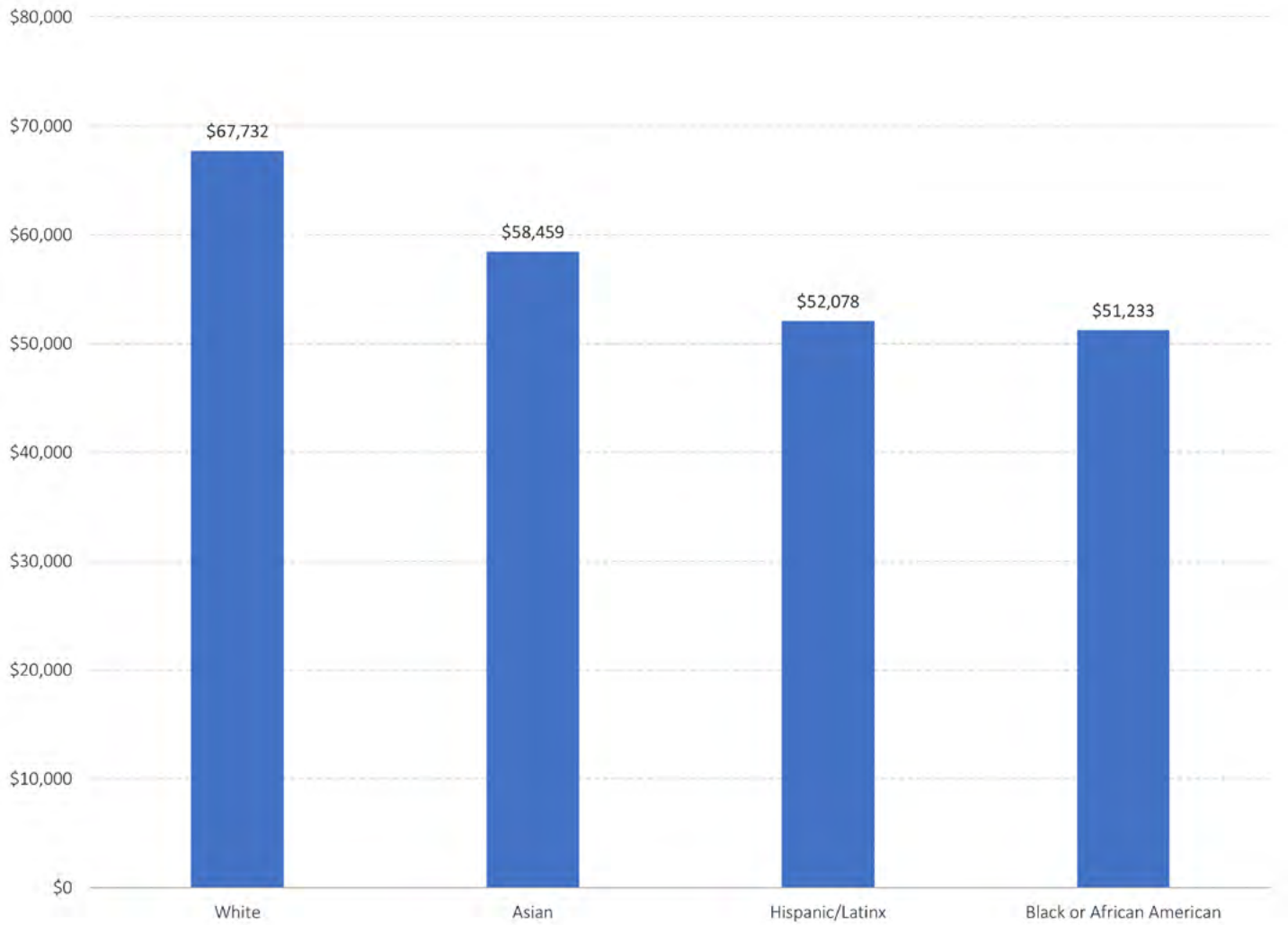
Persons with disabilities are more likely to be in poverty.

The percent of the population with a disability living in poverty is estimated at 27 percent or nearly 3,700 individuals. This data from the American Community Survey defines a disability as having serious difficulty with four basic areas of functioning - hearing, vision, cognition, and ambulation. Compared to the poverty rate for individuals with no disability at 15 percent, the poverty rate for individuals with a disability is 12 percentage points higher.

Median household income for Hispanic or Latino and Black or African American households is lower than for the white population.

Median household income for African American and Hispanic households is roughly $20,000 less than non-Hispanic white and Asian households. Roughly one in four nonwhite households earn less than $25,000 annually.

Figure 26: Median Household Income in Fort Collins by Race (ACS 2018, 5-year data)



The number of households living below the poverty line is decreasing.

In 2010, 18% of the population lived below the poverty line. In 2015, the poverty rate rose to 19% with the poverty rate declining to 17% in 2018. While a decreasing poverty rate looks good on paper, it begs the question are low income households sharing in the economic growth of the region or are low-income households being priced out in Fort Collins and moving elsewhere?

Senior households with at least one person age 75 or older have the highest percentage of households at 0–30% AMI (20%).

40% of households with one or more children aged six and younger have incomes at or below 80% AMI. In general, households with older adults or with young children are more likely to earn less than 100% AMI. The number of seniors in Fort Collins is expected to reach nearly 20% of the population by 2030.

Extremely low-income and very low-income families have a greater likelihood of experiencing housing problems than households with higher incomes.

White, Black/African American, and Hispanic households are impacted at a higher rate than Asian and Native American households. The most pervasive housing problem, by far, is cost burden. According to the American Community Survey, over 60% of renters in Fort Collins were cost-burdened in 2018.

Black/African American households are cost-burdened at a significantly higher rate (60%) than average (38%).

As incomes rise, the rate of housing problems decreases, however, Black/African American households continue to be disproportionately impacted even at higher incomes.

Poverty data for Fort Collins shows that Hispanic/Latinx households had a 6.2% higher incidence of poverty than non-Hispanic or Latino households in 2017.

Although just 12% of the general population in Fort Collins is Hispanic/Latinx, 42% of public housing and 23% of voucher holders are Hispanic/Latinx.

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

Thirty-eight percent (38%) of public housing residents and 26% of voucher holders are households with children. 10% of public housing residents and 7% of voucher holders are non-elderly households with children with a disabled household member.

Homelessness is increasing and 35% of PEH are chronically homeless

According to the 2020 Social Sustainability Gaps Analysis, homelessness increased in the 2019 point-in-time count over the 2013 count – 348 total homeless individuals were counted in 2019 vs 250 in 2013. Of these, 35% are chronically homeless, compared to 16% nationwide.

Homelessness impacts certain populations more than others

42% of individuals tracked through the Housing First Initiative report having a disability. Veterans make up 13% of the total homeless population, while they represent just 5.6% of the Fort Collins population. While Black/African American residents make up just 1% of the Fort Collins, they account for 6% of the homeless population.

Policy Landscape

The City has a number of incentives for affordable housing. These incentives include financial assistance, partnerships, and Land Use Code provisions that incentivize affordable housing developments.

Financial Assistance

Community Development Block Grant (CDBG) and HOME Funds

The City of Fort Collins receives CDBG and HOME funds from the Federal government. Both sets of funds can be used to support affordable housing projects. CDBG funds may also support economic development activities that target low income households. HOME funds must go towards programs and projects that support homeownership and affordable housing opportunities for low and very low-income households. The City conducts a competitive process every year for allocating these funds. The amount of money available from these two funding sources ranges from $1.5 million to $2.5 million annually.

Affordable Housing Capital Fund

This fund is a part of the Building on Basics quarter cent sales tax. A portion of this fund is dedicated to funding affordable housing. The City has earmarked $4 million collected over the course of 10 years to help fund affordable housing. The funding is back loaded with $1.5 million received over the first 6 years and $500,000 a year for 2021-2025. To date, this fund has contributed fee waiver back fill (made the General Fund whole after providing fee waivers) for several projects including Oakridge Crossing, Village on Horsetooth, and Mason Place. $876,662 of the fund went to Mason Place, a 60-unit permanent supportive housing project, as a direct subsidy. The City has around $300,000 currently in the fund and is holding it for fee waivers since general fund reserves will not be as available in 2020.

Private Activity Bonds (PABs)

PABs are tax exempt bonds issued by local governments to help finance a variety of projects. Investors purchase the bonds. Underwriters then use the bond proceeds to issue loans for the project. The project then pays back the loans and the investors receive these payments plus interest.

Fort Collins receives an allocation of tax-exempt bond capacity it can use to fund qualified projects each year from the State of Colorado. The amount of bond capacity the State is able to allocate to PABs is equal to $105 per person in Colorado. Half of the PAB allocation goes to local governments. Local governments receive a percentage of the PAB allocation equal to their population as a percentage of the overall state population. Fort Collins, as an example, received 2.94% of the State's PAB allocation in 2020 since Fort Collins contains 2.94% of the state's overall population.

Fort Collins uses its PABs for helping fund affordable housing developments. In 2020, Fort Collins received $8,885,119 in PABs. Due to the competition for this funding source, the City implemented an application process for PABs. PABs are typically required to use 4% Low Income Housing Tax Credits (LIHTC) issued by the Federal government.

Metropolitan Districts

Metropolitan Districts are special tax districts that are able to issue debt to cover the expense of constructing and maintaining infrastructure improvements and other municipal services. Metropolitan Districts typically issue tax exempt bonds to pay for the cost of developing within the boundaries of the district. They then levy a special tax for all property within the district to make bond payments along with the ongoing maintenance of infrastructure improvements.

Metropolitan Districts must seek approval from the local government in which it resides along with approval from the voters within the district's boundaries in order to levy an additional property tax. In Fort Collins, Metropolitan Districts must provide public benefits for approval. Many developments have chosen to provide affordable housing to provide public benefit. City Council is currently considering adoption of a policy requiring Metropolitan Districts to provide affordable housing.

Fee deferral

Qualified affordable housing projects can defer fees until they receive their Certificate of Occupancy or until the 1st of December in the year that building permits are obtained, whichever occurs first.

Fee waivers

Units targeting households earning less than 30% Area Median Income are eligible for fee waivers. City Council is the decision maker on any fee waiver requested by a developer. Developers may seek waivers of capital expansion fees, development review fees, and building permit fees. A process improvement is underway to turn this incentive into a fee off set process that would be more predictable and easier to administer. The amount will still be based on historically waived fees and will still be subject to council discretion.

Homebuyer Assistance

The City of Fort Collins provides loans to income-eligible households to cover a portion of the required down payment and closing costs for buyers who have not been on title to a home for the past three years. The loan is to be paid back in full either when the house is sold, transferred out of the buyer's name, rented, or if the buyer seeks a second lien (such as a home equity loan). Eligible households can receive a loan of up to 5% of their purchase price (maximum of $15,000) to cover down payment, closing costs or both. Few households are able to qualify for this program based on the rise in housing prices over recent years and due to availability of down payment assistance from other entities such as Colorado Housing and Finance Authority (CHFA), Impact Development Fund, and others. The City plans on suspending its Homebuyer Assistance program in 2021.

Partnerships

There are many partners the City works with to advance Fort Collins' housing goals. Below are just a few, recognizing more partners and employers influence this work.

Local Housing Providers

The City has several non-profit housing providers such as CARE Housing and Neighbor to Neighbor whose missions supports affordable rental housing. Additionally, the City has affordable housing development partners. Habitat for Humanity is the City's largest developer of affordable home ownership opportunities. Housing Catalyst, Fort Collins Housing Authority, was established over 45 years ago. Not only is Housing Catalyst the City's most productive development partner for rental homes but is also the largest property management company in northern Colorado. Since the City does not develop or manage affordable housing, the projects of these partners, as well as other developers of affordable housing, are critical to achieving the City's goals.

Homeward 2020

The City partners extensively with community organizations to support people experiencing homelessness (PEH). Homeward 2020 is a collaborative, strategic think-tank guiding implementation of Fort Collins' 10-year plan to make homelessness rare, short-lived and non-recurring by setting priorities, developing alignment and action plans, and suggesting policy.

Northern Colorado Continuum of Care

The newly formed Northern Colorado Continuum of Care (CoC) serves the Northern Colorado region and brings together agencies in Larimer and Weld counties to develop a strategic, regional approach to housing and homelessness. In 2021, the CoC will receive its first allocation of Federal and State funding for allocation to participating members to implement projects and programs in the region. The CoC program is a HUD-mandated best-practice and HUD provides direct assistance to CoC's through grants, technical assistance and data development supports.

Community Land Trust

Community land trusts are a model of providing affordable housing that removes land from the purchase of a home. The land trust owns the land permanently and typically enters into a long term, renewable lease with the homeowner. When the home sells, the family earns a portion of the appreciation in the property while the land trust keeps the remainder. This allows the home to be re-sold at an affordable price for generations. The City has entered into a partnership with Urban Land Conservancy and Elevation Community Land Trust. The community is expected to support projects owned by the trust with subsidy, land or other contributions.

Land Bank

The Land Bank program is the City's main long-term incentive for affordable housing. In the early 2000s, the City purchased five parcels throughout the City that had development impediments at the time. These development impediments would be resolved by development occurring near these parcels. Once these impediments were resolved, the value of the parcels in the Land Bank would rise. This would enable the City to sell these parcels to a qualified affordable housing developer at a discounted price while having some revenue from the land sale to purchase other Land Bank parcels. When the City decides to deploy a Land Bank parcel, it issues a Request for Proposal for qualified developers. Developers submit their proposals and the City selects the best development partner. The City and development team then enter into a contract to build an affordable housing project. All units must be affordable in perpetuity for the Land Bank program.

Land Use Code Provisions

Low Density Mixed-Use (LMN) Zone District Density Bonus

Affordable housing projects receive a density bonus in the LMN zone district. The maximum density in the LMN is normally 9 dwelling units per acre. Affordable housing projects can develop with a density of 12 dwelling units per acre.

Height bonus in the Transit Oriented Development Overlay Zone (TOD)

The TOD is an overlay zone that covers Downtown, the College/Mason corridor to the South Transit Center, and the Mall. The purpose of this zone is to encourage higher density development to support the MAX bus line. The TOD applies additional Land Use Code standards on top of the zone district specific standards on parcels within the TOD overlay. One of the provisions of the TOD is the allowance of one additional story of building height if the project qualifies as an affordable housing development and is south of Prospect Road. This allows the developer to build additional units in exchange for 10% of the units overall being affordable to households earning 80% AMI or less.

Reduced landscaping requirements

Affordable housing projects may plant smaller trees than required by the Land Use Code. Smaller trees tend to be cheaper and acts as an incentive for reducing the cost of building affordable housing.

Priority processing

Qualified affordable housing projects receive priority processing during the development review process. Priority processing reduces each round of review by City staff by one week. This allows developers to seek approvals for their project quicker, reducing costs to the developer.

Summary of Incentives

In a typical year, the City of Fort Collins has $1,500,000 - $3,000,000 in direct financial subsidy it can grant to affordable housing projects. Between 2015 – 2020, the median average subsidy the City contributed per affordable housing unit was $38,970. If this expected subsidy required to yield one affordable unit were to continue, we could expect direct financial subsidy to deliver 38 – 77 units per year. This would be at least 151 units below our annual affordable housing goal established in the previous Affordable Housing Strategic Plan of 228 units per year. **Assuming $38,970 in direct financial subsidy continues to yield one unit of affordable housing, the City would need an additional $5,884,470 per year to deliver an additional 151 units of affordable housing or $8,885,160 in total, annual funding.** Many affordable housing projects rely on this direct subsidy in addition to others such as the Land Bank, PABs, fee waivers, fee deferrals, and other incentives offered by other governmental organizations. If one of these incentives dissipates or sees reductions in finances, it puts additional strain on the other incentives to fill the financial gap of affordable housing projects.

Previous Studies

Housing Affordability Policy Study (HAPS) - 2015

In 2015, the City contracted with Economic Planning Systems (EPS) to produce a report investigating the feasibility and impact of various methods of incentivizing and funding affordable housing. This report was called the Housing Affordability Policy Study (HAPS). HAPS made the following findings:

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. Multifamily residential accounts for a majority of recent and proposed construction activity.
7. The threat of construction defects claims has had a material impact on multifamily for-sale housing development.
8. Approximately 1,000 ownership households are cost burdened (households spending more than 30% of their income on housing).
9. Between 1,250 and 2,400 renter households are cost burdened.

HAPS made the following recommendations:

1. Re-examine marginal fee structures.
2. Fee waivers for affordable housing.
3. Establish a public financing-based incentive policy.
4. Establish affordable housing easement/agreements.
5. Reduce the minimum allowable home size.
6. Identify a disposition strategy for the City's land bank properties.
7. Work with elected officials to remedy the threat of construction defect claims.

Land Use Code Audit - 2020

The City of Fort Collins Land Use Code (LUC) establishes the parameters for all new development and infill/redevelopment and is one of the primary tools used to support the implementation of the City's comprehensive plan—City Plan. While Fort Collins regularly updates Land Use Code standards, most changes are minor or relate to process and procedural considerations. Until the Land Use Code Audit in 2019, a thorough audit of standards had not been completed since the Land Use Code was first adopted in 1997.

The 2019 version of City Plan places new emphasis on community priorities and emerging issues to incentivize and maintain more affordable and attainable housing, diversify the types of housing available, promote mixed use and transit-supportive development along key corridors, and address the changing dynamics of employment and industrial land. The Plan identifies implementation strategies to help achieve these goals and priorities, many of which may result in changes to Fort Collins' development standards and processes.

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

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

A full reorganization and rebuild of the Land Use Code is a time- and resource-intensive effort that would require a Budgeting for Outcomes (BFO) offer to fund the work. Until such time as resources to support a rebuild of the Land Use Code are available, the Land Use Code Audit will serve as a guide for City staff and decision-makers when opportunities arise to implement incremental changes to the Land Use Code.

Analysis of Impediments to Fair Housing - 2020

The Analysis of Impediments to Fair Housing Choice is a study of barriers to housing choice in Fort Collins (previously required by HUD). It includes information on fair housing law, community demographics, employment, housing, public policy and land use code, fair housing complaints, and results of a community survey on housing choice. The City updated the document in August 2020, and identified the impediments, observations, and actions below. Actions are steps the City can take toward ameliorating impediments, either alone, in collaboration with partners, or through funding new or existing community programming.

Impediments and Recommended Actions:

1. Lack of awareness of Fair Housing law. There is a lack of knowledge of Fair Housing law, particularly around reasonable accommodations. Most formal complaints were resolved with a "no cause" determination. However, landlords, tenants, and service providers would benefit from increased education around Fair Housing law, including rights and responsibilities.

   Action: Strengthen fair housing information, educational and training opportunities.

2. Some discrimination in housing still occurs. Survey respondents identified that discrimination occurs in housing. Family size, age, race, and income were the primary reasons respondents felt they were either denied housing or received disparate treatment regarding their housing. Additionally, the failure of housing providers to make reasonable accommodations for tenants with disabilities was identified as a form of housing discrimination.

   Action: Improve the housing environment for people with disabilities.

3. Disparities in mortgage lending practices exist. Research indicates that Hispanic/Latino applicants have been denied loans at a higher rate than white applicants, regardless of income. Of particular note, the Hispanic/Latino denial rate for poor credit was 38%, while the Not Hispanic rate was 20%. This indicates that support for programs that address credit access for Hispanic/Latino persons, such as consumer education and financial literacy programs, are actions the City can take to ameliorate this disparity.

   Action: Support efforts to improve residents' establishment and building of credit.

4. Housing affordability disproportionately impacts people who have lower incomes and/or are members of a protected class, especially persons with disabilities. Public housing and the voucher program provide housing to protected classes at higher rates than their representation of persons in poverty.

   Action: Support programs, projects, and organizations that improve housing access and affordability.

The Analysis of Impediments to Fair Housing also offers the following observations:

1. Fort Collins has some concentration by ethnicity. The City of Fort Collins recognizes that there is a concentration of people of Hispanic/Latino origin in the north part of town, particularly in three contiguous neighborhoods on the north part of town, known collectively as Tres Colonias. These are historically Hispanic/Latino neighborhoods with a vibrant history and culture. Residents are actively mobilized against gentrification in these neighborhoods and the City is working with residents for culturally and community informed improvements, such as gutters, sewers, sidewalks and neighborhood parks. Residents of these neighborhoods have continuing concerns about displacement due to escalating housing costs and developments.

Action: Continue to pursue infrastructure and public amenity equity.

2. Land use code and policy updates could improve the housing market for people who are low-income and/or members of a protected class. Ongoing community engagement efforts will be used to identify code and policy changes which will support expanded housing choice.

   Action: Pursue public engagement activities to inform Land Use Code and policy updates through Home 2 Health.

Equity Considerations

Though the City offers a range of incentives and programs to increase the amount and availability of affordable housing, fair housing issues and housing discrimination disproportionately impact community members who have low incomes, people with disabilities, and Latinx community members. Efforts to address housing disparities, such as additional incentives for affordable housing development, changes to Land Use Code regulations and processes, housing programs, and public engagement processes, must be intentionally designed to help fulfill the vision of the Housing Strategic Plan: *Everyone has stable, healthy housing they can afford.*

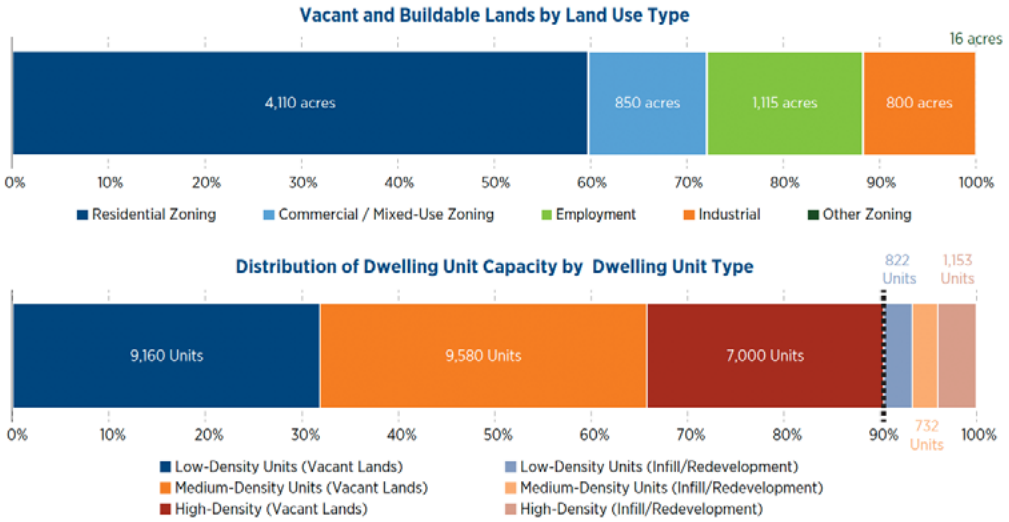
Land Supply

Fort Collins entered into Intergovernmental Agreements (IGAs) with surrounding communities and Larimer County in the early 1980s establishing a Growth Management Area (GMA) for each community. The GMA defines the ultimate municipal boundaries of Fort Collins and surrounding communities. The GMAs for Fort Collins and surrounding communities created buffers between communities to prevent the communities growing together and creating an undistinguished, sprawling metropolis. The GMA contains land currently in Larimer County that will annex into the City as development occurs so that there is a supply of land for future growth in Fort Collins. To amend these boundaries, Fort Collins must seek approval from Larimer County and surrounding communities with which it has IGAs. The GMA thus limits the land supply for Fort Collins to accommodate future development.

Current zoning will not meet the future demand for housing.

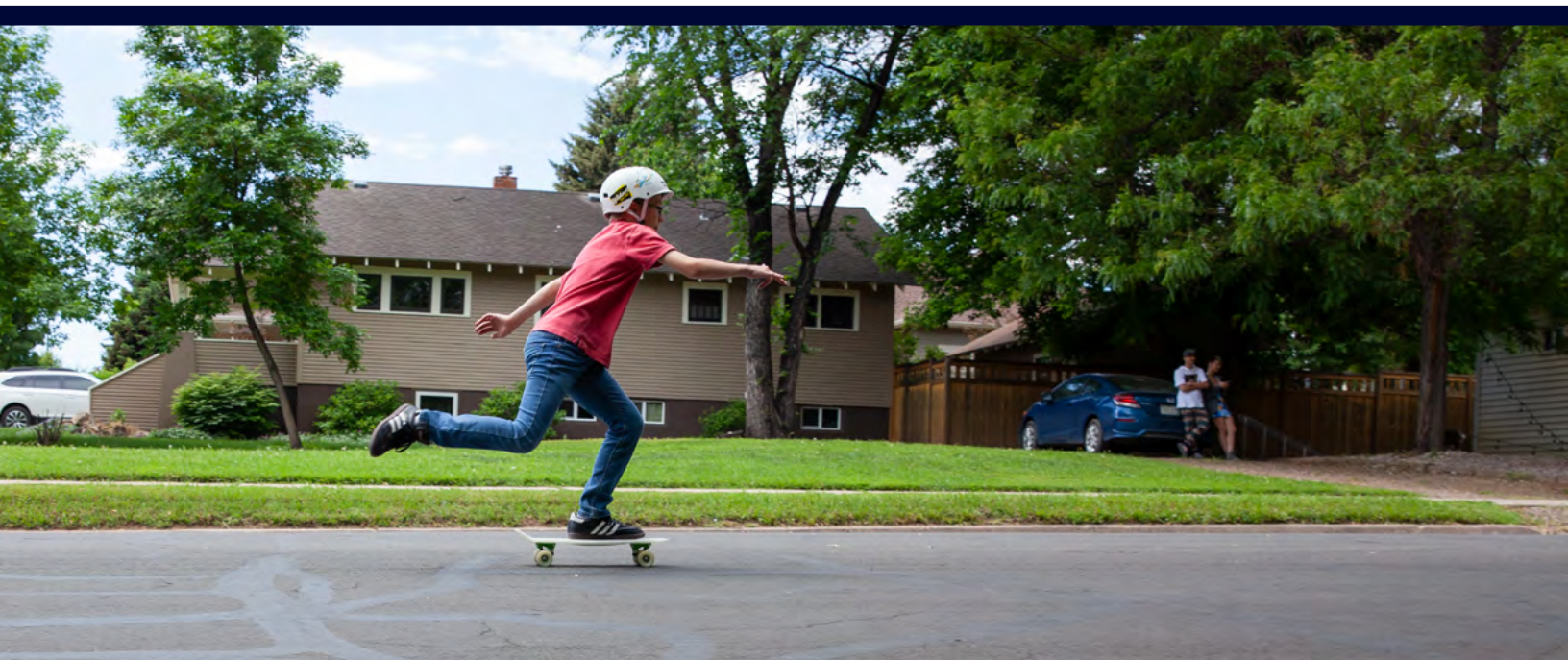
With a limited supply of land, zoning becomes a critical tool for allowing the City to meet the demand for housing. Zoning is a regulatory tool that dictates how property may be used. Zoning is the way Fort Collins tries to achieve the land use goals found in City Plan. Zoning aims to get the kind of development desired by the community. Fort Collins has 28 zone districts that permit a variety of kinds of development. The Trends and Forces Report from City Plan provided an analysis of how many more housing units the City's current zoning would allow and compared this to future demand for housing. According to this analysis, demand for housing will exceed the City's capacity by around 2,000 units by 2040. The following graphic from the Trends and Forces report illustrates the capacity of our zoning for future residential development:

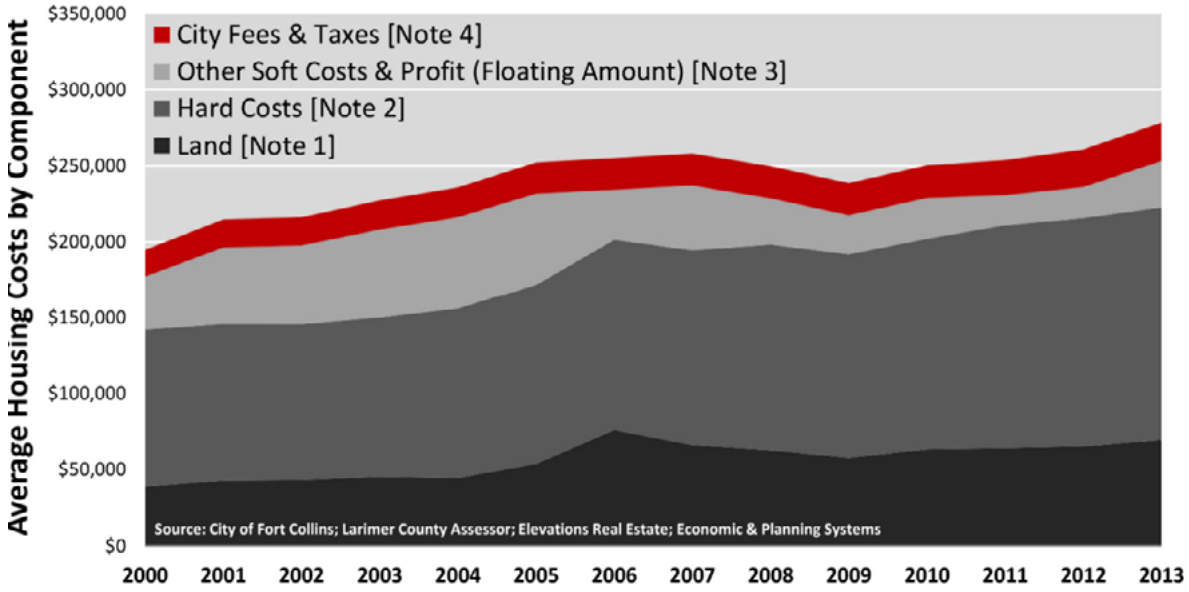
Characteristics of Development Potential [30]
Fort Collins & GMA



Higher land values contribute to the increased cost of building new housing

Numerous factors contribute to the cost of building housing. Some elements are within the City's control while others are more difficult to influence. The cost of building housing has steadily increased. The average cost of building a house in 2014 was around $274,000. Land makes up an increasingly high share of the cost of building homes. As land prices, labor and material costs, and City fees have increased, profitability for developers has decreased. Increased land values are also linked to zoning. If our supply of land does not keep up with demand, as the previous section shows, prices rise. Decreased profitability leads to more risk for developers and influences the variety of housing they build. Developers are more likely to build housing that has a proven track record of delivering a good return on investment, leading to an increasingly homogenous built environment. Future iterations of this report will contain updated information on the cost of development currently.





Zoning influences the cost of housing

In addition to controlling for the density of development, zoning also controls for a number of aspects of development. The Fort Collins Land Use Code provides design standards that new buildings must meet. Some of these design standards that require high quality materials or changes in building materials, for example, can add to the cost of building housing. The Land Use Code also outlines the process for developing in Fort Collins. This process requires City staff to review the project for compliance with all of its various codes and regulations. Many projects must also seek approval from a third party in order to proceed. These processes can add time and unpredictability to the process of development. When taken as a whole, regulations can exceed 30% of the cost of development.[34]

Zoning impacts land prices by the intensity of development allowed within the zone district. Developers are willing to pay more money for land if it allows development that is more valuable. Land zoned for offices and 5-story buildings is more valuable than land that only allows single-family detached homes, for example.

There are economies of scale, however, with zoning from a developer's perspective. Assume a piece of land is worth $100,000 in the open market. If you can only build one home on that lot, the land cost per unit is $100,000. If you can build 4 homes, the land price per unit falls to $25,000.

34 National Association of Home Builders. Regulation: Over 30 Percent of the Cost of a Multi-Family Development. Accessed 22 September 2020. https://www.nahbclassic.org/generic.aspx?genericContentID=262391&channelID=311

Limitations

The information presented in this report represents the best data and information available to City staff at the time of writing. That does not mean, however, that this data and information is without faults. The following discussion outlines the limitations of this report.

Some data is more recent than others

While most data in this report is up to date through 2018, some data sources have not seen an update since 2015. This makes it more difficult to establish cause and effect when analyzing the data.

Data sources do not have complete, or have conflicting, information

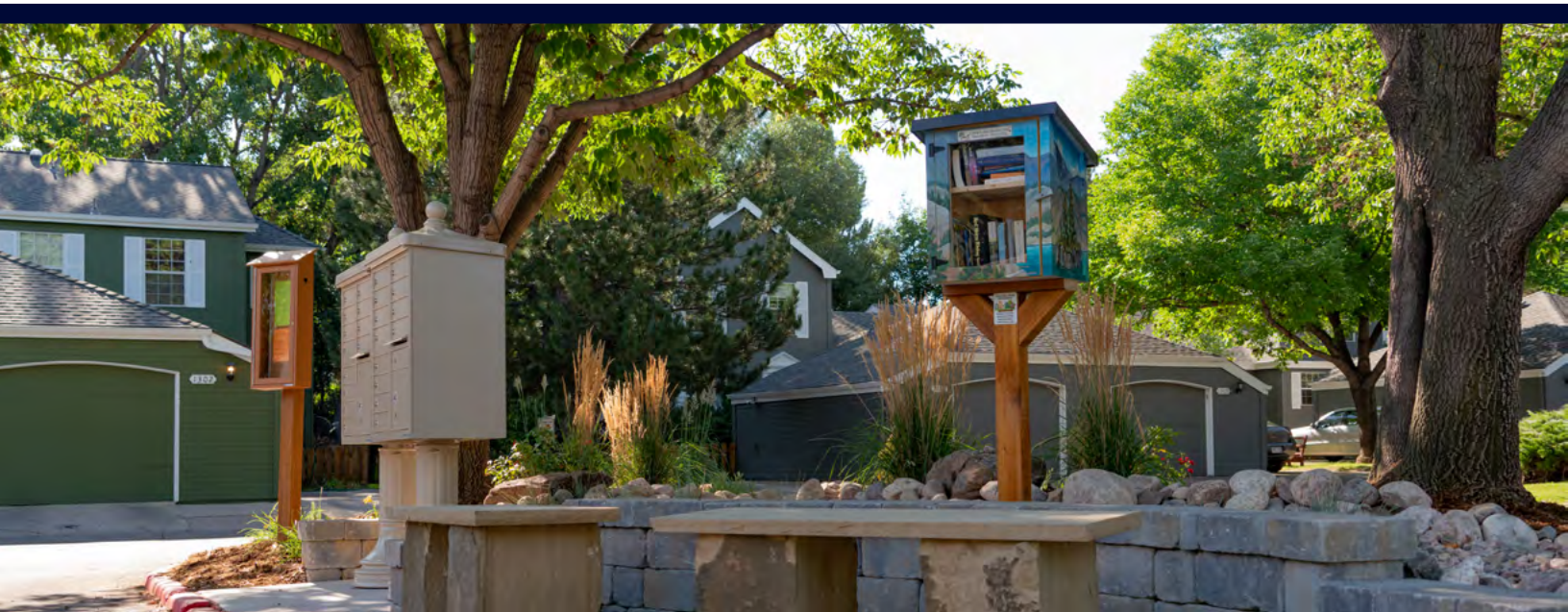
Much of the data for this report comes from the American Community Survey, 2018. We have mainly used 5-year estimate data, which was released by the Census Bureau in 2019. This data does not have detailed information by race due to the low number of Black, Indigenous, and People of Color (BIPOC) households in Fort Collins. This makes it impossible to see, for example, the number of Latinx renters or Native American homeowners. 2020 Census information should be available in 2021 and should contain data at a finer grain of detail. This data can also conflict with other data sources. An example of this is household size. Some data indicates household size is falling in Fort Collins while others claim it is rising. This makes drawing clear conclusions from the data challenging.

Geographic differences in the data

Not all data presented in this report is limited to the geographic boundaries of Fort Collins. The job data presented in this report is collected at the zip code level. Some zip codes in Fort Collins contain portions of other communities. This makes comparisons of different data sources not exactly 1:1.

Data and inferences are imprecise

Much of the analysis in this document relies on data that is imprecise or calculated from data with small sample sizes. Our inferences from the data and calculations based on this data are imperfect as a result. The purpose of this document is to show the general scale of the issue facing Fort Collins's housing stock rather than to provide a precise answer to our housing issues.



Our Biggest Challenges

Price escalation impacts everyone, and disproportionately impacts BIPOC households

Data clearly indicate BIPOC communities are disproportionally low-income, have smaller net worth, and are less likely to be homeowners. While structural racism is evident across the United States and more locally, more work is needed to establish the exact cause of these disparate outcomes here in Fort Collins.

Latinx, Black or African American, and Native American households make up a disproportionate share of low-income households in Fort Collins. While the wages of many low-income occupations have climbed faster than wages overall, they still have not kept up with the increase in housing prices. Since 2010, rents have increased 68%, single-family detached homes have increased in value by 124%, townhome and condo values have risen 164%, while wages have increased by just 25%. With an ever-widening gap between housing prices and incomes, and without further review into possible causes and explanations for that gap, BIPOC households could continue to be further marginalized by our housing system and suffer from the continued effects of a gap that may be caused, at least in part, by effects of institutionalized racism, which is further as outlined in the Equity and Inclusion Section beginning on page 3.

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

While the City has a number of affordable housing incentives and $1,500,000 – $3,000,000 in direct subsidy funding every year, these resources are not enough to meet the City's affordable housing goals. The City is currently 708 affordable units behind in meeting its goals. Assuming a $38,970 investment by the City yields one unit of affordable housing, it would take roughly $27,590,000 of investment to catch up. $27,590,000 of direct subsidy represents 9 – 18 years of resources at current funding levels. This also assumes LIHTC prices remain steady, there is ample PAB allocation for each project, and private developers have the ability to deliver projects. In addition, recommendations from the Land Use Code Audit indicate that current land use incentives (e.g. increased density, parking reductions) for affordable housing need to be revised and recalibrated. Every year that passes where the City does not meet its affordable housing goals means current and future generations must make up the difference.

Job growth continues to outpace housing growth

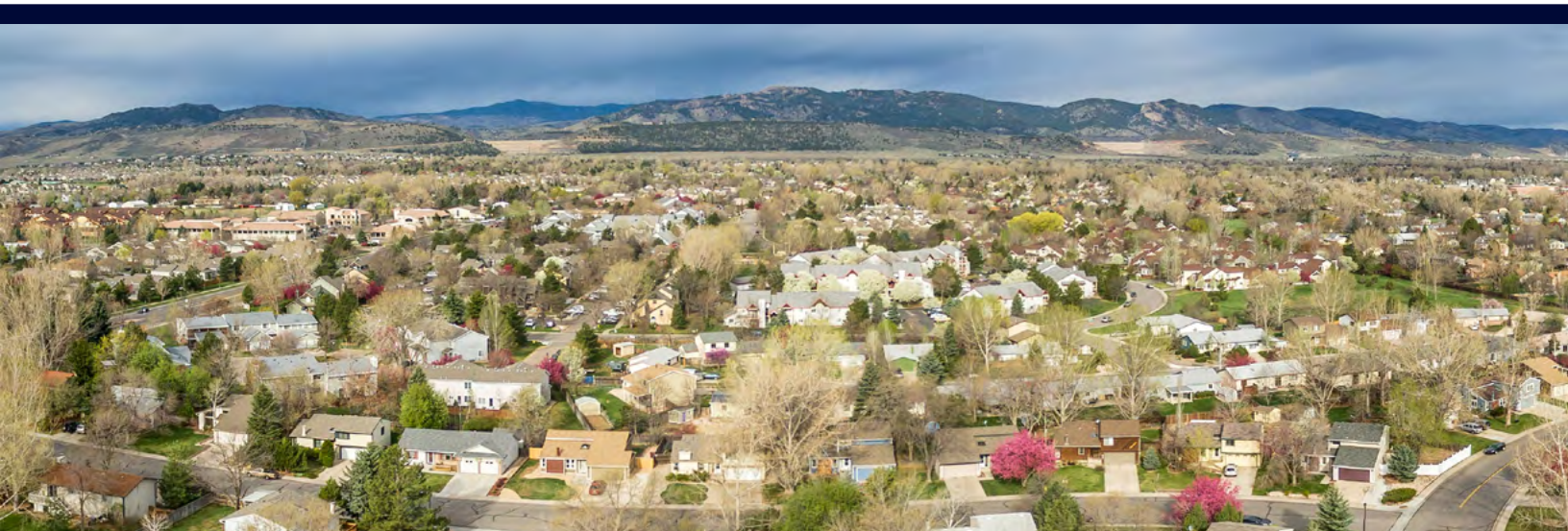
Jobs grew at 2.8% per year from 2010 to 2019. The Fort Collins population only grew by 1.6% annually during the same timeframe. While the housing stock of Fort Collins grew by 1.73% from 2010 – 2019, this is still a slower pace of growth than experienced by the job market. Unemployment initially fell from 7% to 3% between 2012 and 2015 and has held steady below 3% since 2015. All of these factors indicate that most new jobs find someone to fill these positions. If new housing supply cannot keep up with the pace of job growth, people are likely forced to live in surrounding communities. Timnath, Wellington, and Windsor grew by 18, 8.7, and 7 percent, respectively from 2015 – 2018. These communities amongst others are turning into bedroom communities for Fort Collins. As of 2015, 18,799 car trips started in communities with cheaper home prices than Fort Collins. Some of these commuters live in nearby communities by choice. It is likely, however, that many of these commuters cannot afford to live in Fort Collins and must live in surrounding communities. This is an example of the "drive till you qualify" effect. This runs counter to the inclusive vision outlined by City Plan and the City's climate action goals amongst others, e.g., the City's goals include reducing VMT (vehicle miles travelled); when individuals have to drive further to meet their housing needs, VMTs are increasing instead of decreasing.

The cost of development continues to rise

In isolation, housing regulations help deliver the kind of development and community desired by the Fort Collins community. Developers pay for the impact their developments have on the community through various fees, and regulations help ensure consistency across all kinds of new housing development. The unintended consequence of regulations on housing coupled with impact fees in Fort Collins is that new housing ends up being unattainable for most households. Fees for infrastructure, water, and development review continue to rise as resources become scarcer and developments become more complex. Whereas in 2015 the average cost to build a unit of housing was around $278,000, today it costs close to $330,000. Median income households can only afford a home priced at around $330,000. Developers build housing for a profit and thus cannot build new homes for sale below $330,000 without some form of subsidy. In addition, the Land Use Code Audit identified many places where existing regulations could be revised or clarified to better encourage a wide range of housing options. However, rewriting the Land Use Code is a complex, resource-intensive task that will require funding to complete. Complicating this picture is the finite natural resources and land in Fort Collins. Water will only continue to be scarcer and more expensive. Within our GMA, Fort Collins has a limited supply of land. This all means it will only become more expensive to develop in Fort Collins. A dollar spent today on housing will go further than a dollar spent on housing in ten years.

Addressing the entire housing spectrum will require new tools and processes

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



Remaining Questions

What will the lasting effects of COVID-19 be?

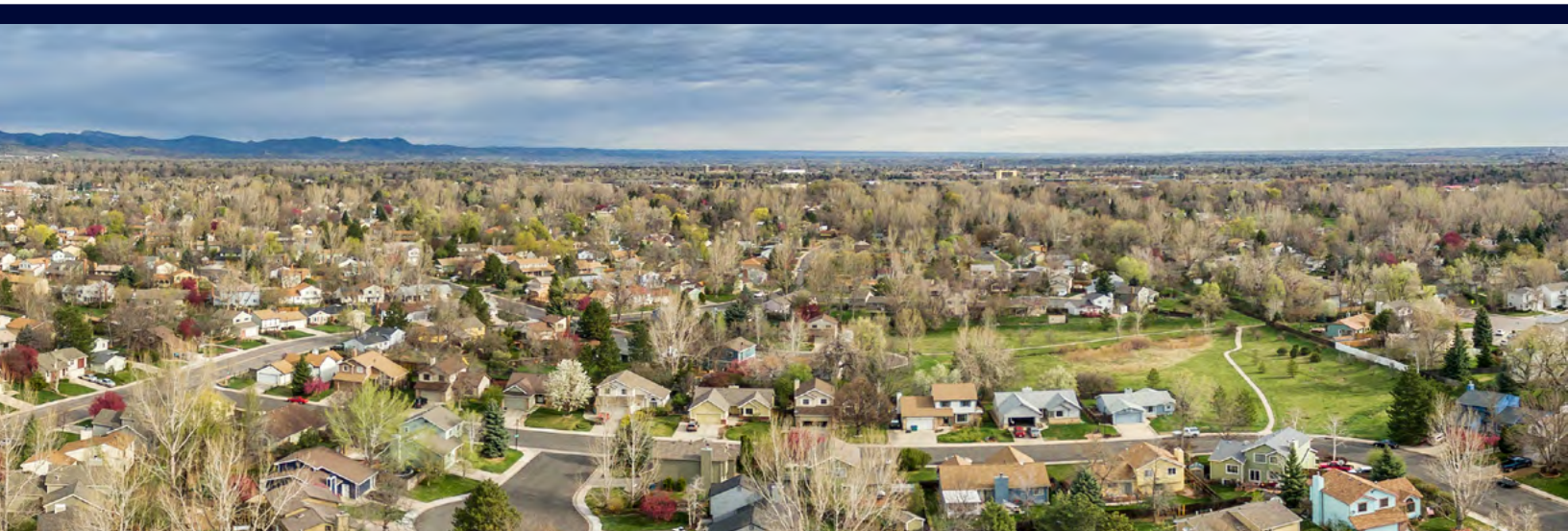
COVID-19 has cast a shadow of uncertainty over many facets of life. Unemployment has soared into double digits, leaving many without a stable income for the time being. While the CARES Act did provide enhanced unemployment benefits and a one-time stimulus to households earning less than $100,000, it is unclear what the medium and long-term financial prospects are for households impacted by COVID-19. Previous recessions have seen increased rates of foreclosures and evictions. Recovery is also uncertain since this current recession is in direct response to a pandemic. Recovery will depend on the availability of a viable vaccine, continued physical distancing, how fast businesses recover, and many other factors. This makes predicting the lasting effects of COVID-19 difficult.

How will housing policies evolve to address health and stability - particularly for renters - in addition to affordability?

What does it mean for all residents to have healthy and stable housing? With only 1 in 10 renters being able to afford the median home price is Fort Collins, how will the City support its nearly 50% of households that are renters? Today, the City has several programs available to support households, e.g., income-qualified programs, Healthy Homes, Landlord and Tenant Information, and more, and has recently supported increased rights for manufactured homeowners (who own the home but rent or lease the land). Since fewer households in Fort Collins own homes than in the past, housing policies also need to evolve to better support renters in our community.

As noted on page 50, the current zoning does not meet demand for housing supply. Further, Fort Collins limits the number of unrelated people that can occupy a home (referred to as U+2). While many consider U+2 to be essential and a success story in preserving neighborhood character, it is unclear to what extent U+2 impacts the housing market. More study would shed light on how U+2 impacts the local housing market and how it might be modified to meet its intent without impacting the affordability of housing.

The Housing Strategic Plan will include the entire spectrum of housing and will recognize the critical role of rental housing within the housing system. This will require careful consideration of new policies that could improve housing stability and health for renters.



Appendix D: Engagement Summary

HOUSING STRATEGIC PLAN FALL 2020 ENGAGEMENT REPORT

Prepared by Cactus Consulting, LLC in partnership with the Home2Health team

Executive Summary

The City is updating the Housing Strategic Plan. This plan sets housing goals and guides City decisions on policy and funding for the housing system. While previous plans have focused on income-qualified Affordable Housing, this update to the Housing Strategic Plan will address the entire spectrum of housing needs in our community. The draft vision – Everyone has stable, healthy housing they can afford – reflects this shift.

In October and November of 2020, nearly 450 community members took the time to share their experiences, provide feedback, and brainstorm solutions to the housing challenges in Fort Collins. This report sums up this early community feedback.

Participants highlighted five priorities—**Stability**, **Equity**, **Choice**, **Collaboration**, and **Creativity.** Within each priority are suggested strategies for the City, nonprofits, developers, and community members. The report ends with next steps, including important community conversations around density and home ownership and recommendations from the community on how to evaluate strategies and center equity in decision-making.

The Process

In preparation for updating the Housing Strategic Plan, the City of Fort Collins reviewed local housing data and community feedback gathered through the Home2Health project. As a result, the City identified six key challenges related to housing:

1. Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, Indigenous and People of Color] and low-income households.
2. There aren't enough affordable places available for people to rent or purchase, or what is available and affordable isn't the kind of housing people need.
3. The City does have some tools to encourage affordable housing, but the current amount of funding and incentives for affordable housing are not enough to meet our goals.
4. Housing is expensive to build, and the cost of building new housing will likely continue to increase over time.
5. It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic.
6. Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent.

These challenges were later updated and expanded to include a specific mention of the imbalance between job growth and housing growth. The updated list of challenges is available in the Housing Strategic Plan.

The Housing Strategic Plan team designed safe and accessible engagement opportunities to gather feedback on the challenges and ideas for overcoming them. This included Community Guide discussions, in-person (distanced and masked) focus groups, virtual workshops, and an "At-YourOwn Pace" online survey.

The goals for engagement were:

1. To provide safe, flexible opportunities for all community members to participate.
2. To close persistent engagement gaps, including under-engagement of Spanish-speaking residents, renters, and residents who make less than $50,000/year.

To this end, workshops and surveys, which traditionally result in more responses from women, older adults, and higher income households, were combined with outreach to specific stakeholders and community groups. The City partnered with the Mi Voz community group to discuss housing with 38 Spanish-speaking residents, many of whom reside in mobile home parks. The Partnership for Age-Friendly Communities hosted conversations with older adults and mobile home park residents. The Center for Public Deliberation hosted conversations that targeted residents under 30, and those making less than the median income. Additional engagement with neighborhood groups, including homeowners' associations, was identified as an opportunity for growth in future engagement opportunities in this plan.

Overall, staff and community partners facilitated 37 different engagement opportunities. This included four events facilitated by the Partnership for Age-Friendly Communities (PAFC) and eight by the Center for Public Deliberation (CPD). Through these approaches, the City was able to gather feedback from around 450 participants in October and November of 2020. Demographic data was not analyzed because it was optional and may not provide a full picture of participation.

Participants were asked six questions related to current housing challenges in Fort Collins, the housing vision, and their ideas for achieving it. The six questions were:

1. Based on your experience, do these challenges reflect what you know about housing in Fort Collins?
2. How do these challenges affect you and our community more broadly?
3. What needs to change to address these challenges?
4. Who has the ability to make the change needed?
5. What do you wish decision makers understood about your experience with housing?
6. How would you like to engage in this project in the future?

Though the responses to these questions provided rich information on community experiences and ideas related to housing, it is important to note that this report is also built on the shoulders of many engagement efforts conducted over the past two years, including City Plan, Our Climate Future, and the Home2Health project. Community members have consistently talked about the importance of affordable housing to a healthy environment, an equitable community, and to the physical and mental health of individuals. Prior to analyzing responses from this year's engagement efforts, we revisited the findings, and data from recent surveys and analysis (including the Social Sustainability Gaps Analysis and the Larimer County Community Health Survey) to ground our work. The following community priorities reflect the collective engagement of hundreds of community members who shared their time, energy, and experiences.

Community Priorities

Community members generally felt that the housing challenges reflected the experience of housing in Fort Collins. Some shared personal stories of their struggle to afford healthy, stable housing. As one person shared,

> "We live in a mobile home park, and they've been increasing our rent...We're fortunate because we were able to buy a trailer so we're not paying the trailer off, just lot rent. A lot of people have been asking us, "Why don't you buy a house?" We're looking, but everything is so expensive. We're between a rock and a hard place."

While organizations like the City may express goals in number of affordable housing units available or number of dollars allocated to emergency rent relief, community members described their goals for housing in very different ways—in the ability to feel secure in their homes, in the ability to choose a home with the amenities that they want and need, and in the ability to rely on their community to work towards a better future for all. Participants suggested a variety of strategies to overcome housing challenges and help everyone in Fort Collins have healthy, stable housing they can afford. These strategies are grouped into five priority areas:

1. **Stability.** The cost of housing is a major source of stress and instability for many households. People want options for stable rentals and home ownership.
2. **Equity.** Folks want a diverse community where equity guides how we fund, build, and manage housing.
3. **Choice.** People recognized that different households have different housing needs. They prioritized having options for the types of housing they rent or buy. This calls for increasing the total supply of housing, revamping the housing we have, and improving access to amenities like public transportation and parks.
4. **Collaboration.** Housing is a complex problem, and no one organization can do it alone. Community members want the City to take the lead, but also want the community and local organizations to step up and be part of the solution.
5. **Creativity.** People want new and innovative solutions. They want the City and the community to be willing to do things differently.

It is important to note that the community priorities are not listed in order of importance to the community, and many of the strategies and recommendations overlap.

Stability

The cost of housing is a major source of stress and instability for many households. People want options for stable rentals and home ownership.

Community Recommendations: Advocate for limits on rent prices and/or annual rent increases • Explore rental licensing to promote safe and healthy housing • Preserve manufactured housing communities • Explore opportunities for resident-owned manufactured housing communities • Explore opportunities to limit fees associated with housing • Bolster nonprofits providing "housing first" models of support • Provide emergency gap funding to prevent eviction

What we heard: The cost of housing was described as a major source of stress and instability for households in Fort Collins. People recognized that easing the cost burden of housing could have a transformational impact on an individual's mental and physical health, among other things, and praised nonprofit organizations pursuing a "housing first" model in the community. They stressed the importance of gap funding for emergency rent relief to prevent eviction and displacement.

Participants expressed frustration that landlords could set and increase prices without any oversight, and suggested regulations at the state or local level that would limit maximum rent prices, reduce extra fees, and/or limit maximum annual increases. Many also recognized that low wages were a barrier to affordability and called on employers to increase wages.

People also shared negative experiences with landlords who did not maintain their homes. Some were afraid that asking landlords to maintain homes would invite retaliation or lead to rent increases, putting their housing at risk. A rental registration or licensing program was suggested to put housing protections in place and ensure housing is safe and healthy.

> "My apartment is rising in rent every year, and the living conditions don't match the price. I have many maintenance issues [and] the condition of the apartment is old and under taken care of...not to mention they like to add miscellaneous fees."

Residents of manufactured housing communities discussed the need for park preservation, and the desire to work towards more resident control and ownership of communities. Many owners of manufactured housing discussed struggling with costs despite owning their home because of perpetual increases in lot rent, costly utility bills, and frequent fees. Similarly, some participants expressed concern about the monthly fees from HOAs, condominium associations, and metro districts inflating the cost of home ownership.

> "There are many people who do not desire the traditional house with a 20-30 year mortgage... There are so many people (both young and old) who want to live smaller, and we are ready for these options to be available in our city."

Guidance for the Housing Strategic Plan: These comments align with community feedback from the Larimer County Community Health Survey and the Home2Health project regarding the central role of housing stability for individual and community well-being. Though many responses suggested home ownership as the preferred source of stability, some community members defined stability in a different way. The Housing Strategic Plan

should discuss how each strategy could create pathways to stability for residents, whether that be long-term, stable rentals, cooperative housing, or home ownership.

Equity

Folks want a diverse community where equity guides how we fund, build, and manage housing.

Community Recommendations: Focus financial support on lowest income residents • Increase equity in existing programs and services • Bolster nonprofits providing supportive housing services • Combat stigmas associated with affordable housing • Consult with BIPOC and lowincome households on housing policy and programs

What we heard: Though community members discussed and defined equity in different ways, most emphasized the importance of focusing efforts on those who are most affected by the current housing challenges, including BIPOC households, low-income households, people with disabilities, and seniors. While some participants were concerned that specifically discussing challenges for BIPOC households was outside the scope of this plan, most comments expressed a need for more inclusive programs and practices to combat ongoing discrimination and historic inequalities.

In general, folks recognized that current funding levels were not adequate to meet the housing needs in our community, and discussed the importance of balancing the very immediate need to keep people's housing stable with the longer-term need to fund the housing options people want and need in our community. In general, community members prioritized "gap funds" to help households make ends meet and subsidized housing for low-income households over financial assistance to middle-income earners.

> "I think it is important that workers are able to afford living in or near the city they work in, especially teachers and frontline workers."

People discussed the importance of creating specialized support systems so folks can find and keep homes. Participants praised the hard work of nonprofits in this arena and expressed support for bolstering funding and expanding services to meet the needs of seniors, seniors raising grandchildren, immigrant and refugee families, and people who were previously incarcerated.

Participants discussed the importance of continuing to consult with BIPOC and low-income households as decisions about housing are being made. As one person stated,

> "People of color should be put at the forefront of making this change. City leaders/ officials should be handling this with the insight of people of color."

Finally, a few community members shared personal experiences of feeling unwelcome in the community because of race, ethnicity, and/or income status. As one participant shared,

> "Living in an affordable housing community in Fort Collins is challenging, especially when you are aware that the property where you live wasn't wanted in the neighborhood where you live, the community you are trying to become a part of has rejected you before you have even had a chance to integrate."

Community conversations may be needed to break stigmas around affordable housing and promote equity and inclusion in Fort Collins' neighborhoods.

Guidance for the Housing Strategic Plan: These comments align with previous feedback from the Home2Health project and the Social Sustainability Gaps Analysis on the disproportionate impact of housing challenges on BIPOC and low-income households. The Housing Strategic Plan should consider how their decisions can support equitable *outcomes* (going beyond the traditional focus on equitable opportunities). In addition, the Housing Strategic Plan should include clear opportunities for consultation with BIPOC and low-income households and community conversations around equity in housing.

Choice

People recognized that different households have different housing needs. They prioritized having options for the types of housing they rent or buy. This calls both for increasing the total supply of housing, and changing the types of housing we are creating.

Community Recommendations: Remove or relax occupancy restrictions • Explore new housing types, including tiny homes and cooperative housing • Build more duplexes and small multifamily units • Ensure all neighborhoods have access to amenities • Remove or relax regulations that limit creative reuse of existing homes.

What we heard: Many community members expressed frustration with the lack of housing choices currently available, especially for low- and middle-income earners. As one participant shared,

> "I want to find something close - I like my job, my community. But we are looking outside Fort Collins. You can't be as close if you want something affordable."

People called for building more housing and revamping the housing Fort Collins has to offer. Community members emphasized the need to build new housing options that people can afford on a typical salary, rather than "luxury" homes or apartments. Some also expressed a desire for options that go beyond the "traditional" large single-family home, including more duplexes, small multi-family developments, and tiny houses.

Community members highlighted that the goal should be to increase options—not to expect that every low-income household should live in an apartment building. People stressed the importance of being able to access the amenities that were important to them. Some mentioned the value of having access to a personal yard or garden. Many advocated for improved community amenities in all neighborhoods, including parks, open space, and public transportation.

Many participants also saw zoning and occupancy restrictions as a significant barrier to having enough housing, and to having housing that is affordable for all residents. Many supported repealing or modifying "U+2", which limits the number of unrelated people who can live in a house. This was seen as a potential benefit for people of all ages living on single incomes, and an opportunity to "free up" additional homes for rental or purchase. Some participants acknowledged concerns around noise or parking that can come with higher occupancy levels, but many felt that the rule was unfairly limiting the housing choices of the larger community to prevent problems caused by a small group.

> "Eventually [U+2] will HAVE to go away because of the cost of housing and shortage of housing... [This is] not just a student housing issue anymore. [There are] way more renters than there used to be."

Community members also suggested relaxing some restrictions in the Land Use Code to make it easier for homeowners and developers to renovate homes and set up living arrangements that work for modern households. Ideas included making it easier to add Accessory Dwelling Units (carriage houses, in-law apartments, etc.), convert single-family houses into duplexes, and set up cooperative housing. In addition to increasing available housing units, duplexes and Accessory Dwelling Units in particular were seen as a benefit for extended families who could pool resources to purchase a home, and adults for caring for aging parents.

Finally, there was a perception among participants that "investment buyers" were unfairly driving up prices and reducing opportunities for home ownership by buying homes to rent out. As one participant shared,

> "Investors and real estate gurus have made competition on the housing market wholly unfair... Allowing this type of free market activity has strangled fair housing market competition and destroyed purchasing by lower income households...thus forcing them into un-affordable rentals or outside the community where travel expenses make up the difference in cost and adds to pollution."

Community members expressed frustration that first-time homebuyers were "competing" with purchasers looking for a source of income rather than a place to call home. Some community members suggested limiting the ability of investors to purchase homes, though there was recognition that this would pose a serious challenge. Additional conversations will be necessary to understand the impact of investment buying on the community and discuss opportunities to support first-time homebuyers.

Guidance for the Housing Strategic Plan: These comments align with previous feedback from City Plan engagement on relaxing occupancy ordinances and Land Use Code restrictions to allow for more housing choices. The Housing Strategic Plan should discuss how each strategy can increase the housing choices available in our community. In addition, continued conversations are needed on the right balance between encouraging homeownership and providing enough rental options.

Collaboration

Folks recognized that a challenge like housing requires community-wide action. Many of the ideas for addressing housing challenges would require changes to local or statewide policies. However, responses also highlighted the importance of bringing in nonprofits, developers, and local employers.

Community Recommendations: Incentivize developers to build affordable housing • Relax restrictions in the Land Use Code to make it easier for developers to build new homes • Collaborate with large employers on housing • Partner with nonprofits to provide specialized support • Build community-wide support for doing things differently

What we heard: Though many of the recommendations were City policies or programs, community feedback highlighted the importance of collaboration to reaching Fort Collins' vision for housing.

People shared strategies that would encourage developers to build more affordable, diverse types of housing, including waiving fees or providing other financial incentives, and relaxing requirements in the Land Use Code on density (or the number of houses in an area), building height, and parking. Some also suggested placing requirements on builders and developers to provide some affordable housing in all new developers.

There was some support for City-led development of subsidized housing or "tiny home" sites, but largely folks did not see the City as a major supplier or manager of affordable housing. People recognized the work of nonprofits to provide housing and supportive services to vulnerable populations, and called for increased collaboration and support for these existing programs.

Some also called on local employers to take a larger role in housing policy and provision. In addition to calling for higher wages, folks suggested that large employers should take a greater responsibility for helping their employees find healthy, stable housing. One suggestion was for the City to incentivize employers who provide housing or housing stipends to their employees.

Finally, people recognized the need for public awareness and education to build community-wide support for doing things differently. Community members want increased public awareness around the true size, scope, and impact of housing challenges on our community. Some expressed concern that current homeowners may resist changes that they see as a threat to their wealth and livelihood (for example, allowing more homes and occupants in their neighborhood).

Guidance for the Housing Strategic Plan: These comments align with past feedback from City Plan, Our Climate Future, Home2Health, and the Larimer County Community Health Survey on the importance of recognizing and leveraging the connections between housing and other important community priorities. Continued collaboration and dialogue will be essential to understanding the needs and the true community costs and benefits of any potential actions. The Housing Strategic Plan should discuss opportunities to leverage the skills and resources of our entire community, including community members, nonprofits, developers, and local employers.

Creativity

People want new and innovative solutions. They want the City and the community to be willing to do things differently.

Recommendations: Explore opportunities for creative reuse of buildings • Seek out innovative ideas from the community and peer cities

What we heard: Fort Collins is a city known for innovation. Community members highlighted that they valued the spirit of innovation and creativity in the City's approach to housing.

Though many recognized that the largest and most impactful solutions were likely to be more traditional strategies—things like changing the Land Use Code and offering incentives to developers—people also wanted to see new and creative ways to provide housing. Some suggestions included turning hotels into group homes and instituting "housing swaps" between older individuals looking to downsize and live in more accessible homes and younger people looking for more space. The City should continue to seek out innovative ideas from within the community, and from peer cities moving forward.

Guidance for the Housing Strategic Plan: Though it can be difficult to commit resources and times to ideas that may end up being less impactful, the Housing Strategic Plan should discuss ways to pilot creative strategies for ensuring healthy, stable, affordable housing.

Next Steps

Community feedback identified five priorities for housing as the City adopts its new Housing Strategic Plan—**Stability**, **Equity**, **Choice**, **Collaboration**, and **Creativity**—along with a number of exciting and creative strategies that the City could use along the way. These community priorities and ideas have provided a starting point for the Housing Strategic Plan's efforts. The following section outlines two important next steps.

Evaluate housing strategies with community priorities in mind

The community has highlighted priorities for housing that build on prior feedback from the Home2Health project, City Plan, Our Climate Future, and more. As the City evaluates strategies, the following questions could help ensure that these community priorities are centered in decisionmaking:

1. Does this strategy increase the housing choices available for the community, particularly for vulnerable or traditionally under-resourced groups?
2. Does this strategy increase opportunities for housing stability for renters and homeowners?
3. Does this strategy leverage the resources and skills of our whole community?

Incorporating these questions and centering community recommendations in any Housing Strategic Plan documents and decisions will be vital to achieving our housing vision.

Facilitate community conversations on "sticky" issues

People recognized that changes in housing policy and programs have community-wide impact and require community-wide action. As one participant shared,

> "I think the biggest change that needs to occur is a change in cultural perspective. It's all well and good to say that U+2 is not helping us anymore, that we value affordable housing... BUT, will that translate into voting residents and City Council supporting those solutions? Right now, I think the answer is no... I think any collection of new tools or adjustments will need to be coupled with a public education campaign..."

Honest conversations about what is needed to achieve the vision—Everyone has healthy, stable housing they can afford—will be vital to identifying the best path forward. Below, a few important topics are highlighted.

Understanding and de-stigmatizing affordable housing

Participants recognized that there are many misconceptions and fears around affordable housing. More conversations are needed to understand what affordable housing looks like in our community, and to promote acceptance and understanding between all people—no matter their income level or whether they rent or own their home.

Balancing Density and Occupancy

Many recognized that removing U+2 and/or increasing density in neighborhoods may be a challenging transition and could be unpopular with some homeowners. Some participants

acknowledged concerns around noise or parking that can come with higher occupancy levels, but many felt that the rule was unfairly limiting the housing choices of the larger community to prevent problems caused by a small group. More conversations are needed to identify the root causes of occupancy concerns, and discuss potential alternatives.

Balancing Options for Renting and Home Ownership

There was a perception among participants that "investment buyers" were unfairly driving up prices and reducing opportunities for home ownership by buying homes to rent out. More data is still needed on the impact of investment buying in Fort Collins, and the right balance between promoting home ownership and supporting quality rental supply. Understanding the housing goals of the community, including what percentage prefer renting over home ownership, and the types of rentals and for-sale units that people would select, could help the City to better understand challenges and opportunities related to investment buying. Ultimately, additional conversations could reduce the perception of competition between renters and homeowners for housing.

Conclusion

The Fort Collins vision for housing – everyone has healthy, stable housing they can afford -- is not currently a reality for everyone. Realizing this vision and overcoming the complex challenges of our housing system will require big, community-wide solutions. Overall, these responses suggest that the community is ready to do things differently. Centering both the five community priorities—**Stability**, **Equity**, **Choice**, **Collaboration**, and **Creativity**—and the ideas and feedback of low-income and BIPOC households will be essential to the continued efforts of the Housing Strategic Plan.

Appendix E: Strategy Identification

This appendix provides additional documentation related to strategy identification for the Fort Collins Housing Strategic Plan. Additional information on the full strategy toolkit and prioritization is available in Appendix F. Appendices E and F were drafted by the City's consultant on the Housing Strategic Plan, Root Policy Research (Root).

Strategy Identification

Preliminary strategies were designed to address the greatest housing challenges identified in the Existing Conditions report and were based on findings and recommendations in previous City reports,[1] in addition to engagement with various city departments, Boards and Commissions, Home2Health partners, meetings with the Ad Hoc Housing Council Committee, community engagement and researching peer cities.

These groups generated hundreds of ideas, which were consolidated and organized into over 50 preliminary policy strategies for consideration in the Plan. Figure 1 lists the proposed ideas, the source of the proposal, and a cross-walk to where the idea is represented in the Strategy Toolkit (discussed in more detail in Appendix F). For the few ideas that were not carried forward, an explanation is included.

Figure 1. Proposed Strategy Ideas

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Education (Communications and Access to Information)		
Access to personal and community legal consultation in relation to housing issues	Community Input	27
Conduct a condition review and ownership survey of existing, aging multi-family housing stock (identify building rehab needs, rental trends, which buildings have opportunities to leverage historic property funding, etc.)	Staff	6
Conduct economic productivity analysis of selective case study neighborhoods based on date of development (e.g. Old Town North with Harvest Park and an example from the lower end of LMN density spectrum)	Staff	7
Demand-side strategies (wages, workforce training, financial literacy and education, resident rights, renter registration – things that feed into housing Ad Hoc; Income inequality)	Staff	2, 27, 29, 30
Financial literacy	Multiple	27
Communications plan addressing systemic racism, housing as health, housing as public infrastructure, de-stigmatizing mobile home communities, story telling about people	Multiple	3,5
Leases available in people's native language	Community Input	2, 5
Link to Homeward 2020 final report (Beth Sowder) for homelessness solutions – ensure alignment	Staff	45
Resident Rights handbook	Community Input	2, 4
Share maps and findings from City Plan as part of communications (ensure this work aligns with City Plan)	Staff	2, 45
Education/storytelling around how density can be designed to fit into community along with need for density to meet community objectives	Affordable Housing Board (AHB)	2, 3, 53

1 2020 Land Use Code Audit, 2020 Analysis of Impediments to Fair Housing Choice, Homeward 2020

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Storytelling around total cost of ownership for understanding impacts of policies and available assistance/incentive programs	Staff	3, 8, 53
Promote available Downpayment Assistance programs offered by partners	Staff	2, 8
Renter education	Community Input	2, 4, 5, 26, 27, 29
Better education on existing resources and programs - centralized hub	Community Input	2
Better education on density	Community Input	2, 3, 53
Disparity study	Staff	8, 11, 54, 56
Understand the suite of water challenges across the City and the nexus to housing	Staff	51, 52
Increase awareness & opportunities for collaboration across water districts and other regional partners around the challenges with water costs and housing	Staff	51, 52
Add anti-displacement committee for capital projects per Denver example	Staff	11
Move current #10 here: Provide staff and those involved in the housing process with unconscious bias training to ensure all community members are treated equally in processes.	Staff	10
Improve access to interpreters/translators and City programs, especially in Spanish and consider other languages	Staff	12
Embed partnerships and associated funding into all housing strategies to adequately compensate for expertise	Staff	13
Identify opportunities for communities to be decision makers, e.g., participatory budgeting	Staff	14
Disparity study to evaluate the prevalence of inequities in the housing system in Fort Collins (Description could include: Research into historic documents, e.g., deeds, subdivision plats, policies and programs, to understand the root cause of inequities in Fort Collins.	Staff	8, 11, 54, 56
Funding (Dedicated Revenue Streams for Affordable Housing)		
Affordable Housing Capital Fund expansion	AHB	17
Commercial linkage fee	Policy Study	18a
Impact fees and/or linkage fee	Prior City Council Work	18b
Dedicated property and/or sales tax for affordable housing fund	Housing Affordability Policy Study (HAPS)	18d
Earmark appropriate portion of public funds for preservation of existing affordable housing	Multiple	32, 33, 34, 35
See Denver's TOD (Transit Oriented Development) acquisition funds/grants to non-profits that purchase and protect affordable housing around areas slated for improved transit (which drives up housing costs)	Staff	In absence of an extensive TOD sites, this can be achieved through other recs that address financing and creation of affordable housing.
Urban Renewal Authority – TIF (Tax Increment Financing) could be a funding source for meeting our affordable housing goals	Staff	20
Advocacy for expansion of LIHTC (Low Income Housing Tax Credit)- allow less PAB (Private Activity Bond)	AHB, Community Development Block Grant Commission (CDBG)	16
Strategies for Renters - Funding Mechanisms - Build new subsidized housing	Community Input	36, 37, 38, 39
Evaluate the City's community engagement processes for both development review and policy/planning initiatives to determine impacts on equity, representation, and alignment with Housing Strategic Plan priorities. Create new or revise existing community engagement opportunities as recommended through this evaluation.	Multiple	3, 8, 10, 11, 12, 14

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Financing (Financing for New Construction and Preservation of Affordable Housing)		
Allow General Fund to subsidize PIFs (Plant Investment Fees) for Affordable Housing – citywide and not just in FCU	Staff	18, 42
Bridge financing and deferred low-interest loans to assist potential owners/ developers (particularly nonprofit) with upfront costs of acquiring properties – good tool for communities when high land value is driving force	Multiple	22
City active as buyer/seller/lender – not just down-payment, but an actual loan pool	Staff	22
Create municipal bank that would help with gap financing and providing a backstop for loans originated by other banking institutions (potential models: https://www.sfpublicbank.org/ or https://ilsr.org/rule/bank-of-north-dakota-2/)	Multiple	22
Need for more creative partnerships public/private partnerships like 140 E Oak St. (Housing Catalyst/DDA/City)	Staff	23
Opportunities for C-PACE (Commercial Property Assessed Clean Energy)	Staff	6, 23, 41
Partner with local banks to provide loan loss reserves for missing middle housing projects	Staff	22, 24
Partner with private investors and high net worth individuals to create a Fort Collins specific Real Estate Investment Trust (REIT) that would invest in the kinds of housing projects we would like to see	Staff	25
Preservation strategies—fund rehabilitation and accessibility improvements to preserve existing affordable housing and resolve regulatory conflicts/barriers	Multiple	28, 34, 35
Tightening the feedback loop around housing-transit-tax credits	Staff	16
Updated metro district policy	Staff	19
Urban Renewal Authority – TIF could be a funding source for meeting our affordable housing goals	Staff	20
Strategies for Renters - Funding Mechanisms - Provide emergency bill assistance	Community Input	16, 27, 29, 31
Technical/Utility Assistance		
Access to personal and community legal consultation in relation to housing issues	Community Input	27
ADUs (Accessory Dwelling Units) and Metering (need Utilities engagement here)	Staff	46, 48, 51, 52
Joint meters for ADUs – allowed now for carriage house only, if not considered carriage house, needs separate meters – challenge with site size, service line separation issue	Staff	46, 48, 51, 52
Credit reporting program connected to utilities – (assists with credit building)	Staff	26, 31
Different requirement for ADU – studio apartment most of the time – Denver	Multiple	46, 48, 51
Establishing HOAs for mobile home communities	Multiple	4
Exploring improvements to existing programs, e.g., IDAP	Staff	8, 42
Indoor only tap on water	Staff	48
Evaluate parking standards for impact on cost of developing affordable housing	Multiple	43c
Is there a way to link accounts to org name without master metering?	Staff	51
NE Fort Collins– how can the City support water costs? (General Fund)	Staff	52
Explore opportunities to collaborate regionally to address rising water costs across water districts	Staff	52
Opportunities for community ownership of Mobile Home Park	Community Input	4, 33
Change water tap system to reduce utility costs for new development and allow shared water taps	Community Input	51, 52
Limitation on HOA fees and metro districts, which can inflate monthly costs of home ownership	Community Input	19, 27, 28

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Policy		
"Ideal" in code can be limiting (base/middle/top) but can still require quality design	Staff	50, 53
Adjust fee schedule so fees are more expensive for greenfield development	Staff	42
Update to ADU policy - allow in more places, address review process, fees, utility requirements, etc.	Staff	46
Allow multiple units on every single-family lot in Fort Collins	Multiple	50, 53
Analyze current policies that affect housing and review if these policies are contributing to systemic racism	Multiple	8
Annexation of PVMHP (Poudre Valley Mobile Home Park) into The City	Community Input	43b
As with manufactured housing policy, for all existing units consider "Tenant Opportunity to Purchase" ordinance that gives tenants and housing nonprofits right to purchase before selling to other buyers	Multiple	33
City-based voucher program w/ wrap-around services for residents and landlords	Staff	Recommend partnership with Housing Catalyst rather than new program. 13, 15, and 54 reflect continued support of partners; 29 promotes HCV acceptance.
Capital projects – CIP (Capital Improvement Plan) and what projects may support affordable housing projects more than others (Vine, N Mason project)	Staff	5, 23, 38, 56
Clarity around role of development cost to the final product	Staff	42, 43
Cost of design; how to get AH developers to build this in from the beginning (balance design standards/cost)	Staff	43c
Density! Projects can look good and be high-density, or look bad and be low-density – look more closely at density, decouple from design/form. Still emphasize neighborhood pattern.	Multiple	50, 53
Electric capacity fees – AH units – only allow 150 Amp in MF – offer a 100 amp capacity fee	Staff	41
Allow master metering for units rented to people experiencing homelessness	Multiple	51
Eliminate density but regulate building size/scale – Parolek, others	Multiple	50, 53
Enact demolition ordinance that specifically supports affordability goals (e.g. design guidelines for new construction that moderate gentrification) and accounts for/requires offsets for carbon footprint of demolition	Multiple	18e, 41
Evaluation of current funding allocations against targets – RFP process (post strategy establishment?)	Multiple	8, 42
For affordable rentals, require one-to-one replacement of affordable rental units that are demolished, removed from the affordable housing stock, or converted to condos (San Diego has implemented this code change)	Multiple	Low supply of condos limits efficacy; adding cost to condo creation has unintended consequences and may limit future condo development. See preservation strategies (#32-35).
Fee studies – different ways to look at housing types within this – ensure the fees we have are reflective of the facility uses	Staff	48

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Growth areas – evaluate policies, remove barriers, allow for increased densities, mixed uses ado it proactively, couple with AH expectations, incentives (larger scale)	Staff	43b
Identify disconnects in Land Use Code – costs to develop/issues of quality	Staff, Community	53
Identify opportunities to bring Utilities programs to affordable housing/housing projects overall earlier in the process	Staff	31, 38, 51
Incentivize post-COVID adaptive reuse of existing buildings that see reduction in demand for the current use/remain vacant (some of these might be short-term, transitional opportunities that provide temporary opportunities to the most urgent needs, including SROs, while we work on longer-term solutions)	Staff	34, 36
Joint meters for ADUs – allowed now for carriage house only, if not considered carriage house, needs separate meters – challenge with site size, service line separation issue	Staff	46, 51
Larger Scale: Get more people involved in financing (not just tax breaks to banks/ big financers)	AHB	22, 23, 24, 25
Align housing work with other programs to leverage more funding resources	AHB	13, 21, 56
Larger Scale: PUD (smaller threshold) for affordable projects specifically	AHB	40, 42, 43
Link to capital expansion fees, parking (e.g., affordable housing projects get relief from capital expansion fees or parking requirements to subsidize development)	Multiple	43
Local complaint system and enforcement of the complaint system (Spanish necessary)	Community Input	2, 12
Long term goal of Resident Owned Communities	Community Input	33, 2
Manufactured housing strategies and efficiency	Staff	41
Maybe focus more on quality of design than look	Staff	50, 53
Measure/track disappearance of affordable housing units (not just development of new ones) - are we doing this?	Multiple	2
Mobile Home Park Zoning protections (specific Mobile Home Park Zoning preservation District)	Community Input	Zoning work in progress; also see 4, 33, 43b
NE Foco – how can the City support water costs? (General Fund) —cost to developer (Change Utility Charter to allow?)	Staff	52
Need for more creative partnerships public/private partnerships like 140 E Oak St. (Housing Catalyst/DDA/City)	Staff	23
Next increment of development is a use by right - I.e., adding a unit to a lot with a single-family home on it now or going from a duplex to a fourplex, etc. (www.strongtowns.org)	Staff	50
No minimum lot size for developments up to a fourplex	Staff	50
Parking requirements – flexibility here? (carriage houses/adus, available street parking, etc.)	Staff	43c, 46, 53
Pilot certain housing projects by right – Phillips	Staff	50
Policy language that adds value and de-stigmatizes mobile home park communities and recognizes them for the cultures they support, the strong communities and sense of place that mobile home parks serve as, and a unique opportunity for home-ownership. One of the only forms of unsubsidized affordable housing,	Community Input	3
pre-fab housing	Multiple	41, 53
Fund rehabilitation and accessibility improvements to preserve existing affordable housing, both AH and NOAH	Multiple	28, 33, 35
Prohibit source of income discrimination (But may not solve problem if voucher's rent standard is lower than rent prices).	Staff	Passed at state level, summer 2020

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Ramp up coordinated effort to incentivize preservation of existing affordable stock through rehabilitation (Utilities, Historic Preservation, etc.)	Staff	28, 33, 35
Require passive home design or some other energy efficiency standard for all housing projects receiving City financial assistance	Staff	41
Significant affordable density bonus	Staff	43a
Significant choices for decreased design standards (negotiated) for affordable development - maybe menu of entitled modifications of standards for AH	Staff, Community	43c
Small(er) Changes: 50 unit trigger for Type 2 (Planning and Zoning Board) - risk to AH, longer entitlement potentially for tax credits	AHB	9, 16, 53
Small(er) Changes: Understanding clearly what the barriers are – targeting solutions (is it land cost? Construction? Fees?)	AHB	24, 43
Tactical urbanism - Some ability to experiment with some ideas that seem to have worked in other countries	Staff	3
Targeted incentives/policies to support owners for whom home is only asset	Multiple	2, 27, 28
City's definition of family/household - conversation/look at this (ex: extra occupancies)	Staff	47
Substitute out U+2 for rental licensing	Multiple	29, 47
U + 2 reform	Ad-Hoc, AHB, Staff	47
Updated metro district policy	Staff	19
Utility and garage placements, alley loaded product vs front loading and road width	Staff	51, 53
We require inspection of STR and extra occupancy, but not LTR	Staff	29
What tools do we need for the "missing middle?"	Staff	24, 43
Revisit affordable housing definition	Affordable Housing providers, staff	1, 9
Strengthen incentives for mixed-use development along the MAX corridor to encourage more housing	Our Climate Future (OCF)	42, 43, 50, 53
Preferred provider for local developers of affordable housing	AHB	15
Include Homeward 2020 strategies	Staff	55
Provide staff and those involved in the housing process with unconscious bias training to ensure all community members are treated equally in processes, e.g., permitting	OCF	10
Rental registry/licensing with minimum standards for health, safety, stability, and efficiency	OCF	29
Indoor air quality and energy efficiency for low to middle income housing policy	OCF	28, 41
Pause rent/evictions in times of crisis	OCF	16
Develop Green Zones / reimagine nexus between URA and housing policy options	OCF	20, 38, 41
Due Process Eviction protections, with or without displacement assistance	Staff	16
Set a minimum wage higher than the state's	Community Input	30
Convene employers to identify solutions together	Community Input	13, 21, 23
No natural gas in new developments	OCF, Community Input	41
incorporate commuting traffic into GHG inventory to illustrate connection and impact	Community Input	3
Revisit housing types requirements in LUC	Community Input	50, 53
Forms of the IHO: (1) IHO for ownership only; (2) IHO with both ownership and rental; and (3) a voluntary IHO incentive policy.	Staff	37

Proposed Solutions / Ideas	Proposed by:	Prelim. Strategy Toolkit # or Comment
Examine policy options via the Income Qualified Program to increase enrollment	Utilities	31
Explore Preservation Partner program that would allow agencies to buy and preserve housing, including being considered a qualified buyer for restricted homeownership.	Housing Provider Mtg	15, 32
Systemize subordination of subsidy when affordable housing transfers to an agency that will keep it affordable (maybe a preservation partner?)	Housing Provider Mtg	15, 32
Increase minimum affordability periods from 20 years in City definitions regarding affordable housing - push toward permanent affordability	Housing Provider Mtg	9
COPA - community opportunity to purchase before restricted products are offered for market-rate sale.	Housing Provider Mtg	33
Consider where development projects can be approved by right (without a separate public process) if they meet specific, objective criteria that are discussed in neighborhood plans and align with the Housing Strategic Plan / adopted City Plans.	Multiple	49, 50, 53
“rent control” - Cap on annual rent increase allowed	Community Input	16
“rent control” - Cap on rental prices (possibility of sliding scale)	Community Input	16
“rent control” - Required period of notice before rent increases	Community Input	16 (state law is 10 days; need legal review to see if City can increase)
rental protections - Rental registration/licensing program	Community Input	16, 29
rental protections - Limitations on fees (besides rent) charged to renters	Community Input	16, 29
Remove or relax U+2 restrictions	Community Input	47
Encourage duplexes and small multifamily in new and existing developments	Community Input	49, 50, 51, 53
Rebuild motels into “group living” sites	Community Input	39
Reduce restrictions on ADUs	Community Input	46, 51
Make it easier for homeowners to rent out extra spaces or have an AirBnB	Community Input	8, 46, 51; also see city’s existing STR policy
Limit the number of houses an individual can own	Community Input	no clear legal pathway
Moratorium on out-of-state developers for low income and senior housing	Community Input	no clear legal pathway
Limit out-of-state and investor buying	Community Input	no clear legal pathway
Require houses to be on the market for a certain amount of time before sale (ex: two weeks)	Community Input	no clear legal pathway
Encourage duplexes and small multifamily in new and existing developments	Community Input	49, 50, 53
Reduce restrictions on density and building height	Community Input	49, 50, 53
Require a certain percentage of all new developments to be affordable	Community Input	37
Reduce fees for affordable properties	Community Input	42, 43

Source: City of Fort Collins and Root Policy Research.

Strategy Refinement

The process of converting the ideas presented in Figure 1 into policy tools was led by the City's consultant, Root Policy Research. All suggestions were included in some form; the only exceptions were ideas for which there was not a viable legal path forward. Those exceptions are explained in more detail below:

1. Rent Control – this is currently prohibited at the state level, though the Housing Strategic Plan includes an effort to monitor legislative changes at the state level, which could open the door for inclusionary zoning (and modified forms of rent control).

2. Limitation or restrictions on purchases or specific types of investors/developers. Specific suggestions were:

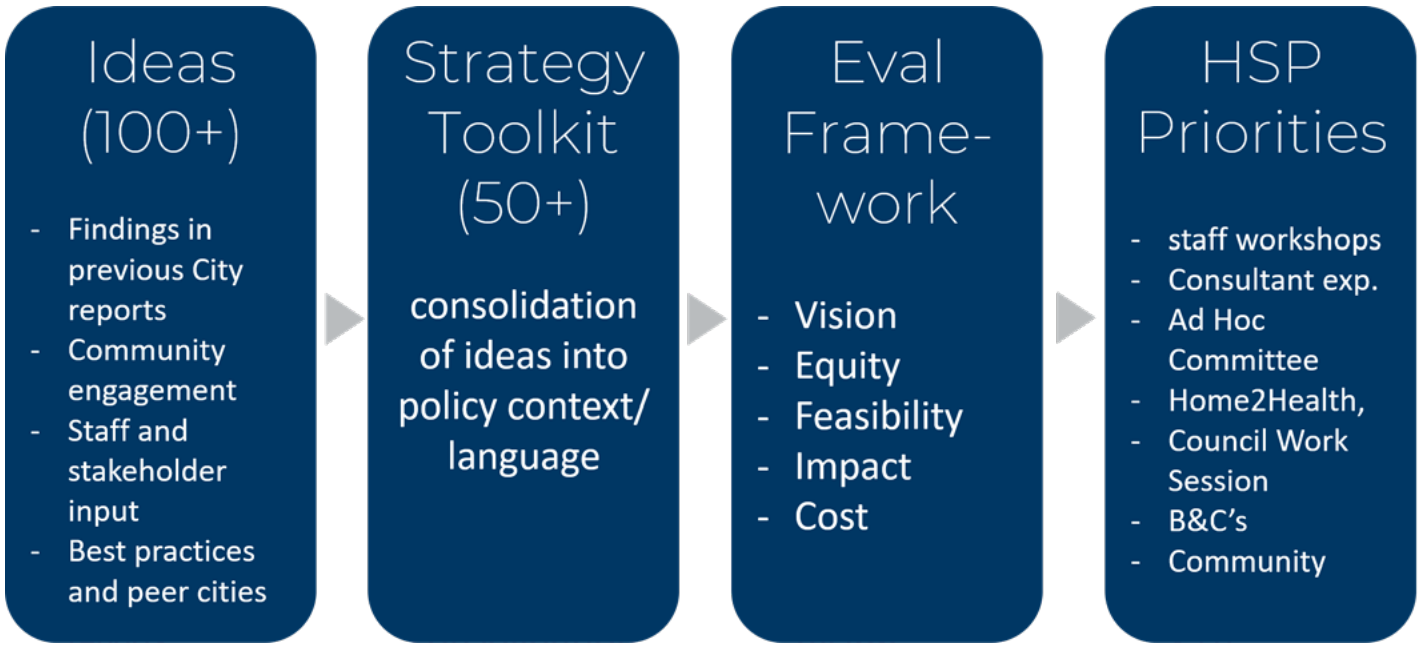
   - Limit the number of houses an individual can own;
   - Limit out-of-state developers and investor purchases; and
   - Require houses to be on the market for a certain amount of time before sale (ex: two weeks).

Each of these ideas likely poses constitutional challenges as the right to buy/sell things that are not inherently dangerous is very difficult to restrict (e.g., violation of the interstate commerce clause). Other strategies considered in the strategy toolkit do acknowledge and work to address some of the underlying issues highlighted by these ideas, most notably the affordability of ownership options for first-time buyers.

The reduction from 150 ideas to 50+ strategies was primarily based on consolidation of duplicate or similar ideas and framing ideas for a policy format.

The resulting strategy toolkit is presented and discussed in detail in Appendix F, along with further documentation of the strategy evaluation and prioritization process. Figure 2 summarizes that process.

Figure 2. Process Overview: Idea Generation to Priority Strategies



Source: Root Policy Research.

Appendix F: Strategy Toolkit

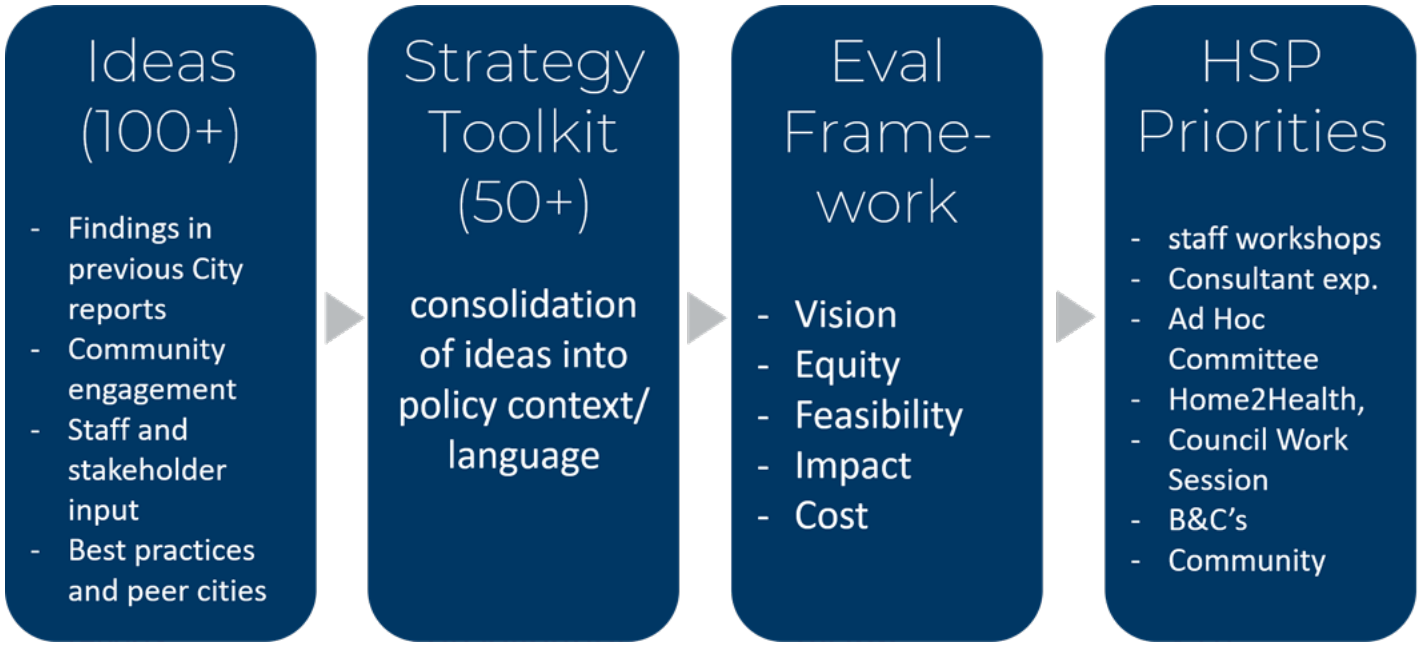
This appendix provides additional documentation related to evaluation and prioritization of strategies presented in the Fort Collins Housing Strategic Plan (HSP), including the full Strategy Toolkit used in Plan development. This appendix was drafted by the City's consultant on the Strategic Plan, Root Policy Research (Root).

Process Overview

Development of the Housing Strategic Plan included consideration of over 50 potential policy tools—or strategies— generated from hundreds of ideas identified by the community, City staff, City Council's Ad Hoc Housing Committee, and best practice research. That preliminary toolkit was streamlined to 26 priority strategies for inclusion in the final HSP.

The final prioritized strategies are designed to overcome the Greatest Challenges (discussed in detail on pages 27-30 of the HSP), produce meaningful outcomes in alignment with the community's housing vision, and expand housing choice in Fort Collins across the entire spectrum of housing preference and need. Figure 1 outlines the process from idea generation to prioritized strategies. Additional details on each phase follow.

Figure 1. Process Overview: Idea Generation to Priority Strategies



Source: Root Policy Research

Strategy Identification. Preliminary strategies were designed to address the greatest housing challenges identified in the Existing Conditions report and were based on findings and recommendations in previous City reports,2 in addition to engagement with various city departments, Boards and Commissions, Home2Health partners, meetings with the Ad Hoc Housing Council Committee, community engagement and researching peer cities. These groups generated hundreds of ideas, which were consolidated and organized into over 50 preliminary policy

2 2020 Land Use Code Audit, 2020 Analysis of Impediments to Fair Housing Choice, Homeward 2020

strategies (the Strategy Toolkit) for consideration in the Plan. Appendix E lists and discusses the proposed ideas in more detail, including how they were incorporated into the Strategy Toolkit.

Toolkit development. The strategy toolkit reflects the consolidated of resident/stakeholder ideas, best practice research, and expertise of city staff and constitutes preliminary recommendations considered for inclusion in the HSP. It includes over 50 policy tools and provided a basis for discussion and evaluation of priorities for inclusion in the final HSP.

The process of converting the ideas presented in Appendix E into policy tools was led by the City's consultant, Root Policy Research. All suggestions were included in some form[3]; the reduction from 150 ideas to 50+ strategies was primarily based on consolidation of duplicate or similar ideas and framing ideas for a policy format.

Participants in the housing system. Since the HSP is intended to address the entire housing spectrum, all strategies included in the toolkit were identified by which housing system participants were impacted by each strategy. This identification metric fosters broad access to the toolkit by allowing all participants, businesses, and residents to see where they "fit" in the city's approach to housing. It also ensures the strategy toolkit addresses a broad range of housing actors and beneficiaries. Identified participants for each strategy include the following (note that many strategies have multiple housing system participants and are included in totals for each):

- Builders/developers (32 strategies);
- Landlords (12 strategies);
- Homeowners associations (7 strategies);
- Special districts and government entities (23 strategies);
- Financial institutions (11 strategies);
- Manufactured housing neighborhoods (10 strategies);
- Homeowners (20 strategies);
- Renters (26 strategies);
- People experiencing homelessness (13 strategies);
- Residents vulnerable to displacement (20 strategies);
- Historically disadvantaged populations (21 strategies); and
- Other community partners (23 strategies).

3 The only exceptions were ideas for which there was not a viable legal path forward (e.g., violation of basic property rights or interstate commerce).

Strategy type. To streamline review of the 50+ policy tools, the strategy toolkit was organized by the type (or function) of the strategy. Primary categories are:

- Education, communication, and information (8 strategies);
- Community participation and equity-centered implementation (9 strategies);
- Dedicated revenue streams for affordable housing (5 strategies);
- Financing for new construction and preservation (4 strategies);
- Technical/direct assistance (7 strategies); and
- Policies (19 strategies). The policy category is further grouped by policy function:
  - Preserve existing affordable housing and naturally occurring affordable housing (4 strategies):
  - Support new construction of affordable housing (4 strategies):
  - Incentivize private development to create affordable housing and other community benefits (4 strategies);
  - Increase supply of accessible housing (2 strategies); and
  - Allow the market to respond to a variety of housing preferences (5 strategies).

Strategy Evaluation and Prioritization. The preliminary strategy toolkit was streamlined to 26 priority strategies for the final Housing Strategic Plan document. Those prioritized strategies are designed to overcome the Greatest Challenges (as identified in the Existing Conditions report), produce meaningful outcomes in alignment with the community's housing vision, and expand housing choice in Fort Collins across the entire spectrum of housing preference and need.

This section of the appendix discusses the evaluation framework and prioritization process used to select the 26 priority strategies for the final Plan.

Evaluation framework. A number of factors are important considerations in evaluating and prioritizing specific strategies for inclusion in the HSP. Not only should strategies be effective and financially feasible, they should also directly contribute to progress on the City's affordability goal (10% of units affordable to 80% of AMI by 2040) and the community's vision for housing, "Everyone has healthy, stable housing they can afford."

Root facilitated a staff evaluation of all preliminary strategies over a series of workshops and "homework" assignments in December 2020.

First, each strategy was evaluated across a series of questions to confirm feasibility and alignment with City vision: (response options were yes/no/maybe). Next, strategies were rated for efficacy and relative cost to the city (on a scale of 1 to 5). Note that "cost" was defined broadly to include financial cost, staff capacity/time, political capital, etc.

Figure 2 illustrates the evaluation framework used by Root and city staff to evaluate vision alignment (with a focus on equity), feasibility, efficacy, and relative cost of each strategy. This evaluation framework contributed to the prioritization of strategies, discussed in more detail on the following pages.

Figure 2. Evaluation Framework

	Evaluation Framework	Example
	Respond to each question with yes, maybe, or no:	
Vision Criteria	Does this strategy create/preserve housing affordable to 80% AMI or less (City-adopted goal for affordability)?	yes
	Does this strategy enhance housing stability (e.g., stabilize households at risk of homelessness, provide long-term affordability, enhance predictability of housing costs)?	maybe
	sustainability, access to opportunity, renter stabilization, improve housing condition improvements).	yes
	Does this strategy increase equity in the following ways…	
	Address housing disparities (for BIPOC)?	yes
	Increase accessibility (for people with disabilities)?	no
	Increase access to areas of opportunity?	maybe
	Promote investment in disadvantaged neighborhoods?	yes
	Mitigate residential displacement (or gentrification)?	yes
	Does this strategy increase housing type and price-point diversity in the city?	yes
Feasibility Criteria	Does the city have necessary resources (financial and staff capacity) to implement administer and monitor?	yes
	Does this strategy have community support?	yes
	Can the City lead implementation of this strategy (or does it require state/regional leadership and/or non-profit or partner action)?	yes
	If no, are partnerships in place to lead implementation?	n/a
	Does this strategy help advance other community goals (e.g., climate action, water efficiency, etc.)?	yes
	Rating scales for efficacy and cost	
	How effective is this strategy in achieving the desired outcome (on a scale of 1 to 5 where 1 is not at all effective is 5 is very effective)?	4
	How resource intensive is this strategy (on a scale of 1 to 5 where 1 is no cost is 5 is very high cost)?	2

Source: City of Fort Collins and Root Policy Research.

Prioritization. Staff further prioritized strategies that met the baseline criteria (vision alignment, feasibility, and effectiveness), with a variety of exercises that rated and ranked each strategy as well as each problem the strategies are designed to solve, and discussed broad priorities and objectives required to achieve the City's vision and goal. The process prioritized vision alignment over immediate feasibility, as some strategies may require additional staff time and/or funding. In other words, strategies that currently may not be financially feasible were included if they met the other two criteria and if there was a clear path to achieve feasibility.

The draft prioritized strategies were available for public comment as part of the Draft Strategic Housing Plan in January 2021, as prioritization efforts continued through meetings with Home2Health Partners, Ad Hoc Housing Council Committee, meetings with various Boards and Commissions, community and business organizations, and additional City staff vetting. No new strategies were added nor were any strategies eliminated between Draft and Final Housing Strategic Plan iterations, though some strategies were expanded and a number were edited for clarity.

Prioritization incorporated perceived impact of strategies, efficacy of strategies in achieving desired outcomes, best practices and proven policies in peer communities, and alignment with community recommendations (as identified through Home2Health and engagement efforts specific to the Strategic Plan development). Prioritization discussions also incorporated consultant expertise on best practices in peer communities, keys to success for different strategies, and the market conditions in which strategies are most effective.

All prioritized strategies meet the baseline vision, feasibility, and effectiveness criteria and reflect staff and community input on key objectives for the Plan. During the prioritization process, we also reorganized prioritized strategies around the Greatest Challenges identified in the Existing Conditions report. This approach is discussed in detail in the Strategies and Priorities section of the HSP.

Strategy Toolkit

The strategy toolkit reflects preliminary recommendations considered for inclusion in the Fort Collins Housing Strategic Plan. It includes over 50 policy tools and provided a basis for discussion and evaluation of priorities for inclusion in the final Plan.

Figure 3 displays the full strategy toolkit and summarizes the results of evaluation and prioritization, including which strategizes were prioritized for inclusion in the final Housing Strategic Plan.

- The figure highlights prioritized strategies (those included in the final HSP) in light blue. For each prioritized strategy, the table notes the greatest challenges addressed by the strategy, and refences the strategy number that corresponding to the final HSP strategies.
- The Priority and Evaluation Framework columns highlight results from the evaluation and prioritization process for all strategies in the toolkit. Green dots indicate high priorities or strong alignment with evaluation criteria; yellow dots signify medium priorities and strategies that “maybe” or “sometimes” align with vision/feasibility criteria; and red dots indicate low priorities/alignment. Strategies already identified as “quick wins” by the Council Ad Hoc Housing Committee are also identified.
- In addition to priority ratings and evaluation framework results, the “Reason for Inclusion/ Exclusion from Final HSP” column summarizes the rationale for prioritization. It focuses on further explanation above and beyond the results of the evaluation framework.
- The toolkit is organized by the type, or function, of each strategy, which differs from how prioritized strategies are organized in the HSP (by greatest challenge). For ease of reference, the HSP strategy number is included for prioritized strategies. Primary categories around which the toolkit is organized are education/information, community process/ implementation, revenue generation, financing, direct assistance, and policy. The policy category is further grouped by policy function: preservation, new construction, incentives, accessibility, housing diversity.

Figure 3. Results of Prioritization and Evaluation Exercises

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
1	**Refine local affordable housing goal.** The City has already adopted a broad goal of 10% affordable at 80% AMI. Consider formal adoption of subgoals (e.g., 10% of rental units affordable to 60% AMI; 5% of owner units deed restricted and affordable to 100% AMI) to help set expectations for developers as they negotiate agreements with the city and establish more specific targets for the city to monitor progress.	10	3
2	**Improve resident access to housing information and resources.** Humanize housing via language access plan; tenant rights/responsibilities; fair housing rights and complaint process; affordable housing goal/policy tracker; housing equity; resource/program information; affordable housing database and/or search engine; partner agencies housing services; home energy performance; examples of existing projects in Fort Collins that have been integrated into neighborhoods.		
3	**Promote inclusivity, housing diversity, and affordability as community values.** PR campaign and/or communications related to density, structural racism, need for affordable housing, myths about affordable housing, etc. Could also use "tactical urbanism" strategies as part of this effort.	2	1
4	**Support community organizing efforts in manufactured home communities and increase access to resident rights information, housing resources, and housing programs.** Continue and expand existing efforts to work with residents and nonprofit community partners to address the critical need for programs focused on manufactured housing livability and safety, reduction of the fear of retaliation for residents, preservation of these as an affordable housing option, and equitable access to City resources in historically underserved neighborhoods and populations.	24	1, 7
5	**Assess displacement and gentrification risk.** City staff can use the work other communities do in this space as a guide for building our own index for displacement and gentrification risk using readily available data (Census, American Community Survey, etc.). This information can be used to help promote and target anti-displacement resources/programs, pair such resources with major capital investments, and guide community partnerships.	1	1, 6
6	**Conduct a condition review and ownership survey of existing, aging multi-family housing stock.** Identify building rehab needs, rental trends, which buildings have opportunities to leverage historic property funding, weatherization funding, etc.		

...Housing Strategic Plan	Priority		Evaluation Framework			
Reason for Inclusion/Exclusion from Final HSP (in addition to eval framework)	**Staff/ Stakeholder Priority**	**Ad Hoc Quick Win?**	**Vision Criteria**	**Feasibility Criteria**	**Impact and/or Efficacy**	**Efficacy to Cost Ratio**
Critical for aligning needs with quantified affordability target and ensuring meaningful impact of strategies.	●		●	●	●	●
Important strategy and continue exploring how to improve existing methods for resident and business access to information, including weaving in this work into implementation and the final plan's strategy 2 below.	●		●	●	●	●
Best fundamental practice for fostering broad access to housing vision, contributing to an inclusive community culture, and addressing a common and significant barrier to the creation of affordable housing: "Not-In-My-Back-Yard" (NIMBYism). Can be high cost, but also a high impact strategy.	●		●	●	●	●
Direct and significant impact to uniquely vulnerable communities; fosters health, stability, and equity; aligns with existing efforts and priorities related to manufactured home community stabilization.	●		●	●	●	●
Low-cost effort with targeted and meaningful impact; direct impact on equity and stability. Already identified as an Ad Hoc Committee Quick Win.	●	✔	●	●	●	●
Moderate alignment with evaluation framework; not a high priority at this time.	●		●	●	●	●

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
7	**Conduct economic productivity analysis of selective case study neighborhoods based on date of development** (e.g. Old Town North with Harvest Park and an example from the lower end of LMN density spectrum)		
N/A	**Develop real-time, accessible, and performance-based data that evaluates the performance of these strategies and their progress toward the vision.** This would include data for the entire housing spectrum, from people experiencing homeless to middle-income households.	**4**	see below
8	**Implementation, tracking and assessment of housing strategies** Regularly assess existing housing policies and programs to ensure they are effective, equitable, and aligned with vision. Begin with a comprehensive review of current programs/policies using the Government Alliance on Race & Equity Racial Equity Toolkit. All strategies proposed in this Housing Strategic Plan will also be evaluated through an equity and efficacy lens.	**4**	**2, all**
9	**Extend the City's affordability term.** Affordability term is the time period in which affordable housing is income-restricted, after which it can convert to market rate. The current affordability term for projects receiving City funding or incentives is 20 years; many cities use longer terms of 30 to 60 years.	**8**	**2, 5**
10	**Provide staff and those involved in the housing process with unconscious bias training to ensure all community members are treated equally in processes.**		
11	**Create an anti-displacement committee** Committee would review opportunities to pair anti-displacement strategies with major public investments to mitigate the unintended consequences of such investments on residential displacement.		
12	**Improve access to interpreters/translators and City programs, especially in Spanish and consider other languages**		
13	**Provide fair and just compensation.** Justly compensate community members and partners for their time and expertise. Understand they are experts and their participation should reflect that.		
14	**Identify opportunities for communities to be decision makers.** For example, participatory budgeting is a tool where communities prioritize and/or decide how funding should be allocated for a particular area.		
15	**Establish a specific preference for local providers, e.g., via our PAB allocations.**		

...Housing Strategic Plan	Priority		Evaluation Framework			
Reason for Inclusion/Exclusion from Final HSP (in addition to eval framework)	**Staff/ Stakeholder Priority**	**Ad Hoc Quick Win?**	**Vision Criteria**	**Feasibility Criteria**	**Impact and/or Efficacy**	**Efficacy to Cost Ratio**
Moderate alignment with evaluation framework; could provide useful information but given other high priority strategies, this is not a high priority at this time.	🔴		🟠	🟠	🟠	🟠
Combined with implementation and tracking; see below.	🟢		🟢	🟢	🟠	🟢
Best practice; essential for maintaining effectiveness, equity, and impact of housing programs/strategies; also fosters transparency in monitoring performance and progress toward citywide goal for affordable housing.	🟢		🟢	🟢	🟢	🟢
Current term is uncommonly short; extension would have meaningful impact on stability and preservation of future affordable housing stock. Already identified as an Ad Hoc Committee Quick Win.	🟢	✔	🟢	🟢	🟠	🟢
Moderate alignment with evaluation framework; recognize need to address this priority at an institutional/ community-wide level; continue to weave into implementation consideration.	🔴		🟠	🟠	🟠	🟢
Moderate feasibility and impact; begin first with an assessment to understand impact before suggesting solutions.	🔴		🟢	🟠	🟠	🟢
Access already available; continue to include and scale in implementation	🟠		🟢	🟠	🟢	🟢
Already addressed in several planning processes, e.g., the Housing Strategic Plan and Our Climate Future; continue to include and scale in implementation	🔴		🟠	🟠	🟢	🟢
Moderate vision alignment and feasibility; continue to consider in implementation as pilot projects / opportunities arise.	🔴		🟠	🟠	🟢	🟢
Continue to explore strategy with providers to assess feasibility and impact. Lower impact compared to other high priority strategies.	🔴		🟠	🟠	🔴	🟢

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
16	**Advocate for housing-related legislation at state and federal levels.** Focus areas could include: monitor and support state level renter protection legislation (e.g., fee caps, eviction protections) advocate for additional state and federal funding sources (e.g., real estate transfer tax), monitor state legislative changes that affect local government housing tools (e.g., inclusionary zoning), and advocate for additional LIHTC funding and Qualified Allocation Plan (QAP). Also work with Larimer County on eviction protections and explore the option of pausing evictions in times of crisis (e.g., if/when state of emergency in declared). Consider a statewide coalition of local governments, similar to Colorado Communities for Climate Action (or CC4CA) that the City participates in for climate.	5	1, 2, 7
17	**Extend sales tax dedicated to Affordable Housing Capital Fund** (due to sunset in 2025).	11	3.4
18	**Create a new dedicated revenue stream for the Affordable Housing Fund.** Local funds can support a variety of affordable housing activities, have fewer restrictions and are easier to deploy than federal or state dollars. They can be earmarked for a specific income level (e.g., less than 30% AMI or used more broadly). Revenue sources are varied, could be implemented at city or county level, and include:	11	3.4
a	**Linkage fees (commercial and/or residential) or impact fees (paid by new development)**	11	3,4
b	**General Obligation Bonds**		
c	**Cash in Lieu fees from inclusionary housing buyouts (if implement IH)**		
d	**Dedicated property or sales tax**	11	3,4
e	**Demolition tax**		
19	**Consider affordable housing requirements/funding as part of the community benefit options for metro districts.** The city is already working on a specific recommendation for this strategy.	17	1, 5
20	**Analyze potential for affordable housing requirements/funding as part of TIF districts in Urban Renewal Areas.**		
21	**Explore funding options through linked, but non-traditional sources, such as health agencies/foundations and/or social impact bonds.** These innovative financing strategies are becoming more common and aim to leverage the savings created by stable, affordable housing but realized in other sectors (lower medical, social service, and justice costs).		
22	**Expand partnership(s) with local Community Development Financial Institution (CDFI) to offer gap financing and low-cost loan pool for affordable housing development.** Partnership with a CDFI could include financial support through grants or low-cost debt, risk sharing through pooled loan loss reserve, or alignment of priorities around affordable development.	12	3

...Housing Strategic Plan	Priority		Evaluation Framework			
Reason for Inclusion/Exclusion from Final HSP (in addition to eval framework)	**Staff/ Stakeholder Priority**	**Ad Hoc Quick Win?**	**Vision Criteria**	**Feasibility Criteria**	**Impact and/or Efficacy**	**Efficacy to Cost Ratio**
Low cost approach to leveraging additional resources and strategies to achieve City's goal/vision. Acknowledges regional nature of housing challenges and addresses by regional/state framework.	🟢		🟠	🟢	🟢	🟢
Combined with new revenue stream (see below)	🟢		🟢	🟠	🟢	🟢
High impact strategy and increasingly common among local jurisdictions in the midst of rising housing challenges and diminishing federal resources. Additional funding is necessary for the city to achieve affordability goal and implement select prioritized strategies.	🟢		🟢	🟠	🟢	🟢
	🟢		🟢	🟠	🟢	🟢
Linkage fees and dedicated tax revenue considered highest priority options at this time.	🔴		🟢	🟠	🟢	🟢
	🔴		🟢	🟠	🟠	🟠
	🟢		🟢	🟠	🟢	🟢
	🔴		🟢	🟠	🟠	🟢
Low cost opportunity to integrate affordable housing requirements as part of related efforts; already prioritized by City and implementation underway.	🟢		🟢	🟠	🟢	🟢
Limited in geographic application, also some feasibility challenges related to property tax revenue; not a priority at this time.	🟠		🟢	🟢	🟠	🟢
Prioritized other revenue efforts over this as a focus area, though staff will remain open to non-traditional funding options.	🟠		🟢	🟢	🟢	🟢
Low cost effort with potential for high impact; capitalizes on existing partnerships to leverage common goals.	🟢		🟢	🟢	🟢	🟢

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
23	**Continue to pursue public-private partnerships and consider a dedicated staff member who would focus on cultivating such opportunities.** One example is the Epic Loans program which blends Utilities resources, grants, public and private sectors loans to create an affordable capital stack.		
24	**Explore/address financing and other barriers to missing middle and innovative housing development.** Collaborate with developers and financial institutions (CDFI, credit unions, and banks) to understand barriers for missing middle projects, e.g., financing, code, materials, etc.; consider partnerships with developers and partners to address barriers and build support for diverse, innovative, and efficient housing options; and evaluate options to promote innovative partnerships with developers, e.g., design competitions such as the X-Prize concept raised at the January 2021 Ad Hoc Housing Committee meeting.	15	3, 4, 7, 1
25	**Consider formation or partnership opportunities for a socially conscious Real Estate Investment Trust (REIT) to fund projects aligned with the city's housing vision and goals.**		
26	**Increase funding for financial literacy, credit building, and homebuyer education for residents.** Some CDBG funding is allocated to supporting nonprofits that are providing this service but additional funding would increase capacity. Opportunities should be available in both English and Spanish and should be affirmatively marketed to historically disadvantaged populations and demographic groups with disproportionately low rates of homeownership.		
27	**Establish funding for foreclosure and eviction prevention and legal representation.** Housing Counseling generally takes the form of providing assistance with mortgage debt restructuring and mortgage and/or utilities payments to avoid foreclosure; short-term emergency rent and utilities assistance for renters. Cities often partner with local nonprofits experienced in foreclosure counseling. Landlord-tenant mediation is similar but generally conducted by local Legal Aid for more involved disputes between the landlord and tenant. CARES Act funding is currently dedicated to a legal defense fund for renters, which directly supports legal representation if an issue needs to be resolved by the court, but additional resources are necessary to carry this strategy beyond the duration that CARES resources allow. This recognizes that while there are times when eviction and foreclosure are the appropriate tool (and outside of the control of the City), keeping people housed is a goal that serves everyone's interests.	25	1, 6, 7
28	**Home rehabilitation.** Grants or loans to assist low income homeowners and (less common) multifamily property owners with needed repairs. Can be emergency repairs or maintenance needed to preserve homes. Seek ways to leverage and prioritize weatherization funding to maximize community uptake of this mechanism.		

...Housing Strategic Plan	Priority		Evaluation Framework			
Reason for Inclusion/Exclusion from Final HSP (in addition to eval framework)	**Staff/ Stakeholder Priority**	**Ad Hoc Quick Win?**	**Vision Criteria**	**Feasibility Criteria**	**Impact and/or Efficacy**	**Efficacy to Cost Ratio**
Staff will continue to pursue PPPs as the opportunity arises; not prioritized as a focus area at this time.	🟠		🟠	🟢	🟠	🟠
Low cost strategy with potential to unlock production of diverse, relatively affordable housing options. Best practice approach to foster missing middle options.	🟢		🟢	🟢	🟢	🟢
Moderate feasibility and impact relative to cost; not prioritized at this time.	🔴		🟢	🟠	🟠	🟠
Maintain current level of funding at this time**.** Align strategies into opportunities for advancing Fair Housing action items (final plan Strategy 3).	🔴		🟢	🟠	🟠	🟢
High impact, best practice strategy; leverages success of existing program; addresses acute needs exacerbated by the ongoing COVID-19 pandemic (and related levels of unemployment). Already identified as Ad Hoc Committee priority.	🟢	✔	🟢	🟠	🟢	🟢
Rely on existing programs and funding levels at this time (including Larimer County program).	🟠		🟢	🟢	🟢	🟢

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
29	**Explore a mandated rental license/registry program for long-term rentals and pair with best practice rental regulations.** Having a rental registration or license program (a program in which landlords are required to register or obtain a license from the city) makes it easier to implement and enforce a variety of renter protections, promote best practices to landlords, and identify problem landlords, as well as establish specific housing quality and performance standards, e.g., efficiency. Specific efforts promoted through such programs include landlord education (fair housing or other), standardized lease agreements in English and Spanish, reasonable application fee requirements, a more defined path for conflict resolution, and health and safety rental inspections. Can include a modest fee to cover program cost, e.g., recent research suggests these fees range from approximately $0 to $110/unit, though fee frequency, determination, etc. varies by jurisdiction.	20	7
30	**Set a minimum wage higher than the state's (currently $12/hr).**		
31	**Identify and expand strategies to decrease total cost of home ownership/ renting,** e.g., Increase enrollment in the Income Qualified Assistance Program and Digital Equity Program via Connexion to help lower monthly bills of qualified households, align housing and transit solutions, etc. Note that multifamily housing are often master metered for water and don't quality qualify for the water rate discount via the IQAP.		
N/A	**Expand existing programs for design assistance (IDAP, Rehab Right) to support energy efficiency and design compatibility as existing homes are modified.**		
	Preserve Existing Affordable Housing and Naturally Occurring Affordable Housing		
32	**Require public sector right of first refusal for affordable developments.** Typically requires owners of affordable housing notify the public sector of intent to sell or redevelop property and allow period of potential purchase by public sector or non-profit partner.	22	7, 1
33	**Allow Tenant right of first refusal for cooperative ownership of multifamily or manufactured housing community.** Laws that give tenants the right to purchase a rental unit or complex (including a manufactured housing community) before the owner puts it on the market or accepts an offer from another potential buyer. Laws typically allow residents to assign their "right of first refusal" to other entities, such as nonprofit partners that help the residents form a limited equity cooperative, or affordable housing providers that agree to maintain the property as affordable rental housing for a set period of time. Note that this provision already exists for manufactured housing communities under the Colorado Mobile Home Park Residents Opportunity to Purchase (HB20-1201 passed in June 2020).	23	7, 1

...Housing Strategic Plan	Priority		Evaluation Framework			
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Best practice, high impact, low cost strategy that lays critical groundwork for future efforts related to advancing vision and goal.	●		●	●	●	●
Moderate evaluation alignment; best achieved statewide and not in any one community.	●		●	●	●	●
Maintain current program approaches at this time and explore opportunities for increased alignment; other strategies also help address affordability for renters and owners.	●		●	●	●	●
Maintain existing program and explore opportunities for increased alignment at this time.	●		●	●	●	●
High impact preservation strategy; does not require substantial financial resources from the city if structured to defer rights to non-profits.	●		●	●	●	●
Expands housing choice, leverages existing housing stock, and extends good policy (i.e., Mobile Home Park Residents Opportunity to Purchase) to additional contexts such as multifamily tenants.	●		●	●	●	●

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
34	**Acquisition/ rehabilitation of naturally occurring affordable housing.** In this strategy nonprofits or for-profit affordable housing developers purchase privately-owned but low-priced housing options, or subsidized units with affordability periods ending ("at risk" affordable housing). Owners make needed improvements and institute long- term affordability. At-risk housing stock may include private rentals with rising rents, manufactured housing parks, or lower-cost single- family homes and real estate owned (REO) properties. Rental properties can be maintained as rental or convert to cooperative ownership. Ownership properties can be resold to lower-income families or leased as affordable rentals. City role in this strategy could include acquisition, capital to subsidize non-profit purchase, or rehabilitation loans.		
35	**Develop small landlord incentives.** Public sector incentives that encourage small landlords to keep units affordable for a period of time in exchange for subsidized rehabilitation or tax or fee waivers. Requires identification of properties through rental registration. Could also be applied to current vacation rentals for conversion to longer term permanent rentals.	26	2, 7
	Support New Construction of Affordable Housing		
36	**Allocate additional funding to bolster city land bank activity** Begin with inventory and feasibility of publicly owned land in city limits and growth management area. Also consider underutilized commercial properties that could be used for affordable housing. Continue effective disposition of existing parcels to affordable housing developers and land trust partners.	19	1, 3, 5
37	**Inclusionary Housing.** Policies that require or incentivize the creation of affordable housing when new development occurs, either within the same development or off-site. Some inclusionary housing ordinances allow the developer to pay fees "in lieu" of developing the affordable units. Colorado state law currently prohibits Inclusionary Housing for rental but it is an option for owner-occupied developments; and the state will be considering repealing the prohibition on inclusionary rental ordinances in the 2021 session. Depending on state legislation, implementation could include (1) IHO for ownership only; (2) IHO with both ownership and rental; or (3) a voluntary IHO incentive policy.		
38	**Evaluate opportunities for affordable housing components in Capital Improvement Projects.** Could be achieved through land donations, development agreements, and/or partnerships with affordable housing developers. If adopt an anti-displacement committee (see #10 above), involve that committee in this process.		

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Requires better understanding of where these properties exist first, e.g., via rental registry or licensing; high cost relative to perceived impact; not a high priority at this time.	🟠		🟢	🟠	🟢	🟠
Potential for high impact on preservation and condition; extends incentives to existing housing stock (as opposed to just new development), unlocking additional affordable potential.	🟢		🟢	🟢	🟠	🟢
Leverages success of current program to increase its impact with additional resources allocation. High impact strategy that helps City reach affordability target.	🟢		🟢	🟢	🟢	🟢
State legislation pending; strategy is not impactful without, at a minimum, changes at the state level.	🔴		🟢	🟠	🟢	🟠
Moderate feasibility and impact; not a high priority at this time.	🔴		🟢	🟠	🟠	🟠

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
39	**Explore opportunities to repurpose motels, vacant buildings, and other spaces for housing, focusing on options for group living, transitional housing, permanent supportive housing, and support services for People Experiencing Homelessness (PEH).** Support capacity building in partners and the City to respond if and when the opportunities arise.		
	Incentivize Private Development to Create Affordable Housing and Other Community Benefits		
40	**Community Benefit Agreements.** Agreements negotiated among community groups, a municipality and a developer that require specific terms in exchange for local support and/or planning approvals. CBAs aim to mitigate impacts of the project through local benefits like workforce training, local hiring targets and affordable housing investment.		
41	**Incentivize energy efficiency, water conservation, and other green building practices, such as modular construction, in alignment with the City's Water Efficiency Plan, Our Climate Future Big and Next Moves, and other relevant plans and policies.** Incentives can include fee waivers, variances, density bonuses, program rebates, etc.		
42	**Recalibrate existing development incentives (fee waivers, fee deferral, height bonus, density bonus, reduced landscaping, priority processing) to reflect current market conditions** Conduct a detailed review of the current financial benefit of existing incentives relative to their requirements and evaluate applicability by income level and geography and recommend changes to increase effectiveness. When evaluating new incentives, consider if they maximize leveraging resources and would support allocating limited resources to developments already in progress and therefore closer to development.	13	2, 3, 4
43	**Create additional development incentives for affordable housing.** Development incentives require a production of affordable rental or owner units. Most policies mandate between 10 and 30 percent as affordable units, depending on the market, and set affordability terms between 15 and 99 years. Incentives can take many forms; see below:	14	2, 3, 4
a	**Expand density bonus program to apply in other zone districts (currently limited to LMN zone).** Program would need to be calibrated for a variety of zones.	14	2, 3, 4
b	**Annexation approval tied to development of affordable housing.**		
c	**Building variances** (can apply to setbacks, lot coverage, parking requirements, design standards, open space dedication, etc.)	14	

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High cost endeavor and not typically cost-effective in strong markets where motel properties are profitable and property acquisition is competitive. The City does encourage non-profit efforts to repurpose underutilized properties for affordable/supportive housing,and can leverage the dedicated funding stream (as applicable) to move this strategy forward as opportunities arise, pending ongoing operational funding as well.	🔴		🟢	🟠	🔴	🟠
Moderate evaluation metrics; not a high priority at this time.	🔴		🟠	🟠	🟠	🟠
Moderate vision alignment and efficacy ratio; some components addressed in other strategies; Continue exploring opportunities for alignment via Our Climate Future.	🟠		🟠	🟢	🟢	🟠
High impact strategy, already identified as priority in LUC Audit and by Council Ad Hoc. Best practice for maintaining effectiveness of incentives, which must be regularly calibrated to market changes.	🟢	✔	🟢	🟢	🟢	🟠
Current incentives are limited and additional incentives are critical for increasing production of affordable housing. High impact strategy with low cost to City as it leverages private sector investment to achieve goals; very common practice throughout Colorado (and other) communities. Already identified as an Ad Hoc Committee Quick Win.	🟢		🟢	🟢	🟢	🟢
	🟢		🟢	🟢	🟢	🟢
	🔴		🟢	🟠	🟠	🟠
	🟢		🟢	🟢	🟢	🟢

	Strategy and Description	Inclusion in Final...	
		Final HSP Strategy Number	Greatest Challenges Addressed
	Increase Supply of Accessible Housing		
44	**Buydown of ADA/accessible units.** Provide subsidies to persons with disabilities who cannot afford market-rate accessible rentals, most of which are in multifamily developments built after 1990 (post Americans with Disabilities Act, or ADA).		
45	**Evaluate implementation of a visitability policy.** Require or incentivize developers to make a portion of developments "visitable," meeting design standards that allow easy visitation by people with physical disabilities (one zero-step entrance, 32-inch doorways, and bathroom on the main floor that is wheelchair accessible). Visitable design has been shown to add no additional cost to developers; it could be mandated or supported with a variety of incentives similar to affordability incentives (e.g., fee waivers/deferrals, priority processing, density bonuses, variances).	6	2
	Allow the market to respond to a variety of housing preferences		
46	**Remove barriers to the development of Accessory Dwelling Units.** Allow by right in all residential zone districts (in process per the 2020 LUC audit); reduce (or waive) tap fees and other development fees; consider development of a grant program for low- and moderate-income owners; evaluate feasibility of ADUs by lot to determine if there are excessively burdensome standards related to lot coverage, setbacks, alley access, etc., and address those barriers as necessary.	7	1, 2, 4, 5, 7
47	**Explore revisions to occupancy limits and family definitions in order to streamline processes and calibrate the policy to support stable, healthy, and affordable housing citywide.** Occupancy limits and narrow family definitions often create unintended constraints on housing choice and options, including cooperative housing opportunities for seniors, people with disabilities, or low-income renters desiring to live with unrelated adults in a single family home setting. Occupancy limits can also pose fair housing liabilities to the extent that they have a disparate impact on people with disabilities. Current best practices are to allow up to 8 unrelated or to base occupancy on building code requirements instead of family definitions. Occupancy limits do not always have a direct relationship to neighborhood livability, and there may be a better way to address livability concerns.	21	1, 2, 5, 6, 7
48	**Calibrate tap fees and other development fees to encourage product diversity and the production of smaller footprint homes (which are more likely to carry market-rate affordability).** Per unit and per tap fees incentivize large and/or luxury development so that developers can recover fee costs through higher market prices. Fees can be scaled in tiers and/or by square footage, making it easier for developers to recover the cost of the lower fees of smaller homes with lower market prices. The city currently scales fees by bedroom and lot size and consideration of additional granularity is currently in process.		

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High cost relative to perceived impact; begin with considering a visitability policy; not a high priority at this time.	●		●	●	●	●
Low cost approach to leveraging additional resources and strategies to achieve City's goal/vision. Acknowledges regional nature of housing challenges and addresses by regional/state framework.	●		●	●	●	●
Best practice for increase housing choice without adverse impact on community context. Already identified as priority in the 2020 LUC audit and implementation underway.	●		●	●	●	●
Best practice, both in regard to increasing housing choice and avoiding fair housing violations (disparate impact claims).	●		●	●	●	●
City already offers tiered fees; explore opportunities via the Land Use Code efforts and ongoing collaborations across departments.	●		●	●	●	●

	Strategy and Description	Inclusion in Final...	
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49	**Remove barriers to allowed densities through code revisions.** As noted in the 2020 LUC Audit, barriers to fully realizing allowed densities include multifamily unit number maximums, square footage thresholds for secondary or non-residential buildings, and height limitations that restrict the ability to maximize compact sites using tuck-under parking. Such requirements should be recalibrated or removed entirely.	16	1, 2, 3, 4
50	**Create more opportunities for a range of housing choices.** Though the Land Use Code Audit suggests some strategies to address this need, the city should also consider the following options for increasing housing diversity:		
a	Next increment of development is a use by right (i.e., adding a unit to a lot with a single-family home on it now or going from a duplex to a fourplex, etc.)		
b	No minimum lot size for developments up to a fourplex		
c	Pilot certain housing projects by right		
51	**Assess how metering and tap requirements may impact housing type diversity.** Reasonableness considerations for ADUs, missing middle, manufactured housing communities, etc.		
52	**Increase awareness and opportunities for creative collaboration across water districts and other regional partners around the challenges with water costs and housing.**	18	2, 5
	Continue the City's ongoing efforts to implement recommendations from current housing-related studies and other City efforts:		
53	**2020 Land Use Code Audit Recommendations** 1. Create more opportunities for a range of housing choices 2. Define a range of options between two-family and multi-family housing 3. Clarify definition of and opportunities for Accessory Dwelling Units (ADUs) 4. Remove barriers to allowed densities 5. Incentivize affordable housing projects 6. Clarify and simplify development standards 7. Consolidate like standards and definitions and make them more broadly applicable 8. Increase flexibility 9. Recalibrate incentives to reflect current market conditions 10. Align Design Manual with updated development standards	9	1, 2, 3, 4, 5, 7

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Removes internal conflicts in land use code; already identified as priority in LUC audit.	●		●	●	●	●
Prioritizing LUC Audit strategies initially.	●		●	●	●	●
	●		●	●	●	●
	●		●	●	●	●
	●		●	●	●	●
Other strategies directly address barriers to ADUs and Missing Middle; not a high priority at this time.	●		●	●	●	●
Water costs have a significant impact on housing development cost; addressing water cost challenges creates opportunity to improve affordability and product diversity. Acknowledges regional nature of water impacts and seeks opportunities for education and collaborative solutions; potential for direct impact on sustainability and affordability.	●		●	●	●	●
Included in HSP as off-cycle appropriation to advance Phase One of the LUC Audit. Brings LUC into compliance with best practice standards for current market trends and needs; expands housing choice and diversity; implements priorities already identified as part of LUC Audit and an Ad Hoc Committee quick win.	*N/A; evaluated/prioritized as part of the Land Use Code Audit*					

	Strategy and Description	Inclusion in Final...	
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54	**2020 Analysis of Fair Housing Choice Action Steps.** The Analysis of Fair Housing is a HUD-required document that analyzes fair housing (the intersection of civil rights and housing) challenges for protected class populations in Fort Collins. Action Steps are: 1. Strengthen fair housing information, educational and training opportunities. 2. Improve the housing environment for people with disabilities 3. Support efforts to improve residents' establishment and building of credit. 4. Support programs, projects, and organizations that improve housing access and affordability. 5. Continue to pursue infrastructure and public amenity equity. 6. Pursue public engagement activities to inform Land Use Code and policy updates through Home 2 Health and similar efforts.	3	1
55	**Homeward 2020 Report**	N/A	N/A
56	**Continue to align housing work with prior Affordable Housing Strategic Plan and other departmental plans and programs to leverage more funding resources and achieve citywide goals that advance the triple bottom line of economic, environmental, and social sustainability (could include citywide disparity study).**	N/A	N/A

Source: City of Fort Collins and Root Policy Research

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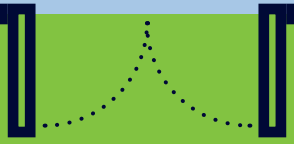
HUD requirement for receiving federal funds, direct and meaningful impact on addressing segregation and discrimination, as well as improving fair housing choice and increasing opportunity for BIPOC and people with disabilities. Low cost effort resulting in targeted and meaningful impact; direct impact on equity and stability. Already identified as an Ad Hoc Committee Quick Win.	*N/A; evaluated/prioritized as part of the Analysis of Fair Housing Choice*					
High priority actions led by housing providers and others continue to be needed to drive forward the 10% affordable housing goal.	*N/A; evaluated/prioritized as part of Homeward 2020*					
Aligns with the City's commitment to the triple bottom line and centering this work in equity.	*N/A; Citywide Alignment*					

City of Fort Collins



Auxiliary aids and services are available for persons with disabilities.

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