



DISCIPLES MISSION WEEK · WEBINAR RESOURCE SHEET

Housing Insecurity: The Story of Heartside Hill

September 10, 2026 · Heart of the Rockies Christian Church, Fort Collins, Colorado

Every organization, program, study, and example referred to in this webinar, gathered in one place. Click any underlined title to open it. Items tagged **MENTIONED** were named during the webinar. Items tagged **LEARN MORE** are trusted sources on a topic the speakers raised.

NIGHT 1
Food Insecurity

NIGHT 2
Healthcare
Equity

NIGHT 3 ·
TONIGHT
Housing
Insecurity

NIGHT 4
Disability Equity



Panelists & Moderator

Rev. Cody Robertson

Senior Pastor, Heart of the Rockies Christian Church.

Sue Anderson

Member for 20+ years; co-program manager, Heartside Hill Team.

Michael Whitley

Member; land use planner in local government for 28 years.

Rev. Scott Hardin-Nieri

Moderator. Co-minister, Green Chalice, Disciples Home Missions; former Heart of the Rockies minister.

The opening vision video was narrated by Rev. Melissa St. Clair, former senior pastor of Heart of the Rockies.

By the Numbers

Figures as cited during the webinar.



37%

rise in Fort Collins
median rent, 2018–2023
(\$1,228 to \$1,677)
Source: Regional Housing
Needs Assessment

\$500K+

average home value in
Fort Collins
Source: Michael Whitley

~1 in 2

Larimer County workers
earn enough to afford
median rent alone
Source: Regional Housing
Needs Assessment

30%

of gross income: the
federal line for affordable
housing
Source: HUD standard

137 → 65

average U.S.
congregation size, 2000
to 2020
Source: Michael Whitley

100,000

church properties
projected to close or
change use in a decade
Source: Michael Whitley



Heartside Hill at a Glance

On 8.5 donated acres, a “spectrum of being”: apartments, single-family homes, supportive housing, a faith community, and shared open space with a community garden, playground, labyrinth, and walking trail.

72

affordable
apartments in
6 buildings
CARE Housing

9

Habitat for
Humanity
homes
**Fort Collins
Habitat**

2

L'Arche homes
**L'Arche
Northern
Colorado**

4,000

sq ft shared
community
building
Church & CARE

~80

households
calling it
home
Heartside Hill

A 30-Year Journey

1993

Church and Fort
Collins Habitat
founded. The region
buys 11 acres for the
church.

2000

Congregation
moves into its
building, using
about 2.5 acres.

2006

SkyHill nonprofit
campus idea. It
stalls after the Great
Recession.

2019

Visioning, then an
RFP that drew 9
proposals, nearly all
for housing.

2020

CARE, Habitat, and
L'Arche selected.
Unanimous
congregational vote.

2021

Development
review begins in
April.

2024

Construction starts
in April.

2026

Apartments full,
Habitat and L'Arche
residents moving in.





SECTION 1

Heartside Hill & Its Partners



The congregation and three faith-rooted partners that built the community.

Heart of the Rockies Christian Church (Disciples of Christ)

MENTIONED

Fort Collins congregation founded in 1993. It donated 8.5 acres of its land, worth over \$2 million, and raised about \$1 million in a capital campaign for the community building, green space, and renovations.

heartoftherockies.org

CARE Housing (Care Communities)

MENTIONED

Founded by Sister Mary Alice Murphy, “Fort Collins’ own Mother Teresa.” Master developer of Heartside Hill and builder of its 72 affordable 1- to 4-bedroom apartments, now 100% occupied.

carehousing.org

Fort Collins Habitat for Humanity

MENTIONED

“Unapologetically Christian and radically inclusive.” Founded in 1993 and has built 124 homes, including 9 at Heartside Hill.

fortcollinshabitat.org

L’Arche Northern Colorado

MENTIONED

Shared homes for adults with and without intellectual disabilities. The first L’Arche community in the Rocky Mountain region welcomed its first residents this month. This link goes to L’Arche USA.

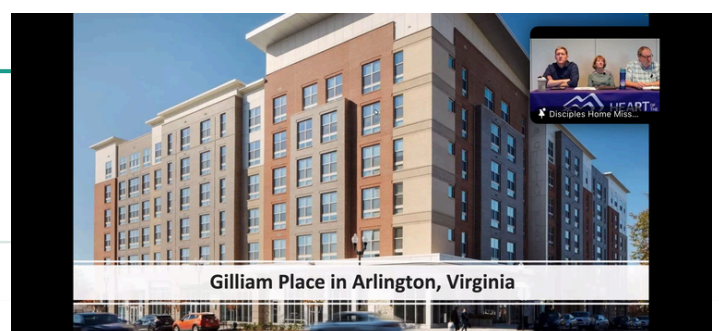
larcheusa.org

Poudre Builds – Poudre School District

MENTIONED

High school geometry and construction students frame Habitat homes in the school parking lot. The homes are then craned onto foundations at Heartside Hill.

psdschools.org



Boys & Girls Clubs of Larimer County

MENTIONED

Named in the opening vision as host of Teen Night in the community building.
<https://www.begreatlarimer.org/>



SECTION 2

Housing Costs & Affordability

The data Michael Whitley used to describe the housing crisis in Northern Colorado.

Fort Collins–Larimer County Regional Housing Needs Assessment

MENTIONED

Source of the local figures: median rent rose 37% from 2018 to 2023, and only about half of the workforce can afford the median rent alone.

<https://www.fortcollins.gov/Services/Housing>

HUD – Affordable Housing & Cost Burden

MENTIONED

The federal standard: housing is affordable at 30% or less of gross income. Households paying more are “cost-burdened.”

hud.gov/program_offices/comm_planning/affordablehousing

HUD Income Limits (Area Median Income)

LEARN MORE

Explains the 30–60% of area median income levels that affordable housing serves.
huduser.gov/portal/datasets/il.html



National Low Income Housing Coalition – Out of Reach

LEARN MORE

Shows the wage needed to afford rent in every state and county.
nlihc.org/oor

**“Without donated land or massive subsidies,
affordable housing cannot and will not be built.”**

Michael Whitley



SECTION 3

Financing & Development

How land, tax credits, and public partners made it possible.

Low-Income Housing Tax Credits (LIHTC)

MENTIONED

The main funding source. Investors buy tax credits that finance below-market rentals. CARE applied, not the church. Private activity bonds also helped.
huduser.gov/portal/datasets/lihtc.html

Colorado Housing and Finance Authority (CHFA)

MENTIONED

Awards Colorado's housing tax credits in a competitive yearly cycle. CARE was selected on its first try.
chfainfo.com

Colorado Division of Housing

MENTIONED

The state of Colorado was one of the project's funders.
<https://doh.colorado.gov/>

City of Fort Collins – Housing

MENTIONED

A funder and advocate. Affordable projects qualify for expedited review and lower application, development, and water fees.
<https://www.fortcollins.gov/Services/Housing>

Larimer County

MENTIONED

A funder and a strong advocate for the project at the state level.
larimer.gov

City of Fort Collins – Development Review

MENTIONED

The approval process took three years, from design review in April 2021 to construction in April 2024. The Planning and Zoning Board approved it unanimously.
<https://www.fortcollins.gov/Business/Building-and-Development/Development-Review>

B Lab – Certified B Corporations

LEARN MORE

Along with nonprofits, B Corps were eligible to respond to the church's 2019 request for proposals.
bcorporation.net



SECTION 4

Yes in God's Backyard (YIGBY)

A national movement to turn church land into housing and community infrastructure.

NIMBY vs. YIGBY

MENTIONED

"Not In My Backyard" describes the opposition Heartside Hill faced. "Yes in God's Backyard" sees church land as community infrastructure, not just an asset to sell.

en.wikipedia.org/wiki/NIMBY

Enterprise Community Partners – Faith-Based Development

LEARN MORE

Helps congregations develop affordable housing on their land.

enterprisecommunity.org

Mosaic Christian Community, St. Paul, MN

MENTIONED

A Nazarene church that hosts six tiny homes: four for people leaving chronic homelessness and two for volunteers who live alongside them. This link goes to Settled, the nonprofit behind this "Sacred Settlement" model.

settled.org

Gilliam Place, Arlington, VA

MENTIONED

Six stories and 173 affordable units on land formerly owned by Arlington Presbyterian Church, developed with the Arlington Partnership for Affordable Housing.

<https://www.gilliamplace.com/>

Faith Communities Today

LEARN MORE

National research on congregations, including the drop in median size from 137 to 65 between 2000 and 2020.

faithcommunitiestoday.org

Partners for Sacred Places

LEARN MORE

Helps congregations steward and repurpose buildings as up to 100,000 church properties face closure or transition.

sacredplaces.org

One Voice for Housing

MENTIONED

A Fort Collins coalition of CARE, Habitat, and other nonprofits that advocates with legislators and city officials. L'Arche has also formed a 50-organization coalition for inclusive housing in Colorado.

<https://onevoiceforhousing.org/>

“Don’t be afraid to dream big... We knew we couldn’t do it. And that’s why we had to reach out to partners.”

Sue Anderson



SECTION 5

Disciples Connections

Ministries and networks named during the webinar.

Green Chalice

MENTIONED

Rev. Scott Hardin-Nieri, co-minister: DHM's creation care ministry. Heart of the Rockies was just certified as a Green Chalice congregation.

greenchalice.org

Be The Neighbor

MENTIONED

DHM service-learning trips. Groups hosted at Heart of the Rockies this summer built a little free pantry for Heartside Hill.

<https://www.betheneighbor.org/>

Little Free Pantry

LEARN MORE

How-to resources for the kind of neighborhood pantries now going up at Heartside Hill.

littlefreepantry.org

Bethany Fellows

MENTIONED

A support network for new clergy, which connected Rev. Cody Robertson and Rev. Scott Hardin-Nieri.

bethanyfellows.org

Disciples Center for Faith and Giving

MENTIONED

Where former pastor Rev. Melissa St. Clair now serves.
<https://centerforfaithandgiving.org/>

Disciples Mission Hub

MENTIONED

Find more stories and share your congregation's own.
disciplesmissionhub.org

Disciples Home Missions

MENTIONED

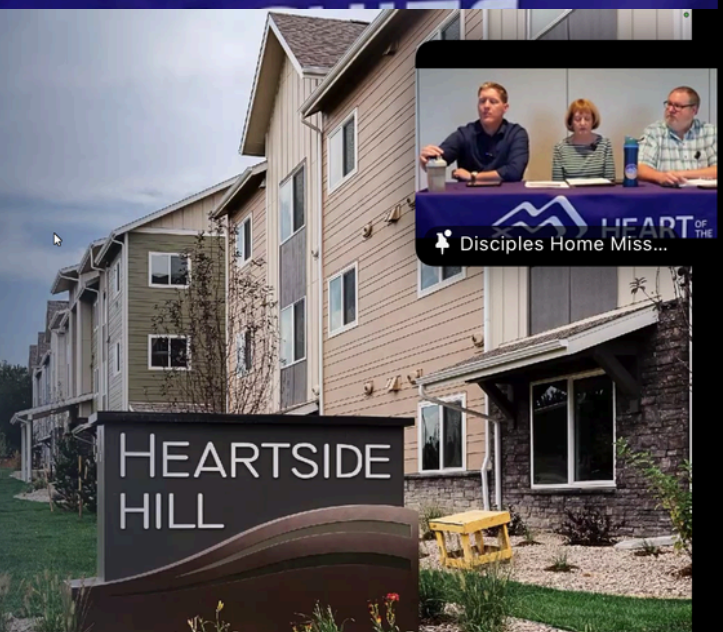
Host of Disciples Mission Week.
discipleshomemissions.org



Disciples Home Missions

Heartside Hill

- Heartside Hill will be home to over 80 families.
- 72 Affordable Apartments (CARE)
- 9 Single Family Homes (Habitat)
- 2 Homes for Adults with and without Developmental Disabilities (L'Arche)
- Community Building
- Future Affordable Childcare Center
- Gardens, Playground, Green Space



Disciples Home Miss...



12 Lessons for Congregations

Advice from the Heart of the Rockies team for churches considering their own land.

- 1 **Ask “What is God’s dream for our land?”** Use congregational visioning and prayerful discernment.
- 2 **Revisit your direction every five years.** Regular planning makes change normal.
- 3 **Issue an RFP.** Invite nonprofits or B Corps to propose. Donate the land but stay a partner.
- 4 **Choose partners with shared values.** Know your own values first, then build trust that outlasts any one leader.
- 5 **Tap your members’ gifts.** Planners, landscape architects, communicators, and mechanics all helped here.
- 6 **Keep clergy and lay leaders aligned.** Bring every decision to the congregation for a vote.
- 7 **Dream big, but plan for rising costs.** Costs will likely rise more than you expect.
- 8 **Over-communicate with your congregation.** Not everyone reads the newsletter.
- 9 **Over-communicate with neighbors.** Explain why, not just what, and answer rumors early.
- 10 **Invest in it yourselves.** Heart of the Rockies raised about \$1 million in its own capital campaign.
- 11 **Build relationships after the build.** Try bike care days, car maintenance classes, free pantries, and Trunk or Treat.
- 12 **Advocate together.** Join coalitions like One Voice for Housing to speak to officials with one voice.

“Friends, we all know home is more than just a place to sleep at night. It’s where we write our stories.”

Rev. Melissa St. Clair

Keep the conversation going...

Join **DisciplesMissionHub.org** to connect with congregations and individuals working on food insecurity.

