



Landscape Analysis of
Initiatives and Activities
Decreasing Barriers
Around Child Care,
Housing, and
Transportation

Barriers to Getting and Keeping Employment in Northern Colorado

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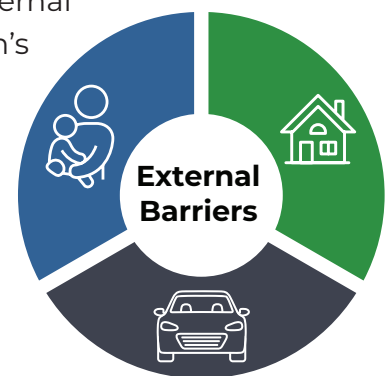
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Executive Summary

Across Weld and Larimer counties, Northern Colorado recognizes the importance of regionalism and the power of collaboration, specifically as it pertains to talent and workforce. This is not just an idea or a grand goal: it's a reality. Over 87,000 people cross over county lines every day for work (US Census, 2024). Northern Colorado is one shared labor force. As such, growing from the success of the Talent 2.0 initiative, NoCo Works is composed of collaborators from across Weld and Larimer counties with a commitment to co-development and co-ownership of one regional talent and workforce ecosystem.

Northern Colorado recognizes that to stay a dynamic labor market we must collectively address challenges to employment. Three key external barriers that impact the attraction and retention of the region's talent pipeline and workforce are **child care**, **housing**, and **transportation** (TIP Strategies, 2017). The exponential growth of these barriers, as well as the number of interested partners working to understand these key issues, has highlighted the need for a shared vision and more coordination, as well as a shared understanding of programming assets and gaps.



To achieve this, the Fort Collins Area Chamber of Commerce and Weld County's Early Childhood Council (WCECC) at United Way of Weld County (UWWC), provided equal financial contributions to hire a third-party local organization, Public Service Partnerships, LLC (PSP), to conduct a landscape analysis of what initiatives and activities are addressing barriers in child care, housing, and transportation in Northern Colorado. The Fort Collins Area Chamber of Commerce and UWWC are highly interested in supporting NoCo Works, and the efforts occurring across the Northern Colorado region to decrease barriers to employment including child care, housing, and transportation.

This report is the culmination of months of data collection and serves as the first phase of ongoing work around mapping regional efforts. Facilitated conversations, landscape analysis, and primary data collection were conducted, resulting in recommendations and alignment around strategic regional opportunities. Specifically, the research presented here informs actionable recommendations to NoCo Works and the External Barriers subcommittee, one of the six subcommittees created under the NoCo Works banner. The intention is to inform the work of the NoCo Works External Barriers committee, to not reinvent or duplicate efforts that already exist in these spaces, to better align activity for shared effort, and to maximize current and future resources.

Interview Respondents

ABC Child Development Centers

- Scott Bright, Owner

BIPOC Alliance

- Jamie Rasmussen, Program Director

City of Fort Collins

- Jacob Castillo, Chief Sustainability Officer
- Liz Messenger, Lead Equity & Inclusion Specialist
- Sue Beck-Ferkiss, Social Policy and Housing Programs Manager

City of Greeley

- Juliana Kitten, Assistant City Manager

Colorado Department of Transportation

- Heather Paddock, Director Region 4
- Josie Thomas, Planning Manager

Early Childhood Council of Larimer County

- Christina Taylor, Chief Executive Officer

Estes Park Township

- Carlie Bangs, Housing and Child Care Manager
- Jason Damweber, Deputy Town Administrator

Fort Collins Area Chamber of Commerce

- Ann Hutchison, President & Chief Executive Officer
- Yvonne Myers, Vice President of Strategic Initiatives

Front Range Community College

- Leah Morley, Lead Faculty, Early Childhood Education

Fuerza Latina

- Jesus Castro Gonzalez, Program Coordinator

Greeley Area Chamber of Commerce

- Jaime Henning, President and Chief Executive Officer

Greeley-Weld Habitat for Humanity

- Cheri Witt-Brown, Chief Executive Officer

High Plains Library District

- Elena Rosenfeld, Community Engagement and Strategies Manager
- Matthew Hortt, Executive Director

Housing Catalyst (Housing Authority for Larimer County, Fort Collins, and Wellington)

- Angelika Lintner, Director of Talent Management and Employee Experience
- Julie Brewen, Chief Executive Officer

Immigrant and Refugee Center of Northern Colorado

- Araceli Calderon, Program Director

ISAAC

- Arpi Miller, Executive Director

Larimer County

- Alea Rodriguez, Housing Stability Program Manager
- Lorenda Volker, County Manager

Loveland Area Chamber of Commerce

- Bill Becker, Director of Advocacy
- Mindy McCloughan, President

Northern Colorado Continuum of Care

- Kelli Pryor, Director (formerly)

North Front Range Metropolitan Planning Organization

- Alex Gordon, Transportation Planner III (formerly)
- Brooke Bettolo, Mobility Planner



One Voice for Housing

- Joe Rowan, Independent Consultant

Poudre River Public Library District

- Diane Lapierre, Executive Director

The Family Center/La Familia

- Gloria Kat, Executive Director

Teaching Tree

- Anne Lance, Executive Director

United Way of Larimer County

- Joy Sullivan, President & Chief Executive Officer

United Way of Weld County/Weld County's Early Childhood Council

- Adriana Carrillo, Assistant Director of Early Childhood Initiatives
- Lisa Sadar, Assistant Director of Early Care and Education
- Lyle SmithGraybeal, Chief Operating Officer
- Stefanie Knipple, Director of Reading Great by 8 (formerly)

Weld County

- Anna Korthius, Colorado Child Care Assistance Program (CCCAP) Manager
- Tami Grant, Deputy Director of Department of Human Services

Acknowledgments

A special thanks to the interview respondents who informed this project. In addition, thanks to Elena Crooks who helped gather data for the Appendix sections.

Child Care Summary



What we heard:

- Child care is experiencing a market failure.
- There is a significant shortage in child care spaces in Weld and Larimer counties.
- There is a significant workforce shortage in providers, and employed child care workers make less than the Area Median Income.
- The percentage of income that is being spent on child care is between 26% and 31% of median household income, 19% and 24% more than what is recommended.
- There is not enough funding to support the child care industry and thus local tax initiatives may need to be leveraged.
- Public, private, and nonprofit sectors have a clear role to play.

Housing Summary



What we heard:

- Northern Colorado is facing a housing supply and affordability problem.
- Affordable housing is defined as housing cost that does not exceed 30% of an individual or family's gross income. This cost includes rent or a mortgage, as well as utilities, mortgage insurance, HOA fees, and other related costs.
- To buy a \$600,000 home, with a 13% downpayment and a 30-year mortgage at 6.5%, to stay within 30% of their income, this means that households must make more than \$160,000 a year in gross income, which exceeds the median family income for a household of four people (100% AMI) for Weld (\$109,300) and Larimer counties (\$118,700).
- Cost burdened renters are disproportionately young adults (15-24 years old) and older adults (65+) as well as people of color and individuals with disabilities.
- All housing is workforce housing in that everyone needs housing to work. As such, there is a direct connection between people's ability to find affordable and secure housing and their ability to work in Northern Colorado.

Transportation Summary



What we heard:

- Roughly 87,000 individuals cross county lines on a daily basis, highlighting that the region is one labor shed.
- The North Front Range Metropolitan Planning Organization (NFRMPO) adopted the 2050 Regional Transportation Plan (RTP), as required by the federal government, in September 2023 which maps out funding and transportation projects across the NFRMPO region.
- There is a spectrum of barriers in transportation — vehicle ownership, last mile transportation, access to public transit, road quality, road congestion, and distance traveled to work.
- Funding is the largest issue in transportation with gas and local taxes being the primary sources of funding for all projects
- A major collaboration in the works is the creation of a Transportation Management Organization (TMO) along US-34 from Kersey in Weld County to Estes Park in Larimer County. TMOs are organizations that implement Transportation Demand Management (TDM) strategies, typically in a specified geography to improve coordination of projects, improve transportation services, provide air quality improvements, mitigate congestion issues, and develop first and last mile connectivity for where people live, work, study, and play.

External Barriers Recommendations

As a multi-stakeholder initiative composed of public, private, and nonprofit leaders interested in bolstering workforce and economic development regionally, NoCo Works can leverage relationships to decrease barriers to workforce development related to child care, housing, and transportation. NoCo Works can act as a convener, catalyst, and connector to organizations already working in this space while bringing information and a call to action to all community partners: public and private. This can be done through a multi-pronged approach around convening, educating, advocating, and mapping.

Recommendation 1

CONVENE

NoCo Works can be a space where people come to learn about and align policy, programs, and opportunities that have been implemented in their own organizations, towns and cities, counties, and the region. NoCo Works could be a space to coordinate local efforts across policy areas. This would allow stakeholders to avoid duplication, to leverage scarce resources, and to make the biggest impact on these barriers. To promote economic inclusion, diversity, and equity, convenings should also be a place that brings together multi-cultural business owners through their collaboration with nonprofit organizations and public entities. To reduce community engagement fatigue, NoCo Works should consider aligning convenings with other regional efforts and events.



Action Steps

Based on the interview results, NoCo Works should inspire and support the convening of the following types of meetings and groups:

- An external barriers cross-functional group that includes organizations and experts to discuss how child care, housing, and transportation needs are interconnected and how to support policy and program solutions that decrease these barriers (see Advocacy section below).
- Cross-functional community facing organizations that lead initiatives that support historically marginalized populations. Convening these initiatives and groups can help NoCo Works connect, enhance, and align with entities that are already collaborating with marginalized populations to facilitate best practices.

- Business conversations to discuss how individual companies can provide localized solutions for their employees around child care, housing, and transportation to increase recruitment and retention.
- Public and private conversations with local, state, regional, and federal transportation authorities to align and inform transportation plans.

Recommendation 2

EDUCATE

NoCo Works has a role to play in educating the community about how child care, housing, and transportation are huge barriers to supporting workforce and economic development in Northern Colorado. In addition, NoCo Works should champion the benefits of child care, housing, and transportation



programs, policies, and activities that foster economic and workforce development and create a more connected and cohesive community. Educating the community about the ecosystem of those working in this space is critical to decreasing these barriers. In addition, educating the community about legislative bills and laws, data, and reports that analyze the economic and workforce impacts of these barriers helps make the case to pass policy solutions that can support businesses and their employees. Furthermore, educating individuals about the resources that exist can help alleviate some of these barriers as they gain access to public and nonprofit services.

Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support education:

- Inspire community educational roadshows:
 - Partner with existing coalitions such as One Voice for Housing, NoCo Housing Now, NCLA, NCCOC, NFRMPO, and others to understand key solutions and resources to be elevated.
 - Inspire education and training sessions to inform community members of the barriers of current initiatives and of solutions and best practices.
 - Recruit champions to provide these educational roadshows.
- Partner with initiatives and organizations to create an awareness and marketing campaign for 211 Colorado and other resources like RideNoCo, Larimer County Child Care Connect, ROADMAP4KIDS, and Childcare4Weld.

- Elevate and scale best practices of partnering with existing community serving organizations that have established trust with communities, especially those who serve underrepresented groups including older adults, individuals with disabilities, immigrants, people of color, rural communities, individuals experiencing homelessness, and low-income households.

Recommendation 3

ADVOCATE

Beyond educating the public about the benefits of eradicating these barriers, the private sector plays a direct role in advocating for policy solutions. Advisory councils, coalitions, city and county council and development meetings, and the ballot are all spaces where the community — businesses, nonprofits, and government



— can show up and advocate for systems change. The Northern Colorado Legislative Alliance (NCLA), representing the Loveland, Greeley, and Fort Collins area chambers of commerce and Upstate Colorado Economic Development, has supported this aspect of NoCo Works at the State Capitol. Housing Colorado hosts the Rural Legislative Coalition, that’s working to impact state policies to support housing in rural areas. As proven by the success of the Fix North I-25 effort, advocacy and support for expanded transportation solutions including increased funding, is critical to regionally connect our communities. Leaders across child care, housing, and transportation are looking for more participation from all facets of the community, especially those who can advocate for solutions to these barriers that directly impact workforce development in the region.

Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support advocacy:

- Inspire the investigation, alignment, and expansion of advocacy efforts to ensure that policies are complimentary across the region so that regional child care, housing, and transportation issues can be solved.
- Support organizations (like Early Childhood Council of Larimer County) who are advocating for a regional sales and use tax increase that would subsidize the child care industry by decreasing costs for households and increasing wages for employees.
- Support organizations (like One Voice for Housing and NCLA) who are advocating for housing policies that expand land use codes and decrease barriers to housing.

- Partner with initiatives (like Weld’s Way Home and Northern Colorado Continuum of Care) to advocate for programs and policies that decrease housing insecurity and make homelessness rare, short-lived, and non-recurring.
- Support local Chambers of Commerce and NCLA in their ongoing convening of regional advocacy and policy sessions around barriers and solutions.

Recommendation 4

MAP

Regional efforts can be siloed and duplicative. Individuals may feel fatigued by being over-asked to join initiatives. Alternatively, citizens may not know the ecosystem that exists that provides public services and resources to individuals facing child care, housing, and transportation barriers. As such, NoCo Works can connect stakeholders by elevating current asset maps that exist while also creating additional landscape analyses that help align regional efforts.



Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support mapping:

- Expand on this report by creating and updating a publicly available database that maps people, organizations, stakeholder engagement, and initiatives doing work in child care, housing, and transportation.
- Advertise and market work that has already been done to track policies (for example, through NCLA’s legislative tracker).
- Collaborate with United Ways to better understand in what ways 211 Colorado can be elevated and improved based on interview respondent feedback.
- Explore ways that the NoCo Works website can be a repository for resources and navigators (like 211 Colorado, RideNoCo, Larimer County Child Care Connect, ROADMAP4KIDS, and Childcare4Weld) so employers have a one-stop-shop for resources around child care, housing, and transportation.
- Support and explore a program that would allow private, nonprofit, and public sector organizations to conduct staff needs assessments to see to what extent their employees are in need of child care, housing, and transportation support. Use this information to identify local solutions.

Introduction

Across Weld and Larimer counties, Northern Colorado recognizes the importance of regionalism and the power of collaboration, specifically as it pertains to talent and workforce. This is not just an idea or a grand goal: it's a reality. Over 87,000 people cross over county lines every day for work (US Census, 2024). Northern Colorado is one shared labor force. As such, growing from the success of the Talent 2.0 initiative, NoCo Works is composed of collaborators from across Weld and Larimer counties with a commitment to co-development and co-ownership of one regional talent and workforce ecosystem.

NoCo Works Vision - A regional coalition to foster an inclusive and economically healthy community

NoCo Works Mission - To create an effective, efficient, and aligned talent and workforce ecosystem for NoCo that can show measurable results

NoCo Works Guiding Pillars

- Support NoCo employers in attracting, retaining, and growing their workforce
- Support workforce (future and current) in obtaining and retaining Quality Jobs in NoCo
- Support NoCo ecosystem to improve the prosperity of our talent and workforce systems

NoCo Works Commitments

- Streamlining access to resources and services
- Minimizing duplication of efforts

The NoCo Works' key focus and purpose is, "advocacy and policy reform to address transportation, child care, and housing, which affect access to job opportunities and limit how people can thrive in the community" (NoCo Works, 2023). In Fall of 2023, a cross-functional group of leaders who hold expertise in child care, housing, and transportation across Northern Colorado gathered to discuss the vision of the External Barriers subcommittee asking what success could look like and how could NoCo Works propel action. Quickly, this group decided that NoCo Works needed to take ownership in combining data and gathering insight into what is currently occurring across our region prior to launching any action.

To achieve this, the Fort Collins Area Chamber of Commerce and Weld County's Early Childhood Council (WCECC) at United Way of Weld County (UWWC), provided equal financial contributions to hire a third-party local organization, Public Service Partnerships, LLC (PSP), to conduct a landscape analysis of what initiatives and activities are happening within child care, housing, and transportation in Northern Colorado. PSP, led by Dr. Alexis R. Kennedy, brings public, nonprofit, and private organizations together with the community to co-create solutions to real-life problems. Grounded in research, data, and evidence-based decision-making, PSP works alongside practitioners and the public to evaluate problems, design initiatives, support strategic plans, and produce outputs and outcomes that help communities thrive.

The Fort Collins Area Chamber of Commerce and UWWC are highly interested in supporting NoCo Works, and the efforts occurring across the Northern Colorado region to decrease barriers to employment including child care, housing, and transportation. Through this project, NoCo Works seeks to understand the programs, people, and organizations engaging in work within child care, housing, and transportation. This report is the culmination of months of data collection and serves as the first phase of ongoing work around mapping regional efforts. Facilitated conversations, landscape analysis, and primary data collection were conducted, resulting in recommendations and alignment around strategic regional opportunities. Specifically, the research presented here informs actionable recommendations to NoCo Works and the External Barriers subcommittee, one of the six subcommittees created under the NoCo Works banner. The intention is to both inform the future work of the External Barriers subcommittee, while also not reinventing or duplicating efforts that already exist in these spaces.

The next section of this report outlines the history of NoCo Works and the External Barriers subcommittee. This is followed by three sections that were informed by interviews and publicly available data and reports on child care, housing, and transportation. These sections provide a landscape analysis of each of these topics including the current gaps in service provision, how these barriers impact workforce development, and what types of activities are being promoted in the public, private, and nonprofit sectors to decrease these barriers. We then present recommendations for NoCo Works, including in what ways this group can be leveraged to support, elevate, and collaborate with ongoing initiatives. In addition, throughout this report, we highlight success stories from across Northern Colorado. We include a set of appendices that act as the beginning to a larger asset map tool to help track initiatives, programs, resources, and policies that support child care, housing, and transportation.

NoCo Works Background

NoCo Works is the result of almost a decade of work and coalition building through Talent 2.0, an initiative that brought together leaders across Larimer County to address challenges to workforce development and accessibility to workplaces (Talent 2.0, 2024). Led by a coalition of public and business interests in Larimer County, Talent 2.0 started in the spring of 2016 to assess the region’s workforce needs, identify challenges, and develop a strategy for regional talent development. This coalition of the willing hired TIP Strategies — a national economic and workforce development strategy consultant company — to develop a Workforce Strategy report with the goal of meeting employers’ needs and identifying barriers to full employment (TIP Strategies, 2017). Three recommendations came out of that report including to increase access to jobs and to “actively support employers in finding, attracting, and retaining the talent that they need”, to improve alignment and to “align education and workforce resources more closely with the business community and the local talent pool,” and to remove barriers and to “collectively address structural issues that serve as barriers to a secure talent pipeline” (p. II). Together, these opportunities are designed to holistically tackle workforce issues in Northern Colorado by convening organizations across a common agenda, efforts, and resources that regionally support workforce development.



During the winter of 2021 and the spring of 2022, Talent 2.0 staff facilitated guided community discussions in various formats. These regional sessions resulted in breaking down complex workforce and talent issues into manageable portions, so that a designated two-county design team could work strategically to implement motivating goals. The findings reiterated an overwhelming acknowledgment of regionalism, which extends from business to government to nonprofits to education. In September of 2022, the Weld and Larimer counties’ Boards of County Commissioners signed a Memorandum of Understanding, the “Northern Colorado Regional Workforce Development Partnership,” that elevated cross

county data sharing and economic and workforce development (Weld County, 2023a). With bipartisan support, the leadership of Northern Colorado signaled an emphasis on the importance of collaboration and alignment with the regional findings identified.

The COVID-19 Pandemic put a pause on Talent 2.0, but in February 2023, the initiative was relaunched as NoCo Works, when a steering committee, selected through organizational content expertise and modeled regional collaboration, first convened. To exemplify collaboration and long-term commitment to this effort, all the steering committee members, along with C-suite executives of their organizations, signed a Declaration of Commitment in September, which is deemed “Workforce Development Month.” The Declaration of Commitment states, “We, the undersigned, commit our institutions to serving the region through the mission of NoCo Works by developing a holistic and aligned regional talent and workforce network in Northern Colorado” (see Appendix C).



This mission will be actualized through strategic development and task-oriented goals around six elevated themes, of which the Steering Committee is providing program oversight and management of six subcommittees including: Business Resources, Economic Inclusion, External Barriers, Talent Pipeline, Training & Development, and Work-based Learning. With the formal public launch in September of 2023, NoCo Works birthed a regional talent and workforce ecosystem across Northern Colorado, a two-county region encompassing Larimer and Weld counties (Weld County, 2023a). Throughout the rest of 2023 and into 2024, subcommittees began work. The External Barriers subcommittee, which examines child care, housing, and transportation as barriers to workforce development, sponsored this report to drive their work.

Data Collection and Analysis

The landscape analysis and recommendations in this report were informed by 27 one-hour interviews with 32 community leaders working in public, private, and nonprofit child care, housing, and transportation focused organizations (see Appendix A for a list of respondents and their affiliated organizations). In addition, shorter discussions and follow-up emails were conducted with direct service providers as needed. Interview respondents were selected through an initial brainstorm with early External Barriers leaders. As interviews began, respondents gave referrals to additional organizations who were added to the interview list. Respondents include a sample of individuals who are actively working in multi-stakeholder initiatives in the spaces of child care, housing, and transportation. While efforts were made to be inclusive of nonprofits, public entities, and private organizations working with diverse populations across rural and urban parts of Northern Colorado, we did not interview every organization doing work in this space. Therefore, this document is a starting place for continued conversations, collaborations, and alignment.

Interviewees were asked questions about their work in child care, housing, and/or transportation; what multi-stakeholder initiatives they participate in to do this work; how it supports or intersects with workforce development; where they see silos, overlaps, and gaps; and what they think NoCo Works should focus on as it pertains to removing barriers to workforce development across child care, housing, and transportation. In addition, responders were asked questions about an asset map, what information should be included, how it would support their work and constituents/community, and what they thought would be needed to increase usability and access. Finally, respondents were asked to provide additional tools, data, documents, reports, or studies that could inform this study, future External Barriers subcommittee work, and a potential asset map.

Interviews were recorded and transcribed and then compared to extract themes that inform recommendations. Additional documents were analyzed to inform the background section below, Appendix A which highlights relevant initiatives working in this space, and Appendix B that lists a sample of community resources. Any publicly available documents are listed in the references section.

The State of Child Care, Housing, and Transportation in Northern Colorado

In the sections to follow, we discuss the overall state of child care, housing, and transportation and how it impacts workforce and economic development in Northern Colorado. We include recent data provided by public and nonprofit entities as well as relevant interview discussion points. Also included are a sample of state, regional, county, and local initiatives, programs, and policies that are working to decrease these barriers. We highlight a few success stories in each section below to celebrate the work that is being done in this space. As stated above, this report is not inclusive of all initiatives or activities in Northern Colorado but instead acts as a starting point to inform and make recommendations of how NoCo Works can support this work.

Child Care

Northern Colorado is facing a child care crisis. The combination of the high cost of child care and overall cost of living, child care shortages (demand is greater than supply), low pay and poor benefits for the early childhood workforce, a projected increase in population of children under four, and inadequate state and federal funding to subsidize costs exacerbate this issue in our region (Larimer Thrive



by Five, 2024). The average cost of child care in Larimer County is between \$199 and \$324 a week (or about \$800 to \$1,300 a month) per child, depending on the age of the child. This means that on average, a family is spending between 12% and 20% of their income on child care for one child. Other sources estimate that the cost burden for a household with two children in daycare is about 31% of the median income in Larimer County and about 26% in Weld County (Community Foundation of Northern Colorado, 2024, p. 15). In comparison, the US Department of Human Services recommends that child care should account for 7% or less of a family's income (Larimer Thrive by Five, 2024). When paired with other essential expenses such as housing, healthcare, and food, middle- and low-income families with young children are struggling to afford to live in Northern Colorado.

Even when families can afford to send their kids to licensed child care facilities, there are not enough spots to take them. In 2023, in Larimer County, there was a shortage of over 7,000 child care spaces (Larimer Thrive by Five, 2024). As such, 4 out of 5 families in Larimer County did not have access to licensed child care for their infants and 3 out of 5 families did not have access to child care for their

toddlers. In Weld County, for infant and toddler care, one in five children have access to child care spots. In addition, child care facilities tend to cluster in urban, more affluent areas. In both Larimer and Weld counties, child care deserts exist in lower income and rural areas, making it even more difficult to access care. These gaps continue to exist in 2024.



While the shortage is in part due to not having enough facilities that can care for children, the larger issue is related to child care workforce recruitment and retention. Despite the high costs of child care, on the supply-side, child care facilities struggle with raising enough revenue to pay their bills. In the private sector model, revenue comes directly from tuition paid for by families. This funding goes to pay for facilities, salaries, insurance, and other operational costs. However, child care providers cannot maximize their revenue and decrease their costs, predominantly because of mandated student-teacher ratios to ensure quality care and safety.

These ratios are lower for infants than toddlers, in that more care providers are required to watch infants. The ratios go from one teacher to watch five infants and increase as children get older up to one teacher to watch fifteen children who are five years and older (8CCR1402-1, p. 50). As such, staffing costs for infant rooms are three times as much as older child rooms on a per child basis. This may incentivize child care facilities to have fewer infant rooms than rooms for older children.

Salaries are the largest cost for child care facilities and child care workers are seeing low pay and poor benefits, creating issues with recruitment and high rates of transition within the industry. Across Colorado, approximately 70% of child care directors find it difficult to locate qualified staff (Early Milestones Colorado, 2024). Early childhood educators (ECE) are, on average, making between \$16 and \$19 an hour, keeping about 15% of ECE's in poverty (Larimer Thrive by Five, 2024). Child care centers would have to raise their salaries by 42% to pay a living wage. Comparatively, the poverty rate of ECE is eight times higher than that of primary school teachers teaching kindergarten through eighth grade. In terms of recruitment and credentialing, the low salaries also create a pipeline problem for individuals seeking a college or university certificate or degree in early childhood education, mental health, or special education, who may be seeking a job for

higher pay in school districts. As such the current state of the child care industry could be missing out on educated and skilled practitioners who cannot afford to work in child care facilities.

Due to these demand and supply issues, many interview respondents who are working in child care policy, programming, or implementation expressed that the child care industry is an example of a classic market failure and, as such, needs more public funding to remain sustainable and solvent. Without larger subsidies, the crisis will only intensify as Northern Colorado's population is estimated to increase by 37% in the next thirty years and Colorado's population of children under the age of four is expected to increase by 22% by 2026 (Larimer Thrive by Five, 2024; Early Milestones Colorado, 2024). This will continue to put pressure on parents and guardians who can't afford child care but also can't stay home because they need to work to make a living.

How Child Care Impacts Workforce Development

Respondents spoke about how child care impacts economic and workforce development both internally as an industry and externally for households with young children living across Northern Colorado. Parents and guardians of children five and under who work need to be able to send their kids to a safe, reliable, and affordable space during the day. As such, child care access is a significant consideration when attracting and recruiting talent. While some very low-income families can access public benefits (see below), this funding is not sufficient to support all of those in need. Furthermore, as described above, child care costs are also expensive for middle-income families, at times eating up a significant amount of their income (on top of other costs of living like housing). As such, access to affordable child care is a significant consideration when choosing whether to stay home with kids or go to work.



This has a direct impact on economic development. In examining workforce trends in 2021, the Pew Research Center found that nationally, about half of parents who ended employment surveyed said they quit their job because of child care issues (Parker and Menasce Horowitz, 2022). In addition, 20% of the Colorado workforce is dependent on child care to work. Women cite child care twice as likely as men as the reason they stopped looking for work. Another study estimates that in 2023, the economic impact of the child care shortage in Colorado was \$2.3 billion in lost earnings, productivity, and revenue (ReadyNation, 2023). The

Early Childhood Council of Larimer County (ECCLC) reports that the lack of access is estimated to cost nearly \$100 million annually in lost earnings, productivity, and revenue (Powell, 2023). The opportunity cost for child care has not been calculated for Weld County as of yet, but there is likely a similar impact seen there.

In addition, as stated above, the cost burden for a household with two children in daycare is about 31% of the median income in Larimer County and about 26% in Weld County (Community Foundation of Northern Colorado, 2024, p. 15). As stated, the US Department of Human Services recommends that child care should account for 7% or less of a family's income (Larimer Thrive by Five, 2024). This means that families in Northern Colorado are paying between 19% and 24% more for child care than they should. This income could otherwise be used to buy other consumer goods and services that bolster the economy and support local businesses. Furthermore, it is estimated that every dollar spent on the ECE workforce contributes \$2.25 to the state's economy by enabling parents to work (Early Milestones Colorado, 2024).

Current and Future Funding Solutions to Child Care Barriers

The federal government and the State of Colorado have supported child care through several policies and funding mechanisms. The major state program that currently subsidizes child care costs for low-income families is the Colorado Child Care Assistance Program (CCCAP). Families who are eligible to apply include those who have an income of 185% or less of federal poverty guideline and can go up to families with an income of 85% of the state median income (Colorado Department of Early Childhood, 2024a). Families then select a licensed child care center, licensed family child care home, or a friend, family, or neighbor (FFN) that will accept CCCAP to provide care. CCCAP money has been successful in giving low-income families access to child care, however, there is not enough funding to support all families in need. In February 2024, the Larimer County Department of Human Services enacted an enrollment freeze for the 2023-2024 fiscal year as CCCAP was projected to go over budget by \$800,000. At this time, there is no established date when the program will unfreeze (Calderon, 2024). Weld County has not enacted a freeze.

In addition, Northern Colorado has been able to tap into federal American Rescue Plan Act (ARPA) dollars. Through their Emerging and Expanding Child Care Grant Program, the Colorado Department of Early Childhood passed on about \$900,000 to ECCLC and about \$500,000 to WCECC in their first round of funding. The program was designed to increase programs for infants and toddlers in underserved communities and child care deserts (Colorado Department of Early Childhood, 2022). This funded 452 spots for families and children in Larimer County. In Weld County, this grant provided improved quality care and facilities for 68 child care providers (UWWC, 2023). However, the ARPA funding was not meant

to be a sustainable funding source, and as such, expired on September 30, 2023. This has put many child care facilities at risk of closing, thus threatening gains that women, especially, have achieved by returning to work (Pickert & Butler, 2023).

At the state level, policy makers started tackling the child care gap by extending public school access to preschoolers. Depending on school cutoff dates, children enter kindergarten when they are five or six, thus ending their need for full day child care. To fill the gap in child care for four-year-olds and five-year-olds who miss the cutoff date to enter kindergarten, the Colorado State Legislature passed HB22-1295. This act established the Department of Early Childhood and the Universal Preschool Program, allowing for state funding to be directed towards licensed high-quality public, nonprofit, private, and in-home child care facilities to pay for any children four-years-old and older interested in attending preschool one year before they enter kindergarten (Colorado Department of Early Childhood, 2024c). The program allows for up to 15 hours of free preschool for 36 weeks in the year before kindergarten through the Universal Preschool Colorado (UPK) program. As such, the program subsidizes a portion, but not all, of day care for eligible children. This saves families an estimated \$5,944 a year based on a 9-month school year (ECCLC, 2024b).

In addition, qualifying families who make at or below 270% of the federal poverty guidelines, are experiencing homelessness, are eligible for special education, among other factors, may qualify for additional free hours dependent on available funding (Colorado Department of Early Childhood, 2024b). The UPK program also continues to serve eligible three-year-olds with one or more qualifying factors for part-time preschool served by their school district. The mixed delivery system (licensed public, private, nonprofit, and home-based) promotes parent choice across facilities that have opted into the program. These providers also benefit from state subsidies, while not losing older kids to preschool classes that are only offered in public school. However, preschoolers who are being served through special education programs based on Individualized Education Programs (IEPs) must be served by the school district.

In the first year of UPK launch, the program served about 62% of four-year-olds in Colorado, compared to 23% of four-year-olds who received state funding the year before (Lyell, 2024). The UPK program is facilitated through local connectors including the WCECC in Weld and the ECCLC in Larimer County. In Weld County, 2,500 children were connected to UPK preschool providers (UWWC, 2023, p. 4). In Larimer County, UPK served 2,600 children. In the second year of UPK's launch, tweaks are being made to streamline registration, better support students with IEPs, and expand qualifying factor requirements (Lyell, 2024).

While UPK has decreased the cost for families who opt-in for one year of child care, this still leaves a gap in care for families with children who don't make the cutoff date for preschool. To address this issue, the Town of Estes Park recently passed a ballot initiative that increased lodging tax to fund child care and workforce housing in the Estes Park Valley. As the first year of the program closes, other Northern Colorado cities are looking to see the impacts of this funding stream, which has already delivered dividends within the community.

In addition to state funding, local philanthropic organizations have created scholarship programs for families who do not qualify for CCCAP or UPK. In Larimer County, the Larimer Child Care Fund, run by United Way of Larimer County (UWLC) provides scholarships for 70 to 90 families per year (Calderon, 2024; UWLC, 2024a). Through their Women Give scholarship, they support child care costs for single mothers who are pursuing higher education (UWLC, 2024b). Colorado also incentivizes individuals to make donations to child care quality improvement activities. The Colorado Child Care Contribution Tax Credit allows individuals who make a qualifying child care donation to take a 50% tax credit on their State of Colorado income taxes in addition to regular state and federal deductions (UWLC, 2024a).



In Larimer County, ECCLC and UWLC have been working the last three years with more than 30 community partners to inspire county officials to design a ballot initiative that would ask voters to increase county-wide sales and use tax by .25% or 25 cents on every \$100 purchase to subsidize child care in Larimer County. Proponents estimate the tax would generate between \$19-\$21 million per year. The tax would sunset after 15 years, unless voters agreed to extend it, and would generate more than \$300 million. Funding would be allocated to subsidizing child care costs, supporting the ECE workforce, and building capital projects including new facilities (Larimer Thrive by Five, 2024). Early discussions have extended to how this tax could be proposed regionally so that Weld and Larimer county voters could have the opportunity to decide how to solve this problem.

Local Programs and Activities That are Decreasing Child Care Barriers in Northern Colorado

Beyond federal, state, and regional subsidies, public, nonprofit, and private organizations have been working collectively to decrease barriers to child care. Programmatic solutions have been generally organized through and with Weld County's Early Childhood Council and Early Childhood Council of Larimer

County (WCECC and ECCLC). WCECC sits within the UWWC Reading Great by 8 initiative while ECCLC is an independent nonprofit organization (ECCLC, 2024a; UWWC, 2024f). Reading Great by 8 is an initiative composed of over 35 partnering organizations including UWWC, Weld County Government, City of Greeley, High Plains Library District, and philanthropic organizations like The Weld Trust.

Across Colorado, ECCs are mandated to increase and sustain accessibility, capacity, quality, and affordability of early childhood programs for children zero to five and their families across areas of family support, mental health, health, and early child care and education (Early Childhood Council Leadership Alliance, 2024). ECCs oversee establishing, licensing, educating, coordinating, and advocating for local child care and preschool providers. In addition, they are charged with connecting households to child care. As navigators, both organizations offer online child care finders, directly helping individuals locate child care options, and offering scholarships and programs to license in-home child care providers. ECCLC supports the Larimer County Child Care Connect and WCECC hosts ROADMAP4KIDS and Childcare4Weld (see Appendix B).

A Place for Learning and Innovation: Loveland Youth Campus

In Larimer County, the Boys and Girls Club of Larimer County, United Way of Larimer County, Early Childhood Council of Larimer County, and Teaching Tree Childhood Learning Center, a nonprofit child care provider, have partnered to expand child care in Loveland through the Loveland Youth Campus, now serving Loveland and the broader community. By opening 12 classrooms, the campus will expand Loveland child care seats for infants and toddlers by up to 200 spots, thus quadrupling Teaching Tree’s current Loveland supply. An additional 150 youth will be served by Boys and Girls Club of Larimer County, totaling 350 children served between the ages of 0 and 18. Beyond child care and preschool, the campus will also offer wrap around services for youth and families in one location including out-of-school care for youth ages 5-12, teen development services for youth 13-18, and specialty care for children and youth with physical and developmental disabilities. In addition, mental health services, food distribution, basic needs support, adult education, transportation, recreation services, and family services including immigrant resources, housing navigation, and legal support will be offered to youth and their families. The partnership is being funded by public, corporate, and private grants including support from United Way of Larimer County, ARPA, Larimer County, U.S. Senator Michael Bennet’s office, City of Loveland, Woodward, Nutrien, Ent Credit Union, Scheels, Comcast, Buell Foundation, and Gates Family Foundation.

Source: Loveland Youth Campus



Beyond building new facilities, other initiatives are exploring how to add onsite child care to new and existing developments. Housing Catalyst, the housing authority for Fort Collins, Wellington, and Larimer County is examining building onsite child care facilities in their Section 8 housing developments while Habitat for Humanity in both Greeley-Weld County and Fort Collins are exploring the option in their new community builds. The new Heart Side Hill development supported through ARPA funding, CARE Housing, Heart of the Rockies Church, Larimer County, and Fort Collins Habitat for Humanity is in the process of building an onsite community center that would provide child care and ECE training for residents of the community. In Larimer County, the Interfaith Solidarity and Accompaniment Coalition (ISAAC) of Northern Colorado, a multi-faith nonprofit that supports asylum seekers, refugees, and immigrants of all statuses and Fuerza Latina, an advocacy organization supporting immigrants, are working alongside faith-based organizations to evaluate how churches, synagogues, and mosques can open child care facilities in their buildings (ISAAC, 2024; Fuerza Latina, 2024a).

In terms of education, credentialing, and licensing child care providers, Northern Colorado community colleges including Aims Community College and Front Range Community College both offer free ECE classes, certificates, and associate degrees for qualifying applicants through the Career Advance Colorado grant program (Aims Community College, 2024; Front Range Community College, 2024). In addition, the Family Center/La Familia, a nonprofit child care provider and family resource center, has partnered with Front Range to launch the only Colorado ECE training, certificates, and a degree program offered completely in Spanish (The Family Center/La Familia, 2024a). The program is currently offered online but as it builds, will explore in person offerings as well.

For parents and guardians who work but also cannot afford to place their children in licensed child care facilities, many use their own social networks of family, friends, and neighbors (FFN) to watch their children. In many cases, children are being supported in non-licensed environments by individuals who are not professionally trained to provide child care. To support these communities, the ECCs in Northern Colorado have created FFN courses that teach care givers how to make their homes infant and toddler safe and provide high quality care that supports child development. The BIPOC Alliance partners with the ECCLC to offer a Co-Op of Care Training program to engage with and provide a stipend, foundational training, and peer support opportunities to FFN community members in Larimer County. Their goal is to annually reach 15 to 30 caregivers who identify as Black, Indigenous, and People of Color (BIPOC) from nontraditional areas of care (ECCLC, 2023).

In Weld County, the UWWC's Providers Advancing School Outcomes (PASO) Institute offers training to support FFN child care settings with Spanish-only

speaking providers (UWWC, 2024e). Through the program, students complete 120 hours of early childhood care and education training based on the Child Development Associate (CDA) certificate program. In addition, for those interested in becoming a licensed provider themselves, either in a child care facility or in their home, WCECC provides financial support to achieve licensing, technical assistance, and shepherd applicants through every step of the process.

Furthermore, in Weld County, public and nonprofit organizations are supporting child care options that serve cultural needs for the large and growing immigrant population. The Immigrant and Refugee Center of Northern Colorado (IRCNOCO) works directly with recent immigrants, refugees, and asylum seekers in Weld County helping them navigate and apply for jobs, access other services and resources like the food bank, and translate and interpret from nine different languages into English and vice-versa (IRCNOCO, 2024). They also offer English classes. IRCNOCO also offers child care to their clients when they attend classes, receive services, or attend a job interview. Through this program, they work to be attentive to parents' cultural requirements, such as providing food options for specific diets. Weld County is also working with a local mosque to help them open a child care facility that would cater to the cultural needs of their community members including language, food, and prayer.

Project Self-Sufficiency is another regional nonprofit organization working in Larimer and Weld counties that serves approximately 140 low-income families each year, predominantly single mother headed households, who earn below 225% of the Federal Poverty Level and have children aged 15 or younger living in the home more than fifty percent of the time. As part of their program, in addition to wrap around career advising, they also offer child care, housing, and transportation support for their clients (Project Self-Sufficiency, 2024).

Together, these public and nonprofit organizations have stepped up to advocate and implement change in support of solving the child care crisis. These local responses are a testament to the momentum and energy that is being dedicated to decreasing this barrier. As described in more detail below, the private sector, too, has a role to play in this space, through their past, current, and future efforts to support those in their workforce who have young children.

How the Private Sector is Decreasing Barriers to Child Care

The Fort Collins Area Chamber of Commerce has been active in the child care conversation in Larimer County. Before the pandemic, they worked with ECCLC to host an 18-month convening to bring together businesses, government organizations, and child care providers to discuss the role that employers play in child care. The Chamber continues to be a leading voice in working to decrease this barrier through their involvement with Talent 2.0 and the work to support the

ballot initiative discussed above, that would increase sales and use tax to subsidize child care.

In addition, through the Northern Colorado Legislative Alliance (NCLA), the Loveland Area, Fort Collins Area, and Greeley Area Chambers of Commerce and Upstate Colorado Economic Development are actively tracking issues related to workforce development for their private business owner members, including child care, housing, and transportation. In addition, Loveland Area Chamber of Commerce has representation on the UWLC policy subcommittee that works to promote advocacy and track bills that support youth and education and financial stability.

Private employers, too, are stepping up to help improve child care access for employees. For larger organizations, onsite child care may be an option or creating a co-op between multiple companies that could share the child care costs and benefits for their employees. However, feasibility studies are critical to understanding whether or not there is enough demand from staff to support this type of investment as well as ensuring that quality, licensed, and experienced care providers can be hired and sustained in such a facility. Locally, the Yoder Family Foundation is in the process of launching on-site child care for their employees at their car dealerships.

Bring Your Kids to Work: Yoder Family of Companies Child Care Facility

In Weld County, the Yoder Family of Companies, a private company that provides automotive and financing services, is opening a child care facility at Journey Christian Church in Greeley. Funded through the philanthropic arm of the company, Yoder Family Cares, and leveraging state programs like UPK and CCCAP, this benefit will primarily serve Yoder Family of Companies employees. Named the Yoder Family Early Childhood Education Center, the facility is slated to open in summer 2024.

Source: Yoder Family of Companies

Another benefit that employers could provide to decrease child care costs is to offer child care subsidies that can be used at an existing child care facility. This benefit would be less costly for employers than operating onsite child care and could be more flexible depending on the needs of employees. For those interested in this option in Weld County, the Family Business Solutions program, supported through UWWC, works with private companies to pass through designated child care contributions for eligible employees to child care facilities. The employee gets the benefits of subsidized child care, and the employer gets tax credits (UWWC, 2024a). In both cases, businesses should be aware of unintended consequences around perceived fairness issues for employees who would not receive this benefit

due to not having child care-aged children. Education and transparency are critical to bolstering a culture that supports these types of internal initiatives.

Another point that was made by one interview respondent is that even with child care access, parents may need flexibility in their work day to do school drop-offs and pickups, take care of sick kids, and navigate additional life experiences and responsibilities outside of work. This can be extended to any employee even those without young children. Strategic human resource management best practices allow more flexibility in work and engaging with employees to navigate and support them through their experiences in and out of the office. Studies show that millennials and generation Z, the youngest generation who are starting work, value work-life balance including flexible work and it is one of the major considerations when deciding to apply for a position, accept a job offer, and stay with a company (Wong, 2024). As such, beyond offering direct benefits that support child care, employers should explore additional benefits that align with new and incumbent employee values, needs, and expectations.

Overall, there exist several initiatives in Northern Colorado that are involved in decreasing child care barriers. Interview respondents and child care experts generally believe that through a regional sales and use tax increase, there is a partial answer in sight. As such, the private sector has a role to play in joining advocacy efforts to solve child care. In the meantime, public, private, and nonprofit groups are actively working together to support the child care industry as well as their clients to provide high quality and affordable child care. All three sectors should be involved in supporting economic and workforce development, as well as educational and health outcomes for children, by ending the child care crisis.

Housing

Northern Colorado, like much of the nation, is facing a housing supply and affordability challenge. In the last decade, housing prices in Northern Colorado have grown faster than median household income gains, even though wages have started to outpace inflation in May of 2023 (The Group, 2024). Most of the housing market is no longer accessible or affordable to new buyers or renters without public subsidies. Affordable housing is defined as housing cost that does not exceed 30% of an individual's or household's gross income. This cost includes rent or a mortgage, as well as utilities, mortgage insurance, HOA fees, and property taxes (Root Policy Research, 2021).

As discussed above, cost-burdened renters and homeowners are those spending over 30% of their income on housing. In Larimer County, 60% of renters are cost burdened and in Weld County, 51% of renters are cost burdened. For owned housing, 36% of homeowners are cost burdened in Larimer County and 39% of homeowners are cost burdened in Weld County (Community Foundation of

Northern Colorado, 2024; Weld, 2023). Cost burden disproportionately impacts young adults (15-24 years old) and older adults (65+) as well as people of color and individuals with disabilities (Weld County, 2023b; Larimer, 2021). Households who spend more than 50% of their income are characterized as severely cost burdened which increases the risk of homelessness and restricts their purchasing power for goods and services outside of housing (Root Policy Research, 2021).

There are several kinds of housing options where access is usually tied to affordability. As such, housing options should span across a continuum of household types, from individuals experiencing poverty (with annual incomes of \$0-\$30,000 a year) to moderate-high income (\$100,000+ a year) renters and buyers (Root Policy Research, 2021). Households have access to different housing options based on their income level that is impacted by the size of the household (number of people), an individual's life stage, personal and economic circumstances, and their ability to access other social needs including food, healthcare, work, child care, transportation, and housing.

For example, individuals and groups with an income level of \$0-\$30,000 a year may be individuals experiencing homelessness, those in precarious or unsafe housing situations (housing insecure), underemployed and people making minimum wage, older adults, individuals with disabilities, and/or be households with children. These groups may be able to access housing options and programs including temporary or transitional housing, public housing, housing vouchers, rental assistance, group and community living, and mobile home communities. However, households with children who have a combined income of \$100,000+, for example, may have access to duplexes and condos, luxury rental housing, or single-family detached homes. As such, a balanced housing stock must accommodate a range of income levels and circumstances, as well as a household's life cycle as they may have changing needs for housing types throughout their lives. This in turn supports the local economy and culture of the community (Root Policy Research, 2021).



The largest segment of the housing stock in Northern Colorado are single-family detached homes and make up about 66% of homes in Larimer County and 70% of homes in Weld County (Root Policy Research, 2021; Weld County, 2023). In 2023, the median cost of a single-family home in Northern Colorado ranged from

\$807,500 in Estes Park to \$401,377 in Greeley/Evans (The Group, 2024, data collected from IRES MLS). As such, with a 13% down payment (the average down payment for first-time buyers is 8% and repeat buyers is 19% nationally), and a 30-year fixed mortgage rate at 6.5%, a household would pay approximately \$4,000 a month for a \$600,000 home (National Association of Realtors, 2023; Smart Asset, 2024). This does not include utilities or HOA dues. To stay within 30% of their income, this would mean that households would have to make more than \$160,000 a year in gross income, which exceeds the median family income for a household of four people (100% Area Median Income or AMI) for Weld (\$109,300) and Larimer County (\$118,700) (HUD User, 2024a; HUD User, 2024b; Smart Asset, 2024). This also assumes that a household has 13% of the house price (\$78,000 in this scenario) in cash to put towards the house in the form of a down payment. As such, new home buyers are at risk of being cost burdened when entering the housing market.



Duplexes, town houses, condos, and other low-density housing are a more affordable housing option for some households. However, the median cost of condos or townhomes ranges from \$593,000 in Estes Park to \$332,470 in Greeley/Evans (The Group, 2024, data collected from IRES MLS). Based on the calculations above, a household making 100% of the AMI in Larimer and Weld counties may be able to afford this type of housing. Households who make less than that, though, would start to feel cost burdened or not be able to access

this type of home ownership. In addition, while more of these types of housing are being built in the last few years, there exists far fewer low-density housing complexes than single-family homes in Northern Colorado due to issues around zoning in some regions.

Manufactured or mobile homes are also an affordable housing option for residents. Usually located in mobile home parks and more likely to be in unincorporated parts of Northern Colorado, mobile homes are also spaces where individuals can find cheaper rent than other housing types. Mobile home park residents are more likely to identify as Latine than single-family home residents (11% vs. 8%) and are more likely to be non-related households than single-family home residents (41% vs. 28%) (Root Policy Research, 2021, data from American Community Survey). However, while households may be able to buy a mobile home for \$50,000 to \$100,000, if it is in a mobile home park, they usually do not

own the land underneath their home and pay a monthly rent for the lot where their home sits. Despite legislation designed to protect mobile home park residents' rights (see below), this leaves community members vulnerable to landlord rent increases or having their land sold out from underneath them. Moving their homes is not usually affordable and, in some cases, illegal. As such, mobile home park residents face housing insecurity despite owning their homes (Root Policy Research, 2021).

These pressures have decreased the homeownership rate in Northern Colorado in the last few years. In 2023, the number of closed housing sales decreased across Northern Colorado by 17.5% compared to 2021 with decreases of 47.7% in Windsor/Severance, 35.5% in Loveland, 36.5% in Fort Collins (The Group, 2024, data from IRES MLS). For renters, the median rent in the fourth quarter of 2023 was \$1,675 in the Fort Collins Metro Area and \$1,425 in the Greeley Metro Area (Colorado Housing and Finance Authority, 2024). For someone to afford the median rent (at 30% of their income), they would have to make \$67,000 a year in Larimer County and \$57,000 a year in Weld County. In addition, as with other types of housing, the apartment stock is relatively low in Northern Colorado compared to single-family homes. Although recently made illegal by state law, occupancy restrictions like U+2 in Fort Collins have restricted the number of non-related people who are allowed to live together in a dwelling, thus decreasing the rental supply.



The extent of these housing issues can be made more tangible by looking at a few examples. Respondents across the region talked about the need for affordable housing to support lower income groups. A couple respondents spoke of how lower income refugees, asylum seekers, migrants, and undocumented communities are finding it difficult to access housing at all, thus being forced to double- or triple-up with other families. Middle-income households are also struggling with finding affordable housing regionally. Some respondents specifically called out that teachers, social workers, utility workers, and hospital staff, all of whom provide critical public services, are being priced out of rural and urban communities alike.

In Weld County, in 2021, 32% of residents earned annual salaries below \$50,000 (Weld County, 2023b). For the 2023-2024 school year, the salary range for licensed

school teachers in Thompson School District ranged from \$41,704 to \$89,813 (Thompson School District, 2024). For a child care worker that gets paid \$20 an hour, their annual income is approximately \$40,000 a year for a forty-hour week, 50 weeks a year (ECCLC, 2021, p. 23). A person making minimum wage of \$14.42 an hour in 2024, for a 40-hour week, is making approximately \$28,800 a year (Colorado Department of Labor and Employment, 2024). As such, these essential workers, as well as college students, are being priced out of most living situations or are being cost-burdened by housing. For more examples of what different AMI levels can afford, please see page 43 of the Weld County Housing Needs Assessment published in 2023 (link in the “References” section below see “Weld County, 2023b”).

In Northern Colorado, individuals who have access to publicly subsidized housing are those who are making 80% or less of the AMI. In Larimer County, 80% of AMI is \$63,600 for one person, \$72,700 for two people, and \$90,850 for a household of four (HUD User, 2024a). In Weld County, 80% AMI is \$58,700 for one person, \$67,100 for two people, and \$83,850 for a household of four (HUD User, 2024b). As shown above, people who fall within these income categories include individuals experiencing homelessness, individuals working in the service industry, child care workers, entry level teachers, nurses, and social workers, among others. In Weld, as of 2023, there was a shortage of 3,811 units for renters who earn less than \$20,000 a year (Weld County, 2023b).

Homelessness in Northern Colorado also continues to be an issue. According to the Northern Colorado Continuum of Care (NCCOC) annual point in time count study, 882 individuals in Northern Colorado were experiencing homelessness on January 24, 2023 (NCCOC, 2023, p. 8). This gives a snapshot of the number of people experiencing homelessness but is not the entire population of those facing housing insecurity. According to the McKinney-Vento education statistics that tracks the number of youth “lacking a fixed, regular, or adequate nighttime residence” during a school year, there were 2,358 youth experiencing housing insecurity (1,532 students in Poudre School District, 764 students in Thompson School District, and 62 students in Estes Park School District) in Larimer County during the 2022-2023 school year (CDE, 2023; CDE, 2024) compared to the 2,205 youth who were housing insecure in the 2019-2020 school year. In Weld County, there were 986 youth experiencing housing insecurity in 2022-2023 (39 students in Weld RE-1, 30 students in Eaton RE-2, 73 in Weld County School District RE-3J, 57 in Windsor-Severance RE-4, 684 in Greeley-Evans SD6, 46 in Platte Valley RE-7, and 40 in Fort Lupton RE-8 schools) compared to 976 students in 2019-2020. As such, there was an overall increase in homeless youth in the last few years.

The housing stock plays a significant role in housing affordability. As mentioned above, in Northern Colorado, the main type of housing that is available are single

detached homes, which usually cost more than other types of housing. However, recently, more low-density attached units (duplexes, triplexes, townhomes, and condos) and apartment complexes are being built. The types of homes that are built are impacted by buyer preferences, building costs, inflation, interest rates, as well as rules and regulations that subsidize housing or restrict the type of housing that can be built in certain areas. In 2021, a focus group of real estate professionals and developers convened to discuss the future of housing in Larimer County. During that discussion, they cited the following barriers to developing affordable and attainable housing:

- Limitations on density (even on what developers consider low density), preventing efficient land use and ability to meet market demand and preferences.
- High cost of water, including tap fees, as well as variation among water districts.
- Fee structures that incentivize larger homes and yards, resulting in higher price points.
- Rising land costs and limited construction labor supply.
- Lack of infrastructure (and/or high infrastructure costs) in unincorporated areas as well as variation in infrastructure requirements and standards.
- Process barriers related to development approval and permitting (primarily in municipalities).
- NIMBYism (Not-In-My-Backyard) and intense competition for state resources is a barrier to income qualified housing development (e.g., Low-Income Housing Tax Credits).
- Lack of multifamily zoning in the county is another barrier to affordable development, which requires the scale of multifamily to be feasible (Root Policy Research, 2021, pp. 12-13).

This mix of market, regulatory, and political barriers is making it difficult for housing authorities, local government, housing nonprofits, and private developers to build affordable and accessible housing to keep up with the pace of the housing demand. As population increases in Northern Colorado, the issues will only be exacerbated. County and municipal housing plans are taking all of this into account when forming affordable housing strategic plans and homelessness prevention plans through housing needs assessments that have been published in the last few years. For more localized and detailed accounts of the housing issues, please visit the Weld County Housing Needs Assessment (Weld County, 2023b), the Larimer County Affordable Housing Needs Assessment (The City of Fort Collins, 2021), the Estes Valley Affordable Housing Needs Assessment (Root Policy Research, 2023), and the Fort Collins Housing Strategic Plan (Root Policy

Research, 2021a), all linked in the References section below. For the state of homelessness in Northern Colorado, please visit the 2023 Point in Time & Housing Inventory County Report (NCCOC, 2023). In addition, Greeley is in the process of conducting their own housing assessment and Larimer County will be doing another one in 2025 to gauge how the pandemic has impacted housing.

These issues have also spurred public and grassroots initiatives made up of community members, nonprofits, and the private sector to advocate for policy change that supports affordable housing options. As such, local, county, and state level policies have passed or are being proposed that would decrease barriers around occupancy and zoning, increase public subsidies including renters' assistance, grants, and tax credits, and protect residents' rights to decrease evictions and foreclosures. The next few sections go into more detail regarding what types of solutions exist to increase the affordable and accessible housing stock for Northern Colorado residents.

How Housing Impacts Workforce Development

Like child care, housing is included as a consideration in the cost-of-living estimates individuals calculate when seeking out jobs and/or moving to a new community. For middle- and low-income families seeking both housing and child care, their cost of living in Northern Colorado is unsustainable, eating up over 70% of their wages, and leaving 30% or less for other expenses including utilities, medical bills, food, and emergencies (Northern Colorado Community Foundation, 2024). As one interview respondent working in housing stated, all housing is workforce housing in that everyone needs housing to work. As such, there is a direct connection between people's ability to find affordable and secure housing and their ability to work in Northern Colorado.

Housing affordability and availability is thus both a recruitment and retention issue. Anchor institutions and small businesses alike are reliant on a sustainable supply of workers to keep their doors open. Anecdotally, public, nonprofit, and private organizations are reporting that they have given offers to the best qualified candidates for a job and have been turned down because of the housing market. In addition, as rents increase, individuals may be looking for work elsewhere. If individuals can't find affordable housing where they work, they are being pushed out to other communities to live. For some, this means long commute hours (see the next section on transportation) on congested roadways thus leading to increased air pollution and lower quality of life as they spend much of their time in cars.

For those experiencing homelessness, many of whom have a disability, having access to Permanent Supportive Housing is critical to being able to work and earn a livable wage. This is part of the Housing First model, an evidence-based

practice focused on getting households into housing as quickly as possible without requiring them to have a job or having to meet other preconditions for housing (HUD User, 2023). Once individuals have housing, they are provided access to wrap-around services to meet their basic needs, as well as workforce development and job placement services, thus allowing them to participate in the local economy.

Current and Future Funding Solutions to Housing Barriers

There exist several public programs that incentivize affordable housing development and mainly support individuals who make up to 80% AMI (Fort Collins, 2021). Federal funds include Low-Income Housing Tax Credits (LIHTC), Community Development Block Grant (CDBG), and HOME funds that provide grants to build affordable housing units. Municipalities may also leverage local tax-exempt bonds like Private Activity Bonds or through metropolitan or special districts to develop infrastructure. Local taxes can also be used to fund affordable housing. Other types of programs allow developers to defer development fees or seek credits to cover capital expansion fees, development review fees, or building permit fees.

The People Have Spoken: Estes Park Lodging Tax Funds Housing and Child Care

In Larimer County, residents of the Visit Estes Park Local Marketing District voted to approve Ballot Initiative 6E Lodging Tax Extension in November 2022, increasing the lodging tax rate by 3.5% (from 2% to 5.5%) to fund workforce housing and child care facilities in the Estes Valley. During its first full year receiving 6E revenue, the Estes Valley received \$5,309,126 of the projected \$5,375,000 from 6E, which was passed through Visit Estes Park Local Marketing District to the Town of Estes Park. The Town, in coordination with Larimer County, is charged with deciding how best to administer the revenue. Estes Park Housing Authority (EPHA) was identified in July 2023 via a memorandum of understanding with the Town, as the organization to receive 88% of the funds to build workforce housing while the rest of the funds are retained by the Town to address child care challenges. About \$4.7 million of the revenue received by the Town of Estes Park was distributed to the EPHA in 2023. At the Town, the Housing and Childcare Manager is responsible for coordination and oversight of the funding, partnerships, programs, and processes needed to ensure 6E funds are spent appropriately and as intended.

Sources: Estes Park Annual Workforce Housing and Child Care Funding Plan



Source: Visit Estes Park

In addition, land bank programs enable public entities to buy parcels of land to ensure good distribution of future affordable housing and to lock in land costs and subsidize future housing development. Homebuyer assistance programs are also a way for private and public entities to subsidize down payments (for example through the Colorado Housing and Finance Authority, the Colorado Down Payment Assistance, FirstBank Down Payment Assistance Program, Greeley HOPE, see a list of these and others with links in Appendix B). Affordable housing that uses federal tax credits or private activity bonds falls under the fair housing laws. As such, any organization that uses them to support affordable housing cannot restrict access to their units only to their workforce. Therefore, companies, organizations, or school districts must raise their own funding, either through investment, local tax dollars, or philanthropy, to develop affordable housing catered only for their employees.

Temporary rent assistance funding has also increased since the pandemic. Administered by the Colorado Department of Local Affairs (CDOLA) through the Colorado Temporary Rental Assistance Grant, CDOLA has partnered with Neighbor to Neighbor to manage the program (CDOLA, 2024; Neighbor to Neighbor, 2024b). Qualifying individuals are those who have fallen behind on their rent, are at risk of eviction or displacement, and meet income limits and other qualifying factors. The funding through this grant is only temporarily available. Along with this work, in 2023, Neighbor to Neighbor helped prevent 832 evictions, through their Move-In Assistance program helped 387 households achieve stable housing, provided 132 affordable apartments, educated 1,133 homebuyers resulting in 834 homes purchased, and helped 1,086 homeowners remain safely in their home with Homeowner Assistance (Neighbor to Neighbor, 2024a).

In addition, housing authorities and local governments, like Housing Catalyst, Loveland Housing Authority, City of Greeley, and others have access to Housing Choice Vouchers (Section 8), that help subsidize the cost of rent for households with low income, people with disabilities, and older adults (Housing Catalyst, 2024b). Housing Catalyst has about 1,700 vouchers for households under that program. Greeley-Weld Housing Authority manages roughly 950 vouchers. Loveland Housing Authority has 555 vouchers at the time of this report. Some of these vouchers are intended for non-elderly individuals with disabilities.

Colorado also incentivizes individuals to donate to support housing navigation through approved nonprofits working directly with individuals and households experiencing homelessness (UWWC, 2024a). The Homeless Contribution Tax Credit (HCTC) allows individuals who pay a cash donation of \$100 or more or in-kind donation (property, services, stocks, bonds, or other intangible property) of \$5,000 or more to receive a 25% State of Colorado tax credit. The amount credited to each donor cannot exceed \$100,000 a year. In addition, several philanthropic

organizations including Bohemian Foundation, Community Foundation of Northern Colorado, GroupGives, UWLC, UWWC, The Weld Trust, among others grant funding to organizations supporting housing development and security.

Like with child care, interview respondents working in housing state that there are not enough funding or incentives to support affordable housing projects to meet the demand. The primary tool for building low-income housing is the LIHTC, in addition to private activity bonds allocated to local municipalities who can choose to use them to offer tax exempt debt. They can also be used for other projects outside of housing. These financial tools do not support the full needs of affordable housing, which is only being exacerbated as housing prices increase and population grows.

As such, beyond passing large scale state or federal policies that put more public funding towards housing, organizations are seeking local solutions that can support development. Since zoning, taxes, and codes are localized, in the housing space, regional alignment looks more like unified advocacy to piece together micro solutions that can have macro level impacts. For example, advocating for affordable housing development friendly land use codes, increasing local sales tax to fund affordable housing units, or opting into state legislation, like Proposition 123 that gives communities access to state dollars for housing, can be leveraged to more regionally align strategies that streamline affordable housing opportunities across Northern Colorado (CDOLA, 2023b). Many Northern Colorado localities have already opted into Proposition 123 including Larimer County, Berthoud, Fort Collins, Greeley, Estes Park, Loveland, and Windsor, among others (see CDOLA, 2023a in references for a link to commitment filings for 2023), thus supporting a regional effort that will allow access to local and state funding.

As interview respondents described, social issues like homelessness and housing insecurity don't have distinct boundaries and as such call for regional collaborations and solutions that can holistically look at and solve large-scale issues. The next section gives more specific examples of the local policies, programs, and activities that are occurring at the state, county, and local levels that, if replicated and supported, can create a regionally coordinated effort to decrease the barriers to housing.

Local Programs and Activities That are Decreasing Housing Barriers in Northern Colorado

Overwhelmingly, leaders who support housing accessibility in Northern Colorado emphasize the need for increased funding and opportunities to build affordable housing. This means tapping into federal, state, and local tax dollars, philanthropic donations, and private investments as well as reexamining restrictive land use, permitting, and occupancy codes and policies. As such, decreasing the housing

barrier takes a holistic and multi-sector approach. The following subsections detail the regulatory barriers and solutions and local activities supporting housing access.

Regulatory Barriers and Solutions

Regulations, while well intentioned, may decrease housing availability in local communities. In addition, public organizations should also reevaluate in what ways do rules impact community development. Are such rules equitable and effective or are they inadvertently or unnecessarily blocking housing development from going forward? These rules include occupancy rules, safety codes, zoning, and permitting processes, any or all of which may be creating regulatory blockers to innovative solutions to housing access.

While in certain municipalities like Loveland and Greeley, land use codes were updated to support affordable housing by allowing for mixed-use housing, increased housing unit density, and accessory dwelling units (ADU) that can be built in people’s backyards, other localities are battling through land use code considerations. Recently, Fort Collins City Council twice passed and then repealed land use code updates due to pressure from local advocacy groups who are concerned about changes being proposed and where affordable housing would be built. A Foundational Land Use Code was passed by the Council on second reading on May 7, 2024. The Foundational Code provides many of the updates originally envisioned by housing experts but was not as expansive in scope as the first two code changes (Powell, 2024). The housing code includes changes that allow for increased affordable housing and housing density, but at lower rates than previously proposed. It also did not legalize ADUs, although HB24-1152 was passed at the state level on May 13 that allows homeowners to build an ADU and creates a grant program to support this process (Colorado General Assembly, 2024b).

Larimer County recently completed a land use code audit through an affordable housing lens for unincorporated Larimer County. The recommendations were to redefine and expand the definition of ADUs and to allow for multi-family housing in commercial districts and commercial corridors. In addition, they are looking at cottage clusters that could be built along huge parcels of land that normally would just have one farmstead on it. They are also investigating creating a mobile home park preservation zone like what Fort Collins already has, thus preventing mobile home park owners from selling the land out from under mobile homes and evicting residents. In 2020, Fort Collins rezoned six mobile home parks, about 75% of the city’s total mobile home parks to the “manufacturing housing zone” thus preserving the land for mobile home park use (Marmaduke, 2020). These recommendations are in the process of being examined and Larimer County is beginning to do active community outreach with English and Spanish speaking residents.

State and local zoning laws have also supported mobile home park residents' rights. HB19-1309, the Mobile Home Park Act passed in 2019, adds protections for mobile home owners by granting counties and municipalities the power to enact certain ordinances for mobile home parks, extends the period of time between the notice of nonpayment of rent and any tenancy termination, and extends the time by which mobile home owners must vacate their property after being evicted (Colorado General Assembly, 2019). In addition, the act creates a "Mobile Home Park Act Dispute Resolution and Enforcement Program" that registers mobile home parks, educates residents, takes complaints, conducts investigations, makes determinations, and imposes penalties as needed for violations of the act. HB20-1201, the Mobile Home Park Residents Opportunity to Purchase, passed in 2020, gives residents an opportunity to buy a mobile home park if the park owner is intending to sell (Colorado General Assembly, 2020). Nueva Vida in Fort Collins, formerly the Parklane Mobile Home Park, was able to leverage this act to do just this through support from ARPA funding and philanthropic donations (Swanson, 2022).

Occupancy codes have also been scrutinized as they restrict the number of people who can live in one dwelling unit who are not related, thus leaving rooms potentially open to renters. An example of such a law in Fort Collins is U+2. However, in the 2024 legislative session, Colorado state legislators passed HB24-1007, Prohibit Residential Occupancy Limits, which makes it illegal for local government to enact or enforce residential occupancy limits based on "familial relationships" while still allowing them to implement limits based on "demonstrated health and safety standards" (Colorado General Assembly, 2024a). In addition, there are state discussions including passing tenant right bills that would extend time periods and steps for eviction, as well as potential earmarked money to support rental assistance (see the NCLA or Housing Colorado's legislative tracker listed in Appendix B below to see more about these bills and these groups' positions). This evaluation of traditional local housing codes as a matter of state-wide interest remains a tool to move the dial on housing issues.



Local Advocacy Organizations and Initiatives

Multi-stakeholder task forces and initiatives have formed to convene, explore, educate, advocate, and implement housing solutions in Northern Colorado. Interview respondents mentioned several advocacy groups that they partner with at the national, state, regional, county, and municipal levels. We discuss several of

them here, starting with national organizations, followed by state, regional, county, municipal, and nonprofit efforts. Again, this is not an exhaustive list of the work going on in housing advocacy.

Nationally, there exist several advocacy organizations that support housing policy, housing funding mechanisms, self-sufficiency including causes of homelessness, and coordinating systems and effective approaches including Strong Towns and the National Association of Housing and Redevelopment Officials and their International Research and Global Exchange Committee (NAHRO, 2024; Strong Towns, 2024). Some of these organizations are also currently working on advocating for changes to the LIHTC program to be expanded as it is the primary source for new development of affordable housing.

As stated above, the NCLA is an initiative that advocates for state policies that support local businesses (NCLA, 2024). They are made up of members from the Fort Collins Area, Loveland Area, and Greeley Area Chambers of Commerce and Upstate Colorado Economic Development who are represented on their board of directors. This regional effort tracks legislation and hires a lobbyist to represent them at the State Capitol on relevant issues. Among their main priorities are community issues which include homelessness, housing affordability, and transportation (see below). The group has been active in recent housing policies, endorsing bills that increase housing development and decrease housing barriers, while also focusing on maintaining local control of policy decision making.

Housing Colorado is a Colorado statewide membership organization focused on the affordable housing industry (Housing Colorado, 2024). Members include public, nonprofit, and private organizations working in development, finance, investment, law, property management, real estate, social services, and human services. Northern Colorado members include Estes Park Housing Authority, Housing Catalyst, Loveland Housing Authority, Neighbor to Neighbor, UWWC, among others. They also track legislation and advocate for policies that support affordable housing and prioritizes low-to-moderate income households, land use, zoning, and permitting reforms, statewide growth strategies, anti-displacement measures, preventing and resolving homelessness, and securing sustainable and expanded funding for support services through Medicaid. In addition, they convene events and conferences to support education and professional development for their members.

NoCo Housing Now is a regional coalition that convenes and educates stakeholders involved in housing policy and development (Fort Collins Area Chamber of Commerce, 2024). Members include the Fort Collins Area Chamber of Commerce, the cities of Greeley and Fort Collins, Larimer County and Weld County, Town of Windsor, Fort Collins Habitat for Humanity, the Northern Colorado

Home Builders Association, the NoCo Rental Housing Association, Information and Real Estate Services (IRES), and the Fort Collins Board of Realtors. NoCo Housing Now produces quarterly educational events and an annual in-person summit to engage the community and support housing advocacy efforts. They invite researchers, experts, and policy makers to present facts, show data, and discuss policy proposals regarding the state of housing and best practices that support affordable housing. In addition, they maintain a library of information including presentations and reports.

One Voice for Housing in Fort Collins and Larimer County is a partnership between (in alphabetic order) 9 to 5, CARE Housing, City of Fort Collins, Colorado State University, Fort Collins Area Chamber of Commerce, Fort Collins Board of Realtors, Fort Collins Downtown Development Authority, Fort Collins Habitat for Humanity, Hartford Homes, Housing Catalyst (Larimer, Fort Collins, and Wellington housing authority), Larimer County, a local realtor, The Family Center/La Familia, Neighbor to Neighbor, and UWLC (One Voice for Housing, 2024). Together, these local agencies work to build relationships with community and policy makers to advocate for safe and stable housing and initiate policies for affordable and attainable housing. Part of their work is to address the growing divide between the income required to access stable housing and the cost to develop that housing. As such, they are the advocacy arm of local housing initiatives. One Voice for Housing works to educate the community and elected officials and has presented evidence at community meetings and public hearings for planning and zoning to support affordable housing projects. Their current efforts include advocating for the Fort Collins Land Development Code changes, and projects and work that is being done by home providers including Fort Collins Habitat for Humanity, Neighbor to Neighbor, and Housing Catalyst (see more in the sections to follow).

Local nonprofits are also active in advocacy to promote housing accessibility and household rights at the local and state levels. The Partnership for Age-Friendly Communities is a local organization that advocates for affordable and accessible housing and transportation for older adults including promoting low-density housing (condos, duplexes, etc.), lifelong homes where individuals can age in place, and mobile home parks (PAFC, 2024). BIPOC Alliance, Fuerza Latina, and ISAAC, three nonprofits that support people of color and immigrants in Larimer County, are active in the housing justice space by monitoring state and local legislation and policies and mobilizing people to testify and vote. Fuerza Latina also offers resources including a housing empowerment guide in Spanish and English to educate renter and mobile home owners. These resources include a description of tenant rights and responsibilities, how to communicate with a landlord, and what legal options an individual has if a landlord files an eviction case against a tenant (Fuerza Latina, 2024a).

Through Mi Voz, The Family Center/La Familia organizes leadership development and community engagement programs dedicated to making positive change in mobile home parks and the North College corridor in Fort Collins (The Family Center/La Familia, 2024b). Through this initiative, they have developed the Community Hub that collaborates with the Urban Renewal Authority to advise on the use of buildings and vacant land along the North College corridor. Like Fuerza Latina's guide, the Know Your Rights sessions provides mobile home park residents with education around housing rights and legal housing clinics and private consultation with Colorado Poverty Law Project. In partnership with 9 to 5, an advocacy organization that fights for economic justice through the lens of gender, race, and class, this program educates on legislative sessions and upcoming bills that may impact them (9to5, 2024).

Government organized task forces and initiatives that are focused more on program implementation than advocacy are also active. These include the Affordable Housing Task Force in Loveland and the Affordable Housing Board in Fort Collins (City of Fort Collins, 2024a; Loveland Affordable Housing Task Force, 2024). All are multi-stakeholder groups inclusive of community members, local housing authorities, city and county employees, local developers, business owners, and practitioners who advise city councils to promote affordable housing development friendly policies including expanding land use codes, decreasing permitting fees, supporting multi-sector partnerships that generate affordable housing, among other policies. Additional task forces focus on ending homelessness, as discussed in more detail in the next section.

City of Greeley recently created the Department of Homeless Solutions and the Department of Housing Solutions. This includes a Housing First team and an affordable housing manager. Through these new departments, in addition to the work UWWC has done, and the grants received from the NCCOC, City of Greeley has increased their distribution of vouchers from a dozen to house 60 households in the last few months, supported through grants and 60 vouchers they received directly from the State.

City of Fort Collins organizes a bi-monthly Housing Provider focus group that convenes private and nonprofit housing developers and local housing providers including Housing Catalyst, CARE Housing, Elevation Community Land Trust, Habitat for Humanity, and Larimer County among others (City of Fort Collins, 2022). In addition, other developers like Mercy Housing and Northern Colorado Volunteers of America have attended in the past. The group also allows for drop-ins who are interested in learning and sharing housing information and updating the City. The space also serves to get feedback and connect people working in different organizations to start conversations, ask questions, and align strategy.

Affordable Housing Projects

At the county and city level, nonprofit organizations and housing authorities are working to build affordable houses and communities. The main housing authorities in Northern Colorado include Housing Catalyst, the housing authority for Larimer County, Fort Collins, and Wellington, Estes Valley Housing Authority, Loveland Housing Authority, and Greeley-Weld Housing Authority. Housing authorities often act as both affordable housing developers and property managers, at times offering additional case management services through social workers.



Housing authorities leverage federally funded programs like LIHTC to build affordable housing units that they own and operate, distribute housing vouchers to subsidize rents, provide services and resources for families to increase housing stability and economic self-sufficiency, and support advocacy efforts to promote affordable housing policies and programs. In addition to affordable housing, they may also support Permanent Supportive Housing projects that provide housing and wrap-around services to individuals

experiencing homelessness (for example Redtail Ponds and Mason Place in Fort Collins, in association with Homeward Alliance) (Homeward Alliance, 2024b).

Additional examples of housing authority projects include Housing Catalyst's partnership with the Fort Collins Downtown Development Authority (DDA) to build Oak 140, the first LIHTC property that supports individuals working in the downtown area who make 60% AMI or lower. The property includes 79 studio, one-bedroom, and two-bedroom apartments, and houses those who work in the service industry (Housing Catalyst, 2024). In Estes Park, the Fish Hatchery Workforce Housing Project is in the planning phase to build workforce housing on Town owned land. The Loveland Housing Authority has also been active in promoting affordable housing in Loveland. They currently own and operate several housing projects throughout Loveland and Windsor. Jacoby Meadows Senior Apartments is a newer project that will provide 123 units to support independent living for older adults in Windsor who earn 30% to 60% AMI. The first phase of construction will be completed in 2025 (Loveland Housing Authority, 2024).

Large scale development projects will also provide a certain number of affordable housing units. Montava, for example, in Fort Collins, is slated to build 400 affordable homes (Montava, 2024). The new McWhinney planned development,

Centerra South, west of I-25 and south of US-34, where the Loveland Outlets currently reside, will also likely include affordable housing options for households in the 80% to 120% AMI (Centerra South, 2024). In Weld County, developers are using Private Activity Bonds to fund apartments near the Greeley Mall to support households making 60% AMI.

Affordable Housing in 3D: Hope Springs

In Weld County, Greeley-Weld Habitat for Humanity in partnership with City of Greeley, Alquist 3D, and Collab Architecture is building more than 491 high quality affordable housing units at Hope Springs for households making between 30%-80% AMI. Hope Springs, located in Greeley next to amenities including retail, grocery stores, restaurants, the library, schools, and public transportation, will be developed using 3D printing technology powered by Alquist 3D. The community has been designed to be water and climate friendly and is planned to be completed by 2029. In addition to the homes, Hope Springs will include on-site child care, trails, two mini-pitch LED soccer fields, and a nature discovery park. This project is fully funded through philanthropic and public grants and is made possible by U.S. Senator Hickenlooper, JBS USA, City of Greeley, CDOLA, CDOLA Division of Housing, OXY, The Weld Trust, and Richmark Companies, which donated the land and water for the project. Building began in May 2024.



Source: Greeley-Weld Habitat for Humanity

CARE Housing is another nonprofit organization that develops and manages affordable housing properties, having built six communities in Fort Collins and one in Windsor (CARE Housing, 2024). They specifically support households with dependents, older adults, and persons with disabilities that earn between 30% and 60% AMI. Elevations Community Land Trust, a statewide organization, in partnership with City of Fort Collins, CDOLA, TWG Construction LLC, Federal Home Loan Bank, Larimer County, and Colorado Division of Housing opened BirdWhistle Townhomes on March 22, 2024, that offers 54 permanently affordable townhomes (City of Fort Collins, 2024b). The partnership utilized a portion of Fort Collins Land Bank that acquires land to save for future affordable housing development.

Heartside Hill is a housing development on the corner of Trilby and Lemay Avenue in southern Fort Collins in partnership with Larimer County to provide community building, apartments, homes, two group homes for people with developmental disabilities, and provide early childhood education training and child care in the community building. Employers are also working to provide affordable housing options for their workforce. This will be discussed further in the section below.

Addressing Homelessness

Housing insecurity and homelessness are priorities for Northern Colorado municipalities. UWWC led this charge in Weld County through Weld's Way Home, a strategic plan to prevent and end homelessness in Weld County (UWWC, 2024g). Framed through the Housing First model, the new strategic plan, Weld's Way Home 2.0, coordinates with over 50 governmental organizations, nonprofit service providers, faith-based organizations, and foundations to work together on the following priorities: advocacy, coordinated household stabilization assistance, information sharing, landlord partnership, police and criminal justice system partnership, diversity, equity, inclusion, transportation, community education, a housing navigation center with cold weather shelter, expanded case management services, affordable housing, housing retention and move-in opportunities, and faith engagement. UWWC also supports direct service provision including seasonal cold weather shelters and emergency shelters, case management, and rent and household expense assistance, among other things. The High Plains Library District also sponsors a public computing center in the cold weather shelter to increase resources and access for patrons.

In addition, UWWC manages Northern Colorado Continuum of Care (NoCO COC). This group was formed in 2020 to increase access to federal funding from HUD and give a stronger voice to Northern Colorado (NoCO COC, 2024). NoCO COC is a multi-disciplinary collective of 50 formal partners that work specifically to make homelessness rare, short-lived, and non-recurring in Weld and Larimer counties. They are staffed and supported through UWWC and Homeward Alliance, a nonprofit organization that provides direct support to individuals experiencing homelessness. The goal of NoCO COC is to create a system level response in Weld and Larimer counties that is capable of housing people as fast as possible. They share data, coordinate available housing resources such as vouchers and rental assistance programs or subsidized units. In addition, they align a shared advocacy model and create a shared vision. They convene nonprofits, and local and county government entities. Larimer County is in the process of creating their own strategic plan to end homelessness that aligns with Weld and NoCO COC's plans.

NoCO COC houses the Homelessness Management Information System. They implement the Coordinated Assessment Housing Placement System (CAHPS) that includes assessment of individuals experiencing homelessness for their housing and vulnerability needs and then find resources to promote housing opportunities. They also have a Lived Experience Advisory Council that is primarily based in Larimer County currently but is hoping to expand to Weld. This council includes individuals who recently or currently are experiencing homelessness that provide their expertise and feedback on policies and inform the work. NoCO COC also manages a competition to provide HUD funding to support housing projects including Rapid Re-Housing (case management and rental assistance) and Permanent Supportive Housing.

The new Mayor’s Task Force on Homelessness in Greeley convenes community leaders from across sectors including the business community, High Plains Library District, the faith-based community, nonprofits, realtors, and developers. City of Greeley launched the Mayor’s Task Force on Homelessness with the four-year goals of reducing homelessness in the city by 70% and reducing the number of people in the city falling into homelessness to less than 50 individuals per year (Reid, 2024). They are leveraging Community Development Block Grants and HOME grants to focus on affordable housing and reducing homelessness.

Loveland Homelessness Task Force, convened by Homeward Alliance, is a task force consisting of City of Loveland (including members from the Police Department, the Municipal Court, Public Works, the Attorney’s Office, and the City Manager’s Office), Larimer County, Loveland Area Chamber of Commerce, NoCO COC, nonprofit service providers, downtown and at-large Loveland business owners, the faith community, philanthropic leaders, and individuals with lived experience (Homeward Alliance, 2024a). They meet monthly to discuss strategies around decreasing homelessness in Loveland. One of their goals is to find a multi-use building in Loveland to provide shelter and resources to people experiencing homelessness through nonprofit and community support. Currently, there only exists an emergency cold weather shelter.

City of Fort Collins, through their Social Sustainability Department Strategic Plan and Housing Strategic Plan are focusing on increasing the affordable housing supply. In addition, Fort Collins is part of HUD’s program to end homelessness among veterans through state and local initiatives and through the CAHPS administered by NoCO COC (Fort Collins, 2022). The City also created an Affordable Housing Executive team and has bi-monthly housing provider focus groups.

Weld and Larimer counties both offer different housing options for individuals experiencing homelessness ranging from emergency shelters (provided, for example, by Family Housing Network in Fort Collins or UWWC), Permanent Supportive Housing (for example, Red Tail Ponds in Fort Collins or Catholic Charities Guadalupe Apartments in Greeley), Rapid Re-Housing (for example, A Woman’s Place or Volunteers of America), and transitional housing (for example, North Range or Greeley Family House Camfield Corner Apartments) (for an extensive list of organizations see NoCO COC’s 2023 Point in Time & Housing Inventory Count Report, pp. 24-26 linked below in “References”). In addition, efforts are focused on providing resources through outreach teams (such as Outreach Fort Collins), or wraparound services provided at shelters, for example the Murphy Center for Hope in Fort Collins or the Greeley Family House in Greeley (Homeward Alliance, 2024b; Greeley Family House, 2024).

Newer developments and expansions of services catered to individuals experiencing homelessness have been predominantly funded through ARPA dollars in addition to local public and philanthropic grants (The White House, 2024). The influx of federal dollars has made it possible to build new infrastructure and expand existing services. In addition, the projects are made possible through a collaboration of nonprofit and public support to provide direct services to this population.

The Northern Colorado Regional Youth Shelter in Loveland that will open in Fall of 2024 is a partnership between Larimer County, Thompson School District, Poudre School District, Thompson Education Foundation, and The Matthews House, a nonprofit that serves youth experiencing homelessness in Larimer County (Ferrier, 2023b; Matthews House, 2024). Thompson School District donated the building that was formally the Moore Early Childhood Center. Funding was provided through Colorado's Transformational Affordable Homeownership and Workforce Housing Grant program, the Transformational Homeless Response Grant program, Nutrien, and ARPA funding. The shelter is the only overnight shelter specifically catered to youth ages 15 to 20 in the region. The shelter will be able to house about 25 people overnight and 15 to 20 individuals during the day. Youth will receive services including educational support, trauma-informed care, and other wrap around services. In addition, in Fort Collins, The House, a day shelter for youth experiencing homelessness recently opened that serves clients on Mondays and Wednesday from 12 to 6 pm. Both shelters are inclusive and safe communities for all identities, races, ethnicities, sexual orientations, genders, and religions.

In Fort Collins, the Fort Collins Rescue Mission will be moving and expanding to provide 24/7 low barrier shelter for single men experiencing homelessness (Ferrier, 2023a; Fort Collins Rescue Mission, 2023). The shelter will have 250 beds for overnight shelter, all-weather emergency access, outdoor common space, office space, and additional space for other uses. The land has been donated by Pat Stryker, a local philanthropist in Fort Collins. The Colorado Housing Board earmarked \$5.5 million in funding with an additional \$1.5 million from Larimer County through ARPA dollars. Additional funding will be provided by the sale of their current building as well as a large capital campaign.

Homeward Alliance, in partnership with SummitStone Health Partners, is expanding services for individuals experiencing homelessness by opening a medical clinic at the Murphy Center for Hope (Ferrier, 2024). The intention is to treat chronic conditions as well as support preventative care. The Murphy Center is a day shelter and service provider that brings together about 20 organizations that provide 40 services to individuals who are housing insecure or unhoused (Homeward Alliance, 2024b).

In June 2024, High Plains Housing Development, a nonprofit organization serving Weld County, in collaboration with KCI Construction and Workshop8, broke ground on StarRise Apartments at North Weld Village in Greeley. The project will include 148 units of mixed-income affordable housing and Permanent Supportive Housing. The first phase of construction is expected to be completed by November 2025 and will include 58 units of Permanent Supportive Housing including wraparound services for residents delivered by Volunteers of America, North Range Behavioral Health, and Sunrise Community Health. An additional 90 units will be built in three phases over the next five years. The project is supported by Dennis Hoshiko, who donated the 6.5 acres of land to High Plains, The Weld Trust, Legacy Bank and Trust, the City of Greeley, Colorado Housing and Finance Authority (CHFA)'s LIHTC award, and the CDOLA's Division of Housing (UWWC, 2024d).

These collective projects are working to end homelessness in Northern Colorado. However, with ARPA funding ending, housing prices increasing, and population growing, there is still a need to investigate and expand preventative homelessness resources as well as continued support for housing insecure individuals and households and those experiencing homelessness.

How the Private Sector is Decreasing Barriers to Housing

In addition to larger projects supported by nonprofit and housing authorities, interview respondents talked about individualized solutions that companies have pursued to house their employees. Some companies, both small business owners and larger organizations or corporations, are buying or developing real estate. In Estes Park, for example, a local dentist bought a house so he could offer housing for dental hygienists. On a larger scale, CSU invested in an apartment complex, called Rendezvous Trail Apartments, of which a portion are dedicated to CSU employees who make between 60% and 100% AMI (Ferrier, 2022). In Greeley, the University of Northern Colorado has provided a section of community housing near the university to provide down payment assistance (University of Northern Colorado, 2024). In these cases, developers and organizations cannot use federal dollars or tax credits to subsidize these housing projects as fair housing rules would not allow them to restrict the sale and rental of these units based on employment.

As of 2023, one of the largest industries in Weld County was construction, due to the increased number of housing developments that have popped up in the last few years. In Weld County, Alquist 3D, a private developer, has moved its headquarters to Greeley. In addition to their partnership with Greeley-Weld Habitat for Humanity, the private development company is partnering with Aims Community College to create a certificate program that would teach individuals how to use their 3D printing technology (Aims Community College, 2023).

Greeley-Weld Habitat for Humanity has also partnered with Greeley-Evans School District 6 and Aims Community College to develop the Construction Pathway Program, which provides general contracting and construction education within the alternative high school on the east side of Greeley. Students enrolled in this program earn college credit while in high school. They are using the Habitat for Humanity sites to actively build as well as learn through their courses. In addition, the High Plains Library District is working with NoCo Home Builders Association to offer Home Building Institute curriculum, which supports pre-apprenticeship certificates.

In addition to directly supporting housing development and industry training programs, some interview respondents suggested that, like with child care, businesses can offer benefits to their employees that support housing access. Benefits can include down-payment assistance programs, buy-down interest rate programs, first month's rent payment, emergency rental assistance, among other subsidies that will attract and retain talent. In addition, referring individuals to the numerous housing support programs that exist can mitigate and prevent housing insecurity that can lead individuals to quit their jobs, be evicted, or experience homelessness.

Beyond direct programs, interview respondents are calling for the private sector to advocate for policies and rules that support affordable housing. The Chambers are representing their members in this space through their participation in advocacy organizations like NCLA and One Voice for Housing, among other groups, but more education and advocacy is necessary to move the needle on supporting development in the affordable housing space. As will be discussed in the recommendations section below, the private sector has a role to play in educating their industry partners, employees, and their community about the necessity of decreasing affordable housing barriers and how they impact workforce development, economic development, and economic mobility.

Transportation

Transportation efforts in Colorado have historically been under-resourced. This is problematic due to the increased number of people living in the area and their reliance on private vehicles to travel to work, school, and other services. It is estimated that 87,000 individuals cross county lines on a daily basis (US Census, 2024). The Colorado Department of Transportation (CDOT) predicts the number of vehicles on North I-25 will increase by 60% by 2024, thus increasing traffic, congestion,



and air quality issues (Community Foundation of Northern Colorado, 2024). There are few public transit options between the major hubs in Northern Colorado beyond Fort Collins, Loveland, and Greeley. Within Larimer and Weld counties, public transit exists predominantly in urban areas, leaving much of rural Northern Colorado underserved. As such, most Northern Colorado residents rely on owning a vehicle for mobility.

Communities across the income spectrum experience different barriers when it comes to transportation. For those who have their own vehicles and commute to work, increased population and density, coupled with roadways not conducive to high volumes of vehicles, have exacerbated traffic issues. For lower-income households who may not own a vehicle or only have one car in their family, the barriers to transportation may directly impact their quality of life and ability to get to and from work, services, and amenities, such as doctor appointments or Women, Infants, and Children (WIC) offices. For individuals with disabilities or older adults who rely on transit with wheelchair accessibility, the public transit infrastructure may be too time restricted. This impacts the hours that people can work if they can't get to their employer on time. As such, certain households need access to reliable and accessible public transit.

Effective and accessible transportation plans are inherently regional. In the last few years, several infrastructure and transit projects have been completed or are in the planning phases. Northern Colorado leaders, like the Chambers of Commerce, have worked hard to advocate for regional transportation efforts including the widening of North I-25 and continue to collaborate with public and nonprofit organizations to support regional planning efforts. The next few sections will expand on these initiatives inclusive of funding, regional plans, and local efforts to connect Northern Colorado.



How Transportation Impacts Workforce Development

The combination of a lack of public transit and increased traffic congestion creates a barrier to workforce and economic development. Having access to reliable and efficient transit is critical to recruiting, retaining, and supporting employees. Increasing transit accessibility also connects individuals to services, stores, and jobs due to increased mobility, thus directly impacting economic growth and workforce development. In addition, initiatives that expand transportation or decrease transit

fares put money back into residents' pockets that can be used to pay for other types of expenses like doctors, food, housing, and child care. As such, development and planning efforts directly impact individuals' choices of where they want to live, work, and play.

Current and Future Funding Solutions to Transportation Barriers

According to interview respondents, the largest barrier to transportation is funding. The major funding mechanism to support transportation, including maintaining, improving, and building infrastructure projects and improving safety, is the state and federal gas tax of 22 cents per gallon. This tax has not increased since 1991, nor is it indexed with inflation (CDOT, 2024c). Increased use of electric vehicles also decreases the revenue gained through the gas tax. The gas tax goes to both local municipalities and to fund CDOT. On a per capita basis, in 1991, CDOT was able to spend about \$125 per person on transportation. Today, the amount CDOT can spend has almost halved to \$69 a person. By 2040, with increased population growth, it is estimated that this tax will only allow CDOT to spend \$41 per person in 2040.

In terms of additional funding opportunities, CDOT runs the Funding Advancements for Surface Transportation and Economic Recovery Act of 2009 (FASTER) program that earmarks state dollars to improve roadway safety, repair bridges, and support and expand transit (CDOT, 2024a). The funding is generated through vehicle registration fees and fines and generates about \$200 million annually to state transportation projects, \$27 million to city roads, and \$33 million to county roads. In addition, CDOT's Division of Transit and Rail (DTR) receives funding through the Federal Transit Administration which is mostly pass-through dollars for eligible recipients to fund capital projects.

CDOT has also been able to tap into the federal Bipartisan Infrastructure Law (BIL) to support transportation (Washington DC, 2024). As of February 2024, \$6.2 billion was awarded to Colorado to fund over 410 specific projects that support roads, bridges, high-speed internet, water infrastructure, public transit, clean buses, electric vehicle charging, clean energy and power, airports, ports and waterways, resilience, and legacy pollution cleanup. About \$4 billion over five years will go to funding highways and bridges. In addition, upon completion of their study, \$500,000 in seed funding was awarded to kick start construction of the Front Range Passenger Rail District, a future rail expansion to connect Fort Collins to Pueblo with stops in Boulder, Denver, and Colorado Springs.

Local Programs, and Activities That are Decreasing Transportation Barriers in Northern Colorado

Northern Colorado is served by CDOT (Region 4) and North Front Range Metropolitan Planning Organization (NFRMPO). These agencies rely heavily on

local input and collaboration when planning and implementing infrastructure projects including roads, public transit, pedestrian walkways, and bikeways. CDOT engages with local county, municipal, and school district leaders periodically to help inform future transportation plans through their 4P (projects, priority, programming, process) meetings. This includes understanding local priorities and road conditions and informing future funding towards these communities. CDOT has no authority in land use but is impacted by local decisions around what can be built regionally. As such, when considering land use policy, regional transportation requires aligning land use codes to connect roads and transit across county and municipal boundaries. In addition, working to understand future building projects and how infrastructure can support and will be impacted by increased density is critical to sustaining transportation and movement of people across the region.



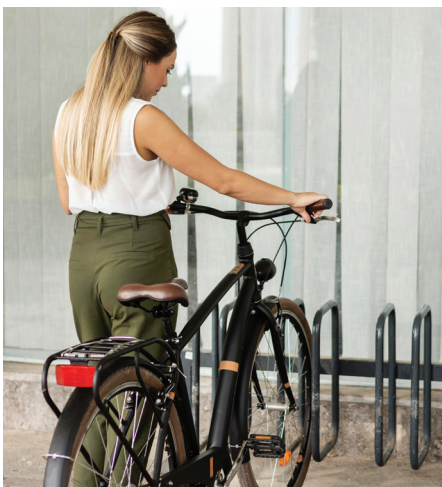
The NFRMPO covers 15 local governments in Northern Colorado including (in alphabetical order), Berthoud, Eaton, Evans, Fort Collins, Garden City, Greeley, Johnstown, portions of Larimer County, LaSalle, Loveland, Milliken, Severance, Timnath, portions of Weld County, and Windsor. They convene the Technical Advisory Committee (TAC) and the Planning Council. The TAC, made up of engineers and planning staff from NFRMPO member organizations, CDOT,

and the Colorado Department of Public Health and Environment-Air Pollution Control Division (CDPHE-APCD), provides transportation planning and funding recommendations to the Planning Council (NFRMPO, 2024e). The Planning Council includes elected officials from member communities, the Colorado Transportation Commission, and CDPHE-APCD (NFRMPO, 2024c). Together, they make recommendations on how to use federal transportation funding, set regional transportation policy, and review and guide NFRMPO plans and programs. In addition, they convened a Transportation Management Organization (TMO) that works to offer solutions to a range of transit options beyond single occupancy vehicles including taking transit, biking, or walking.

In 2023, the NFRMPO adopted the 2050 RTP which maps out funding and transportation projects across the NFRMPO region from now until 2050 (NFRMPO, 2024d). Transportation planning and implementation takes a long time due to the scale and expense linked to building and sustaining mass transit infrastructure and thus is planned out over decades. The RTP is informed through guidance

from the TAC, the Planning Council, and a Community Advisory Committee (NFRMPO, 2024a). It establishes regional goals, objectives, performance measures, and targets (GOPMT), comprehensively projecting funding, listing ongoing and future projects, and planning for increased population and job growth while also supporting air quality. The RTP is guided by federal transportation, air quality, and civil rights legislation as well as State of Colorado legislation which includes additional greenhouse gas reduction requirements. In addition, federal legislation requires agencies to consider the following ten planning factors:

1. Support the economic vitality of the metropolitan area, especially by enabling global competitiveness, productivity, and efficiency.
2. Increase the safety of the transportation system for all motorized and non-motorized users.
3. Increase the security of the transportation system for motorized and non-motorized users.
4. Increase the accessibility and mobility of people and freight.
5. Protect and enhance the environment, promote energy conservation, improve the quality of life, and promote consistency between transportation improvements and State and local planned growth and economic development patterns.
6. Enhance the integration and connectivity of the transportation system, across and between modes, for people and freight.
7. Promote efficient system management and operation.
8. Emphasize the preservation of the existing transportation system.
9. Improve the resiliency and reliability of the transportation system and reduce or mitigate stormwater impacts of surface transportation.
10. Enhance travel and tourism.



Furthermore, the goals and objectives of the RTP include safety; improving regional health inclusive of economic development, quality of life, and air quality; increasing mobility through a safe, efficient, reliable, and continuous transportation system; supporting multimodal transportation including improving access to transit and alternative modes of transportation; and, optimizing operations, planning, and funding of transportation facilities. In addition, the Justice 40 program initiated by Executive Order 14008, sets a goal that 40 percent of benefits of federal

investments flow to disadvantaged groups including tribal, rural, suburban, and

urban communities facing barriers to equitable, reliable, safe, and affordable transportation. Transportation planning must consider how plans, projects, and policies impact historically marginalized communities and support environmental justice. With these definitions, NFRMPO established the Equity Index that determines which census blocks qualify as disadvantaged areas to take this into consideration when planning and proposing projects. Beyond the NFRMPO RTP, local organizations have also developed transportation master plans. To see details of these plans, and others done by NFRMPO and the State, see pages 10 and 11 of the RTP (see “NFRMPO, 2024” in the References pages below).

Much of the RTP’s regional plans follow corridors, or connected roads in which individuals travel (NFRMPO, 2024d). In Northern Colorado these include interstate, federal highways, state highways, county roads, local roads, and non-motorized trail systems for bikes and pedestrian walkways (see pages 122-187 of the RTP, see References under “NFRMPO, 2024d” for a link to this document). The six corridors prioritized by the NFRMPO Planning Council for federal funding include I-25, US-34, US-85, US-287, SH-14, and SH-392 (p. 264). The Northern Colorado Prospers project, led by the Fort Collins Area Chamber of Commerce, raised \$1.7 billion to widen I-25 between Fort Collins and Longmont (Northern Colorado Prospers, 2024). Construction was completed on a portion of the corridor in December 2023.

Get to Work: Widening I-25

Across Northern Colorado, in response to increased congestion and traffic, business and government leaders banded together through Fix North I-25. The effort focused on widening I-25 to three lanes from Longmont to Fort Collins. The \$1.7 billion project was funded and implemented thanks to the business community’s advocacy through the Fix North I-25 Business Alliance, the alignment of government partners through the North I-25 Alliance and the collaborative funding provided by local, regional, state, and federal dollars. The project is estimated to be completed in 2024.



Photo courtesy of Colorado Department of Transportation

Source: Department of Transportation; Fix North I-25

The next major infrastructure plan in the works is being led by the US-34 Transportation Management Organization (TMO), a coalition of stakeholders from municipalities along US-34 from Kersey in Weld County to Estes Park in Larimer County. The goal of this project is to increase coordination on transportation projects along US-34 including first and last mile connectivity for where people live, work, study, and play. The TMO will support raising funding to expand US-34 and Transportation Demand Management (TDM) projects that address

congestion, air quality, and provide additional mobility options for the region.

This project is examining the feasibility of investing and building along three corridors between Loveland and Greeley, Loveland and downtown Windsor, and then gradually upgrading the express that runs from Greeley to Fort Collins into bus rapid transit and potentially rail along the Great Western Railway that runs between the two communities. The planning process includes investigating operating scenarios and capital investments so that stations can be in places that would transfer to local connections to increase efficiency and ridership. Building out and updating US-34 can also increase possibilities around building transit hubs, multifamily housing, and other community centers that offer amenities and services.

Northern Colorado has several public transit options, but they mainly service more densely populated cities like Fort Collins, Loveland, and Greeley. CDOT runs the Bustang service along several corridors in Colorado (NFRMPO, 2024d). The North Line connects Fort Collins and the Loveland/Greeley Park-n-Ride to Downtown Denver. As of 2023, there is a three-day-a-week service between Greeley and Sterling. In Fort Collins, the Transfort bus system, the largest transit provider in the NFRMPO region, is now free for all riders. Fort Collins also operates the FLEX service along US-287 and SH-119 connecting Larimer County to Boulder County. The MAX is the first bus rapid transit system operating in Northern Colorado along the Mason Street corridor. Transfort is in the process of planning for an East to West corridor MAX bus as well. The City of Loveland Transit (COLT) provides fixed-route service and paratransit services (that provide door-to-door service for people with disabilities) with Dial-a-Ride or Dial-a-Taxi services.

In Weld County, Greeley, Evans, and Garden City support Greeley-Evans Transit (GET) which operates several services including fixed-route, Call-N-Ride, paratransit, and the University of Colorado Boomerang (NFRMPO, 2024d). Fares are \$1.50 per trip and paratransit trips are \$3.00 per trip. In addition, GET also operates the Poudre Express that runs between Greeley, Windsor, and Fort Collins and is supported by those municipalities in addition to Colorado State University (CSU). The Berthoud Area Transportation System (BATS) provides fixed routes on certain days of the week to different locations including Longmont and Loveland. North 40 Mountain Alliance (N4OMA) is in the process of working with NFRMPO to scale up their transportation services in Red Feather Lakes. In addition, Via Mobility Services supports rural Weld County. VanGo is a vanpooling program offered by NFRMPO. Finally, private providers are available to book travel in between cities and from cities to Denver International Airport.

To expand transit, NFRMPO convened LINKNoCo, a study that has set the vision for expanding a premium regional transit network and recommended top priority corridors to unite the North Front Range community. Premium transit



includes providers that offer rail, bus, and other technologies, real-time bus arrival/ departure information, easy to navigate biking and walking connections to and from stops or stations, more frequent service, more regional service, traffic signals that prioritize the bus over other traffic, easy boarding with pre-purchased tickets, among other things. Regional premium bus services that already exist include Bustang, FLEX, MAX, and the

Poudre Express. Following the completion of the LinkNoCo study, US-34 was identified as the top corridor to move into Phase 2. The US-34 Transit Plan kicked off in January of 2024 (NFRMPO, 2024e).

In addition, Greeley recently announced that they have received \$3.5 million from the Federal Transit Administration, as part of the BIL to buy five compressed natural gas buses that will be used on a new bus route from Greeley to Loveland. The service is also supported through the Congestion Mitigation and Air Quality Improvement grant and will begin in 2026. The buses will make stops along US34 with connections to UNC, the Centerra I-25 mobility hub, and Greeley's future Mobility Expansion for Regional Growth and Equity (MERGE) mobility hub (City of Greeley, 2024b). The MERGE project is supported through an additional \$20.5 million in federal Rebuilding American Infrastructure with Sustainability and Equity (RAISE) grants with a proposal for additional funding that will be presented to voters this fall that would allow Greeley to borrow low interest federal financing without increasing taxes (City of Greeley, 2024a).

In addition, the Northern Colorado, Weld County, and Larimer County Mobility Committees include human service departments and transit agencies that work alongside NFRMPO to create coordinated public transit and human services transportation planning processes. These guide the Mobility Program that supports the Coordinated Plan to provide transportation resources to individuals with lower incomes, older adults, and individuals with disabilities (NFRMPO, 2023). The 2023 Mobility Action Plan includes five strategies and goals that address mobility needs for these populations including: collaborate across local providers, human service agencies, and other community groups to reduce barriers to access transportation including creating a shared online resource library; educating mobility committee members and community members on transportation programs/options available; coordinating by directing transportation providers to existing driver training programs; compiling an inventory of current mobility infrastructure, voucher programs, and new funding sources; and, increasing health care industry and interdisciplinary participation in the county mobility committees.

Additional nonprofit organizations support transit accessibility for marginalized populations. The UWWC, through their collective impact group, has a transportation subgroup focused on expanding transit options (UWWC, 2024c). For example, their Greeley-Evans Transit Bus Pass Program gives low-income individuals free bus passes. To help their clients get to work, IRCNOCO works with the City of Greeley to offer free bus passes and training in multiple languages on how to navigate the public bus system. The High Plains Library District and the Poudre River Public Library District both have mobile libraries where vehicles provide access to books and other services to rural communities and areas with low access to libraries. For example, Evie, the Poudre Library van is filled with about 1,500 books and audio books, allows for books to be checked in and out of the van, facilitates library card sign-ups, and offers printing and Wi-Fi hotspots (Poudre Libraries, 2024).

Individuals with disabilities and older adults are supported through on-demand programs including SAINT, RAFT, Hearth&SOUL Paratransit, and 60+ Ride (NFRMPO, 2024d). Organizations like Aspen Club, Partnership for Age-Friendly Communities (specifically their Mobility and Access subcommittee), the Larimer County, Weld County, and combined Northern Colorado Mobility Committee, and Larimer County Office of Aging are active in supporting accessible transit for older adults. In Weld County, Via Mobility Services, a nonprofit transportation provider based in Boulder County, provides transportation to older adults and people with disabilities in communities across Weld County.

Another initiative underway by the NFRMPO to support the mobility of older adults and people with disabilities is the RideNoCo Coordination Project. The Coordination Project utilizes the Transactional Data Specification (TDS) to allow the RideNoCo Information & Assistance Center and the scheduling systems of 60+ Ride, RAFT, and SAINT to communicate seamlessly to exchange client information as well as coordinate trips. This first-in-the-nation collaboration will increase access to transportation for people with disabilities and people aged 60 and older. The RideNoCo Coordination Project along with other RideNoCo projects such as the website and call center and Trip Discovery Tool (see Appendix B for links) have created a central information hub for Northern Colorado to support mobility for older adults, people with disabilities, and the broader community.

In addition, governmental entities like Fort Collins Traffic Operations and Planning, the Loveland Traffic Engineering Division, and Public Works in Greeley and Loveland are active stakeholders and planners supporting transit and transportation options in the region. The major advocacy initiatives that are occurring in transportation are being led by the Chambers of Commerce through NCLA at the state level and transportation efforts are being tracked

and endorsed if they support workforce development for local businesses (NCLA, 2024). To continue to work regionally, NFRMPO is active in supporting planning processes and weighing in on development review processes for certain communities including Timnath and Severance. Other municipalities also interact with NFRMPO during certain development review processes although it's not a requirement.

Rural regions and towns are less likely to have accessible transit than urban areas. On the flip side, due to urbanization, cities may experience higher congestion and traffic, creating a different barrier to transportation. As such, the transportation development process is intended to examine ways to expand transportation accessibility as well as multi-mobility options that get people out of single-use cars and into lower emissions mobility options like rail, buses, biking, and walking. As such, infrastructure developments and programs include public transit options as well as building bike trails and walkable cities. For example, local transit options are being supported through increased investment and connectivity of bike and walking paths. In Loveland, transportation leaders are working on connecting the parts of the bike path that circles around the city to become one connected loop. In addition, the Poudre Trail system that connects Bellvue to the North all the way to Greeley is almost completely connected through support from the Great Outdoors Colorado Connect Initiative grant and through the NFRMPO (Bike Fort Collins, 2020). The NoCo Bike & Ped Collaborative was created to collect data about trail usage, accessibility, and safety, and advise the TAC on bicycle and pedestrian infrastructure.

Some of the gaps that were highlighted include needing more regional providers to join the TDS project, not having free transportation options from Larimer and Weld to Denver and having limited access to wheelchair accessible transit. In addition, interview respondents spoke about a gap in awareness of services that are available to specific groups like older adults, people with disabilities, and individuals who do not speak English as their first language. To help increase awareness of transit options, the Ride NoCo website and call center was launched in English and Spanish to connect people to transportation options based on eligibility criteria. The website is translated through Google and NFRMPO continues to explore translating it into additional languages given the diverse population of Northern Colorado.

The referral process has evolved over time and now includes a transactional data specification so that the Ride NoCo website is cross collaborative with provider websites, thus increasing interoperability by allowing information and referrals to be instantaneously shared with providers once it is collected through the call center or website inclusive of organizations that don't fall within the NFRMPO jurisdiction. In addition, the system can map out a person's route by including bus

routes, bike routes, walking, volunteer transportation options, and local transit options.

How the Private Sector is Decreasing Barriers to Transportation

As discussed in the recommendations below, as with child care and housing, interview respondents spoke about the need for further education and engagement from the private sector to inform and elevate regional transportation solutions. On a micro-level, respondents made suggestions on how businesses could support their employees by decreasing transportation issues. Larger companies could pay for shuttles that pick-up and drop-off employees from their neighborhoods and bring them to and from their offices or factories. Companies could also sponsor bus vouchers for their staff, assuming there are accessible routes that would get them to and from work. Other organizations, like Columbine Senior Living, have invested in their own fleet of vans that are used to transport their clients to get groceries, go to the bank, go to their doctor visits, and other amenities and services.

Transportation is the connection between housing, child care, and work. As such, in addition to expanding affordable housing and child care options, interview respondents discussed how transportation and transit must also be expanded so that individuals can move between these different locations and services. Transportation planning groups are looking for feedback and collaboration regarding current and future planning efforts. In addition, since transportation is so closely linked to housing, supporting land use codes and development projects that holistically consider both housing, work, child care, and transportation routes, is critical to connecting Northern Colorado.

External Barriers Recommendations

As a multi-stakeholder initiative composed of public, private, and nonprofit leaders interested in bolstering workforce and economic development regionally, NoCo Works can leverage these relationships to decrease barriers to workforce development related to child care, housing, and transportation. NoCo Works can act as a convener, catalyst, and connector to organizations already working in this space while bringing information and a call to action to all community partners—public and private. This can be done through a multi-pronged approach around convening, educating, advocating, and mapping.

Recommendation 1

CONVENE

NoCo Works can be a space where people come to learn about and align policy, programs, and opportunities that have been implemented in their own organizations, towns, and counties. While the initiatives mentioned above act as agents of change, NoCo Works can open the door to align solutions by bringing together leaders from the private, nonprofit, and public sectors to help connect people to the right part of the ecosystem to make a difference. Respondents spoke about initiatives across child care, housing, and transportation that meet frequently and NoCo Works can serve as a pathway for public and private partners to join these important solution-based conversations.

In addition to decreasing silos across policy areas and sectors, inspiring convenings where people can be updated about ongoing initiatives, activities, programs, policies, and the state of child care, housing, and transportation could help align strategies. NoCo Works could be a space for coordination across policy areas and local efforts to avoid duplication and leverage the scarcity of resources to make the biggest impact on these barriers. This is already being done in some spaces within counties, but for the most part, outside of transportation, regionalism in child care and housing has been contained within county limits. For transportation, activating business and nonprofit interaction with government partners working in the regional transportation space can increase the collaboration between regional transportation efforts and local businesses and nonprofits.

To promote economic inclusion, diversity, and equity, convenings should also be a place that bring together multi-cultural business owners through their collaboration with nonprofit organizations and public entities like Fort Collins Multicultural Business and Entrepreneur Center, NoCo Latino Chamber of Commerce, Fuerza Latina, ISAAC, BIPOC Alliance, IRCNOCO, The Family Center/La Familia and others across the region working in this space. As such,

translation and interpretation services should be provided. To reduce community engagement fatigue, NoCo Works should consider aligning convenings with other regional efforts and events.

Action Steps

Based on the interview results, NoCo Works should inspire and support the convening of the following types of meetings and groups:

- An external barriers cross-functional group that includes organizations and experts to discuss how child care, housing, and transportation needs are interconnected and how to support policy and program solutions that decrease these barriers (see “Advocacy” section below).
- Cross functional community facing organizations that lead initiatives that support historically marginalized populations. Convening these initiatives and groups can help NoCo Works connect, enhance, and align with entities that are already collaborating with marginalized populations to facilitate best practices.
- Business conversations to discuss how individual companies can provide localized solutions for their employees around child care, housing, and transportation to increase recruitment and retention.
- Public and private conversations with local, state, regional, and federal transportation authorities to align and inform transportation plans.

Recommendation 2

EDUCATE

NoCo Works has a role to play in educating the community about how child care, housing, and transportation are huge barriers to supporting workforce and economic development in Northern Colorado. In addition, NoCo Works should champion the benefits of child care, housing, and transportation programs, policies, and activities that foster economic and workforce development and create a more connected and cohesive community. Educating the community about the ecosystem of those working in this space is critical to decreasing these barriers. In addition, educating the community about legislative bills and laws, data, and reports that analyze the economic and workforce impacts of these barriers helps make the case to pass policy solutions that can support businesses and their employees.

For example, in housing, one of the largest barriers to solving this issue are restrictive city regulations around occupancy, zoning, and land use. NIMBYism (Not In My Back Yard) has become mainstream in a few communities like Fort Collins and Estes Park as citizens pressure elected officials to maintain rigid land use codes that keep affordable housing out of their neighborhoods. This

sentiment has direct impacts on the ability of housing experts to build housing to serve middle- and low-income community members in places where they can live, work, and play. In addition, thoughtful tax policy that can directly fund child care, or expand funding for housing and transportation, can move the needle on these issues, thus decreasing the financial pressures that many Northern Coloradoans feel. Furthermore, educating individuals about the resources that exist can help alleviate some of the barriers as they gain access to public and nonprofit services.

Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support education:

- Inspire community educational roadshows:
 - Partner with existing coalitions such as One Voice for Housing, NoCo Housing Now, NCLA, NCCOC, NFRMPO, and others to understand key solutions and resources to be elevated.
 - Inspire education and training sessions to inform community members of the barriers of current initiatives and of solutions and best practices.
 - Recruit champions to provide these educational roadshows.
- Partner with initiatives and organizations to create an awareness and marketing campaign for 211 Colorado and other resources like RideNoCo, Larimer County Child Care Connect, ROADMAP4KIDS, and Childcare4Weld.
- Elevate and scale best practices of partnering with existing community serving organizations that have established trust with communities, especially those who serve underrepresented groups including older adults, individuals with disabilities, immigrants, people of color, rural communities, individuals experiencing homelessness, and low-income households.

Recommendation 3

ADVOCATE

Beyond educating the public about the benefits of eradicating these barriers, the private sector plays a direct role in advocating for policy solutions. Creation of initiatives that include private sector participation result in more sustainable and adoptable solutions. Themes that emerged from the landscape analysis include creation and passage of a child care tax that would subsidize child care, land use code policies that increase access to affordable housing, and the planning, funding, and implementation of regional transportation solutions. Advisory councils, coalitions, city and county council and development meetings, and the ballot are all spaces where the community — businesses, nonprofits, and government — can show up and advocate for systems change. The Northern Colorado Legislative Alliance (NCLA), representing the Loveland Area, Greeley

Area, and Fort Collins Area Chambers of Commerce and Upstate Colorado Economic Development, has supported this aspect of NoCo Works at the State Capitol. Housing Colorado hosts the Rural Legislative Coalition, that's working to impact state policies to support housing in rural areas. In addition, in Fort Collins, One Voice for Housing is bringing together city, CSU, nonprofit, and private stakeholders to work on local advocacy to change rules that currently block housing development. All these efforts should continue, collaborate with each other, and expand in effort and impact.

As proven by the success of the Fix North I-25 effort, advocacy and support for expanded transportation solutions including expanded funding, is critical to regionally connect our communities. Leaders across child care, housing, and transportation are looking for more participation from all facets of the community, especially those who can advocate for solutions to these barriers that directly impact workforce development in the region.

Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support advocacy:

- Inspire the investigation, alignment, and expansion of advocacy efforts to ensure that policies are complimentary across the region so that regional child care, housing, and transportation issues can be solved.
- Support organizations (like the ECCLC) who are advocating for a regional sales and use tax increase that would subsidize the child care industry by decreasing costs for households and increasing wages for employees.
- Support organizations (like One Voice for Housing and NCLA) who are advocating for housing policies that expand land use codes and decrease barriers to housing.
- Partner with initiatives (like Weld's Way Home and NoCo COC) to advocate for programs and policies that decrease housing insecurity and make homelessness rare, short-lived, and non-recurring.
- Support local Chambers of Commerce and NCLA in their ongoing convening of regional advocacy and policy sessions around barriers and solutions.

Recommendation 4

MAP

Regional efforts can be siloed and duplicative. Individuals may feel fatigued by being over-asked to join initiatives. Alternatively, citizens may not know the ecosystem that exists that provides public services and resources to individuals facing child care, housing, and transportation barriers. As such, NoCo Works can connect stakeholders by elevating current asset maps that exist while also creating additional landscape analyses that help align regional efforts.



Many interview respondents pointed to 211 Colorado, a call center and website funded by local United Ways that connects people to services. Some discussed that this service could benefit from being more local and moving back to Northern Colorado from Denver, from where it currently operates out of the Mile High United Way offices. Respondents also discussed how any resource should be available in multiple languages and be accessible in different modalities, whether it's in list form, through an online map, or be printed out in hard copy format.

Action Steps

Based on the interview results, NoCo Works should consider the following action steps that would support mapping:

- Expand on this report by creating and updating a publicly available database that maps people, organizations, stakeholder engagement, and initiatives doing work in child care, housing, and transportation.
- Advertise and market work that has already been done to track policies (for example, through NCLA's legislative tracker).
- Collaborate with United Ways to better understand in what ways 211 Colorado can be elevated and improved based on interview respondent feedback.
- Explore ways that the NoCo Works website can be a repository for resources and navigators (like 211 Colorado, RideNoCo, Larimer County Child Care Connect, ROADMAP4KIDS, and Childcare4Weld) so employers have a one-stop shop for resources around child care, housing, and transportation.
- Support and explore a program that would allow private, nonprofit, and public sector organizations to conduct staff needs assessments to see to what extent their employees need child care, housing, and transportation support. Use this information to identify local solutions.

Conclusion

Across Weld and Larimer counties, Northern Colorado recognizes the importance of regionalism and the power of collaboration, specifically as it pertains to talent and workforce. Northern Colorado is one shared labor force. As such, growing from the success of the Talent 2.0 initiative, NoCo Works is composed of collaborators from across Weld and Larimer counties with a commitment to co-development and co-ownership of one regional talent and workforce ecosystem.

Northern Colorado recognizes that to stay a dynamic labor market we must collectively address key barriers to employment. Three key external barriers that impact the attraction and retention of the region's talent pipeline and workforce are child care, housing, and transportation (TIP Strategies, 2017). The exponential growth of these barriers, as well as the number of interested partners working to understand these key issues, has highlighted the need for more coordination as well as a shared understanding of programming assets and gaps.

Through this project, NoCo Works explored the programs, people, and organizations engaging in work within child care, housing, and transportation. This report is the culmination of months of data collection and serves as the first phase of ongoing work around mapping regional efforts. Facilitated conversations, landscape analysis, and primary data collection were conducted, resulting in recommendations and alignment around strategic regional opportunities. Specifically, the research presented here informs actionable recommendations to NoCo Works and the External Barriers subcommittee.

As a multi-stakeholder initiative composed of public, private, and nonprofit leaders interested in bolstering workforce and economic development regionally, NoCo Works can leverage these relationships to decrease barriers to workforce development related to child care, housing, and transportation. NoCo Works can act as a convener, catalyst, and connector to organizations already working in this space while bringing information and a call to action to all community partners—public and private. This can be done through a multi-pronged approach around convening, educating, advocating, and mapping. The recommendations and action steps presented in this report provide direction for NoCo Works as they support ongoing efforts to regionally connect, expand, and align workforce and economic development in Northern Colorado.

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Appendix A: Initiatives

• Colorado Association of Family Child Care

- Region: Statewide
- External Barrier: Child Care
- Description/Purpose: The Colorado Association of Family Child Care focuses on the promotion of community welfare and education of family child care providers and other persons concerning all aspects of child care services. It emphasizes communication among child care providers, officials, organizations, child care consumers, government agencies, and all others which will enhance the general society's understanding of family child care.
- Mission/Goals: This association aims to elevate the value and importance of care and education of children in home-based settings for its impact on families, the community, and the economy through strengthening the current and future workforce.
- Partners: <https://www.coloradocafcc.org/affiliates>
- Phone: <https://www.coloradocafcc.org/team-4>
- Email: <https://www.coloradocafcc.org/team-4>
- Website: <https://www.coloradocafcc.org/>

• Colorado Children's Campaign

- Region: Statewide
- External Barrier: Child Care
- Description/Purpose: The CCC is a policy group tackling legislative issues. It serves Colorado kids and families by advocating for them through state policy. It uses the latest data, research, and experiences of those who are most impacted to work in partnership with statewide advocates, state agencies, and elected officials. It works to change systems so they reflect values of diversity, equity, and inclusion to make them best equipped to serve Colorado kids and families.
- Mission/Goals: The CCC aims to eliminate gaps in student achievement and health outcomes between children of color and children in low-income households and their peers. It also works to provide all of Colorado's young children with high-quality early learning and development experiences, so they are ready for school and on track for success in life. It ensures that all students in Colorado have access to the quality K-12 they need to graduate from high school prepared for college, careers, and life.
- Partners: Education Pioneers Impact Fellowship, Comprehensive Human Sexuality Education Grant Program, Colorado Coalition

- for the Homeless
- Phone: 303.839.1580
- Email: <https://www.coloradokids.org/about/contact/>
- Website: <https://www.coloradokids.org/>

• Council for a Strong America

- Region: Statewide
- External Barrier: Child Care
- Description/Purpose: The Council for a Strong America focuses on reducing barriers to infant child care. The Council for a Strong America engages law enforcement, military, and business leaders who promote evidence-based policies and programs that enable kids to be healthy, well-educated, and prepared for productive lives.
- Mission/Goals: The leaders of the Council for a Strong America are helping Colorado adopt appropriate policies to ensure that Colorado kids get the right start in life and are healthy, well-educated, and prepared for a successful future.
- Phone: 202.464.7005
- Email: mcooke@strongnation.org
- Website: <https://www.strongnation.org/locations/colorado>

• Early Childhood Council of Larimer County

- Region: Larimer County
- External Barrier: Child Care
- Description/Purpose: Early Childhood Council of Larimer County (ECCLC) is an independent nonprofit organization that rallies support, resources, and awareness to ensure every young child in Larimer County has quality early childhood experiences, so they thrive from day one. Since the formation of the Early Childhood Council, early childhood stakeholders and concerned individuals have gathered monthly to provide input and guidance on State and local early childhood-related issues. It strives to create strong collaborative partnerships to ensure the well-being of young children.
- Mission/Goals: The ECCLC identifies emerging issues in early childhood and makes recommendations about the mission, vision, goals, and activities. It forms working committees to address specific issues and share information.
- Phone: 970.377.3388
- Email: <https://ecclc.org/about/contact-us/>
- Website: <https://ecclc.org/>

• **Early Childhood Leadership Alliance**

- Region: Statewide
- External Barrier: Child Care
- Description/Purpose: The Early Childhood Leadership Alliance (ECCLA) is a membership organization for early childhood councils in Colorado. The ECCLA advocates for and strengthens the accessibility, quality, and equity of local services and supports through a responsive statewide system of Early Childhood Councils, to benefit Colorado's young children, their families, and early childhood professionals.
- Mission/Goals: This comprehensive early childhood system promotes thriving young children, their families, and communities.
- Partners: Colorado Department of Higher Education, Colorado Opportunity Scholarship Initiative, Colorado Department of Human Service, Office of Early Childhood, Colorado Gives, The Buell Foundation, The Jay & Rose Phillips Family Foundation of Colorado
- Phone: 720.588.2840
- Email: <https://ecclacolorado.org/contact-staff/>
- Website: <https://ecclacolorado.org/>

• **Housing Colorado**

- Region: Statewide
- External Barrier: Housing
- Description/Purpose: Housing Colorado is a statewide membership organization committed to providing advocacy, professional development, and issue expertise for the affordable housing community. It is the unified voice promoting affordable housing to low-income Coloradans through education and advocacy. Organizations can join Housing Colorado at any time throughout the year, and all memberships run from January through December.
- Mission/Goals: Housing Colorado works to ensure that every Coloradan has a safe, healthy, quality, affordable home in a thriving community.
- Partners: <https://www.housingcolorado.org/page/listoforganizations>
- Phone: 303.863.0123
- Email: info@housingcolorado.org
- Website: <https://www.housingcolorado.org/>

• **Larimer County Sandbox**

- Region: Larimer County
- External Barrier: Child Care
- Description/Purpose: The Larimer County Sandbox is a group of nonprofits committed to making life easier for families. We do this by co-creating campus-style hubs across

the county that are anchored by affordable childcare and out-of-school opportunities for youth 0-18. Combining resources in one place gives families peace of mind that their child is safe and supported while minimizing transportation time, freeing families up to be dependable employees, engaged caregivers, and connected community members.

- Partners: Boys & Girls Club of Larimer County, Care Housing, ECCLC, Estes Valley Investment in Childhood Success, Teaching Tree, The Family Center/La Familia, Thompson Valley Preschool, UWLC, YMCA
- Email: mimsbharris@gmail.com; julie@writeonredllc.com
- Website: <https://www.larimersandbox.org>

• **Larimer Thrive by Five**

- Region: Larimer County
- External Barrier: Child Care
- Description/Purpose: Larimer Thrive by Five is an initiative that aims to lessen the child care crisis in Larimer County. It identifies 6 factors contributing to this crisis: the cost of living, cost of child care, child care shortages, low pay and benefits for the early childhood workforce, increase in population, and inadequate state and federal funding as the primary reasons for this crisis.
- Mission/Goals: In the 2024 election, by increasing the county-wide sales and use tax by 25 cents (.25%) on every \$100 purchase, Larimer County could generate between \$19-\$21 million per year (based on 2021 estimates) for early care and education.
- Partners: Early Childhood Council of Larimer County
- Email: info@ecclc.org
- Website: <https://larimerthrivebyfive.org/>

• **Loveland Homelessness Task Force**

- Region: Larimer County
- External Barrier: Housing
- Description/Purpose: The Loveland Homelessness Task Force, convened by Homeward Alliance, assembles a focused group of individuals with expertise or authority in relevant areas related to the complex and challenging concern of homelessness solutions for Loveland. This task force works collaboratively to have meaningful, strategic, and solution-oriented conversations to achieve sustainable solutions using best practices that are equitable, comprehensive, and inclusive to address the needs of those experiencing homelessness and the community as a whole. This effort believes diverse interests

can work together to address some of the most challenging community concerns.

- Mission/Goals: The task force will initially convene to establish a baseline understanding of the current work, gaps, and concerns related to the issue of homelessness. The task force will identify 4-6 strategic focus areas where subgroups will be created. Members will work in the strategic focus subgroups to make progress in those areas. The goal is to generate sustainable long-term solutions that will set the community up for success in addressing the concerns and overall impacts around those experiencing homelessness and the Loveland community.
- Partners: Homeward Alliance, City of Loveland, Larimer County, Loveland Chamber of Commerce, NoCO CoC, nonprofit service providers, business leaders, philanthropic organizations (see website for a list of members)
- Phone: 970.659.9878
- Email: Info@HomewardAlliance.org
- Website: <https://www.homewardalliance.org/hwa/loveland/>

• **NoCo Housing NOW**

- Region: Northern Colorado
- External Barrier: Housing
- Description/Purpose: NoCo Housing NOW is a coalition of the willing serving as Northern Colorado's leading voice for housing options & relative affordability. Driven by the recognition of the housing crisis and the increasing need for affordable housing options, NoCo Housing NOW was formed in response to the findings and insights of Talent 2.0. Its primary objective is to explore and evaluate a range of effective affordable housing policies to address the current housing challenges and meet the growing demand in the region.
- Mission/Goals: By harnessing the collective expertise and diverse perspectives of its members, NoCo Housing NOW aims to foster collaboration and innovative approaches that can transform the housing landscape in Northern Colorado. Through strategic partnerships, data-driven initiatives, and consistent communication, NoCo Housing NOW endeavors to influence policy decisions, promote inclusive planning, and stimulate investment in housing-related infrastructure.
- Partners: Fort Collins Area Chamber of Commerce, the cities of Greeley and Fort Collins, Larimer and Weld counties, the Town of Windsor, Fort Collins Habitat for

Humanity, the Northern Colorado Home Builders Association, the NoCo Rental Housing Association, IRES, Fort Collins Board of Realtors

- Phone: 970.482.3746
- Email: general@fcchamber.org
- Website: <https://fortcollinschamber.com/noco-housing-now/>

• **North Front Range Metropolitan Planning Organization Community Advisory Committee**

- Region: Northern Colorado
- External Barrier: Transportation
- Description/Purpose: Since 1988, the North Front Range Metropolitan Planning Organization (NFRMPO) has worked to promote a regional perspective on some of the most pressing issues facing the North Front Range, specifically transportation and air quality. The NFRMPO Planning Council administers the region's federally mandated transportation planning processes. Three members representing the region serve on the Regional Air Quality Council, one from Larimer County, one from Weld County, and one from the NFRMPO. This gives the local governments a voice in the policies and programs that are funded.
- Mission/Goals: The NFRMPO adopted the Environmental Justice (EJ) Plan on April 1, 2021, which recommended the NFRMPO create an advisory committee to get feedback throughout the transportation planning process. The EJ Plan recommends the advisory committee be made up of residents of a range of communities in the region, especially those that have typically been left out.
- Partners: NFRMPO Members
- Phone: 970.800.9560
- Email: arcunningham@nfrmpo.org
- Website: <https://nfrmpo.org/public-involvement/committee/>

• **Northern Colorado Continuum of Care**

- Region: Northern Colorado
- External Barrier: Housing
- Description/Purpose: Continuums of Care (CoC) are federally designated regions tasked to promote community-wide commitment to the goal of ending homelessness. One of four CoCs in Colorado, the Northern Colorado Continuum of Care (NoCO CoC) covers Larimer and Weld counties, and works diligently to coordinate the region's policies, strategies, and activities for quickly rehousing individuals and families, aligning

homeless funding objectives, and promoting equitable access to housing resources through Housing First best practices. NoCO CoC supports a coordinated community-wide system capable of quickly connecting people experiencing homelessness to permanent housing and supportive services. The Northern Colorado Continuum of Care is built on a strong collaborative network of many individuals and organizations that are all invested in making homelessness rare, brief, and short-lived.

- Partners: 50+ organizations including Homeward Alliance and UWWC
 - Mission/Goals: The vision of the NoCO CoC is to ensure homelessness in Northern Colorado will be rare, short-lived, and non-recurring using best practices.
 - Website: <https://www.nocococ.org/>
- **Northern Colorado Legislative Alliance**
 - Region: Northern Colorado
 - External Barrier: Child Care, Housing, and Transportation
 - Description/Purpose: NCLA empowers Northern Colorado Chambers and economic development entities, fostering a strong collective voice to influence positive changes in state and federal policies, regulations, and legislation.
 - Mission/Goals: The NCLA supports regional collaboration to create clean water resource management strategies, promotes efforts to retain water, and advocates for legislative and regulatory change that allows for business to thrive with a keen focus on promoting the ability of businesses to grow the workforce. It also supports regional collaboration to create clean water resource management strategies, promotes efforts to retain water in Northern Colorado, protects the integrity of water law, and supports increasing water storage available to Northern Colorado.
 - Partners: Fort Collins Area Chamber of Commerce, Greeley Area Chamber of Commerce, Loveland Area Chamber of Commerce, Upstate Colorado Economic Development
 - Phone: 970.482.3746
 - Email: info@ncla.biz
 - Website: <https://ncla.biz/>
 - **One Voice for Housing**
 - Region: Fort Collins, Wellington, Larimer County
 - External Barrier: Housing
 - Description/Purpose: OneVoice for Housing

is a network of advocates who have come together to show Fort Collins the benefits of equitable housing opportunities, and why it's so important for every member of the community to have a safe and stable home. It builds relationships with neighbors, community leaders, and policymakers so we may collaborate and push for positive change together. It shares its tools and knowledge so individuals and organizations are empowered to advocate for homes for everyone. It turns voices into action by voting for policies that uphold its mission to make sustainable, affordable, equitable housing for all a reality.

- Mission/Goals: OneVoice for Housing helps all community members have access to safe, stable, affordable homes.
 - Partners: 9 to 5, CARE Housing, City of Fort Collins, Colorado State University, Fort Collins Area Chamber of Commerce, Fort Collins Board of Realtors, Fort Collins Downtown Development Authority, Fort Collins Habitat for Humanity, Hartford Homes, Housing Catalyst, Larimer County, a local realtor, The Family Center/La Familia, Neighbor to Neighbor, UWLC
 - Email: <https://onevoiceforhousing.org/contact/>
 - Website: <https://onevoiceforhousing.org/about/>
- **Sector Partnerships**
 - Region: Statewide
 - External Barrier: Child Care, Housing, and Transportation
 - Description/Purpose: Sector Partnerships are partnerships of business leaders, from the same industry and in a shared labor market region, who work with education, workforce development, economic development, and community organizations to address the workforce and other competitiveness needs of their industry. Northern Colorado has five sector partnerships including healthcare, hospitality, manufacturing, nonprofit, and construction.
 - Mission/Goals: While the goals of each sector partnership vary by industry, effective sector partnerships provide proven solutions to regional talent needs in high-demand sectors, tackle supply chain issues, and improve attraction and competitiveness of the region.
 - Partners: Sector partnership members
 - Website: <https://fortcollinschamber.com/resources/northern-colorado-sector-partnerships/>

• **United Way of Weld County**

Reading Great by 8

- Region: Weld County
- External Barrier: Child Care
- Description/Purpose: The Reading Great by 8 shared effort includes over 35 organizations. Investments are made in a number of programs with a county-wide impact that leads to more students reading at grade level by the beginning of 4th Grade. Activities include supporting parents and caregivers through instruction and basic needs like diapers, recruiting new child care providers and coaching them in opening their businesses, helping child care providers improve the quality of the child care that they provide, identifying and addressing early childhood developmental delays, protecting children that have been physically or sexually abused, and working with students in grades 1-3 to catch up in their reading skills.
- Mission/Goals: By 2024, the Reading Great by 8 community-wide goal is to increase the percentage of Weld County children reading to learn by the beginning of 4th Grade from 39% to 43%.
- Hosting Organization: United Way of Weld County
- Phone: 970.353.4300
- Email: <https://www.unitedway-weld.org/contact-us/>
- Website: <https://www.unitedway-weld.org/initiatives/reading-great-by-8/>

Weld County Building Blocks Professional Development Conference

- Region: Weld County
- External Barrier: Child Care
- Description/Purpose: The Building Blocks Sessions work to train child care providers and educators. They build skills such as addressing childhood trauma, nurturing creativity in young children, addressing health and safety, creating change, understanding DEI, and understanding inclusive design.
- Mission/Goals: Participants will be guided through the process of building a curriculum. There will be tablework and sharing of creative ideas.
- Hosting Organization: United Way of Weld County
- Phone: 970.353.4300
- Email: <https://www.unitedway-weld.org/contact-us/>
- Website: <https://www.unitedway-weld.org/building-blocks-2024-session-information/>

Weld County's Early Childhood Council

- Region: Weld County
 - External Barrier: Child Care
 - Description/Purpose: Weld County's Early Childhood Council is a diverse community partnership that increases the awareness of the importance of early childhood development and facilitates accessible pathways of services leading to lifelong well-being for all children prenatal to 8 years of age. The WCECC does this by utilizing the Early Childhood Colorado Framework to educate Weld County's citizens on the importance of prenatal health care, early childhood development, and support for young children through marketing and outreach efforts. It also works to strengthen the existing network of programs serving children from prenatal to age 8, to better coordinate the delivery of services. Where appropriate, new programs are created, and/or improvements are made to prevent service gaps or duplication within the system. It also aims to support licensed and exempt child care providers to create high-quality care environments. Finally, it participates in a state-wide network of councils and is a place for collaboration on county-wide early childhood development efforts.
 - Mission/Goals: The Weld County Early Childhood Council (WCECC) works to ensure that all children are valued, healthy, and thriving by focusing on the whole child.
 - Hosting Organization: United Way of Weld County
 - Phone: 970.353.4300
 - Email: <https://www.unitedway-weld.org/contact-us/>
 - Website: <https://www.unitedway-weld.org/programs/weld-countys-early-childhood-council/>
- ### ***Weld Infant and Toddler Convenings***
- Region: Weld County
 - External Barrier: Child Care
 - Description/Purpose: The Weld Infant and Toddler Convenings are working to support issues around infants and child care in Weld County.
 - Mission/Goals: This program aims to support early childhood development to ensure children reach their greatest potential.
 - Hosting Organization: United Way of Weld County
 - Phone: 970.400.6594
 - Email: childcareprovider@weldgov.com
 - Website: <https://www.weldchildcare.com/News/Infant-Toddler-Capacity-Convening>

• **Universal PreK Meetings**

- Region: Larimer County
- External Barrier: Child Care
- Description/Purpose: Universal PreK consists of 15 hours a week of free, high-quality, voluntary preschool for every Colorado child in their year before entering kindergarten. Universal Preschool is a 36-week program. The total hours required are as follows: Part-time (10 hours) 360 hours Half-day (15 hours) 540 hours Full-day (30 hours) 1,080 hours. Universal Preschool allows families to choose the right setting for their child, whether it is in a licensed community-based, school-based, or home-based preschool setting. It is a result of the voter-approved Proposition EE. It was launched in 2023 for the 2023-2024 school year and will be available every school year.
- Mission/Goals: These meetings make sure that everyone impacted by Universal Preschool, including families, early care and education providers, community partners, government, and local organizations has a voice — and say — in how Universal Preschool plays out in Larimer County.
- Partners: Early Childhood Council of Larimer County
- Phone: 970.377.3388
- Email: <https://ecclc.org/about/contact-us/>
- Website: <https://ecclc.org/universal-pre-k/>

• **Weld County Family Child Care Association**

- Region: Weld County
- External Barrier: Child Care
- Description/Purpose: The Weld County Family Child Care Association is dedicated to providing licensed home-based child care providers the resources and training they need to be quality providers. The association is a network of licensed family home child providers who work collaboratively to support families and fellow providers.
- Mission/Goals: WCFCCA strives to ensure that providers offer excellent care and education by creating cohesive environments in their homes, which ultimately benefit the overall well-being and development of young learners.
- Phone: 970.396.2909
- Email: weldcochildcare@gmail.com
- Website: <https://www.wcfcca.net/>

• **YIMBY Fort Collins**

- Region: Larimer County
- External Barrier: Housing
- Description/Purpose: YIMBY Fort Collins is a grassroots group of unpaid, local volunteers. They had their first meeting at Bean Cycle in December 2022, when they decided that we needed a pro-housing voice to push back against the loud NIMBYism that had come to dominate. Since forming late last year, YIMBY Fort Collins has put on educational events, hosted a city candidate forum, provided public comment at city council meetings, advocated for statewide housing reform, and joined up with CSU students to try to repeal U+2.
- Mission/Goals: They want better protections for renters, more public funding for affordable housing, and to repeal U+2. They advocate at neighborhood meetings for nonprofit housing built and run by providers like CARE Housing, Neighbor to Neighbor, Housing Catalyst, Catholic Charities, and Habitat for Humanity. They believe that Fort Collins needs more housing of all kinds and all types.
- Hosting Organization: YIMBY Action 501c(4) nonprofit organization
- Email: info@yimbyfortcollins.org
- Website: <https://www.yimbyfortcollins.org/>

Appendix B: Tools and Resources

• **211 Colorado**

- External Barrier: Child Care and Housing
- Region: Statewide
- Hosting Organization: United Way of Larimer County, United Way of Weld County
- Description: 211 Colorado is a confidential and multilingual service connecting people to vital resources across the state. The 211 Colorado database holds information for more than 6,500 services across the state of Colorado. These services are supported by more than 2,500 agencies.
- Phone: 2.1.1
- Website: <https://www.211colorado.org/>

• **A Woman's Place**

- External Barrier: Housing
- Region: Weld County
- Description: AWP provides survivors with the space and resources needed to get back on their feet. All services are free, confidential, and available to all victims of domestic violence. Its mission is to shelter and help empower survivors of domestic violence to become safe, secure, and self-reliant, and to mobilize the community through education and collaboration to prevent domestic violence.
- 24/7 Crisis Line: 970.356.4226
- Toll-Free: 866.356.4226
- Email: info@awpdv.org
- Website: <https://www.awpdv.org/our-services.html>

• **Alternative Homes for Youth**

- External Barrier: Child Care
- Region: Weld County
- Description: Alternative Homes for Youth specializes in transforming the effects of trauma, neglect, and abuse in the lives of children. It provides residential, community transitional, and day treatment services.
- Phone: 970.353.6010
- Website: <https://www.alternativehomesforyouth.org/>

• **Catholic Charities: Guadalupe Shelter**

- External Barrier: Housing
- Region: Weld County
- Hosting Organization: Catholic Charities
- Description: The Guadalupe Comprehensive Shelter is a comprehensive shelter with complementary social services programs for single adults and families.
- Phone: 970.353.3720

- Email: ekearns-hout@ccdenvver.org
- Website: https://www.homelessshelterdirectory.org/shelter/co_guadalupe-community-center-guadalupe-shelter

• **ChildCare4Weld**

- External Barrier: Child Care
- Region: Weld County
- Hosting Organization: United Way of Weld County & Weld County's Early Childhood Council
- Description: Child care4Weld is a resource designed to help find nearby child care, preschool, and school-age programs. This resource includes full-time care, part-time care, before-school programs, after-school programs, and summer camps/care.
- Website: <https://www.childcare4weld.org/welcome>

• **Colorado Housing and Finance Authority**

- External Barrier: Housing
- Region: Statewide
- Description: CHFA is Colorado's trusted partner for affordable and responsible homeownership. Through a statewide network of approved lenders, they offer home purchase loans and grants; and second mortgage loans for down payment and/or closing cost assistance. They also sponsor free homebuyer education across the state in English and Spanish to help prepare people for homeownership.
- Phone: 800.659.2656
- Email: <https://www.chfainfo.com/contact-chfa/contact-us>
- Website: <https://www.chfainfo.com/homeownership>

• **Colorado Housing Connects**

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: Colorado Department of Local Affairs
- Description: Colorado Housing Connects is a statewide housing helpline that provides Coloradans with reliable, trustworthy access to general housing and fair housing resources for renters, homebuyers, homeowners, and landlords.
- Phone: 303.202.6340
- Email: info@brothersredevelopment.org
- Website: <https://coloradohousingconnects.org/>

- **Community Resources & Housing Development Corporation**

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: Colorado Housing Enterprises
- Description: CHE assists borrowers needing home mortgage finance in achieving and maintaining healthy home ownership by promoting responsible lending and providing healthy mortgage finance options to meet individual client's needs, including first mortgage lending, down payment and closing cost assistance, and rural small business lending. CHE is a Community Development Financial Institution (CDFI).
- Phone 303.428.1448
- Website: <https://crhdc.org/Services/Lending>

- **Down Payment/Low-Interest Loans Assistance Programs**

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: City of Aurora Down Payment Assistance, Boulder County Down Payment Assistance Program, CHAC Down Payment Assistance Program, PATH, The Dearfield Fund, FirstBank Payment Assistance Program
- Description: Counties throughout Colorado have different down payment and loan assistance programs to help homebuyers with their mortgages.
- Website: <https://www.elevationclt.org/wp-content/uploads/2021/09/Down-Payment-Assistance-3.pdf>

- **Estes Valley Workforce Housing Assistance Down Payment Loan Program**

- External Barrier: Housing
- Region: Larimer County
- Hosting Organization: Estes Park Board of Realtors, Estes Park Housing Authority, State of Colorado
- Description: The Estes Valley Workforce Housing Assistance (EVWHA) down payment loan program, rolled out on February 17, 2010, was developed by The Estes Park Board of Realtors and Estes Park Housing Authority to assist working families residing in Estes Park between the 81% and 150% of the Area Median Income (AMI). The EVWHA program is a low-interest loan. The maximum loan amount is 3.5% of the purchase price (\$15,000 maximum) with an interest rate of 2% with a 10-year term. The amount approved is dependent on available program funding.

Applicants need to invest a minimum of \$3,000 of their own money into the home purchase. Applicants and properties must meet all specific requirements laid out in the EVWHA Program Guidelines.

- Phone: 970.591.2535
- Email: EPHA@Estes.org
- Website: <https://esteshousing.colorado.gov/homeownership-programs/estes-valley-workforce-housing-assistance>

- **Family Business Solutions Tax Benefit**

- External Barrier: Child Care
- Region: Statewide
- Hosting Organization: Family Business Solutions
- Description: This tax benefit is a child care subsidy that companies can write off of their taxes. Taxpayers who make a qualifying monetary contribution to promote child care in Colorado may claim an income tax credit of 50% of the total qualifying contribution. The credit a taxpayer can claim for qualifying contributions made during a tax year is limited to \$100,000. In-kind contributions of services or property (non-monetary donations) do not qualify for the credit.
- Website: <https://tax.colorado.gov/sites/tax/files/Income%2035.pdf>

- **FirstBank Programs Supporting Black or African American Homebuyers**

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: FirstBank
- Description: The PATH Grant Program provides access to homeownership for first-time homebuyers who self-identify as Black or African American and are planning to buy a primary residence in FirstBank's Colorado assessment areas. The Dearfield Fund is an Equity Share Down Payment assistance program meant to support first-time homebuyers who self-identify as Black or African American and are planning to buy a primary residence in the Denver Metro Area.
- Website: <https://www.elevationclt.org/wp-content/uploads/2021/07/21.0607-PATH-and-Dearfield-Comparison-Fist-bank.pdf>

- **Greeley Family House**

- External Barrier: Housing
- Region: Weld County
- Hosting Organization: Greeley Family House
- Description: The Greeley Family House provides temporary housing and support services to families who are experiencing

- temporary homelessness.
- Phone: 970.352.3215
- Website: <https://www.greeleyfamilyhouse.org/ask-for-help>

• **Habitat for Humanity of Colorado**

- External Barrier: Housing
- Region: Statewide (Fort Collins, Greeley-Weld, Loveland, and St. Vrain Valley)
- Hosting Organization: Habitat for Humanity
- Description: HFHC is a nonprofit 501(c)(3) whose purpose is to build the capacity of the 24 Colorado Habitat affiliates by providing several essential services including funding and financing, state-level advocacy, training and technical assistance, and disaster response coordination. Habitat for Humanity of Colorado promotes a housing continuum that encourages social and economic mobility through the creation of affordable housing across the state.
- Phone: 303.454.8965
- Email: <https://habitatcolorado.org/contact/>
- Website: <https://habitatcolorado.org/>

• **High Plains CDC**

USDA 502 Direct Loan Packaging:

- External Barrier: Housing
- Region: Nebraska
- Hosting Organization: United States Department of Agriculture
- Description: This loan assists low- and very-low-income applicants with a lending option for a safe home in a rural area by providing payment assistance to increase the applicants' repayment ability. This loan helps applicants who were otherwise denied a home loan and the amount of assistance is determined by the adjusted family income. The Rural Home Loan Direct Program is a fixed interest rate based on current market rates at loan approval or loan closing, whichever is lower. No down payment is typically required unless applicants have assets higher than the asset limit.
- Phone: 308.432.4346
- Email: <https://www.highplainscdc.com/contact-us-ready>
- Website: <https://www.highplainscdc.com/direct-loan-packaging>

• **Home Ownership Education**

Colorado Housing and Finance Authority

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: CHFA

- Description: Through CHFA's statewide network of approved lenders, they offer home purchase loans and grants; and second mortgage loans for down payment and/or closing cost assistance. They also sponsor free homebuyer education across the state in English and Spanish to help prepare citizens for homeownership.
- Phone: 800.877.2432
- Email: <https://www.chfainfo.com/contact-chfa>
- Website: <https://www.chfainfo.com/homeownership>

Community Resources & Housing Development Corporation

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: CRHDC
- Description: CRHDC is a HUD-approved Housing Counseling agency offering free counseling services and education. CRHDC believes the key to sustainable homeownership is informed and educated consumers so that they have the information they need to make good decisions as they prepare for purchase, find a home that fits their needs, and make a wise and affordable investment so they can maintain and keep their home.
- Phone: 303.428.1448
- Website: <https://crhdc.org/Services/Counseling-Education>

Elevation Community Land Trust

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: Elevation CLT
- Description: Elevation CLT makes homeownership more accessible for Colorado families through the community land trust model, a proven tool for creating and preserving accessible, inclusive communities for generations. Elevation CLT is focused on acquiring or developing 700 permanently affordable homes and serving approximately 2,000 residents in its first five years—making it one of the largest CLTs in Colorado and the country.
- Phone: 720.822.0052
- Email: info@elevationclt.org
- Website: <https://www.elevationclt.org/>

Neighbor to Neighbor Homebuyer Education Class

- External Barrier: Housing
- Region: Northern Colorado
- Hosting Organization: Neighbor to Neighbor
- Description: Neighbor to Neighbor's

Homebuyer Education Class provides a wide range of information about the home purchase process. Their HUD and CHFA-approved class is offered for free to everyone, and it fulfills the education requirements for many programs, including LHOP, USDA, and CHFA.

- Phone: 970.484.7498
- Email: contact@n2n.org
- Website: <https://www.n2n.org/homeowner-assistance/homeowner-assistance-hbe-classes/>

• **Housing Colorado's Legislative Tracker**

- External Barrier: Housing and Transportation
- Region: Statewide
- Hosting Organization: Housing Colorado
- Description: The Bill Tracker keeps an account of recent bills within the Colorado Legislature and their status. The bills cover issue areas such as housing, transportation, education, and finance.
- Website: <https://app.coloradocapitolwatch.com/bill-analysis/5586/2024/0/>

• **Housing Navigation Center**

- External Barrier: Housing
- Region: Weld County
- Hosting Organization: United Way of Weld County
- Description: The Housing Navigation Center helps those experiencing homelessness regain housing and prevents those at risk of homelessness from losing housing. It is open 7 days a week and is located at 870 28th Street, Greeley, CO (behind DriveWize on 8th Avenue).
- Phone: 970.515.6281
- Website: <https://www.unitedway-weld.org/programs/housing-navigation-center/>

• **Housing Navigation Center Cold Weather Shelter**

- External Barrier: Housing
- Region: Weld County
- Hosting Organization: United Way of Weld County
- Description: This shelter accepts single men and women (18+). A form of ID is requested, including any document that has the person's name and date of birth. It is open 7 days a week through April 15, 2023, and located at 870 28th Street, Greeley, CO (behind DriveWize on 8th Avenue).
- Phone: 970.515.6281
- Phone for families with children/youth: 970-353-6433

- Website: <https://www.unitedway-weld.org/wp-content/uploads/2024/04/24-Summer-Cold-Weather-Shelter-Open-Flyer.pdf>

• **Impact Development Fund**

Colorado Down Payment Assistance

- External Barrier: Housing
- Region: Northern Colorado
- Hosting Organization: Impact Development Fund
- Description: Through the Impact Development Fund, down payment assistance is available to eligible borrowers purchasing a primary residence in the State of Colorado. Loan amounts up to 95% of the appraised value or purchase price, whichever is less.
- Website: <https://impactdf.org/wp-content/uploads/2021/06/2023-IDF-CDPA-Guidelines-1.pdf>

FirstBank Down Payment Assistance Program

- External Barrier: Housing
- Region: Statewide
- Hosting Organization: FirstBank
- Description: First-time buyers with U.S. citizenship or permanent resident alien status purchasing a primary residence within all Colorado counties that are considered in FirstBank's trade area are eligible to receive down payment assistance from FirstBank.
- Website: <https://impactdf.org/wp-content/uploads/2018/07/FP-Down-Payment-Assistance-Loan-Product-Guideline-new.pdf>

Greeley Home Ownership Program for Employees (G-HOPE)

- External Barrier: Housing
- Region: Weld County
- Hosting Organization: Impact Development Fund
- Description: G-HOPE supports regular, full-time employees whose employer is based in Greeley. There may be one employee loan per household, and qualified borrowers do not have to be first-time homebuyers. They may only benefit from this program offer one time.
- Website: <https://impactdf.org/wp-content/uploads/2022/11/GURA-G-HOPE-Guidelines-12.2023.pdf>

• **Larimer County Child Care Connect**

- External Barrier: Child Care
- Location: Larimer County
- Hosting Organization: Early Childhood Council of Larimer County
- Description: Larimer County Child Care Connect is a local child care referral website to help citizens find the care their family needs. They can receive personalized search results for child care programs near them. They can find the program best suited for them and their family and filter results by financial aid options, quality ratings, and available spots.
- Phone: 970.377.3388
- Email: <https://ecclc.org/about/contact-us/>
- Website: <https://ecclc.org/larimer-child-care-connect/>

• **Larimer Home Ownership Program**

- External Barrier: Housing
- Region: Larimer County
- Hosting Organization: State of Colorado
- Description: The Larimer Home Ownership Program (LHoP) down payment assistance program is available to households earning 80% or less of the Area Median Income. LHoP is a low-interest loan. The maximum loan amount is \$15,000 which has recently been increased, with an interest rate of 1% with the term generally being 20 years. Applicants must have 1% of the purchase price in the deal as their contribution. The LHoP loan amount is based on that need with the maximum at \$15,000, not all applicants will receive the maximum amount. This program can be used along with other down payment programs such as Colorado Housing and Finance Authority funds.
- Phone: 970.591.2535
- Email: EPHA@Estes.org
- Website: <https://esteshousing.colorado.gov/homeownership-programs/larimer-home-ownership-program#:~:text=Larimer%20Home%20Ownership%20Program%20>

• **Loveland Resource Center**

- External Barrier: Housing
- Region: Larimer County
- Hosting Organization: City of Loveland
- Description: The Loveland Resource Center (LRC) is currently the City's day center and overflow shelter space, providing those experiencing homelessness with access to resources and shelter. The City of Loveland manages the Loveland Resource Center as the city's main daytime space with the

capacity to serve as an additional overnight space when needed, and the South Railroad Facility which serves as the city's main overnight shelter space.

- Phone: 970.962.2951
- Website: <https://www.lovgov.org/community/addressing-homelessness/shelters>

• **Murphy Center for Hope**

- External Barrier: Housing
- Region: Larimer County
- Hosting Organization: Homeward Alliance
- Description: The Murphy Center is a collaboration between 20 independent agencies and countless community partners. Founded in 2009 as a one-stop shop for people who are homeless or at-risk of homelessness, the Murphy Center was the first of its kind in Northern Colorado. Today, the Murphy Center serves three primary functions. It is the hub of services for people who face homelessness or housing instability—one location in which 20 organizations offer more than 40 services to nearly 3,000 people each year. It provides core human services, such as year-round morning shelter, laundry, showers, mail, computers, and phones. It is a key source of actionable data for the region and essential to the community's plans to make homelessness rare, short-lived, and non-recurring.
- Phone: 970.494.9940
- Email: info@homewardalliance.org
- Website: <https://www.homewardalliance.org/murphy-center/>

• **Northern Colorado Legislative Alliance Legislative Tracker**

- External Barrier: Housing and Transportation
- Region: Statewide
- Hosting Organization: NCLA
- Description: The Bill Tracker keeps an account of recent bills within the Colorado Legislature and their status. The bills cover issue areas such as housing, transportation, labor, business, health care, fiscal policy, and more.
- Website: <https://app.coloradocapitolwatch.com/bill-analysis/537/2024/0/>

• **PASO Institute**

- External Barrier: Child Care
- Region: Weld County
- Hosting Organization: Weld County's Early Childhood Council and United Way of Weld County

- Description: The Providers Advancing School Outcomes (PASO) Institute is one of the first in Colorado to work specifically with the unlicensed family, friend, and neighbor (FFN) child care setting, in this case with Spanish-only speaking providers. Through the program, the providers complete 120 hours of early childhood care and education training, mostly during weekend classes. The curriculum is based on the Child Development Associate (CDA) certification program. Topics include child development principles (cognitive, language/literacy, social-emotional, physical/motor), school readiness, child safety, nutrition, learning environment, and more. In addition to the weekend training, each participant receives visits from a United Way staff member who serves as a mentor.
- Website: <https://www.unitedway-weld.org/programs/providers-advancing-school-outcomes-paso-institute/>

• **Project Self-Sufficiency**

- External Barrier: Child Care, Housing, Transportation
- Region: Northern Colorado
- Hosting Organization: Project Self-Sufficiency
- Description: Our Mission is to assist low-income, single parents in their efforts to achieve economic independence and become free from community and government assistance while building and maintaining strong, healthy families. Project Self-Sufficiency serves approximately 140 low-income families each year. The program targets families who earn below 225% of the Federal Poverty Level and have children aged fifteen (15) or younger living in the home more than fifty percent of the time. Ninety-six percent (96%) of single parents enrolled are mothers and 4% are fathers. Sixty-two percent (62%) of program participants are Caucasian and 34% are from Ethnically Diverse Populations. The selfpower model engages families in four stages of growth by providing intensive, personalized intervention through a one-on-one relationship with highly skilled advisors.
- Phone: 970.635.5912
- Email: info@bringthepower.org
- Website: <https://bringthepower.org>

• **United Way of Weld County Universal Preschool Resource Guide**

- External Barrier: Child Care
- Region: Weld County
- Hosting Organization: United Way of Weld County
- Description: The Colorado Universal Preschool Handbook is a guide for families enrolling children in high-quality preschools. This handbook is designed to assist families in understanding Universal Preschool in Colorado. It covers topics such as choosing a preschool program, navigating enrollment, eligibility criteria, and other relevant inquiries.
- Website: https://www.unitedway-weld.org/wp-content/uploads/2024/04/UPK_2024-25FamilyHandbook_V1_Approved_030124.pdf

• **Weld County's Early Childhood Council Roadmap 4 Kids**

- External Barrier: Child Care
- Region: Weld County
- Hosting Organization: United Way of Weld County and Weld County's Early Childhood Council
- Description: The goal of Roadmap4kids is to connect parents and caregivers with resources for children, prenatal-8 years of age, in Weld County so that all children grow up valued, healthy, and thriving. United Way's Roadmap4Kids is available in both English and Spanish.
- Website: <https://www.unitedway-weld.org/programs/roadmap4kids/#:~:text=The%20goal%20of%20Roadmap4kids%20is,in%20both%20English%20and%20Spanish.>

• **Weld County Department of Human Services**

- External Barrier: Child Care
- Location: County of Weld
- Hosting Organization: Weld County
- Description: This resource provides information and resources for food, financial, medical, and child care services. Additionally, employment and training services are available along with child support establishment and enforcement services. Its mission is to engage and partner with the community to improve the safety, health, and well-being of individuals and families through the delivery of responsive and collaborative services.
- Phone: 970.400.6510
- Email: korthuam@weldgov.com
- Website: <https://www.weld.gov/Government/Departments/Human-Services>

Appendix C: NoCo Works Declaration of Collaboration

We, the undersigned, commit our institutions and regional sector alliances to serving Northern Colorado through the mission of NoCo Works by contributing expertise to the development and implementation of a holistic and aligned regional talent and workforce network in Northern Colorado. We understand this mission will be actualized through strategic development and task-oriented goals through the following six regional themes: Economic Inclusion, External Barriers, Business Resources, Training and Development, Talent Pipeline, and Work-based Learning.

NoCo Works will build upon the success of modeled regionalism and workforce development efforts for Northern Colorado by honoring the previous work of: Joint County Workforce Development Board Meetings, The Workforce Symposium, The Work-based Learning Alliance (NoCo Inspire), Next Generation Sector Partnerships, Regional Economic Development Initiative (REDI), Talent 2.0 (2015-2022), and most recently, a Northern Colorado Regional Workforce Development Partnership Memorandum of Understanding signed by all of Larimer County and Weld County Board of County Commissioners.

As an institution and/or sector alliance, we are dedicated to supporting NoCo Works and its six subcommittees through participating on the NoCo Works Steering committee. The Steering Committee provides oversight and actively engages in the subcommittees, which is essential to bring NoCo Works to launch on September 27, 2023. In accordance with the objectives and priorities of each institution, ongoing support is required for this work.

The appropriate administrative personnel of each institution involved in this regional collaborative are prepared to establish and maintain the necessary supports to affect regional change in the Northern Colorado Talent and Workforce Landscape. This declaration is not a financial commitment, but rather a philosophical alignment across key institutions, alliances and stakeholders pertaining to NoCo Works. This signature supports the commitment to providing content expertise, steering committee representation, regional partnership support and commitment to the mission and vision of NoCo Works. This declaration will be revisited on a semi-annual basis by the NoCo Works Steering Committee to ensure alignment and institutional/alliance buy-in as NoCo Works advances.



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 [linkedin.com/company/noco-works](https://www.linkedin.com/company/noco-works)