

Social Sustainability Department 222 Laporte Ave. PO Box 580 Fort Collins, CO 80522

WORK SESSION MEMORANDUM

Date: April 1, 2025

To: Mayor and City Councilmembers

Through: Kelly DiMartino, City Manager

Tyler Marr, Deputy City Manager

Jacob Castillo, Chief Sustainability Officer

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From: Vanessa Fenley, Sr. Housing Manager

Subject: Work Session Summary - March 25, 2025. Council Priority: Operationalize City

Resources to Build and Preserve Affordable Housing

BOTTOM LINE

The purpose of this memo is to document the summary of discussions during the March 25, 2025 Work Session. All Councilmembers were present.

DISCUSSION SUMMARY

At the Work Session, staff provided a status report on Council's Affordable Housing Priority: To operationalize City resources to build and preserve Affordable housing. Staff provided information on the regulations, investments, and partnerships the City was operationalizing to impact housing across the spectrum, including deed-restricted Affordable housing.

The staff presentation included:

- A brief summary of Fort Collins' housing landscape, including data regarding housing needs and progress toward housing goals;
- An overview of actions taken and activities implemented;
- An overview of work in progress, including strategies being explored or planned for; and,
- A summary of options for future activities to advance Council's Affordable Housing Priority.

Highlights and themes from Council discussion are as follows:

Data and Analysis

- While data show substantial gaps in housing that is affordable to low-income residents, housing affordability and other challenges impact a wide range of the community.
- Additional data and analyses are needed to inform future decisions and build robust models. This includes examining how the City conceptualizes and

measures cost burden as well as incorporating estimates of population change and in- and out-commuting to metrics and analyses.

Housing Supply

- Councilmembers expressed an interest in focusing on increasing housing supply, while continuing to implement a suite of strategies to impact housing access and stability.
- There is also a need to create more diverse and innovative forms of housing, providing residents housing choice.
- To support development goals, the development process should be clear and streamlined. Councilmembers discussed the fees associated with development, recognizing the role fees play in the ability of the City to provide public services and the need to examine fees in the context of their impact on housing development.

• Land Bank Program

 Councilmembers inquired about the Land Bank program and requested staff examine current program processes and clarify program goals.

Housing Goals

- Housing production and preservation goals (for Prop 123 and for the Housing Strategic Plan) are ambitious, and the City is not reaching these benchmarks with current resources.
- Councilmembers discussed the option of re-examining local goals to better match local conditions.

NEXT STEPS

To respond to Council requests that emerged during the Work Session, staff will:

- 1. Provide a memo to Council with additional information on the method and rationale for current measurements of housing cost burden
- 2. Provide a memo with additional information on progress on Housing Strategic Plan strategies, with the intention of ensuring alignment between Council and staff on progress made and future opportunities; this memo will include information on potentially revising housing goals included in the Plan
- Convene internally to review guidelines for the Land Bank program, with a lens of how the Land Bank program can best support progress toward the City's goal of increasing housing supply; staff will share progress with Council and will seek direction from Council as needed
- 4. Provide updates on changes to the development review process through reports to Council on fast tracking the development review process and proceeding with the Commercial Corridors and Centers Land Use Code update; staff will identify the best option for providing additional information on work underway to streamline and bring clarity to the development review process, including changes in technology and procedures

FOLLOW-UP ITEMS

- 1. In discussion regarding real estate asset inventory and opportunities to operationalize City properties, Council inquired about the extent to which proactive outreach was being conducted with faith-based and educational institutions. Staff have historically raised the idea of utilizing church property for development when churches inquire about opportunities to support the affordable housing needs of the community. For example, staff first talked with leaders at Heart of the Rockies Christian Church in 2013 about utilizing their land for affordable housing development. Heartside Hill, located on Heart of the Rockies property, is under development with the first move-ins to Care Communities' apartments estimated for late Spring. Staff will continue to raise this option when engaging with educational institutions and faith communities.
- 2. Councilmembers inquired about efforts to monitor and respond to legislation at the State and federal levels, including the involvement of the Legislative Review Committee (LRC). City staff regularly monitor legislation and will notify LRC staff liaisons of bills that may impact the City's ability to reach its housing goals. In addition, the LRC staff liaisons regularly reach out to City staff to update them on new or amended bills and to seek input on potential impacts.
- 3. To provide more robust data and information on Fort Collins' housing landscape than was presented during the Work Session, two additional resources are provided:
 - a. The Housing Dashboard is a public-facing dashboard, with several additional housing metrics, accessible at https://www.fcgov.com/housing/dashboard. The Housing Dashboard will be updated by the end of Q2 with recently released Census data.
 - b. Economic Health staff compiled the attached Community and Business profile with key data points, including housing data, for the City and each Council district.

Attachment: Fort Collins Community and Business Profile

FORT COLLINS COMMUNITY AND BUSINESS PROFILE INTRODUCTION



The purpose of this report is to provide an overview of the unique profile of council districts, specifically how they compare to the makeup of other districts and Fort Collins as a whole. Metrics in this report include population size, educational attainment, rentership rates and poverty rates. A variety of economic and businesses-related metrics, including top industries and employers, are also included.

DATA

Data included in this report is sourced from:

- 2023 American Community Survey (ACS)
- 2024 U.S. Bureau of Labor Statistics (BLS)
- 2024 Q1 Quarterly Census Employment and Wages Report (QCEW)
- 2024 Lightcast Data
- MIT Living Wage Calculator

Data is reported in units that do not line up perfectly with Fort Collins council districts, therefore values are estimates that may not exactly add up to district-level and City-level values.

ACS Data

The Census data used in this report is sourced from the ACS, generated by the U.S. Census Bureau. Each year, this survey collects data from a sample of the population and generates estimates using five years of sample data.

U.S. Bureau of Labor Statistics

The Bureau of Labor Statistics (BLS) provides data in the field of labor economics and statistics. BLS publishes information essential to the public, employers, researchers and government organizations. The metric used for this report, Fort Collins unemployment rate, is the annual average for 2024 for the months available (January through November 2024).

QCEW Data

QCEW data is generated by the Colorado Department of Labor and Employment in partnership with the federal Bureau of Labor Statistics. Q1 2024 data (the most recent dataset available for this report) is not as accurate or reliable as in previous years due to a shift in how data is collected and reported. It has still been included in this report to provide general insight, but likely underestimates true values, and should not be considered an exact reflection of the economic state of Fort Collins.

Collection and reporting issues for this data have been resolved. Moving forward, inaccuracies with QCEW data will be less of an issue.

Lightcast Data

Lightcast Data is a hybrid dataset derived from official government sources such as the U.S. Census Bureau, Bureau of Economic Analysis and Bureau of Labor Statistics.

IMPORTANT DEFINITIONS

- Average Unemployment Rate: Percentage of adults who do not have a job but are actively seeking work and able to work.
- businesses incentives to locate, expand, or stay in the area. Some incentive zones are created to fund development and redevelopment in a selected area. Incentive districts in Fort Collins include the General Improvement District, Urban Renewal Authority (URA), Midtown Business Improvement District, CHIPS Zone, and the Fort Collins Area Enterprise Zone (Special Tax Credit Zone).
- Labor Force Participation Rate: Average percentage of civilian non-institution population 16 years and older that is working or actively looking for work.
- **Minority:** Defined as individuals who self-identify as non-white or Hispanic/Latino.
- **Percent College Educated:** Percent of residents with an undergraduate degree or higher.
- Percent Spanish-Only Speakers: Includes Spanishspeaking individuals who identify their ability to speak English as "not well" or "not at all."

FORT COLLINS COMMUNITY AND BUSINESS PROFILE CITY OVERVIEW

DEMOGRAPHIC

Total Population	169,705
Percent Minority ¹	22%
Percent Hispanic/Latino	12%
Median Age	31
Percent Spanish-Only Speakers ²	0.3%
Percent of Households with at Least One Member with a Disability	17%

HOUSING

Median Home Value	\$548,400
Median Gross Rent	\$1,661
Median Homeowner Costs as a Percentage of Income	20.1%
Median Rental Costs as a Percentage of Income	34%
Total Housing Units	73,332

EDUCATION

Percent Enrolled in College	20%
Percent College Educated ^{3,4}	60%
Percent Holding High School Diploma or GED Only ⁴	14%
Percent with a Masters or Higher ⁴	26%
Percent with a PhD or Professional Degree ⁴	7%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	7,000
Number of Jobs ⁵	100,000
Labor Force Participation Rate	71%
Average Unemployment Rate in 2024	3.6%
Percent in Poverty (includes students)	15%
Average Commute Time for Fort Collins Workers 2	20 minutes
Percent of People Who Work from Home Full Time	21%
Income Median Household Income	\$83,598

COST OF LIVING

The Cost-of-Living Index measures how much it costs to live in one particular area compared to another. It is comprised of six categories: grocery, housing, utilities, transportation, health care, and miscellaneous goods and services. The cost of living in Fort Collins is higher than the national average, but slightly lower than the average cost of living within the State of Colorado.

Fort Collins Cost of Living Index	108.6
State of Colorado Cost of Living Index	111.2
National Cost of Living Index	100.0

Cost of Living Expenses Table⁶

Typical cost of expenses for two adults (both working) and one child:

Item	Fort Collins	Colorado
Food	\$10,489	\$10,346
Childcare	\$16,868	\$16,620
Medical	\$8,682	\$8,053
Housing	\$19,854	\$23,085
Annual Taxes	\$13,674	\$14,154

^{1 &}quot;Minority" is defined as individuals who self-identify as non-white or Hispanic/Latino.

² This value consists of Spanish-speaking individuals who identify their ability to speak English as "not well" or "not at all."

³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Sourced from the MIT Living Wage Calculator.

FORT COLLINS COMMUNITY AND BUSINESS PROFILE CITY OVERVIEW

Top Industries by Employment¹

Healthcare and Social Assistance

Educational Services

Accommodation and Food Services

Top Employers¹

Colorado State University

UC Health

Poudre School District

Top Private Employers¹

UC Health

Woodward

SummitStone Health Partners²

TOP OCCUPATIONS

In rounded numbers, the most prevalent occupations are:

Occupation	Number of Jobs	Median Yearly Wage
Fast Food and Counter Workers	3,700	\$33,000
Retail Salespersons	3,500	\$34,000
Postsecondary Teachers	3,400	\$83,000
Registered Nurses	2,480	\$86,000
Cashiers	2,470	\$34,000

EMPLOYMENT QUOTIENT

The employment quotient³ gives the occupations that are comparatively more prevalent in Fort Collins than in other places in the U.S. While the raw number of individuals in these occupations may be smaller than the numbers in other metro areas, they make up a greater proportion of the workforce in Fort Collins.

The occupations with the greatest employment quotients are:

Occupation	Employment Quotient	Number of Jobs	Median Annual Wage
Conservation Scientists	20.11	403	\$77,000
Atmospheric and Space Scientists	18.55	179	\$104,000
Soil and Plant Scientists	10.87	167	\$63,000
Microbiologists	8.99	155	\$63,000
Computer Hardware Engineers	7.53	480	\$136,000

¹ Sourced from QCEW, may be inaccurate (additional context on page 1).

² Does not reflect recent layoffs, next two top employers are Broadcom and Orthopedic Spine Center of the Rockies.

³ An employment quotient of 21.27 means that the proportion of the Fort Collins workforce made up of Conservation Scientists is 21.27 times larger than the proportion of the US workforce made up of Conservation Scientists.

COUNCILMEMBER SUSAN GUTOWSKY DISTRICT 1

DEMOGRAPHIC

Total Population	27,204
Percent Minority ¹	24%
Percent Hispanic/Latino	15%
Median Age	34
Percent Spanish-Only Speakers ²	0.51%
Percent of Households with at Least One Member with a Disability	18%

HOUSING

Median Home Value	\$575,300
Median Gross Rent	\$1,706
Median Homeowner Costs as a Percentage of Income	20%
Median Rental Costs as a Percentage of Income	33%
Total Housing Units	12,402
Total Number of Households	11,753
Percent Renter-Occupied	49%

EDUCATION

Percent Enrolled in College	15%
Percent College Educated ^{3,4}	55%
Percent Holding High School Diploma or GED Only ⁴	16%
Percent with a Masters or Higher ⁴	23%
Percent with a PhD or Professional Degree 4	7%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	1,200
Number of Jobs ⁵	20,000
Labor Force Participation Rate ⁶	75%
Percent in Poverty (includes students)	14%

Income

Median Household Income	\$84.215
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Top Industries by Employment⁵

Healthcare and Social Assistance

Manufacturing

Professional, Scientific, and

Technical Services

Top Employers⁵

UC Health

Woodward

Orthopaedic and Spine Center

of the Rockies

Legacy Businesses⁵

Woodward, est. 1955

Orthopaedic and Spine Center of the Rockies, est. 1969

Advanced Energy Industries,

est. 1981

- ✓ General Improvement District
- ✓ URA/DDA Tax Increment Financing
- ✓ Enterprise Zone

- ✓ Opportunity Zone
- ✓ CHIPs Zone

^{1 &}quot;Minority" is defined as individuals who self-identify as non-white or Hispanic/Latino.

² This value consists of Spanish-speaking individuals who identify their ability to speak English as "not well" or "not at all."

³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.

COUNCILMEMBER JULIE PIGNATARO DISTRICT 2

DEMOGRAPHIC

Total Population	26,973
Percent Minority ¹	24%
Percent Hispanic/Latino	14%
Median Age	36
Percent Spanish-Only Speakers ²	0.85%
Percent of Households with	
at Least One Member with a Disability	19%

HOUSING

110031110	
Median Home Value	\$522,600
Median Gross Rent	\$1,843
Median Homeowner Costs as a Percentage of Income	21%
Median Rental Costs as a Percentage of Income	31%
Total Housing Units	12,511
Total Number of Households	12,272
Percent Renter-Occupied	48%

EDUCATION

Percent Enrolled in College	11%
Percent College Educated ^{3,4}	55%
Percent Holding High School Diploma or GED Only ⁴	14%
Percent with a Masters or Higher ⁴	23%
Percent with a PhD or Professional Degree ⁴	6%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	1,600
Number of Jobs ⁵	16,000
Labor Force Participation Rate ⁶	78%
Percent in Poverty (includes students)	10%

Income

Median Household Income	\$100.399
Median Household income	\$100.333

Top Industries by Employment⁵

Retail Trade

Accommodation and Food Service

Professional, Scientific, and

Technical Services

Top Employers⁵

Avago Technologies (Broadcom)

Sierra Trading Post

Target

Legacy Businesses⁵

Dillon Companies (King Soopers), est. 1957

Platte River Power Authority,

est. 1973

Interim Healthcare of Ft Collins, est. 1995

- ✓ Business Improvement District
- ✓ URA/DDA Tax Increment Financing

- ✓ Enterprise Zone
- ✓ CHIPs Zone

- 2 This value consists of Spanish-speaking individuals who identify their ability to speak English as "not well" or "not at all."
- 3 Residents with an undergraduate degree or higher.
- 4 Of residents ages 25 and over.
- 5 Sourced from QCEW, may be inaccurate (additional context on page 1).
- 6 Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.

^{1 &}quot;Minority" is defined as individuals who self-identify as non-white or Hispanic/Latino.

COUNCILMEMBER TRICIA CANONICO DISTRICT 3

DEMOGRAPHIC

Total Population	22,196
Percent Minority ¹	22%
Percent Hispanic/Latino	11%
Median Age	39
Percent Spanish-Only Speakers ²	0.15%
Percent of Households with at Least One Member with a Disability	15%

HOUSING

110031110	
Median Home Value	\$595,300
Median Gross Rent	\$1,890
Median Homeowner Costs as a Percentage of Income	18%
Median Rental Costs as a Percentage of Income	32%
Total Housing Units	8,770
Total Number of Households	8,532
Percent Renter-Occupied	29%

EDUCATION

Percent Enrolled in College	7%
Percent College Educated ^{3,4}	65%
Percent Holding High School Diploma or GED Only ⁴	11%
Percent with a Masters or Higher ⁴	30%
Percent with a PhD or Professional Degree ⁴	9%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	880
Number of Jobs ⁵	7,000
Labor Force Participation Rate ⁶	75%
Percent in Poverty (includes students)	5%

Income

Median Household Income	\$124,673
Trediair Household Income	JIZT.0/J

Top Industries by Employment⁵

Healthcare and Social Assistance Accommodation and Food Service Manufacturing

Top Employers⁵

SummitStone Health Partners⁷ UC Health Intel⁷

Legacy Businesses⁵

Beckman Coulter, est. 1960 Greenfield Management Services, est. 1972 Fort Collins Youth Clinic, est. 1974

Incentive Zones

✓ CHIPs Zone

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² This value consists of Spanish-speaking individuals who identify their ability to speak English as "not well" or "not at all."

³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.

⁷ Does not reflect recent layoffs, next two top employers are Greenfield Management Services and Everbrook Academy.

COUNCILMEMBER MELANIE POTYONDY DISTRICT 4

DEMOGRAPHIC

Total Population	27,520
Percent Minority ¹	21%
Percent Hispanic/Latino	12%
Median Age	36
Percent Spanish-Only Speakers ²	0.43%
Percent of Households with at Least One Member with a Disability	16%

HOUSING

Median Home Value	\$488,850
Median Gross Rent	\$1,752
Median Homeowner Costs as a Percentage of Income	20%
Median Rental Costs as a Percentage of Income	33%
Total Housing Units	11,793
Total Number of Households	11,615
Percent Renter-Occupied	33%

EDUCATION

Percent Enrolled in College	9%
Percent College Educated ^{3, 4}	58%
Percent Holding High School Diploma or GED Only ⁴	14%
Percent with a Masters or Higher ⁴	24%
Percent with a PhD or Professional Degree ⁴	5%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	800
Number of Jobs ⁵	3,800
Labor Force Participation Rate ⁶	74%
Percent in Poverty (includes students)	9%

Income

Median Household Income	\$92,458
Median Housenoid income	332,430

Top Industries by Employment⁵

Healthcare and Social Assistance Educational Services

Retail Trade

Top Employers⁵

Front Range Community College

Breeze Thru Car Wash

Foothills Gateway

Legacy Businesses⁵

Markley Motors, est. 1959 Evangelical Lutheran Good Samaritan Society, est. 1959

Ed Carroll Motor Company, est. 1967

Incentive Zones

✓ Business Improvement District

✓ Enterprise Zone

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³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.

COUNCILMEMBER KELLY OHLSON DISTRICT 5

DEMOGRAPHIC

Total Population	29,853
Percent Minority ¹	21%
Percent Hispanic/Latino	11%
Median Age	26
Percent Spanish-Only Speakers ²	0.22%
Percent of Households with at Least One Member with a Disability	21%

HOUSING

Median Home Value	\$493,400
Median Gross Rent	\$1,633
Median Homeowner Costs as a Percentage of Income	20%
Median Rental Costs as a Percentage of Income	33%
Total Housing Units	12,055
Total Number of Households	11,353
Percent Renter-Occupied	65%

EDUCATION

Percent Enrolled in College	43%
Percent College Educated ^{3,4}	63%
Percent Holding High School Diploma or GED Only ⁴	13%
Percent with a Masters or Higher ⁴	26%
Percent with a PhD or Professional Degree ⁴	7%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	800
Number of Jobs ⁵	14,000
Labor Force Participation Rate ⁶	68%
Percent in Poverty (includes students)	22%

Income

Median Household Income	\$69.129
Liedian Hoasenoid Income	JU3.123

Top Industries by Employment⁵

Educational Services
Healthcare and Social Assistance
Accommodation and Food Service

Top Employers⁵

Colorado State University Tolmar Advanced Micro Devices

Legacy Businesses⁵

Dillon Companies (King Soopers), est. 1957 Advanced Micro Devices, est. 1977

Worthington Inc, est. 1991

- ✓ Business Improvement District
- ✓ URA/DDA Tax Increment Financing

- ✓ Enterprise Zone
- ✓ CHIPs Zone

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² This value consists of Spanish-speaking individuals who identify their ability to speak English as "not well" or "not at all."

³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.

COUNCILMEMBER/MAYOR PRO TEM EMILY FRANCIS DISTRICT 6

DEMOGRAPHIC

Total Population	25,251
Percent Minority ¹	24%
Percent Hispanic/Latino	13%
Median Age	29
Percent Spanish-Only Speakers ²	0.26%
Percent of Households with at Least One Member with a Disability	19%

HOUSING

Median Home Value	\$488,300
Median Gross Rent	\$1,457
Median Homeowner Costs as a Percentage of Income	23%
Median Rental Costs as a Percentage of Income	32%
Total Housing Units	11,834
Total Number of Households	11,339
Percent Renter-Occupied	65%

EDUCATION

Percent Enrolled in College	34%
Percent College Educated ^{3,4}	57%
Percent Holding High School Diploma or GED Only ⁴	17%
Percent with a Masters or Higher ⁴	24%
Percent with a PhD or Professional Degree 4	6%

BUSINESS AND ECONOMIC

Number of Business	
Establishments ⁵	1,000
Number of Jobs ⁵	17,000
Labor Force Participation Rate ⁶	69%
Percent in Poverty (includes students)	30%

Income

Median Household Income	\$65,625
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Top Industries by Employment⁵

Educational Services
Public Administration
Accommodation and Food Service

Top Employers⁵

Poudre School District City of Fort Collins Larimer County

Legacy Businesses⁵

City of Fort Collins, est. 1978 Larimer County, est. 1978 Rio Grande Mexican Restaurant, est. 1987

- ✓ URA/DDA Tax Increment Financing
- ✓ Enterprise Zone

- √ Opportunity Zone
- ✓ CHIPs Zone

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³ Residents with an undergraduate degree or higher.

⁴ Of residents ages 25 and over.

⁵ Sourced from QCEW, may be inaccurate (additional context on page 1).

⁶ Percentage of civilian non-institution population 16 years and older that is working or actively looking for work.



Community Development & Neighborhood Services 281 N College Ave. PO Box 580 Fort Collins, CO 80522

WORK SESSION MEMORANDUM

Date: April 1, 2025

To: Mayor and City Councilmembers of Through: Kelly DiMartino, City Manager

Caryn Champine, Director - Planning, Development & Transportation

Lori Schwarz, Deputy Director - Planning, Development, & Transportation

From: Clay Frickey, Planning Manager

Subject: March 25, 2025 Work Session Summary: Accessory Dwelling Unit Discussion

BOTTOM LINE

The purpose of this memo is to document the summary of discussions during the March 25, 2025 Work Session related to Accessory Dwelling Units. All Councilmembers were present.

DISCUSSION SUMMARY

Staff provided an overview of the current state of our Accessory Dwelling Unit (ADU) regulations followed by a discussion of the requirements of becoming an ADU Supportive Community. Staff indicated that Fort Collins likely already meets the requirements of an ADU Supportive Community. Staff then presented two potential high impact programs that could bring additional ADU development to Fort Collins: a fee reduction/waiver program and a pre-approved design program.

NEXT STEPS

City Council directed staff to explore both a fee reduction/waiver program and a pre-approved design program for ADUs. The fee reduction/waiver program will be included in the broader organizational analysis of fees being led out of Sustainability Services. Planning staff will explore the creation of a pre-approved design program for ADUs.

FOLLOW-UP ITEMS

A Councilmember requested additional information about how ADUs are financed as a follow-up item after the work session. Staff will provide a brief memo with information about how ADUs are financed.