City of Fort Collins

Small Business Survey: Summary of Results

September 2018





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Acknowledgements and Survey Methods

The Economic Health Office from the City of Fort Collins contracted National Research Center Inc., (NRC) to collect the data found in this report.

Businesses received three mailings, one week apart. The first mailing was a postcard invitation to the online survey, containing a link to the survey in English or in Spanish. The next mailing was a reminder letter and invitation, with a final postcard mailing. The postcards and letter were signed by the Economic Health Director.

About 9% (184) of the 2,000 mailed invitations were returned because the business address was vacant, or the postal service was unable to deliver the survey as addressed. Of the remaining 1,816 businesses that received the invitations to participate, 194 completed the survey (all in English), providing an overall response rate of 11%.

The margin of error (95% confidence interval) is plus or minus 7 percentage points around results for all respondents (194).

From the data provided by NRC, the Economic Health Office provided interpretation, hypothesis, data uses, and next steps.

Contents

Introduction	
Key Findings	6
Where do we go from here?	10
Open Comments	11

Introduction

This is the first statistically valid small business needs assessment survey conducted by the City of Fort Collins and led by the Economic Health Office (EHO). The purpose of the assessment is to identify gaps, challenges, and opportunities experienced in the Fort Collins small business climate. The Economic Health Office also conducts a National Business Survey, open to all business sizes, measuring their perception of City services.

GOALS OF THIS SURVEY

- Identify emerging issues, areas of strength, and needed improvement in the small business community.
- Identify challenges and opportunities for specific industries and demographics within the small business community.
- Determine if small businesses know about existing resources and where to go. Do specific populations and industries lack knowledge of existing support programs?
- Better understanding of the small business community.

To create this survey, multiple small businesses and partner organizations were invited to test the instrument and provide feedback before it was deployed to the 2,000 randomly selected businesses with 1-100 employees. Three think-alouds (sitting next to a survey respondent as they take the survey to obtain raw, unfiltered feedback) were also conducted to ensure we are asking the right types of questions based on our anticipated outcomes.

WHY THIS SURVEY DATA IS IMPORTANT:

- Business with 1-100 employees make up 98% of all firms in Fort Collins
- Fort Collins small businesses employ 47% of the workforce and provide 40% of the total wages
- Businesses in the 51-100 employee category had the largest increase in average compensation (2016-2017 comparison shows a 19% increase) *Source: Quarterly Census of Employment and Wages (QCEW)

CHARACTERISTICS OF RESPONDENTS

It is important to understand the characteristics of the respondents to better understand and interpret the survey results:

- 76% reported as being the owner, CEO, or Founder
- 52% reported having 1-5 employees
- 42% have been in business more than 20 years, and 27% have been in business 11-20 years
- 33% reported being woman-owned, and 39% reported being family-owned

Top 5 Industry Categories Represented	Total Responses
Professional, scientific, and technical services (engineering, research)	23
Finance/insurance/real estate/legal	21
Medical/dental	21
Retail	18
Restaurant/bar	14
All industries	163

For this survey, those that identified as women, minority, and veteran-owned businesses are defined as disadvantaged. It is important to note that certain demographic and geographic categories have low response numbers and therefore the ability to draw statistical conclusions about those groups is reduced.

Groups that fall into this category are: minority-owned businesses (11 responses), veteran-owned businesses (6), businesses "Around CSU (6), Harmony Corridor (4), and N. College (6)", businesses that are less than a year old (2), Nonprofits (9), and businesses that had a revenue of \$5,000,000 or more (9).

As you read the responses around support programs and types of support businesses sought help for, we believe the profile of the businesses really tell a story. For example, you'll read most businesses can access capital when needed and many businesses went right to a lawyer or accountant for help rather than free resources like the Small Business Development Center, Workforce Center, or Economic Health Office. Businesses that have been in operation in the 11-20 and more than 20-year mark have different needs and different avenues to access support and resources than younger businesses.

WOMEN AND MINORITY-OWNED BUSINESSES

ACCESS TO CAPITAL

Data from the survey suggests that access to capital programs could be most beneficial to womanowned businesses, in fact 67% or 43 respondents who expressed interest in an access to capital program reported as being woman-owned.

Minority-owned businesses might also benefit, but the number of responses in this category was low and it was difficult to draw concrete conclusions.

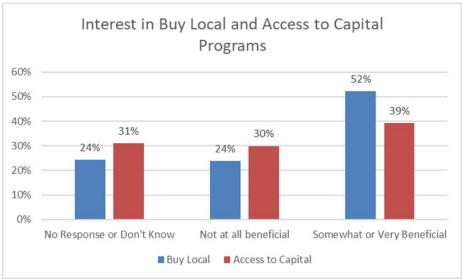
BUSINESS SUPPORT AND RESOURCES

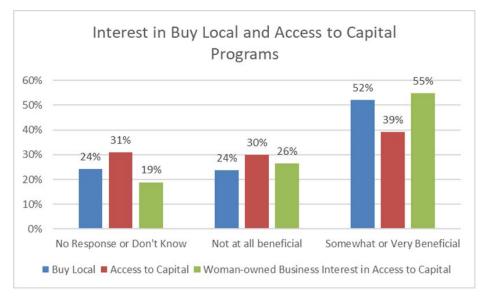
When these questions were dissected by demographic, there weren't any large discrepancies in disadvantaged businesses compared to non-disadvantaged when it comes to where they pursued

support. The largest difference was in support for business growth 11% more, 49% from 38% than non-disadvantaged businesses.

The survey did show differences where disadvantaged businesses went to pursue support as well as the types of support programs, they would find valuable:

- Disadvantaged businesses visited a private consultant or business coach far more than non-disadvantaged, 60% compared to 34%, whereas non-disadvantaged businesses utilized a lawyer, accountant or financial advisor and business networking/trade associations more than disadvantaged businesses, 47% compared to 31%.
- 71% or 41 respondents who expressed interest in training and professional development support programs if offered by the City were woman-owned.
- Disadvantaged businesses visited the Small Business Development Center more 17% compared to 2% than non-disadvantaged, as well as their bank or financial institution 29% compared to 17% than non-disadvantaged and friends or family members 29% compared to 19%.





INDUSTRY SEGMENTS

In addition to identifying gaps and opportunities for specific demographics, there is also interest in identifying specific needs for our industry types.

Industries who sought support in more categories than others included:

- finance/insurance/real estate/legal
- medical/dental
- professional/scientific/technical.

These three industry types also chose private consultants or business coaches as well as lawyer/accountant or financial advisor the most for support.

Respondents could report an increase or decrease in both revenue and employee counts over the last 12 months. The largest industry categories that reported increased profits in the last 12 months included Technology at 60% and Finance/insurance/real estate/legal at 52%.

Only four total respondents said they were expecting fewer employees, and not a big enough sample to break it down by industry type to pick up any red flags.

In terms of interest in various programs, Buy Local was popular across the board in all industries, especially personal services, retail and restaurant, and construction. Buy local programming was also popular across all demographics. This is another topic that is often mentioned anecdotally and was written as a budget offer for future programming, however, it was not funded in the 2019-2020 budget cycle.

OPEN MIC

Survey respondents were asked two open-ended questions at the end of the survey: "How can the City of Fort Collins better engage with small businesses?", and "Is there anything else you'd like the City to know about your business and your needs?" The most frequently mentioned topics in the comments section included business assistance and support with 19 comments and were one of the most frequently mentioned categories as well as City regulations around sales, use, and personal property tax and communication around major policy changes. These subject areas received 21 comments.

WHAT THEY TOLD US:

- There is an overwhelming need for business support. Technical assistance, marketing support, and networking opportunities specific to their business segment or industry were mentioned or requested.
- Peer network opportunities are valuable to engage with other managers and CEOs in the community.
- There is a desire for increased engagement with City leadership, Council, and Planning and Development, including direct networking opportunities, business visits, and more listening sessions.
- Businesses expressed a large interest in opportunities to participate in discussions around policy, regulation, tax rate changes and for government to stay out of the way.

WHAT LEFT US SCRATCHING OUR HEADS?

Smaller companies (1-5 employees) saw less value in access to capital programs than mid-to-large companies did. Anecdotally, we are often asked about access to capital options for startups and new businesses and know this is a challenge across the country. In turn, these businesses had more interest in a buy local program. Based on these responses, we can only hypothesize that the businesses that responded this way may be boot strapping or aren't able to think about expansion yet.

Buy Local appears to be a broader business issue across the community from these respondents whereas access to capital is more important to specific demographics.

Key Findings

The 2018 Fort Collins Small Business Survey, conducted by National Research Center, Inc., was developed to provide the City with information from and about small businesses located in Fort Collins, Colorado. Results offer insight about business owners' and managers 'outlook on local business environment and their perspectives of the business support they receive or would like to receive.

All private sector-type businesses (stores and restaurants, but also professional services like accountants, lawyers, doctors, etc.) within Fort Collins with 100 or fewer employees were eligible to participate in the survey, a random list of 2,000 were selected to receive an invitation to the survey. These businesses received three mailings, one week apart, starting July 3, 2018, with invitations to participate in the survey online. About 9% (184) of the 2,000 mailed invitations were returned because the business address was vacant, or the postal service was unable to deliver the invitation as addressed. Of the remaining 1,816 businesses that received the invitations to participate, 194 completed the survey, providing an overall response rate of 11%. The margin of error (95% confidence interval) is plus or minus 7 percentage points.

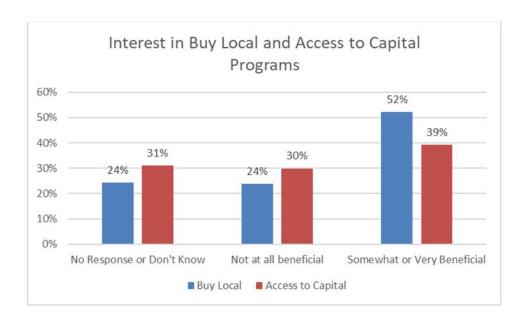
> Local small businesses seek out support related to growing their business.

Business owners indicated the types of business support, from any source, they had recently sought for their business. About 4 in 10 had looked for assistance with growing their business, while about a third had pursued marketing and/or public relations aid. Other types of assistance most commonly sought, indicated by about a quarter of respondents each, included recruiting talent, improving business efficiency/productivity and assistance with tax laws and tax payments.

The sources most frequently sought after by small businesses for assistance included private consultants or businesses coaches and professional staff (lawyers, accountants or financial advisors), each mentioned by about 40% of respondents. Other sources used included the Internet, peer networking or mastermind groups, business networks and trade associations, friends or family members and mentors. Only seven percent had pursued assistance from the City of Fort Collins.

> Business owners see benefit from most support programs, if offered by the City, including buy local campaigns and training assistance.

Five types of support programs the City of Fort Collins could potentially provide were described, and respondents rated how beneficial each would be to their business. A "Buy Local" program was considered at least somewhat beneficial by about 7 in 10 small businesses surveyed. Financial assistance for special circumstances or disruptions and training and professional development grants were deemed at least somewhat beneficial by about two-thirds of those participating in the survey. Access to capital programs would be considered at least somewhat beneficial by about 6 in 10 small businesses, and about 4 in 10 would find façade improvement grants at least somewhat beneficial.



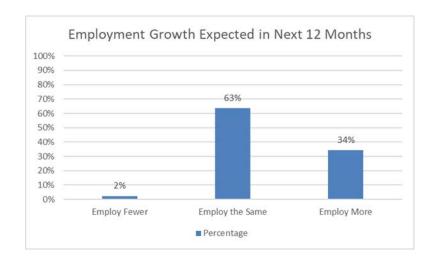
> Most owners and managers expect business profitability to be the same or higher in the next 12 months.

About 4 in 10 businesses said their profitability would be about the same in the next 12 months and nearly half expected their profitability would be higher. The outlook on profitability was somewhat brighter than the current; about 4 in 10 owners said current profits were higher than they had been 12 months ago and close to 5 in 10 said profits had remained the same. About 14% of small businesses reported their profitability was lower currently compared to 12 months ago, and only 7% thought their profitability would be lower in the upcoming 12 months.



➤ Owners and managers do not expect a decrease in workforce in the next 12 months.

Roughly two-thirds of businesses said they were employing about the same number of people currently as they had 12 months ago, and a similar proportion felt they would be employing about the same number of people in the next 12 months. Of those who had experienced change in workforce numbers, more were employing a greater number of people currently than they had 12 months ago (28%) compared to those who were employing fewer people (7%). Likewise, a much greater proportion of businesses expected an increase in employees in the upcoming 12 months (34%) than a decrease (2%).



➤ The factors having the greatest *positive* impact on small businesses were recreation and wellness, access to data, education and access to peer networking.

Small businesses participating in the survey identified whether a variety of types of factors, including market forces and quality of the community, had a positive or negative impact on their business. Of the positive factors listed above, peer networking and networking opportunities were referred to most often in the open comments section of the survey as something business owners and managers want to see more of.

➤ The cost of doing businesses, competition in the market, and sales and use tax have the greatest *negative* impact on small businesses.

The factors named above were those indicated by the greatest proportion of small businesses as having a negative impact with 76% stating the cost of doing business has a negative impact, with 58% stating competition in the market has a negative impact, and 48% stating sales and use tax; others included parking, City-specific regulations and housing affordability.

Most small businesses that need it report being able to obtain adequate financing for inventory, expansion and other working capital needs. Among the 56% of businesses needing financing for inventory, about 9 in 10 reported being able to obtain it. Of the 63% of small businesses in need of financing for expansion, about three-quarters reported being able to find it. And among the 73% that needed financing for other working capital needs, about 8 in 10 reported being able to get it.

Where do we go from here?

As the first time for this survey, the results are valuable and will be used to help direct engagement strategies, support City staff work plans, and could be included in future budget offers. With that said, this survey only represents 194 businesses out of thousands in the Fort Collins community. The Economic Health Office will continue to ask questions of businesses and work with our partner organizations to best support small businesses.

Additionally, we will seek to:

Enhance the way we engage with businesses by:

- Building business engagement plans for City departments to ensure involvement in policy changes are happening.
- Incorporating businesses as a stakeholder into existing outreach and communication tools, understanding businesses may need a different approach and strategy than citizens.
- Creating a communication strategy with our partner organizations to share training and development opportunities. This includes sharing share our own story and the resources of our partner organizations more – only 7% reported going to the City Economic Health Office or Small Business Development Center for support. An even smaller amount reported visiting the Larimer County Workforce Center.
- Continuing business listening sessions across the community and business site visits from the Economic Health Office and City leadership.
- Continue outreach and engagement strategies for disadvantaged business owners to get a better understanding of their needs as it is not fully represented in this survey.
- Share the data the Economic Health Office will present the findings to business associations and other external groups interested in discussing the results.
- Conduct follow-up conversations and focus groups some businesses provided their contact information for further discussion.
- Collaborate and share with other internal City departments to continue to identify and improve services and guide workplans.
- Identify ways to educate the differences in City sales tax and County property taxes in response to multiple comments in this area.
- Share our findings with the Regional Small Business Administration Office and the Minority Business Office to spotlight the needs of Fort Collins to our state and federal offices.
- Launch a Revolving Loan Fund, targeting disadvantaged businesses with access to capital options, including women-owned businesses.

To learn more about the work of the Economic Health Office, visit fcgov.com/business or call 970-416-2294

Small Business Survey – Open Comments

Category	Raw Comments
Business	Assist small business to make a profit.
Assistance	Assistance with purchasing a permanent building, so that ever-increasing rent doesn't destroy local
	small businesses.
and Support	3. Better support to survive construction projects. Better outreach to new businesses to let us know
	what support and services are available. BETTER HIGH SPEED INTERNET.
	4. Co-sponsor networking event
	5. Create networking opportunities
	6. Definition of what city considers 'small business' is too broad. The real small businesses do not seem
	served at same level as bigger companies.
	7. Help with rising cost of labor costs and mitigating competition in specific areas.
	8. Helping people with capital needs.
	9. I believe where small business sometimes find an abyss is in the permitting and or growing process
	taking on a new building or changes where large business or chains really do have an advantage of
	more resources. I would like help to determine the size of the market for my products and services
	and
	 Maybe a group/task force/think tank of home-based business owners and entrepreneurs More affordable ways to promote the businesses that are VERY small like mine.
	12. Provide compensation when a business has to move due to toxic mold in their present location.
	Require the housing authority to investigate any requests for mold investigation.
	13. Provide financial assistance for growth. We had to unexpectedly move, and it was very hard to find an
	affordable commercial space to rent and I was unable to obtain a business loan for tenant finish so
	had to pursue a loan from a private source.
	14. Small business incubators supported by the city. See i.e. http://www.oregon4biz.com/Innovate-&-
	<u>Create/R&D-Business/Incubators/</u> Potential tie to the university. Roll out gigabit Internet service
	ASAP! (Thanks, this is awesome!)
	15. The city should not be a bank! Offering money to business that aren't holding their own will just make
	the city be listed in their bankruptcy creditors. Allow business that should grow and continue - grow.
	Those that are run poorly need to fade away and not be nursed along.
	16. Connect us to larger businesses and employers for free/low cost training and TA (i.e. if the City hosts a
	workshop for managers, allow small businesses (especially non-profits) to attend.
	17. Hard for service companies to borrow expansion capital -
	18. I've been an entrepreneur in Ft. Collins for nearly 22 years. The cost of doing business is very high which affects what we can pay our employees. If there were tax incentives for hiring like there are for
	buying a washing machine, we'd be better off.
	19. Would love to see a small business / startup shared office space or similar.
	25. Trouble 10 000 d official business / startup shared office space of similar.

Regulations

- 20. Cut back on regulations and notify business's when a similar business wants to locate within 2 miles, not just 500 feet. The city also needs to send its business to different vendors and not just a certain select few if the vendors are competitive.
- 21. If regulation changes will be discussed, I want to be involved in panel
- 22. Keep regulations to a minimum; send out renewal notices for home occupation licenses.
- 23. Limit the number of similar businesses
- 24. No incentives to business or redevelopment
- 25. Not sure. High/punitive Local Specific Use taxes seem to be a hot button for many colleagues.
- 26. Reduce regulations Streamline all government Reduce taxes Don't compete with private business Make Ft Collins a business-friendly place!
- 27. Reduce the amount of bureaucracy. Stop trying to social engineer all outcomes. Be a support system for business, not a hindrance
- 28. Seriously need to have friendly property tax discussions, better pricing on utilities. Also, too much intervention with rules and regs with landscaping, irrigation and lighting when building facilities. We were forced to pay for many expensive upgrades that did not save money, time, energy or water.
- 29. Stay out of the picture. Let the consumer drive the market so well-run business grow and another fade away. Don't promote business grow that don't deserve it.
- 30. Stay out of the way.
- 31. Stop allowing big business growth without making them provide enough parking.
- 32. Tax relief, transient relief, fund the police better, get out of the way
- 33. Lower taxes and more affordable rent and housing for individuals and small business.
- 34. -*Lower personal property tax rates* As these rates stand, I have less money to re-invest in equipment/technology for my business and when I do manage to get new equipment, I'm penalized for it by having to pay additional personal property tax. This inhibits my ability to stay competitive, pay for training, or take home more money that would be re-invested in the Ft Collins economy. -A huge part of long-term success for many small businesses is commercial real estate ownership. Ft Collins real estate and building permit and building regulations and property taxes are such that it is nearly-impossible to purchase or build space that would be appropriate for a successful customerbased business. -Put a baseline threshold on sales and use tax. For example, if you owe less than \$50/quarter for sales and less than \$50/quarter for use, no tax is due. Data gathering for these taxes takes a lot of time and my business typically owes minimal amounts of both taxes. -Stop burdening businesses with increased utility costs. Now that you're raising rates on prime hours for residential, employees more to help offset the residential rate hike. I have 3 female employees with small children. They work all day. Their kids generate dirty clothes that need to be washed, their kids need to eat, and they need to spend quality time with their kids. When do they do these things during the week except when they get home from work? And then they need to pay exorbitant utility use, but there is a limit on how much a family can reduce their electric and water use, and I suspect most families will end up paying more utility fees even after decreasing use.
- 35. Decrease or eliminate use tax and some of the repetitive taxes that are imposed on businesses. These are extremely limiting to growth.
- 36. I am very hopeful that with the new SCOTUS ruling allowing states to collect sales tax on online purchases, that the state will require collection of city and county taxes at the same time. This will help our local budgets and level the playing field for brick and mortar small businesses. This is not a new tax, just collecting taxes that were not paid by online shoppers.
- 37. Keep building department fees affordable and reduce the time it takes to get a building permit.
- 38. Keep taxes low
- 39. The Liquor Occupation Tax is having a negative impact on my business.
- 40. Why is the city council worried about national issues? The City council should be more focused on the city issues. Like reducing the overabundance of regulations that keep small businesses from growing in Fort Collins.

Communication

- 41. Better communication of available resources.
- 42. Continue to ask for their input. Make the effort to reach out.
- 43. Develop ways that city planners and city officials can interact directly and honestly with small business owners. Create a small business quarterly scorecard which measures attributes which attract, retain, and encourage startups of small businesses in ALL industries.
- 44. I am working to get more involved with community events but struggle to connect with these events, is there a way to have the city reach out to businesses to connect us with such things?
- 45. I liked that you had the listening events earlier this year with the Mayor and City Manager. The biggest single thing the City can do is quit trying to be Boulder. If you keep on current path you will continue to drive up housing prices and make it harder to attract employees that can afford to live here.
- 46. It seems that things are getting better with the presence of city managers and employees at the DBA meetings. Direct delivery and mailed announcements about meetings, etc. is really helpful.
- 47. More information sent by email about new regulations and rules.
- 48. Recognition that nonprofits are contributors to our city even if not fiscal contributors. Have awareness of impacts of decisions, like utilities usage in peak hour, can drastically impact a nonprofit or small business.
- 49. The city does a pretty good job at communication about projects and support for communication between businesses. Sometimes this is just communicating 'you are f#\$*ed'.
- 50. Town Hall meetings with businesses, networking opportunities, leadership training, meet and greets with city council and staff, community liaison and invites to government and business work study groups
- 51. visit us, acknowledge, support
- 52. Let business know about small business opportunities, training and support
- 53. Sometimes the city can be very 'deaf' when it comes to business issues. A better dialogue is needed. I believe the city staff tries very hard, but most of them have never run a business or understand the challenges associated with doing so.

Parking

- 54. 1. Picture parking problems 2. Get the festival's away from Old Town and put them in City Park We pay taxes for our buildings in Old Town and we deserve to make a living with our stores in Old Town... stop treading on our space in Old Town. You're chasing our customers away in Old Town with your festivals and parking problems. People won't come down here to shop cuz it's too crowded and there's no place to park. You've been doing this for the 18 years we've been in business and then you tell us that you do it for us, you don't do it for us you do it for yourself and now you're selling beer forprofit, are you kidding me. Take all that to City Park!
- 55. The market share I currently have. On street parking and visibility for entrance and egress is an issue for my specific location. I have spoken to engineering/traffic regarding this problem.
- 56. Keep working on parking. Keep working on public transportation
- 57. Parking and utility efficient upgrade incentives for landlords especially for old town buildings
- 58. Safe & convenient parking Low sales tax
- 59. Work to improve parking, access and transportation.
- 60. I am concerned about the city's parking space requirements being reduced on new developments and redevelopments. We have a big problem in our area where landlords do not have adequate parking for their employees and customers. Then they park in my lot or on the street directly in front of my store, so I can't see around them for exiting my lot. And they block the view and signage of my building. I know of several recent developments where parking is totally inadequate. It's a real hardship on the existing businesses in the area. Everyone has a car, even most college students. Just because you wish they would use public transportation doesn't mean they will.
- 61. Parking has become a severe problem as the limited parking I had was taken for additional bike lanes. My customers complain that this is the biggest setback in choosing my establishment. My

business is not the only one suffering from this as it's become a neighborhood problem. We support a bike friendly environment but don't want to be forgotten in the process. My employees can't park, my customers can't park. Customers end up parking in other business's spots creating animosity between business owners which is not in Fort Collin's nature, we should all support one another. It makes doing business much, much harder. Thank you for your attention -Campus North Laurel / Mason St Block

Professional Development, Training, and Workforce

- 62. Encourage the hiring of people with disabilities and promotion of this untapped workforce.
- 63. Management Training offered through the City
- 64. The cost of living in Fort Collins is extremely challenging for many. Consider creating a registry of LOCAL employers offering quality part-time, second household income jobs and a clearinghouse of background checked potential employees looking for WORK. Also, there is an epidemic of young mothers and kids trapped in horrible domestic situations whom cannot escape due to lack of affordable housing and childcare. Consider starting a network of background checked single mothers who may be looking for co-housing arrangements, safe and free (reciprocating) childcare and employment.

Localism and Buy Local

- 65. A push for local & a push for home grown businesses to succeed just like the big guys. Thank you!
- 66. In our case it would be to good hire us for services. At this point seems like most is going to one place. In other words, it would be nice to spread work and sales around.
- 67. Relax the signage and banner regulations. No neon? Really? No moving signs? Reinstate the sales tax retailer's fee for our bookkeeping efforts. Shop at my store. Not on Amazon.
- 68. Build some more streets so that not everything is purchased online.
- 69. I would hope the City uses local small businesses first and foremost before going outside the area. I would love opportunities to work with the city on design work.

Partner Organizations and External Resources

- 70. I have not pursued finding capital for fear of not being able to pay back. I am not sure of resources. The SBDC has helped with marketing. I am struggling finding a referral source for my Physical Therapy Practice.
- 71. I think that working with the SFCBA has been wonderful and always feel that while I don't always get an answer that I'm hoping for, there is always someone at the City willing to at least listen.
- 72. I am grateful for SBDC, but unsure of other resourced Fort Collins has.

General Engagement and Other

- 73. I think working better with small/medium sized business owners is a must... Also, helping to retain key employers is very important.
- 74. More Transparency. Employ city staff with experience
- 75. The City should be more considerate of businesses and business owners. Some of the City staff are arrogant and some rules do not make sense. The City is to serve the citizens and some of the staff and elected officials have forgotten who is serving who. Businesses and citizens support the City activities through taxes and fees and it is frustrating that some initiatives do not respect that relationship.
- 76. Appreciative of the hard work your staff and council do for businesses, people and the environment. We would love to be more engaged and don't know where to start.
- 77. Governments and the press tend to give more attention to businesses that have a facility and/or storefront. Home-based businesses are feeling ignored.
- 78. I am making a lot more money and am happier since I opened locations outside of Fort Collins.

 While in Fort Collins, it was common to be taken advantage of financially, and less-so in my other locations. Customers are more irritable in my FC location. I think the high cost of living is stressing

	residents out and causes them to compromise on their values. The bike trails and close proximity to the mountains and DIA are working for Fort Collins, but something needs to be done so people can live in FC while only working 1 job. The quality of life is poor when you must work 2 or 3 jobs to scrape by, as many have to. 79. We've been in business 30 years and it's getting tougher and tougher to make any money. It's true if you don't grow you die. 80. Your questions on the impact on my business made no sense at all. i.e. Utilities did you mean cost of utilities, reliability of or availability of. If the cost is high it would have a negative effect, but the City cost is relatively low, so the effect is positive. So how do I answer this question. Very poor survey. The City has wasted it money with NCR.
Childcare, Housing, and Social Services	 81. Absence of affordable, accessible childcare is critical. 82. As we approach 100 employees it is getting harder and harder to find qualified people that can afford to live in Fort Collins. Even though we start almost everyone at \$15/hr. or higher plus provide benefits, like health care, 401K and flex scheduling, most of our new hires are living in Wellington or Greeley where it is more affordable. At some point we will have to take a hard look at the economics of staying in Fort Collins VS. moving our company to a more affordable and business friendly environment. I love Fort Collins and want to stay but the more liberal and radical the City becomes the more we will have to consider what's best financially for our companies' future. 83. Our clients live within the County. Our caregivers find it difficult to find affordable housing within the same county they work.
• Constructi on and Street Disruption	84. Consideration and some compensation for street closures and ongoing construction. It is extremely difficult for a small business to recover after consistent construction causing road closures and minimal parking for customers. Also, too many events are held directly in Old Town, the square and its side streets. Downtown businesses should sign a petition or vote on whether or not we want these events in Old Town as we are the people directly affected. Receiving an announcement that our street will be shut down for a whole weekend for some kind of festival and having no say is disrespectful to the business owners who pay huge rents to be downtown. Fort Collins has plenty of lovely and convenient locations for all of the many events that do not all have to be downtown. 85. We need to know what can be done to encourage customers to come to our store despite the five months of intersection construction we are suffering.
Infrastructure and Built Environment	86. I would say that my most frustrating aspect of dealing with the City is the limitations related to signage and visibility. The trees are so critical to the hobby that my business depends upon but they are too low and cover most monuments in the Midtown area. How can customers find us if they can't see us?
Environmen- tal and Climate	87. (My business) It is striving to be green
Rent and Lease	88. Rent around old town is very high