

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, 2023 and ending September 30, 2024. The objectives and outcomes identified in the 2023 Annual Action Plan are consistent with the 2020-2024 Consolidated Plan and are expected to produce about 9% of the 5-year goals.

The City of Loveland anticipates receiving \$370,632 in CDBG funding for the 2023-2024 program year, has \$55,750 remaining from the 2022-2023 program year, and has received \$101,367 in program income. From these sources, 69% of funding will be allocated to new housing, and single-family and public facility rehabilitation projects. Thirteen percent (13%) will be allocated to public services. Eighteen percent (18%) will be used to administer the program.

2. Summarize the objectives and outcomes identified in the Plan

The objectives of the 2020-2024 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 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 organizations with three public facility needs

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

3. Evaluation of past performance

Performance data is for 2.5 years with updated expected goals over the five years of the Consolidated Plan.

- New Housing: the new single-family and multi-family housing goals will not be met during the five years of the Consolidated Plan.
 - Habitat for Humanity wished to apply for CDBG funding but was unable based on the timing of their project. Although the City will likely fund about 14 new Habitat for Humanity homes with another source before the end of the Consolidated Plan, the accomplishments will not be counted toward the new single-family housing goal listed above.
 - A project working with a for-profit builder selling single-family homes to families living at or below 70% of the AMI will also not be counted toward the goal but will produce about 25 new homes.
 - Loveland Housing Authority is likely to request funding for new multi-family housing during the five years of the Consolidated Plan, although they are unlikely to build 225 new units in the next two years.
- Homeless Housing: the homeless housing goal of 50 units will be exceeded by the end of the Consolidated Plan with a project that is expected to be operational by about November 2023.
- Housing Rehabilitation: the housing rehabilitation goal is unlikely to be met during the five years of the Consolidated Plan. Volunteers of America no longer wishes to receive CDBG funding given the additional work that is required and will instead apply for other funding from the City of Loveland. The goal will be 55% met by the end of year three.
- Public Services: this goal will be met.
- Public Facilities: this goal will be met by year three.

4. Summary of Citizen Participation Process and consultation process

Citizen participation occurred from June 7, 2023 to July 6, 2023, after the Affordable Housing and Human Services grant decisions were presented to the Loveland City Council, and from June 30, 2023 to July 30, 2023 to review the Annual Action Plan. Information about the public hearings was emailed to the Affordable Housing and Human Services Commissions and was advertised in the Loveland Reporter Herald. This Annual Action Plan will be presented to the Loveland City Council on August 1, 2023. Resolutions and the advertisements of public hearings are attached in the Appendix.

5. Summary of public comments

No comments were received during the 30-day comment period for grant allocations that ran from June 7, 2023, through July 6, 2023. **ADD COMMENTS RECEIVED DURING THE 30-DAY COMMENT PERIOD OF THE ANNUAL ACTION PLAN**

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

ADD COMMENTS NOT ACCEPTED AND REASONS FOR NOT ACCEPTING THEM.

7. Summary

During the first 2.5 years of the Consolidated Plan, the City of Loveland is on-track to meet the new homeless housing, public services and public facility goals, and may meet the multi-family rehabilitation goal. The goals of new single-family and multi-family housing, and rehabilitation of single-family housing will not be met and will be adjusted for the 2025-2029 Consolidated Plan.

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

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

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 2020-2024 Consolidated Plan and subsequent Annual Action Plans. 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 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. Citizen participation in the Consolidated Planning process occurred remotely through surveys during 2020, with a response rate that was higher than the 2015-2019 Consolidated Plan public participation process.

The Community Partnership Office consulted with Municipal Fiber Manager, Briana Reed-Harmel to discuss internet expansion to low-income housing and low-income residents, and Loveland Fire Rescue Authority Emergency Manager, Robert Carmosino, to discuss the potential effect of current CDBG funded projects and other potential emergency operations in the City of Loveland.

The City of Loveland Pulse completed a project with the Thompson School district to get children in the Lago Vista mobile home park connected to the internet. Lago Vista is home to low and very low-income children. In 2022, completed project connected 187 students to the internet regardless of whether they attended Thompson School District schools. Loveland's Pulse program will be active city-wide by the end of 2023 and will continue to have a base package that costs nothing. Pulse is participating in the Affordable Connectivity Program.

Emergency services operation staff for the City of Loveland are currently concerned with homeless encampments along the Big Thompson River and the potential of both flooding and fire because of the extraordinary amount of rain and because of wind on the river channel. City of Loveland staff have been clearing encampments since late June of 2022 but know that there are still people who continue to use areas close to the river for shelter.

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 is Loveland's Public Housing Agency (PHA) and is the largest provider of affordable housing in the City. The organization manages 937 affordable rental units, of which 765 are in Loveland, with the remainder in neighboring communities, and 560 Housing Choice Vouchers, of which 111 are Project Based, including 10 VASH vouchers for veterans. The Loveland Housing Authority also administers the City's housing rehabilitation loan program and emergency home health and safety grant program, both of which are currently funded with City of Loveland CDBG. The first and second

priorities of both the 2015-2019 and the 2020-2024 Consolidated Plans is developing new affordable housing or rehabilitating existing housing. The City of Loveland Affordable Housing Commission has fully funded requests from the Loveland Housing Authority for new and rehabilitation 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.

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 close to \$3.1 million in fees over the last 28 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 seventy-five (175) 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.

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) was newly formed in January 2020 and is one of four Continua of Care in Colorado. A staff member from the CPO is a member of the Governing Board and participates in CoC meetings and planning efforts. 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.

Northern Colorado CoC member agencies have made great strides in reducing homelessness. As of April 2023, 1,559 individuals and families have been housed with 773 waiting. The NoCo CoC has housed 538

veterans since 2016, with 59 waiting, and has been close to reaching functional zero with this population for some time.

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

In FY20 and FY21, the NoCo CoC received ESG-CV funding for Rapid Rehousing (RRH), Emergency Shelter and HMIS activities from the Colorado Department of Local Affairs/Division of Housing, and developed a Rating and Ranking committee to evaluate projects and distribute funding. CV funds were sub-awarded to 15 domestic violence and homeless service providers and many individuals and families were housed. Unfortunately, RRH funding is no longer available and previously funded Continuum of Care agencies are no longer able to get people with few barriers to housing back into housing quickly. Dedicated RRH funding is greatly needed in northern Colorado.

The NoCo CoC HMIS lead has added additional Loveland providers to more accurately measure homelessness and performance throughout the NoCo CoC region. The CoC has an expectation that all funded programs will be entering information into HMIS by August 2023.

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	ALTERNATIVES TO VIOLENCE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	2023 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 public service funding to house homeless survivors of domestic violence.
2	Agency/Group/Organization	Family Housing Network of Fort Collins, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	2023 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Family Housing Network applied for and will receive public service funding to house homeless Loveland families.
3	Agency/Group/Organization	Homeward Alliance
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	2023 Grant Recipient

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Homeward Alliance applied for and will receive public service funding to provide case management and house homeless Loveland residents.
4	Agency/Group/Organization	Loveland Housing Development Corp
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	2023 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Loveland Housing Development Corp (part of the Loveland Housing Authority) applied for and will receive rehabilitation funding for the Larimer Home Improvement Project.
5	Agency/Group/Organization	NEIGHBOR TO NEIGHBOR
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	2023 Grant Recipient
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Neighbor to Neighbor will purchase a seven-unit apartment complex to retain it as affordable housing.
6	Agency/Group/Organization	Salvation Army of Loveland
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	2023 Grant Recipient

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army applied for and will receive funding for non-congregant shelter.
7	Agency/Group/Organization	UNITED WAY OF LARIMER COUNTY, INC.
	Agency/Group/Organization Type	Services-Children Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Larimer County applied for and will receive funding to rehabilitate a school that was purchased by the Boys & Girls Club of Larimer County to transform it into a childcare campus.

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

The agencies listed above include only those that applied for funding this program year. Please see the 2020-2024 Consolidated Plan for a list of the agencies consulted during the initial year (637456224475370000 (lovgov.org)).

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	<p>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. The goals of the City of Loveland Consolidated Plan and subsequent Annual Action Plans align with the goals of the CoC and include new affordable housing, specifically housing for homeless populations funded in the 2021-2022 program year that will be completed in 2023.</p> <p>Larimer County will begin a strategic plan that will replicate the work of Welds Way Home in 2023.</p>

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 that meet the objectives of the 2020-2024 Consolidated Plan. Proposals received by both commissions, as well as the allocation process, are available to the public. Meetings 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

CPO staff conducted outreach to community stakeholders over a period of two months through electronic and paper surveys during the preparation of the Consolidated Plan. Additional meetings via zoom were advertised to community members in English and Spanish for the Consolidated Plan (and Annual Action Plan) process. Five-year goals were determined by the Affordable Housing and Human Services Commissions after reviewing survey information and prior year goals and accomplishments.

Citizen Participation opportunities throughout the grant and allocation process are noted below. Grant allocations were presented to the Loveland City Council on June 6, 2023. The Annual Action Plan was presented to the Loveland City Council on August 1, 2023. An electronic copy of the Plan is on the CPO website and in the August 1, 2023 Council packet. A hard copy is available at the CPO.

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	See Appendix for a list of attendees at public meetings held January 5 and 6, 2023. The CDBG meeting on January 6, 2023 had issues with the remote link so no attendees were present. Instead, people were contacted individually for project discussion and technical assistance.	No comments were received.	No comments were received.	

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	Public Meeting	Non-targeted/broad community Proposal discussion, agency presentations, grant allocations	Public meetings occurred in the City of Loveland City Managers Conference Room with a Zoom option on April 10, 13, and 24, and May 1, 2023. Only Affordable Housing and Human Service Commission members were present, with the exception of presentations by CDBG applicants during the May 1, 2023 meeting.	No comments were received.	No comments were received.	
3	Public Hearing	Non-targeted/broad community	Public hearing on June 21, 2022 during City Council meeting. No attendees spoke specifically about the grant allocation item.	No comments were received.	No comments were received.	

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 Meeting	Non-targeted/broad community	Public hearing on June 29, 2023 to present the Annual Action Plan. ADD # OF PEOPLE PRESENT	ADD COMMENTS.	ADD SUMMARY.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Loveland anticipates receiving \$370,632 in CDBG funding for the 2023-2024 program year, has \$55,750 remaining from the 2022-2023 program year, and has received \$101,367 in program income. From these sources, 69% of funding will be allocated to new housing, and single-family and public facility rehabilitation projects. Thirteen percent (13%) will be allocated to public services. Eighteen percent (18%) will be used to administer the program.

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	370,632	101,367	55,750	527,749	370,000	

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

The Affordable Housing Commission prioritizes projects that create new affordable housing that generally leverages a significant amount of additional funding. Applications received for 2023-2024 funding included new housing, and housing and public facility rehabilitation. The new housing project will leverage \$376,225. The housing rehabilitation project will leverage \$868,893. Additional funding for the public facility rehabilitation (playground) project is not yet known.

The Human Services Commission uses CDBG Public Service funding for homeless services projects. During the 2023-2024 program year, Public Services funding of \$70,800 will leverage an additional \$611,195.

CDBG does not have a matching requirement.

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

In October 2020, the Loveland City Council approved the transfer of four acres of land to Archdiocesan Housing to build 54 units of Supportive Housing. A 9% Low Income Housing Tax Credit allocation for the project was announced in May of 2021. Archdiocesan Housing broke ground in August 2022 and is expecting to complete the project in November 2023.

Discussion

The City of Loveland invests millions of local sales tax dollars in housing and public service projects for low to moderate-income residents, although most of the leveraging funding comes from non-City sources so results of projects are not reported to HUD through 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
1	Create New Affordable Housing	2020	2024	Affordable Housing Homeless		New Affordable Housing	CDBG: \$145,775	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7 Households Assisted
2	Rehabilitate Affordable Housing	2020	2024	Affordable Housing		Rehabilitate Affordable Housing	CDBG: \$75,000	Homeowner Housing Rehabilitated: 21 Household Housing Unit
3	Public Service Activities	2020	2024	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$70,800	Public service activities other than Low/Moderate Income Housing Benefit: 348 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 155 Households Assisted
4	New or Rehabilitated Public Facility	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development		New or Rehabilitated Public Facility	CDBG: \$124,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Create New Affordable Housing
	Goal Description	Funding will be used by Neighbor to Neighbor to purchase a seven-unit complex to keep the housing as affordable.
2	Goal Name	Rehabilitate Affordable Housing
	Goal Description	Loveland Housing Authority will rehabilitate 21 units of low to moderate-income housing.
3	Goal Name	Public Service Activities
	Goal Description	Funding will be used by Alternatives to Violence, Family Housing Network and Homeward Alliance to provide case management and house homeless Loveland residents, and by Salvation Army to provide non-congregant shelter.
4	Goal Name	New or Rehabilitated Public Facility
	Goal Description	United Way of Larimer County, in conjunction with the Boys & Girls Club of Larimer County, will rehabilitate a school to be used as a childcare campus.

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 2023-2024 program year, meeting about 9% of Consolidated Plan priority goals in the fourth year. The Affordable Housing Commission fully funded three proposals and the Human Services Commission funded four.

Projects

#	Project Name

Table 7 - Project Information

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

The first priority of the 2020-2024 Consolidated Plan is new housing, the second priority is housing rehabilitation, and the third priority is public facility rehabilitation. The Affordable Housing Commission funded one of each priority during the grant allocation process.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration 2023
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$94,399
	Description	Program administration for the 2023-2024 program year.
	Target Date	9/30/2024
	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	New Housing 2023
	Target Area	
	Goals Supported	Create New Affordable Housing
	Needs Addressed	New Affordable Housing
	Funding	CDBG: \$145,775
	Description	Housing purchased to retain as affordable.

	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	7 families will retain their affordable housing.
	Location Description	Loveland, Colorado
	Planned Activities	New housing
3	Project Name	Housing Rehabilitation 2023
	Target Area	
	Goals Supported	Rehabilitate Affordable Housing
	Needs Addressed	Rehabilitate Affordable Housing
	Funding	CDBG: \$75,000
	Description	Housing rehabilitation activities for the 2023-2024 program year.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	21 families will receive housing rehabilitation.
	Location Description	Loveland, Colorado
	Planned Activities	Housing rehabilitation
4	Project Name	Public Facilities 2023
	Target Area	
	Goals Supported	New or Rehabilitated Public Facility
	Needs Addressed	New or Rehabilitated Public Facility

	Funding	CDBG: \$145,775
	Description	Public facility activities for the 2023-2024 program year.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	350 children and youth will receive childcare daily at a new childcare campus in Loveland.
	Location Description	Loveland, Colorado
	Planned Activities	Rehabilitation of facility to be used for childcare.
5	Project Name	Public Services 2023
	Target Area	
	Goals Supported	Public Service Activities
	Needs Addressed	Public Service Activities
	Funding	CDBG: \$70,800
	Description	Public service activities for the 2023-2024 program year.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Alternatives to Violence will house 57 people, Family Housing Network will house 18 people, Homeward Alliance will provide case management to 258 people and expects to house 80. Salvation Army will provide non-congregant shelter to 170 people.
	Location Description	Loveland, Colorado
	Planned Activities	Case management and housing for homeless individuals and families.

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

The City of Loveland does not target CDBG funding to any specific geographic area of low-income or minority concentration. Instead, CDBG supports housing and services sought by low and moderate-income persons living throughout Loveland.

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 prioritize allocating CDBG geographically.

Discussion

Allocating CDBG funding based on geography is not practical because housing issues and service needs are not concentrated in specific neighborhoods. Loveland service providers serve the entire community and affordable housing has been developed throughout the city to avoid clustering properties and to ensure greater variety in the types and locations of housing available to low and moderate-income Loveland residents.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the fourth year of the 2020-2024 Consolidated Plan, 155 homeless individuals and households will have access to affordable housing public service activities provided by Alternatives to Violence, Family Housing Network and Homeward Alliance. Twenty-one (21) households will receive funding for housing rehabilitation. Neighbor to Neighbor will continue to house seven families.

One Year Goals for the Number of Households to be Supported	
Homeless	155
Non-Homeless	28
Special-Needs	0
Total	183

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	155
The Production of New Units	0
Rehab of Existing Units	21
Acquisition of Existing Units	7
Total	183

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

Discussion

The number of homeless individuals and families listed above is described in the introduction and does not include all individuals served by Homeward Alliance: out of 258 expected services, 80 will likely receive housing and the remaining 178 will receive support to be added to the by-name-list.

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. The most recent new affordable housing project received more than 1.36 million in combined CDBG funding and City fee waivers, as well as four acres of City owned land on which to build 54 units of supportive housing. No new housing proposals were received in 2022. A proposal received in 2023 is for the acquisition of existing affordable housing so that it is not sold to a for-profit company and turned into market rate housing.

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

No projects address the needs of public housing during the fourth year of the Consolidated Plan.

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 in the Consolidated Plan for more information about 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 and other developers with 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. The City of Loveland will assist any developer able to produce new housing units for low and very-low-income families.

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

Introduction

The City of Loveland invests CDBG and other City funding to 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 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 four agencies serving households experiencing homelessness: Alternatives to Violence, Family Housing Network, Homeward Alliance and Salvation Army. One-hundred fifty-five (155) individuals or families are expected to be rehoused during the program year.

The City of Loveland CPO now operates the Loveland Resource Center, a day and overnight shelter that is open 144 out 168 hours a week, and a second overnight shelter site that is open from 7pm to 9am seven nights a week.

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, has historically been managed through a few non-profit agencies in Loveland: SummitStone Health Partners, House of Neighborly Service/Guiding Connections, Salvation Army, Community Kitchen, Front Porch Café, and The Servants Heart. The Servant's Heart provides more of a traditional street outreach, while the other providers make contact with homeless individuals in their public facilities.

In 2023, the City of Loveland, with the assistance of an outside provider, will begin offering more extensive street outreach, modeled after Outreach Fort Collins, an agency that has successfully been serving Fort Collins since 2016. This work is expected to better build trusting relationships with residents who are historically service resistant, enter more people into HMIS and add them to the northern Colorado by-name-list to work toward housing, and address citizen complaints throughout the City, but primarily in the downtown area.

Addressing the emergency shelter and transitional housing needs of homeless persons

The House of Neighborly Service/Family Promise program provides overnight shelter and a day center

for families, although the shelter is not available on an emergency basis. The City of Loveland began providing emergency day and night shelter and resources in July 2022, adding an additional site in April 2023. Two year-round shelters are available in Fort Collins, about 14 miles north of Loveland.

Transitional housing in Loveland is primarily managed by House of Neighborly Service, although the program is not linked to Coordinated Entry. Alternatives to Violence and SummitStone Health Partners also have 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 NoCo CoC, Coordinated Assessment and Housing Placement System (CAHPS) manages 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, 556 veteran households (93% of those assessed), 535 non-veteran adult households (58% of those assessed), and 453 families (87% of those assessed) are now housed.

The City of Loveland financially supports programs to reduce homelessness by funding the House of Neighborly Service programs serving individuals and families, Alternatives to Violence shelter, Homeward Alliance's Murphy Center program, Salvation Army non-congregant COVID related shelter, and NoCo CoC CAHPS.

Organizations that will receive other City funding for homeless or special needs populations are: Community Kitchen to provide a hot meal daily to homeless and low-income residents.

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 homeless residents, youth and special needs populations are listed above. The City of Loveland does not have a program specifically for persons discharged from health care or mental health facilities, although Salvation Army shelters homeless Loveland residents who need additional recovery time after a health-related discharge from a hospital or care facility. The State of Colorado works to ensure that individuals exiting state institutions

are connected to SummitStone Health Partners and other providers who can continue to offer behavioral health care and case management. The State of Colorado also provides limited access to housing through vouchers for people exiting 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. Regionally, the CPO participates in the NoCo CoC 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. Incentives for building affordable housing described in the City of Loveland Unified Development Code include expedited development review; reduced or waived building and development fees; reduced landscaping requirements, size of outdoor play areas, and sidewalk and street widths; and fewer 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 generally requires affordability for 20 years for single-family homes and 50-years for multi-family homes.

The City of Loveland Planning Department has been working on amendments to the Unified Development Code to incentivize builders to add a variety of housing types to produce naturally occurring affordable housing. Landowners with an existing Planned Unit Development (PUD) may be able to add a mix of housing types throughout Loveland. First reading of the Ordinance making changes to the United Development Code will be heard on August 22, 2023.

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 2021, a group of residents from the private, public, quasi-government and non-profit sectors started discussing the cost of housing in Loveland and presented information and a request for addition help to the Loveland City Council on August 9, 2022. The suggestions were well received. This group is now working with the City of Loveland Planning Department on changes to the Unified Development Code to bring additional naturally occurring affordable housing to the City as stated above.

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. The City of Loveland also revised the 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 remain for developers, specifically with the cost of land and water. 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 Human Services Commission will continue to fund agencies working with underserved populations. The grant application asks a question about both physical accessibility and the hours an agency is open to ensure that the working poor can access services that may have historically only been open during general business hours.

Actions planned to foster and maintain affordable housing

The City of Loveland will continue to invest financially in projects that create or maintain affordable housing, specifically the Loveland Housing Authority's Larimer Home Improvement Program, providing emergency grants and low interest loans to Loveland residents, and the Loveland Housing Authority and Habitat for Humanity to build new affordable rental and for-sale 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.

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 to help keep families housed.

Actions planned to develop institutional structure

The CPO will continue serving on the Governing Board and as a member of the NoCo CoC to address homelessness through Coordinated Entry and other structural strategies. Northern Colorado has housed more than fifteen-hundred homeless residents over the last seven year through our Coordinated Entry system.

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 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(I)(1,2,4)

Introduction:

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	101,367
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:	101,367

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%

CDBG funding is allocated to project or programs that serve low-income Loveland residents.

Attachments