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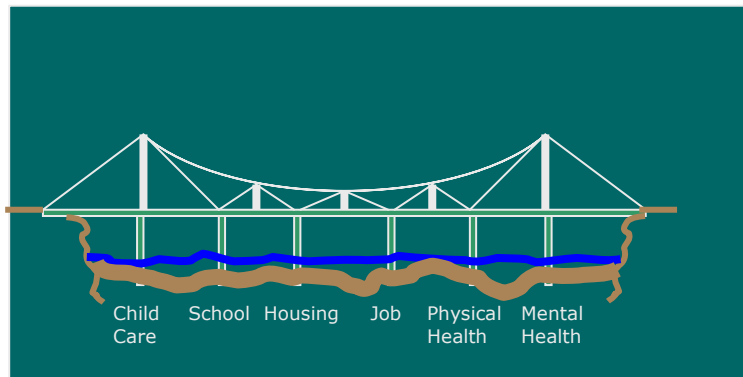
Introduction

In 2004, the County's Health and Human Services Division conducted research into which health and human services needs were most urgent in Larimer County. Lack of truly affordable housing emerged as the most pressing problem by a wide margin, especially for those with extremely low income, earning 30% or less of the [area median income \(AMI\)](#). Further analysis revealed that every other need and service was affected by housing. Affordable housing is critical to the well-being of Larimer County because:

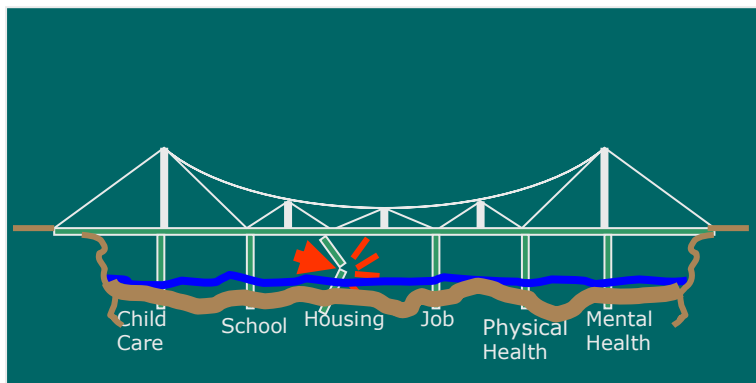
- Without a stable address it is difficult to find employment;
- Many cost-burdened families are unable to afford health insurance so they often forego necessary medical/dental treatment;
- Children living in cost-burdened households often lack a proper study environment, endure more stress, and have more problems in school;
- Those without housing are more likely to come to the attention of law enforcement; and
- Shelters have limited space and are consistently underfunded. Even then, shelters offer temporary living arrangements and do not solve the problem.

As the following illustration suggests, housing is like a crucial pillar supporting a bridge. If it is threatened, the whole structure is in jeopardy.

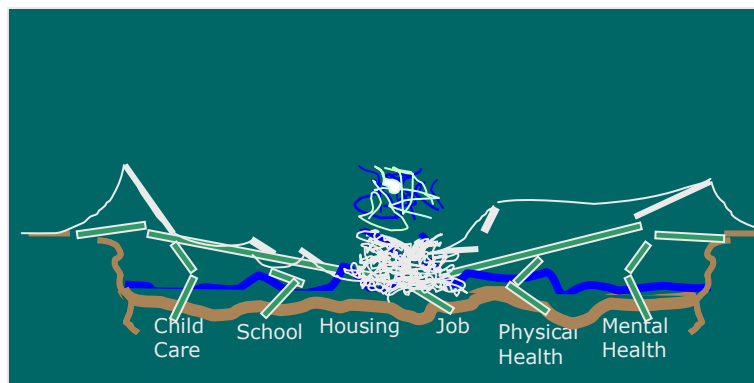
Chart A. The Impact of a Housing Crisis on a Family



Families are complex systems, with many aspects and many functions. Families function best when these functions are stable.



If one or more sub-systems of a family are placed in jeopardy, the whole structure is weakened.



Of all the sub-systems of a family the one that appears to have the widest impact, affecting all other sub-systems directly, is *housing*. When housing is lost or threatened, all other elements of the family are placed at risk.

Housing problems affect not only individuals and families but also entire communities. Lack of affordable housing lessens the positive impact of every health and human service program, the educational system, and unnecessarily overburdens law enforcement and correctional services.

What Is Affordable Housing? Whom Does It Serve?

At first glance the term affordable housing seems simple and straightforward, although it is not. Generally, the definition is dependent on two parts: 1) how much of a household's income is required to maintain housing; and 2) the income level of the population served.

Federal programs, such as the Department of Housing and Urban Development (HUD), follow the long-standing federal definition where affordable means *not* "[cost burdened](#)". This term refers to rent or mortgage payments that cost the household more than 30% of gross income. This figure is based on economic analysis, indicating that when households pay more than 30% of their income for housing, they are at much greater risk of financial catastrophe, such as [bankruptcy](#).

The main confusion in defining affordable housing involves income. Most people believe that affordable housing should serve low-income households. However, there are various definitions of low income. Low income is often used to refer to:

- Households with limited means to purchase a home;
- College students;
- Young families with entry-level incomes but higher-than-average expenses, including child care;
- Four-person households earning 80% of AMI, which in 2010 was \$59,920;
 - HUD defines affordable based on whether housing can be purchased at a monthly rate that does not exceed 30% of a household earning 80% of AMI.
- A family of four who, under the [Self-Sufficiency Standard](#) for Larimer County, earned less than \$55,584 in 2008;
- Four-person households earning 50% of AMI, which in 2010 was \$37,450; and/or
- Those living at or below the [Federal Poverty Level](#). For a family of four, the 2011 Federal Poverty Level was \$22,350.

When realtors, developers, and municipal planners speak of "affordable housing" they typically are referring to the long-standing government definition, which defines an affordable home as one that can be successfully purchased and paid for by a family making at least 50% to 80% of the average area income.

When most human services professionals speak of "affordable housing", they mean a house or apartment on which the payments or monthly rental can be sustained by families without high incomes (such as the families of retail workers, teachers, construction workers, dental and medical assistants, office workers and numerous other professions). Note, too, that most lower-income households cannot afford to own a home. This is particularly true of those earning 50% of AMI, who are the focus of this report. So, "affordable" really means rental housing for households below this threshold.

Table I. Larimer County Wages and Affordable Rents, 2010

Job Title	Average ¹ Income (Hourly)	Average Income (Annual)	Maximum Monthly Rent Affordable for this Income	Monthly Rent* by Number of Bedrooms ²				
				Efficiency	1 BR	2 BR	3 BR	4 BR
				\$572	\$686	\$832	\$1,211	\$1,412
					Monthly Amount of Cost Burden (Rent Amount in Excess of 30% of Gross Annual Income)			
Fast Food Worker	\$8.81	\$18,317	\$458	\$114	\$228	\$374	\$753	\$954
Security Guard	\$10.61	\$22,079	\$552	\$20	\$134	\$280	\$659	\$860
Retail Salesperson	\$11.40	\$23,718	\$577	N/A	\$93	\$239	\$618	\$819
Waiter/ Waitress	\$12.35	\$25,697	\$607	N/A	\$44	\$190	\$569	\$770
Preschool Teacher	\$13.15	\$27,353	\$710	N/A	N/A	\$148	\$527	\$728
Secretary	\$15.26	\$31,743	\$778	N/A	N/A	\$38	\$417	\$618
Medical Assistant	\$15.41	\$32,049	\$823	N/A	N/A	\$31	\$410	\$611
Customer Service Rep	\$15.72	\$32,692	\$791	N/A	N/A	\$15	\$394	\$595
Construction Worker	\$20.09	\$41,785	\$1,045	N/A	N/A	N/A	\$166	\$367
Elementary School Teacher	\$22.86	\$47,542	\$1,181	N/A	N/A	N/A	\$22	\$223

*Rents include single-family residences as well as apartments and other multi-family units. In addition, the rents listed above include the cost of all utilities except telephone.

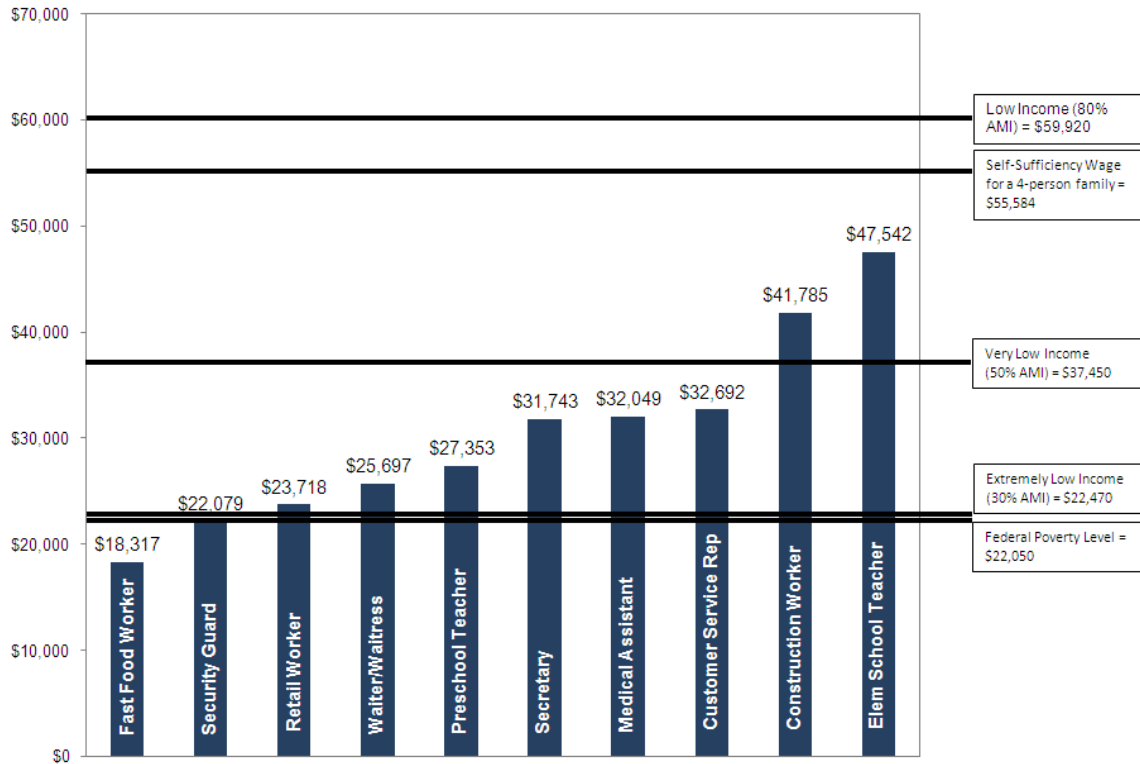
Above is a sample of the rental costs faced by some typical Larimer County households. The rentals shaded in red indicate housing that would not be affordable for the typical resident employed in the indicated job. Many of the positions listed above would find it difficult to afford even a two-bedroom apartment/house, let alone a three- or four-bedroom one.

This report concentrates on those who are least likely to be able to afford shelter, those earning 50% of AMI (very low income). The chart below provides a comparison of the some of the differing classifications of the term “low income”.

¹ 2010 Average Income; source: [Colorado Department of Labor and Employment](#)

² 2010 Fair Market Rents; source: [United States Department of Housing and Urban Development](#) (HUD)

Chart B. Annual Income Compared to Income Benchmarks in Larimer County, 2010³



Data Sources:

- [Colorado Department of Labor & Employment](#) – Wage Data
- [Colorado Fiscal Policy Institute](#) [pdf] – Self Sufficiency Data
- [U.S. Department of Housing and Urban Development](#) – Area Median Income
- [U.S. Department of Health & Human Services](#) – Federal Poverty Level

[See data table](#)

The very low income population struggles to own a house, so affordable housing for these residents refers to the availability of appropriately priced rental units that do not put them at risk for losing their housing should they experience a financial burden, such as a family illness, unexpected auto repair, or a missed paycheck because of a lay-off. These residents make valuable contributions to the community, working in retail, service, and child care jobs. All of these jobs enhance the quality of life in Larimer County. According to the 2010 American Community Survey, more than one-third of Larimer County households are very low income households.⁴

A Changing Community

In recent years Larimer County has experienced a chain of events representing a serious challenge to the well-being of Larimer County communities. These changes include: decreases in higher

³ Source: [Colorado Department of Labor and Employment](#)

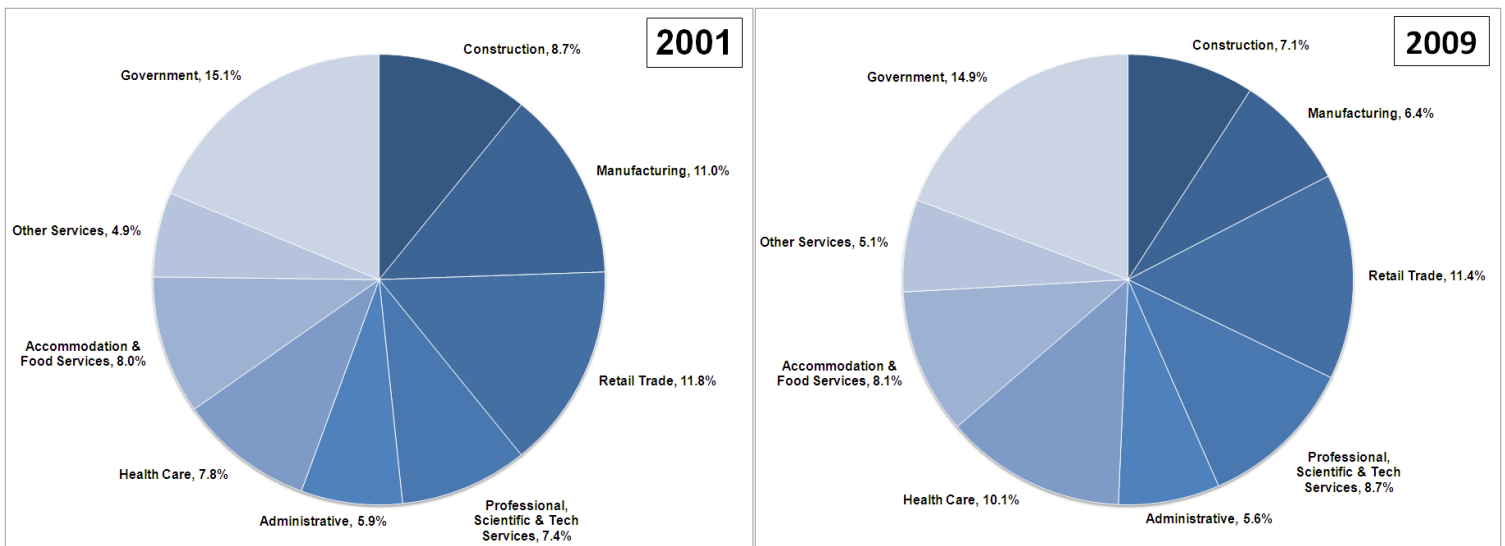
⁴ Source: [US Census Bureau, 2010 American Community Survey](#)

paying wage jobs, increases in rental costs, declining funding for affordable housing assistance, and an increase in the number of residents living in poverty. If this trend continues, Larimer County may become a community of increased financial inequality, and the community may inherit social issues that come with this designation (such as increased violent crime, disintegration of the family, and other social costs).

Decreases in Higher Paying Wage Jobs

In Larimer County, manufacturing jobs, one of the highest paying business sectors, decreased from 11.0% of total employment in 2001 to 6.4% of total employment in 2009.⁵ This reflects a loss of over 6,600 jobs in eight years. During the same period, employment in the retail trade sector increased to become the second most employed sector in Larimer County. The chart below shows the shift in sector employment.

Chart C. Sector Employment as a Percentage of Total Employment for Main Sectors in Larimer County, 2001 and 2009⁶



Data Source: [Bureau of Economic Analysis](#) (CA25N)
[See data table](#)

This shift has affected the local economy. Minimally skilled workers who were once gainfully employed in the manufacturing sector were forced to find employment in lower-paying sectors such as retail sales and accommodation/ food services⁷. In 2010, average annual salaries for jobs in the retail trade and accommodation/food services were \$23,660 and \$14,664, respectively, while the manufacturing sector paid \$73,736⁸.

⁵ Source: [Bureau of Economic Analysis](#)

⁶ Source: *Ibid.*

⁷ While there was also significant employment growth in Health Care/ Social Assistance sector in 2001-2009, it is unknown whether the increases were to the minimally skilled jobs or more specialized professions (i.e., nurses, social workers, etc.). Therefore, this sector was left out of the focus of this report.

⁸ Colorado Department of Labor and Employment – [QCEW Report](#)

The High Cost of Rental Units

While there are rental units available throughout Larimer County, the cost of these rentals are a major barrier for low-income households. The monthly rent for housing units (apartments and houses) costs more for larger units than for smaller units. In 2010, the rental cost for a studio apartment in Larimer County was \$572⁹. In contrast, rent for a three-bedroom apartment was \$1,211 per month, more than twice the cost of a studio apartment. The chart below shows that from 2001 to 2010, overall rental increases ranged from approximately \$125 per month to nearly \$300 per month, with the largest increases affecting the larger rental units (three bedrooms or more).

Chart D. Increase in Monthly Rental Costs in Larimer County 2001-2010¹⁰



Data Source: [U.S. Department of Housing and Urban Development](#)

[See data table](#)

Declining Resources

The federal government has provided housing assistance for low income renters since the Housing Act of 1937. In Larimer County, the majority of funding for [public](#) and [subsidized housing](#) is through federal vouchers and dollars earmarked for creating and maintaining public housing units. Additionally, local municipalities have supplemented these affordable housing

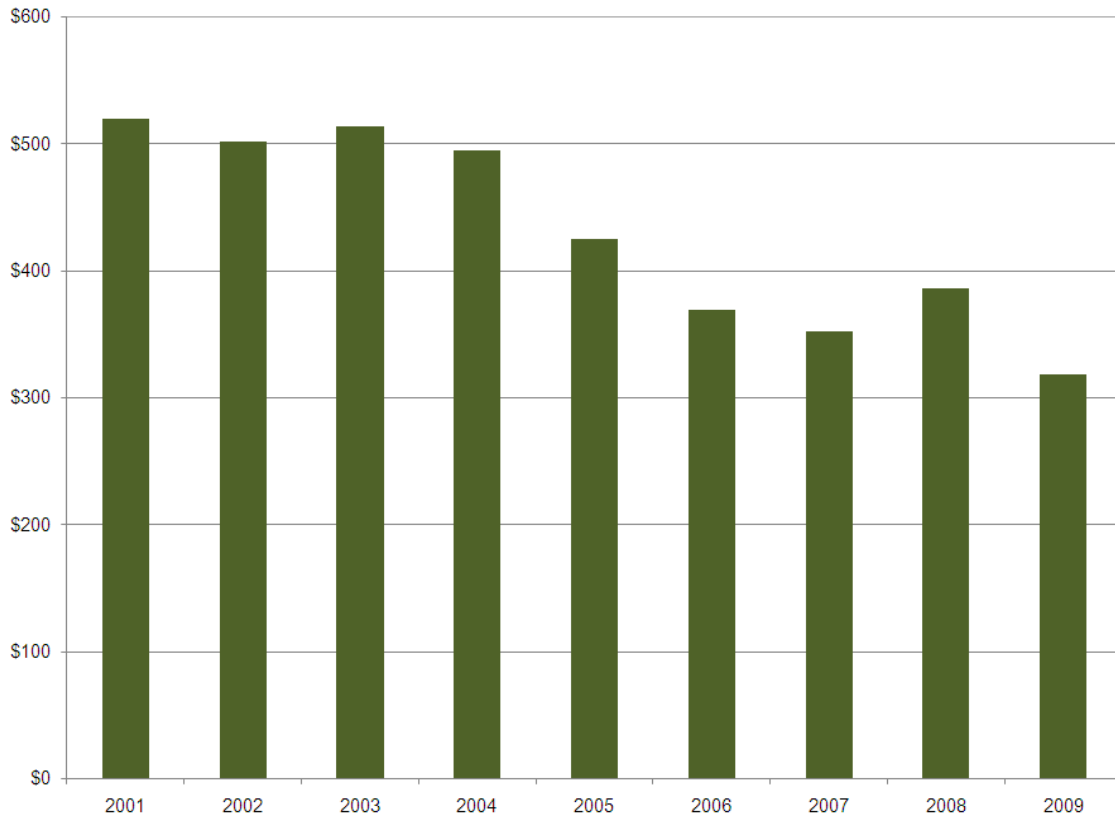
⁹ 2010 Fair Market Rents; source: [United States Department of Housing and Urban Development \(HUD\)](#)

¹⁰ Fair Market Rent Data; source: [United States Department of Housing and Urban Development Office of Policy Development & Research](#)

funds. However, with federal cuts looming and local budget difficulties, the ability of the area to provide for low-income residents is in jeopardy.

Primary affordable housing funding in Larimer County has been unable to keep pace with the growing numbers of county residents living in poverty. The following chart shows that as of 2009, the amount of primary affordable housing funds available for each resident living in poverty was just over *\$300 for the entire year*.

Chart E. Annual Primary Affordable Housing Funding per Resident in Poverty in Larimer County 2001-2009

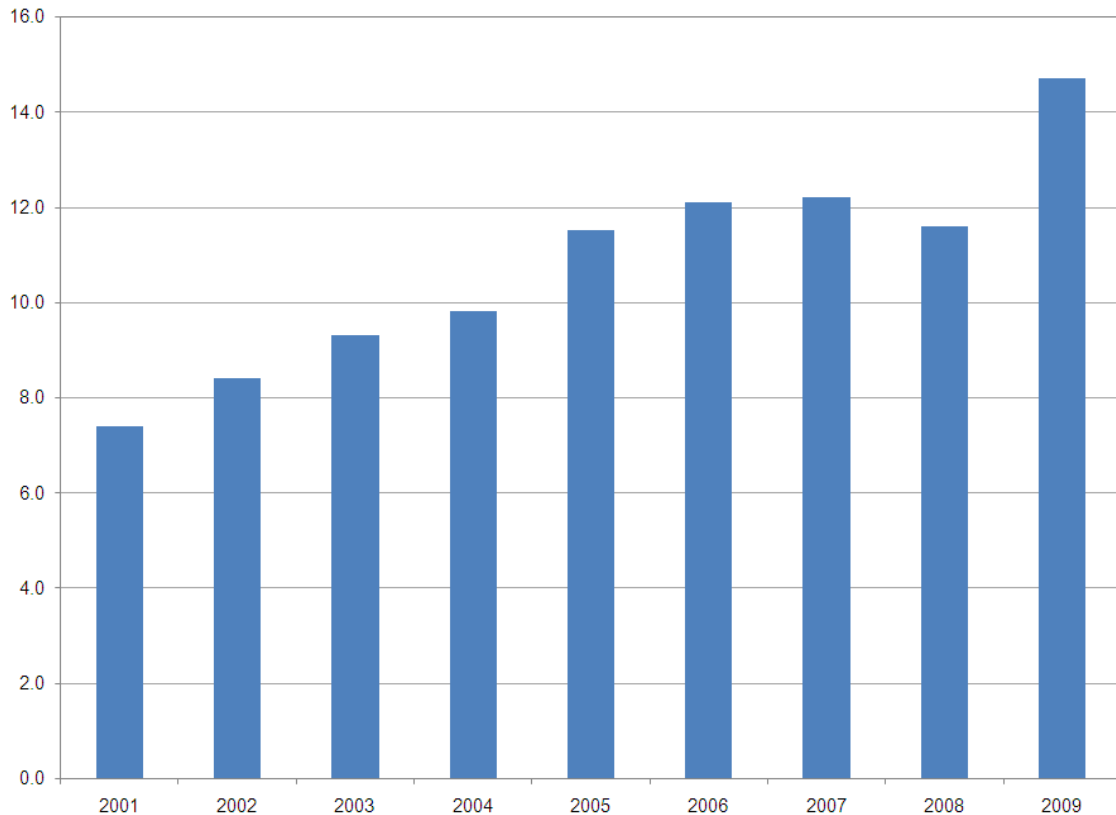


Data Source(s):

- [Primary Housing Funding in Larimer County](#)
 - Residents in Poverty – U.S. Census Bureau, [Small Area Income & Poverty Estimates](#)
- [See data table](#)

Additionally, the area population living in poverty has increased considerably. The chart below indicates that since 2001 the estimated number of residents living in poverty has increased by almost 99% (approximately 24,000 people).

Chart F. Percentage of Residents in Poverty in Larimer County, 2001-2009



Data Source: U.S. Census, [Small Area Income & Poverty Estimates](#)
[See data table](#)

Since 2006, over 75% of Larimer County's primary funding has come from the [Housing Choice Voucher](#) Program. Under this program, qualified households typically pay 30% of their income toward rent and the federal government pays the rest. To be eligible, households must meet applicable income limits which vary by household size. Once qualified for a program, a household will generally be put on a waiting list for assistance. The wait for assistance can range from one to four years, predominantly because the number of households leaving the program is small and because so many households are in need. As of May 2011, the waiting list in Larimer County for the Housing Choice Voucher Program was nearly 3,300.

The data shown below represent the average number of active vouchers in Larimer County for a given year. From 2002 to 2003, the Larimer County Housing Authority nearly tripled the number of vouchers available (from 35 to 100 vouchers) by obtaining an additional HUD grant ([Mainstream vouchers](#) for handicapped households).

Table II. Larimer County Housing Choice (formerly [Section 8](#)) Households, 2001–2009

Year	Estes Park Housing Authority	Fort Collins Housing Authority	Housing Authority of the City of Loveland	Larimer County Housing Authority	Total
2001	44	671	327	40	1,082
2002	44	744	424	35	1,247
2003	44	744	424	100	1,312
2004	44	744	468	100	1,356
2005	40	712	448	100	1,300
2006	40	730	430	100	1,300
2007	40	728	430	100	1,298
2008	40	744	457	100	1,341
2009	45	914	548	100	1,607

Between 2001 and 2004, Larimer County saw an increase of 274 vouchers for low-income housing. Then between 2005 and 2008, the total number of housing vouchers decreased, before finally rebounding in 2009.

Local Housing Authorities also receive funds directly from HUD for operating Low Income Public Housing (LIPH) units. Additionally, HUD provides subsidies for capital improvement and modernization projects (based on a formula allocation). LIPH support for Larimer County increased 146% between 2001 and 2009.

The [Community Development Block Grant \(CDBG\)](#) is a federal program that has provided substantial funding (averaging 12% between 2001 and 2009) for housing authorities in Larimer County to acquire land, develop, and maintain affordable housing. This funding has allowed local housing authorities to purchase and operate 246 public housing units. CDBG funds in Larimer County reached their highest level in 2003 and have been declining since. Local housing authorities anticipate further cuts to this program.

In 1990, the [HOME Program](#) arose from the [National Affordable Housing Act](#). The program objectives were to expand the supply of affordable housing, particularly rental housing for low and very low-income residents and assist local governments in planning and implementing affordable housing strategies. HOME provides funds to states, cities, urban counties for tenant-based rental assistance (including security deposit assistance), rental housing acquisition, rehabilitation, and construction, rehabilitation for owner-occupants, and homebuyer assistance. HOME funding peaked in 2003 at \$726,510, but has decreased since then. In 2009, HOME provided Larimer County with \$686,973 in funding.

The cities of Fort Collins and Loveland have recognized the need for affordable housing and have worked to support local programs by providing annual funds, separate from federal and state funds, earmarked for local efforts. This municipal funding has traditionally accounted for a small, but significant, amount of the overall affordable housing funding (averaging 4.6% between 2001 and 2009). In fact, in 2005 there was a **\$45,000 increase** in funding from the City of Loveland’s Human Services Commission. This increase was primarily due to two reasons: 1) support for a tenant-based rental assistance program grant, and 2) initiation of a new scoring system for fund allocation. In 2006, the Housing Authority of the City of Loveland, the recipient of the tenant-based rental assistance program, did not request further support.

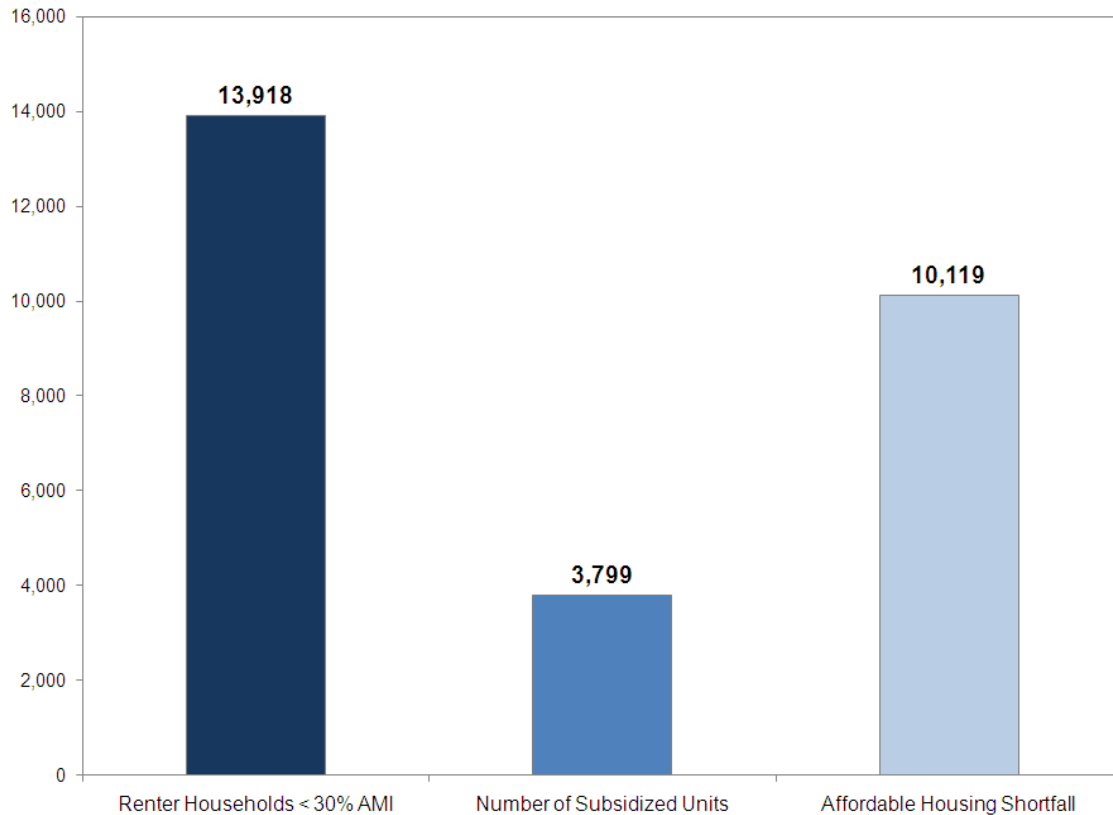
Recent budget deficits at the municipal level have affected affordable housing funding in Larimer County over the last several years. Since 2002, the City of Fort Collins has reduced funding for affordable housing in the county by **\$762,000** (an 85% decrease). In 2001, the municipalities contributed 7.2% of the total funding for affordable housing in the county. By 2009, that contribution had been reduced to 1.3%.

The Gap in Housing

While loss of funding for affordable housing is an indicator of the impact on the community, the severity becomes most apparent when comparing the number of units available with the number of potentially qualified households. The following chart compares the number of affordable housing units¹¹ with the number of extremely low-income households in Larimer County in 2009. The available units helped almost 3,800 households, but there was a remaining shortfall of over 10,000 affordable units.

¹¹ For the purposes of this report the term “units” includes vouchers, public housing and income-restricted housing built using monies from federal programs such as the Community Development Block Grant (CDBG) and HOME, and from local sources.

Chart G. The Need for Affordable Housing in Larimer County, 2009



Data Source: [Larimer County Housing Needs Assessment](#) (September 2009) [pdf]
[See data table](#)

When affordable housing is not available, households must choose to accept unstable housing (live with friends, family, or others) or become cost-burdened. The following table and chart show the likelihood of becoming cost-burdened increases as income decreases. Again, the greatest impact falls on those in the <30% AMI group.

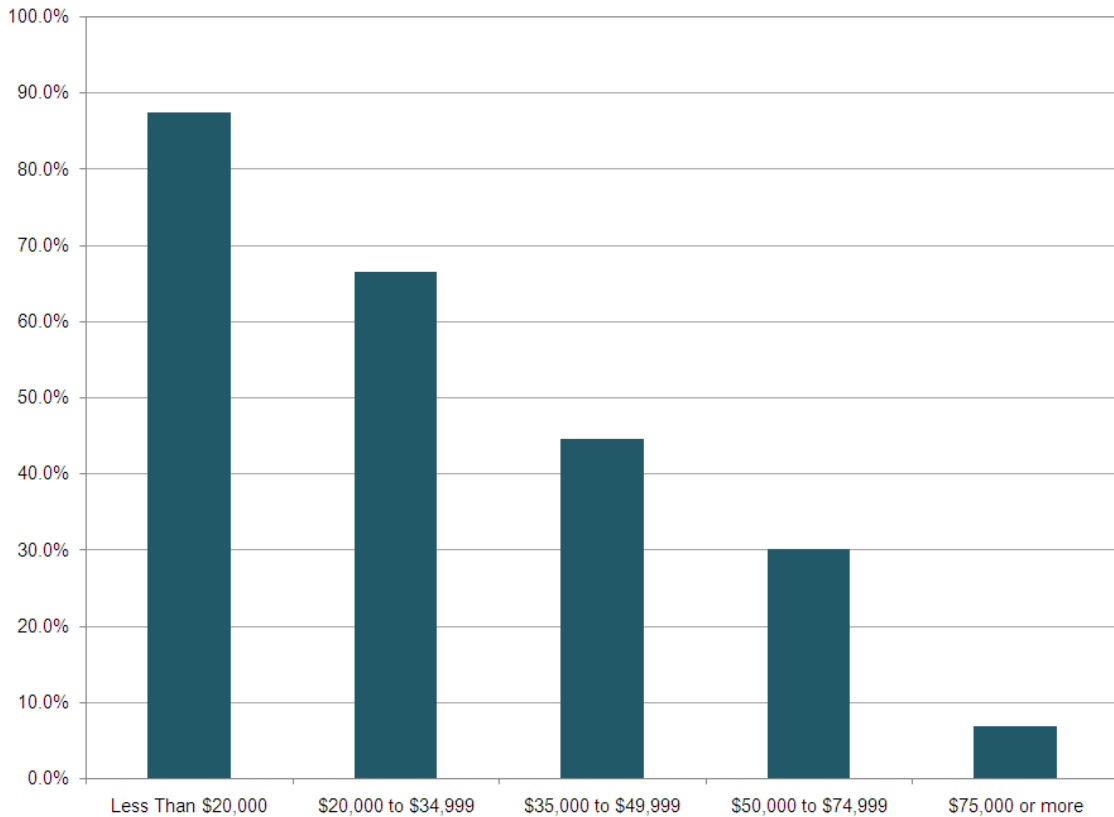
More than half (54.2%) of Larimer County renter-occupied households paid in excess of 30% of their household income in rent in 2009. What's worse is slightly more than 31% of renter-occupied households paid in excess of 50% of their income for rent. In all, more than a third (37%) of all households in Larimer County was cost-burdened in 2009.

Table III. Larimer County Households by Percentage of Income Paid for Housing, 2009¹²

	Pays > 30% Income in Rent	Pays > 50% Income in Rent
Owner-Occupied Households		
Household Income ≤ 30% AMI	6,024	4,619
Household Income > 30% to ≤ 50% AMI	4,241	2,266
Household Income > 50% to ≤ 80% AMI	7,581	2,001
Household Income > 80%	5,307	517
Total Owner Households Paying > 30%	23,153	
Total Owner Households	79,684	
Total % Cost-Burdened Owner Households	29.1%	
Renter-Occupied Households		
Household Income ≤ 30% AMI	11,065	9,047
Household Income > 30% to ≤ 50% AMI	6,229	2,007
Household Income > 50% to ≤ 80% AMI	2,336	312
Household Income > 80%	205	31
Total Renter Households Paying > 30%	19,835	
Total Renter Households	36,583	
Total % Cost-Burdened Renter Households	54.2%	
All Households		
Total All Cost-Burdened Households	42,988	
Total Number of Households	116,267	
% All Households Cost-Burdened	37.0%	

¹² Source: [Larimer County Housing Needs Assessment](#) (September 2009) [pdf]

Chart H. Households Paying 30% and More of Income for Housing by Income Range in Larimer County, 2010



Data Source: [2010 American Community Survey](#) (Table B25106)
[See data table](#)

Even when affordable housing is available, it may not provide enough support for those with extremely low income. As stated previously, in 2009, 10,119 extremely low-income households (73%) did not receive any affordable housing support. However, the following table indicates that 80% of these same households reported being cost-burdened.

Table IV. Estimated Number of Low-Income Renter Households in Larimer County, 2009¹³

HUD Designation	Households	# Cost-Burdened*	% Cost-Burdened
Low Income (80% AMI)	7,788	2,336	30%
Very Low Income (50% AMI)	8,651	6,629	77%
Extremely Low Income (30% AMI)	13,918	11,065	80%

*Cost burdened = Households pay 30% or more of income for rent

¹³ Source: [Larimer County Housing Needs Assessment](#) [pdf]

When factoring in cost-burdened owner-occupied households, more than 17,000 extremely low-income households, and 89,000 total households (77%) in Larimer County were at risk for becoming homeless in 2009.¹⁴ With this many households struggling to maintain shelter, a basic human need, the quality of life of the entire community is in jeopardy.

Conclusion

The problem is clear. The affordable housing supply is not meeting the need. The severity of the situation is evident by the fact that 77% of Larimer County households must overextend themselves to secure a stable home. The recent trend appears to be pessimistic with increasing numbers of households falling into the low-income category, while less funding is available for subsidized housing. At the same time, fewer rentals are available at manageable prices.

Those who experience the most severe hardship are households earning 30% of area median income or less (extremely low-income households). Low-income wage-earners, such as child care workers, waiters and waitresses, and retail salespersons, are the foundation of the community, caring for area children and contributing to the local quality of life. Without affordable housing, these households become cost-burdened, paying 30% or more of their gross income for housing. Cost-burdened households are at high risk for losing their stable housing with any unforeseen circumstance (such as an illness), beginning a downward spiral, affecting their future and the future of their families. Without stable housing, it is difficult to heal from an injury or illness, cope with mental health issues, enroll and maintain a child's place in school or childcare or even find employment. With the lack of affordable housing, the community also accepts a financial cost through the increased demand on health and human services, law enforcement/correctional services, and the educational system. The problem affects the entire community.

In Larimer County, the number of community members in need of affordable housing is growing annually, while resources are declining. The area has recently experienced a considerable shift in industry, with the retail sector replacing the manufacturing sector as the second largest source of employment. This has resulted in a greater number of low-paying jobs and greater number of households in the extremely low income category. Meanwhile, the availability of subsidized housing is considerably below the level needed, with federal and local municipal funding for affordable housing showing further deterioration. If no action is taken, the numbers of families without stable housing will only continue to increase.

Opportunities for Action and Resources

It is important the community support affordable housing efforts for low-income persons in Larimer County. Concerned citizens can:

- Develop their personal awareness (join organizations that study housing such as local housing boards or the League of Women Voters);
- Educate the community (use word of mouth to get support from friends, family, and neighbors);
- Contribute financially to local resources;
- Volunteer in local housing organizations; and/or
- Influence public policy (contact federal and state elected officials).

¹⁴ Source: *Ibid.*

1. [Affordable Housing Coalition of Larimer County](#)
The Affordable Housing Coalition is a collaboration of non and for profit organizations, local, state and federal government representatives and concerned citizens. The Affordable Housing Coalition advocates for the production and retention of affordable housing locally, regionally and statewide.
2. [City of Loveland Affordable Housing Commission](#)
The Commission studies the extent of the need for affordable housing, reviews existing affordable housing incentives and policies, and develops specific incentives and regulatory-based strategies to increase affordable housing in Loveland.
3. [Fort Collins Area Interfaith Council](#)
The Interfaith Council is a collaboration between faith communities and health and human service agencies that address community-wide social concerns such as health, hunger, and housing.
4. [Fort Collins Board of Realtors](#)
The Board of Realtors sponsors a [website](#) which summarizes housing-related programs for home buyers in the Larimer & Weld counties (including programs which provide home buying assistance to individuals based on income).
5. Northern Colorado Social Legislative Network
The Network meets with state legislators to discuss pending legislation that affects low income individuals and families and sponsors legislation that benefits the poor.
Phone: (970) 484-5010
6. [Alternatives to Violence](#)
Alternatives to Violence is committed to the intervention, education, and prevention of domestic violence, sexual assault and other violent crimes. Services are offered to female and males survivors of all ages and their families and support systems. Professional services are provided to law enforcement, the judicial system, schools and community of Southern Larimer County.
7. [Crossroads Safehouse](#)
Crossroads is a safe environment for victims of domestic violence that promotes social change for the community through education and intervention.
8. [House of Neighborly Service](#)
The House of Neighborly Services provides the basic necessities of life to residents who meet low income guidelines.
9. [Catholic Charities Northern](#)
Catholic Charities operates The Mission, accommodating up to 40 persons, including single men, single women, and families. An evening meal and breakfast are served, and there are facilities for showers and laundry.
10. [The Open Door Mission](#)
The Open Door Mission provides overnight and day shelter services to individuals and families. The Day Shelter includes shower facilities, computers, phone, mailing address, and separate area for women and their children.
11. [Interfaith Hospitality Network/Angel House Day Shelter](#)
The Interfaith Hospitality Network provides shelter, meals as well as comprehensive counseling and mentoring for homeless families with children. A staffed Day Center gives families an address and phone number while looking for housing and employment.

Phone: (970) 663-1716

12. [Estes Park Housing Authority](#)

In 2006, Estes Park Housing Authority became an independent agency functioning in voucher distribution, housing project development, and research of housing needs specific to Estes Park and the surrounding communities.

Phone: (970) 577-3730.

13. [Fort Collins Housing Authority](#)

The Fort Collins Housing Authority promotes safe and affordable housing, economic opportunity and a living environment free from discrimination. Through intergovernmental agreements the Fort Collins Housing Authority also governs the Larimer County Housing Authority and the Wellington Housing Authority.

14. [Housing Authority of the City of Loveland](#)

The Housing Authority of the City of Loveland provides low and moderate income residents with opportunities for home and community through housing.

15. [CARE Housing](#)

CARE provides earnings-based affordable housing, promotes self-sufficiency and healthy neighborhood relations for working families through support services, advocating for additional lower income affordable housing, and educating the public about these issues.

16. Habitat for Humanity

Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty and homelessness from the world, and to make decent shelter a matter of conscience and action.

- [Estes Valley](#)
- [Fort Collins](#)
- [Loveland](#)

17. [Neighbor to Neighbor](#)

Neighbor to Neighbor promotes housing opportunity through counseling, education, supportive services, homeless prevention, community partnerships and the provision of multi-family affordable housing.

18. [Northern Hotel](#)

The Northern is an historic hotel in Old Town Fort Collins with one and two bedroom apartments for families in which the head of household or spouse is 55 years of age or older. Rents are based on 30% of adjusted household income.

19. [Crossroads Ministry of Estes Park, Inc.](#)

Crossroads Ministry distributes food and limited financial assistance to families and individuals who are in need, with a goal of promoting self-sufficiency.

20. [Foothills Gateway](#)

Foothills Gateway coordinates and provides services for citizens with developmental disabilities and their families. Services and supports are provided through a variety of programs aimed at addressing employment, housing and social needs for eligible individuals and their families.

21. [Harvest Farm](#)

Harvest farm is a 100-acre farm and rehabilitation center for men, located in Wellington. The Farm accommodates up to 72 men who participate in a long-term treatment program.

22. [Larimer Center for Mental Health](#)

Larimer Center for Mental Health provides mental health treatment, education and supportive services to promote improved quality of life for persons with emotional and stress-related disorders and mental illness.

23. [Mosaic](#)

Mosaic provides support and advocacy in partnership with people who have disabilities. Mosaic supports people with disabilities by providing individualized services, living options and work choices.

24. [Northern Colorado AIDS Project](#)

The Northern Colorado AIDS Project serves offers free HIV care services and HIV prevention services. HIV care services function to improve the quality of life for people affected by HIV/AIDS. The Northern Colorado AIDS Project provides case management, emotional support, practical help and limited financial and housing assistance to clients.

Glossary

Area Median Income (AMI) – Refers to the middle or midpoint income for a particular area. The term is used to estimate the "average" income for a particular area. Also referred to as Median Family Income (MFI). In Larimer County, the 2009 Area Median Income was \$75,200.

Bankruptcy - A legally declared inability or impairment of an individual or organization to pay their creditors. Bankruptcy gives creditors some payment on their debts if a debtor (the one who owes the debt) can afford to pay them and bankruptcy law gives debtors a fresh start, by canceling many of their debts, through an order of the court ([American Bankruptcy Institute](#)).

Community Development Block Grant (CDBG) - A federal program created under the Housing and Community Development Act of 1974. This program provides grants funds to local and state governments to be used to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. CDBG replaced several categorical grant programs such as the Model Cities Program, the Urban Renewal Program and the Housing Rehabilitation Loan and Grant Program ([U.S. Department of Housing and Urban Development](#)).

Cost Burdened - When 30% or more of gross household income is spent on rent ([U.S. Department of Housing and Urban Development](#)).

Federal Poverty Guideline - The other version of the federal poverty measure (the first being poverty threshold) which is issued each year in the Federal Register by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds for use for administrative purposes, for instance, determining financial eligibility for certain federal programs. In 2011, the poverty threshold was \$22,350 for a family of four ([U.S. Department of Health and Human Services](#)).

Foreclosure - A legal procedure that involves mortgaged properties. If a homeowner defaults on his or her mortgage, by either failing to make mortgage payments or failing to follow other terms of the mortgage document, foreclosure may be the result. The homeowner relinquishes all rights to the property, and the mortgage lender takes possession of the property. Usually there is a

forced sale of the property at public auction; the proceeds of this sale are applied to the mortgage debt ([COMPASS of Larimer County](#)).

HOME program - HOME provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people ([U.S. Department of Housing and Urban Development](#)).

Housing Authority - Agency that secures public and private sector funds (federal, state, and local) to develop, manage, and administer affordable housing programs for the community's low-income families. In addition to assisted housing programs, it operates several successful programs to promote growth toward economic independence for participating families ([Fort Collins Housing Authority](#)).

Housing Choice Voucher (previously known as Section 8 Voucher) - The largest federal low-income housing assistance program. Families who are awarded vouchers use them to help pay the cost of renting housing on the open market. Because vouchers are provided to particular tenants to live where they choose, they are often referred to as “tenant-based” assistance. Vouchers can also be used to help families buy homes ([Center on Budget and Policy Priorities](#)).

Mainstream Vouchers - enable families having a person with disabilities to lease affordable private housing of their choice. Mainstream program vouchers also assist persons with disabilities who often face difficulties in locating suitable and accessible housing on the private market ([U.S. Department of Housing and Urban Development](#)).

Public Housing - Housing owned and run by a government body such as a local Housing Authority. To be eligible to live in public housing, a person or family must have low income and meet certain other requirements. Rent and utilities are generally lower than in private housing. In most cases, rent in public housing can be no more than 30% of individual or family gross income ([COMPASS of Larimer County](#)).

Rent (Fair Market Rent) - Fair Market Rent is the amount calculated by the Department of Housing and Urban Development which defines the presumed fair cost for housing units. It is based on the general market costs for comparable housing in a specific geographic area. For the purposes of this report rents are gross rent estimates including the shelter rent plus the cost of all utilities, except telephones ([Department of Housing and Urban Development](#)).

Section 8 - [see Housing Choice Voucher](#).

Self-Sufficiency Standard – updated every 3 years, this standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs without public or private assistance ([Colorado Fiscal Policy Institute](#)) [pdf].

Subsidized Housing - Housing is subsidized when the government pays part of the tenant's rent or mortgage. To obtain subsidized housing, households must have a low or moderate income. Under the HUD (Housing and Urban Development) Housing Choice Vouchers program and the Rural Economic and Community Development (formerly FmHA) Rental Assistance Program, part of the rent of qualifying lower income households is paid by the government. Under these programs, as with public housing, tenants usually pay no more than 30% of their gross income for

rent and utilities. Housing Choice Vouchers (*includes what used to be known as 'Section 8 Certificates'*) can be project based (e.g., a housing development where some or all units are partially paid by Housing Choice Vouchers) or client based (the voucher moves with the household regardless of the place of residence). In this case, the voucher holder finds a private landlord willing to accept the certificate and work with the program ([COMPASS of Larimer County](#)).

Data Tables

Return to [Chart B](#). Annual Income and Income Benchmarks in Larimer County, 2010

Occupation / Income Benchmarks	Median Annual Salary / Benchmark Annual Salary
80% of Area Median Income	\$59,920
Family of Four Self-Sufficiency Wage (2008)	\$55,584
Elementary School Teachers	\$47,542
Construction Workers	\$41,785
50% Area Median Income	\$37,450
Medical Assistants	\$32,692
Customer Service Representatives	\$32,049
Secretaries	\$31,743
Preschool Teachers	\$27,353
Waiters/Waitresses	\$25,697
Retail Workers	\$23,718
30% Area Median Income	\$22,470
Security Guards	\$22,079
Federal Poverty Level	\$22,050
Fast Food Workers	\$18,317

Data Source: [Colorado Department of Labor & Employment](#)

Return to [Chart C](#). Sector Employment as a Percentage of Total Employment for Main Sectors in Larimer County, 2001 & 2009

Sector	2001	2009
Government	15.1%	14.9%
Construction	8.7%	7.1%
Manufacturing	11.0%	6.4%
Retail Trade	11.8%	11.4%
Professional, Scientific & Tech Services	7.4%	8.7%
Administrative	5.9%	5.6%
Health Care	7.8%	10.1%
Accommodation & Food Services	8.0%	8.1%
Other	4.9%	5.1%

Data Source: [Bureau of Economic Analysis](#) (CA25N)

Return to [Chart D](#). Increase in Rental Costs in Larimer County

Number of Bedrooms	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2001	\$447	\$552	\$681	\$947	\$1,118
2002	\$462	\$570	\$703	\$978	\$1,154
2003	\$476	\$588	\$727	\$1,010	\$1,193
2004	\$484	\$597	\$739	\$1,026	\$1,193
2005	\$516	\$619	\$750	\$1,092	\$1,273
2006	\$533	\$639	\$775	\$1,128	\$1,315
2007	\$552	\$662	\$802	\$1,168	\$1,361
2008	\$555	\$666	\$807	\$1,175	\$1,369
2009	\$574	\$688	\$834	\$1,214	\$1,415
2010	\$572	\$686	\$832	\$1,211	\$1,412

Data Source: [U.S. Department of Housing and Urban Development](#)

Return to [Chart E](#). Annual Primary Affordable Housing Funding (per Resident in Poverty) in Larimer County

2001	\$519
2002	\$501
2003	\$513
2004	\$494
2005	\$425
2006	\$368
2007	\$352
2008	\$386
2009	\$318

Affordable Housing Funding in Larimer County

	Housing Choice Voucher Program	CDBG	HOME	City of Fort Collins Affordable Housing Funds	City of Loveland Human Services Commission	Low-Income Public Housing (LIPH)	Total
2001	\$6,653,107	\$1,513,904	\$683,000	\$671,950	\$40,200	\$342,638	\$9,904,799
2002	\$7,499,359	\$1,500,156	\$684,000	\$893,962	\$45,175	\$383,278	\$11,005,930
2003	\$9,396,424	\$1,537,300	\$726,510	\$493,962	\$49,500	\$390,681	\$12,594,377
2004	\$9,451,846	\$1,526,237	\$723,006	\$695,898	\$68,000	\$409,464	\$12,874,451
2004	\$9,460,438	\$1,484,608	\$681,881	\$735,898	\$115,272	\$381,954	\$12,860,051
2006	\$9,331,634	\$1,294,494	\$645,419	\$333,000	\$67,873	\$384,970	\$12,057,390

2007	\$9,190,783	\$1,231,445	\$640,931	\$133,000	\$45,337	\$796,616	\$12,011,112
2008	\$9,682,582	\$1,235,340	\$618,429	\$333,000	\$44,110	\$857,254	\$12,770,715
2009	\$10,606,981	\$1,294,886	\$686,973	\$131,900	\$44,112	\$842,356	\$13,607,208

Data Sources (data not available online):

- Housing Choice Voucher - Fort Collins Housing Authority, Housing Authority of the City of Loveland
- Community Development Block Grant - City of Fort Collins Advance Planning Division, City of Loveland
- HOME Program - City of Fort Collins Advance Planning Division
- Primary Municipal Affordable Housing Funding - City of Fort Collins Advance Planning Division, City of Loveland
- Low-income Public Housing - Fort Collins Housing Authority

Return to [Chart F. People in Poverty in Larimer County](#)

Larimer County	Number	Percentage
2001	19,080	7.4
2002	21,952	8.4
2003	24,558	9.3
2004	26,041	9.8
2005	30,264	11.5
2006	32,732	12.1
2007	34,154	12.2
2008	33,125	11.6
2009	42,850	14.7

Data Source: U.S. Census, [Small Area Income & Poverty Estimates](#)

Return to [Chart G. The Need for Affordable Housing in Larimer County, 2009](#)

Category	Number of Residents
Renter Households < 30% AMI	13,918
Subsidized Units	3,799
Units Needed	10,119

Data Source: [Larimer County Housing Needs Assessment](#) (September 2009) [pdf]

Return to [Chart H. Households Paying 30% and More of Income for Housing by Income Range in Larimer County, 2010](#)

Income Range	% Paying >30% for Housing
Less than \$20,000	87.5%
\$20,000 to \$34,999	66.4%
\$35,000 to \$49,999	44.6%

\$50,000 to \$74,999	30.0%
\$75,000 or more	6.9%
All Income Ranges	38.0%

Data Source: U.S. Census, [2010 American Community Survey](#)