

2014-2015

Community Development Block Grant Annual Action Plan

City of Loveland



The City of Loveland's 2014–2015 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:

Alison Hade
Community Partnership Administrator
City of Loveland
500 East Third Street, Suite 210
Loveland, Colorado 80537
(970) 962-2517
alison.hade@cityofloveland.org
www.cityofloveland.org/communitypartnership

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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, 2014** through **September 30, 2015**.

The objectives and outcomes identified in the 2014 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 2014-2015 that reflect the 5-year Consolidated Plan objectives are listed under ALLOCATION PRIORITIES on Page 17 as follows:

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 provide safe housing for victims of domestic violence.
Increase affordability of decent housing	Emergency funding for 17 homeowners with low to moderate income to maintain units as safe and decent.
Increase affordability of decent housing	Purchase land on which to build affordable housing.
Increase availability/accessibility of decent housing	Minor rehabilitation of 40 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 764 victims of domestic violence.
Increase availability/accessibility to a suitable living environment	Case management and access to specialty medical care for 40 individuals with HIV/AIDS.

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 2013-2014 grant year, CDBG funds were expended to:

- Start to rehabilitate a 60,000 sq. ft. building to house multiple nonprofits. The expected move-in date for the first three nonprofits will be July 28, 2014.
- Emergency rehabilitation assistance for five families (3/4 year data; outcome is expected to be achieved by the end of the program year).
- Purchase a public facility to counsel victims of sexual assault (outcome achieved). To date the organization has worked with 128 low to moderate income Loveland residents, which is 241% greater than the expected number.
- Minor home rehabilitation of 93 homes owned/occupied by low income seniors (3/4 year data; prorated for full year will meet the outcome).
- Overnight shelter and case management for 183 chronically homeless adults (3/4 year data; outcome already exceeded by 18%).
- Overnight shelter and case management for 50 adults and children (3/4 year data; prorated for full year will not meet outcome by about 33%).
- Housing counseling for 907 people (3/4 year data; prorated for full year outcome is likely, but not certain, to be met by the end of the grant year).
- Transitional housing and case management for 12 women and children who are victims of domestic violence (3/4 year data; outcome expected to be met by the end of the grant year).
- Although no low-interest loans for home rehabilitation have been made during the grant year, this measure is still expected to be achieved (3/4 year data).
- No low-interest down payment loans have been during the grant year and this measure is also likely to be achieved (3/4 year data).

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.org

CITIZEN PARTICIPATION—91.220(B)

The citizen participation process was followed in completing the 2014 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, Loveland citizens, and numerous human service agencies that serve lower income populations, minorities, female-headed households and people with disabilities to request that they share the Annual Action Plan with their clients and colleagues (see partial list of human service agencies on page 21). 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, and mailing the document to community members upon request. The Annual Action Plan was available for public comment from July 16, through August 14, 2014.

A public hearing on the use of funds for the 2014 grant year was held on June 3, 2014; 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 2014 Annual Action Plan was held on August 5, 2014 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:

No comments were received.

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
2014 City of Loveland CDBG	\$301,648	CDBG funding can be considered local match to obtain other funding for local
Title I/NCLB (received by school district, not city)	\$0	Thompson School District. No funding was received for the past three years.
Low Income Housing Tax Credits and other project funding (applied for by housing developers, not city)	\$68,519,023	Two 4% tax credit projects received fee waivers from the Loveland City Council.
Section 8 Vouchers (made available to the Housing Authority, not to the city)	\$3,840,000	Housing Authority of the City of Loveland.
City of Loveland Human Services Grant	\$500,000	Private grants.
City of Loveland Fee Waivers	\$3,521,899	Fee waivers for affordable housing and public facilities projects.
Private Sources (grants, donations, corporate gifts, local fundraising)	\$6,775,752	Additional program funding for the projects described in this Annual Action Plan beyond the resources listed above to provide services and build facilities.
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.	\$74,970 *
Public Facility Acquisition	Alternatives to Violence	SL-1	LMC	Purchase building in which to provide safehousing for victims of domestic violence.	\$100,000
Land Acquisition	Habitat for Humanity	DH-2	LMH	Purchase land for the construction of one triplex.	\$75,000
Housing Rehabilitation	Housing Authority	DH-2	LMH	Emergency funding to 17 homeowners for housing rehabilitation.	\$16,342 **
Housing Rehabilitation	Volunteers of America	DH-1	LMH	Rehabilitate 40 homes of seniors living independently.	\$5,000
				Sub-total capital projects	\$271,312
Case Management	Alternatives to Violence	SL-1	LMC	Counseling and case management for 650 victims of domestic violence.	\$15,065
Case Management	Crossroads Safehouse	SL-1	LMC	Case management and shelter for 114 victims of domestic violence.	\$22,750
Case Management	Northern Colorado AIDS Project	SL-1	LMC	Case management and access to specialty medical care for 40 individuals with HIV/AIDS.	\$7,432
				Sub-total public services	\$45,247
Program Administration	City of Loveland			Planning and administration.	\$60,329
				2012 CDBG funds	\$376,888
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

* Note that this allocation was made with funding that was returned to HUD because it was originally used for an ineligible project.

LMH Low-Mod Housing
LMC Low-Mod Clientele

** This allocation includes \$270 from 2013-2014 that was not distributed.



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			0	0%
			2014			1	100%
			MULTI-YEAR GOAL			1	1
SL 1.2	Shelter homeless individuals, including day and night inclement weather shelter.		2010	# of persons served	100	158	158%
			2011			185	185%
			2012			229	229%
			2013			183	183%
			2014			58	58%
			MULTI-YEAR GOAL			500	813
SL 1.3	Shelter homeless families.		2010	# of families sheltered	18	23	128%
			2011			28	156%
			2012			33	183%
			2013			15	83%
			2014			25	139%
			MULTI-YEAR GOAL			90	124%
SL 1.5	Provide services to veterans (duplicate numbers from 1.2 & 1.3)		2010	# of persons served	50	44	88%
			2011			21	42%
			2012			5	10%
			2013			12	24%
			2014			0	0%
			MULTI-YEAR GOAL			250	82
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	3,433	343%	
		2011			3,079	308%	
		2012			3,669	367%	
		2013			3,514	351%	
		2014			4,188	419%	
		MULTI-YEAR GOAL			5,000	17,883	358%
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			1	100%	
		2014			1	150%	
		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	119	340%
			2013		35	96	274%
			2014		35	44	126%
		MULTI-YEAR GOAL			175	513	293%
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	0%
			MULTI-YEAR GOAL			5	1
DH 2.2	Housing counseling and rent assistance.		2010	# of persons served	1000	1,359	136%
			2011		1000	1,117	112%
			2012		1000	1,397	140%
			2013		1000	907	91%
			2014		1000	898	90%
			MULTI-YEAR GOAL			5000	5,678
DH 2.3	Purchase land to provide affordable housing.		2010	# of units purchased	5	15	300%
			2011		5	0	0%
			2012		5	15	300%
			2013		5	0	0%
			2014		5	1	20%
			MULTI-YEAR GOAL			25	31
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	0%
			MULTI-YEAR GOAL			75	60
DH 2.5	Down-payment assistance.		2010	# of households served	20	6	30%
			2011		20	0	0%
			2012		20	6	30%
			2013		20	1	5%
			2014		20	0	0%
			MULTI-YEAR GOAL			100	13
DH 2.6	Maintain transitional housing for victims of domestic violence.	2010	# of units rehabilitated	4	3	75%	
		2011			1	25%	
		2012			0	0%	
		2013			0	0%	
		2014			0	0%	
		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.

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. 11th Street
(City, State, Zip Code): Loveland, Colorado 80537

Specific Objective Number SL-1	Project ID TBD by IDIS
HUD Matrix Code 01	CDBG Citation 570.201(a)
Type of Recipient Non-profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) not part of 2014-15 grant.	Completion Date (mm/dd/yyyy) 9/30/14
Performance Indicator Persons Served	Annual Units 18,600
Local ID 14-HNS	Units Upon Completion 18,600

Funding Sources:

CDBG	74,970 **
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	5,506,530
Total	5,581,500

**** Allocation with funding that was returned to HUD.**

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

Victims of domestic violence.

Project

Public facility

Activity

Acquisition

Description

Alternatives to Violence will purchase a large house that will shelter up to eight families for six weeks.

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

Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area:

(Street Address): Suppressed

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

Specific Objective Number SL-1	Project ID TBD by IDIS
HUD Matrix Code 01	CDBG Citation 570.201(a)
Type of Recipient Non-profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/15
Performance Indicator Persons Served	Annual Units 143
Local ID 14-ATV SH	Units Upon Completion 143

Funding Sources:

CDBG	100,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	639,719
Total	739,719

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 for-sale housing.

Project

Acquisition

Activity

Land purchase

Description

Habitat for Humanity will purchase one lot on which to build a triplex and house three families.

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

Location/Target Area:

(Street Address): 1154 SE 2nd Street

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

Specific Objective Number DH-2	Project ID TBD by IDIS
HUD Matrix Code 01	CDBG Citation 570.201(a)
Type of Recipient Non-profit organization	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/15
Performance Indicator Persons Served	Annual Units 6
Local ID 14-HFH	Units Upon Completion 6

Funding Sources:

CDBG	75,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	35,000
Total	110,000

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 housing rehabilitation

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): 375 West 37th Street, Ste. 200

(City, State, Zip Code): Loveland, Colorado 80538

Specific Objective Number DH-2	Project ID TBD by IDIS
HUD Matrix Code 14A	CDBG Citation 570.202(a)(1)
Type of Recipient Non-profit organization	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator Housing units	Annual Units 17
Local ID 14-LHIP EM	Units Upon Completion 17

Funding Sources:

CDBG	16,342
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	16,342

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 accessibility

Project

Housing accessibility

Activity

Rehabilitate homes of senior by making them more accessible.

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): 405 Canyon Avenue

(City, State, Zip Code): Fort Collins, Colorado 80521

Specific Objective Number DH-1	Project ID TBD by IDIS
HUD Matrix Code 14H	CDBG Citation 570.202(b)(11)
Type of Recipient Non-profit organization	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator Housing units	Annual Units 40
Local ID 14-VOA	Units Upon Completion 40

Funding Sources:

CDBG	5,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	55,630
Total	60,630

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
Victims of domestic violence

Project
Public service

Activity
Counseling and case management for victims of domestic violence.

Description
Counseling and case management for victims of domestic violence.

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

Location/Target Area:
(Street Address): 313 E. 4th Street
(City, State, Zip Code): Loveland, Colorado 80537

Specific Objective Number SL-1	Project ID TBD by IDIS
HUD Matrix Code 05G	CDBG Citation 570.201(e)
Type of Recipient Non-profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator Persons Served	Annual Units 650
Local ID 14-ATV	Units Upon Completion 650

Funding Sources:

CDBG	15,065
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	327,345
Total	342,410

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

Victims of domestic violence

Project

Public service

Activity

Shelter and case management for victims of domestic violence.

Description

Shelter and case management for victims of domestic violence.

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

Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area:

(Street Address): 421 Parker Street

(City, State, Zip Code): Fort Collins, Colorado 80525

Specific Objective Number SL-1	Project ID TBD by IDIS
HUD Matrix Code 05G	CDBG Citation 570.201(e)
Type of Recipient Non-profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator Persons Served	Annual Units 114
Local ID 14-CS	Units Upon Completion 114

Funding Sources:

CDBG	22,750
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	124,001
Total	146,751

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

Individuals with HIV/AIDS.

Project

Public service

Activity

Case management

Description

Case management and access to specialty medical care for individuals with HIV/AIDS

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

Outcome category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location/Target Area:

(Street Address): 400 Remington Street, Ste. 100

(City, State, Zip Code): Fort Collins, Colorado 80524

Specific Objective Number SL-1	Project ID TBD by IDIS
HUD Matrix Code 03T	CDBG Citation 570.201(e)
Type of Recipient Non-profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator Persons Served	Annual Units 40
Local ID 14-NCAP	Units Upon Completion 40

Funding Sources:

CDBG	7,432
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	87,527
Total	94,959

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 N/A	Project ID TBD by IDIS
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient City/Administration	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 10/01/2014	Completion Date (mm/dd/yyyy) 9/30/2015
Performance Indicator N/A	Annual Units 0
Local ID 14-Admin	Units Upon Completion 0

Funding Sources:

CDBG	60,329
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	60,329

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 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. Funding is distributed based on applications reviewed by the City of Loveland Affordable Housing Commission for Brick/Mortar projects and the Human Services Commission for Public Services.

CONCENTRATION OF MINORITY OR LOW INCOME HOUSEHOLDS

The maps on the following page show the Loveland neighborhoods where poverty is more prevalent and where residents speak English “less than very well”. It is no surprise that there is some overlap of these two measures. As noted, however, the City of Loveland does not spend CDBG funding within a specific neighborhood and does not target spending to any particular area of the City.

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 new housing opportunities to homeless or near homeless persons in Loveland through shelter, transitional housing, or permanent housing, with priority for permanent supportive housing projects for long term homeless individuals. 2. Provide new housing opportunities for veterans and persons with special needs. 3. Create new housing opportunities or rehabilitate existing housing for households with low to moderate income, giving funding priority to projects that serve households earning 50% or less of the area median income. 4. Decrease poverty in the community by financially supporting facilities that meet basic needs and provide self-sufficiency opportunities, with priority for low and very low income households, which is households earning 50% or less of the area median income.

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 still over \$1,000 a month, which puts additional pressure on low-income households.
- The number of chronically homeless individuals and families has remained steady. Within the next year, the Housing Authority is expected to begin building 10 units of housing for homeless veterans and will add additional housing at 30% of the AMI, although those units will not begin to fulfill the demand for needed housing.

See page 23 for more information.



ANNUAL AFFORDABLE HOUSING GOALS 91.220(G)

Table 3B Summary of Specific Annual Objectives

U.S. Department of Housing
and Urban Development

OMB Approval No. 2506-0117
(Exp. 4/30/2011)

**Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: City of Loveland Program Year: 2011-2012	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	30	60	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	458	114	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	125	93	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	613	267	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	102	19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	450	157	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	552	176	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	1	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Production of new units	7	11	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	50	79	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	3	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	61	91	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	1	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	7	11	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	152	98	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	450	157	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	3	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	613	267	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	552	176	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	61	91	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	613	267	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.

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 Community Partnership Office is not directly involved in encouraging residents to participate in self-sufficiency programs or in homeownership. The City of Loveland does not know if HACOL has 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:

- Implementation of the HEARTH Act requirements and working regionally to bring in additional funding to serve the chronically homeless.
- Work with local non-profits to produce LOVELAND HOMELESS CONNECT on October 24, 2014, a one-day event designed to provide resources and support to homeless and nearly homeless individuals and families in Loveland.
- Discussions with the Affordable Housing Commission to develop a permanent supportive housing program that could be operated by a local non-profit.

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:

- Rehabilitate a 60,000 sq.ft. facility to assist people with a variety of services. Three agencies will occupy the space at the end of July. Fourteen more will join in November, 2014.
- Provide emergency grants to homeowners to maintain housing as decent and safe.
- Provide housing counseling to help community members avoid homelessness.
- Assist with accessibility for persons who are frail, elderly, disabled or have special needs.
- Provide funding to purchase land on which to build affordable housing.
- Provide services to individuals with HIV/AIDS to help keep them in their existing housing.



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 in the following services to specifically help maintain financial stability and housing:

AGENCY	SERVICE
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 people with disabilities
Food Bank for Larimer County	Food distribution and prepared meals for children
Grand Families Program	Support and assistance for grand parents raising grand children
House of Neighborly Service	Food, clothing, and medical assistance
Matthews House	Life skills and other assistance for youth aging out of foster care
Meals on Wheels	Meal distribution program
Project Self-Sufficiency	Single parent family housing and case management
Respite Care	Child care services for young people with disabilities.
Teaching Tree	Preschool
Thompson Valley Preschool	Preschool
Touchstone Health Partners	Mental health services
Volunteers of America	Food for seniors

BARRIERS TO AFFORDABLE HOUSING 91.220(J)

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

- Waiver of building permit and development fees for housing constructed by Habitat for Humanity. In 2014, \$197,208 was waived to build nine homes. Habitat will be responsible for the balance, which is expected to be \$16,648.
- Waiver of building and permit fees for the Housing Authority to build 60 units of skilled nursing. \$584,135 in fees were waived, or just over half of the city fees, to build the six homes.
- Consideration of building permit and development fee waivers for other builders and developers of qualified affordable housing. In April of 2014, \$1,512,887 was waived for a developer from Indiana to build 224 units of housing affordable to individuals and families living at or below 60% of the Area Median Income. In July of 2014, \$947,153 was waived for a developer from Washington state to build 165 units of housing for people 55 or older and living at or below 60% of the area median income.
- Completion of a domestic violence safehouse, which will allow victims of domestic violence time to work on housing that is free from abuse. Services will connect clients with the Workforce Center to receive assistance finding a job, and Neighbor to Neighbor and the Loveland Housing Authority to receive assistance with housing.
- Introduction of Loveland Habitat for Humanity to a for-profit developer to help create a relationship where Habitat fulfills the affordable housing requirements of the developer and the developer sells land to Habitat for Humanity at a reduced rate.
- 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.
- Proposal of a collaboration to rehabilitate infill units in need of minor to major repairs. Resources could include fee waivers, CDBG funding, low-interest loans for either owner/occupied or landlord/tenant housing, and working with programs such as Habitat for Humanity to complete some of the work to ensure future affordability. This idea will become more clear during planning of the 2015-2020 Consolidated Plan.
- Specific CDBG-funded activities listed in this Action Plan.

While some of the actions listed above occurred during the last year, they are representative of the types of actions that could take place over the next year as well.



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 help foster and maintain affordable housing by investing CDBG in housing rehabilitation and the purchase of land on which to build affordable homes. Volunteers of America helps to maintain affordable housing by removing barriers so that occupants with disabilities can remain in their homes.
- The City has waived permit fees for houses constructed by Habitat for Humanity and may consider additional fee waivers for other builders of affordable units. In 2015, two developers will start building the 389 multi-family units that received fee waivers in 2014.
- 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 on page 25.
- The Community Partnership Office has been working with groups regionally, including the North Front Range Continuum of Care, to address obstacles to housing, regional governance of organizations working to reduce homelessness, implementation of Homeless Management Information System (HMIS) to understand and track our homeless families and individuals, and developing a coordinated assessment to assist in placing people into housing.
- The Community Partnership Office will assist United Way of Larimer County with their new allocation process, which enhances collaboration between agencies working to halve poverty in Larimer County by 2025.
- The City of Loveland will provide grant funding in the amount of \$500,000 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 counseling, education and child care.

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:

- Encouraging new affordable housing development near major transportation corridors. The sites of the 389 units of affordable housing that will be built in 2015 were chosen in part because of their proximity to both public transportation and already existing services and shopping.
- The City of Loveland provides bus tokens to local non-profits to distribute to their low-income clients in need of subsidized transportation.
- A local non-profit has taken on the responsibility of screening clients for other agency programs, such as food stamps (county), to limit the need of clients to travel to multiple destinations, and will move their office to a building that will also house multiple non-profits, which will further reduce travel time and transportation issues for the clients of many agencies.
- The transportation barriers and needs of low income Loveland residents will be discussed during planning sessions of the next 10-year Comprehensive Plan of the City of Loveland and the next 5-year Consolidated Plan that will be completed by the Community Partnership Office.

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.
- iii. No urgent need activities will be funded.
- iv. 100% of funds allocated to sub-recipients will be used for activities that benefit persons of low and moderate income.



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. 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.

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 and/or at the end of the grant year. The report must contain information on activities for which program funds were used, 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.
- Annually, the city selects grant recipients for a full monitoring 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.

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 31st 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.

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 actions were taken after the City of Loveland CAPER was submitted in December 2013.

- The Community Partnership Office (CPO) attended a meeting of residents of the Lago Vista mobile home park and the Colorado Civil Rights Commission so that residents would have a local person to contact should they wish to discuss issues while the CCRC was working on a discrimination case. The mobile home park is located in the County, not the City of Loveland.
- The CPO worked with a member of the Colorado Civil Rights Commission and the Long Term (flood) Recovery Center to ensure that case managers received Fair Housing training, including addressing questions about providing services and housing to undocumented flood survivors.
- Fair housing posters were placed at the Long Term Recovery Center and one non-profit.
- The CPO created an "If you don't speak English well" card that was distributed to 19 non-profits, including information about two translation services and the use of 2-1-1 for no-cost translation of Spanish during business hours.
- The CPO monitors quarterly reports to understand whether or not subrecipients are marketing to clients Lease Likely to Apply. Currently, one grantee has not met the measure for race or female-headed households. Overall, the measures have been met to date.
- The CPO is working to have membership of the Affordable Housing (AHC) and Human Services Commissions (HSC) reflect the current demographic attributes of Loveland. The HSC meets the measure for people with disabilities and non-Caucasian. The AHC currently does not. The CPO is looking for resources to assist in producing this result and has reached out to other communities.
- The CPO received information from a local non-profit that two local property management companies were requiring a deposit of double the amount if the applicant was low-income. The office will try to determine if this is occurring and understand the circumstances such as whether it disproportionately affects people with disabilities.
- The CPO was informed of alleged discrimination against two men with HIV/AIDS and asked that Northern Colorado AIDS Project contact the Office of Fair Housing to receive assistance with a resolution and/or to file a complaint.

FAIR HOUSING AND ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CONT.

Additional actions were taken after the City of Loveland CAPER was submitted in December 2013.

- The CPO is engaging in on-going discussions with City of Loveland Code Enforcement, Larimer County Health, and the City of Fort Collins Office of Neighborhood Services to better understand how to assist Loveland community members living in inexpensive housing that is unsafe and/or unsanitary. Most of these residents would be homeless if their housing was condemned.
- The CPO reviewed the Public Works/City of Loveland Transportation LEP plan to determine if it would be useful as a plan for this office to adopt.
- The CPO is continuing to request the expertise of the Disabilities Advisory Commission to look at multi-family housing and true accessibility of these projects.
- The City of Loveland Community Partnership Office investigates all suggestions of discrimination or barriers to fair housing. In 2014 to date, no fair housing violations have been filed as a result of these conversations.
- The City of Loveland hired a consultant to advise and provide technical assistance to the Community Partnership Office to ensure Fair Housing Compliance. Consultation with Bruce Adelson, formerly with the Office of Fair Housing/Compliance is expected to begin in September, 2014.