

Consolidated Annual Performance Evaluation Report

2023-2024

Community Partnership Office

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CR-05 - Goals and Outcomes

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

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

During the fourth year of the 2020-2024 Consolidated Plan, the City of Loveland expected to complete 9% of the 5-year goals. By the end of the program year, additional progress was made toward the Multi-Family Rehabilitation goal and the Homeless Housing goal was met. The Public Service goal was met after year 2 and the Public Facility goal was met after year 3. The New Single-Family, New Multi-Family and Single-Family Rehabilitation goals will not be met after five years. Information and accomplishments by type of project include the following:

NEW HOUSING. A Permanent Supportive Housing project was funded during the 2021 program year. Ground was broken in August 2022, and 54 units of new multi-family housing that are now occupied by formerly homeless residents was completed in December 2023. The New Multi-Family Housing goal will not be affected by the project, but the specific Homeless Housing goal will be exceeded.

PUBLIC FACILITIES. Three Public Facility projects were expected to be funded during the five years of the Consolidated Plan. By the end of the program year, one organization has received four grants, and another organization has received one. The Public Facility goal is considered complete in terms of the number of projects.

PUBLIC SERVICES. More than 15,000 people have received services from the agencies that received public service funding, including CV funding during the five years of the Consolidated Plan.

HOUSING REHABILITATION. One multi-family housing rehabilitation project was completed in year 3. This goal was 50% complete by the end of the 2022-2023 program year.

The Affordable Housing and Human Services Commissions used the accomplishment data from the 2015-2019 Consolidated Plan to determine outcomes for the current Consolidated Plan. Subsequent changes made by non-profit organizations after the plan was submitted, specifically Volunteers of America no longer wishing to apply for CDBG for single-family rehabilitation, and Habitat for Humanity not able to apply for CDBG to purchase land for new single-family housing, result in those goals not being met.

City of Loveland CDBG-CV grants helped 242 households with utility assistance, 135 households with rent assistance, 19 people find new jobs, 94 people at the domestic violence shelter and 120 people using services from two day centers for persons with disabilities stay safe with on-going

sanitizing of public facilities, 550 low-income youth with additional food, 101 people living in public housing access job assistance and other COVID related needs, 43 children or families with therapy stemming from child abuse, and 11,125 with a COVID-19 vaccination. One grant, providing non-congregant shelter for people with COVID or requiring a respite bed, is still open and has served 120 people to date. Close to 93% of CDBG-CV funding has been spent.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Create New Affordable Housing	Affordable Housing Homeless	CDBG: \$143775	Rental units constructed	Household Housing Unit	225	57	25.33%	0	57	
Create New Affordable Housing	Affordable Housing Homeless	CDBG: \$143775	Homeowner Housing Added	Household Housing Unit	25	0	0.00%	0	0	
Create New Affordable Housing	Affordable Housing Homeless	CDBG: \$143775	Housing for Homeless added	Household Housing Unit	50	57	108.00%	0	54	
New or Rehabilitated Public Facility	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$143775	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	48	16.00%	350	48	13.71%

Public Service Activities	Homeless Non-Homeless Special Needs	CDBG: \$68284	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	1183	23.66%	348	1183	339.94%
Public Service Activities	Homeless Non-Homeless Special Needs	CDBG: \$68284	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		155	0	0.00%
Rehabilitate Affordable Housing	Affordable Housing	CDBG: \$75000	Rental units rehabilitated	Household Housing Unit	200	0	0.00%			
Rehabilitate Affordable Housing	Affordable Housing	CDBG: \$75000	Homeowner Housing Rehabilitated	Household Housing Unit	700	3	0.43%	21	3	14.29%

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

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

The highest priority for City of Loveland CDBG funding is building new affordable single- or multi-family housing, or new housing for homeless residents. Fifty-four units of Permanent Supportive Housing currently house 57 formerly homeless residents.

The second priority is funding the rehabilitation of single- or multi-family housing. One multi-family project was funded in 2020 and another in 2022. The Loveland Housing Authority has a single-family rehabilitation program that has helped three families so far in the five years of the Consolidated Plan.

The last priority for brick/mortar funding is new public facilities or public facility rehabilitation. Two organizations will complete three projects

over the five years of the Consolidated Plan.

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

Priorities identified during the 2015-2019 Consolidated Plan have been continued in the 2020-2024 Consolidated Plan with an update to the potential number served. Priorities have not changed.

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CR-10 - Racial and Ethnic composition of families assisted

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

	CDBG
White	765
Black or African American	50
Asian	13
American Indian or American Native	39
Native Hawaiian or Other Pacific Islander	1
Total	868
Hispanic	168
Not Hispanic	823

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

Narrative

Data comes from PR03 and includes only 2023-2024 projects.

The attached (Fair Housing Data) report includes data not entered into the CAPER. The race table (above) does not include all categories, leaving one American Indian/Alaskan Native & Black, and 122 (multi-racial) people uncounted. The total should be 991 as reflected in the Hispanic/Not Hispanic boxes. Overall, City of Loveland sub-recipients served a lower percentage of White, Hispanic, American Indian/Native Alaskan & White, Asian & White, and American Indian/Alaskan Native & Black/African American residents. The CPO is working to better understand this data and will ensure that non-profit organizations are accurate reporting by having the HUD categories on their intake sheet.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public – federal	511,249	\$370,613.39

Table 3 - Resources Made Available

Narrative

The City of Loveland received a 2023-2024 CDBG award of \$370,632, \$55,750 in funding that was not allocated in 2022, and \$84,867 in program income.

\$327,571.71 was spent during the program year: \$226,819.18 from 2023-2024 projects and \$100,752.53 from projects funded in 2022 and before.

Identify the geographic distribution and location of investments

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

Table 4 – Identify the geographic distribution and location of investments

Narrative

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

Leveraging

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

The attached FHEO Data Report shows that City of Loveland CDBG leveraged almost \$22 million in other funding: \$19.6 million for projects prior to 2023 that have not yet been reported, and \$2.4 million for 2023 projects.

There are no matching requirements for CDBG or CDBG-CV.

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	155	132
Number of Non-Homeless households to be provided affordable housing units	28	3
Number of Special-Needs households to be provided affordable housing units	0	0
Total	183	135

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	155	132
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	21	3
Number of households supported through Acquisition of Existing Units	7	0
Total	183	135

Table 6 – Number of Households Supported

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

Alternatives to Violence, Family Housing Network and Homeward Alliance anticipated helping 155 individuals or families with housing, although some individuals received application support and family reunification, which sometimes took the form of transportation to another state. By the end of the program year, 132 people exited homelessness into housing.

The Loveland Housing Authority anticipates assisting 21 families with housing rehabilitation to keep their housing affordable. Three families have helped to date and the grant is still open. Neighbor to Neighbor received funding to purchase a 7-unit complex, but the project did not receive necessary Housing Choice Vouchers and was cancelled.

Discuss how these outcomes will impact future annual action plans.

After the fourth year results from the 2020-2024 Consolidated Plan, the City of Loveland knows that a few goals will not be met. They will not be updated in this Consolidated Plan but will be used to make decisions for the 2025-2029 Consolidated Plan.

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	86	0
Low-income	18	0
Moderate-income	0	0
Total	104	0

Table 7 – Number of Households Served

Narrative Information

The Alternatives to Violence, Family Housing Network and Homeward Alliance Public Services projects housed people experiencing homelessness, which is a presumed benefit so income information is not verified. Three residents from the Loveland Housing Authority multi-famly rehabilitation project and that income is verified.

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

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

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

Loveland started a full time street outreach in October 2024, in the downtown area. The program is too new to report any significant data, although staff have made numerous connections with people experiencing homelessness who may not utilize either of two shelter locations.

Service providers such as Alternativse to Violence, House of Neighborly Service/Family Promise, Disabled Resource Services, Community Kitchen, SummitStone Health Partners and Salvation Army have regular contact with unsheltered residents, although rarely outside of a public facility.

Northern Colorado has a robust Coordinated Entry system and has housed close to 2,000 people since 2016, including 635 veterans, 742 non-veteran adults and youth, and 557 families. The Northern Colorado Continuum of Care is finally close to reaching Functional Zero for veterans.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Loveland Community Partnership Office has been providing shelter for adults with an almost 24/7 program in two locations for more than two years. The city does not have emergency shelter for families, although the Family Promise program of the House of Neighborly Service shelters up to four families that are participating in their program.

Loveland currently has five units of transitional housing. The number has not increased for many years.

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

The City of Loveland funds local non-profits through a competitive process but does not set aside funding for specific outcomes, such as organizations working with residents who are likely be become homeless after having been discharged from an institution or system of care. During the 2023 program year, funded organizations that kept residents from becoming homeless include Alternatives to Violence providing safehousing for survivors of family violence and working with families to become re-housed to avoid returning to an abusive partner, Salvation Army providing rent assistance, Loveland Habitat for

Humanity providing affordable housing, House of Neighborly Service providing basic needs for individuals and families, and Project Self Sufficiency providing services that result in families making a living wage, and a variety of non-profit organizations that offer services that allow families to retain more of their income, such as food assistance.

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

- The Loveland Housing Authority providing emergency grants and no/low interest loans for housing rehabilitation to keep families housed; and
- Boys & Girls Club, Teaching Tree, Thompson Valley Preschool, and Colorado Youth for a Change proving child care and education for youth.

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

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

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

Coordinated Entry results are described above. In addition, the House of Neighborly Service/Family Promise program works to help homeless families find employment and pay past debts to become self-sufficient when they graduate from the program into permanent housing.

The 54 units of Permanent Supportive Housing that was completed in 2023, ended homelessness for 57 residents.

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

Actions taken to address the needs of public housing

The City of Loveland addresses public housing needs by allocating grants and other funding to organizations that provide housing. During the 2023-2024 program year, Habitat for Humanity received a waiver of fees totalling \$210,158 and \$90,000 in CDBG for 12 new homes. During the four years of the Consolidated Plan to date, including the amounts just listed, the Loveland City Council has waived \$3.35 million in fees for 184 housing units. Fee waivers are vital to increasing the affordable housing stock in Loveland given the small amount of CDBG received each year.

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

As the nonprofit service partner of the Loveland Housing Authority (LHA), Aspire3D Resident Service Coordinators (RSC's) work as advocates for low and moderate-income residents to help them have a voice with LHA management in their individual and community housing conditions. Aspire3D RSC's assist residents in bringing their ideas to LHA management for improving their housing communities by hosting community meetings, support individual residents as their advocate in meetings with LHA management to address housing concerns, and assist residents with 504 applications so residents can receive proper accommodations. In regard to assisting LHA residents in homeownership, Aspire3D hosts Financial Literacy classes at multiple LHA housing communities throughout the year, and partners with Habitat for Humanity and Neighbor to Neighbor promoting their homeownership programs within LHA communities.

Actions taken to provide assistance to troubled PHAs

The Loveland Housing Authority is not designated as troubled.

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994, and updated incentives for single-family and multi-housing projects in 2017. The Planning and Zoning codes were re-written and officially adopted at the start of 2019, and now include the ability to build homes as small as 400 square feet with minimal setbacks and a reduction in parking. These changes are designed to make housing more affordable.

In late 2020, the Loveland City Council asked the Loveland Housing Authority to look for solutions that address housing affordability challenges. In 2021, the Housing Authority convened local leaders to create the Loveland Affordable Housing Task Force, an ad hoc group of private, public, and non-profit housing sector leaders, along with other concerned members of the community representing various industries and perspectives. In 2022, the Task Force made several recommendations, including zoning changes, partnering with the private sector, creating a tiered fee structure for smaller units, creating a market rate housing loan fund, and starting a land bank, and are now working to determine the viability of the recommendations. In 2023, the Task Force asked for an administrative increase in the number of units in existing Planned Unit Developments. Now, developers can add up to 30% more units. Next, City of Loveland staff will work on changes that can reduce the cost to building housing in the city.

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

As stated, the Community Partnership Office is now responsible for providing shelter for homeless residents and is open 24 hours Monday through Friday, and has overnight beds for 70 individuals seven nights a week. A camping ban in May 2022, provided an opportunity to expand homeless services in Loveland and is resulting in more people getting added to the Homeless Management Information System and the By-Name-List.

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

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

The Community Partnership Office requires that all activities funded with CDBG dollars comply with federal regulations concerning lead-based paint. The City does not have a funded program for reducing lead-paint hazards in general and no homes were made completely lead free during the program year.

In 2021 and 2022, the Community Partnership Office worked with Volunteers of America/Handyman program and Loveland Housing Authority/Larimer Home Improvement program to increase their knowledge of lead paint regulations and take additional precautions to keep families safe while providing necessary home rehabilitation. Volunteers of America no longer requests CDBG so the Community Partnership Office does not know if they continue to address lead paint hazards. The Loveland Housing Authority/Larimer Home Improvement Program does receive CDBG and has strengthened their program in this area.

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

The City of Loveland allocated \$460,000 in grant funding to service organizations in addition to CDBG public service dollars in 2024, but will lose the \$460,000 because of a ballot item that removes the sales tax on food. With less than \$55,000 in public services dollars, the City of Loveland will be able to do little to address poverty and homelessness through grant funding.

As a homeless service provider, the City of Loveland can ensure that people living at the lowest end of poverty are able to connect to basic needs services and housing.

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

The Community Partnership Office continues to participate in the Northern Colorado Continuum of Care as a governing board member, member of the point-in-time count working group, and NOFO committee to help build institutional structures around accessing homeless programs and services.

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

In addition to collaborating with the Loveland Housing Authority and Habitat for Humanity on multi-family and single family housing projects, the Community Partnership Office has been working with several private housing developers to try to increase the number and type of affordable housing in the City. A pilot project with a for-profit builder has produced 19 new homes in the last three years and will bring another 40-50 over the next five years. The project will be used to make decisions about incentivizing affordable housing in the future.

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

The City of Loveland completed an Assessment of Fair Housing in 2018 and has attached a report to

update the AFH and describe action that will be taken over the next few years. The City of Loveland has completed a Fair Housing Loveland Actions document that has been submitted with the CAPERs for many years.

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CR-40 - Monitoring 91.220 and 91.230

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

The Community Partnership Office strives to complete monitoring of all projects within six months of project completion. A shorter form was developed for projects that are regularly funded using CDBG and has increased the speed with which projects are monitored. A full monitoring will occur for regularly funded projects at least every three years.

For all CDBG funded projects, the Community Partnership Office has been working with subrecipients on general Title VI, ADA and grievance policies and procedures and started working with agencies on Limited English Proficiency and Effective Communication policies with the help of a national expert in 2021. A meeting with local non-profits was mandatory for agencies that receive Community Development Block Grant funding from the City of Loveland and highly encouraged for agencies that receive other Federal funding several years ago. Follow-up in 2024 will include ensuring completed plans are accessible to customers of funded organizations. At some point, the ability to apply for any City of Loveland Community Partnership Office funding may be dependent on completing these vital documents.

Minority business outreach information is gathered quarterly.

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

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

Efforts to provide citizens with an opportunity to comment on performance include a 15 days comment period that began the day after a Public Hearing that was held on December 2, 2024. The Public Hearing was advertised in the Reporter-Herald and was placed on the Community Partnership Office website.

Three people attended the public hearing that was held on December 2, 2024. _____ comments were received during the public comment period.

CR-45 - CDBG 91.520(c)

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

None of the program objectives were changed.

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

No.

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

DRAFT

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	0	0	0	0
Total Labor Hours	3,244				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	2				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).	2				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	2				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	2				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.	2				
Provided or connected residents with supportive services that can provide direct services or referrals.	2				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.	2				
Assisted residents to obtain financial literacy training and/or coaching.	2				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	2				
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

The City of Loveland has closed the Archdiocesan Housing St. Valentine Supportive Housing project that was subject to Section 3.

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