

2010-2015

Consolidated Plan

City of Loveland



Community Partnership Office
500 East 3rd Street, Suite 210
Loveland, CO 80537

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Executive Summary

The U.S. Department of Housing and Urban Development (HUD) requires the City of Loveland to develop and submit a Five Year Consolidated Plan in order to apply for and receive Community Development Block Grant (CDBG) funds. This plan identifies housing and community development goals and strategic objectives, and serves as the basis for the city's grant application to HUD.

CDBG funds are awarded to communities by HUD via a formula including the poverty level in a community, condition of housing stock and population size. The CDBG program was established by the Housing and Community Development Act of 1974 in order to develop viable communities, decent housing, a suitable living environment and expand economic opportunities for persons



with low to moderate income. The national objectives of the CDBG program allow communities to assist persons with lower income through housing, jobs and public service activities. CDBG

funds can also address slum and blight in a community or address an urgent need such as rebuilding a community after a natural disaster.

The 2010 – 2015 Planning process was conducted in accordance with the Citizen Participation Plan. Citizens, agencies, and public officials participated by providing information throughout the process regarding community needs and services. The plan document was written by City of Loveland staff. The plan includes updated key information gathered through the 2009 Larimer County Housing Needs Assessment, and the county-wide Pathways Past Poverty Initiative.

As a result of the planning process, the following Five Year Objectives have been established:

- Provide services to homeless and nearly homeless persons including shelter, case management, transitional and permanent housing.
- Create and maintain housing for households with low income. Give funding priority to activities that serve households with income below 50% of the area median income.
- 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.

Managing the Process

LEAD AGENCY

The City of Loveland is the lead agency administering the development and implementation of this plan. The Housing Authority of the City of Loveland, the Loveland Affordable Housing Commission, the Loveland Human Services Commission, several local non-profit and faith-based organizations are key stakeholders and decision-makers in administering activities described in the plan. The City of Loveland receives Community Development Block Grant (CDBG) funding. This plan covers requirements for use of those funds. The time period covered by this plan is October 1, 2010 through September 30, 2015.

INSTITUTIONAL STRUCTURE

The City of Loveland will carry out the elements of the plan in partnership with the Housing Authority of the City of Loveland (HACOL), an organization separate from the city. The Loveland City Council appoints the board members of the HACOL's board of directors. The HACOL does not receive any general fund dollars from the City, but is often a partner in the CDBG program, providing affordable rental housing and for sale housing units and programs to many households with lower income.

The Loveland Affordable Housing Commission is a 9-member group of citizens appointed by the Loveland City Council. The purpose of the commission is to serve as an advisory body to the City Council and staff on all matters pertaining to affordable housing in Loveland. The commission studies the dimension and scope of the need for affordable housing and makes

recommendations to the City Council regarding specific market targets. The group reviews existing affordable housing incentives and policies and make recommendations to the City Council regarding policy changes, and develops specific incentives and regulatory-based strategies to increase, preserve, and rehabilitate affordable housing in Loveland. The commission reviews all "bricks and mortar" grant applications made to the city for CDBG funds and makes recommendations to the City Council on allocation of the funds.

The Loveland Human Services Commission acts as a sounding board for social concerns, reviews all grant applications made to the city for CDBG public service dollars and Human Services Commission grant program funds, makes funding recommendations to City Council regarding grant funding allocation, and provides citizen input on consolidated planning documents as required by the U.S. Department of Housing and Urban Development.

The City Community Partnership Office in the Development Services Department oversees the administration of CDBG and local grant funds. The office works with the commissions reviewing the grant applications, provides technical assistance to applicant agencies, and supports and develops partnerships among community partners to address affordable housing, homelessness, and human services needs in Loveland.

GRANT ALLOCATION PROCESS

The City of Loveland utilizes a specific formal process to

Managing the Process

allocate CDBG funds and city grant funds. Organizations interested in applying for funding must submit a letter of intent to apply for funds. Requests for Application are sent to organization providing services or projects that meet eligibility guidelines. All grant applications are reviewed by either the Affordable Housing Commission or the Human Services Commission. Each applicant makes a presentation to the commission. Each commissioner scores the applications. At the end of the process, a recommendation of how to spend the grant dollars is made to the City Council. The process is directly inclusive of citizen input at each step.

COORDINATION OF SERVICES

The City of Loveland will carry out activities of the plan with the assistance of the community. Services are coordinated by many nonprofit organizations, the United Way of Larimer County, in addition to the City of Loveland and the Loveland Housing Authority.

CONSULTATION PROCESS

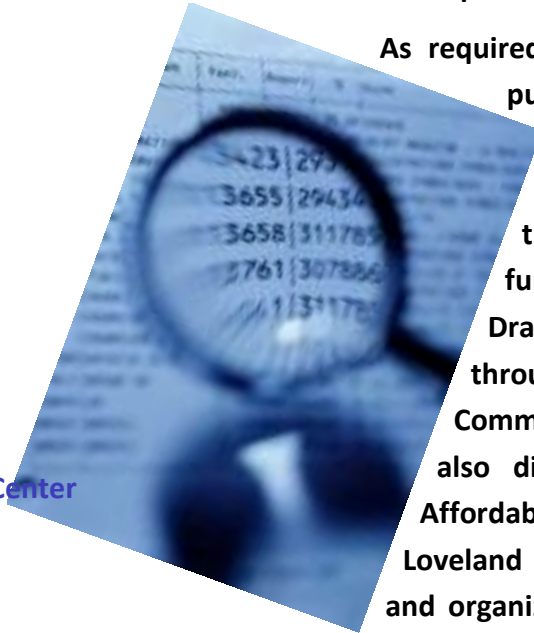
The City of Loveland held several meetings throughout the planning process to consult with nonprofit agencies providing services and housing to persons with lower income; other organizations that provide funding to those groups; city commissioners, and city council. The citizen participation plan, as defined in this document, was adhered to.

In developing the 2010 – 2015 Consolidated Plan, the City of Loveland consulted with the following organizations:

Alternatives to Violence
Audio Information Network
Boys and Girls Club
Catholic Charities Northern
Center for Adult Learning in Loveland
City of Fort Collins
City of Loveland Transit
Colorado Division of Housing
Community Kitchen
Competent Assistance for Nonprofits, inc.
Consumer Credit Counseling Service
Court Appointed Special Advocates
Crossroads Safehouse
Disabled Resource Services
Early Childhood Council of Larimer County
Elderhaus
Food Bank for Larimer County
Funding Partners, CDFI
Habitat for Humanity, Loveland Chapter
Healthier Communities Coalition
Hearts and Horses
Homelessness Prevention Initiative
Homeward 2020
House of Neighborly Service
Housing Authority of the City of Loveland
Larimer Center for Mental Health
Larimer County
Larimer Home Improvement Program
Loveland Affordable Housing Commission
Loveland City Council
Loveland Homeless Task Force

Managing the Process

Loveland Human Services Commission
Loveland Interfaith Hospitality Network
Loveland Youth Gardeners
Matthews House
McKee Medical Center Foundation
Meals on Wheels
Murphy Center for Hope
Neighbor to Neighbor, Inc.
North Front Range Continuum of Care
Northern Colorado AIDS Project
Partners Mentoring Youth
Project Self-Sufficiency
Rehabilitation & Visiting Nurses Assoc.
Respite Care, Inc.
Senior Alternatives In Transportation
Suicide Resource Center
Teaching Tree Early Childhood Learning Center
Thompson Valley Preschool
Turning Point Center
United Way of Larimer County
Volunteers of America
Wings, Inc.
Women's Resource Center



CITIZEN PARTICIPATION

Several opportunities were provided for citizen input on the development of the plan as well as the final draft of the plan.

As required in the Citizen Participation Plan, the City held public meetings, met with service providers, focus groups, and adjacent governments to gather input for the plan. Presentations were made to the City Council regarding the plan and CDBG funded activities throughout plan development. Draft copies of the plan are available to the public through the internet, the public library, and the Community Partnership Office. Copies of the plan were also distributed to the Human Services Commission, Affordable Housing Commission, Loveland City Council, the Loveland Housing Authority, and several community groups and organizations that provide services to persons with low income.

Citizens with lower income participated in focus groups through the Pathways Past Poverty Initiative. Information from those groups is incorporated into the plan.

The draft Consolidated Plan was made available for public comment from June, 11, 2010 through July 15, 2010.

Community Profile

Loveland is a community of about 67,000 persons and located in a spectacular setting along the Front Range of the Rocky Mountains, 45 miles north of Denver, and is often referred to as a gateway to Rocky Mountain National Park.

Loveland's population has increased by 24.4% over the past 10 years, and continued population growth is expected at a higher percentage gain in population than most other areas in the state, according to the *2009 Larimer County Housing Needs Assessment*.

<u>Race & Ethnicity</u>	
White	94.5%
African American	0.6%
American Indian or Native Alaskan	0.8%
Asian	0.8%
Native Hawaiian or Pacific Islander	0%
Some other race	3.3%
Two or more races	2.6%
Hispanic or Latino	11.9%
<u>Household Type</u>	
Married couple families	12,855 (51.3%)
Female householder	2,734 (10.9%)
Male householder	1,211 (4.8%)
Non-family households	8,247 (32.9%)
<u>Housing Type</u>	
Single family detached	70.1%
Single-family attached	6.8%

Multi-family	20.6%
Mobile home	2.5%
<u>Occupancy</u>	
Owner occupied	70.9%
Renter occupied	29.1%
<u>Median Income</u>	
Household	\$52,281
Family	\$61,448
<u>Yearly Household Income</u>	
Less than \$10,000	5.3%
\$10,000 to \$24,999	13.4%
\$25,000 to \$49,999	28.6%
\$50,000 to \$74,999	21.5%
\$75,000 to \$99,999	14.6%
\$100,000 or More	16.6%

Source: 2009 City of Loveland Annual Data and Assumptions Report

HOUSING MARKET CONDITIONS

In September, 2009, *The Communities Strategies Institute* completed a housing needs assessment for the Cities of Loveland and Fort Collins. Information in this plan regarding housing market conditions and housing needs are derived from that assessment unless otherwise noted.

Community Profile

NUMBER & TYPES OF HOUSING UNITS

As of 2009, the total number of housing units in Loveland is 27,731. Most of the housing stock has been built since the 1960s. 70% of the housing units are single family detached units. 29.1% of units are renter occupied.

HOUSING PRODUCTION

Applications for building permits in Loveland have declined dramatically since their peak in 2004. In 2004, the city issued 866 permits for single family dwelling units, compared to 65 in 2009. The downturn in the national real estate market has affected Loveland. Development has slowed community wide, as it has across the nation. Much of the slowdown is due to consumer confidence, changes in lending requirements, and residual effects of severe declines in property values in other areas of the country. Much of the existing housing inventory currently on the market must be absorbed before many new homes will be built.

LAND INVENTORY

Loveland is growing, and has planned for growth in the eastern part of the city, where Centerra, along I-25 will accommodate growth in commercial and residential building for years to come. Loveland is also concentrating efforts on the downtown to bring new housing units within walking distance of downtown jobs and amenities. The city is working to attract dense, multi-unit projects in the downtown area, as well as the redevelopment

of existing buildings into mixed use commercial and residential properties. The city estimates that 956 building sites are permit-ready for single family residential development, and an additional 1,895 vacant lots are not permit-ready. Plenty of developable land for both single family and multi-family housing units is available in the short term.

HOUSING SALES DATA

The number of single family home sales decreased in 2008 and 2009 and continues to decline as borrowers remain skeptical of the local and national housing markets and credit markets remain tight.

1,297 single family units sold at a median price of \$205,000 in 2009 compared to 1,390 units in 2008 at a median price of \$217,000. The average number of days on the market was 128 during both years.

Sales of 164 attached units took place in 2009 at a median price of \$150,000 compared to 154 units in 2008 at \$146,000.



Community Profile

2009 Single Family Dwellings – Loveland Area

Month	#Active Listings	# Sold	Median Price
Jan	970	56	236,000
Feb	1010	87	195,000
Mar	1099	88	220,000
Apr	1069	103	183,500
May	1080	106	198,000
June	1095	139	207,500
July	1086	181	208,000
Aug	1074	127	225,500
Sep	1031	97	187,500
Oct	974	126	201,500
Nov	882	95	194,900
Dec	842	92	245,000
Average	1018	108	205,000
Total		1297	

Source: Loveland Berthoud Association of Realtors

2008 Single Family Dwellings – Loveland Area

Month	#Active Listings	# Sold	Median Price
Jan	1157	76	211,341
Feb	1196	82	219,000
Mar	1247	129	234,500
Apr	1265	133	202,000
May	1254	157	215,000
June	1251	143	228,000
July	1233	141	205,000
Aug	1171	130	227,000
Sep	1106	106	220,000
Oct	1056	139	230,000
Nov	1013	76	195,000
Dec	948	78	200,000
Average	1158	116	217,000
Total		1390	

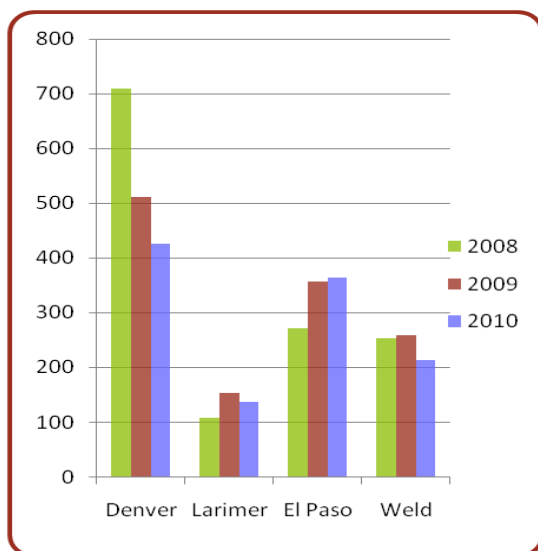
Source: Loveland Berthoud Association of Realtors



Community Profile

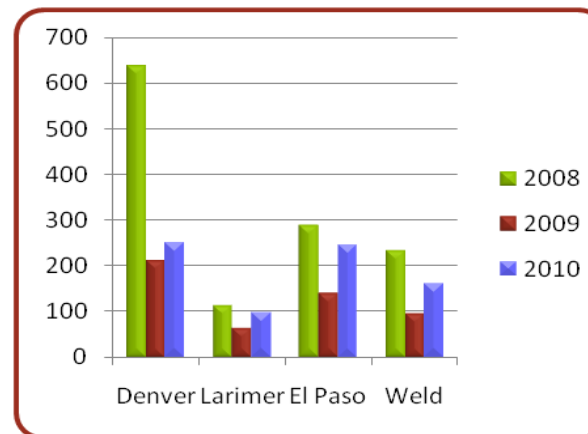
FORECLOSURES

According to the Colorado Division of Housing, foreclosure *filings* in Larimer County decreased by 10.5% in 2009 compared to a 26.9% increase during 2008. Foreclosure filings represent the point at which the legal foreclosure process begins.



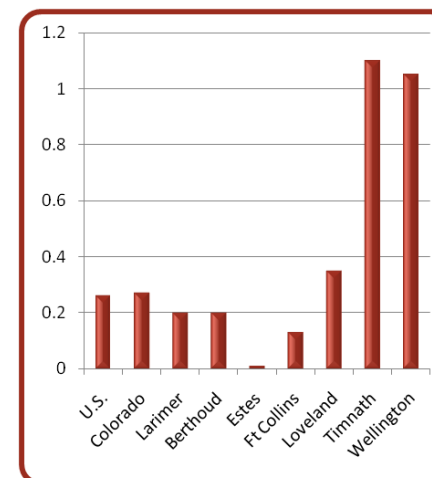
January foreclosure filings- CO Division of Housing

Foreclosure *sales* throughout the county were up by 53% in 2009 compared to a 12.5% decrease in 2008. Foreclosure sales represent the point at which the foreclosure process is completed. Not all filed foreclosures proceed all the way through the process.



January foreclosure sales – CO Division of Housing

In 2009, Loveland, Timnath and Wellington had a higher percentage of housing units in foreclosure than other communities throughout the county.



Foreclosures as % of total housing units - RealtyTrac

Community Profile

RENTAL HOUSING COST

Loveland is part of the Colorado Division of Housing's bi-annual survey of market rents and vacancy rates. The average rent for a market rate unit in Loveland has increased from \$535 in 2000 to \$864 in 2007. Rents have decreased to an average of \$774 in 2009. Average rents for affordable housing rental units in Loveland have decreased from \$642 in 2008 to \$608 in 2009. The Division of Housing began tracking average rents for affordable units in 2008.

Vacancy rates for market rate rental units were relatively low in Loveland in 2009 at 4.3% and 4.6% for affordable units. A vacancy rate of 5% is considered to be a healthy market.

ASSISTED RENTAL HOUSING

Loveland has over 1,050 affordable rental units owned and operated by the housing authority, not-for-profit agencies, and tax credit partnerships. The housing authority administers 470 Section 8 vouchers that provide rental subsidy for households earning very low income. The housing authority has over 1,900 households on the waiting list.

MINORITY CONCENTRATION

94.5% of the Loveland population is white. Hispanic and Latino persons comprise almost 12% of the population. According to the 2000 Census data, higher concentrations of Hispanic and Latino persons live in the eastern parts of the city.

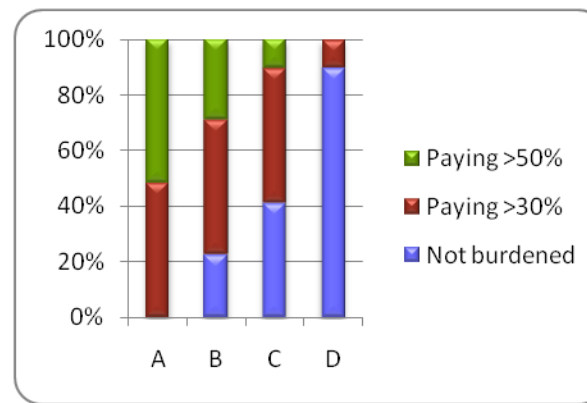


Housing Needs

HOUSEHOLDS BY INCOME

Nearly 4,100 households in Loveland are renters with income below \$37,600 and another 3,992 households with the same income level own their home.

% of AMI	Income	# Owners	# Renters
0% - 29%	0 - \$22,559	1,892	2,497
30% - 49%	\$22,560 -37,599	2,100	1,685
50% - 59%	\$37,600 -45,119	1,720	1,067
60% - 79%	\$45,120 -60,159	2,720	1,002
80%-99%	\$60,160 - 75,199	2,723	639
100% +	\$75,200 and up	7,318	779
		18,473	7,585

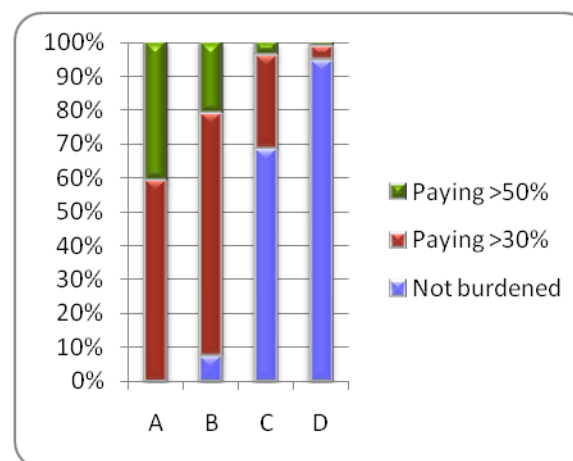


Cost burdened households OWNERS

Group	Income Level	% AMI
A	<= \$22,559	<=30%
B	\$22,560 - \$37,599	30% - 49%
C	\$37,600 - \$60,159	50% - 80%
D	\$60,160 and up	80% +

COST BURDENED HOUSEHOLDS

An important indicator of affordable housing needs is the number of rent burdened households, those that pay more than 30% of income for housing expenses (rent / mortgage and utilities). Households paying more than 50% of income toward housing costs are considered to be severely cost burdened. Over the next 5 years, the City does not expect a significant decrease in the number of cost burdened households.



Cost burdened households RENTERS

Housing Needs

HOUSING PROBLEMS

Housing needs go beyond the measure of cost burden. Housing needs can include the need for rehabilitation of the existing housing stock, addressing basic health and safety issues, and minimizing overcrowding.

The census provides information about the condition of existing housing stock and overcrowded households. In Loveland, 15% of housing units were constructed prior to 1960. Many of these units are in need of repair. According to the 2007 American Community Survey, 48 units in Loveland lack plumbing facilities and 108 units lack complete kitchen facilities. As the housing stock in the community continues to age, it is anticipated that the number of substandard units will increase over the next five years.

Households with more than 1.0 persons per room are considered overcrowded by HUD. Areas of the city with smaller, older housing units or higher numbers of poor households show a higher proportion of overcrowding. In some cases, households choose to live in smaller quarters for cultural reasons. In Loveland, 201 owner occupied households and 431 renter occupied households were considered to be overcrowded in 2007. Current economic conditions indicate that the number of overcrowded households will likely increase over the next five years.

HOUSING GAPS ANALYSIS & ESTIMATED NEED

A housing gap exists when the number of households within a

specific income range exceeds the number of units that are affordable are available.

RENTAL HOUSING GAP

The supply / demand analysis charts below show:

- # of renter households by income range
- Affordable rent amount w/ utilities
- # of available rental units
- Surplus or deficit in # of units

AMI	0-30%	31-50%	51-60%
Affordable Rent	\$489	\$865	\$1,053
# Households	2,413	1,685	1,067
Units Available	1,381	3,328	1,274
Surplus or Deficit	-1,031	1,643	208
Units Occupied by Higher Income Renters	4	3,079	111
Adjustment for Rent Burdened Households	0	664	569
Affordable & Available Units	1,377	-415	594
Surplus / Deficit	-1,035	-2,100	-473

2009

Housing Needs

2009

Rental Housing Supply / Demand Analysis

AMI	61-80%	81-100%	Over 100%
Affordable Rent	\$1,429	\$1,805	\$1,805
# Households	1,002	639	779
Units Available	917	115	200
Surplus or Deficit	-85	-524	-579
Units occupied by higher income renters	118	54	0
Adjustment for Rent burdened households	243	293	291
Affordable & Avail. Units	556	-232	-90
Surplus / Deficit	-446	-872	-869

2009 Larimer County Housing Needs Assessment

Household income used in the analysis based on a 4-person household. Households earning 30% of AMI can only afford a rent of \$489 after utilities. Not surprisingly, these are the biggest consumers of rent subsidized housing and Section 8 vouchers. The biggest housing gap is for units affordable to households with income below 50% of the AMI.

OWNERSHIP HOUSING GAP

Some renter households are paying rents equal to a mortgage payment on a modest home. The softer sales market is an opportunity for renter households with steady income to make the leap to homeownership. However, potential buyers' ability to obtain financing is a substantial barrier in the current

market in June, 2010.

The table below shows the number of renter households by income range, what these households can afford to pay for a home, and the number of units needed to meet that need. These numbers are based on active listings in June, 2009 and projected for a 12-month period.

The analysis reveals a lack of affordable for-sale units for households earning less than 100% of the median income. The analysis does not take into account growth in household numbers over time, nor the number of renters able to take the leap into homeownership. The analysis also does not take into account the fact that many homes priced below \$150,000 require substantial rehabilitation, adding to the cost and decreasing the affordability.

AMI	0-30%	31-50%	51-60%
Income Range	0-\$22,559	\$22,560-\$37,599	\$37,600-\$45,119
Affordable Price	77,460	126,900	152,000
# Households	2,413	1,685	1,067
Avail. Units	4	29	68
Gap	2,409	1,545	999
AMI	61-80%	81-100%	100% and up
Income Range	\$45,120-60,159	60,160-75,199	75,200 and up
Affordable Price	202,750	253,250	Over 253,250
# Households	1,002	639	779
Avail. Units	214	162	407
Gap	788	477	372

2009 Larimer County Housing Needs Assessment

Housing Needs

HOUSING NEEDS FROM JOB GROWTH

Job growth throughout Northern Colorado has historically been strong. While the current economic climate has driven construction activity down, estimated household growth by 2020 indicates a future demand for housing.

Estimated Household Growth by 2020

	Loveland	Ft. Collins	Larimer County
Increase in Pop.	19,090	35,838	73,359
New Households	7,446	13,994	28,420
Renters	2,167	5,931	8,942
Owners	5,278	8,063	19,478

2009 Larimer County Housing Needs Assessment

Estimated New Loveland Households by 2020 by AMI

AMI	Owners	Renters
0-30%	541	689
31 – 50%	600	481
51 – 60%	492	305
61 – 80%	777	286
81 – 100%	778	183
Over 100%	2,091	223
Total	5,278	2,167

2009 Larimer County Housing Needs Assessment

According to the Larimer County Housing Needs Assessment, units currently on the market will meet some demand, but the majority of the additional 7,446 households over the next 10 years will not be housed in existing units.

Based on consultations in drafting this plan, the City estimates that the number of elderly, persons with disabilities, and single persons will increase over the next five years.

More information on the number of family types with housing needs is located in Table 2A in the Appendix to this document.

SPECIAL POPULATIONS HOUSING NEEDS

PERSONS WITH DISABILITIES

In 2009, there were nearly 14,000 people in Loveland with a disability, and over 4,000 households with a person with a disability. Some population groups require specialized housing choices to meet specific physical and other needs.

Agencies that provide services to persons with disabilities in Loveland indicate that a lack of rental assistance and accessible units keeps many clients in nursing homes. A limited number of Section 8 vouchers have been set aside in Loveland specifically for persons with disabilities. Additionally, Foothills Gateway, a service provider for persons with developmental disabilities helps clients live independently in apartments or with host families, and administers Section 8 vouchers. The housing authority gives preference to persons with a

Housing Needs

disability, however local experts estimate that more than 200 additional vouchers are needed to adequately serve the housing need for persons with disabilities.

Many persons with a disability do not meet minimum income requirements or work criteria established by local housing providers to live in units operated by the agencies, and are unable to access housing. Additionally, local agencies indicate an increase in the number of homeless persons with disabilities. Because of the aging population, it is estimated that the number of housing units needed by persons with disabilities over the next five years will continue to increase.

DISABILITY STATUS 2009	
# of persons with:	
Sensory disability	2,220
Physical disability	4,591
Mental disability	2,743
Go-outside-home disability	1,975
Employment disability	2,352
Total	13,881

2009 Larimer County Housing Needs Assessment

PERSONS WITH HIV/AIDS

A very limited number (10 throughout Larimer County) of persons receive housing assistance through the federal Housing for Persons with AIDS (HOPWA) program. The Northern Colorado

AIDS Project (NCAP) provides medical case management, prevention programs, mental health services and limited housing assistance to persons with HIV/AIDS. Some clients are able to access Section 8 vouchers through the housing authority, but do not receive preference on the waiting lists. Throughout the county, 20 persons are on the waiting list for rental assistance. There are an estimated 66 households in Loveland living with HIV / AIDS. 55 of the households have low income.

SENIORS

The number of seniors will increase in the coming years. Many will begin to experience limitations in mobility and self care as they age.

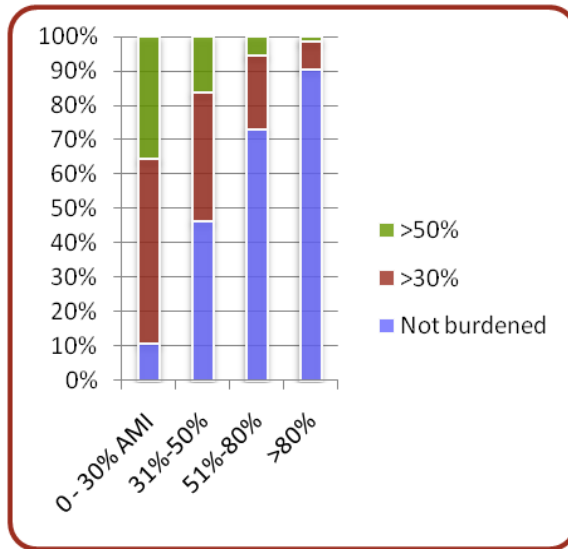
Senior Households in Loveland, 2007		
% of AMI	Income Range	# persons 65+
0-29%	0 - \$22,559	1,598
30%-49%	\$22,560 - \$37,599	1,126
50%-59%	\$37,600 - \$45,119	421
60%-79%	\$45,120 - \$60,159	502
80%-99%	\$60,160 - \$75,199	383
100% +	\$75,200 and up	693
Total		4,723

Source: 2007 American Community Survey

Loveland currently has over 380 units of affordable senior rental housing operated by local non-profits and the housing authority. Many of the properties have waiting lists of people

Housing Needs

requesting units. Interviews carried out for the housing needs assessment indicate an increase in the need for senior supportive housing. The chart below shows the number of cost burdened senior households in 2007.

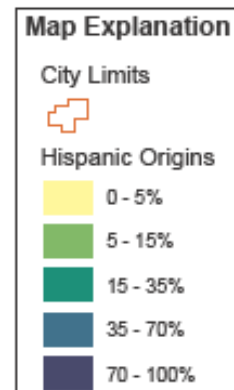
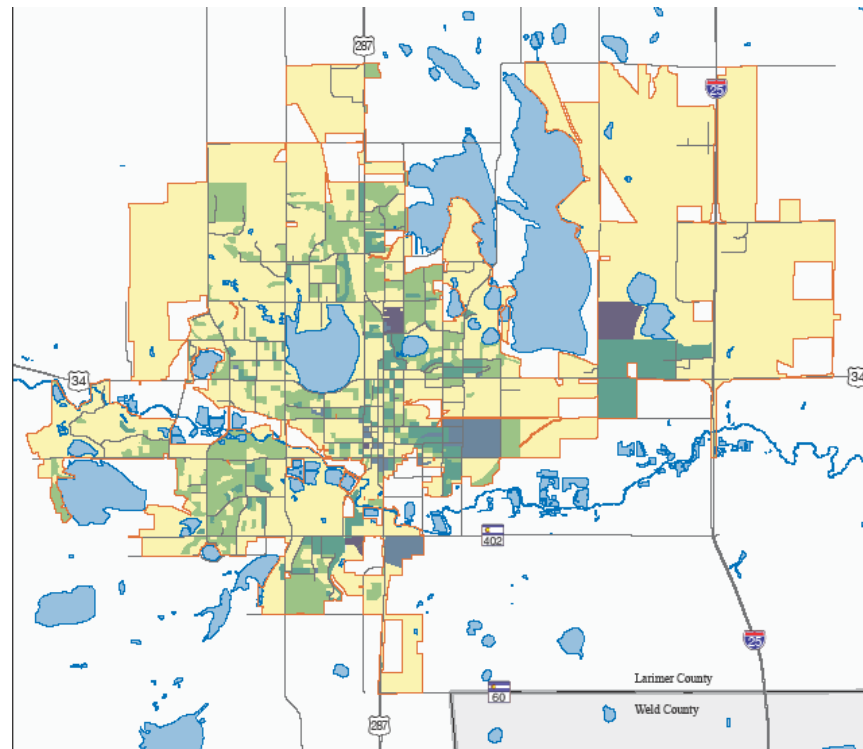


Cost burdened Senior Households
Larimer County Housing Needs Assessment

CONCENTRATION OF ETHNIC MINORITIES

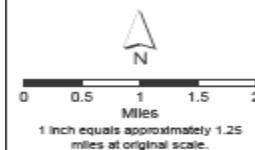
According to the 2007 American Community Survey, 94.5% of Loveland's population is comprised of persons who are white and 11.9% of the population is Hispanic or Latino of any race. The map below shows the distribution of Hispanic Origin Populations in Loveland. Ethnic and racial minority populations are fairly dispersed throughout the community. Some housing agencies employ Spanish-speaking staff to accommodate monolingual clients. No specific or disproportionately greater housing needs

other than language assistance in access services have been identified through the planning process.



Population data from the 2000 Census Summary File 1 (U.S. Census Bureau). Percentage of the population which are of Hispanic origin calculated at the Census Block level.

All other data from the City of Loveland GIS Division.



Housing Needs

FAIR HOUSING

As part of the City's certification to affirmatively further fair housing, the City must assume the responsibility of fair housing planning by conducting an analysis of impediments to fair housing choice and take 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 August of 2007. A copy of the analysis is available online at www.ci.loveland.co.us/humanservices.

BARRIERS TO AFFORDABLE HOUSING

According to the City of Loveland 2007 Analysis of Impediments to Fair Housing, development related standards, review process and fees have been identified as barriers to the construction of affordable housing. These elements can add to the cost of development and construction, making them less affordable to the resident.

The City's strategy to remove barriers in order to provide incentives to developers and builders of affordable housing includes use tax credits and waiver or reduction of development fees, infrastructure, capital expansion, inspection, and building permit fees. Additionally, the Loveland Affordable Housing Commission is charged with reviewing existing policies and making recommendations to the Loveland City Council regarding strategies to reduce regulatory barriers for affordable housing. The commission is currently considering a density bonus policy as one option to increase affordable housing development.

The cost of land can also be a barrier to housing affordability, depending on the market. The City of Loveland addresses this concern by allocating CDBG funds for the purpose of purchasing land for the development of new affordable units.

PUBLIC HOUSING

Up until 2010, the Loveland Housing Authority owned and operated 80 Public Housing units. 30 of these units were scattered site single family homes, and 50 units were located in a senior housing community. The Housing Authority received authorization from HUD to sell all 80 public housing units to generate capital to create additional affordable housing, and improve the maintenance of the 50 unit apartment building. The 30 single family homes were listed for sale on the open market, and through May 2010, 27 homes have been sold. Many homes were purchased by first time home buyers and current residents, utilizing HUD's Section 8 Home Ownership program. The Loveland Housing Development Corporation purchased the 50-unit senior public housing complex, and continues to provide affordable senior housing units to households with very low income. The first proceeds from the sales have been utilized to purchase and rehabilitate a 50 unit affordable housing property that primarily serves households with incomes below 30% of the area median income.

The City of Loveland works closely with the Loveland Housing Authority and will continue to do so as the organization phases out Public Housing in Loveland and brings in a more sustainable affordable housing model. The City has a history of providing building and development fee waivers, reductions and grant funds to the Housing Authority for the construction of new affordable units.

Housing Needs

LEAD-BASED PAINT

The City of Loveland estimates that 11,255 housing units in Loveland were constructed prior to 1978. Units constructed prior to 1978 are at risk of containing lead-based paint. These units are concentrated in the older core of the city. The City estimates that 35% of units constructed prior to 1978 are occupied by households with low to moderate income. All activities funded with CDBG dollars through the City of Loveland must comply with federal regulations concerning lead-based paint. Lead-based paint reduction regulations are incorporated into all legal agreements between the City and grant sub-recipients. Any residential units or facilities constructed prior to 1978 involved in a CDBG activity must undergo a lead-based paint evaluation by a certified inspector. Any CDBG-funded rehabilitation or demolition activities must comply with lead-safe regulations and practices.



LEAD-BASED PAINT COMPLIANCE ASSISTANCE GROUP

The Colorado Department of Public Health and Environment, Air Pollution Control Division is responsible for developing and implementing lead certification and abatement regulations for child occupied facilities and target housing, as mandated by state statute . The statute governs the inspection and assessment of lead based paint and lead based paint hazards, lead contaminated soil and lead contaminated dust, and the abatement of lead based paint hazards.

The Colorado State Legislature has adopted the concept of "lead-safe" housing instead of "lead-free" housing. Commensurate with this concept, the goal of the state regulations will not be the removal of all lead-based paint, but the creation of housing and facilities where no significant lead-based paint hazard is present.

ELIMINATING CHILDHOOD LEAD POISONING IN COLORADO

Childhood lead poisoning has been identified as the number one preventable environmental health threat to children in the United States. In Colorado, a steering committee of some 20 individuals, representing a variety of federal, state and local entities, both public and private, have partnered to coordinate the development of a statewide lead poisoning elimination plan focused on three general areas of concern:

1. Identifying children who are at risk of lead poisoning, testing those children, and initiating action;
2. Educating parents and the public at large about the risks of lead poisoning and the role we each play in preventing it; and
3. Identifying and controlling sources of lead in our environment.

More details of the state's strategic plan to end childhood lead poisoning are available online at www.cdphe.state.co.us/ap/leadhome.html.

Housing Needs

PRIORITY HOUSING NEEDS

The biggest housing gap in Loveland is for units affordable to households with income below 50% of the AMI. The housing needs assessment reveals a lack of affordable for-sale units for households earning less than 100% of the AMI. Additionally, senior housing is a priority need. Table 2A in the appendix includes specific numbers of households by income level and renter or owner status.



Local organizations and citizens providing input to the Consolidated Planning process indicate that housing rehabilitation, rent assistance, down payment assistance, and property purchase for affordable housing construction are the priority housing needs in Loveland for persons with lower income as determined by the Consolidated Planning process.

Vacant buildings make up approximately 8% of current stock. Very few have potential for housing rehabilitation. The majority are commercial properties and the City works with developers, property owners and businesses to facilitate economic development opportunities.

Homelessness

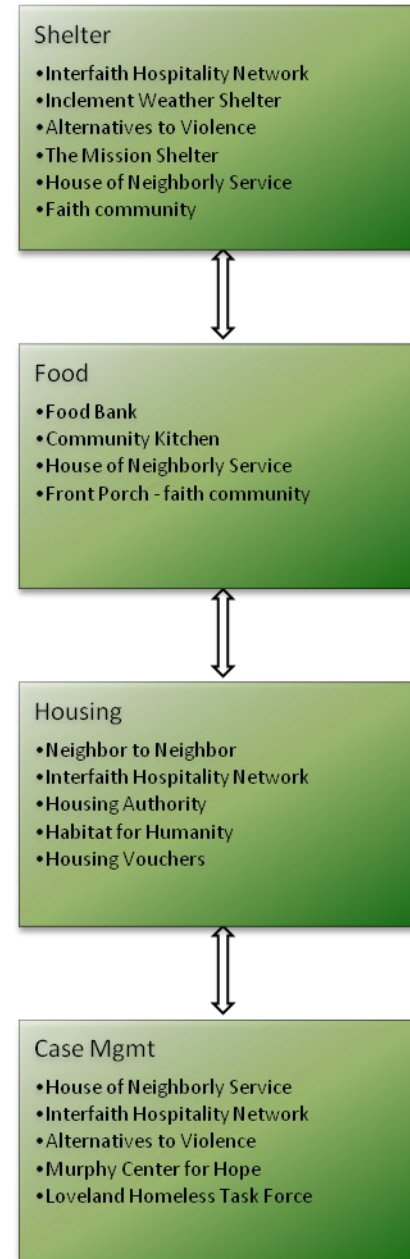
HOMELESS NEEDS

Estimating the number of homeless persons in a community is challenging, at best. The nature and extent of homelessness in Loveland includes homeless families, victims of domestic violence, and the chronically homeless. Loveland does not have a traditional homeless shelter. Shelter and supportive services are provided in a number of ways. Information regarding extent of homelessness by racial / ethnic group is not available. The following statistics were provided by a number of community agencies that work directly with the homeless population including the Loveland-Berthoud Interfaith Hospitality Network and Angel House, the House of Neighborly Service, Catholic Charities Mission shelter, Loveland Inclement Weather Shelters, Alternatives to Violence, the Community Kitchen and the Loveland Homeless Task Force.



CONTINUUM OF CARE

The Continuum of Care is a local or regional system for helping people experiencing homeless and those at imminent risk of homelessness by providing housing and services appropriate to the range of needs in the community. The continuum can range from homeless prevention to emergency shelter to permanent housing. HUD implemented the Continuum of Care approach to encourage communities to coordinate planning and provision of housing and services for homeless people.



Loveland Continuum of Care for Homeless

Homelessness

COLD WEATHER SHELTER

The day warming center provides inclement weather day shelter from November through March during cold temperature days. During the winter of 2009-2010, 123 persons received day shelter over 91 days that the shelter was open. The shelter is staffed by volunteers under the management of the House of Neighborly Service, a local non-profit agency that provides a variety of supportive services in the community.

Additionally, volunteers provide night shelter during inclement weather through a network of churches. During the 2009-2010 winter, 95 individuals received night shelter over 89 nights.

The inclement weather shelters have been able to adequately meet the need for temporary inclement weather shelter in Loveland with the continued support of the City of Loveland, the House of Neighborly Service, United Way of Larimer County, the local faith community, and many Loveland residents that volunteer time to provide staffing for the shelters. The majority of the individuals accessing the temporary shelters are otherwise unsheltered.

The House of Neighborly Service is currently working with the Veteran's Administration to improve the availability of housing vouchers and supportive services for homeless veterans in the area.

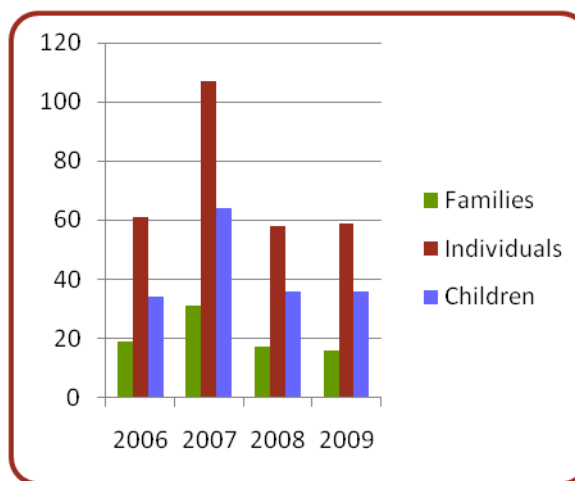
HOMELESS FAMILIES

Homeless families in need of shelter and case management can access services through the Interfaith Hospitality

Network, a network of churches and volunteers. In 2009, 59 persons in 16 families received shelter, similar to 2008, and fewer than 2007. On average, families stayed 87 days in the network, up from an average of 44 days in 2007. The lack of affordable rental housing options and lack of adequate employment opportunity has forced families to remain in the network longer. The network is exploring strategies to increase the numbers of slots available to increase capacity.

In addition to shelter, the IHN provides transitional housing for families. The agency owns three units of housing and is planning to build two additional units over the next five years. Additionally, the IHN works with the local housing authority and other housing providers to secure other units for transitional housing for homeless families.

In 2009, the IHN also assisted 125 additional families with counseling, classes, or rental assistance. The families did not receive shelter through the network.

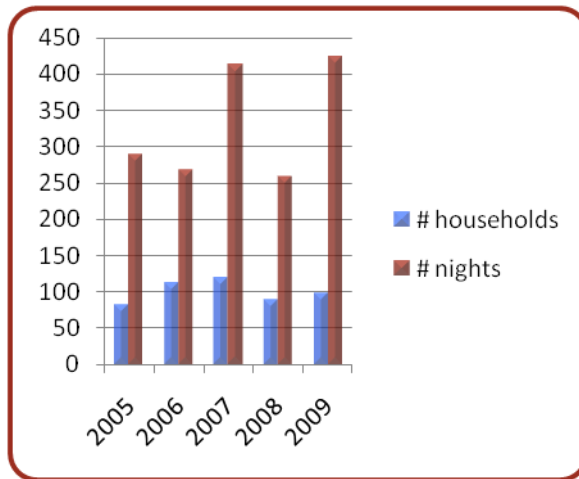


Homelessness

Catholic Charities operates The Mission, a homeless shelter located in north Larimer County. Annually 55-65 individuals from Loveland access the shelter. Occasionally, persons are turned away from the shelter due to lack of space or intoxication.

MOTEL VOUCHERS

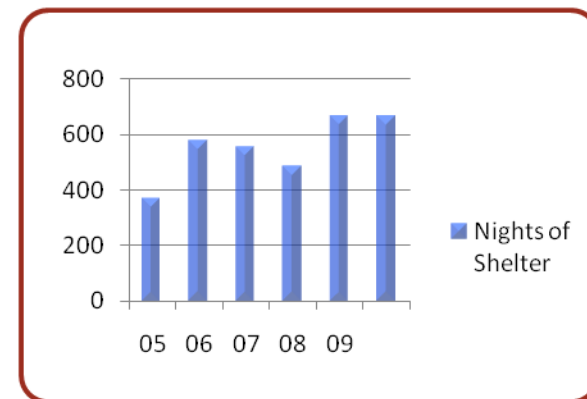
The House of Neighborly Service, a local non-profit agency that provides a variety of services to persons with low income, including homeless, provided 424 nights of shelter through local motels. This number is up from previous years.



Motel vouchers provided by HNS

DOMESTIC VIOLENCE SHELTER

Alternatives to Violence is a local agency providing access to shelter for victims of domestic violence, mainly women with children. The agency may help victims access shelter through Crossroads Safehouse or provide motel vouchers.



Nights of Shelter provided to victims of DV

Because the need for shelter for persons who are homeless due to domestic violence is consistently high in the community, Loveland is in need of a local shelter for victims of domestic violence. Alternatives to Violence is leading the effort to build a Safehouse in Loveland.

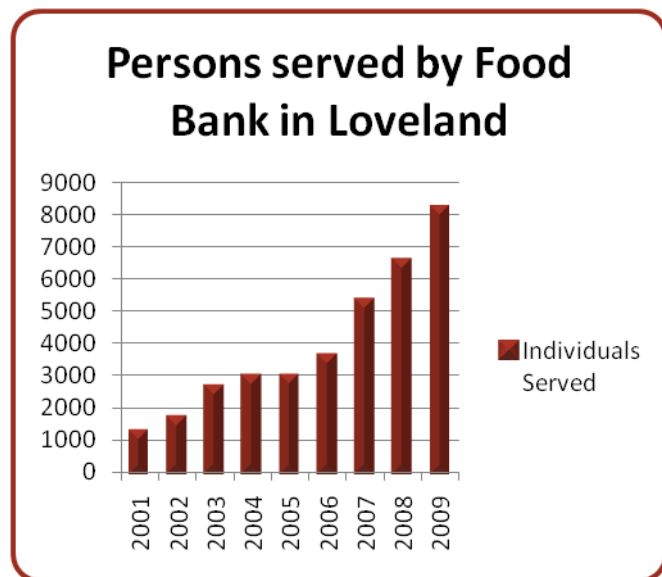
Alternatives to Violence owns and operates a four-unit transitional living center for victims of domestic violence transitioning out of homelessness. Additionally, the agency has secured vouchers to provide 14 additional units of scattered-site transitional housing throughout the community.

Homelessness

PERSONS AT RISK OF HOMELESSNESS

The decrease in economic stability, increase in unemployment and in increase in the number of foreclosures has led to an increasing number of persons at risk of becoming homeless.

The House of Neighborly Service saw a 31% increase in demand for food assistance in the 4th quarter in 2009. The Loveland Food Share Program of the Food Bank for Larimer County has seen an increase of 2,877 persons in the past two years.



Neighbor to Neighbor is a local agency that provides housing counseling, rent assistance and foreclosure prevention counseling. The agency has seen a steady increase in demand for services over the past year. Layoffs, underemployment, and medical crises all contribute to the increase in demand.

OUTREACH AND ASSESSMENT

Outreach to homeless and assessment of needs is provided by a variety of agencies. The Interfaith Hospitality Network provides services mainly to homeless families, but often refers persons not eligible for their programs to other service providers. The House of Neighborly Service provides case management to homeless, and connects them to appropriate services. Additional assessment and outreach is provided by all groups listed below.

SUMMARY OF SERVICES & FACILITIES

The following area agencies provide services, shelter, transitional housing, housing vouchers, and permanent housing for homeless:

Alternatives to Violence

Provides emergency shelter, transitional housing, case management and supportive services to persons who are homeless or near homeless due to domestic violence.

House of Neighborly Service

Provides food, case management, motel vouchers to individuals and families who are homeless or nearly homeless.

Housing Authority - Loveland

Provides transitional and permanent housing units for persons transitioning out of homelessness or near-homelessness.

Interfaith Hospitality Network

Provides overnight shelter, meals, case management, and supportive services to homeless families.

Homelessness

Larimer Center Mental Health

Provides permanent housing and supportive services to persons with mental illness.

Loveland Inclement Weather Shelters

Provide day warming center and overnight shelter to individuals who are homeless during inclement weather.

The Mission

Traditional homeless shelter operated by Catholic Charities provides overnight shelter, meals and case management to individuals and families.

Murphy Center for Hope

Provides case management to individuals and families who are homeless or nearly homeless. The Center provides employment resources, financial counseling, transportation assistance, job training and educational opportunities, mental health and substance abuse counseling, and access to telephone and computers clients with needs. Services are provided at the Center by a variety of local human services agencies. This facility is the base where these resources are linked together and people find the support they need to make changes in their lives.

Neighbor to Neighbor

Provides housing counseling, rent assistance, affordable rental units for transitional and permanent housing opportunities.

Northern Colorado AIDS Project

NCAP is the only Ryan White-funded HIV / AIDS agency serving residents of Northern Colorado. NCAP provides support and

housing opportunities to persons living with AIDS, including those who are homeless or at risk of becoming homeless.

Project Self-Sufficiency

Provides case management, transitional housing, and supportive services to single parent families making a transition from homelessness or near homelessness to self-sufficiency.

DISCHARGE COORDINATION POLICY

Policies and protocols for the discharge of persons from publicly funded institutions or systems of care such as health care facilities, foster care or other youth facilities, correction programs and institutions are needed to prevent persons from immediately becoming homeless from discharges from facilities, interagency coordination and referral is essential.

JUSTICE SYSTEM

State of Colorado requires inmate assistance with application for medical and income benefits prior to release from system. Larimer County Detention Center staff provides community resource information to all inmates prior to release. Mental health care is coordinated. Inmates referred to homeless shelter if no other options available.

MENTAL HEALTH SYSTEM

Colorado Mental Health Institutes, to the extent possible, prevents and limits the discharge of patients to homeless shelters or to the street. In Larimer County, continuity of care staff arrange for discharge of patients to housing, or acute treatment center.

Homelessness

CHILD WELFARE SYSTEM

Children are either placed back in the home, in a different foster home, or age out of the system. The Foster Care Independence Program provides services to young adults aging out of the system. In Larimer County, the Mathews House provides a variety of support services to youth aging out of foster care or who are adjudicated.

HEALTH CARE SYSTEM

Poudre Valley Hospital and McKee Medical Center explore options for housing with family, friends or assisted living, as needed. Patients, if needed, receive information about local housing options. Patients are discharged to local homeless shelter if no other options are available.

HOUSING SYSTEM

Clients often remain in subsidized or assisted housing as a permanent housing option. However, when participants voluntarily relinquish housing vouchers, housing coordinators with the Loveland Housing Authority or Neighbor to Neighbor meet with participants and develop a housing plan and make referrals to necessary resources. Some clients may be discharged from housing due to non-compliance issues.

Transitional Housing programs are often time limited and cases are often seen where participants are being discharged due to time constraints. Agencies often help coordinate and secure subsequent housing and additional resources with the

participants who have made significant progress toward self-sufficiency.

Resource education and cross-system referral are common means of discharge planning and coordination. In Larimer County, United Way 2-1-1 is integral to the process.



PRIORITY HOMELESS NEEDS

The priority needs for homeless in Loveland are emergency shelter, transitional housing, permanent supportive housing and supportive services for homeless families with children and individuals who are homeless, and chronically homeless. Consultation with service providers indicate a growing need in all sub-population of homeless persons, and an alarming growth in the number of persons age 17-21 who are homeless. More detailed information is included in the *Homeless* section of this plan as well as Table 1A in the appendix.

Special Needs Populations

POVERTY

The three year average for the number of people living below the poverty line in Larimer County is 35,446 (American Community Survey, 2008)-- An increase of 56.8% since 2000. The averaged poverty rate for the entire county is 12.8%, and increase of 38.8% since 2000. The three year average for the number of children living below the poverty line in Larimer County is 7,176, an increase of 68% since 2000. The averaged childhood poverty rate of 12.5% is a 71.7% increase since 2000.

According to the *Pathways Past Poverty Study on Poverty in Larimer County*, a variety of factors drive household poverty and changes in regional poverty. Due to the complex nature of poverty, no single solutions will eradicate, or even dramatically reduce it in Larimer County.

The primary age groups experiencing poverty between 1999 and 2006 were school aged children and adults between 25 and 65. The child poverty rate in single parent households is nearly 50 percent. For adults 25+ years of age, poverty rates are highest among those with less than a high school diploma, yet 1/3 of impoverished adults have "some college or an associate's degree."

FACILITIES & SERVICES

A recent economic recession, increase in the unemployment rate, decrease in public benefits, and lack of affordable and accessible child care are all contributing factors to the needs of persons with special needs and / or lower income.

Throughout Loveland and Larimer County, several facilities and

agencies provide services to assist persons who are not homeless but require supportive services.

Alternatives to Violence

Counseling, intervention, crisis management for victims of domestic violence.

Audio Information Network

Reading and audio services for visually impaired persons.

Boys & Girls Club

Child care, recreation, education for youth ages 6-18.

Catholic Charities Northern

Senior outreach program to assist seniors with benefits and home care.

Center for Adult Learning

GED and English as second language services.

Community Kitchen

Daily hot meal program for anyone in need.

Consumer Credit Counseling

Financial counseling, housing counseling, credit counseling services.

Special Needs Populations

Court Appointed Special Advocates

Advocacy for abused and neglected children.

Disabled Resource Services

Case management, job training, equipment loan for persons with disabilities.

Elderhaus

Day services for persons with disabilities.

Food Bank for Larimer County

Food share program and children's feeding program for persons in need.

House of Neighborly Service

Food, clothing, medical and school supply assistance.

Larimer Center Mental Health

Provides mental health counseling and outreach to persons with mental illness.

Mathews House

Life skills, job training, education for youth aging out of foster care system.

Meals on Wheels

Meal preparation and delivery program for homebound persons.

Neighbor to Neighbor

Housing counseling

Northern Colorado AIDS Project

Case management, advocacy, support for persons living with HIV / AIDS.

Partners Mentoring Youth

Youth mentoring program.

Project Self-Sufficiency

Case management, education, job training for single parent families.

Rehabilitation & Visiting Nurse Assoc.

In home care for elderly and disabled.

Respite Care

Child care for children with disabilities.

Senior Alternatives in Transportation

Volunteer transportation for seniors.

Special Needs Populations

Suicide Resource Center

Suicide prevention & education.

Teaching Tree Early Learning Center

Child care provided for low cost.

Thompson Valley Preschool

Preschool services for low income and children with special needs.

Turning Point Center

Mental health & substance abuse services for youth.

United Way 2-1-1

Information and referral to housing and human services.

WINGS

Supported living for adults with developmental disabilities.

Women's Resource Center

Dental care, health care, health education and advocacy.

PRIORITY NON-HOMELESS NEEDS

The priority non-homeless needs are:

- Services to victims of domestic violence
- Transportation services for persons with lower income
- Mental health and substance abuse services and care
- Services to persons with disabilities
- Services to seniors
- Services to help families obtain or maintain self-reliance

Priority needs were determined through the consultations of the Consolidated Planning Process as described in the *Managing the Process Section* of the Plan. Table 1B in the appendix provides information on needs and goals for non-homeless needs.



Community Development

Priority non-housing community development needs in Loveland, as they relate to the issues of the Consolidated Plan, include a need for a new Loveland location for the Food Bank for Larimer County, and the possibility of a facility to serve supportive service needs and/or shelter needs for homeless. Due to the increase in Loveland's population over the past ten years, as well as anticipated future growth in population, the need for investment in non-housing public facilities will grow. These needs were prioritized through the input received in the planning process. Table 2B in the appendix contains additional information.

Economic Development needs include creation of sustainable and primary jobs in the area as well as education and training for the workforce. The City of Loveland does not utilize CDBG funding for direct economic development activities, however, many of the investments made by the City with CDBG funds contribute to the local economy. Local non-profits provide over 250 jobs and bring in additional funding sources. The City of Loveland's economic development activities are managed by the Business Development Office. More information is available on the city's website at www.ci.loveland.co.us/econdev



Strategic Plan

FIVE YEAR GOALS

The Five Year Strategic Plan covers the time period from October 1, 2010 through September 30, 2015. All CDBG funds will be invested to meet needs of persons within the Loveland, Colorado city limits. No specific geographical breakouts have been selected as priority areas. Services and housing will be provided on a needs and income basis throughout Loveland.

Through the development of the 2010 – 2015 Consolidated Plan, three priority areas have been identified:

- Affordable Housing
- Supportive Services
- Public Facilities

The priorities were determined by input received from citizens, public and private agencies providing housing, services to homeless, transportation, services to children and seniors, persons with HIV / AIDS, City commissions, City Council, the Larimer County Housing Needs Assessment, and other interested parties.

CDBG funds received by the City of Loveland shall be used to address at least one of the following three goals during the 2010 – 2015 timeframe:

1. Create and maintain housing opportunities for households with low income. Funding priority shall be given to activities serving households with income below 50% of the area median income.
2. Provide services to homeless and near-homeless persons through shelter, case management, transitional and permanent housing.

3. Decrease poverty in the community by financially supporting services and facilities that meet basic needs and provide self-sufficiency opportunities.

AFFORDABLE HOUSING STRATEGY

The housing assessment data and the consultation process indicate that the priority needs for housing are for renter households with income below 50% of the AMI and ownership households with income below 80% AMI .

The City of Loveland intends to invest CDBG funds and other resources over the next five years to address the above described affordable housing needs. CDBG funding priority will be given to projects that serve households with incomes below 50% of the AMI. The City will consider requests for funds for investment in housing rehabilitation, new housing production, senior housing, housing for persons with disabilities, and housing for small and large households.

Barriers to achieving this strategy may include limited financial resources, limited access to credit, increase foreclosure rates, low vacancy rates, and increased need for housing.

The City's Affordable Housing Commission will continue to work with the community and the City Council on strengthening housing policy, including exploration of density bonus for affordable development and accessory dwelling units as additional affordable housing opportunities.

Strategic Plan

SPECIFIC HOUSING OBJECTIVES

DH 2.1	Build new senior affordable housing units
SL 3.1	Rehabilitation of existing affordable rental, transitional & owner-occupied units.
DH 2.2	Provide down payment assistance for households with lower income.
DH 1.3	Provide housing counseling & rent assistance to households with lower income.
DH 1.4	Purchase land and existing properties to provide affordable housing.

More information available in the HUD Tables in the appendix.

HOMELESS STRATEGY

Loveland's strategy to eliminate chronic homelessness, address needs of all homeless and increase opportunities for individuals and families to transition to permanent housing and independent living includes providing financial support encouragement of coordination of services for activities and facilities that maintain or increase the number of shelter beds, supportive services, transitional and permanent housing opportunities. The City will continue to support the community's effort to increase the availability of supportive housing and vouchers through the Veteran's Administration, the Housing Authority, and other local organizations. The City plans to continue support of the inclement weather shelters, homeless task force, Affordable Housing Coalition, Affordable Housing

Commission, and all services listed previously in this plan.

The City will also work regionally with the Pathways Past Poverty Initiative, the North Front Range Continuum of Care, and the Homeward 2020 initiative to create regional solutions to homelessness.

Barriers to achieving this strategy may include the leveling off and decrease in financial support available to local government and local organizations addressing homelessness. Additionally, the number of chronically homeless individuals in Loveland continues to grow, but has not reached a critical mass to justify significant investment in a permanent homeless shelter. This presents a challenge to continue to provide adequate shelter and supportive services, especially to chronically homeless.

SPECIFIC HOMELESS OBJECTIVES

DH 1.1	Provide transitional housing for homeless individuals and families.
DH 1.2	Build shelter for victims of domestic violence.
EO 1.1	Shelter homeless individuals, including inclement weather shelter
EO 2.2	Shelter homeless families.
EO 1.3	Provide case management to homeless.
EO 1.4	Shelter and case management services to homeless veterans.

Additional specific information listed in the HUD Tables in the appendix.

Strategic Plan

SUPPORTIVE SERVICES STRATEGY

By providing federal and local grant funding to organizations that assist persons with special needs and persons with lower income, the City of Loveland will address the needs outlined in the *Special Needs Populations* section of the Plan. Additionally, the Loveland Community Partnership Office will work towards maintaining and increasing services to above listed populations by partnering with the United Way, Larimer County, Pathways Past Poverty, the Loveland Homeless Task Force, the Loveland Safehouse Committee, and other similar efforts to coordinate and improve services in the community.

ANTI-POVERTY STRATEGY

Loveland and the greater Larimer County community is working toward poverty reduction. In addition to the strategies listed above, the Pathways Past Poverty Initiative (P³) is a long term initiative to reduce poverty in Larimer County. P³ began in response to the growing number of people in poverty. The United Way of Larimer County is partnering with the City of Loveland, Colorado State University, a large number of local service agencies, as well as the public to address poverty issues.

The vision of P³

"We are an engaged community, cooperating to ensure that every individual has their basic needs met, has choices now and has opportunities to thrive, grow and live with dignity in the future."

Goals of the initiative:

1. Ensure that families have access to quality child care they can afford.

2. Significantly increase the availability of, and access to quality of job training, critical life skills and education opportunities.
3. Develop and implement a multi-dimensional approach to low income housing.
4. Provide better jobs for residents in Larimer County.
5. Ensure that families facing poverty will have the opportunity to take part in a community supported process that enhances their own individual and family resources.
6. Develop and implement a multifaceted, integrated health care, wellness & preventative system.
7. Increase awareness of diversity and poverty to create an inclusive and involved community.
8. Engage a broad range of community stakeholders in examining policies and implementing best practices that support children, youth and families.
9. Develop and implement an affordable, integrated, multi-modal transportation system.
10. Increase the academic success of all youth in Larimer County.
11. Level out the playing field for those in poverty through financial justice.
12. Increase the level of financial literacy and stability in the community.

Strategic Plan

SUPPORTIVE SERVICES OBJECTIVES

EO 1.3	Provide case management to homeless.
EO 1.5	Assist low income households through public service activities including child care, case management, mental health services, health care, services to persons with disabilities, and seniors.

Additional specific information listed in the HUD Tables in the appendix.

COMMUNITY DEVELOPMENT & PUBLIC FACILITIES STRATEGY

The City of Loveland will consider grant funding applications from not-for-profit organizations that serve Loveland residents with low income. The Loveland Municipal Code allows the city to consider waiver of development and building permit fees for facilities that provide services to lower income persons.

The City of Loveland does not utilize federal CDBG funds for direct economic development activities. However, the City of Loveland provides non-federal economic incentives to businesses that create primary jobs with appropriate benefits.

PUBLIC FACILITIES OBJECTIVES

EO 1.6	Provide facilities that serve needs of low income persons in Loveland.
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Additional specific information listed in the HUD Tables in the appendix.

FUNDING RESOURCES

The following funding resources will be used, when possible to address identified needs for the period covered by the strategic plan:

- Community Development Block Grant
- City of Loveland Human Services Grant
- United Way of Larimer County
- Colorado Division of Housing
- Low Income Housing Tax Credits
- Private grants & donations

Barriers to meeting underserved needs include limited financial resources, increased need, growing poverty, increased unemployment, and an aging population.

Strategic Plan

CROSS CUTTING ISSUES

The information listed below is required by HUD as part of this document.

SECTION 3 ECONOMIC OPPORTUNITIES

Section 3 of the Housing and Urban Development Act is HUD's legislative directive for providing preference to low- and very low-income residents of the local community (regardless of race or gender), and the businesses that substantially employ these persons, for new employment, training, and contracting opportunities resulting from HUD-funded projects. The City of Loveland will comply with Section 3 requirements in all CDBG funded activities.

MONITORING

All sub-recipients of CDBG funds must enter into a legal agreement with the City specifying how and when the grant funds will be spent. The city does not disburse payment to grant recipients until the contract has been executed and the grant recipient provides proof of performance. Each recipient must provide quarterly progress reports. Annually, the city randomly selects grant recipients for the full monitoring process. The city reviews federal regulation compliance, financial management and record keeping systems, and procurement processes when applicable.

SUSTAINABLE COMMUNITIES INITIATIVE

The City of Loveland is working regionally with other municipalities to plan around issues of transportation and policy

coordination. The City has begun a draft sustainability planning document. The efforts are preliminary at the time of this document, and discussion with the City Council and city management is ongoing.



Citizen Participation Plan

PURPOSE

The purpose of the Citizen Participation Plan is to encourage all Loveland citizens, especially persons with low and moderate income, and/or those living in blighted areas or areas where CDBG funds are to be used, to participate in the development of the City's Consolidated Plan, the Annual Action Plan, any substantial amendments to the plans, and the Consolidated Annual Performance Evaluation Report (CAPER).

Residents of public and assisted housing developments, minorities and non-English speaking persons, and persons with disabilities are also encouraged to participate in the development and implementation of the Plans and Reports.

CITIZEN COMMENT

The Citizen Participation Plan will be available for citizen review and comment at the City of Loveland, 500 East Third Street, Suite 210, Loveland, Colorado during regular business hours as well as online on the City's website at www.ci.loveland.co.us/humanservices. Any substantial amendments to the plan will be made available for citizen review and comment at the above stated location, and will be published in the *Loveland Reporter-Herald*. The Plan will be made available in a format accessible to persons with disabilities, upon request.

PUBLIC HEARINGS & COMMENT

The City of Loveland, prior to the development of the Consolidated Plan, will make known to citizens, public agencies and other interested parties, that the City expects to receive funds from the U.S. Department of Housing and Urban Development and the range of activities that may

be undertaken. The City will seek public comments on housing, community needs, and the needs of persons with low and moderate income. Special accommodations for persons with disabilities will be provided upon request.

The Consolidated Plan and Annual Action Plans shall be made available for public review and comment. Citizens shall have a minimum of thirty (30) days to review the documents prior to submission to the U.S. Department of Housing and Urban Development. A summary of all public comments shall be included with the final Consolidated Plan and/or Annual Action Plans.

All information described above will be available for review at the City of Loveland, 500 East Third Street, Suite 210, Loveland, Colorado, and on the City's website at www.ci.loveland.co.us/humanservices. Accommodations shall be made upon request for persons with disabilities or persons who do not speak English. Public comments may be submitted in writing to the address listed above.

The Loveland City Council shall hold a public hearing to review and adopt the proposed Consolidated Plan and Annual Action Plans, prior to submission to HUD. The public hearing shall be noticed 15 days in advance of the meeting.

GRANT REVIEW PROCESS

All grant requests to the City of Loveland for CDBG funds are reviewed by the City of Loveland Affordable Housing Commission or Human Services Commission, citizen member boards. Commissioners review applications, hear

Citizen Participation Plan

presentations from each applicant, and make grant funding allocation recommendations to the Loveland City Council, based on priorities included in the approved Consolidated Plan.

PLAN AMENDMENTS

Any proposed change to priorities adopted in the Consolidated Plan, or to the scope of activities adopted in the Annual Action Plan that change the type of activity or priority, or change the use of or amount of CDBG funds from one eligible activity to another, will be considered a substantial change and will require an amendment to the Consolidated Plan or Annual Action Plan.

The City of Loveland shall publish a summary of the proposed amendment in the Loveland Reporter-Herald, and provide a minimum of 30 days to review the proposed amendment before submission to the U.S. Department of Housing and Urban Development. The proposed amendment shall be available at the City of Loveland as listed previously in this Citizen Participation Plan. A summary of all comments received shall be included with the final amendment.

CAPER

The City shall publish a notice of availability of the Consolidated Annual Performance Evaluation Report (CAPER) in *the Loveland Reporter-Herald* and provide 15 days for public review and comment. The CAPER shall be available at the City of Loveland as listed previously in this Citizen Participation Plan. Comments shall be submitted in writing and included with the final report.

AVAILABILITY OF RECORDS

The City shall provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the jurisdiction's Consolidated Plan, Annual Action Plan, and the CAPER in accordance with open records laws and for a period covering the preceding five years.

TECHNICAL ASSISTANCE

The City of Loveland shall provide technical assistance to groups representative of persons with low and moderate income that request such assistance in developing proposals for funding assistance under an Annual Action Plan projects covered by the Consolidated Plan. The level and type of assistance will be determined by the City of Loveland and may include training in HUD CDBG procedures and regulations.

LANGUAGE ASSISTANCE

The City shall accommodate the needs of non-English speaking citizens and the hearing impaired during public hearings with prior notice.

COMPLAINTS

Formal complaints should be submitted in writing to:

City Manager
City of Loveland
500 East Third Street
Loveland, Colorado 80537

Citizen Participation Plan

The City Manager shall refer the complaint to the appropriate City staff person for written response regarding the complaint. The written response will be mailed within 15 business days of the receipt of the complaint.

If the complainant is not satisfied with the response, or if further study is determined necessary by the City Manager, an investigation of the complaint will be conducted under the direction of the City's Affordable Housing Commission or the Human Services Commission, depending on the complaint. The commission will report its findings and recommended action to the City Manager within 30 business days. The complainant shall be notified in writing by the City Manager within five business days after receipt of findings and recommendation of commission.

If complainant is not satisfied with the response, the complainant may appeal the decision to the Loveland City Council. The City Council shall have 30 days to take further action as deemed necessary.

If complainant is not satisfied with response, a formal complaint may be directed to the U.S. Department of Housing and Urban Development, 1670 Broadway Blvd, Denver, CO, 80202.

Formal complaints regarding HUD's approval of the City of Loveland's application for CDBG funding should be submitted in writing to the regional office within 30 days of the publication of the application notice. In order to ensure that objections submitted be considered during the review process, HUD will not approve an application until at least 45 days after receipt of application.

ANTI-DISPLACEMENT PLAN

Consistent with Section 104(d) of the Housing and Community Development Act of 1974, the City of Loveland follows a Residential Anti-Displacement and Relocation Assistance Plan.

The City of Loveland will not assist activities with CDBG funds if the activity will result in the displacement of residents or businesses, unless the Loveland City Council determines that the activity's benefit to the community substantially outweighs the hardship, expense and inconvenience placed on the residents, business and / or city government.

If any CDBG-funded activity results in the displacement of residents or businesses, the City of Loveland and the sub-recipient shall comply with all acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations.

The sub-recipient shall replace all occupied and vacant low / moderated income dwelling units demolished or converted to a use other than as low / moderate income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974.

The sub-recipient shall provide relocation assistance that complies with all Uniform Relocation Act and HUD requirements.

2010 Annual Action Plan

2010-2011 ANNUAL ACTION PLAN

EXECUTIVE SUMMARY- 91.220(B)

The Annual Action Plan is a one year plan of how the City of Loveland intends to spend CDBG funds during the time period from October 1, 2010 through September 30, 2011.

The **objectives and proposed outcomes** identified in the 2010 Annual Action Plan are to address decent housing by increasing availability, affordability and sustainability and to increase economic opportunity for persons with lower income. Specific proposed outcomes and objectives are:

HUD-Defined Objectives	One Year proposed outcome of activity
Increase accessibility to decent housing (shelter)	Begin construction of one shelter for victims of domestic violence.
Increase sustainability of decent housing	Rehabilitate 4 units of transitional housing for victims of domestic violence.
Increase affordability / availability of decent housing	Purchase 7 lots for construction of new single family affordable units.
Increase availability of decent housing	Purchase, rehabilitate, sell 3 foreclosed homes as affordable, suitable, decent housing.
Increase sustainability of decent housing	Provide low interest loans to 3 homeowners with low to moderate income to maintain units as safe, decent housing.
Increase availability and affordability of decent housing	Provide down payment assistance to 3 households with low to moderate income.
Increase sustainability of decent housing	Upgrade fire alarm system in affordable senior housing apartment complex of 72 units.
Increase sustainability of decent housing	Provide minor rehabilitation in 72 homes of seniors with low to moderate income living independently.
Increase accessibility to economic opportunity	Provide case management and shelter to 70 homeless persons in families
Increase accessibility to economic opportunity	Provide overnight shelter and case management to 55 homeless persons
Increase accessibility to decent housing	Rent assistance and housing counseling provided to 450 households
Increase accessibility to economic opportunity	Case management to 100 chronically homeless individuals.

2010 Annual Action Plan

The past performance of the City of Loveland in regards to spending CDBG funds has been timely. Many persons with low income have benefited through housing construction, rehabilitation, loan programs, case management and shelter. During the 2009 grant year, CDBG funds were expended to:

- Upgrade the plumbing in four transitional housing units for victims of domestic violence
- Purchase six lots to provide affordable single family housing for households with income below 50% of the area median income.
- Repair the roof of an affordable housing complex with 80 units of housing.
- Purchase water rights for the development of 50 units of affordable senior housing.
- Provide emergency home repairs to 10 homeowners with low to moderate income.
- Provide minor home rehabilitation in 36 homes owned/ occupied by low income seniors.
- Purchase property to build one new unit of transitional housing for homeless families.

Specific information regarding past performance and evaluation of that performance for other years is available through the Consolidated Annual Performance Evaluation Reports, compiled on an annual basis. www.ci.loveland.co.us/humanservices

Citizen Participation - 91.220 (b)

The citizen participation process was followed in completing

the Annual Action Plan. The City of Loveland consulted with the Loveland Affordable Housing Commission, the Loveland Human Services Commission (both citizen volunteer boards), the Loveland City Council, the Housing Authority of the City of Loveland, the Loveland-Berthoud Interfaith Hospitality Network, the Volunteers of America Handyman Program, Neighbor to Neighbor, Inc; Loveland Habitat for Humanity, and Alternatives to Violence.

Efforts to broaden public participation included open meetings of the Affordable Housing Commission and Human Services Commissions, the city groups that review applications from sub recipients for CDBG; discussion of the plan at public City Council Meetings, public notices in the local newspaper, posting the document on the city's website, and making the document available in hard copy form in public places. Additionally, members of the public attended meetings on the development of the plan on December 18, 2009; January 14, 2010; January 21, 2010; January 27, 2010; February 8, 2010; March 9, 2010; and June 1, 2010 .The public comment period ran from June 11, 2010 through July 15, 2010.

A public hearing on use of funds for the 2010 grant year was held on June 1, 2010. Attached is a city council resolution adopting the use of CDBG funds for the 2010 grant year.

No public comments on the 2010 Annual Action Plan were submitted to the City of Loveland outside of the commissioner comments made at the allocation meetings of the Loveland Human Services Commission on April 29, 2010 and the Loveland Affordable Housing Commission on May 6, 2010. All applications for use of CDBG funds submitted to the city are reviewed by citizens who make recommendations on the use of funds to the Loveland City Council.

2010 Annual Action Plan

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

The federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan are listed below. Federal resources include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act 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
2010 CDBG	\$329,838	Can be considered local match to obtain other funding sources.
McKinney-Vento (received by school district, not city)	\$3,000	Thompson school district resources
Low Income Housing Tax Credits (applied for by housing developers, not city)	\$1,500,000	Creates equity to leverage other resources.
Section 8 Vouchers (made available to the housing authority, not to the city)	\$2,600,000	Housing authority resources.
State Division of Housing (applied for by housing authority & local non profits)	\$800,000	CDBG & other local sources leverage state funds.
City of Loveland Human Services Grant	\$450,000	Private grants
City of Loveland Fee Waivers	\$400,000	Government and private funds
Private Sources(grants & loans)	\$2,750,000	All of the above.
Program income	\$0	

2010 Annual Action Plan

ANNUAL OBJECTIVES - 91.220 (c)(3)

Activity	Sub-Recipient Agency	HUD Objective	National Objective	One Year Goal—Proposed Outcome	CDBG \$
Safe place construction	Alternatives to Violence	DH-1	LMC	Begin construction of shelter for victims of domestic violence	\$66,393
Transitional housing rehab	Alternatives to Violence	DH-3	LMH	Rehabilitate 4 units of transitional housing for victims of domestic violence	\$16,810
Land purchase	Habitat for Humanity	DH-2	LMH	Purchase lots for construction of 7 single family homes	\$29,193
Housing purchase & rehab	Housing Authority	DH-1	LMH	Purchase foreclosed homes, rehabilitate, sell as affordable - 1 unit	\$25,000
Housing rehab	Housing Authority	DH-3	LMH	Low interest loans to homeowners for housing rehabilitation—3 households	\$25,000
Down payment	Housing Authority	DH-2	LMH	Down payment assistance for low & mod households—3	\$25,000
Housing rehab	Housing Authority	DH-3	LMH	Upgrade fire alarm system in 72 senior affordable housing units	\$17,997
Housing rehab	Housing Authority	DH-3	LMH	Minor rehabilitation for safety in 72 homes of seniors	\$16,000
				Sub total capital projects	\$215,000
Homeless case management	House of Neighborly Service	EO-1	LMC	Case management for 100 chronically homeless individuals	\$3,000
Homeless shelter & assistance	Interfaith Hospitality Network	EO-1	LMC	Shelter & case management for 25 homeless families	\$15,000
Housing Counseling	Neighbor to Neighbor	DH-1	LMH	Rent assistance & housing counseling services 450 hh	\$24,500
Homeless Shelter	Catholic Charities	EO-1	LMC	Shelter 55 individuals	\$6,500
				Sub total public services	\$49,000
Program Admin	City of Loveland			Planning & Administration	\$65,838
				2010 CDBG funds	\$329,838
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
LMC

Low-Mod Housing
Low - Mod clientele

2010 Annual Action Plan

GEOGRAPHIC DISTRIBUTION/ALLOCATION PRIORITIES 91.220 (d) & (f)

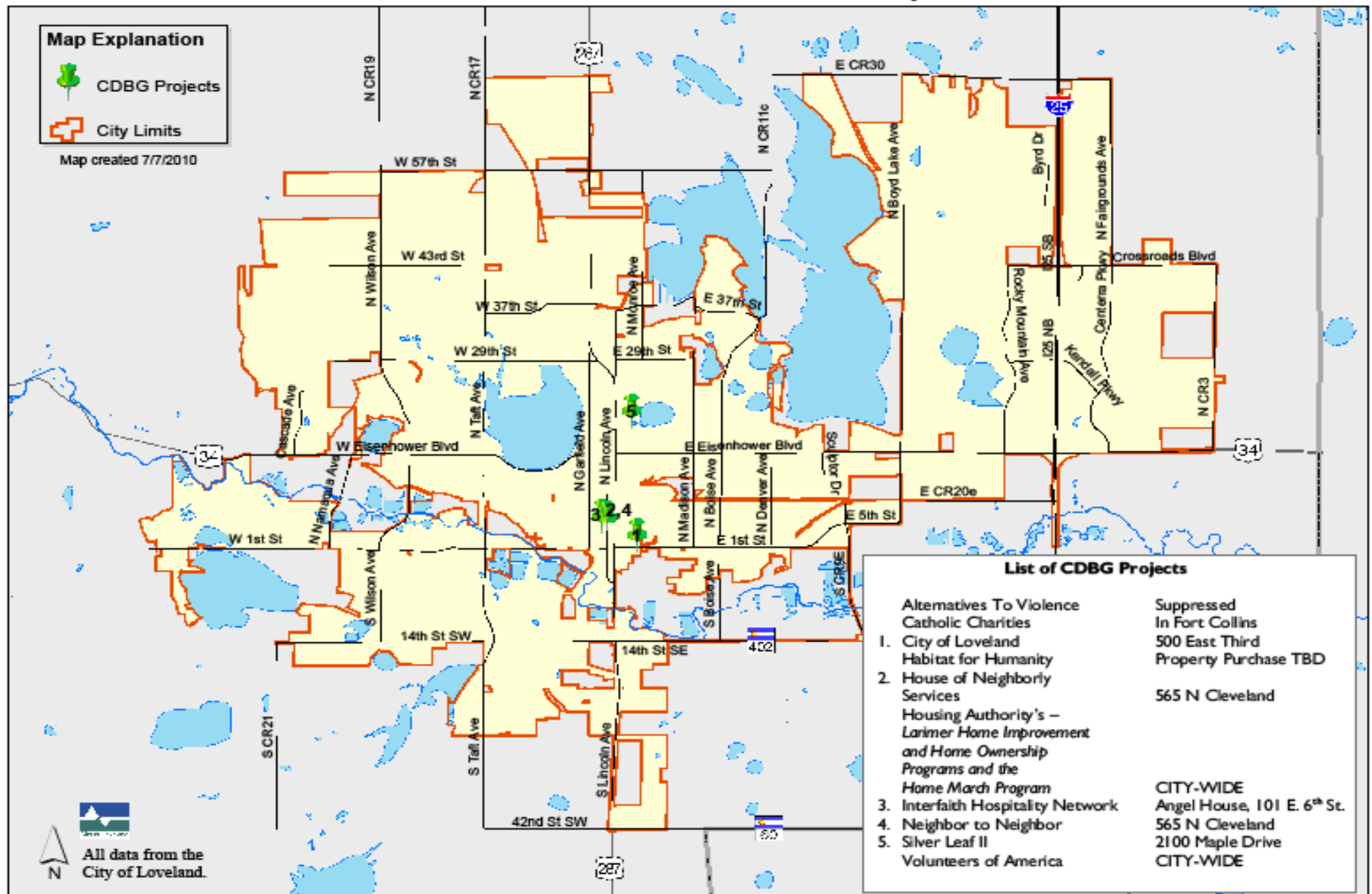
Table 3c— Completed and included in Appendix

The map on the following page shows the location of most CDBG-funded projects throughout the 2010 grant year. The City of Loveland does not limit the use of CDBG funds to any specific geographical location within the city. The City of Loveland does not limit the use of CDBG funds to any specific groups based on race, minority or ethnic concentration. All funds will be used to serve persons with low to moderate income who live within the Loveland city limits. Areas of low income families are more prevalent in north and northeast sections of the city. Areas of racial / minority concentration are more prevalent in the older, eastern sections of the city.



2010 Annual Action Plan

Loveland Annual Action Plan 2010-2011 - CDBG Projects



2010 Annual Action Plan

CDBG allocation priorities are based on need, income level of persons to be served, and whether or not a proposed activity meets one of the objectives outlined in the 5 Year Consolidated Plan:

1. Provide services to homeless and nearly homeless persons including shelter, case management, transitional and permanent housing.
2. Create and maintain housing for households with low income. Give 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 time-frame 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 leveling off and decrease in financial support available to local government and local organizations addressing homelessness.
- The number of chronically homeless individuals in Loveland continues to grow, but has not reached a critical mass to justify the substantial investment required to develop a permanent homeless shelter. This presents a challenge to continue to provide adequate shelter and supportive services, especially to chronically homeless.
- Growing poverty, increased unemployment, and an aging population.



2010 Annual Action Plan

ANNUAL AFFORDABLE HOUSING GOALS 91.220(g)

Grantee Name: City of Loveland Program Year: 2010	Expected Annual #of Units to Be Completed	Actual Annual # of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
Beneficiary Goals Sec. 215 only				The City of Loveland does not receive any of these resources		
Homeless Households	30		X			
Non-homeless households	458		X			
Special needs households	125		X			
Total Sec. 215 Beneficiaries	613		X			
Rental Goals Sec. 215 only						
Acquisition of existing units	0					
Production of new units	0					
Rehabilitation of existing units	102		X			
Rental Assistance	450		X			
Total Sec. 215 Affordable Rental	552		X			
Home Owner Goals Sec 215 only						
Acquisition of existing units	1		X			
Production of new units	7		X			
Rehabilitation of existing units	50		X			
Homebuyer assistance	3		X			
Total Sec. 215 Affordable Owner	61		X			
Combined Rental & Owner Goals Sec 215 only						
Acquisition of existing units	1		X			
Production of new units	7		X			
Rehabilitation of existing units	152		X			
Rental Assistance	450		X			
Homebuyer assistance	3		X			
Combined Total Section 215 Goals	613		X			
Overall Housing Goals	613		X			

2010 Annual Action Plan

PUBLIC HOUSING – 91.220 (h)

Public housing units no longer exist within the City of Loveland, therefore, the jurisdiction will not address the needs of public housing. CDBG funds will be used to upgrade the fire sprinkler system in a senior affordable housing complex that was once “public housing” but has been sold by the housing authority to the Loveland Housing Development Corporation in order to maintain the units as affordable. The units remain affordable senior housing units. The public housing agency has not been designated as “troubled” by HUD nor is otherwise performing poorly. The jurisdiction will not be providing financial or other assistance to improve operations.

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 steps over the next year aimed at eliminating chronic homelessness are:

- Use of CDBG funds to help hire a case manager to specifically work with chronically homeless persons.
- City staff will work with local non-profits and the Loveland Homeless Task force to reduce all types of homelessness.
- CDBG funds will be used to help offset costs of providing overnight shelter and food to chronically homeless persons at the Mission Shelter.

Specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e) are to expend CDBG funds to :

- Purchase lots to build affordable single family homes for households with low to moderate income.
- Purchase and rehabilitate existing single family housing and sell as affordable.
- Rehabilitate existing housing by providing low interest loans to homeowners with low to moderate income.
- Provide down payment assistance to households with low income or special needs.
- Upgrade existing affordable rental housing for persons who are frail, elderly or have special needs.



2010 Annual Action Plan

HOMELESSNESS PREVENTION

Planned action steps over the next year to address individual and families with children at imminent risk of becoming homeless are:

- Use of CDBG funds to provide rent assistance and housing counseling to prevent persons from becoming homelessness
- Invest City of Loveland Human Services Grant Funds into the following services that will help individuals and families with children maintain financial stability and housing:



AGENCY	SERVICE
Boys & Girls Club	Youth programs & child care
Center for Adult Learning	Adult Education & job skills
Community Kitchen	Daily Meal
Food Bank for Larimer County	Food distribution
House of Neighborly Service	Food, clothing, medical assistance
Larimer Center for Mental Health	Mental health services
Mathews House	Life Skills for youth aging out of foster care
Neighbor to Neighbor	Foreclosure prevention
Northern Colorado AIDS Project	Food and shelter assistance
Project Self-Sufficiency	Single Parent Family housing and case mgmt
Respite Care	Child Care Services
Teaching Tree	Child Care Services
Thompson Valley Preschool	Preschool
United Way 2-1-1	Information & Referral Services

2010 Annual Action Plan

BARRIERS TO AFFORDABLE HOUSING 91.220(j)

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

- Full waiver of building permit fees for six units of 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.
- Density bonus policy development underway by Loveland Affordable Housing Commission.
- Investment of CDBG funds to assist in purchase and rehabilitation of affordable housing units.
- Specific CDBG-funded activities listed in this Action Plan.

OTHER ACTIONS 91.220(k)

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

- The City of Loveland will partner with the United Way of Larimer County to establish a Loveland Alliance of Non-profits to provide a venue for education, communication, collaboration, and coordination between public and private agencies.

- The City of Loveland will provide grant funding from the city general fund in the amount of \$450,000 to provide financial assistance to non-profit organizations serving persons with low income.
- The City will help foster and maintain affordable housing by investing CDBG in housing rehabilitation and purchase. Additionally, the City will waive permit fees for six units to be 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 regulations concerning lead-based paint. Lead-based paint reduction regulations are incorporated into all legal agreements between the city and grant sub-recipients.
- Efforts to reduce the number of poverty-level families include financial investment in programs assisting persons with food, shelter, case management, housing, housing counseling, education, and child care. The city is a participant in the Larimer County Pathways Past Poverty Initiative, a county wide coalition of agencies, government, and citizens that is developing specific strategies to reduce poverty.

2010 Annual Action Plan

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:

- City representation on the regional council on mobility.
- Coordination of information between the Development Services and Transit departments.
- Encouraging new affordable housing development near major transportation corridors.
- Working with the Pathways Past Poverty transportation strategy committee to increase accessible transportation to persons with low income.

PROGRAM SPECIFIC REQUIREMENTS - 91.220(I)(1)

1. No program income is expected to be received during the program year.
2. No program income was received in the preceding program year.
3. No proceeds from Section 108 loan guarantees will be used during the year to address priority needs and specific objective identified in the strategic plan.
4. No surplus funds from any urban renewal settlement for community development and housing activities will be used during the year.

5. 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.
6. No income will be received from float-funded activities.
7. No urgent need activities will be funded.
8. 100% of funds allocated to sub-recipients will be used for activities that benefit persons of low and moderate income.



Appendices

- A: 2010 AREA MEDIAN INCOME CHART
- B: LIST OF TERMS
- C: HUD TABLES
- D: CITIZEN PARTICIPATION
CITIZEN COMMENTS
- E: CERTIFICATIONS
- F: CITY COUNCIL RESOLUTION
- G: APPLICATION FOR FEDERAL ASSISTANCE SF-424



Appendices

APPENDIX A 2010 AREA MEDIAN INCOME CHART

Loveland - Ft Collins Metropolitan Statistical Area

Issued May, 2010

# persons in household	1	2	3	4	5	6	7	8
100% Area Median Income	\$52,500	\$60,000	\$67,500	\$74,900	\$80,900	\$86,900	\$92,900	\$98,900
80%	\$41,950	\$47,950	\$53,950	\$59,900	\$64,700	\$69,500	\$74,300	\$79,100
75%	\$39,375	\$45,000	\$50,625	\$56,175	\$60,675	\$65,175	\$69,675	\$74,175
70%	\$36,750	\$42,000	\$47,250	\$52,430	\$56,630	\$60,830	\$65,030	\$69,230
60%	\$31,500	\$36,000	\$40,500	\$44,940	\$48,540	\$52,140	\$55,740	\$59,340
50%	\$26,250	\$30,000	\$33,750	\$37,450	\$40,450	\$43,450	\$46,450	\$49,450
40%	\$21,000	\$24,000	\$27,000	\$29,960	\$32,360	\$34,760	\$37,160	\$39,560
30%	\$15,750	\$18,000	\$20,250	\$22,450	\$24,250	\$26,050	\$27,850	\$29,650

APPENDIX B

LIST OF TERMS

AHC	Affordable Housing Commission
AIDS	Acquired Immunodeficiency Syndrome
AMI	Area Median Income
CDBG	Community Development Block Grant
HACOL	Housing Authority City of Loveland
HIV	Human Immunodeficiency Virus
HSC	Human Services Commission
HUD	Housing and Urban Development
p ³	Pathways Past Poverty Initiative

Appendices

APPENDIX C HUD TABLES

U.S. Department of Housing
and Urban Development

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

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	10	0	10
	Transitional Housing	0	10	20
	Permanent Supportive Housing	0	0	30
	Total	20	10	60
Persons in Families With Children				
Beds	Emergency Shelter	35	0	35
	Transitional Housing	30	4	20
	Permanent Supportive Housing	25	0	20
	Total	90	4	75

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	56	21	50	127
1. Number of Persons in Families with Children	146	55	130	330
2. Number of Single Individuals and Persons in Households without children	55	170	150	375
(Add Lines Numbered 1 & 2 Total Persons)	201	225	280	705
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	50		73	123
b. Seriously Mentally Ill	40%			
c. Chronic Substance Abuse	50%			
d. Veterans	20%			
e. Persons with HIV/AIDS	5%			
f. Victims of Domestic Violence	50%			
g. Unaccompanied Youth (Under 18)	10%			

Appendices

U.S. Department of Housing
and Urban Development

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

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	M	1,700	Unknown	500	100
Frail Elderly	M	500		100	20
Severe Mental Illness	M	250		250	50
Developmentally Disabled	M	300		100	20
Physically Disabled	M	4,604		500	100
Persons w/ Alcohol/Other Drug Addictions	M	250		200	40
Persons w/HIV/AIDS	M	100		100	20
Victims of Domestic Violence	H	1,000		1,000	200
Other					
TOTAL					

Appendices

Transition Table 1C
Summary of Specific Housing/Community Development Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number 2010-2015	Actual Number	Outcome/Objective*
Homeless Objectives						
EO 1.1	Shelter to homeless individuals, including inclement weather shelter – day & night	CDBG, City, state, private, United Way, donations, other	# persons sheltered	500		EO 1
EO 2.2	Shelter to homeless families		# families sheltered	90		EO-1
EO 1.3	Case management to homeless		# persons served	750		EO-1
EO 1.4	Supportive services to veterans who are homeless	Veteran's Admin	# veterans served	150		EO-1
DH 1.1	Transitional housing for homeless	CDBG and other	# units provided	50		EH-1
Special Needs Objectives						
SL 3.1	Housing sustainability for seniors	CDBG, City, state, private, United Way, donations, other	# hh assisted	175		DH-3
DH 2.1	Housing affordability for seniors		# senior units built	75		DH-2
DH 1.2	Shelter for victims of domestic violence		# shelters built	1		DH-2
DH 3.2	Transitional housing for victims of domestic violence		# units provided	100		DH-3

***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

Appendices

U.S. Department of Housing
and Urban Development

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

Table 1C Summary of Specific Objectives

Grantee Name: City of Loveland, Colorado

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
D H1 .1	Provide additional transitional housing for homeless	CDBG, City, other public & private sources	2010	# units built	1		%
			2011		1		%
			2012		1		%
			2013		1		%
			2014		1		%
			MULTI-YEAR GOAL		5 units		%
D H1 .2	Build shelter for victims of domestic violence		2012	# facilities constructed	1 shelter		
			MULTI-YEAR GOAL		1 shelter	%	
D H1 .3	Housing Counseling & rent assistance		2010	# persons assisted	1,000		
			2011		1,000		
			2012		1,000		
			2013		1,000		
		2014	1,000				
MULTI-YEAR GOAL		5,000					
D H 1.4	Purchase land to provide affordable housing	2010	# Units Built	5			
		2011		5			
		2012		5			
		2013		5			
		2014		5			
		MULTI-YEAR GOAL		25			
Affordability of Decent Housing (DH-2)							
D H2 .1	Build additional affordable senior housing units	CDBG, City, other public & private sources	2010	# units built	5		%
			2011		50		%
			2012		5		%
			2013		10		%
			2014		5		%
			MULTI-YEAR GOAL		75 units		%
D H2 .2	Downpayment assistance		2010	# households	20		
			2011		20		
			2012		20		
			2013		20		
			2014		20		
MULTI-YEAR GOAL			100				

Appendices

EO 1.5	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	# individuals served	1,000			
		2011		1,000			
		2012		1,000			
		2013		1,000			
		2014		1,000			
		MULTI-YEAR GOAL			5,000		
EO 1.6	Provide facilities that serve needs of low income persons in Loveland	2010 - 2014	# facilities				
		MULTI-YEAR GOAL			2		

Appendices

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	1,100
		31-50%	H	750
		51-80%	L	200
	Large Related	0-30%	H	120
		31-50%	H	40
		51-80%	L	100
	Elderly	0-30%	H	479
		31-50%	H	338
		51-80%	L	646
	All Other	0-30%	H	50
		31-50%	H	50
		51-80%	L	25
Owner	Small Related	0-30%	H	100
		31-50%	H	300
		51-80%	H	200
	Large Related	0-30%	M	120
		31-50%	H	70
		51-80%	H	200
	Elderly	0-30%	M	1,119
		31-50%	H	788
		51-80%	H	646
	All Other	0-30%	L	50
		31-50%	M	50
		51-80%	H	50
Non-Homeless Special Needs	Elderly	0-80%	H	500
	Frail Elderly	0-80%	M	500
	Severe Mental Illness	0-80%	M	150
	Physical Disability	0-80%	M	4,040
	Developmental Disability	0-80%	M	2,420
	Alcohol/Drug Abuse	0-80%	M	4,000
	HIV/AIDS	0-80%	M	
	Victims of Domestic Violence	0-80%	H	500

Appendices

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	2010 Goal Plan/Act	2011 Goal Plan/Act	2012 Goal Plan/Act	2013 Goal Plan/Act	2014 Goal Plan/Act
Renters	6,950	1,390	1,390	1,390	1,390	1,390
0 - 30 of MFI	1,500	300	300	300	300	300
31 - 50% of MFI	5,250	1,050	1,050	1,050	1,050	1,050
51 - 80% of MFI	200	40	40	40	40	40
Owners	550	110	110	110	110	110
0 - 30 of MFI	200	40	40	40	40	40
31 - 50 of MFI	200	40	40	40	40	40
51 - 80% of MFI	150	30	30	30	30	30
Homeless*	500	100	100	100	100	100
Individuals	500	100	100	100	100	100
Families	90	18	18	18	18	18
Non-Homeless Special Needs	2,500	500	500	500	500	500
Elderly	500	100	100	100	100	100
Frail Elderly	500	100	100	100	100	100
Severe Mental Illness	200	40	40	40	40	40
Physical Disability	500	100	100	100	100	100
Developmental Disability	150	30	30	30	30	30
Alcohol/Drug Abuse	100	20	20	20	20	20
HIV/AIDS	50	10	10	10	10	10
Victims of Domestic Violence	500	100	100	100	100	100
Total	10,590	2,118	2,118	2,118	2,118	2,118
Total Section 215	3,500	700	700	700	700	700
215 Renter	3,000	600	600	600	600	600
215 Owner	500	100	100	100	100	100

* Homeless individuals and families assisted with transitional and permanent housing

Priority Housing Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG	6,200	1,240	1,240	1,240	1,240	1,240
Acquisition of existing rental units	50	10	10	10	10	10
Production of new rental units	100	20	20	20	20	20

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Rehabilitation of existing rental units	500	100	100	100	100	100
Rental assistance	5,000	1,000	1,000	1,000	1,000	1,000
Acquisition of existing owner units	100	20	20	20	20	20
Production of new owner units	25	5	5	5	5	5
Rehabilitation of existing owner units	300	60	60	60	60	60
Homeownership assistance	125	25	25	25	25	25

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Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	H	100 units	20	
Disposition	L			
Clearance and Demolition	L			
Clearance of Contaminated Sites	L			
Code Enforcement	L			
Public Facility (General)	H	3 buildings	1	
Senior Centers	L			
Handicapped Centers	M			
Homeless Facilities	H	1	.20	
Youth Centers	M			
Neighborhood Facilities	L			
Child Care Centers	H	1	.20	
Health Facilities	L			
Mental Health Facilities	L			
Parks and/or Recreation Facilities	L			
Parking Facilities	L			
Tree Planting	L			
Fire Stations/Equipment	L			
Abused/Neglected Children Facilities	L			
Asbestos Removal	L			
Non-Residential Historic Preservation	L			
Other Public Facility Needs	H	1	.20	
Infrastructure (General)	L			
Water/Sewer Improvements	L			
Street Improvements	L			
Sidewalks	L			
Solid Waste Disposal Improvements	L			
Flood Drainage Improvements	L			
Other Infrastructure	L			
Public Services (General)	H	9,000	1,800	
Senior Services	H	1,000	200	
Handicapped Services	H	1,000	200	
Legal Services	M			
Youth Services	M			
Child Care Services	H	1,000	200	
Transportation Services	H	1,000	200	

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Substance Abuse Services	M			
Employment/Training Services	M			
Health Services	M			
Lead Hazard Screening	L			
Crime Awareness	L			
Fair Housing Activities	L			
Tenant Landlord Counseling	L			
Other Services	H	5,000	1,000	
Economic Development (General)	M			
C/I Land Acquisition/Disposition	L			
C/I Infrastructure Development	L			
C/I Building Acq/Const/Rehab	L			
Other C/I	L			
ED Assistance to For-Profit	M			
ED Technical Assistance	M			
Micro-enterprise Assistance	M			

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Shelter for Victims of Domestic Violence

Project

Public Facility Construction

Activity

Loveland Safe place construction

Description

Construction of facility to provide shelter for up to 6-8 families at one time as they flee domestic violence and avoid homelessness

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

Location/Target Area: Suppressed

(Street Address):

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

Specific Objective	Project ID	Funding Sources:
Number	TBD by IDIS	
DH-1		CDBG 66,393
HUD Matrix Code	CDBG Citation	ESG
03	570.201(c)	HOME
Type of Recipient	CDBG National Objective	HOPWA
Non profit organization	LMC	Total Formula
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds
10/01/2010	12/31/2012	Assisted Housing
Performance Indicator	Annual Units	PHA
Public Facilities	1	Other Funding 500,000
Local ID	Units Upon Completion	Total 566,393
10-ATV-01	1	

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Transitional Housing Victims of Domestic Violence

Project

Housing Rehabilitation

Activity

Transitional Living Center rehabilitation

Description

Rehabilitation of four-unit transitional living center that provides transitional housing for up to four families transitioning out of domestic violence.

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

Location/Target Area: Suppressed

(Street Address):

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

Specific Objective	Project ID	Funding Sources:
Number	TBD by IDIS	
DH-3		CDBG 16,810
HUD Matrix Code	CDBG Citation	ESG
14B	570.202 (a)(4)	HOME
Type of Recipient	CDBG National Objective	HOPWA
Non profit organization	LMC	Total Formula
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds
10/01/2010	9/30/2011	Assisted Housing
Performance Indicator	Annual Units	PHA
Housing units	4	Other Funding 14,516
Local ID	Units Upon Completion	Total 31,326
10-ATV-02	4	

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Case management and shelter for homeless

Project

Public Services

Activity

Case management and shelter for homeless

Description

Operations of The Mission shelter that provides the only year round shelter for persons who are homeless that cannot access the Angel House.

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

Location/Target Area:

(Street Address): 460 Linden Center Drive

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

Specific Objective Number	Project ID
EO-1	TBD by IDIS
HUD Matrix Code	CDBG Citation
05	570.201 (e)
Type of Recipient	CDBG National Objective
Non profit organization	LMC
Faith based organization	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
10/01/2010	9/30/2011
Performance Indicator	Annual Units
Persons Served	55
Local ID	Units Upon Completion
10-IHN	

Funding Sources:

CDBG 6,500
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding 620,085
Total 626,585

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Affordable For-Sale housing for households below 70% AMI

Project

Property Acquisition

Activity

Purchase of lots by Habitat for Humanity to construct new units

Description

Purchase lots to build new affordable units to be sold to hh with income below 70% AMI

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

Location/Target Area: **To Be Determined**

(Street Address):

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

Specific Objective Number	Project ID
DH-2	TBD by IDIS
HUD Matrix Code	CDBG Citation
01	570.201 (a)
Type of Recipient	CDBG National Objective
Non profit organization	LMH
Faith Based organization	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
10/01/2010	9/30/2011
Performance Indicator	Annual Units
Housing units	7
Local ID	Units Upon Completion
10-ATV-02	7

Funding Sources:

CDBG 29,193
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding 500,000
Total 529,193

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Case management and supportive services for homeless

Project

Public Services

Activity

Dedicated case management for persons who are homeless.

Description

New case manager to be hired by the House of Neighborly Service to work specifically with homeless to help them transition out of homelessness and access services and housing.

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

Location/Target Area:

(Street Address): 565 Cleveland

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

Specific Objective Number	Project ID
EO-1	TBD by IDIS
HUD Matrix Code	CDBG Citation
05	570.201 (e)
Type of Recipient	CDBG National Objective
Non profit organization	LMC
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
10/01/2010	9/30/2011
Performance Indicator	Annual Units
Persons Served	100
Local ID	Units Upon Completion
10-HNS	

Funding Sources:

CDBG	3,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	35,671
Total	38,671

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Affordable For-Sale housing for households below 70% AMI

Project

Property Acquisition & Rehabilitation

Activity

Housing Purchase and Rehabilitation

Description

Purchase existing housing units that need rehabilitation and sell to households with income below 70% AMI.

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

Location/Target Area: To Be Determined

(Street Address):

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

Specific Objective Number	Project ID
DH-1	TBD by IDIS
HUD Matrix Code	CDBG Citation
01	570.201 (a)
Type of Recipient	CDBG National Objective
Non profit organization	LMH
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
10/01/2010	9/30/2011
Performance Indicator	Annual Units
Housing units	1
Local ID	Units Upon Completion
10-HomeMatch	1

Funding Sources:

CDBG	25,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	500,000
Total	525,000

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need
Case management and shelter for homeless families

Project
Public Services

Activity
Case management and shelter for homeless families

Description
Shelter through churches and case management through Angel House (IHN)

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

Location/Target Area:

(Street Address): 565 Cleveland
(City, State, Zip Code): Loveland, Colorado

Specific Objective Number	Project ID	Funding Sources:
EO-1	TBD by IDIS	CDBG 15,000
HUD Matrix Code	CDBG Citation	ESG
05	570.201 (e)	HOME
Type of Recipient	CDBG National Objective	HOPWA
Non profit organization	LMC	Total Formula
Faith based organization		Prior Year Funds
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Assisted Housing
10/01/2010	9/30/2011	PHA
Performance Indicator	Annual Units	Other Funding
Persons Served	70	Total
Local ID	Units Upon Completion	
10-IHN		

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

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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

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: To Be Determined

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

Specific Objective Number	Project ID	Funding Sources:
DH-3	TBD by IDIS	CDBG 25,000
HUD Matrix Code	CDBG Citation	ESG
14A	570.202 (a)(1)	HOME
Type of Recipient	CDBG National Objective	HOPWA
Non profit organization	LMH	Total Formula
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds
10/01/2010	9/30/2011	Assisted Housing
Performance Indicator	Annual Units	PHA
Housing units	3	Other Funding
Local ID	Units Upon Completion	Total
10-LHIP	3	325,000

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Down payment assistance to households below 80% AMI

Project

Direct Homeownership Assistance

Activity

Downpayment assistance

Description

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

Specific Objective Number DH-2	Project ID TBD by IDIS
HUD Matrix Code 13	CDBG Citation 570.201(3)(n)
Type of Recipient Non profit organization	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 10/01/2010	Completion Date (mm/dd/yyyy) 9/30/2011
Performance Indicator Housing units	Annual Units 3
Local ID 10-LHOP	Units Upon Completion 3

Funding Sources:

CDBG 25,000
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding 300,000
Total 325,000

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

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Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Loveland

Priority Need

Decent affordable and accessible housing for households with income below 50% ami

Project

Housing counseling and rent assistance

Activity

Neighbor to Neighbor housing counseling and assistance

Description

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

Location/Target Area:

(Street Address): 565 Cleveland Ave
(City, State, Zip Code): Loveland, CO 80537

Specific Objective Number DH-1	Project ID TBD by IDIS
HUD Matrix Code 05	CDBG Citation 570.201 (e)
Type of Recipient Non profit organization	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 10/01/2010	Completion Date (mm/dd/yyyy) 9/30/2011
Performance Indicator Persons Served	Annual Units 1,425
Local ID 10-N2N	Units Upon Completion

Funding Sources:

CDBG 24,500
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding 177,750
Total 202,250

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

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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

Silverleaf Senior housing rehabilitation

Description

Upgrade fire alarm system in 72 unit senior apartment complex

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

Location/Target Area:

(Street Address): 2100 Maple Drive

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

Specific Objective Number	Project ID	Funding Sources:	
14B	TBD by IDIS		
DH-3		CDBG	17,997
HUD Matrix Code	CDBG Citation	ESG	
14B	570.202(a)(1)	HOME	
Type of Recipient	CDBG National Objective	HOPWA	
Non profit organization	LMH	Total Formula	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds	
10/01/2010	9/30/2011	Assisted Housing	
Performance Indicator	Annual Units	PHA	
Housing units	72	Other Funding	
Local ID	Units Upon Completion	Total	17,997
10-Silver	72		

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

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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

Handyman program

Description

Provide minor safety rehabilitation in homes of seniors with low income

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

Location/Target Area: To Be Determined

(Street Address):

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

Specific Objective Number	Project ID	Funding Sources:	
14B	TBD by IDIS		
DH-3		CDBG	16,000
HUD Matrix Code	CDBG Citation	ESG	
14B	570.202(a)(1)	HOME	
Type of Recipient	CDBG National Objective	HOPWA	
Non profit organization	LMH	Total Formula	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	Prior Year Funds	
10/01/2010	9/30/2011	Assisted Housing	
Performance Indicator	Annual Units	PHA	
Housing units	72	Other Funding	19,916
Local ID	Units Upon Completion	Total	35,916
10-VOA	72		

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

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APPENDIX D

CITIZEN PARTICIPATION

Meetings Held Regarding the 2010-2015 Consolidated Plan:

Public Meeting—December 18, 2009 at 9:00 AM in the City Council Chambers

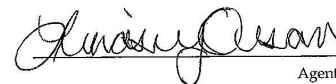
AFFIDAVIT OF PUBLICATION **REPORTER-HERALD**

State of Colorado
County of Larimer

I, the undersigned agent, do solemnly swear that the DAILY REPORTER-HERALD is a daily newspaper published in the City of Loveland, County of Larimer, State of Colorado, and which has general circulation therein and in parts of Larimer and Weld Counties; that said newspaper has been continuously and uninterruptedly published for a period of more than six months next prior to the first publication of the annexed legal notice of advertisement, that said newspaper has been admitted to the United States mails as second-class matter under the provisions of the Act of March 3, 1879, or any amendments thereof, and that said newspaper is a daily newspaper duly qualified for publishing legal notices and advertisements within the meaning of the laws of the State of Colorado; that a copy of each number of said newspaper, in which said notice of advertisement was published, was transmitted by mail or carrier to each of the subscribers of said newspaper, according to the accustomed mode of business in this office.

That the annexed legal notice or advertisement was published in the regular and entire edition of said daily newspaper once; and that one publication of said notice was in the issue of said newspaper dated

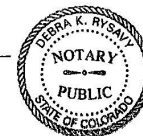
DECEMBER 12, 2009.


Agent

Subscribed and sworn to before me this 24th day of
JUNE, 2010.


Notary Public

FEE \$ 153.90



MY COMMISSION EXPIRES
APRIL 30, 2013
201 E. 5TH ST.
LOVELAND,
COLORADO 80537



The City of Loveland is holding a public meeting to begin preparing the Consolidated Plan for 2010-2015 on December 18th at 9:00am in the City Council Chambers, 500 E. 3rd Street.

The Plan is required by the U.S. Department of Housing and Urban Development (HUD) in order for the city to apply for federal Community Development Block Grant (CDBG) funds. These funds are intended to meet affordable housing and non-housing community needs for primarily very low and low income persons through services to the homeless, housing rehabilitation, rental assistance, and home ownership opportunities. The Plan document summarizes housing and non-housing needs, market and inventory conditions; identifies five year housing strategies; and presents specific goals and types of activities the city will take to fulfill its mission.

More information is available online at www.ci.loveland.co.us/humanservices
Contact Person: Darcy McClure, Community Partnership Office, City of Loveland, 970-962-2517, mccud@ci.loveland.co.us.

Appendices

Public Meeting—December 18, 2009 at 9:00 AM in the City Council Chambers

5 Year Consolidated Plan – Special Meeting
December 18th 9:00-10:30am
City Council Chambers

Please initial next to your name, if your name is not on the list please sign your name. Thank you.

Alison Hade – ATV	<i>AS</i>
Amy Irwin – HACOL	<i>AI</i>
Amy Pezzani - FB	<i>AO</i>
Anne Lance – UDCC	<i>AL</i>
Annette Zacharias – WRC	<i>✓</i>
AnnMarie Arbo - IHN	<i>✓</i>
Bente James – HNS	<i>BJ</i>
Carl Peterson – McKee / Loveland Chamber Board Chair	
Crystal Day – RVNA	<i>CD</i>
Dave McDanal – DRS	<i>DMC</i>
Deb Stobnicke – VOA	
Glorie Magrum – HNS	<i>GM</i>
Gwen Stephenson – HHH	<i>GS</i>
Heather Buoniconti – FB	<i>HB</i>
Helen Somersall – CCN	<i>HS</i>
Jeff Feneis – HACOL	<i>JF</i>
Joe Rowan – Funding Partners	<i>JR</i>
Julia Crawmer – N2N	<i>JC</i>
Lindsey Nichols – N2N	
Mary Carraher – PSS	<i>MC</i>
Moofie Miller – HACOL	<i>MM</i>
Wendie Robinson – N2N	<i>WR</i>

See ZASadi - LCMH 52

27 - Agencies Reps
8 - Commissioners

<i>Synda Nelson</i> ATV <i>✓</i>
<i>John Anderson</i> HSC
<i>Jackie Elliott</i> HSC <i>✓</i>
<i>Moofie Miller</i> HACOL <i>✓</i>
<i>ELIZABETH HANLESS</i> Mark on wheels
<i>Ana Blazie</i> <i>✓</i>
<i>Samantha Murphy</i> - VOA
<i>Chris</i> <i>✓</i>
<i>Chris</i>
<i>Carl J. McDaniel</i> <i>✓</i>
<i>Ron Elliott</i> - Citizen
<i>Richard Wall</i> - HACOL
<i>Leo Wotan</i> - AHC
<i>Connie Ealey</i> - AHC <i>Connie Ealey</i>
<i>Vince Ealey</i> - AHC <i>Vince Ealey</i>
<i>Carol Johnson</i> - AHC <i>Carol Johnson</i>
<i>Wayne Thompson</i> - AHC <i>Wayne</i>
<i>Leslie Duchene</i> - AHC
<i>Chris Jessen</i> - AHC
<i>Jackie Elliott</i> - HSC <i>✓</i>
<i>Jim Smith</i> - HSC
<i>Glenn Good</i> Catholic Chaplains
<i>Renee Salza</i>
<i>Ann Marie Brunk</i>

Public Meeting—January 27, 2010 at 9:00 AM in the Loveland Public Library

5 Year Consolidated Plan – Special Meeting
January 27th 9:00-10:00am
Loveland Public Library

Dana Lindsey – Suicide Resource Center
Linda Achey-Hewey (Non-profit Organizer)
Keely Sudhoff - HSC
Jennifer Bohlander - HSC
Jackie Elliott – HSC
John Allison - HSC
Don Zook - AHC
Chris Jessen – AHC

Appendices

Public Meeting—February 8, 2010 at 2:00 PM in the City Council Chambers

5 Year Consolidated Plan – Special Meeting
February 8th 2:00-3:00pm
City Council Chambers

Carol Rush
Mary Allison
Conne Ealey
Shirley
Jim Smith
Chris Tessen
Beneé Salza
Anna DePaula-Johnson
Anna Z

Northern Front Range Continuum of Care meeting— January 21, 2010 at Neighbor to Neighbor in Fort Collins.

Affordable Housing Commission regular meeting—January 14, 2010 at 5:15 PM in the City Manager's Conference Room

Loveland City Council meeting—March 9, 2010 at 6:30 PM in the City Council Chambers

Appendices

Public Meetings were Attended by the Following Agencies:

Lynda Nielsen, Executive Director and Alison Hade, Development Director - ***Alternatives to Violence***

Amy Irwin, Moofie Miller, Jeff Feneis,
Rich Ekwall—***Housing Authority of the City of Loveland***

Amy Pezzani, Executive Director and Heather Buoniconti, Development Director – ***Food Bank for Larimer County***

Anne Lance, Executive Director – ***United Day Care Center***

Annette Zacharias, Executive Director- ***Women's Resource Center***

AnnMarie Arbo, Executive Director-***Loveland-Berthoud Interfaith Hospitality Network***

Carl Peterson, Grant Writer – ***McKee Medical Center Foundation***

Crystal Day, Executive Director – ***Rehabilitation and Visiting Nurses Association***

Dave McDanal, Director – ***Disable Resource Services***

Samantha Murphy, Program Manager – ***Volunteers of America***

Glorie Magrum, Executive Director and Bente James, Assistant Director–***House of Neighborly Service***

Gwen Stephenson, Executive Director – ***Habitat for Humanity***

Joe Rowan, Executive Director – ***Funding Partners***

Sue Zasadil, Director – ***Larimer Center for Mental Health***

Mary Carraher, Executive Director- ***Project Self-Sufficiency***

Wendie Robinson, Executive Director and Julia Crawmer, Property Asset Manager -

Neighbor to Neighbor

Elizabeth Harless, Executive Director- ***Meals on Wheels***

Glenn Good, Director and Helen Somersall, Regional Director-***Catholic Charities Northern Colorado***

Dana Lindsey, Executive Director—***Suicide Resource Center***

Lynn Oesterle-Zollner, Executive Director—***Court Appointed Special Advocates***

Mary Atchison, Community Investment Director—***United Way of Larimer County***

Ann Marie Brunk, Loveland Citizen

Ron Elliott, Loveland Citizen

Linda Achey-Hewey—Non-profit Organizer

Carol Rush—***League of Women Voters***

Affordable Housing Commissioners

Wayne Thompson, Don Zook, Renee Salza, Leo Wotan, Chris Jessen, Vince Ealey and Connie Ealey

City Councilor Carol Johnson

Human Services Commissioners

Jackie Elliott, Lorna Greene, Jim Smith, Keely Sudhoff, Jennifer Bohlander and John Allison

Appendices

PUBLIC NOTICE OF CONSOLIDATED PLAN DRAFT

TO ALL LOVELAND CITIZENS AND INTERESTED PARTIES:

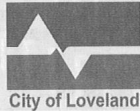
In conformance with the requirements of the National Affordable Housing Act (NAHA) of 1990, and other applicable federal regulations, the City of Loveland has completed the 2010-2015 Consolidated Plan DRAFT. The NAHA requires that state and local governments that receive certain types of federal funds provide Congress and the Department of Housing and Urban Development (HUD) with information about the housing needs and non-housing community development needs, and the resources and plans for addressing those needs in their jurisdiction.

Loveland receives Community Development Block Grant (CDBG) funds and public housing assistance through HUD. The 2010-2015 Consolidated Plan identifies the housing needs of Loveland's low and moderate income citizens and describes the goals and actions to be taken to meet those needs. The Plan document summarizes housing and non-housing needs, market and inventory conditions; identifies five year housing strategies; and presents specific goals and types of activities the city will take to fulfill its mission.

It is anticipated that \$329,838 in CDBG funds will be received by the City of Loveland from the Department of Housing and Urban Development (HUD) in 2010.

The City of Loveland CDBG Program has a Citizen Participation Plan which provides for and encourages citizen participation, with a particular emphasis on participation by persons with low and moderate incomes who are residents of Loveland.

Loveland's DRAFT of the 2010-2015 Consolidated Plan is available to the public for examination from June 11, 2010 through July 15, 2010 at the City of Loveland, Community Partnership Office, 500 E. Third Street, Suite 210, and online at www.ci.loveland.co.us/humanservices. Any comments or questions regarding the Consolidated Plan should be directed in writing to the City of Loveland, Community Partnership Office, 500 E. Third Street, Suite 210, Loveland, CO 80537 or via e-mail at mccleud@ci.loveland.co.us by July 15th, at 5:00 pm.



A2 Friday Reporter-Herald June 11, 2010

AFFIDAVIT OF PUBLICATION REPORTER-HERALD

State of Colorado
County of Larimer

I, the undersigned agent, do solemnly swear that the DAILY REPORTER-HERALD is a daily newspaper published in the City of Loveland, County of Larimer, State of Colorado, and which has general circulation therein and in parts of Larimer and Weld Counties; that said newspaper has been continuously and uninterruptedly published for a period of more than six months next prior to the first publication of the annexed legal notice of advertisement, that said newspaper has been admitted to the United States mails as second-class matter under the provisions of the Act of March 3, 1879, or any amendments thereof, and that said newspaper is a daily newspaper duly qualified for publishing legal notices and advertisements within the meaning of the laws of the State of Colorado; that a copy of each number of said newspaper, in which said notice of advertisement was published, was transmitted by mail or carrier to each of the subscribers of said newspaper, according to the accustomed mode of business in this office.

That the annexed legal notice or advertisement was published in the regular and entire edition of said daily newspaper once; and that one publication of said notice was in the issue of said newspaper dated

JUNE 11, 2010

Lindsay Dawson
Agent

Subscribed and sworn to before me this 7th day of JULY, 2010

Debra J. Ryan
Notary Public

FEES \$ 234.85



MY COMMISSION EXPIRES
APRIL 30, 2013
201 E. 5TH ST.
LOVELAND,
COLORADO 80537

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CITIZEN COMMENTS

June 11, 2010-“Please include the concept of accessory dwelling units as an affordable housing option.”

City will incorporate this into the plan

July 13, 2010- “I only have minor comments to make that you might want to think about. On page 32 in the second column Pathways, Continuum of Care, and Homeward 2020 are cited as regional groups. Some details about the first two are given in other places in the report but I don't think any details are given about Homeward 2020 are provided elsewhere and the reader is left wondering about that organization's function.

Also on page 32, the Affordable Housing Coalition is listed in column one, but I don't remember any other reference to the AHC. People who aren't familiar with it might wonder. Although I am familiar with Homeward 2020 and the AHC, I am a little fuzzy about the "Public Facilities" that serve needs of low income persons when that is charted on page 34. An example or two of what these are would have helped me and maybe other readers understand what these are.”

Appendices

APPENDIX E CERTIFICATIONS

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.

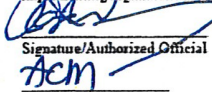
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

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 loan, 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-L.L.L., "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.

 8/4/10
Signature/Authorized Official Date
ACM
Title

Appendices

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) 2010-2012, (a period specified by the grantee consisting of one, two, or three 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 24 CFR Part 39, subparts A, B, J, K and R;

Compliance with Law A -- It will comply with applicable laws.

Signature/Authorized Official Date

ACM

Title

Appendices

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. 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.
4. 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).
5. 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 three).
6. 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, CO 80537

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

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

7. 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 F CITY COUNCIL RESOLUTION

RESOLUTION #R-20-2010

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO APPROVING THE 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 2010 City of Loveland budget for the Human Services Grant Program; and

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

WHEREAS, the City anticipates receiving a total of \$329,838 in Community Development Block Grant funds for the 2010 – 2011 federal fiscal year; and

WHEREAS, the City received a one-time grant of \$606,400 in Energy Efficiency and Conservation Block Grant ("EECBG") funding from the U.S. Department of Energy for the purpose of implementing energy efficiency and conservation strategies at the local level of government, a portion of which may be used to provide grants to non-profit organizations; and

WHEREAS, the City has budgeted \$155,000 in EECBG funds for the purpose of making grants to non-profit organizations for energy efficiency programs; 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 Community Development Block Grant 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 Community Development Block Grant 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 Community Development Block Grant funds, and have made a recommendation to the City Council regarding distribution of those grant funds; and

WHEREAS, the Affordable Housing Commission, as the commission designated to review "bricks and mortar" grant applications made to the City by non-profit organizations, reviewed the applications for EECBG funds, and has 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 2010 grant funding recommendations of the Human Services Commission regarding the distribution of Human Services Grant funds are hereby approved as follows, subject to Agency execution of a recipient contract with the City of Loveland on or before August 31, 2010:

Agency	Total Grant Amount
Alternatives to Violence	\$46,425
Audio Information Network	\$1,733
Boys & Girls Club	\$26,250
Catholic Charities	\$8,250
Center for Adult Learning	\$22,121
Community Kitchen	\$4,500
Court Appointed Special Advocates	\$21,600
Elderhaus	\$13,100
Food Bank for Larimer County	\$33,750
House of Neighborly Service	\$72,250
Larimer Center for Mental Health	\$12,675
Live the Victory- Matthews House	\$20,384
Loveland Youth Gardeners	\$2,940
Meals On Wheels	\$38,050
Neighbor to Neighbor, Inc.	\$12,000
Northern Colorado AIDS Project	\$12,950
Project Self-Sufficiency	\$16,500

Appendices

Rehabilitation and Visiting Nurses Association	\$16,250
Respite Care	\$7,000
Senior Alternatives in Transportation	\$5,600
Teaching Tree Early Childhood Learning Center	\$10,800
Thompson Valley Preschool	\$9,750
United Way of Larimer County 2-1-1	\$2,275
WINGS	\$11,050
Women's Resource Center	\$21,797
Total Grant Amount	\$450,000

Section 2. That the 2010 grant funding recommendations of the Human Services Commission and the Affordable Housing Commission for the 2010 Community Development Block Grant Program are hereby approved as follows, subject to the approval of the U.S. Department of Housing and Urban Development and the allocation of Community Development Block Grant funds to the City of Loveland in 2010; and subject to City Council budget and appropriation of such allocated funding, and subject to Agency or Project Owner execution of a subrecipient contract with the City of Loveland on or before December 31, 2010:

Agency	Total Grant Amount
Alternatives to Violence	\$76,810
Catholic Charities Northern	\$6,500
House of Neighborly Service	\$3,000
Housing Authority of the City of Loveland	\$92,997
Interfaith Hospitality Network	\$15,000
Loveland Habitat for Humanity	\$29,193
Neighbor to Neighbor	\$24,500
Volunteers of America	\$16,000
City of Loveland Program Administration	\$65,838
Total Amount of 2010 CDBG	\$329,838

Section 3. That the 2010 grant funding recommendations of the Affordable Housing Commission for the Energy Efficiency and Conservation Block Grant ("EECBG"), allocated to the City of Loveland through the Energy Independence and Security Act of 2007 ("EISA"), are hereby approved as follows, subject to the approval of the U.S. Department of Energy, and subject to Agency execution of a subrecipient contract with the City of Loveland on or before July 31, 2010:

Agency or Project Owner	Total Grant Amount
Alternatives to Violence	\$14,516
Housing Authority of the City of Loveland	\$94,309
Interfaith Hospitality Network	\$8,000

Neighbor to Neighbor	\$38,175
Total Amount of EECBG funds	\$155,000

Section 4. That this Resolution shall be effective as of the date of its adoption.

ADOPTED this 1st day of June, 2010.

David A. Antine
Mayor

ATTEST:
Sharon D. Andrews
City Clerk

APPROVED AS TO FORM:

Sharon L. Ellis
Assistant City Attorney



Appendices

RESOLUTION #R-35-2010

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO APPROVING A COMMUNITY DEVELOPMENT BLOCK GRANT FIVE-YEAR CONSOLIDATED PLAN FOR 2010 - 2015

WHEREAS, the City of Loveland receives federal Community Development Block Grant ("CDBG") funds from the U.S. Department of Housing and Urban Development ("HUD"); and

WHEREAS, HUD requires the City to submit a consolidated plan every five years providing detailed information regarding the City's plan to spend the CDBG funds; and

WHEREAS, the City has developed a CDBG five-year consolidated plan for 2010 - 2015 (the "2010 - 2015 Consolidated Plan"); and

WHEREAS, the City Council desires to approve the 2010 - 2015 Consolidated Plan.

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

Section 1. That the 2010 - 2015 Consolidated Plan, attached hereto as Exhibit A and incorporated herein by reference, is hereby approved.

Section 2. That this Resolution shall be effective as of the date of its adoption.

ADOPTED this 3rd day of August, 2010.



ATTEST:

[Signature]
City Clerk

[Signature]
Cecil A. Gutierrez, Mayor

APPROVED AS TO FORM:

[Signature]
Assistant City Attorney

Appendices

APPENDIX G

APPLICATION FOR FEDERAL ASSISTANCE SF-424

OMB Number: 4940-0004
Expiration Date: 02/01/2009

Application for Federal Assistance SF-424		Version 02
<p>*1. Type of Submission:</p> <p><input type="checkbox"/> Preapplication</p> <p><input checked="" type="checkbox"/> Application</p> <p><input type="checkbox"/> Changed/Corrected Application</p>		
<p>*2. Type of Application: *If Revision, select appropriate letter(s)</p> <p><input checked="" type="checkbox"/> New</p> <p><input type="checkbox"/> Continuation</p> <p><input type="checkbox"/> Revision</p> <p>*Other (Specify): _____</p>		
3. Date Received:		4. Applicant Identifier: 84-6000809
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*8a. Legal Name: City of Loveland		
*8b. Employer/Taxpayer Identification Number (EIN/TIN): 84-6000809		*8c. Organization DUNS 076481407
d. Address:		
*Street 1: 600 East Third Street		
*Street 2: Suite 210		
*City: Loveland		
*County: _____		
*State: CO		
*Province: _____		
*Country: USA		
*Zip / Postal Code: 80537		
c. Organizational Unit:		
Department Name: Development Services		Division Name: Community Partnership Office
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Ms		*First Name: Darcy
Middle Name: _____		
*Last Name: McClure		
Suffix: _____		
Title: Community Partnership Administrator		
Organizational Affiliation: City of Loveland		
*Telephone Number: 970-932-2517		*Fax Number: _____
*Email: mclclure@cityofloveland.co.us		

OMB Number: 4940-0004
Expiration Date: 02/01/2009

Application for Federal Assistance SF-424		Version 02
<p>*9. Type of Applicant 1: Select Applicant Type: C. City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>*Other (Specify): _____</p>		
<p>*10 Name of Federal Agency: US Department of Housing and Urban Development</p>		
<p>*11. Catalog of Federal Domestic Assistance Number: 14.218</p> <p>CFDA Title: Community Development Block Grant</p>		
<p>*12. Funding Opportunity Number: _____</p> <p>Title: _____</p>		
<p>*13. Competition Identification Number: _____</p> <p>Title: _____</p>		
<p>*14. Areas Affected by Project (Cities, Counties, States, etc.): City of Loveland, Colorado</p>		
<p>*15. Descriptive Title of Applicant's Project: See 2010 Annual Action Plan</p>		

Appendices

OMB Number: 4640-0004
Expiration Date: 6/30/2009

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
*a. Applicant: CO-004	*b. Program/Project: CO-004	
17. Proposed Project:		
*a. Start Date: 10/01/2010	*b. End Date: 09/30/2011	
18. Estimated Funding (\$):		
*a. Federal	320636	
*b. Applicant		
*c. State		
*d. Local		
*e. Other		
*f. Program Income		
*g. TOTAL	329636	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____. <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372		
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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) <input checked="" type="checkbox"/> ** 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: Don	
Middle Name: F		
*Last Name: Williams		
Suffix:		
*Title: City Manager		
*Telephone Number: 970-962-2000	Fax Number:	
*Email: mclud@ci.loveland.co.us		
*Signature of Authorized Representative: <i>Don Williams</i>		*Date Signed: 8-12-10

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Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102