Housekeeping Items

- Please visit the tables of brochures from presenters
- The PowerPoint being used today will be emailed out to everyone registered for the forum, along with the recording.

Questions?

- We will do our best to answer as many questions as we can at the end of our program
- Write your question down and give it to a volunteer
WELCOME

Commissioner
Shadduck-McNally
OPENING REMARKS

Mayor Jackie Marsh
LOVELAND HOUSING AUTHORITY

Donita Fogal
Housing Coordinator

Carter Cumbo
Assistant Director of Asset Management

Jess Hinze
Director of Asset Management
To provide low and moderate income residents with opportunities for home and community through affordable housing
What is affordable housing?

• No more than 30% of gross income towards rent and utilities
• Can take many forms; subsidized housing, homeownership and rental housing

Low Income Housing Tax Credit Program (LIHTC)
• Federal program that encourages private investment in affordable rental housing for low-income households
• LIHTC properties have income and rent limits that are based on the Area Median Income (AMI) in Larimer County
AMI is calculated based on the median income of all households in a particular geographic area; Larimer County

AMI for 1 person in Larimer County is $75,200
Our LIHTC properties typically have a mix of 30%, 40%, 50% and 60% of AMI

- 40% AMI income limit is $30,080 for 1 person, $34,360 for 2 people etc.
- 40% rent is $752 for a studio, $805 for a 1 bedroom, $966 for a 2 bedroom etc.
What’s available in my community?

- Own and manage 13 apartment communities totaling 765 affordable units in Loveland
- In partnership with other organizations, manage 3 apartment communities totaling 172 units in Windsor and Milliken
Loveland Housing Authority Properties

Meadows – 60 units
  • 1, 2 & 3 bedrooms

Dove Valley - 20 units
  • 1 & 2 bedrooms

Rock Crest – 56 units
  • 2 & 3 bedrooms

Edge I and II – 139 units
  • 1, 2 & 3 bedrooms
Loveland Housing Authority Properties

Artspace – 30 units
- Studios, 1, 2 and 3 bedrooms

Brookstone – 72 units
- 2 & 3 bedrooms

Windsor Meadows I and II – 80 units
- 1, 2 & 3 bedrooms

Cornerstone – 16 units
- 2 bedrooms
Silverleaf I and II

- 2 phases – 122 one bedroom units
- Must be 62+ or disabled to qualify
- Subsidized property - rent based on 30% of adjusted gross income
Mirasol Senior Living Campus

- 3 phase apartment community – 169 one and two bedroom units
- Must be 55+ to qualify
- Affordable rents
Mirasol Rental Homes

- 31 units – 2 bedroom/2 bathroom
- Must be 55+ to qualify
- Affordable rents
Mirasol Green House Homes Skilled Nursing

60 bed skilled nursing facility
How do I apply?

- Apply in person, by mail or electronically
  - Spanish application and translation services available
- Property waitlists open year round
- All application changes MUST be updated in writing (address, income, composition)

- Communicate top of the list via USPS mail, does not forward
- Top of list letters have deadlines

- Purge in spring annually, by mail (postcard) or in person
- Will be removed if postcard returned to sender or no response
How long does it take and why?

Waitlist totals (Windsor, Milliken and Loveland properties)

- 4,158 households
- 8,193 people

6 months to 2 years for our family properties

1 to 5 years for our senior properties

Variables: AMI level, household size, subsidized vs. nonsubsidized, property preference
Development Pipeline

- Jacoby Meadows (Windsor): 123 Senior Apartments
- Edge Phase III: 66 Multi-Family Apartments
- Songbird Heights: 120 Multi-Family Apartments
- Van De Water: 84 Multi-Family Apartments
- Cottonwood Meadows: 72 Multi-Family Apartments
- Crossroads: 184 Multi-Family Apartments and 170 single family home lots for affordable home ownership products
- Evergreen:
  - 144 Multi-Family Apartments
  - 50 affordable for sale homes
  - “Kallimos” 50 units senior campus with services

Total: 843 New Affordable Apartments and 220 Affordable Home Lots over the next 8-10 years
Questions?

Jess Hinze  
Director of Asset Management  
(970) 635-5924  
jhinze@lovelandhousing.org

Carter Cumbo  
Assistant Director of Asset Management  
(970) 635-5935  
ccumbo@lovelandhousing.org
Carri Ratazzi

Director of Resident Services
Housing is the catalyst for building strong communities
Housing Catalyst is...

...a mission-driven real estate developer at the leading edge of affordable housing, forging public-private partnerships to build and preserve affordable homes in Northern Colorado.

...the largest property manager in Northern Colorado. Housing Catalyst owns, manages, and was instrumental in the creation of more than 1,600 local residences.

...the Public Housing Authority (PHA) serving Fort Collins, Wellington, and Larimer County.

...overseen by a Board of Commissioners appointed by the City of Fort Collins. The agency was formed in 1971 with a resolution by the Fort Collins City Council.
Serving Northern Colorado

WHO WE SERVE
Housing Catalyst serves thousands of community members annually, including:
• Families with children
• Seniors
• Individuals with disabilities
• People experiencing homelessness

HOW WE SERVE
• Administering rental assistance (vouchers)
• Developing and managing beautiful, affordable rental communities
• Empowering and supporting residents and voucher holders through resident services
• Influencing community policy and perceptions around affordable housing

WHY WE SERVE
Ensuring all Northern Colorado residents have a home they can afford:
• Stabilizes families
• Boosts the local economy
• Increases community health and wellbeing
• Brings residents together

Housing Catalyst utilizes federal funding, state and local grants, tenant rent, and development income to sustainably serve our community.
Affordable Homes & Communities

• More than 15 rental communities throughout Fort Collins

• Includes 1- to 4-bedroom apartments, townhomes, duplexes and single-family homes in a wide variety of floor plans

• Available to families making 30-80% of the area median income

• Homes near Colorado State University, Poudre School District schools, bus routes, and Old Town Fort Collins

• 1,000+ affordable rentals are owned and managed by Housing Catalyst

• More than 1,500 residents live in Housing Catalyst communities
How can I find an apartment?

From website (https://housingcatalyst.com/), go to:
“Explore Our Communities” then “Available Rentals”
How can I find an apartment (continued)?

Click on property image for additional information including:

• Property overview
• Floor Plans (example)
• Amenities
• Photos
• Map
• Pet Policy
• Contact information for Property Manager
Rental Assistance Programs

- Housing Catalyst administers rental assistance to more than 1,600 local individuals and families each year.

- Housing vouchers are funded by the federal government and administered by local agencies like Housing Catalyst.

- Additional support services, like the JumpStart program, are available to individuals and families with vouchers.
How do vouchers work?

HOUSING CHOICE VOUCHERS (HCV)

- Housing Choice Vouchers help cover the cost of rent for families with very low-incomes
- After qualifying, HCV participants pay approximately 30-40% of their income in rent; the remainder is paid directly to the property owner through the voucher
- Housing Choice Vouchers may be used throughout Larimer County in privately-owned apartments, townhomes, or houses that meet program requirements

PROJECT-BASED VOUCHERS

- Project-Based Vouchers (PBV) provide assistance towards the cost of rent in specific apartments
- Residents of qualified apartments pay approximately 30% of their income in rent; the remainder of the rent is paid directly to the property owner through the voucher
- Project-Based Vouchers are eligible only at designated apartments and cannot be transferred
How can I get a Housing Choice Voucher?

Housing Choice Vouchers
• Housing Catalyst maintains waiting lists for a variety of voucher programs.
• These waiting lists open for brief periods during which eligible households may apply.
• Housing Catalyst will announce the opening in local newspapers like The Coloradoan, as well as share information through our partner agencies.

Current Waiting List Openings
There are no waiting lists open at this time. Please fill out the form below if you would like to receive email notifications for future waiting list openings.
Finding a comfortable, stable home is often a catalyst for pursuing new goals and opportunities. Housing Catalyst offers targeted supports to help residents reach their goals related to health and wellness, education, financial literacy, and housing stability.

- **JumpStart** offers voucher holders a personalized program for building a stronger future.

- **Resident Services Coordinators** serve as a “link” connecting residents to existing services and resources in Northern Colorado.

- **Permanent Supportive Housing (PSH)** is an innovative program that combines affordable housing with supportive services to offer a safe and stabilizing home for residents.
Our Values

- TEAMWORK
- COMPASSION
- HONESTY
- ACCOUNTABILITY
- FUN
Questions?

Carri Rataazzi, MSW
Director of Resident Services

crataazzi@housingcatalyst.com
970-818-2768
NEIGHBOR TO NEIGHBOR

Kelly Evans

Executive Director
Neighbor to Neighbor opens doors and advances lives from homelessness through homeownership by providing sustainable housing and education primarily to the Larimer County community.
We envision communities where everyone has opportunity and access to a stable home.
Larimer County Rental Snapshot

34% of local housing market is renter occupied.

$27.33 hourly wage needed to afford a modest 2-bedroom apartment.

60 number of work hours needed at renter wage ($18.49) to afford fair market rent.
We were homeless before moving into housing at N2N.

“My son was struggling and missing school. Now, we have a stable place to live, and my son is excelling. He is in Advanced Math and English, with straight A’s!

Thank you for our stable home.”

- Bethany
N2N Community Impact:
Stability across the housing continuum

**Ending Homelessness**
- Housing Search
- Move-in Assistance
- Budgeting
- Resource Referrals

**Preventing Homelessness**
- Eviction Prevention
- Rent Assistance
- Utility Assistance
- HomeShare
- Stability Services

**Providing Affordable Housing**
- 132 apartments
- 65% Section 8 Housing
- Residents earn ≥60% of Area Median Income
- Youth & Resident Enrichment Programs

**Educating Homebuyers**
- 1,000+ participants/yr.
- 35% of purchased homes by households >80% AMI.

**Preventing Foreclosures**
- 90% success rate
- National leader
"Words cannot explain how thankful we are for programs like yours."

-Denzel, January Rent Assistance Recipient
Loveland households avoided loss of electricity, gas and/or water with emergency utility assistance.

1,259 Loveland families remained stably housed thanks to eviction prevention assistance.

416 Loveland households avoided loss of electricity, gas and/or water with emergency utility assistance.
N2N supported 192 Loveland households in moving out of homelessness last year.

“I was homeless living in my van with my dog Ezra when I went to Neighbor to Neighbor for help. N2N helped me with Housing Search Assistance and I was finally able to secure my own home. After this, N2N helped me again with the deposit for my new home.

Thank you all so much!”

Patti
"Your smile is a gift to the world, you just have to share it!"

Laurie, January Rent Assistance Recipient
Everyone at N2N cared about my situation and genuinely wanted to help. When I was approved and my landlord was able to recoup my back rent owed, an enormous weight was lifted off my shoulders. I hope you all know how much of a difference you made!" Kevin
“I am a single mother of two boys. I work full time and go to school full time. Neighbor to Neighbor helped me get on my own feet and into a new apartment for my boys and me.”

- Tamara

90% of N2N clients remain in stable homes six months after assistance.
Homeownership Program

- **Education**: Monthly classes offered in Loveland for first-time homebuyers
- **Counseling**: Reverse Mortgage & Foreclosure Prevention
- **Homeowner Assistance**: Qualifying homeowners may be eligible for help with mortgage, utilities, property tax, insurance and association (HOA) fees.
“We are so blessed to have an organization like this to help when things get tough, and to educate us on how to move forward with our financial goals. If it weren’t for these amazing people, we would not be able to buy a home, especially in this roller coaster market. Thank you for everything!” - Caidyn
Homebuyer Education Classes

Last year...

102 Loveland households educated by N2N became first time homeowners.

69 Loveland households went on to purchase a home, either in Loveland or in Colorado.

25 Additional households from outside of Loveland purchased a Loveland home after completing education.
Loveland Property Management

11 units, 0-40% AMI, 55 yrs.+ housing
HomeShare:
Unique Housing Match Service

Matching 55+ homeowners with a housemate to create a mutually beneficial living arrangement for both.

5 HomeProviders and 17 HomeSeekers
Seeking matches in Loveland last year.
“Please know from the bottom of my heart I could never thank you enough for what you’ve done. For starters, thank you, thank you, thank you....”
N2N’s home sharing program is a wonderful concept to help both home providers and home seekers. It is the only program I have heard of that thoroughly matches the wants and needs of both parties. My first home seeker was the perfect renter and we will be friends for life.”

Sheila, HomeProvider
2022 Loveland Volunteer Impact

- 879 volunteer hours
- $26,000 value
VOLUNTEERS OF AMERICA

Carrie Olenick
Sr. Director of Northern Colorado Service
Sanctuary Place Apartments

- 60 cottage-style 1-bedroom apartment
- Located off Shields, near Horsetooth in Fort Collins
- Clubhouse provides:
  - Community room
  - Laundry facilities
  - Mailroom
  - Library with business center
- Runs alongside the Pleasant Valley Trail, where wildlife frequents
Sanctuary Place Apartments

- Primary renter must be age 62+
- Restricted to those HUD defines as low- or very low income (50%-80% Area Median Income)
- Monthly rent is based on 30% adjusted household income
- Tenet Selection Criteria includes criminal, landlord and credit checks
- Waitlist is currently closed. Estimated waitlist is 2-4 years
Cadence

• 55 apartments in a 3-story building
• 1- and 2- bedroom options
• Located off of Drake, near Timberline in Fort Collins
• Along the Powers Trail and walking distance to groceries
• Amenities include:
  • In-room washer and dryer
  • Community room with grand piano
  • Business center
  • Mountain-view game room
Cadence

• Primary renter age 55+
• Income qualifications are tier-based, between 20%-80% AMI with a few Project-Based Voucher options
• Tenet Selection Criteria includes landlord, criminal and credit checks
• Currently accepting pre-applications for the waitlist.
• Waitlist time unknown but 20-50% AMI tiers have the longest wait times
Find out more:
Contact Tina Stinnett, Community Administrator for Cadence and Sanctuary Apartments at:
970-405-8164
RideNoCo: Connecting You & Northern Colorado

Larimer County Office on Aging Resource Forum
North Front Range MPO

- Regional transportation planning agency
- 535,000 people, 675 sq. mi.
- Greeley Urbanized Area (UZA)
- Fort Collins Transportation Management Area (TMA)
- Mobility Program – ALL of Weld and Larimer Counties
Connecting You & Northern Colorado embodies the two overarching goals of the program:

1. Improving individual mobility, particularly for older adults, individuals with disabilities, lower income individuals, and people who do not speak English as a first language.

2. Improving regional mobility through enhanced coordination and collaboration among regional public and private transportation providers, especially in rural areas of Larimer & Weld counties.
RideNoCo Background

- 2013-2018 Larimer County Strategic Plan set a goal to evaluate the transportation needs and challenges for seniors across the County.

- Assessments and pilots set stage for One Call/One Click Center identified in Larimer County Senior Transportation Implementation Plan.

- Learn more at about the road to RideNoCo at: www.nfrmpo.org/mobility/ococ-project/
Phased Roll Out

**Phase 1**
2021

**Website + Call Center**
- Introduction of RideNoCo
- Central hub to identify transportation options across region and beyond

**Phase 2**
2022

**Trip Discovery**
- Ability to find and plan trips on public transit and human service providers in region
- Utilizing GTFS-Flex technology

**Phase 3**
2023

**Trip Scheduling**
- Long-term vision to find, plan, and book ride in one place across multiple providers
- Laying foundation for coordination as region grows by adopting Transactional Data Specifications (TDS)
Phase One: Transportation Assistance Call Center

(970) 514-3636
Monday – Friday
8 am to 5 pm
Callback within one business day
Phase One: RideNoCo Website

Connecting You & Northern Colorado

RideNoCo is a central hub to discover transportation options in the Northern Colorado region and beyond.

For personalized support finding the best mobility options to meet your needs, please contact a Mobility Specialist between the hours of 8am-5pm, Monday-Friday at (970) 514-3636 or mobility@ntrmpoa.org.

Find the mobility option that’s right for you.

- Public Transit
- Older Adults
- Wheelchair Accessible
- Commuter Options

Show me all transportation options
Connecting You & Northern Colorado

RideNoCo is a central hub to discover transportation options in the Northern Colorado region and beyond.

For personalized support finding the best mobility options to meet your needs,

Add to Home Screen
Bring RideNoCo to your Event or Agency

Contact mobility@nfrmpo.org to request Rider’s Guides, outreach items, or to invite to community events
Phase Two: Trip Discovery Tool

- Utilizes GTFS-Flex to incorporate “demand-response” providers into trip planner
- Providers in Planner:

<table>
<thead>
<tr>
<th>Provider</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfort</td>
<td>City of Loveland Transit (COLT)</td>
</tr>
<tr>
<td>Greeley-Evans Transit (GET)</td>
<td>Berthoud Area Transportation System (BATS)*</td>
</tr>
<tr>
<td>Bustang</td>
<td>Estes Transit</td>
</tr>
<tr>
<td>SAINT*</td>
<td>RAFT*</td>
</tr>
<tr>
<td>60+ Ride*</td>
<td>Via Mobility</td>
</tr>
<tr>
<td>RTD</td>
<td>SPIN e-scooters/e-bikes</td>
</tr>
<tr>
<td>Rocky Mountain National Park Shuttles</td>
<td></td>
</tr>
</tbody>
</table>

*GTFS-Flex Databases created by Trillium as part of Trip Discovery project
Transportation options for older adults in Larimer County and beyond
Commercial Transportation Services
SAINT Volunteer Transportation

- Location:
  - Fort Collins and Loveland

- Serves:
  - Adults 60 and older who can’t/don’t drive
  - Adults (18+) with a disability that prevents them from driving

- Volunteer Driver Based

- Rides provided Monday through Friday, 8:15am-4pm

- (970) 223-8604 | https://saintvolunteertransportation.org
Berthoud Rural Alternative for Transportation (RAFT)

• Location:
  • Berthoud Fire Protection District with service into Berthoud, Loveland, Longmont, and adjacent areas

• Serves:
  • Adults 60 and older who can’t/don’t drive
  • Adults (18+) with a disability that prevents them from driving

• Volunteer Driver Based with one wheelchair accessible vehicle
  • Beginning in 2023, can provide accessible transportation in adjacent areas on a case-by-case basis when affordable wheelchair accessible transportation is not available

• Rides provided Monday through Friday, 8am-4pm

• (970) 532-0808 | https://berthoudraft.org
Via Mobility Services - Estes Valley

- Location:
  - Town of Estes Park

- Serves:
  - All Estes Park residents

- Wheelchair accessible, demand response service

- Rides provided Monday through Friday, 8am-4:30pm

- (303) 447-9636 | https://viacolorado.org

- UNTIL JUNE 30, 2023: Service to Loveland on Tuesdays and Wednesdays
Heart & Soul Paratransit

- Location:
  - Fort Collins, Loveland, Laporte, Timnath, portions of Wellington

- Serves:
  - All residents but primarily older adults in Larimer County

- Wheelchair accessible, fare-based service

- Rides provided Monday through Saturday, 5am-6pm

- (970) 690-3338 | https://heartandsoulparatransit.com
Connect with the RideNoCo Team

Cory Schmitt
Mobility Director
cschmitt@nfrmpo.org
(970) 999-0072

RideNoCo
8am-5pm, Monday-Friday
mobility@nfrmpo.org
(970) 514-3636
Kate Kaiser

Staff Attorney
Colorado Legal Services

OVERVIEW OF CLS AND THE SENIOR LAW PROJECT
CLS Basics

• Statewide program
• Local office
  • 215 W. Oak Street, 8th Floor in Fort Collins
• Larimer, Logan, Phillips, & Sedgwick
• No fees for our services
• Serving low-income residents
Types of Cases CLS Handles

- Family law
- Domestic Violence
- Consumer and Bankruptcy
- Foreclosure Prevention
- Landlord/Tenant and Housing
- Public Benefits
- Elder Issues (Larimer Co. grant)
- Immigration Issues (Denver)
- ID Issues (Denver)
Types of Services
CLS Provides

- Advice
- Brief Service/Document Prep
- Classes
- Representation
- Community Education
Senior Law Project

To Qualify:

- Larimer County resident
- 60 years or older
- No income or asset limits
Senior Law Project Cases

- Powers of Attorney
- Advance Directives
- Medicaid Issues
- Public Benefits (SNAP, OAP, etc)
- Social Security Overpayments
- Landlord/Tenant and Mobile Home Issues
- Family Law Cases (limited)
- Consumer and Bankruptcy Advice
To Apply

• **During office hours**
  • 9:00 a.m. - 12:00 p.m. and 1:00 - 4:00 p.m.
  • Call: (970) 493-2891, extension 261
  • Walk in: 215 W. Oak Street, 8th floor in Fort Collins

• **Anytime**
  • Visit our website: [www.coloradolegalservices.org/](http://www.coloradolegalservices.org/)
QUESTIONS???

QUESTIONS ARE MY FAVORITE
Mark Sleeter
Aging and Disability Resources of Colorado Program Supervisor
OFFICE ON AGING

Larimer County’s Area Agency on Aging
AS ONE OF SIXTEEN (16) AREA AGENCIES ON AGING (AAA) IN COLORADO, THE OFFICE ON AGING RECEIVES FUNDING FROM THE FEDERAL OLDER AMERICANS ACT AND THE OLDER COLORADANS FUND.

OFFICE ON AGING

PROVIDE SERVICES TO LARIMER COUNTY RESIDENTS WHO ARE 60 AND OLDER, AND TO SERVE AS THE LEAD AGENCY FOR PLANNING AND COORDINATING THOSE SERVICES.
OFFICE ON AGING

Three Essential Parts to the Office on Aging:

1. Administrative and Community Partners

2. Ombudsman Program

3. Aging and Disability Resources of Colorado (ADRC)
AGING AND DISABILITY RESOURCES FOR COLORADO

ADRC SERVICES:

⇒ Information & Assistance (I&A)
  (970) 498-7750
  Average of 560 calls per month

⇒ Options Counseling

⇒ Application Assistance
  Long Term Care Medicaid
  Medicare Savings Programs

⇒ Transition Services
AGING AND DISABILITY RESOURCES FOR COLORADO

ADRC SERVICES:

→ Voucher Programs
  In-Home Services Voucher, Respite Vouchers, Chore Vouchers
  *NEW: Grand Family Respite Voucher

→ Family Caregiver Support Program
  Powerful Tools for Caregivers classes (6 weeks)
  Stress Busting classes (9 weeks)
  Consultations

→ Publications
  Answers on Aging Resource Guide
  Larimer.gov/seniors
ADRC Team

Mark Sleeter – Program Supervisor
Carol Seest – Case Manager
Jennifer Lynn – Case Manager
Wendy Schleppy – Case Manager
Tori Wimmer – Case Manager
Carolina Quinonez – Case Manager
Dani DePas – Case Manager
Brittany Goldman – Case Manager

Main Phone Line:  (970) 498-7750
ADRC@larimer.org
https://larimer.co.networkofcare.org/
QUESTIONS?
Special Thanks to Commissioner Shadduck McNally and Mayor Marsh for joining us and to all our presenters:

- Loveland Housing Authority
- Housing Catalyst
- Neighbor to Neighbor
- Volunteers of America
- North Front Range Metro. Planning Organization
- Colorado Legal Services
- Larimer County Office on Aging

And to
The OOA Advisory Council Members
And Larimer County Staff

Thank you for taking the time to join us today!