

# **2013-2014**

## **Community Development Block Grant**

### **Annual Action Plan**

**DRAFT**

**City of Loveland**



The City of Loveland's 2013–2014 Community Development Block Grant (CDBG) Annual Action Plan was produced by the Loveland Community Partnership Office. For more information on the plan, or to make a comment, please contact:

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## EXECUTIVE SUMMARY- 91.220(B)

The Annual Action Plan is a one-year plan describing how the City of Loveland intends to spend CDBG funds during the time period of **October 1, 2013 through September 30, 2014**.

The objectives and outcomes identified in the 2013 Annual Action Plan are to address creating a **suitable living environment** and **decent housing** by **increasing availability/accessibility**, and **affordability** for **persons with low to moderate incomes**. Specific proposed outcomes and objectives for 2013-2014 that reflect the 5-year Consolidated Plan objectives listed under ALLOCATION PRIORITIES on Page 19 are:

| HUD-Defined Outcomes & Objectives                                     | One Year Proposed Outcomes from Activities  |
|---|---|
| Increase availability/accessibility to a suitable living environment  | Rehabilitate 60,000 sq.ft building that will house multiple non-profit organizations to provide a wide array of services at one location. |
| Increase availability/accessibility to a suitable living environment  | Purchase a building in which to counsel victims of sexual assault.  |
| Increase affordability of decent housing                              | Emergency funding for 10 homeowners with low to moderate income to maintain units as safe and decent.                                     |
| Increase affordability of decent housing                              | Low interest loan to one homeowner with low to moderate income to maintain unit as safe and decent.                                       |
| Increase affordability of decent housing                              | Down payment assistance for one household with low to moderate income.  |
| Increase availability/accessibility of decent housing                 | Minor rehabilitation of 129 homes occupied by seniors living independently and with low to moderate income.                               |
| Increase availability/accessibility to a suitable living environment. | Counseling and case management for 13 victims of domestic violence living in two-year transitional housing.                               |
| Increase availability/accessibility to a suitable living environment. | Case management for 100 homeless family members   |
| Increase availability/accessibility to a suitable living environment. | Case management for 155 homeless individuals  |
| Increase affordability of decent housing                              | Counseling assistance provided to 1,250 individuals.  |



## **PAST PERFORMANCE - 91.220(B)**

**Many performance outcomes of City of Loveland CDBG sub-recipients have been achieved. Loveland residents with low income received the benefit of new housing, housing rehabilitation, case management and shelter. During the 2012-2013 grant year, CDBG funds were expended to:**

- Provide emergency rehabilitation assistance for 15 families (3/4 year data; outcome is expected to be achieved by the end of the program year).
- Rehabilitate the sidewalks surrounding 16 low-income apartments (outcome achieved).
- Low-interest loan for home rehabilitation for five families (3/4 year data; outcome already exceeded by 67%).
- Low-interest loan for down payment on a home for five families (3/4 year data; outcome is expected to be exceeded by 50%).
- Purchase three lots on which to build single-family homes for families at or below 60% of the area median income (outcome achieved).
- Minor home rehabilitation in 81 homes owned/occupied by low income seniors (3/4 year data; prorated for full year will meet the outcome by 50%).
- Overnight shelter and case management for 151 chronically homeless adults (met outcome by 93%).
- Case management and shelter for 130 adults and children (3/4 year data; prorated for full year exceeds outcome by 217%).
- Housing counseling provided to 1,071 people (3/4 year data; prorated for full year exceeds number of people served by 18%).
- Purchase land for construction of 30 low-income apartments (outcome not achieved). Funding was reallocated to purchase land for construction of 12 multi-family housing units and will be spent by August 2013.

**Specific information regarding prior (full-year) performance is available through the Consolidated Annual Performance Evaluation Report, which can be found at:**

**[www.cityofloveland.org/communitypartnership](http://www.cityofloveland.org/communitypartnership)**

## **CITIZEN PARTICIPATION—91.220(B)**

The citizen participation process was followed in completing the 2013 Annual Action Plan. The City of Loveland consulted with the Loveland Affordable Housing Commission and Human Services Commission (two volunteer City groups that review applications from sub-recipients for CDBG funding), Loveland City Council, and numerous human service agencies that serve lower income populations and Loveland citizens to request that they share the Annual Action Plan with their clients (see partial list of human service agencies on page 23). Efforts to broaden public participation included open meetings of the two Commissions, discussion of the plan at public City Council meetings, public notice in the local newspaper, posting the document on the City's website, posting the document on the Community Partnership Office's Facebook page, making the document available in hard copy form, mailing the document to community members upon request, and providing a Spanish language version upon request. The Annual Action Plan was available for public comment from July 17, 2013 through August 15, 2013.

A public hearing on the use of funds for the 2013 grant year was held on June 18, 2013; Appendix C includes a copy of the City Council Resolution adopting the use of CDBG funding for the grant year. A public hearing on the 2013 Annual Action Plan was held on August 6, 2013 in the Loveland City Council Chambers. A legal notice for this meeting was placed in the local newspaper and can be found in Appendix B.

**A summary of comments or views, and a summary of comments or views not accepted and the reasons therefore are as follows:**

## FINANCIAL RESOURCES - 91.220(c)(1) and (c)(2)

The federal, state, and local resources the jurisdiction expects to receive to address the identified needs are listed below. Federal resources include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive funds expected to be available to address priority needs and specific objectives identified in the plan. A brief explanation of how federal funds will leverage resources from private and non-federal public sources is included.

| Resource   | Estimated Amount                                 | Leverage Additional Funds  |
|--|--|--|
| 2013 City of Loveland CDBG   | \$291,697  | CDBG funding can be considered local match to obtain other funding for local projects.                             |
| Title I/NCLB<br>(received by school district, not city)                          | \$28,616   | Thompson School District.  |
| Low Income Housing Tax Credits<br>(applied for by housing developers, not city)  | \$5,100,000                                      | Creates equity to leverage other resources.  |
| Section 8 Vouchers<br>(made available to the Housing Authority, not to the city) | \$3,500,000<br>(showing expected loss of \$300k) | Housing Authority of the City of Loveland resources.   |
| City of Loveland Human Services Grant  | \$450,000  | Private grants.  |
| City of Loveland Fee Waivers   | \$692,579  | Fee waivers and fee locks for affordable housing and public facilities projects.                                   |
| Private Sources (grants, donations, corporate gifts, local fundraising)          | \$6,996,932                                      | Additional program funding for the projects described in this Annual Action Plan beyond the resources listed above |
| Program income   | \$0  | The City of Loveland does not currently have program income from any projects.                                     |



## ANNUAL OBJECTIVES - 91.220(c)

| Activity                              | Sub-Recipient Agency            | HUD Objective                | National Objective | One Year Goal—Proposed Outcome   | CDBG \$        |
|---------------------------------------|---------------------------------|------------------------------|--------------------|--|----------------|
| Public Facility Rehabilitation        | House of Neighborly Service     | SL-1                         | LMC                | Rehabilitate 60,000 sq. ft. building that will house multiple agencies.                            | \$155,240 **   |
| Public Facility Acquisition           | Sexual Assault Victim Advocates | SL-1                         | LMC                | Purchase building in which to counsel victims of sexual assault.                                   | \$10,000       |
| Housing Rehabilitation                | Housing Authority               | DH-2                         | LMH                | Low interest loan to one homeowner for housing rehabilitation.                                     | \$10,000       |
| Housing Rehabilitation                | Housing Authority               | DH-2                         | LMH                | Emergency funding to 10 homeowners for housing rehabilitation.                                     | \$10,000       |
| Down Payment Assistance               | Housing Authority               | DH-2                         | LMH                | Down payment assistance for one low or moderate income household.                                  | \$5,000        |
| Housing Rehabilitation                | Volunteers of America           | DH-1                         | LMH                | Rehabilitate 129 homes of seniors living independently.  | \$17,300       |
|                                       |                                 |                              |                    | Sub-total capital projects   | \$207,540      |
| Homeless Case Management              | House of Neighborly Service     | SL-1                         | LMC                | Case management for 155 chronically homeless individuals.  | \$13,048       |
| Homeless Case Management              | Alternatives to Violence        | SL-1                         | LMC                | Counseling and case management for 13 victims of domestic violence living in transitional housing. | \$6,376        |
| Homeless Case Management              | House of Neighborly Service     | SL-1                         | LMC                | Case management for 100 homeless family members.   | \$8,535        |
| Housing Counseling                    | Neighbor to Neighbor            | DH-2                         | LMC                | Housing counseling for 1,250 individuals.  | \$15,795       |
|                                       |                                 |                              |                    | Sub-total public services  | \$43,754       |
| Program Administration                | City of Loveland                |                              |                    | Planning and administration.   | \$58,339       |
|                                       |                                 |                              |                    | 2012 CDBG funds  | \$309,633      |
| HUD Defined—Outcome / Objective Codes |                                 | Availability / Accessibility |                    | Affordability  | Sustainability |
| Decent Housing                        |                                 | DH-1                         |                    | DH-2   | DH-3           |
| Suitable Living Environment           |                                 | SL-1                         |                    | SL-2   | SL-3           |
| Economic Opportunity                  |                                 | EO-1                         |                    | EO-2   | EO-3           |

LMH Low-Mod Housing

LMC Low-Mod Clientele

\*\* Note that this allocation includes \$17,936 in funding that was returned to HUD in May 2013 because it was originally used for an ineligible project.



## ANNUAL OBJECTIVES - 91.220(c)(3)

**Table 3A Summary of Annual Objectives** (Note that the Outcomes/Obj are not accurate for the listed descriptions.)

| Specific Objective   |  | Source of Funds                              | Year  | Performance Indicator                        | Expected Number         | Actual Number   | Percent Completed |      |
|--|--|--|-------|--|-------------------------|-----------------|-------------------|------|
| Create a Suitable Living Environment with the Purpose of New or Improved Availability/Accessibility (SL-1) |  |  |       |  |                         | Actual Estimate |                   |      |
| SL 1.1   | Build shelter for victims of domestic violence.  | CDBG, City, other public and private sources | 2010  | # of facilities built                        | 1                       | 0               | 0%                |      |
|  | 2011   |  | 0     |  |                         | 0%              |                   |      |
|  | 2012   |  | 0     |  |                         | 0%              |                   |      |
|  | 2013   |  | 1     |  |                         | 100%            |                   |      |
|  | 2014   |  |       |  |                         |                 |                   |      |
| MULTI-YEAR GOAL  |  |  |       | 1  | 1                       | 100%            |                   |      |
| SL 1.2   | Shelter homeless individuals, including day and night inclement weather shelter.   |  |       | 2010   | # of persons served     | 100             | 158               | 158% |
|  |  |  | 2011  | 100  |                         | 185             | 185%              |      |
|  |  |  | 2012  | 100  |                         | 246             | 246%              |      |
|  |  |  | 2013  | 100  |                         | 228             | 228%              |      |
|  |  |  | 2014  | 100  |                         |                 | 0%                |      |
| MULTI-YEAR GOAL  |  |  |       | 500  | 817                     | 163%            |                   |      |
| SL 1.3   | Shelter homeless families.   |  |       | 2010   | # of families sheltered | 18              | 23                | 128% |
|  |  |  | 2011  | 18   |                         | 28              | 156%              |      |
|  |  |  | 2012  | 18   |                         | 12              | 67%               |      |
|  |  |  | 2013  | 18   |                         | 37              | 206%              |      |
|  |  |  | 2014  | 18   |                         |                 | 0%                |      |
| MULTI-YEAR GOAL  |  |  |       | 90   | 100                     | 111%            |                   |      |
| SL 1.5   | Provide services to veterans (duplicate numbers from 1.2 & 1.3)  |  |       | 2010   | # of persons served     | 50              | 44                | 88%  |
|  |  |  | 2011  | 50   |                         | 21              | 42%               |      |
|  |  |  | 2012  | 50   |                         | 5               | 10%               |      |
|  |  |  | 2013  | 50   |                         | 15              | 30%               |      |
|  |  |  | 2014  | 50   |                         |                 | 0%                |      |
| MULTI-YEAR GOAL  |  |  |       | 250  | 85                      | 34%             |                   |      |
| SL 1.6   | Assist low-income households through public service activities including child care, case management, mental health, health care, services to persons with disabilities and seniors. |  | 2010  | # of persons served                          | 1,000                   | 3,355           | 336%              |      |
|  |  | 2011   | 1,000 |  | 3,706                   | 371%            |                   |      |
|  |  | 2012   | 1,000 |  | 4,976                   | 498%            |                   |      |
|  |  | 2013   | 1,000 |  | 4,000                   | 400%            |                   |      |
|  |  | 2014   | 1,000 |  |                         | 0%              |                   |      |
| MULTI-YEAR GOAL  |  |  |       | 5,000  | 16,037                  | 321%            |                   |      |
| SL 1.7   | Provide facilities that service needs of low-income persons in Loveland.   |  | 2010  | # of facilities constructed or rehabilitated | 2                       | 0               | 0%                |      |
|  |  | 2011   |       |  |                         | 1               | 50%               |      |
|  |  | 2012   |       |  |                         | 0               | 0%                |      |
|  |  | 2013   |       |  |                         | 2               | 100%              |      |
|  |  | 2014   |       |  |                         |                 | 0%                |      |
| MULTI-YEAR GOAL  |  |  |       | 2  | 3                       | 150%            |                   |      |

**Table 3A Summary of Specific Annual Objectives (cont.)**

| Provide Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1) |   |  |                          |                        |      |      |       |
|--|---|--|--------------------------|------------------------|------|------|-------|
| DH 1.1   | Assist seniors to remain in housing through rehabilitation.     | CDBG, City, other public and private sources | 2010                     | # of households served | 35   | 116  | 331%  |
|  |   |  | 2011                     |                        | 35   | 138  | 394%  |
|  |   |  | 2012                     |                        | 35   | 81   | 231%  |
|  |   |  | 2013                     |                        | 35   | 129  | 369%  |
|  |   |  | 2014                     |                        | 35   |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 175  | 464  | 265%  |
| Provide Decent Housing with Purpose of New or Improved Affordability (DH-2)              |   |  |                          |                        |      |      |       |
| DH 2.1   | Provide additional transitional housing for the homeless.       | CDBG, City, other public and private sources | 2010                     | # of units built       | 1    | 0    | 0%    |
|  |   |  | 2011                     |                        | 1    | 0    | 0%    |
|  |   |  | 2012                     |                        | 1    | 1    | 100%  |
|  |   |  | 2013                     |                        | 1    | 0    | 0%    |
|  |   |  | 2014                     |                        | 1    |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 5    | 1    | 20%   |
| DH 2.2   | Housing counseling and rent assistance.                         |  | 2010                     | # of persons served    | 1000 | 1359 | 136%  |
|  |   |  | 2011                     |                        | 1000 | 1117 | 112%  |
|  |   |  | 2012                     |                        | 1000 | 1071 | 107%  |
|  |   |  | 2013                     |                        | 1000 | 1250 | 125%  |
|  |   |  | 2014                     |                        | 1000 |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 5000 | 4797 | 96%   |
| DH 2.3   | Purchase land to provide affordable housing.                    |  | 2010                     | # of units purchased   | 5    | 15   | 300%  |
|  |   |  | 2011                     |                        | 5    | 0    | 0%    |
|  |   |  | 2012                     |                        | 5    | 6    | 120%  |
|  |   |  | 2013                     |                        | 5    | 0    | 0%    |
|  |   |  | 2014                     |                        | 5    |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 25   | 21   | 84%   |
| DH 2.4   | Build affordable senior housing.                                |  | 2010                     | # of units built       | 5    | 0    | 0%    |
|  |   |  | 2011                     |                        | 50   | 0    | 0%    |
|  |   |  | 2012                     |                        | 5    | 60   | 1200% |
|  |   |  | 2013                     |                        | 10   | 0    | 0%    |
|  |   |  | 2014                     |                        | 5    |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 75   | 60   | 80%   |
| DH 2.5   | Down-payment assistance.  |  | 2010                     | # of households served | 20   | 6    | 30%   |
|  |   |  | 2011                     |                        | 20   | 0    | 0%    |
|  |   |  | 2012                     |                        | 20   | 5    | 25%   |
|  |   |  | 2013                     |                        | 20   | 1    | 5%    |
|  |   |  | 2014                     |                        | 20   |      | 0%    |
|  |   |  | MULTI-YEAR GOAL          |                        | 100  | 12   | 12%   |
| DH 2.6   | Maintain transitional housing for victims of domestic violence. | 2010   | # of units rehabilitated | 4                      | 3    | 75%  |       |
|  |   | 2011   |                          |                        | 1    | 25%  |       |
|  |   | 2012   |                          |                        | 0    |      |       |
|  |   | 2013   |                          |                        | 0    |      |       |
|  |   | 2014   |                          |                        |      |      |       |
|  |   | MULTI-YEAR GOAL                              |                          | 4                      | 4    | 100% |       |

**DESCRIPTION OF ACTIVITIES - 91.220(D)**

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Public facility to house multiple non-profit organizations in one location.

**Project**

Public facility

**Activity**

Rehabilitation of a 60,000 square foot facility that will house multiple non-profit organizations.

**Description**

House of Neighborly Service purchased a large building and will operate as the Community Life Center, offering a one-stop location for clients to access multiple services.

**Objective category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** 1511 E. 11<sup>th</sup> Street  
**(City, State, Zip Code):** Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>SL-1            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>03                        | CDBG Citation<br>570.201(c)               |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Persons Served      | Annual Units<br>20,200                    |
| Local ID<br>13-HNS                           | Units Upon Completion<br>20,200           |

**Funding Sources:**

|                  |           |
|------------------|-----------|
| CDBG             | 155,240   |
| ESG              |           |
| HOME             |           |
| HOPWA            |           |
| Total Formula    |           |
| Prior Year Funds |           |
| Assisted Housing |           |
| PHA              |           |
| Other Funding    | 5,026,260 |
| Total            | 5,181,500 |

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☒ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Public facility to serve victims of sexual assault.

**Project**

Public facility

**Activity**

Acquisition of public facility for victims of sexual assault.

**Description**

Sexual Assault Victim Advocates will purchase a facility to counsel victims of sexual assault.

**Objective category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** 4812 S. College Avenue  
**(City, State, Zip Code):** Fort Collins, Colorado 80524

|  |   |
|--|---|
| Specific Objective Number<br>SL-1            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>03                        | CDBG Citation<br>570.201(c)               |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Persons Served      | Annual Units<br>50                        |
| Local ID<br>13-SAVA                          | Units Upon Completion<br>50               |

**Funding Sources:**

|  |            |
|--|------------|
| CDBG   | 205,224 ** |
| ESG  |            |
| HOME   |            |
| HOPWA  |            |
| Total Formula                                  |            |
| Prior Year Funds                               |            |
| Assisted Housing                               |            |
| PHA  |            |
| Other Funding                                  | 334,776    |
| Total  | 540,000    |
| ** \$195,224 in CDBG from City of Fort Collins |            |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs





**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Loveland

**Priority Need**

Emergency affordable housing rehabilitation for owner/occupied households below 80% AMI.

**Project**

Property rehabilitation

**Activity**

Emergency funding for housing rehabilitation.

**Description**

Rehabilitate owner/occupied homes of households with income below 80% AMI.

**Objective category:**    ☐ Suitable Living Environment    ☒ Decent Housing    ☐ Economic Opportunity  
**Outcome category:**    ☐ Availability/Accessibility    ☒ Affordability    ☐ Sustainability

**Location/Target Area:**

**(Street Address):**      To Be Determined  
**(City, State, Zip Code):**    Loveland, Colorado

|  |   |
|--|---|
| Specific Objective<br>Number<br>DH-2         | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>14A                       | CDBG Citation<br>570.202(a)(1)            |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMH            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Housing units       | Annual Units<br>10                        |
| Local ID<br>13-LHIP EM                       | Units Upon Completion<br>10               |

**Funding Sources:**

|   |           |
|---|-----------|
| CDBG  | 30,000 ** |
| ESG   |           |
| HOME  |           |
| HOPWA   |           |
| Total Formula                                 |           |
| Prior Year Funds                              |           |
| Assisted Housing                              |           |
| PHA   |           |
| Other Funding                                 |           |
| Total   | 30,000    |
| ** \$20,000 in CDBG from City of Fort Collins |           |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Affordable housing rehabilitation for owner/occupied households below 80% AMI.

**Project**

Property rehabilitation

**Activity**

Low interest loans to homeowners for housing rehabilitation.

**Description**

Rehabilitate owner/occupied homes of households with income below 80% AMI.

**Objective category:** ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** To Be Determined  
**(City, State, Zip Code):** Loveland, Colorado

|  |   |
|--|---|
| Specific Objective Number<br>DH-2            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>14A                       | CDBG Citation<br>570.202(a)(1)            |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMH            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Housing units       | Annual Units<br>1                         |
| Local ID<br>13-LHIP                          | Units Upon Completion<br>1                |

**Funding Sources:**

|  |            |
|--|------------|
| CDBG   | 110,000 ** |
| ESG  |            |
| HOME   |            |
| HOPWA  |            |
| Total Formula                                  |            |
| Prior Year Funds                               |            |
| Assisted Housing                               |            |
| PHA  |            |
| Other Funding                                  | 446,900    |
| Total  | 556,900    |
| ** \$100,000 in CDBG from City of Fort Collins |            |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Loveland

**Priority Need**

Down payment assistance for households below 80% AMI.

**Project**

Direct homeownership assistance

**Activity**

Downpayment assistance for low/moderate income households.

**Description**

Provide down payment assistance to households with income below 80% AMI.

**Objective category:**   ☐ Suitable Living Environment   ☒ Decent Housing   ☐ Economic Opportunity  
**Outcome category:**   ☐ Availability/Accessibility   ☒ Affordability   ☐ Sustainability

**Location/Target Area:**

**(Street Address):**      To Be Determined  
**(City, State, Zip Code):**      Loveland, Colorado

|  |   |
|--|---|
| Specific Objective Number<br>DH-2            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>13                        | CDBG Citation<br>570.201(3)(n)            |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMH            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Housing units       | Annual Units<br>1                         |
| Local ID<br>13-LHOP                          | Units Upon Completion<br>1                |

**Funding Sources:**

|                           |           |
|---------------------------|-----------|
| CDBG                      | 40,460 ** |
| ESG                       |           |
| HOME                      | 169,800 * |
| HOPWA                     |           |
| Total Formula             |           |
| Prior Year Funds          |           |
| Assisted Housing          |           |
| PHA                       |           |
| Other Funding             | 175,000   |
| Total                     | 385,260   |
| ** \$35,460 in State CDBG |           |
| * \$169,800 State HOME    |           |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Sustainable, affordable housing for seniors with low income.

**Project**

Housing rehabilitation

**Activity**

Rehabilitate homes, including making homes more accessible, for seniors.

**Description**

Provide minor safety rehabilitation in homes of seniors with low income living independently.

**Objective category:** ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** To Be Determine

**(City, State, Zip Code):** Loveland, Colorado

|  |   |
|--|---|
| Specific Objective Number<br>DH-1            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>14H                       | CDBG Citation<br>570.202(b)(11)           |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMH            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Housing units       | Annual Units<br>129                       |
| Local ID<br>13-VOA                           | Units Upon Completion<br>129              |

**Funding Sources:**

|                  |        |
|------------------|--------|
| CDBG             | 17,300 |
| ESG              |        |
| HOME             |        |
| HOPWA            |        |
| Total Formula    |        |
| Prior Year Funds |        |
| Assisted Housing |        |
| PHA              |        |
| Other Funding    | 41,616 |
| Total            | 58,916 |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☒ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name**      City of Loveland

**Priority Need**

Case management for victims of domestic violence.

**Project**

Public service

**Activity**

Case management for victims of domestic violence residing in two-year transitional housing.

**Description**

Case management services for victims of domestic violence residing in two-year transitional housing.

**Objective category:**    ☒ Suitable Living Environment    ☐ Decent Housing    ☐ Economic Opportunity

**Outcome category:**    ☒ Availability/Accessibility    ☐ Affordability    ☐ Sustainability

**Location/Target Area:**

**(Street Address):**      313 E. 4<sup>th</sup> Street

**(City, State, Zip Code):**    Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>SL-1            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>05G                       | CDBG Citation<br>570.201(e)               |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Persons Served      | Annual Units<br>13                        |
| Local ID<br>13-ATV                           | Units Upon Completion<br>13               |

**Funding Sources:**

|                  |         |
|------------------|---------|
| CDBG             | 6,376   |
| ESG              |         |
| HOME             |         |
| HOPWA            |         |
| Total Formula    |         |
| Prior Year Funds |         |
| Assisted Housing |         |
| PHA              |         |
| Other Funding    | 106,681 |
| Total            | 113,057 |

The primary purpose of the project is to help: ☒ the Homeless    ☐ Persons with HIV/AIDS    ☐ Persons with Disabilities    ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Case management and supportive services for homeless families.

**Project**

Public service

**Activity**

Case management for families that are homeless.

**Description**

Operation of the Angel House, which is the day shelter for homeless families, managed by House of Neighborly Service.

**Objective category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** 101 E. 6<sup>th</sup> Street  
**(City, State, Zip Code):** Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>SL-1            | Project ID<br>TBD by IDIS                   |
| HUD Matrix Code<br>05                        | CDBG Citation<br>570.201(e)                 |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC              |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014   |
| Performance Indicator<br>Persons Served      | Annual Units<br>100 or 30 families          |
| Local ID<br>13-HNS AH                        | Units Upon Completion<br>100 or 30 families |

**Funding Sources:**

|                  |        |
|------------------|--------|
| CDBG             | 8,535  |
| ESG              |        |
| HOME             |        |
| HOPWA            |        |
| Total Formula    |        |
| Prior Year Funds |        |
| Assisted Housing |        |
| PHA              |        |
| Other Funding    | 85,175 |
| Total            | 93,710 |

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs





**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Case management and supportive services for homeless individuals.

**Project**

Public service

**Activity**

Case management for individuals who are homeless.

**Description**

Operation of the 137 Connection, which is the day shelter for homeless individuals, managed by House of Neighborly Service.

**Objective category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** 137 S. Lincoln Avenue  
**(City, State, Zip Code):** Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>SL-1            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>05                        | CDBG Citation<br>570.201(e)               |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Persons Served      | Annual Units<br>155                       |
| Local ID<br>13-HNS 137                       | Units Upon Completion<br>155              |

**Funding Sources:**

|                  |        |
|------------------|--------|
| CDBG             | 13,048 |
| ESG              |        |
| HOME             |        |
| HOPWA            |        |
| Total Formula    |        |
| Prior Year Funds |        |
| Assisted Housing |        |
| PHA              |        |
| Other Funding    | 79,295 |
| Total            | 92,343 |

The primary purpose of the project is to help: ☒ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**

Housing counseling for low and moderate income households.

**Project**

Housing counseling

**Activity**

Housing counseling provided by HUD-certified Neighbor to Neighbor counselors.

**Description**

Housing counseling for low to moderate income clients at risk of losing their housing.

**Objective category:** ☐ Suitable Living Environment ☒ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☐ Availability/Accessibility ☒ Affordability ☐ Sustainability

**Location/Target Area:**

**(Street Address):** 1511 E. 11<sup>th</sup> Street

**(City, State, Zip Code):** Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>DH-2            | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>05U                       | CDBG Citation<br>570.201(e)               |
| Type of Recipient<br>Non-profit organization | CDBG National Objective<br>LMC            |
| Start Date (mm/dd/yyyy)<br>10/01/2013        | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>Persons Served      | Annual Units<br>1,250                     |
| Local ID<br>13-N2N                           | Units Upon Completion<br>1,250            |

**Funding Sources:**

|                  |         |
|------------------|---------|
| CDBG             | 15,795  |
| ESG              |         |
| HOME             |         |
| HOPWA            |         |
| Total Formula    |         |
| Prior Year Funds |         |
| Assisted Housing |         |
| PHA              |         |
| Other Funding    | 180,745 |
| Total            | 196,540 |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs





**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Loveland

**Priority Need**  
Project administration.

**Project**  
Administration

**Activity**  
Administration

**Description**  
Program administrative costs.

**Objective category:** ☐ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome category:** ☐ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location/Target Area:**  
**(Street Address):** 500 E. Third Street, Ste. 210  
**(City, State, Zip Code):** Loveland, Colorado 80537

|  |   |
|--|---|
| Specific Objective Number<br>N/A         | Project ID<br>TBD by IDIS                 |
| HUD Matrix Code<br>21A                   | CDBG Citation<br>570.206                  |
| Type of Recipient<br>City/Administration | CDBG National Objective<br>N/A            |
| Start Date (mm/dd/yyyy)<br>10/01/2013    | Completion Date (mm/dd/yyyy)<br>9/30/2014 |
| Performance Indicator<br>N/A             | Annual Units<br>0                         |
| Local ID<br>13-Admin                     | Units Upon Completion<br>0                |

**Funding Sources:**

|                  |        |
|------------------|--------|
| CDBG             | 58,339 |
| ESG              |        |
| HOME             |        |
| HOPWA            |        |
| Total Formula    |        |
| Prior Year Funds |        |
| Assisted Housing |        |
| PHA              |        |
| Other Funding    |        |
| Total            | 58,339 |

The primary purpose of the project is to help: ☐ the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs



## **GEOGRAPHIC DISTRIBUTION 91.220(F)**

The map on the following page shows the location of the CDBG-funded projects with a physical office within city limits. The City of Loveland does not limit the use of CDBG funds to any specific geographic location within the city, or to any specific groups based on race, minority or ethnic concentration. Instead, all funds are used to serve persons with low to moderate income who live within the Loveland city limits.

### **CONCENTRATION OF MINORITY OR LOW INCOME HOUSEHOLDS**

Areas of poverty are more prevalent south of H34 and along the H287 corridor. Although the greatest pockets of poverty are just outside of City limits, those community members are more likely to access services in downtown Loveland than in any other community. Although these areas exist, as noted, the City of Loveland does not allocate CDBG funds based on ethnicity, race, or geographic location, and has not designated any neighborhoods as Target Areas.

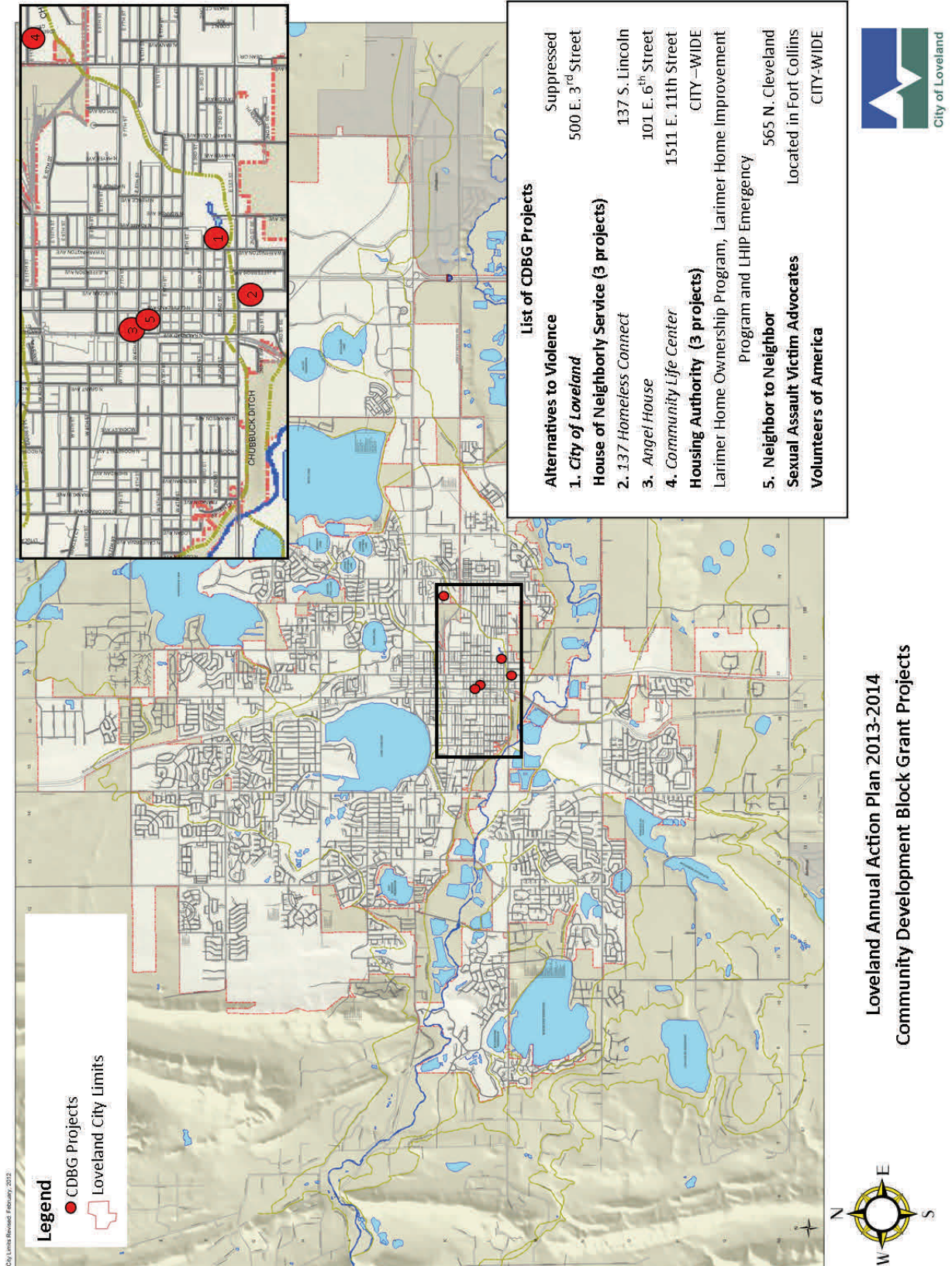
**ALLOCATION PRIORITIES** are based on need, income level of persons served, and whether or not a proposed activity meets one of the **objectives outlined in the 5-Year Consolidated Plan**, which are to:

1. Provide services to homeless and nearly homeless persons including shelter, case management, transitional and permanent housing.
2. Create and rehabilitate housing for households with low income, giving funding priority to activities that serve households with income below 50% of the area median income.
3. Decrease poverty in the community by financially supporting services and facilities that meet basic needs and provide self-sufficiency opportunities.

All CDBG funds received from HUD during the 2010-2015 timeframe will be used to address at least one of the priority needs categories listed above

**OBSTACLES** to meeting underserved needs include, but are not limited to:

- The vacancy rates throughout the county are lower than those statewide, and rents are over \$1,000 a month on average, which puts additional pressure on low-income housing.
- The number of chronically homeless individuals and families has remained steady. The Housing Authority will begin work on 10 units of housing for homeless veterans, although that number will not begin to fulfill the demand for needed housing.
- Sequestration will not allow for additional Section 8 vouchers, which keeps many families either homeless or at risk of homelessness.





## ANNUAL AFFORDABLE HOUSING GOALS 91.220(G)

**Table 3B Summary of Specific Annual Objectives**

| Grantee Name: City of Loveland<br>Program Year: 2011-2012              | Expected Annual<br>Number of Units<br>To Be Completed | Actual Annual<br>Number of Units<br>Completed | Resources used during the period    |                          |                          |                          |
|--|---|---|-------------------------------------|--------------------------|--------------------------|--------------------------|
|  |   |   | CDBG                                | HOME                     | ESG                      | HOPWA                    |
| <b>BENEFICIARY GOALS<br/>(Sec. 215 Only)</b>                           |   |   |                                     |                          |                          |                          |
| Homeless households  | 30  | 5   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Non-homeless households  | 458   | 1,285   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Special needs households   | 125   | 72  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Total Sec. 215 Beneficiaries*</b>                                   | 613   | 1,362   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>RENTAL GOALS<br/>(Sec. 215 Only)</b>                                |   |   |                                     |                          |                          |                          |
| Acquisition of existing units  | 0   | 0   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| Production of new units  | 0   | 61  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| Rehabilitation of existing units                                       | 102   | 123   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Rental Assistance  | 450   | 689   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| <b>Total Sec. 215 Affordable Rental</b>                                | 552   | 873   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>HOME OWNER GOALS<br/>(Sec. 215 Only)</b>                            |   |   |                                     |                          |                          |                          |
| Acquisition of existing units  | 1   | 0   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          |                          |
| Production of new units  | 7   | 13  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          |                          |
| Rehabilitation of existing units                                       | 50  | 464   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          |                          |
| Homebuyer Assistance   | 3   | 12  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| <b>Total Sec. 215 Affordable Owner</b>                                 | 61  | 489   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>COMBINED RENTAL AND<br/>OWNER GOALS (Sec. 215 Only)</b>             |   |   |                                     |                          |                          |                          |
| Acquisition of existing units  | 1   | 0   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| Production of new units  | 7   | 74  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| Rehabilitation of existing units                                       | 152   | 587   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Rental Assistance  | 450   | 689   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| Homebuyer Assistance   | 3   | 12  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                          | <input type="checkbox"/> |
| <b>Combined Total Sec. 215 Goals*</b>                                  | 613   | 1,362   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>OVERALL HOUSING GOALS<br/>(Sec. 215 + Other Affordable Housing)</b> |   |   |                                     |                          |                          |                          |
| Annual Rental Housing Goal   | 552   | 873   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Annual Owner Housing Goal  | 61  | 489   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Total Overall Housing Goal</b>                                      | 613   | 1,362   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



## **PUBLIC HOUSING – 91.220(H)**

The Housing Choice Voucher program is administered by the Housing Authority of the City of Loveland (HACOL). Therefore, the City of Loveland is not directly involved in encouraging residents to participate in self-sufficiency programs or in homeownership. During the 2013-2014 CDBG grant year, funds will be used to support programs offered by HACOL, including down payment assistance for homeownership. HACOL has not been designated as “troubled” by HUD.

## **HOMELESS AND SPECIAL NEEDS - 91.220(I)**

**The City of Loveland’s plan for the investment and use of available resources and specific planned actions over the next year aimed at eliminating chronic homelessness are:**

- Use of CDBG funds to retain several case managers to work with chronically homeless persons.
- Use of CDBG funds to pay for case management for victims of domestic violence.
- Work with local non-profits to produce LOVELAND HOMELESS CONNECT on October 25, 2013, a one-day event designed to provide resources and support to homeless and nearly homeless individuals and families in Loveland.
- Discussions on a City-wide basis, including elected officials, business members, and concerned citizens, to address issues outlined during a City-wide community conversation about homelessness that took place on January 31, 2013.
- Implementation of the HEARTH Act requirements; working regionally to bring in additional funding to serve the chronically homeless, specifically rapid re-housing funding.

## **SPECIFIC ACTION STEPS TO ADDRESS THE NEEDS OF PERSONS WHO ARE NOT HOMELESS IDENTIFIED IN ACCORDANCE WITH 91.215(E) ARE TO EXPEND CDBG FUNDS TO:**

- Provide emergency funding to rehabilitate homes to maintain them as decent and safe.
- Provide housing counseling to help community members avoid homelessness by retaining their homes.
- Rehabilitate existing housing by providing low interest loans to homeowners with low to moderate income.
- Upgrade existing affordable rental housing for persons who are frail, elderly, disabled or have special needs.



## HOMELESSNESS PREVENTION

Other planned action steps over the next year to address individuals and families with children at imminent risk of becoming homeless are to invest City of Loveland Human Services Grant Funds into the following services to specifically help maintain financial stability and housing:

| AGENCY                         | SERVICE   |
|--------------------------------|---|
| Alternatives to Violence       | Transitional housing for domestic violence victims                                  |
| Boys & Girls Club              | Youth programs and child care   |
| Center for Adult Learning      | Adult education and job skills  |
| Community Kitchen              | Daily meal program  |
| Disabled Resource Services     | Case management, financial assistance and medical equipment for the disabled        |
| Food Bank for Larimer County   | Food distribution and prepared meals for children                                   |
| Grand Families Program         | Support and assistance for grand parents raising grand children                     |
| Homeless Gear                  | Employment assistance through the Hand-Up Program                                   |
| House of Neighborly Service    | Food, clothing, medical assistance  |
| Matthews House                 | Life skills for youth aging out of foster care                                      |
| Meals on Wheels                | Meal distribution program   |
| Neighbor to Neighbor           | Foreclosure prevention  |
| Northern Colorado AIDS Project | Food and shelter assistance, mental health services for people living with HIV/AIDS |
| Project Self-Sufficiency       | Single parent family housing and case management                                    |
| Respite Care                   | Child care services   |
| Teaching Tree                  | Preschool   |
| Thompson Valley Preschool      | Preschool   |
| Touchstone Health Partners     | Mental health services  |



## **BARRIERS TO AFFORDABLE HOUSING 91.220(J)**

### **Actions that will take place during the next year to remove barriers to affordable housing are:**

- Waiver of building permit and development fees for housing constructed by Habitat for Humanity. Consideration of building permit and development fee waivers for other builders and developers of qualified affordable housing.
- Credit of city use tax to all builders of affordable housing units.
- Continuing to address additional incentives for developers and builders to create affordable rental and for-sale housing through fee waivers or a density bonus program. The Community Partnership Office has been contacted by three for-profit developers wanting to build multi-family units with a percentage of units allocated to low-income residents.
- Propose a city sponsored fund for rehabilitation of infill units in need of minor to major repairs. The fund could include fee waivers, CDBG funding, low-interest loans for either owner/occupied housing or for landlord/tenant housing, and working with programs such as Habitat for Humanity to complete some of the work to ensure future affordability.
- Specific CDBG-funded activities listed in this Action Plan.



## **OTHER ACTIONS 91.220(κ)**

**Actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private agencies are listed below:**

- The City of Loveland will continue to partner with the United Way of Larimer County on the Loveland Alliance for Non-profits to provide a venue for education, communication, collaboration, and coordination between public and private agencies, almost all of which serve low-income persons. The purpose of these meetings is to foster collaboration and coordination between housing and human services agencies and organizations.
- The City of Loveland will provide grant funding in the amount of \$450,000 to assist non-profit organizations serving persons with low income, many of which are also living below the poverty line, to provide food, shelter, physical and mental health care, case management, housing, housing counseling, education and child care.
- The City of Loveland will help foster and maintain affordable housing by investing CDBG in housing rehabilitation and the purchase of land on which to build affordable homes. Additionally, the City will waive permit fees for houses constructed by Habitat for Humanity and will consider additional fee waivers for other builders of affordable units.
- The City of Loveland will assist in reducing the number of housing units containing lead-based paint by requiring that all activities funded with CDBG dollars comply with federal lead-based paint regulations; lead-based paint reduction regulations are incorporated into all legal agreements between the city and sub-recipients. Additional information about lead-based paint can be found below.
- The CPO has been working with groups regionally, including the North Front Range Continuum of Care, to address obstacles to housing, the regional governance of organizations working to reduce homelessness, the implementation of using the HMIS system to understand and track our homeless families and individuals, and developing a coordinated assessment to assist in placing people into housing.
- A question was added to the Human Services Grant proposal to address accessibility to programs by asking agencies how they accommodate clients who are unable to access services during normal business hours or who lack transportation, two barriers that may keep people in need from receiving assistance. Program accessibility will continue to be addressed in order to find ways to meet the needs of our underserved.



**Actions to coordinate housing strategy with local and regional transportation planning strategies to ensure, to the extent practicable, that residents of affordable housing have access to public transportation include:**

- Meetings with the Director of Public Works to discuss bus routes and subsidized bus passes for low income residents, and to request distributing bus passes to the homeless at the Loveland Homeless Connect event on October 25, 2013
- Coordination of information between the Development Services and Transportation departments.
- Encouraging new affordable housing development near major transportation corridors.
- The City of Loveland provides bus tokens to local non-profits to distribute to their clients in need of subsidized transportation.
- A local non-profit has taken on the burden of screening clients for other agency programs, such as food stamps (county) and housing (housing authority) to limit the need of clients to travel to multiple destinations, and has recently purchased a building that will house multiple non-profits, which will further reduce travel time and transportation issues for the clients of many agencies.

**PROGRAM SPECIFIC REQUIREMENTS - 91.220(I)(1)**

- A. No program income is expected to be received during the program year. No program income was received in the preceding program year.
- B. No proceeds from Section 108 loan guarantees will be used during the year to address priority needs and specific objectives identified in the strategic plan.
- C. No surplus funds from any urban renewal settlement for community development and housing activities will be used during the year.
- D. No grant funds have been returned to the line of credit for which the planned use has not been included in a prior statement or plan.
- E. No income will be received from float-funded activities.



## LEAD BASED PAINT

CDBG recipients must certify that no lead-based paint will be used in residential units assisted with CDBG funds and must document that all occupants of structures built before 1978 have been notified of the hazard of lead-based paint and have received a lead-based paint pamphlet. A fact sheet containing information about current efforts to protect children from lead-based paint poisoning has been prepared by the Environmental Protection Agency and HUD, and made is available to organizations.

- **Notification Requirements:** Landlords renting units in structures built before 1978 must utilize the pamphlet entitled “Protect Your Family from Lead in Your Home” to notify their tenants of the potential hazards of lead-based paint (copies of this pamphlet are available from the CPO). The same pamphlet must also be used to notify buyers of homes built before 1978 of the hazards of lead-based paint. The landlord/seller must document that the tenant/buyer was provided with the pamphlet.
- **Identification of Defective Paint Surfaces:** Subrecipients must complete visual inspections for defective surfaces in all property constructed prior to 1978. All interior and exterior surfaces, including those in common areas must be examined. Subrecipients must contact the CPO CDBG Coordinator if defective paint surfaces are detected. Surfaces identified as being defective shall require further analysis and shall require interim controls. The presence of lead based paint may ultimately require lead based paint abatement, including abating bare soils.
- **Lead Hazard Evaluations:** Federal regulations require that Lead Hazard Evaluations be performed by EPA-certified inspectors on all pre-1978 homes receiving over \$5,000 in federal funds. The “chewable surfaces” of any home occupied by a child under seven years old who has an identified blood lead level must be tested for lead content using an approved lead detection method. Subrecipients should keep the CPO CDBG Coordinator informed of the status/results of lead based paint testing.

Lead evaluation and hazard reduction treatment depends on the level of assistance: up to and including \$5,000 = paint testing, more than \$5,000 and up to \$25,000 = risk assessment, more than \$25,000 = abate lead paint hazards. Addressing units that have the presence of lead-based paint also depends upon the amount of assistance received: up to \$5,000 = repair surfaces to be disturbed using safe work practices and using a certified renovation firm, more than \$5,000 and up to \$25,000 = interim controls of lead hazards using safe work practices and trained workers of a certified renovation firm, more than \$25,000 = abatement of all lead hazards using a certified abatement firm. Clearance must be passed before work areas can be reoccupied. A *Notice of Lead Hazard Reduction* notice must also be given to the property owner within 15 days of the clearance test.

The following programs are subject to the Lead Safe Housing Rule (LSHR): down payment assistance, closing cost assistance, loan guarantees, PMI assistance, subsidized interest rates, and finance acquisition. A visual assessment for deteriorated paint in assisted units built prior to 1978 must be conducted by trained personnel. Exceptions to the LSHR are: units built after 1977, if the rehabilitation does not disturb a painted surface, demolition of unoccupied units, housing designated specifically for the elderly or disabled, units with no bedrooms, properties where lead-based paint has already been removed or is not present.

## MONITORING

Sub-recipients of Community Development Block Grant (CDBG) funds must enter into a legal agreement with the City of Loveland specifying how and when grant funds will be spent. The city does not disburse payment to grant recipients until a contract has been executed. Each recipient must provide quarterly progress reports to provide proof of performance.

To further describe the City of Loveland monitoring plan and to comply with monitoring responsibilities of sub-recipient projects, the following will be applied:

- Each recipient must submit a final report when grant year funds have been fully expended. The report must contain information on activities for which program funds were used, the number of people served, demographics of people served, and the source and amount of other program funds. This information is entered into the IDIS system to begin project monitoring in furtherance of progress made on both the Annual Action Plan and the Consolidated Plan.
- Annually, the city selects grant recipients for a full monitoring, including a site-visit, to ensure that CDBG funds are used to assist low to moderate income persons, and that funding used to provide low-income housing is specific to homes that are occupied by low and moderate income households. A check list is completed during the site visit to address program regulations and requirements. This monitoring process includes ensuring that administrative, programmatic, and financial performance is in compliance, and that the project is adequately documented.
- If it is determined that the sub-recipient has not met a requirement of the CDBG program, the City of Loveland will provide written notice of this determination and give the sub-recipient an opportunity to demonstrate within a stated time frame that it has done so. If the sub-recipient is unable to demonstrate compliance, the City of Loveland will begin by providing technical assistance. If the sub-recipient is still unable to resolve any compliance issues, the City of Loveland will take corrective or remedial action. Said action will be designed to prevent a continuation of the deficiency, or mitigate to the extent possible, any adverse effects or consequences, and prevent any reoccurrence.



## **MONITORING CONT.**

The City of Loveland provides the U.S. Department of Housing and Urban Development with monitoring information to ensure program compliance with 24 CFR 91.520, to include the following:

- Quarterly and final reports received from sub-recipients are thoroughly reviewed for completeness and to ensure that the grant serves low to moderate income residents. Project documentation includes the racial and ethnic status of persons assisted and actions that affirmatively further fair housing.
- Subrecipients are required, by contract, to complete projects by July 31<sup>st</sup> of the program year. If the subrecipient is unable to meet this deadline, grant funding may be reallocated to an agency with a project ready to be completed within the end of the current grant year.
- Progress toward the City of Loveland annual strategic plan is documented, including resources made available to the project.
- Project information is submitted to HUD within 90 days after the close of the program year, and includes progress toward the City's objective of providing affordable housing, including the number and types of families served based on income level.
- The use of CDBG funds during any program year are assessed against priorities and specific objectives identified in the Consolidated and Annual Action Plans.

Any CDBG projects that require a permit will also be inspected for compliance with local housing codes; subrecipients will be required to comply.

## **FAIR HOUSING AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING**

As described in the City of Loveland 2010-2015 Consolidated Plan, and as part of the City of Loveland's certification to affirmatively further fair housing, the City assumes the responsibility of fair housing by conducting an Analysis of Impediments to Fair Housing Choice (AI) and by taking appropriate actions to overcome the effects of any impediments identified by the analysis. The City of Loveland updated the Analysis of Impediments to Fair Housing Choice in 2012. A copy of the current analysis is available online at: <http://www.cityofloveland.org/index.aspx?page=901>

The following impediments and action items were described in the 2012 AI. Specific actions taken in 2013 will be found in the CAPER that will be submitted in HUD in December, 2013.

- 1) Housing discrimination
  - promote the distribution of fair housing information in Loveland
  - explore projects that address greater accessibility in housing
  - conduct fair housing surveys every other year
  - place fair housing posters at many locations throughout Loveland
  - provide information to housing providers about immigration and fair housing
  - monitor the denial of mortgages to Latinos
- 2) Language and Culture
  - develop and adopt a Limited English Proficiency Plan
  - support agencies to develop written materials in Spanish and other languages as needed
  - help agencies access a local translation service as needed
- 3) Marketing to Least Likely to Apply
  - monitor final reports from subrecipients to ensure equal benefit
  - work with local agencies to assist with marketing to least likely to apply
- 4) Affordable Housing
  - direct housing assistance to agencies working to house people with disabilities
  - promote a mix of housing types to all income levels
  - continue to direct funding to organizations that provide transitional housing
  - direct funding to programs that work on housing rehabilitation and keeping people in their homes
  - request the expertise of the Disabilities Advisory Commission to look at multi-family housing and true accessibility
  - continue to improve accommodating people wishing to participate in the public meeting process

The City of Loveland Community Partnership Office investigates all suggestions of discrimination or barriers to fair housing. A survey that was conducted as part of the AI update asked questions about filing a fair housing complaint, such as: 1) Have you ever been denied housing in Loveland for any of the following reasons (race, color, national origin, family size, disability or religion); 2) Did you file a housing discrimination complaint (yes/no); 3) What happened with your complaint; 4) If you did not file, why not? Respondents were given the opportunity to provide their name and phone number and a Community Partnership Office employee called each respondent to gather additional information and to offer assistance if the person felt that he or she experienced discrimination. No fair housing violations were filed as a result of these conversations.



## **APPENDICES**

A: 2013 AREA MEDIAN INCOME CHART

B: AFFIDAVIT OF PUBLICATION

C: CITY COUNCIL RESOLUTION

D: CERTIFICATIONS

E: APPLICATION FOR FEDERAL ASSISTANCE SF-424

## APPENDIX A

### 2013 AREA MEDIAN INCOME CHART

2013 HUD Income Guidelines  
 Loveland - Ft Collins Metropolitan Statistical Area  
 Issued December 2012

| # persons in household  | 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8         |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 100% Area Median Income | \$53,100 | \$60,700 | \$68,300 | \$75,800 | \$81,900 | \$88,000 | \$94,000 | \$100,100 |
| 80%                     | \$42,500 | \$48,550 | \$54,600 | \$60,650 | \$65,550 | \$70,400 | \$75,250 | \$80,100  |
| 75%                     | \$39,825 | \$45,525 | \$51,225 | \$56,850 | \$61,425 | \$66,000 | \$70,500 | \$75,075  |
| 70%                     | \$37,170 | \$42,490 | \$47,810 | \$53,060 | \$57,330 | \$61,600 | \$65,800 | \$70,070  |
| 60%                     | \$31,860 | \$36,420 | \$40,980 | \$45,480 | \$49,140 | \$52,800 | \$56,400 | \$60,060  |
| 50%                     | \$26,550 | \$30,350 | \$34,150 | \$37,900 | \$40,950 | \$44,000 | \$47,000 | \$50,050  |
| 40%                     | \$21,240 | \$24,280 | \$27,320 | \$30,320 | \$32,760 | \$35,200 | \$37,600 | \$40,040  |
| 30%                     | \$15,950 | \$18,200 | \$20,500 | \$22,750 | \$24,600 | \$26,400 | \$28,250 | \$30,050  |



## **APPENDIX B**

### **AFFIDAVIT OF PUBLICATION**

See Following Page





## 2013-2014 Annual Action Plan



## **APPENDIX C**

### **CITY COUNCIL RESOLUTION**

See Following Page

**RESOLUTION #R-40-2013**

**A RESOLUTION APPROVING THE 2013 GRANT FUNDING  
RECOMMENDATIONS OF THE LOVELAND HUMAN SERVICES  
COMMISSION AND THE LOVELAND AFFORDABLE HOUSING  
COMMISSION**

**WHEREAS**, the City of Loveland, Colorado recognizes the valuable services provided by human services agencies in the Loveland community; and

**WHEREAS**, the City Council of the City of Loveland recognizes the need to provide opportunities for the well-being of less fortunate citizens; and

**WHEREAS**, the City has established the Human Services Grant Program to provide financial assistance to agencies meeting the human services needs in the community; and

**WHEREAS**, the City has budgeted \$450,000 in the 2013 City of Loveland budget for the Human Services Grant Program; and

**WHEREAS**, the City receives federal Community Development Block Grant (“CDBG”) funds through the U.S. Department of Housing and Urban Development (“HUD”) to assist in meeting the housing needs for Loveland citizens with low incomes; and

**WHEREAS**, the City anticipates receiving a total of \$291,697 in CDBG funds for the 2013-2014 federal fiscal year; and

**WHEREAS**, in addition to the 2013-2014 federal CDBG funds, the City returned \$17,936 in CDBG funds to HUD for the 2009-2010 federal fiscal year, which was subsequently returned to the City and is available for 2013 CDBG grant funding; and

**WHEREAS**, the City Council has charged the Human Services Commission with the task of reviewing all grant applications made to the City for Human Services Grant funds and for CDBG funds, except for “bricks and mortar” applications that are housing related, and making a funding recommendation to the City Council regarding such grant funds distribution; and

**WHEREAS**, the City Council has charged the Affordable Housing Commission with the task of reviewing all “bricks and mortar” grant applications made to the City for CDBG funds related to housing and making a recommendation to the City Council regarding such grant funds distribution; and

**WHEREAS**, the Human Services Commission and the Affordable Housing Commission have reviewed all grant applications made to the City for Human Services Grant funds and CDBG funds, and have made a recommendation to the City Council regarding distribution of those grant funds; and

**WHEREAS**, the City Council desires to approve the grant funding recommendations of the Human Services Commission and the Affordable Housing Commission.

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF LOVELAND, COLORADO:**

**Section 1.** That the 2013 grant funding recommendations of the Human Services Commission regarding the distribution of Human Services Grant funds are hereby approved in the following amounts to the following agencies, subject to execution of a recipient contract with the City of Loveland by the agency on or before August 31, 2013:

| Agency  | Total Grant Amount |
|---|--------------------|
| Alliance for Suicide Prevention                       | \$1,853            |
| Alternatives to Violence                              | \$20,170           |
| Alternatives to Violence                              | \$4,854            |
| Audio Information Network                             | \$1,088            |
| Boys & Girls Club                                     | \$21,661           |
| Carc-A-Van/Senior Alternatives in Transportation      | \$6,198            |
| Catholic Charities of Larimer County                  | \$3,752            |
| Center for Adult Learning                             | \$23,038           |
| Colorado Health Network/Northern Co. AIDS Project     | \$5,022            |
| Community Kitchen                                     | \$5,021            |
| Court Appointed Special Advocates                     | \$10,550           |
| Court Appointed Special Advocates                     | \$9,851            |
| Crossroads Safehouse                                  | \$19,036           |
| Disabled Resource Services                            | \$13,262           |
| Easter Seals Colorado/WINGS                           | \$10,244           |
| Elderhaus   | \$8,187            |
| Ensign Skills Center                                  | \$2,272            |
| Food Bank for Larimer County                          | \$25,365           |
| Food Bank/Loveland Rotary Kids Pak                    | \$2,500            |
| Homeless Gear/Hand-Up Cooperative                     | \$4,010            |
| House of Neighborly Service                           | \$26,415           |
| House of Neighborly Service                           | \$21,661           |
| House of Neighborly Service/Center for Adult Learning | \$7,500            |
| Larimer County Child Advocacy Program                 | \$16,697           |
| Loveland Youth Gardeners                              | \$1,700            |
| Matthews House  | \$17,979           |
| McKee Medical Center Foundation/Stepping Stones       | \$3,292            |
| Meals on Wheels                                       | \$31,729           |
| Neighbor to Neighbor                                  | \$7,148            |
| Pathways Hospice                                      | \$2,111            |

|                                       |                  |
|---------------------------------------|------------------|
| Project Self-Sufficiency              | \$16,126         |
| Rehab and Visiting Nurses Association | \$14,270         |
| Respite Care                          | \$7,218          |
| Thompson Valley Preschool             | \$8,644          |
| Touchstone Health Partners            | \$23,516         |
| Touchstone Health Partners            | \$5,074          |
| Turning Point Center                  | \$16,798         |
| United Day Care Center/Teaching Tree  | \$5,099          |
| Women's Resource Center               | \$19,089         |
| Total Grant Amount                    | <u>\$450,000</u> |

**Section 2.** That the 2013 grant funding recommendations of the Human Services Commission and the Affordable Housing Commission for the 2013 Community Development Block Grant Program are hereby approved in the following amounts to the following agencies, subject to: (a) the approval of the U.S. Department of Housing and Urban Development and the allocation and receipt of Community Development Block Grant funds to the City of Loveland in 2013; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a subrecipient contract with the City of Loveland by the agency or project owner on or before December 31, 2013:

| Agency                                    | Total Grant Amount |
|---|--------------------|
| Alternatives to Violence                  | \$6,376            |
| House of Neighborly Service               | \$13,048           |
| House of Neighborly Service               | \$8,535            |
| House of Neighborly Service               | \$155,240          |
| Housing Authority of the City of Loveland | \$25,000           |
| Neighbor to Neighbor                      | \$15,795           |
| Sexual Assault Victim Advocates           | \$10,000           |
| Volunteers of America                     | \$17,300           |
| City of Loveland Program Administration   | \$58,339           |
| Total Grant Amount                        | <u>\$309,633</u>   |

**Section 3.** That this Resolution shall take effect as of the date of its adoption.

ADOPTED this 18<sup>th</sup> day of June, 2013.

  
Cecil A. Gutierrez, Mayor

ATTEST:

Leona Andrews  
City Clerk



APPROVED AS TO FORM:

J. Yost Schmidt  
Deputy City Attorney



## **APPENDIX D CERTIFICATIONS**

See Following Pages

## LOCAL GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or





- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying --** To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction --** The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

 7.10.13  
Signature/Authorized Official Date

City Manager

Title

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation --** It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan --** Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan --** It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds --** It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2012-2013, (a period specified by the grantee consisting of: (1) one, (2) two, or (3) three (circle # of year(s) specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.



**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.

William A. Cabell 7.10.13  
Signature/Authorized Official Date

City Manager

Title





**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

William D. Currell      7.10.13  
Signature/Authorized Official      Date

City Manager

\_\_\_\_\_  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)



500 East Third Street  
Loveland, Colorado 80537

Check ☐ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).



## **APPENDIX E**

### **APPLICATION FOR FEDERAL ASSISTANCE SF-424**

See Following Pages





| Application for Federal Assistance SF-424   |  | Version 02                                     |
|---|--|--|
| <div> <div> *1. Type of Submission<br/> <input type="checkbox"/> Preapplication<br/> <input checked="" type="checkbox"/> Application<br/> <input type="checkbox"/> Changed/Corrected Application </div> <div> *2. Type of Application<br/> <input checked="" type="checkbox"/> New<br/> <input type="checkbox"/> Continuation<br/> <input type="checkbox"/> Revision </div> <div> *If Revision, select appropriate letter(s):<br/><br/> * Other (Specify) </div> </div> |  |  |
| *3. Date Received:  |  | 4. Application Identifier:<br>B-13-MC-08-0012  |
| 5a. Federal Entity Identifier:  |  | *5b. Federal Award Identifier:                 |
| <b>State Use Only:</b>  |  |  |
| 6. Date Received by State:  |  | 7. State Application Identifier:               |
| <b>8. APPLICANT INFORMATION:</b>  |  |  |
| * a. Legal Name: City of Loveland   |  |  |
| * b. Employer/Taxpayer Identification Number (EIN/TIN):<br>84-6000609   |  | *c. Organizational DUNS:<br>076481407          |
| <b>d. Address:</b>  |  |  |
| *Street1: 500 E. Third Street<br>Street 2:<br>*City: Loveland<br>County: Larimer<br>*State: Colorado<br>Province:<br>Country: USA   |  |  |
| *Zip/ Postal Code: 80537  |  |  |
| <b>e. Organizational Unit:</b>  |  |  |
| Department Name:<br>Development Services  |  | Division Name:<br>Community Partnership Office |
| <b>f. Name and contact information of person to be contacted on matters involving this application:</b>   |  |  |
| Prefix: Ms.<br>Middle Name:<br>*Last Name: Hade<br>Suffix:<br>Title: Administrator  |  |  |
| First Name: Alison  |  |  |
| Organizational Affiliation:<br>City of Loveland   |  |  |
| *Telephone Number: (970) 962-2517   |  | Fax Number: (970) 962-2903                     |
| *Email: alison.hade@cityofloveland.co   |  |  |



**Application for Federal Assistance SF-424**

Version 02

|   |  |
|---|--|
| 9. Type of Applicant 1: Select Applicant Type:                          | C. City or Township Government                   |
| Type of Applicant 2: Select Applicant Type:                             | - Select One -                                   |
| Type of Applicant 3: Select Applicant Type:                             | - Select One -                                   |
| *Other (specify):   |  |
| *10. Name of Federal Agency:  | U.S. Department of Housing and Urban Development |
| 11. Catalog of Federal Domestic Assistance Number:                      | 14.218   |
| CFDA Title:   | Community Development Block Grant                |
| *12. Funding Opportunity Number:  |  |
| *Title:   |  |
| 13. Competition Identification Number:                                  |  |
| Title:  |  |
| 14. Areas Affected by Project (Cities, Counties, States, etc.):         | City of Loveland                                 |
| *15. Descriptive Title of Applicant's Project:                          | 2013 Annual Action Plan                          |
| <b>Attach supporting documents as specified in agency instructions.</b> |  |

**Application for Federal Assistance SF-424**

Version 02

16. Congressional Districts Of:

\*a. Applicant CO-004

\*b. Program/Project: CO-004

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\*a. Start Date: 10/1/13

\*b. End Date: 9/30/14

**18. Estimated Funding (\$):**

\*a. Federal \$291,697.00

\*b. Applicant

\*c. State

\*d. Local

\*e. Other

\*f. Program Income

\*g. TOTAL \$291,697.00

**\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372

\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

☐ Yes ☒ No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ \*\*I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix: Mr.

\*First Name: William

Middle Name: D.

\*Last Name: Cahill


Suffix:

\*Title: City Manager

\*Telephone Number: (970) 962-2306

Fax Number:

\*Email: bill.cahill@cityofloveland.org

\*Signature of Authorized Representative: 

Date Signed: 6/28/13