



LARIMER COUNTY

OFFICE OF HOUSING STABILITY



Housing Resource Guide

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From the Office of Housing Stability

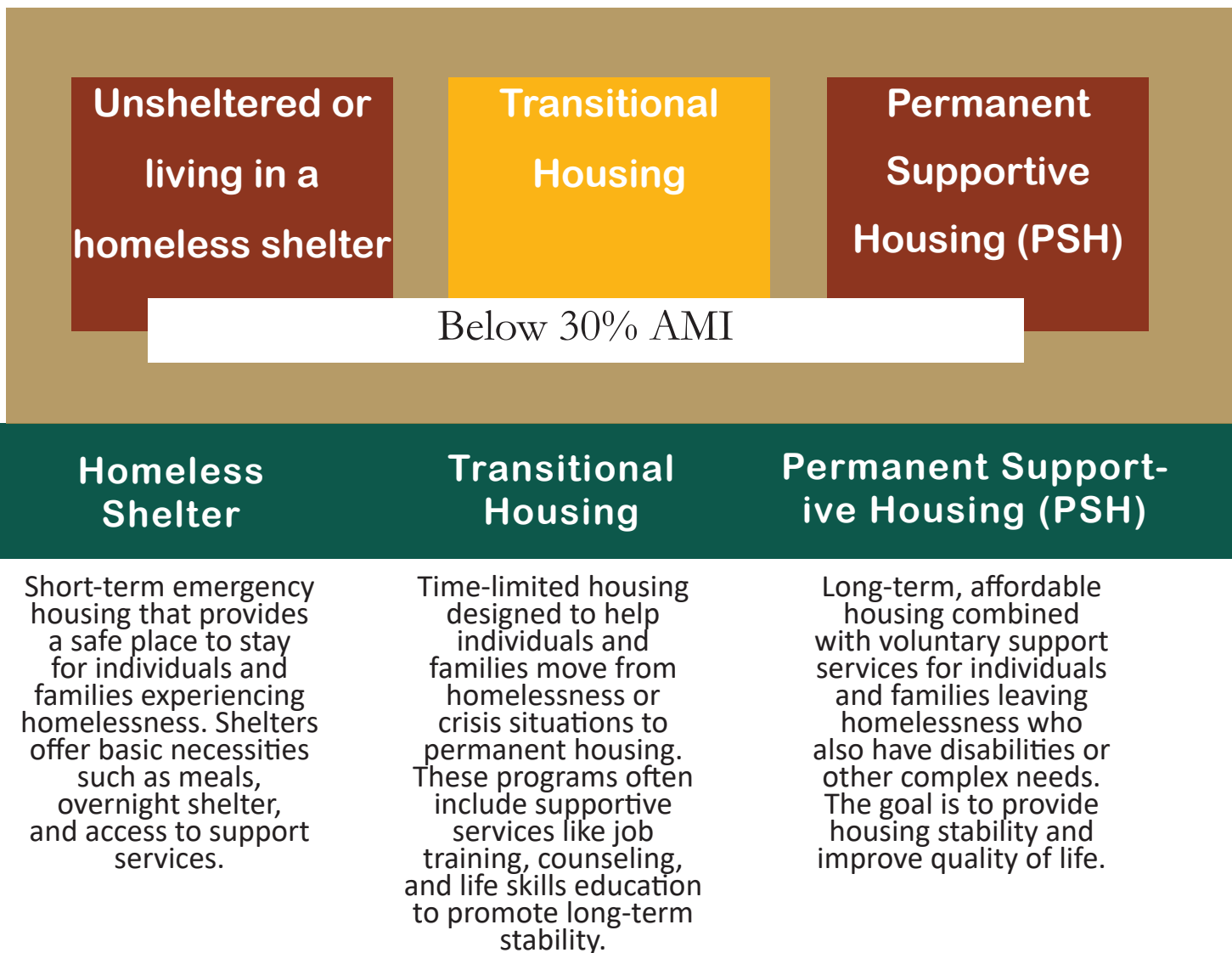


Larimer County acknowledges the growing need for stable and affordable housing to be available to all its community members. The Housing Stability Office works to address the area's top housing needs through regional coordination, land use code reform, and expansion of housing resources.

Where are you on the

What is a housing continuum?

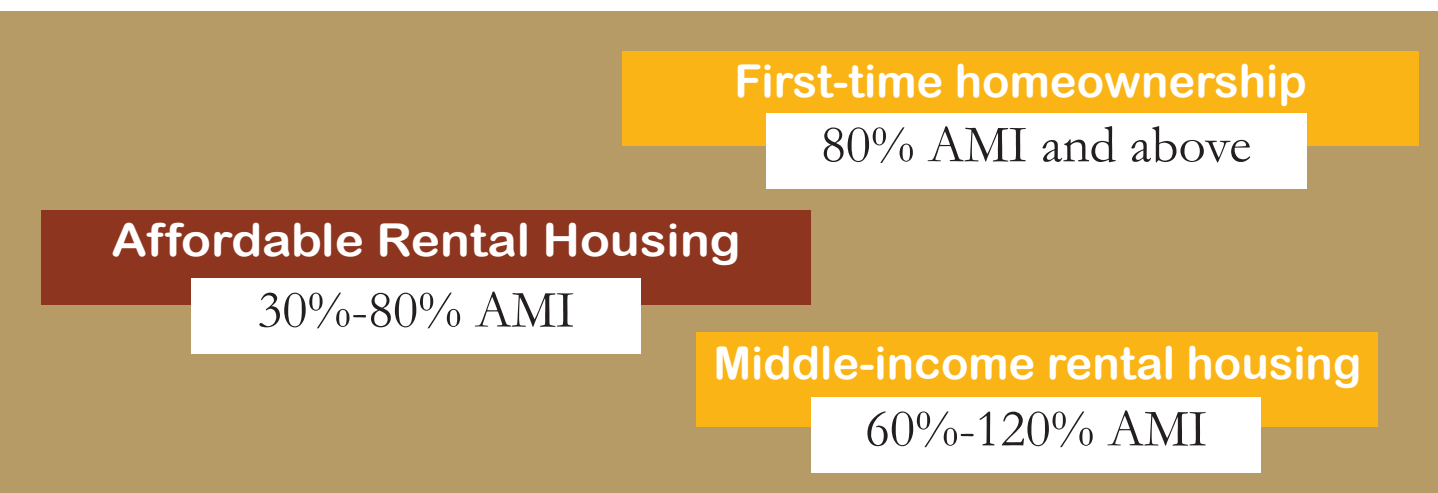
A housing continuum shows the range of available housing options in a community. This includes everything from short-term shelters for those experiencing homelessness to homeownership opportunities.



Housing Continuum?

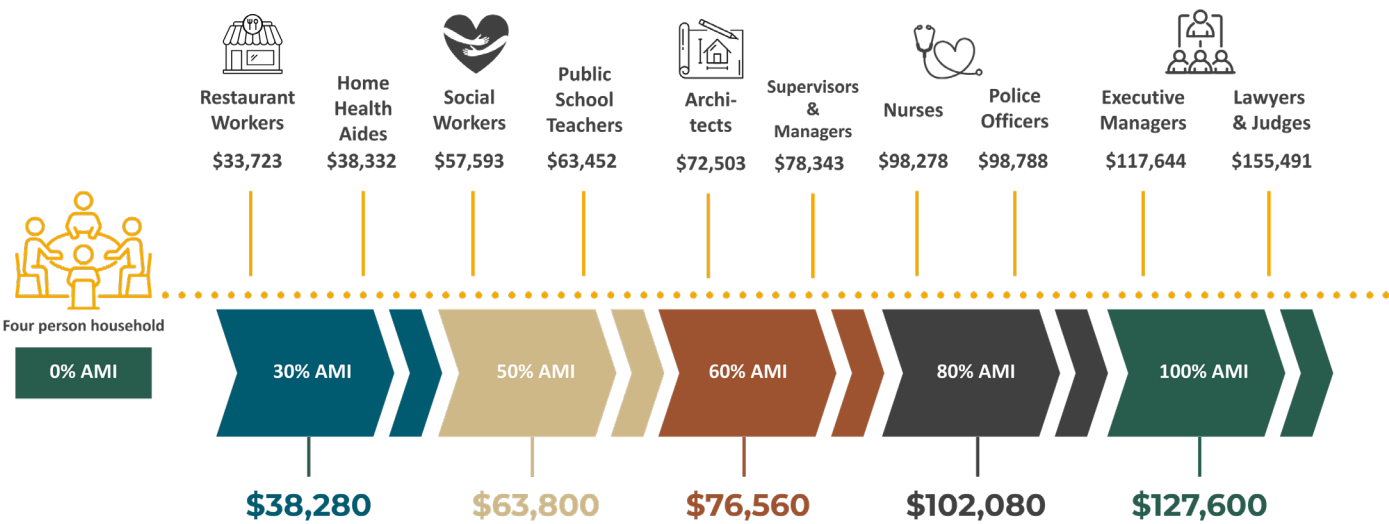
What is AMI (area median income)?

Area Median Income (AMI) is the income right in the middle of all households in a region. Half of the households earn more than the AMI, and half earn less. This number helps define what is considered affordable when it comes to housing and resources in an area.



Affordable Rental Housing	Middle-Income Rental Housing	Homeownership
Affordable rental housing, also called income-restricted housing, is housing offered at lower prices for people with low incomes. These homes are often paid for in part by the government or through special tax programs to help keep rent costs down. They are meant to give people safe, stable places to live. Affordable housing is available to households that earn between 30% and 80% of the Area Median Income (AMI).	Housing options intended for households whose incomes are too high to qualify for traditional affordable housing but who still face challenges affording market-rate rents. These units are often priced below market rates but above those of subsidized housing.	This includes pathways to homeownership for those buying their first home, as well as supports for long-term homeowners to sustain housing stability. Programs for first time homebuyers may include down payment assistance, financial education, and favorable mortgage terms to make homeownership more accessible. Programs for homeownership stability may include financial education, mortgage assistance, and home repair or maintenance support.

2025 Larimer County



* Larimer County 2025 HUD AMI & Salaries reported through Larimer County Economic and Workforce Development.

FIND YOUR AMI

Your household size	30% AMI	60% AMI	80% AMI	100% AMI
1	\$26,820	\$53,640	\$71,520	\$89,400
2	\$30,630	\$61,260	\$81,680	\$102,100
3	\$34,470	\$68,940	\$91,920	\$114,900
4	\$38,280	\$76,560	\$102,080	\$127,600
5	\$41,370	\$82,740	\$110,320	\$137,900
6	\$44,430	\$88,860	\$118,480	\$148,100

Resources for Households Experiencing Homelessness

*If you are currently experiencing
homelessness, scan this QR code
to contact a housing navigator:*



Emergency Shelter Options - Fort Collins

Day Shelters

Murphy Center for Hope

Resource center and day shelter - open to all
460 Linden Center Dr.
970-484-5010

Family Housing Network

Shelter serving Families, Day Center
1606 S. Lemay Ave, Suite 105
970-484-3342

The Matthews House Fort Collins - The House

Youth services and day shelter
415 Mason Ct #1, Fort Collins, CO 80524
970-482-3535



Overnight Shelters

Fort Collins Rescue Mission

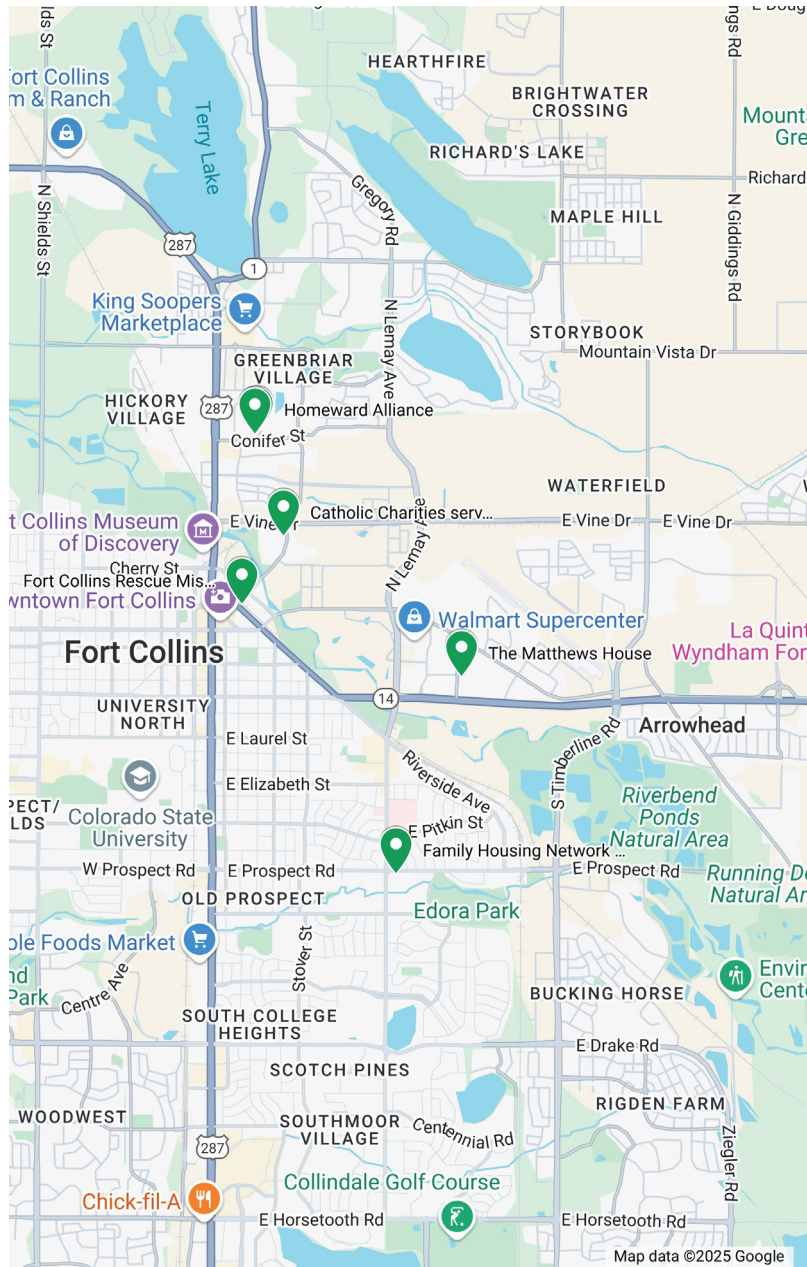
Overnight shelter for men
1606 S. Lemay Ave, Suite 105
970-484-3342

Catholic Charities Samaritan House Fort Collins

Shelter serving families & women
460 Linden Center Dr.
970-484-5010

Crossroads Safehouse

Shelter for domestic violence survivors
970-482-3535



**View all Fort Collins shelters
on Google Maps:**



Emergency Shelter Options - Loveland

Day Shelter

Loveland Resource Center

Resource center and day shelter - open to all
137 S. Lincoln Ave., Loveland, CO 80537
970-962-2951 and 970-962-2952



Overnight Shelters

South Railroad Facility

PERMANENTLY CLOSING SEPTEMBER 2025

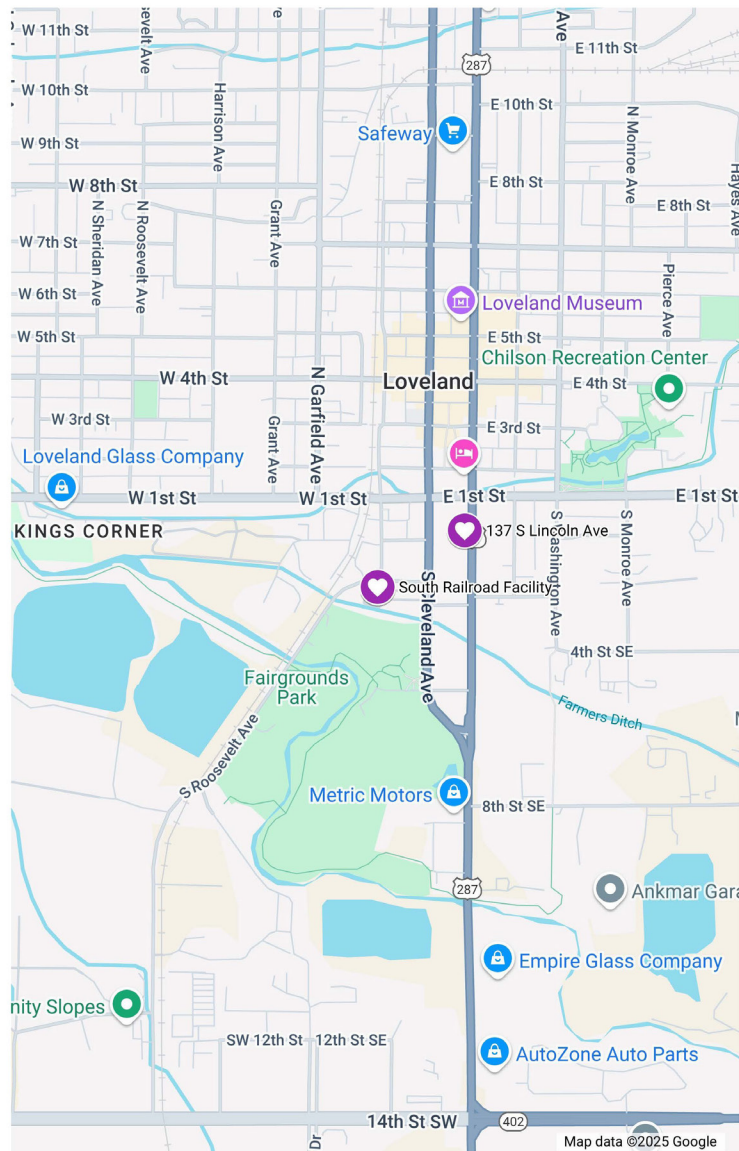
Overnight shelter for men and women
300 S. Railroad Ave., Loveland, CO 80537
970-962-3241

The Matthews House Loveland - The Landing

Youth services and overnight shelter
814 E 16th St. Loveland, CO 80538
970-699-3886

Alternatives to Violence

Shelter for domestic violence survivors
970-669-5150



**View all Loveland shelters
on Google Maps:**



Emergency Resource Options - Estes Park

Crossroads Ministry

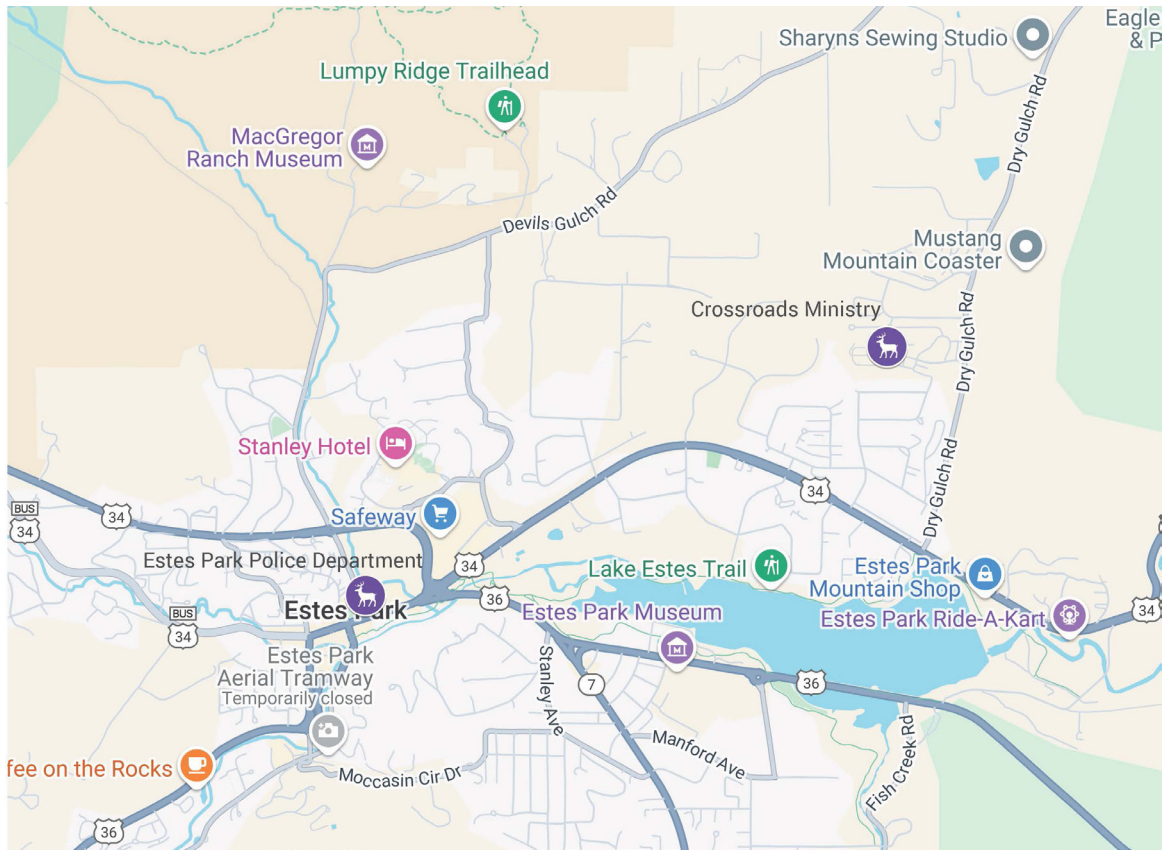
Resource center and services
1753 Wildfire Rd, Estes Park, CO 80517
970-577-0610

Estes Valley Crisis Advocates

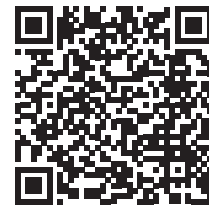
Shelter for domestic violence survivors
970-577-9781

Estes Park Police Department

Emergency response
170 MacGregor Ave, Estes Park, CO 80517
970-586-4000



View all Estes Park resource locations on Google Maps:



Additional Emergency Resources

findhelp.org



Colorado 2-1-1

Outreach Fort Collins

(970) 658-0088

Fort Collins Police Services

(970) 221-6540

Estes Park Police Department

(970) 586-4000

Loveland Police Department

(970) 667-2151

Resources for Renters and Mobile Home Owners

*By investing in eviction
prevention resources, Larimer
County demonstrates its
dedication to equitably
expanding housing services and
creating stability throughout the
county.*

EVICTIION PREVENTION - LEGAL

Most legal resources will require you to complete an application to verify you are eligible for the service prior to speaking with an attorney. If you do not have access to the internet, you are encouraged to call each firm to apply for help. When phone intake cannot be done, you can access free internet at any Poudre River Public Library.

To find the nearest library to you, go to www.poudrelibraries.org/locations/ or call 970-221-6740.

Colorado Legal Services

How to get help: CALL or VISIT

215 W. Oak Street, Suite 800, Fort Collins, Colorado, 80521
970-484-5010

Community Economic Defense Law

How to get help: Please contact the CARE Center by calling 1 (303) 838-1200, Monday through Friday, 8:30 a.m. to 5:30 p.m. Mountain Time to get information about support that may be available.

303-838-1200

Colorado Poverty Law Project

How to get help: Filling out an intake form is the most effective way to connect with us for support. Instructions: Use if you have a housing-related issue and would like to request free legal assistance

For housing-related assistance only

Income restrictions may apply

Note: CPLP does not have a physical address, and we provide assistance remotely.

complete the intake form



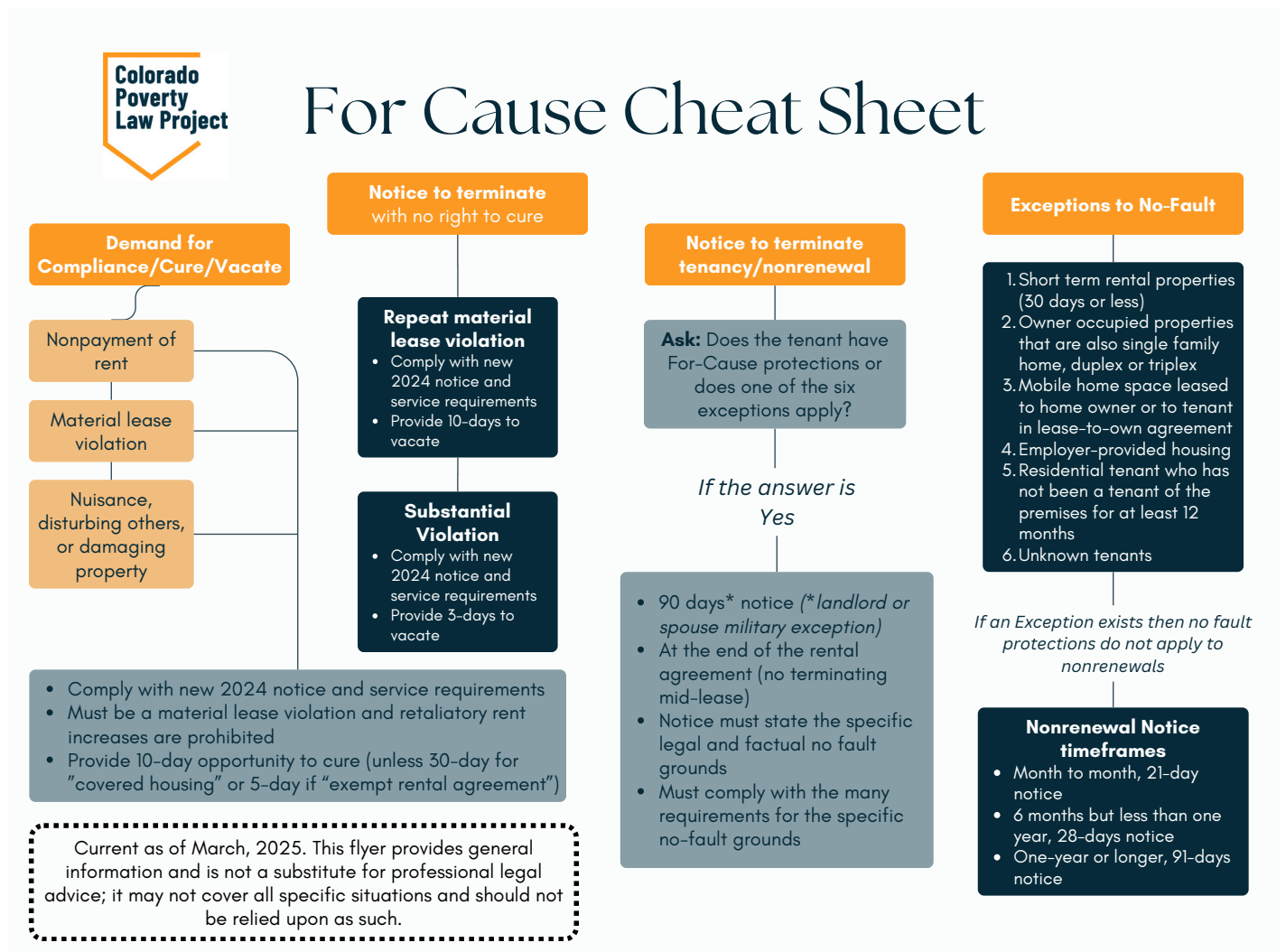
THE EVICTION PROCESS

Know Your Rights

If a landlord wants to remove a tenant from a rental property, the law makes them go through a specific process in a court called an eviction.

Under the law, a landlord cannot remove you from the premises without going through this process.

An eviction is a court-ordered removal of a tenant and their belongings from a property. This is the only way your landlord can remove you from the property. A landlord cannot evict a tenant without a court order, also called a “judgment”, and a landlord cannot get a judgment without following all the steps of the eviction process.



EVICITION PREVENTION

Financial Resources

Most financial resources will also require an application for assistance. Do not wait to inquire. While rent assistance is never guaranteed, it is important to apply if you are in need and eligible. In addition to the below resources, it can also be beneficial to reach out to any faith-based institutions you are familiar with for assistance.

Neighbor to Neighbor (serves Larimer County)

How to get help: Limited funding available, check online or call (970) 829-0296 to check if applications are being accepted.

970-829-0296

n2n.org

Loveland Salvation Army

How to get help: Emergency rent assistance for residents of Loveland or Berthoud. To schedule an appointment for rent assistance, please call 970-699-8380.

970-699-8380

Crossroads Ministries

How to get help: Emergency rental assistance for residents of Estes Park. Fill out an intake application OR call Crossroads at (970) 577-0610 to set up an in person intake appointment with our case manager.

970-577-0610

Colorado Emergency Rental Assistance

How to get help: Check the website for application opportunities.

The Division of Housing (DOH) has emergency rental assistance funding for Coloradans who have fallen behind on their rent, meet income limits and other qualifying factors, and are at risk of eviction or displacement. The random selection will be open to Coloradans, and those facing eviction will continue to be prioritized.

www.doh.colorado.gov/emergency-rental-assistance

MEDIATION AND REPRESENTATION

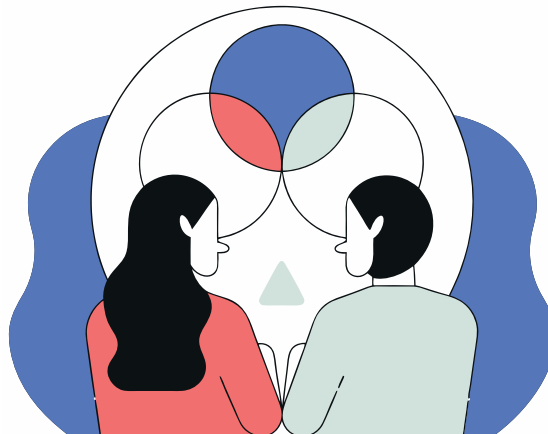
Larimer County Pro Bono Program

Cindi Hendrix, Pro Bono Coordinator/Paralegal
P.O. Box 781
Fort Collins, CO 80522
Recorded Information Line: (970) 402-2075
Email: probono@larimerbar.org

The Larimer County Pro Bono Program attempts to match community members with private attorneys for certain legal matters. The Program provides referrals, as available, to private attorneys (Pro Bono) and to appropriate agencies for residents of Larimer County who meet financial and income guidelines. The Pro Bono Program does not handle bankruptcy, criminal, workers compensation, social security or personal injury cases. Sign-ups occur weekly in Fort Collins on Wednesdays and in Loveland on the last Tuesday of each month, with some holiday restrictions.

Conflict Transformation Works - City of Fort Collins

The City of Fort Collins provides free and confidential mediation services to help Fort Collins residents in conflict. This is an alternative to hiring lawyers, going to court, calling enforcement agencies or allowing the conflict to escalate. This service is offered to help resolve Landlord/tenant disputes. To contact the Fort Collins Mediation Program, call 970-224-6022 OR email mediation@fcgov.com.



MOBILE HOME OWNERS/RENTERS

Mobile Home Park Oversight Program

Division of Housing's Mobile Home Oversight Program (MHPOP) conducts outreach and education on mobile home park laws and provides an annual park registration system. The program also receives and investigates complaints, facilitates dispute resolution, and takes enforcement actions.

Mobile Home Park (MHP) owners are required to provide a copy of the Home Owner & Resident Rights Notice to every resident in the park. This notice must be provided in English and Spanish.

As a resident of a mobile home park, you can file a complaint by calling 833-924-1147 or by emailing MHPOP@state.co.us.

Mi Voz

Mi Voz is a leadership development and community engagement program dedicated to making positive changes in mobile home parks and the North College corridor by utilizing community strengths to create community solutions. Community members can learn more about Mi Voz and all of The Family Center/La Familia's services by visiting or going online to www.thefamilycenterfc.org.

The Family Center/La Familia phone: 970-221-1615

Resident-led Mobile Home Park Council

Through a community-led model, Mi Voz has been able to put forward solutions that are realistic and culturally attuned. To achieve systems-level change for MHP residents, the next step is to achieve collective bargaining power by establishing a council that reflects the united voice of residents in Mobile Home Communities. Over the next three years, Mi Voz will create a Resident-Led Advocacy Plan with neighborhood leadership teams that align with the needs and preferences of the community as a whole and support the development of advocacy plans to address the health disparities that affect these communities the most.

Mi Voz phone: 970-221-1615

AFFORDABLE RENTAL HOUSING

Affordable rental housing refers to a rental complex that offers apartments at below-market rental rates. These complexes are constructed and maintained through partnerships between non-profit developers and federal, state, and local incentives to provide affordable housing options for lower-income community members.

These rental units are accessible to individuals and families whose income is at or below 80% of the Area Median Income (AMI). Each affordable rental complex will have a chart explaining the income requirements within their applications.

Larimer County Income-Restricted Housing

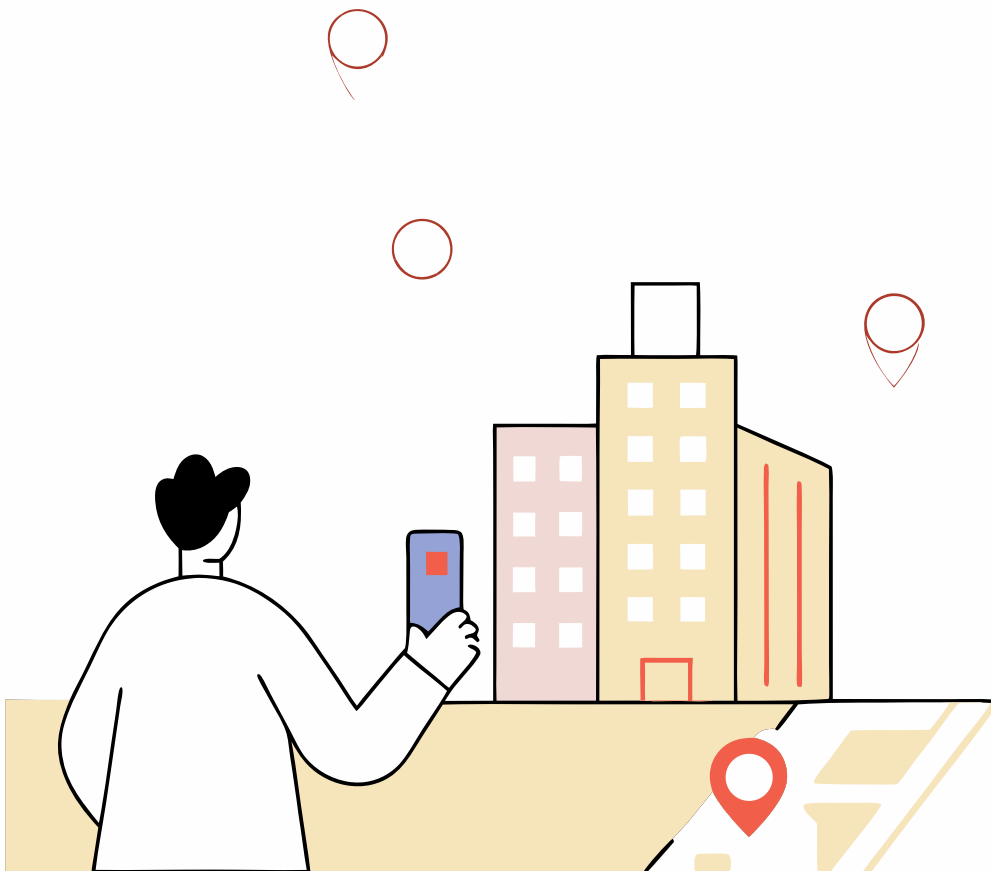
Artspace Loveland Lofts	970.635.5918
Ashley Estates	317.587.0356
Autumn Lake Apartments	970.593.0705
Big Thompson Manor II	970.667.4195
Brookstone LLLP	970.646.9802
Buffalo Run	970.224.0881
Bull Run	970.221.0124
Cadence	405.339.4440
Care Housing at Eagle Tree	970.829.1602
Care Housing at Greenbriar Village	970.829.1602
Care Housing at Heartside Hill	970.282.7522
Care Housing at Swallow Road	970.282.7522
Caribou Apartments	970.223.9300
Caribou Apartments Phase II	970.223.9300
Coachlight Plaza Apartments	970.488.2365
Country Ranch	970.377.2223
Crabtree Apartments	970.488.2365
Edge I	970.635.5937
Edge II	970.635.5937
Fairbrooke Heights	970.829.1602
Falcon Ridge	970.586.3521
Fox Meadow Apartments	303.860.7885

Lakeview on the Rise	970.666.6150
Legacy Senior Residences	970.221.0212
Lone Tree Apartments	970.203.5470
Madison Avenue Apartments	970.669.3271
Mason Place	970.416.8060
Meadows II	970.635.5913
Mirasol II Senior Housing	970.667.3232
Mirasol III	970.667.3232
Mirasol Senior Apartments	970.667.3232
Northern Hotel 2017	303.698.5600
Oak 140	970.221.0821
Oakbrook I Manor Apartments	970.226.5060
Oakbrook II Apartments	970.223.1356
Oakridge Crossing	970.286.2299
Orchard Place	970.635.5937
Provincetowne Green	970.282.7522
Redtail Ponds Permanent	970.367.7280
Reflections Senior Apartments	970.225.3711
Remington	
Reserve at Centerra	970.613.1100
Residence at Oakridge	970.229.5800
Rock Crest Apartments	970.635.5937
Silverleaf II	970.635.5924
South Saint Vrain Apartments	970.765.6943
Springfield Court	970.207.0155
Northfield Commons	
St Valentine Apartments	720.639.7603
Talons Pointe	970.591.2537
Village on Elizabeth	970.416.2910
Village on Horsetooth	970.221.0821
Village on Plum	970.416.8060
Village on Redwood	970.416.2913
Village on Shields - Cunningham	970.224.6101
Village on Stanford	970.232.9294
Waterford Place	970.667.3111
Windtrail Park Apartments	970.829.1602
Woodbridge Senior Apartments	303.432.8028
Woodlands Apartments Ft Collins	970.207.1190

How to get connected to income-restricted housing:

It is best to call each property to check for availability. Always leave a message with your name and contact information if no one answers the phone.

View all properties on Google Maps:





Resources for
Homeownership:
Buyers, Owners,
and Landlords

Homeownership is a key pathway to housing stability for our community members, fostering long-term security and economic opportunity.

HOMEBUYER EDUCATION

Homebuyer resources support individuals in the home purchasing process by providing educational programs on costs, risks, and steps involved. They also offer financial assistance such as down payment grants and low-interest loans. These resources help prospective buyers make informed decisions, manage budgets, and secure funding, making the path to homeownership more accessible and manageable.

Where to find homebuyer education classes:

The Neighbor to Neighbor Homebuyer education class schedule can be found at www.n2n.org/hbe or by calling **970-488-2374** or emailing mminton@n2n.org. Classes are offered in English and Spanish.

Classes can also be taken online at www.ehomeamerica.org in English and Spanish.

Where to get Down Payment Assistance funding:

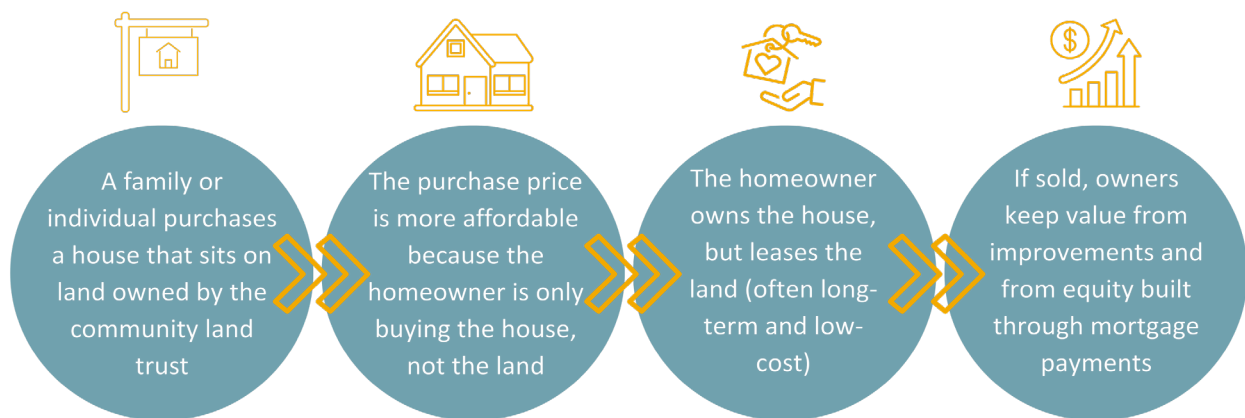
metroDPA	720-673-3948
Impact Development Fund	970-494-2021
Chenoa Down Payment Assistance	866-563-3507
Colorado Housing and Finance Authority (CHFA)	chfainfo.com



AFFORDABLE HOMEOWNERSHIP

What is a community land trust (CLT)?

In the CLT model, the nonprofit builds or acquires homes, and sells the homes to income-qualified individuals. The CLT retains ownership of the land that the house sits on, leasing the land to the homeowner for a designated period of time, typically 99 years. Separating the house from the land has two main benefits: it helps keep the land affordable by letting the community keep ownership, and it makes it easier for people with lower incomes to buy a home and build wealth over time.



Homeowners agree to sell the home at a restricted price to keep it affordable in perpetuity, but will still earn equity throughout ownership

Community Land Trusts in Larimer County

Birdwhistle Townhomes via Elevations Community Land Trust (ECLT)

Named in honor of Charles and Mamie Birdwhistle, esteemed figures in Fort Collins' history, this development, situated in Southeast Fort Collins, embodies ECLT's commitment to creating accessible, inclusive communities, preserving the legacies of the Birdwhistles, and addressing the pressing need for affordable housing in our region. These homes are offered through Elevation Community Land Trust ("ECLT"). ECLT is dedicated to providing affordable homeownership throughout Colorado through the CLT model; go to elevationclt.org to learn more.

Ready to buy? Contact a Birdwhistle lender to take next steps:

Melissa Schulman - (970) 482-3878

Christie Juhl - (970) 430-9501

PROPERTY TAX EXEMPTIONS

Homeowner Tax Exemption Opportunities

Senior Homeowner Tax Exemption

Applications must be received by our office on or before July 15, 2025.

The Senior Property Tax Exemption program helps reduce property taxes for qualifying older adults in Colorado. For those who qualify, 50% of the first \$200,000 of actual value of their primary residence is exempt from property taxes. Once approved by the County Assessor, the exemption remains in place each year unless a disqualifying event occurs. Seniors who have already been approved do not need to reapply.

The State of Colorado pays the property taxes on the exempted amount. The Colorado General Assembly can choose not to fund the exemption in years when the state budget is tight. Eligible homeowners are still encouraged to apply.

The Senior Citizen Exemption is available to applicants who:

- Are at least 65 years of age prior to January 1 of the year of application,
- Owned their home for at least 10 consecutive years prior to January 1, and
- Occupied the home as their primary residence for at least 10 consecutive years prior to January 1.

Instructions and forms are available online or at the Larimer County Assessor's office. Completed forms cannot be submitted by email and must be mailed or dropped off at the Assessor's office.

Qualified Senior Primary Residence Classification

Applications must have been received by our office on or before March 15, 2025.

The exemption will be available ****IN TAX YEARS 2025 AND 2026**** to senior citizens who previously had a senior tax exemption in any Colorado county, and lost their senior tax exemption in the period of time from January 1, 2020 through December 31, 2024. The senior citizen must have owned their current primary residence by January 1 of the year of application.

We're here to help! Please call 970-498-7097 or email thiemela@co.larimer.co.us if you have questions.

PROPERTY TAX EXEMPTIONS

Veteran with a Disability & Gold Star Spouse Exemption

Applications must have been received by our office on or before July 1, 2025.

The Disabled Veteran Exemption is available to property owners who:

- Sustained a service-connected disability while serving on active duty in the Armed Forces of the United States,
- Were honorably discharged, and
- Has established a service-connected disability that has been rated by the federal department of veterans affairs as a one hundred percent permanent disability through disability retirement benefits, and
- Starting in Tax Year 2025, applicants who do not have a 100% disability rating but have been awarded individual unemployability status as determined by the United States Department of Veteran Affairs are also eligible, and
- Has owned and occupied the property prior to January 1 of the current year.

Instructions and forms are available online or at the Larimer County Assessor's office. Completed forms cannot be submitted by email and must be mailed or dropped off at the Assessor's office.

Thompson School District Senior Citizen Tax Work-Off Program

Deadline to apply is August 25. In-person screenings & placements will begin in July.

Eligibility Requirements:

- Applicants must be 62 years of age or older.
- Applicants must own and live in their home, which must be located in the Thompson School District boundary area.
- Only one person from each household may be in the program.
- Thompson School District employees, including part-time employees, are not eligible.
- Applicants must pass a background check.

Instructions and application are available online:

- There are different types of positions with the school district beyond helping students in a classroom. Please make sure to highlight your strengths in whatever area you have skills and experience. Do not disregard any unique skill or experience because sometimes we have a need for random positions like helping a chess club, sewing club, or music teacher. We also may need crossing guards, construction work, office work, and other non-classroom types of work.
- If you will be out of town for extended periods throughout the year, please do not apply. Positions are needed on an on-going basis. (Vacations two or three times during the school year are OK.)

HOMEOWNER RESOURCES

Make your property more efficient

Larimer County Conservation Corps

970-498-6660

Home energy assessments and rebates - can be scheduled by owners OR renters!

Efficiency Works

877-981-1888

Home energy assessments and rebates to make your property(s) more efficient

Colorado Heat Pump Tax Credits

amanda.morris1@state.co.us

Coloradans can take advantage of state incentives to install heat pumps for space heating and cooling and water heating. Heat pumps are a highly efficient technology that can save Coloradans money on energy costs, while improving indoor air quality and reducing greenhouse gas emissions from buildings.

Repair Grants/Loans

Larimer Home Improvement Program (LHIP)

970-667-3232

Low-interest repair loan for owner-occupied units in Larimer County. Approved repairs or emergency grants may include roof replacement or repair, new siding, windows and insulation, or room additions in overcrowding situations. Please contact the program manager to see if your repairs qualify.

Colorado RENU Loan

720-340-8232

No money down and below-market interest rates, with financing available for upgrades such as solar panels, heat pumps, energy-efficient windows and doors, and air sealing and insulation.

Housing Improvement Program for American Indians & Alaska Native

605-226-7343

Housing Improvement Program (HIP) is a home repair, renovation, replacement and new housing grant program administered by the Bureau of Indian Affairs (BIA) and federally-recognized Indian tribes for American Indians and Alaska Native (AI/AN) individuals and families who have no immediate resource for standard housing.

HOMEOWNER RESOURCES

Mortgage Assistance

Colorado Homeownership Coalition Mortgage Assistance 720-458-5828

The CHC Mortgage Assistance Program (MAP) creates a temporary bridge to help stabilize your housing situation and avoid issues associated with delinquent payments on your mortgage, HOA, and/or property taxes. Contact CHC to learn more about eligibility.

CO Department of Housing Emergency Mortgage Assistance (EMAP) 720-356-0174

Emergency Mortgage Assistance Program (EMAP) is accepting applications. EMAP was created as a temporary, time-limited response to the unprecedented COVID-19 pandemic and the economic hardship it created for many households.

Catholic Charities Emergency Assistance 303-742-0828

Emergency assistance for households facing unexpected challenges or emergencies.

Foreclosure Prevention

Neighbor to Neighbor's foreclosure prevention counseling service will work with you to become knowledgeable and confident in making choices to avoid foreclosure by:

- Providing education on the Colorado foreclosure process
- Developing a realistic household spending plan
- Providing the tools to work effectively with your mortgage servicer
- Explaining the options available to avoid foreclosure
- Refer you to appropriate resources
- Collaborate with you to create a strategic plan for either curing your mortgage default or transitioning to other housing

Contact a Bilingual Foreclosure Prevention Counselor at 970-488-2376 or visit n2n.org

LANDLORD RESOURCES

Make your rental property more efficient

Larimer County Conservation Corps

970-498-6660

Home energy assessments and rebates - can be scheduled by owners OR renters!

Toilet replacements must be approved by the property owner.

Efficiency Works

877-981-1888

Home energy assessments and rebates to make your property(s) more efficient

Colorado Heat Pump Tax Credits

amanda.morris1@state.co.us

Coloradans can take advantage of state incentives to install heat pumps for space heating and cooling and water heating. Heat pumps are a highly efficient technology that can save Coloradans money on energy costs, while improving indoor air quality and reducing greenhouse gas emissions from buildings.

Repair Grants/Loans

Colorado RENU Loan

720-340-8232

No money down and below-market interest rates, with financing available for upgrades such as solar panels, heat pumps, energy-efficient windows and doors, and air sealing and insulation.

City of Fort Collins Neighborhood Services

NSPrograms@fcgov.com

City of Fort Collins will offer infrequent “mini-grants” for rental properties within City of Fort Collins city limits. You must be registered with the rental registration program to be eligible for funding. The goal of our Neighborhood Mini-Grants Program is to provide financial assistance to positive neighboring activities and community improvements.

- These are competitive grants with awards typically \$150-\$1000.
- Residents within City limits, HOAs, residents associations, and nonprofits can apply.
- Past projects have included neighborhood cleanups, fitness classes, community gardens, workshops and more!

Contact the city to verify any mini-grant offerings as they are not always available.

HOUSING PARTNERS OF LARIMER

Housing Partners of Larimer: Building bridges between property owners and tenants to ensure all our neighbors have somewhere to call home.

Housing Partners of Larimer (HPL) is a county-wide landlord engagement program. HPL provides a network of resources and support for local property owners/operators in Larimer County to administer profitable and well-maintained properties while providing safe and stable housing to those who need it most.

Housing Partners of Larimer understands the priorities of our property partners and seeks to create “win-win” solutions. As a result, we offer competitive financial benefits designed to enhance the tenancies of our referred households while offering reduced risk through additional financial coverage.

Who is in the collective?

Property Partners: Like-minded owners, managers, leasing agents, or realtors with property in Larimer County who rent to households regaining stability with the support of local social-service organizations.

Service Providers: The agencies in the community assisting referred households in locating available units and who provide wrap-around services to support ongoing housing stability.

County of Larimer: The coordinating entity of the Housing Partners of Larimer initiative responsible for staffing the initiative, fund administration, and liaising between property partners and service provider members.



HOUSING PARTNERS OF LARIMER

How It Works



Financial Benefits

- Receive a cash bonus when renting your property to an HPL supported tenant for the first time and accepting rental assistance
- Receive additional bonuses when reducing your screening criteria to waive credit, eviction, or background
- Potential for a lease renewal bonus if joining in the first 12 months of the HPL program
- Referral bonus when connecting new housing providers to HPL
- Damage & Vacancy Loss up to \$3,500 per unit -Receive reimbursement for damages beyond normal wear and tear that exceeds the security deposit
- Receive vacancy loss of up to one month if the lease is terminated early

Dedicated support of Liaison Staff

Housing Partners of Larimer is your “one-stop-shop” to receive information on rental assistance, incentives, and to access support for any issues that may arise. Now, you can reach out to us as the single dedicated point of contact and we will connect you with a tenant’s case manager, process any financial benefit claims, or help you list your vacancies! Liaison Staff will also offer general education support and ongoing best practice training to housing provider members.

Housing Partners of Larimer understands that housing is often only a piece of a person’s healing journey. Our referrals provide a cover letter for prospective owners that highlights the team of supportive services a renter may be accessing, as well as empowers the renter to identify how they will be sustaining their ongoing housing expenses. Support services may include home visits, health support, employment services, or financial planning. We don’t expect our property partners to be the social workers - that’s our job!

What is a Continuum of Care?

*The vision of the Northern
Colorado Continuum of Care is
to ensure homelessness in
Northern Colorado is rare, short-
lived, and non-recurring.*

CONTINUUM OF CARE PURPOSE

What is a continuum of care?

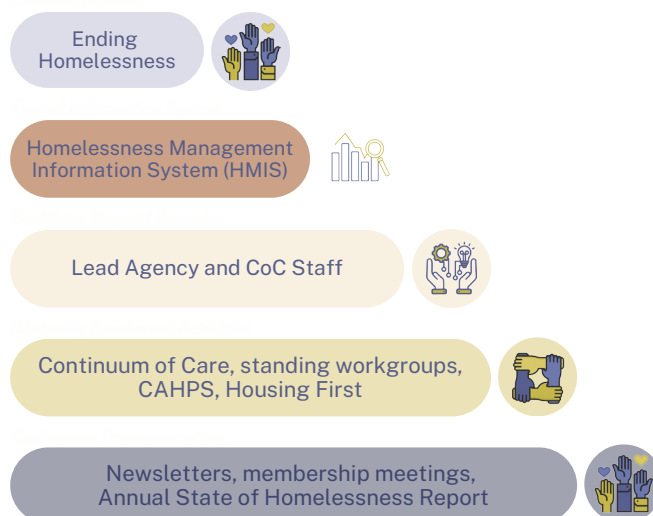
A Continuum of Care (CoC) is a local or regional group of organizations and community members who work together to prevent and end homelessness. This group includes shelters, service providers, housing agencies, people with lived experience, and government partners who coordinate their efforts to make sure people experiencing homelessness can move from emergency help to stable, permanent housing.

The goal is for people to get the right help at the right time, starting with emergency shelter if needed, then transitional housing, and eventually permanent housing—with support services available throughout.

The Northern Colorado Continuum of Care

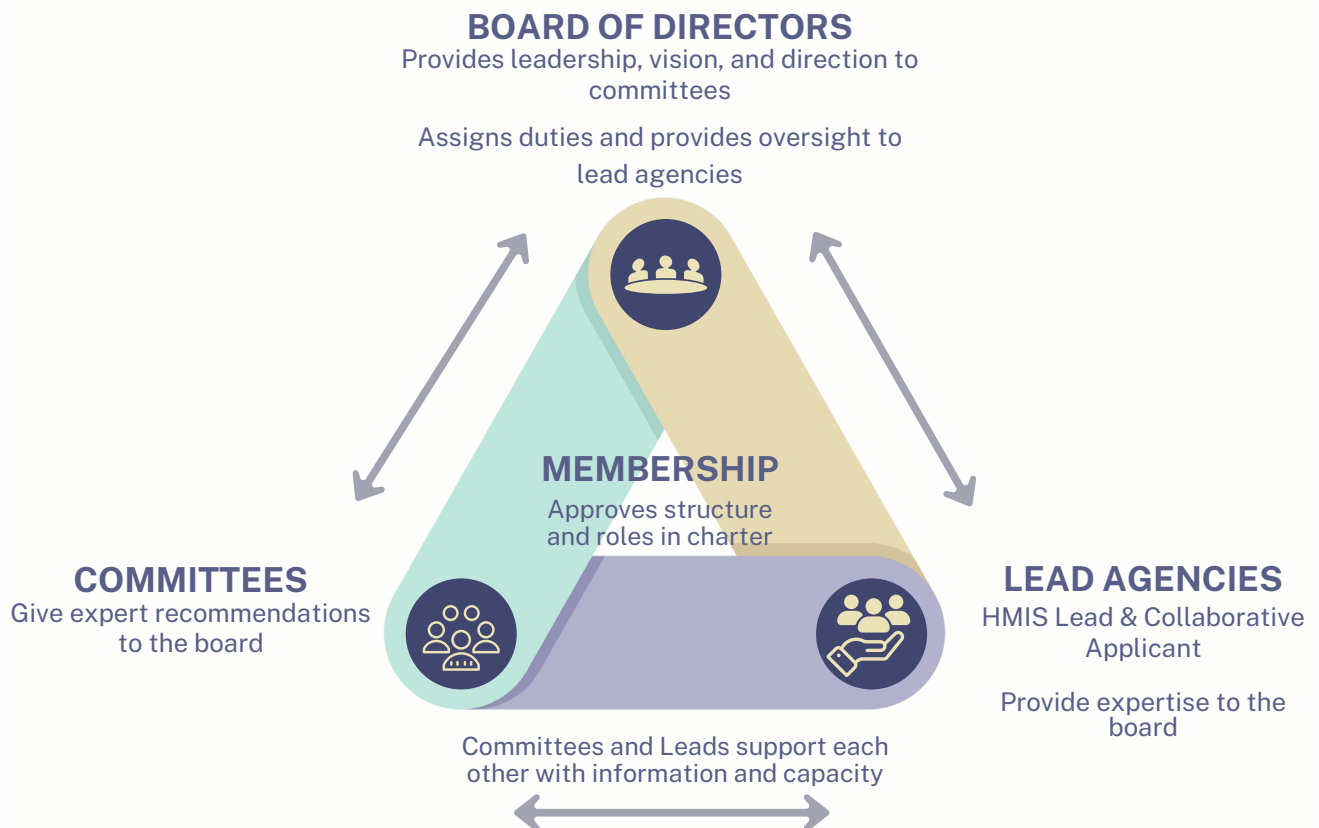
The Northern Colorado Continuum of Care (NoCO CoC) serves Larimer and Weld counties and is built on a strong collaborative network of many individuals and organizations that are all invested in making homelessness rare, short lived, and non-recurring. A small, dedicated team leads the day to day work of the NoCO CoC, and its success is only possible because of the strong support of community partners. Ending homelessness takes a entire community working together to create real change.

Conditions for Collective Impact



CONTINUUM OF CARE STRUCTURE

Governance Structure



How to get involved with the NoCOCO

Become a NoCO CoC Partner

The NoCO CoC is always welcoming new members who are interested in being involved in the work to end homelessness. CoC Members benefit from being a part of a strong collaborative network of other community partners, access to training, funding opportunities, access to data and more.

Subscribe to the newsletter at www.nocococ.org/get-involved



Glossary of Terms

*Terms, acronyms, and other
definitions found within this
resource guide.*

GLOSSARY OF TERMS

AMI (Area Median Income)

Each year, the U.S. Department of Housing and Urban Development (HUD) figures out the Area Median Income (AMI) for each region using U.S. Census data. AMI is the middle income earned by households in a region. AMI helps decide what is affordable in a region and who can qualify for housing programs and resources

CAHPS

A Coordinated Assessment and Housing Placement System (CAHPS) is a way for communities to match people experiencing homelessness with the housing and services that best fits their needs, using a shared process and list. The Northern Colorado Continuum of Care coordinates the CAHPS system for Larimer and Weld Counties, helping the region share and direct housing resources to the people who need them most.

Continuum of Care

A Continuum of Care (CoC) is a network of local agencies, community members, and people with lived experience working together to prevent and end homelessness by coordinating services from shelter to permanent housing. The Northern Colorado CoC was formed in 2020 and serves Larimer and Weld Counties.

LIHTC (Low-Income Housing Tax Credit)

LIHTC, also known as Affordable Housing, is a federal program that offers tax credits to developers who build or preserve affordable rental housing for low-income families, typically those earning 60% or less of AMI.

HMIS (Homeless Management Information System)

HMIS is a shared software system used to track and coordinate services for people experiencing homelessness, helping providers deliver targeted and effective support.

PIT (Point-in-Time Count)

The PIT Count is a yearly survey that counts people experiencing homelessness on one night in January. It provides local data to guide services and funding.

VI-SPDAT

The VI-SPDAT is a brief assessment that helps prioritize individuals for housing based on need and vulnerability, ensuring those most at risk get help first.

GLOSSARY OF TERMS

Supportive Services

Supportive services are a range of assistance programs designed to help people experiencing homelessness achieve stability and long-term housing. These services may include case management, mental health and substance use counseling, job training and employment support, life skills education, healthcare access, transportation assistance, and help with obtaining benefits or permanent housing. The goal of supportive services is to address the underlying causes of homelessness and promote housing retention and self-sufficiency.

Tenant Protections

Tenant protections are rules and laws that help renters stay safe and fairly in their homes. These protections can include limits on fees charged to renters, rules about when and why a landlord can ask someone to move out, and the right to live in a home that is clean and safe. Tenant protections make sure that renters have rights and can't be unfairly treated or forced out of their homes.

Subsidized Housing

Subsidized housing can range from apartments for families to senior housing high-rises. Subsidized housing is housing that receives financial assistance from a government or public agency to make it more affordable for people earning low and moderate incomes. The goal is to ensure families and individuals who cannot afford market rate rents or homeownership still have access to safe, stable housing.

Housing Choice Voucher

The Housing Choice Voucher program, formerly referred to as Section 8, provides financial assistance to low-income individuals and families to help them afford rental housing in the private market. Participants receive a voucher that covers part of their rent, and they are responsible for paying the remainder.

Permanent Supportive Housing

Permanent Supportive Housing is a long-term housing option for individuals who have experienced chronic homelessness and have serious health or mental health challenges. It combines affordable housing with supportive services to promote stability and independence.

GLOSSARY OF TERMS

Down Payment Assistance

Down payment assistance is financial support offered to homebuyers to help cover the upfront costs or down payment on the purchase of a home. Eligible recipients are typically either first-time buyers or those earning low to moderate incomes. This assistance may take the form of grants, low-interest loans, or deferred payment programs, all aimed at making homeownership more accessible.

Community Land Trust (CLT)

A community land trust is a nonprofit organization that owns land and makes sure it is used for affordable housing. People can buy or rent homes on the land, but the trust keeps ownership of the land itself. This helps keep homes affordable for a long time, even if prices in the area go up. CLTs help reduce displacement, promote equity in homeownership, and ensure housing stays affordable for future generations.

Fair Housing

Colorado was the first state to pass statewide fair housing laws, barring discrimination in housing in 1959, nine years before the signing of the federal Fair Housing Act. The Federal Fair Housing Act of 1968 made it illegal to discriminate based on race or color, religion, sex, national origin, familial status, and disability. These laws protect people from discriminatory treatment by landlords, property managers, real estate agents, and lenders. In Colorado, the additional protected classes include Ancestry, Creed, Marital Status, Sexual orientation (including transgender status), source of income, military or veteran status.

File housing discrimination complaints at ccrd.colorado.gov/housing-discrimination

Eviction Prevention

Eviction prevention refers to programs and services designed to help renters stay in their homes and avoid being forced to move out. These efforts include emergency rental assistance, legal support, mediation between tenants and landlords, and help accessing community resources. The goal of eviction prevention is to promote housing stability and reduce homelessness by addressing the issues that put tenants at risk of losing their housing.

THANK YOU

Contact Us

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