

Annual Action Plan

CARES Act

2019-2020



Community Partnership Office

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

970-962-2517

Amended on May 19, 2020 to add CDBG CARES Act/CV1 funding to the PY2019 Annual Action Plan, May 18, 2021 to add CDBG CARES Act/CV3, and September 21, 2022 to create a substantial amendment to reallocate unused funding for non-congregant shelter. COVID-19 related updates are highlighted in yellow.

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Annual Action Plan is a one-year plan describing how the City of Loveland intends to spend Community Development Block Grant (CDBG) funds during the grant year starting October 1, 2019 and ending September 30, 2020. The objectives and outcomes identified in the 2019 Annual Action Plan are consistent with the 2015-2019 Consolidated Plan and are expected to produce at least 20% of the expected 5-year goals.

The City of Loveland anticipates receiving \$389,247 in CDBG funding for the 2019-2020 program year. Sixty-five percent (65%) of funding will be allocated to new multi-family housing, rehabilitation of single and multi-family housing, and rehabilitation of public facilities. Fifteen percent (15%) will be allocated to public services and twenty percent (20%) will be used for administration of the program. The City of Loveland will also distribute \$119,020 from returned program income and \$500,000 from the City of Loveland general fund for public service projects.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives of the 2015-2019 Consolidated Plan that are used to inform the annual allocation of funding are:

Provide Decent Affordable Housing:

- Increase the supply of affordable owner-occupied housing by 75 units.
- Increase the supply of affordable rental units by 300.
- Increase housing for the homeless by 30 units.
- Rehabilitate 600 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 two organizations with public facility needs.

All CDBG funds received during the 2015-2019 program years will be used to address at least one of the priority needs categories listed above.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Having completed the first three grant years and 3/4 of the fourth, the following accomplishments have occurred to date:

- The supply of new affordable owner-occupied housing increased by 88 units, which is 13 more than the 5-year goal of 75. These units were not funded with CDBG and will not be entered into IDIS.
- To date, the supply of new affordable rental units increased by 70, ten of which are dedicated supportive housing for veterans. This allocation will bring an additional 69 units, thereby meeting the goal by 43% for new multi-family housing and 33% of new housing for the homeless. It is possible that some of the new units will be used to house homeless residents as well.
- 554 single-family housing units received rehabilitation funding, which is 92% of the goal of 600 units.
- 61 multi-family units received rehabilitation funding, which is 31% of the goal of 200 units.

Create a Suitable Living Environment:

- 8,595 residents received assistance from multiple agencies, exceeding the goal of 5,000 residents.
- Three agencies improved their public facilities by the end of the second year, exceeding the goal of two public facility projects.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation occurred between July 15 and August 14, 2019, during which a hard copy of the draft plan was available to the public at the Community Partnership Office. An electronic copy of the plan was emailed to the Affordable Housing and Human Services Commissions and others 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 Plan was presented to the Loveland City Council on August 6, 2019. The resolution and advertisement of the public meeting are attached in the Appendix.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Affordable Housing Commissioner question: This is on the first page: Rehabilitate 600 units of owner-occupied housing. Is that just LHIP or are other programs included? If just LHIP, isn't that considerably more than they can accomplish?

Response: This is also Volunteers of America. They generally do about 100-150 homes a year. Thank you for commenting!

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

COVID-19 related Citizen Participation documents can be found in the Attachments that follow. No comments were received for this Substantial Amendment.

7. Summary

During the 3.75 years of the 5-year Consolidated Plan, the City of Loveland accomplished the goal or will accomplish the goal of new single-family housing, rehabilitation of single-family housing, residents served at a public facility and the rehabilitation of public facilities. Other goals of additional new multi-family housing, new housing for homeless residents and housing rehabilitation have increased, although the goals may not be achieved by the completion of the 5-year plan. Under new single-family housing and public services, only CDBG funded activities were tracked in IDIS even though the City of Loveland provided incentives and grants for projects that helped 88 households with new housing and thousands of residents needing services from local non-profit organizations.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	
CDBG Administrator	LOVELAND	Executive/Community Partnership Office
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Loveland Community Partnership Office (CPO) is the lead agency administering the development and implementation of the 2015-2019 Consolidated Plan and subsequent Annual Action Plans. The Loveland Affordable Housing and Human Services Commissions, Loveland Housing Authority, Loveland Habitat for Humanity, 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-profits through a competitive application process.

Consolidated Plan Public Contact Information

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

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Loveland holds an open annual competitive grant process that results in funding recommendations by the Affordable Housing and Human Services Commissions with final approval from the Loveland City Council. Consolidated Plan priorities were determined through a process of community participation and input from citizens, housing agencies, service agencies and Loveland's Affordable Housing and Human Services Commissions with an overall goal of creating new affordable housing and reducing the number of households and individuals living in poverty.

During the 2019-2020 grant process, the Human Services Commission considered allocating all CDBG public service dollars to one organization to provide Housing First Rapid Re-Housing. After much discussion, this project was funded in part with CDBG public service dollars and part with City of Loveland Human Service Grant dollars.

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(l))

The Loveland Housing Authority (LHA) is Loveland's Public Housing Agency (PHA) and is the largest provider of affordable housing in the City. The agency currently owns and manages 868 housing units, 696 of which are located in Loveland with the remainder in Weld County and Estes Park in Larimer County. LHA also manages about 550 Housing Choice Vouchers and administers the City's housing rehabilitation loan program, emergency home health and safety repair program, and down payment assistance, all three of which have been funded with City of Loveland CDBG in prior years.

Although established by resolution by the Loveland City Council, and with one council member appointed to the Board of Directors, LHA operates separately from the City. Operation and collaboration decisions of the Housing Authority are made by staff members and the Board of Directors, not the City of Loveland.

The Housing Authority received a low-income housing tax credit allocation in 2019 to complete a 69-unit housing project for residents living between 30% and 60% of the area median income. The organization is also building 60 units of housing for seniors and 30 units of skilled nursing (see <https://mirasolgreenhousehomes.org/>). Community Development Block Grant funding will be used for water rights for the new multi-family housing project.

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 (CoC) is one of 11 local community Continua of Care in Colorado's Balance of State. A staff member from the CPO actively participates in planning efforts and is a member of the local Governing Board. The CoC supports the work of providers serving homeless populations in Larimer and Weld Counties and is comprised of nonprofit agencies, housing providers, citizens, school district personnel and government representatives. CoC members have been working on HEARTH Act implementation, including coordinated entry, HMIS expansion, regional collaboration of the point-in-time count, and local programs specifically for the homeless. Elected officials receive information and updates about activities and goals of the CoC group members during an annual meeting in September.

Northern Colorado has recently taken steps to form a Continuum of Care that is separate from the Balance of State. Our first application will be submitted in 2020.

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

The Balance of State CoC does not distribute Emergency Solutions Grant (ESG) funding. ESG funding is distributed through the Department of Local Affairs/Division of Housing. For ESG funding information, please refer to the Division of Housing Consolidated Plan/Annual Action Plan for the State of Colorado.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Loveland Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans 2019 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Loveland Housing Authority applied for and will receive funding during the 2019-2020 grant year.
2	Agency/Group/Organization	VOLUNTEERS OF AMERICA
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	2019 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Volunteers of America applied for and will receive funding during the 2019-2020 grant year.

4	Agency/Group/Organization	ALTERNATIVES TO VIOLENCE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	2019 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Alternatives to Violence applied for and will receive funding for services and safe house rehabilitation during the 2019-2020 grant year.
5	Agency/Group/Organization	House of Neighborly Service
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	House of Neighborly Service applied for and will receive funding during the 2019-2020 grant year.

6	Agency/Group/Organization	Murphy Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Murphy Center (Homeward Alliance) applied for and will receive funding during the 2019-2020 grant year.

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

The agencies listed above include only those that applied for funding for the last year of the Consolidated Plan. Please see the 2015-2019 Consolidated Plan for a list of the agencies consulted during the initial year.

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	Northern Colorado Continuum of Care	The goals of the City of Loveland Consolidated Plan align with the goals of the CoC and include new affordable housing, specifically housing for homeless residents.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Loveland Affordable Housing and Human Services Commissions participate in the Annual Action Plan by allocating funding to projects and programs that meet the objectives of the 2015-2020 Consolidated Plan. A notice of available funding was sent to 212 agency representatives or community members that have expressed interest in the grant program and 475 agency representatives that participate in or have participated in a City of Loveland monthly meeting called the Community Resource Connection. Posters are placed at the City Clerk's office, Loveland Library and Loveland Utility Department. Information is shared via Facebook and Twitter.

Proposals received by both commissions are available to the general public. Agency presentations are open meetings that are advertised so that citizens can attend.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Community Partnership Office staff conducted significant outreach to community stakeholders over a period of ten months during the preparation of the Consolidated Plan, including public meetings, outreach to low income service recipients and surveys requesting citizen input on both the development of the plan, goals and objectives, and the final draft. As required by the City of Loveland Citizen Participation Plan, the CPO held public meetings to discuss community needs with service providers, City of Loveland commissioners, adjacent governments, and community members at the Food Bank for Larimer County, Larimer County Workforce Service Center and Lago Vista Mobile Home Park. Participation was available in both English and Spanish. Finally, electronic surveys were sent to local and statewide agency representatives who were not able to attend any of the public meetings.

Updates to the goals of the Consolidated Plan occur through the Annual Action Plan and show the distribution of past and current grant funds by the Affordable Housing and Human Services Commissions. Public meetings are advertised in English and Spanish. The Annual Action Plan is presented to the Loveland City Council. The Executive Summary and Goals sections of the Consolidated Plan are available in English and Spanish.

A hard copy of the Annual Action Plan was available at the Community Partnership Office from July 15 to August 14, 2019. See Appendix for a copy of the Annual Action Plan advertisement.

Information about Citizen Participation during COVID-19, including an updated Citizen Participation Plan can be found in the Attachments.

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	Public Meeting	Non-targeted/broad community Agency representatives	See Appendix for a list of attendees at public meetings held January 7 and 11.	No comments received.	No comments not accepted.	
2	Public Meeting	Non-targeted/broad community Agency presentations	No community members attended agency presentation meetings on the following dates: March 21; April 4, 11, 18, 25; May 6, 9, 2019. Four high school students attended the Human Service Grant allocation meeting on May 2, 2019.	No comments were received.	No comments not accepted.	

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)
3	General outreach grant notification	Applying agencies	A notice of available funding was sent to 212 agency representatives or community members that have expressed interest in the grant program and 475 agency representatives that participate in or have participated in a City of Loveland monthly meeting called the Community Resource Connection. Posters are placed at the City Clerk's office, Loveland Library and Loveland Utility Department. Information is shared via Facebook and Twitter.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Loveland anticipates receiving \$389,247 in CDBG funding for the 2019-2020 program year. Sixty-five percent (65%) of funding will be allocated to new multi-family housing, rehabilitation of single and multi-family housing, and rehabilitation of public facilities. Fifteen percent (15%) will be allocated to public services and twenty percent (20%) will be used for administration of the program. The City of Loveland will also distribute \$119,020 from returned program income and \$500,000 from the City of Loveland general fund for public service projects.

The Community Partnership Office (CPO) will work with applicants and prioritize leveraging additional sources of funding to support projects creating affordable housing, rehabilitating single and multi-family housing, and purchasing or rehabilitating public facilities. Potential leveraging sources include Colorado Low Income Housing Tax Credits, Colorado Department of Housing funds, and private and foundation sources.

The City of Loveland will receive funding to prevent, prepare for or respond to the COVID-19 pandemic and will allocate funds with assistance from members of the Human Services and Affordable Housing Commissions.

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	389,247	95,216	0	484,463	0	23,803.50 in program income allocated to 2018-2019 administration.
Other	public - federal	Admin and Planning Public Services Other	533,608	0	0	533,608	0	CDBG-CV funds used to prevent, prepare for and respond to COVID-19.

Table 5 - 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

CDBG funding can be used by a developer to leverage additional resources and has historically been used for small gap funding for large housing projects or land purchase for smaller projects. CDBG does not have a matching requirement.

Program Income was derived from home repair grants and funding returned to the City of Loveland. Home rehabilitation grants that originated with the Loveland Housing Authority will remain with that organization to be used for the same purpose.

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

While the City of Loveland owns land that could be used to fulfil a portion of the goals of the Annual Action Plan, it is not currently available for that purpose.

The Loveland City Council has provided fee waivers for developers creating new affordable housing units. Over the past eight years, developers have received \$6.2 million, resulting in 432 new units of housing, 60 rehabbed units and three public facilities. Not all City of Loveland funded projects are included in IDIS.

Discussion

Over the last year, the City of Loveland invested more than \$2.4 million in affordable housing and public service projects, including \$369,792 in non-administration CDBG, \$570,000 in public services and close to \$1.5 million in fee waivers for single-family and multi-family homes, and 30 skilled nursing beds. The CPO will apply the outcome of all investments to the priority goals of the 5-year Consolidated Plan, including those not entered into IDIS.

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
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1	Create new affordable housing	2015	2019	Affordable Housing Public Housing Homeless		New Affordable Housing	CDBG: \$200,000	Rental units constructed: 69 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Unit Other: 0 Other
2	Rehabilitate affordable housing	2015	2019	Affordable Housing Public Housing		Rehabilitate Affordable Housing	CDBG: \$114,715	Homeowner Housing Rehabilitated: 189 Household Housing Unit
3	Public service activities	2015	2019	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$70,290	Public service activities for Low/Moderate Income Housing Benefit: 5612 Households Assisted
4	New or rehabilitated public facilities	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$21,610	Public service activities other than Low/Moderate Income Housing Benefit: 183 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Create new affordable housing
	Goal Description	Funding will be used by the Loveland Housing Authority to for 69 units of housing for residents living between 30% and 60% of the area median income.

2	Goal Name	Rehabilitate affordable housing
	Goal Description	Funding will be used by Volunteers of America to provide safety and accessibility rehabilitation in 140 homes occupied by seniors or persons with disabilities, Loveland Housing Authority to replace stairs at the Willow Place apartments occupied by 20 single-parents participating in a long-term self-sufficiency program, Loveland Housing Authority/Larimer Home Improvement Program to assist 17 households with emergency home repairs or low interest loans for health and safety rehabilitation, and Neighbor to Neighbor for general housing rehabilitation for 12 units occupied by seniors.
3	Goal Name	Public service activities
	Goal Description	Funding will be used by Alternatives to Violence for housing case management, Homeward Alliance for services with homeless residents at the Murphy Center, House of Neighborly Service for their food program and One Community One Family to house homeless residents.
4	Goal Name	New or rehabilitated public facilities
	Goal Description	Funding will be used by Easter Seals to ensure facility accessibility and Alternatives to Violence for window and door replacement.

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 2019-2020 program year, meeting at least 20% of Consolidated Plan priority goals in the fourth year.

\$150,000 of CDBG-CV1 funding for public services and \$16,870 for program administration was allocated in 2020. The balance of \$346,738 for public services and an additional \$20,000 for program administration was allocated with the 2nd Substantial Amendment.

This substantial amendment will reallocate 21,768.36 that was unused by Homeward Alliance and \$2,092.50 that was unused by Easter Seals to Salvation Army to be used for non-congregant shelter for people who are currently homeless and at risk of contracting COVID-19 after having left a care facility and needing further recovery time. Salvation Army will receive \$23,860.86.

Projects

#	Project Name
1	Program Administration
2	Public Services 2019
3	New Housing 2019
4	Housing Rehab
5	Public Facilities 2019
6	CV Program Administration
7	CV Public Service

Table 7 - Project Information

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

The final year allocations match those listed as priorities. The first priority is creating new affordable housing and the second priority is housing rehabilitation.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$77,848
	Description	Program administration for 2019-2020 program year.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Loveland Colorado
	Planned Activities	CDBG program administration
2	Project Name	Public Services 2019
	Target Area	
	Goals Supported	Public service activities
	Needs Addressed	Public Service Activities
	Funding	CDBG: \$70,290
	Description	Public service activities for 2019-2020
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Homeward Alliance will provide case management for 250 people at the Murphy Center. Alternatives to Violence will provide case management for 640 people at the Loveland safe house. House of Neighborly Service will provide food assistance for 4,700 residents. One Community One Family will assist 22 homeless families access housing.
	Location Description	Activities will occur in Loveland and in Fort Collins for Loveland residents.
3	Planned Activities	Case management and food assistance.
	Project Name	New Housing 2019
	Target Area	
	Goals Supported	Create new affordable housing
	Needs Addressed	New Affordable Housing

	Funding	CDBG: \$200,000
	Description	New housing activity for 2019-2020 program year
	Target Date	11/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	69 households living between 30% and 60% of the area median income will benefit from new housing in Loveland.
	Location Description	Loveland Colorado
	Planned Activities	69 units of new housing will be built.
4	Project Name	Housing Rehab
	Target Area	
	Goals Supported	Rehabilitate affordable housing
	Needs Addressed	Rehabilitate Affordable Housing
	Funding	CDBG: \$114,715
	Description	Housing rehabilitation activities for 2019-2020 program year
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Volunteers of America will make safety repairs at the homes of 140 seniors or persons with disabilities. Loveland Housing Authority will replace stairs at 20 units of multi-family housing occupied by low-income single parents. Loveland Housing Authority will make emergency grants or low-income loans to 17 low-income families. Neighbor to Neighbor will complete general rehabilitation projects at a 12 unit multi-family complex occupied by seniors.
	Location Description	Loveland Colorado
	Planned Activities	General rehabilitation in single-family and multi-family homes.
5	Project Name	Public Facilities 2019
	Target Area	
	Goals Supported	New or rehabilitated public facilities
	Needs Addressed	New or Rehabilitated Public Facilities
	Funding	CDBG: \$21,610
	Description	Public facility activities for 2019-2020 program year.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	138 individuals will benefit from increased accessibility at the Easter Seals facility in Loveland. 45 survivors of domestic violence will benefit from improvements to windows and doors at the Alternatives to Violence safe house.
	Location Description	Loveland Colorado
	Planned Activities	General rehabilitation to a public facility and the Loveland safe house.
6	Project Name	CV Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV: 36,870
	Description	Program administration for CDBG-CV grants.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A for program administration
	Location Description	
	Planned Activities	
7	Project Name	CV Public Service
	Target Area	
	Goals Supported	Public service activities
	Needs Addressed	Public Service Activities
	Funding	CDBG-CV: \$496,738
	Description	Public service activities to prevent, prepare for or respond to COVID-19.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Number and type of families unknown at this time.
	Location Description	Loveland is City of Loveland residents only.

	Planned Activities	Activities include rent/mortgage assistance, utility assistance, job loss case-management, non-congregant shelter, facility cleaning, child sexual assault counseling, and vaccine clinic assistance for Loveland residents affected by COVID-19.
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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. The same is true for the 2019-2020 grant year.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Loveland does not currently prioritize allocating CDBG geographically.

Discussion

Consideration for allocating CDBG to single family housing rehabilitation using the Habitat for Humanity Neighborhood Revitalization model, or a similar model, has been discussed but is unlikely for at least five years. If this is implemented in the future, work will begin in areas that are low-income and have a minority concentration.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the final year of the 2015-2019 Consolidated Plan, 69 families will have access to affordable housing through the Loveland Housing Authority and 140 special needs households will be assisted with rehabilitation by Volunteers of America.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	118
Special-Needs	140
Total	258

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	69
Rehab of Existing Units	189
Acquisition of Existing Units	0
Total	258

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The number of persons served during the final year of the Consolidated Plan is about 20% of the total estimated to be served over five years. The numbers given above are 23% of new multi-family housing and 23% of rehabilitation for special needs residents.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Loveland works closely with affordable housing developers to provide project assistance as needed and according to the priorities of the Consolidated Plan. In 2018 and 2019, the Loveland Housing Authority received \$285,885 in CDBG funding and \$1.23 million in City fee waivers for 60 units of senior housing and 30 units of skilled nursing. In 2019, they will receive \$200,000 for their next project of 69 units of new housing and will request a waiver of city fees later this year.

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 allocated \$135,000 to the Loveland Housing Authority to assist with the development of 70 units of affordable housing, and about \$1.3 million in the waiver of building and development fees. As stated above, during the fourth year of the Consolidated Plan, the Housing Authority received more than \$1.5 million to assist with two projects and will receive an additional \$200,000 in CDBG this year. The City of Loveland values the partnership of the Loveland Housing Authority and has significantly invested in projects.

The Loveland Housing Authority formed a new non-profit, Aspire 3D, that targets service coordination specifically to residents of LHA owned and/or managed properties. Aspire 3D collaborates with local human service, education and health care providers to bring case management, health and wellness resources, education programs, and basic needs provisions on-site at each LHA property. Aspire 3D achieves this through community-based Navigators who serve as connectors between community resources, residents and the housing authority.

Aspire 3D targets three of the most vulnerable populations living in public housing communities: youth, adults age 55+, and veterans. Youth are served through the Kids Club Literacy Project, which provides an outcomes based education model and wrap around services for youth and their parents with the goal of closing the achievement gap for children living with poverty. Vive brings resources and programs into communities with high concentrations of people age 55 or better with the goal of increasing engagement in activities through the built environment and community based services that promote better health as residents age. VIP provides coordinated services and supports that ensure veterans are able to maintain their housing and achieve their self-sufficiency goals.

Aspire 3D is built on an innovative framework that incorporates place based services into affordable housing communities. Resources are brought on-site to support individuals as well as improve the quality of life for the community as a whole. Relationships with partner agencies as well as resident leadership opportunities capitalize on the assets that exist in our community to address the unique

challenges of each neighborhood.

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

The Loveland Housing Authority Resident Advisory Board, comprised of residents from each of the housing properties in Loveland, 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.

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 in the form of CDBG and fee waivers. The Housing Authority, as the primary provider of affordable housing, is successfully housing thousands of Loveland residents and is continually working to assist 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. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connects citizens with agencies, resources and other support.

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

Homelessness in Loveland is managed through the Northern Colorado Continuum of Care Coordinated Entry system (called Coordinated Access and Housing Placement System: CAHPS). CAHPS started in 2016 with local providers working to end veteran homelessness. In 2017, a new system for non-veteran adults was started. In 2018, a system for families and in 2019, a system for youth were started. As of the end of April, 86% of veterans, 27% of non-veteran adults, 58% of families and 6% of youth have been housed.

Shelter and shelter outreach is managed through two programs of the House of Neighborly Service: 137 Connection serving homeless individuals and the Angel House serving homeless families. Salvation Army, Disabled Resource Services, One Community One Family, Neighbor to Neighbor, Community Kitchen and the Front Porch Café are also working to shelter and house homeless Loveland residents.

The CPO works with many local nonprofits to produce the annual Loveland Connect event modeled after the national Project Homeless Connect that started in San Francisco, California in 2004. In 2019, the event will be held on October 11th. In 2018, the event connected 227 homeless or near homeless with about 50 agencies and benefited from the volunteer service of hundreds of Loveland residents.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter for homeless adults is managed by House of Neighborly Service's 137 Connection program at rotating churches when the temperature is 20 degrees or below. Loveland does not have emergency shelter for families but does have a shelter program for families willing to work on the issues that lead to their homelessness. Homeless individuals and families are also able to seek shelter in neighboring communities. Transitional housing is managed by House of Neighborly Service and Alternatives to Violence. Alternatives to Violence re-tooled their transitional housing to rapid re-

housing as an applicant of Continuum of Care funding in 2018.

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. Specifically, City of Loveland funding and CDBG funding that will help the homeless or keep individuals or families from becoming homeless include:

- \$70,000 to the House of Neighborly Service 137 Connection and Angel House programs
- \$15,000 to United Way of Weld County to manage the northern Colorado CAHPS program
- \$55,000 to One Community One Family for rapid re-housing
- \$22,017 to Homeward Alliance to provide services to homeless residents at the Murphy Center
- \$19,826 to the Loveland Housing Authority for case management for homeless veterans
- \$38,416 to Alternatives to Violence for victims of domestic violence
- \$16,888 to the Matthews House to support youth aging out of foster care or leaving a correctional facility to assist with housing and employment
- \$22,559 to Neighbor to Neighbor to provide housing counseling and rent assistance
- \$21,869 to Community Kitchen for meals for homeless residents and to start a jobs training program

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 are listed above. Unfortunately, Loveland does not have a program specifically for persons discharged from health care or mental health facilities, other than to provide therapy and case management. The State of Colorado provides housing and support for people exiting state-funded

institutions to help clients transition to another community.

Discussion

The City of Loveland CPO works with local non-profits as a funding partner and to offer 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 Continuum of Care to help raise awareness about homelessness.

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

Introduction:

City of Loveland building and zoning codes are designed to promote a safe, decent environment and aesthetically pleasing community for local neighborhoods. Unfortunately, development standards and development costs in general may create a barrier to the construction of affordable housing, including the additional cost of Capital Expansion Fees used to fund the capital needs of government departments. Open space and landscaping requirements, and mandatory two parking spots per dwelling, not only reduce the number of income producing housing units, they can also result in additional costs.

The City of Loveland completed an update to the zoning code in 2018, including provisions for smaller homes that will hopefully alleviate housing affordability issues for cost-burdened residents. It also addresses parking requirements and allows fewer required parking spots based on the income of the residents. For example, housing for people exiting homelessness can have a 75% reduction in the number of mandatory parking spaces.

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

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 2018, the Loveland City Council waived almost \$1.5 million dollars in building and development fees to support affordable housing. Over the past ten years, affordable housing policy has resulted in an investment of about \$10 million dollars of City incentives in addition to CDBG funding, and has resulted in more than 700 units of housing.

Discussion:

The CPO will continue to monitor city policies, zoning ordinances and building codes for ways in which they create barriers to affordable housing and will make suggestions to the Affordable Housing Commission and city management staff with suggestions to reduce costs or other 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 meeting underserved needs and reducing poverty.

Actions planned to address obstacles to meeting underserved needs

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

In 2017, the CPO started a monthly meeting called the Community Resource Connection, during which local non-profit agency staff learn about services available to low-income residents, including whether the agency is able to serve residents without proper documentation or any other barriers to access, such as hours of operation or availability of public transportation. The meeting space is at capacity and attendees comment that the information they receive from their partner agencies is valuable to the services they provide.

Actions planned to foster and maintain affordable housing

The City of Loveland will continue to invest financially in projects that maintain affordable housing.

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 at some point 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 grant funding of about \$880,000 annually to assist non-profit organizations serving persons who are homeless, low income or living in poverty.

Actions planned to develop institutional structure

The CPO will continue working with the Northern Colorado Continuum of Care on the CAHPS program to match homeless residents with the appropriate type of permanent housing. For all sub-populations combined, the northern Colorado CAHPS program has housed 50% of homeless residents.

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 with private developers and social service agencies to support the development of additional affordable housing units and work to house homeless residents. The CPO will also continue to partner with funded non-profits to enhance coordination of services.

As noted above, the purpose of the Community Resource Connection is to enhance coordination between social service agencies.

Discussion:

Removing obstacles to meeting underserved needs, fostering affordable housing, reducing lead hazards, reducing the number of families in poverty, developing institutional structure, 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(I)(1,2,4)

Introduction:

The City of Loveland will use 100% of grant funding received during the 2019-2020 program year to benefit low to moderate income individuals (LMI benefit).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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	119,019
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
Total Program Income:	119,019

Other CDBG Requirements

1. The amount of urgent need activities	1
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 1, 2019 and ending September 30, 2020. All funding will be used to benefit persons of low and moderate income.

Annual Action Plan 2019	40
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Attachments