

## MEMORANDUM

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**To:** Marcy Yoder, City of Fort Collins  
**From:** Mollie Fitzpatrick, Avilia Bueno, and Julia Jones, Root Policy Research  
**Re:** Fort Collins Occupancy Code Data Analysis  
**Date:** June 8, 2021

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### Fort Collins Occupancy Analysis

This memorandum presents an analysis of living arrangements of households according to compliance with the current Fort Collins occupancy code. The analysis uses microdata from IPUMS USA<sup>1</sup> to provide demographic details of households according to the number and relationship of people in current households. Microdata is not available by city limit designations and as such the analysis includes the northern portion of Larimer County which includes Fort Collins but also includes small communities outside of Fort Collins (e.g., Bellvue, Wellington, Timnath) and unincorporated areas.<sup>2</sup> Figure 1 shows the geographic area of analysis.

The occupancy limit ordinance, found in 3.8.16 of Fort Collins Land Use Code, currently restricts the number of persons who occupy a dwelling unit to no more than three (3) unrelated parties, or a family of any size plus one additional unrelated individual. Throughout this memo households with four or more unrelated individuals or composed of a family and more than one unrelated individual are labeled nonconforming households.

There are 82,691 households in the area of analysis shown in Figure 1.<sup>3</sup> Of those, around 2 percent, or 1,875 households live in nonconforming households.

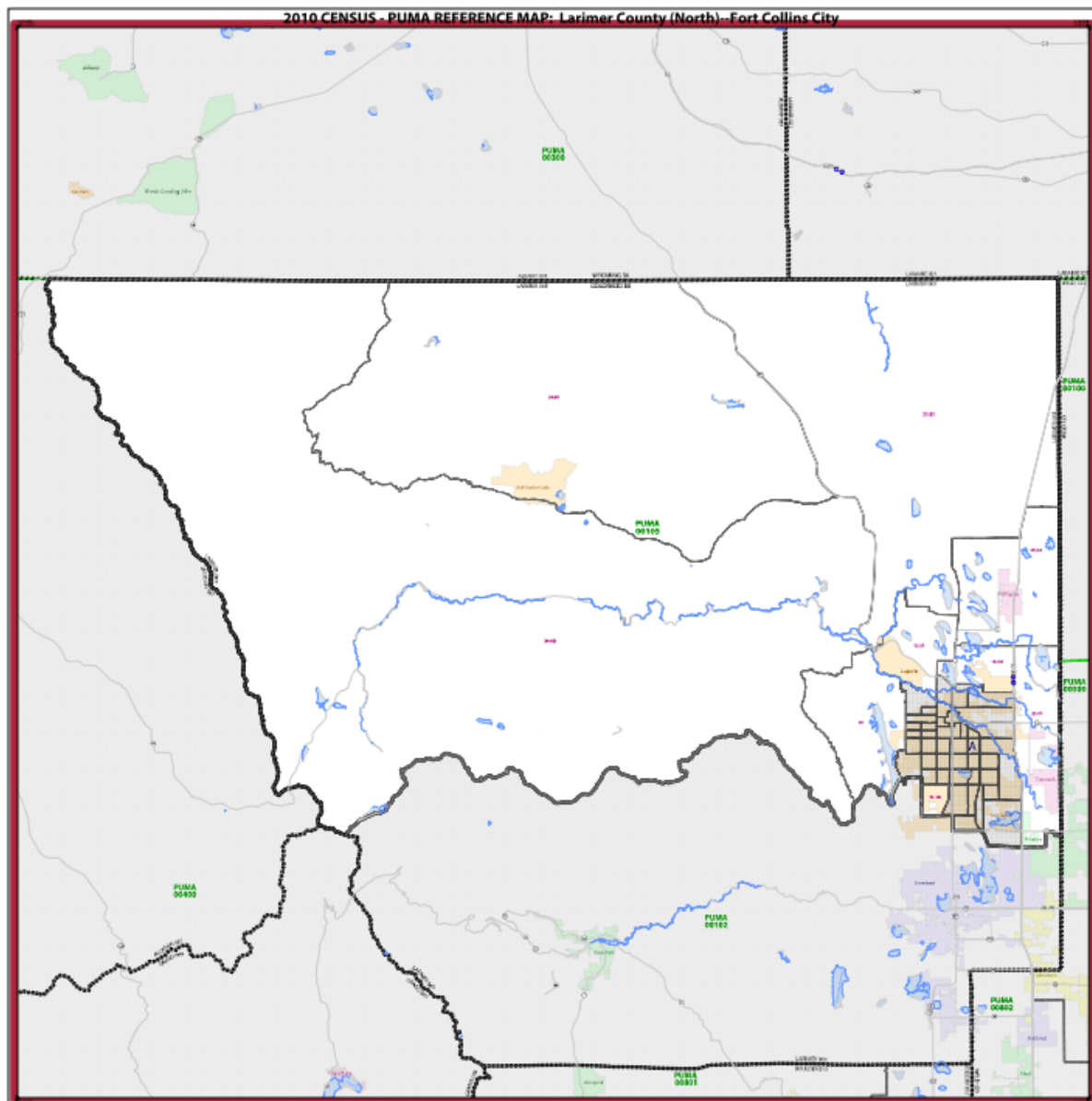
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<sup>1</sup> Estimates are based on 2019 5-year ACS data.

<sup>2</sup> It excludes communities south of Fort Collins, e.g., Loveland and Estes Park.

<sup>3</sup> Estimate excludes populations living in “group quarters,” defined in the Census as “group living arrangement that is owned or managed by an entity or organization providing housing and/or services for the residents” and generally include college dormitories, residential treatment centers, and correctional facilities.

### Figure 1. Geographic Area of Analysis



Source: U.S. Census Bureau.

## Household Type and Size

Figure 2 shows the number and distribution of all households and nonconforming households by household size.

- Overall, 94 percent of study area households are composed of 4 persons or less.
- The majority of nonconforming households (68%) are composed of 4 persons, another 30 percent are composed of 5 and 6 persons, and only 2 percent are composed of more than 6 persons.

**Figure 2.**  
**Household Size**

Household size	All Households		Nonconforming Households	
	Number	Percent	Number	Percent
<b>Total</b>	<b>82,691</b>	<b>100%</b>	<b>1,875</b>	<b>100%</b>
<b>1- Person household</b>	19,764	24%	-	0%
<b>2- Person household</b>	33,688	41%	-	0%
<b>3- Person household</b>	13,380	16%	-	0%
<b>4-Person household</b>	10,696	13%	1,284	68%
<b>5-Person household</b>	3,767	5%	355	19%
<b>6-Person household</b>	995	1%	199	11%
<b>7-Person household</b>	210	0%	16	1%
<b>8-Person household</b>	97	0%	21	1%
<b>10-Person household</b>	94	0%	-	0%

Note: Excludes households living in group quarters.

Source: IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

Almost half of all households (47%) are married-couple family households. Not surprisingly, nonconforming households are more likely to be non-family households (64%); however 438 households (23%) do include a family unit living in the household.

**Figure 3.**  
**Household Type**

Household type	All Households		Nonconforming Households	
	Number	Percent	Number	Percent
<b>Total</b>	<b>82,691</b>	<b>100%</b>	<b>1,875</b>	<b>100%</b>
<b>Family Households</b>	<b>45,892</b>	<b>55%</b>	<b>438</b>	<b>23%</b>
<b>Married-couple household</b>	38,778	47%	299	16%
<b>Male householder, no spouse present</b>	2,225	3%	58	3%
<b>Female householder, no spouse present</b>	4,889	6%	81	4%
<b>Non-Family Households</b>	<b>29,636</b>	<b>36%</b>	<b>1,201</b>	<b>64%</b>
<b>Male householder, living alone</b>	8,982	11%	-	0%
<b>Male householder, not living alone</b>	5,463	7%	653	35%
<b>Female householder, living alone</b>	10,782	13%	-	0%
<b>Female householder, not living alone</b>	4,409	5%	548	29%
<b>Type could not be determined</b>	<b>7,163</b>	<b>9%</b>	<b>236</b>	<b>13%</b>

Note: Excludes households living in group quarters.

Source: IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

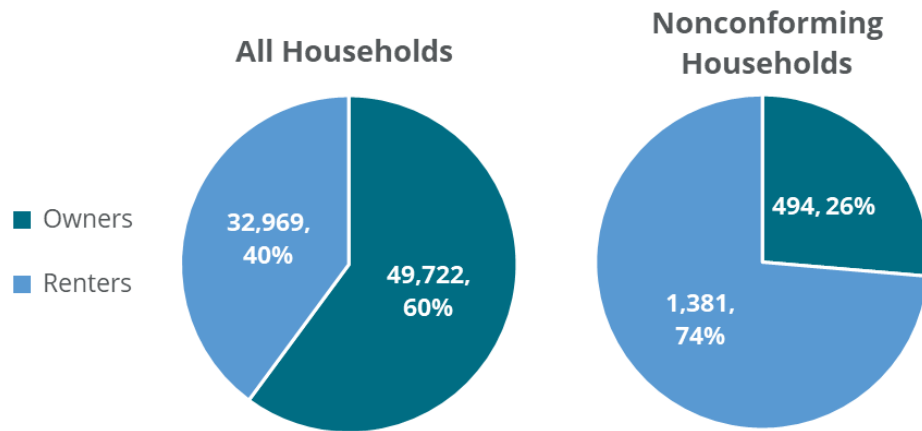
## Homeownership and Structure

Figure 4 shows the number and distribution of households by tenure. Almost three fourths (74%) of nonconforming households are renters.

**Figure 4.  
Tenure**

Note:  
Excludes households  
living in group quarters.

Source:  
IPUMS USA, University  
of Minnesota,  
[www.ipums.org](http://www.ipums.org) and  
Root Policy Research.

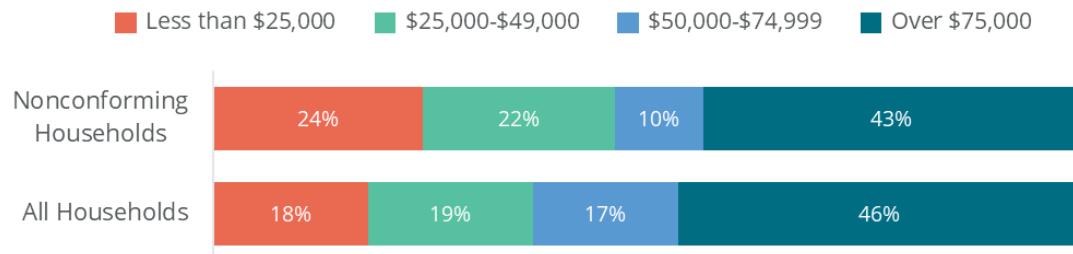


Nonconforming households are less likely than conforming households to live in single family detached homes. Overall 62 percent of households live in single family detached homes compared to 54 percent of nonconforming households. Around 4 percent of households live in building with 50 or more units, compared to 14 percent of nonconforming households.

## Income

Nonconforming households are more likely to have income below \$50,000 compared to all households (46% v. 37%) and are significantly less likely to have income between \$50,000 and \$75,000 (10% v. 17%).

**Figure 5.  
Income Distribution**



Note: Excludes households living in group quarters.

Source: IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

## Demographic Characteristics

Nonconforming households are slightly more racially and ethnically diverse (Figure 6). Eighty five percent of all households are non-Hispanic White compared to 78 percent of nonconforming households. Nonconforming households are more like to be of one or more races (9% v. 2%).

**Figure 6.**  
**Racial and Ethnic Distribution**

Note:

Excludes households living in group quarters.

Source:

IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

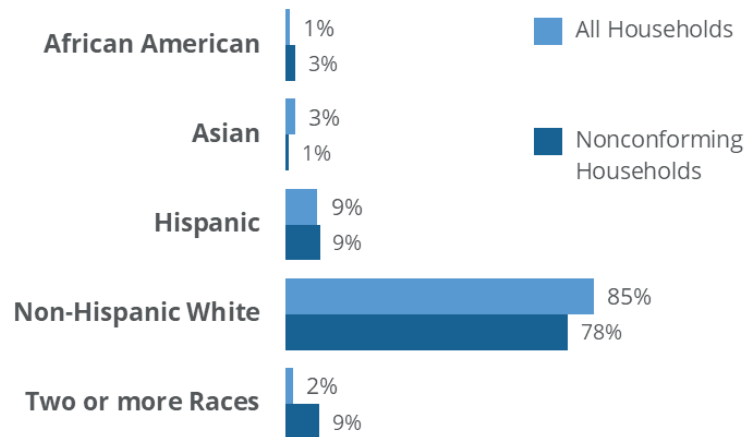


Figure 7 presents the number and distribution of households grouped by different age ranges of members in the household. Around 18 percent of nonconforming households (341 households) include children. As expected, nonconforming households are clustered around younger adults, 48 percent of nonconforming households are composed of members between the ages of 18 and 24.

**Figure 7.**  
**Age Range of Household Members**

Age range of household members	All Households		Nonconforming Households	
	Number	Percent	Number	Percent
<b>With children in household</b>	21,090	26%	341	18%
<b>Without children in household:</b>	61,601	74%	1,534	82%
<b>College aged adults 18-24</b>	8,405	10%	909	48%
<b>Middle aged adults 25-54</b>	18,828	23%	40	2%
<b>Older adults 55 and over</b>	23,160	28%	0	0%
<b>Broader Age Range</b>	11,208	14%	585	31%

Note: Excludes households living in group quarters.

Source: IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

## Unit Size

Figure 8 shows the average number of persons per bedroom for different unit sizes and the distribution of households by unit size. While there is some crowding among nonconforming households in units with one and two bedrooms, the majority (76%) of nonconforming households occupy units with 4 or more bedrooms. As shown, these larger units tend to be underutilized—have less than one occupant per bedroom—among conforming households while nonconforming households are more likely to have a more appropriate utilization of these larger housing units, with an average of one person per bedroom.

**Figure 8.**  
**Average Number of Persons per Bedroom, and Household Distribution, by Unit Size**

Number of bedrooms	All Households		Nonconforming Households	
	Average Number of Persons per	Percent of Households in Unit Type	Average Number of Persons per Bedroom	Percent of Households in Unit Type
<b>No bedrooms</b>	-	2%	-	0%
<b>One bedroom</b>	1.3	7%	4.0	1%
<b>Two bedrooms</b>	1.0	27%	2.1	5%
<b>Three bedrooms</b>	0.8	34%	1.6	18%
<b>Four bedrooms</b>	0.7	21%	1.0	54%
<b>Five bedrooms</b>	0.6	7%	1.0	17%
<b>Six bedrooms</b>	0.6	1%	0.9	5%

Note: Excludes households living in group quarters.

Source: IPUMS USA, University of Minnesota, [www.ipums.org](http://www.ipums.org) and Root Policy Research.

## Key Findings

Overall, around 2 percent, or 1,875 households are “nonconforming” households—meaning their occupancy is currently out of compliance with Fort Collins’ code. Key findings about the composition and characteristics of non-conforming households include:

- 23% of all nonconforming households include a family unit living in the household;
- 26% of nonconforming households are owners;
- 54% of nonconforming households (or about 1,000 units) are living in single family homes; the rest are in various types of attached housing;

- Nonconforming households are more likely to have incomes below \$50,000 compared to all households (46% v. 37%). However, occupancy isn't just a low-income issue: conforming and nonconforming households are similarly likely to have incomes over \$75,000 (46% and 43%, respectively).
- Nonconforming households are slightly more racially and ethnically diverse than households overall; and
- Larger housing units (3 or more bedrooms) tend to be underutilized by conforming households, while non-conforming households average 1 person per bedroom in these units. (The majority (76%) of nonconforming households occupy units with 4 or more bedrooms).