As one of Colorado’s largest green affordable housing developments, CARE Housing at Provincetowne blends perfectly with the environment. The bright pastels of the spotless buildings complement the blue of the Colorado sky; thoughtful design brings in sunshine to facilitate passive solar heating in the winter, and angled roofs keep homes cool in the summer.

Energy efficiency offers both environmental and financial benefits to Provincetowne’s residents. Supported in part by a predevelopment loan from Enterprise Community Loan Fund, Provincetowne has brought 85 new affordable homes to Fort Collins, a city that sorely needs them. The development has created a strong community: groups of kids zip between their front steps and the playground on their bikes. Residents plant and grow healthy food together in the verdant community garden. The clubhouse offers classes on health, budgeting and other important skills, and provides a place for resident-run events. Most importantly, neighbors can reach out to each other for help when needed.

The community sits within a neighborhood of the same name. The Provincetowne area, once a failed special-improvement district for the city, is now home to a diverse mix of market-rate houses and townhouses, affordable homeownership and, now, the affordable rental homes of Provincetowne. Morgan Krueger, Provincetowne’s property manager – and a single mom and resident herself – has seen real changes in the neighborhood. Before, she says, people often had misplaced fears about affordable housing. Since Provincetowne opened, she’s had the opportunity to educate others about the opportunities affordable housing creates. Kids from the larger community come to play with their friends at Provincetowne, while neighboring families, after learning more and realizing they were eligible to live in Provincetowne, have become residents.
Since 1986, Enterprise has invested more than $286 million through grants, loans and equity to promote the success of Colorado communities. Through this support, developments like Provincetowne give working families the opportunity to grow and thrive in a healthy, sustainable environment; while being a part of strong, diverse communities.

**Zach’s New Lease on Life**

Zach is an engineer, a serial entrepreneur and a food lover. For years, he felt secure in his ability to be creative with his restaurants and culinary ventures, while his solar engineering work provided a steady stream of income. But in February 2009, as Zach puts it, “a perfect storm took all of that away.”

The Denver solar company at which he was employed collapsed as the industry tanked and he was suddenly unemployed. To make things worse, he also found himself going through a divorce at the same time. As a newly single dad, Zach was sleeping on friends’ couches, seeking out food banks and food stamps to provide for himself and his son David, now a teenager. The challenges were mounting.

Zach found out about CARE through a friend, and is now a resident at Provincetowne. He smiles, surrounded by the sunlight of his living room. “Fort Collins is a higher-end town in terms of costs of living, especially when you have the carpet pulled out from under you,” he says. “CARE gave us the opportunity to get back on our feet.” With his energy-conscious engineering background, he also appreciates the savings that Provincetowne’s green elements have brought to his energy bills: “Without a doubt,” Zach says he’s seen a difference.

Today, Zach works nights as a security guard. He’s taking online classes during the day, seeking to be nationally certified in solar application. With three months of school left, he plans to re-enter the competitive solar job market. Further down the road, he expects to remain in the Fort Collins area but move out of Provincetowne.

“I’d like to give someone else the opportunity to have the same chance,” says Zach, who, thanks to Provincetowne, CARE Housing and supporters like Enterprise, is building a new future for himself and his son.