

## **Housing Affordability Viewpoints**

### **Potential viewpoints\* to consider regarding the Affordability of Housing**

**Read over the viewpoints below, considering these questions:**

*Which viewpoint most closely matches your own? Which viewpoint has you thinking differently?  
Which viewpoint raises particular concerns? What viewpoints are missing?*

#### **Part 1: Concerns related to the increasing cost of housing**

- A. I am concerned with the **growing inability for individuals with lower incomes to afford to live within the city**. Many of them are critical employees that serve our community – our teachers, service workers, nurses, first responders, young professionals, etc. – and they should be able to live, work, play, and engage civically here. The growing need to commute costs them time and money, and has negative environmental and traffic congestion impacts on our community.
  
- B. I am concerned with assisting our **most vulnerable residents**, such as the homeless, particularly local families and our veterans, as well as our residents with disabilities and low income seniors. Having stable housing is a critical first step to addressing other issues related to their situations.
  
- C. I am concerned with the needs of **young families** in our community. They are important to the character of our neighborhoods and the strength of our schools. Without stable housing, young children may be forced to move often, causing them to transition to new schools and neighborhoods, which can be significantly detrimental to their educational experience.
  
- D. I am concerned with how the rising costs impacts our existing naturally occurring affordable housing. This would include our **older historic neighborhoods, mobile home parks, and homes owned by retirees**. These can be critical sources of affordable housing that need to be protected. Rising costs can particularly impact people on fixed incomes and lead to their displacement from our community.
  
- E. I am concerned with the rising difficulties faced by my **middle earners**. They make too much to benefit from affordable housing programs, but still struggle to find housing that is affordable to them and are often also forced to commute. This can also have significant workforce impacts as well in terms of attracting quality talent to Fort Collins.
  
- F. I am concerned with Fort Collins simply **growing too quickly**, and that efforts to address this issue will lead to even faster growth and various additional problems.

*\*This document was created by staff with the CSU Center for Public Deliberation through an analysis of public discourse, surveys, and research on housing affordability. It is designed to spark conversation and deeper engagement on this difficult issue. It is a “living document” we expect to improve and adapt as we engage the community. We welcome comments, questions, concerns, and additions. Email CPD Director Martin Carcasson at mcarcas@colostate.edu.*

**Read over the viewpoints below, considering these questions:**

*Which viewpoint most closely matches your own? Which viewpoint has you thinking differently?  
Which viewpoint raises particular concerns? What viewpoints are missing?*

**Part 2: What can we do as a community at the local level?**

- G. I believe the **City of Fort Collins government** should continue and ideally expand their current efforts focused on creating new and maintaining existing affordable housing specifically for low-income residents. They should continue to utilize development incentives, financial resources, programs, and policies, as well as explore additional options. This work is critical to bridging the gap between community needs and what the market naturally provides, and providing more of a variety of options throughout the city.
  
- H. I believe we should do all we can as a community to **work with developers to add units more quickly**, which likely means reducing barriers and costs to development, incentivizing builders, increasing density, and potentially rethinking height limits. The lack of affordable housing is primarily a factor of employment and population increasing faster than housing. This is particularly due to the building slowdown after the recent recession. Adding units across the housing spectrum could help address many of the concerns across all income levels.
  
- I. I believe **local employers**, particularly our largest employers, should take more responsibility for the housing of their employees (and with CSU, both for their employees and students). They can develop their own programs that assist with housing affordability, encourage homeownership, or support city or nonprofit programs.
  
- J. I believe we should work to strengthen and grow the role our **nonprofit organizations, philanthropic organizations, and faith institutions** play in this area. Such programs have more flexibility and are often less controversial than government programs. Through these organizations, the community could come together to support collaborative efforts and make housing affordability a priority.
  
- K. I believe we need to get **creative and innovative**, and rethink traditional, constraining notions of housing. We should explore various co-housing models and concepts like Accessory Dwelling Units upzoning, and micro-housing, recognizing that some of these ideas may require changes to city regulations. For example, as the number of older residents increase that prefer to age in place, helping pair them with younger residents can provide assistance with household chores and financial relief for both.