

Consolidated Annual Performance Evaluation Report

2020-2021



Community Partnership Office

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During the first year of the 2020-2024 Consolidated Plan, the City of Loveland expected to complete 20% of the 5-year goals. By the end of the program year, none of the 2020-2021 projects were on track to meet any of the goals, although projects completed during the year furthered the goals of new multi-family housing and rehabilitation of single and multi-family housing in the 2015-2019 Consolidated Plan. Information and accomplishments by type of project include the following:

NEW HOUSING. No new housing projects were funded during the 2020-2021 program year. However, the Loveland Housing Authority completed and leased 69 units of multi-family housing for people living between 30% and 60% of the area median income, a project that was funded in 2019 and increased the new housing goal in the 2015-2019 Consolidated Plan.

PUBLIC FACILITIES. One organization received funding for a public facility project, but that project has been delayed. When the project is finished, the goal will be 33% complete in terms of the number of public facility projects expected over the five years of this Consolidated Plan, and potentially 50% of the number of people served in public facilities funded with CDBG.

PUBLIC SERVICES. 478 people received services from the agencies that received public service funding, which is just under 10% of the five year goal. 57 people are listed under homeless beds below. That number is included in the 478 as well.

HOUSING REHABILITATION. No housing rehabilitation projects were funded during the 2020-2021 program year, although 54 households received housing rehabilitation assistance from projects that were funded in 2017 and 2019, increasing that goal in the 2015-2019 Consolidated Plan.

The Affordable Housing and Human Services Commissions used the accomplishment data of the 2015-2019 Consolidated Plan to determine outcomes for the current plan. Changes made by non-profit organizations after the plan was submitted, specifically goals under housing rehabilitation, are now at risk of not being met over the next five years.

The City of Loveland CDBG-CV grants helped 241 families with utility assistance, 30 families with rent assistance, 14 people searching for a new job, 78 people using services from two day centers for persons with disabilities stay safe with on-going sanitizing, 26 people with non-congregant

shelter to recover from COVID in a motel, and 62 people living in public housing access job assistance and other COVID related needs.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Create New Affordable Housing	Affordable Housing Homeless		Rental units constructed	Household Housing Unit	225	0	0.00%			
Create New Affordable Housing	Affordable Housing Homeless		Homeowner Housing Added	Household Housing Unit	25	0	0.00%			
Create New Affordable Housing	Affordable Housing Homeless		Housing for Homeless added	Household Housing Unit	50	0	0.00%			
New or Rehabilitated Public Facility	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$42500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	0	0.00%	19	0	0.00%
Public Service Activities	Homeless Non-Homeless Special Needs	CDBG: \$57361	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	478	9.56%	575	478	83.13%

Public Service Activities	Homeless Non-Homeless Special Needs	CDBG: \$57361	Homeless Person Overnight Shelter	Persons Assisted	0	57		0	57	
Public Service Activities	Homeless Non-Homeless Special Needs	CDBG: \$57361	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
Rehabilitate Affordable Housing	Affordable Housing	CDBG: \$211522	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	72	0	0.00%
Rehabilitate Affordable Housing	Affordable Housing	CDBG: \$211522	Homeowner Housing Rehabilitated	Household Housing Unit	700	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The highest priority for City of Loveland CDBG funding is building new affordable single- or multi-family housing, or new housing for homeless residents. No proposals addressing this needs were received in 2020. One project was funded in 2021 and will be reported in 2023 when the project has been completed and all tenants have been leased.

The second priority is funding the rehabilitation of single- or multi-family housing. One multi-family project was funded in 2020 but the rehabilitation is substantial and the project was not completed by the end of the program year. Data for this project will be reported next year.

The last priority for brick/mortar funding is new public facilities or public facility rehabilitation. One project was funded in both 2020 and 2021

and will be reported next year.

Public service activities are funded every year. The City of Loveland always allocates 15% of CDBG to public services.

Priorities identified during the 2015 Consolidated Plan have been continued in the 2020-2024 Consolidated Plan with an update to the potential number served.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	896
Black or African American	68
Asian	8
American Indian or American Native	31
Native Hawaiian or Other Pacific Islander	5
Total	1,008
Hispanic	188
Not Hispanic	969

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The attached (Fair Housing Data) report has the most complete data on race and ethnicity and includes multi-year project information that includes activities prior to 2020 that remained open at the beginning of the current program year. The race table above does not include all categories, leaving 69 people uncounted. The total should be 1,077 as reflected in the Hispanic/Not Hispanic boxes. Overall, City of Loveland sub-recipients served a lower percentage of Black/African American, American Indian/Native Alaskan & White, Asian & White, Black/African American & White, and American Indian/Alaskan Native & Black/African American residents.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	387,805	

Table 3 - Resources Made Available

Narrative

The City of Loveland received a 2020-2021 CDBG award of \$382,345 and had \$5,460 in program income that was not allocated in PY 2019.

In 2020, four acres of land owned by the City of Loveland was granted to Archdiocesan Housing to build Supportive Housing in Loveland. A 9% Low Income Housing Tax Credit award was received by Archdiocesan Housing in 2021. Ground breaking will occur in April 2022.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Loveland does not distribute grant funding based on a Target Area. Instead, all funding is used for housing or services for residents living at or below 80% of the Area Median Income.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The attached FHEO Data Report shows that City of Loveland CDBG leveraged more than \$36 million in other funding for Loveland projects. Listed are those projects that were funded and/or closed during the 2020-2021 program years and includes one new and one rehabbed multi-family housing complex that make up 96% of the leveraged funds, primarily with low income housing tax credits.

There were no matching requirements.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	72	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	72	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	72	0
Number of households supported through Acquisition of Existing Units	0	0
Total	72	0

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The Loveland Housing Authority received funding to provide significant rehabilitation to 72 units of multi-family housing affordable to families living at 40% and 50% of the area median income. Rehabilitation will take a full year and the project was not finished by the end of the 2020 program year. This goal will be reported in 2022.

Volunteers of America has historically applied for and received an annual CDBG award. In 2020-2021, the agency requested and received a Human Service Grant from the City of Loveland. This change will dramatically reduce the number of homes rehabilitated each year and will likely result in an inability to meet that goal over the 5 years of the Consolidated Plan.

Discuss how these outcomes will impact future annual action plans.

After the first year results from the 2020-2024 Consolidated Plan, the City of Loveland believes that it will be difficult to meet the goal of rehabilitated housing units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
Total	0	0

Table 7 – Number of Households Served

Narrative Information

The City of Loveland does not work directly to address the needs of persons with disabilities or low-income renters who pay more than half of their income for rent and/or live in substandard housing. Instead, grant funding is distributed to local non-profit organizations that do this work, although the grant process is competitive and agencies that provide these services may or may not get funded each year. Applicants generally include Disabled Resource Services to work with persons with disabilities (public service), Neighbor to Neighbor to provide rent assistance (public service), and Loveland Housing Authority to rehabilitate substandard housing (brick/mortar).

Through our Human Service and Community Development Block Grant processes, the City of Loveland takes actions to foster and maintain affordable housing in the area of rent assistance or any other assistance that can be used to free up a family's money so more can be used to pay for rent.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Loveland currently has a faith-based street outreach team called The Servant's Heart. Homeward Alliance, recently hired by the City of Loveland to work on filling service gaps, applied for an Emergency Solutions Grant for mental health/substance use based street outreach. In addition, Homeward Alliance has a team of Dedicated Navigators who will meet with unsheltered persons outside of their (rotating) office. Reaching unsheltered persons in Loveland is starting to become more consistent. Better results are expected in 2022.

Service providers such as House of Neighborly Service/137 Connection and Family Promise programs, Disabled Resource Services, Community Kitchen, SummitStone Health Partners and Salvation Army have regular contact with unsheltered residents, although rarely outside of a public facility, some of which are still partially closed because of the pandemic.

Northern Colorado still has a robust Coordinated Entry system in spite of the pandemic and has housed many people this year. Since 2016, Northern Colorado service providers have housed 597 veterans (92%), 432 non-veteran adults (45%), 384 families (84%), and 21 youth (49%). The goal to reach Function Zero with veterans is expected to occur in 2022.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Loveland Community Partnership Office is providing winter shelter for adults from November 9, 2021 through March 31, 2022, or longer if an extreme weather event occurs. The city does not have emergency shelter for families, although the Family Promise program of the House of Neighborly Service shelters up to four families that are participating in their program.

Loveland currently has five units of transitional housing. The number has not increased for many years. Four other units that used to be transitional housing are now dedicated supportive housing units for youth.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Loveland funds local non-profits through a competitive process and does not set aside funding for specific outcomes, such as organizations working with residents who are likely to become homeless after having been discharged from an institution or system of care. During the 2020 program year, funded organizations that kept residents from becoming homeless include Alternatives to Violence providing safehousing for survivors of family violence, and Neighbor to Neighbor and St. Vincent de Paul Society providing rent assistance.

Other funded agencies working on housing, health, social services, employment, or youth needs include:

- The Loveland Housing Authority providing emergency grants and no/low interest loans for housing rehabilitation to keep families housed;
- Loveland Housing Authority's Aspire 3D working with families to increase income and other supports to increase the likelihood of staying housed;
- Lago Vista Neighborhood, a program in the Lago Vista mobile home park, working with youth on their education;
- Homeward Alliance working with people affected by COVID to regain employment.

Some of the listed projects were funded with City of Loveland general tax dollars and not CDBG.

The Community Partnership Office does not work with publicly funded institutions and systems of care to help people from becoming homeless after they have been discharged, but does work with agencies that do, including the Salvation Army that will put an individual or family in a motel after discharge from the hospital, and Homeward Alliance and Volunteers of America to find housing and other assistance for people exiting jail or prison. Northern Colorado does not currently have housing for people right after they leave an institutional setting.

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

Coordinated Entry results are described above. The Northern Colorado Continuum of Care is expecting to announce a date by which we will reach Functional Zero for veterans, which by definition includes a shortened time period that veterans experience homelessness.

Archdiocese Housing, with partners BlueLine Development and Shop Works Architecture, submitted and received a 9% Low Income Housing Tax Credit award to build 54 units of supportive housing this year. Ground breaking will occur in April 2022. A conceptual housing project that could bring 44 micro-units to Loveland is under discussion. These two housing projects could significantly reduce homelessness in Loveland, potentially by 50-60%

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City of Loveland addresses public housing needs by allocating grant and other funding to organizations that provide housing. During the 2020-2021 program year, the Loveland Housing Authority received \$211,522 in CDBG and a waiver of building and development fees in the amount of \$161,121 to rehabilitate 72 units of affordable housing in the Brookstone apartment complex. In 2019, the Housing Authority received a waiver of close to \$1.2 million in building and development fees for 69 units of multi-family housing as well as \$200,000 in CDBG. In 2018, the organization received a waiver of fees totaling \$1.25 million for 60 units of new housing, \$257,414 for 30 units of skilled nursing and \$97,575 to rehabilitate 60 units of affordable multi-family housing.

Over the last four years, the Loveland City Council waived \$3.4 million in fees for 317 units of both single family and multi-family housing for Loveland residents. These fee waiver amounts are vital to increasing the affordable housing stock in Loveland given the small amount of CDBG received each year.

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

The Loveland Housing Authority started a non-profit service organization about three years ago. Aspire 3D, through a partnership with Loveland Housing Authority, works with residents to provide site based, resident driven solutions to both individual and community needs or concerns. The organization launched a Leadership Council in four Housing Authority communities: Orchard Place, The Edge, Silver Leaf and Mirasol. Residents meet monthly to identify community strengths and challenges, develop and implement solutions and build social connections. This approach to resident engagement ensures that programs and activities better meet the needs of unique communities and are more sustainable, long term solutions. In addition to the resident lead group work, Navigators provide client centered work with each resident to identify their goals, barriers and steps to achieve self-sufficiency to break the cycle of generational poverty and ultimately transition out of low-income housing to home ownership. While these actions may not directly result in homeownership, they are expected to stabilize families to be able to move on from low income housing.

Actions taken to provide assistance to troubled PHAs

The Loveland Housing Authority is not designated as troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

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, and updated incentives for single-family and multi-housing projects in 2017. The Planning and Zoning codes were re-written and officially adopted at the start of 2019, and now include the ability to build homes as small as 400 square feet with minimal setbacks and a reduction in parking. These changes are designed to make housing more affordable. Additional work is underway to ensure the changes work to provide a lower costing home.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The Community Partnership Office cancelled the annual Loveland Homeless Connect event for the second year due to COVID-19. In 2019, the event served 241 homeless and near homeless residents with information about housing and other social services, direct health and dental care, pet services, a hair cut, many other services and two meals provided by 50 agencies.

At the beginning of the pandemic, staff from the Community Partnership Office shared the CDC guidelines that suggested that homeless camps be allowed to remain where they were. Additional porta-lets and dumpsters for camp cleaning were provided. A second moratorium on removing camps has been in place for over a year now.

Communtiy Partnership Office staff continue to discuss program accessibility with funded agencies, including the manner in which the working poor access services that are generally only available during regular business hours. The Human Services and Affordable Housing Commissions continue to discuss program improvements during the annual grant process to better understand the experience of non-profit customers.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The Community Partnership Office requires that all activities funded with CDBG dollars comply with federal regulations concerning lead-based paint. The City does not have a funded program for reducing lead-paint hazards in general.

During the program year, the Community Partnership Office worked with Volunteers of America/Handyman program and Loveland Housing Authoity/Larimer Home Improvement program to increase their knowledge of lead paint regulations and take additional precautions

to keep families safe while providing necessary home rehabilitation. Additional training will be scheduled with Loveland Housing Authority staff.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Loveland allocates \$460,000 in grant funding to services organizations in addition to CDBG public service dollars. All funded agencies work with low to moderate income individuals with most individuals living at or below the poverty line. The City of Loveland is not a direct service provider, with the current exception of winter shelter, but funds organizations that work to lift families out of poverty.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Community Partnership Office continues to participate in the Northern Colorado Continuum of Care as a governing board member, member of the point-in-time count working group, and NOFA committee to help build institutional structures around accessing homeless programs and services. Community Partnership Office staff has also provided a structure for non-profit agencies to increase access to services as stated below.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The Community Partnership Office works to ensure that funded services are accessible to the residents who need them by hosting a monthly meeting to have agency staff share their program information, although the meetings have been at least temporarily discontinued because of the pandemic. Agency representatives provide information such as the type of identification needed for services, hours of operation, and whether the agency serves undocumented individuals. The goal of the meeting is to ensure that an organization provides a warm hand-off to another organization versus providing a referral.

The Community Partnership Office has been working with several private housing developers to try to increase the number and type of affordable housing in the City. A project that will produce 60-70 new single family homes started in 2021, with a two-bedroom home for sale below \$233,000.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of Loveland completed an Assessment of Fair Housing in 2018.

In 2019 and 2020, the City of Loveland completed a Fair Housing Loveland Actions document that was submitted with the CAPER. Because comments have not been received for either document, the Community Partnership Office will wait to complete another iteration.

CR-40 - Monitoring 91.220 and 91.230

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

The Community Partnership Office strives to complete monitoring of all projects within six months of project completion and has hired an additional staff member to complete the monitoring of older projects and meet the six month deadline going forward. A shorter monitoring form was developed in 2020 for projects that are regularly funded using CDBG. The shorter form has increased the speed with which projects are monitored. A full monitoring will occur for regularly funded projects every three years.

For all CDBG funded projects, the Community Partnership Office has been working with subrecipients on general Title VI, ADA and grievance policies and procedures and started working with agencies on Limited English Proficiency and Effective Communication policies with the help of a national expert in 2021. A meeting with local non-profits was mandatory for agencies that receive Community Development Block Grant funding from the City of Loveland and highly encouraged for agencies that receive other Federal funding. Follow-up will include ensuring completed plans are accessible to customers of funded organizations. At some point, the ability to apply for any City of Loveland Community Partnership Office funding will be dependent on completing these vital documents.

Minority business outreach information is gathered quarterly.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Efforts to provide citizens with an opportunity to comment on performance include a 15 days comment period that began the day after a Public Hearing that was held on December 14, 2021. The Public Hearing was advertised in the Reporter-Herald. A draft version of the report was sent to the Affordable Housing and Human Services Commissions, as well as funded agencies.

No one attended the public hearing that was held on December 14, 2021.

of comments received.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Program objectives have not been changed since the Consolidated Plan was submitted in 2020.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.