

HOUSING STRATEGIC PLAN



City of
Fort Collins



2021





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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
Habitat for Humanity
Home Builders Association of Northern Colorado
Homeward Alliance
Homeward 2020
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Mi Voz
Neighbor 2 Neighbor
NoCo Housing Now
Volunteers of America
North Fort Collins Business Association
Northern Colorado Chapter of the Urban Land Institute
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!





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 (FLT) 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.

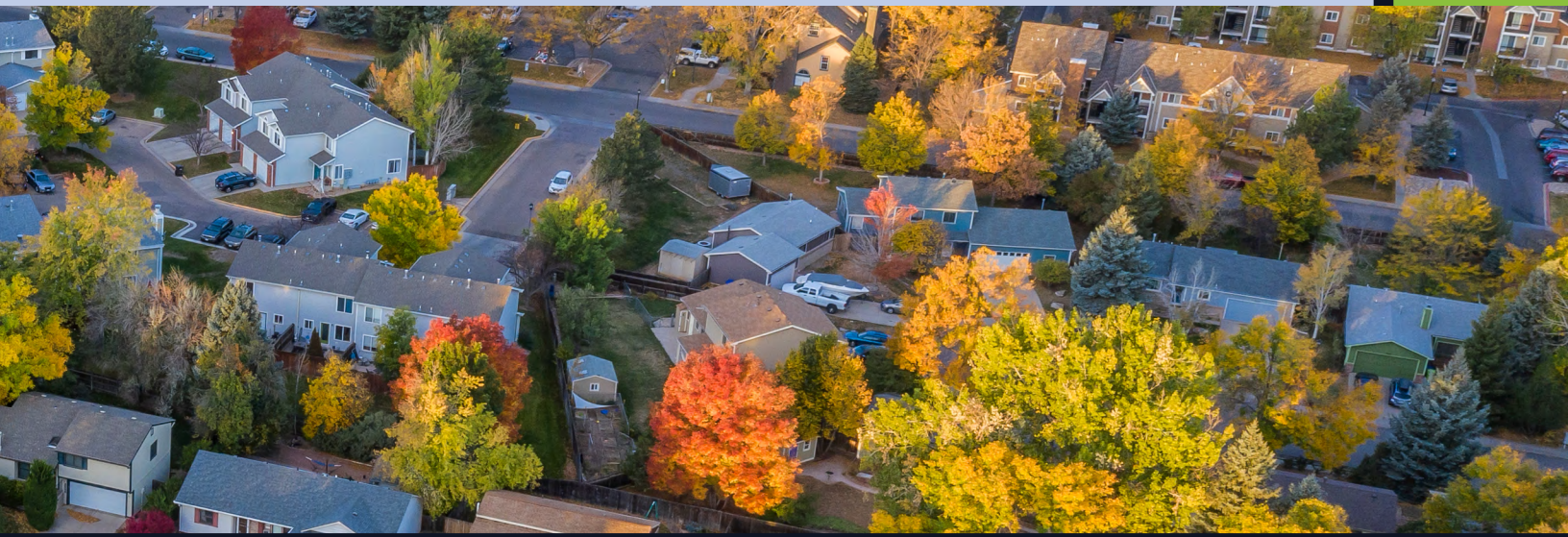
Thank you for your continued commitment to partner with the community in this important work and to address the current inequities in the housing system.





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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 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.

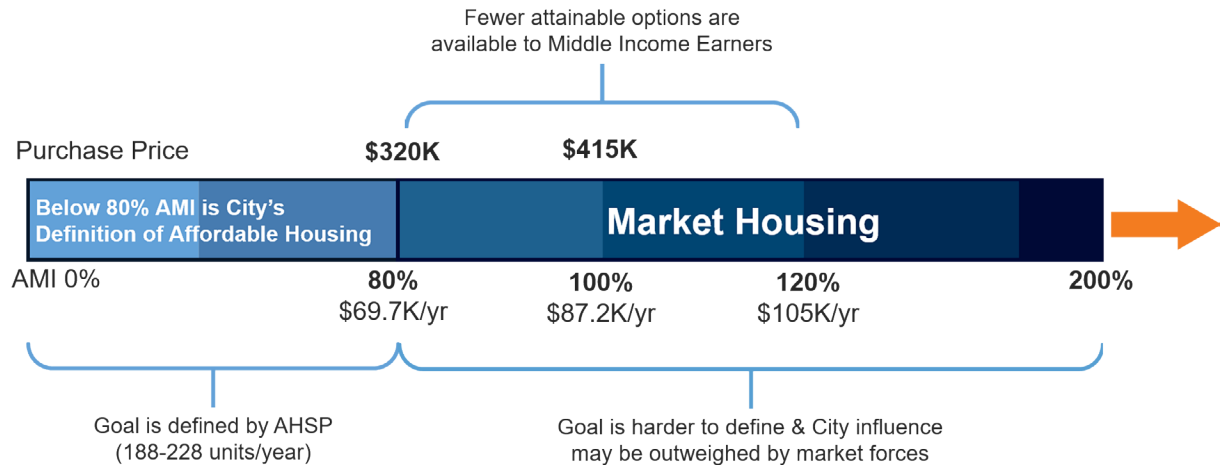
A Systems Approach

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.

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 single goal that applies to everyone. Then, "the strategies developed to achieve those goals are targeted, based upon how different groups are situated within structures, culture, and across geographies to obtain the universal goal."

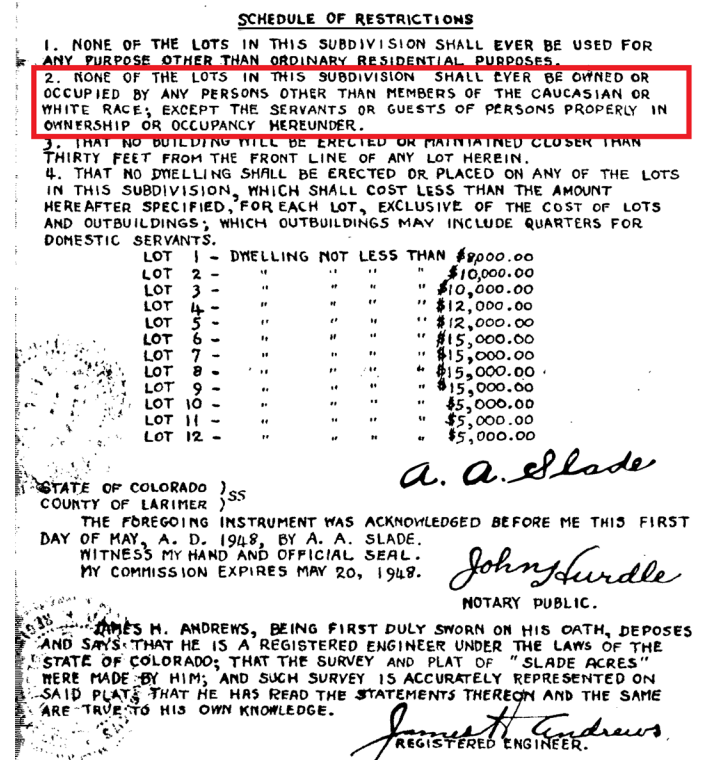
Understanding the Impacts of Institutional and Structural Racism

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

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



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

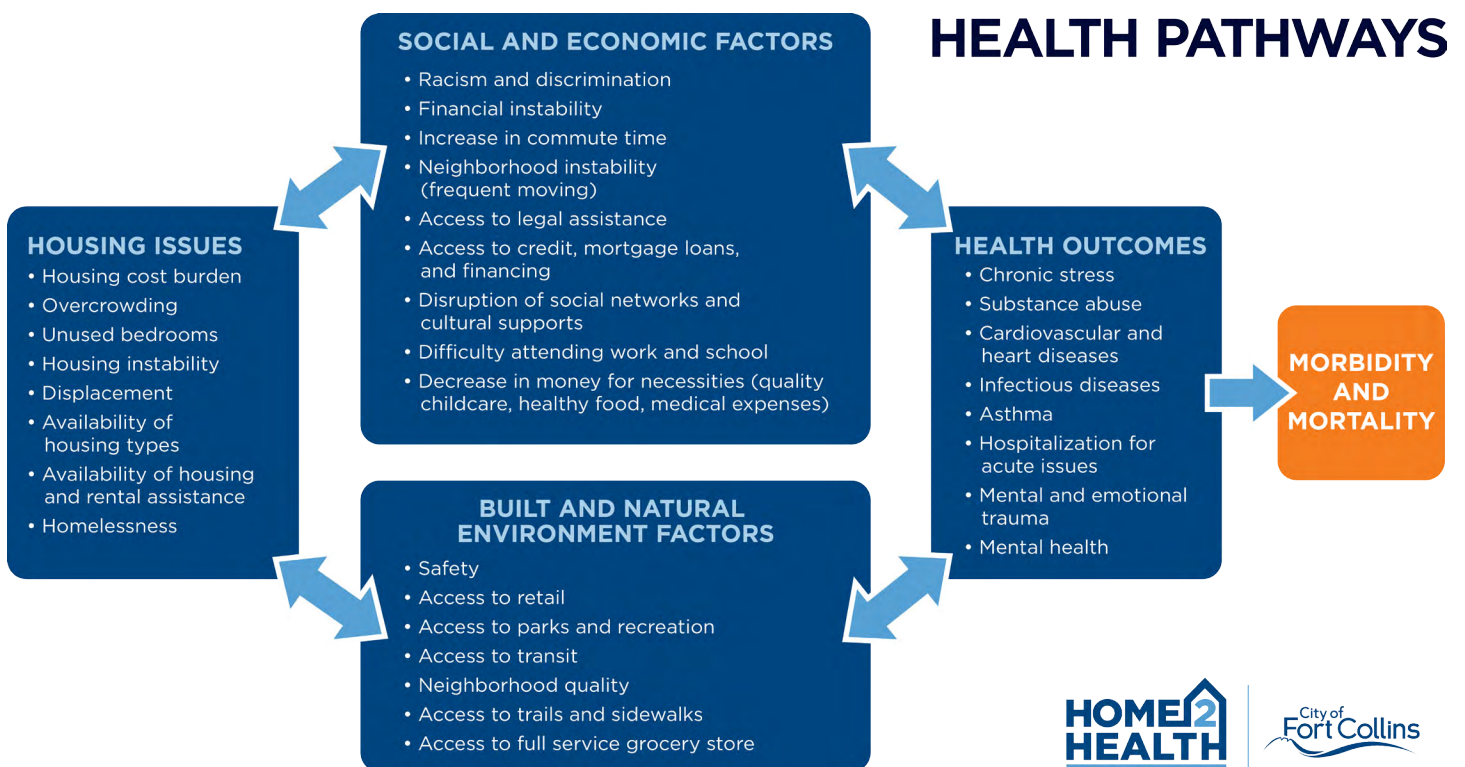
Alongside housing affordability, this plan acknowledges that healthy and stable housing are critically important. If someone's home is not healthy and safe, whether because of the physical condition of the home (e.g., poor maintenance, mold) or because of the dynamics within the home (e.g., domestic violence⁸), 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](#).

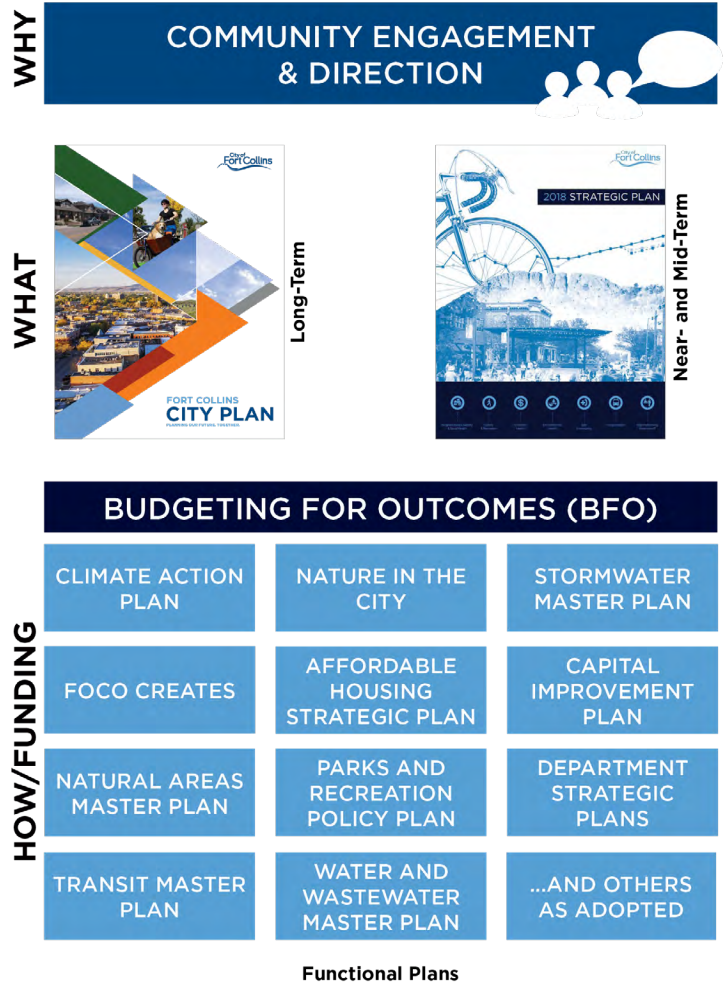
If City Plan identifies the “what” for the future of Fort Collins, the Housing Strategic Plan describes a set of targeted actions in the housing system and guides future public funding through the City’s [Budgeting for Outcomes \(BFO\)](#) process and the City’s annual Competitive Process for housing 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!

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.”

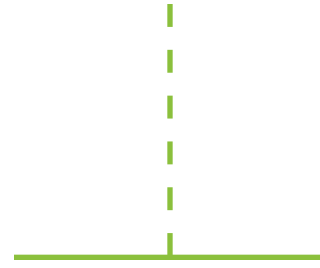
“As a group we really were talking about the difference between equity and equality and how equality isn’t the problem, that equity is the problem. We were thinking that people of color and people of lower income need to be supported even more so they can maintain a living for themselves and their families. 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.”

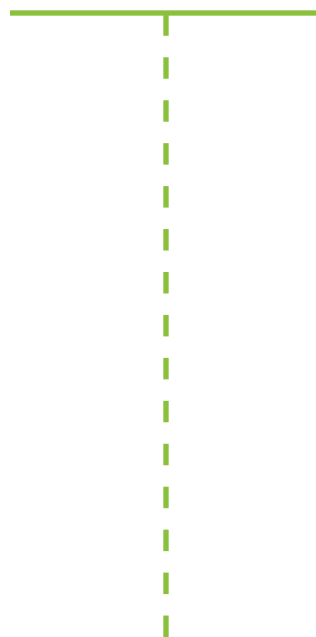
“We’ll need to address more than just housing—what is the transportation infrastructure? Utilities infrastructure? Getting toward the vision, especially at the neighborhood level, will require looking at the whole system.”

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

Healthy



1 in 4

households report a family member with a respiratory ailment

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



46.9%

housing units are renter-occupied

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



60.6%

rental households are cost-burdened

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.

(Images Credit: Shelby Sommer)

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.”

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

“We need to have more lower to middle class citizens actually having their voices heard and helping make the big decisions.”

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. . .”

Tools and supportive services would be in place to ensure that renters have safe and healthy places to live.

“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.”

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.”

Community members would be able to choose where they want to live and for how long, making housing instability an issue of the past.

“You have to live paycheck to paycheck. Sometimes you don’t even know where your next meal will come from.”

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.”

Housing costs and the cost of living are aligned with individual incomes, meaning decisions like these are rare and nonrecurring.

“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.”

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).

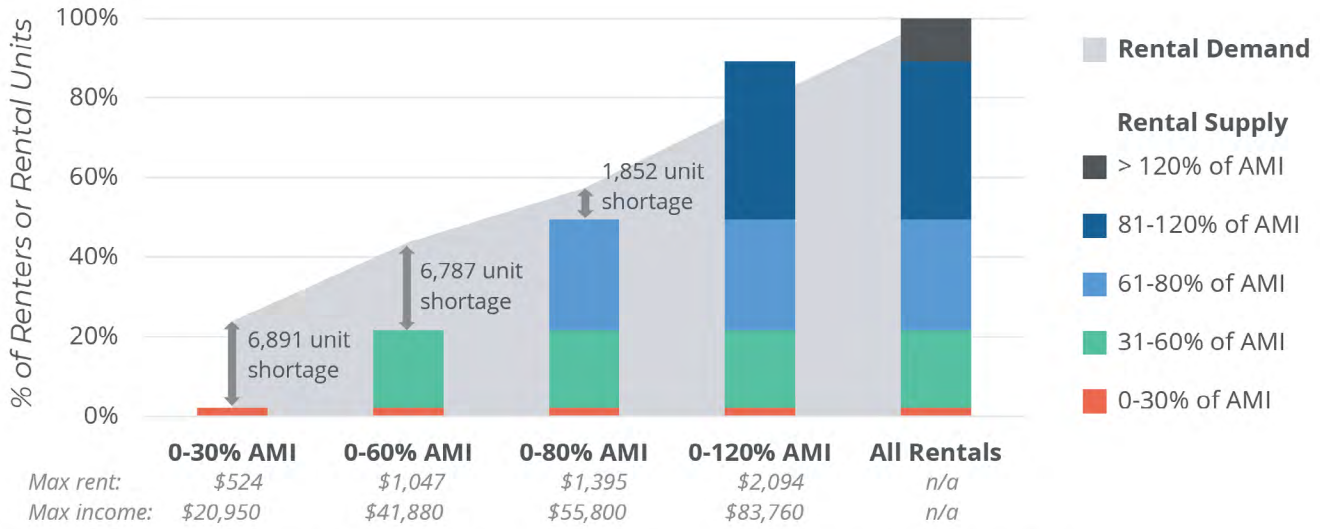
The nuances in housing needs, as well as the importance of tailoring new tools and strategies to achieve the city's affordability goal, suggest that the City should consider defining subgoals. These subgoals could establish more specific targets and help us more accurately monitor progress toward the 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

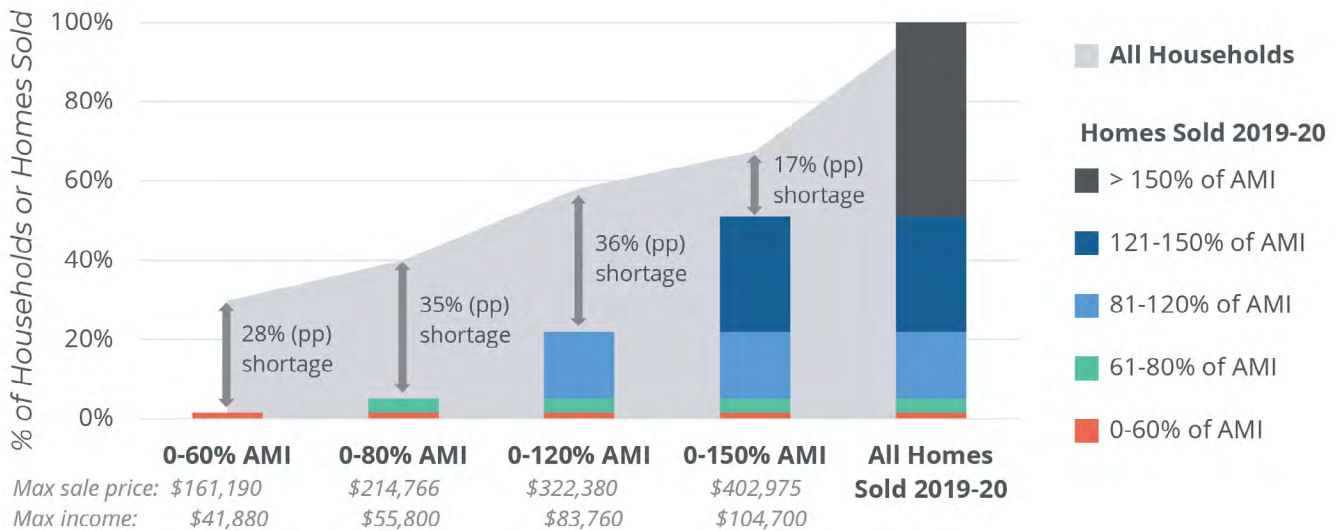
Note: Income limits assume a 2-person household and allow for 30% of monthly income for housing costs.
 Source: 2019 American Community Survey (ACS), HUD 2019 Income Limits, and Root Policy Research.



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

An aerial photograph of a residential neighborhood. The image shows several houses with different roof colors (grey, brown, blue), green lawns, and mature trees. A paved road with a yellow curb and a yellow car is visible in the lower-left quadrant. The overall scene is a typical suburban or urban residential area.

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 Challenges¹¹

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 disproportionately 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.

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.

“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 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

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

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](#).

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.

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.

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).

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	
Feasibility Criteria	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	
	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	
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
<p>GREATEST CHALLENGE #1</p> <p>Price escalation impacts everyone, and disproportionately impacts BIPOC [Black, Indigenous and People of Color] and low-income households.</p> <p><i>Vision Alignment: The following strategies primarily address the “everyone” (i.e., equity) component of the Vision.</i></p>				
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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Focus financial support on lowest-income residents • Ensure all neighborhoods have access to amenities • Increase equity in existing programs and services 	Transformational (2+ years)
<p>GREATEST CHALLENGE #2</p> <p>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.</p> <p><i>Vision Alignment: The following strategies support affordable, healthy, stable housing for all by increasing housing choice across the entire housing spectrum.</i></p>				
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	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Incentivize developers to build affordable housing 	Quick(er) win (<1 year)
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PRIORITIZED STRATEGIES ¹⁴	BRIEF DESCRIPTION	OUTCOME	COMMUNITY RECOMMENDATIONS ALIGNMENT (See Appendix X)	TIMELINE
<p>18. Increase awareness opportunities for creative collaboration across water districts and other regional partners around the challenges with water costs and housing (Expand)</p>	<p>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.</p>	<p>Improve affordability and housing diversity</p>	<ul style="list-style-type: none"> • Incentivize developers to build affordable housing 	<p>Transitional (1-2 years)</p>

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.

<p>19. Bolster city land bank activity by allocating additional funding to the program (Expand)</p>	<p>The Land Bank program sets aside land for affordable housing development. This would allow the City to purchase more land for the Land Bank.</p>	<p>Increase supply of affordable rental/owner housing</p>	<ul style="list-style-type: none"> • Incentivize developers to build affordable housing 	<p>Transformational (2+ years)</p>
<p>20. Explore the option of a mandated rental license/registry program for long-term rentals and pair with best practice rental regulations (New)</p>	<p>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.</p>	<p>Improve renter protections, housing quality, housing stability and landlord access to information; Improves housing equity</p>	<ul style="list-style-type: none"> • Explore rental licensing to promote safe and healthy housing • Increase equity in existing programs and services 	<p>Transformational (2+ years)</p>
<p>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)</p>	<p>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.</p>	<p>Diversify housing options / Increase housing choice; Improves housing equity; Increases stability / renter protections</p>	<ul style="list-style-type: none"> • Remove or relax occupancy restrictions • Increase equity in existing programs and services 	<p>Transitional (1-2 years)</p>

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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
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ALIGNING THE PLAN WITH RELATED EFFORTS

<ul style="list-style-type: none"> • 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) 	<p>This work acknowledges that continuing the City’s existing efforts is critical for achieving the City’s goals and achieving the vision.</p>	<p>Diversify housing options, increase housing choice, increase equity, solutions to end homelessness, preservation of affordable housing</p>	<ul style="list-style-type: none"> • 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 	<p>Ongoing and varies</p>
<ul style="list-style-type: none"> • 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) 	<p>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.</p>	<p>Citywide alignment</p>	<ul style="list-style-type: none"> • Build communitywide support for doing things differently • Seek out innovative ideas from the community and peer cities • Increase equity in existing programs and services 	<p>Ongoing and varies</p>



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)

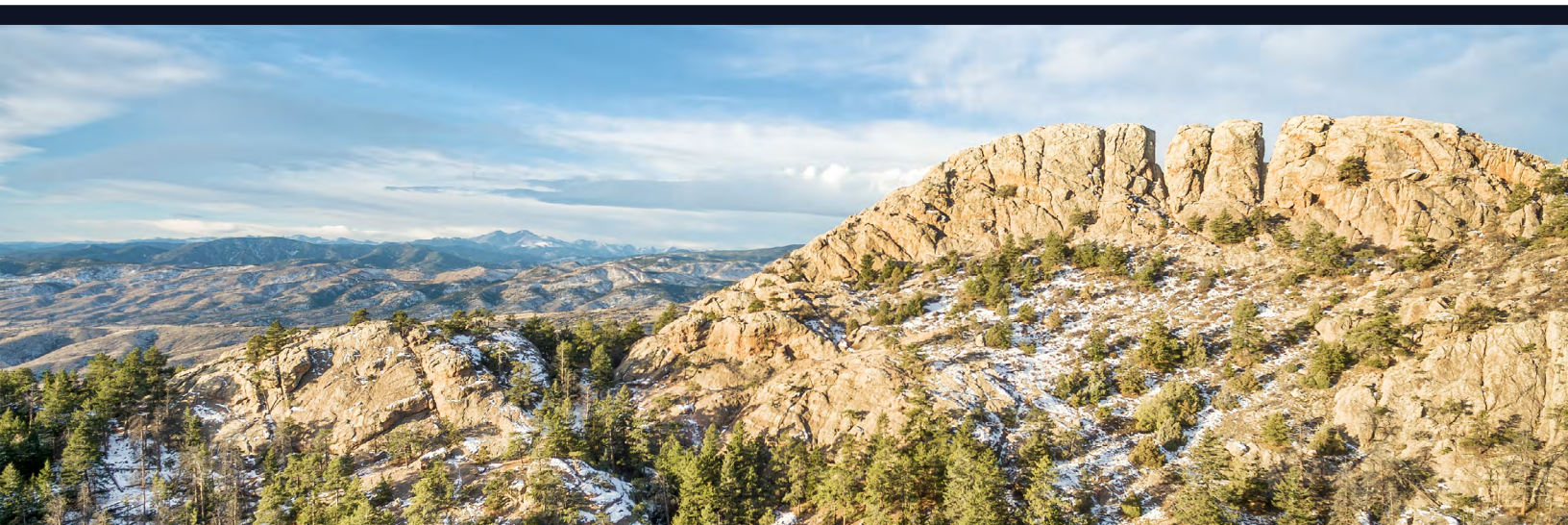
Expected Outcome: Increases effectiveness of all strategies; Improves housing equity

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 is 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.

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: 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

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.

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: 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

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:

- Establishment of additional housing types; opportunity to increase overall supply
- Recalibration of existing incentives for affordable housing production; identification of new incentives
- 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.

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)

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

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.

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: 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

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)

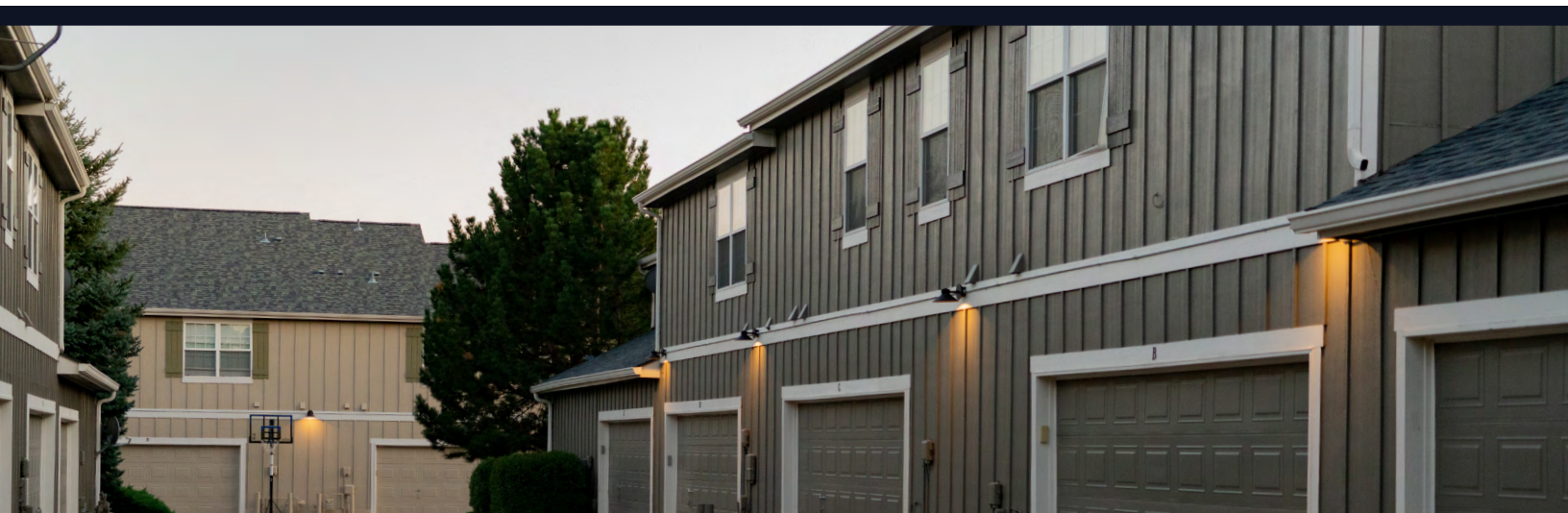
Expected Outcome: Improves renter protections, housing quality, and landlord access to information; Improves housing equity

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).

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: 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

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.

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: 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

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.

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: 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

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.

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.

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.

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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.

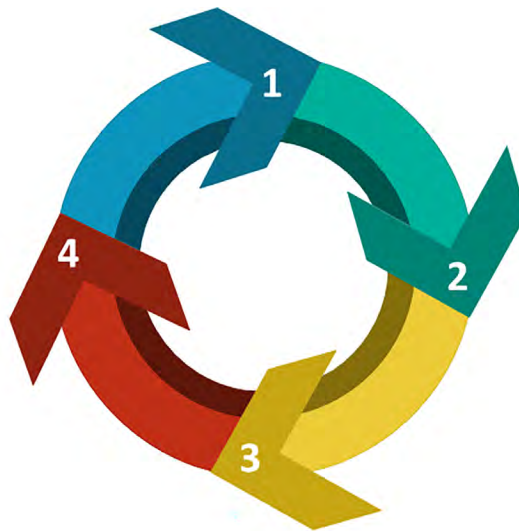
- 1. Assess Progress:** Work with community members, including community partners, stakeholders, and historically underrepresented groups, to measure progress against established metrics. What is working? What could be improved? What did not work? Who benefitted and who was burdened?
- 2. Revisit Priorities:** 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.

1. Assess Progress

Measure progress with community members against established metrics. Assess if strategies are having the intended impact – what is working? What could be improved? What did not work?

4. Design Summit

Biennial summit, or another venue, to co-create work plans with community partners, stakeholders, and City staff. Create new metrics to assess progress, as applicable, for new priorities.



2. Revisit Priorities

Based on your assessment, revisit the full strategy list. Ask if new strategies should be considered. With community partners and stakeholders, apply the guiding principles to consider 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 that should be considered in implementation.

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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

An aerial photograph of a residential neighborhood. The image shows several houses with different roof colors (grey, brown, blue), green lawns, and mature trees. A paved street with a yellow curb and a yellow car is visible in the lower-left quadrant. The overall scene is a typical suburban or urban residential area.

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.”

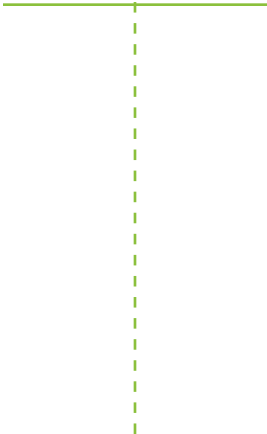
“I understand that the city of Fort Collins may not have enough funding allocated to put more money into housing, but I think there are other avenues that can be explored. People should advocate for further investment in housing and the city needs to change the u+2 law.”



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.





*Auxiliary aids and services are available
for persons with disabilities.*

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