2024
State of Homelessness

Northern
Colorado
Continuum of Care

Founding Partners

HOMEWARD
ALLIANCE

United Way
United Way of Weld County

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* All data 2023 unless otherwise noted.

Introduction

The state of homelessness in the United States more broadly and specifically in Northern Colorado remains a pressing social issue, reflecting a spectrum of systemic challenges and individual crises. Continuums of Care (CoC) are responsible for creating a regional network of stakeholders and partners who have an interest in solving homelessness as a collective. Crossing Larimer and Weld counties, the Northern Colorado Continuum of Care (NoCO CoC) benefits from the active engagement of more than 50 partner organizations with the stated goal of making homelessness rare, brief, and non-recurring.

Having only officially formed as a CoC in January of 2020, this is the first time the NoCO CoC has released a comprehensive State of Homelessness Report. This report is based on homelessness data and information for the year 2023. The intention of the report is to provide CoC partners and the community at large with a depth of information related to the state of homelessness in Northern Colorado, data analysis and system performance information, current efforts to address homelessness, gaps, and challenges and future directions.

> **Crossing Larimer and Weld counties, the Northern Colorado Continuum of Care (NoCO CoC) benefits from the active engagement of more than 50 partner organizations with the stated goal of making homelessness rare, brief, and non-recurring.**

Data Definitions

Variable	Definitions
Continuum of Care (CoC)	A Continuum of Care is a federally designated regional or local planning body that coordinates housing and services funding for homeless families and individuals, creates homeless response strategy, and provides community support to streamline housing resources and referrals based on vulnerability and current need.
Homeless Management Information System (HMIS)	A local information technology system used to collect client-level data and data on the provision of housing and services to individuals and families at-risk of and experiencing homelessness.
Coordinated Assessment Housing Placement System (CAHPS)	CAHPS is the local Northern Colorado name for the coordinated entry process. Coordinated entry is a community-wide practice that connects people experiencing homelessness to housing resources based on their individual needs using a standardized assessment and referral process.
Point-in-Time Count (PIT)	A federally mandated annual count of persons experiencing sheltered and unsheltered homelessness that occurs each January. Data from PIT Counts are reported and provided to the United States Congress to inform federal strategy and funding.
Housing Inventory Count (HIC)	A federally mandated annual count of housing resources, including emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing beds. Data from the HIC is reported and provided to the United States Congress to inform federal strategy and funding.
Area Median Income (AMI)	The area median income is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median.
Emergency Shelter (ES)	Emergency Shelters are a temporary place for people to live when they do not have another safe place to stay.
Street Outreach (SO)	Street Outreach is a mobile homeless service program model intended to engage with people experiencing homelessness who may be disconnected and/or alienated from mainstream services and support, including those who are unsheltered.
Transitional Housing (TH)	Transitional Housing provides temporary housing for people experiencing homelessness with the goal of increasing interim stability to subsequently gain permanent housing.
Permanent Supportive Housing (PSH)	Permanent Supportive Housing is a housing program model that provides long-term financial housing assistance with voluntary available supportive services for people experiencing homelessness and that is intended to meet participant's self-identified goals. This model is intended for people who will benefit from long-term housing subsidy and intensive supportive services.
Rapid Re-Housing (RRH)	Rapid Re-Housing is a housing program model that provides short-term financial rent assistance and voluntary supportive services for people experiencing homelessness. This model is intended for people who will benefit from shorter-term housing subsidy and lighter-touch supportive services.
Victim Service Provider (VSP)	An organization that regularly assists victims of domestic abuse, stalking, and/or sexual assault. Victims service providers must comply with certain federal requirements related to maintaining client confidentiality.
System Performance Measures Report (SPM)	System Performance Measures are used to understand how an entire CoC system of homeless assistance is performing. These measures help communities gauge their progress in preventing and ending homelessness.
Vulnerability Index Prioritization Decision Assessment Tool (VI-SPDAT)	The VI-SPDAT is the currently approved commonly used assessment tool to help determine a person's strengths, needs, and vulnerabilities related to finding and maintaining housing.

Data Sources

To effectively address homelessness from a systems perspective, it is essential to understand the issue with comprehensive and quality data on who is experiencing homelessness, what disparities exist among populations, how resources are being allocated, and how the homeless response system is performing. In Northern Colorado, most programs serving people experiencing homelessness enter program data into a shared database called the Homeless Management Information System (HMIS), allowing for comprehensive reports inclusive of all data entering the system. The NoCO CoC has designated Homeward Alliance as the HMIS Lead Agency, which employs staff dedicated to providing access and support to organizations using the system, preparing and submitting federally mandated reports on behalf of the NoCO CoC, and responding to requests for data related to homelessness across Northern Colorado. Much of the data in this report is taken from HMIS, including pieces of the System Performance Measures Report.

Data provided on the coordinated entry system, known locally as the Coordinated Assessment Housing Placement System (CAHPS) was collected from HMIS as well as from reports provided by the CAHPS Data Systems Specialist, a staff position at United Way of Weld County dedicated to managing CAHPS data. United Way of Weld County serves as the CoC Lead and Coordinated Entry Lead Agency for the NoCO CoC and employs staff dedicated to overseeing system improvement, CoC administration, as well as implementing the coordinated entry system.

Victim service organizations are prohibited from entering data into HMIS; however, they do collect similar data on the clients they serve in a HMIS comparable database. For purposes of this report, the three primary victim service organizations in the region provided comprehensive aggregate data from their emergency shelter programs, which is included alongside HMIS data whenever possible.

> **In Northern Colorado, most programs serving people experiencing homelessness enter program data into a shared database called the Homeless Management Information System (HMIS), allowing for comprehensive reports inclusive of all data entering the system.**

Additional data sources used are the annual Point-in-Time Count (PIT Count) and the Housing Inventory Count (HIC). These reports are publicly available on the HUD Exchange website (hudexchange.info). For instances of comparison of Northern Colorado to local, state, or national statistics, various data sources were used and are noted.

Causes of Homelessness

Across the United States, homelessness is a complex issue with a multitude of factors contributing to its prevalence. The United States Interagency Council on Homelessness describes the following as core issues driving the crisis.[1] At the core, a housing market crisis creates a significant gap between availability and affordability, leaving many without a place to call home. Poverty, often a result of inequality, further exacerbates the situation, as individuals and families struggle to meet basic needs.

Domestic violence can trigger sudden homelessness, forcing victims to choose between an abusive environment and the uncertainty of the streets. The problem is also compounded by stagnant wages and unemployment, which create an income gap that fails to keep pace with the cost of living. This economic strain is intensified by the lack of affordable healthcare, where medical debts can become insurmountable.

Mental health and addiction treatment services are often inaccessible, leading to a cycle of health issues and housing instability. Family conflict also can play a role, as personal disputes can lead to displacement. Ultimately, these individual factors are underscored by systemic failures — a societal responsibility to address the root causes and provide sustainable solutions for those affected by homelessness.

The causes of homelessness in Northern Colorado in many ways mirror those seen across the country. Below is data related to the self-identified factors causing homelessness, identified by those currently unhoused in Northern Colorado, as well as data on economic factors that play a role in the ability to afford and maintain housing in the region.

Self-Identified Contributing Factors
When an individual completes an intake with a homeless service program, they can give information on what factors contributed to their current experience of homelessness. Below are the top ten most common circumstances people listed as reasons for becoming homeless in 2023. Please note, people may identify more than one reason.
1. Relationship Problems/Family Breakup
2. Lost Job/Could Not Find Work
3. Unable to Pay Rent/Mortgage
4. Alcohol/Substance Use Problems
5. Abuse/Violence in My Home
6. Mental Illness
7. Disabling Conditions
8. Unable to Pay Utilities
9. Discharge from Jail
10. PTSD

These self-identified reasons from northern Colorado residents experiencing homelessness align with research done nationally on the causes of homelessness.[2] Though public perception often equates the causes of homelessness to perceived personal failings, people in northern Colorado and elsewhere are far more likely to fall into homelessness due to lack of affordable, safe and stable housing, inadequate income needed to meet cost of living, family breakdown, and health issues.

[1] Homelessness Data & Trends | United States Interagency Council on Homelessness (usich.gov)
[2] What Causes Homelessness? - National Alliance to End Homelessness

Economic Factors

Housing and its related expenses are the largest cost per month that Coloradoans face.[3][4] According to the National Low Income Housing Coalition, a Colorado household needs an annual income of $66,830 to afford a two-bedroom rental home that meets the federal Fair Market Rent rate; 21% of renters in Colorado have incomes at or below 30% of the area median income (AMI).[5] Households are considered severely cost burdened if they spend more than half of their income on housing expenses, and often are unable to pay for both housing and other life necessities. A four-person extremely low-income household in Colorado makes an average of $33,940 a year; there is an estimated shortage of 119,782 affordable rental homes for extremely low-income renters. The Colorado Housing and Finance Authority (CHFA) released a 2023 Apartment Survey that showed in Northern Colorado the overall apartment vacancy rate is 5%, meaning only five percent of all apartments in the area are not already occupied and are available to rent.[6] This low vacancy rate becomes especially challenging for financially insecure households trying to rent a new apartment, especially people currently experiencing homelessness, because landlords and property managers often have many applicants to choose from to fill a single unit and may select a tenant with more income, better credit, etc.

In Northern Colorado, households are at a high risk for being unable to afford their housing expenses. Unemployment sits at 4.3% in Larimer County and 5% in Weld County.[7] The CHFA Apartment Survey found that average rents for a 2-bedroom apartment in Fort Collins, Loveland, and the Greeley-metro area average between $1,308 and $1,621 per month, meaning renters need to pay on average between $16,000 and $20,000 in rent alone each year. Monthly, this means a four-person household with an income of 30% AMI pays between 53%-60% of their monthly income on rent alone, not including any other housing expenses. In dollars, this would leave as little as $1,062 left monthly to pay for all other household expenses.

Chart 1: Extremely Low-Income Colorao Renter Househlds
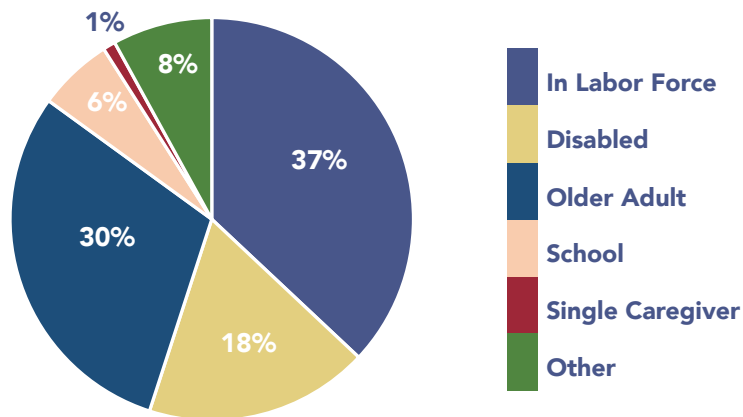
Multiple exclusive categories were applied in the following order: older adult, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. 13% of extremely low-income renter households are enrolled in school, 48% of whom usually work at least 20 hours per week. Credit: https:/nlihc.org/housing-needs-by-state/colorado

Chart 2: Northern Colorado Monthly Income to Rent Cost

	2-Bedroom Average Rent	4-Person 30% of AMI[8]	% Monthly Income to Rent[9]	$ Monthly Income Left after Rent	Overall Apartment Vacancy Rate
Fort Collins	$1,541	$32,200	57%	$1,142	5.0%
Greeley	$1,308	$29,700	53%	$1,167	5.3%
Loveland	$1,621	$32,200	60%	$1,062	5.5%

[3] Related Housing expenses include utilities, monthly housing fees, among others.
[4] Cost of Living & Prices in Colorado: 28 cities compared (livingcost.org)
[5] https://nlihc.org/housing-needs-by-state/colorado
[6] https://www.chfainfo.com/getattachment/e8ef0b65-ac64-4e5c-a432-7cdc2f3aa5dd/Colorado-Statewide-Apartment-Survey-4Q-2023.pdf
[7] Rates by County | Colorado Information Marketplace | data.colorado.gov
[8] https://cdola.colorado.gov/sites/dola/files/documents/HUD%20AMI%20Table%202022.pdf
[9] Calculation based on 4-person 30% Area Median Income (AMI) divided by average rent for a 2-Bedroon/1-Bath
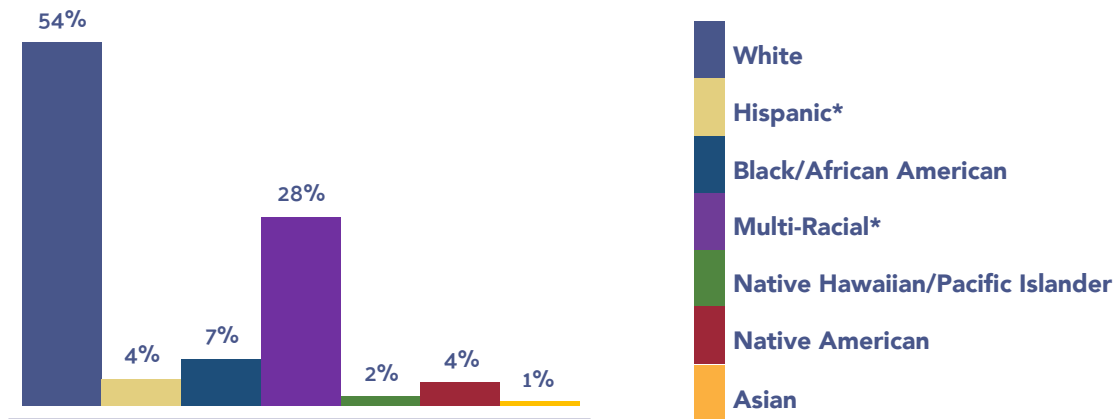
Demographics of Persons Experiencing Homelessness in HMIS

The data represented in the charts below is unduplicated for persons with at least one day homeless in 2023 enrolled in Emergency Shelter (ES), Street Outreach (SO), Transitional Housing (TH) and/or Permanent Supportive Housing (PSH) or Rapid Re-Housing (RRH). This data does not include people who may have only received services from an organization that does not enter data into HMIS, which is primarily domestic violence programs.

Chart 3: Total Number of People Homeless	
Total Unduplicated Number of People with at Least 1 Day Homeless in 2023	3,922
Number of Adults	3,405
Number of Children	517
Total Number of People Homeless, Including Domestic Violence Emergency Shelter Clients[10]	4,458

Chart 4: Race/Ethnicity of People Enrolled in Homeless Programs in HMIS

- White — 54%
- Hispanic* — 4%
- Black/African American — 7%
- Multi-Racial* — 28%
- Native Hawaiian/Pacific Islander — 2%
- Native American — 4%
- Asian — 1%

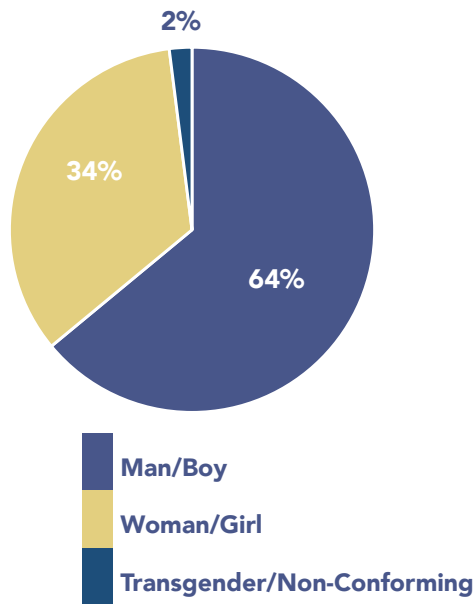* Due to recent changes in data standards of how race/ethnicity is reported in HMIS, people who identify as both "White" and "Hispanic" are reported as "Multi-Racial."
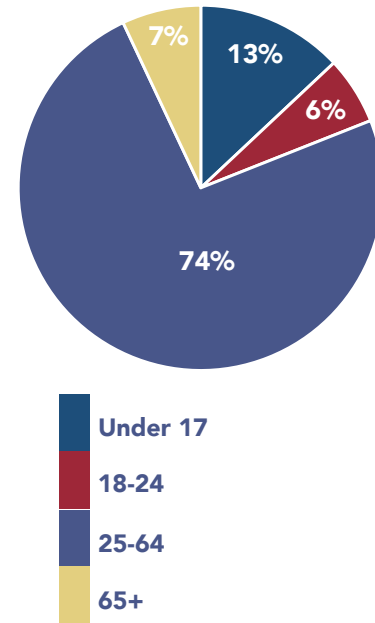
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[10] Due to confidentiality restrictions, it is not possible to deduplicate individuals who may have used both mainstream homelessness resources as well as domestic violence emergency shelter.

Chart 5: Gender of People Enrolled in Homeless Programs in HMIS

- 64% Man/Boy
- 34% Woman/Girl
- 2% Transgender/Non-Conforming

Chart 6: Age of People Enrolled in Homeless Programs in HMIS

- 13% Under 17
- 6% 18-24
- 74% 25-64
- 7% 65+

Chart 7: Special Populations in HMIS	
Veterans Enrolled in Homeless Programs	314 (8%)
Currently Fleeing DV Enrolled in Homeless Program (does not include victim service providers)	314 (8%)
Chronically Homeless at Initial Enrollment in Homeless Program, % of Total	1,098 (28%)

Comments on Regionality of Homelessness in Northern Colorado

As urbanization is expanding across the front range, people in general in Northern Colorado find themselves spending time across counties, particularly the larger cities of Fort Collins, Loveland, and Greeley. A common concern related to the development and expansion of homeless services in a particular area is that expanded access will encourage non-local people experiencing homelessness to travel to a different city to receive services.

While this does happen for a variety of reasons, a closer look at HMIS enrollment data showed a very small number of people experiencing homelessness using services in all three major northern Colorado cities of Greeley, Fort Collins, and Loveland in 2023. Specifically, only 34 individuals in total received Emergency Shelter and/or Street Outreach services in all three cities during 2023. Within that number, about half of these individuals had been homeless for less than 1 year and were not chronically homeless and half had been homeless for more than a year and were considered chronically homeless.

> ...a closer look at HMIS enrollment data showed a very small number of people experiencing homelessness using services in all three major northern Colorado cities of Greeley, Fort Collins, and Loveland in 2023.

Considering both Greeley and Loveland expanded their shelter and street outreach services throughout 2023, this data challenges the perception that people relocate to jurisdictions where there are more services.

Coordinated Entry System Data and Insights

Each Continuum of Care is required to implement a coordinated entry system that standardizes the way people experiencing homelessness are identified, assessed for housing needs, and referred to available housing resources. HUD has outlined basic requirements of establishing a coordinated entry process, however the method of implementation and the overall effectiveness of the system varies widely across the country. The coordinated entry process in Northern Colorado is called the Coordinated Assessment Housing Placement System (CAHPS).

An important aspect of CAHPS is maintaining a by-name list of people experiencing homelessness who have been assessed for their housing needs as well as referral and outcome data for housing placements. De-identified CAHPS data can be viewed in an interactive data dashboard on the NoCO CoC website (nocococ.org/data-reports).

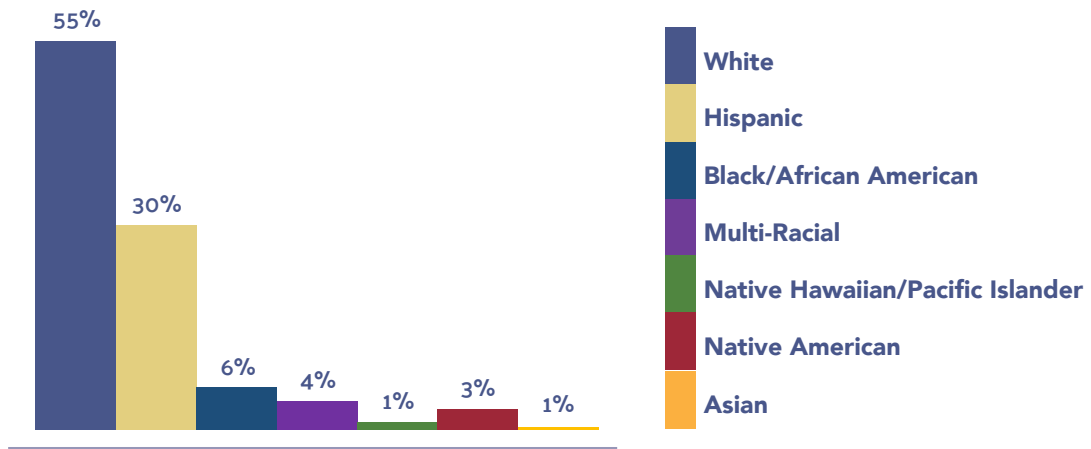| Chart 8: CAHPS by the Numbers	
Total people actively enrolled in CAHPS for at least one day (does not include DV)	2,206
Number of Children	238
Number of Adults	1,968
Formal Agency Partners	45
CAHPS Access Points	35
Full-time Staff Members	2
Weekly Case Conference Meetings	4
Housing Programs Receiving Referrals through CAHPS	14
Total Housing Referrals	241
Successful Referral Rate[11]	73%
Total Housed Exits	359
Successful Housed Exits through CAHPS Referral	94
Average Length of Time in CAHPS Before Housed	209 Days

In 2023, there were four new housing projects that began taking their program referrals through CAHPS:
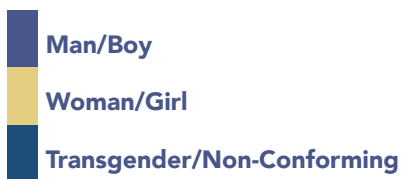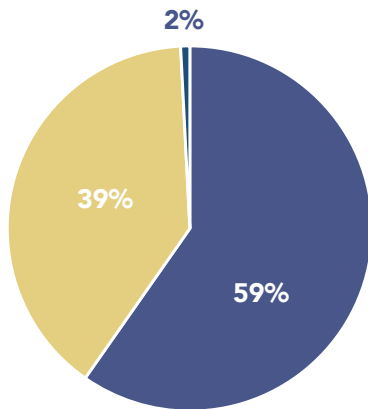- St. Valentine Apartments (Site-Based PSH)
- Almost Home Rapid Re-Housing
- City of Greeley Foundations Programs
    ⇨ SWSHE Tenant-Based PSH
    ⇨ Olmstead Act Tenant-Based PSH

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[11] A referral is "successful" if the individual is referred and determined eligible for the resource and accepted the opportunity
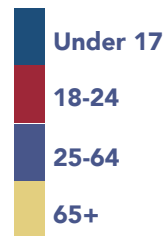
Chart 9: Race/Ethnicity of People Enrolled in CAHPS

55% 30% 6% 4% 1% 3% 1%

- White
- Hispanic
- Black/African American
- Multi-Racial
- Native Hawaiian/Pacific Islander
- Native American
- Asian

Chart 10: Gender of People Enrolled in CAHPS

2%
39%
59%

- Man/Boy
- Woman/Girl
- Transgender/Non-Conforming

Chart 11: Age of People Enrolled in CAHPS

7% 12% 6% 75%

- Under 17
- 18-24
- 25-64
- 65+
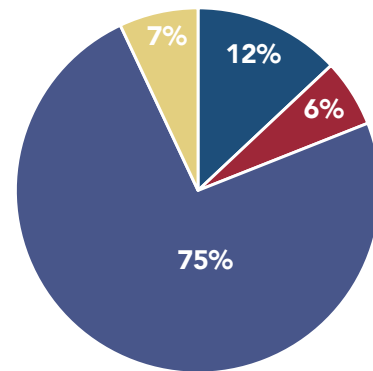
Insights

An important aspect of an effective coordinated entry system is to ensure equal access, both to the system itself and to the housing resources that flow through the system.

Comparing total served in 2023 through CAHPS with total served in emergency shelter and street outreach programs shows that access to CAHPS is overall equitable regardless of race/ethnicity, with certain exceptions. In particular, people who identify as Black/African American made up 7% of emergency shelter and street outreach enrollments, but 6% of CAHPS enrollments, indicating a 1% disparity between those being served in shelter and outreach and those being enrolled in the coordinated entry program for

> ...in 2022 the coordinated entry system saw more than an 8% disparity between people who identify as Hispanic/Latin(a)(o)(x) enrolled in shelter also being enrolled in CAHPS. After targeted system improvement efforts, over the course of 2022 and 2023 this disparity has been eliminated completely.

access to housing resources. In contrast, in 2022 the coordinated entry system saw more than an 8% disparity between people who identify as Hispanic/Latin(a)(o)(x) enrolled in shelter also being enrolled in CAHPS. After targeted system improvement efforts, over the course of 2022 and 2023 this disparity has been eliminated completely. The percentage of people who identify as Hispanic/Latin(a)(o)(x) enrolled in shelter/street outreach in 2023 was 28.7% and enrolled in CAHPS was 29.2%.

An analysis of CAHPS assessment and referral data found certain disparities in access to the housing resources that are referred to through the system. Comparing the demographics of individuals who were assessed for a permanent supportive housing level of resource to the individuals who actually received a PSH resource referral, the population becomes less diverse across all race groups when compared to the total population of people assessed through CAHPS; it also becomes less white. More plainly, PSH resources are being referred to people from fewer racial groups than the general PSH-level CAHPS population, but referrals are being made to proportionally more people who identify as non-white than the general CAHPS population.

For those who were assessed for a rapid re-housing level of resource, compared with the demographics of those who received such a referral, the population also becomes less diverse overall and also becomes whiter, indicating that households that are chosen for a RRH resource referral are more likely to be white than the overall CAHPS population needing RRH level intervention.
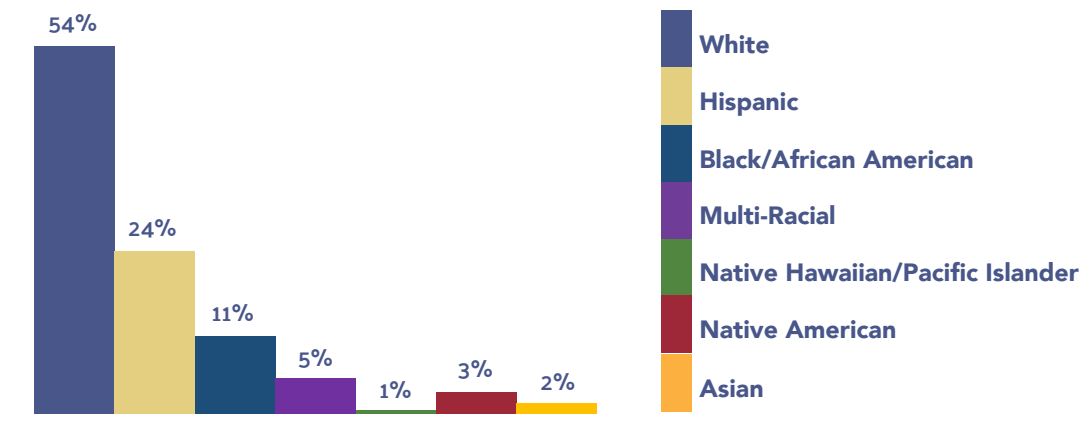
Domestic Violence System Data and Insights

There are three primary victim service providers (VSPs) in the NoCO CoC geographic region: A Woman's Place (AWP) in Greeley, Alternatives to Violence (ATV) in Loveland, and Crossroads Safehouse (CRS) in Fort Collins. There is also a small victim service provider, Estes Valley Crisis Advocates (EVICS), that operates a small shelter in Estes Park but primarily serves as advocate responders to victims of violence in the Estes Valley. The three largest VSPs actively participate in the NoCO CoC and the coordinated entry system, however since domestic violence programs are statutorily restricted from entering client-level data into HMIS, domestic violence data has historically not been included among homeless system data, making it very difficult to fully understand how domestic violence and homelessness intersect in our community.
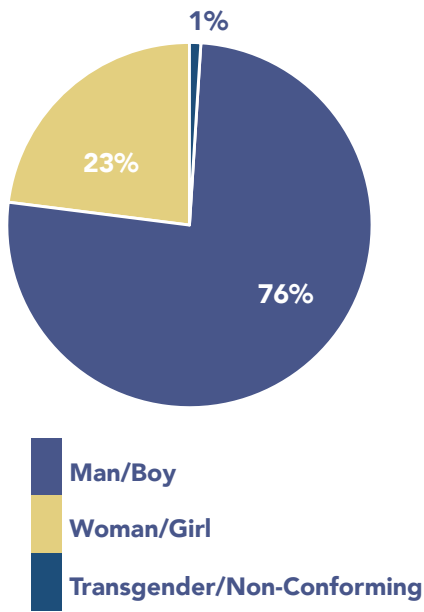
Per statute, all data related to domestic violence victims is protected and must be de-identified and provided in aggregate when it is shared outside of the individual service organization. To support a comprehensive State of Homelessness report, all three VSPs provided aggregate data on clients they served between January 1 and December 31, 2023, using data pulled from the HMIS comparable database that each organization uses. Whenever possible within this report, domestic violence data has been combined with HMIS data, however, below is a snapshot of demographic and housing outcome data from VSPs only. It is important to note that because of confidentiality requirements, data combined from VSPs is unable to be deduplicated, both between victim service organizations and with HMIS data.

Chart 12: Northern Colorado Domestic Violence Emergency Shelter Clients	
Total Domestic Violence Emergency Shelter Clients	536
Number of Adults	340
Number of Children	196

Chart 13: Race/Ethnicity of DV Emergency Shelter Clients

- White — 54%
- Hispanic — 24%
- Black/African American — 11%
- Multi-Racial — 5%
- Native Hawaiian/Pacific Islander — 1%
- Native American — 3%
- Asian — 2%

Chart 14: Gender of DV Emergency Shelter Clients

- 1%
- 23%
- 76%

Legend:
- Man/Boy
- Woman/Girl
- Transgender/Non-Conforming

* Includes gender demographic of children

Chart 15: Age of DV Emergency Shelter Clients

- 1%
- 56%
- 37%
- 6%

Legend:
- Under 17
- 18-24
- 25-64
- 65+
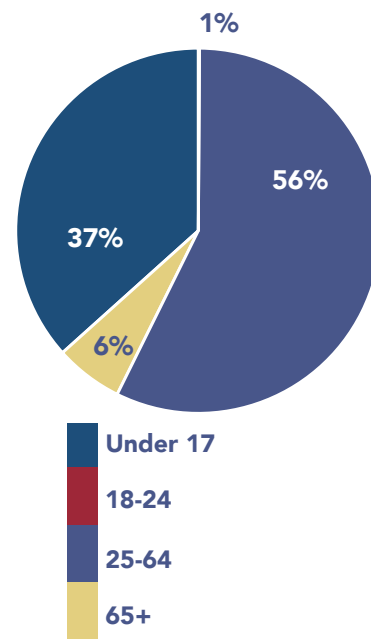
Chart 16: DV Emergency Shelter Client Outcomes	
Exits to Permanent Housing	241 (45%)
Exits to Homelessness	64 (12%)
Exits to Temporary Destination	123 (23%)
Exits to Unknown Destination	107 (20%)

Chart 17: Housing Referral Outcomes for DV Emergency Shelter Clients	
Total Housing Referrals	48
Successful Referral Rate[12]	71%

Insights

In many ways, the aggregate demographic data provided by the three area victim service providers mirrors mainstream homeless system data with two exceptions. The first is that there is a significant over-representation of women at domestic violence shelters in comparison to the general population of people using mainstream emergency shelter. This is unsurprising since the experience of domestic violence is widely considered a form of gender-based violence that disproportionately is experienced by women, and women may also be more likely to need to access emergency shelter to flee domestic violence due to economic disparities and wage gaps broadly experienced by women.[13]

The second difference seen in domestic violence shelter data not seen in mainstream emergency shelters is the increased number of children under 17 staying in domestic violence emergency shelter. This is likely correlated to the overrepresentation of women, many of whom are mothers, using domestic violence shelters and bringing their children with them.

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[12] A referral is "successful" if the individual is referred and determined eligible for the resource and accepted the opportunity.
[13] https://www.thehotline.org/stakeholders/domestic-violence-statistics/

# Racial and Ethnic Disparities Data and Insights

In 2022, the NoCO CoC released its first racial and ethnic disparities assessment using PIT Count data compared with the 2019 American Communities Survey (ACS) 5-year estimate poverty data for Larimer and Weld counties. It showed stark racial disparities. This assessment was completed again this year using 2024 PIT Count data and 2021 ACS estimates. People of color make up a larger percentage of the homeless population than they do of the total population of the region, even when accounting for poverty rates.

We see the highest disparity demographically among Black/African Americans and Native Americans experiencing homelessness. Additionally, Black/African Americans, Native Americans, and Native Hawaiians appear more likely to become homeless than other Northern Coloradoans in poverty, including other racial minorities. Specifically:

Chart 18: Regional Snapshot of Racial Disparities

- % Total Population
- % In Poverty
- % of Homeless Population

- Black/African American people make up 1% of the total population, 3% of people in poverty, and 7% of the total homeless population.
- Native Americans make up 1% of the total population, 1% of people in poverty, and 2.5% of the total homeless population.
- Native Hawaiians only make up 0.11% of the total population but 2% of the total homeless population.
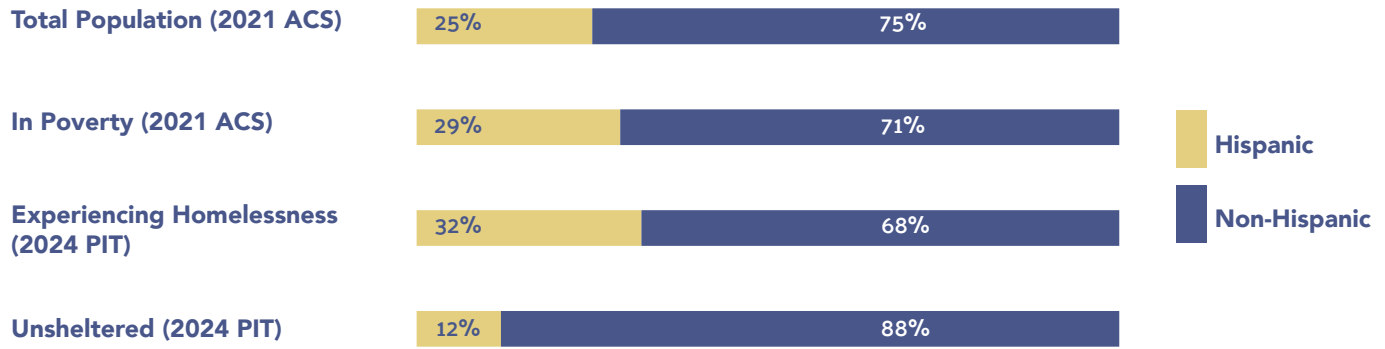
The data also reveals interesting information about homelessness within the Hispanic population. Specifically, Hispanic people are significantly more likely to experience poverty than non-Hispanic people are, however of those in poverty, Hispanic people seem to experience homelessness at a slightly lower rate than non-Hispanic people.
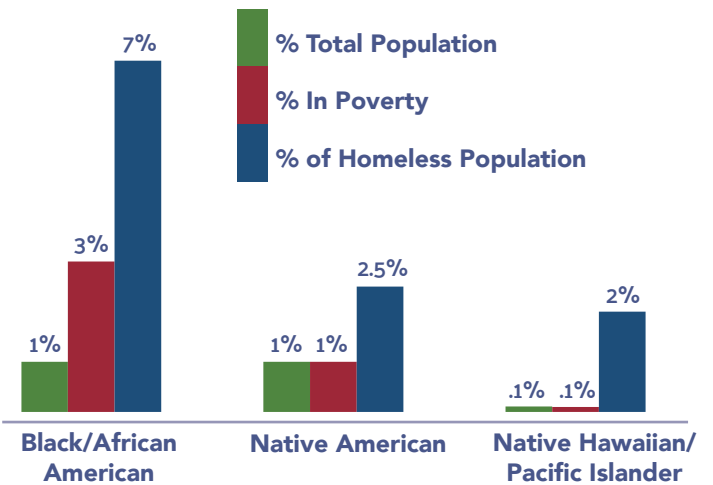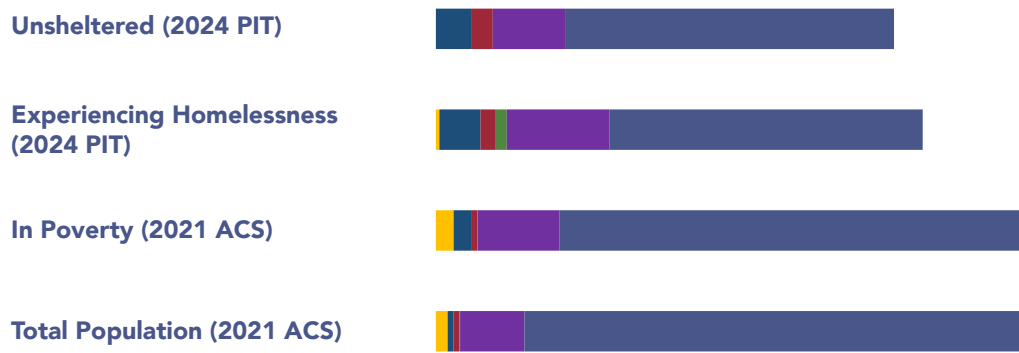
People of color make up a larger percentage of the homeless population than they do of the total population of the region, even when accounting for poverty rates.

Chart 19: Ethnic Disparities in Northern Colorado (Larimer & Weld)

Total Population (2021 ACS)	25% / 75%
In Poverty (2021 ACS)	29% / 71%
Experiencing Homelessness (2024 PIT)	32% / 68%
Unsheltered (2024 PIT)	12% / 88%

Hispanic
Non-Hispanic

Chart 20: Racial Disparities in Northern Colorado (Larimer & Weld)

- Unsheltered (2024 PIT)
- Experiencing Homelessness (2024 PIT)
- In Poverty (2021 ACS)
- Total Population (2021 ACS)

	Unsheltered (2024 PIT)*	Experiencing Homelessness (2024 PIT)	In Poverty (2021 ACS)	Total Population (2021 ACS)
Asian/Pacific Islander	0%	1%	3%	2%
Black/African American	6%	7%	3%	1%
Native American/Alaskan	4%	3%	1%	1%
Native Hawaiian	0%	2%	1%	1%
Multiple Races	13%	18%	14%	11%
White & Latina/e/o	72%	69%	78%	84%

* Does not equal 100% as some of those surveyed do not provide a racial identity when asked.
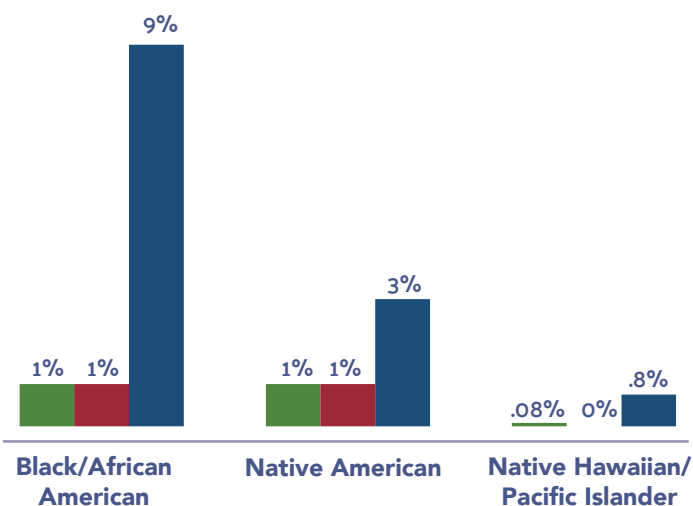
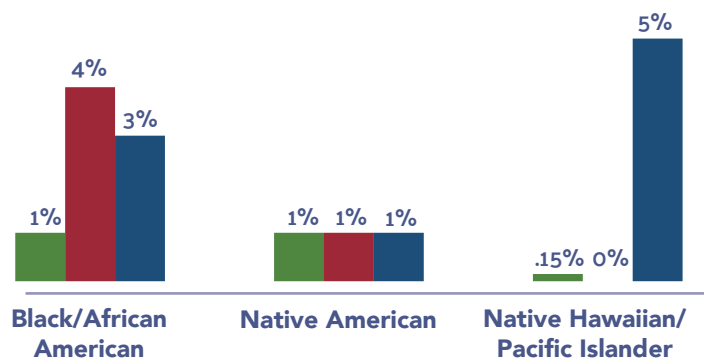## Racial and Ethnic Disparities Between Counties

There are nuanced and ethnic disparities between counties as well. Most notably in Larimer County, Black/African Americans make up only 1% of the total Larimer County population and the total population in poverty, but account for 9% of the total homeless population. The same level of disparity for Black/African Americans is not seen in Weld County, where again Black/African Americans are 1% of the total Weld County population and 3% of the homeless population.

In both counties, Native Hawaiians are overrepresented in the homeless population. However, this disparity is starker in Weld County where Native Hawaiians make up 0.15% of total population but account for 5% of those experiencing homelessness.
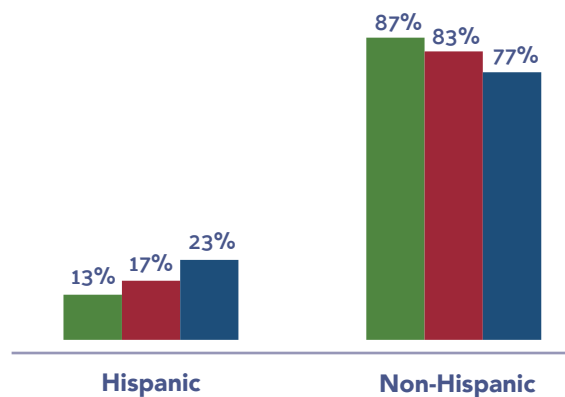
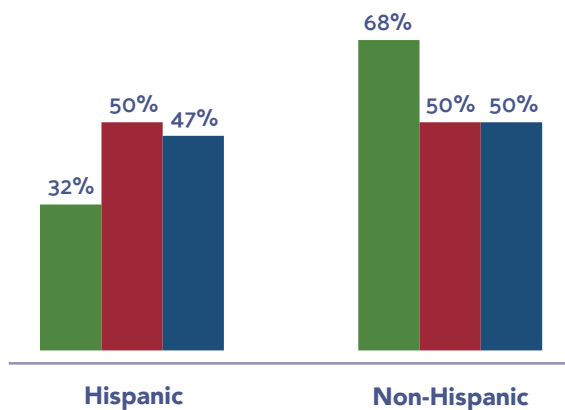### Chart 21: Racial Disparities, Larimer County

Black/African American: % Total Population 1%, % In Poverty 1%, % Homeless Population 9%
Native American: % Total Population 1%, % In Poverty 1%, % Homeless Population 3%
Native Hawaiian/Pacific Islander: % Total Population .08%, % In Poverty 0%, % Homeless Population .8%

Legend:
- % Total Population
- % In Poverty
- % Homeless Population

Chart 22: Racial Disparities, Weld County

Black/African American: % Total Population 1%, % In Poverty 4%, % Homeless Population 3%
Native American: % Total Population 1%, % In Poverty 1%, % Homeless Population 1%
Native Hawaiian/Pacific Islander: % Total Population .15%, % In Poverty 0%, % Homeless Population 5%

Legend:
- % Total Population
- % In Poverty
- % Homeless Population

Chart 23: Ethnic Disparities, Larimer County

Hispanic: % Total Population 13%, % In Poverty 17%, % Homeless Population 23%
Non-Hispanic: % Total Population 87%, % In Poverty 83%, % Homeless Population 77%

Legend:
- % Total Population
- % In Poverty
- % Homeless Population

Chart 24: Ethnic Disparities, Weld County

Hispanic: % Total Population 32%, % In Poverty 50%, % Homeless Population 47%
Non-Hispanic: % Total Population 68%, % In Poverty 50%, % Homeless Population 50%

Legend:
- % Total Population
- % In Poverty
- % Homeless Population

CoC System Performance Measures

Continuums of Care are required to measure the performance of their overall homeless response system on a standard set of metrics and report that information annually to HUD. Each year, HMIS Lead agencies for CoCs prepare and submit a System Performance Measure (SPM) Report based on data collected in HMIS. Data included in this report comes from emergency shelter, street outreach, transitional housing, rapid re-housing, and permanent supportive housing programs that enter client data into HMIS. The report does not include data from the coordinated entry system or day shelters, or programs that do not enter data into HMIS, such as victim service providers.

NoCO CoC SPM data can be viewed in an interactive data dashboard on the NoCO CoC website (nocococ.org/data-reports).

System Performance Measure: Sheltered Individuals

In 2023 in Larimer and Weld counties, the number of individuals enrolled in emergency shelter programs was 3,081, not including individuals using domestic violence emergency shelter. In 2023, there were 536 individuals who used domestic violence emergency shelter; however, this number is not able to be deduplicated against other emergency shelter programs due to confidentiality and reporting requirements placed on victim service providers and therefore is reported separately. On a single night in January, there were 616 people using emergency shelter, including domestic violence shelters. The Point-in-Time Count is an annual surveying of people experiencing homelessness on a single night at the end of January.

Chart 25: Emergency Shelter Enrollments
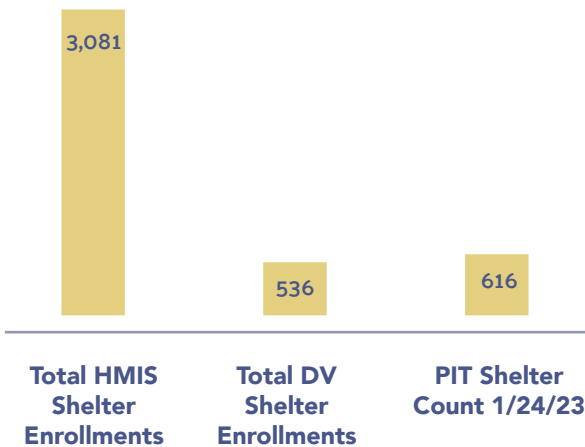
Total HMIS Shelter Enrollments	3,081
Total DV Shelter Enrollments	536
PIT Shelter Count 1/24/23	616

> **The Point-in-Time Count is an annual surveying of people experiencing homelessness on a single night at the end of January.**

Chart 26: Emergency Shelter Enrollments & Returns to Homelssness	
Total Emergency Shelter Enrollments in 2023 in HMIS	3,081
Total Domestic Violence Shelter Enrollments in 2023	536
Total Combined HMIS and Domestic Violence Shelter Enrollments[14]	3,617
Returns to Homelessness 13-24 Months After Being Housed	6%

[14] Due to confidentiality requirements of victim service providers in reporting client data, it is not possible to deduplicate

System Performance Measure: First Time Homeless

Due to data collection and reporting limitations, we do not have the ability to know the number of people entering homelessness who had never experienced homelessness before in their entire lives. This number describes people who were enrolled in an emergency shelter, transitional housing, or permanent housing project in 2023 and did not have any previous HMIS program enrollments in the preceding 24 months in Northern Colorado. This number does not include people who were only enrolled in street outreach, day shelter, or coordinated entry, but not in an emergency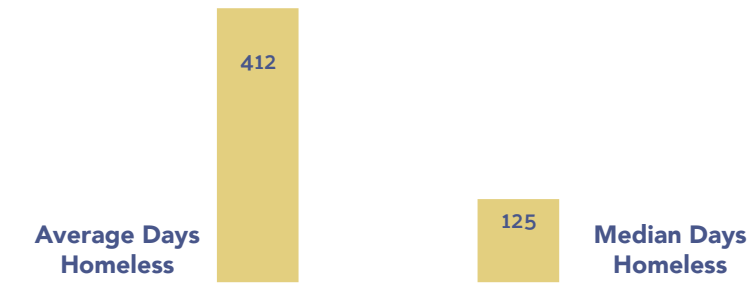 shelter, transitional housing, or permanent housing program. In 2023, 75% of people enrolled in shelter, transitional housing, or permanent housing in Larimer and Weld counties had not experienced homelessness in Northern Colorado in the previous two years.

Chart 27: First Time Homeless in Last 2 Years

1st Time Homeless — 2,303

In 2023, 75% of people enrolled in shelter, transitional housing, or permanent housing in Larimer and Weld counties had not experienced homelessness in Northern Colorado in the previous two years.

System Performance Measure: Length of Time Homeless

The significant difference between the average days and median days is due to having a larger number of individuals with shorter lengths of time homeless than those with longer lengths of time homeless. However, people with significant number of days homeless increases the overall average length of time homeless.

Chart 28: Length of Time Homeless

Average Days Homeless — 412

Median Days Homeless — 125

System Performance Measure: Exits to Permanent Housing

This measure is based on the percentage of people who previously were documented as exiting Street Outreach, Emergency Shelter, Transitional Housing, or Permanent Housing program to a Housing Destination in the prior 2 years, and then was re-enrolled in a homeless service program for a new instance of homelessness, as documented in HMIS. In 2023, 450 total people regained housing.

Chart 29: Exits to Permanent Housing		
Successful exits to new Permanent Housing or retention of current Permanent Supportive Housing	98%	This percentage includes people who maintained their housing while being enrolled in a permanent supportive housing project or moved to a different permanent housing situation.
Successful exits to Permanent Housing from Emergency Shelter, Rapid Re-Housing or Transitional Housing	19%	This percentage does not include people who may have found housing on their own ("self-resolved") that was not documented in HMIS.
Successful placements to permanent or temporary destinations from a Street Outreach program	20%	This percentage includes people enrolled in Street Outreach who were exited to permanent housing, temporary destinations, or certain institutional destinations.

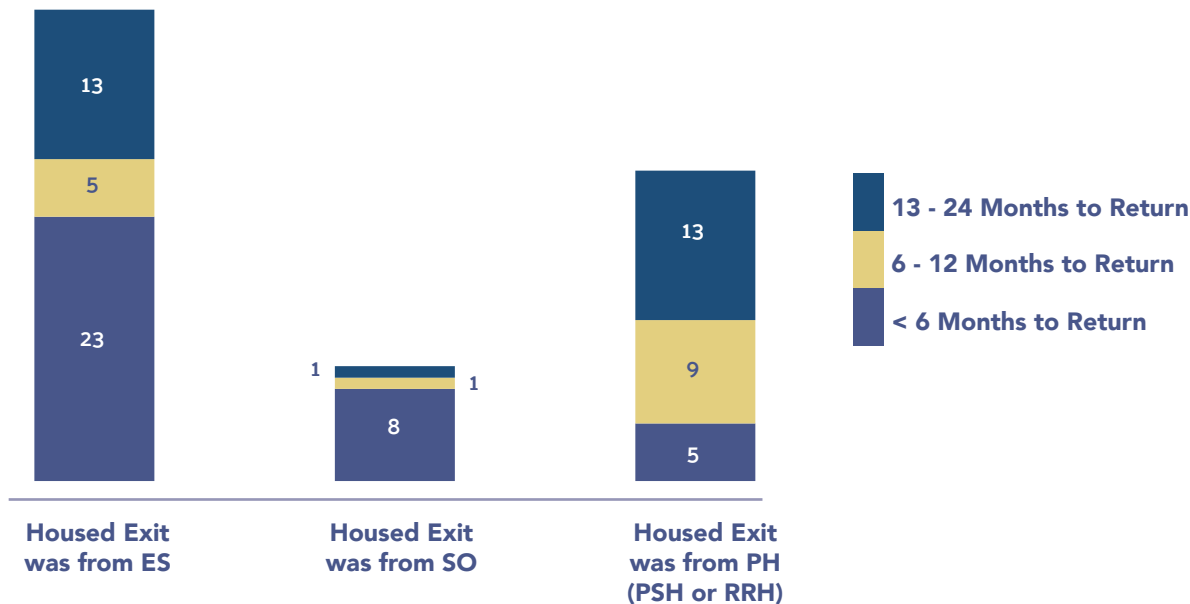**System Performance Measure: Returns to Homelessness**

This measure is based on the percentage of people who previously were documented as exiting Street Outreach, Emergency Shelter, Transitional Housing, or Permanent Housing program to a Housing Destination in the prior 2 years, and then was re-enrolled in a homeless service program for a new instance of homelessness, as documented in HMIS.

This data indicates that most people who regain permanent housing do not return to homelessness in northern Colorado within two years. For those that had a housing exit out of emergency shelter and street outreach, the majority returned to homelessness within the first 6 months, indicating the housing situation they exited into likely was not stable housing. These individuals were not enrolled in a specific housing program and presumptively were not receiving ongoing housing support.

Concerningly for those who were enrolled in a supportive housing program, either rapid re-housing or permanent supportive housing, 48% of the roughly one-in-five people that regained housing and then lost it did so after being housed between one and two years. Fully understanding the causes of this will require more evaluation that exceeds the scope of this report; however, some possible considerations could include the limited length and assistance of rapid re-housing programs, underdeveloped wrap-around supportive services for permanent supportive housing programs needed to successfully house the most vulnerable individuals long term, or potentially people with a tenant-based housing voucher that lost their housing situation but was still had the benefit of their housing voucher to find a new unit.

Chart 30: Returns to Homelessness (450 Total Housed)	
Returns to homelessness within 2 years of being housed	78 (17%)
Returns to homelessness <6 months after being housed	36 (8%)
Returns to homelessness 6-12 months after being housed	14 (3%)
Returns to homelessness 13-24 months after being housed	27 (6%)

Chart 31: Program Initially Housed From and Length of Time Returns to Homelessness

Legend:
- 13 - 24 Months to Return
- 6 - 12 Months to Return
- < 6 Months to Return

Housed Exit was from ES: 23, 5, 13
Housed Exit was from SO: 8, 1, 1
Housed Exit was from PH (PSH or RRH): 5, 9, 13

The work of ending homelessness in Northern Colorado is a community-wide effort that requires focused attention, resources, and support for utilizing best practices. There are many organizations working day and night to provide individual support, shelter, housing, and resources to people experiencing homelessness. These direct service providers are an essential lifeline for those who are unhoused. However, it is not the responsibility or ability of any individual nonprofit or organization to solve homelessness. Efforts to make a positive impact on homelessness must have active engagement and support from those with the power to make system changes, provide leadership, build capacity, and offer resources.

Fortunately, in Northern Colorado there has been a sustained increase in attention, resources, and planning needed to address homelessness at the local and county level. The sections below recount the stated goals to address housing and homelessness and progress made in 2023 from the cities of Fort Collins, Greeley, Loveland, as well as in Larimer County and Weld County.

City of Fort Collins

In March of 2021, the City of Fort Collins released a Housing Strategic Plan with key objectives focusing on addressing housing affordability and diversity in Fort Collins.[15] The strategic objectives include:

Increase Housing Supply & Affordability	• Remove barriers • Update codes to facilitate creation of more affordable units
Increase Housing Diversity & Choice	• Recalibrate incentives • Explore innovative housing development opportunities • Amend density barriers
Enhance Stability & Renter Protections	• Explore rental registries • Revise occupancy policies • Support resident organizing in communities
Improve Housing Equity	• Foster inclusion • Prevent foreclosures and evictions • Assess displacement risks • Ensure equitable housing opportunities
Preserve Existing Affordable Housing	• Extend affordability terms • Give public and tenants the first option to purchase when developments are sold
Increase Accessibility	• Improve visibility • Advance fair housing choice action steps

For this State of Homelessness report, the City of Fort Collins Social Sustainability Department provided the following updates related to the strategic objectives of the Housing Strategic Plan accomplished in 2023:
- 2023 was Fort Collins' most successful year of affordable housing production since 2018, with 176 units coming online.
- Over $1.2 million was allocated to homelessness services and prevention in 2023. Specific programs in the housing stability/prevention category include eviction prevention and mobile home park support.
- 135 people experiencing chronic homelessness were housed in 2023, and chronic homelessness decreased by 16%.

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[15] 20-22913-housing-strategic-plan-no-appendices.pdf (fcgov.com)

City of Greeley

In 2022, the City of Greeley partnered with a third-party contractor, Urbanity Advisors, to complete an assessment and provide recommendations related to homelessness and housing services in the city. The final report was released in June 2022 and provided the following recommendations:[16]

Collective Impact Framework	• Utilize the collective impact framework to enhance cross-organizational collaboration for addressing homelessness
Housing Needs Assessment	• Conduct an assessment to quantify housing requirements • Develop a strategic approach to address housing insecurity
Service-Based Campus Model	• Explore the development of a campus that provides comprehensive services and permanent supportive housing for people experiencing homelessness
Risk & Protective Factors	• Establish a clear understanding of the factors contributing to homelessness to inform proactive interventions
Creative Temporary Solutions	• Investigate temporary housing options that can be implemented quickly while long-term strategies are developed

For purposes of this report, the City of Greeley provided the following updates on progress made in 2023 related to housing and homelessness improvements the city has made:
- Created the Foundations Housing First Team in May 2023 to serve 60 of the most vulnerable homeless households through intensive case management and permanent supportive housing vouchers
- Applied for and received funding to create the first full-time Greeley-focused street outreach team and a rapid re-housing program, to begin services in early 2024
- Created a Mayor's Taskforce bringing together a wide spectrum of community providers coming together to increase alignment, partnerships and review data for continued impact

City of Loveland

In 2020, the City of Loveland released a comprehensive strategic plan and an official update at the end of 2023.[17] [18] Progress on the strategic focus area addressing Livability included the following updates:

Affordable & Attainable Housing	• The city is working with Loveland Housing Authority, Loveland Habitat for Humanity, and Aspen Homes to increase available affordable housing • A cash-in-lieu is expected from South Village developers, though not yet received by the publication of the 2023 plan update
Implement Homeless Strategic Plan	• The city started the Loveland Resource Center and the South Railroad shelter facility • Contracted with Homeward Alliance as lead agency to focus on service gaps, service provider and community education, and engaging key non-profits in data through HMIS • Funding for community (street) outreach will be available in 2024, with a request for proposals to be released early that year

[16] Greeley Homeless and Housing Services Final Report.indd (greeleygov.com)
[17] 637299969204500000 (lovgov.org)
[18] December 12, 2023 Strategic Plan Progress Report (lovgov.org)

Larimer County

In 2023, Homeward Alliance, in partnership with Larimer County, City of Loveland, and City of Fort Collins, applied for and was awarded a Transformational Homeless Response Program grant from the state Division of Housing to complete a Larimer County-wide homeless response strategic planning process that aligns with other regional plans, including goals of the Northern Colorado Continuum of Care and the Weld's Way Home 2.0 strategic plan. A request for proposals was planned to be released in mid-2024 to identify a lead organization to lead the planning process.

Weld County

After releasing the first Weld's Way Home strategic plan in fall of 2016 and making significant progress on many of its objectives, Weld's Way Home 2.0 (WWH) was released in 2023.[19] The following priorities were outlined in the updated plan:

Advocacy	• Increase support for WWH initiatives and needed resources through policy changes
Coordinated Household Stabilization Assistance	• Establish a homeless prevention coordinated entry system
Information Sharing	• Improve access and awareness of housing stability resources
Landlord Partnership	• Facilitate landlord-tenant relationships to prevent evictions
Police Partnerships & Criminal Justice System	• Engage law enforcement to reduce legal barriers for housing vulnerable populations
Diversity, Equity & Inclusion	• Ensure historically underrepresented populations have equitable representation and access to information, resources, and opportunities
Transportation	• Improve community-wide access to affordable and reliable transportation
Community Education	• Increase awareness for realities of homelessness, root causes of housing instability, and where to find resources
Housing Navigation Center with Cold Weather Shelter	• Find a long-term location for the Housing Navigation Center with cold weather shelter
Expanded Case Management Services	• Close gaps in case management services and improve practices for better housing outcomes
Affordable Housing, Housing Retention & Move-In Opportunities	• Increase amount of available housing resources
Faith Engagement	• Work with faith community to coordinate resources, engage volunteers, and identify new ways to increase housing stability

19 Welds-Way-Home-2.0-Web.pdf (unitedway-weld.org)

New Projects

In 2023, the following new projects began serving people experiencing homelessness in Northern Colorado:

Chart 36: New Projects			
A Woman's Place Rapid Re-Housing Program	Weld County	Rapid Re-Housing Program for DV Victims	25 Beds
City of Greeley Motels for Outreach	Greeley	Emergency Shelter/Motel Vouchers	10 Beds
Greeley Foundations Olmstead Program	Greeley	Permanent Supportive Housing Vouchers & Services	24 Beds
Greeley Foundations SWSHE Program	Greeley	Permanent Supportive Housing Vouchers & Services	31 Beds
Matthews House Youth Rapid Re-Housing	Larimer County	Rapid Re-Housing Program for Youth	4 Beds
South Railroad Facility	Loveland	Emergency Shelter	65 Beds
St. Valentine Apartments	Loveland	Permanent Supportive Housing	60 Beds
United Way of Weld County Bridge Housing	Weld County	Emergency Shelter/Motel Vouchers	6 Beds
Volunteers of America COR3 PSH	Larimer & Weld Counties	Permanent Supportive Housing for Justice Involved	2 Beds

Regional Gaps and Future Directions

It is beyond the scope of this report to identify all service gaps and challenges present in the homeless response system in Northern Colorado. However, there are several areas immediately identifiable where services are lacking. First, low-barrier emergency shelter is still not available throughout northern Colorado year-round. There is not a low-barrier emergency shelter option in Greeley during the summer months, forcing people to live unsheltered during this period. This has been identified as a significant priority by the City of Greeley and improvements are planned for 2024. There are also no low-barrier emergency shelter options for people that live in the more rural parts of the counties, such as Estes Park and Fort Lupton.

Gaps remain in street outreach coverage across the region and the street outreach efforts currently operating are still working on improving coordination between programs to best serve the individuals they encounter. In Greeley and Loveland, street outreach to the scale needed for the population is a challenge, however, plans from both City of Greeley and City of Loveland to create dedicated street outreach teams are planned for 2024.

> **In Greeley and Loveland, street outreach to the scale needed for the population is a challenge, however, plans from both City of Greeley and City of Loveland to create dedicated street outreach teams are planned for 2024.**

There are gaps in the availability of enough permanent supportive housing and rapid re-housing for the demand. More specifically, there is not enough permanent supportive housing with adequate supportive services available for single adults, families, and youth that have been assessed as needing this level of housing resource. While families can access tenant-based PSH vouchers, there are no site-based permanent supportive housing that exists for families. Additionally, there are no rapid re-housing programs targeted to single adults, leaving a significant gap in this type of housing resource and this population.

Future Directions

Looking to 2024 and beyond, there are many exciting projects and initiatives that will work to address the gaps and challenges facing Northern Colorado in its pursuit of making homelessness rare, brief, and non-recurring. Homelessness has become a key policy issue for local governments across the CoC. City and county governments are allocating funding dedicated to homelessness and affordable housing more than in previous years, and importantly they are setting their local mitigation strategies within a regional context. This regional shift in coordination and collaboration is very important as the experience of homelessness is not confined within city and county borders.

There are new projects slated to open in 2024 and 2025. In Greeley, the StarRise Apartments permanent supportive housing complex broke ground in summer 2024 and is anticipated to begin housing individuals with long lengths of homelessness and high service needs as soon as fall 2025. Improvements to coordinate street outreach across the region, supported by an innovative state grant that provides funds to programs from Greeley, Fort Collins, and Loveland. There are also planned expansions to low-barrier emergency shelter in all three larger cities in 2024 and 2025, which will help provide more options for people experiencing unsheltered homelessness and will serve as a service hub for connecting people to housing resources.

It has been the goal of the NoCO CoC to end veteran homelessness by reaching functional zero for the past several years.[20] "Functional Zero" describes when a community's homeless response system can permanently house at least the same number of a given population (e.g. veterans, chronically homeless, etc.) that of that population on average

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[20] More information on Functional Zero can be found at Functional Zero - Community Solutions

newly experience homelessness each month. In the last several years, much progress has been made on housing veterans more quickly, however the goal of reaching functional zero has remained elusive for a variety of reasons. Heading into 2024, the NoCO CoC is implementing new strategies to house even more veterans in the effort to finally make this goal a reality.

Finally, a part of the coordinated entry system is using a standardized assessment tool to help determine the housing needs and vulnerabilities of people experiencing homelessness to dynamically match available housing resources based on level of vulnerability and appropriateness for the resource. As with many other CoCs, the NoCO CoC has used the Vulnerability Index Standardized Prioritization Decision Assessment Tool (VI-SPDAT) to help prioritize and match households to housing resources. However, over the years it has become apparent the VI-SPDAT is a less than optimal and inequitable assessment tool and does not meet the needs of our community. Beginning in 2023 and moving into 2024, the NoCO CoC has developed a community-driven taskforce to develop a new and improved standardized assessment process for CAHPS to take the place of the VI-SPDAT.

About the Northern Colorado Continuum of Care

Vision
The Northern Colorado Continuum of Care (NoCO CoC) ensures homelessness in Northern Colorado will be rare, short-lived, and non-recurring using best practices.

Mission
The NoCO CoC covers Larimer and Weld counties in Northern Colorado, working diligently to coordinate regional 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.

Housing Solves Homelessness
Experiencing homelessness is traumatic, for individuals, families, and the community. While the causes and experience of homeless are complex, the solution is straightforward: we need to house people. The NoCO CoC supports a coordinated community-wide system capable of quickly connecting people experiencing homelessness to permanent housing and supportive services.

Together We Can End Homelessness
As authorized by the U.S. Department of Housing and Urban Development (HUD), the NoCO CoC is built on a strong collaborative network of many individuals and 40+ organizations that are all invested in making homelessness rare, short-lived, and non-recurring. While this important work is supported by a small number of NoCO CoC staff, our efforts are successful because of buy-in and engagement from community partners that know it takes the whole community to end homelessness!

For More Info / To Get Involved
NoCOCoC.org
Contact@NoCOCoC.org
970-353-4300

Conclusion

This first-ever comprehensive, data-driven report on the current state of homelessness released by the Northern Colorado Continuum of Care shows bright spots of what is going well and challenges that still need to be overcome by the homeless response system. We learned that:

- Based on HMIS data, 3,922 unduplicated individuals experienced at least one day of homelessness in 2023, including 517 children and 3,405 adults. The total number of homeless rises to 4,458 when accounting for people using domestic violence emergency shelter.[21]
- 536 people used a domestic violence emergency shelter in 2023.
- 28% of people are already chronically homeless when initially identified by the system, meaning they have been homeless for more than a year, or for more than 12 months over the course of three years, and have a disabling condition.
- Contrary to a commonly held belief, most people experiencing homelessness do not seek homeless services in multiple cities; in 2023 only 34 individuals received homeless services in all three major cities.
- Over 350 individuals enrolled in the coordinated entry system (CAHPS) found housing in 2023.
- There remains a small disparity for certain populations of color in access and housing resources, but encouragingly the previous 8% disparity for people who identify as Hispanic/Latin(a)(o)(x) accessing CAHPS has been eliminated.
- A disparities analysis shows that Black/African American, Native Americans, and Native Hawaiians appear more likely to become homeless than other Northern Coloradoans in poverty, including other racial minorities.
- 75% of people experienced homelessness for the first time in Northern Colorado, based on not having enrollments in emergency shelter, transitional housing, and permanent housing programs in the past two years.
- 35% of people returned to homelessness within 24 months of gaining housing.
- Relationship Problems, Lost Job, and Unable to Pay Rent were the top three self-identified reasons people in northern Colorado stated as causes for their homelessness.
- Nine new projects serving people experiencing homelessness came into the community in 2023.

As we look to the future, it is imperative that we continue to gather data, analyze trends, and work towards systemic solutions that address the root causes of homelessness. Only through concerted efforts can we hope to reduce these disparities and provide safe, stable housing for all members of our community.

> **Based on HMIS data, 3,922 unduplicated individuals experienced at least one day of homelessness in 2023, including 517 children and 3,405 adults. The total number of homeless rises to 4,458 when accounting for people using domestic violence emergency shelter.**

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[21] Due to confidentiality restrictions, it is not possible to deduplicate individuals who may have used both mainstream homelessness resources as well as domestic violence emergency shelter.