

## **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, 2024, and ending September 30, 2025. The objectives and outcomes identified in the 2024 Annual Action Plan are consistent with the 2020-2024 Consolidated Plan and are expected to produce about 6% of the 5-year goals.

The City of Loveland anticipates receiving \$361,246 in CDBG funding for the 2024-2025 program year and will allocate 65% to brick/mortar projects, 15% to public services, and 20% to administer the program.

#### **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 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**

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

Performance data is for 3.5 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, although an allocation of funding to Habitat for Humanity in year five will bring the single-family goal to 52%. The City of Loveland has provided funding for 33 Habitat for Humanity homes that are not counted toward the goal because they cannot be entered into IDIS.
- The Loveland Housing Authority has received City of Loveland funding to build 66 new multi-family units during the five years of the Consolidated Plan. These units will not be counted toward the goal because they cannot be entered into IDIS.
- 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 new single-family homes goal. Eighteen (18) homes have been sold during the five years of the Consolidated Plan.
- Homeless Housing: the homeless housing goal of 50 units will be exceeded by the end of the Consolidated Plan with a project that has been fully occupied since April 2024.
- 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. The goal may be 13% met by the end of year four.
- Public Services: this goal will be met.
- Public Facilities: this goal was met by year three.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Citizen participation occurred from July 3, 2024 to August 1, 2024, after a Public Hearing on July 2, 2024. The final Plan was presented to the Loveland City Council on August 6, 2024. Information about the public hearings was emailed to the Affordable Housing and Human Services Commissions and was advertised in the Loveland Reporter Herald. Resolutions and the advertisements of public hearings can be found 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.

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

**7. Summary**

During the 3.5 years of the Consolidated Plan, the City of Loveland has met the new homeless housing, public services and public facility goals. All other goals are unlikely to be met and will be adjusted for the 2025-2029 Consolidated Plan if the same goals are selected.

## 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 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/or 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 or Annual Action Plan should be directed to Alison Hade, CPO Administrator at [Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org) or (970) 962-2517.

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

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 City of Loveland holds an open annual competitive grant process that starts with advertised public meetings and results in funding recommendations by the Affordable Housing and Human Services Commissions, with final approval from the Loveland City Council.

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

City of Loveland Pulse has completed construction within city limits. All homes are now connected to reliable internet access. Unfortunately, with the expiration of the Affordable Connectivity Program, not all residents are able to afford access. The Pulse team is continuing to discuss connectivity options, but do not currently have resources to provide affordable internet to low-income residents.

Emergency services operation staff for the City of Loveland are concerned with homeless encampments along the Big Thompson River and the potential of both flooding and fire. Warm temperatures melting snowpack has resulted in increased snowmelt into Lake Estes and into the Big Thompson River, dramatically increasing the flow rate. Loveland Fire Rescue Authority staff have been clearing debris from the river's edge to reduce the ability to camp near the river but know that there are still people who continue to use areas close to the river for shelter.

Loveland Fire Rescue Authority is also working on an electronic notification process so people experiencing homelessness can receive text messages for emergencies.

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

The Loveland Housing Authority is Loveland's Public Housing Agency (PHA) and is the largest provider of affordable housing in the City. The organization manages 938 affordable rental units, of which 766

are in Loveland, with the remainder in neighboring communities, and 555 Housing Choice Vouchers, of which 101 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 are developing new affordable housing or rehabilitating existing housing. The City of Loveland Affordable Housing Commission has fully funded requests from the Loveland Housing Authority and Habitat for Humanity for new and rehabilitation of affordable housing projects for many years, and as a "preferred provider of affordable housing," both organizations have received a full waiver of building and development fees to make projects more financially feasible. In total, both organizations have received almost \$3.2 million over the last four years for housing projects.

The CPO works closely with non-profit service providers through the 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 June 2024, 1,917 individuals and families have been housed with 920 waiting. The NoCo CoC has housed 612 veterans since 2016, with 65 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**

The NoCo CoC received a great deal of ESG-CV funding for Rapid Rehousing (RRH), Emergency Shelter and HMIS activities from the Colorado Department of Local Affairs/Division of Housing during COVID and developed a Rating and Ranking committee to evaluate projects and distribute funding. Processes are now in place for systematic and comprehensive proposal evaluation by the CoC Rating and Ranking Committee. ESG is currently received for homeless prevention, street outreach, emergency shelter, rapid re-housing, and homeless day center services, and is vital to continue robust services in the NoCo CoC.

The NoCo CoC HMIS lead has added additional Loveland providers to more accurately measure homelessness and performance in Loveland. All relevant agencies are now utilizing HMIS for data collection.

**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	<b>Agency/Group/Organization</b>	ALTERNATIVES TO VIOLENCE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	2024 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Alternatives to Violence applied for and will receive public service and public facility funding to house homeless survivors of domestic violence and to add additional capacity to the Loveland safehouse.
2	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	2024 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Loveland Habitat for Humanity applied for and will receive brick/mortar funding for new housing for 13 families.
3	<b>Agency/Group/Organization</b>	Homeward Alliance
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	2024 Grant Recipient



<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Homeward Alliance applied for and will receive funding to house homeless individuals and to provide case management for others.</p>
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**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	The City of Loveland Consolidated Plan and subsequent Annual Action Plans are aligned with Weld's Way Home 2.0: Strategic Plan to Prevent and End Homelessness in Weld County, as well as the City of Loveland Burnes Center report, other municipal housing and homelessness plans, and the goals of the CoC to make homelessness rare, short-lived, and non-recurring. Plans include new affordable housing, specifically housing for homeless residents, and trauma informed shelter and other services. Larimer County will begin a new strategic plan for the county in 2024.

**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 July 16, 2024. The Annual Action Plan was presented to the Loveland City Council on August 6, 2024. An electronic copy of the Plan is on the CPO website and in the August 6, 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 March 18 and 19, 2024 to describe the grant process and get questions answered.	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  Affordable Housing and Human Services Commission members	Public meetings occurred in the City of Loveland City Managers Conference Room with a Zoom option on May 29, June 3, 10 and 13. Only Affordable Housing and Human Service Commission members were present, with the exception of presentations by CDBG applicants during the May 10, 2024 meeting.	No comments were received.	No comments were received.	
3	Public Hearing	Non-targeted/broad community  Affordable Housing and Human Services Commission members	Public hearing on July 2, 2024 for the Annual Action Plan.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community  Affordable Housing and Human Services Commission members	Public hearing on July 16, 2024 to present CDBG allocation recommendations.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Loveland anticipates receiving \$361,246 in CDBG funding for the 2024-2025 program year and will allocate 65% to brick/mortar projects, 15% to public services, and 20% 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	361,246	0	0	361,246	0	

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**

Projects funded during the 2024-2025 program year will leverage \$279,700. CDBG does not require a match.

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

The City of Loveland has not donated land within the jurisdiction to address needs identified in this Annual Action Plan.

### **Discussion**

The City of Loveland invests millions of local sales tax dollars in housing and public service projects for low to moderate-income residents for projects that 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: \$90,000	Homeowner Housing Added: 13 Household Housing Unit
2	Public Service Activities	2020	2024	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$54,187	Public service activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted

Table 6 – Goals Summary

#### Goal Descriptions

1	Goal Name	Create New Affordable Housing
	Goal Description	Funding will be used by Habitat for Humanity to fix 12 meter pits and correct drainage issues.
2	Goal Name	Public Service Activities
	Goal Description	Funding will be used by Alternatives to Violence and Homeward Alliance to provide case management to house homeless Loveland residents.

## 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 2024-2025 program year, meeting about 6% of Consolidated Plan priority goals in the fifth and final year. The Affordable Housing Commission funded one proposal with 2024 brick/mortar funding and one with 2023 brick/mortar funding. The Human Services Commission funded two projects.

#### 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 Affordable Housing Commission funded one new housing project during the grant allocation process.



## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Program Administration 2024
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: 72,249
	<b>Description</b>	Program administration for the 2024-2025 program year.
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Loveland, Colorado
	<b>Planned Activities</b>	CDBG program administration
2	<b>Project Name</b>	New Housing 2024
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create New Affordable Housing
	<b>Needs Addressed</b>	New Affordable Housing
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	Twelve (12) meter pits and drainage issue.
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13 families will gain new affordable housing
	<b>Location Description</b>	Loveland, Colorado
	<b>Planned Activities</b>	New housing
3	<b>Project Name</b>	Public Services 2024
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service Activities
	<b>Needs Addressed</b>	Public Service Activities
	<b>Funding</b>	CDBG: \$54,187

	<b>Description</b>	Public service activities for 2024-2025 program year
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Alternatives to Violence will house 30 families. Homeward Alliance will provide case management to 220 people and expects to house 30.
	<b>Location Description</b>	Loveland, Colorado
	<b>Planned Activities</b>	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**

<b>Target Area</b>	<b>Percentage of Funds</b>

**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 and the City of Loveland receives little brick/mortar funding. Loveland 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 fifth year of the 2020-2024 Consolidated Plan, 60 homeless individuals and households will have access to affordable housing public service activities provided by Alternatives to Violence and Homeward Alliance. Thirteen (13) families will gain access to new housing through Habitat for Humanity.

One Year Goals for the Number of Households to be Supported	
Homeless	60
Non-Homeless	13
Special-Needs	0
Total	73

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	13
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	73

**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 250 expected services, 30 will receive housing assistance and the remaining 220 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. With little brick/mortar funding, the Loveland Housing Authority relies on General Fund contributions to fill housing financing gaps.

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

No projects address the needs of public housing during the final 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 that produce new housing units for low- and very low-income families with costs as funding permits. The Housing Authority, as the primary provider of affordable housing in Loveland, is successfully housing more than 1,300 Loveland residents and is continually working to assist the thousands of people waiting for affordable housing.

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

### **Introduction**

The City of Loveland invests CDBG and other City funding in local agencies that serve low and moderate-income residents, including residents who are homeless. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connect citizens with other agencies, resources, and 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 two agencies serving households experiencing homelessness: Alternatives to Violence and Homeward Alliance. Sixty (60) 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 7am 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. Guiding Connections and The Servant's Heart have provided more of a traditional street outreach service, while the other providers contact homeless individuals in their public facilities.

In 2024, a non-profit organization, with the assistance of funding from the City of Loveland, 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 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. As stated above, 1,917 individuals and families have been housed in northern Colorado since 2016, which is 68% of everyone on the by-name-list.

The City of Loveland financially supports programs to reduce homelessness by funding the House of Neighborly Service serving families, Alternatives to Violence shelter, Homeward Alliance's individual and family resource navigator programs, Salvation Army non-congregant respite shelter, Matthews House youth shelter, and NoCo CoC CAHPS.

Organizations that will receive City funding for homeless or special needs populations include 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 reduce the cost of providing affordable housing. In exchange, the City of Loveland enters into an agreement with the organization that includes a restriction that requires affordability for 20 years for single-family homes and up to 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) are now able to add a mix of housing types administratively. Other actions to incentivize housing will occur in 2024 and 2025.

### **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 additional help to the Loveland City Council on August 9, 2022. The suggestions were well received. Additional work resulted in a change to the Unified Development Code allowing developers with an existing Planned Unit Development (PUD) to make administrative changes resulting in a variety of housing types with the goal of building naturally occurring affordable housing. Next, is a project to charge less in fees for smaller homes on smaller lots.

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 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 those 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 funded agencies working with underserved populations in 2024. Unfortunately, the grant program will be discontinued because of a loss of sales tax that was passed by voters in November 2023. The CPO will continue to work on meeting the needs of underserved residents.

### **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 discontinue providing annual grant funding to assist non-profit organizations serving persons with low incomes and persons living in poverty to help keep families housed. With less than \$60,000 in CDBG public service funding, the City of Loveland will be able to do little to reduce the number of poverty-level families going forward.

### **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 close to 2,000 homeless residents over the last seven years 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 and to encourage provider 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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

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

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