



Larimer County

Office of Housing Stability



2026 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 Office of Housing Stability works to address the area's top housing needs through regional coordination, land use code reform, and expansion of housing resources.

Contact Us

Office of Housing Stability

Larimer County Administrative Services
200 W. Oak Street
Fort Collins, CO 80521
970-498-7379
housingoffice@co.larimer.co.us

larimer.gov/housing

What is a

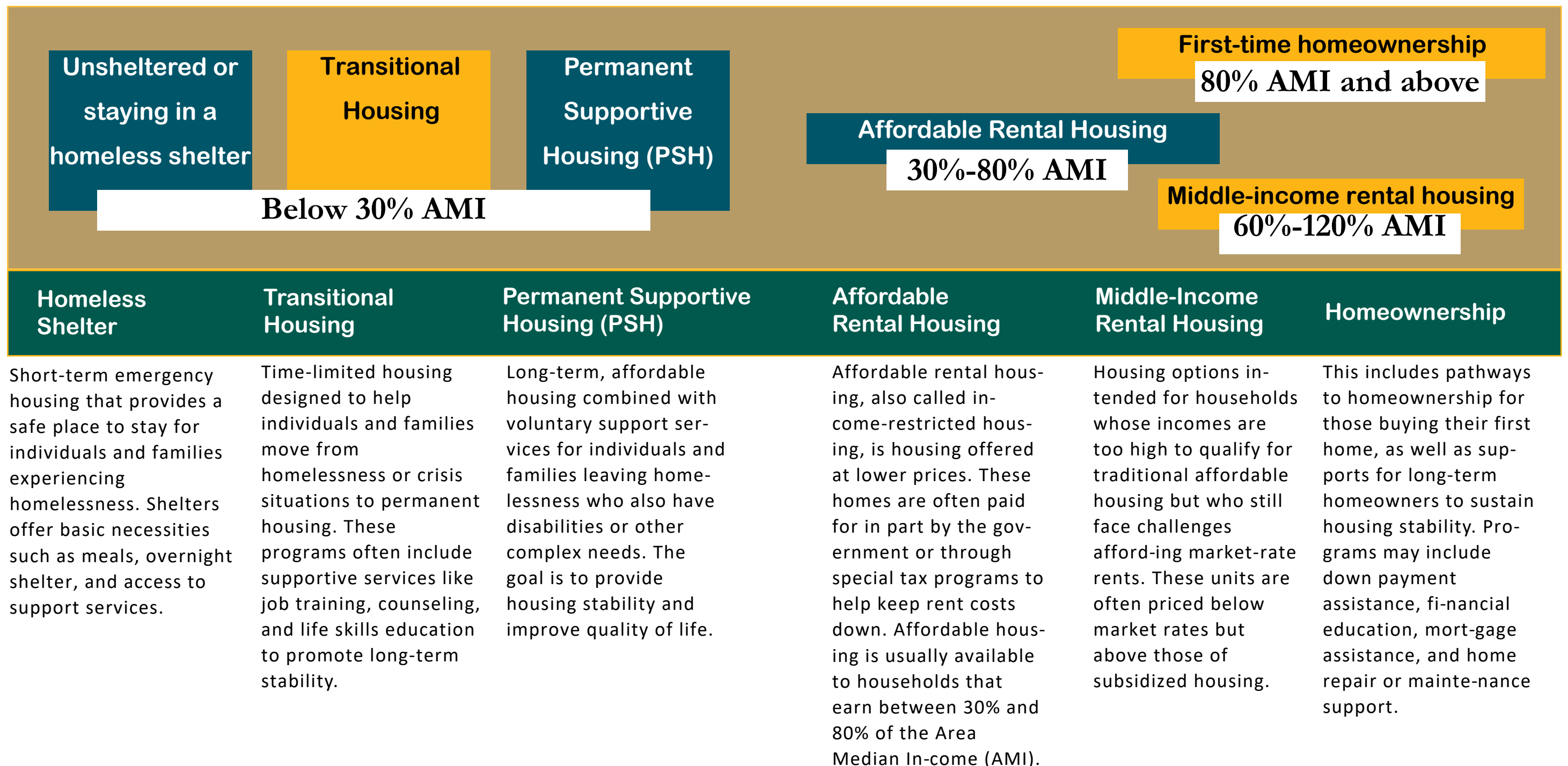
Housing Continuum?

What is a housing continuum?

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

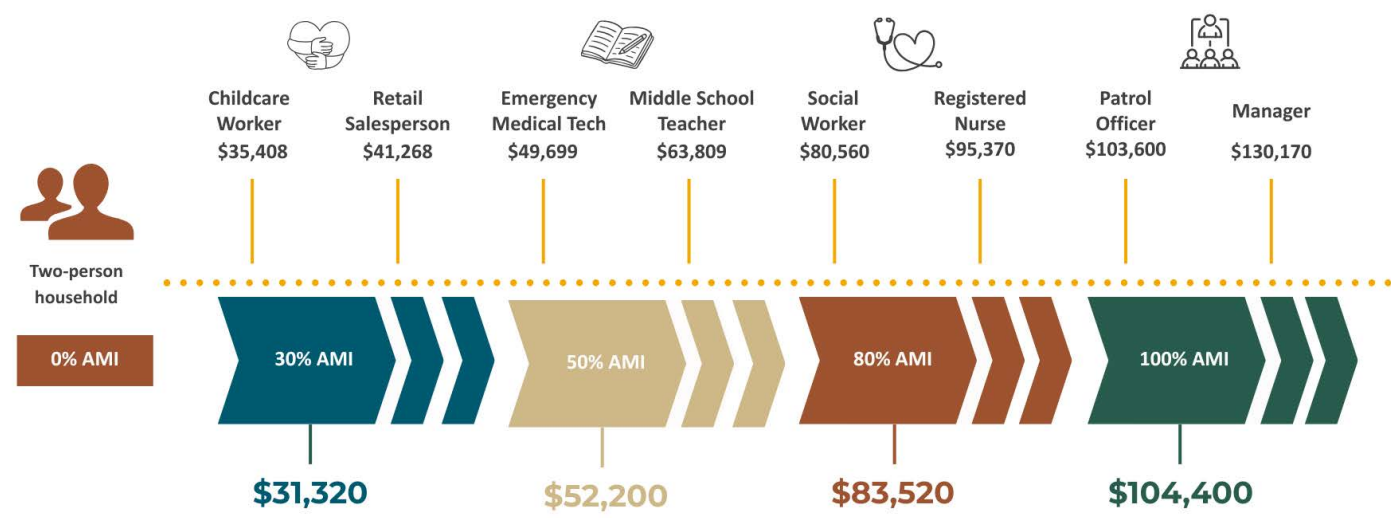
What is AMI (area median income)?

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.



Living and Working in Larimer County

What Am I Looking At?
The top of the graph shows the average pay for common jobs in the region for one worker. The bottom scale shows the total income for a two-person household and how it compares to incomes across the region.



* Larimer County 2026 HUD AMI & Salaries reported through Larimer County Economic and Workforce Development.

Resources for People Experiencing Homelessness

Find Your AMI

Household size	30% AMI	50% AMI	80% AMI	100% AMI
1	\$27,390	\$45,650	\$73,040	\$91,300
2	\$31,320	\$52,200	\$83,520	\$104,400
3	\$35,220	\$58,700	\$93,920	\$117,400
4	\$39,120	\$65,200	\$104,320	\$130,400
5	\$42,270	\$70,450	\$112,720	\$140,900
6	\$45,390	\$75,650	\$121,040	\$151,300

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



<https://tinyurl.com/mr27jex4>

Day Center & Shelter Options - Fort Collins

Day Centers

[Murphy Center for Hope](#)

Resource center and day shelter - *open to all*
Monday - Friday | 8am - 5pm
Hours may vary depending on inclement weather, call for current hours
242 Conifer Street, Fort Collins, CO 80524
970-494-9940

[Family Housing Network](#)

Shelter serving Families | Day Center
Contact by phone for shelter options
970-484-3342

[The Matthews House Fort Collins - The House](#)

Youth services and day shelter for young people ages 15 to 26 years old
Monday and Wednesday | 12pm - 5pm
415 Mason Court #1, Fort Collins, CO 80524
970-472-4293

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Overnight Shelters

[Fort Collins Rescue Mission](#)

Overnight shelter for men
117 N. Mason St
New Shelter and Resolution Center coming winter 2026!
970-224-4302

[Catholic Charities Samaritan House Fort Collins](#)

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

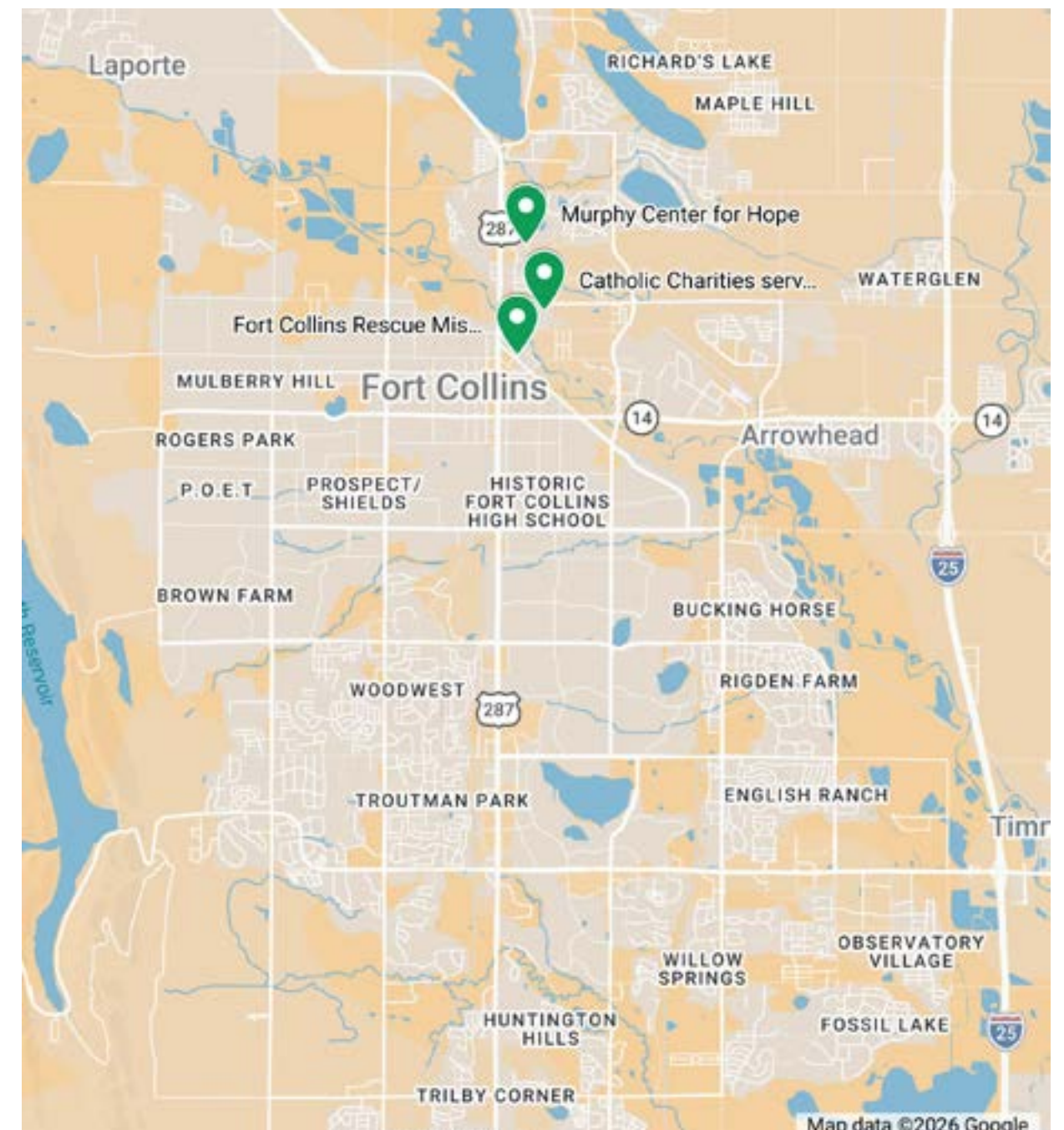
[Crossroads Safehouse & Services](#)

Shelter for domestic violence survivors
970-482-3502

View all Fort Collins shelter and resource locations on Google Maps:



<https://tinyurl.com/mr22c8pe>



Day Center & Shelter Options - Loveland

Day Center

[House of Neighborly Service - Family Day Center](#)

The Family Day Center provides a safe, welcoming place for families with children who are experiencing homelessness or are at immediate risk of losing housing.
1511 E. 11th Street, Suite 200 (located within the Life Center)
Loveland, CO 80537
970-663-1716

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Overnight Shelters

[The Matthews House Loveland - The Landing](#)

Youth services and overnight shelter for young people ages 15 to 20 years old
814 E 16th St. Loveland, CO 80538
970-699-3886

[Alternatives to Violence](#)

Shelter for survivors of domestic violence, sexual assault, and human trafficking
970-669-5150

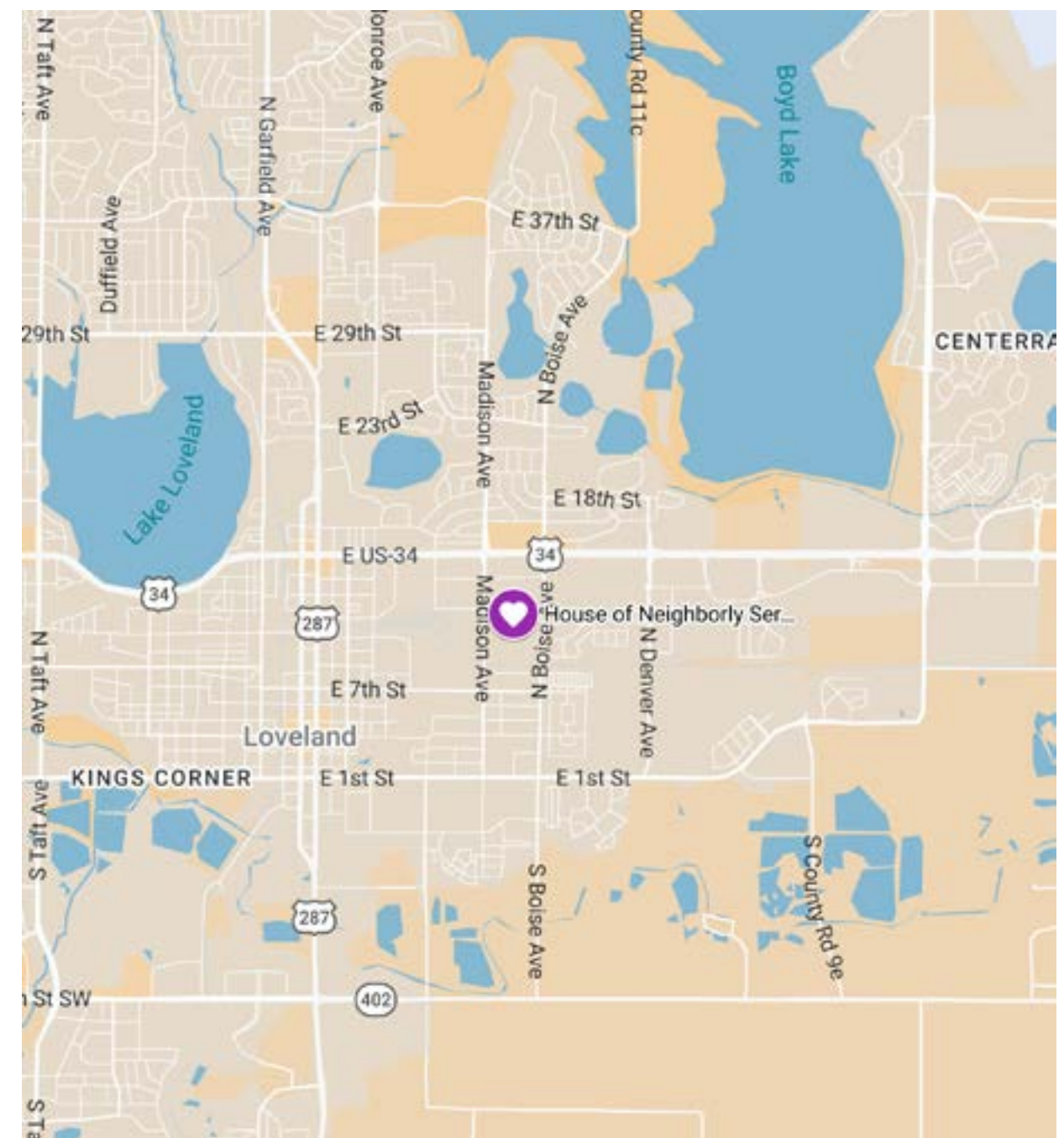
[Loveland SafeLot Parking \(LSLP\)](#)

Designated parking spaces for those sheltering in their cars. Must complete online application on website lovelandsafelotparking.org
LovelandSafeLotParking@gmail.com
970-685-4173

View all Loveland resource locations on Google Maps:



<https://tinyurl.com/yjc687fn>



Emergency Resource Options - Estes Park

[Crossroads Assistance 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

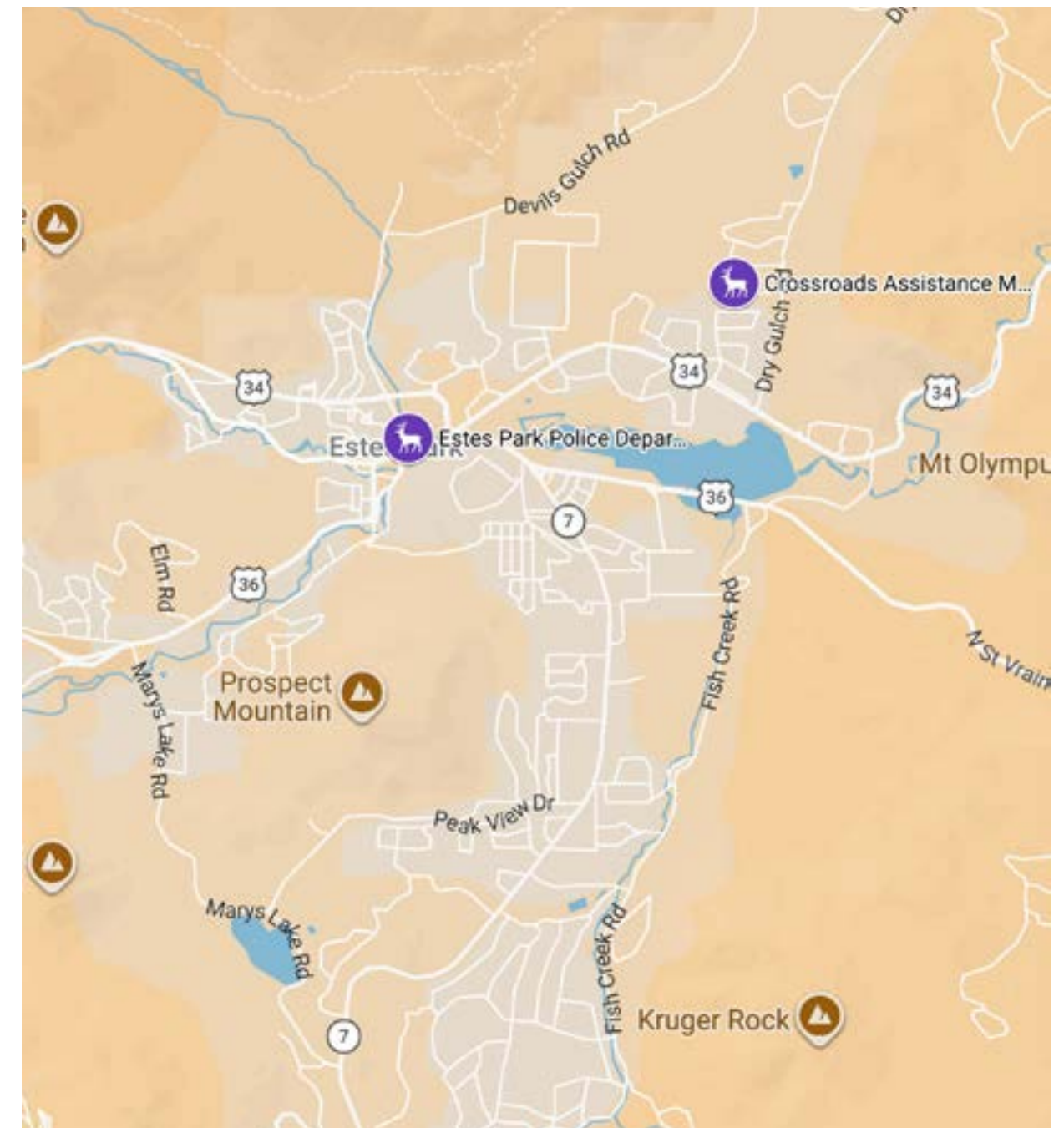
[Estes Park Police Department](#)

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

View all Estes Park resource locations on
Google Maps:



<https://tinyurl.com/4tfmkjd5>



Additional Non-Emergency Resources

[Loveland Outreach](#)

Loveland Outreach is a street-based outreach team connecting individuals with behavioral health concerns or homelessness to services and supportive networks.

(970) 494-9956 | Monday-Friday 7am-3:30pm

[Outreach Fort Collins](#)

A homeless outreach team that provides on-the-ground support and resources.

(970) 658-0088 | Monday-Friday 8am-6pm

[Fort Collins Police Services](#)

(970) 221-6540

[Estes Park Police Department](#)

(970) 586-4000

[Loveland Police Department](#)

(970) 667-2151

[findhelp.org](#)

[Colorado 2-1-1 \(dial 2-1-1 on your phone\)](#)

Resources for
**Renters and
Mobile Home
Owners**

EVICTIION PREVENTION - LEGAL

Most places that offer legal help will ask you to fill out a short application before you can talk to a lawyer. **You need to do this before talking to a lawyer.**

If you don't have internet, you can call the office to ask for help. If you need free internet, you can use the computers at the 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 (CLS)

How to get help: Online, call, or visit during operating hours
215 W. Oak Street, Suite 800, Fort Collins, Colorado, 80521
www.coloradolegalservices.org
970-493-2891

Community Economic Defense Law (CED Law)

How to get help: Complete an intake form at cedproject.org/law or contact the CARE Center by calling 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 (CPLP)

How to get help: Filling out an intake form is the most effective way to connect with us for support. Use the intake form if you are a tenant or mobile home owner and have a housing-related issue and would like to request free legal assistance.
(303) 532-2641

For housing-related assistance only, income restrictions may apply

Complete the CPLP intake form:



<https://tinyurl.com/253bepsa>

EVICTIION PREVENTION - FINANCIAL

Most financial help programs, also known as rent assistance, require you to fill out an application before you can get help. Don't wait to ask for help if you are falling behind on rent. **While rent assistance is not guaranteed, it's important to apply as soon as you can if you need it and think you might qualify.** You may also find support by reaching out to local churches or other community organizations you know for rent assistance.

Neighbor to Neighbor (serves Larimer County)

How to get help: Limited funding available, check online at n2n.org or call **970-829-0296** to check if applications are being accepted.

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**.

Crossroads Assistance 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 a case manager.

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

THE EVICTION PROCESS

This information is for educational purposes only and is not legal advice.

Renter/Tenant 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.

An eviction is a court-ordered removal of a tenant and their belongings from a 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.

IMPORTANT: A judgment, or court-ordered eviction, becomes public record and can have harmful impacts to tenants in both the short and long term.

Owner/Landlord Rights

A landlord has cause for eviction when:

- A tenant remains in the property unlawfully under certain circumstances.
- A tenant creates serious disturbances, interferes with others’ ability to enjoy the property, or causes damage to the unit.
- The eviction is based on a lawful “no-fault” reason, meaning the tenant did not do anything wrong (see below for more).

Lawful “no-fault” reasons for eviction may include:

- The property will be demolished or converted to another use.
- The property requires major repairs or renovations.
- The landlord or a close family member intends to live in the unit.
- The landlord is removing the property from the rental market in order to sell it.
- The tenant refuses to sign a new lease with reasonable terms.
- The tenant has a repeated history of failing to pay rent.

IMPORTANT: An eviction can cost a lot of money. Mediation can be a quicker, less costly option for resolving landlord/tenant problems and getting the rental agreement back on track.

MEDIATION AND REPRESENTATION

[Conflict Transformation Works \(City of Fort Collins\)](#)

Community Mediation is a free, confidential service of the City of Fort Collins. Mediation is a structured conversation between people in conflict and supports neighbors, individuals, and businesses in finding a way forward. Most types of conflicts related to housing (roommates, landlord/tenants etc.) and neighborhood conflicts are accepted. To contact Community Mediation, call 970-224-6022 OR email mediation@fortcollins.gov.

[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.

[CPLP Larimer County Court Clinic](#)

Where: Larimer County Justice Center, 201 Laporte Ave, Fort Collins
When: Tuesdays, 9:00am-12:00pm

Colorado Poverty Law Project (CPLP) tenant attorneys are available in person from 9am – 12pm on Tuesdays in Room 403 + 404 (4th floor) of the Larimer County Justice Center. If you cannot attend in person, please contact us to arrange virtual support.

No RSVP required. Attorneys may not be able to speak with all attendees and will prioritize tenants who have a return date. Otherwise, clinic attorneys serve people in the order they arrive. It is best to arrive early and plan to be there for a few hours. Please bring relevant paperwork.

MOBILE HOME RESIDENTS

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.

As a resident of a mobile home park, you can learn more or 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 in person or via the website: www.thefamilycenterfc.org.

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.

La Familia/Mi Voz phone: 970-221-1615

Thistle

Thistle's ROC (resident owned community) program helps transition mobile home communities (MHC's) to resident-owned communities by providing financing and technical assistance so that the existing residents can acquire the mobile home park land from the owner. If you are a mobile home community resident interested in purchasing your mobile home park then contact Tim Townsend, Program Director Thistle ROC, at **303-443-0007**.

AFFORDABLE RENTAL HOUSING

Larimer County Income-Restricted Housing

Affordable rental housing refers to apartment communities that offer rents lower than typical market prices. These communities are developed and supported through partnerships between non-profit organizations and government programs at the federal, state, and local levels to help ensure housing is accessible for people with lower incomes.

These rental homes are available to individuals and families whose income is at or below 80% of the Area Median Income (AMI). Each affordable housing community provides an income chart with its application to explain the eligibility requirements.

How to get connected: It is best to review the property list and contact each property individually to check for current availability and eligibility guidelines. Each property may have different eligibility requirements, application processes, and waitlist policies.

NOTE: Housing Catalyst is not accepting applications from the general public for leasing apartments at **Redtail Ponds or Mason Place**. Redtail Ponds and Mason Place only accept resident referrals from select service providers.

View all income-restricted properties on Google Maps:



<https://tinyurl.com/5t3ytwwh>

Property	Address	City	Phone	Resident
<u>Ashley Estates</u>	6403 Eden Garden Drive	Loveland	970-800-4157	Family
<u>Autumn Lake Apartments</u>	664 E. 23rd Street	Loveland	970-292-5098	Family
Big Thompson Manor II	230 Monroe Avenue	Loveland	970-667-4195	Senior
<u>Buffalo Run</u>	1245 E. Lincoln Avenue	Fort Collins	970-367-1667	Family
<u>Bull Run</u>	820 Merganser Drive	Fort Collins	970-536-5448	Family
<u>Cadence</u>	2555 Joseph Allen Drive	Fort Collins	970-658-9025	Senior
<u>CARE Communities</u>				
<u>Eagle Tree</u>	6675 S. Lemay Avenue	Fort Collins	970-282-7522	Family
<u>Fairbrooke Heights</u>	1827 Sommerville Lane	Fort Collins	970-282-7522	Family
<u>Greenbriar Village</u>	400 Butch Cassidy Drive	Fort Collins	970-282-7522	Family
<u>Heartside Hill</u>	1000 E. Trilby Road	Fort Collins	970-282-7522	Family
<u>Provincetowne Green</u>	626 Quaking Aspen Drive	Fort Collins	970-282-7522	Family
<u>Swallow Road</u>	1303 W. Swallow Road	Fort Collins	970-282-7522	Family
<u>Windtrail Park Apartments</u>	2120 Bridgefield Lane	Fort Collins	970-282-7522	Family
Catholic Charities				
St Valentine Apartments	915 East 10th Avenue	Loveland	<i>by referral only</i>	<i>PSH - referral only</i>
Caribou Apartments	4135 Verbena Way	Fort Collins	970-223-9300	Family
Caribou Apartments Phase II	4110 Verbena Way	Fort Collins	970-223-9300	Family
<u>Country Ranch</u>	2921 Timberwood Drive	Fort Collins	(970) 703-0366	Family
<u>Estes Park Housing Authority</u>				
<u>Beaver Brook Crossing</u>	1700 CO-66	Estes Park	970-591-2535	Workforce
<u>Cleave Street Apartments</u>	157 Cleave Street	Estes Park	970-591-2535	Family
<u>Falcon Ridge</u>	1629 Soaring Circle	Estes Park	970-329-5860	Family
<u>Fall River Village</u>	200 Filbey Court	Estes Park	970-329-5860	Workforce
<u>Grand Estates Apartments</u>	507 Grand Estates Drive	Estes Park	970-329-5860	Workforce

Property	Address	City	Phone	Resident
Estes Park Housing Authority, continued				
<u>Lone Tree Village Apartments</u>	1310 Manford Avenue	Estes Park	970-577-1539	Family
<u>Peak View Apartments</u>	Peak View Drive & Highway 7	Estes Park	970-329-5860	Workforce
<u>Talons Pointe Apartments</u>	1715 Redtail Hawk Drive	Estes Park	970-586-9116	Family
<u>The Pines Apartments</u>	1155 South Saint Vrain Avenue	Estes Park	970-329-5860	Senior 55+
Fox Meadow Apartments	3620 S. Timberline Road	Fort Collins	970-226-5611	Family
<u>Housing Catalyst</u>				
Mason Place	3750 South Mason	Fort Collins	<i>by referral only</i>	<i>PSH - referral only</i>
<u>Oak 140</u>	149 Remington Street	Fort Collins	970-416-2929	Family
Redtail Ponds Permanent	5080 Fossil Boulevard	Fort Collins	<i>by referral only</i>	<i>PSH - referral only</i>
<u>Remington Row</u>	705-715 Remington Street	Fort Collins	970-416-2178	Shared
<u>Village on Bryan</u>	100 South Bryan Avenue	Fort Collins	970-416-2176	Senior 55+
<u>Village on Cowan</u>	615 Cowan Street	Fort Collins	970-232-9294	Family
<u>Village on Elizabeth</u>	2209 West Elizabeth	Fort Collins	970-416-2586	Family
<u>Village on Horsetooth</u>	1506 W. Horsetooth	Fort Collins	970-698-6788	Family
<u>Village on Impala</u>	330 Impala Circle	Fort Collins	970-297-1440	Family
<u>Village on Leisure</u>	2702-2756 Leisure Drive	Fort Collins	970-416-2176	Family
<u>Village on Matuka</u>	1200 Matuka Court	Fort Collins	970-232-9294	Family
<u>Village on Plum</u>	921 Glenmoor Drive	Fort Collins	970-416-2468	Family
<u>Village on Redwood</u>	1331 Redwood Street	Fort Collins	970-232-9294	Family
<u>Village on Shields – Cunningham</u>	1025 Cunningham Road	Fort Collins	970-224-6100	Family
<u>Village on Shields – Richmond</u>	1000 W. Horsetooth Road	Fort Collins	970-224-6111	Family
<u>Village on Shields – Windmill</u>	3425 Windmill Drive	Fort Collins	970-224-6101	Family
<u>Village on Stanford</u>	2613 Stanford Road	Fort Collins	970-631-8250	Family

Property	Address	City	Phone	Resident
<u>Lakeview on the Rise</u>	202 Stoney Brook Road	Fort Collins	970-666-6150	Family
<u>Legacy Senior Residences</u>	413 N. Linden Street	Fort Collins	970-221-0212	Senior
<u>Loveland Housing Authority</u>				
Artspace Loveland Lofts	140 W. 3rd Street	Loveland	970-635-5913	Artists
Brookstone	2575 E 1st. Street	Loveland	970-635-5918	Family
Cornerstone	1345 E. 7th	Loveland	970-635-5913	Family
Edge I	3875 E. 15th Street	Loveland	970-635-5918	Family/Veteran
Edge II	3875 E. 15th Street	Loveland	970-635-5918	Family/Veteran
Edge III	3875 E. 15th Street	Loveland	970-635-5918	Family/Veteran
Meadows	1056 Lynx Avenue	Loveland	970-635-5913	Family
Mirasol I	1145 Finch Place	Loveland	970-635-5916	Senior 55+
Mirasol II	1107 Finch Street	Loveland	970-635-5916	Senior 55+
Mirasol III	510 St. Louis Avenue	Loveland	970-635-5916	Senior 55+
Orchard Place	197 Elder Drive	Loveland	970-635-5913	Family
Rock Crest Apartments	4905 Lucerne Avenue	Loveland	970-624-3600	Family
Silverleaf I	2100 Maple Drive	Loveland	970-635-5917	Senior 62+
Silverleaf II	2000 Maple Drive	Loveland	970-800-1797	Senior 62+
<u>Mercy Housing</u>				
<u>Springfield Court</u>	3581 S. Taft Hill Road	Fort Collins	970-207-0155	Family
<u>Northfield Commons</u>	728 Mangold Lane	Fort Collins	970-692-5496	Family
<u>Neighbor to Neighbor</u>				
<u>Azalea Apartments</u>	1620 Azalea Drive	Fort Collins	970-484-7498	Family
<u>Aztec Apartments</u>	713 Aztec Drive	Fort Collins	970-484-7498	Family
<u>Conifer 1 Apartments</u>	613 Conifer Drive	Fort Collins	970-484-7498	Family
<u>Conifer 2 Apartments</u>	619 Conifer Drive	Fort Collins	970-484-7498	Family

Property	Address	City	Phone	Resident
Neighbor to Neighbor, continued				
<u>Clearview Apartments</u>	2404 Clearview Drive	Fort Collins	970-484-7498	Family
<u>Coachlight Plaza Apartments</u>	1550 Blue Spruce Drive	Fort Collins	970-484-7498	Family
<u>Crabtree Apartments</u>	2405 & 2413 Crabtree Drive	Fort Collins	970-484-7498	Family
<u>Imperial Apartments</u>	1550 Blue Spruce Drive	Fort Collins	970-484-7498	Family
<u>Ponderosa Apartments</u>	1041 Ponderosa Drive	Fort Collins	970-484-7498	Family
<u>Willows Apartments</u>	533 E 4th Street	Loveland	970-484-7498	Senior 55+
<u>Madison Avenue Apartments</u>	1292 E. 6th Street	Loveland	970-669-3271	Family
Northern Hotel	172 North College Avenue	Fort Collins	970-493-2070	Senior 62+
<u>Oakbrook I Manor Apartments</u>	3200 Stanford Road	Fort Collins	970-226-5060	Senior
<u>Oakbrook II Manor Apartments</u>	3300 Stanford Road	Fort Collins	970-223-1356	Senior
<u>Oakridge Crossing</u>	4786 McMurry Avenue	Fort Collins	970-286-2299	Senior
Park Ridge Apartments - Park Ridge	1250 Acacia Drive	Estes Park	970-586-2043	Family
Park Ridge Apartments - Trail Ridge	1250 Community Drive	Estes Park	970-586-0216	Senior 62+
<u>Reflections Senior Apartments</u>	321 E. Troutman Parkway	Fort Collins	970-225-3711	Senior
<u>Reserve at Centerra</u>	4264 McWhinney Boulevard	Loveland	970-660-0597	Family
Residence at Oakridge	4750 Wheaton Drive	Fort Collins	970-229-5800	Senior 55+
South Saint Vrain Apartments	1631 Avalon Drive	Estes Park	970-586-6075	Family
<u>The Remington</u>	300 Remington Street	Fort Collins	970-493-7727	Senior
<u>Waterford Place</u>	795 14th Street SE	Loveland	970-710-5976	Family
<u>Woodbridge Senior Apartments</u>	1508 W. Elizabeth Street	Fort Collins	833-701-2525	Senior
<u>Woodlands Apartments</u>	1025 Wakerobin Lane	Fort Collins	970-207-1190	Family



Resources for Homeowner- ship: Buyers, Owners, and Landlords

HOMEBUYER RESOURCES

Homebuyer resources support people in the home purchasing process by providing education on costs, risks, and steps involved. Homebuyer resources may also include financial assistance such as down payment grants and low-interest loans. These resources can 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:

Neighbor to Neighbor offers homebuyer education classes in Greeley, Fort Collins, and Loveland. Courses are available in both English and Spanish. View the current schedule at www.n2n.org/hbe

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
Project I See You	amber@maverickhometeam.com

Eligibility requirements for down payment assistance vary by program. Contact each program for additional details.

Elevations Community Land Trust

Elevation Community Land Trust (ECLT) offers several affordable homeownership opportunities in Fort Collins. Birdwhistle townhomes are brand new 3-bedroom units near Twin Silo Park. These homes are only \$290k and come with up to \$50k in down payment assistance. ECLT also has four single family homes for sale in western Fort Collins. Go to elevationclt.org to learn more.

Ready to buy? Contact a Birdwhistle real estate agent to take next steps:

Melissa Schulman - (970) 482-3878

Christie Juhl - (970) 430-9501

AFFORDABLE HOMEOWNERSHIP

What is a community land trust (CLT)?

In a Community Land Trust (CLT), a nonprofit builds or buys homes and sells them to people who meet income guidelines. The homeowner owns the house, but the nonprofit owns the land and leases it to the homeowner for a long time, usually 99 years.

This setup helps keep homes affordable over time. It lowers the cost of buying a home and helps people with lower incomes become homeowners and build long-term stability and wealth.

Habitat for Humanity

Habitat manages the homeowner qualification and application process at the local level, through locations in communities across the U.S. Habitat follows a nondiscriminatory policy of homebuyer selection and are accountable to mortgage lending laws. Habitat does not give away houses; instead, future homeowners partner with local affiliates and volunteers to build or rehabilitate a home and pay an affordable mortgage.

Habitat is committed to providing low- and moderate-income households the opportunity for affordable homeownership. A home is considered affordable when you pay no more than 30% of your income toward rent or mortgage.

Fort Collins Habitat for Humanity: 970-223-4522

Loveland Habitat for Humanity: 970-669-9769

Berthoud Habitat for Humanity: 970-532-2870

St Vrain Habitat for Humanity (serves Estes Park): 303-682-2485

Learn more about these affordable homeownership opportunities at habitat.org

PROPERTY TAX EXEMPTIONS

Homeowner Tax Exemption Opportunities

Senior Homeowner Tax Exemption

Applications must be received by our office on or before July 15, 2026.

The State of Colorado pays the property taxes on the exempted value. The Colorado General Assembly may eliminate funding for the senior exemption at their discretion in any year that the budget does not allow for the reimbursement. This should not dissuade any qualifying individual from applying. For those who qualify, 50 percent of the first \$200,000 in actual value of the primary residence is exempt from property tax. Once an exemption application is filed and approved by the Assessor, the exemption remains in effect until a disqualifying event occurs. Seniors who were previously approved do not need to reapply. 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.

Veteran with a Disability & Gold Star Spouse Exemption

Applications must be received by our office on or before July 1, 2026.

The Veteran with a Disability 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
- Were rated by the United States Department of Veteran Affairs as one hundred percent “permanent and total” disabled, or who have unemployability determination.
- Owned and occupied the property prior to January 1 of the current year.

PROPERTY TAX INFORMATION

HOW TO APPLY FOR TAX EXEMPTIONS: [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 our office.

We’re here to help! Please call 970-498-7097 or email thiemela@co.larimer.co.us if you have questions. ***Please do not email completed applications.***

Larimer County Assessor’s Office (assessed property values)

200 W. Oak Street, 2nd Floor
PO Box 1190
Fort Collins, CO 80522

Phone: (970) 498-7050
Email: Overbebc@larimer.org
Hours: 8:00am - 4:30pm, Monday-Friday

Larimer County Treasurer & Public Trustee (property tax payments)

200 W. Oak Street, Suite 2100
PO Box 1250,
Fort Collins, CO 80522

Phone: (970) 498-7020
Email: lctreasurer@co.larimer.co.us
Hours: 8:00am - 4:30pm, Monday-Friday

HOMEOWNER RESOURCES

Make Your Property More Efficient

Larimer County Conservation Corps

970-498-6660, larimer.gov/lccc

Free basic home efficiency assessment and installations of water and energy saving products for Fort Collins Utilities and Loveland Utilities customers. Program runs annually January through late April.

Energy Resource Center

(970) 617-2801, erc-co.org

A nonprofit, Energy Resource Center's mission is to help income-qualified Colorado residents live their best life through energy-efficient home upgrades for healthier and happier homes. Qualifying homes include single-family, mobile, or multi-family. This includes rental properties with a qualified tenant and owner approval.

Efficiency Works

877-981-1888, EfficiencyWorks.org

Serving residential electric customers of Estes Park Power and Communications, Fort Collins Utilities, Longmont Power & Communications and City of Loveland Utilities. Learn how your home uses energy with helpful rebates and tips from Efficiency Works. From preparing your home for the latest technologies to supporting year-round with free energy advising, Efficiency Works helps find ways to reduce energy, lower utility bills and make your home more efficient. Reach out for rebates and resources to save on home energy solutions ranging from heat pumps and insulation upgrades to ENERGY STAR® appliances.

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. Visit the program website, energyoffice.colorado.gov/hptc, and select the button "View Colorado Heat Pump Tax Credit Discount: Customer Checklist" for more information.

Repair Grants and Loans

[Housing Improvement Program for American Indians & Alaska Native](mailto:housing_program@bia.gov)

housing_program@bia.gov

Housing Improvement Program (HIP) is a home repair, renovation, replace-

HOMEOWNER RESOURCES

-ment 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.

[Colorado RENU Loan](#)

720-340-8232

The RENU loan program offers low-cost, fixed-rate financing for home energy upgrades in Colorado residential properties; solar panels, efficient heating and cooling systems, EV chargers, water heaters, and more.

Mortgage Assistance

[Colorado Homeownership Coalition Mortgage Assistance](#)

720-458-5828 | info@chchelps.org

The CHC Mortgage Assistance Program (MAP) provides temporary support to help homeowners stabilize their housing and prevent delinquency on mortgage payments, HOA fees, or property taxes. Assistance is available by referral from a housing counselor. Contact CHC to learn more about eligibility.

[Catholic Charities Emergency Assistance](#)

303-742-0828

Emergency utility 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, referrals to appropriate resources, and collaborate with you to create a strategic plan for either curing your mortgage default or transitioning to other housing. To learn more, connect with Neighbor to Neighbor at 970-488-2376 or visit n2n.org.

Reverse Mortgage Counseling

Reverse mortgages are loan products that allow homeowners who are 62+ to borrow against the value of their homes while requiring no monthly payments as long as they are living in the home. During the reverse mortgage counseling session, homeowners will discuss: financial goals and how they relate to getting a reverse mortgage, what a HECM is, the costs associated with a HECM loan, the pros and cons to this loan product, and alternatives to reverse mortgage that may help homeowners meet their financial goals. To learn more, connect with Neighbor to Neighbor at (970) 449-0262 or visit n2n.org

LANDLORD RESOURCES

Make your rental property more efficient

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Rental Repair Grants

City of Fort Collins Rental Housing

rentalhousing@fortcollins.gov

Occasionally the City of Fort Collins has mini grants for rental property owners to make energy or water efficient upgrades. Contact the city to verify any mini-grant offerings, availability, and eligibility requirements.

HOUSING PARTNERS OF LARIMER



We envision a thriving Larimer County where every neighbor holds the key to home and local property owners are inspired and equipped to create a stronger community, one home at a time.

What is Housing Partners of Larimer?

Housing Partners of Larimer (HPL) is a county-wide network of local property owners who operate profitable rentals while meeting the housing needs of our community. We provide a network of resources and support to help property owners run well-maintained rental properties while offering safe, stable housing to community members in need.

Our agency partners understand that housing is often only a piece of a person's journey. Our referrals bring a team of supportive services designed to promote self-sufficiency; this may include home visits, health support, employment services, or financial planning. Think of HPL as your dedicated concierge and single point of contact designed to streamline your operations and resolve issues quickly.

Who is in the HPL Network?

Property Partners: Local property owners who are inspired to help build a stronger community by offering flexible screening criteria to households seeking stable, safe housing.

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

Larimer County: 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.

Dedicated Support of Housing Liaison Staff

Housing Partners of Larimer is your single dedicated point of contact. We will connect with a tenant's case manager, process financial claims, or help you market and fill your vacancies. HPL Staff will also offer general education support and ongoing best practice training to both property partners and agency partners.

LANDLORD RESOURCES

HPL Financial Benefits

Lease Signing Bonuses:

- Receive a \$1,000 cash bonus when renting your property to an HPL supported tenant who has a voucher and you haven't done so in at least 2 years
- Receive a \$1,000 cash bonus when renting your property to referrals from Larimer County Community Justice Alternatives
- Receive additional bonuses when reducing your screening criteria regarding credit, rental history, or justice involvement
- Referral bonus when connecting new housing providers to HPL

Damage & Vacancy Loss Fund:

- 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

You hold the key to
help someone come
home



Join the Network today!

Contact Lexi Valenti, Housing Liaison
970-498-7379 (ph/text)
valental@co.larimer.co.us

Northern
Colorado
Continuum of
Care

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.

How to get involved with the NoCOCOC

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

Contact Us

Office of Housing Stability

Larimer County Administrative Services

200 W. Oak Street

Fort Collins, CO 80524

970-498-7379

housingoffice@co.larimer.co.us

larimer.gov/housing

GLOSSARY OF TERMS

Area Median Income (AMI)

Each year, the U.S. Department of Housing and Urban Development (HUD) determines 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.

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.

Continuum of Care (CoC)

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.

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.

GLOSSARY OF TERMS

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.

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

Homeless Management Information System (HMIS)

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

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.

Low-Income Housing Tax Credit (LIHTC)

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.

GLOSSARY OF TERMS

GLOSSARY OF TERMS

Permanent Supportive Housing (PSH)

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.

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.

Shared Housing

Shared Housing is when two or more people live together and share common space in temporary or permanent housing.

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.

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.

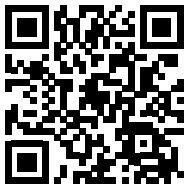
Tenant Protections

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.

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.

Have feedback about the information presented? Do you believe your resource should be included in the 2027 HRG? Scan the QR code to complete a feedback form:



<https://tinyurl.com/5d6bt5nk>

larimer.gov/housing