



Community Forum – April 28, 2022 Questions from Housing Session

How are you addressing barriers to entering homeless shelters (pets, religion, etc.)?

The City does not own or operate homeless shelters, and the criteria for accessing shelter services are determined by the service providers who do operate those facilities. There is a high level of collaboration that takes place between agencies and organizations, with a commitment to providing services that are as inclusive and equitable as possible, but decisions about day-to-day operations and management are made by the individual providers offering the service.

How are you addressing youth homelessness specifically, and what data exists to track this?

There was a group convened pre-pandemic to discuss youth homelessness, and these conversations were put on hold with the arrival of the pandemic. Addressing youth homelessness is of critical importance and there is a recognized gap in the local system around youth homeless services. Currently, data is tracked most closely through the McKinney-Vento Act, which is statewide and, locally, led by the Poudre School District. In 2021, there were an identified 1,313 K-12 students experiencing homelessness, although there is recognition that this is likely an undercount. It's important to note that youth data compiled through McKinney-Vento only accounts for K-12 students and not youth outside the education system (i.e., over 18, not enrolled in school, etc.).

<https://www.psdschools.org/programs-services/federal-programs/homeless-students>.

How do we balance needs of homelessness with property management companies/owners, who do not have the same goals?

Shared goals really are the best goals. Homelessness is a shared problem. The City helped launch Outreach Fort Collins several years ago to provide a neutral party to mediate behavior and work with all residents, including businesses, to communicate. Outreach Fort Collins is currently expanding its territory. The City has two Permanent Supportive Services housing communities developed by Housing Catalyst, the Fort Collins Housing Authority. This type of housing is a best practice for housing people previously experiencing homelessness. Services help people living there stabilize their lives, which is the best outcome for all.

How does the city view mobile home parks as housing that fills in the gaps of the data that we have seen?

Mobile Home Communities are important housing stock that is naturally occurring affordable housing. Typically, people rent the space under the home they own or rent. This system has benefits and drawbacks. Sometimes residents can purchase the park



and own it cooperatively or with a non-profit partner. That is something the City encourages. The City's Neighborhood Services Staff is working with Mobile Home Park residents and nonprofit community partners to address the critical need for programs focused on manufactured housing livability and safety, preservation of these as an affordable housing option, and equitable access to City resources in historically underserved neighborhoods and populations.

Information about the City's work with manufactured home communities is available here: <https://www.fcgov.com/neighborhoodservices/mobile-home-park-communities>.

If there are low-income housing areas created how do we prevent stigmas from being created around them?

City Plan, the foundational document for guiding the City's future, speaks to distributing affordable housing throughout our City to create vibrant, mixed-income neighborhoods. This strategy is intended to avoid concentrating low-income housing in any one area to begin with. Even if there are several affordable communities near each other – context and type matters. Often, affordable housing and market rate housing look the same and cannot be easily identified as below-market rentals. All types of housing are critical for community vitality.

Is 10% enough of affordable housing if 35% of the jobs in Fort Collins qualify for affordable housing?

The City's goal is for 10% of our housing to be deed-restricted and affordable to households making 80% or less of Area Median Income for at least 20 years. In addition, the housing market also includes homes that are not deed-restricted, but are rented or sold at affordable prices. This type of non-restricted affordable housing is called "naturally occurring affordable housing," or NOAH. It is difficult to estimate what percentage of our housing stock is NOAH. While 35% of the jobs in Fort Collins would qualify for affordable housing if that was the only income in a household, many households are supported by salaries from two jobs. The example shared at the forum was for a single-parent household, or a household of 2 with one person working full-time.

Is the city looking to create more long term/transitional homeless housing such as Redtail Ponds?

Permanent supportive housing (PSH) is the term for housing developments like Redtail Ponds and Mason Place, which serve people with very low incomes who have experienced homelessness and, in many cases, have additional barriers to housing stability. The City's "housing first" philosophy encourages PSH and other types of transitional housing that can help people get and stay housed. The City's housing funding has supported both Redtail Ponds and Mason Place, and housing that serves the lowest income ranges continues to be a priority.



Is there a way for racial discrimination when leasing or selling homes to be reported? What protections against racial discrimination (and for undocumented residents) are there for renters?

Yes. The federal Fair Housing Act (1968) prohibits discrimination against protected classes in the sale, rental, or financing of housing. Protected classes include: sex, national origin, familial status (including children under 18), race, ancestry, disability, sexual orientation, color, creed, marital status, or retaliation for opposing a discriminatory practice. A State law passed in 2021 also prohibits discrimination in housing based on source of income (including housing vouchers). More information is available here: <https://www.fcgov.com/socialsustainability/fairhousing> and resources for filing complaints or reporting concerns are listed here: <https://www.fcgov.com/socialsustainability/discrimination-complaints.php>. The City also has a Human Relations Commission, which can be contacted at hrc@fcgov.com.

Is there movement towards doing any programs for city housing vouchers?

Housing Choice Vouchers are funded at the Federal level through the department of Housing and Urban Development (HUD) and administered locally through Housing Catalyst, which is the City's designated housing authority. Information about Housing Choice Vouchers, related programs, and FAQs is available at <https://housingcatalyst.com/programs/housing-assistance/>. The City does not have a separate housing voucher program.

Do you have data that speaks to Covid-19's impact on BIPOC housing communities?

It is very difficult to fully understand the wide-ranging impacts of the COVID-19 pandemic, particularly as the pandemic is not yet over. We do know that nearly 60% of renters and 20% of homeowners are cost-burdened in Fort Collins, too much of their income on their housing. Furthermore, BIPOC community members and low-income households are disproportionately impacted—these community members are experiencing lower homeownership rates, lower income levels, and higher rates of poverty. The resulting health and economic crisis and public health restrictions from the COVID-19 pandemic have further exposed and increased pre-existing inequities in housing, employment and health. Now, more than ever, the housing needs in Fort Collins are critical and urgent. In March 2022, the City adopted a Resilient Recovery Plan, which is available here: <https://www.fcgov.com/recovery/files/resilient-recovery-plan-adopted.pdf?1649277997>. One of the key themes of this plan is Equity and Community Resilience, recognizing that recovery must be led by community – particularly those who are most directly impacted.

Does homelessness impact our community differently throughout the year? If so, what trends are we seeing?

Yes, we do see seasonal trends in homelessness in our community. While general need for services exists year-round, the demand for shelter, and available overnight capacity, changes with the seasons. From November 1-April 30, during what is called the



Seasonal Overflow Shelter season, every collaborative effort is made to increase shelter capacity and reduce (or eliminate) people being turned away into inclement weather. During the 2021-2022 winter season, an additional 40 beds were offered at an overflow shelter site operated by Fort Collins Rescue Mission. Since May 1, as that shelter has closed and, therefore, overall capacity reduced, the number of men being turned away from shelter has increased.

How does the city share housing resources with the communities that need it most? What can the city do to better share information with the residents? (Spanish)

The best way to stay informed about what the City is doing related to housing is to sign up to receive email newsletters at <https://www.fcgov.com/housing> or <https://www.fcgov.com/vivienda>. In addition, the City's Social Sustainability Department webpage includes information about many housing resources. Staff can refer people to housing and service providers as well! <https://www.fcgov.com/socialsustainability/>. We are always interested in learning more about how people want to receive information, and welcome ideas about how the City can better share resources and updates with the people who need them most.

What is the city doing to ensure more variety of housing?

Staff and consultants are working on an updated Land Use Code to provide more flexibility and modernize the options available to developers and residents in our City. For more information about that project, visit: <https://www.fcgov.com/housing/lucupdates>.

Other than redlining, are there any other systemic influences that impacts our housing system?

The housing system is very complex and there are many systems that impact what, where, and how we live. Redlining is just one example of an exclusionary practice within finance, real estate, and government systems that limited access to housing stability and wealth creation through homeownership for BIPOC and low-income communities. Multiple systems come together to create housing – like government (zoning, planning, building codes, etc.), finance (mortgages, credit, etc.), building (construction practices, housing choices/models, etc.), real estate (appraisals, listings, contracts, etc.) and more.

What is the city doing to work with NGOs (non-governmental agencies) to share information with the residents? Is the city of Fort Collins working with any non-government organizations on the housing issue?

The City works with many partners outside of local government. Because the City does not build or develop housing, everything the City does is in partnership with housing and service providers, developers, nonprofit organizations, and many others.



Is there any rent control in Ft. Collins? If not, why not? What has the city done with rent control? (Spanish)

The City does not have rent control. Rent control or rent stabilization is prohibited by a State law passed in 1981. To permit rent stabilization, this law would need to be changed at the state level, rather than at the City level.

Did the federal government used to be a lot more involved in housing? What happened?

The federal government is still in the housing business, but some of the strategies they use have shifted over time. At the federal level, the Federal Housing Administration (FHA) and the Department of Housing and Urban Development (HUD) are two examples of departments that are directly involved in housing issues. The government is still involved in fair housing enforcement, mortgage lending and financing for all kinds of housing, and provision of funding for development, acquisition, rehabilitation of affordable housing and rental assistance. However, the federal government has shifted away from building large public housing buildings or “towers” over the last several decades. In addition, the maintenance of public housing has not always been funded at levels that are adequate to keep public housing well-maintained. Because of the shift toward local production of affordable housing (rather than federal public housing) and challenges with deferred maintenance, the federal government has started programs that allow the repositioning (selling) of public housing to put the value into affordable communities that will hold up better over time.

How do we help house those experiencing mental health issues?

People need many different types and levels of support, depending on circumstance. Some folks need short-term support (rental application fees, deposits, a couple months of rent support) before becoming self-sufficient. For others, the support they need may be more intensive and longer-term, including access to Permanent Supportive Housing (PSH) such as [Mason Place](#) and Redtail Ponds, managed by Housing Catalyst. The opening of the County’s

Now that you have properly recounted the population [of people experiencing homelessness], now what? What action now? Through our Homeless Management Information System (HMIS), we have increasingly robust and accurate information about people experiencing homelessness in our community. Having more accurate data allows those across the response system to better understand how many people are experiencing homelessness, for how long, why, and where. With this information, solutions and response are tailored to the true need, rather than rough estimates, including addressing racial disparities shown through this data. Accurate data allows our Continuum of Care to request an appropriate level of federal funding, and to create dynamic solutions across the system.

What are the success stories?



Successes in reducing homelessness and supporting people experiencing homelessness are happening every day. In the last five years, Homeward Alliance has helped about 1,000 people escape homelessness, and have helped get more people housed each year than in the previous year. The Continuum of Care is very close to reaching [functional zero](#) for homeless veterans in Larimer and Weld counties, which is on track to be achieved by the end of 2022.

What is the definition of affordable housing?

In general, housing is considered affordable if a household spends no more than 30% of their gross monthly income on rent (including utilities) or 38% of their gross monthly income on a mortgage (including utilities, taxes, insurance, and interest).

Affordable housing *programs* and *deed-restricted housing* have more specific definitions based on Area Median Income (AMI) and are typically geared to households making 80% AMI or less. To be eligible for these programs and housing options, a household must meet the specific income requirements of the program. According to the U.S. Department of Housing and Urban Development (HUD) the 2021 Area Median Income (AMI) is \$86,400 for a family of three in Fort Collins.

<https://www.fcgov.com/socialsustainability/developmentincentives.php>

What is the difference between sheltered and unsheltered homelessness?

Sheltered homelessness occurs when a person sleeps overnight within a sheltered environment (e.g., emergency shelter, transitional housing program, etc.). Unsheltered homelessness occurs when a person sleeps overnight in a location not meant for human habitation (e.g., vehicle, park bench, parking garage).

Are there any programs out there for folks who have lived here & want to eventually buy houses that support housing planning? How do we set up those already here for staying?

The City participates in many down payment assistance programs offered by several partners. See <https://www.fcgov.com/socialsustainability/hba.php>. These programs can help renters with stable income get into homeownership. Most of these programs require Home Buyer Education. This can be taken early in the process to let residents know what they will need to successfully get financing and other tips for successful homeownership. This is offered locally by Neighbor to Neighbor

<https://www.n2n.org/homeowner-assistance/hbe-classes/>.

Is the city discussing the purchasing of mobile homes?

It is not likely the City would purchase a mobile home community, however, the City might be interested in helping residents of a park, non-profits, or a community land trust purchase the park so it would be more resident directed. Information about the City's work with manufactured home communities is available here:

<https://www.fcgov.com/neighborhoodservices/mobile-home-park-communities>.



What's going on with u+2?

Staff and consultants are working on a range of rental housing strategies, including exploration of the City's current occupancy regulations (U+2), rental licensing/registration, and landlord incentives. Staff will be updating Council at a work session on August 23 on these topics. For more information, visit: <https://www.fcgov.com/housing/rental-housing-strategies>.

Are "no panhandling" signs legal? While private property owners have the right to post signs on their property, panhandling is legal in Fort Collins.

Was the affordable housing building built in midtown?

There are multiple affordable housing developments throughout Fort Collins, including in the midtown area. This question may refer to Mason Place, which is a Permanent Supportive Housing (PSH) development of 60 apartments in the midtown area that serve people with disabilities who have been experiencing homelessness. That development is built and is currently operating (<https://housingcatalyst.com/programs/permanent-supportive-housing/mason-place/>). A map of affordable housing, land bank, and manufactured housing communities in Fort Collins is available here: <https://www.fcgov.com/socialsustainability/pdf/affordable-housing-map.pdf?1549912229>.

What agencies or collaboration does the City have to address homelessness?

The list of agencies working collaboratively to address homelessness in Fort Collins is long. None of this work is possible for any organization to achieve alone. There are cross-departmental teams that include representatives from Social Sustainability, Parks, Natural Areas, Transport, Neighborhood Services, Police, and others, and external teams may include Catholic Charities, Fort Collins Rescue Mission, Family Housing Network, Crossroads Safehouse, Poudre Fire Authority, Homeward Alliance, Outreach Fort Collins, and others. A list of the Continuum of Care's member agencies can be found online: <https://www.nocococ.org/membership>.

What can I do to help?

There are many things you can do to help. You can educate others about how important housing affordability is for our community. If you are a landlord, you can rent a property at an affordable rate. You can support adding more housing (and more neighbors) to your neighborhood. In addition to these daily ways to support housing, you can also volunteer your time or donate to organizations working to improve housing affordability and address homelessness. Not only does the City have volunteer programs, including Board and Commission membership, but most of the non-profits in the community also have volunteer opportunities. These range for simply being a donor or volunteering for events to serving on the Board of directors of any number of helpful non-profit agencies. A housing specific program run by Neighbor to Neighbor allows you to use unused bedrooms in your home as part of their HomeShare program (<https://www.n2n.org/rental-options/homeshare/>). To learn about volunteering at the



City, visit: <https://www.fcgov.com/volunteer/>. To learn more about non-profit agency opportunities check out their individual web sites or visit: <https://www.nocovolunteers.org/>.

What does the city do besides build more housing?

The City's Housing Strategic Plan has 26 strategies to help us reach our housing goals. Many are about building more housing, but some suggest other supports such as funding foreclosure and eviction prevention, creating first rights of refusal to preserve or acquire affordable housing, provide incentives to small landlords, and advocate for housing-related legislation at state and federal levels to name a few. To read the entire plan, visit: <https://www.fcgov.com/socialsustainability/affordable-housing>.

What is the city doing about build to rent initiatives by big companies?

Build to rent is becoming more popular throughout the Country. While somewhat new to our community, these developments add needed housing stock and only can be built if they meet the City's requirements for development.

What is the city doing to prevent developers from backing out of affordable housing due to cost issues?

Affordable Housing developments did not slow down during the pandemic. We have not seen fully funded projects fail to be developed. However, getting all the funding needed plus regulatory permissions is a daunting task and sometimes projects don't make it to the finish line. This is true of all housing.

What percentage of homes are purchased by private equity companies in Fort Collins?

We do not have this information available. Investor purchasing is becoming more common here and nationally, and we are trying to understand the impacts of this trend in Fort Collins better. We do not have great information about how our housing stock is being used and who lives in that housing, in part because many homes are purchased by entities (an LLC, for example) rather than individuals. Staff is currently working on an analysis of rental housing ownership as part of the Rental Housing Strategies project.

What funding is available especially for the people struggling? Are programs mindful of how shame may prevent some from accessing these resources?

Our community has many social service programs that provide safety net services for those struggling – whether that is rental assistance to keep them housed or behavioral health services to help with stress management. The Murphy Center for Hope is a great resource to help sort through available services. Visit <https://www.homewardalliance.org/murphy-center/> for more information.

What is available beyond just the emergency level? To help beyond just that initial help



The goal is to stabilize families. Once they have received emergency assistance through one of the City's non-profit partner agencies, they can access additional resources based on their individual needs. The Murphy Center for Hope (<https://www.homewardalliance.org/murphy-center/>) is a one-stop shop with many of the agencies who provide housing support. The staff there can direct households to the various programs available. Sometimes moving to a home that is more affordable is the solution.

Are their programs tailored to different age groups and the different needs they may have?

Most housing is available to all. However, age-restricted housing is available for elders who prefer to live with other adults. They are commonly restricted to age 55 or 62 and up. Other housing is targeted to a certain demographic – such as student housing. There is no requirement that only students live there but the amenities and marketing will be geared to that demographic.

Are there any policies on rentals?

The City has rental standards currently. A Rental Housing Task Force has been assembled and is working on what kinds of additional oversight could be added. Staff and consultants are working on a range of rental housing strategies, including exploration of the City's current occupancy regulations (U+2), rental licensing/registration, and landlord incentives. Staff will be updating Council at a work session on August 23 on these topics. For more information, visit: <https://www.fcgov.com/housing/rental-housing-strategies>.

Is there some sort of education for landlords concerning new policies?

Like all business owners, property owners are responsible for understanding regulations related to their business. Still, the City's Neighborhood Services Department does offer some training and resources for landlords. Staff and consultants are working on a range of rental housing strategies, including exploration of the City's current occupancy regulations (U+2), rental licensing/registration, and landlord incentives. Staff will be updating Council at a work session on August 23 on these topics. For more information, visit: <https://www.fcgov.com/housing/rental-housing-strategies>.

What about youth shelters?

This is a gap in the services provided locally. Matthews House is the lead agency for this population, but they do not have an overnight facility. The community is exploring together ways to provide this service in the future.

What is the % of homes owned by corporation v individuals?

This is a very hard question to answer. A search of the County Assessor's records might tell us who owns properties but would not tell us who lives in the property. A corporation can be used to own a person's residence, or it can be an investment



property. Without rental licensing of some sort, we do not have great information about how our housing stock is being used and who lives in that housing.

What sort of outdated policies exist that are keeping FoCo from building more housing?

Probably the biggest obstacle to using more of the capacity of our land is the current zoning that only allows single family homes in much of our City. Staff and consultants are working on an updated Land Use Code to provide more flexibility and modernize the options available to developers and residents in our City. For more information about that project, visit: <https://www.fcgov.com/housing/lucupdates>.

What can the city do with regulating prices of homes? Very little. Real Estate is a market driven commodity. Rent control is not allowed in Colorado. The best the City can do is invest in affordable housing to provide options for low-wage earners.

What is a creative way to educate people about affordable housing options, definitions, etc.?

There are lots of videos and podcasts. For the Housing Strategic Plan, staff produced short informative videos. Another city in Colorado held dinner and a movie night where they showed educational movies and sent people gift certificates for local restaurants for delivery or takeout. Graphics and even graphic art can be a great way to share information too. There are many creative mediums and approaches that can be used.

What is the definition of affordable housing and how are rent and mortgages determined?

While paying 30% of your income on housing costs is considered affordable generally, the City defines affordable housing in our City Code as housing:

- Targeting Incomes of no more than 80% area median income
- Where residents pay no more than 30 % of income on housing costs for renters and 38% of income on housing costs for homeowners.
- And these homes must be kept affordable for a minimum of 20 years.

Rents and mortgages are determined by formulas depending on the program used to develop the housing.

What is the reasoning behind "You + 2"

This policy is designed to balance the needs of the neighborhood with occupants' rights. It can be a safety issue as well to avoid overcrowding. It is popular in suburban style neighborhoods, especially in cities and towns with major universities. Staff and consultants are working on a range of rental housing strategies, including exploration of the City's current occupancy regulations (U+2), rental licensing/registration, and landlord incentives. Staff will be updating Council at a work session on August 23 on these topics. For more information, visit: <https://www.fcgov.com/housing/rental-housing-strategies>.



Where do the housing funds go?

The City invests Affordable Housing Fund, Community Development Block Grants and Home program funding into the development and rehabilitation of under-market priced housing affordable to low-income households making less than 80% area median income. Every year, the City allocates available funding through a Competitive Process. More information about that process, previous funding awards, and more is available at <https://www.fcgov.com/socialsustainability/competitive-process>.