

# MINUTES

CITY OF FORT COLLINS • BOARDS AND COMMISSIONS



## AFFORDABLE HOUSING BOARD

### REGULAR MEETING

February 7, 2019, 4:00-6:00pm  
Colorado River Room, 222 Laporte Avenue

#### 1. CALL TO ORDER: 4:04

#### 2. ROLL CALL

- Board Members Present: Jen Bray, Catherine Costlow, Curt Lyons, Kristin Fritz, Diane Cohn, Rachel Auldridge, Jeffrey Johnson
- Board Members Absent: None
- Staff Members Present: Sue Beck-Ferkiss, Brittany Depew
- Guests: None

#### 3. AGENDA REVIEW

- Victoria Shaw's presentation will be rescheduled

#### 4. CITIZEN PARTICIPATION

- None

#### 5. APPROVAL OF MINUTES

- Diane moved to approve January 2019 minutes as amended. Catherine seconded. Approved 8-0-0.

#### 6. PRESENTATIONS AND DISCUSSIONS

##### A. Victoria Shaw, Sustainability Services Area, Triple Bottom Line Scan

Rescheduled

##### B. Occupancy Report Discussion

The report has some good updated housing information, and it's an opportunity for this board to provide input.

##### Comments/Q&A:

- Diane: It didn't seem like the report was just talking about occupancy. It seemed broader.
  - Curt: Did this include the rental market study?
  - Sue: Yes, it's interesting. It shows the increase of year-over-year and it shows how quickly that adds up.

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- Jen: There was definitely a shift—many of the violators used to be college students and that’s not so much the case anymore. People are violating more now because they just can’t afford to live with fewer people.
- Diane: It was interesting that some of the press seemed to indicate the ordinance does influence affordability and some not as much.
  - Jen: Some of the City Council did express interest in approaching other solutions, like “right-size housing.”
- Catherine: The study showed that 78% of people said it didn’t affect them, but they still had a strong opinion about not changing it.
  - Rachel: I do understand why the rule was created, but working in Loveland, there are occupancy standards, and that takes care of the issue.
  - Diane: What is their policy?
  - Rachel: Their occupancy standards are based on number of bedrooms.
- Sue: It was interesting to see that people are less happy in their neighborhood if it’s a high-complaint area.
  - Jen: There was also a statistic of overall happiness in general, and it’s lower than when we started the initial enforcement.
  - Diane: To me that’s an indicator of growth. It’s hard to maintain that small town feel when you get more and more people.
- Sue: I think the conclusion was that they do feel there is some negative impact on affordability. Short-term rentals also have a negative impact, but there are fewer of those so the impact is smaller.
- Rachel: I’ve noticed people move here for their career, and the income is an increase but their housing costs also end up being higher.
- Curt: If you’re a landlord, what are your options?
  - Jeff: You don’t have options.
  - Kristin: If you own a home and knowingly break the code, it seems unfair that that falls on the tenant to have to move out.
  - Sue: People can apply for an extra occupancy permit.
  - Diane: It just seems like more paperwork when the code may not be necessary at all.
  - Sue: I will say, it’s not the easiest process. It’s not expensive, but it’s complicated. But once somebody has the permit, it’s good forever.
  - Catherine: Are there lots of them?
  - Sue: I’m guessing hundreds.
  - Jen: Who approves the permits?
  - Sue: It goes through Planning, Development & Transportation (PDT), I believe at the staff level.
- Diane: Do we know how many violator households are owner-occupied?

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- Jen: On page 16, they break it down. It shows renters vs. owner-occupied violators is about 50/50. Violator households tend to share larger homes, four bedrooms or more.
- Catherine: I came away thinking we spend too much time on this code when it doesn't seem to have a huge impact.
- Sue: Some of this information tells me there's a real need for housing supports. If people have to have roommates to afford their mortgage, maybe another option could be ADUs.
- Sue: In some places, like Boulder, the standards are different in different neighborhoods. One approach could be to not look at it as the same approach for the whole city.
  - Curt: That seems like it could be more complicated, just the way it is with ADUs.
  - Sue: There is some simplicity to having the same rule for the whole City.
  - Kristin: The college impact is real. I would assume the places that did area-by-area standards are college towns. I really think it should be limited to certain parts of town.
  - Sue: But it is interesting because we're starting to see student housing everywhere.
  - Diane: And the demographics are changing.
  - Curt: It would be interesting to know how many houses are violators that aren't having complaints against them. Is it many times higher than those receiving complaints?
- Sue: Rents in Fort Collins are 78% higher in 2017 than 2005.
  - Diane: And our wage increase is in the report, too.
  - Kristin: Definitely not 78%.
- Jeff: What is the staff impact? How many people are working on this?
  - Sue: It's out of Neighborhood Services and they work on code compliance in general.
  - Jeff: If it costs \$300k a year to enforce this regulation, take that same \$300k and use it to review the extra occupancy permit. Make that citywide and try to encourage that. If you can't throw the whole thing out, repurpose the dollars.
- Sue: It's my belief that there are a lot of violators not showing up in this study, and there are fewer empty bedrooms than we know.
  - Jeff: If you go with the concept of basic economics, maybe it's got zero impact. There probably aren't any empty bedrooms.
  - Sue: There are empty bedrooms in senior's home and empty nester's homes.
  - Jeff: But if this isn't the right tool, if we put the resources toward encouraging people to fill their empty bedrooms in an appropriate manner, would that make a difference?
- Jen: Is it possible to get further information on this study, on the numbers, would that be Ginny?

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- Sue: That would be Ginny or Corona Insights [the consulting firm]. If we do have questions, we could send them to Ginny and ask if she has answers.
- Catherine: What was the question that pushed this study?
- Jen: Board of Realtors pushed for it, as did students wanting a change. They made it very broad to make sure it wasn't skewed.
- Sue: Rachel, what do you think: Are families with children or six adults harder on a property?
  - Rachel: It really depends. The closer someone is to the bottom of the financial requirement, the more you tend to see a unit that's not in great condition.
  - Kristin: We see that, too. You're setting people up for failure by not having anything left over to take care of the house.
  - Rachel: I encourage people to not be house poor. To be clear that someone technically qualifies, but it's a stretch.
- Diane: I vote for pulling some of the data out of this report or asking our Council liaison to join a conversation.
  - Jen: I don't see this moving with any urgency, and after April 2 there will be a new Council and possibly a new liaison. Can we ask our new liaison to join a meeting in the spring?
  - Sue: We could aim for May or June.
- Jen: To wrap up, we'll invite our liaison and spend a little more time looking at the report.
  - Rachel: Can we decide as a group where we want to spend more time focusing? It's a lot of information.
  - Sue: We can do that through email and then revisit the conversation in April.

### C. Affordable Housing Board Planning for 2019

The board talked about the next few months agendas, including Competitive Process ranking and joint meeting in March and April, URA conversation in April, and continued discussion of Occupancy Study in April. The board has a strong interest in discussing City Plan in greater detail before it goes before Council for adoption.

#### Comments/Q&A:

- Jeff: Can we put a hold on the URA and TBL-S conversations and focus on discussing City Plan?
  - Curt: Can we write a letter as a board saying we think it's been a missed opportunity on housing?
  - Jen: The problem is that we don't even know if it is since we haven't seen it.
- Sue: We could add a special meeting, or we could form a subcommittee to review it?
  - Kristin: Why don't we review it individually and then decide via email if we want to schedule something?

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#### 7. BUSINESS

- **Council Comments**—not discussed
- **Review 2018 Work Plan**—not discussed
- **Open Board Discussion**

Unanimous interest in discussing City Plan in greater detail before it goes to Council for adoption. Concern that it has so far missed the mark on housing needs and plans moving forward.

- **Liaison Reports**—not discussed

#### 8. BOARD MEMBER REPORTS

- None

#### 9. OTHER BUSINESS

- **Update on Affordable Housing Projects**—not discussed
- **Future AHB Meetings Agenda**

Competitive Process ranking and joint meeting in March and April, URA conversation in April, and continued discussion of Occupancy Study in April. Interest in inviting City Plan team back for discussion in March.

- **City Council Six-Month Planning Calendar**—not discussed

#### 10. ADJOURNMENT: 6:03 P.M.