



55 or older? Hundreds of Fort Collins homes planned for you

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The early stages of construction continue on the Affinity housing project in south Fort Collins on Tuesday. The development will be restricted to residents age 55 and older.

While Fort Collins prepares to add more than 4,000 retirement-age residents by 2020, the city's housing supply has been slow to react to the needs of a graying community.

A handful of existing communities for residents age 55 and older range from mobile home parks to condos and patio homes in a relatively balanced market, according to an analysis of Larimer County's housing needs prepared for the Partnership for Age-Friendly Communities.

That's good news for older home owners. Fort Collins' rental market, however, is not as accommodating. No market-rate, age-qualified apartments have been built in Fort Collins, according to the report prepared by The Highland Group, a Boulder-based firm that looked at the area's housing needs for the next 25 years. That puts older renters in direct competition with college students and workers for rentals that cost an average \$1,200 per month in the city.

The report estimates demand for an additional 300 units for Fort Collins renters age 55 and older by the end of 2020. Three projects in the pipeline would address that need, should they come to fruition.

"The state demographer has been saying for a long time that the state and communities should be preparing to house seniors (defined as age 55-plus)," said Sue Beck-Ferkiss of the city's social sustainability office.

"We are growing our own here. People don't leave when they retire, so we do need to have housing options," she said.

Projects under construction or in the planning stages would add up to 1,100 age-qualified homes in a city desperately searching for answers to its housing crunch. Three projects are market-rate, multistory apartment buildings for active adults. One is for low-income seniors, and the largest is designed for empty nesters — typically 55 or older — who want to downsize to smaller single-family homes.

Berland Development Group is planning 168 units for adults ages 55 and older next to Whole Foods, 2201 S. College Ave. The project, Spring Creek Apartments, is for "healthy seniors ... who want to be in an apartment-style community among their peers," owner Don Berland said.

Spring Creek will be higher-end, Berland said, with gathering spaces, project rooms, a bistro and a community life director and concierge who would help with things like transportation and dining or theater reservations.

Berland expects residents will tend to be closer in age to 70 than 55; people who are moving out of their homes, suffered the loss of a spouse or are downsizing.

Berland expects to break ground next year, with the apartments opening in 2018.

The city's first market-rate, age-qualified apartment complex, Affinity, is under construction north of Front Range Village. Inland Group of Spokane, Washington, broke ground on the 153 apartments in July. Completion is expected next year.

Affinity at Fort Collins was described in city documents as a complex for "active seniors who are looking for a more sociable lifestyle with affordable amenities."

A third project of 170 apartments is in the early stages of development at 2800 S. Taft Hill Road. Developer Kyle Henderson of Southpaw Partners presented preliminary plans to city officials at the end of April, but little has happened since.

City planner Clay Frickey said there has been no movement on the project since April.

Neither Henderson or Affinity officials returned phone calls seeking comment for this story.

Water's Edge, 800 single-family homes for empty nesters, expects to break ground in the spring, developer Bill Swalling said.

The project, while not specifically age restricted, will likely attract those age 55 and over.

"I don't think the market is providing good communities for empty nesters," Swalling said. "... In an odd way, empty nesters are starting a new life and providing that property community really helps out."

Swalling intends to build a walkable community with stepless entries, exercise spaces and workshops for inventors and artists.



This rendering shows the proposed look of Oakridge Crossing, 4706 McMurry Road, in south Fort Collins. (Photo: McDermott Properties)

Low income, higher need

While demand for market-rate apartments is growing, the need for affordable, age-restricted units is even more critical. Toss accessibility issues and the need is only exacerbated.

When Patricia Ortiz's 87-year-old grandfather, Billy Martin, moved into Buffalo Run Apartments in northeast Fort Collins in 2012, it was one of the few complexes they could find that would accept a Section 8 housing voucher. The apartment was on the third floor in a complex without an elevator.

"We told them what we needed long-term," Ortiz said. She was told by apartment management that as soon as a handicapped-accessible unit became available on the first floor, her grandfather would be moved. Years went by without a unit being offered.

When Martin could no longer navigate the three flights of stairs to his apartment, Ortiz and her mother, Margaret Moore asked managers at Buffalo Run to move them to the first floor.

The request again went unanswered.

That meant family members had to carry Martin up and down the stairs to go outside or get to appointments or the grocery store.

"He was not able to go outside for months," Ortiz said. Martin's third-floor apartment had a balcony, but Ortiz said her grandfather often threatened to jump off so he could get down on the grass.

It wasn't until a Denver-based television problem-solving team got involved that Buffalo Run moved Martin to the first floor. Ortiz said there were open units all along, Buffalo Run just didn't care.

Buffalo Run's local management referred all questions to the company's corporate office, which said Martin was moved as soon as they learned of the problem.

"We were surprised as anyone," said Denise Todd, who said her company took over management of Buffalo Run in July. Previous requests to move Martin "were set aside or mishandled by the old management company," she said.

Martin died Thursday, just weeks after moving to his new apartment.

Buffalo Run has 35 of 144 units filled by residents with Section 8 vouchers and has eight vacant units, Todd said.

Moore and Ortiz looked for a different complex, "but there just wasn't anything" that was both accessible, affordable or that would accept a housing voucher.

Currently, about 28 percent of families in Fort Collins Housing Authority's housing choice voucher program are either elderly or elderly and disabled. Another 40 percent are disabled but not elderly.

"There is an overwhelming need for housing that's affordable in general, and, of course, that affects seniors," said FCHA Executive Director Julie Brewen. "It's a function of our market being really tight."

The need for income-qualified housing is much greater than what's in the production pipeline, Beck-Ferkiss said. But "upfront subsidies needed to provide that really low-income qualified housing makes it extremely challenging to develop."

According to the Highland report, "given ongoing scarcity of funding ... unmet demand for affordable apartments will continue and will grow as the 60-plus population grows."

McDermott Properties hopes to make a dent in the market for low-income housing for older residents with the development of Oakridge Crossing, a three-story, building with 110 apartments in the Oakridge Business Park in south Fort Collins.

The project would be restricted to residents ages 65 and older with incomes ranging from \$16,350 to \$37,380. Rents could be as low as \$435 per month.

McDermott Properties plans to use \$1.7 million in federal disaster relief funds provided after the September 2013 floods to fill a financial gap and make the \$21 million project viable. The federal money was set aside to help those displaced by the flood find housing.

Fort Collins' planning and zoning board approved Oakridge Crossing in July, but it still needs the go-ahead from a three-member board that oversees the business park.

Principal Arthur McDermott said he chose an income- and age-restricted project because of a "pretty significant" need in the community.

If all goes according to plan, McDermott hopes to break ground in January with preleasing to start in November 2017.

As soon as McDermott completes a parking easement with a neighboring property, the Oakridge owners' association expects to vote on the project, said Jim Palmer, one of three association members. "There is a unique need and desire in the community" for this type of product.

The association hasn't made a final decision on the project, but Palmer said "we've made good progress." A final decision could come this month.



This drawing shows the Affinity senior living community being built north of Front Range Village in southeast Fort Collins. (Photo: City of Fort Collins)

Older population on the rise

- Fort Collins' population is estimated to grow to 162,182 by 2020, a 5.7 percent increase from 2015.
- Of the total population, about 16,687 residents (11 percent) were age 65 or older in 2015. That population is expected to increase to 20,908, or 13 percent of the city's total population, by 2020.

At a glance: New age-restricted housing in Fort Collins

- **Affinity:** 153 market-rent apartments for residents age 55 and older north of Front Range Village. Status: Under construction.

- **Spring Creek Apartments:** 168-market rent apartments for residents age 55 and older north of Whole Foods Market on College Avenue. Status: In planning.
- **2800 S. Taft Hill Road:** 170 market-rent apartments for residents age 55 and older. Status: In planning.
- **Oakridge Crossing:** 110 apartments for residents age 55 and older at Oakridge Business Park off Harmony Road. Status: Approved by city planning and zoning board, awaiting approval from Oakridge Business Park association.
- **Water's Edge:** 800-home, single-family neighborhood for empty nesters, north of Fort Collins Country Club and Richards Lake Road. Status: Originally approved in 2010, the project stalled during the recession. A one-year extension was approved in 2013 and a second extension was denied last year because the plan did not meet new setback standards from four oil and gas operations on the property. Owner Bill Swalling hopes to break ground in the spring.