

# Consolidated Plan

2020-2024

Draft



Community Partnership Office

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# **Executive Summary**

## **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

### **1. Introduction**

The 2020-2024 Consolidated Plan identifies affordable housing and community development goals and strategic objectives for the City of Loveland. This document serves as the basis for the City's grant application process and decision making for the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funding program. Consistent with the Consolidated Plan goals, CDBG funding will be targeted to create decent affordable housing opportunities and suitable living environments for Loveland residents with low to moderate income, including persons with special needs and who are homeless. As required by HUD, the Consolidated Plan outlines community needs and funding strategies over the next five years.

### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The objectives and outcomes of the 2020-2024 Consolidated Plan were completed with input from residents of Loveland through a Citizen Survey with a focus on affordable housing, assisting the homeless, helping local agencies with facility needs and providing direct services to low income persons. Specifically, the following goals and outcomes were developed to prioritize subrecipient funding over the next five years.

#### **Provide Decent Affordable Housing:**

- Increase the supply of affordable owner-occupied housing by 25 units.
- Increase the supply of affordable rental units by 225.
- Increase housing for the homeless by 50 units.
- Rehabilitate 700 units of owner-occupied housing.
- Rehabilitate 200 units of rental housing.

#### **Create a Suitable Living Environment:**

- Provide public service activities for 5,000 low to moderate income persons/households.
- Assist three organizations with public facility needs.

All CDBG funds received during the 2020-2024 program years will be used to address at least one of the priority categories listed above.

### **3. Evaluation of past performance**

The City of Loveland uses a formal grant allocation process to distribute CDBG funds and other city grant funds used for public services. Organizations interested in applying for funding must submit a pre-application to ensure eligibility criteria are met. Full grant applications are reviewed by the Affordable Housing Commission for capital funding, brick and mortar projects. The Human Services Commission reviews and allocates funding for community service projects. At the end of the process, the two commissions make recommendations of how to allocate grant dollars to the Loveland City Council, which makes the final funding determination.

During the 2015-2019 Consolidated Plan program years, the City of Loveland Affordable Housing and Human Services Commissions used the same priority areas listed above when making funding decisions. Over the last five years the Affordable Housing Commission provided support to build 189 units of multi-family housing, rehabilitated hundreds of homes with health and safety concerns, and mobility and accessibility needs, and assisted three agencies with public facility capital projects. The Human Services Commission allocated funding that provided case management to thousands of Loveland residents. Goals reached and those not reached were considered, along with data on community needs, when determining objectives, outcomes and numbers to be served over the next five years.

### **4. Summary of citizen participation process and consultation process**

As required by the City of Loveland Citizen Participation Plan, the Community Partnership Office (CPO) held public meetings (via Zoom); and requested input from community members, service providers and members of the Affordable Housing and Human Services Commissions. Citizen participation was much more difficult due to the coronavirus pandemic, although the CPO received more than twice as many surveys for this Consolidated Plan than for the 2015-2019 Consolidated Plan.

A draft copy of the Consolidated Plan was shared with the public on-line and was emailed to the Affordable Housing and Human Services Commissions, the Loveland Housing Authority, agencies and community groups that participated in the planning process, and citizens requesting a copy. Parts of the plan were translated into Spanish for review during this process.

The CPO held two public hearings. On June 2, 2020, CDBG grant recommendations were presented to City Council. On August 31, 2020, the draft Consolidated Plan was presented to interested community members and was followed by the 30-day public comment period. Final approval of the Plan was granted by City Council on October 6, 2020. The Plan was available for citizen input from September 1, 2020 to October 1, 2020. A copy of citizen comments can be found in the Appendix.

### **5. Summary of public comments**

**TO BE COMPLETED FOLLOWING THE 30-DAY CITIZEN PARTICIPATION PROCESS**

**6. Summary of comments or views not accepted and the reasons for not accepting them**

TO BE COMPLETED FOLLOWING THE 30-DAY CITIZEN PARTICIPATION PROCESS

**7. Summary**

The seven goals listed above resulted from the planning process. The goals will be evaluated at least annually to address the ability of the City to meet them and to determine if they are still relevant.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LOVELAND	Executive/Community Partnership Office
CDBG Administrator	LOVELAND	Executive/Community Partnership Office
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

#### Narrative

The City of Loveland Community Partnership Office (CPO) is the lead agency administering the development and implementation of the Consolidated Plan. The Loveland Affordable Housing and Human Services Commissions, Loveland Housing Authority, local non-profit organizations, and faith-based partners are key stakeholders and decision-makers in administering activities described in the plan. Funds are distributed to local non-profit agencies through an annual competitive application process.

#### Consolidated Plan Public Contact Information

All inquiries and comments about the Consolidated Plan should be directed to Alison Hade, CPO Administrator at [Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org) or (970) 962-2517.

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Loveland Community Partnership Office (CPO) solicited Consolidated Plan input from local nonprofit agencies providing housing and services to Loveland residents, members of Loveland's Affordable Housing and Human Services Commissions and City Council liaisons to those commissions. The CPO asked non-profit agencies to send a paper or electronic copy of the Citizen Survey found in the appendix to their customers to receive input from potential recipients of CDBG funding.

Seeking public input was challenging given the COVID-19 pandemic and could only be accomplished from a distance with paper and electronic surveys that were distributed by a third party and without explanation from City of Loveland staff to provide a context for the request. Forty-five (45) completed surveys were received from representatives of local non-profit organizations and 142 surveys were received from the public.

Additional information about the process can be found under Citizen Participation and in the Appendix.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The Loveland Housing Authority is Loveland's Public Housing Agency (PHA) and is the largest provider of affordable housing in the City. The organization manages 868 affordable rental units, of which 696 are in Loveland and 172 are in neighboring communities, 483 Housing Choice Vouchers and 90 Project Based Vouchers. The Loveland Housing Authority also administers the City's housing rehabilitation loan program, emergency home health and safety grant program, and down payment assistance, all three of which are currently or have been funded with City of Loveland CDBG funds. The first priority of the 2015-2019 and 2020-2024 Consolidated Plans is developing new affordable housing. The City of Loveland Affordable Housing Commission has fully funded requests from the Loveland Housing Authority for affordable housing projects for many years, and as a "preferred provider of affordable housing," the Housing Authority has received a waiver of building and development fees to make projects more financially feasible. Finally, the Loveland Housing Authority and CPO have been working closely for a few years to figure out how to increase the supply of supportive housing units available for Loveland's homeless residents.

Loveland Habitat for Humanity is also a "preferred provider of affordable housing" in Loveland and has also received a waiver of building and development fees for many years. The City of Loveland has waived more than \$1.7 million in fees over the last 25 years for Habitat for Humanity, allowing the

organization to build more homes and making Loveland's Habitat for Humanity affiliate one of the largest producers of affordable single-family homes in Colorado on a per-capita basis. One hundred fifty-five (155) families have benefitted from affordable homeownership in Loveland through this partnership.

The CPO works closely with non-profit service providers through an annual competitive grant process, which gives staff the opportunity to discuss program and funding needs with local organizations and to find other ways to collaborate outside of grant funding. To that end, the CPO started a monthly meeting in 2017 called the Community Resource Connection to provide a forum for all service agencies to understand the work of other local providers to ensure their customers are better prepared when they seek assistance from multiple agencies. Monthly meetings have been at-capacity since the CRC started and attendees say that understanding other local services has helped them ensure their clients are better prepared when they need to access other supports.

SummitStone Health Partners is Larimer County's primary partner in mental health assistance and is a key participant in the Northern Colorado Continuum of Care Coordinated Entry system (referred to as Coordinated Access and Homeless Placement System, or CAHPS, in Colorado). Service providers working with homeless residents in Loveland, as well as the CPO, work closely with Projects for Assistance in Transition from Homelessness (PATH) funded staff at SummitStone Health Partners.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Northern Colorado Continuum of Care (NoCo CoC) is one of four Continua of Care in Colorado and was newly formed in January 2020. A staff member from the CPO actively participates in CoC meetings and planning efforts and is a member of the Governing Board. The NoCo CoC supports the work of providers serving homeless populations in Larimer and Weld Counties and is composed of nonprofit agencies, housing providers, citizens, school district personnel and government representatives. Projects supported by the NoCo CoC include Homeless Management Information System (HMIS) expansion, regional collaboration around the point-in-time count, CAHPS, and local programs specifically for homeless residents. Elected officials have historically received information and updates about activities and goals of the NoCo CoC annually, although the 2020 Elected Official Information meeting was cancelled due to COVID-19 and may not be rescheduled this year.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The NoCo CoC will receive \$856,000 in ESG-CV funding from the Colorado Department of Local Affairs/Division of Housing. The Governing Board will disseminate an application to service providers in Larimer and Weld Counties and will make funding decisions that ensure equitable access to housing

resources throughout Northern Colorado. The application will include questions about performance and expected outcomes.

The NoCo CoC HMIS lead has started discussing adding additional providers to more accurately measure homelessness and performance throughout the NoCo CoC region. The CoC has an expectation that all funded programs will enter information into HMIS as soon as it is practical.

When the NoCo CoC receives general ESG dollars from the Division of Housing, a process similar to the ESG-CV process will be used, including adhering to performance standards and evaluating outcomes.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Loveland Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Agency and community surveys
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Loveland Housing Authority completed an agency survey and distributed paper surveys to 720 residents of their housing properties. Housing Authority staff helped with the development of the Needs Assessment, Market Analysis and Strategic Plan.
2	<b>Agency/Group/Organization</b>	United Way of Weld County
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way of Weld County is the lead organization in the Northern Colorado homeless response system and manages the Coordinated Entry system (Coordinated Assessment and Housing Placement System). United Way of Weld County is also the Collaborative Applicant for the Northern Colorado Continuum of Care.
3	<b>Agency/Group/Organization</b>	SummitStone Health Partners
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	SummitStone Health Partners helped with the Needs Assessment, Market Analysis and Strategic Plan.

### **Identify any Agency Types not consulted and provide rationale for not consulting**

The CPO started the consultation process by requesting a completed survey from 76 agency staff working in non-profit organizations serving Loveland residents. Agency staff who indicated they would send a resident survey to their clients were given a paper copy with a return envelope, an electronic copy (in English and Spanish) or both. Agencies not consulted are those that have never applied to the City of Loveland for CDBG or human services grant funding. Loveland residents not consulted are those that have not recently accessed the resources of a local non-profit, or residents who did not receive either a paper or electronic copy of the survey from the non-profit.

### **Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of Weld County	The City of Loveland Consolidated Plan strategy is aligned with Weld's Way Home: Addressing and Preventing Homelessness in Weld County, as well as the Northern Colorado strategy to address homelessness.

Table 3 – Other local / regional / federal planning efforts

### **Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The CPO works closely with the Colorado Division of Housing, Larimer County and Loveland Housing Authority on developing and retaining affordable housing in Loveland, which is the first goal of the Consolidated Plan. The CPO also works closely with the Continuum of Care, which includes all service providers and staff members from the City of Fort Collins and the City of Greeley working on homelessness in northern Colorado. Housing for homeless residents is also part of the first goal of the Consolidated Plan.

### **Narrative (optional)**

The City of Loveland Affordable Housing and Human Services Commissions participated at various stages of the Consolidated Plan process. Agencies that were consulted but were not entered into Table 2 above include: A Little Help, Alternatives to Violence, Boys & Girls Club of Larimer County, ChildSafe, Colorado Health Network, Court Appointed Special Advocates, Disabled Resource Services, Elderhaus, Ensite Skills Center, Habitat for Humanity, Homeward Alliance, House of Neighborly Service, Loveland's Community Kitchen, Matthews House, One Community One Family, Salvation Army, Teaching Tree, Thompson Valley Preschool, United Way of Larimer County and Volunteers of America. Most of these agencies participated by completing an Agency Survey and distributing a Community Survey. Others helped with the Needs Assessment, Market Analysis and Strategic Plan.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

Staff from the CPO conducted outreach to community stakeholders over several months with an agency survey asking about agency and community needs, a community survey asking about personal needs, and meetings with the Affordable Housing and Human Services Commissions to establish five-year goals. Other opportunities for public participation and comment included six public meetings for 2020 grant application discussions, presentations and allocations; two public meetings for the Citizen Participation Plan; and eight public meetings for the distribution of CARES Act funding, although that application process occurred through a Substantial Amendment to the 2019 Annual Action Plan and not this Consolidated Plan. These meeting occurred between April 2, 2020 and July 9, 2020.

Advertisements were placed in the local newspaper in both English and Spanish for public hearings on May 14, 2020 for the Citizen Participation Plan, June 2, 2020 for approval of grant recommendations and August 31, 2020 to present the draft Consolidated Plan (see Appendix for copies of advertisements). Facebook, Twitter and the City of Loveland website were also used to inform the public of participation opportunities.

Hard copies of the draft plan were available to the public at the Community Partnership Office and the City of Loveland website from September 1, 2020 to October 1, 2020. Electronic copies were sent to the Affordable Housing and Human Services Commissions, Loveland Housing Authority and local service providers. Additional copies were emailed upon request. The Executive Summary and Goals sections of the plan were translated into Spanish with hard copies available at the Community Partnership Office.

The final Consolidated Plan was presented to the Loveland City Council on October 6, 2020. The Resolution can be found in the Appendix.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Agency Representatives	<p>This outreach replaced in-person meetings to discuss goals with Loveland based non-profits. Agency representatives were asked about community needs, public facility needs and if they would help distribute a community survey. 76 people were asked to complete a paper survey. 44 surveys were returned. See Appendix for survey and survey results.</p>	<p>Returned surveys showed the need for supportive housing for homeless residents, home modifications for persons with disabilities, need for enhanced public services, specifically in the areas of at-risk children, homelessness, rent or housing assistance and mental health. Three agencies indicated a direct public facility need. Others described a need that would not be an eligible expense under the CDBG program.</p>	<p>Comments made that were not a direct response to a targeted public facility need and that would not be explored using CDBG funding include more internet access and library internet access, improving schools and public restrooms available 24/7.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	This outreach replaced in-person meetings with community members to discuss community needs.  Representatives from 19 agencies delivered 935 paper surveys and sent an electronic version to additional clients. 124 paper and 18 electronic surveys were returned. See Appendix for survey and survey results.	Comments are discussed in the Needs Assessment.	All comments were taken into account in the development of the Consolidated Plan.	
3	Public Hearing	Non-targeted/broad community	2020-2021 grant allocations were presented to City Council on June 2, 2020 via Zoom. No comments were made.	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	The draft Consolidated Plan was presented on August 31, 2020 via Zoom.	No comments were received.		

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Needs assessment data, including City of Loveland population characteristics, gaps in housing and services, and prevalence of homelessness were obtained from community and agency representative outreach, the 2019 point-in-time homeless count, meetings with the Affordable Housing and Human Services Commissions, and data available through federal sources (such as the American Community Survey and data populated by HUD in the eCon Planning Suite). Providing affordable housing for various populations in need continues to be a priority for the Loveland community. In addition, there is a need to provide rehabilitation to substandard housing in Loveland. Some sections throughout the Needs Assessment (largely related to homelessness) do not include data because the information was not readily available. The absence of this information did not change the final goals.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The population of the City of Loveland was estimated to be almost 79,000 in 2019. The five-year American Community Survey data shown below indicates that the population increased 7% over a six-year period (2009 to 2015) and is expected to grow between 2% to 3% per year over the next decade. The number of households increased by 18% from 2009 to 2015, and is also expected to increase proportionally over the next decade. Local real estate and government projections concur that the North Front Range of Colorado is expected to experience considerable growth over the next ten to twenty years.

The data starting with the Housing Needs Summary Tables indicate that residents living at or below 50% of the HAMFI (household area median family income, further termed AMI or area median income) bear the greatest burden of significant housing problems, such as lacking a kitchen or complete plumbing, severe overcrowding, or paying half of the family income on housing. Housing cost burden is a prominent issue for low-income households. Over 1,600 households living at or below 50% AMI are paying at least 50% of their income toward their housing. An additional 1,800 households living at or below 50% AMI are paying at least 30% of their income (but not more than 50% of their income) toward housing costs. These data are corroborated by feedback from community members participating in the Consolidated Plan process. Fifty-nine percent (59%) of citizen respondents stated that a lack of affordable rental housing is a high or critical issue and 69% stated that additional subsidized units are needed (Citizen Survey, Q1, Q2).

Data was not available for Table 12 below.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	66,859	71,755	7%
Households	25,500	29,985	18%
Median Income	\$53,105.00	\$56,277.00	6%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,430	4,575	5,790	3,390	12,800
Small Family Households	625	1,445	1,940	1,445	7,080
Large Family Households	270	280	265	315	705

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	600	865	1,410	775	2,455
Household contains at least one person age 75 or older	830	1,070	755	445	870
Households with one or more children 6 years old or younger	475	905	665	620	1,345

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	185	120	35	20	360	10	15	0	50	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	40	0	4	99	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	110	145	80	0	335	0	15	10	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	1,255	395	80	20	1,750	535	550	195	15	1,295
Housing cost burden greater than 30% of income (and none of the above problems)	330	1,480	870	155	2,835	215	455	1,260	345	2,275

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	35	0	0	0	35	120	0	0	0	120

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,605	700	195	45	2,545	545	580	205	65	1,395
Having none of four housing problems	625	1,965	2,210	1,090	5,890	500	1,325	3,180	2,195	7,200
Household has negative income, but none of the other housing problems	35	0	0	0	35	120	0	0	0	120

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	440	885	335	1,660	80	360	685	1,125
Large Related	210	185	0	395	35	55	55	145
Elderly	480	510	195	1,185	480	450	465	1,395

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	750	575	414	1,739	165	155	250	570
Total need by income	1,880	2,155	944	4,979	760	1,020	1,455	3,235

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	375	180	45	600	80	155	105	340
Large Related	170	0	0	170	35	40	0	75
Elderly	330	205	30	565	310	245	60	615
Other	560	95	4	659	120	110	30	260
Total need by income	1,435	480	79	1,994	545	550	195	1,290

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	155	185	80	0	420	0	15	10	0	25
Multiple, unrelated family households	10	0	0	0	10	0	0	0	0	0
Other, non-family households	0	0	0	4	4	0	0	0	0	0
Total need by income	165	185	80	4	434	0	15	10	0	25

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance**

In Loveland, there are 1,013 single-person households living in poverty (U.S. Census Bureau. American Community Survey. Table: B17021, 2017, 1-Year Estimates). The numbers do not include information regarding the degree to which they are cost-burdened or if they are living in substandard housing. However, the median rent for the 4th quarter of 2019 in Loveland was just over \$1,372. Given the current poverty threshold for an individual of \$12,760, a single person would need to spend less than \$319 in rent each month to avoid being cost-burdened. Housing at this price point does not exist in abundance in Loveland, and households at this income level likely require some form of housing assistance.

The demand for affordable housing among low-income households is corroborated by the Loveland Housing Authority, who manages most of the supply of affordable housing in the city and maintains housing and Housing Choice Voucher wait lists. There are currently 1,632 single-adult applicants on the housing wait list, most of who are living at or below 30% of the AMI.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking**

The Loveland Housing Authority has 694 applicants with a disability on their wait list for housing assistance. There are also 91 individuals and 8 families who are homeless and living with disabilities as identified through the Continuum of Care's coordinated entry system. In addition, 18 individuals and one family who are currently experiencing homelessness have self-identified as fleeing domestic violence, and have been assessed for housing through the Continuum of Care's coordinated entry system.

These are not unduplicated counts, nor do they necessarily represent the full need since many individuals with disabilities live with family members due to a lack of available independent affordable housing in the community.

## **What are the most common housing problems**

Loveland has one of the highest median rents in the state outside of the Denver metro area at \$1,372 for the 4th quarter of 2019. In addition, the vacancy rate in Loveland is only 3%. As shown above, there are 5,815 households (both renters and homeowners) at or below 50% of the AMI that are spending more than 30% of their income on housing (Table 9) and 3,010 households that are spending more than 50% (Table 10).

For people who are housed and able to pay their rent, the issues of substandard housing and overcrowding also need to be addressed. Over 300 households with incomes at or below 50% AMI are living in substandard housing. In addition, 350 households living at or below 50% AMI are living in overcrowded or severely overcrowded housing. The CPO has received photos and stories from people living in these houses. If these properties were condemned, the result would likely be homelessness for the occupants due to vacancy rates, the cost of housing in Loveland, and a lack of housing navigators in the community.

## **Are any populations/household types more affected than others by these problems**

Poverty is disproportionately experienced by Loveland residents of color. Overall, 7.9% of Loveland residents are living in poverty. However, 76.4% of Native Hawaiians or Pacific Islanders, 30.6% of American Indians or Native Alaskans, and 17.6% of Black or African Americans are living in poverty (U.S. Census Bureau, 2018 ACS 5-year estimates, Table S1701). In addition, 9.4% of residents identifying as Hispanic or Latino are living in poverty (U.S. Census Bureau, 2018 ACS 5-year estimates, Table S1701). Other groups disproportionately affected by poverty, and at a greater likelihood of being cost-burdened, include female residents (9.2%) and female-headed families (21.5%).

## **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Many factors, both individual and structural, are predictive of family homelessness including domestic violence, behavioral health issues, poor employment opportunities and outcomes, and high housing costs (Characteristics and Dynamics of Homeless Families with Children [2007], US Dept. of Health and Human Services. Retrieved June 28, 2020 from <https://aspe.hhs.gov/report/characteristics-and-dynamics-homeless-families-children/risk-families-homelessness#:~:text=Whether%20it%20is%20domestic%20violence,of%20the%20family%20homelessness%20problem>).

Loveland has 3,045 households (both renters and owners) paying more than 50% of their income on housing, placing them at-risk of losing their housing. Families that live doubled-up with friends or family

members are 16 times more likely than the general population to become homeless (National Alliance to End Homelessness. *SOH 2012: Chapter Three – The Demographics of Homelessness*). In addition, Loveland has 636 youth age 18 and under in the Thompson School District who report living doubled-up and 51 who are living in motels.

Several households in Loveland receive housing assistance through various rapid re-housing programs. The primary rapid re-housing provider in Loveland serving non-veteran families is currently serving 14 families and two individuals. As of June 2020, four households currently receiving rapid re-housing assistance are at imminent risk of losing their housing although providers continue to work with them to secure permanent stable housing. Loveland has seen success in helping people find and retain permanent housing by engaging housing navigators who are dedicated to building relationships with landlords and working with individuals and families to locate housing, but these positions are limited.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates**

The City of Loveland does not currently either define or estimate at-risk populations.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The National Coalition for the Homeless identify a lack of affordable housing, lack of employment opportunities, lack of affordable healthcare, domestic violence, and behavioral health disorders as major contributors to homelessness. In addition, Collinson and Reed (2018, “The Effects of Eviction on Low-Income Households,

[https://www.law.nyu.edu/sites/default/files/upload\\_documents/evictions\\_collinson\\_reed.pdf](https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf)) note that “evictions cause large and persistent increases in risk of homelessness.”

The City of Loveland has several service providers that assist with eviction prevention, access to mainstream benefits, assistance with addiction and mental health, job skills, job searching, access to medical equipment for a temporary or permanent disability, assistance applying for housing, and domestic violence counseling. All of these services can be accessed for very low or no cost. Some services are lacking in capacity; in particular, access to behavioral health services is limited although substantial efforts are underway to expand access to various types of treatment.

## **Discussion**

There is a need to ensure low-income housing available in the community is habitable. CDBG funds are a useful resource for rehabilitating housing. The most pressing need in Loveland, however, currently relates to lack of affordable and attainable housing in all forms. While the Loveland Housing Authority is actively developing projects to increase the number of available units in the community, other resources

are needed to ensure every Loveland resident has access to safe, secure, and stable housing. CDBG funds are particularly useful in supporting service providers who may help individuals and families obtain necessary supportive services to increase or stabilize their income, to access needed healthcare, including behavioral healthcare, and to meet other vital household needs. As Loveland grows, some of the noted issues, such as the condition of older housing and the number of households who cannot access affordable housing, are likely to become more acute without local intervention.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to 2019 population estimates from the U.S. Census Bureau, the City of Loveland has an estimated population of 78,877 people, of which 93.5% are white, 0.5% are Black or African American, 0.6% are American Indian or Native Alaskan, 0.9% are Asian, 0.1% are Native Hawaiian or a Pacific Islander, and 3.1% identify as two or more races. In addition, 11.4% of the population identifies as Hispanic or Latinx.

The data below references housing problems over the 5-year period of 2007-2011 for four income categories and six races/ethnicities. Considering a proportionality index (PI) where 1.0 equals perfectly proportional outcomes, anything below 0.85 indicates a disproportionate outcome and a lower PI indicates a higher disproportionality. Among very low-income Loveland households (0-30% AMI) Asian (PI = .38), American Indian or Native Alaskan (PI = .46), and Native Hawaiian or Pacific Islander (PI = .11) households experience housing problems disproportionate to their representation in the overall population.

Among low-income Loveland households living at 30 – 50% of AMI, no racial or ethnic populations for which data are reported experience housing problems at a disproportionate rate.

Among low-income Loveland households living at 50 – 80% of AMI, only Asian households experience housing problems at a disproportionate rate (PI = .41).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,695	580	155
White	2,155	520	155
Black / African American	0	0	0
Asian	65	0	0
American Indian, Alaska Native	35	45	0
Pacific Islander	25	0	0
Hispanic	335	20	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,220	1,355	0
White	2,890	1,245	0
Black / African American	10	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	100	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,530	3,260	0
White	2,360	2,945	0
Black / African American	0	65	0
Asian	55	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	100	220	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	610	2,780	0
White	585	2,555	0
Black / African American	0	0	0
Asian	20	35	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	165	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Data indicate the greatest disproportionate impact among the lowest income households (0 – 30% AMI). In that income range, Asian, American Indian or Native Alaskan, and Native Hawaiian or Pacific Islander households experience disproportionate outcomes related to housing problems. This indicates these communities are experiencing inequity related to the quality of available housing. To ensure these communities are equitably served, community providers and the City of Loveland are responsible for identifying opportunities to provide equal access to services (for instance, by ensuring language is not a barrier to receiving services) and confirming households are not discriminated against when accessing services.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

The data below also references housing problems over the 5-year period of 2011 - 2015 for four income categories and six races/ethnicities, but increases overcrowding from a minimum of 1.01 people per room to more than 1.51 people per room and focuses on households paying at least half of their income on housing. Considering a proportionality index (PI) where 1.0 equals perfectly proportional outcomes, anything below 0.85 indicates a disproportionate outcome and a lower PI indicates a higher disproportionality.

Among residents living at 0 – 30% AMI, Asian (PI = .43), American Indian or Alaska Native (PI = .50), Pacific Islander or Native Hawaiian (P = .08), and Hispanic or Latinx (PI = .75) households are disproportionately affected by severe housing problems.

Among low-income Loveland households living at 30 – 50% of AMI, no racial or ethnic populations for which data are reported experience severe housing problems at a disproportionate rate.

Among residents living at 80 – 100%, American Indian or Alaska Native households are disproportionately affected by severe housing problems. However, given the small number of households in this income range who are experiencing severe housing problems, this corresponds to a very small (four) number of American Indian or Alaska Native households.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,150	1,125	155
White	1,645	1,025	155
Black / African American	0	0	0
Asian	45	15	0
American Indian, Alaska Native	25	55	0
Pacific Islander	25	0	0
Hispanic	325	30	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,280	3,290	0
White	1,160	2,975	0
Black / African American	0	20	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	285	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	400	5,390	0
White	360	4,945	0
Black / African American	0	65	0
Asian	0	70	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	25	300	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	3,285	0
White	105	3,045	0
Black / African American	0	0	0
Asian	0	55	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	165	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

The data in the above tables also show that families living in 3,940 homes lack a complete kitchen or plumbing facilities, are severely overcrowded, or require more than 50% of the family's income to remain housed. In addition, Pacific Islander or Native Hawaiian, Asian, and American Indian or Alaska Native households experience severe housing problems disproportionately. To ensure these communities are equitably served, community providers and the City of Loveland are responsible for identifying opportunities to provide equal access to services (for instance, by ensuring language is not a barrier to receiving services) and confirming households are not discriminated against when accessing services.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The data below show the number of residents that are cost burdened by paying 30% to 50% of income on housing, and severely cost burdened by paying more than 50% of income on housing. Considering a proportionality index (PI) where 1.0 equals perfectly proportional outcomes, anything below 0.85 indicates a disproportionate outcome and a lower PI indicates a higher disproportionality. Asian households experience a disproportionate cost burden both for households paying between 30 and 50% of their income toward housing (PI = .60) and for households paying more than 50% of their income (PI = .69). In addition, Pacific Islander or Native Hawaiian households disproportionately experience severe housing cost burden (PI = .14).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	20,605	5,830	3,360	185
White	18,680	5,290	2,920	160
Black / African American	135	10	0	0
Asian	155	90	45	0
American Indian, Alaska Native	60	10	25	0
Pacific Islander	10	0	25	0
Hispanic	1,335	375	285	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

### Discussion

Almost 9,200 households are cost burdened, with 3,360 households severely cost burdened and paying more than 50% of their income toward housing. In addition, Asian households are disproportionately cost burdened. Although composing a relatively small number of households, providers and the City of Loveland should be aware of these disproportionalities and ensure Asian households have equal access to services available to assist with housing costs or increase income.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole**

The greatest disproportionalities are seen at the lowest income levels (0 – 30% AMI) where Asian, American Indian or Alaska Native, Pacific Islander or Native Hawaiian, and Hispanic or Latinx all experience housing problems at a disproportionate rate. The lowest proportionality indexes are seen among Pacific Islander or Native Hawaiian households, although this is partly due to the small numbers of households in this racial category.

In addition, at the 50 – 80% AMI level, American Indian or Alaska Native households and Asian households also disproportionately experience housing problems.

At the 30 – 50% AMI level, housing problems are experienced proportionally among racial and ethnic groups.

### **If they have needs not identified above, what are those needs**

The needs of those families disproportionately experiencing housing problems are the same as the needs for all families living in substandard housing, or housing in which there are too many people, housing that lacks basic features, or the rent is unaffordable. These needs could be improved by housing rehabilitation, increased incomes, additional affordable housing or additional Section 8 housing rental assistance vouchers.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community**

Maps produced by the Department of Housing and Urban Development (Affirmatively Furthering Fair Housing Data Tool, accessible at <https://egis.hud.gov/affht/>) indicate Asian, Pacific Islander or Native Hawaiian, and American Indian or Alaska Native households are fairly evenly dispersed throughout the Loveland community. Loveland's Hispanic or Latinx residents live primarily in three areas: south of Highway 34 and east of Highway 287 near the old Sugar Factory with a greater concentration south of 9th Street, Highway 287 to Taft Avenue between Highway 34 and 37th Street, and Taft Avenue to Dotsero Drive between 1st and 14th Street S.W.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Loveland Housing Authority currently manages 483 Housing Choice Vouchers, 90 Project Based Vouchers and 696 affordable rental units in Loveland. They also manage 90 skilled nursing rooms, about 50% of which are eligible for low-income residents with Medicaid. Housing Choice Vouchers, colloquially known as Section 8 vouchers, provide rental assistance to families with monthly rental payments at or below HUD determined area Fair Market Rents (FMR) that are available on the open market and owned by private landlords, or units managed by a PHA. Families are responsible for locating a landlord that will accept the housing voucher, entering into a lease agreement and paying a security deposit. A family with a Housing Choice Voucher will pay approximately 30% of their monthly income for rent and utilities and the voucher pays the landlord the balance of the rent based on FMR rates and comparable rents.

### Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type							
				Vouchers			Project - based	Tenant - based	Special Purpose Voucher		
				Total	Project - based	Tenant - based			Veterans Affairs	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	529	70	451	0	0	0	0	

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Updated Voucher Numbers

The voucher numbers provided in Table 22 are updated in the narrative and include 483 Tenant Based and 90 Project Based vouchers, totaling 573 vouchers available through the Loveland Housing Authority.

## Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers	Total	Project - based	Tenant - based	Special Purpose Voucher	
								Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,988	12,232	11,786	0	0	
Average length of stay	0	0	0	5	1	6	0	0	
Average Household size	0	0	0	2	1	2	0	0	
# Homeless at admission	0	0	0	78	0	78	0	0	
# of Elderly Program Participants (>62)	0	0	0	129	30	97	0	0	
# of Disabled Families	0	0	0	201	19	179	0	0	
# of Families requesting accessibility features	0	0	0	529	70	451	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Additional Characteristic Data

The data provided above cannot be updated. The average annual income for Loveland Housing Authority residents is \$14,121.96. The average stay is 4 years and average household size is 2 persons. The Housing Authority services 211 Elderly Program Participants, most of whom live in the Mirasol units. 297 residents identify as having a disability.

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based		Disabled *
White	0	0	0	515	70	437	0	0
Black/African American	0	0	0	7	0	7	0	0
Asian	0	0	0	2	0	2	0	0
American Indian/Alaska Native								
Pacific Islander	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Additional Race Data

The data provided above cannot be updated. Additional, updated race data provided by the Loveland Housing Authority are as follows: 581 White residents/households; 20 Black/African American residents/households; 2 Asian residents/households; 11 American Indian/Alaska Native residents/households; 4 Pacific Islander/Native Hawaiian residents/households; and 5 residents/households who identify as another race.

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	0	80	3	76	0	0	0	
Not Hispanic	0	0	0	449	67	375	0	0	0	

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Additional Ethnicity Data

The data provided above cannot be updated. Additional, ethnicity data provided by the Loveland Housing Authority are as follows: 110 Hispanic residents/households, 499 Non-Hispanic residents/households.

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units**

Current Loveland Housing Authority residents and new housing applicants submit a 504 Request for a Reasonable Accommodation indicating their need for an accessible unit. An independent healthcare provider confirms the disability and need for the accommodation.

Requests to move into another unit under a 504 Reasonable Accommodation follow the same process of completing an application and confirmation by a third-party health care provider. If the provider concurs with the need, the resident will be offered the next available unit.

In general, the most common 504 Accommodation related requests are for an assistance animal. A Housing Authority report showing recent requests, indicates that 59% of all requests were for an emotional support animal; 17% were to move into another unit to support medical equipment or a live-in aide; 2% were to move to a ground floor apartment; 3% were for a more accessible shower; 3% were for more accessible parking; and 17% were miscellaneous requests, such as new kitchen cabinet knobs or a front loading dishwasher.

Requests for more expensive items, such as a walk-in shower, may require financial contribution from the resident.

## **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Loveland Housing Authority has 2,925 individuals on their property wait list and 252 people on their Housing Choice Voucher wait list. Most are extremely low income on both and the total is not an unduplicated count.

The most urgent need for voucher holders relates to finding rental housing within the allowed Fair Market Rent (FMR). Currently, the median rent for a one-bedroom apartment in the Fort Collins/Loveland area is \$1,203, compared with an FMR of \$1,014. There is less of a gap between FMR and median rent for two-bedroom units. The median rent for a two-bedroom apartment is \$1,292 if the apartment has one bathroom and \$1,426 if it has two. The FMR for a two-bedroom unit is currently \$1,244. Even if renters can find an apartment within the allowable FMR, given the low vacancy rate, many landlords opt to not accept vouchers or require substantial security deposits, putting those units out of reach for voucher holders. Using housing navigators who identify available housing units and proactively build relationships with local landlords and property managers has proven effective, although these resources are available to a small number of voucher holders, primarily homeless households who have accessed a voucher through the coordinated entry system.

## **How do these needs compare to the housing needs of the population at large**

A housing gap analysis compiled by the Colorado Department of Local Affairs (accessed June 28, 2020 at <https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>) shows a gap of over 9,700 units throughout the county for extremely low-income households and a gap of almost 4,700 units throughout the county for very low-income households. Whether using a voucher or relying fully on their own income, households at the lowest income levels have the fewest choices for housing. Limited vacancies and a general lack of stock available at FMR or below makes accessing housing extraordinarily difficult for these families. These data indicate that households at the lowest income levels have far fewer choices for housing than the population at large.

## **Discussion**

Voucher holders continue to struggle with finding available housing given limited vacancies and FMRs that lag behind median rents. Some voucher holders have been able to locate housing in surrounding areas with more affordable housing although this potentially introduces new issues for residents, including having to secure reliable transportation or relocating children to a new school district.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction

There is not widespread use of the HUD Homeless Management Information System (HMIS) in Loveland given few providers receive Continuum of Care (CoC) funding (or are exempt from using the HMIS given their status as a domestic violence provider). The number of individuals and families experiencing homelessness come from three primary sources: the annual Point-in-Time (PIT) count, the by-name list (BNL) from the CoC's coordinated entry system, and the Thompson School District. The Point-in-Time count provides an estimate of individuals and families staying in shelters, transitional housing, and in unsheltered areas on a single night in January. The by-name list is a registry of currently homeless individuals and families in need of housing. The Thompson School District collects data on students and their families experiencing homelessness whether staying in shelters or unsheltered areas (meeting the definition of homelessness for the Point-in-Time count), or staying in motels or doubled-up.

The table below utilizes data from the PIT only and focuses only on people staying in shelters, transitional housing, or in unsheltered areas. People staying in motels (and paying for their motel stay without assistance) or staying doubled-up are not included. In Loveland, the majority of families and youth experiencing homelessness fall into this category. In the 2017-2018 school year, 687 students were experiencing homelessness and staying in motels or staying doubled-up. This represents over 91% of all students who experienced homelessness throughout that school year.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year*	Estimate the # becoming homeless each year*	Estimate the # exiting homelessness each year*	Estimate the # of days of homeless experienced*
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	17	3				
Persons in Households with	0	0				

Only Children						
Persons in Households with Only Adults	34	88				
Chronically Homeless Individuals	16	59				
Chronically Homeless Families	1	1				
Veterans	0	3				
Unaccompanied Child	0	0				
Persons with HIV	0	0				

\*These calculations are not currently available given limitations to current data collection and data management systems. Improved data management through the Continuum of Care's coordinated entry by-name list will make tabulating these data feasible within the next five years.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Homelessness presents differently for different populations. Chronically homeless individuals and families, by definition, experience homelessness frequently and/or over an extended period of time. Given the lack of permanent supportive housing available in the area, it is still a slow process for chronically homeless individuals and families to access permanent housing.

Families with children generally experience homelessness for shorter lengths of time. Therefore, more families may enter and exit homelessness each year as compared to chronically homeless individuals.

The region has engaged in a concerted and coordinated effort to house veteran households for the past four years. The majority of veteran households who access housing through this process benefit from rapid re-housing, and experience homelessness for a relatively short amount of time before exiting homelessness permanently.

Relatively little is known about the homeless experience for unaccompanied youth in Loveland. Some experience homelessness sporadically, for instance, if there is an inconsistency presence from their parents or guardians. For others, homelessness may be a more persistent issue, such as youth who have aged out of foster care without adequate support to maintain housing. Homeless youth data has been primarily limited to the number of McKinney-Vento identified youth, if the youth is accompanied or unaccompanied, and if the youth resides in shelter, is living doubled-up or is unsheltered. Whether or not the family is able to self-correct their homelessness is not reported so the true number of homelessness youth appears to be a large number each year and does not provide data that shows the scope of the problem.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	30	67
Black or African American	1	2
Asian	0	0
American Indian or Alaska Native		
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	15	16
Not Hispanic	36	75

Data Source

Comments:

Data does not match the total because additional race categories could not be added.

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans

All veterans identified during the 2019 Point-in-Time Count were single individuals. The absence of veteran families can be partly attributed to the efforts of the Continuum of Care's coordinated entry system, operating since 2016. The region has increased its permanent supportive housing and rapid re-housing resources for veterans over the past four years, reducing the number of veterans and their families actively in need of housing assistance at any time.

Five families were identified during the 2019 Point-in-Time Count. Four of these families were staying in shelter and receiving case management and other assistance to access housing. In addition, there are currently 43 individuals living in families with children who are on the Continuum of Care's coordinated entry by-name list. Most families in need of housing assistance require little to no financial support, and are best assisted through rapid re-housing programs. Families with limited income (for example, families where the head of household is disabled) and large families are among those for whom finding housing is most difficult.

Families with limited income require a permanent subsidy in the form of a Housing Choice Voucher. These resources are extremely limited. Even families who can access a voucher may struggle with locating housing with a landlord who will accept the voucher.

Large families benefit from housing navigation services in which staff can connect families with local landlords with available properties. Loveland providers have introduced housing navigation services over the past five years with success although these resources are limited.

## **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group**

People who identify as American Indian, Black, and as multiple races are overrepresented among people experiencing homelessness in Loveland. Six percent (6%) of people experiencing homelessness who were surveyed during the 2019 Point-in-Time Count identified as American Indian; among the general population, 0.6% of the population identify as American Indian. During the 2019 Point-in-Time Count, 2.6% of respondents identified as Black; among the general population, 0.5% of the population identify as Black. Finally, 7% of respondents during the 2019 Point-in-Time Count identified as multiple races; among the general population, 3.1% of people identify as multiple races. By contrast, 84% of people experiencing homelessness identified as white although 93.5% of the general population identify as white.

A portion of the people surveyed during the homeless count did not answer the question of race, which may account for a portion of the gap.

## **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness**

The City of Loveland does not have a permanent stand-alone shelter for homeless individuals or families. Instead, homeless families are sheltered at local churches on a rotating basis. Homeless individuals are also sheltered at local churches, but only in the case of inclement weather during the winter months and after having completed eight hours of community service the week before. In 2019, 158 individuals accessed shelter through the 137 Connection program and 71 people from 20 families accessed shelter through the Family Promise program.

## **Discussion**

Data on homelessness is inconsistent and difficult to interpret given most people who experience homelessness will do so for a short amount of time, there are varying definitions of homelessness, and some people are hesitant to be identified as homeless. Given these limitations, homelessness is undercounted regardless of the method used. In addition, it highlights the need to collect consistent data to inform planning, even while recognizing the data's limitations.

Based on the data available, the majority of people experiencing homelessness stay in motels or with family and friends and may never qualify as homeless, based on some definitions. In addition, some races are overrepresented among people experiencing homelessness. This may be attributed to overrepresentation in other systems (such as the criminal justice or foster care systems) or may be indicative of inequities in the homeless services system.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction**

Special needs populations in Loveland include persons living with a disability who, due to their disability, cannot secure or maintain employment. This includes disabilities due to a serious mental illness or substance use disorder, a diagnosis of HIV/AIDS, or having an intellectual, developmental or physical disability.

Additional special needs groups include victims of domestic violence, youth aging out of foster care and seniors needing assistance because of a disability or mobility impairment. Special needs populations are at an increased risk of homelessness because they typically rely on mainstream and entitlement programs (e.g. Social Security Income) for income. The income they are able to access through these programs is well below the level needed to provide basic living needs and housing. In addition, there is limited housing in the City of Loveland dedicated to special needs groups.

### **Describe the characteristics of special needs populations in your community**

Almost 8,000 Loveland residents (10.3% of the population) are living with a disability (U.S. Census Bureau, American Community Survey, Table S1810). A higher proportion of women (11.3%) than men (9.3%) qualify as disabled. Almost 48% of those who are disabled are 75 years of age or older. The most prevalent types of disabilities are ambulatory difficulties (4.8%), independent living difficulties (4.7%), hearing difficulties (4.5%), and cognitive difficulties (3.8%).

Of Loveland residents who are disabled and in the labor force, the overwhelming majority are employed (2,147 employed individuals compared to 6 unemployed individuals). Among Loveland residents who are not in the labor force, over 21% are living with a disability (1,457 individuals). The high proportion of disabled individuals who are not in the labor force may be attributed either to the severity of disability or to the age of individuals, as older individuals are more likely to be retired as well as to be disabled. For younger individuals who are not in the labor force, the risk of homelessness for this group is high given the reliance on Social Security Income and Social Security Disability Insurance as sources of income.

In Larimer County, 54 individuals have been newly-diagnosed as HIV+ in the past five years (Colorado Department of Public Health & Environment, HIV in Colorado dashboard). As of 2017, there were 425 individuals in Larimer County known to have HIV/AIDS although the number of individuals living with HIV or AIDS is likely higher as the Centers for Disease Control estimate that one in five people with HIV is unaware of their status. Effective treatment for managing HIV exists and PReP is effective at preventing the transmission of HIV. The State of Colorado provides assistance to pay for HIV medications, however this is a payer of last resort. Individuals who are able to access medications through Medicaid or other sources must do so. In addition to the barriers that many people face in attempting to apply for Medicaid or other assistance programs, issues may exist for some in maintaining a treatment or

prescription regimen whether due to other health conditions or disabilities or due to a general lack of stability.

According to data compiled by the Mental Health and Substance Use Alliance of Larimer County, almost 54,000 adults in Larimer County are living with a mental health disorder and around 26,000 are living with a substance use disorder (Health District of Northern Larimer County, What Will it Take? Solutions to Mental Health Services Gaps in Larimer County, April 2018). Among the largest gaps in services identified by the Mental Health and Substance Use Alliance were triage and assessment, withdrawal/detoxification services, residential treatment, and care coordination. In April 2019, Larimer County voters passed a 0.25% tax to support improved behavioral health services and develop a new regional behavioral health facility with access to these and other services. The new facility is under development and is scheduled to open in 2022.

Young people aging out of foster care also have special needs. According to the 2011 American Community Survey 5-year estimates (Table B09006), there are approximately 146 foster youth living in Loveland who may be left without a support system to lead them into adulthood once they turn 18. According to research conducted by Melissa Ford Shah, around 25% of youth aging out of foster care will become homeless within a year after aging out (National Alliance to End Homelessness, Foster Youth and Homelessness: What are the Risk Factors?, 2015).

### **What are the housing and supportive service needs of these populations and how are these needs determined**

Supportive services for people with disabilities are primarily provided by Disabled Resource Services, a county-wide nonprofit working solely with this population. The agency works with the Loveland Housing Authority to maintain the housing and Housing Choice Voucher wait list for people with disabilities and is able to offer limited rental assistance. Staff members say that the most pressing need for their clients is affordable housing so they can live independently in the community. While accessible housing would be beneficial, any housing that is affordable is favorable right now. Disabled Resource Services also connects clients who are currently homeless to the Continuum of Care's coordinated entry system to ensure every housing option is made available to clients.

Northern Colorado AIDS Project provides comprehensive case management to connect clients to healthcare to gain access to HIV medications. They also offer mental health and substance abuse counseling, support groups, couples and family support, access to oral health care, emergency financial assistance and subsidized housing when available.

As seniors age, many will experience limitations in mobility and self-care or the need for assisted living, memory care assisted living, or skilled nursing. Currently, around 18% of Larimer County residents age 60 and over report having at least a minor issue with accessing housing to suit their needs. Although the Loveland Housing Authority has been actively developing new affordable housing for seniors 55 and over, there is not a City-wide plan to ensure the growing housing needs of Loveland seniors are met.

SummitStone Health Partners is the local community mental health agency that works with residents who experience mental illness and substance use disorders. They provide crisis services, walk-in/same-day access to counseling, treatment of mental health and substance use disorders, medication management, vocational services, and group therapy. SummitStone Health Partners was selected to provide services in the new regional behavioral health center, slated for opening in 2022. They also provide on-site supportive services to residents in select permanent supportive housing units in the region. Additional units of PSH are an ongoing need, but increased availability of PSH units and coordination across the region through the Continuum of Care's coordinated entry process has increased opportunities to access housing for many of the individuals they serve.

The Matthews House provides comprehensive services to youth without a support system, including mentoring and coaching to help with life skills, employment readiness, parenting skills if necessary, substance abuse and prevention counseling, completing high school and finding housing. This special needs group must have extensive support to keep them from becoming homeless. Recently, the Matthews House partnered with the Loveland Housing Authority to provide supportive services to youth living in Housing Authority units who would be homeless without the assistance from this partnership. The Matthews House also continues to identify other temporary housing options (such as host homes) for youth who do not require a permanent housing option.

The needs of individual agencies came from extensive conversations throughout the planning process.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area**

As of 2017, there were approximately 425 Larimer County residents who had been diagnosed with HIV or AIDS. Around 85% of people with HIV/AIDS are male. County-level data for race and ethnicity are not available. Throughout Colorado, non-Hispanic whites comprise the largest proportion of people living with HIV/AIDS (59.5%). However, HIV/AIDS is disproportionately concentrated among Black people. While they represent 4.2% of the statewide population, they comprise 16% of Coloradoans living with HIV/AIDS (Colorado Dept. of Public Health and Environment, HIV Epidemiology Annual Report, March 2020).

### **Discussion**

There are a variety of services and community organizations that address the needs of special needs populations in Loveland. Quality, affordable housing is a persistent need of clients of these organizations. Strides have been made over the past five years as the region has developed additional affordable housing, developed new permanent supportive housing, developed a new safehouse for domestic violence survivors, and expanded access to supportive behavioral health services through the passage of a voter-approved 0.25% tax.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities**

Service providers engaged in the Consolidated Planning process identified the following public facility needs: developing additional recreation centers, developing homeless shelters (serving all populations), expanding internet access through public libraries, and providing additional public restrooms. These answers were not specific to the agencies that completed surveys and are seen as suggestions to improve services and activities available in Loveland. Three service providers identified needs to improve their own facilities including necessary rehabilitation and increasing accessibility.

### **How were these needs determined**

Loveland residents were given an opportunity to participate in a community survey to identify needs and priorities for funding. Similarly, agency representatives were invited to complete a survey identifying needs and priorities. Typically, service providers would have the opportunity to provide in-person input through community meetings or focus groups. Given the global pandemic, all data collection was conducted virtually.

### **Describe the jurisdiction's need for Public Improvements**

Community members were not asked to identify Public Improvements needs in Loveland. While CDBG can be used for some public improvements, the Affordable Housing Commission does not see this as a priority. However, 14% of survey respondents identified improved transportation as a top three need. The top need was affordable housing, followed by food and transportation. Comments related to improving transportation show that the need does not include public improvements.

### **How were these needs determined**

These needs were determined using the community and agency surveys.

### **Describe the jurisdiction's need for Public Services**

The top public service needs as measured by community members are food, affordable housing, transportation, assistance for seniors, and rent assistance. The top public service needs as measured by agency representatives are providing services to abused or neglected children, services to address homelessness, and rental or housing assistance.

### **How were these needs determined**

These needs were determined using the community and agency surveys. The Human Services Commission reviewed the comments made by citizens and discussed whether to target funding to a

specific outcome based on survey answers. At this time, the Commission will continue to fund a variety of services benefitting low and moderate-income Loveland residents.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

Vacancy rates in Loveland's rental housing market have been consistently low over the past five years, typically falling in the 2.5% to 4% range (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at <https://cdola.colorado.gov/publications-reporting/vacancy-rent-surveys>). At the end of 2016 and beginning of 2017, the vacancy rates rose, but this relief was temporary. At the end of 2019, Loveland's rental vacancy rate sat at 3%, one of the lowest rates in the state. In addition, renting on the private housing market is out of reach for many residents given the high cost of rentals. As of the 4th quarter of 2019, the average rent in Loveland was \$1,396.52. The median rent for the same time period was \$1,372.04, indicating the high average rent is not skewed by a handful of very high-end rentals but that the entire rental market is priced out of reach for many low- and moderate-income residents in Loveland. Affordable rental housing is severely lacking particularly for very low-income and extremely low-income renters. A housing gap analysis compiled by the Colorado Department of Local Affairs ([https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityData Explorer/Introduction](https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction)) shows a gap of over 9,700 units throughout the county for extremely low-income households and a gap of almost 4,700 units throughout the county for very low-income households.

Home-buying prospects for low- to moderate-income Loveland residents are also unpromising. According to estimates from the real estate website Zillow.com, the average home value in Loveland is \$377,501. Aside from issues affording ongoing mortgage payments, home buying is out of reach for many residents given the inability to secure an adequate down payment or to pay ongoing property taxes given the high property values. Limited resources – including down payment assistance, participation in Habitat for Humanity, or a limited number of for sale homes built by Aspen Homes for residents living at 70% of the AMI – provide access to homeownership for some families, but not all low- and moderate-income families are able to take advantage of these resources. These significant affordable housing needs and the housing data below further support the priorities described in the Strategic Plan and the 2020-2024 Consolidated Plan goals.

Market analysis data came from questions asked of agency representatives and extensive research into programs in other communities and the State of Colorado, the 2019 and 2020 point-in-time homeless and housing inventory counts, Larimer County Workforce Center, City of Loveland Economic Development Department and data populated by HUD in the eCon Planning Suite.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Based on the residential property data below (31,260 residential properties, of which over 7,500 contain multiple units and some are not meant for habitation) and the number of households in Loveland for the same time (29,985, Section NA-10), residents were not yet experiencing a housing deficit in 2015. However, vacancy rates have remained low during the majority of the past five years. At the end of 2019, the vacancy rate in Loveland was only 3%, one of the lowest in the state (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at <https://cdola.colorado.gov/publications-reporting/vacancy-rent-surveys>).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,250	65%
1-unit, attached structure	2,950	9%
2-4 units	2,480	8%
5-19 units	3,015	10%
20 or more units	2,095	7%
Mobile Home, boat, RV, van, etc	470	2%
<b>Total</b>	<b>31,260</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	335	3%
1 bedroom	90	0%	1,775	16%
2 bedrooms	3,005	16%	4,755	42%
3 or more bedrooms	15,590	83%	4,425	39%
<b>Total</b>	<b>18,695</b>	<b>99%</b>	<b>11,290</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs

The Loveland Housing Authority (LHA) manages most of the supply of affordable housing in the city with a current inventory of 696 units. In addition, the LHA manages 573 Housing Choice vouchers, of which 90 are project-based and has built 90 units of skilled nursing (see Green House Homes: <https://mirasolgreenhousehomes.org/>) of which about 50% are used for Medicaid recipients. Providing

project-based voucher subsidies ensures residents living in those units pay no more than 30% of their income in rent. Rent for most of the remaining units is based on Colorado Housing and Finance Authority Income and Rent Tables, which show the maximum amount of rent that can be charged. The number of Housing Authority units based on AMI level is as follows: 30% AMI = 195 units (28% of the total number of units), 40% AMI = 155 units (22%), 50% AMI = 197 units (28%), and 60% = 149 units (21%).

Over the past five years, Loveland has increased its supply of permanent housing for individuals exiting homelessness. Alternatives to Violence shifted four previous transitional housing resources to permanent supportive housing and three transitional housing resources to rapid re-housing, utilizing Continuum of Care grant funds to support the program. The Loveland Housing Authority has developed 10 permanent supportive housing units for homeless veterans utilizing VASH vouchers. SummitStone Health Partners also operates seven units of permanent supportive housing in Loveland for homeless individuals with disabilities, supported through the Continuum of Care grant process. In addition, given Loveland's participation in the two-county Continuum of Care region, residents in Loveland have access to housing resources located in neighboring communities through the coordinated entry process. Households accessing permanent supportive housing through CoC providers have incomes at 0 – 30% AMI. Households accessing rapid re-housing resources may have higher incomes or will grow their income to be able to afford housing without a subsidy.

In addition to these CoC-supported programs, the Loveland Housing Authority recently developed four new rapid re-housing units for homeless youth by partnering with the Matthews House to provide services. Transitional housing is also provided to up to four families at a time through the House of Neighborly Service.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts**

No affordable housing units are expected to be lost.

**Does the availability of housing units meet the needs of the population**

Loveland is in dire need of additional affordable housing units, specifically for people living with very low incomes and extremely low incomes. A housing gap analysis compiled by the Colorado Department of Local Affairs (accessed June 28, 2020 at <https://public.tableau.com/profile/connor.everson5568#/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>) shows a gap of over 9,700 units throughout the county for extremely low-income households (0 – 30% AMI) and a gap of almost 4,700 units throughout the county for very low-income households (30 – 50% AMI).

## **Describe the need for specific types of housing**

Most of the Consolidated Plan outreach participants commented on the need for additional affordable housing in Loveland. Data compiled from federal and state sources as well as from the Loveland Housing Authority all point to the conclusion that Loveland residents with very low incomes have difficulty accessing housing. Even if they are able to access housing within their price range, other factors (such as a lack of access to public transportation near the housing) may impede their ability to locate suitable and affordable housing. The need becomes even greater for people living with a disability, especially persons in need of an accessible unit.

## **Discussion**

Low-income residents and special needs households in the City of Loveland seeking to access affordable safe housing are extremely challenged given the cost and vacancy rates in the current housing market. There is great need to both preserve and increase the inventory of affordable housing, specifically for households living at lower income levels.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The cost of housing in Loveland is continuing to increase year after year. The median price for a rental home in Loveland at the end of 2019 was \$1,396.52 compared to \$1,026.32 at the beginning of 2014 (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at <https://cdola.colorado.gov/publications-reporting/vacancy-rent-surveys>). Similarly, home values (and thus purchase prices) have increased. The average price to purchase a home in 2014 was \$282,065 (The Group, Inc., *Insider*. June 2015) compared to \$377,501 in 2019.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	212,200	224,900	6%
Median Contract Rent	691	868	26%

**Table 28 – Cost of Housing**

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,475	13.1%
\$500-999	5,700	50.5%
\$1,000-1,499	3,240	28.7%
\$1,500-1,999	470	4.2%
\$2,000 or more	390	3.5%
<b>Total</b>	<b>11,275</b>	<b>99.9%</b>

**Table 29 - Rent Paid**

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	585	No Data
50% HAMFI	2,985	570
80% HAMFI	6,980	4,320
100% HAMFI	No Data	7,440
<b>Total</b>	<b>10,550</b>	<b>12,330</b>

**Table 30 – Housing Affordability**

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 31 – Monthly Rent**

Data Source Comments:

## **Is there sufficient housing for households at all income levels**

The City of Loveland lacks sufficient housing for people living at or below 50% of AMI, with an especially prominent need for housing affordable to people living at or below 30% of AMI. A gap analysis conducted by the Colorado Division of Housing ([https://public.tableau.com/profile/connor.everson5568#/vizhome/ColoradoHousingAffordabilityData Explorer/Introduction](https://public.tableau.com/profile/connor.everson5568#/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction), last updated March 2019) shows a gap of 4,695 units affordable to residents at 30 – 50% AMI and a gap of 9,755 units affordable to residents at 0 – 30% AMI. These numbers are further reflected in the number of people on the Loveland Housing Authority wait list. There are currently 2,925 applicants on the wait list, 70.3% of whom are living at or below 30% of the AMI.

## **How is affordability of housing likely to change considering changes to home values and/or rents**

Housing costs have been in an upward trend that is projected to continue. Over the last five years, the median price for a rental increased from \$1,026 in 2014 to \$1,397 in 2019, a 36% increase in six years (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at <https://cdola.colorado.gov/publications-reporting/vacancy-rent-surveys>). The average price to purchase a home in 2014 was \$282,065 (The Group, Inc., *Insider*. June 2015) compared to \$377,501 in 2019, a 34% increase.

Growth in both population and housing costs in Loveland and surrounding communities is expected to continue over the next ten to twenty years, although little is known about impacts of the current global pandemic and related economic downturn on the housing market in both the short- and long-term.

State and local policy changes have been made in the past five years to promote the development of more affordable forms of housing. The State of Colorado revised laws related to lawsuits filed against developers for construction defects in 2017. Previous laws had stifled development of multi-family housing in Colorado, which were often more affordable townhomes and condominiums. Proponents of the 2017 law believe it would encourage more multi-family developments, particularly at the \$300,000 price range and below (Sealover, 2017, Denver Business Journal; accessed July 19, 2020 at <https://www.bizjournals.com/denver/news/2017/05/23/hickenlooper-signs-construction-defects-reform.html>). The full effects of this change in law are still unknown. In addition, the City of Loveland updated their zoning codes to allow for greater variation in housing developments, including duplexes, micro housing, and cluster housing. Enabling homes with smaller footprints to be developed is intended to better utilize existing land and increase the stock of homes available at lower prices (Rentsch, 2017, Loveland Reporter-Herald, accessed at <https://www.reporterherald.com/2017/10/05/complete-neighborhoods-philosophy-brings-key-changes-to-loveland-zoning-code/>).

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing**

Loveland median rents are higher than either high HOME or Fair Market Rents in every category except for a 3-bedroom unit where the median rent is \$35 less than the high HOME or Fair Market Rent. Low HOME rents are significantly lower than median rents by 10% for an efficiency unit, 37% for a 1-bedroom, 22% for a 2-bedroom with 1 bathroom, and 44% for a 3-bedroom.

### **Discussion**

Housing is considered affordable if the household spends no more than 30% of income on rent and utilities. Spending more than 30% is defined as being cost burdened and spending more than 50% is defined as being severely cost burdened. In 2015 (2011-2015 CHAS data), there were 8,214 owner occupied and renter households that were cost burdened, which is 27% of all households and 3,284 owner occupied and renter households that were extremely cost burdened, or 11% of all households. A cost burdened household is at a far greater risk of losing housing and has fewer financial resources to pay for other basic needs and inevitable emergencies. For owner-occupied housing, paying more than 30% of income on housing leaves little money for home repairs that are necessary over time.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

About 52% of Loveland's housing stock was built before 1980 and may contain lead-based paint or need rehabilitation. In addition, 435 households live in substandard housing in which they lack complete plumbing or kitchen facilities. The majority of these households (76%) are living at 50% AMI or lower, and these units should be targeted for rehabilitation in order to retain the housing stock for very low-income residents.

Data was not available for Table 10 below.

### Definitions

The City of Loveland currently uses the 2012 International Property Maintenance Code as the guiding document to define unsafe structures and equipment, including structures unfit for human occupancy. Generally, unsafe or unfit structures are unsanitary or deficient because of an inadequate means of egress, inadequate light or ventilation, faulty electrical wiring or service, lack of sanitation or cooking systems or facilities, inadequate weather protection, infestation or vermin, appliances installed in violation of the approved listing requirements or applicable codes, or structural conditions that present a danger to life or limb or are in danger of collapse or partial collapse of any portion of the structure or member or appurtenance.

The HUD definition of substandard condition is a dwelling unit that does not meet "standard condition". Standard condition is defined as having "a reliable roof; a sound foundation; adequate and stable floors, walls and ceilings; surfaces and woodwork that are not seriously damaged nor have paint deterioration; sound windows and doors; adequate heating, plumbing, and electrical systems; adequate insulation; and adequate water and sewer system, and not overcrowded." If CDBG funding is used to rehabilitate homes considered substandard, both definitions will be used, except in the case of a home that is considered substandard and not suitable for rehabilitation as defined by HUD. Not suitable for rehabilitation is a structure that is not financially feasible to rehabilitate. The City of Loveland must define the percentage of the appraised market value to rehabilitation cost to better identify whether or not to invest CDBG in a project.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,985	21%	4,890	43%
With two selected Conditions	85	0%	605	5%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,630	78%	5,785	51%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total</b>	<b>18,700</b>	<b>99%</b>	<b>11,290</b>	<b>99%</b>

**Table 32 - Condition of Units**

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,505	29%	2,525	22%
1980-1999	6,555	35%	2,850	25%
1950-1979	5,260	28%	4,865	43%
Before 1950	1,380	7%	1,050	9%
<b>Total</b>	<b>18,700</b>	<b>99%</b>	<b>11,290</b>	<b>99%</b>

**Table 33 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,640	36%	5,915	52%
Housing Units built before 1980 with children present	2,355	13%	1,555	14%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Owner-occupied housing rehabilitation is most often facilitated through the Loveland Housing Authority's Larimer Home Improvement Program (LHIP), which is a low-interest loan program that is frequently funded through the Loveland CDBG program.

The City of Loveland does not have a program for substandard rental housing rehabilitation, although a program of this nature could be useful, particularly if directed toward units housing very low income and extremely low-income renters. In fact, the CPO receives calls from residents asking for assistance with requiring landlords to make health and safety repairs. Landlords in Colorado are required to maintain properties that are habitable. If a landlord does not take action to make appropriate repairs, the best option for the tenant is to meet with a lawyer to determine appropriate next steps. For tenants, access to pro bono legal services are limited, and tenants may be hesitant to engage in the legal system and what may be a lengthy legal process. Furthermore, a tenant's case may be resolved simply by being able to legally terminate a lease without financial penalty. Given the low stock of housing available to very low-income households in Loveland, tenants may then be left without any housing. Being able to provide assistance to landlords to make appropriate repairs and ensure these repairs have been completed would be a more useful strategy to maintain the housing stock, particularly for very low income and extremely low income renters.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The City of Loveland has not engaged in lead paint remediation on a citywide basis. Unless a homeowner or landlord has mitigated the lead-paint, there could be as many as 12,565 housing units in Loveland that pose a lead danger given their construction date of 1979 or earlier. When Federal funding is used for housing rehabilitation that disturbs a surface with lead paint, lead based paint remediation is required.

### **Discussion**

Housing rehabilitation is an eligible use of CDBG funding and could be used to preserve Loveland's already existing affordable housing stock and provide lead-based paint mitigation. Correcting substandard housing would take a great deal of planning and support from both City management, and possibly City Council, but would be a valid way to continue to provide housing for very low income residents.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Loveland Housing Authority manages all project- and tenant-based vouchers in Loveland and has a wait list for affordable housing of more than 2,900 people. While the Loveland Housing Authority is the largest provider of affordable housing in Loveland, other affordable housing properties exist and consistently operate at full capacity. The Loveland Housing Authority is the most active affordable housing developer as well with plans to develop an additional 211 units over the next several years. In 2020, the Housing Authority completed 60 units of housing for people 55 and older and started building another 69 units. Both projects will house people living between 30% and 60% of the AMI. In addition, the Loveland Housing Authority, Loveland Habitat for Humanity, and Aspen Homes of Colorado are partnering to complete a full neighborhood redevelopment that will provide housing to 176 households with incomes ranging from 30 – 120% of AMI.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3	553	45	508	0	0	0
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Updated Number of Vouchers

The Loveland Housing Authority currently manages 483 Housing Choice Vouchers and 90 Project Based Vouchers for a total of 573.

**Describe the supply of public housing developments**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan**

The City of Loveland has almost 1,550 affordable housing units, almost half of which are managed by the Loveland Housing Authority. Newer properties are funded using Low Income Housing Tax Credits. The largest complex is Ashley Estates, 224 units of housing at 60% of the AMI. Ashley Estates is owned by Pedcor located in Carmel, Indiana.

The housing managed by the Loveland Housing Authority pass Housing Quality Standards. The Brookstone property on E. First Street will undergo extensive rehabilitation in 2021 and is the only complex expected to complete major rehabilitation over the next five years.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Memory Care at Seven Lakes	94
Harvest Pointe	99
Reserve at Centerra	81
Park Regency	90
Maple Terrace	93
Big Thompson Manor II	72
Orchard Place Apartments	94
Silver Leaf II	76

**Table 37 - Public Housing Condition**

## Multi-Family Housing Developments

The properties and scores listed above came from the (2019) Multi-Family Inspection Score document found at the HUD Real Estate Assessment Center and are not considered Public Housing. Loveland does not have any actual Public Housing developments (<https://www.huduser.gov/portal/datasets/pis.html#2019>).

### Describe the restoration and revitalization needs of public housing units in the jurisdiction

The Brookstone property owned by the Loveland Housing Authority and the Madison Avenue Apartments owned by Retirement Housing Foundation in Long Beach, California are expected to undergo extensive rehabilitation in the next year or two. All Loveland Housing Authority apartments receive routine repair and maintenance as needed.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing

The Housing Authority works to improve the living environment of residents through activities and events that are planned by a Resident Advisory Board. The board is comprised of a representative from each of the Housing Authority properties who want to assist with events, although all events in 2020 were cancelled.

The Loveland Housing Authority also started a non-profit organization in 2018 to connect residents to activities that inspire them to “Dream, Dare and Do” to elevate their quality of life. Aspire 3D values resident’s voices and encourages resident driven solutions to community problems. To encourage participation, the organization launched a Leadership Council in three Housing Authority communities: Orchard Place, The Edge and Silver Leaf. Residents meet monthly to help identify community strengths and challenges, develop and implement solutions and build social connections. In

2019, Aspire 3D spent the year exploring the dreams of the residents at these properties. In addition, at Orchard Place, residents hosted a series of safety events and initiated movie nights as well as a community safety committee and they hosted resource fairs so other households could learn about resources in the community. Residents at all three communities participate in an annual community needs assessment and focus groups to help improve food security for themselves and their neighbors. This approach to resident engagement ensures that programs and activities better meet the needs of unique communities and are more sustainable, long-term solutions.

## **Discussion**

The Loveland Housing Authority provides more than 1,300 low-income families with rental assistance through the Housing Choice Voucher program or housing that is owned and operated by the agency, and is continually working on the next project to bring additional affordable housing to Loveland. In 2020, the Housing Authority completed an additional 60 units of housing for people 55 and older, and started building 30 more Green House Homes and 69 units of affordable rental housing for people living between 30% and 60% of the AMI. The next two projects are expected to bring almost 200 more units to Loveland over the next few years.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City of Loveland does not have a permanent overnight shelter for homeless families or individuals. Instead, shelter is provided through a church-rotation program (the Family Promise model). Families experiencing homelessness are served by this program year-round. For homeless individuals, shelter is available on a seasonal basis (operating November through March) when the outside temperature falls below 20 degrees Fahrenheit but is only available if the individual has completed eight hours of community service or worked a paying job for at least 20 hours in a week. Individuals and families fleeing domestic violence now have a year-round shelter option through the Alternatives to Violence safehouse. Other shelter options include vouchers for motels and transporting people to Fort Collins or another neighboring community, where they can enter a permanent shelter program. The numbers below do not include shelter in Fort Collins, nor do they include numbers for rapid rehousing, but do include transitional housing.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	12	0	0
Households with Only Adults	0	30	0	0	0
Chronically Homeless Households	0	0	0	8	0
Veterans	0	0	0	10	0
Unaccompanied Youth	0	0	0	10	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

## **Additional Information**

\* Some programs, such as the Alternatives to Violence Safehouse and Salvation Army motel voucher programs, have flexible space that can serve either families or individuals. These resources have been recorded based on the approximate breakdown of families and individuals using these resources.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mental health services for the homeless are provided by SummitStone Health Partners, a local non-profit with multiple locations throughout the county. In addition to providing scheduled treatment sessions, SummitStone Health Partners offers walk-in crisis services. In 2017, SummitStone Health Partners began a program with the Loveland Police Department to implement a co-responder model in which a behavioral health clinician responds to situations that warrant a social worker or mental health professional rather than a police officer. Many of the individuals SummitStone Health Partner's co-responder clinician encounters are experiencing homelessness. In addition, SummitStone Health Partners provides behavioral health treatment for the homeless through the PATH program (Projects for Assistance in Transition from Homelessness) at Loveland's homeless day center. SummitStone Health Partners was also selected as the primary provider of services at a new regional behavioral health center slated to open in 2022.

Colorado expanded Medicaid to adults without dependent children and other un-served populations in 2013. Even with access to health coverage, many individuals struggle to find healthcare providers who accept Medicaid. Sunrise Community Health is the federally qualified health center serving Loveland. At Sunrise's Loveland Community Health Center, patients can access medical, dental, lab, x-ray, and pharmacy services. SummitStone Health Partners also provides behavioral health services out of the Loveland Community Health Center.

The Loveland community is served by a few employment assistance programs. Larimer County Economic & Workforce Development oversees the workforce component of TANF eligibility. In addition, they administer programs serving individuals who are also on food assistance (Employment First) and youth and young adults ages 16 – 24 (InCompass). Larimer County programs do not target homeless residents specifically.

Disabled Resource Services also provides limited employment assistance. Their services, however, are tailored to individuals with disabilities rather than specifically individuals who are homeless.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations**

Organizations mentioned under MA-35 and SP-40 that are not listed below generally refer their homeless clients to one of the following agencies:

- House of Neighborly Service, 137 Connection program serves chronic and episodic homeless adults with a day center and inclement weather shelter for people who have completed the requisite number of community service or work hours.

- House of Neighborly Service, Family Promise program serves chronic and episodic homeless families with year-round overnight shelter in local churches, a day center and case management.
- Loveland Housing Authority provides supportive housing for 10 veterans and prioritizes housing for homeless veterans at a 70-unit housing complex called The Edge.
- SummitStone Health Partners offers mental health therapy for the homeless through the PATH program and seven units of supportive housing.
- The Veterans Administration provides general benefits for veterans, including housing. Volunteers of America also provides rapid re-housing to veterans county-wide. These two programs are the primary reason Northern Colorado will reach Functional Zero for homeless veterans in 2021.
- Housing Catalyst, the Fort Collins Housing Authority, manages Loveland's VASH (Veterans Affairs Supportive Housing) program and will open a second supportive housing property in Fort Collins.
- Community Kitchen and Front Porch Café provide daily meals to homeless residents and work to get people connected to additional resources.
- Catholic Charities of Larimer County, The Mission homeless shelter, operates year-round with both permanent and lottery beds depending on the degree to which the resident is able to engage in services. The Mission is located in Fort Collins.
- Fort Collins Rescue Mission, also in Fort Collins, is a year-round shelter with supportive services.
- The Murphy Center is a day center in Fort Collins that houses multiple non-profit agencies that work with homeless and other residents to provide the convenience of services in one location. Homeward Alliance operates the Murphy Center and many programs designed to end homelessness. The organization expects to expand several of their programs to Loveland in 2021.

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

The City of Loveland has a variety of service providers working with people with special needs. Each of the organizations described below has a public facility in which to see clients, but most of the agencies are in need of housing to help create stability to truly address their non-housing needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Loveland's population is aging. While some senior and elderly residents may require single-site permanent supportive housing, others may be able to age in place with adequate supportive services provided in their homes. Some elderly residents are able to access supportive services through the Elderly, Blind, and Disabled (EBD) Medicaid waiver. Among other services, clients on the EBD waiver can access in-home supportive services, homemaker services, and non-medical transportation. These services are provided by a variety of Medicaid contractors and coordinated through Larimer County Department of Human Services.

Supportive services for Loveland's elderly and frail elderly are also provided by Catholic Charities of Larimer County. Clients assisted by this organization are generally older than 60 and living between poverty and 30% of the AMI. Some clients are veterans and others are disabled or have chronic diseases. Almost all already have housing. Support offered by Catholic Charities includes help applying for housing assistance if the current housing is not affordable. It also includes in-home assistance and transportation. Catholic Charities offers the assistance that a younger family member might provide if one lived near-by.

In addition to these services that enable elderly residents to remain in their housing, one of the Loveland Housing Authority's most recent developments, Mirasol, provides senior housing for individuals 55 and over with a variety of levels of needs. Services provided at this property include enrichment and social activities, classes, and transportation. On-site staff are able to connect residents to other community resources that can assist with other needs. The Green House Homes at Mirasol provides skilled nursing care for those requiring more intensive in-home medical care and is located on the Mirasol campus.

Individuals with behavioral health disorders are primarily served by SummitStone Health Partners, the community mental health agency serving Loveland. Clients using the services of SummitStone Health Partners need both access to housing and behavioral healthcare to achieve stability and retain their housing. The organization has seven permanent supportive housing units in Loveland as well as co-administers (with another regional behavioral health provider) permanent supportive housing vouchers

(formerly Shelter Plus Care vouchers). Residents are able to access a range of behavioral health services as well as general case management through SummitStone Health Partners.

Individuals with disabilities of any form are served by Disabled Resource Services (DRS). Most DRS clients are in need of affordable housing rather than more intensive supportive housing. Housing support is in the form of Social Security filing assistance, employment assistance if the client is able to work, some financial assistance and case management.

Northern Colorado AIDS Project serves Loveland residents who are HIV positive or at-risk of contracting HIV or HCV. Clients may be able to access housing assistance through HOPWA funding, administered by the Colorado Division of Housing, although resources are extremely limited. Supportive services needed may include drug and alcohol counseling, access to healthcare, syringe access and transportation to medical appointments.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Programs to facilitate the transition from institutional settings to supportive housing in the community are largely coordinated and administered by state agencies. The Colorado Department of Local Affairs (DOLA) oversees several voucher and supportive service programs to provide access to housing and care in the community. Individuals who may otherwise reside in institutional settings or who are exiting from institutional settings could be referred to the State Housing Voucher program from the Colorado Office of Behavioral Health as well as through local Continuum of Care coordinated entry systems. If a State Housing Voucher is unavailable, DOLA staff work with local Continuums of Care to ensure individuals are entered into the coordinated entry system and prioritized for other supportive housing programs for which they may be eligible.

The Colorado Department of Healthcare Policy and Financing (HCPF) also recently launched Transition Services for Medicaid-enrolled individuals. These services evolved from a successful pilot project called Colorado Choice Transitions, which ensures Medicaid funding “followed the person” from institutional setting to community, providing undisrupted access to supportive services. Transition services include access to a case manager as well as the benefits of life skills training, home delivered meals, peer mentorship, and transition setup.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Loveland invests \$460,000 annually to accompany the approximately \$306,000 in CDBG, non-administrative funding received. About \$517,000 of the annual \$766,000 provides funding for public

service agencies, some of which serve persons with special needs, including many of the agencies listed above. The remaining \$249,000 is invested in capital projects for housing and public facilities.

Over the next year, and for the first year of this Consolidated Plan, some of the City of Loveland CDBG public service funding will support Alternatives to Violence to provide supportive services to approximately 150 victims of domestic violence accessing the safehouse. The rest will be used to support the Murphy Center and Catholic Charities Mission shelter, both of which are located in Fort Collins but serve about 250 Loveland residents throughout the year.

Brick and mortar funding will be granted to rehabilitate 72 units of low-income multi-family housing and install a fire sprinkler system at the Alternatives to Violence safehouse.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Funding will be used to support residents with disabilities, elderly individuals, and other vulnerable populations served by local non-profit organizations such as Disabled Resource Services, Alternatives to Violence, Senior Alternatives in Transportation, Easter Seals, Meals on Wheels, and Sexual Assault Victim Advocates. Public housing residents are able to access a myriad of programs supported in part with either CDBG public service funding or other City of Loveland funding.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Home building in northern Colorado has been adversely affected by the cost of land, labor and water for many years. In addition, a recent report by the National Association of Home Builders and the National Multifamily Housing Council states that government regulations account for 32.1% of the “cost of an average multifamily development”

(<https://www.nahbclassic.org/generic.aspx?genericContentID=262391>). The report describes the cost associated with zoning approvals and building and development fees as well as project delays from municipal approval processes, development standards and the cost of changes to the building code. The report includes questions of whether governments understand “the extent to which these increased costs translate into higher rents and make it difficult to build new housing that families with modest incomes can afford.” Further research must be done to know if the assumptions apply to Loveland.

City of Loveland building and zoning codes are meant to promote a safe, decent environment and aesthetically pleasing community for local neighborhoods and include incentives for builders of affordable housing. Incentives described in the City of Loveland Unified Development Code include expedited development review, reduced or waived building and development fees, and reducing landscaping requirements, size of outdoor play areas, sidewalk and street width, and number of parking spaces to support financially or reduce the cost of providing affordable housing. In exchange, the City of Loveland enters into an agreement with the organization that includes a restriction that requires affordability for 20 years for single-family homes and 50-years for multi-family homes.

The Loveland Housing Authority will hire a consultant to discuss regulatory barriers to affordable housing in 2020 and will report findings to City of Loveland staff. The CPO is especially interested in understanding the barriers to create housing for our very low and low-income residents.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Northern Colorado has consistently had a low unemployment rate. The unemployment rate in Loveland, as noted in Table 15, is 6.8%. However, unemployment has increased substantially in Loveland (as well as throughout the country) in the first half of 2020 as a result of the COVID-19 pandemic. In Colorado, the unemployment rate increased from 2.5% in January 2020 to 10.5% in June 2020 (U.S. Bureau of Labor Statistics, Economy at a Glance: Colorado). The long-term economic repercussions of the pandemic are unknown, particularly as it is unknown how quickly some industries may be able to return to operating as they were before, how various industries and businesses will permanently change operations as a result of the pandemic, and how these factors will impact workers.

Looking at long-term data related to employment (that do not account for the current status of the labor market), the largest industries (by number of jobs) in Loveland are Education and Health Care Services, Retail Trade, and Arts, Entertainment, and Accommodations. According to the Colorado Demography Office, the manufacturing, education and health, and mining industries employ an older workforce, and around 1 million residents are expected to age out of the workforce in the next 20 years (Garner, Colorado Department of Local Affairs, Demography Office, accessed at [https://fortcollinschamber.com/demographer-big-changes-coming-northern-colorado/#:~:text=The%20largest%20component%20of%20growth, and%20Food%20Services%20\(18%2C175\)](https://fortcollinschamber.com/demographer-big-changes-coming-northern-colorado/#:~:text=The%20largest%20component%20of%20growth, and%20Food%20Services%20(18%2C175))). As current employees leave the workforce and as industries shift, particularly through increasing automation in the manufacturing, warehousing, and transportation industries, training and education programs have to respond to ensure access to well-paying occupations in Loveland and throughout Northern Colorado.

Based on the data below, the professional, scientific, and management services suffers from the largest gap between the number of jobs available and the number of workers in those industries, an indication that the population is more highly educated and skilled than the labor market requires. In addition, the retail trade is dealing with a shortage of employees.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	786	90	3	0	-3
Arts, Entertainment, Accommodations	3,535	4,439	13	15	2
Construction	2,580	2,108	10	7	-3
Education and Health Care Services	4,294	4,470	16	16	0
Finance, Insurance, and Real Estate	1,621	1,421	6	5	-1
Information	886	1,573	3	5	2
Manufacturing	3,593	3,722	13	13	0
Other Services	933	953	3	3	0
Professional, Scientific, Management Services	2,652	1,667	10	6	-4
Public Administration	0	0	0	0	0
Retail Trade	3,877	5,216	14	18	4
Transportation and Warehousing	807	1,274	3	4	1
Wholesale Trade	1,453	1,832	5	6	1
Total	27,017	28,765	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	37,930
Civilian Employed Population 16 years and over	35,340
Unemployment Rate	6.84
Unemployment Rate for Ages 16-24	19.88
Unemployment Rate for Ages 25-65	4.79

Table 40 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	8,630
Farming, fisheries and forestry occupations	1,090
Service	3,765
Sales and office	8,280
Construction, extraction, maintenance and repair	4,060
Production, transportation and material moving	2,210

Table 41 – Occupations by Sector

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,180	68%
30-59 Minutes	7,865	24%
60 or More Minutes	2,530	8%
<b>Total</b>	<b>32,575</b>	<b>100%</b>

Table 42 - Travel Time

Data Source: 2011-2015 ACS

## Education

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,310	160	550
High school graduate (includes equivalency)	6,660	405	1,370
Some college or Associate's degree	10,505	835	2,675

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
Bachelor's degree or higher	11,185	405		1,740

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	295	130	265	305
9th to 12th grade, no diploma	825	270	280	780	610
High school graduate, GED, or alternative	1,975	2,495	1,390	4,550	3,435
Some college, no degree	1,645	2,860	2,320	4,640	3,530
Associate's degree	310	1,030	1,145	2,020	575
Bachelor's degree	565	2,280	2,725	4,445	2,120
Graduate or professional degree	0	705	1,250	1,925	1,520

**Table 44 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,352
High school graduate (includes equivalency)	30,745
Some college or Associate's degree	33,396
Bachelor's degree	44,598
Graduate or professional degree	53,867

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction

Major employment sectors in Loveland by number of jobs are as follows: Retail; Education and Health Care Services; Arts, Entertainment and Accommodation; and Manufacturing.

Education employers (in Larimer County) include two K-12 school districts (Thompson R2-J and Poudre R-1), Colorado State University, and Front Range Community College. Loveland is an arts community, specifically sculpture, and has been called one of the 100 best art towns in America. Employment in the arts includes about 3,500 employees in the creative sector, such as sign makers, web designers, brewers, architects and jewelers. There are also about 450 artists in Loveland and about 250 people working in

bronze related services. Employment in health care includes three major health care networks: Banner Health, University of Colorado Health, and Kaiser Permanente. Many of Larimer County's largest employers are in manufacturing with Broadcom, Woodward Governor, Nutrien, Hewlett Packard, Hach Company, Avago Technologies, Anheuser-Busch, Advanced Energy and Agrium.

### **Describe the workforce and infrastructure needs of the business community**

Food service and retail wages continue to be low in the area, typically paying minimum wage. In addition, the retail trade is the business sector with the greatest need for employees. According to the 2011-2015 ACS data, there is a shortage of over 1,300 retail employees in Loveland. One pertinent factor potentially impacting these numbers, however, relates to changes in the state minimum wage. Colorado voters approved a minimum wage increase in 2016, resulting in a \$12 per hour minimum wage for non-tipped employees by 2020. This is a substantial improvement over the 2016 minimum wage of only \$8.31 per hour. However, even with the minimum wage increase, employees may still find it difficult to support themselves in the Loveland area given the high cost of housing. The community needs affordable housing options for workers at all wage levels, which will, in turn, support business needs.

A limited public transportation system may also impede residents' abilities to work. In addition to limited routes, which increase travel times for many riders, the City of Loveland Transit (COLT) also has limited times of operation. The bus system does not operate on Sunday, and only runs from 8:38 a.m. to 5:48 p.m. on Saturday. During the week, the bus system runs from 6:38 a.m. to 7:48 p.m. These hours limit workers' flexibility, in turn limiting their job prospects and limiting employers' pool of potential employees.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create**

The most pronounced economic impact facing Loveland has resulted from the COVID-19 pandemic. Unemployment has increased statewide and it is not clear how quickly various sectors may rebound or how their workforce or infrastructure needs may change as a result of the current economic downturn. State and local entities will continue to work with business leaders to understand changing needs and modify available programs and resources to ensure potential employees have the skills and knowledge needed to regain permanent employment.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction**

Across the United States, employers are having a difficult time filling positions in skilled trades, drivers, sales representatives and teachers. In Larimer County with unemployment historically lower than both

Colorado and the United States, recruitment challenges include attracting talent from larger cities and senior executives, young talent, reliable workers for physically demanding jobs, low wage service workers, and workers that can pass a drug test, most often due to marijuana. No question that the labor market in Northern Colorado is strained and one of the issues is matching education and skills to the market. The City of Loveland Economic Development Department is working on a strategy that includes aligning education more closely with local businesses. The program includes outreach to underemployed workers and providing coaching and connecting people to training if needed.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan**

The Workforce Innovation and Opportunity Act (WIOA) is implemented locally by Larimer County Economic and Workforce Development. Services are geared toward those who are transitioning out of a field that is declining. Available services include career planning assessments, intensive job search assistance, and scholarship assistance (for skill-specific training programs).

The Colorado First and Existing Industry initiative is a job training grant program for companies that are relocating to, or expanding in, Colorado. The program will allow businesses to determine the training needs of their workforce. The programs are jointly administered by the Colorado Community College System and the Colorado Office of Economic Development and International Trade. Locally, residents can access these programs through Front Range Community College.

The City of Loveland Consolidated Plan does not include job creation as a priority or a goal. However, any effort to create jobs locally or to increase the living wage of employees will make housing more affordable and lessen the needs of people living with very low incomes.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth**

N/A

**Discussion**

The State of Colorado has made strides in supporting low-income workers by increasing the state minimum wage to \$12 per hour. While this provides some relief for minimum wage workers, the high

cost of housing in Loveland still makes it difficult for many to make ends meet. Given the housing shortage and need to provide greater access to affordable housing for all residents, the City of Loveland focuses its CDBG distributions on housing rather than on job creation.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Census tract-level data for multiple housing problems does not exist. Instead, data from HUD's e-GIS mapping housing problems is used. Concentration of housing problems is defined as a census tract having a proportion of the households with at least one housing problem that is more than 15% greater than the overall proportion of the population with housing problems. In Loveland, 33.7% of households are living with at least one housing problem. A concentration of households with housing problems, therefore, occurs when at least 38.8% of households report housing problems. Only one census tract meets this definition (census tract 00205, located in south Loveland).

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Concentration of racial or ethnic minorities is defined as a census tract having a proportion of the population that is Non-Hispanic White that is less than 15% of the overall proportion of households that identify as Non-Hispanic White. Loveland's total population is 84.8% Non-Hispanic White. Census tracts with less than 72.1% Non-Hispanic White are considered to have a concentration of families identifying as racial or ethnic minorities. According to data provided in HUD's e-GIS database, there are no census tracts that meet this definition of concentration.

To examine potential concentrations of low-income households, the Low Poverty Index, calculated by HUD and available in HUD's e-GIS database, serves as the indicator of poverty. The Low Poverty Index is based on the poverty rate. Values are inverted so that the lower the Low Poverty Index, the higher the poverty experienced in that census tract. A threshold of 30 for a Low Poverty Index was used to determine if poverty (thus low-income households) were concentrated in any census tracts. One census tract (00207, located in south Loveland) reports a Low Poverty Index of 25.

Examining both race/ethnicity and poverty is best accomplished by determining if any census tracts are designated as racially/ethnically-concentrated areas of poverty (R/ECAPs; as defined, calculated, and tracked by HUD as a component of the Affirmatively Furthering Fair Housing rule). Currently, no census tracts in Loveland are designated as R/ECAPs.

### **What are the characteristics of the market in these areas/neighborhoods**

Low-income households and households identifying as racial or ethnic minorities are concentrated on the southern side of Loveland. These areas are in close proximity to downtown Loveland (located to the east of the identified census tracts). The primary reason to identify concentrations of low income or minority populations, and to describe the assets and characteristics of the area, is to target rehabilitation in these areas and ensure that the uniqueness of the neighborhood is not lost. The City of

Loveland may consider targeting a particular area or neighborhood for revitalization and rehabilitation, but has not committed CDBG or any funding to this type of project in the Consolidated Plan. Should this type of rehabilitation occur, it will not happen without the participation of the residents who are able to identify what makes the neighborhood a place they want to live.

### **Are there any community assets in these areas/neighborhoods**

As previously mentioned, downtown Loveland is in close proximity to the identified census tracts. Downtown is home to the public library, art museum, and the City of Loveland municipal building. This area of town is also a common site for events and festivals throughout the year. These census tracts have access to multiple parks and trails maintained by the Loveland Parks and Recreation Department. In addition, several schools (elementary, middle, and high schools) serve these neighborhoods. Some key non-profit providers are close by including the Boys and Girls Club of Loveland, the Community Kitchen, Good Health Will, Alternatives to Violence, One Community One Family, and the Salvation Army. Several small retailers exist in or near these neighborhoods in addition to larger chains such as Walgreens, Safeway, and Kroger.

### **Are there other strategic opportunities in any of these areas**

When the City of Loveland updated the 10-year Comprehensive Plan a few years ago, distinct opportunity areas were identified. Some of the areas are those listed above with higher minority concentrations, such as Block Group 3: Census Tract 17.04, which is 20% to 30% Hispanic and is in an older neighborhood in Loveland. Throughout the Comprehensive Plan process, community members said they would like to see City investment in Loveland's older neighborhoods. Some of the strategic opportunities in this particular census tract include access to major transportation corridors from Fort Collins to Denver, and from Estes Park to Greeley. Identifying neighborhood assets and considering whether a strategic opportunity exists in an area would occur prior to engaging in discussions of large-scale rehabilitation.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods**

It is estimated that between 85%-95% of Loveland residents subscribe to internet services (City of Loveland, Municipal Retail and Public-Public Utility Fiber-to-the-Premise Utility Business Concept Plan). While the overwhelming majority of Loveland residents can access internet, low-income households are less likely to have access to consistent internet service in the home (Anderson & Kumar, 2019, Digital Divide Persists Even as Lower-Income Americans Make Gains in Tech Adoption, Pew Research Center). Seeing the need to provide greater access to broadband internet and to provide affordable services for residents and businesses, the City of Loveland set out to explore broadband options for the community in early 2015. In November 2015, 82% of Loveland voters approved a ballot initiative that removed state-level legal barriers to the City of Loveland being involved in providing telecommunication services. Following in 2018, Loveland City Council adopted a resolution establishing City-owned broadband service, later branded as Loveland Pulse. Construction on the broadband network began in November 2019, with the first customers anticipated to be granted access in 2020. The Pulse staff members are continuing to discuss how to ensure that broadband is accessible to low-income residents.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction**

Dissatisfied with the cost and quality of internet services provided by existing internet service providers, Loveland residents and the City of Loveland have opted to establish a city-owned broadband network. Loveland has been planning and developing access to broadband in alignment with other communities in the county (namely, Fort Collins and Estes Park), allowing for some cost sharing of initial development costs. Loveland's Pulse will launch in 2020.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change**

Colorado has already witnessed increased average temperatures as a result of climate change and models predict temperatures will increase an additional 2.5 to 5 degrees Fahrenheit by 2050 (Climate, Colorado Water Conservation Board, accessed at <https://cwcb.colorado.gov/climate>).

These changes are expected to have several negative impacts (University of Colorado Boulder, Environmental Center, Impacts in Colorado, accessed at <https://www.colorado.edu/ecenter/energyclimate-justice/general-energy-climate-info/climate-change/impacts-colorado>). Reduced or inconsistent snowpack levels, accumulated through winter storms, may result in water shortages and usage restrictions. The higher temperatures also make infestations of pine beetles more common as colder temperatures are needed to kill off these insects. Pine beetles decimate forests, leaving dead and dry foliage that is more prone to burning. Northern Colorado, along with most of the state, deals with multiple wildfires during the summer months. Typically, these fires occur in remote areas; occasionally, wildfires threaten residential areas in the extensive Wildland Urban Interface (WUI) areas in Loveland. In addition to these threats, climate change is causing Loveland and surrounding areas to have more intense storms in both winter and summer, potentially leading to extraordinarily destructive events such as floods or tornadoes.

While these types of severe weather events are always difficult to endure and recover from, there is the additional threat of budget cuts and reduced resources as a result of the COVID-19 pandemic and related economic downturn.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods**

Low-income residents are particularly vulnerable during any natural disaster. As noted throughout the Consolidated Plan, the need for additional units of lower cost housing is critical in Loveland and has had an effect on low-income residents who lost housing during the High Park fire of 2012 and the flood of 2013. In addition, low-income residents may lack resources to evacuate in the case of a known impending weather event. Their property may be inadequately insured, providing little to no coverage of unusual or unexpected disasters. And, they may simply lack the financial resources or social network to manage in the short-term while other resources (from insurance, grants, or community donations) are secured to allow for rebuilding.

Northern Colorado was especially hard hit by natural disasters from 2012 and 2013. In 2012, forested area northwest of Loveland caught fire after a lightning strike. The High Park fire destroyed at least 259 homes, becoming (at the time) the third most destructive wildfire in the state's history. The following

year, in September 2013, major flooding occurred, impacting Loveland and surrounding areas. Over 1,850 homes and businesses were lost and another 968 damaged across the 17 counties impacted. While households of all income levels were impacted, when housing that served low-income residents was destroyed (such as a sizeable trailer park in a neighboring county that was destroyed), the result was an even tighter housing market for households at the lowest income levels, further impeding their ability to recover.

# **Strategic Plan**

## **SP-05 Overview**

### **Strategic Plan Overview**

The Five-Year Strategic Plan presents City of Loveland community goals from October 1, 2020 through September 30, 2024, for allocation of CDBG and other City funding to invest in affordable housing and services for low and moderate-income populations, including homeless individuals and persons with special needs. Investments in services and brick/mortar projects will be allocated based on priority goals outlined in this section of the plan through a competitive process with preliminary recommendations made by the Affordable Housing and Human Services Commissions, with final approval from the Loveland City Council. Priorities were determined through a process of community participation with input from citizens, housing agencies, service agencies and Loveland's Affordable Housing and Human Services Commissions with an overall goal of creating affordable housing and reducing the number of households and individuals living in poverty. The City of Loveland CPO will communicate accomplishments met throughout the next five years with agency partners.

No specific geographic priorities have been identified, nor will funding be dispersed based on a stated target area.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

#### **Table 46 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All CDBG funding will be invested to meet the needs of low and moderate-income residents living within Loveland city limits. Although the City of Loveland may choose to invest CDBG in the rehabilitation of substandard homes in areas with at least 51% low income families or individuals, and with a predominantly minority population, no specific geographic area has been selected as a priority or target area as defined by HUD. Instead, services and housing will be provided on a needs and income basis throughout the City of Loveland based on applications received during an annual competitive process.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 47 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	New Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Create New Affordable Housing
	<b>Description</b>	The top three priority needs identified by community members, agency representatives and the Affordable Housing Commission are new housing for homeownership, additional rental units, and supportive housing for homeless residents. All three needs will be met by creating new housing units.

	<b>Basis for Relative Priority</b>	The City of Loveland is in need of additional affordable housing including both ownership and rentals for lower income and homeless residents. The Needs Assessment shows a gap of over 9,700 units throughout Larimer County for extremely low-income households and 4,700 units for very low-income households. The Loveland Housing Authority has 2,925 families on their wait list, 70% of which live at or below 30% of the AMI.
<b>2</b>	<b>Priority Need Name</b>	Rehabilitate Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Rehabilitate Affordable Housing
	<b>Description</b>	The second priority also identified by community members, agency representatives and the Affordable Housing Commission is the retention of already existing affordable housing, including owner occupied and rental housing. Housing for the homeless could also arise from the purchase and rehabilitation of single-family housing.
	<b>Basis for Relative Priority</b>	The Needs Assessment shows that 3,430 households in Loveland with income at or below 50% of the AMI are living in a home with at least one <u>severe</u> housing problem. Asian, American Indian/Native Alaskan's and Native Hawaiian/Pacific Islander households experience housing problems disproportionate to their representation in the overall population. These numbers show that the need is great for rehabilitation among these populations in particular.

<b>3</b>	<b>Priority Need Name</b>	Public Service Activities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Service Activities
	<b>Description</b>	CDBG funding for public services will be identified by the Human Services Commission and distributed to agencies serving clients with a "presumed benefit" including abused children, abused spouses/partners, severely disabled adults, homeless persons, illiterate adults, persons with AIDS and elderly persons, or agencies that income qualify customers for services. Note that migrant farm workers also fall in the presumed benefit category, but the City of Loveland has not ever received a proposal to serve this population.

	<b>Basis for Relative Priority</b>	15% of CDBG funding is reserved for public service agencies annually. Spending of CDBG is generally allocated to agencies working with clients that fall in one of the eight presumed benefit categories listed above.
<b>4</b>	<b>Priority Need Name</b>	New or Rehabilitated Public Facility
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	New or Rehabilitated Public Facility
	<b>Description</b>	The last priority is the purchase or rehabilitation of a public facility to be used by agencies serving primarily low to moderate-income persons
	<b>Basis for Relative Priority</b>	While the greatest priority for the use of CDBG funding is housing, requests for assistance from agencies with a public facility need will also be considered.

### **Narrative (Optional)**

Data compiled from completed surveys were presented to the Human Services Commission on July 2, 2020 to discuss prioritizing public service funding. 15% of CDBG funding is set aside for services every year, resulting in Priority Need 3 above.

Data from surveys, public meetings and Need Assessment conclusions was presented to the Affordable Housing Commission on July 9, 2020, resulting in completed outcome measures for Priority Needs 1, 2 and 4 listed above.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Colorado Division of Housing, Next Step 2-Gen Rapid Re-housing has replaced the TBRA program. One Community One Family received a 2.5-year grant starting in October 2018, has placed 11 families in housing and is currently working with four other families to identify housing. The purpose of the funding is to ensure that homeless students (McKinney/Vento identified) can achieve housing stability and academic success. Families can receive up to 24 months of rental assistance.
TBRA for Non-Homeless Special Needs	As stated above, Colorado Division of Housing HOME funding is no longer used for rental assistance programs. Some rental assistance is available for non-homeless special needs residents In Loveland but likely not more than one month of assistance. The City of Loveland does not yet receive HOME funding directly to be used for TBRA for any needs category.
New Unit Production	The Loveland Housing Authority just completed 60 units of low-income housing for people 55 years and older and will complete an additional 69 units in late 2020. The Housing Authority has a schedule that includes one new project a year for the next few years.
Rehabilitation	The Loveland Housing Authority Larimer Home Improvement Program and the Volunteers of America Handyman Program provide a variety of rehabilitation services for Loveland residents. Together, the two programs completed 704 projects over the first four years of the 2015-2019 Consolidated Plan and are expected to maintain this rate of project completion.
Acquisition, including preservation	The Loveland Housing Authority will acquire a home within city limits to house homeless youth. Larimer County Senators and Representatives sponsored the Consent To Shelter and Service By Homeless Youth bill in 2020 (SB20-106) that was managed by a Loveland Housing Authority consultant and will allow the Housing Authority to move forward with a youth housing project.

Table 48 – Influence of Market Conditions

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The City of Loveland expects to receive about \$380,000 in CDBG funding annually over the next five years. Sixty-five percent (65%) of these funds will be allocated to creating new and/or preserving existing units of affordable housing and/or service organization facility development through capital acquisition, rehabilitation, and brick/mortar projects. Fifteen percent (15%) will be allocated for public services and 20% will be used for administration of the program. The City of Loveland also invests another \$460,000 annually from the City's General Fund for public service projects.

The CPO will seek additional sources of funding, such as the waiver of building fees, to assist with affordable housing projects. Priority will also be given to projects that leverage other sources of funding, including Low Income Housing Tax Credits, Colorado Department of Housing Funds (including HOME funds), and private and foundation sources.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	382,403	0	5,460	387,863	1,530,000	CDBG funds will be distributed based on the ratio described above.

Table 49 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

As stated above, priority is given to projects that leverage CDBG funds with other sources. Given the relatively small investment that the City of Loveland can make with CDBG funding, in order to develop the number of housing units needed to meet the City's need, it is critical that a project leverage other sources. The amount of CDBG available on an annual basis for additional new housing or the rehabilitation of existing housing averages under \$245,000 a year.

During program year 2019-2020, the City approved a 69-unit Low Income Housing Tax Credit project with a total development cost of approximately \$22 million. The City's contribution is \$200,000 in CDBG funds and \$1.2 million in waived building and development fees.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Loveland owns a parcel of about 15 acres near the downtown area and across the street from the Police and Court building. Archdiocesan Housing, a division of Catholic Charities, will request four acres to build Supportive Housing, meeting the first goal of new housing for homeless residents.

**Discussion**

Over the last year, the City of Loveland invested \$2,225,787 in housing and public service projects for low to moderate-income residents. CDBG funding made up less than 14% of the total funding invested in housing and services. Other sources include City of Loveland General Fund dollars and the waiver of building and development fees to further the goals described in the Consolidated Plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Loveland Housing Authority	PHA	Homelessness Ownership Rental	Region
HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Jurisdiction
VOLUNTEERS OF AMERICA	Non-profit organizations	Ownership Rental	Region
ALTERNATIVES TO VIOLENCE	Non-profit organizations	public services	Jurisdiction
House of Neighborly Service	Non-profit organizations	public services	Jurisdiction
Homeward Alliance	Non-profit organizations	public services	Region
CATHOLIC CHARITIES NORTHERN	Non-profit organizations	public services	Region

Table 50 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Loveland allocates funding to nonprofit organizations that meet the objectives of the Consolidated Plan through an application process that is evaluated annually by the Affordable Housing and the Human Services Commissions. The strength of this system is the jurisdictional knowledge of commissioners willing to invest hundreds of hours into the allocation process, including becoming educated about the services provided and needs of the community.

For CDBG specifically, the most notable issue in the delivery system is the time sensitive and targeted nature of the brick/mortar funding. Funds are granted to agencies able to produce the results of the Consolidated Plan within the year that the funding is granted. Specific projects to meet Consolidated Plan goals are not solicited by the City of Loveland. Instead, the competitive grant process is announced and the not-for-profit industry and stakeholders serving the Loveland area drive projects.

There are many agencies that provide a wide range of services and are funded by the Human Services Commissions through the City of Loveland grant system that are not listed in the Consolidated Plan.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills			
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
Housing Search Assistance	X	X	

Table 51 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Case management, information and referrals, health care, mental health care, substance abuse assistance, and employment services are available to homeless individuals and families through a variety of programs listed above. Colorado Health Network (Northern Colorado AIDS Project) cares for Larimer County residents with a positive HIV/AIDS diagnosis or community members requesting information. Other services are located in the County or in Loveland but are not identified above because they occur on the open market.

Veterans can also receive assistance through the two homeless programs provided by the House of Neighborly Service, in addition to the Department of Veteran Affairs and Volunteers of America. In 2016, the Loveland Housing Authority started offering ten units of Supportive Housing for homeless veterans, subsidized with VASH vouchers and with services provided by the VA. In 2020, the Northern Colorado CoC will announce that veteran homelessness will reach functional zero in 2021, potentially making Northern Colorado the first Continuum of Care in Colorado to produce that result.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strength of the service delivery system is the strong partnerships among the not-for-profit organizations serving low and very low-income households that assist people to access needed services.

The biggest gap is housing that is affordable to people living with very little income and additional supportive housing for the homeless. Other significant gaps include substance use detox and mental health treatment and community based and in-patient services. Transportation and access to chronic and acute health care and medications are also critical needs. These services could reduce utilization of jails and emergency rooms as a place to be safe and sober.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Any strategy to overcome gaps in service delivery requires leadership from stakeholders within the local provider community. Staff from the CPO are available and able to support local community efforts to address the service and housing needs of low-income residents and chronically homeless individuals and families but are unlikely to be able to take a leadership role in filling gaps in institutional structures because of capacity.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create New Affordable Housing	2020	2024	Affordable Housing Homeless		New Affordable Housing		Rental units constructed: 225 Household Housing Unit  Homeowner Housing Added: 25 Household Housing Unit  Housing for Homeless added: 50 Household Housing Unit
2	Rehabilitate Affordable Housing	2020	2024	Affordable Housing		Rehabilitate Affordable Housing		Rental units rehabilitated: 200 Household Housing Unit  Homeowner Housing Rehabilitated: 700 Household Housing Unit
3	Public Service Activities	2020	2024	Homeless Non-Homeless Special Needs		Public Service Activities		Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	New or Rehabilitated Public Facility	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development		New or Rehabilitated Public Facility		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Table 52 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Create New Affordable Housing
	<b>Goal Description</b>	The greatest housing need in Loveland is additional units for very low-income, low-income and homeless residents.
<b>2</b>	<b>Goal Name</b>	Rehabilitate Affordable Housing
	<b>Goal Description</b>	The second greatest need is to retain already existing affordable housing.
<b>3</b>	<b>Goal Name</b>	Public Service Activities
	<b>Goal Description</b>	Services for low-income and homeless residents.
<b>4</b>	<b>Goal Name</b>	New or Rehabilitated Public Facility
	<b>Goal Description</b>	Agencies may need to improve and/or acquire facility space to maintain or increase their current level of service.

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Loveland plans to invest CDBG brick/mortar funding to help build 25 single-family homes, 225 multi-family units, 50 units of housing for homeless residents, rehabilitate 700 units of single-family housing and 200 units of multi-family housing for a total of 1,200 individuals or families served over the five years of the 2020-2024 Consolidated Plan.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Loveland Housing Authority is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible housing units.

### **Activities to Increase Resident Involvements**

The Housing Authority works to improve the living environment of residents through activities and events that are planned by a Resident Advisory Board. The board is comprised of a representative from each of the Housing Authority properties who want to assist with events, although all events in 2020 were cancelled.

The Loveland Housing Authority also started a non-profit organization in 2018 to connect residents to activities that inspire them to “Dream, Dare and Do” to elevate their quality of life. Aspire 3D values resident’s voices and encourages resident driven solutions to community problems. To encourage participation, the organization launched a Leadership Council in three Housing Authority communities: Orchard Place, The Edge and Silver Leaf. Residents meet monthly to help identify community strengths and challenges, develop and implement solutions and build social connections. In 2019, Aspire 3D spent the year exploring the dreams of the residents at these properties. In addition, at Orchard Place, residents hosted a series of safety events and initiated movie nights as well as a community safety committee and they hosted resource fairs so other households could learn about resources in the community. Residents at all three communities participate in an annual community needs assessment and focus groups to help improve food security for themselves and their neighbors. This approach to resident engagement ensures that programs and activities better meet the needs of unique communities and are more sustainable, long-term solutions.

### **Is the public housing agency designated as troubled under 24 CFR part 902**

No

### **Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Home building in northern Colorado has been adversely affected by the cost of land, labor and water for many years. In addition, a recent report by the National Association of Home Builders and the National Multifamily Housing Council states that government regulations account for 32.1% of the “cost of an average multifamily development”

(<https://www.nahbclassic.org/generic.aspx?genericContentID=262391>). The report describes the cost associated with zoning approvals and building and development fees as well as project delays from municipal approval processes, development standards and the cost of changes to the building code. The report includes questions of whether governments understand “the extent to which these increased costs translate into higher rents and make it difficult to build new housing that families with modest incomes can afford.” Further research must be done to know if the assumptions apply to Loveland.

City of Loveland building and zoning codes are meant to promote a safe, decent environment and aesthetically pleasing community for local neighborhoods and include incentives for builders of affordable housing. Incentives described in the City of Loveland Unified Development Code include expedited development review, reduced or waived building and development fees, and reducing landscaping requirements, size of outdoor play areas, sidewalk and street width, and number of parking spaces to support financially or reduce the cost of providing affordable housing. In exchange, the City of Loveland enters into an agreement with the organization that includes a restriction that requires affordability for 20 years for single-family homes and 50-years for multi-family homes.

The Loveland Housing Authority will hire a consultant to discuss regulatory barriers to affordable housing in 2020 and will report findings to City of Loveland staff. The CPO is especially interested in understanding the barriers to create housing for our very low and low-income residents.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Loveland CPO will continue working with developers of affordable housing using the current affordable housing code and will work to remove reported barriers. The City of Loveland is committed to creating partnerships that result in more units available to low income residents.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Loveland's homeless individuals generally seek services from the House of Neighborly Service 137 Connection program, Salvation Army, SummitStone Health Partners, and One Community One Family where they can access help with housing, case management, mental health and substance use assistance, job and skills training, and clothing and gear. Other outreach to homeless persons, especially unsheltered persons, occurs at several locations frequented by homeless residents, such as the Community Kitchen and Front Porch Cafe. These two locations provide meals to homeless individuals and families who either do not know about local services or are not willing to engage in mental health or substance abuse counseling or other services. Staff and volunteers who provide food to the homeless work to build trust that they hope will result in further engagement.

Loveland's homeless families generally seek services from the House of Neighborly Service Family Promise program, Salvation Army, One Community One Family or the Thompson School District McKinney Vento homeless liaison. Available services include all of the services listed above as well as shelter for participants of the Family Promise program.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Loveland does not plan to build an emergency shelter within city limits. Instead, service providers will continue to shelter the homeless at local churches and some homeless residents seek shelter in Fort Collins at the Catholic Charities Mission or Fort Collins Rescue Mission shelters.

The number of transitional housing units in Loveland is not expected to increase over the next five years.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Loveland is a partner in the regional coordinated entry (CAHPS) process, helping Loveland residents make the transition to permanent housing. To that end, several service providers participate in the process of surveying Loveland residents to better understand their individual barriers to long-term housing and engage in weekly conversations to match housing resources to appropriate residents. Homeless residents needing extensive services are offered supportive housing as units become

available. Residents with fewer barriers are offered Rapid Re-housing that includes short-term rental assistance and other services to quickly obtain self-sufficiency.

Several City of Loveland service providers and the CPO have created an informal Housing Retention group to help formerly homeless residents maintain their housing, understanding that losing housing can make it harder to find housing in the future, especially if the resident faces an eviction.

Northern Colorado CAHPS participants have housed 414 veterans, 239 non-veteran adults, 244 families and 18 youth over the last four years. The Northern Colorado CoC will announce a date by which we will have ended veteran homelessness in Northern Colorado.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Individuals discharged from state institutions located in either Fort Logan or Pueblo are connected to SummitStone Health Partners' Intensive Care Coordinators team to transition with a discharge and housing plan. Information provided by an ICC team member is that clients are frequently referred to live in an assisted living facility and many are discharged with SSI/SSDI and other mainstream benefits.

Local hospitals do not have a discharge policy for homeless individuals or families with medical needs after they leave a medical facility that includes housing or respite. Medical Center of the Rockies (UC Health System) discharges patients with information about local programs, telling people where to access night shelter or other services in Larimer County. Salvation Army of Loveland started a respite hotel lodging program in 2019 for people experiencing homelessness who are recovering from a surgery, medical procedure or physical injury. A referral from a hospital or medical service provider is required. Respite is offered for up to two weeks.

The Matthews House Empowering Youth program supports youth referred through the foster care program, criminal justice system and community partners within the Loveland area. The Matthews House supports youth by providing resources, training, and relationships for young people transitioning into adulthood who lack a support system. This program walks alongside youth through comprehensive case management, connecting them to community resources and empowering them to develop self-sufficiency and a healthy lifestyle.

The Fort Collins parole office or the Department of Corrections (DoC) refers adults discharged from prison to the Homeward Alliance Re-Entry program. Participants must either be on parole or released from the DoC within the last 12 months and have a medium/high score on a DoC risk assessment. Services are voluntary and include connection to community resources and ongoing rent assistance as

long as the participant is active in the program and based on the length of parole or when the individual was released from prison. Success is measured by employment and education outcomes.

Volunteers of America also assists people exiting incarceration and can accept referrals from both the DoC and the Northern Colorado Coordinated Entry system (CAHPS). Participant involvement with the criminal justice system can include county jail, probation or interactions with local law enforcement that include a ticket for trespassing. Services include reducing barriers to housing, financial assistance, assistance with other needs such as eyeglasses and rent assistance for up to two years. Success is measured by housing retention outcomes. Clients can be enrolled in both the Homeward Alliance and the Volunteers of America programs.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Owner-occupied housing rehabilitation is currently offered through a low-interest loan through the Loveland Housing Authority, Larimer Home Improvement Program. If the rehabilitation is expected to disturb a painted surface, lead paint testing will occur. If lead paint is found, a lead certified contractor will be hired to mitigate all surfaces that will be disturbed. Other areas of the home that may contain lead paint, but will not be disturbed during rehabilitation, will not be mitigated.

Down payment assistance requires lead-based paint testing of the home. If the home is found to exceed acceptable limits, the owner must mitigate in order for the client to use CDBG funds as part of the purchase.

The City of Loveland could benefit greatly from a HUD Lead Hazard Reduction grant and will consider applying during the five years of this Consolidated Plan if there is sufficient staff time to write and manage rehabilitation needs of Loveland residents.

### **How are the actions listed above related to the extent of lead poisoning and hazards**

The City of Loveland has 6,650 owner-occupied homes built before 1980, of which 2,355 have children present, thereby creating a potential and permanent health hazard. The number of rental homes is as troubling with 5,915 units built before 1980, of which 1,555 have children present. Rehabilitation of aging housing stock is vital to keep housing affordable and not exposing children to lead is even more imperative. As stated, the City of Loveland may explore a Lead Hazard Reduction grant in the future to help off-set the expense of lead-paint mitigation specifically for low-income and minority populations.

### **How are the actions listed above integrated into housing policies and procedures**

Organizations that operate a public facility and that are required to mitigate lead-based paint must also develop policies and procedures to inform staff of the status of the work environment and clients if the public facility will house them overnight.

Proposals for the use of CDBG funding and contracts with agencies receiving CDBG point to lead hazard requirements to ensure compliance. CPO staff members engage in conversations with agency staff to discuss lead hazard mitigation on relevant projects. If lead hazards exist and will be mitigated, a clearance report will be kept on file.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Loveland invests CDBG and \$460,000 in general fund dollars to provide needed services to help reduce poverty in the community. Funding is distributed to organizations that serve low and moderate-income persons in the area of child development and education, child abuse prevention and mitigation, spousal abuse, disability services, adult education and literacy, access to food, housing and homelessness, mental and physical health, and services for seniors and at-risk youth.

Poverty reduction is addressed regionally by the City of Loveland, City of Fort Collins and the United Way of Larimer County. The City of Fort Collins invests CDBG, HOME and other city funding to address poverty in a manner similar to the City of Loveland.

United Way of Larimer County addresses today's greatest needs and works to reduce the needs of tomorrow. They fund human service work through a community impact lens. Recipients meet throughout the year to collaborate on outcomes, services, and programs. United Way's Community Impact Program began in 2014, and has evolved over the years as our community has evolved. They are measuring important community data for school readiness, student success, job training, housing initiatives, eviction prevention programs, and money management programs to name a few. As a Community Impact Partner, the City of Loveland has a vested interest in the success of United Way's financial stability strategy.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City of Loveland Human Services Commission addresses poverty by investing in services that work with Loveland's very low-income residents. The Affordable Housing Commission addresses poverty by investing in new housing and housing rehabilitation. Both commissions are provided information about the goals and strategic plan of the other commission through the CPO.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

CDBG sub-recipients must enter into a legal agreement with the City of Loveland specifying how and when grant funds will be spent. The City disburses payments on a reimbursement basis to grant recipients once a contract has been executed and the grant recipient provides proof of performance.

Each funded agency must provide a quarterly report that includes accomplishments; number of housing units constructed or rehabilitated; number of persons served; race/ethnicity of persons served; number of persons with a disability, homeless, seniors and veterans; income level of clients; number of female-headed households; and the final cost of the project. Once a sub-recipient can demonstrate that a project has been completed and final information has been entered into the HUD IDIS system, the project will be closed and will be ready for formal monitoring.

The CPO monitors all projects but will start completing a shorter form that only includes current grant information. The longer monitoring form will be completed at least every three years. The CPO will likely update and revise the monitoring procedures after the Consolidated Plan has been submitted.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Loveland expects to receive about \$380,000 in CDBG funding annually over the next five years. Sixty-five percent (65%) of these funds will be allocated to creating new and/or preserving existing units of affordable housing and/or service organization facility development through capital acquisition, rehabilitation, and brick/mortar projects. Fifteen percent (15%) will be allocated for public services and 20% will be used for administration of the program. The City of Loveland also invests another \$460,000 annually from the City's General Fund for public service projects.

The CPO will seek additional sources of funding, such as the waiver of building fees, to assist with affordable housing projects. Priority will also be given to projects that leverage other sources of funding, including Low Income Housing Tax Credits, Colorado Department of Housing Funds (including HOME funds), and private and foundation sources.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	382,403	0	5,460	387,863	1,530,000	CDBG funds will be distributed based on the ratio described above.

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

As stated above, priority is given to projects that leverage CDBG funds with other sources. Given the relatively small investment that the City of Loveland can make with CDBG funding, in order to develop the number of housing units needed to meet the City's need, it is critical that a project leverage other sources. The amount of CDBG available on an annual basis for additional new housing or the rehabilitation of existing housing averages under \$245,000 a year.

During program year 2019-2020, the City approved a 69-unit Low Income Housing Tax Credit project with a total development cost of approximately \$22 million. The City's contribution is \$200,000 in CDBG funds and \$1.2 million in waived building and development fees.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Loveland owns a parcel of about 15 acres near the downtown area and across the street from the Police and Court building. Archdiocesan Housing, a division of Catholic Charities, will request four acres to build Supportive Housing, meeting the first goal of new housing for homeless residents.

**Discussion**

Over the last year, the City of Loveland invested \$2,225,787 in housing and public service projects for low to moderate-income residents. CDBG funding made up less than 14% of the total funding invested in housing and services. Other sources include City of Loveland General Fund dollars and the waiver of building and development fees to further the goals described in the Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitate Affordable Housing	2020	2024	Affordable Housing		Rehabilitate Affordable Housing	CDBG: \$211,522	Rental units rehabilitated: 72 Household Housing Unit
2	Public Service Activities	2020	2024	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$57,361	Public service activities other than Low/Moderate Income Housing Benefit: 575 Persons Assisted
3	New or Rehabilitated Public Facility	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$42,500	Public service activities other than Low/Moderate Income Housing Benefit: 19 Persons Assisted

Table 54 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Rehabilitate Affordable Housing
	<b>Goal Description</b>	Loveland Housing Authority will rehabilitate 72 units of affordable housing.
<b>2</b>	<b>Goal Name</b>	Public Service Activities
	<b>Goal Description</b>	Public service funding will be allocated to Alternatives to Violence safehouse, Catholic Charites Mission shelter, and Homeward Alliance day center program at the Murphy Center. 575 people will be served from these three programs.
<b>3</b>	<b>Goal Name</b>	New or Rehabilitated Public Facility
	<b>Goal Description</b>	Alternatives to Violence will install a fire sprinkler system in the safehouse to ensure the safety of the residents and to be able to utilize currently unused space.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Loveland Affordable Housing and Human Services Commissions will fund the following projects during the 2020-2021 program year, meeting about 10% of Consolidated Plan priority goals in the first year.

#### Projects

#	Project Name
1	Program Administration 2020
2	Housing Rehabilitation 2020
3	Public Services 2020
4	Public Facilities 2020

Table 55 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

First year allocations match the stated priorities, including the amount of funding allocated to each category. The first priority is creating new affordable housing. No proposals for new affordable housing were received. The second priority is rehabilitating affordable housing: 85% of all funding available for brick/mortar projects is allocated to this priority category. Prioritizing spending for developing new affordable housing is a necessity given the severe gap in affordable housing for low income and extremely low-income residents. However, even with substantial investments of resources available, the supply of affordable housing available is not able to meet the demand.

## **AP-38 Project Summary**

### **Project Summary Information**

<b>1</b>	<b>Project Name</b>	Program Administration 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$76,480
	<b>Description</b>	Program administration for 2020-2021 program year
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Administration of City of Loveland CDBG program.
<b>2</b>	<b>Project Name</b>	Housing Rehabilitation 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rehabilitate Affordable Housing
	<b>Needs Addressed</b>	Rehabilitate Affordable Housing
	<b>Funding</b>	CDBG: \$211,522
	<b>Description</b>	Housing rehabilitation activities for 2020-2021
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	72 families will benefit from the rehabilitation of the Brookstone apartments.
	<b>Location Description</b>	2325 E. 1st Street in Loveland Colorado
	<b>Planned Activities</b>	72 units of housing at the Brookstone apartment complex owned by the Loveland Housing Authority will undergo extensive rehabilitation.
<b>3</b>	<b>Project Name</b>	Public Services 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service Activities
	<b>Needs Addressed</b>	Public Service Activities
	<b>Funding</b>	CDBG: \$57,361

	<b>Description</b>	Public service activities for 2020-2021
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	575 people will receive services from Alternatives to Violence, Catholic Charities and Homeward Alliance
	<b>Location Description</b>	Alternatives to Violence activities will take place at the Loveland safehouse. An address will not be provided. Catholic Charities and Homeward Alliance activities will take place at 460 Linden Center Drive and 242 Conifer Drive respectively. Both locations are in Fort Collins.
	<b>Planned Activities</b>	Comprehensive services for survivors of domestic violence in Loveland and homeless services for Loveland residents in Fort Collins.
<b>4</b>	<b>Project Name</b>	Public Facilities 2020
	<b>Target Area</b>	
	<b>Goals Supported</b>	New or Rehabilitated Public Facility
	<b>Needs Addressed</b>	New or Rehabilitated Public Facility
	<b>Funding</b>	CDBG: \$42,500
	<b>Description</b>	Public facility projects for 2020-2021
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	19 people will benefit from the facility rehabilitation project at Alternatives to Violence.
	<b>Location Description</b>	The project will take place at the Loveland safehouse. An address will not be provided.
	<b>Planned Activities</b>	Alternatives to Violence will install a fire sprinkler system in the Loveland Safehouse.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

In the past, the City of Loveland has not targeted CDBG funding to any specific geographic area of low-income or minority concentration. Instead, CDBG has supported housing and services sought by low and moderate-income persons and households living throughout Loveland.

#### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 56 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The City of Loveland does not prioritize allocating CDBG geographically.

#### **Discussion**

Allocating CDBG funding based on geography is not practical given housing issues and service needs are not heavily concentrated in certain neighborhoods. In addition, service providers in Loveland serve the entire community and the Loveland Housing Authority strives to develop housing throughout the community to disperse properties and ensure greater variety in the types and locations of housing available to low-income Loveland residents. For these reasons, Loveland does not prioritize funding to projects or programs based on geography.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During the first year of the 2020-2021 Consolidated Plan, 72 people will be assisted with housing rehabilitation and approximately 575 will be assisted with services provided by a non-profit organization.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	72
Special-Needs	0
Total	72

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	72
Acquisition of Existing Units	0
Total	72

**Table 58 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The number of persons served during the first year of the Consolidated Plan is just over 10% of the total estimated to be served over five years.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Loveland will work closely with affordable housing developers to provide project assistance as needed and according to the priorities of the Consolidated Plan. The most recent affordable housing project received approximately \$1.48 million in CDBG funding and City fee waivers.

### **Actions planned during the next year to address the needs to public housing**

During the first year of the Consolidated Plan, the City of Loveland will allocate \$211,522 to the Loveland Housing Authority to rehabilitate 72 units of affordable housing.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Loveland Housing Authority Resident Advisory Board is made up of residents from each of the housing properties in Loveland and works directly with Housing Authority staff and not the City of Loveland. Therefore, any actions to encourage housing residents to be more involved and to support them in homeownership falls under the leadership of the Loveland Housing Authority. See MA-25 and SP-50 for more information.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Loveland Housing Authority is not designated as troubled.

### **Discussion**

The City of Loveland will support the Loveland Housing Authority with development costs as funding permits. The Housing Authority, as the primary provider of affordable housing in Loveland, is successfully housing thousands of Loveland residents and is continually working to assist the thousands of people waiting for affordable housing.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Loveland invests CDBG and other City funding in local agencies that serve low and moderate-income residents, including residents who are homeless. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connect citizens with other agencies, resources and forms of support. In addition, the CPO participates in the local Continuum of Care to strengthen relationships region-wide and ensure Continuum of Care strategies align with the needs of Loveland residents.

Funding for public services will be directed to three agencies serving households experiencing homelessness: Alternatives to Violence, Catholic Charities Mission shelter, and the Murphy Center (managed by Homeward Alliance). Alternatives to Violence provides shelter, along with case management to assist with accessing permanent housing, to households escaping domestic violence. Catholic Charities Mission shelter provides year-round shelter for individuals and families. Staff work with shelter residents to connect them with other resources that can assist them in accessing housing. Finally, the Murphy Center provides space for multiple area service providers to co-locate. This enables homeless individuals to access several services, including housing assistance, in one location. In different ways, each of these programs supports homeless individuals and families in accessing housing and other services necessary to retain that housing. An estimated 575 Loveland households will be served in the first year of CDBG through these programs.

In addition to directly funding these services, the CPO will continue to participate in the newly formed Northern Colorado Continuum of Care as a Governing Board member to provide strategic direction to the CoC in their efforts to prevent and end homelessness for all populations.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Homeless outreach in Loveland, especially outreach to unsheltered persons, is managed primarily through a few non-profits in Loveland: SummitStone Health Partners, House of Neighborly Service/137 Connection, Salvation Army, Community Kitchen, Front Porch Café and One Community One Family. Outreach does not take the form of traditional street services. Rather service providers, make contact with homeless individuals in spaces they are known to access frequently, such as the library, or they provide access to low-barrier services or benefits (such as a hot meal) to encourage individuals to come to their physical location. By providing a service with no strings attached, providers are able to build trust with individuals with the intention of engaging them in more intensive services when the individual is ready. During the first year of the Consolidated Plan, the City of Loveland will fund the 137 Connection and Community Kitchen programs.

The CPO also works with many local nonprofits to produce the annual Loveland Homeless Connect event modeled after the national Project Homeless Connect. In 2019, the event connected 241 homeless or near homeless residents with 50 agencies and benefited from the volunteer service of 162 people. The 2020 event was cancelled due to COVID-19.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

House of Neighborly Service, 137 Connection and Family Promise programs have managed shelter in Loveland for homeless individuals and families for more than a decade. Two shelters are also available in Fort Collins, about 14 miles north of Loveland. None of these options are ideal for people sleeping outside and additional shelter will be explored for the winter of 2020-2021.

Transitional housing in Loveland is managed by House of Neighborly Service. Alternatives to Violence and SummitStone Health Partners also have Supportive Housing and Rapid Re-housing options.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Loveland will continue to support homeless service providers and will seek additional financial and program support for any organization willing to provide supportive housing. As noted above, Archdiocesan Housing is pursuing a supportive housing project in Loveland that would be built by April 2023.

The Northern Colorado Continuum of Care, Coordinated Assessment and Housing Placement System (CAHPS) manage homeless housing assistance in Larimer and Weld Counties and is the newest Continuum of Care in Colorado. Coordinated Entry started in Northern Colorado in 2016. Over the last four years, 414 veteran households (83% of those assessed), 239 non-veteran adult households (30% of those assessed, 244 families (68% of those assessed), and 18 youth (33% of those assessed) have accessed housing.

The City of Loveland financially supports programs to reduce homelessness by funding the House of Neighborly Service programs serving individuals and families; Neighbor to Neighbor to provide rent assistance for individuals or families exiting homeless and to keep families housed (including CARES Act funding for rent assistance); Alternatives to Violence domestic violence shelter; Catholic Charities Mission shelter and program; and Homeward Alliance's Murphy Center.

Organizations that will receive other City funding for homeless or special needs populations are: Disabled Resource Services to assist persons with disabilities; Easterseals to provide day-care for

people with developmental disabilities; Community Kitchen to provide a hot meal daily to homeless and low income residents; and Senior Alternatives in Transportation to provide transportation to seniors and persons with disabilities.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Organizations supported with CDBG or other City funding that assist the homeless, youth and special needs populations were listed above. The City of Loveland does not have a program specifically for persons discharged from health care or mental health facilities. Exits from state institutions are managed and coordinated by the State of Colorado, who will work to ensure exiting individuals are connected to SummitStone Health Partners and other providers who can continue to provide behavioral health care and case management. The State of Colorado also provides limited access to housing through vouchers for people exiting two state-funded institutions.

## **Discussion**

The City of Loveland CPO works with local non-profits as a funding partner and offers support where it is needed. As a community partner, the CPO conducts the annual Loveland Homeless Connect event and manages the annual point-in-time homeless count. Regionally, the CPO participates in the Northern Colorado Continuum of Care group as a Governing Board Member and a general member to help raise awareness about homelessness in the region.

## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

City of Loveland building and zoning codes are meant to promote a safe, decent environment and aesthetically pleasing community for local neighborhoods and include incentives for builders of affordable housing. Incentives described in the City of Loveland Unified Development Code include expedited development review, reduced or waived building and development fees, and reducing landscaping requirements, size of outdoor play areas, sidewalk and street width, and number of parking spaces to support financially or reduce the cost of providing affordable housing. In exchange, the City of Loveland enters into an agreement with the organization that includes a restriction that requires affordability for 20 years for single-family homes and 50-years for multi-family homes.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Home building in Northern Colorado has been adversely affected by the cost of land, labor and water for many years. In addition, a recent report by the National Association of Home Builders and the National Multifamily Housing Council states that government regulations account for 32.1% of the “cost of an average multifamily development”

(<https://www.nahbclassic.org/generic.aspx?genericContentID=262391>). The report describes the cost associated with zoning approvals and building and development fees as well as project delays from municipal approval processes, development standards and the cost of changes to the building code. The report includes questions of whether governments understand “the extent to which these increased costs translate into higher rents and make it difficult to build new housing that families with modest incomes can afford.” Further research must be done to know if the assumptions apply to Loveland. The Loveland Housing Authority will hire a consultant to discuss regulatory barriers to affordable housing in 2020 and will report findings to City of Loveland staff. The CPO is especially interested in understanding the barriers to create housing for our very low and low-income residents.

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In the last year, the Loveland City Council waived almost \$1.4 million dollars in building and development fees. In addition, the City of Loveland recently revised its zoning codes to allow for the development of housing with smaller footprints, opening the door for developers to construct more affordable and more diverse forms of housing.

## **Discussion**

While strides have been made in modifying local ordinances and policies to encourage affordable housing development, barriers still remain for developers. The CPO will continue to monitor city policies, zoning ordinances and building codes for ways in which they create barriers to affordable housing and identify potential solutions to reduce these barriers.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

In addition to granting funds to non-profit service providers, the City of Loveland CPO will take the following actions to meet the needs of underserved populations and to reduce poverty.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Loveland CPO will continue to produce the Loveland Homeless Connect event, serving low income and homeless residents. Staff will also continue to discuss program accessibility with funded agencies, including the manner in which the working poor access services that are only available during general business hours.

### **Actions planned to foster and maintain affordable housing**

The City of Loveland will continue to invest financially in projects that maintain affordable housing, specifically the Loveland Housing Authority Larimer Home Improvement Program, providing emergency grants and low interest loans to Loveland residents, and Volunteers of America Handyman program, providing safety and accessibility repairs and assistance for Loveland seniors and residents with disabilities.

### **Actions planned to reduce lead-based paint hazards**

The CPO will continue to require that all activities funded with CDBG dollars comply with federal regulations concerning lead-based paint and research other funding to pay for additional lead-based paint removal.

### **Actions planned to reduce the number of poverty-level families**

The City of Loveland will continue providing annual grant funding to assist non-profit organizations serving persons with low incomes and persons living in poverty.

### **Actions planned to develop institutional structure**

The CPO will continue serving on the Governing Board and as a member of the Northern Colorado Continuum of Care to continue addressing homelessness through Coordinated Entry and other structural strategies. Northern Colorado has housed hundreds of homeless residents over the last four years through this system and may be the first in Colorado to achieve Functional Zero with veterans.

## **Actions planned to enhance coordination between public and private housing and social service agencies**

The CPO will continue to enhance coordination between public and private housing and social service agencies by maintaining and developing relationships to support the development of additional affordable housing units. The CPO will also continue to partner with funded non-profits to enhance coordination of services and will continue to host regular gatherings of non-profit providers (both those with funding and those without funding) to encourage provider coordination and collaboration.

### **Discussion:**

Removing obstacles to meeting underserved needs, fostering the development of affordable housing, reducing lead hazards, reducing the number of families in poverty, developing institutional structure to address homelessness and poverty, and enhancing public and private housing and social service agencies take a community effort and cannot solely be coordinated or accomplished through one City department. However, the CPO will continue to work to raise awareness of the listed issues with our non-profit partners and other city groups where we are able.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	5,460
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>5,460</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

The Annual Action Plan will cover the program year starting October 7, 2020 and ending September 30, 2021. All funding will be used to benefit persons of low and moderate income.

## Attachments

## Appendix Citizen Comments



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

## 2020-2024 Consolidated Plan

### Citizen Participation Comments

#### 1<sup>st</sup> Comment - Received Friday, August 28, 2020

Hi Alison. Please let me know why Latino/Hispanic was left off of the Disproportionately Affected list. Thanks.

Fred

Fred W Garcia

Loveland, Colorado

REPLY:

Fred,

Is your question in regard to the ppt that I put together for the public meeting or from reviewing the Consolidated Plan (I suspect this one). Can you tell me specifically where you were looking?

**Alison Hade**

Community Partnership Office

REPLY:

Fred,

I did a bit of research and this is what I found. I bolded the area where residents identifying as Hispanic have a disproportionate need.

- Poverty (p.22). "Poverty is disproportionately experienced by Loveland residents of color. Overall, 7.9% of Loveland residents are living in poverty." This paragraph lists very high percentages for Native Hawaiians/Pacific Islanders (76.4%), and lower percentages for American Indians/Native Alaskans (30.6%) and Black/African American (17.6%) and also states that 9.4% of residents identifying as Hispanic or Latino are living in poverty.
- Housing Problems (p.25). 11.4% of the population in Loveland identifies as Hispanic. The proportionality index is calculated by dividing the percentage of population by the percentage of people in a particular category. For people identifying as Hispanic and living between 0-30% of the AMI with one or more housing problems (335 people/2,695 = 12.4% / 11.4% of the population) the PI is 92%, which is not considered high. For people living between 30-50%, the PI is 122%. For people living between 50-80% of the AMI, the PI is 288.
- **Severe Housing Problems (p.28). For residents living between 30-50% of the AMI, Hispanic households are disproportionately affected by severe housing problems (PI = .75).**
- Cost Burdened (p.31). None for residents identifying as Hispanic.
- Discussion (p.32)

**Alison Hade**

Community Partnership Office

970.962.2517

REPLY:

Thank you Alison for your research and for solving the data question.

Fred

Fred W Garcia

Loveland, Colorado

**2<sup>nd</sup> Comment - Received**

# El Plan Consolidado

## 2020-2024

### Preliminar



Oficina de la Asociación Comunitaria

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

## **Resumen Ejecutivo**

### **ES-05 Resumen Ejecutivo - 24 CFR 91.200(c), 91.220(b)**

#### **1. Presentación**

El Plan Consolidado 2020-2024 identifica metas y objetivos estratégicos de vivienda asequible y desarrollo comunitario para la ciudad de Loveland. Este documento sirve como base para el proceso de solicitud de subvenciones de la ciudad y la toma de decisiones para el programa de financiación de Subvención del Bloque de Desarrollo Comunitario (CDBG, siglas en inglés) del Departamento de Vivienda y Desarrollo Urbano (HUD, siglas en inglés) de los Estados Unidos. Consistente con las metas del Plan consolidado, los fondos CDBG serán destinados para crear oportunidades de viviendas asequibles dignas y ambientes de vida adecuados para los residentes de Loveland con ingresos bajos a moderados, incluyendo las personas con necesidades especiales y sin hogar. Como es requerido por HUD, el Plan Consolidado describe las necesidades de la comunidad y estrategias de financiamiento durante los próximos cinco años.

#### **2. Resumen de los objetivos y resultados identificados en la Revisión del Plan de Evaluación de Necesidades**

Los objetivos y resultados del Plan Consolidado 2020-2024 se completaron con los comentarios de los residentes de Loveland a través de una Encuesta a los Ciudadanos con un enfoque en viviendas asequibles, ayudar a las personas sin hogar, ayudar a las agencias locales con las necesidades de las instalaciones y brindar servicios directos a personas de bajos ingresos. Específicamente, se desarrollaron los siguientes objetivos y resultados para priorizar la financiación de los sub-receptores durante los próximos cinco años.

##### **Proveer Viviendas Asequibles Dignas:**

- Aumentar la oferta de viviendas asequibles ocupadas por sus propietarios a 25 unidades
- Aumentar la oferta de unidades asequibles para alquiler a 225.
- Aumentar las viviendas para las personas sin hogar a 50 unidades.
- Rehabilitar 700 unidades de viviendas ocupadas por sus propietarios.
- Rehabilitar 200 unidades de viviendas en alquiler.

##### **Crear un Ambiente de Vida Adecuado:**

- Proveer actividades de servicio público para 5,000 personas/hogares de ingresos bajos a moderados.
- Asistir a tres organizaciones con las necesidades de instalaciones públicas.

Todos los fondos de CDBG recibidos para el programa de los años 2020-2024 serán utilizados para abordar por lo menos una de las categorías prioritarias mencionadas anteriormente.

### **3. Evaluación del Desempeño en el Pasado**

La Ciudad de Loveland utiliza un proceso formal de asignación de subvenciones para distribuir fondos CDBG y otros fondos de subvenciones de la ciudad utilizados para servicios públicos. Las organizaciones interesadas en solicitar fondos deben presentar una solicitud previa para garantizar que se cumplan los criterios de elegibilidad. Las solicitudes de subvenciones completas son revisadas por la Comisión de Vivienda Asequible para la financiación de capital, proyectos de construcción. La Comisión de Servicios Humanos revisa y asigna fondos para proyectos de servicio comunitario. Al final del proceso, las dos comisiones hacen recomendaciones sobre cómo asignar los dólares de las subvenciones al Concejo de la Ciudad de Loveland, que toma la determinación final de financiamiento.

Durante los años del programa del Plan Consolidado 2015-2019, las Comisiones de Servicios Humanos y Vivienda Asequible de la Ciudad de Loveland utilizaron las mismas áreas prioritarias enumeradas anteriormente al tomar decisiones de financiación. Durante los últimos cinco años, la Comisión de Vivienda Asequible brindó apoyo para construir 189 unidades de viviendas multifamiliares, rehabilitó cientos de hogares con problemas de salud y seguridad, y necesidades de movilidad y accesibilidad, y ayudó a tres agencias con proyectos de capital para instalaciones públicas. La Comisión de Servicios Humanos asignó fondos que proporcionaron manejo de casos a miles de residentes de Loveland. Las metas alcanzadas y las no alcanzadas se consideraron al determinar los objetivos, los resultados y el número de personas que se alcanzarán durante los próximos cinco años.

### **4. Resumen del proceso de participación ciudadano y proceso de consulta**

Como lo requiere el Plan de Participación Ciudadana de la Ciudad de Loveland, la Oficina de Asociación Comunitaria (CPO, siglas en inglés) organizó reuniones públicas (a través de Zoom); y solicitó información de miembros de la comunidad, proveedores de servicios y miembros de las Comisiones de Servicios Humanos y Vivienda Asequible. La participación ciudadana fue mucho más difícil debido a la pandemia de coronavirus, aunque el CPO recibió más del doble de encuestas para este Plan Consolidado que para el Plan Consolidado 2015-2019.

Se compartió una copia preliminar del Plan Consolidado con el público en línea y se envió por correo electrónico a las Comisiones de Servicios Humanos y Vivienda Asequible, la Autoridad de Vivienda de Loveland, agencias y grupos comunitarios que participaron en el proceso de planificación y ciudadanos que solicitaron una copia. Partes del plan se tradujeron al español para su revisión durante este proceso.

El CPO convocó a dos audiencias públicas. El 2 de junio de 2020, las recomendaciones de subvenciones de CDBG se presentaron al Concejo de la Ciudad. El 31 de agosto de 2020, el borrador del Plan Consolidado se presentó a los miembros de la comunidad interesados y fue seguido por el período de comentarios públicos de 30 días. La aprobación final del Plan fue otorgada por el Concejo de la Ciudad

el 6 de octubre de 2020. El Plan estuvo disponible para comentarios de los ciudadanos desde el 1 de septiembre de 2020 al 1 de octubre de 2020. Se puede encontrar una copia de los comentarios de los ciudadanos en el Apéndice.

**5. Resumen de comentarios públicos**

Para ser completados después del periodo de Participación Ciudadana

**6. Resumen de comentarios u opiniones no aceptadas y las razones para no aceptarlas**

Para ser completadas después del periodo de Participación Ciudadana

**7. Resumen**

Los siete objetivos enumerados anteriormente fueron el resultado del proceso de planificación. Las metas se evaluarán al menos una vez al año para abordar la capacidad de la Ciudad para cumplirlas y determinar si aún son relevantes.

## Plan Estratégico

El Plan Estratégico de Cinco Años presenta las metas de la comunidad de la Ciudad de Loveland desde el 1 de octubre de 2020 hasta el 30 de septiembre de 2024, para la asignación de CDBG y otros fondos de la Ciudad para invertir en viviendas y servicios asequibles para poblaciones de ingresos bajos y moderados, incluidas las personas sin hogar y personas con necesidades especiales. Las inversiones en servicios y proyectos de construcción se asignarán según las metas prioritarias descritas en esta sección del plan, a través de un proceso competitivo con recomendaciones preliminares hechas por las Comisiones de Servicios Humanos y Vivienda Asequible, con la aprobación final del Concejo de la Ciudad de Loveland. Las prioridades se determinaron a través de un proceso de participación comunitaria y aportes de ciudadanos, agencias de vivienda, agencias de servicios y las Comisiones de Vivienda Asequible y Servicios Humanos de Loveland, con el objetivo general de crear viviendas asequibles y reducir el número de hogares e individuos que viven en la pobreza. El CPO de la Ciudad de Loveland comunicará los logros alcanzados durante los próximos cinco años con las agencias asociadas.

No se han identificado prioridades geográficas específicas, ni se distribuirá la financiación basado en una zona objetivo declarada.

**SP-45 Resumen de Metas – 91.215(a)(4)**

Orden	Nombre de la Meta	Año inicio	Año Final	Categoría	Necesidades Atendidas	Fondos	Indicador Resultado Meta
1	Crear una Nueva Vivienda Asequible	2020	2024	Vivienda Asequible Vivienda Pública para Personas sin Hogar	Nueva Vivienda Asequible		Unidades de Alquiler Construidas: 225 Unidades de Viviendas de Familia  Viviendas de Propietario Agregadas: 25 Unidades de Viviendas de Familia  Viviendas para Personas sin Hogar agregadas: 50 Unidades de Viviendas de Familias
2	Rehabilitar Viviendas Asequibles	2020	2024	Viviendas Económicas Viviendas Públicas	Rehabilitar Viviendas Asequibles		Unidades de Renta Rehabilitadas: 200 Unidades de Renta Rehabilitadas Viviendas de Propietario Rehabilitadas: 700 unidades de Viviendas de Familias

Orden	Nombre de la Meta	Año Inicio	Año Final	Categoría	Necesidades Atendidas	Fondos	Indicador Resultado Meta
3	Actividades de Servicio Público	2020	2024	Personas sin hogar No sin Hogar con Necesidades Especiales	Actividades de Servicio Público	CDBG: \$48,750	Beneficio de las Actividades de Servicio Público diferente a Vivienda de Ingreso Bajo/Moderado: 5000 Personas Asistidas
4	Instalaciones Públicas Nuevas o Rehabilitadas	2020	2024	Viviendas Asequibles Personas sin Hogar No sin Hogar con Necesidades Especiales No Viviendas Desarrollo Comunitario	Instalaciones Públicas Nuevas o Rehabilitadas		Instalación Pública o Actividades de Infraestructura para Viviendas de Ingreso Bajo/Moderado Beneficio de Viviendas: 3 Viviendas de Familia Asistidas

### Descripción de las Metas

<b>1</b>	<b>Nombre de la Meta</b>	Crear nuevas viviendas asequibles.
	<b>Descripción de la Meta</b>	La necesidad más grande de vivienda en Loveland es unidades adicionales para residentes de bajos ingresos y residentes sin hogar.
<b>2</b>	<b>Nombre de la Meta</b>	Rehabilitar viviendas asequibles.
	<b>Descripción de la Meta</b>	La segunda necesidad más grande es mantener las viviendas asequibles existentes.
<b>3</b>	<b>Nombre de la Meta</b>	Actividades de servicio público.
	<b>Descripción de la Meta</b>	Es fundamental mantener el nivel actual de servicio para los residentes de bajos ingresos.
<b>4</b>	<b>Nombre de la Meta</b>	Instalaciones públicas nuevas o rehabilitadas.
	<b>Descripción de la Meta</b>	Las Instalaciones públicas nuevas o rehabilitadas son necesarias para que las agencias mantengan su actual nivel de servicio.

# Appendix

## Public Hearing Affidavits



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

TO 6: LOVELAND CITIZENS AND INTERESTED PARTIES

NOTICE OF PUBLIC HEARING

The Community Partnership Office will present joint discussions regarding the adoption of the Affordable Housing Committee and the Human Services Commission to City Council on June 2, 2020. The purpose of the public hearing is to solicit community input and comment on needs and the cost of public funds.

This public hearing will fulfill part of the public participation obligation of the 2020-2024 Consolidated Plan. A second public hearing will be held on June 2, 2020, at 6:30 p.m. at the Loveland City Council Chamber. A third public hearing will be held when the Loveland City Council is asked to approve the 2020-2024 Consolidated Plan prior to submittal to the U.S. Department of Housing and Urban Development.

For more information, please contact Alison Hude at (970) 622-2317 or [alison.hude@ci.loveland.co.us](mailto:alison.hude@ci.loveland.co.us).

La Oficina de Asociación Comunitaria presentará las discusiones conjuntas sobre la adopción del Comité de Vivienda Affordable y la Comisión de Servicios Humanos al Concejo de la Ciudad el 2 de junio de 2020. El propósito de la reunión pública es solicitar la información y la opinión de la comunidad acerca de las necesidades y los costos de los fondos públicos.

Este evento público cumplirá parte de la obligación de participación pública del Plan Consolidado 2020-2024. Se celebrará una segunda reunión pública el 2 de junio de 2020, a las 6:30 p.m. en la Sala de Sesiones del Concejo de la Ciudad. Una tercera reunión pública se celebrará cuando el Concejo de la Ciudad apruebe el Plan Consolidado 2020-2024 antes de su presentación al Departamento de Vivienda y Desarrollo Urbano de EE.UU.

Para más información, por favor comuníquese con Alison Hude al (970) 622-2317 o [alison.hude@ci.loveland.co.us](mailto:alison.hude@ci.loveland.co.us).

Publifaces: Loveland Reporter Herald on May 21, 2020 - 170800

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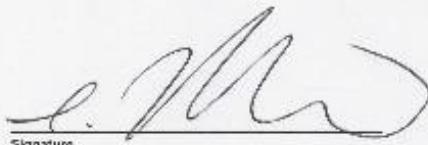
PUBLISHER'S AFFIDAVIT

County of Larimer  
State of Colorado

The undersigned, Elizabeth Maes, being first duly sworn under oath, states and affirms as follows:

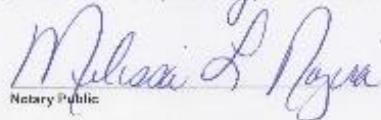
1. Elizabeth is the legal Advertising Reviewer of Prairie Mountain Media LLC, publisher of the Loveland Reporter Herald.
2. The Loveland Reporter Herald is a newspaper of general circulation that has been published continuously and without interruption for at least fifty-two weeks in Larimer County and meets the legal requisites for a legal newspaper under Colo. Rev. Stat. 24-70-103.
3. The notice that is attached hereto is a true copy, published in the Loveland Reporter Herald in Larimer County on the following date(s):

May 27, 2020

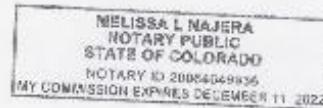


Signature

Subscribed and sworn to me before me this  
27 day of May, 2020.



Notary Public



(SEAL)

Account: 1051252  
Ad Number: 1708006  
Fee: \$39.73

*AFFIDAVIT OF PUBLICATION*  
**REPORTER-HERALD**

State of Colorado  
County of Larimer

I, the undersigned agent, do solemnly swear that the LOVELAND REPORTER-HERALD is a daily newspaper printed, in whole or in part, and 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.

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 August 23, 2020.

*e. W. D.*

August

Subscribed and sworn to before me this 1<sup>st</sup> day of August 2020 in the County of Larimer, State of Colorado.

*W. Nelson L. Dyer*  
Notary Public

Account #1051252  
Ad #173C950  
Fee \$82.94



Yö ALI: *schwierige und schwierigste Arbeitsergebnisse*

The City of Lakewood received Community Development Block Grant (CDBG) funds through the U.S. Department of Housing & Urban Development (HUD) and is seeking input from community members on the five-year Consolidated Plan and the 2013 Annual Action Plan.

The 2010-2015 Capital Budget Plan information is available on the City's website and contains the departmental goals and strategic objectives over the next five years. The Plan summarizes outgoing and forthcoming needs, and includes investment opportunities. The 2010-2015 Capital Plan's first year distribution of \$200,000,000, lists the activities that will be funded to reach goals during the first year. It is anticipated that the City of Louisville will receive \$300,000 in Capital

The City of Louisville encourages public participation in the process, specifically participation by Louisville residents holding a minority or special needs status, and of families headed by households experiencing homelessness and/or a member of a minority protected class or who have two or more children under the age of 18. Persons experiencing homelessness and families with children are welcome to attend the public hearings and provide input. Persons experiencing homelessness may apply for a hearing fee waiver by contacting the Office of the City of Louisville Community Development Office at 502-572-4000.

A public hearing for the 2020-2021 Consolidated Plan and the 2020 Annual Action will be held on Monday, August 31, 2015 at 5:15 p.m. at the Community Center.

All comments or questions regarding the proposed new model shall be directed in writing to the City of Louisville, Community Partner Staff Office, 500 E. Third Street, Suite 1400, Louisville, CO 80202 or via email to [CommunityPartnership@louisville.com](mailto:CommunityPartnership@louisville.com) by October 2, 2020 at 9:00 am.

La Ciudad de Lowell recibe una Subvención del Banco de Desarrollo Comunitario (CDC), en Inglaterra, para el mejoramiento de viviendas y desarrollo urbano (100 mil libras) en las zonas urbanas y rurales, con destino a los asentamientos de población rural o Plan Controlado de Casas Rurales y Plan de Acción Rural 2000.

El Plan Comunitario 2020-2022 identifica las metas y los objetivos para el desarrollo sostenible, descubriendo las necesidades y dando prioridad a las necesidades más urgentes, las más vulnerables y las más relevantes con la situación y las necesidades de desarrollo e integración. El Plan de Acción Andaluz de Desarrollo Sostenible 2011-2015 es el documento que articula todos los fondos del CEEI de Andalucía en las actividades que se desarrollan dentro del plan de desarrollo sostenible, que es la estrategia que se aplica en Andalucía para la sostenibilidad.

Una postulación pública para el Miss Consolidado 2019-2020, y la Sociedad Anual 2019 se llevará a cabo el Jueves 31 de agosto del 2019, a las 21:00 hrs. en el auditorio del Colegio de Bachilleres.

Customer comments in English below in Part Consignment items  
will be passed on to the City of Los Angeles Police Department  
at 1000 N. Broadway, Room 200, 10th Street, Station 26, Boyle  
Hill, 90007 or to the Los Angeles Fire Department at 1000 N. Broadway  
Station 26 or to the Los Angeles Police Department at 1000 N. Broadway

## Community Partnership

# Appendix

## Resolutions



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

**RESOLUTION #R-52-2020**

**A RESOLUTION APPROVING THE 2020 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 service needs in the community; and

**WHEREAS**, the City has budgeted \$460,000 in the 2020 City of Loveland budget for the Human Services Grant Program; and

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

**WHEREAS**, the City anticipates receiving \$382,403 in CDBG Program funds for the 2020-2021 federal fiscal year, of which \$305,923 will be spent on grants for human service and brick and mortar projects and \$76,480 will be spent on program administration; and

**WHEREAS**, in addition to said funds, the City received \$5,460 in CDBG program funds that were returned program income from the 2019-2020 federal fiscal year; 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 Program funds and for CDBG Public Service Program funds 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 "brick and mortar" grant applications made to the City for CDBG Program funds related to housing and public facilities 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 Program funds and CDBG Program funds, and have made a recommendation to the City Council regarding distribution of said funds; and

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

**WHEREAS**, the City Council finds it is in the best interests of the City and the community to approve the grant funding recommendations of the Human Services Commission and the Affordable Housing Commission and finds these grant funding recommendations meet the public purpose of promoting the public health, safety and general welfare, providing opportunities for the well-being of less fortunate citizens, and benefiting the housing needs of Loveland citizens with low incomes.

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

**Section 1.** That the 2020 grant funding recommendation of the Human Services Commission regarding the distribution of Human Services Grant Program funds and Community Development Block Grant public service funds are hereby approved in the following amounts to the following agencies, subject to execution of a recipient contract with the City of Loveland:

Human Service Grant Funds	Grant Amount
Alternatives to Violence	\$ 15,000.00
Aspire 3D	\$ 20,000.00
Aspire 3D - MODEL PARTNERSHIP	\$ 20,000.00
Boys & Girls Clubs of Larimer County	\$ 31,500.00
Care-A-Van / SAINT, Inc.	\$ 8,000.00
ChildSafe Colorado	\$ 29,954.00
Court Appointed Special Advocate	\$ 21,250.00
Disabled Resource Services	\$ 13,692.00
Easter Seals Colorado	\$ 16,000.00
Food Bank for Larimer County	\$ 25,500.00
Lago Vista Neighbor	\$ 31,500.00
Loveland Community Kitchen	\$ 31,500.00
Loveland Rotary Foundation/KiesPak	\$ 9,000.00
Matthews House	\$ 26,737.00
Meals on Wheels of Loveland and Berthoud, Inc.	\$ 31,500.00
Neighbor to Neighbor	\$ 46,431.00
Sexual Assault Victim Advocates/Direct Services	\$ 27,000.00
Sister Mary Alice Murphy Center for Hope	\$ 11,389.00
St. Vincent de Paul Society	\$ 8,000.00
Teaching Tree Early Childhood Learning Center	\$ 27,572.00
Thompson Valley Preschool, Inc.	\$ 8,500.00
<b>Total</b>	<b>\$ 460,000.00</b>

CD&G Public Service Funds      Grant Amount

Alternatives to Violence	\$ 15,000.00
Catholic Charities/Mission Shelter	\$ 24,000.00
Sister Mary Alice Murphy Center for Hope	\$ 18,361.00
<b>Total</b>	<b>\$ 57,361.00</b>

**Section 2.** That the 2020 grant funding recommendation of the Affordable Housing Commission regarding the distribution of CDBG brick/mortar funds are hereby approved in the following amounts to the following agencies, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2020; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a subrecipient contract with the City of Loveland:

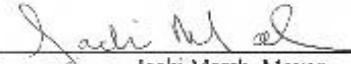
Agency	Grant Amount
Loveland Housing Authority	\$ 211,522.00
Alternatives to Violence	\$ 42,500.00
<b>Total</b>	<b>\$ 254,022.00</b>

**Section 3.** That the 2020 CDBG administration funds are hereby approved, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2020; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a grant recipient contract with HUD:

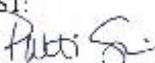
Agency	Grant Amount
Program Administration	\$ 76,480.00

**Section 4.** That this Resolution shall take effect as of the date of its adoption.

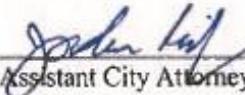
ADOPTED this 2<sup>nd</sup> day of June, 2020.

  
Jacki Marsh, Mayor

ATTEST:

  
City Clerk

APPROVED AS TO FORM:

  
Assistant City Attorney



# Appendix

## Agency & Community Surveys



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

## COMMUNITY DEVELOPMENT BLOCK GRANT - Agency Survey

The City of Loveland is seeking input from Loveland providers regarding the community's current human service and housing needs. This information will inform how the City allocates our annual Community Development Block Grant (CDBG) funding over the next five years.

The Affordable Housing Commission has established the first three funding priorities for CDBG. The Human Services Commission will be looking for feedback from community members for the forth priorit through a survey that we will ask you to help disseminate.

For the 2020-2024 Consolidated Plan, the City of Loveland will use our CDBG allocation to support the following goals:

- 1) Develop new housing
- 2) Rehab existing housing
- 3) Improve public facilities
- 4) Enhance access to quality public services

**Please complete the following questionnaire to help the City determine how best to allocate our funds for these purposes.**

**Please rank order the unmet needs in each of the priority goal areas below. When determining how to rank order the options, consider what you see as being the greatest need for the City of Loveland.**

1. If we were to spend CDBG funding **developing new housing**, how should we target those funds? (Rank order)  
OPTIONS:

Housing for homeless residents
Housing for single persons
Housing for small families
Housing for large families
Housing for seniors
Housing for persons with disabilities (including behavioral health disorders)
Housing for persons with HIV/AIDS
Other: _____

2. If we were to spend CDBG funding **developing new housing for homeless residents**, how should we target those funds (Rank order)  
OPTIONS:

Supportive Housing (housing with long-term services)
Rapid Re-Housing (housing with shorter term services)
Other: _____

3. If we were to spend CDBG funding **rehabbing existing housing**, how should we target those funds? (Rank order)  
OPTIONS:

Lead-based screening/abatement
Improvements to energy efficiency
Modifications for persons with disabilities
Minimal rehab assistance
Major rehab assistance
Other: _____

4. If we were to spend CDBG funding **improving public facilities**, how should we target those funds? (Rank order)  
OPTIONS: Please say if you will have a specific public facility need over the next five years.

Reply: _____
--------------

5. If we were to spend CDBG funding **enhancing access to quality public services**, how should we target those funds? (Rank order the greatest needs for the following services)

OPTIONS:

Abused/neglected or at-risk children
Homelessness
Early childhood care/education
Rent or housing assistance
Food
Senior assistance
Victim services
Physical health services
Mental health services
Services for persons with a disability
Adult education/literacy
Transportation
Services for persons with HIV/AIDS
Legal assistance
Other: _____

5. Are there any other unmet housing or service needs not identified above?

Reply: _____
--------------

6. Of all unmet needs identified above (including those you rank ordered and any additional you identified), what are your top five priorities?

Reply: _____
--------------

**Agency Information**

Agency name \_\_\_\_\_

What is your position? \_\_\_\_\_

Do you personally provide a direct service? \_\_\_\_\_

We are also seeking input from the Loveland community, and are especially interested in reaching individuals who are experiencing homelessness, who qualify as low-income, who are disabled, or who otherwise may benefit from services provided from CDBG funding.

Would your agency be willing to distribute a short survey to your clients on behalf of the City of Loveland?

Yes	No
-----	----

Yes No

Would you prefer Survey Monkey

Yes	No
-----	----

Or, print surveys

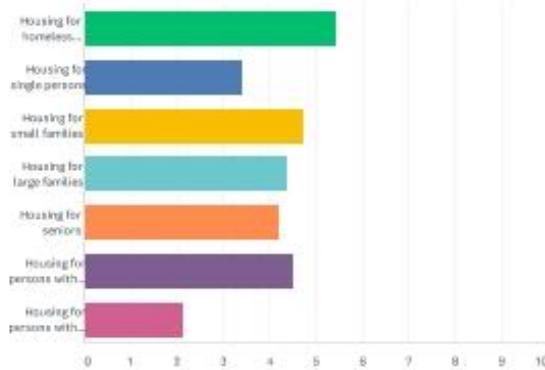
If no, what concerns do you have about distributing a survey to clients?

Reply: \_\_\_\_\_

2020 Community Development Block Grant - Agency Survey

**Q1 If we were to spend CDBG funding developing new housing, how should we target those funds? (Rank order)**

Answered: 43 Skipped: 1

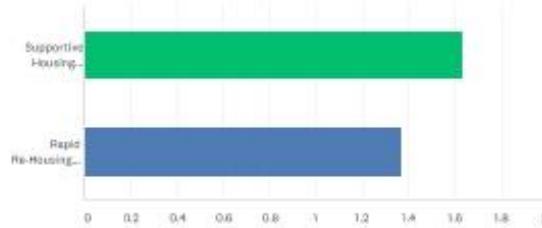


	1	2	3	4	5	6	7	TOTAL	SCORE
Housing for homeless residents	46.51% 20	11.63% 5	11.63% 5	13.95% 6	4.65% 2	4.65% 2	6.08% 3	43	5.40
Housing for single persons	9.76% 4	4.88% 2	12.20% 5	19.51% 8	14.63% 6	19.51% 8	19.51% 8	41	3.39
Housing for small families	17.07% 7	24.39% 10	12.20% 5	19.51% 8	17.07% 7	4.88% 2	4.88% 2	41	4.71
Housing for large families	10.00% 4	22.50% 9	17.50% 7	17.50% 7	15.00% 6	10.00% 4	7.50% 3	40	4.38
Housing for seniors	9.76% 4	14.63% 6	19.51% 8	14.63% 6	26.83% 11	12.20% 5	2.44% 1	41	4.20
Housing for persons with disabilities (including behavioral health disorders)	7.69% 3	25.64% 10	25.64% 10	12.82% 5	5.13% 2	23.08% 9	0.00% 0	39	4.49
Housing for persons with HIV/AIDS	2.56% 1	2.56% 1	5.13% 2	7.69% 3	12.82% 5	15.38% 6	53.89% 21	39	2.13

2020 Community Development Block Grant - Agency Survey

Q2 If we were to spend CDBG funding developing new housing for homeless residents, how should we target those funds? (Rank order)

Answered: 42 Skipped: 2

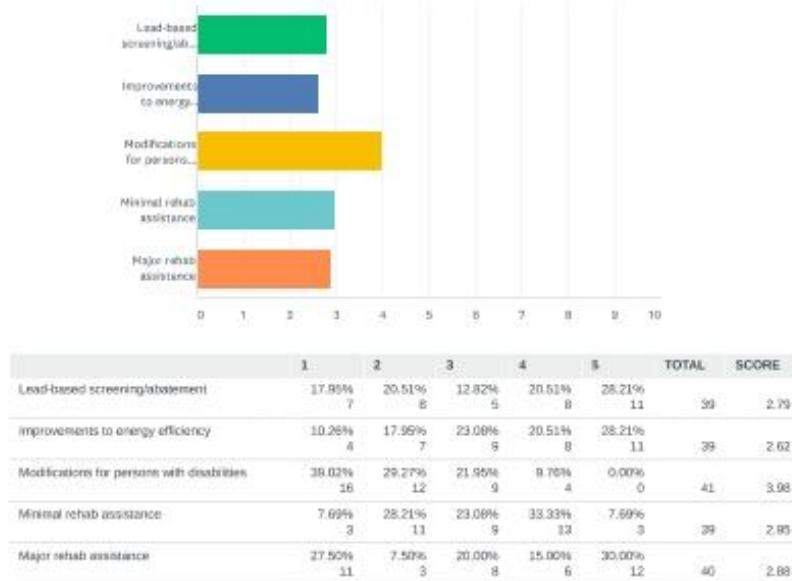


	1	2	TOTAL	SCORE
Supportive Housing (housing with long-term services)	63.43% 26	36.59% 15	41	1.63
Rapid Re-Housing (housing with shorter term services)	36.59% 15	63.41% 26	41	1.37

2020 Community Development Block Grant - Agency Survey

Q3 If we were to spend CDBG funding rehabbing existing housing, how should we target those funds? (Rank order)

Answered: 41 Skipped: 3



2020 Community Development Block Grant - Agency Survey

**Q4 If we were to spend CDBG funding improving public facilities, how should we target those funds?Please say if you will have a specific public facility need over the next five years.**

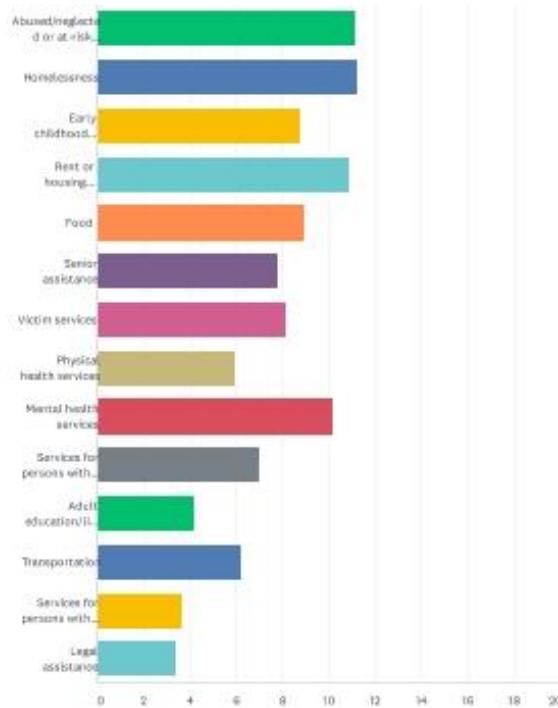
Answered: 8 Skipped: 36

#	RESPONSES	DATE
1	recreation centers, family homeless shelters, teen homeless shelters	5/12/2020 10:57 AM
2	Providing funding and assistance to the public library, to provide more internet access to folks without access to internet as well as homeless families	5/12/2020 10:55 AM
3	Improving Schools and Education	5/12/2020 10:53 AM
4	Major Rehab Assistance Required	5/12/2020 10:29 AM
5	Yes Public Restrooms	5/12/2020 10:26 AM
6	Public facilities for programs that align with the City priorities. Facilities only for programs that are strong and can maintain a facility	5/12/2020 9:58 AM
7	Adding Cameras and ADA Compliance Requirements	5/12/2020 9:50 AM
8	More Shelters for families with small children	5/12/2020 9:44 AM

2020 Community Development Block Grant - Agency Survey

Q5 If we were to spend CDBG funding enhancing access to quality public services, how should we target those funds? (Rank order the greatest needs for the following services)

Answered: 44 Skipped: 0



**2020 Community Development Block Grant - Agency Survey**

	1	2	3	4	5	6	7	8	9	10	11	12	13
Abused/neglected or at-risk children	28.32%	18.42%	13.16%	10.59%	2.63%	13.16%	0.00%	7.89%	0.00%	2.63%	0.00%	2.63%	2.63%
	10	7	6	4	1	5	0	3	0	1	0	1	1
Homelessness	13.95%	20.93%	20.93%	16.28%	11.63%	0.00%	4.65%	6.88%	2.33%	0.00%	2.33%	0.00%	0.00%
	8	9	9	7	5	0	2	3	1	0	1	0	0
Early childhood care/education	4.88%	7.32%	14.63%	12.20%	9.78%	4.88%	7.32%	12.20%	7.32%	7.32%	2.44%	7.32%	0.00%
	2	3	6	5	4	2	3	5	3	3	1	3	0
Rent or housing assistance	10.00%	20.00%	10.00%	10.00%	22.50%	35.00%	7.50%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	4	8	4	4	9	6	3	2	0	0	0	0	0
Food	5.88%	11.78%	5.88%	14.71%	8.82%	8.82%	8.82%	11.78%	5.88%	5.88%	5.88%	2.94%	2.94%
	2	4	2	5	3	3	3	4	2	2	2	1	1
Senior assistance	5.00%	5.00%	5.00%	5.00%	2.50%	15.00%	17.50%	7.50%	12.50%	12.50%	5.00%	0.00%	5.00%
	2	2	2	2	1	6	7	3	5	5	2	0	2
Victim services	2.94%	0.00%	11.76%	11.76%	11.76%	0.00%	11.76%	23.53%	5.88%	8.82%	8.82%	0.00%	2.94%
	1	0	4	4	4	0	4	8	2	3	3	0	1
Physical health services	0.00%	0.00%	0.00%	3.00%	0.00%	15.15%	9.09%	9.09%	21.21%	3.03%	0.00%	6.06%	6.06%
	0	0	2	1	0	5	3	3	7	1	2	2	2
Mental health services	4.88%	17.07%	8.76%	12.20%	12.20%	21.95%	4.88%	9.78%	7.32%	0.00%	0.00%	0.00%	0.00%
	2	7	4	5	5	9	7	4	3	0	0	0	0
Services for persons with a disability	0.00%	5.26%	5.26%	5.26%	10.53%	13.16%	5.26%	0.00%	15.79%	13.16%	13.16%	2.63%	7.99%
	0	2	2	2	4	5	2	0	6	5	5	1	3
Adult education/literacy	0.00%	0.00%	0.00%	2.70%	2.70%	0.00%	10.81%	5.41%	2.70%	10.81%	8.11%	29.73%	16.22%
	0	0	0	1	1	0	4	2	1	4	3	11	6
Transportation	0.00%	4.76%	0.00%	7.14%	9.62%	7.14%	11.80%	0.00%	9.62%	7.14%	7.14%	30.95%	4.76%
	0	2	0	3	4	3	5	0	4	3	3	13	2
Services for persons with HIV/AIDS	0.00%	0.00%	2.70%	0.00%	5.41%	0.00%	5.41%	0.00%	5.41%	13.51%	5.41%	9.11%	32.43%
	0	0	1	0	2	0	2	0	2	5	2	3	12
Legal assistance	0.00%	0.00%	5.41%	2.70%	0.00%	0.00%	2.70%	2.70%	5.41%	8.11%	10.81%	5.41%	16.22%
	0	0	2	1	0	0	1	1	2	3	4	2	6

2020 Community Development Block Grant - Agency Survey

**Q6 Are there any other unmet housing or service needs not identified above?**

Answered: 14 Skipped: 30

N	RESPONSES	DATE
1	unaccompanied youth, LGBT+, Substance Abuse	5/12/2020 10:57 AM
2	Access and housing for specifically queer and trans homeless teenagers and young adults.	5/12/2020 10:55 AM
3	Respite care for children/youth with significant mental health needs/behavioral needs	5/12/2020 10:49 AM
4	My concern is for the amount of LIHTC properties having a limited amount of 30% AMI units. Most of them are 60% which is comparable to market rent at times.	5/12/2020 10:29 AM
5	Emergency Shelter for families and youth	5/12/2020 10:24 AM
6	Teen Pregnancy	5/12/2020 10:21 AM
7	Lack of credit or denial of housing based on background; financial and criminal. Employment for people with felonies or without a diploma. Housing with work opportunity.	5/12/2020 10:17 AM
8	Employment Services, Job Coaching	5/12/2020 10:04 AM
9	Kids aging out of the Foster Care system	5/12/2020 10:00 AM
10	Housing for people with severe mental health disabilities	5/12/2020 9:46 AM
11	Early childhood/education, Food, Rent assistance, homelessness, mental health services	5/12/2020 9:42 AM
12	Homeless Shelter and Services; Housing, Mental Health and Victim Services.	5/12/2020 9:39 AM
13	Housing for youth aging out of foster care	5/12/2020 9:32 AM
14	Childcare goes hand in hand with housing. Consider that as building designs come into play.	5/12/2020 9:30 AM

2020 Community Development Block Grant - Agency Survey

**Q7 Of all unmet needs identified above, what are your top five priorities?**

Answered: 18 Skipped: 26

#	RESPONSES	DATE
1	affordable housing, affordable childcare, affordable/quality mental health providers, affordable/quality legal assistance, affordable education for adults	5/12/2020 10:59 AM
2	mental health, substance abuse, transportation to services, access to affordable childcare, legal assistance	5/12/2020 10:57 AM
3	Mental health services, Services for at-risk children/families, Housing assistance, Affordable childcare, Homelessness/Affordable housing	5/12/2020 10:49 AM
4	Supportive Rehousing (Long Term), Youth Mental Health Services, Affordable Housing for Families, Housing for individuals with Disabilities (Behavioral), Rapid Rehousing	5/12/2020 10:43 AM
5	1. Abused/Neglected or at-risk children, 2. Rent or housing Assistance, 3. Early childhood care/education, 4. Food, 5. Homelessness	5/12/2020 10:41 AM
6	1. Abused/Neglected or risk children 2. Housing Assistance 3. Education 4. Homelessness 5. Food	5/12/2020 10:39 AM
7	Housing for those going through homelessness, those with disabilities, those fleeing DV, those with mental health challenges, and those with trimorbidity	5/12/2020 10:29 AM
8	Homelessness, mental health, transportation, services for older adults and people with disabilities	5/12/2020 10:26 AM
9	1-5	5/12/2020 10:21 AM
10	Homelessness, seniors, food, rent, transportation	5/12/2020 10:15 AM
11	Greater the risk, greater the need Homeless youth	5/12/2020 10:12 AM
12	Abused Children, Homelessness, Early Childhood Care and Education, Rent and Housing, Food and Senior Services	5/12/2020 10:08 AM
13	Assisting kids aging out of the foster care system; solutions for homelessness, assisting seniors with housing needs and upgrades	5/12/2020 10:00 AM
14	Homelessness, food, victim services, ECE, mental health	5/12/2020 9:58 AM
15	Homelessness, Services for at-risk families, services for people with disabilities (mental or physical), new supportive housing, new rapid rehousing	5/12/2020 9:56 AM
16	at-risk children, elderly, keeping people housed-rental assistance, food, mental health effects many	5/12/2020 9:50 AM
17	Housing for people with severe mental health disabilities	5/12/2020 9:48 AM
18	Accessible Single Room Occupancy Units, with communal kitchens are the most efficient way to serve a high number of people. Single people have the highest need per capita for affordable housing. SROs are the most efficient and most cost-effective. I don't know of any public facilities that need to be improved.	5/12/2020 9:37 AM

## 2020 Community Development Block Grant - Agency Survey

### Q8 Agency Information

Answered: 42 Skipped: 2

ANSWER CHOICES	RESPONSES
Agency Name	0.00% 0
Agency Name	100.00% 42
Do you personally provide a direct service	0.00% 0
Address 2	0.00% 0
City/Town	0.00% 0
State/Province	0.00% 0
ZIP/Postal Code	0.00% 0
Country	0.00% 0
Email Address	0.00% 0
Phone Number	0.00% 0

**A AGENCY NAME DATE**

There are no responses.

2020 Community Development Block Grant - Agency Survey

#	AGENCY NAME	DATE
1	MH	5/12/2020 10:59 AM
2	MH	5/12/2020 10:55 AM
3	MH	5/12/2020 10:53 AM
4	MH	5/12/2020 10:51 AM
5	MH	5/12/2020 10:49 AM
6	MH	5/12/2020 10:47 AM
7	CYC	5/12/2020 10:46 AM
8	MH	5/12/2020 10:45 AM
9	MH	5/12/2020 10:43 AM
10	MH	5/12/2020 10:41 AM
11	MH	5/12/2020 10:39 AM
12	MH	5/12/2020 10:37 AM
13	MH	5/12/2020 10:36 AM
14	N2N	5/12/2020 10:31 AM
15	OOCF	5/12/2020 10:29 AM
16	SA	5/12/2020 10:26 AM
17	SAINT	5/12/2020 10:25 AM
18	TSD	5/12/2020 10:24 AM
19	TT	5/12/2020 10:23 AM
20	TVF	5/12/2020 10:18 AM
21	UWWC	5/12/2020 10:17 AM
22	VOA SSVF	5/12/2020 10:15 AM
23	MH	5/12/2020 10:13 AM
24	MH	5/12/2020 10:12 AM
25	MH	5/12/2020 10:08 AM
26	MH	5/12/2020 10:05 AM
27	LHA	5/12/2020 10:00 AM
28	KP	5/12/2020 9:58 AM
29	HA	5/12/2020 9:56 AM
30	HNS	5/12/2020 9:50 AM
31	ESC	5/12/2020 9:48 AM
32	EH	5/12/2020 9:47 AM
33	DRS	5/12/2020 9:46 AM
34	CYC	5/12/2020 9:44 AM
35	CYC	5/12/2020 9:42 AM
36	CS	5/12/2020 9:40 AM
37	DK	5/12/2020 9:39 AM
38	OCLC	5/12/2020 9:37 AM
39	CASA	5/12/2020 9:32 AM
40	BGC	5/12/2020 9:30 AM
41	ATV	5/12/2020 9:27 AM
42	AJH	5/12/2020 9:03 AM
#	DO YOU PERSONALLY PROVIDE A DIRECT SERVICE	DATE
	There are no responses.	
#	ADDRESS 2	DATE
	There are no responses.	
#	CITY/TOWN	DATE
	There are no responses.	
#	STATE/PROVINCE	DATE
	There are no responses.	
#	ZIP/POSTAL CODE	DATE
	There are no responses.	
#	COUNTRY	DATE
	There are no responses.	

10 / 13

2020 Community Development Block Grant - Agency Survey

#	EMAIL ADDRESS	DATE
	There are no responses.	
#	PHONE NUMBER	DATE
	There are no responses.	

11 / 13

2020 Community Development Block Grant - Agency Survey

**Q9 Your position with the agency**

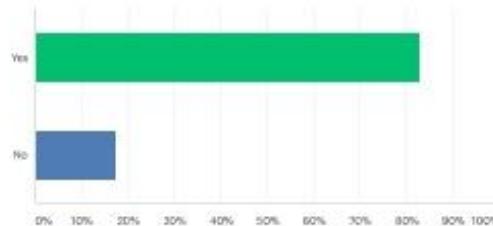
Answered: 40 Skipped: 4

#	RESPONSES	DATE
1	CCRCRRT	5/12/2020 10:59 AM
2	DMTF	5/12/2020 10:55 AM
3	FTF	5/12/2020 10:53 AM
4	ECFTFT	5/12/2020 10:51 AM
5	FAPFTA	5/12/2020 10:49 AM
6	CCRF	5/12/2020 10:47 AM
7	MC	5/12/2020 10:46 AM
8	YFTF	5/12/2020 10:45 AM
9	YFLTF	5/12/2020 10:43 AM
10	EA	5/12/2020 10:41 AM
11	ED	5/12/2020 10:39 AM
12	FTF	5/12/2020 10:37 AM
13	FTF	5/12/2020 10:36 AM
14	HA	5/12/2020 10:31 AM
15	ED	5/12/2020 10:29 AM
16	ED	5/12/2020 10:26 AM
17	ED	5/12/2020 10:25 AM
18	MVHL	5/12/2020 10:24 AM
19	ED	5/12/2020 10:21 AM
20	ED	5/12/2020 10:18 AM
21	DCI	5/12/2020 10:17 AM
22	FTF	5/12/2020 10:13 AM
23	FTF	5/12/2020 10:12 AM
24	TF	5/12/2020 10:08 AM
25	EEC	5/12/2020 10:05 AM
26	REPM	5/12/2020 10:00 AM
27	GM	5/12/2020 9:58 AM
28	ED	5/12/2020 9:56 AM
29	ED	5/12/2020 9:50 AM
30	DO	5/12/2020 9:48 AM
31	ED	5/12/2020 9:47 AM
32	DM	5/12/2020 9:46 AM
33	Coach	5/12/2020 9:44 AM
34	CEO	5/12/2020 9:42 AM
35	ED	5/12/2020 9:40 AM
36	ED	5/12/2020 9:39 AM
37	PM	5/12/2020 9:37 AM
38	ED	5/12/2020 9:32 AM
39	ED	5/12/2020 9:27 AM
40	DIRECTOR	5/12/2020 9:03 AM

2020 Community Development Block Grant - Agency Survey

Q10 Does your agency provide a direct service?

Answered: 41 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	34	82.93%
No	7	17.07%
TOTAL	41	

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City of Loveland

## CONSOLIDATED PLAN SURVEY - 2020-2024

The City of Loveland is seeking your input to understand the needs of the community and help prioritize services and projects that might be assisted through funding the City receives from the U. S. Department of Housing and Urban Development (HUD). Results from this survey will be used to develop a five-year "Consolidated Plan" covering the years 2020-2024, during which time the City expects to receive approximately \$1,500,000 in HUD grants that can be used for housing, homelessness or supportive services. While HUD funding can also be used for economic or community development, the City of Loveland has historically used funding for housing, homelessness and services.

**Your participation in this survey is vital to our ability to strategically direct resources to the areas where the greatest good can be done.** The completed survey should be returned to the organization that gave you the survey or you can mail it using the self-addressed stamped envelope that has been provided. Completed surveys can also be emailed to [alison.hade@cityofloveland.org](mailto:alison.hade@cityofloveland.org).

### BACKGROUND

This funding from HUD will be used for certain types of services and projects. In Loveland, these funds will help meet the following goals for low- to moderate-income Loveland residents:

- 1) Develop new housing
- 2) Rehab existing housing
- 3) Improve public facilities
- 4) Enhance access to quality public services

### Why these goals?

Currently, **close to 4,000 Loveland households** at all income levels are facing at least one severe housing problem, such as **lacking a kitchen or complete plumbing**. Of all homes with at least one severe housing problem, 63% are renters with very low income and without this housing would likely be homeless. Over 8,200 Loveland households – both renters and homeowners – **pay more than 50% of their income on housing**. Finally, COVID-19 has resulted in **job losses**, which significantly increases the need for many of Loveland's human service organizations.

### **INSTRUCTIONS:** Rank the following issues or concerns if they pertain to you.

If the issue or concern does not apply to you, skip the question.

#### 1. HOUSING CONCERNs, IN GENERAL

1=Prior issue for me	2=Currently an issue	3=Moderate issue	4=High issue	5=Currently a critical issue
Homelessness	1 2 3 4 5		Unsafe/poor neighborhood conditions	1 2 3 4 5
Unsafe/poor housing conditions	1 2 3 4 5		Overcrowded housing	1 2 3 4 5
Lack of affordable rental housing	1 2 3 4 5		Lack of affordable home ownership	1 2 3 4 5
Affordable housing not near services	1 2 3 4 5			1 2 3 4 5
Other general housing concerns:				

## 2. AFFORDABLE RENTAL HOUSING NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need
Rental housing rehabilitation assistance for landlords of affordable rental housing		1 2 3 4 5		
Additional subsidized units (Section 8, public housing, etc.)		1 2 3 4 5		
<b>Housing for:</b> Single persons	1 2 3 4 5	Small families (2-4 persons)	1 2 3 4 5	
Large families (>5 persons)	1 2 3 4 5	Persons with disabilities	1 2 3 4 5	
Older adults/Seniors	1 2 3 4 5	Lead-based paint screening/abatement	1 2 3 4 5	
Other affordable rental housing needs:			1 2 3 4 5	

## 3. AFFORDABLE HOMEOWNERSHIP NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need
Affordable new construction		1 2 3 4 5		
Down payment/closing cost assistance		1 2 3 4 5		
Housing rehab assistance (minimal to moderate)	1 2 3 4 5			
Major rehab assistance	1 2 3 4 5			
Emergency repairs (water heater, furnace, etc.)	1 2 3 4 5			
Lead-based paint screening/abatement	1 2 3 4 5			
Modifications for persons with disabilities	1 2 3 4 5			
Other homeownership needs?			1 2 3 4 5	

## 4. HOUSING FOR PERSONS WITH SPECIAL NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need
Assisted living (reduced rent rates, on-site services, etc.)		1 2 3 4 5		
Housing specifically for: Persons with drug/alcohol addiction	1 2 3 4 5			
Persons with HIV/AIDS	1 2 3 4 5	Persons with mental illness	1 2 3 4 5	
Persons with developmental disabilities	1 2 3 4 5	Limited/not able to use stairs due to aging		
Chronic physical illness	1 2 3 4 5	or injury	1 2 3 4 5	
Persons with other special needs	1 2 3 4 5	Name the special need:		
Other housing needs for this population:			1 2 3 4 5	

## 5. PRIORITIZING HOUSING PROJECTS FOR FUNDING

Next, of the types of projects listed below, which would have the greatest impact FOR YOU if funded? Please **mark your top three projects** by placing an "x" next to your selections.

- Constructing new affordable housing for renters
- Constructing new affordable housing for homeowners
- Constructing new affordable housing for people to exit homelessness
- Providing emergency repairs (e.g., water heater, furnace) for homeowners
- Providing rehab assistance for homeowners or landlords of affordable housing
- Providing housing modifications for people with disabilities
- Down payment or closing cost assistance for low- or moderate-income homeowners
- Rent/deposit/utility assistance for renters

Are there any other needs in the community related to the goal of developing new housing and rehabbing existing housing that aren't included above and that you think should be considered for funding?

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#### 6. HOMELESS NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need
Emergency shelters	1 2 3 4 5		Cold weather shelter	1 2 3 4 5
Rent/deposit/utility assistance	1 2 3 4 5		Job training	1 2 3 4 5
Substance abuse treatment, mental or physical health care		1 2 3 4 5		
Increased housing options (short term, single-room occupancy)		1 2 3 4 5		
Supportive services, case management, life skills training		1 2 3 4 5		
Operations/maintenance for the existing facilities		1 2 3 4 5		
Youth experiencing homelessness		1 2 3 4 5		
Other homeless needs? Describe: _____				1 2 3 4 5

#### 7. PUBLIC SERVICE NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need
Child care services (0-12)	1 2 3 4 5		Youth services (12-18)	1 2 3 4 5
Childhood education	1 2 3 4 5		Food programs	1 2 3 4 5
Senior services	1 2 3 4 5		HIV/AIDS services	1 2 3 4 5
Services for persons with disabilities	1 2 3 4 5		Mental health services	1 2 3 4 5
Transportation	1 2 3 4 5		Physical health services	1 2 3 4 5
Employment training	1 2 3 4 5		Financial/credit counseling	1 2 3 4 5
Substance use disorder services	1 2 3 4 5		Victim services	1 2 3 4 5
Adult education/literacy	1 2 3 4 5		Rent or housing search services	1 2 3 4 5
Homeless services	1 2 3 4 5		Veteran services	1 2 3 4 5
Case management and supportive services for people experiencing homelessness		1 2 3 4 5		
Other (describe) _____			1 2 3 4 5	

Out of those listed above, which services have helped you the most or that have had the greatest impact on your life? Please list your top 3 to 5 services.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Why did you select these three?

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Are there any other needs in the community related to the goal of enhancing access to quality public services that aren't included above and that you think should be considered for funding?

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### DEMOGRAPHIC INFORMATION

Check the box(es) that best represents you:

Loveland resident  
 City of Loveland employee or City of Loveland commission member  
 Loveland business owner/employee  
 Employee at non-profit agency  
 Housing industry (real estate, development, landlord, etc.)  
 Other (describe): \_\_\_\_\_

What is your age?

Under 18       18 – 24       25 – 34       35 – 44  
 45 – 54       55 – 62       63 and over

What is your gender?

Male       Female       Transgender Male       Transgender Female  
 Gender Non-conforming       Prefer not to say       Prefer to self-identify: \_\_\_\_\_

If you live in Loveland, what is your current housing situation?

Renter (with lease)  
 Staying with friends/family or renting without a lease  
 Currently without housing  
 Homeowner

If you live in Loveland, is the head of your household...

Single?       Yes       No  
Disabled?       Yes       No  
Female?       Yes       No  
Veteran?       Yes       No

What is the race and ethnicity of the head of your household? (check all that apply)

Hispanic or Latinx       NON-Hispanic or Latinx  
  
 White       Black or African American       Asian       Asian & White  
 American Indian/Alaskan Native       Native Hawaiian/Other Pacific Islander  
 American Indian/Native Alaskan & White       Black/African American & White  
 American Indian/Alaskan Native & Black/African American       Other: \_\_\_\_\_

Household income: Please PUT AN 'X' in the box that best describes your family size and income for your household.

Family Size 1	\$32,950 or less	<input type="checkbox"/>
	\$32,951 - \$52,720	<input type="checkbox"/>
	\$52,721 or more	<input type="checkbox"/>

Family Size 2	\$37,650 or less	<input type="checkbox"/>
	\$37,651 - \$60,240	<input type="checkbox"/>
	\$60,241 or more	<input type="checkbox"/>

Family Size 3	\$42,350 or less	<input type="checkbox"/>
	\$42,351 - \$67,760	<input type="checkbox"/>
	\$67,761 or more	<input type="checkbox"/>

Family Size 4	\$47,050 or less	<input type="checkbox"/>
	\$47,051 - \$75,280	<input type="checkbox"/>
	\$75,281 or more	<input type="checkbox"/>

Family Size 5	\$50,850 or less	<input type="checkbox"/>
	\$50,851 - \$81,360	<input type="checkbox"/>
	\$81,361 or more	<input type="checkbox"/>

Family Size 6	\$54,600 or less	<input type="checkbox"/>
	\$54,601 - \$87,360	<input type="checkbox"/>
	\$87,361 or more	<input type="checkbox"/>

Family Size 7	\$58,350 or less	<input type="checkbox"/>
	\$58,351 - \$93,360	<input type="checkbox"/>
	\$93,361 or more	<input type="checkbox"/>

Family Size 8	\$62,150 or less	<input type="checkbox"/>
	\$62,151 - \$99,440	<input type="checkbox"/>
	\$99,441 or more	<input type="checkbox"/>

ANY OTHER COMMENTS:

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If the survey participant needs this document in a form other than written English or Spanish, the City will strive to accommodate the need. Please contact Alison Hade (970.962.2517) to request the survey in a different mode (translated to another language, Braille, etc.). Please allow a minimum of four days for the request to be processed.

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If you would like a copy of the survey results mailed or emailed to you, or would like to participate in other public meetings related to this process, please provide your name and address or email address below. Survey results will not include any private information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

For questions or additional information, please contact Alison Hade at 970.962.2517 or  
[Alison.hade@cityofloveland.org](mailto:Alison.hade@cityofloveland.org).



## ENCUESTA DE PLAN CONSOLIDADO 2020-2024

La Ciudad de Loveland está buscando su opinión para comprender las necesidades de la comunidad y ayudar a priorizar los servicios y proyectos que podrían recibir asistencia a través de los fondos que la Ciudad recibe del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD). Los resultados de esta encuesta se utilizarán para desarrollar un "Plan Consolidado" de cinco años que cubra los años del 2020-2024, tiempo durante el cual la Ciudad espera recibir aproximadamente \$1,500,000 en subvenciones de HUD que pueden usarse para vivienda, personas sin hogar o servicios de apoyo. Si bien los fondos de HUD también se pueden usar para el desarrollo económico o comunitario, la Ciudad de Loveland ha usado históricamente fondos para vivienda, personas sin hogar y servicios.

**Su participación en esta encuesta es vital para nuestra capacidad de dirigir recursos estratégicamente a las áreas donde se puede hacer el mayor bien.** La encuesta completada debe devolverse a la organización que le proporcionó la encuesta o puede enviarla por correo utilizando el sobre con sello y dirección que se le proporcionó. Las encuestas completadas también se pueden enviar por correo electrónico a [alison.hade@cityofloveland.org](mailto:alison.hade@cityofloveland.org).

### ANTECEDENTE

Esta financiación de HUD se utilizará para ciertos tipos de servicios y proyectos. En Loveland, estos fondos ayudarán a cumplir los siguientes objetivos para los residentes de Loveland de ingresos bajos a moderados:

- 1) Desarrollar nuevas viviendas
- 2) Rehabilitar viviendas existentes
- 3) Mejorar las instalaciones públicas.
- 4) Mejorar el acceso a servicios públicos de calidad.

### ¿Por qué estos objetivos?

Actualmente, **cerca de 4,000 hogares de Loveland** en todos los niveles de ingresos enfrentan al menos un grave problema de vivienda, como la **falta de una cocina o tubería completa**. De todas las viviendas con al menos un problema grave de vivienda, el 63% son inquilinos con ingresos muy bajos y sin esta vivienda probablemente no tendrían hogar. Más de 8,200 hogares de Loveland, tanto inquilinos como propietarios, **pagan más del 50% de sus ingresos en vivienda**. Finalmente, COVID-19 ha resultado en la **pérdida de empleos**, lo que aumenta significativamente la necesidad de muchas de las organizaciones de servicios humanos de Loveland.

**INSTRUCCIONES:** Clasifique los siguientes problemas o preocupaciones si le conciernen.

Si el problema o preocupación no se aplica a usted, omita la pregunta.

### 1. PREOCUPACIONES DE VIVIENDA, EN GENERAL

1 = Problema anterior para mí      2 = Actualmente un problema      3 = Problema moderado

4 = Problema alto      5 = Actualmente un problema crítico

Desamparo / falta de hogar	1 2 3 4 5	Condiciones de vecindad inseguras /pobres	1 2 3 4 5
Condiciones de vivienda inseguras / malas	1 2 3 4 5	Vivienda superpoblada	1 2 3 4 5
Falta de viviendas de alquiler asequibles	1 2 3 4 5	Falta de propiedad de vivienda asequible	1 2 3 4 5
Vivienda asequible no cerca de servicios	1 2 3 4 5		
Otras preocupaciones generales de vivienda:	_____		
	1 2 3 4 5		

## 2. NECESIDADES DE VIVIENDA ASEQUIBLES

1 = Necesidad previa para mí      2 = Actualmente una necesidad pequeña      3 = Necesidad moderada

4 = Necesidad alta

5 = Actualmente una necesidad crítica

Asistencia de rehabilitación de viviendas de alquiler para propietarios de viviendas de alquiler asequibles 1 2 3 4 5

Unidades subsidiadas adicionales (Sección 8, vivienda pública, etc.) 1 2 3 4 5

Alojamiento para: Personas solteras 1 2 3 4 5      Familias pequeñas (2-4 personas) 1 2 3 4 5

Familias grandes > 5 personas) 1 2 3 4 5      Personas con discapacidad 1 2 3 4 5

Adultos mayores / Mayores 1 2 3 4 5      Cribado / reducción de pintura a base de plomo 1 2 3 4 5

Otras necesidades de vivienda de alquiler asequible: \_\_\_\_\_ 1 2 3 4 5

## 3. NECESIDADES DE VIVIENDA ASEQUIBLES

1 = Necesidad previa para mí      2 = Actualmente una necesidad pequeña      3 = Necesidad moderada

4 = Necesidad alta

5 = Actualmente una necesidad crítica

Construcción nueva asequible 1 2 3 4 5

Asistencia para el pago inicial / costos de cierre 1 2 3 4 5

Asistencia de rehabilitación de vivienda (mínima a moderada) 1 2 3 4 5

Mayor asistencia de rehabilitación 1 2 3 4 5

Reparaciones de emergencia (calentador de agua, horno, etc.) 1 2 3 4 5

Detección/eliminación de pintura a base de plomo 1 2 3 4 5

Modificaciones para personas con discapacidad 1 2 3 4 5

¿Otras necesidades de propiedad de vivienda? \_\_\_\_\_

## 4. VIVIENDA PARA PERSONAS CON NECESIDADES ESPECIALES

1 = Necesidad previa para mí      2 = Actualmente una necesidad pequeña      3 = Necesidad moderada

4 = Necesidad alta

5 = Actualmente una necesidad crítica

Vivienda asistida (tarifas reducidas de alquiler, servicios en el lugar, etc.) 1 2 3 4 5

Vivienda específicamente para: Personas con adicción a las drogas / alcohol 1 2 3 4 5

Personas con VIH / SIDA 1 2 3 4 5

Personas con enfermedad mental 1 2 3 4 5

Personas con discapacidades de desarrollo 1 2 3 4 5

Limitado / no puede usar escaleras debido al envejecimiento o lesión 1 2 3 4 5

Enfermedad física crónica 1 2 3 4 5

Personas con otras necesidades especiales 1 2 3 4 5      Nombra la necesidad especial: \_\_\_\_\_

otras necesidades de vivienda para esta población: \_\_\_\_\_ 1 2 3 4 5

## 5. PRIORIZACIÓN DE PROYECTOS DE VIVIENDA PARA FINANCIACIÓN

De los tipos de proyectos enumerados a continuación, ¿cuál tendría el mayor impacto para USTED si fuera financiado? Marque sus tres proyectos principales colocando una "x" al lado de sus selecciones.

- Construcción de nuevas viviendas asequibles para inquilinos
- Construcción de nuevas viviendas asequibles para propietarios de viviendas
- Construcción nuevas viviendas asequibles para que las personas salgan de la falta de vivienda.
- Proporcionar reparaciones de emergencia (por ejemplo, calentador de agua, horno) para propietarios de viviendas
- Brindar asistencia de rehabilitación para propietarios o propietarios de viviendas asequibles
- Proporcionar modificaciones de vivienda para personas con discapacidad.
- Asistencia para el pago inicial o los costos de cierre para propietarios de ingresos bajos o moderados
- Asistencia de alquiler / depósito / utilidad para inquilinos

¿Hay otras necesidades en la comunidad relacionadas con el objetivo de desarrollar nuevas viviendas y rehabilitar las viviendas existentes que no están incluidas anteriormente y que cree que deberían considerarse para la financiación?

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## 6. NECESIDADES SIN HOGAR

1 = Necesidad previa para mí

2 = Actualmente una necesidad pequeña

3 = Necesidad moderada

4 = Necesidad alta

5 = Actualmente una necesidad crítica

Refugios de emergencia	1 2 3 4 5	Refugios para clima frio	1 2 3 4 5
Asistencia de alquiler / depósito / servicios público	1 2 3 4 5	Capacitación laboral	1 2 3 4 5
Tratamiento por abuso de sustancias, atención de salud mental o física	1 2 3 4 5		
Aumento de las opciones de vivienda (a corto plazo, ocupación de una habitación)	1 2 3 4 5		
Servicios de apoyo, gestión de casos, capacitación en habilidades para la vida	1 2 3 4 5		
Operaciones / mantenimiento de las instalaciones existentes	1 2 3 4 5		
Jóvenes sin hogar	1 2 3 4 5		

¿Otras necesidades de personas sin hogar? Describalas: \_\_\_\_\_

## 7. NECESIDADES DE SERVICIO PÚBLICO

1 = Necesidad previa para mí

2 = Actualmente una necesidad pequeña

3 = Necesidad moderada

4 = Necesidad alta

5 = Actualmente una necesidad crítica

Servicios de cuidado infantil (0-12)	1 2 3 4 5	Servicios juveniles (12-18)	1 2 3 4 5
Educación Infantil	1 2 3 4 5	Programas de comida	1 2 3 4 5
Servicios superiores	1 2 3 4 5	Servicios de VIH / SIDA	1 2 3 4 5
Servicios para personas con discapacidad	1 2 3 4 5	Servicios de salud mental	1 2 3 4 5
Transporte	1 2 3 4 5	Servicios de salud física	1 2 3 4 5
Entrenamiento de empleo	1 2 3 4 5	Asesoramiento financiero / crediticio	1 2 3 4 5
Servicios de trastorno por uso de sustancias	1 2 3 4 5	Servicios a las víctimas	1 2 3 4 5
Educación de adultos / alfabetización	1 2 3 4 5	Servicios de búsqueda de alquiler o vivienda	1 2 3 4 5
Servicios para personas sin hogar	1 2 3 4 5	Servicios de veteranos	1 2 3 4 5
Administración de casos y servicios de apoyo para personas sin hogar.			
Otro (describalos)			

De los mencionados anteriormente, ¿qué servicios le han ayudado más o han tenido el mayor impacto en su vida?  
Enumere sus 3 a 5 servicios principales.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

¿Por qué seleccionó estos tres?

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¿Hay otras necesidades en la comunidad relacionadas con el objetivo de mejorar el acceso a servicios públicos de calidad que no están incluidos anteriormente y que usted cree que deberían considerarse para la financiación?

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### INFORMACIÓN DEMOGRÁFICA

Marque la (s) casilla (s) que mejor lo represente:

Residente de Loveland  
 Empleado de la Ciudad de Loveland o miembro de la comisión de la Ciudad de Loveland  
 Propietario / empleado de negocio Loveland  
 Empleado en agencia sin fines de lucro  
 Industria de la vivienda (bienes raíces, desarrollo, arrendador, etc.)  
 Otro (describalo): \_\_\_\_\_

¿Cuál es su edad?

Menores de 18       18 – 24       25 – 34       35 – 44  
 45 – 54       55 – 62       63 y más

¿Cuál es su género?

Masculino       Femenino       Transgénero Masculino       Transgénero Femenino  
 Género No conforme       Prefiero no decir  
 Prefiero autoidentificarme: \_\_\_\_\_

Si vive en Loveland, ¿cuál es su situación actual de vivienda?

Arrendatario (con contrato de arrendamiento)  
 Alojarse con amigos/familiares o alquilar sin un contrato de arrendamiento  
 Actualmente sin vivienda       Propietario

Si vive en Loveland, usted es el jefe de familia ...

¿Soltero?  Sí  No  
¿Discapacitado?  Sí  No  
¿Mujer?  Sí  No  
¿Veterano?  Sí  No

¿Cuál es la raza y etnia del jefe de familia? (marque todo lo que corresponda)

Hispano o Latinx  No hispano or Latinx  
 Blanco  Negro o Afroamericano  Asiático  Asiático y Blanco  
 Indio Americano / Nativo de Alaska  Nativo hawaiano / otro isleño del Pacífico  
 Indio Americano / Nativo de Alaska & Blanco  Negro / Afroamericano y Blanco  
 Indio Americano / nativo de Alaska y Negro / Afroamericano  Otro: \_\_\_\_\_

Ingresaos del hogar: PONGA UNA "X" en la casilla que mejor describa el tamaño de su familia e ingresos para su hogar

Tamaño de la Familia	\$32,950 o menos
	\$32,951 - \$52,720
1	\$52,721 o más

Tamaño de la Familia	\$37,650 o menos
	\$37,651 - \$60,240
2	\$60,241 o más

Tamaño de la Familia	\$42,350 o menos
	\$42,351 - \$67,760
3	\$67,761 o más

Tamaño de la Familia	\$47,050 o menos
	\$47,051 - \$75,280
4	\$75,281 o más

Tamaño de la Familia	\$50,850 o menos
	\$50,851 - \$81,360
5	\$81,361 o más

Tamaño de la Familia	\$54,600 o menos
	\$54,601 - \$87,360
6	\$87,361 o más

Tamaño de la Familia	\$58,350 o menos
	\$58,351 - \$93,360
7	\$93,361 o más

Tamaño de la Familia	\$62,150 o menos
	\$62,151 - \$99,440
8	\$99,441 o más

ALGÚN OTRO COMENTARIO:

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Si el participante de la encuesta necesita este documento en una forma que no sea inglés o español, la Ciudad se esforzará por satisfacer la necesidad. Comuníquese con Alison Hade (970.962.2517) para solicitar la encuesta en un modo diferente (traducido a otro idioma, Braille, etc.). Espere un mínimo de cuatro días para que se procese la solicitud.

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Si desea que se le envíe o envíe por correo electrónico una copia de los resultados de la encuesta, o si desea participar en otras reuniones públicas relacionadas con este proceso, proporcione su nombre y dirección o dirección de correo electrónico a continuación. Los resultados de la encuesta no incluirán ninguna información privada.

Nombre: \_\_\_\_\_

Dirección: \_\_\_\_\_

correo electrónico: \_\_\_\_\_

Para preguntas o información adicional, comuníquese con Alison Hade al 970.962.2517 o [Alison.hade@cityofloveland.org](mailto:Alison.hade@cityofloveland.org).

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## Consolidated Plan - Citizen Survey Results

### 1. HOUSING CONCERNS, IN GENERAL

	1=Prior issue for me	2=Currently an issue	3=Moderate issue	4=High issue	5=Currently a critical issue		
	PRIOR ISSUE FOR ME	CURRENTLY AN ISSUE	MODERATE ISSUE	HIGH ISSUE	CURRENTLY A CRITICAL ISSUE	TOTAL	WEIGHTED AVERAGE
Homelessness	34.55% 19	1.82% 1	12.73% 7	25.45% 14	25.45% 14	55	3.05
Unsafe/poor housing conditions	28.57% 16	5.36% 3	19.64% 11	30.36% 17	16.07% 9	56	3.00
Lack of affordable rental housing	27.47% 25	4.40% 4	8.79% 8	17.58% 16	41.76% 38	91	3.42
Affordable housing not near services	26.56% 17	4.69% 3	18.75% 12	18.75% 12	31.25% 20	64	3.23
Unsafe/poor neighborhood conditions	28.33% 17	6.67% 4	25.00% 15	23.33% 14	16.67% 10	60	2.93
Overcrowded housing	25.00% 12	2.08% 1	22.92% 11	33.33% 16	16.67% 8	48	3.15
Lack of affordable home ownership	20.55% 15	6.85% 5	10.96% 8	15.07% 11	46.58% 34	73	3.60
# OTHER GENERAL HOUSING CONCERNS:						DATE	
1	Unlawful Treatment of Tenants					7/9/2020 2:41 PM	
2	Drug Dealers and Safe Environment					6/23/2020 3:06 PM	
3	rent raises every year.					6/23/2020 3:01 PM	
4	they don't follow waitlist and allow family members to move in over using the list.					6/23/2020 2:58 PM	
5	need lower level for wheelchair					6/23/2020 2:48 PM	
6	Vandalize in parking lots caused by neighbors too scared to call 911					6/23/2020 2:45 PM	
7	maintenance, support, bias					6/19/2020 8:41 AM	
8	rent keeps going up soon won't be able to afford affordable housing					6/15/2020 4:14 PM	
9	Bullying					6/15/2020 2:39 PM	
10	affordable housing is still expensive					6/15/2020 2:28 PM	
11	More affordable housing. The long waiting list is unacceptable.					6/15/2020 2:21 PM	
12	High Issue					6/15/2020 2:15 PM	
13	garages at rock crest used for storage and not to store cars and the cost increases each year					6/12/2020 2:21 PM	
14	homelessness is an issue as I live in affordable apartments with LHA					6/12/2020 2:04 PM	
15	too many slumlords that don't care					6/12/2020 12:10 PM	
16	Smoke free senior housing					6/11/2020 3:29 PM	
17	finding housing					5/29/2020 2:08 PM	
18	none					5/28/2020 2:54 PM	

## 2. AFFORDABLE RENTAL HOUSING NEEDS

1=Prior need for me    2=Currently a small need    3=Moderate need    4=High need    5=Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Rental housing rehabilitation assistance for landlords of affordable rental housing	14.04% 8	3.51% 2	17.54% 10	31.58% 18	33.33% 19	57	3.67
Additional subsidized units (Section 8, public housing, etc.)	12.50% 8	7.81% 5	10.94% 7	25.00% 16	43.75% 28	64	3.80
Housing for Single persons	22.39% 15	0.00% 0	14.93% 10	29.85% 20	32.84% 22	67	3.51
Large families (>5 persons)	10.64% 5	6.38% 3	8.51% 4	34.04% 16	40.43% 19	47	3.87
Older adults/seniors	20.00% 15	5.33% 4	10.67% 8	29.33% 22	34.67% 26	75	3.53
Small families (2-4 persons)	16.98% 9	7.55% 4	15.09% 8	30.19% 16	30.19% 16	53	3.49
Single persons	10.20% 5	4.08% 2	14.29% 7	30.61% 15	40.82% 20	49	3.88
Persons with disabilities	18.18% 10	3.64% 2	14.55% 8	25.45% 14	38.18% 21	55	3.62
Lead-based paint screening/abatement	11.36% 5	25.00% 11	22.73% 10	13.64% 6	27.27% 12	44	3.20

#	OTHER AFFORDABLE RENTAL HOUSING NEEDS:	DATE
1	rehab from criminal history	6/19/2020 8:41 AM
2	speaker systems, carpet rolls, and you can trip over.	6/15/2020 2:39 PM
3	Front, Sides, Back Tree and Lawn Care needs quality worker that do more than cut the grass	6/11/2020 3:20 PM
4	none	5/28/2020 2:54 PM

### 3. AFFORDABLE HOMEOWNERSHIP NEEDS

1=Prior need for me    2=Currently a small need    3=Moderate need    4=High need    5=Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Affordable new construction	13.11% 8	9.84% 6	16.39% 10	18.03% 11	42.62% 26	61	3.67
Down payment/closing cost assistance	12.07% 7	8.62% 5	10.34% 6	24.14% 14	44.83% 26	58	3.81
Housing rehab assistance (minimal to moderate)	16.67% 9	4.17% 2	18.75% 9	35.42% 17	25.00% 12	48	3.48
Major rehab assistance	13.95% 6	6.98% 3	20.93% 9	27.91% 12	30.23% 13	43	3.53
Emergency repairs (water heater, furnace, etc.)	21.95% 9	9.76% 4	7.32% 3	29.27% 12	31.71% 13	41	3.39
Lead-based paint screening/abatement	24.32% 9	13.51% 5	16.22% 6	21.62% 8	24.32% 9	37	3.08
Modifications for persons with disabilities	13.33% 6	0.00% 0	13.33% 6	37.78% 17	35.56% 16	45	3.82

### 4. HOUSING FOR PERSONS WITH SPECIAL NEEDS

1=Prior need for me    2=Currently a small need    3=Moderate need    4=High need    5=Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Assisted living (reduced rent rates, on-site services, etc.)	7.14% 4	7.14% 4	16.07% 9	25.00% 14	44.64% 25	56	3.93
Housing specifically for: Persons with drug/alcohol addiction	12.82% 5	7.69% 3	30.77% 12	23.08% 9	25.64% 10	39	3.41
Persons with HIV/AIDS	9.09% 3	15.15% 5	39.39% 13	15.15% 5	21.21% 7	33	3.24
Persons with developmental disabilities	10.26% 4	7.69% 3	20.51% 8	28.21% 11	33.33% 13	39	3.67
Chronic physical illness	6.82% 3	0.00% 0	13.64% 6	40.91% 18	38.64% 17	44	4.05
Persons with other special needs	7.89% 3	5.26% 2	23.68% 9	28.95% 11	34.21% 13	38	3.76
Persons with mental illness	8.70% 4	10.87% 5	8.70% 4	32.61% 15	39.13% 18	46	3.83
Limited/not able to use stairs due to aging or injury	19.30% 11	1.75% 1	14.04% 8	24.56% 14	40.35% 23	57	3.65

#	NAME THE SPECIAL NEED AND/OR OTHER HOUSING NEEDS FOR THIS POPULATION:	DATE
1	central air is great	7/9/2020 2:13 PM
2	shopping	6/15/2020 4:21 PM
3	ground floor housing	6/15/2020 2:42 PM
4	Stairs	6/15/2020 2:39 PM
5	Can't use stairs	6/12/2020 1:52 PM
6	Bad Knees laundry facilities in the apt vs a laundry room	6/11/2020 3:29 PM
7	Handicapped accessible housing	6/10/2020 2:10 PM
8	Handicapped accessible housing	5/29/2020 2:08 PM

## 5. PRIORITIZING HOUSING PROJECTS FOR FUNDING

Next, of the types of projects listed below, which would have the greatest impact FOR YOU if funded? Please **mark your top three projects** by placing an "x" next to your selections.

ANSWER CHOICES	RESPONSES
Constructing new affordable housing for renters	68.93% 71
Constructing new affordable housing for homeowners	30.10% 31
Constructing new affordable housing for people to exit homelessness	21.36% 22
Providing emergency repairs (e.g. water heater, furnace) for homeowners	17.48% 18
Providing rehab assistance for homeowners or landlords of affordable housing	16.50% 17
Providing housing modifications for people with disabilities	39.81% 41
Down payment or closing cost assistance for low - or moderate-income homeowners	28.16% 29
Rent/deposit/utility assistance for renters	64.08% 66
Are there any other needs in the community related to the goal of developing new housing and rehabbing existing housing that aren't included above and that you think should be considered for funding?	16.50% 17

Total Respondents: 103

**Are there any other needs in the community related to the goal of developing new housing and rehabbing existing housing that aren't included above and that you think should be considered for funding?**

#	ARE THERE ANY OTHER NEEDS IN THE COMMUNITY RELATED TO THE GOAL OF DEVELOPING NEW HOUSING AND REHABBING EXISTING HOUSING THAT AREN'T INCLUDED ABOVE AND THAT YOU THINK SHOULD BE CONSIDERED FOR FUNDING?	DATE
1	Close to bus lines	7/9/2020 2:49 PM
2	therapy for disabled folks only. Security.	6/23/2020 2:45 PM
3	Help for low income homeowners who cannot afford to keep up with weed control and are harassed by weed control . Poor health and I can't do it.	6/18/2020 3:49 PM
4	more activities, outdoor clean up with care taking	6/15/2020 2:52 PM
5	Lights in parking lot	6/15/2020 2:39 PM
6	no	6/15/2020 2:34 PM
7	Section 8 vouchers they are unattainable	6/15/2020 2:21 PM

8	access to public transportation	6/15/2020 2:15 PM
9	Need lights at 50th and Lucerne street along with better crosswalk	6/15/2020 1:49 PM
10	Housing with supportive services	6/15/2020 12:19 PM
11	Wrap around services for the homeless	6/12/2020 2:04 PM
12	More ranch style apartment complexes for those with disabilities, smaller complexes to control drug abuse gangs violence and over crowding. Non smoking complex.	6/11/2020 3:29 PM
13	Cutting off tree limbs that are close to roofs. Squirrels use it as a ramp to hide food.	6/11/2020 3:20 PM
14	Local Medicare Office	6/11/2020 10:38 AM
15	Pools and spas in common areas. Older people need water to heal very badly as close to home as possible and affordable	6/11/2020 10:32 AM
16	LHA takes very poor care of the exterior of our home which is their responsibility. Lawn and shrubs dying, gutters leak, weed control is minimal	6/11/2020 10:15 AM
17	Allow smoking areas for smoker over the entire property	6/11/2020 9:46 AM

## 6. HOMELESS NEEDS

1=Prior need for me	2=Currently a small need	3=Moderate need	4=High need	5=Currently a critical need			
	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Emergency shelters	24.00% 12	8.00% 4	22.00% 11	16.00% 8	30.00% 15	50	3.20
Rent/deposit/utility assistance	29.31% 17	6.90% 4	5.17% 3	24.14% 14	34.48% 20	58	3.28
Substance abuse treatment, mental or physical health care	14.29% 6	9.52% 4	14.29% 6	16.67% 7	45.24% 19	42	3.69
Increase housing options (Short term, single-room occupancy)	9.09% 4	4.55% 2	20.45% 9	27.27% 12	38.64% 17	44	3.82
Supportive services, case management, life skills training	15.56% 7	0.00% 0	13.33% 6	28.89% 13	42.22% 19	45	3.82
Operations/maintenance for the existing facilities	12.77% 6	8.51% 4	17.02% 8	23.40% 11	38.30% 18	47	3.66
Youth experiencing homelessness	15.00% 6	0.00% 0	17.50% 7	22.50% 9	45.00% 18	40	3.83
Cold weather shelter	10.20% 4	7.69% 3	17.95% 7	20.51% 8	43.50% 17	39	3.79
Job training	5.13% 2	7.69% 3	17.95% 7	25.64% 10	43.50% 17	39	3.95

#	OTHER HOMELESS NEEDS? DESCRIBE:	DATE
1	Education and homeless rehab	6/12/2020 2:07 PM
2	none	5/28/2020 2:54 PM

## 7. PUBLIC SERVICE NEEDS

1=Prior need for me    2=Currently a small need    3=Moderate need    4=High need    5=Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Child care services (0-12)	26.00% 13	6.00% 3	18.00% 9	30.00% 15	20.00% 10	50	3.12
Childhood education	9.52% 4	11.90% 5	14.29% 6	30.95% 13	33.33% 14	42	3.67
Senior services	8.22% 6	12.33% 9	17.81% 13	35.62% 26	26.03% 19	73	3.59
Services for persons with disabilities	6.56% 4	3.28% 2	19.67% 12	36.07% 22	34.43% 21	61	3.89
Transportation	12.00% 9	9.33% 7	16.00% 12	24.00% 18	38.67% 29	75	3.68
Employment training	9.30% 4	6.90% 3	23.26% 10	23.26% 10	37.21% 16	43	3.72
Substance use disorder services	16.22% 6	8.11% 3	18.92% 7	24.32% 9	32.43% 12	37	3.49
Adult education/literacy	10.00% 4	15.00% 6	17.50% 7	37.50% 15	20.00% 8	40	3.42
Homeless services	15.91% 7	6.82% 3	22.73% 10	29.55% 13	25.00% 11	44	3.41
Case management and supportive services for people experiencing homelessness	20.51% 8	0.00% 0	10.26% 4	46.15% 10	23.08% 9	39	3.51
Youth Services (12-18)	2.78% 1	5.56% 2	25.00% 9	36.11% 13	30.56% 11	36	3.86
Food programs	17.19% 11	10.94% 7	18.75% 12	31.25% 20	21.88% 14	64	3.30
HIV/AIDS services	3.23% 1	19.35% 6	25.81% 8	25.81% 8	25.81% 8	31	3.52
Mental health services	2.27% 1	4.55% 2	29.55% 13	25.00% 11	38.64% 17	44	3.93
Physical health services	3.92% 2	3.92% 2	35.29% 18	27.45% 14	29.41% 15	51	3.75
Financial/credit counseling	2.17% 1	17.39% 8	34.78% 16	23.91% 11	21.74% 10	46	3.46
Victim services	15.91% 7	4.55% 2	22.73% 10	34.09% 15	22.73% 10	44	3.43
Rent or housing search services	16.67% 9	7.41% 4	14.81% 8	27.78% 15	33.33% 18	54	3.54
Veteran services	2.56% 1	12.82% 5	25.64% 10	33.33% 13	25.64% 10	39	3.67

#	OTHER? DESCRIBE:	DATE
1	neighbor to neighbor	7/9/2020 2:13 PM
2	Need Van Groceries Back	6/15/2020 2:36 PM
3	more affordable housing	6/15/2020 2:15 PM
4	Computer training and help with new upgraded phone and i pad	6/11/2020 3:29 PM

**Out of those listed above, which services have helped you the most or that have had the greatest impact on your life? Please list your top 3 to 5 services.**

First Choice	Second Choice	Third Choice	Fourth Choice	Fifth Choice	TOTAL
Activities	2	Activities	3	Activities	8
Affordable Housing	15	Adult Education	2	Adult Education	4
Child Care/Education	5	Affordable Housing	11	Affordable Housing	32
Disability Svc	1	Case Management	3	Case Management	7
Food	9	Child Care/Education	2	Child Care/Education	11
Homeless Asst/Shelter	4	Disability Svc	3	Homeless Asst/Shelter	1
Long Term Care	1	Employment	1	Employment	1
Mental Health	4	Food	9	Food	2
Physical Health Svc	1	Homeless Asst/Shelter	4	Homeless Asst/Shelter	1
Rent Assistance	8	Insurance	1	Insurance	1
Senior Assistance	15	Mental Health	2	Mental Health	3
Substance Use	3	Physical Health Svc	7	Physical Health Svc	11
Transportation	7	Rent Assistance	3	Rent Assistance	20
Victims	2	Senior Assistance	3	Senior Assistance	20
Victim Svc	1	Transportation	5	Transportation	21
		Youth Svc	4	Victim Svc	3
					2

Affordable Housing includes senior specific housing and housing search assistance

**Why did you select these three?**

#	RESPONSES	DATE
1	I have needed all of these above in the last year due to jobless and health issues.	7/9/2020 2:51 PM
2	Because I'm short on income and need permanent housing	7/9/2020 2:49 PM
3	Homelessness	7/9/2020 2:47 PM
4	Lost my place.	7/9/2020 2:41 PM
5	There here in m town all able and willing to help me.	7/9/2020 2:37 PM
6	Because they impacted my life	7/9/2020 2:33 PM
7	Pertain to my needs	7/9/2020 2:19 PM
8	Rental with our assistant. Brochure every month, to tell about upcoming events. Can play games bingo. Outside activities.	7/9/2020 2:13 PM
9	Hard to access timely and affordably	6/23/2020 3:09 PM
10	It is important for my children to be taken care of and comfortable.	6/23/2020 3:08 PM
11	because in the past for me I was blessed or just lucky to have people who are capable of helping and directing me to these services.	6/23/2020 3:06 PM
12	Food stamp program grants me 49 a month. No one can live on that! HNS helps me a lot.	6/23/2020 3:01 PM
13	I pay too much for para transit. COLT doesn't fit my schedule.	6/23/2020 2:48 PM

14	need help!	6/23/2020 2:45 PM
15	They have been there for me when I needed help	6/19/2020 8:44 AM
16	the assistance has been helpful when provided	6/19/2020 8:41 AM
17	I need travel for when I loose driving privileges, assistance with depression. Getting older need to exercise.	6/19/2020 8:37 AM
18	I am 73 can not work full time any longer but can't retire and live on SS either. Need affordable housing and affordable doctor care	6/19/2020 8:32 AM
19	When I was in my 30's I was left with four children to support because of govt sponsored office was able to take my first job outside the home. I am still self sufficient in Mirasol Senior Living of Loveland.	6/19/2020 8:28 AM
20	Many seniors in Loveland with computer and cell phone challenges.	6/18/2020 3:56 PM
21	because I believe that most people that need affordable housing might experience these needs.	6/18/2020 3:52 PM
22	I received these	6/18/2020 3:49 PM
23	Because of the need for them	6/18/2020 3:45 PM
24	My mother lived with MS for over 45 years. Minnesota had great programs to assist with physical therapy, transportation, events, etc. I have a grandson with Aspergers Syndrome. It has been a challenge for him to grow as a teen and manage the challenges of Aspergers.	6/16/2020 2:01 PM
25	COLT recently discontinued.	6/15/2020 4:21 PM
26	my quality of life has improved with these services	6/15/2020 4:12 PM
27	because I am low income person and it is important that I have good affordable housing and an opportunity to improve my education.	6/15/2020 2:52 PM
28	disabled need transportation to appts from door to person and back to door job training and youth programs	6/15/2020 2:42 PM
29	When and where is the mental healthy facility going up?	6/15/2020 2:39 PM
30	I would benefit from these services	6/15/2020 2:36 PM
31	having been a single mom in the past these were challenges I had.	6/15/2020 2:34 PM
32	having food and being able to see doctors are very important and the only services I have used	6/15/2020 2:28 PM
33	because I have found resources for those items I needed	6/15/2020 2:21 PM
34	Important to me	6/15/2020 2:15 PM

35	As a senior citizen it is my needs at this time.	6/15/2020 2:00 PM
36	Because they help us the most needs are met.	6/15/2020 1:49 PM
37	These are areas in the community that currently do not have enough services to meet demand.	6/15/2020 12:19 PM
38	Most Needed	6/12/2020 2:21 PM
39	Have had the most impact on my life	6/12/2020 2:15 PM
40	they are the most frequent but indirectly no the most essential	6/12/2020 2:07 PM
41	These services helped me find stable housing after a crisis. Once in stable housing I was able to move forward with my life.	6/12/2020 2:04 PM
42	I would like to see clearer resources to home ownership for low to middle income loveland residents. It is currently not clear on LHA's website whether there are any local paths to home ownership	6/12/2020 1:59 PM
43	I believe all listed above are critical needs to everyone but the 5 I listed help me the most in the past and continued to this day.	6/12/2020 1:57 PM
44	low income and food is high priced. No cost services makes life much easier.	6/12/2020 12:13 PM
45	I wouldn't be able to afford my apartment otherwise.	6/12/2020 12:06 PM
46	the most effected my quality of life.	6/12/2020 12:01 PM
47	I am a single woman living alone. I work in the public schools. I am low income and cannot afford local housing prices.	6/12/2020 11:57 AM
48	Access to electric rented vehicle	6/11/2020 3:45 PM
49	I never thought about ageism until I experienced it first hand. I am a christian so I am concerned about those folks who have no place to sit down or lie down and sleep	6/11/2020 3:40 PM
50	helpful to know what services are available if and when I need them.	6/11/2020 3:29 PM
51	Most public need	6/11/2020 3:23 PM
52	Because they helped myself and my wife to keep moving keep our balance and even moderate weight lifting. They were worth the price and we are hoping that they come again in a larger room where we can keep our distance and must wear a mask.	6/11/2020 3:20 PM
53	Things I need in the near future	6/11/2020 11:20 AM
54	I would be homeless	6/11/2020 10:44 AM
55	Special activities and taking care of my physical activity daily are very important to my physical and mental health.	6/11/2020 10:32 AM
56	because they impact our living situation	6/11/2020 10:15 AM
57	I have received all three	6/11/2020 10:06 AM
58	It is true.	6/10/2020 2:10 PM
59	They helped me emensely get on my feet take care of my children. Have a nice home regain my independence strength courage back	6/10/2020 1:56 PM
60	Family member needs all three	6/10/2020 1:29 PM
61	I have only selected the one service I have received.	6/9/2020 4:23 PM
62	Youth education and services is a priority for me.	6/8/2020 8:59 AM
63	Family member needs all three	6/5/2020 3:26 PM
64	Most helpful	6/3/2020 8:00 PM
65	They helped me emensely get on my feet take care of my children. Have a nice home regain my independence strength courage back	6/3/2020 12:31 PM
66	Its true	5/29/2020 2:08 PM

**Are there any other needs in the community related to the goal of enhancing access to quality public services that aren't included above and that you think should be considered for funding?**

#	RESPONSES	DATE
1	No	7/9/2020 2:33 PM
2	why does LHA keep raising my rent?	6/23/2020 3:01 PM
3	I am single and scared.	6/23/2020 2:45 PM
4	make transportation easier to read	6/19/2020 8:44 AM
5	Public Transportation Education	6/18/2020 3:56 PM
6	more affordable assisted and long term care housing	6/15/2020 4:21 PM
7	need bust stops in senior communities	6/15/2020 4:14 PM
8	having people come in to visit and more activities	6/15/2020 2:52 PM

9	no	6/15/2020 2:34 PM
10	Shelters for battered woman. Safe place and help for them to be able to move somewhere that is safe.	6/15/2020 2:21 PM
11	public transportation and walking distances	6/15/2020 2:15 PM
12	Wider range of mental health services for youth	6/15/2020 12:19 PM
13	The city needs studio aptts near downtown and transit available for young people just starting out in life. The city needs adequate and well maintained infrastructure in the heart of the city so that businesses can thrive and provide a large range of services for citizens and meaningful employment for citizens.	6/13/2020 7:05 PM
14	Bench at city bus stops. Need better understandable and predictable routes.	6/12/2020 2:21 PM
15	helping the disabled through tough times and ended up with bad credit and trying to start a small business.	6/12/2020 2:07 PM
16	Local low to middle income home ownership program	6/12/2020 1:59 PM
17	Long time resident of loveland get help before all the people that have moved here in the last five years.	6/12/2020 1:57 PM
18	better connection with public transportation. Transportation that goes outside the COI.	6/12/2020 12:13 PM
19	giving the homeless people a place to go would make neighborhoods safer. Safe housing for homeless equals safe housing for me.	6/12/2020 11:57 AM
20	I am concerned about prison reform which includes jail. Fair disposition of arrests and incarceration.	6/11/2020 3:40 PM
21	Education in how and why and where to vote. Would appreciate a list of candidates and issues they stand for. Clearer explanation of ballot issues being presented. The are confusing.	6/11/2020 3:29 PM
22	We have wonderful things offered to do here, it would be nice as we get older to have nurses com one or two days a week to help us. Also, on sight help after surgeries would be great, help such as getting groceries and medicine.	6/11/2020 10:32 AM
23	sidewalk expansion from mirasol to the chilson	6/11/2020 9:44 AM
24	showers, laundry, and storage not at HONS or 137	6/10/2020 2:10 PM
25	No	6/10/2020 1:56 PM
26	Funding for libraries, public restrooms, parks, and trails.	6/9/2020 4:23 PM
27	No	6/3/2020 12:31 PM
28	showers, laundry, and storage not at HONS or 137	5/29/2020 2:08 PM

## DEMOGRAPHIC INFORMATION

ANSWER CHOICES	RESPONSES	
Loveland resident	92.59%	125
City of Loveland employee or City of Loveland commission member	4.44%	6
Loveland business owner/employee	0.00%	0
Employee at non-profit agency	1.48%	2
Housing industry (real estate, development, landlord, etc)	0.00%	0
Other? Describe:	1.48%	2
<b>TOTAL</b>		<b>135</b>

**AGE**

ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18 to 24	0.00%	0
25 to 34	5.88%	8
35 to 44	8.82%	12
45 to 54	4.41%	6
55 to 62	11.76%	16
63 and over	69.12%	94
<b>TOTAL</b>		<b>136</b>

**GENDER**

ANSWER CHOICES	RESPONSES	
Female	77.44%	103
Male	21.05%	28
Transgender Male	0.00%	0
Transgender Female	0.00%	0
Gender Non-conforming	1.50%	2
Prefer not to say	0.00%	0
Prefer to self-identify:	0.00%	0
<b>TOTAL</b>		<b>133</b>

**CURRENT HOUSING SITUATION**

ANSWER CHOICES	RESPONSES	
Renter (with lease)	81.45%	101
Staying with friends/family or renting without a lease	1.61%	2
Currently without housing	4.84%	6
Homeowner	12.10%	15
<b>TOTAL</b>		<b>124</b>

**HEAD OF HOUSEHOLD**

	YES	NO	TOTAL	WEIGHTED AVERAGE
Single?	86.84% 99	13.16% 15	114	1.13
Disabled?	45.07% 32	54.93% 39	71	1.55
Female?	84.38% 81	15.63% 15	96	1.16
Veteran?	22.95% 14	77.05% 47	61	1.77

**RACE/ETHNICITY**

ANSWER CHOICES	RESPONSES
Hispanic or Latinx	6.82% 9
NON-Hispanic or Latinx	0.76% 1
White	88.64% 117
Black or African American	0.76% 1
Asian	0.00% 0
Asian & White	0.00% 0
American Indian/Alaskan Native	0.76% 1
Native Hawaiian or other Pacific Islander	0.76% 1
American Indian/Native Alaskan & White	0.76% 1
Black/African American & White	0.00% 0
American Indian/Alaskan Native & Black/African American	0.76% 1
Other:	0.00% 0
<b>TOTAL:</b>	<b>132</b>

**INCOME**

	\$1 - \$52,720	\$52,721 - \$60,240	\$60,241 - \$67,670	\$67,671 - \$75,280	\$75,281 - \$81,360	\$81,361 - \$87,360	\$87,361 - \$93,360	\$93,361 - \$99,440	\$99,441 OR HIGHER	TOTAL	WEIGHTED AVERAGE
<b>&lt; 80% AMI</b>	Household size - 1	93.26% 83	6.74% 6	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	89	1.
<b>&lt; 70% AMI</b>	Household size - 2	71.43% 15	9.52% 2	4.76% 1	0.00% 0	4.76% 1	0.00% 0	0.00% 0	0.00% 0	21	2.
<b>&lt; 62% AMI</b>	Household size - 3	77.78% 7	0.00% 0	0.00% 0	11.11% 1	11.11% 1	0.00% 0	0.00% 0	0.00% 0	9	1.
	Household size - 4	25.00% 1	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	50.00% 2	0.00% 0	4	4.
	Household size - 5	0.00% 0	0.00% 0	0	0.						
	Household size - 6	0.00% 0	0.00% 0	0	0.						
	Household size - 7	0.00% 0	0.00% 0	0	0.						
	Household size - 8	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1	8.

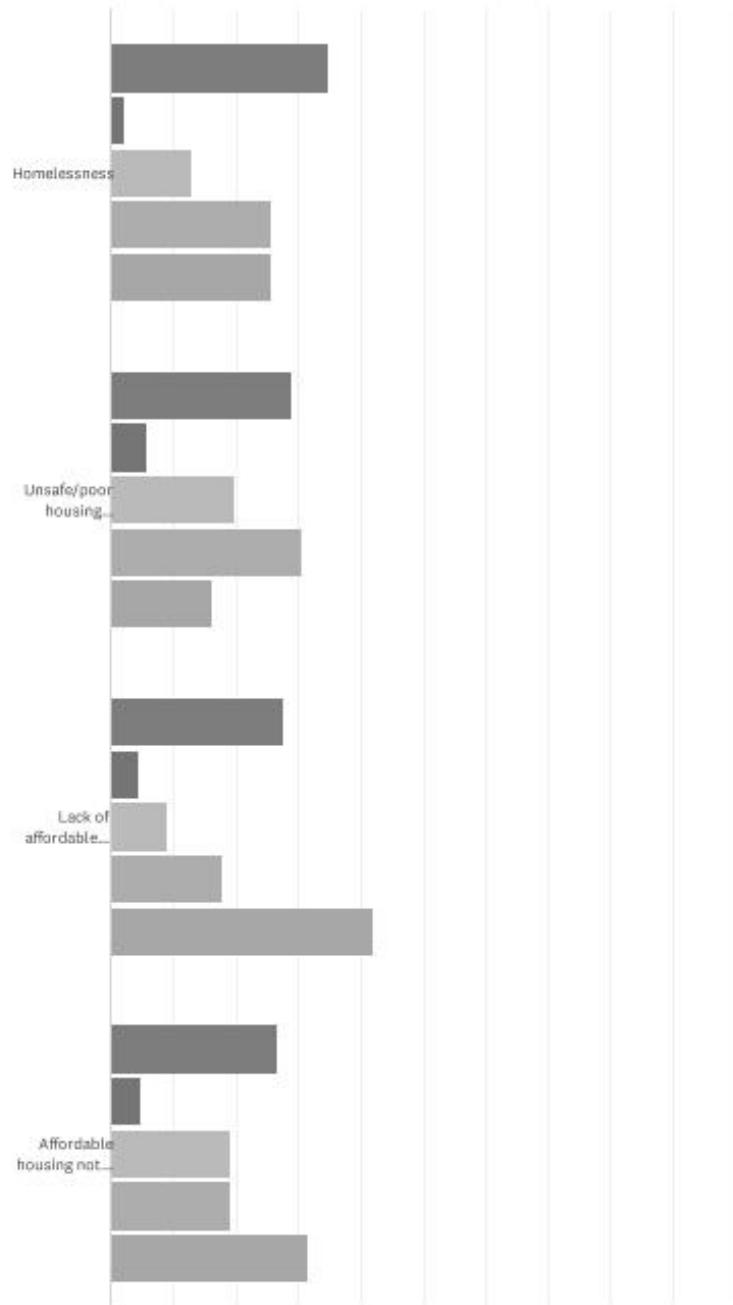
**OTHER COMMENTS**

#	RESPONSES	DATE
1	My income is 840.00 a month	7/9/2020 2:13 PM
2	Scared to live here. Can't wait till my lease is up!	6/23/2020 2:45 PM
3	Mirasol frequently raises the rent for Phase 2 residents starting in the AMI and AMI has increased. This places me and others in unaffordable brackets.	6/18/2020 3:52 PM
4	thankful for section 8	6/15/2020 4:35 PM
5	use money to maintain older apartments.	6/15/2020 4:31 PM
6	I feel fortunate to be at mirasol in an affordable apartment. But I do not understand how using cheapest of everything in construction materials, appliances, carpet, fixtures, mail, etc is cost effective in the long run? replacements around grounds not being kept up after initial install. constant repairs take months to be addressed.	6/15/2020 4:17 PM
7	need more transportation options. Taxis and Saint don't meet our needs. Too expensive and not good times.	6/15/2020 4:14 PM
8	I am a widow	6/15/2020 2:42 PM
9	My rent continues to go up every year and I live in public housing! I only make 19K-21K a year. How is this affordable? Trying to get a section 8 voucher is impossible.	6/15/2020 2:21 PM
10	HA is just barely affordable. Now at the top of the list. Incomes going down and rent is going up. Love living at rock crest, very quiet and well maintained except landscaping.	6/15/2020 2:15 PM
11	All over the USA baby boomers are now senior citizens and there is not enough affordable housing units to rent. There is a 5 year waiting list. That is scary when you can't find a place to live that you can afford.	6/15/2020 2:00 PM
12	Traffic congestion is horrific. Speed limits seldom enforced. Drivers turn left on yellow and red lights. Drivers do not stop for stop signs.	6/12/2020 2:21 PM
13	currently reside at mirasol phase I for 8 years. Was affordable, but rent keeps going up and currently close to paying half my income for rent. This place is no longer affordable.	6/12/2020 12:16 PM

14	Manager will not fix anything. There is mold in our apartments. Wouldn't fix garbage disposal. Dog do do every where.	6/12/2020 12:10 PM
15	My income is 21,000 which makes it very limited in housing choices. I would love a 1 bedroom small home to live in as an owner. I can't afford it.	6/11/2020 10:32 AM
16	Hi City People!	6/10/2020 2:10 PM
17	No	6/10/2020 1:56 PM
18	I suggest a thorough review of the questions and to whom they are targeted. A number of them were difficult for me to answer/understand in my context versus the context of my community role. I may not have interpreted some correctly and therefore my responses may skew the results.	6/8/2020 12:21 PM
19	No	6/3/2020 12:31 PM
20	Hi City People.	5/29/2020 2:08 PM

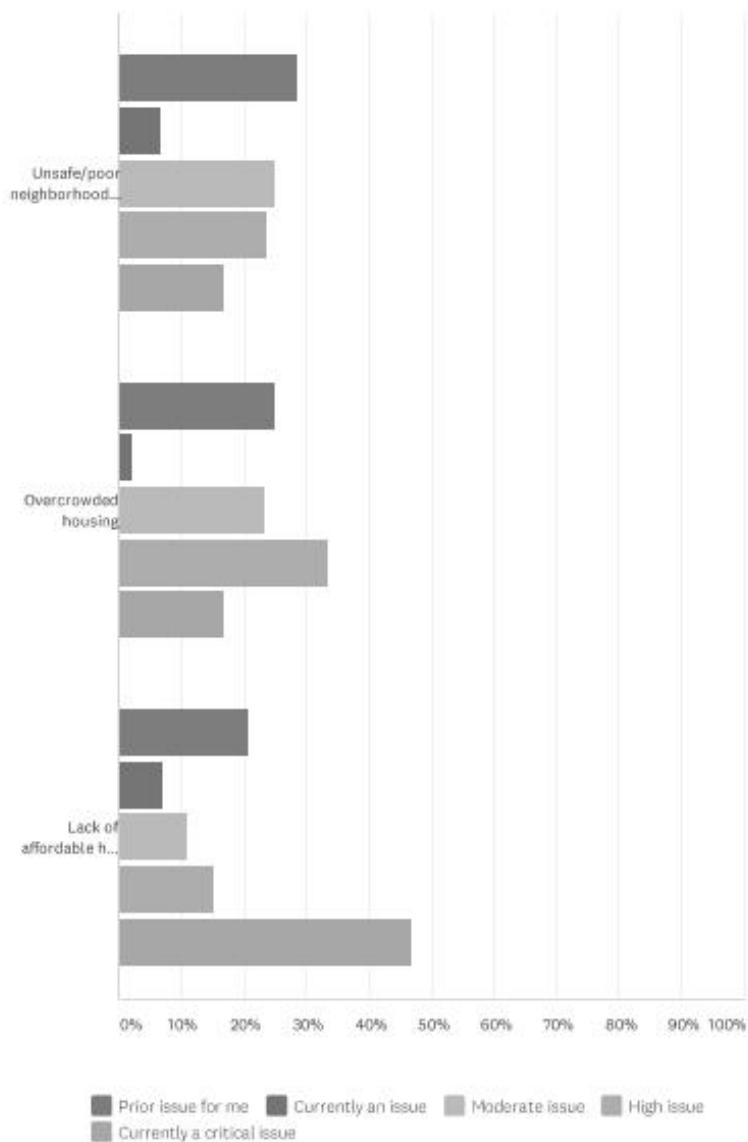
## Q1 HOUSING CONCERNS, IN GENERAL

Answered: 107 Skipped: 35



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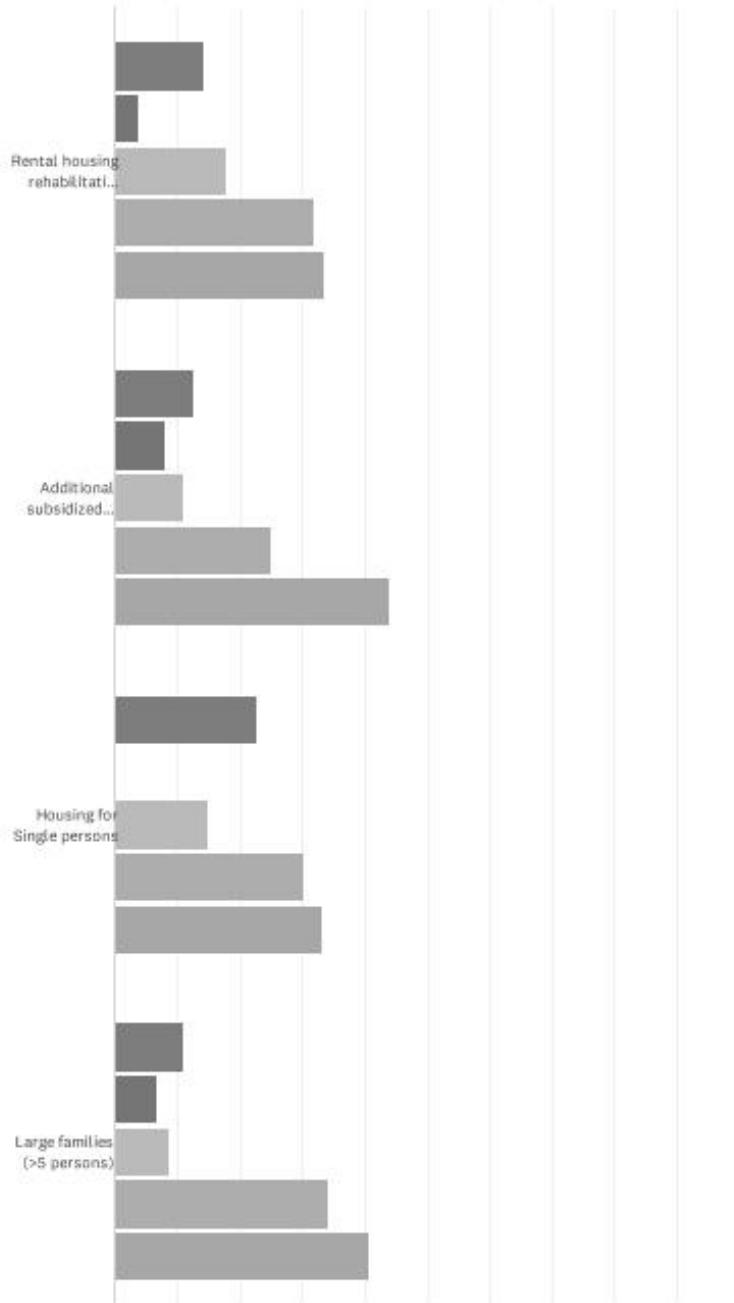
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	PRIOR ISSUE FOR ME	CURRENTLY AN ISSUE	MODERATE ISSUE	HIGH ISSUE	CURRENTLY A CRITICAL ISSUE	TOTAL	WEIGHTED AVERAGE
Homelessness	34.55% 19	1.82% 1	12.73% 7	25.45% 14	25.45% 14	55	3.05
Unsafe/poor housing conditions	28.57% 16	5.36% 3	19.64% 11	30.36% 17	16.07% 9	56	3.00
Lack of affordable rental housing	27.47% 25	4.40% 4	8.79% 8	17.58% 16	41.76% 38	91	3.42
Affordable housing not near services	26.56% 17	4.69% 3	18.75% 12	18.75% 12	31.25% 20	64	3.23
Unsafe/poor neighborhood conditions	28.33% 17	6.67% 4	25.00% 15	23.33% 14	16.67% 10	60	2.93
Overcrowded housing	25.00% 12	2.08% 1	22.92% 11	33.33% 16	16.67% 8	48	3.15
Lack of affordable home ownership	20.55% 15	6.85% 5	10.96% 8	15.07% 11	46.58% 34	73	3.60

#	OTHER GENERAL HOUSING CONCERNS:	DATE
1	Unlawful Treatment of Tenants	7/9/2020 2:41 PM
2	Drug Dealers and Safe Environment	6/23/2020 3:06 PM
3	rent raises every year,	6/23/2020 3:01 PM
4	they don't follow waitlist and allow family members to move in over using the list.	6/23/2020 2:58 PM
5	need lower level for wheelchair	6/23/2020 2:48 PM
6	Vandalize in parking lots caused by neighbors too scared to call 911.	6/23/2020 2:45 PM
7	maintenance, support, bias	6/19/2020 8:41 AM
8	rent keeps going up soon won't be able to afford affordable housing	6/15/2020 4:14 PM
9	Bullying	6/15/2020 2:39 PM
10	affordable housing is still expensive	6/15/2020 2:28 PM
11	More affordable housing. The long waiting list is unacceptable.	6/15/2020 2:21 PM
12	High Issue	6/15/2020 2:15 PM
13	garages at rock crest used for storage and not to store cars and the cost increases each year	6/12/2020 2:21 PM
14	homelessness is an issue as I live in affordable apartments with LHA	6/12/2020 2:04 PM
15	too many slumlords that don't care	6/12/2020 12:10 PM
16	Smoke free senior housing	6/11/2020 3:29 PM
17	finding housing	5/29/2020 2:08 PM
18	none	5/28/2020 2:54 PM

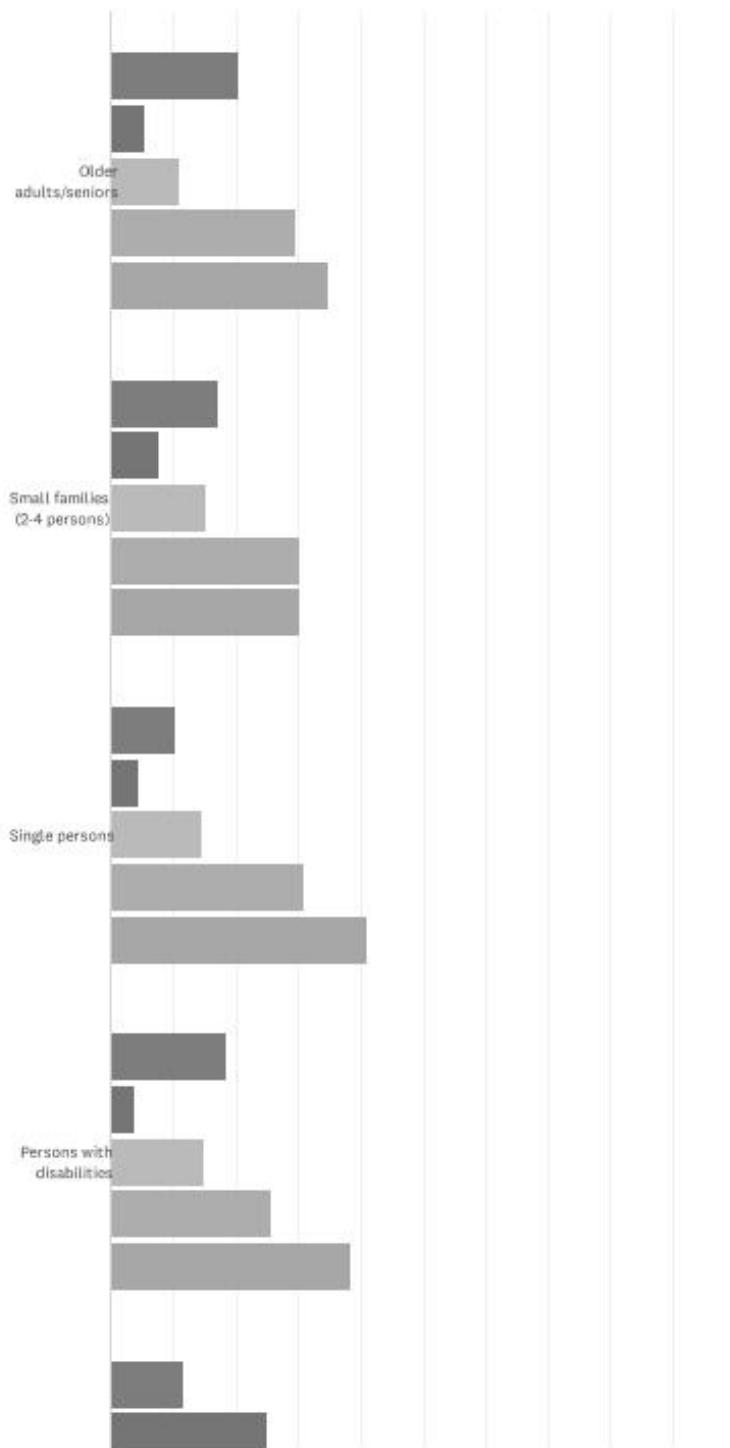
## Q2 AFFORDABLE RENTAL HOUSING NEEDS

Answered: 105 Skipped: 37



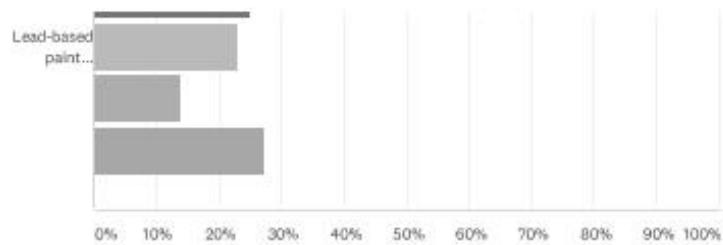
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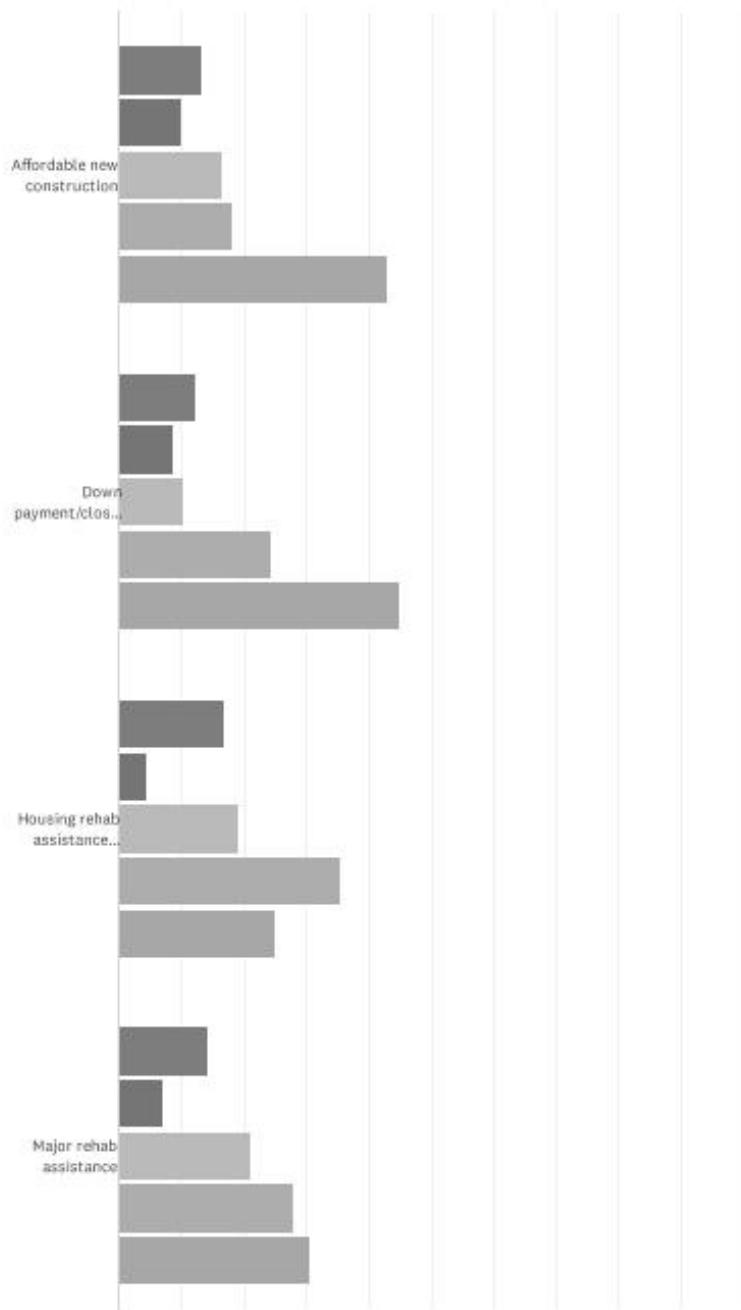
█ Prior need for me  
 █ Currently a small need  
 █ Moderate need  
 █ High need  
█ Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Rental housing rehabilitation assistance for landlords of affordable rental housing	14.04% 8	3.51% 2	17.54% 10	31.58% 18	33.33% 19	57	3.67
Additional subsidized units (Section 8, public housing, etc.)	12.50% 8	7.81% 5	10.94% 7	25.00% 16	43.75% 28	64	3.80
Housing for Single persons	22.39% 15	0.00% 0	14.93% 10	29.85% 20	32.84% 22	67	3.51
Large families (>5 persons)	10.64% 5	6.38% 3	8.51% 4	34.04% 16	40.43% 19	47	3.87
Older adults/seniors	20.00% 15	5.33% 4	10.67% 8	29.33% 22	34.67% 26	75	3.53
Small families (2-4 persons)	16.98% 9	7.55% 4	15.09% 8	30.19% 16	30.19% 16	53	3.49
Single persons	10.20% 5	4.08% 2	14.29% 7	30.61% 15	40.82% 20	49	3.88
Persons with disabilities	18.18% 10	3.64% 2	14.55% 8	25.45% 14	38.18% 21	55	3.62
Lead-based paint screening/abatement	11.36% 5	25.00% 11	22.73% 10	13.64% 6	27.27% 12	44	3.20

#	OTHER AFFORDABLE RENTAL HOUSING NEEDS:	DATE
1	rehab from criminal history	6/19/2020 8:41 AM
2	speaker systems, carpet rolls, and you can trip over,	6/15/2020 2:39 PM
3	Front, Sides, Back Tree and Lawn Care needs quality worker that do more than cut the grass	6/11/2020 3:20 PM
4	none	5/28/2020 2:54 PM

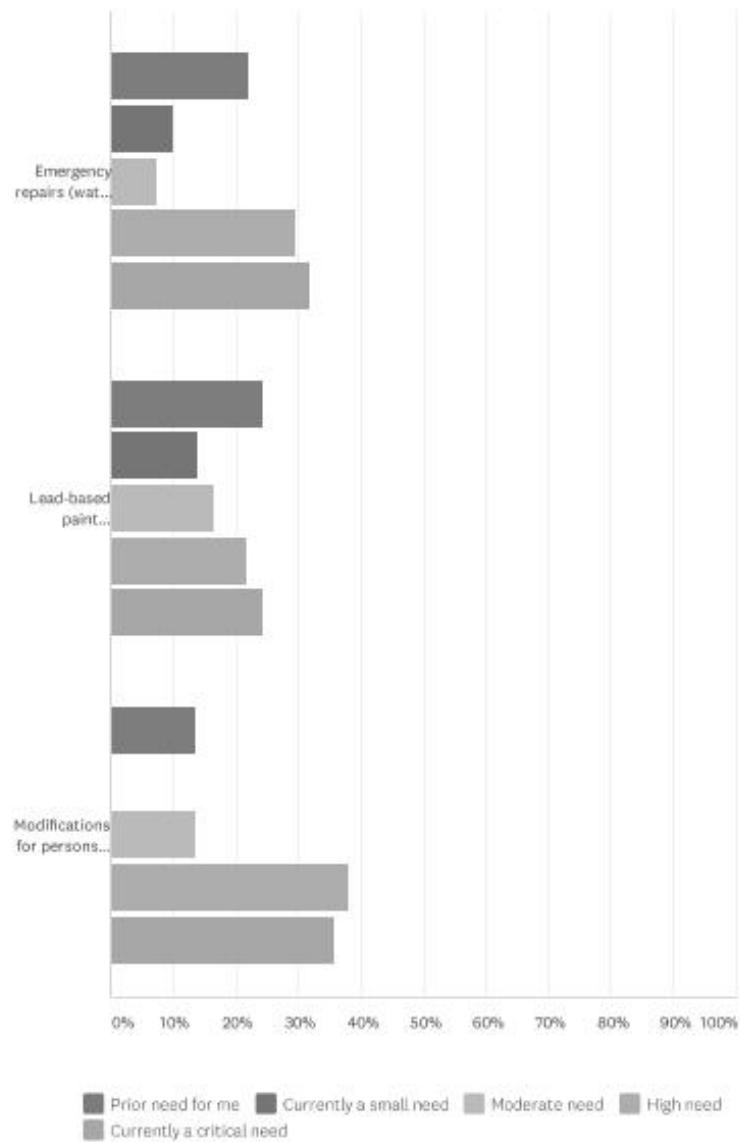
### Q3 AFFORDABLE HOMEOWNERSHIP NEEDS

Answered: 67    Skipped: 75



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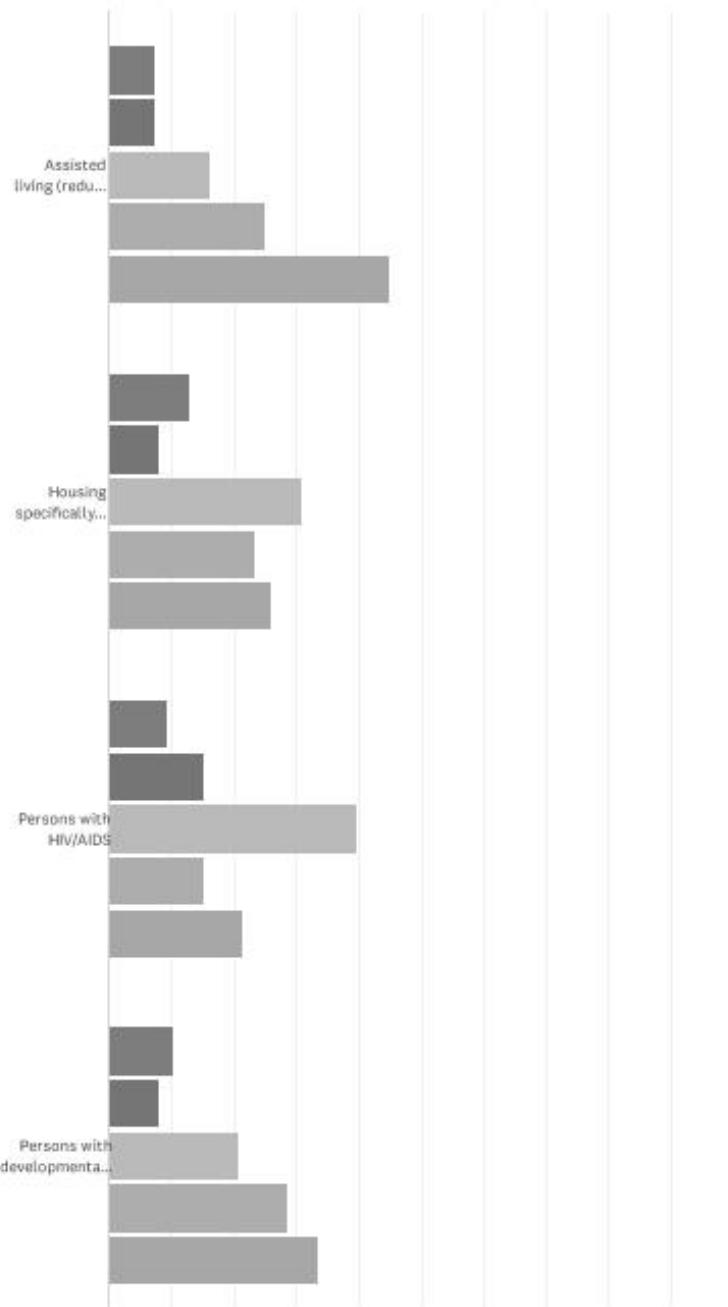
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	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Affordable new construction	13.11% 8	9.84% 6	16.39% 10	18.03% 11	42.62% 26	61	3.67
Down payment/closing cost assistance	12.07% 7	8.62% 5	10.34% 6	24.14% 14	44.83% 26	58	3.81
Housing rehab assistance (minimal to moderate)	16.67% 8	4.17% 2	18.75% 9	35.42% 17	25.00% 12	48	3.48
Major rehab assistance	13.95% 6	6.98% 3	20.93% 9	27.91% 12	30.23% 13	43	3.53
Emergency repairs (water heater, furnace, etc)	21.95% 9	9.76% 4	7.32% 3	29.27% 12	31.71% 13	41	3.39
Lead-based paint screening/abatement	24.32% 9	13.51% 5	16.22% 6	21.62% 8	24.32% 9	37	3.08
Modifications for persons with disabilities	13.33% 6	0.00% 0	13.33% 6	37.78% 17	35.56% 16	45	3.82

#	OTHER HOME-OWNERSHIP NEEDS:	DATE
1	none	5/28/2020 2:54 PM

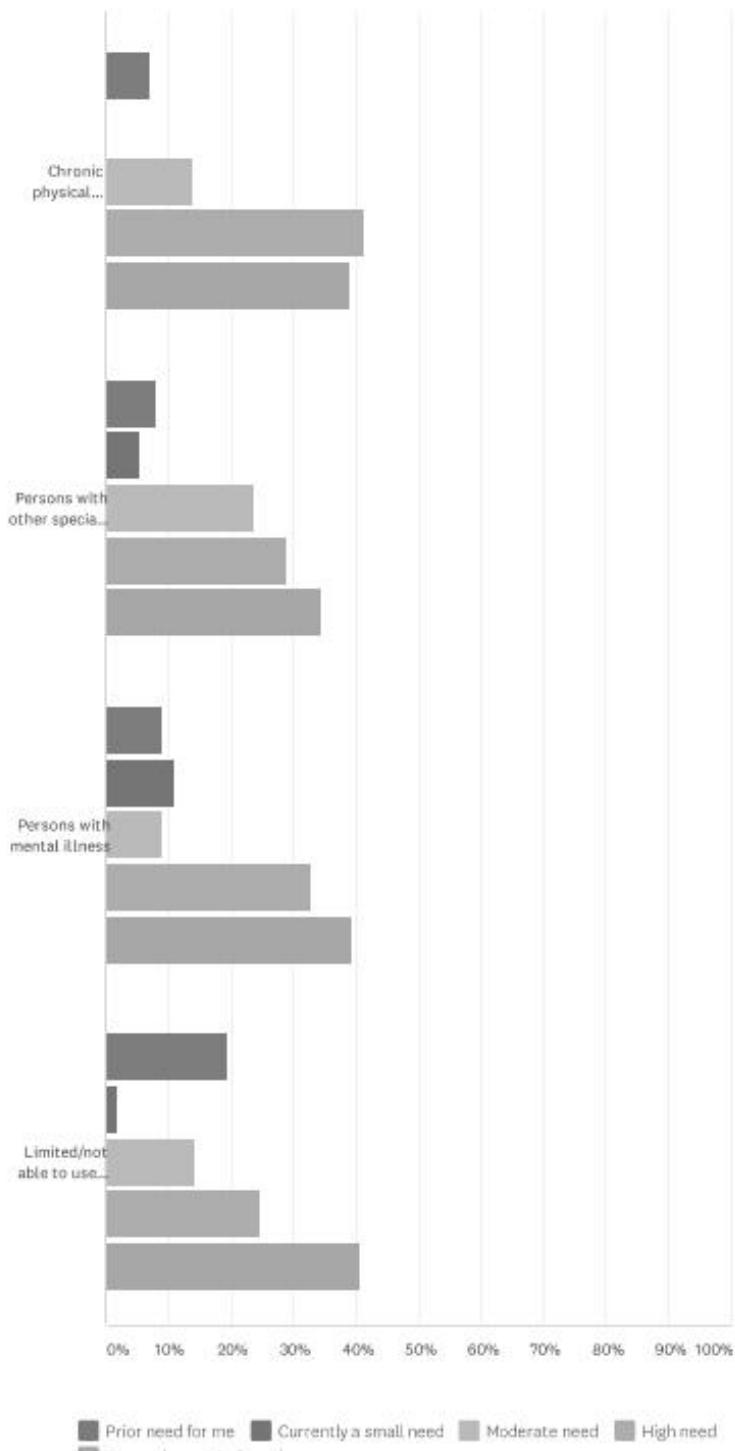
## Q4 HOUSING FOR PERSONS WITH SPECIAL NEEDS

Answered: 70    Skipped: 72



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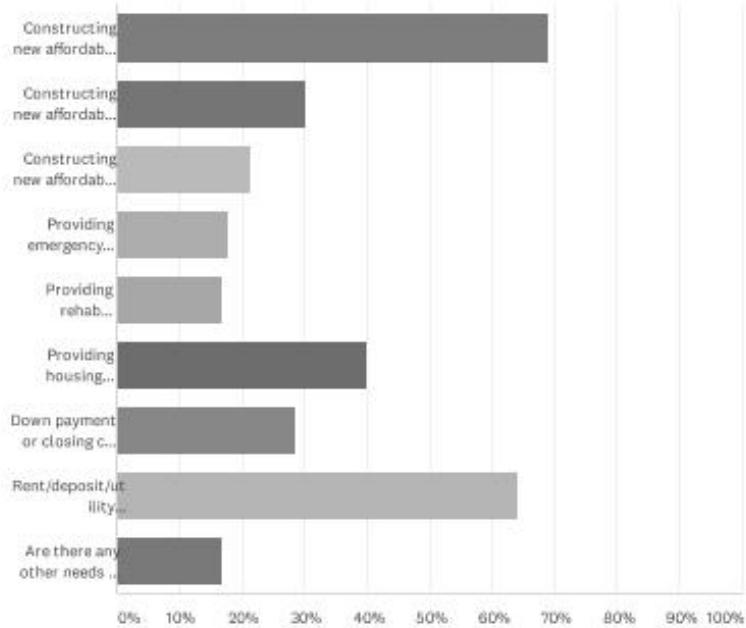
■ Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Assisted living (reduced rent rates, on-site services, etc.)	7.14% 4	7.14% 4	16.07% 9	25.00% 14	44.64% 25	56	3.93
Housing specifically for: Persons with drug/alcohol addiction	12.82% 5	7.69% 3	30.77% 12	23.08% 9	25.64% 10	39	3.41
Persons with HIV/AIDS	9.09% 3	15.15% 5	39.39% 13	15.15% 5	21.21% 7	33	3.24
Persons with developmental disabilities	10.26% 4	7.69% 3	20.51% 8	28.21% 11	33.33% 13	39	3.67
Chronic physical illness	6.82% 3	0.00% 0	13.64% 6	40.91% 18	38.64% 17	44	4.05
Persons with other special needs	7.89% 3	5.26% 2	23.68% 9	28.95% 11	34.21% 13	38	3.76
Persons with mental illness	8.70% 4	10.87% 5	8.70% 4	32.61% 15	39.13% 18	46	3.83
Limited/not able to use stairs due to aging or injury	19.30% 11	1.75% 1	14.04% 8	24.56% 14	40.35% 23	57	3.65

#	NAME THE SPECIAL NEED AND/OR OTHER HOUSING NEEDS FOR THIS POPULATION:	DATE
1	central air is great	7/9/2020 2:13 PM
2	shopping	6/15/2020 4:21 PM
3	ground floor housing	6/15/2020 2:42 PM
4	Stairs	6/15/2020 2:39 PM
5	Can't use stairs	6/12/2020 1:52 PM
6	Bad Knees laundry facilities in the apt vs a laundry room	6/11/2020 3:29 PM
7	Handicapped accessible housing	6/10/2020 2:10 PM
8	Handicapped accessible housing	5/29/2020 2:08 PM

**Q5 PRIORITYZING HOUSING PROJECTS FOR FUNDING** Next, of the types of projects listed below, which would have the greatest impact FOR YOU if funded? Please mark your top three projects by placing an "x" next to your selections.

Answered: 103 Skipped: 39



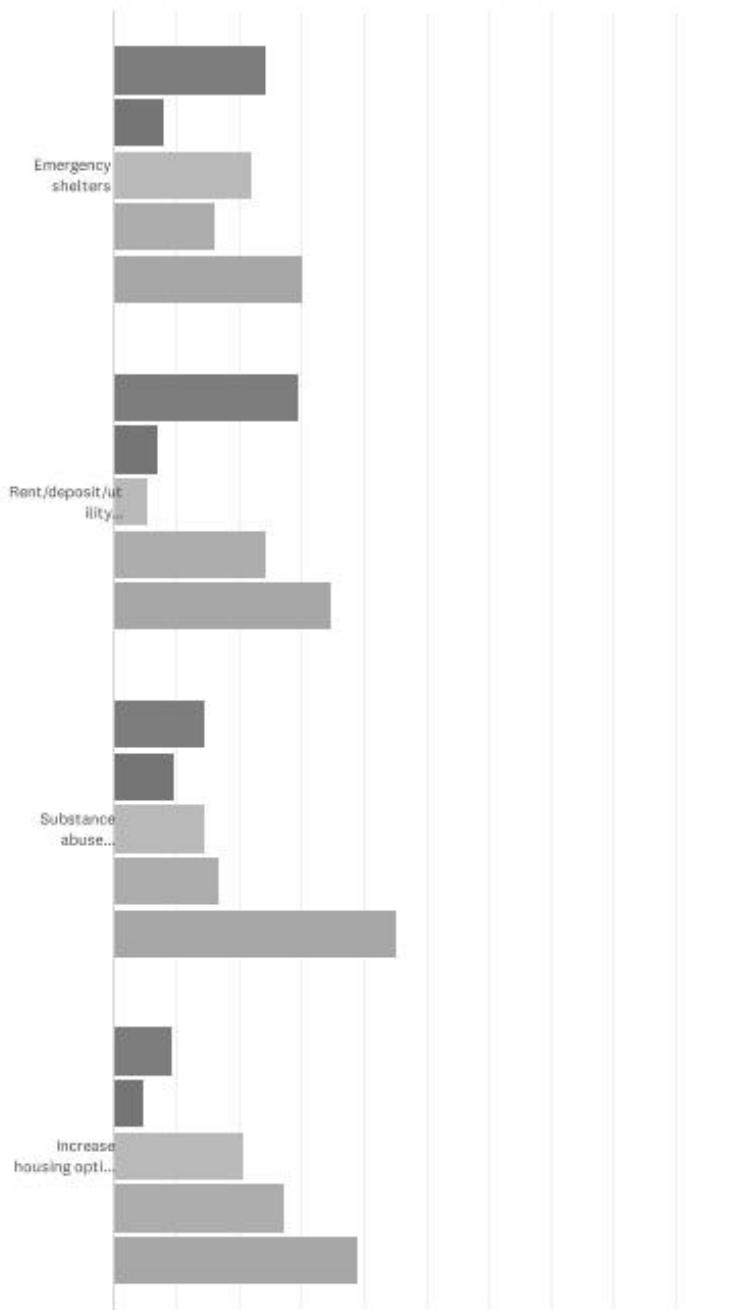
ANSWER CHOICES	RESPONSES
Constructing new affordable housing for renters	68.93% 71
Constructing new affordable housing for homeowners	30.10% 31
Constructing new affordable housing for people to exit homelessness	21.36% 22
Providing emergency repairs (e.g. water heater, furnace) for homeowners	17.48% 18
Providing rehab assistance for homeowners or landlords of affordable housing	16.50% 17
Providing housing modifications for people with disabilities	39.81% 41
Down payment or closing cost assistance for low- or moderate-income homeowners	28.16% 29
Rent/deposit/utility assistance for renters	64.08% 66
Are there any other needs in the community related to the goal of developing new housing and rehabbing existing housing that aren't included above and that you think should be considered for funding?	16.50% 17
Total Respondents: 103	

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#	ARE THERE ANY OTHER NEEDS IN THE COMMUNITY RELATED TO THE GOAL OF DEVELOPING NEW HOUSING AND REHABBING EXISTING HOUSING THAT AREN'T INCLUDED ABOVE AND THAT YOU THINK SHOULD BE CONSIDERED FOR FUNDING?	DATE
1	Close to bus lines	7/9/2020 2:49 PM
2	therapy for disabled folks only. Security.	6/23/2020 2:45 PM
3	Help for low income homeowners who cannot afford to keep up with weed control and are harassed by weed control . Poor health and I can't do it.	6/18/2020 3:49 PM
4	more activities, outdoor clean up with care taking	6/15/2020 2:52 PM
5	Lights in parking lot	6/15/2020 2:39 PM
6	no	6/15/2020 2:34 PM
7	Section 8 vouchers they are unattainable	6/15/2020 2:21 PM
8	access to public transportation	6/15/2020 2:15 PM
9	Need lights at 50th and Lucerne street along with better crosswalk	6/15/2020 1:49 PM
10	Housing with supportive services	6/15/2020 12:19 PM
11	Wrap around services for the homeless	6/12/2020 2:04 PM
12	More ranch style apartment complexes for those with disabilities, smaller complexes to control drug abuse gangs violence and over crowding. Non smoking complex.	6/11/2020 3:29 PM
13	Cutting off tree limbs that are close to roofs. Squirrels use it as a ramp to hide food.	6/11/2020 3:20 PM
14	Local Medicare Office	6/11/2020 10:38 AM
15	Pools and spas in common areas. Older people need water to heal very badly as close to home as possible and affordable	6/11/2020 10:32 AM
16	LHA takes very poor care of the exterior of our home which is their responsibility. Lawn and shrubs dying, gutters leak, weed control is minimal	6/11/2020 10:15 AM
17	Allow smoking areas for smoker over the entire property	6/11/2020 9:46 AM

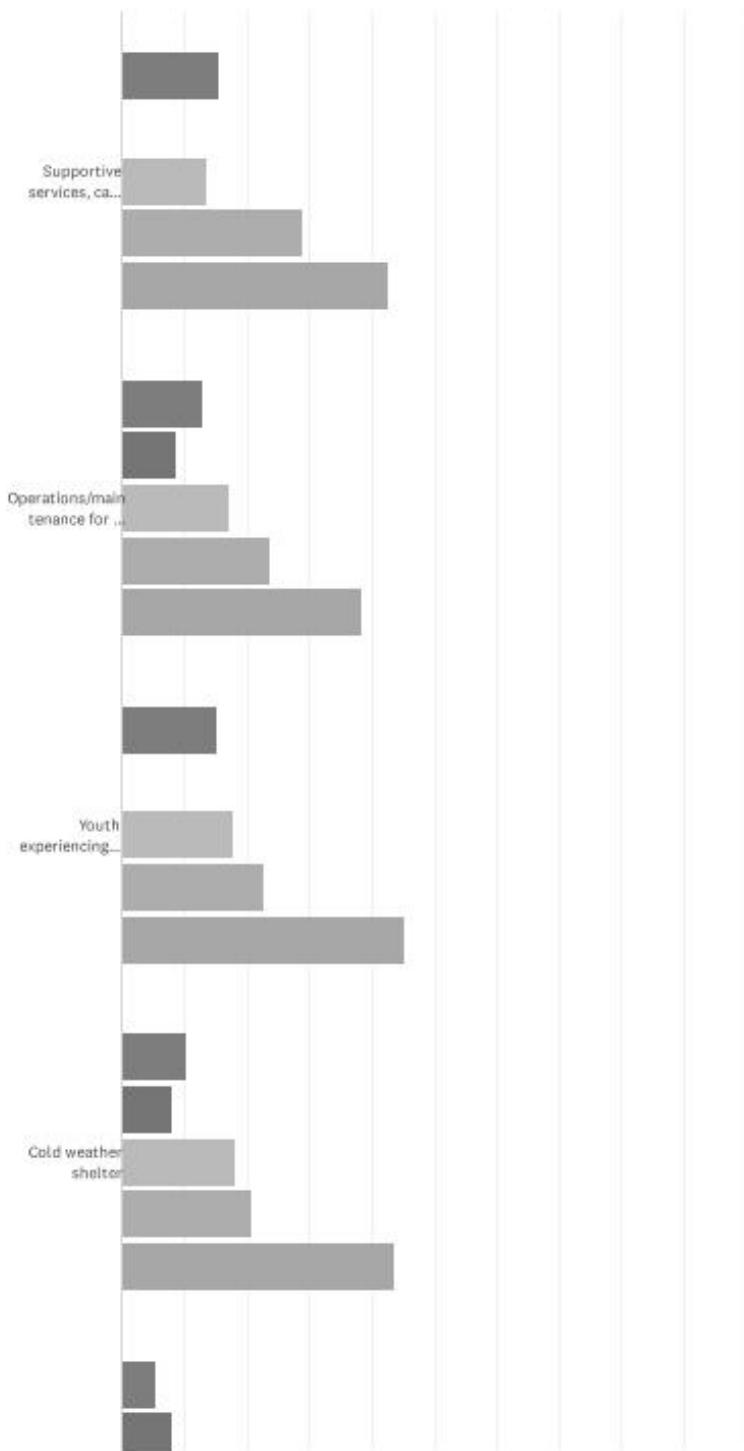
## Q6 HOMELESS NEEDS

Answered: 67    Skipped: 75



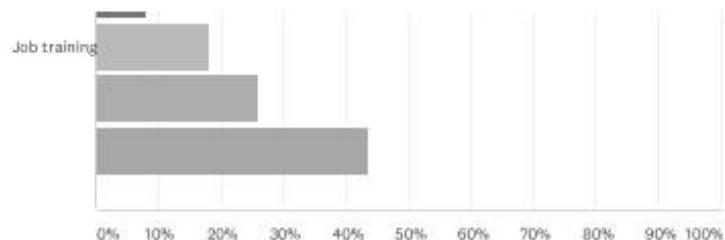
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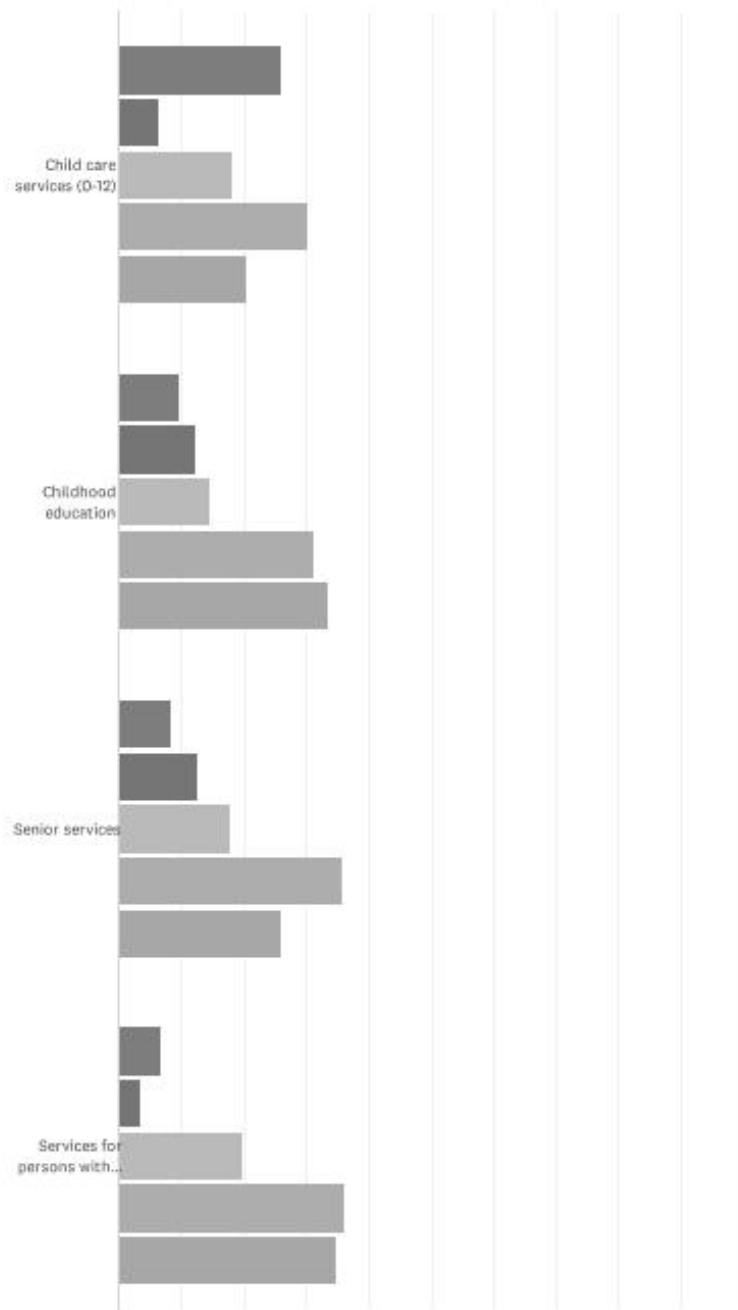
█ Prior need for me  
 █ Currently a small need  
 █ Moderate need  
 █ High need  
█ Currently a critical need

	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Emergency shelters	24.00% 12	8.00% 4	22.00% 11	16.00% 8	30.00% 15	50	3.20
Rent/deposit/utility assistance	29.31% 17	6.90% 4	5.17% 3	24.14% 14	34.48% 20	58	3.28
Substance abuse treatment, mental or physical health care	14.29% 6	9.52% 4	14.29% 6	16.67% 7	45.24% 19	42	3.69
Increase housing options (Short term, single-room occupancy)	9.09% 4	4.55% 2	20.45% 9	27.27% 12	38.64% 17	44	3.82
Supportive services, case management, life skills training	15.56% 7	0.00% 0	13.33% 6	28.89% 13	42.22% 19	45	3.82
Operations/maintenance for the existing facilities	12.77% 6	8.51% 4	17.02% 8	23.40% 11	38.30% 18	47	3.66
Youth experiencing homelessness	15.00% 6	0.00% 0	17.50% 7	22.50% 9	45.00% 18	40	3.83
Cold weather shelter	10.26% 4	7.69% 3	17.95% 7	20.51% 8	43.59% 17	39	3.79
Job training	5.13% 2	7.69% 3	17.95% 7	25.64% 10	43.59% 17	39	3.95

#	OTHER HOMELESS NEEDS? DESCRIBE:	DATE
1	Education and homeless rehab	6/12/2020 2:07 PM
2	none	5/28/2020 2:54 PM

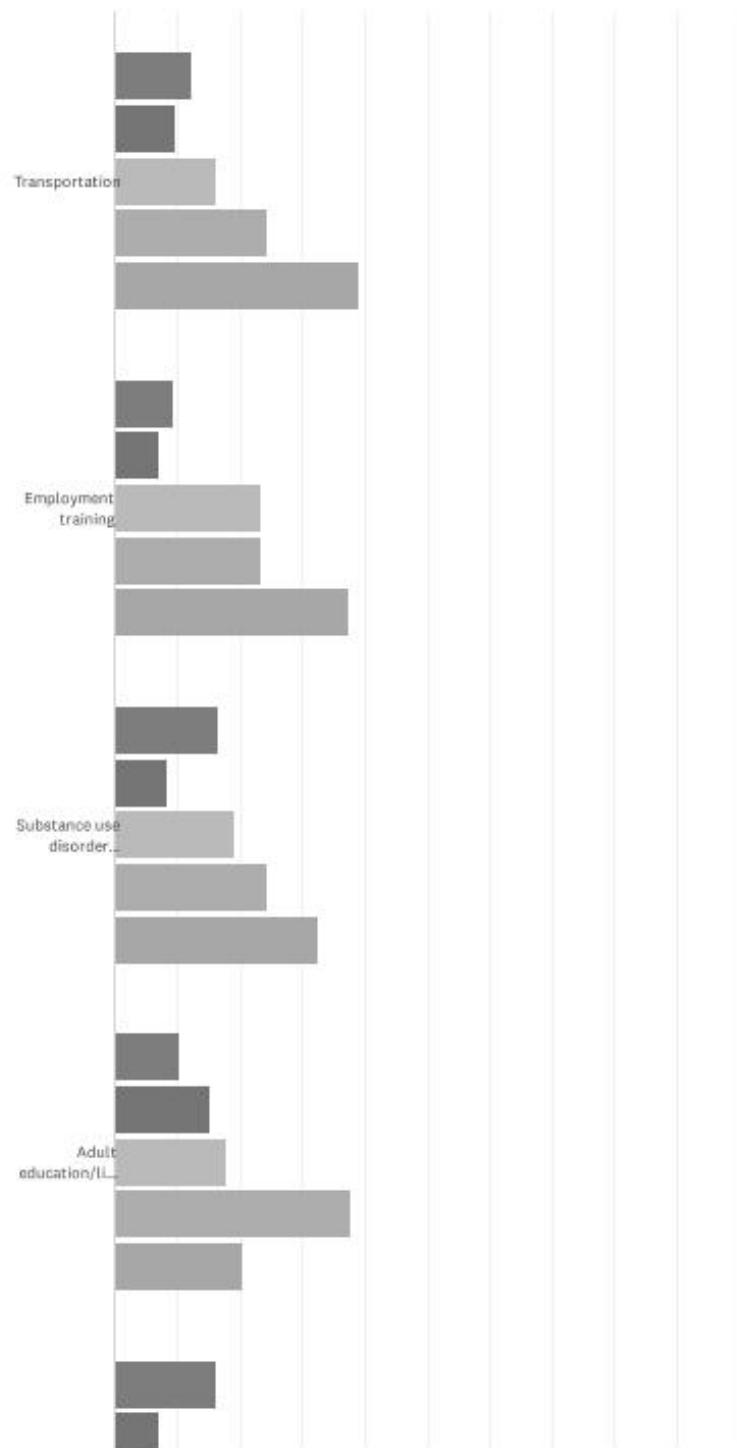
## Q7 PUBLIC SERVICES NEEDS

Answered: 111 Skipped: 31



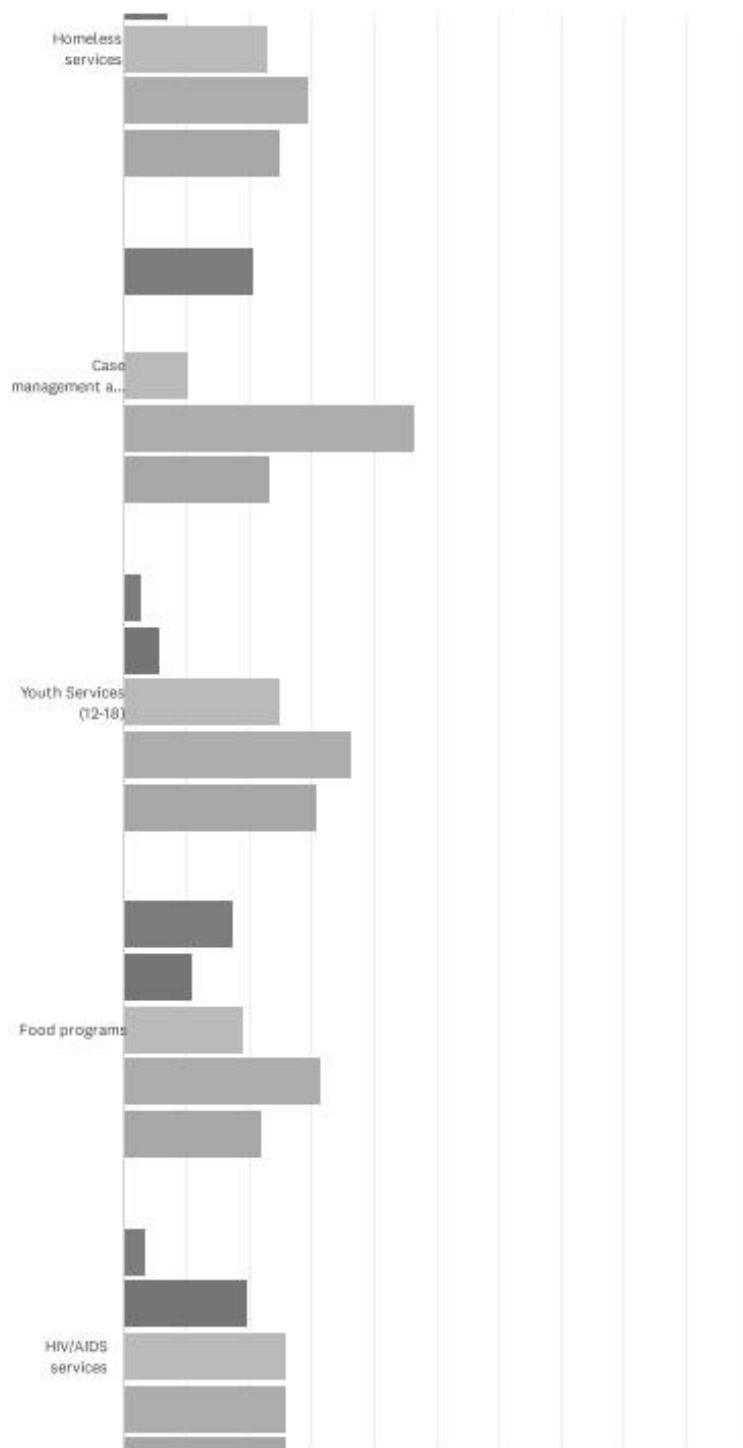
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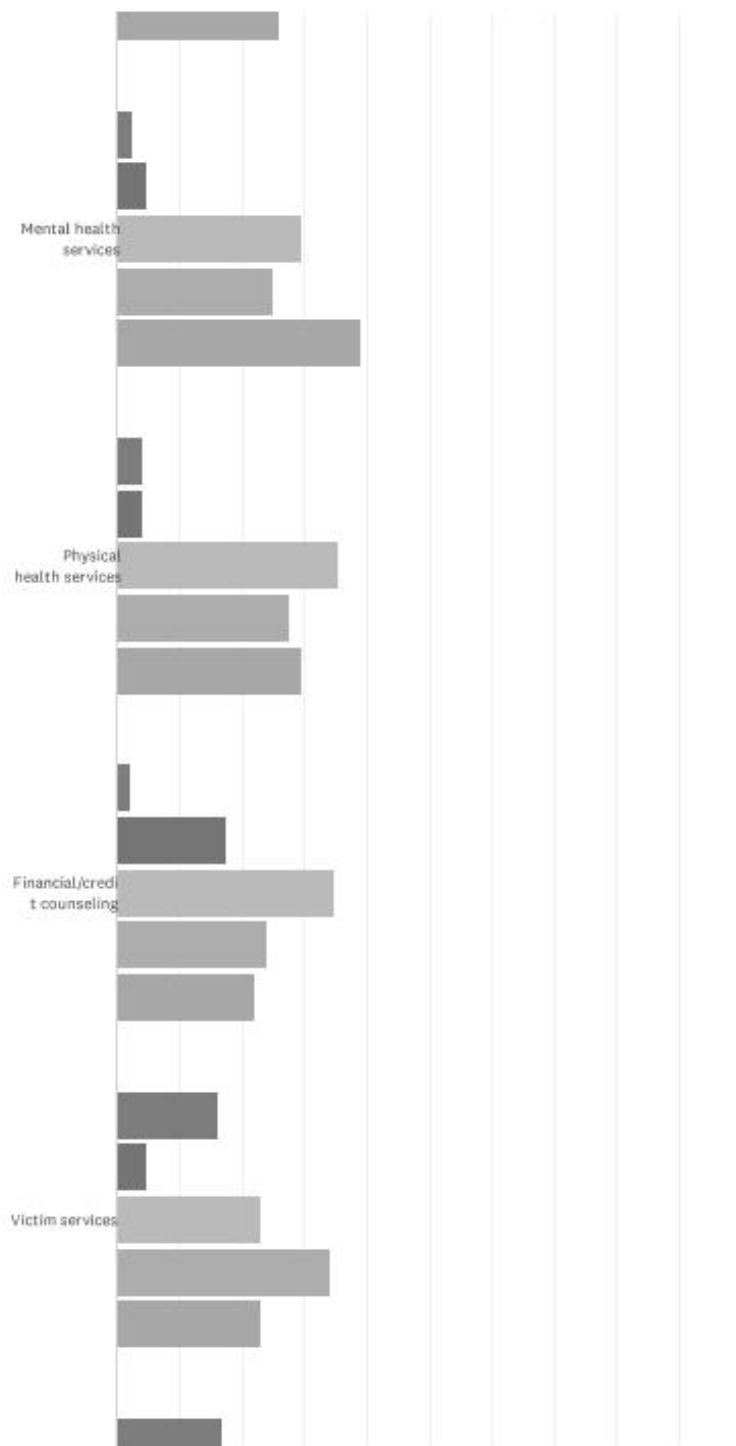
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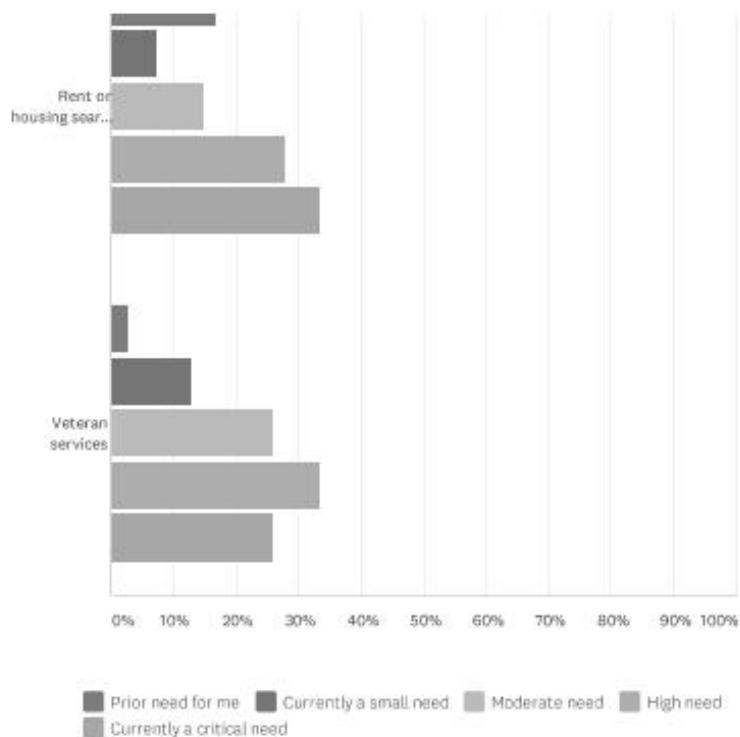
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	PRIOR NEED FOR ME	CURRENTLY A SMALL NEED	MODERATE NEED	HIGH NEED	CURRENTLY A CRITICAL NEED	TOTAL	WEIGHTED AVERAGE
Child care services (0-12)	26.00% 13	6.00% 3	18.00% 9	30.00% 15	20.00% 10	50	3.12
Childhood education	9.52% 4	11.90% 5	14.29% 6	30.95% 13	33.33% 14	42	3.67
Senior services	8.22% 6	12.33% 9	17.81% 13	35.62% 26	26.03% 19	73	3.59
Services for persons with disabilities	6.56% 4	3.28% 2	19.67% 12	36.07% 22	34.43% 21	61	3.89
Transportation	12.00% 9	9.33% 7	16.00% 12	24.00% 18	38.67% 29	75	3.68
Employment training	9.30% 4	6.98% 3	23.26% 10	23.26% 10	37.21% 16	43	3.72
Substance use disorder services	16.22% 6	8.11% 3	18.92% 7	24.32% 9	32.43% 12	37	3.49
Adult education/literacy	10.00% 4	15.00% 6	17.50% 7	37.50% 15	20.00% 8	40	3.42
Homeless services	15.91% 7	6.82% 3	22.73% 10	29.55% 13	25.00% 11	44	3.41
Case management and supportive services for people experiencing homelessness	20.51% 8	0.00% 0	10.26% 4	46.15% 18	23.08% 9	39	3.51
Youth Services (12-18)	2.78% 1	5.56% 2	25.00% 9	36.11% 13	30.56% 11	36	3.86
Food programs	17.19% 11	10.94% 7	18.75% 12	31.25% 20	21.88% 14	64	3.30
HIV/AIDS services	3.23% 1	19.35% 6	25.81% 8	25.81% 8	25.81% 8	31	3.52
Mental health services	2.27% 1	4.55% 2	29.55% 13	25.00% 11	38.64% 17	44	3.93
Physical health services	3.92% 2	3.92% 2	35.29% 18	27.45% 14	29.41% 15	51	3.75
Financial/credit counseling	2.17% 1	17.39% 8	34.78% 16	23.91% 11	21.74% 10	46	3.46
Victim services	15.91% 7	4.55% 2	22.73% 10	34.09% 15	22.73% 10	44	3.43
Rent or housing search services	16.67% 9	7.41% 4	14.81% 8	27.78% 15	33.33% 18	54	3.54
Veteran services	2.56% 1	12.82% 5	25.64% 10	33.33% 13	25.64% 10	39	3.67

#	OTHER? DESCRIBE:	DATE
1	neighbor to neighbor	7/9/2020 2:13 PM
2	Need Van Groceries Back	6/15/2020 2:36 PM
3	more affordable housing	6/15/2020 2:15 PM
4	Computer training and help with new upgraded phone and i pad	6/11/2020 3:29 PM

**Q8 Out of those listed above, which services have helped you the most or that have had the greatest impact on your life? Please list your top 3 to 5 services.**

Answered: 82 Skipped: 60

ANSWER CHOICES	RESPONSES	
1	100.00%	82
2	85.37%	70
3	68.29%	56
4	26.83%	22
5	10.98%	9

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#	1	DATE
1	rental assistance	7/9/2020 2:51 PM
2	Homeless Services	7/9/2020 2:49 PM
3	Army	7/9/2020 2:47 PM
4	Public Transportation	7/9/2020 2:44 PM
5	Homeless Services	7/9/2020 2:41 PM
6	Salvation Army	7/9/2020 2:37 PM
7	Public Services	7/9/2020 2:33 PM
8	Financial Services Resources for Deposits	7/9/2020 2:22 PM
9	LHA	7/9/2020 2:19 PM
10	rent assistance	7/9/2020 2:13 PM
11	Senior Services	6/23/2020 3:09 PM
12	Child Care	6/23/2020 3:08 PM
13	Veteran Services	6/23/2020 3:06 PM
14	Food Programs	6/23/2020 3:01 PM
15	Senior Services	6/23/2020 2:58 PM
16	transportation	6/23/2020 2:48 PM
17	Help with rent	6/23/2020 2:45 PM
18	Senior Services	6/23/2020 2:41 PM
19	Food	6/19/2020 8:44 AM
20	Food Programs	6/19/2020 8:41 AM
21	Transportation	6/19/2020 8:37 AM
22	Health Services	6/19/2020 8:32 AM
23	senior services	6/19/2020 8:28 AM
24	help with rent	6/19/2020 8:20 AM
25	Senior Services	6/18/2020 3:56 PM
26	Mental Health	6/18/2020 3:52 PM
27	Victim Services	6/18/2020 3:49 PM
28	Food programs	6/18/2020 3:45 PM
29	Services for persons with disabilities	6/16/2020 2:01 PM
30	Transportation	6/15/2020 4:21 PM
31	mental health	6/15/2020 4:12 PM
32	place with low rent	6/15/2020 2:52 PM
33	Low Income Affordable Housing	6/15/2020 2:42 PM
34	Mental Health	6/15/2020 2:39 PM
35	Van Service	6/15/2020 2:36 PM
36	housing	6/15/2020 2:34 PM
37	Food Program	6/15/2020 2:28 PM
38	mental health	6/15/2020 2:21 PM
39	Food bank	6/15/2020 2:15 PM
40	Food Services	6/15/2020 2:11 PM

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41	hns helped me with rent deposit food an dhousehold products	6/15/2020 2:00 PM
42	Senior Services	6/15/2020 1:49 PM
43	Substance abuse/disorder services	6/15/2020 12:19 PM
44	I have volunteered at The Matthews House	6/13/2020 7:05 PM
45	senior services	6/12/2020 2:21 PM
46	Food programs	6/12/2020 2:15 PM
47	Long Term Care	6/12/2020 2:07 PM
48	housing search services	6/12/2020 2:04 PM
49	rent and housing search services	6/12/2020 1:59 PM
50	Child Care Services	6/12/2020 1:57 PM
51	Affordable Housing	6/12/2020 1:38 PM
52	Senior help with filing and helping with medicare questions.	6/12/2020 1:36 PM
53	Senior Services	6/12/2020 12:13 PM
54	housing counsler	6/12/2020 12:06 PM
55	Providing senior housing	6/12/2020 12:01 PM
56	safe housing	6/12/2020 11:57 AM
57	Senior Services	6/11/2020 3:45 PM
58	Senior Services	6/11/2020 3:40 PM
59	senior services	6/11/2020 3:29 PM
60	2, 3, 4	6/11/2020 3:23 PM
61	The event center	6/11/2020 3:20 PM
62	Food Program	6/11/2020 11:22 AM
63	Senior Services	6/11/2020 11:20 AM
64	Rent for seniors	6/11/2020 11:06 AM
65	Affordable housing	6/11/2020 10:44 AM
66	City subsidized housing for seniors	6/11/2020 10:38 AM
67	Small Group Activities	6/11/2020 10:32 AM
68	Senior Services	6/11/2020 10:23 AM
69	HOA costs are a burden	6/11/2020 10:15 AM
70	Senior Services	6/11/2020 10:06 AM
71	Vet Services	6/11/2020 9:44 AM
72	Childcare services	6/10/2020 2:18 PM
73	transportation	6/10/2020 2:10 PM
74	Housing	6/10/2020 1:56 PM
75	Homeless shelter	6/10/2020 1:50 PM
76	Substance Abuse TX and sober housing	6/10/2020 1:29 PM
77	Child care services	6/9/2020 4:23 PM
78	Substance Abuse TX and sober housing	6/5/2020 3:26 PM
79	Homeless shelter	6/3/2020 8:00 PM
80	Housing	6/3/2020 12:31 PM
81	transportation	5/29/2020 2:08 PM

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82

Childcare services

5/28/2020 8:30 PM

27 / 53

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#	2	DATE
1	food assistance	7/9/2020 2:51 PM
2	Rent or housing search	7/9/2020 2:49 PM
3	Salvation Army	7/9/2020 2:44 PM
4	Housing Options	7/9/2020 2:41 PM
5	Neighbor to Neighbor	7/9/2020 2:37 PM
6	Housing	7/9/2020 2:33 PM
7	Affordable Rent Available	7/9/2020 2:22 PM
8	Food Programs	7/9/2020 2:19 PM
9	not homeless anymore	7/9/2020 2:13 PM
10	Transportation	6/23/2020 3:09 PM
11	Child Education	6/23/2020 3:08 PM
12	Case management	6/23/2020 3:06 PM
13	Senior Services	6/23/2020 3:01 PM
14	help with utilities	6/23/2020 2:45 PM
15	Mental Health	6/19/2020 8:44 AM
16	Mental Health Services	6/19/2020 8:37 AM
17	Rent or Housing Search Services	6/19/2020 8:32 AM
18	employment training	6/19/2020 8:28 AM
19	food programs help	6/19/2020 8:20 AM
20	Adult Education	6/18/2020 3:56 PM
21	Financial and Credit	6/18/2020 3:52 PM
22	Financial and Credit	6/18/2020 3:49 PM
23	Senior Services	6/18/2020 3:45 PM
24	Financial / Credit counseling	6/16/2020 2:01 PM
25	shopping grocery	6/15/2020 4:21 PM
26	food programs	6/15/2020 4:12 PM
27	place that helps with my disabilities	6/15/2020 2:52 PM
28	Daughters to have stable housing	6/15/2020 2:42 PM
29	Exercise Class	6/15/2020 2:36 PM
30	financial	6/15/2020 2:34 PM
31	Medicaid	6/15/2020 2:28 PM
32	housing assistance	6/15/2020 2:21 PM
33	County Senior Help	6/15/2020 2:15 PM
34	Vans to take me to grocery store, walmart and post office.	6/15/2020 2:00 PM
35	Food Programs	6/15/2020 1:49 PM
36	Mental health services	6/15/2020 12:19 PM
37	I drive for SAINT	6/13/2020 7:05 PM
38	transportation	6/12/2020 2:21 PM
39	Homeless Services	6/12/2020 2:15 PM
40	Food Services	6/12/2020 2:07 PM

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41	victim services	6/12/2020 2:04 PM
42	Food Programs	6/12/2020 1:57 PM
43	Rent and utility assistant	6/12/2020 1:38 PM
44	Food Program	6/12/2020 12:13 PM
45	affordable rentals	6/12/2020 12:06 PM
46	applied for SNAP and big help	6/12/2020 12:01 PM
47	affordable housing	6/12/2020 11:57 AM
48	Physical health	6/11/2020 3:45 PM
49	The homelessness for people	6/11/2020 3:40 PM
50	food programs	6/11/2020 3:29 PM
51	Excellent teacher that showed us how to keep our balance	6/11/2020 3:20 PM
52	Child Care Services	6/11/2020 11:22 AM
53	Transportation	6/11/2020 11:20 AM
54	Section 8	6/11/2020 10:44 AM
55	Adult Education	6/11/2020 10:38 AM
56	Gardening	6/11/2020 10:32 AM
57	Disability Services	6/11/2020 10:23 AM
58	Taking care of the exterior	6/11/2020 10:15 AM
59	Affordable Housing for Seniors	6/11/2020 10:06 AM
60	Disability Services	6/11/2020 9:44 AM
61	Food services	6/10/2020 2:18 PM
62	food	6/10/2020 2:10 PM
63	Transportation	6/10/2020 1:56 PM
64	Case management service	6/10/2020 1:50 PM
65	Finance / Credit Counseling	6/10/2020 1:29 PM
66	Finance / Credit Counseling	6/5/2020 3:28 PM
67	Case management service	6/3/2020 8:00 PM
68	Transportation	6/3/2020 12:31 PM
69	food	5/29/2020 2:08 PM
70	Food services	5/28/2020 8:30 PM

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#	3	DATE
1	homeless shelter	7/9/2020 2:51 PM
2	food programs	7/9/2020 2:49 PM
3	Food Stamps	7/9/2020 2:44 PM
4	Senior Services	7/9/2020 2:41 PM
5	Food Bank	7/9/2020 2:37 PM
6	Affordable Housing	7/9/2020 2:33 PM
7	offered senior services	7/9/2020 2:13 PM
8	Physical Therapy	6/23/2020 3:09 PM
9	Food Program	6/23/2020 3:08 PM
10	Rent and housing Search Services	6/23/2020 3:06 PM
11	Transportation	6/23/2020 3:01 PM
12	need more security	6/23/2020 2:45 PM
13	Financial Credit Service	6/19/2020 8:44 AM
14	Physical Health Services	6/19/2020 8:37 AM
15	Food Programs	6/19/2020 8:32 AM
16	adult education	6/19/2020 8:28 AM
17	medical help	6/19/2020 8:20 AM
18	Food Programs	6/18/2020 3:56 PM
19	Physical Health Services	6/18/2020 3:52 PM
20	Food Programs	6/18/2020 3:49 PM
21	Rent or Housing Search	6/18/2020 3:45 PM
22	Services for persons with developmental disabilities	6/16/2020 2:01 PM
23	medicaid	6/15/2020 4:21 PM
24	rent or housing search services	6/15/2020 4:12 PM
25	place that offers education	6/15/2020 2:52 PM
26	Bingo	6/15/2020 2:36 PM
27	mental health	6/15/2020 2:34 PM
28	Lack of public transportation	6/15/2020 2:15 PM
29	Health Services	6/15/2020 1:49 PM
30	Case management and supportive services for people experiencing homelessness	6/15/2020 12:19 PM
31	I have volunteered at The Community Kitchen	6/13/2020 7:05 PM
32	services for those with a disability	6/12/2020 2:21 PM
33	Physical Health Services	6/12/2020 2:15 PM
34	Transportation to DRS	6/12/2020 2:07 PM
35	Mental Health Services	6/12/2020 1:57 PM
36	Food Programs	6/12/2020 1:38 PM
37	public service	6/12/2020 12:06 PM
38	safe neighborhood	6/12/2020 11:57 AM
39	no matter the reason is is of great concern to me	6/11/2020 3:40 PM
40	transporatation	6/11/2020 3:29 PM

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41	Other exercises on how to fall protecting your head	6/11/2020 3:20 PM
42	Food Program	6/11/2020 11:20 AM
43	Childhood Education	6/11/2020 10:38 AM
44	Walking Paths	6/11/2020 10:32 AM
45	Lack of transportation	6/11/2020 10:23 AM
46	Physical Health Services	6/11/2020 10:06 AM
47	rent services	6/10/2020 2:18 PM
48	homeless services	6/10/2020 2:10 PM
49	Case management services	6/10/2020 1:56 PM
50	Youth services under 12 yrs old	6/10/2020 1:50 PM
51	Persons with disabilities	6/10/2020 1:29 PM
52	Persons with disabilities	6/5/2020 3:26 PM
53	Youth services under 12 yrs old	6/3/2020 8:00 PM
54	Case management services	6/3/2020 12:31 PM
55	homeless services	5/29/2020 2:08 PM
56	rent services	5/28/2020 8:30 PM
#	DATE	
1	Employment Services	7/9/2020 2:44 PM
2	Catholic Charities	7/9/2020 2:37 PM
3	Mental Health Services	6/23/2020 3:08 PM
4	Substance use	6/23/2020 3:06 PM
5	Renter Housing Services	6/19/2020 8:44 AM
6	Affordable Housing	6/19/2020 8:32 AM
7	Employment Training	6/18/2020 3:49 PM
8	Employment/Job Training	6/16/2020 2:01 PM
9	Lunch Services	6/15/2020 2:36 PM
10	transportation	6/15/2020 2:34 PM
11	Homelessness services	6/15/2020 12:19 PM
12	Victim Services	6/12/2020 1:57 PM
13	housing search services	6/11/2020 3:29 PM
14	How to walk and avoid falling, even using yoga and thi-chi	6/11/2020 3:20 PM
15	Food Delivery that is 2x a week	6/11/2020 10:32 AM
16	Loveland resident	6/10/2020 2:18 PM
17	Services for people with disabilities	6/10/2020 2:10 PM
18	Support services	6/10/2020 1:56 PM
19	Mental health services for housing	6/10/2020 1:50 PM
20	Mental health services for housing	6/3/2020 8:00 PM
21	Support services	6/3/2020 12:31 PM
22	Services for people with disabilities	5/29/2020 2:08 PM

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#	5	DATE
1	Rent of Housing Search Services	6/23/2020 3:08 PM
2	Transporation	6/23/2020 3:06 PM
3	Physical Health Services	6/19/2020 8:44 AM
4	Food Programs	6/16/2020 2:01 PM
5	food programs	6/15/2020 2:34 PM
6	Transportation	6/15/2020 12:19 PM
7	Rent and Housing Services	6/12/2020 1:57 PM
8	rent and housinf search servies	6/10/2020 2:10 PM
9	rent and housinf search servies	5/29/2020 2:08 PM

**Q9 Why did you select these three?**

Answered: 66    Skipped: 76

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#	RESPONSES	DATE
1	I have needed all of these above in the last year due to jobless and health issues.	7/9/2020 2:51 PM
2	Because I'm short on income and need permanent housing	7/9/2020 2:49 PM
3	Homelessness	7/9/2020 2:47 PM
4	Lost my place.	7/9/2020 2:41 PM
5	There here in m town all able and willing to help me.	7/9/2020 2:37 PM
6	Because they impacted my life	7/9/2020 2:33 PM
7	Pertain to my needs	7/9/2020 2:19 PM
8	Rental with our assistant, Brochure every month, to tell about upcoming events. Can play games bingo. Outside activities.	7/9/2020 2:13 PM
9	Hard to access timely and affordably.	6/23/2020 3:09 PM
10	it is important for my children to be taken care of and comfortable.	6/23/2020 3:08 PM
11	because in the past for me I was blessed or just lucky to have people who are capable of helping and directing me to these services.	6/23/2020 3:06 PM
12	Food stamp program grants me 49 a month. No one can live on that! HNS helps me a lot.	6/23/2020 3:01 PM
13	I pay too much for para transit. COLT doesn't fit my schedule.	6/23/2020 2:48 PM
14	need help!	6/23/2020 2:45 PM
15	They have been there for me when I needed help	6/19/2020 8:44 AM
16	the assistance has been helpful when provided	6/19/2020 8:41 AM
17	I need travel for when I loose driving privileges, assistance with depression. Getting older need to exercise.	6/19/2020 8:37 AM
18	I am 73 can not work full time any longer but can't retire and live on SS either. Need affordable housing and affordable doctor care	6/19/2020 8:32 AM
19	When I was in my 30's I was left with four children to support because of govt sponsored office was able to take my first job outside the home. I am still self sufficient in Mirasol Senior Living of Loveland.	6/19/2020 8:28 AM
20	Many seniors in Loveland with computer and cell phone challenges	6/18/2020 3:56 PM
21	because I believe that most people that need affordable housing might experience these needs.	6/18/2020 3:52 PM
22	I received these	6/18/2020 3:49 PM
23	Because of the need for them	6/18/2020 3:45 PM
24	My mother lived with MS for over 45 years. Minnesota had great programs to assist with physical therapy, transportation, events, etc. I have a grandson with Aspergers Syndrome. It has been a challenge for him to grow as a teen and manage the challenges of Aspergers.	6/16/2020 2:01 PM
25	COLT recently discontinued.	6/15/2020 4:21 PM
26	my quality of life has improved with these services	6/15/2020 4:12 PM
27	because I am low income person and it is important that I have good affordable housing and an opportunity to improve my education.	6/15/2020 2:52 PM
28	disabled need transportation to appts from door to person and back to door. job training and youth programs	6/15/2020 2:42 PM
29	When and where is the mental healthy facility going up?	6/15/2020 2:39 PM
30	I would benefit from these services	6/15/2020 2:36 PM
31	having been a single mom in the past these were challenges I had.	6/15/2020 2:34 PM
32	having food and being able to see doctors are very important and the only services I have used	6/15/2020 2:28 PM
33	because I have found resources for those items I needed.	6/15/2020 2:21 PM
34	important to me	6/15/2020 2:15 PM

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35	As a senior citizen it is my needs at this time.	6/15/2020 2:00 PM
36	Because they help us the most needs are met.	6/15/2020 1:49 PM
37	These are areas in the community that currently do not have enough services to meet demand.	6/15/2020 12:19 PM
38	Most Needed	6/12/2020 2:21 PM
39	Have had the most impact on my life	6/12/2020 2:15 PM
40	they are the most frequent but indirectly no the most essential	6/12/2020 2:07 PM
41	These services helped me find stable housing after a crisis. Once in stable housing I was able to move forward with my life.	6/12/2020 2:04 PM
42	I would like to see clearer resources to home ownership for low to middle income loveland residents. It is currently not clear on LHA's website whether there are any local paths to home ownership	6/12/2020 1:59 PM
43	I believe all listed above are critical needs to everyone but the 5 I listed help me the most in the past and continued to this day.	6/12/2020 1:57 PM
44	low income and food is high priced. No cost services makes life much easier.	6/12/2020 12:13 PM
45	I wouldn't be able to afford my apartment otherwise.	6/12/2020 12:06 PM
46	the most effected my quality of life.	6/12/2020 12:01 PM
47	I am a single woman living alone. I work in the public schools. I am low income and cannot afford local housing prices.	6/12/2020 11:57 AM
48	Access to electric rented vehicle	6/11/2020 3:45 PM
49	I never thought about ageism until I experienced it first hand. I am a christian so I am concerned about those folks who have no place to sit down or lie down and sleep	6/11/2020 3:40 PM
50	helpful to know what services are available if and when I need them.	6/11/2020 3:29 PM
51	Most public need	6/11/2020 3:23 PM
52	Because they helped myself and my wife to keep moving keep our balance and even moderate weight lifting. They were worth the price and we are hoping that they come again in a larger room where we can keep our distance and must wear a mask.	6/11/2020 3:20 PM
53	Things I need in the near future	6/11/2020 11:20 AM
54	I would be homeless	6/11/2020 10:44 AM
55	Special activities and taking care of my physical activity daily are very important to my physical and mental health.	6/11/2020 10:32 AM
56	because they impact our living situation	6/11/2020 10:15 AM
57	I have received all three	6/11/2020 10:06 AM
58	It is true.	6/10/2020 2:10 PM
59	They helped me eminently get on my feet take care of my children. Have a nice home regain my independence strength courage back	6/10/2020 1:56 PM
60	Family member needs all three	6/10/2020 1:29 PM
61	I have only selected the one service I have received.	6/9/2020 4:23 PM
62	Youth education and services is a priority for me.	6/8/2020 8:59 AM
63	Family member needs all three	6/5/2020 3:26 PM
64	Most helpful	6/3/2020 8:00 PM
65	They helped me eminently get on my feet take care of my children. Have a nice home regain my independence strength courage back	6/3/2020 12:31 PM
66	its true	5/29/2020 2:08 PM

**Q10 Are there any other needs in the community related to the goal of enhancing access to quality public services that aren't included above and that you think should be considered for funding?**

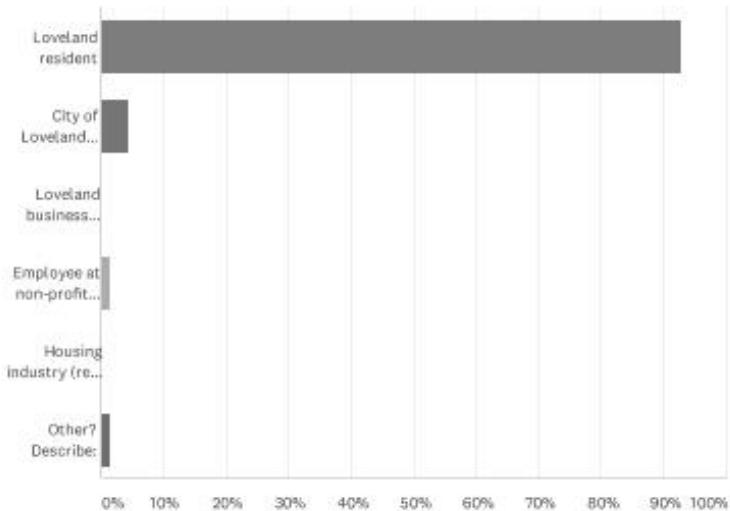
Answered: 28    Skipped: 114

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#	RESPONSES	DATE
1	No	7/9/2020 2:33 PM
2	why does LHA keep raising my rent?	6/23/2020 3:01 PM
3	I am single and scared.	6/23/2020 2:45 PM
4	make transportation easier to read	6/19/2020 8:44 AM
5	Public Transportation Education	6/18/2020 3:56 PM
6	more affordable assisted and long term care housing	6/15/2020 4:21 PM
7	need bus stops in senior communities	6/15/2020 4:14 PM
8	having people come in to visit and more activities	6/15/2020 2:52 PM
9	no	6/15/2020 2:34 PM
10	Shelters for battered woman. Safe place and help for them to be able to move somewhere that is safe.	6/15/2020 2:21 PM
11	public transportation and walking distances	6/15/2020 2:15 PM
12	Wider range of mental health services for youth	6/15/2020 12:19 PM
13	The city needs studio apps near downtown and transit available for young people just starting out in life. The city needs adequate and well maintained infrastructure in the heart of the city so that businesses can thrive and provide a large range of services for citizens and meaningful employment for citizens.	6/13/2020 7:05 PM
14	Bench at city bus stops. Need better understandable and predictable routes.	6/12/2020 2:21 PM
15	helping the disabled through tough times and ended up with bad credit and trying to start a small business.	6/12/2020 2:07 PM
16	Local low to middle income home ownership program	6/12/2020 1:59 PM
17	Long time resident of loveland get help before all the people that have moved here in the last five years.	6/12/2020 1:57 PM
18	better connection with public transportation. Transportation that goes outside the COL.	6/12/2020 12:13 PM
19	giving the homeless people a place to go would make neighborhoods safer. Safe housing for homeless equals safe housing for me.	6/12/2020 11:57 AM
20	I am concerned about prison reform which includes jail. Fair disposition of arrests and incarceration.	6/11/2020 3:40 PM
21	Education in how and why and where to vote. Would appreciate a list of candidates and issues they stand for. Clearer explanation of ballot issues being presented. The are confusing.	6/11/2020 3:29 PM
22	We have wonderful things offered to do here, it would be nice as we get older to have nurses com one or two days a week to help us. Also, on sight help after surgeries would be great, help such as getting groceries and medicine.	6/11/2020 10:32 AM
23	sidewalk expansion from mirasol to the chilson	6/11/2020 9:44 AM
24	showers, laundry, and storage not at HONS or 137	6/10/2020 2:10 PM
25	No	6/10/2020 1:56 PM
26	Funding for libraries, public restrooms, parks, and trails.	6/9/2020 4:23 PM
27	No	6/3/2020 12:31 PM
28	showers, laundry, and storage not at HONS or 137	5/29/2020 2:08 PM

**Q11 DEMOGRAPHIC INFORMATION** Check the box(es) that best represent you:

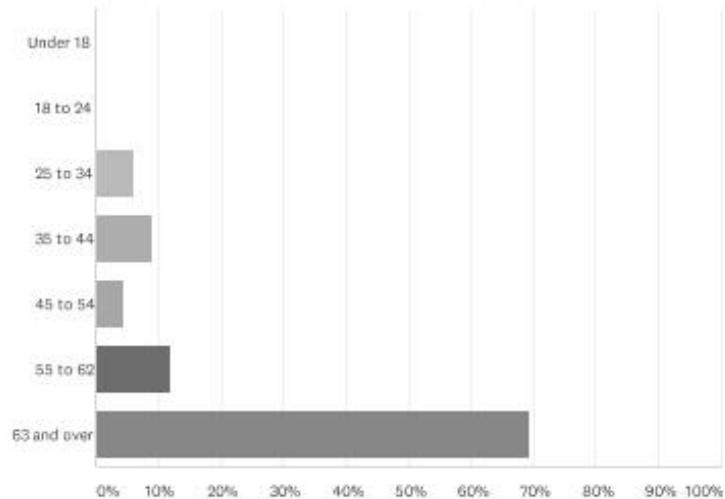
Answered: 135 Skipped: 7



ANSWER CHOICES	RESPONSES	
Loveland resident	92.59% 125	
City of Loveland employee or City of Loveland commission member	4.44% 6	
Loveland business owner/employee	0.00% 0	
Employee at non-profit agency	1.48% 2	
Housing industry (real estate, development, landlord, etc)	0.00% 0	
Other? Describe:	1.48% 2	
<b>TOTAL</b>	<b>135</b>	
#	OTHER? DESCRIBE:	DATE
1	Volunteer	6/10/2020 1:29 PM
2	volunteer	6/5/2020 3:26 PM

## Q12 What is your age?

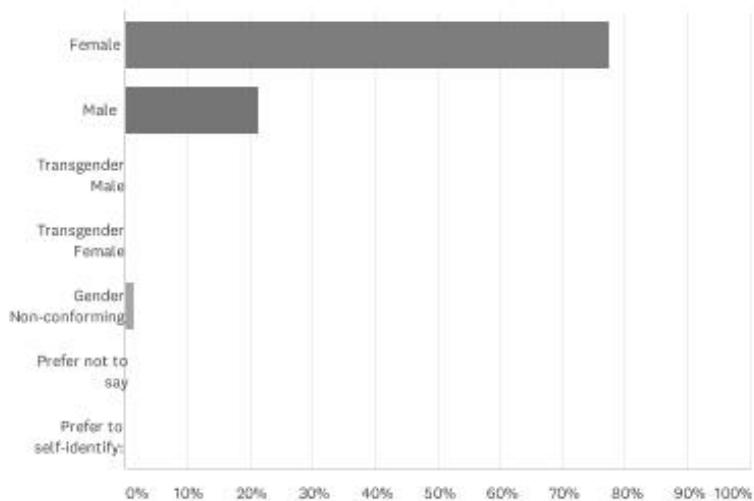
Answered: 136 Skipped: 6



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18 to 24	0.00%	0
25 to 34	5.88%	8
35 to 44	8.82%	12
45 to 54	4.41%	6
55 to 62	11.76%	16
63 and over	69.12%	94
<b>TOTAL</b>		<b>136</b>

## Q13 What is your gender?

Answered: 133 Skipped: 9

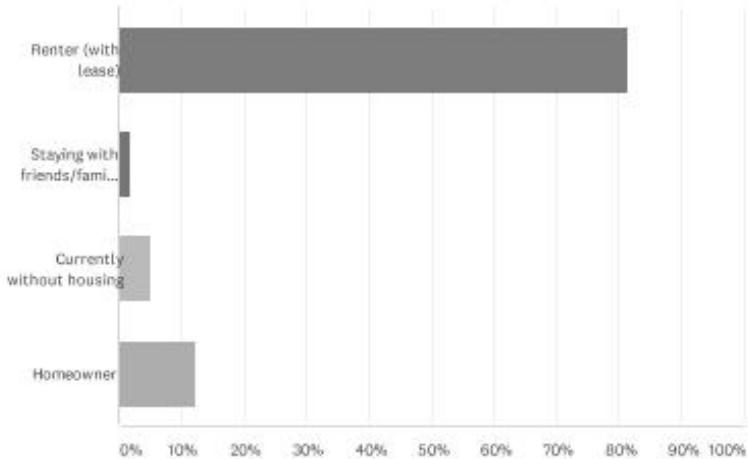


ANSWER CHOICES	RESPONSES
Female	77.44%
Male	21.05%
Transgender Male	0.00%
Transgender Female	0.00%
Gender Non-conforming	1.50%
Prefer not to say	0.00%
Prefer to self-identify	0.00%
<b>TOTAL</b>	<b>133</b>

#	PREFER TO SELF-IDENTIFY:	DATE
There are no responses.		

## Q14 If you live in Loveland, what is your current housing situation?

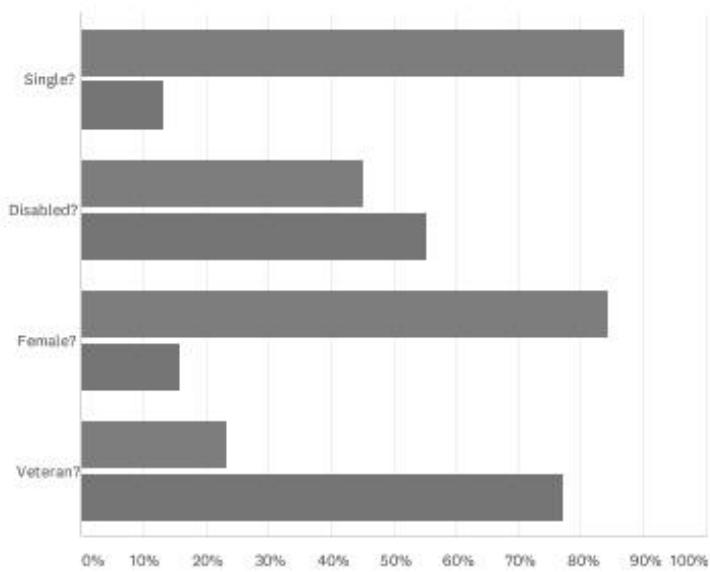
Answered: 124 Skipped: 18



ANSWER CHOICES	RESPONSES	
Renter (with lease)	81.45%	101
Staying with friends/family or renting without a lease	1.61%	2
Currently without housing	4.84%	6
Homeowner	12.10%	15
<b>TOTAL</b>		<b>124</b>

## Q15 If you live in Loveland, is the head of your household

Answered: 133 Skipped: 9

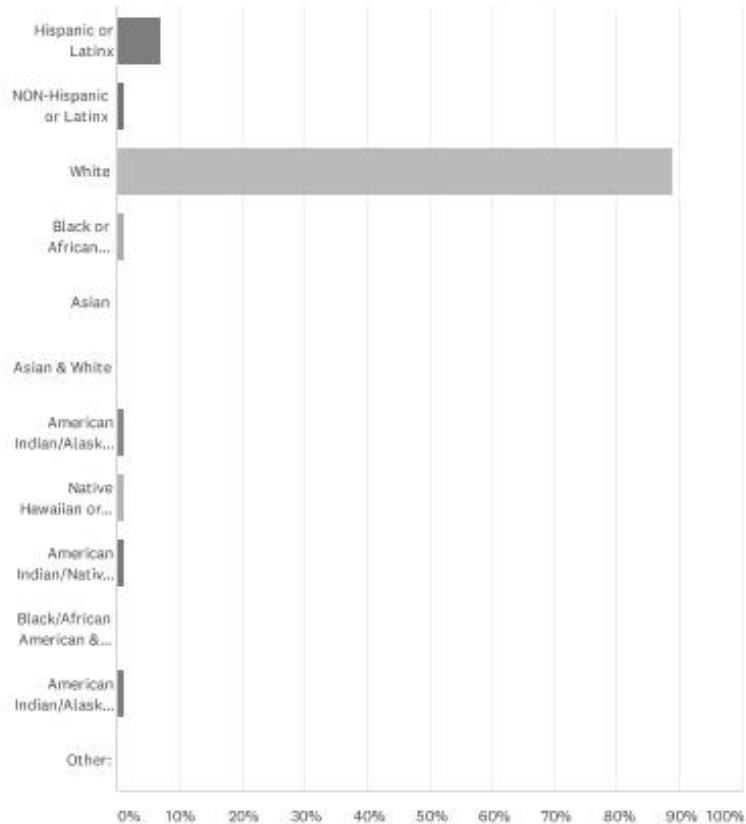


■ Yes ■ No

	YES	NO	TOTAL	WEIGHTED AVERAGE
Single?	86.84% 99	13.16% 15	114	1.13
Disabled?	45.07% 32	54.93% 39	71	1.55
Female?	84.38% 81	15.63% 15	96	1.16
Veteran?	22.95% 14	77.05% 47	61	1.77

**Q16 What is the race or ethnicity of the head of your household?**

Answered: 132 Skipped: 10



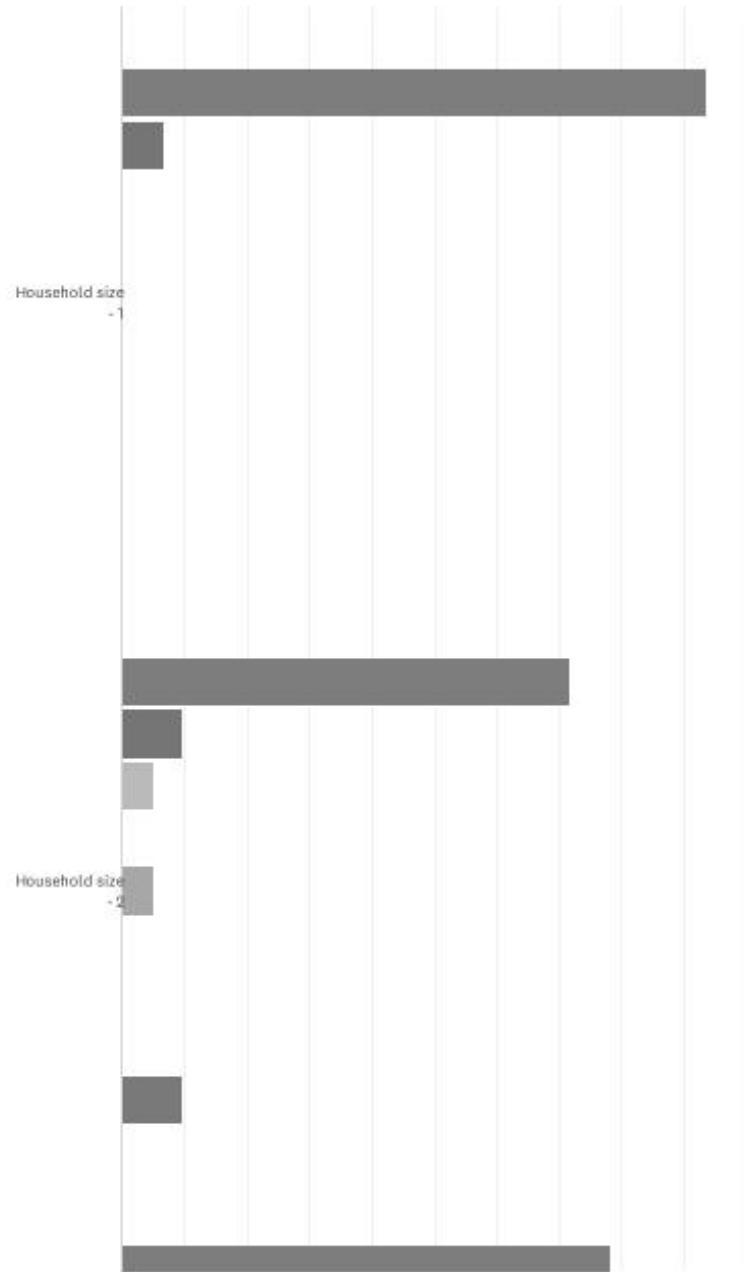
Consolidated Plan Survey 2020 - 2024

ANSWER CHOICES	RESPONSES
Hispanic or Latinx	6.82% 9
NON-Hispanic or Latinx	0.76% 1
White	88.64% 117
Black or African American	0.76% 1
Asian	0.00% 0
Asian & White	0.00% 0
American Indian/Alaskan Native	0.76% 1
Native Hawaiian or other Pacific Islander	0.76% 1
American Indian/Native Alaskan & White	0.76% 1
Black/African American & White	0.00% 0
American Indian/Alaskan Native & Black/African American	0.76% 1
Other:	0.00% 0
<b>TOTAL</b>	<b>132</b>
<b>#</b>	<b>OTHER:</b>

There are no responses.

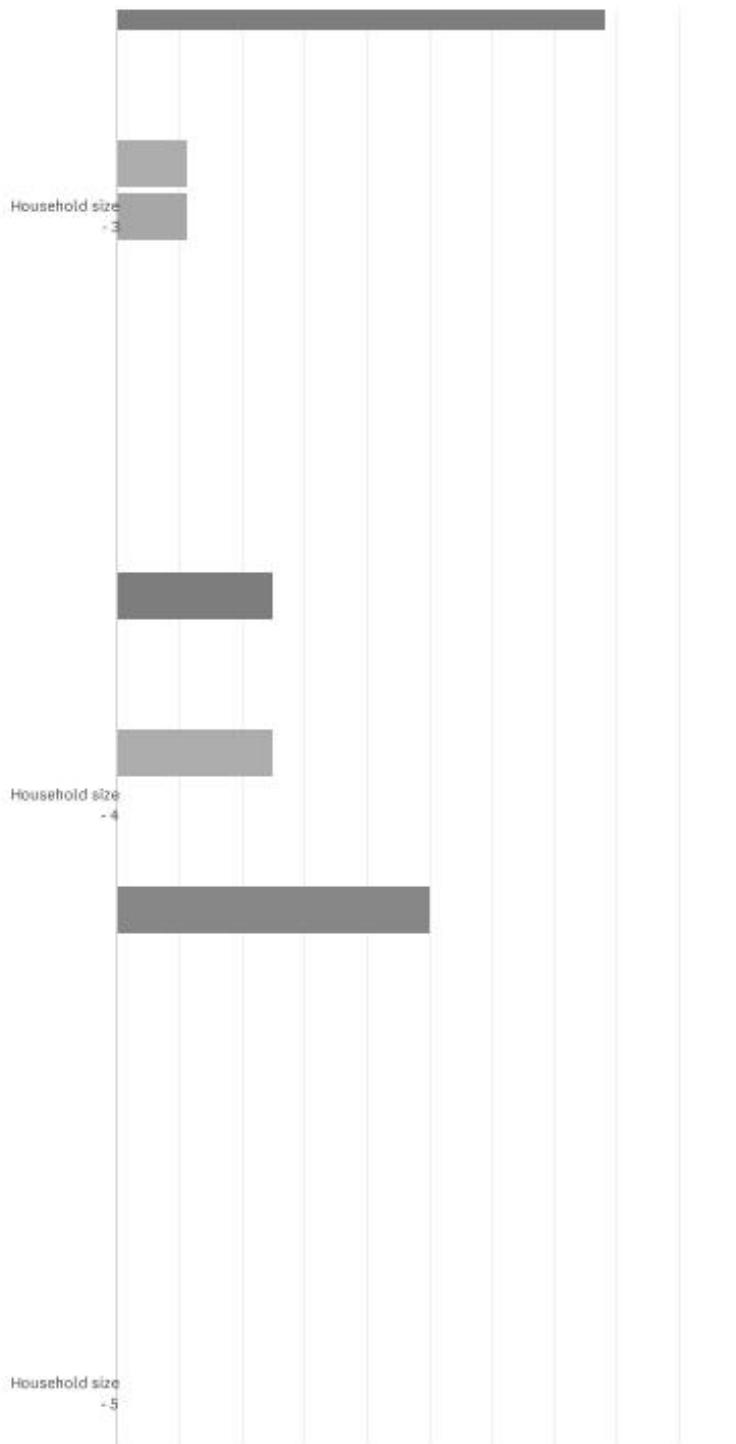
**Q17 Household income: Please select the best choice that describes your family size and income for your household.**

Answered: 123 Skipped: 19



45 / 53

Consolidated Plan Survey 2020 - 2024

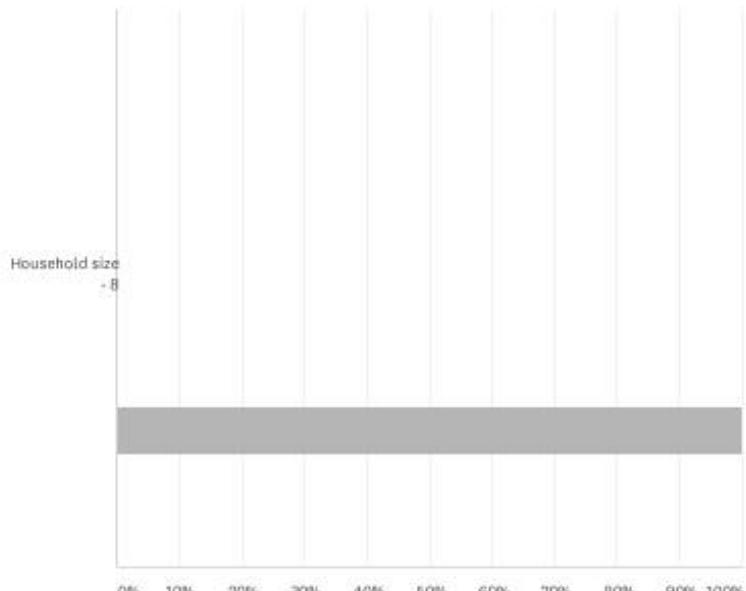


46 / 53

Household size  
- 6

Household size  
- 7

Consolidated Plan Survey 2020 - 2024



\$1 - \$52,720  
  \$52,721 - \$60,240  
  \$60,241 - \$67,670  
 \$67,671 - \$75,280  
  \$75,281 - \$81,360  
  \$81,361 - \$87,360  
 \$87,361 - \$93,360  
  \$93,361 - \$99,440  
  \$99,441 or higher

	\$1 - \$52,720 - \$60,240	\$52,721 - \$67,670	\$60,241 - \$75,280	\$67,671 - \$81,360	\$75,281 - \$87,360	\$81,361 - \$93,360	\$87,361 - \$99,440	\$93,361 - \$99,441 OR HIGHER	TOTAL	WEIGHTED AVERAGE	
Household size - 1	93.26% 83	6.74% 6	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	89	1	
Household size - 2	71.43% 15	9.52% 2	4.76% 1	0.00% 0	4.76% 1	0.00% 0	0.00% 0	0.00% 0	21	2	
Household size - 3	77.78% 7	0.00% 0	0.00% 0	11.11% 1	11.11% 1	0.00% 0	0.00% 0	0.00% 0	9	1	
Household size - 4	25.00% 1	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	50.00% 2	0.00% 0	4	4	
Household size - 5	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0	0	
Household size - 6	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0	0	
Household size - 7	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0	0	
Household size - 8	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 1	0.00% 0	1	8

## Q18 Any other comments?

Answered: 20 Skipped: 122

#	RESPONSES	DATE
1	My income is 840.00 a month	7/9/2020 2:13 PM
2	Scared to live here. Can't wait till my lease is up!	6/23/2020 2:45 PM
3	Mirasol frequently raises the rent for Phase 2 residents starting in the AMI and AMI has increased. This places me and others in unaffordable brackets.	6/18/2020 3:52 PM
4	thankful for section 8	6/15/2020 4:35 PM
5	use money to maintain older apartments.	6/15/2020 4:31 PM
6	I feel fortunate to be at mirasol in an affordable apartment. But I do not understand how using cheapest of everything in construction materials, appliances, carpet, fixtures, mail, etc is cost effective in the long run? replacements around grounds not being kept up after initial install. constant repairs take months to be addressed.	6/15/2020 4:17 PM
7	need more transportation options. Taxis and Saint don't meet our needs. Too expensive and not good times.	6/15/2020 4:14 PM
8	I am a widow	6/15/2020 2:42 PM
9	My rent continues to go up every year and I live in public housing! I only make 19K-21K a year. How is this affordable? Trying to get a section 8 voucher is impossible.	6/15/2020 2:21 PM
10	HA is just barely affordable. Now at the top of the list. Incomes going down and rent is going up. Love living at rock crest, very quiet and well maintained except landscaping.	6/15/2020 2:15 PM
11	All over the USA baby boomers are now senior citizens and there is not enough affordable housing units to rent. There is a 5 year waiting list. That is scary when you can't find a place to live that you can afford.	6/15/2020 2:00 PM
12	Traffic congestion is horrific. Speed limits seldom enforced. Drivers turn left on yellow and red lights. Drivers do not stop for stop signs.	6/12/2020 2:21 PM
13	currently reside at mirasol phase I for 8 years. Was affordable, but rent keeps going up and currently close to paying half my income for rent. This place is no longer affordable.	6/12/2020 12:16 PM
14	Manager will not fix anything. There is mold in our apartments. Wouldn't fix garbage disposal. Dog do do every where.	6/12/2020 12:10 PM
15	My income is 21,000 which makes it very limited in housing choices. I would love a 1 bedroom small home to live in as an owner. I can't afford it.	6/11/2020 10:32 AM
16	Hi City People!	6/10/2020 2:10 PM
17	No	6/10/2020 1:56 PM
18	I suggest a thorough review of the questions and to whom they are targeted. A number of them were difficult for me to answer/understand in my context versus the context of my community role. I may not have interpreted some correctly and therefore my responses may skew the results.	6/8/2020 12:21 PM
19	No	6/3/2020 12:31 PM
20	Hi City People.	5/29/2020 2:08 PM

**Q19** If you would like a copy of the survey results mailed or emailed to you, or would like to participate in other public meetings related to this process, please provide your name and address or email address below.  
Survey results will not include any private information.

Answered: 35 Skipped: 107

ANSWER CHOICES	RESPONSES	
Name	97.14%	34
Company	0.00%	0
Address	97.14%	34
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	80.00%	28
Phone Number	0.00%	0

Consolidated Plan Survey 2020 - 2024

#	NAME	DATE
1	Leo	7/9/2020 2:47 PM
2	Shawn Burns	7/9/2020 2:41 PM
3	Maria Herrera	7/9/2020 2:37 PM
4	Thomas Lee Cranmer	7/9/2020 2:17 PM
5	Donna Pelshaw	7/9/2020 2:13 PM
6	Ross Anderson	6/23/2020 3:06 PM
7	Susan Holland	6/23/2020 3:01 PM
8	barabara foster	6/23/2020 2:48 PM
9	Ethel	6/23/2020 2:45 PM
10	Sara Plesk	6/19/2020 8:41 AM
11	Sharen Danhauer	6/19/2020 8:32 AM
12	Margaret Royale	6/18/2020 3:52 PM
13	teresa Huck	6/18/2020 3:42 PM
14	Steve Olson	6/16/2020 2:01 PM
15	Theresa Fay Yelek	6/15/2020 4:30 PM
16	Virginia	6/15/2020 4:28 PM
17	Shelley Stafford	6/15/2020 4:21 PM
18	Margie Stevens	6/15/2020 4:12 PM
19	carole perona	6/15/2020 2:52 PM
20	Debbie Calhoun	6/15/2020 2:36 PM
21	Gail A Schultz	6/15/2020 2:34 PM
22	Donna Padia	6/15/2020 2:21 PM
23	Doris Thackrey	6/15/2020 2:15 PM
24	Gary Summers	6/15/2020 1:49 PM
25	Pedro Santiago Blue Horse Soliz	6/12/2020 2:07 PM
26	Diane Gonzales	6/12/2020 1:52 PM
27	Jack Cross	6/12/2020 12:10 PM
28	Laureljean E Montanye	6/12/2020 12:01 PM
29	Frank	6/11/2020 3:45 PM
30	Millie I Temasky	6/11/2020 3:40 PM
31	Mary Kramer	6/11/2020 11:06 AM
32	Cindy Block	6/11/2020 10:44 AM
33	Linda Ann Cody Smith	6/11/2020 10:32 AM
34	Marsha Franz	6/11/2020 10:15 AM
#	COMPANY	DATE
There are no responses.		

Consolidated Plan Survey 2020 - 2024

#	ADDRESS	DATE
1	Homeless	7/9/2020 2:47 PM
2	1842 E 17th Street Loveland CO	7/9/2020 2:41 PM
3	1601 N Cleveland Ave Loveland 80538	7/9/2020 2:37 PM
4	3895 E 15th Street #201	7/9/2020 2:17 PM
5	8000 Maple Drive #61 80538	7/9/2020 2:13 PM
6	3895 E 15th Street #303	6/23/2020 3:06 PM
7	140 W 3rd St #445 80537	6/23/2020 3:01 PM
8	1145 Finch Place apt 242 80537	6/23/2020 2:48 PM
9	3845 E 15th St #202	6/23/2020 2:45 PM
10	231 Elder Drive 80538	6/19/2020 8:41 AM
11	1345 E 7th street #7 80537	6/19/2020 8:32 AM
12	1107 Finch Street Unit 310 80537	6/18/2020 3:52 PM
13	1060 Lynx Ave	6/18/2020 3:42 PM
14	1668 McKenzie Ct. Loveland, CO 80537	6/16/2020 2:01 PM
15	2487 E 1st St Apt 102 80537	6/15/2020 4:30 PM
16	2100 Maple Dr #20 Loveland	6/15/2020 4:28 PM
17	1107 Finch Street #24 80537	6/15/2020 4:21 PM
18	1107 Finch St Unit 302 80537	6/15/2020 4:12 PM
19	2100 maple drive apt 42 80538	6/15/2020 2:52 PM
20	2000 Maple Dr GL II #32	6/15/2020 2:36 PM
21	2100 Maple Drive #3 80538	6/15/2020 2:34 PM
22	2407 E 1st #201 80537	6/15/2020 2:21 PM
23	Rock Crest #103	6/15/2020 2:15 PM
24	4939 Lucerne Ave #104 80538	6/15/2020 1:49 PM
25	140 west 3rd st Apt 100	6/12/2020 2:07 PM
26	2433 East 1st Street #104 80537	6/12/2020 1:52 PM
27	1194 E 5th Street 80537	6/12/2020 12:10 PM
28	2000 Maple Drive # 27 80538	6/12/2020 12:01 PM
29	552 Canyon Wren Ave	6/11/2020 3:45 PM
30	1270 Inca Dove Circle	6/11/2020 3:40 PM
31	2000 Maple Drive 80538	6/11/2020 11:06 AM
32	1107 Finch Street Unit 200 80537	6/11/2020 10:44 AM
33	1107 Finch St #203	6/11/2020 10:32 AM
34	1246 Inca Dove Cir LVLD 80537	6/11/2020 10:15 AM
#	ADDRESS 2	DATE
	There are no responses.	
#	CITY/TOWN	DATE
	There are no responses.	
#	STATE/PROVINCE	DATE
	There are no responses.	

Consolidated Plan Survey 2020 - 2024

#	ZIP/POSTAL CODE	DATE
	There are no responses.	
#	COUNTRY	DATE
	There are no responses.	
#	EMAIL ADDRESS	DATE
1	shawnburns1964@gmail.com	7/9/2020 2:41 PM
2	tc.9249@gmail.com	7/9/2020 2:17 PM
3	Pelshaw1717@gmail.com	7/9/2020 2:13 PM
4	suzistudio445@gmail.com	6/23/2020 3:01 PM
5	bsbarbarasaldin@gmail.com	6/23/2020 2:48 PM
6	bernadetteewing@gmail.com	6/23/2020 2:45 PM
7	sly4199@hotmail.com	6/19/2020 8:41 AM
8	sadanhau@gmail.com	6/19/2020 8:32 AM
9	margare174@msn.com	6/18/2020 3:52 PM
10	soairse709@gmail.com	6/18/2020 3:42 PM
11	steve.olson@cityofloveland.org	6/16/2020 2:01 PM
12	hazzleyes2001@gmail.com	6/15/2020 4:30 PM
13	shelley@stafford@comcast.net	6/15/2020 4:21 PM
14	NA	6/15/2020 4:12 PM
15	carolperona42@gmail.com	6/15/2020 2:52 PM
16	gailschultz2019@yahoo.com	6/15/2020 2:34 PM
17	dpadia@live.com	6/15/2020 2:21 PM
18	thackreydoris@gmail.com	6/15/2020 2:15 PM
19	GaryDaryle@mail.com	6/15/2020 1:49 PM
20	jamelegasee@gmail.com	6/12/2020 2:07 PM
21	no email	6/12/2020 12:10 PM
22	flatironcamper47@yahoo.com	6/12/2020 12:01 PM
23	frankdom can't read BB	6/11/2020 3:45 PM
24	maomiter@gmail.com	6/11/2020 3:40 PM
25	cindyblock16@gmail.com	6/11/2020 10:44 AM
26	lcodysmith@gmail.com	6/11/2020 10:32 AM
27	mfranz1@hotmail.com	6/11/2020 10:15 AM
28	njmaddie@yahoo.com	6/11/2020 10:06 AM
#	PHONE NUMBER	DATE
	There are no responses.	

# Appendix

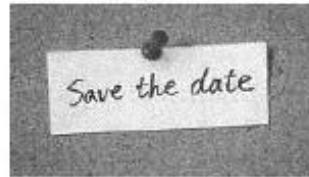
## Grant Process



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517



## **AGENCY MEETINGS FOR THE 2020-2021 GRANT YEAR!**

*All meetings will be held in the City Council  
Chambers at 500 E. 3<sup>rd</sup> Street in Loveland.*

### **Human Service Grant** - (Agencies only attend one)

January 6, 2020: 2:00-3:30pm

January 10, 2020: 9:00am-10:30pm

SIGNIFICANT CHANGES HAVE BEEN MADE THAT WILL BE  
DISCUSSED DURING EACH MEETING.

### **Community Development Block Grant**

January 10, 2020: 10:30am-12:00pm

**Attend one of the agency meetings to learn how to  
apply for a 2020-2021 City of Loveland grant!**

Questions or concerns? Contact Alison Hade at 970-962-2517 or  
[alison.hade@cityofloveland.org](mailto:alison.hade@cityofloveland.org)

Thank you,

**Brandy Benson**  
Business Services Professional



## CDBG Agency Informational Meeting 1-10-2020

Title, First & Last Name	Agency Name	Email Address & Phone Number
Carrie Olenick Noco Division Director	VOA	colenick@voacolorado.org 970-472-9630 x18
Jaret Axline, Principal Writer/Author	Axline Grant Writing & Consulting	jaret.adm@axlinegrants.org
David Sevinkhart Development Director	Disabled Resource Services	dave.s@disabledresource services.org 970-482-2702
Gwen Stephenson P.M.	C.C. of Larimer	970-484-5010
Linda Wright Real Estate Project Manager	Loveland Housing Authority	970-635-5931 lwright@lovelandhousing.org
Annalise Mecham Development Director	Boys & Girls Clubs of Larimer County	amecham@bgc.larimer.org 774-212-0217
Thank you!		

**HSG AGENCY INFORMATIONAL MEETING 01-06-2020 @2:00PM**

Title, First & Last Name	Agency Name	Email Address & Phone Number
PAUL MILLER	Kids Park	paull@kidspark.net
Duncan Howard	Logo Victim Neighbor	duncanh@logovictimneighbor.org languish@logovictimneighbor.org
Cindy Thompson	11	Cindy.Thompson.04@gmail.com
Nancy Garcia	Harrington Arts Alliance	haa@harringtonartsalliance.org
Program Manager Alicia Rodriguez	Neighbor to Neighbor	arodriguez@n2n.org
Development Lead - Cheryl Wong	HNS	Cheryl.wong@n2n.org
Program Director John Kinnaud	Project Self Sufficiency	john@bringthepower.org
Anne Lance Executive Director	Teaching Tree	alance@teaching-tree.org
Thank you!		

HSG AGENCY INFORMATIONAL MEETING 01-06-2020 @2:00PM

Title, First & Last Name	Agency Name	Email Address & Phone Number
Executive Director Sabrina Stolcar	CASA of Larimer County	Sabrina@casalaramer.org 970-488-1431
Development Director Boys & Girls Clubs of Larimer County	Annalise Mechan	amechan@bglarimer.org 774-212-0217
Margie Wagner, Director FRCC - Ctr. for Adult Learning		margie.wagner@frcc.org 970-204-8373, 613-5965
Kathy Hayes, Grant Writer TeachingTree & RespiteCare		kathyhayeswriting@gmail.com 970-440-1591
Ann McNeely-Claypool ED	SAINT	

**HSG AGENCY INFORMATIONAL MEETING 01-06-2020 @2:00PM**

Title, First & Last Name	Agency Name	Email Address & Phone Number
Pat Johnson	KidsFirst	jandpjohnson@yahoo.com 715-897-8325
Jessi Colbourn	UCOF	jessi.colbourn.18@alumni.colostate.edu
Director Sandra Wright	LCK	Sandra@lovelandcommunityfoundation.org 970-313-8548
The honorable Jeff Romancika	MOW	jeffrey@lovelandmunicipal.org 970-667-0311
Mya Sapien Grants Manager	CYC	Mya@youthforachange.org 303-292-2779
Dave Boos	CSRC	dave@csrokids.org 970-419-0486
Sharlene Johnson Grants Manager	Food Bank for Larimer County	sjohnson@foodbanklarimer.org 970-829-0150
Terri Schmitz Grants Manager	The Matthews House	terri@thematthewshouse.org 970-420-9355
Dorothy Ferrel Exec Director	SIVAT	Dorothy@swacenter.org 970-725-2922
Stephanie Slayton ED	Aspire3D	SSlayton@aspire3d.com 970-635-5944
Kerry Evans ED	N2N	Kerry@n2n.org 488-7363
Thank you!		

## HSG Agency Informational Meeting 1-10-2020

Title, First & Last Name	Agency Name	Email Address & Phone Number
Carrie Celenick, Volunteers of America ← → Director	Nov CO Division Director	ccelenick@voacolorado.org 970-472-9630 x.18
Melody Battenhausen Denny Moyer	Ensight Ensight	Melody@ensightskills.org 970-407-9999 Denny@ensightskills.org
Janet Axline Axline Grant Writing Consulting	.	janet.axline@admeigrants.org 970-888-2925
David Samchart Dir of Development	Disabled Resource Services	dave.s@disabledresource.services.org 970-482-2700
Mandalee Menzel Homeward Alliance Development Manager	Homeward Alliance	mandalee@homewardalliance.org
GAIL YANT EXEC DIRECTOR	TVP	gyant@thompsonvalley preschool.org
Jessica Shannon JAF Resource Development Coordinator	Health District of Northern & Larimer County	jess.shannon@healthdistrict.org
Summer Garcia CAHPS Coordinator	United Way of Weld County	Summer@unitedway-weld.org 970-690-6102
Shannon Jenkins CO-SLAW Care Coordinator	North Colorado Health Alliance CO-SLAW	Shannon.alliance@ ncohca.org 970-939-0635
Tim McLeone EXECUTIVE Director	ELDERHAUS Court Day Program	tim@elderhaus.org 970-221-0404
Gwen Stipan Program Manager	Catholic Charities	
Thank you!		

## HSG Agency Informational Meeting 1-10-2020

Title, First & Last Name	Agency Name	Email Address & Phone Number
Development Coordinator, Leanne Henry	Turning Point Center for Youth & Family Development	lheary@turningpt.org; 970-342-4935
Dir of Dev, Vivian Deely	Loveland Habitat for Humanity	linc@lovelandhabitat.org 970 669 9769
Executive Director LeCura Massay	Respite Care	lecuram@respitecareinc.org
Executive Director Kari Clark	Alternatives to Violence	Kari.Clark@Alternatives-to- Violence.org
VP, Katie Dockery	EastSeals Colorado	K.dockery@eastseals.colorado.org 720.508.9140
Program Coordinator Natalia Lovato Garcia	Voices Carry Child Advocacy Center	nogarcia@voicescarry.org 970 980 8748
Thank you!		

## Appendix

### SF-424, SF-424D, Certifications



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

Application for Federal Assistance SF-424			
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*3. If Revision, indicate appropriate letter(s): <input type="checkbox"/> Other (Specify): _____	
*3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/> E-20-MC-08-0012	
State Use Only:			
6. Date Received by State: <input type="text"/>		7. State Applicant Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text"/> City of Loveland			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 84-61105605		* c. Organizational DUNS: <input type="text"/> 0754314370000	
d. Address:  * Street: <input type="text"/> 500 E. 1st St. * City: <input type="text"/> Loveland County/Parish: <input type="text"/> * State: <input type="text"/> CO: Colorado Province: <input type="text"/> * Country: <input type="text"/> USA: UNITED STATES * Zip / Postal Code: <input type="text"/> 80537-5773			
e. Organizational Unit:  Department Name: <input type="text"/> Executive Division Name: <input type="text"/> Community Partnership Office			
f. Name and contact information of person to be contacted on matters revolving this application:  Prefix: <input type="text"/> Mr. Middle Name: <input type="text"/> * Last Name: <input type="text"/> Haze Title: <input type="text"/> Administrator Organizational Affiliation: <input type="text"/> City of Loveland * Telephone Number: <input type="text"/> (970) 942-2517 * Email: <input type="text"/> alison.haze@cityofloveland.org			

**Application for Federal Assistance SF-424**

\* **9. Type of Applicant 1: Select Applicant Type:**

City or Township Government  Non-Governmental Organization

Type of Applicant 2: Select Applicant Type

Type of Applicant 3: Select Applicant Type

\* Other (specify)

\* **10. Name of Federal Agency:**

U.S. Department of Economic and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

13013  
CFDA Title: Community Development Block Grant

\* **12. Funding Opportunity Number:**

ED-04-10-013

\* **Title:**  
Community Development Block Grant

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (City, County, States, etc.):**

\* **15. Descriptive Title of Applicant's Project:**

2020-2021 Consolidated Plan and 2020-2021 Annual Action Plan

Upload supporting documents as specified in agency instructions.

**Application for Federal Assistance SF-424****16. Congressional Districts (6):**

\* a. Applicant: CO-04

\* b. Program/Project: CC-004

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

**17. Proposed Project:**

\* a. Start Date: 10/07/2020

\* b. End Date: 05/30/2021

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

* a. Federal	382,403.00
* b. Applicant:	
* c. State:	
* d. Local:	
* e. Other:	
* f. Program Income:	5,450.00
* g. TOTAL:	387,663.00

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)** Yes  No

If "Yes", provide explanation and attach

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 29, Section 1009)

 \*\* 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: Stephen

Middle Name: 

\* Last Name: Adams

Suffix: 

Title: City Manager

\* Telephone Number: (970) 962-2206 Fax Number: 

\* Email: stephen.adams@ci.loveland.co.us

\* Signature of Authorized Representative: 

\* Date Signed: 03-19-20

**APPROVED AS TO FORM**BY:   
ASSISTANT CITY ATTORNEY

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0008  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

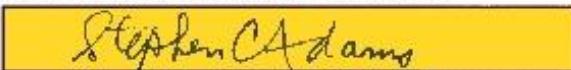
1. Has the legal authority to apply for Federal assistance, and the institutional managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1883, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-266), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1601-1608 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1970, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1990 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7704) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE	
		City Manager	
APPLICANT ORGANIZATION		DATE SUBMITTED	
City of Loveland		8-19-2020	

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BY:   
ASSISTANT CITY ATTORNEY

## 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.

**Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

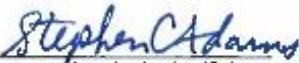
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-1.LL, "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 verify 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.

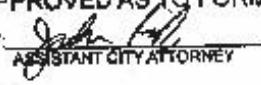
**Consistency with plan** -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
Signature of Authorized Official

8-19-2020  
Date

CITY MANAGER  
Title

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## Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see **Optional CDBG Certification**).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2010 [a period specified by the grantee 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.

In addition, 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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

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

Stephen C Adams  
Signature of Authorized Official

8-19-2020  
Date

CITY MANAGER  
Title

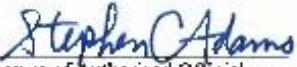
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ASSISTANT CITY ATTORNEY

**OPTIONAL Community Development Block Grant Certification**

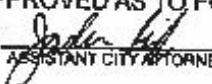
Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

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

  
Signature of Authorized Official

8-19-2020  
Date

CITY MANAGER  
Title

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## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **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.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> City of Loveland Resident (English)
	<b>List the name of the organization or individual who originated the data set.</b> The survey was dissemination by the City of Loveland Community Partnership Office.
	<b>Provide a brief summary of the data set.</b> The resident survey asks about general housing concerns, rental or homeownership needs, housing concerns for persons with special needs and priorities for new housing or rehabilitation of housing projects. It also asks about needs for Loveland's homeless residents and public service needs and priorities.
	<b>What was the purpose for developing this data set?</b> The purpose of the survey is to provide community needs to the City of Loveland Affordable Housing and Human Services Commissions to aid in setting goals and making funding decisions.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> On May 28, 2020, 935 English and 60 Spanish paper surveys were given to eight non-profit agencies that agreed to distribute them to their customers. Electronic surveys were sent to an additional 11 agencies. Agencies were asked to have customers return the survey within two weeks. The Community Partnership Office continued to collect and enter data for an additional month weeks to gather as much information as possible.
	<b>Briefly describe the methodology for the data collection.</b> Physical and electronic surveys were provided to ____ local non-profit agencies.
	<b>Describe the total population from which the sample was taken.</b>
<b>2</b>	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
	<b>Data Source Name</b> City of Loveland Resident (Spanish)
	<b>List the name of the organization or individual who originated the data set.</b> Complete English version and transfer here.
	<b>Provide a brief summary of the data set.</b>

	<p><b>What was the purpose for developing this data set?</b></p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p><b>Describe the total population from which the sample was taken.</b></p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Agency Survey</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The survey was dissemination by the City of Loveland Community Partnership Office.</p> <p><b>Provide a brief summary of the data set.</b></p> <p>The agency survey asks for ranking types of new housing projects, housing for homeless residents, improving public facilities, including a question about agency public facilities needs over the next five years, public service needs, unmet needs in the community, priorities for unmet needs in the community, and if the agency would be able to submit a paper or electronic survey to their customers.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the survey is to provide agency perception of community needs to the City of Loveland Affordable Housing and Human Services Commissions to aid in setting goals and making funding decisions.</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>On April 17, 2020, a survey was emailed to 76 staff members working at 49 local non-profit agencies. Forty-two (42) surveys were returned from 25 agencies by the end of April 2020.</p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p>Electronic surveys were emailed to staff from 49 local non-profit agencies. The methodology was due to COVID-19. The City of Loveland had scheduled in-person meetings to gather this information but was forced to cancel in March.</p> <p><b>Describe the total population from which the sample was taken.</b></p> <p>Surveys were completed by staff members of local non-profit organizations.</p>

**Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.**

Seventy-six staff members from 49 non-profit organizations were asked to complete a survey. Forty-two (42) surveys were returned. Eighty-three percent (83%) of respondents provide a direct service to agency customers, likely providing information that directly matches the viewpoint of their customers, except that 38% of returned surveys came from just one organization.