

# Consolidated Plan

2015-2020



Community Partnership Office

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970-962-2517

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# Executive Summary

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

### 1. Introduction

The 2015-2019 Consolidated Plan identifies affordable housing and community development goals and strategic objectives for the City of Loveland. This document serves as the basis for the City's grant application process and decision making for the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funding program. Consistent with the Consolidated Plan goals, CDBG funding will be targeted for use to create decent affordable housing opportunities and suitable living environments for Loveland residents with low to moderate income, including persons with special needs and who are homeless. As required by HUD, the Consolidated Plan outlines community needs and funding strategies over the next five years.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives and outcomes of the 2015-2019 Consolidated Plan were completed with input from residents of Loveland through a Needs Assessment process with a focus on affordable housing, assisting the homeless, helping local agencies with facility needs and providing direct services to low income persons. Specifically, the following objectives and goals were developed to determine subrecipient funding over the next five years.

#### Provide Decent Affordable Housing:

- Increase the supply of affordable owner-occupied housing by 75 units.
- Increase the supply of affordable rental units by 300.
- Increase housing for the homeless by 30 units.
- Rehabilitate 600 units of owner-occupied housing.
- Rehabilitate 200 units of rental housing.

#### Create a Suitable Living Environment:

- Provide public service activities for 5,000 low to moderate income persons/households.
- Assist two organizations with public facility needs.

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

### 3. Evaluation of past performance

The City of Loveland uses a formal grant allocation process to distribute CDBG funds and other city grant funds used for public services. Organizations interested in applying for funding must submit a pre-

application to ensure eligibility criteria are met. Full grant applications are reviewed by the Affordable Housing Commission for capital funding, bricks and mortar projects. The Human Services Commission reviews and allocates funding for community service projects. At the end of the process, the two commissions make a recommendation of how to allocate grant dollars to the Loveland City Council, which makes the final funding determination.

During the 2010-2015 Consolidated Plan program years, the City of Loveland Affordable Housing and Human Services Commissions used priority areas similar to those listed above when making funding decisions. Over the last five years the Affordable Housing Commission provided support to purchase lots on which to build owner-occupied housing and multi-family rentals, rehabilitated hundreds of homes with health and safety concerns, and mobility and accessibility needs, and assisted four agencies with public facility capital projects. The Human Services Commission allocated funding that provided case management to thousands of Loveland residents. Goals reached and those not reached were considered when determining objectives, outcomes and numbers to be served over the next five years.

#### **4. Summary of citizen participation process and consultation process**

As required by the City of Loveland Citizen Participation Plan, the Community Partnership Office (CPO) held public meetings; met with community members, service providers and adjacent governments; and requested that participants complete a paper-copy or on-line survey.

Draft copies of the Consolidated Plan were shared with the public on-line, at the local library and the Community Partnership office. The plan was distributed to the Loveland City Council, Affordable Housing and Human Services Commissions, the Loveland Housing Authority, agencies and community groups that participated in the planning process, and others that provide services to low and moderate income Loveland residents. Parts of the plan were translated into Spanish for review during this process.

The Plan was available for citizen input from July 13, 2015 to August 11, 2015. A copy of citizen comments can be found in the Appendix.

#### **5. Summary of public comments**

See Citizen Participation Section.

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

See Citizen Participation Section.

#### **7. Summary**

The seven goals listed above resulted from the planning process. The goals will be evaluated at least annually to address the ability of the City to meet them and to determine if they are still relevant.

# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities 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	City of LOVELAND	Development Services/ Community Partnership Office (CPO)
HOPWA Administrator	N/A	
HOME Administrator	N/A	
HOPWA-C Administrator	N/A	

Table 1 – Responsible Agencies

### Narrative

The City of Loveland CPO is the lead agency administering the development and implementation of the Consolidated Plan. 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-profits through a 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](mailto:Alison.Hade@cityofloveland.org) or (970) 962-2517.

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

### **1. Introduction**

The City of Loveland CPO convened citizen and agency meetings over the past ten months to solicit input from a variety of stakeholders, including nonprofit agencies providing services and housing to low income residents, applicants and recipients of community services, residents interested and willing to participate in the process, city commissioners, and the Mayor and City Council. Surveys were distributed during public meetings and electronic surveys were made available to those unable to attend scheduled meetings. The Community Partnership staff reached out to potential participants through public notices, outreach to provider agencies and electronic announcements and emails. See page 112 of the Appendix for a copy of the invitation to the two public meetings that were held in March.

#### **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 665 housing units and 525 Housing Choice Vouchers. Loveland Housing Authority also administers the City's housing rehabilitation loan program, emergency home health and safety repair program and down payment assistance, all three of which have been funded with City of Loveland CDBG in prior years.

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

The Housing Authority has developed several Low Income Housing Tax Credit properties in the City of Loveland and is about to break ground on a 70-unit project - The Edge - that will target both very low income individuals and homeless veterans. The organization is partnering with mental health, health and social service providers to offer support services to the veteran residents.

#### **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 North Front Range Continuum of Care (NFRCC or CoC) is one of 11 local community Continua of Care in Colorado's Balance of State. Staff from the CPO actively participate in this organizations meetings and planning efforts. The NFRCC supports the work of providers serving homeless populations in Larimer and Weld Counties and is comprised of nonprofit agencies, housing providers, citizens, school district personnel and government representatives. Projects supported by NFRCC members include HEARTH Act implementation, HMIS expansion, regional collaboration around the point-in-time count,

and local programs specifically for the homeless. Elected officials receive information and updates about activities and goals of the NFRCC group members.

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

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

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Loveland Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Loveland Housing Authority had two board members attend the public meetings and provide feedback. The Housing Authority also distributed surveys in English and Spanish to housing residents. Housing Authority staff assisted with the development of the Needs Assessment and Market Analysis.
2	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A staff member from Loveland Habitat for Humanity attended one of the public meetings.
3	<b>Agency/Group/Organization</b>	NEIGHBOR TO NEIGHBOR, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A staff member from Neighbor to Neighbor attended one of the public meetings.
4	<b>Agency/Group/Organization</b>	Thompson School District
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth General Community Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Thompson School District McKinney Vento Homeless Liaison staff member attended one of the public meetings.
5	<b>Agency/Group/Organization</b>	UNITED WAY OF LARIMER COUNTY, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A United Way staff member, who is also a member of the City of Loveland Human Services Commission, attended one of the public meetings.
6	<b>Agency/Group/Organization</b>	Food Bank for Larimer County
	<b>Agency/Group/Organization Type</b>	Services-Food Provider
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Community Survey

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Food Bank for Larimer County allowed volunteers to meet with their customers and distribute surveys in English and Spanish. A staff member also attended one of the public meetings.
7	<b>Agency/Group/Organization</b>	Lago Vista Mobile Home Park
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Management at the Lago Vista Mobile Home Park allowed volunteers to meet with residents and distribute surveys in English and Spanish.
8	<b>Agency/Group/Organization</b>	Larimer County Workforce Center
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Larimer County Workforce Center allowed volunteers to meet with their customers and distribute surveys in English and Spanish. Staff members also attended one of the public meetings.

9	<b>Agency/Group/Organization</b>	House of Neighborly Service
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of the House of Neighborly Service attended one of the public meetings.
10	<b>Agency/Group/Organization</b>	ALTERNATIVES TO VIOLENCE INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Alternatives to Violence distributed surveys in English and Spanish to their housing and therapy clients, and attended one of the public meetings.

11	<b>Agency/Group/Organization</b>	Touchstone Health Partners
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Health Agency Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A Touchstone Health Partners staff member attended one of the public meetings.
12	<b>Agency/Group/Organization</b>	NORTHERN COLORADO AIDS PROJECT, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with HIV/AIDS Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment HOPWA Strategy Market Analysis General Community Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A Northern Colorado AIDS Project staff member provided input into the Needs Assessment and Strategic Plan.
13	<b>Agency/Group/Organization</b>	Disabled Resource Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Community Survey
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Disabled Resource Services distributed surveys in English and Spanish to their clients. Two staff members attended the public meetings.
14	<b>Agency/Group/Organization</b>	Matthews House
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Education Services-Employment Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Matthews House Executive Director provided input into the Needs Assessment and Strategic Plan.
15	<b>Agency/Group/Organization</b>	Front Range Community College, Center for Adult Learning
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Community Survey

<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Center for Adult Learning distributed surveys in English and Spanish to GED and ESL clients.
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**Identify any Agency Types not consulted and provide rationale for not consulting**

The following groups were consulted during the planning process: Loveland residents, City of Loveland commission members, non-profit service providers and housing industry professionals. A minimum of two people and a maximum of 44 from each group participated in the process at some point. Some agency groups were better represented than others, but all were represented by at least one person.

**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	North Front Range Continuum of Care	The NFRCC was informed of the process and timeline of the City of Loveland Consolidated Plan. The Chair of the NFRCC attended one of the public meetings and provided input into the plan.
City of Loveland Comprehensive Plan	City of Loveland	The Consolidated Plan was developed in cooperation with the City of Loveland 10-year Comprehensive Plan in areas where overlap occurred, such as the process, transportation issues and affordable housing. A copy of the surveys that were used for can be found in the Appendix on pages 148 (English version) and 152 (Spanish version).

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Staff members from the City of Fort Collins and the Colorado Division of Housing participated in public meetings for the Consolidated Plan to contribute known community needs. Various local and state-wide organizations also participated through a survey that was distributed to close to 150 organizations.

**Narrative (optional):**

The City of Loveland Affordable Housing and Human Services Commissions participated throughout the planning process. Other agencies and organizations consulted during the planning process but not entered into Table 2 include the Boys & Girls Club of Larimer County, Catholic Charities, City of Fort Collins, Colorado Department of Local Affairs/Division of Housing, Colorado Legal Services, Easter Seals of Colorado/WINGS, Elderhaus, GoodHealthwill, Goodwill Industries of Denver, Homeward 2020, Larimer County Child Advocacy Center, Project Self Sufficiency and WorkLife Partnership.

## **PR-15 Citizen Participation**

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

Staff from the CPO conducted significant outreach to community stakeholders over a period of ten months. Opportunities, including public meetings, outreach to low income service recipients and surveys were provided for citizen input on both the development of the plan, goals and objectives, and the final draft. As required by the City of Loveland Citizen Participation Plan, the CPO held public meetings to discuss community needs with service providers, City of Loveland commissioners, adjacent governments and community members. A formal invitation was sent to 168 people and an advertisement was placed in the local newspaper in both English and Spanish advertising public meetings that were held on March 2nd and March 4<sup>th</sup> (see page 112 of the Appendix for a copy of the ad). Additional public outreach occurred at the Food Bank for Larimer County, Larimer County Workforce Service Center and Lago Vista Mobile Home Park. Finally, electronic surveys were sent to 142 local and state-wide agency representatives who were not able to attend the public meetings.

Hard copies of the draft plan were available to the public at the Community Partnership Office and the City of Loveland Library from July 13, 2015 to August 11, 2015. Electronic copies were sent to the Affordable Housing and Human Services Commissions, Loveland Housing Authority and local service providers. Additional copies were emailed upon request. The Executive Summary and Goals sections of the plan were translated into Spanish with hard copies available at the Community Partnership Office and the public library. See page 113 of the Appendix for a copy of the advertisement requesting citizen participation.

The Consolidated Plan was presented to the Loveland City Council on August 4th. The Resolution is attached in the Appendix on page 181.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/ broad community  Agency representatives	See page 114 of the Appendix for attendees of the March 2 <sup>nd</sup> and March 4 <sup>th</sup> public meetings.	See page 118 of the Appendix for a copy of the survey completed during public meetings. See page 124 of the Appendix for survey results.	All survey results and responses were considered when determining goals. See page 124 for responses.	N/A
2	Internet Outreach	Local and state-wide agency representatives	A survey was completed online. A list of respondents by name is not available.	See page 118 of the Appendix for a paper version of the survey completed online. See page 124 of the Appendix for survey responses.	All responses were combined with #1 above.	<a href="https://www.surveymonkey.com/s/XBH6SD8">https://www.surveymonkey.com/s/XBH6SD8</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish	Respondents surveyed at Food Bank for Larimer County, Larimer County Workforce Center and Lago Vista Mobile Home Park. A list of respondents by name is not available.	See page 148 and 152 of the Appendix for copies of surveys in English and Spanish. See page 156 of the Appendix for survey responses.	All survey results and responses were considered when determining goals. See page 156 for responses.	N/A
4	Agency Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Residents of Public and Assisted Housing  Victims of domestic violence.	Surveys were completed by agency clients. A list of respondents by name is not available.	See page 148 and 152 of the Appendix for copies of surveys in English and Spanish. See page 156 of the Appendix for survey responses.	All responses were combined with #3 above.	N/A

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Needs assessment data, including City of Loveland population characteristics, gaps in housing services, homelessness, and services for special needs populations was obtained from community outreach meetings; affordable housing information presented to City Council in April, 2015; individual meetings with agency representatives; the 2015 point-in-time homeless count; meetings with the Affordable Housing and Human Services Commissions; American Fact Finder; and data populated by HUD in the eCon Planning Suite. A gap analysis that was presented to City Council in April showed a great need for affordable housing for people living at or below 40% of the area median income (AMI), as well as the need for housing for homeless individuals and families and persons with disabilities. Data showing the need to rehabilitate substandard housing can be found in section MA-20. Several sections throughout the Consolidated Plan do not include data because the tables were not pre-populated and the information was not available from reliable sources. The absence of this information did not change the final goals.

Four of seven priorities resulted from the gaps and rehabilitation data and analysis. The other three priorities - housing for the homeless, public facilities for nonprofits and public services - came from information received during the public participation process.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The population of the City of Loveland was estimated to be just over 71,000 in 2013. The five-year American Community Survey data shown below indicates that the population increased 29% over an 11 year period (2000 to 2011) and is expected to grow another 25% between 2011 and 2021. The number of households increased by 36% from 2000 to 2011, and is also expected to increase substantially over the next 11 years. Local real estate and government projections concur that the North Front Range of Colorado is expected to experience considerable growth over the next ten to twenty years.

The data below shows that residents living at or below 30% of the HAMFI (household area median family income, further termed AMI or area median income) experience significant housing problems, such as lacking a kitchen or complete plumbing, severe overcrowding, or paying half of the family income on housing. The top housing concern of residents that participated in the Consolidated Plan process by completing a survey was the need for housing that is affordable. The primary housing related priority of agency representatives that participated in public meetings was housing rehabilitation.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	50,864	65,609	29%
Households	19,983	27,085	36%
Median Income	\$47,119.00	\$54,763.00	16%

**Table 1 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,030	3,090	5,120	3,440	12,410
Small Family Households *	975	1,040	1,930	1,600	7,115
Large Family Households *	105	190	330	230	1,030
Household contains at least one person 62-74 years of age	435	570	920	480	2,025
Household contains at least one person age 75 or older	705	680	795	335	735
Households with one or more children 6 years old or younger *	505	580	1,024	575	1,780
* the highest income category for these family types is >80% HAMFI					

**Table 2 - Total Households Table**

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	55	35	10	245	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	10	0	0	30	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	15	65	0	95	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,250	330	115	20	1,715	540	545	450	125	1,660
Housing cost burden greater than 30% of income (and none of the above problems)	310	890	805	210	2,215	175	270	1,195	735	2,375

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	45	0	0	0	45	45	0	0	0	45

**Table 3 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,430	415	215	30	2,090	540	545	470	125	1,680
Having none of four housing problems	600	1,155	1,900	1,235	4,890	370	975	2,530	2,045	5,920
Household has negative income, but none of the other housing problems	45	0	0	0	45	45	0	0	0	45

**Table 4 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	630	600	385	1,615	169	280	815	1,264
Large Related	85	140	10	235	4	20	110	134
Elderly	450	265	195	910	420	315	330	1,065
Other	530	275	355	1,160	120	195	395	710

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,695	1,280	945	3,920	713	810	1,650	3,173

**Table 5 – Cost Burden > 30%**

Data 2007-2011 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	480	165	65	710	165	205	210	580
Large Related	85	10	0	95	4	20	10	34
Elderly	385	120	70	575	245	130	115	490
Other	435	65	0	500	120	185	120	425
Total need by income	1,385	360	135	1,880	534	540	455	1,529

**Table 6 – Cost Burden > 50%**

Data 2007-2011 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	25	15	65	0	105	0	0	20	0	20
Multiple, unrelated family households	10	10	0	0	20	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	35	25	65	0	125	0	0	20	0	20

**Table 7 – Crowding Information – 1/2**

Data 2007-2011 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 8 – Crowding Information – 2/2

Data Source:

**Describe the number and type of single person households in need of housing assistance.**

According to American Fact Finder, in Loveland, 859 non-family male households and 1,626 non-family female households are living below poverty (U.S. Census Bureau. *American Fact Finder*. Table: S1701, 2009-2013). The numbers do not include information about whether or not these people are homeless, the degree to which they are cost-burdened or if they are living in substandard housing. However, given the cost of living and rental housing in Loveland, where the median rent is just under \$1,290 it is anticipated that these households are in need of assistance to meet their basic living requirements and secure decent housing. An affordable rent for a household of two living at the poverty level is less than \$400. Loveland currently has a gap of more than 1,700 housing units with rent that low to meet the need.

The Loveland Housing Authority manages most of the supply of affordable housing in the city and maintains housing and Housing Choice Voucher wait lists. There are currently 1,678 single adults on the wait list, most of whom are living at or below 30% of the AMI.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The Housing Authority has 651 applicants with a disability on the wait list. Alternatives to Violence, an agency that provides counseling and housing for victims of domestic violence, has applications from 74 clients hoping to live in one of their eight transitional housing units. These are not unduplicated counts, nor do they necessarily represent the full need since many individuals with disabilities live with family members due to a lack of available independent affordable housing in the community.

**What are the most common housing problems?**

Loveland has one of the highest median rents in the state and the lowest vacancy rate. As shown above, there are 2,975 households at or below 50% of the AMI that are spending more than 30% of their income on housing and 1,745 households that are spending more than 50%.

For people who are housed and able to pay their rent, the issue of substandard housing also needs to be addressed. 1,430 renters with incomes between 0% and 30% of the AMI have the highest rate of having one or more housing problems. A total of 245 houses are known to be substandard and 200 of these are occupied by people living at or below 50% of the AMI. The CPO has received photos and stories

from people living in these houses. If these properties were condemned, the result would likely be homelessness for the occupants due to vacancy rates and the cost of housing in Loveland.

**Are any populations/household types more affected than others by these problems?**

80.1% of American Indians or Native Alaskans and 29.8% of Hispanics/Latinos in Loveland are living at or below 125% of poverty. 45% of residents reporting "some other race" and 33.8% of residents reporting "two or more races" are also living at or below 125% of poverty (U.S. Census Bureau. *American Fact Finder*. Table: S1703, 2009-2013). Other groups disproportionately affected by poverty, and at a greater likelihood of paying more than 50% of their income on rent, include female headed households (34%), residents with less than a high school degree (29.9%), residents who were born in another county (26.5%) and residents with a disability (24.4%).

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Renters who are paying half or more of their income for housing, especially families with extremely low income, are far more likely than the general population to become homeless (Novogradac. *Journal of Tax Credits*. Retrieved July 6, 2014 from [http://www.novoco.com/journal/2015/07/news\\_lihtc\\_201507.php](http://www.novoco.com/journal/2015/07/news_lihtc_201507.php)). Loveland has 1,385 households paying more than 50% of their income on housing. Families that live doubled-up with friends or family members are 16 times more likely than the general population to become homeless (National Alliance to End Homelessness. *SOH 2012: Chapter Three – The Demographics of Homelessness*). Loveland has 435 youth age 18 and under in the Thompson School District who report living doubled-up and 28 who are living in motels.

There are two homeless veterans in Loveland receiving rapid re-housing through Volunteers of America. Neither is at imminent risk of becoming unsheltered as long as they are actively working on obtaining permanent housing. Program participants typically receive assistance for six months and are able to successfully exit the program.

Three veterans are receiving rapid re-housing through Rocky Mountain Human Services for up to two years. These clients are reassessed every 90 days for housing stability and to work on an exit strategy.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The City of Loveland is not currently either defining or estimating at-risk populations.

## **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Characteristics of individuals and families that are linked to instability and at an increased risk of homelessness include poverty, substance use disorders, mental illness and trauma issues, chronic and acute health care conditions, temporary or unstable employment, living with a disability and domestic violence. The City of Loveland has expert service providers working in each of these areas that assist with access to mainstream benefits, offer assistance with addiction and mental health, job skills, job searching, access to medical equipment for a temporary or permanent disability, assistance applying for housing and domestic violence counseling. All of these services can be accessed for very low or no cost to clients.

### **Discussion**

For the housing issues described above, CDBG is relevant as a resource to help finance the rehabilitation of substandard housing and to fund nonprofit organizations that provide the services needed by low income households. As Loveland grows, some of the noted issues, such as the condition of older housing and the number of households who cannot access affordable housing are likely to become more acute without local intervention.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least 10% higher than the percentage of persons in that category as a whole. The City of Loveland currently has an estimated population of 68,712 people, of which 62,365 (90.8%) are white, 248 (.4) are Black or African American, 393 (.6%) are American Indian or Native Alaskan, 1,013 (1.5%) are Asian, 70 (.1%) are Native Hawaiian or a Pacific Islander, 2,313 (3.4%) are of some other race and 2,310 (3.4%) belong to two or more races. 7,931 (11.5%) residents identify as Hispanic or Latino. A disproportionate need would exist, for example, if more than 21.5% of Hispanic or Latino residents displayed a need in a particular category.

The data below references housing problems over the 5-year period of 2007-2011 for four income categories and six races/ethnicities. None of the members of a specific racial or ethnic group show a disproportionately greater need for any of the housing problems measured.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,220	515	80
White	1,680	445	70
Black / African American	35	0	0
Asian	20	10	0
American Indian, Alaska Native	70	0	0
Pacific Islander	20	0	0
Hispanic	390	55	10

**Table 9 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,065	1,155	0
White	1,840	1,030	0
Black / African American	0	15	0
Asian	10	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	105	0

**Table 10 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,475	2,895	0
White	2,090	2,555	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	255	0

**Table 11 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	945	2,485	0
White	795	2,105	0
Black / African American	0	55	0
Asian	15	10	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	135	275	0

**Table 12 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

Although the data in the above tables does not indicate a disproportionate housing need by race/ethnicity, these tables do show that 7,705 homes either lack a complete kitchen or plumbing facilities, are overcrowded, or require more than 30% of the household income to keep the family housed.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

The data below also references housing problems over the 5-year period of 2007-2011 for four income categories and six races/ethnicities, but increases overcrowding from a minimum of 1.01 people per room to more than 1.51 people per room, and families paying at least half of their income on housing. Based on the data presented below, Hispanic residents living between 50%-80% of the AMI (currently \$38,900 to \$62,250 for a family of four) and Asian residents living between 80%-100% of the AMI (\$62,250 to \$77,800 for a family of four) are disproportionately affected by severe housing problems.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,780	955	80
White	1,300	825	70
Black / African American	35	0	0
Asian	20	10	0
American Indian, Alaska Native	70	0	0
Pacific Islander	20	0	0
Hispanic	325	115	10

**Table 13 – Severe Housing Problems 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,000	2,220	0
White	865	2,000	0
Black / African American	0	15	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	10	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	185	0

**Table 14 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	645	4,725	0
White	495	4,160	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	405	0

**Table 15 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	120	3,305	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
White	105	2,800	0
Black / African American	0	55	0
Asian	15	10	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	0	410	0

**Table 16 – Severe Housing Problems 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## **Discussion**

The data in the above tables also show that families living in 3,545 homes either lack a complete kitchen or plumbing facilities, are severely overcrowded, or require more than 50% of the family's income to remain housed.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

The data below shows the number of residents that are cost burdened by paying 30% to 50% of income on housing, and severely cost burdened by paying more than 50% of income on housing. None of the members of a specific racial or ethnic group show a disproportionately greater need for being cost burdened.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,015	5,000	3,405	80
White	15,210	4,440	2,680	70
Black / African American	280	0	35	0
Asian	120	0	30	0
American Indian, Alaska Native	40	0	70	0
Pacific Islander	0	0	20	0
Hispanic	1,260	460	545	10

**Table 17 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

Although the data in the table does not indicate a disproportional cost burden by race/ethnicity, it does show that 3,405 families are paying 50% or more of their monthly income on housing, which is difficult to sustain and could lead to homelessness.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Almost 23% of Hispanic/Latino residents living between 50% and 80% of the AMI and more than 12% of Asian residents living between 80% and 100% of the AMI are disproportionately affected by one or more housing problems such as lacking complete kitchen or plumbing facilities, severe overcrowding, or spending more than 50% of the family income on housing. For every other category, while the needs are great, they are proportional across races and ethnicity.

### **If they have needs not identified above, what are those needs?**

The needs of Loveland's Hispanic/Latino and Asian families are the same as the needs for all families living in substandard housing, or housing in which there are too many people and the rent is unaffordable. These needs could be improved by housing rehabilitation, increased incomes, additional affordable housing or additional Section 8 housing rental assistance vouchers.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Maps produced by the Colorado Department of Local Affairs by race/ethnicity for the years 2008-2012, show that Loveland's Hispanic residents live primarily in three areas: south of Highway 34 and east of Highway 287 near the old Sugar Factory with a greater concentration south of 9<sup>th</sup> Street, Highway 287 to Taft Avenue between Highway 34 and 37<sup>th</sup> Street, and Taft Avenue to Dotsero Drive between 1<sup>st</sup> and 14<sup>th</sup> Street S.W. Loveland's Asian families are more predominant in three areas of North Loveland: directly north of Lake Loveland, surrounding Woodmere Park, and west of the Olde Course at Loveland golf course running south to about 22<sup>nd</sup> Street. Another area is surrounding the Mariana Butte golf course. For more information about concentrations of racial or ethnic groups in Loveland, see Section MA-50.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Loveland Housing Authority currently manages 525 Housing Choice Vouchers and 665 housing units in Loveland. The information below was provided by Housing Authority staff.

Housing Choice Vouchers, also known as Section 8 vouchers, provide rental assistance to families with monthly rental payments at or below HUD determined area Fair Market Rents (FMR) that are available in the open market and owned by private landlords, or units managed by a PHA. Families are responsible for locating a landlord that will accept the housing voucher, entering into a lease agreement and paying a security deposit. A family with a Housing Choice Voucher will pay approximately 30% of their monthly income for rent and utilities and the voucher pays the landlord the balance of the rent based on FMR rates and comparable rents.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	529	70	451	0	0	0

**Table 18 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	11,988	12,232	11,786	0	0	
Average length of stay	0	0	0	5	1	6	0	0	

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	0	2	1	2	0	0
# Homeless at admission	0	0	0	78	0	78	0	0
# of Elderly Program Participants (>62)	0	0	0	129	30	97	0	0
# of Disabled Families	0	0	0	201	19	179	0	0
# of Families requesting accessibility features	0	0	0	529	70	451	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 19 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

Source:

### Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	515	70	437	0	0	0
Black/African American	0	0	0	7	0	7	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 20 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	80	3	76	0	0	0
Not Hispanic	0	0	0	449	67	375	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 21 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Loveland Housing Authority does not maintain a wait list specifically for accessible units. Instead, already housed residents submit a 504 Request for Reasonable Accommodation application for a specific need. The agency processes the application through a third party health care provider that confirms the disability and returns an approval letter.

The most common 504 Accommodation related requests are for an assistance animal. A Housing Authority report showing requests since October 2013, indicates that 61% of all requests were for an animal; 23% were for a move into another unit; 12% were miscellaneous requests, such as new carpet, subtracting child care from the cost of rent, or a curb side mail box; and 4% were for more expensive changes to a unit, such as a walk-in shower.

Requests to move into another public housing unit under 504 Reasonable Accommodation follow the same process of completing an application and confirmation by a third party health care provider. If the provider concurs with the need, the resident will be offered the next available unit.

Requests for more expensive items, such as a walk-in shower, requires a significant financial contribution from the resident.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most urgent need of a voucher holder is an FMR that is closer to the actual cost of rent in Loveland. Currently, the median rent for a one-bedroom apartment is \$1,086, compared with an FMR of \$742. The median rent for a two-bedroom apartment is \$993 if the apartment has one bathroom and \$1,310 if it has two. The FMR for a two-bedroom unit is \$893. Voucher holders are having an incredibly difficult time finding a place to live that is within the range of affordability required under the local HUD determined FMR structure.

### **How do these needs compare to the housing needs of the population at large**

A housing gap analysis using census data over the 5-year period of 2009-2013, shows a gap of 2,154 units for people living at or below 40% of the AMI. In 2015, the Loveland Housing Authority shows a need for 2,351 units at that income.

### **Discussion**

The Loveland Housing Authority could easily distribute two or three times the current number of housing vouchers to people on the wait list. Although, due to the high cost of rents in Loveland, recipients would likely have to find housing in another city.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The number of homeless in Loveland came from several sources: 137 Connection, a program of the House of Neighborly Service that provides shelter and case management to single chronic homeless adults; Angel House, also a program of the House of Neighborly Service that provides shelter and case management to homeless families; Alternatives to Violence, an agency serving victims of domestic violence; the Thompson School District; and Loveland's annual point-in-time homeless count.

None of the homeless service providers surveyed are funded through HUD CoC programs and, therefore, do not use the HUD Homeless Management Information System (HMIS). Instead, the homeless numbers below came from face to face contacts and reporting from service agencies. The estimate of persons experiencing homelessness on a given night are from the 2015 point-in-time count conducted on January 27. The estimate of the number of people experiencing homelessness each year are from 2014 client lists from 137 Connection and Angel House. These lists do not include data regarding individual characteristics, such as whether or not the client is considered chronically homeless, is a veteran or has been diagnosed with HIV.

The numbers in the youth categories came from the Thompson School District. During the 2014-2015 academic year, 562 homeless youth were counted using the McKinney Vento definition. Most of these students (435) were living doubled-up and are not counted below. Accompanied and unaccompanied youth that were sheltered, unsheltered, or staying in a motel were added under "Persons in Households with Only Children" because information about the parents is not available. No other demographic data is available.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	6	66	0	0	0
Persons in Households with Only Children	65	57	122	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	53	22	146	0	0	0
Chronically Homeless Individuals	37	15	84	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	5	1	6	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	1	0	0	0

**Table 22 - Homeless Needs Assessment**

Data Source:

Indicate if the homeless population:  Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Estimates of the number of people becoming homeless each year, exiting homelessness, or the number of days persons experience homelessness are not currently tracked. The numbers shown above in the "# experiencing homeless each year" were calculated by either adding the sheltered and unsheltered totals from the first two columns or using data from service providers if the total was higher.

**Nature and Extent of Homelessness: (Optional)**

Race:	Sheltered:	Unsheltered (optional)
White	24	45

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Black or African American	1	0
Asian	1	0
American Indian or Alaska Native	1	1
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	1	12
Not Hispanic	27	42

Data Source

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The House of Neighborly Service Angel House program and Alternatives to Violence are currently providing transitional housing to 11 families for up to two-years. These families will need a permanent housing solution when they exit these programs. Both agencies help clients with a permanent solution as soon as they enter the programs knowing that the wait list for a Housing Choice Voucher or a unit provided by the Housing Authority can take two years or longer.

Six veterans were identified during the point-in-time homeless count. The Loveland Housing Authority is working on a new project that will house 10 veterans by 2016.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The extent of homelessness by racial and ethnic groups generally mirrors the racial and ethnic distribution of the City of Loveland. The biggest gap is in the percentage of homeless residents who identify as multi-racial (9%) compared with the percentage of multi-racial residents listed on the census (3.4%). The difference of about 6% could account for the difference in the percentage of homeless who identify as white (83%), compared with the percentage of white residents listed on the census (90.8%).

A portion of the people surveyed during the homeless count did not answer the question of race, which may account for a portion of the gap. None of the racial or ethnic group measures show that one group is disproportionately affected by homelessness.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The City of Loveland does not have a permanent stand-alone shelter for homeless individuals or families. Instead, homeless families are sheltered at local churches on a rotating basis. Homeless individuals are also sheltered at local churches, but only when the temperature is below 20 degrees. There are two year-round shelters in Fort Collins. Both are about 14 miles away.

The 137 Connection and Angel House programs started collecting more thorough data in 2015, which will make counting and tracking homeless residents easier and more accurate in the future.

**Discussion:**

Relying on the results of the annual point-in-time homeless count to show the number of homeless residents seems incredibly inaccurate. In 2012, the CPO completed a point-over-time homeless count by compiling the names of homeless clients from seven agencies and the Thompson School District from November 1, 2011 to March 31, 2012. The result was a list of 685 people who experienced homelessness in Loveland over a five month period. This type of count may be replicated in the 2016.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Special needs populations in Loveland include persons living with a disability who, due to their disability, cannot secure or maintain employment. This includes disabilities due to a serious mental illness or substance use disorder, a diagnosis of HIV/AIDS, or having an intellectual, developmental or physical disability.

Additional special needs groups include victims of domestic violence, youth aging out of foster care and seniors needing assistance because of a disability or mobility impairment. Special needs populations are at an increased risk of homelessness because they typically rely on mainstream and entitlement programs (e.g. Social Security Income) for income which are well below the income needed to provide basic living needs and housing. There is limited housing in the City of Loveland dedicated to special needs groups.

### **Describe the characteristics of special needs populations in your community:**

As of 2013, close to 7,500 Loveland residents reported having a disability (U.S. Census Bureau. *American Fact Finder*. Table: S1810, 2009-2013). A majority (67%) were not employed and more than 50% lived below 150% of poverty (U.S. Census Bureau. *American Fact Finder*. Table: S1811, 2009-2013). The risk of homelessness for this group is incredibly high given the reliance on Social Security Income and Social Security Disability Insurance as the only source of income, an amount that is \$300 to \$500 short of the average cost for a rental unit in Loveland and leaves nothing for other basic needs, such as food.

In Larimer County, 330 people have been diagnosed with HIV/AIDS, although the Centers for Disease Control estimate that one in five people with HIV is unaware of his or her status, which could increase the number by 292 (Colorado Department of Public Health & Environment. *STI/HIV Fact Sheet for Colorado, Issue No. 1: September 2013*). People living with HIV need affordable housing. While antiretroviral medication can be covered through insurance and the Colorado AIDS Drug Assistance Program, many of the Loveland residents with HIV are also living with a disability, which means their income is not enough to support decent housing.

Victims of domestic violence need safehousing, counseling and affordable housing in order to leave an abusive partner. Domestic violence can be in the form of physical, mental or financial abuse, leaving victims with permanent injuries, an extreme lack of self-esteem and no ability to provide for herself financially. Victims of domestic violence need a safehouse to start the transition to living free from abuse. A safehouse is expected to be in operation in Loveland by the end of 2015. For decades, women and children in danger had to move to another city in order to live without fear of abuse. The City of Loveland supported the acquisition and rehabilitation of the new safehouse with CDBG funds in 2014.

A report completed by The Highland Group in 2015, describes the housing needs of seniors over the next five years. They write that "while the median income of all-age households is \$53,696, the median income for age 75+ households is just \$28,782." They further describe the unmet demand for more affordable housing for seniors and note that there is a "scarcity of funding" for these projects that will

continue to grow as Loveland's population ages and is compounded as seniors have reduced mobility.

Residents suffering from mental health or substance use disorders need specialized housing with supportive services to help with wellness, recovery and independent living. They also need a place other than jail or hospital emergency rooms where they can work to get sober. A combination of detox, affordable housing and therapy may help more people stabilize.

Young people aging out of foster care also have special needs. In 2013, there were approximately 200 youth residing in foster care in Loveland, who may be left without a support system to lead them into adulthood once they turn 18 (U.S. Census Bureau, *American Fact Finder*. Table: B09018, 2009-2013). The National Alliance to End Homelessness writes that, "Young adults who age out of foster care are at an elevated risk of homeless." Youth living on the streets are more prone to prostitution, drug abuse, physical and sexual assault, HIV/AIDS, depression and suicide (National Alliance to End Homelessness. *Fact Sheet: Youth Homelessness*. January 19, 2010).

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Supportive services for persons with disabilities are provided by Disabled Resource Services, a county-wide nonprofit working solely with this population. The agency works with the Loveland Housing Authority to maintain the housing and Housing Choice Voucher wait list for people with disabilities and is able to offer limited rental assistance. Staff members say that the most pressing need for their clients is affordable housing so they can live independently in the community. While accessible housing would be beneficial, any housing that is affordable is favorable right now.

Northern Colorado AIDS Project provides comprehensive case management to connect clients to healthcare to gain access to HIV medications. They also offer mental health and substance abuse counseling, support groups, couples and family support, access to oral health care, emergency financial assistance and subsidized housing when available.

Supportive services for victims of domestic violence, such as safety planning, therapy and transitional housing are provided by Alternatives to Violence. Housing is only one of many needs a victim of abuse faces when she or he leaves a violent partner, however. Others are employment, physical and mental health assistance, substance use treatment and safety planning. Alternatives to Violence currently provides eight units of transitional housing and works to find a permanent solution for all of their clients while providing ongoing support.

As our seniors age, many will experience limitations in mobility and self-care or the need for assisted living, memory care assisted living, or skilled nursing. While the City of Loveland is more aware of pending demand, there is not a plan to fill the growing need. Over the next five years, the inventory of affordable senior rentals should have a gap of close to 275 units and assisted living Medicaid units should have a gap of 286 units. The number of skilled nursing beds and memory care assisted living units

may be sufficient, although affordability may be an issue (The Highland Group. *Strategic Research, Planning, and Marketing Solutions for Senior Housing and Care Communities*, p.66-67).

Touchstone Health Partners is the local mental health agency that works with residents who live with and experience mental illness and substance use disorders, as well as individuals with developmental disorders. In 2014, Touchstone served 7,800 people, or about 2.5% of the county population. This percentage seems to be about half of the county residents that have reported a mental disability according to the U.S. Census (*American Fact Finder*. Table: B18033, 2005-2007). Touchstone Health Partners works with people as young as two on issues of drug and alcohol exposure. Thirty four percent (34%) of clients are generally youth and adolescents, some with behavioral health issues resulting from substance abuse and/or exposure to trauma and domestic violence as well as sexual abuse.

The Matthews House provides comprehensive services to youth without a support system, including mentoring and coaching to help with life skills, employment readiness, parenting skills if necessary, substance abuse and prevention counseling, completing high school and finding housing. This special needs group must have extensive support to keep them from becoming homeless.

The needs of individual agencies came from extensive conversations throughout the planning process.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The estimated number of residents living with HIV/AIDS ranges from about 330 to 622 and include single adults and married families. The demographics for race and ethnicity of HIV infected residents fairly closely matches that of Loveland. The demographics for age do not: 6.2% of Loveland residents are between the ages of 20 and 24, but 15.8% of HIV/AIDS cases fall in this age range. 14.7% of the population of Loveland is between the ages of 25 to 29, but 28% of all HIV/AIDS cases are. For other age brackets, Loveland HIV/AIDS cases are similar to the rest of Colorado.

**Discussion:**

There are a variety of services and community organizations that address the needs of special needs residents. All of the organizations mentioned above list affordable housing as the greatest need for their clients.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

During the five years of the Consolidated Plan ending in 2015, funding was provided for several agency public facilities including a new Food Bank, improvements to the Angel House day center, a new office for Sexual Assault Victim Advocates, a counseling center for Alternatives to Violence co-located with their new safehouse, and the House of Neighborly Service Life Center that provides a shared central location and houses about 14 non-profit agencies and local organizations. Inquiry into potential public facility request for the next five years resulted in eight agencies thinking about their space needs. The organizations that indicated they may have requests are the Boys & Girls Club, Habitat for Humanity, Loveland Youth Gardeners, Respite Care, Easter Seals and Volunteers of America. Thompson Valley Preschool expressed a need for space for infant care in Loveland. Disabled Resource Services noted a need for a space to distribute durable medical equipment for people with disabilities.

### **How were these needs determined?**

Agency representatives were invited to participate in one of two community meetings. Those unable to attend one of the meetings were able to complete a survey on-line. Agencies that identified that they may have a need for a public facility received an additional request for more specific information.

### **Describe the jurisdiction's need for Public Improvements:**

The top five public improvement needs, as measured by community members, are: transportation including improved bus routes (52.1%), safe pedestrian crossings (35.7%), sidewalk construction or repair (31.6%), street improvements (31.1%) and the addition of bicycle lanes (30.7%). General comments from community members about these five improvements were: it's obvious that bicycles and cars cannot safely use the same thoroughfare, bus routes closer to bus and to affordable entertainment, bus routes too far away, bus routes close to senior housing, home owners need to repair sidewalks, Eisenhower (Street) needs sidewalks, more bus stops, a real bus system around town with Greeley connection, bus should run later, need buses running more often and at night and transportation for disabled.

### **How were these needs determined?**

Information about the need for public improvements came from surveys that were completed during the Consolidated Plan community outreach process.

### **Describe the jurisdiction's need for Public Services:**

The top five public service needs as measured by community members are: affordable healthy food (56.3%), domestic violence services (53.9%), mental health services (53.4%), services for persons with disabilities (52.5%) and substance abuse services (46%). The top five public service needs as measured by agency representatives are almost entirely the addition of staff in order to serve more people or to expand services based on a perceived gap.

General comments from community members about the five public service areas include: get rid of the sales tax on food, (need) more access to health care, health care provider (should) answer phone, (domestic violence services) for men, housing for domestic violence victims in Loveland and need more mental health services for people with personality disorders.

Additional transportation needs and/or changes to public transportation were not listed as options on the survey under public services. However, quite a few community members and agency representatives listed this as a gap, including stating a need for additional bus transportation, additional volunteers to provide rides through Senior Alternatives in Transportation, transportation for people unable to get in and out of a car without assistance, assistance for people who live outside city limits and transportation specific for cancer patients using Banner Health Care.

### **How were these needs determined?**

Agency representatives were invited to participate in one of two community meetings. Those unable to attend one of the meetings were able to complete a survey on-line. Agencies that identified that they may have a public service need received an additional request for more specific information.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Two major natural disasters in the last four years contributed to a strained housing market in Loveland. A wild fire in 2012 and flooding in 2013 caused residents from near-by communities to move into the city, thereby reducing the housing supply at almost every price in the market. The result by the end of 2014 was a vacancy rate of 2%.

Moderate income Loveland residents are suffering from an affordability gap and low income residents are finding it nearly impossible to rent decent affordable housing. Workers living at 80% of the AMI may be able to afford to rent with a median cost of \$1,282 a month, but would likely not be able to afford to purchase a home with an average price of \$282,065. Low income workers have a much harder time finding an affordable rental and are unlikely to be able to purchase unless they have the time and are motivated to build their own house through the Habitat for Humanity program. These significant affordable housing needs and the housing data below further support the priorities described in the Strategic Plan and the 2015-2019 Consolidated Plan goals.

Market analysis data came from individual meetings with agency representatives, community outreach meetings, the 2015 point-in-time homeless and housing inventory counts, Larimer County Workforce Center, City of Loveland Economic Development Department and data populated by HUD in the eCon Planning Suite.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Based on the residential property data below (29,262 houses) and the number of households in Loveland for the same time period (27,085, Section NA-10), residents were not yet experiencing a housing deficit in 2011. In 2012, a wild fire in the foothills near Fort Collins, just north of Loveland, caused many Larimer County residents in the affected area to relocate. This influx of displaced households started to deplete the already limited supply of affordable housing and housing in general. The 100-year flood that occurred in 2013, worsened the housing deficit to the current vacancy rate of 2% by the end of 2014 (Colorado Division of Housing, *Fourth Quarter 2014, Colorado Multi-Family Housing Vacancy & Rental Survey*).

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,576	67%
1-unit, attached structure	2,696	9%
2-4 units	2,014	7%
5-19 units	2,951	10%
20 or more units	1,477	5%
Mobile Home, boat, RV, van, etc	548	2%
<b>Total</b>	<b>29,262</b>	<b>100%</b>

**Table 1 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	222	3%
1 bedroom	183	1%	1,357	15%
2 bedrooms	3,349	18%	3,728	42%
3 or more bedrooms	14,725	81%	3,513	40%
<b>Total</b>	<b>18,265</b>	<b>100%</b>	<b>8,820</b>	<b>100%</b>

**Table 2 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Loveland Housing Authority manages most of the supply of affordable housing in the city with a current inventory of 665 units. Residents of 272 of the units receive a rent subsidy, thereby ensuring that they pay no more than 30% of their income for housing. Rent for the remaining 393 units is based on Colorado Housing and Finance Authority Income and Rent Tables, which show the maximum amount

of rent that can be charged. The number of Housing Authority units based on AMI level is as follows: 30% AMI = 63 units (16% of the total number of units), 35% AMI = 8 units (2%), 40% AMI = 160 units (41%), 50% AMI = 110 units (28%), 55% AMI = 24 units (6%), and 60% = 27 units (7%).

Alternatives to Violence is providing transitional housing to eight families and Touchstone Health Partners is providing transitional housing to five individuals. These 13 units all house people living at or below 30% of the AMI who pay 30% of their income for rent. Five of the Alternatives to Violence units and all of the Touchstone Health Partners units are supported with HUD CoC housing assistance funding.

House of Neighborly Service provides transitional housing to five families, although only three of the homes are currently full. All of the families live below 50% of the AMI and one of the families' lives below 30% AMI.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

No affordable housing units are expected to be lost.

**Does the availability of housing units meet the needs of the population?**

Loveland is in dire need of additional affordable housing units, specifically for people living with very low incomes and having special needs. A recently completed gaps analysis indicates the number of units needed for people living at or below 40% of the AMI to be 2,154 (U.S. Census Bureau. *American Fact Finder*. Table: DP04, 2009-2013).

**Describe the need for specific types of housing:**

Most of the Consolidated Plan outreach participants commented on the need for additional affordable housing in Loveland. Information derived from public meetings and data gathered from American Fact Finder and the Loveland Housing Authority all point to the conclusion that Loveland residents with very low income are unable to find housing. The need becomes even greater for people living with a disability, especially persons in need of an accessible unit.

**Discussion**

Low income residents and special needs households in the City of Loveland seeking to access affordable safe housing are extremely challenged given the cost and vacancy rates in the current housing market. There is great need to both preserve and increase the inventory of affordable housing, specifically for households living at lower income levels.

# MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

## Introduction:

The cost of housing has risen dramatically over the past 15 years and is continuing to increase year after year. The median price for a rental home in Loveland at the end of 2014 was \$1,282.25, compared to \$535 in 2000 (Colorado Division of Housing, *Fourth Quarter 2014, Colorado Multi-Family Housing Vacancy & Rental Survey*; City of Loveland. *2010-2015 Consolidated Plan*). The average price to purchase a home in 2014 was \$282,065, compared to \$143,500 in 2000 (The Group, Inc., *Insider*. June 2015; City of Loveland. *2010-2015 Consolidated Plan*).

## Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	154,500	212,200	37%
Median Contract Rent	577	761	32%

**Table 3 - Cost of Housing**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,485	16.8%
\$500-999	5,116	58.0%
\$1,000-1,499	1,790	20.3%
\$1,500-1,999	258	2.9%
\$2,000 or more	171	1.9%
<b>Total</b>	<b>8,820</b>	<b>100.0%</b>

**Table 4 - Rent Paid**

Data Source: 2007-2011 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	600	No Data
50% HAMFI	2,710	335
80% HAMFI	5,775	3,345
100% HAMFI	No Data	6,470
<b>Total</b>	<b>9,085</b>	<b>10,150</b>

**Table 5 - Housing Affordability**

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	600	742	893	1316	1582
High HOME Rent	600	742	893	1282	1410

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Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	600	730	876	1011	1128

Table 6 – Monthly Rent

Data Source Comments:

### Is there sufficient housing for households at all income levels?

The City of Loveland lacks sufficient housing for people living at or below 40% of the area median income. A gap analysis using 5-year data shows a need for 923 housing units for families able to pay up to \$250 a month, 858 units for families able to pay up to \$375 and 373 units for families able to pay up to \$625 per month. These numbers are further reflected in the number of people on the Loveland Housing Authority wait list.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Housing costs have been in an upward trend that is projected to continue. Over the last five years, the median price for a rental increased from \$809 in 2009, to \$1,282 in 2014, a 58% increase (Colorado Division of Housing. *Fourth Quarter 2014, Colorado Multi-Family Housing Vacancy & Rental Survey*). The average cost to purchase a home was \$205,000 in 2009, compared to \$250,000 in 2014, a 22% increase. The average cost for a home as of the first quarter of 2015 was \$311,141. There is little supply of homes for sale under \$300,000, and growth in both population and housing costs in Loveland and surrounding community are expected to continue over the next ten to twenty years.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Loveland median rents are higher than either high HOME or FMRs in every category. The greatest difference is an efficiency unit, which carries a median rent of \$911.47 and allows only \$600 based on high HOME or FMR limits, a variance of 34%. The lowest discrepancy is a two-bedroom unit with one bath. This type of unit has a median rent of \$993 and a high HOME and FMR that allows \$893, a 10% difference.

### Discussion:

Housing is considered affordable if the household spends no more than 30% of income on rent and utilities. Spending more than 30% is defined as being cost burdened and spending more than 50% is defined as being severely cost burdened. In 2011, there were more than 7,000 households that were cost burdened, which is 26% of all households and more than 3,400 households that were extremely cost burdened, or 12.5% of all households. A cost burdened household is at a far greater risk of losing housing and has less financial resources to pay for other basic needs and inevitable emergencies. For owner-occupied housing, paying more than 30% of income on housing leaves little money for home repairs that are necessary over time.

# MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

## Introduction

42% of Loveland's housing stock was built before 1980 and may contain lead-based paint or need rehabilitation. Although there are fewer than 100 homes that lack complete plumbing, these homes are likely occupied by very low income residents and should be targeted for rehabilitation in order to retain the housing stock.

## Definitions

The City of Loveland has adopted the 2012 International Property Maintenance Code as the guiding document to define unsafe structures and equipment, including structures unfit for human occupancy. Generally, unsafe or unfit structures are unsanitary or deficient because of an inadequate means of egress, inadequate light or ventilation, faulty electrical wiring or service, lack of sanitation or cooking systems or facilities, inadequate weather protection, infestation or vermin, appliances installed in violation of the approved listing requirements or applicable codes, or structural conditions that present a danger to life or limb or are in danger of collapse or partial collapse of any portion of the structure or member or appurtenance.

The HUD definition of substandard condition is a dwelling unit that does not meet "standard condition". Standard condition is defined as having "a reliable roof; a sound foundation; adequate and stable floors, walls and ceilings; surfaces and woodwork that are not seriously damaged nor have paint deterioration; sound windows and doors; adequate heating, plumbing, and electrical systems; adequate insulation; and adequate water and sewer system, and not overcrowded." If CDBG funding is used to rehabilitate homes considered substandard, both definitions will be used, except in the case of a home that is considered substandard and not suitable for rehabilitation as defined by HUD. Not suitable for rehabilitation is a structure that is not financially feasible to rehabilitate. The City of Loveland must define the percentage of the appraised market value to rehabilitation cost to better identify whether or not to invest CDBG in a project.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,026	28%	4,127	47%
With two selected Conditions	62	0%	212	2%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,177	72%	4,451	50%
<b>Total</b>	<b>18,265</b>	<b>100%</b>	<b>8,820</b>	<b>99%</b>

Table 7 - Condition of Units

Data Source: 2007-2011 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,900	27%	2,188	25%
1980-1999	6,568	36%	2,165	25%
1950-1979	5,336	29%	3,524	40%
Before 1950	1,461	8%	943	11%
<b>Total</b>	<b>18,265</b>	<b>100%</b>	<b>8,820</b>	<b>101%</b>

**Table 8 – Year Unit Built**

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,797	37%	4,467	51%
Housing Units build before 1980 with children present	2,170	12%	860	10%

**Table 9 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 10 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Owner-occupied housing rehabilitation is most often facilitated through the Loveland Housing Authority's Larimer Home Improvement Program, which is a low-interest loan program that is occasionally funded through the Loveland CDBG program.

The City of Loveland does not have a formal program for substandard rental housing rehabilitation. The above numbers indicate that a program could be quite useful for residents having to live in conditions that are unsafe or unsanitary. In fact, the CPO receives regular calls from residents asking for assistance with requiring landlords to make health and safety repairs. The most recent call was from a resident whose apartment flooded from heavy rain and the landlord did not want to replace the moldy carpet. The CPO is trying to determine the best way to respond to these types of requests.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The City of Loveland has not engaged in lead paint remediation on a city-wide basis. Unless a homeowner or landlord has mitigated the lead-paint, there could be as many as 11,264 housing units in Loveland that pose a lead danger. When Federal funding is used for housing rehabilitation that disturbs a surface with lead paint, remediation always occurs.

### **Discussion**

Housing rehabilitation is an eligible use of CDBG funding and could be used to preserve Loveland's already existing affordable housing stock and provide lead-based paint mitigation. Correcting substandard housing will take a great deal of planning and support from both City management, and possibly City Council, but seems like a valid way to continue to provide housing for very low income residents.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction:

The Loveland Housing Authority manages all project and tenant based vouchers in Loveland and has a wait list for affordable housing of close to 3,300 people.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3	553	45	508	0	0	0
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 11 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The housing managed by the Loveland Housing Authority pass Housing Quality Standards. The oldest complex, Maple Terrace, has 130 units and was built in 1974. It will undergo rehabilitation in the next two years to make general upgrades and improvements.

The three Housing Authority properties that receive an inspection score are below.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Silver Leaf II	98
Maple Terrace	85
Orchard Place	82

Table 12 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As stated, the Loveland Housing Authority Maple Terrace complex will be rehabilitated in the near future to provide general upgrades and improvements given the age of the units. Maple Terrace is currently the only housing project that is scheduled for rehabilitation of all units. All Housing Authority apartments receive routine repair and maintenance as needed.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority works to improve the living environment of residents through activities and events that are planned by a Resident Advisory Board. The board is comprised of representative from each of the Housing Authority properties who want to assist with decision making and policy development. They also review applications for a local scholarship program and host gatherings at each of the Housing Authority properties. Most properties have between two and four events a year.

Maple Terrace, the largest property of the Loveland Housing Authority, provides subsidized housing for 40 families. Most of the families have income below 30% of the AMI and all residents have income below 50%. To increase enrichment opportunities for the young people living at Maple Terrace, Kids Club was started in 1998. Kids Club provides adult role models and mentors to provide homework/ literacy assistance, engage in physical activities and offer a healthy snack. Thousands of young Maple Terrace residents have participated in Kids Club over the last 17 years, which has provided a safe environment for young people while assisting with learning.

### Discussion:

The Housing Authority provides about 1,200 low-income families with rental assistance through the Housing Choice Voucher program, or housing that is owned and operated by the agency, and is continually working on the next project to bring additional affordable housing to Loveland. In the last three years, the Housing Authority completed 60 units of senior housing, 60 units of skilled nursing and is managing 30 units of housing for low income artists for an organization based in Minneapolis. The next project of the Loveland Housing Authority will bring 70 units of housing, 10 of which will be designated specifically for veterans.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City of Loveland does not have a permanent overnight shelter for homeless families or individuals. Instead, shelter is granted to homeless families through a church-rotation program and homeless individuals also through a church rotation program, but only when the outside temperature falls below 20 degrees. Other shelter options include vouchers for motels and transporting people to Fort Collins or some other community, where they can enter a permanent shelter program. The numbers below do not include shelter in Fort Collins, nor do they include numbers for rapid rehousing, but do include transitional housing.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	17	0	44	1	0
Households with Only Adults	0	0	5	5	0
Chronically Homeless Households	0	30	0	0	0
Veterans	0	0	0	0	10
Unaccompanied Youth	0	0	4	0	0

**Table 13 - Facilities and Housing Targeted to Homeless Households**

Data Source  
Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mental health services for the homeless are provided by Touchstone Health Partners, a local non-profit with three locations in Loveland and five additional locations throughout the county. The agency offers 24/7 walk-in crisis services; on-going mental health and substance abuse support; and adult, teen and child addiction services. Touchstone Health Partners provides mental health and addictions therapy for the homeless through the PATH program (Projects for Assistance in Transition from Homelessness) at Loveland's homeless day center.

Goodwill Industries recently opened a Loveland Career Connection Center (C3) to provide workforce readiness education and support, computer and life skills training, individualized assistance, and job coaching and placement. The Loveland C3 center will assist homeless as well as other residents in need of specialized support and assistance. Goodwill writes that "unlike traditional employment training and placement programs that have extremely high caseloads and often lack the time to provide individualized support, the Loveland C3 provides quality career development services using a participant-centered, one-on-one approach." The Goodwill Industries Loveland C3 program is an incredible complement to other homeless services provided locally and other local employment programs. The challenge will be the time it will take for staff to establish relationships with local employers to engage them in hiring someone trying to exit homelessness.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Organizations mentioned under MA-35 and SP-40 that are not listed below generally refer their homeless clients to one of the following agencies:

- House of Neighborly Service, 137 Connection program serves chronic and episodic homeless adults with overnight shelter during inclement weather, a day center and case management.
- House of Neighborly Service, Angel House program serves chronic and episodic homeless families with year-round overnight shelter in local churches, a day center and case management.
- Loveland Housing Authority gives priority for Section 8 housing vouchers to the homeless and will soon build permanent supportive housing for 10 veterans.
- Touchstone Health Partners offers mental health therapy for the homeless through the PATH program.
- The Veterans Administration provides general benefits for veterans, including housing.
- Rocky Mountain Human Services provides rapid re-housing to Larimer County veterans in addition to offering life skills training and other support services.
- Volunteers of America also provides rapid re-housing to veterans county-wide.
- The Fort Collins Housing Authority manages Loveland's VASH (Veterans Affairs Supportive Housing) program and recently opened 60 units of housing in south Fort Collins, including permanent supportive housing using the Housing First model.

- Community Kitchen and Front Porch Café provide daily meals to the homeless.
- Catholic Charities of Larimer County, The Mission homeless shelter, operate year-round with both permanent and lottery beds depending on the degree to which the homeless are willing to engage in services. The Mission is located in Fort Collins.
- Fort Collins Rescue Mission, also in Fort Collins, is a year-round shelter with supportive services.
- The Sister Mary Alice Murphy Center for Hope is a day center in Fort Collins that houses multiple non-profit agencies that work with the homeless to provide the convenience of services in one location.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Loveland has a variety of service providers working with people with special needs. Each of the organizations described below has a public facility in which to see clients, but most of the agencies are in need of housing to help create stability to truly address their non-housing needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Catholic Charities of Larimer County's senior program serves the elderly and frail elderly in Loveland. Clients assisted by this organization are generally older than 60 and living between poverty and 30% of the AMI. Some clients are veterans and others are disabled or have chronic diseases. Almost all already have housing. Support offered by Catholic Charities includes help applying for housing assistance if the current housing is not affordable. It also includes in-home assistance and transportation. Catholic Charities offers the assistance that a younger family member might provide if one lived near-by.

Clients using the services of Touchstone Health Partners need both housing and treatment to achieve mental health and/or sobriety. The organization has six permanent supportive housing units and five two-year transitional housing units to work to stabilize clients needing extensive support. The transitional housing clients must register for mainstream benefits quickly and work on regular goals that include applying for housing with the Loveland Housing Authority to increase the chance of having an affordable place to live at the end of the two-years.

Disabled Resource Services clients are less in need of supportive housing than they are affordable housing, although Disabled Resource Services provides extensive support for their clients. Housing support is in the form of Social Security filing assistance, employment assistance if the client is able to work, some financial assistance and case management.

Northern Colorado AIDS Project serves Loveland residents who are HIV positive or have AIDS and assists with housing through a HOPWA grant. Supportive services include drug and alcohol counseling and access to healthcare and transportation to medical appointments. Northern Colorado AIDS Project clients need longer term in-patient drug and alcohol treatment and detox not available locally.

The Loveland Housing Authority manages 60 assisted living beds in Loveland, providing extensive support for these clients. Services include prepared meals, assistance with daily living needs such as bathing and cleaning, and companionship.

## **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The State of Colorado is currently funding transitional case managers and permanent housing vouchers for people leaving the Fort Logan and Pueblo state-operated psychiatric hospitals. Case managers follow exiting clients for one year to ensure they are receiving appropriate care in their communities and to keep them housed. Touchstone Health Partners has not yet received referrals to work with clients that have exited either of these institutions.

Support for persons returning from other mental health institutions would be provided by Touchstone Health Partners, but would not include housing. Housing units managed by Touchstone would likely already be occupied. Persons returning from a physical health institution would not have a place to reside if they were not already housed. Local hospitals are concerned that a homeless individual exiting their service may end up sleeping on the streets or, at best, in a car because they do not have a place to send people, which makes follow-up appointments and treatment difficult and results in low compliance with doctors' orders.

## **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Loveland invests \$500,000 annually to accompany the approximately \$260,000 in CDBG, non-administrative funding received. About \$550,000 of the annual \$760,000 provides funding for public service agencies, some of which serve persons with special needs, including many of the agencies listed above. The remaining \$210,000 is invested in capital projects for housing and public facilities.

Over the next year, and for the first year of this Consolidated Plan, some of the City of Loveland CDBG public service funding will support Alternatives to Violence to provide supportive services to approximately 850 victims of domestic violence. The rest will be used to support about 290 homeless adults.

Bricks and mortar funding will be granted to provide 70 units of multi-family housing, of which 10 units will be supportive housing for veterans. Other funding will be used to keep seniors in their homes by adding grab bars, wheel chair ramps, chair risers and handrails. Funding will also be used for capital improvements in a Habitat for Humanity neighborhood, as well as a public facility for an agency that serves homeless youth, at risk youth and youth aging out of foster care.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

As described above, CDBG public service funding will be used to support Alternatives to Violence to provide supportive services to victims of domestic violence. Other City funding distributed to local non-profit agencies will be used to support residents with disabilities, who may also be frail or elderly through Disabled Resource Services, Elderhaus, McKee Foundation/Stepping Stones, GoodHealthwill and Hearts & Horses; persons with HIV/AIDS through Northern Colorado AIDS Project; and persons with alcohol or other drug addictions through Touchstone Health Partners and Turning Point Center. Public housing residents are able to access a myriad of programs supported in part with either CDBG public service funding or other City of Loveland funding.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

**Describe any negative effects of public policies on affordable housing and residential investment.**

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

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In 2014, the Loveland City Council waived almost \$2.1 million dollars in building and development fees and in 2015, waived more than \$1.6 million. Over the past ten years, affordable housing policy has resulted in an investment of almost \$9 million dollars of City incentives in addition to CDBG funding, and has provided 701 units of housing.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Local employers have an expectation that the community can provide an available and skilled workforce to meet their needs. Occasionally, there are skill gaps or skill deficiencies that employees have and employers would like to see filled. As written in the Coloradoan (November 2014. Source: September 2014 Larimer County Labor Market Profile), *“The labor force here is generally young and highly educated; 47 percent of the county's workforce has a bachelor's degree or higher and only 23 percent of the population has a high school diploma or less. However, only 23 percent of the region's jobs require college degrees. The county's fastest-growing industries are service industries, including retail, restaurants, hospitality and personal services. These are relatively low-paying jobs, and the region has an overqualified workforce. ... On the other side, employers are struggling to find people to work as machinists, welders, electricians, sales representatives, CDL drivers and more. These jobs are — for the most part — expected to grow in the next five years, and a handful pay wage premiums 10 percent over the national average.”*

Based on the data below, employment challenges can be seen in several sectors, such as agriculture, mining, and oil and gas extraction where workers outnumber available jobs by 400%; and in transportation and warehousing, where jobs outnumber available workers by 160%.

The most current unemployment rate in Loveland is 4.1%, compared with 4.3% in Colorado and 5.3% in the United States. The unemployment rate for people ages 16 to 24 is over 24% as shown below. More recent data indicates that the rate has fallen but is still quite high at 17.9% for people ages 16 to 19, and 10.1% for ages 20 to 24.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	510	125	2	1	-1
Arts, Entertainment, Accommodations	3,155	3,450	13	14	1
Construction	1,774	1,376	7	6	-1
Education and Health Care Services	4,502	4,959	19	20	1
Finance, Insurance, and Real Estate	1,452	1,288	6	5	-1
Information	853	1,140	4	5	1
Manufacturing	3,045	3,033	13	12	-1
Other Services	906	944	4	4	0
Professional, Scientific, Management Services	2,518	1,582	10	6	-4
Public Administration	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	3,523	4,847	15	19	4
Transportation and Warehousing	695	1,124	3	5	2
Wholesale Trade	1,172	1,038	5	4	-1
Total	24,105	24,906	--	--	--

**Table 14 - Business Activity**

Data: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	34,974
Civilian Employed Population 16 years and over	31,996
Unemployment Rate	8.51
Unemployment Rate for Ages 16-24	24.23
Unemployment Rate for Ages 25-65	6.26

**Table 15 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	7,834
Farming, fisheries and forestry occupations	1,276
Service	3,641
Sales and office	8,194
Construction, extraction, maintenance and repair	3,143
Production, transportation and material moving	1,608

**Table 16 - Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,425	68%
30-59 Minutes	7,285	24%
60 or More Minutes	2,168	7%
<b>Total</b>	<b>29,878</b>	<b>100%</b>

**Table 17 - Travel Time**

Data Source: 2007-2011 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,317	109	697
High school graduate (includes equivalency)	5,501	719	1,559
Some college or Associate's degree	9,481	875	2,100
Bachelor's degree or higher	10,126	477	1,817

**Table 18 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	139	288	211	285	505
9th to 12th grade, no diploma	755	395	231	713	595
High school graduate, GED, or alternative	2,311	2,069	1,475	4,239	3,320
Some college, no degree	1,812	2,483	1,969	4,394	2,314
Associate's degree	468	768	1,181	1,676	380
Bachelor's degree	589	2,525	2,357	3,537	1,376
Graduate or professional degree	0	792	1,021	2,188	786

**Table 19 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,042
High school graduate (includes equivalency)	26,732
Some college or Associate's degree	32,482
Bachelor's degree	42,542
Graduate or professional degree	60,577

**Table 20 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Major employment sectors in Loveland by number of employees are as follows: education and health care; retail; arts, entertainment and accommodation; and manufacturing.

Education employers include two K-12 school districts, Thompson and Poudre Valley, Colorado State University, and AIMS and Front Range Community Colleges. Loveland is an arts community, specifically sculpture, and has been called one of the 100 best art towns in America. Employment in the arts includes about 3,500 employees in the creative sector, such as sign makers, web designers, brewers, architects and jewelers. There are also about 450 artists in Loveland and about 250 people working in bronze related services. Employment in health care includes three major health care networks, Banner Health, University of Colorado Health and Kaiser Permanente. Many of Larimer County's largest employers are in manufacturing with HP, Woodward, Hach Company, Avago Technologies, Anheuser-Busch, Advanced Energy and Agrium.

**Describe the workforce and infrastructure needs of the business community:**

Like most cities, food service and retail wages continue to be low in the area, typically paying minimum wage, which does not support even the most frugal living standards in Loveland, largely due to housing costs. The business community needs affordable housing options for workers at all wage levels, which will, in turn, support business needs.

Transportation and warehousing is known to have the largest shortage of workers versus jobs available. The Larimer County Workforce Center attributes the shortage of CDL (Commercial Driver's License) workers and applicants to a lack of a licensing vendor in Northern Colorado.

The shortage of qualified CDL workers creates a supply and demand hardship on manufacturing, transportation and warehousing. The issue has risen to the attention of Workforce Service Center staff, who have tried to address the needs of employers. However, many incumbent training grants for businesses do not include CDL licensure. For job seekers who are eligible for specific re-training programs that can cover the cost of CDL licensure, the challenge is traveling to the training site as many job seekers do not have the financial means to get there. Some employers offer to train the right candidate for the job, but not all employers can bear this expense if turnover is high.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The (2015) Federal Workforce Innovation and Opportunity Act will provide funding to local Workforce Centers to partner with local businesses to provide relevant education and training to meet the specific needs of employers. The Workforce Innovation and Opportunity Act will provide guidance for State and

local workforce development systems to increase skills and credential attainment, employment, retention and earnings of participants, especially those with significant barriers to employment, which should improve the quality of the workforce and enhance productivity and competitiveness.

In addition, the Larimer County Workforce Center currently has grant funding that will provide more general training, internships and on-the-job training for job seekers.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The Larimer County Workforce Center reports that businesses across several industries are struggling to find employees. The two primary reasons cited by employers include a skills gap and employees not wanting to work for companies that test for substance abuse now that marijuana has been legalized. These employers also claim that many people don't want to work and that some businesses are left with the "unemployable". Reasons cited by employees for not taking jobs are that the pay is too low and businesses expect too much. The struggle to find qualified employees is likely a combination of all of the above factors.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

In addition to the Workforce Innovation and Opportunity Act, the Colorado First and Existing Industry initiative is a job training grant program for companies that are relocating to, or expanding in, Colorado. The program will allow businesses to determine the training needs of their workforce. Workers will be able to receive up to \$1,200 each in training dollars to increase transferable job skills specific to a particular company. This grant program has received \$4.5 million for the fiscal year starting July 1, 2015.

The City of Loveland Consolidated Plan does not include job creation as a priority or a goal. However, any effort to create jobs locally or to increase the living wage of employees will make housing more affordable and lessen the needs of people living with very low incomes.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

N/A

Consolidated Plan

LOVELAND

## **Discussion**

The City of Loveland has never used CDBG funding for job creation. Although there is some indication that job creation could benefit low income residents, the amount of CDBG available for distribution means that almost all funding will be directed toward affordable housing.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Phone calls from residents over the last four years show that substandard housing, or houses with multiple problems, are not located within a specific geographic area of Loveland, but are instead the result of landlords unable to invest in the housing to ensure it is safe and sanitary.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Racial and ethnic minorities are concentrated in several areas. As described in NA-30 Hispanic residents live primarily in three areas: south of Highway 34 and east of Highway 287 near the old Sugar Factory with a greater concentration south of 9<sup>th</sup> Street (Block Group 3: Census Tract 17.04), Highway 287 to Taft Avenue between Highway 34 and 37<sup>th</sup> Street (Block Group 4: Census Tract 18.04), and Taft Avenue to Dotsero Drive between 1<sup>st</sup> and 14<sup>th</sup> Street S.W. (Block Group 1: Census Tract 20.05). For these neighborhoods, concentrated means 20% to 30%

Loveland's Asian families are more predominant in three areas of North Loveland: directly north of Lake Loveland (Block Group 1: Census Tract 18.04), surrounding Woodmere Park (Block Group 1: Census Tract 18.07), and west of the Olde Course at Loveland golf course running south to about 22<sup>nd</sup> Street (Block Group 3: Census Tract 18.06). Another area is surrounding the Mariana Butte golf course (Block Group 3: Census Tract 18.08). For these neighborhoods, concentrated means 5% to 15%.

The greatest concentration of Native Americans is directly north and directly south of Lake Loveland in four neighborhoods, one to the north and three to the south, running south as far as Ryan Gulch Reservoir (Block Group 1: Census Tract 18.04, Block Group 2: Census Tract 18.04, Block Group 2: Census Tract 19.01, Block Group 1: Census Tract 20.05, Block Group 3: Census Tract 20.11). Concentrated means 2% to 10%.

There is one small pocket of residents identifying as "other" race living just east of Wilson and north of Highway 34 (Block Group 3: Census Tract 19.02). Concentrated means greater than 5% of the residents in this area.

### **What are the characteristics of the market in these areas/neighborhoods?**

Eleven distinct areas were listed above, which makes it difficult to describe the characteristics of each neighborhood. The primary reason to identify concentrations of low income or minority populations, and to describe the assets and characteristics of the area, is to target rehabilitation in these areas and ensure that the uniqueness of the neighborhood is not lost. The City of Loveland may consider targeting a particular area or neighborhood for revitalization and rehabilitation, but has not committed CDBG or any funding to this type of project in the Consolidated Plan. Should this type of rehabilitation occur, it

will not happen without the participation of the residents who are able to truly identify what makes the neighborhood a place they want to live. Additional information can be found in Section SP-30.

**Are there any community assets in these areas/neighborhoods?**

There are very few areas within city limits that do not have community assets. The City of Loveland Parks & Recreation Department has worked diligently to ensure facilities are available to all Loveland residents, including indoor recreation centers and outdoor sports parks. Outdoor facilities are no cost to the public including splash parks, beaches, sports areas, dog parks, and natural and fishing areas.

Additional community assets include the recently remodeled and updated public library that includes free computer classes to the public, and computer labs, video lab and 3D printing options. During the summer months there are free concerts twice a week in public areas. Throughout the year there are multiple community events open to the public that are no cost as well including the Larimer County Fair, 4<sup>th</sup> of July Celebration, Corn Roast Festival, Loveland Loves BBQ, Cherry Pie Festival, Fire & Ice Festival, People’s Fair, Tour De Pants and farmer’s markets.

**Are there other strategic opportunities in any of these areas?**

As the City of Loveland is updating the 10-year Comprehensive Plan, distinct opportunity areas have been identified. Some of these areas are those listed above with higher minority concentrations, such as Block Group 3: Census Tract 17.04, which is 20% to 30% Hispanic and is in an older neighborhood in Loveland. Throughout the Comprehensive Plan process, community members have said that they would like to see City investment in Loveland’s older neighborhoods. Some of the strategic opportunities in this particular census tract include access to major transportation corridors from Fort Collins to Denver, and from Estes Park to Greeley. Identifying neighborhood assets and considering whether a strategic opportunity exists in an area will occur prior to engaging in discussions of large-scale rehabilitation.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Five-Year Strategic Plan presents City of Loveland community goals from October 1, 2015 through September 30, 2019, for allocation of CDBG and other City funding to invest in affordable housing and services for low and moderate income populations, including homeless and persons with special needs. Investments in services and capital bricks and mortar projects will be allocated based on priority goals outlined in this section of the plan through a competitive process with preliminary recommendations made by the Affordable Housing and Human Services Commissions, and final approval from the Loveland City Council. 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 affordable housing and reducing the number of households and individuals living in poverty. The City of Loveland CPO will communicate accomplishments met throughout the next five years with agency partners.

No specific geographic priorities have been identified, nor will funding be dispersed based on a stated target area.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

Table 1 - Geographic Priority Areas - None

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All CDBG funding will be invested to meet the needs of low and moderate income residents living within the Loveland city limits. Although the City of Loveland may choose to invest CDBG in the rehabilitation of substandard homes, specifically in areas with at least 51% low income families or individuals, and with a predominantly minority population, no specific geographic area has been selected as a priority or target area as defined by HUD. Instead, services and housing will be provided on a needs and income basis throughout the City of Loveland.

# SP-25 Priority Needs - 91.215(a)(2)

## Priority Needs

Table 2 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	New Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	N/A
	<b>Associated Goals</b>	Create new affordable housing.
	<b>Description</b>	The top three priority needs identified by community members, agency representatives and the Affordable Housing Commission are new housing for homeownership, additional rental units and supportive housing for the homeless. All three needs will be met by new or additional housing.

	<b>Basis for Relative Priority</b>	The City of Loveland is in need of additional affordable housing including both ownership and rentals for lower income and homeless residents. A gap analysis shows a need for 2,154 units for people living below 40% of the AMI and the Loveland Housing Authority has close to 3,300 families on their wait list.
2	<b>Priority Need Name</b>	Rehabilitate Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	N/A
	<b>Associated Goals</b>	Rehabilitate affordable housing.
	<b>Description</b>	The second priority also identified by community members, agency representatives and the Affordable Housing Commission is the retention of already existing affordable housing, including owner occupied and rental housing. Housing for the homeless could also arise from the purchase and rehabilitation of single family housing.

	<b>Basis for Relative Priority</b>	With more than 3,500 homes considered to be substandard, the need is great for rehabilitation.
<b>3</b>	<b>Priority Need Name</b>	Public Service Activities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	N/A
	<b>Associated Goals</b>	Public service activities
	<b>Description</b>	CDBG funding for public services will be identified by the Human Services Commission and distributed to agencies serving clients with a "presumed benefit" including: abused children, battered spouses, severely disabled adults, homeless persons, illiterate adults, persons with AIDS and elderly persons. Note that migrant farm workers also fall in the presumed benefit category, but the City of Loveland has not ever received a proposal to serve this population.

	<b>Basis for Relative Priority</b>	15% of CDBG funding is reserved for public service agencies annually. Spending of CDBG is allocated to agencies working with clients that fall in one of the eight presumed benefit categories listed above.
4	<b>Priority Need Name</b>	New or Rehabilitated Public Facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	N/A
	<b>Associated Goals</b>	New or rehabilitated public facilities
	<b>Description</b>	The last priority is the purchase or rehabilitation of a public facility to be used by agencies serving primarily low to moderate income persons.

<b>Basis for Relative Priority</b>	The greatest priority for the use of CDBG funding is housing. However, should agencies need assistance with a public facility, requests will also be considered with priority given to organizations serving the homeless and/or promoting access to affordable housing and/or jobs.
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### **Narrative (Optional)**

Data compiled from completed surveys, public meetings and Need Assessment conclusions were presented to the Affordable Housing Commission on June 11, 2015, resulting in Priority Needs 1, 2 and 4 listed above. 15% of CDBG funding is set aside for services every year, resulting in Priority Need 3 above.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Loveland is not a HOME entitlement city and does not currently have a TBRA program. Rapid re-housing, although not specifically a TBRA program, does exist for veterans.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	<p>294 units of new multi-family housing for persons living between 30% and 60% of the AMI will be built in 2015 and 2016, and another 60 unit project has been submitted to the City of Loveland Planning Department. Affordable housing developers can apply for CDBG funds or a waiver of building fees to assist in the cost of building new housing and to leverage other funding sources.</p> <p>The City of Loveland has a strong partnership with Loveland Habitat for Humanity, which is the primary provider of new single-family housing in the city, building about nine new homes a year. Like multi-family projects, developers of single-family homes may apply for CDBG funding or a waiver of building fees to offset the cost of development.</p>
Rehabilitation	<p>Rehabilitation of larger blocks of owner-occupied and rental housing may occur using the Habitat for Humanity Neighborhood Revitalization Initiative strategy. Loveland Habitat for Humanity has been discussing this program with their Board of Directors and would like to add extensive rehabilitation to the list of services already provided by the agency. If it is implemented, the City of Loveland will work in partnership with Habitat and other locals groups to find residents interested in investing their time to transform their neighborhoods.</p> <p>Other housing rehabilitation has been provided through low interest grants and loans for owner-occupied homes, and barrier removal in homes of seniors and persons with disabilities. These programs are expected to continue locally.</p>
Acquisition, including preservation	Land and public facility acquisition are two of the most common uses of City of Loveland CDBG funds. No applications for an historic preservation project have ever been received.

**Table 3 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Loveland expects to receive about \$325,000 in CDBG funding annually over the next five years. Sixty percent (60%) of this funding will be allocated for creating new or preserving existing units of affordable housing, and/or service organization facility development through capital acquisition, rehabilitation, and bricks and mortar projects. Fifteen percent (15%) will be allocated for public services and 20% will be used for administration of the program. The City of Loveland also invests another \$500,000 annually from the City's General Fund for public service projects.

The CPO will seek additional sources of funding, such as the waiver of building fees, to assist with affordable housing projects. Priority will also be given to projects that demonstrate leveraging other sources of funding, including Low Income Tax Credits, Colorado Department of Housing Funds (including HOME funds), and private and foundation sources. During the next 12 months, the CPO will also inquire into the availability of HOME funds and funding for the remediation of lead-based paint.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	325,000	0	0	325,000	1,625,000	CDBG funds will be distributed based on the ratio described above.
Other	Public-local	Public Services	500,000	0	0	500,000	2,500,000	City of Loveland General Fund dollars invested in public services.

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Priority is given to projects that leverage CDBG funds with other sources. Given the relatively small investment that the City of Loveland can make with CDBG funding, in order to develop the number of housing units needed to meet the City's need, it is critical that a project leverage other sources. The amount of CDBG available on an annual basis for additional new housing or the rehabilitation of existing housing averages under \$210,000

During program year 2015-2016, the City approved a 70-unit Low Income Housing Tax Credit project with a total development cost of approximately \$20 million. The City's contribution to this project with CDBG funds is \$135,000, in addition to providing fee waivers for the development.

**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 does not own any land that can be used to fulfill any portion of the goals of this Consolidated Plan.

**Discussion**

Over the last year, the City of Loveland invested \$2,217,428 in housing and public service projects for low to moderate income residents, including CDBG, City of Loveland General Fund dollars and the waiver of building and development fees to further the goals described in the Consolidated Plan. The CPO will determine which of these funding sources should be entered into IDIS to provide a more accurate account of accomplishments.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Loveland Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
Habitat for Humanity	Non-profit organizations	Ownership neighborhood improvements	Jurisdiction
House of Neighborly Service	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
VOLUNTEERS OF AMERICA	Non-profit organizations	Non-homeless special needs Rental public services	Region
Alternatives to Violence	Non-profit organizations	Homelessness Non-homeless special needs Rental public facilities public services	Jurisdiction
NORTHERN COLORADO AIDS PROJECT	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
NEIGHBOR TO NEIGHBOR	Non-profit organizations	Non-homeless special needs Rental public services	Region
CATHOLIC CHARITIES NORTHERN	Non-profit organizations	Homelessness public services	Region

**Table 4 - Institutional Delivery Structure**

## Assess of Strengths and Gaps in the Institutional Delivery System

The City of Loveland allocates funding to nonprofit organizations that meet the objectives of the Consolidated Plan through an annual application process that is evaluated by either the Affordable Housing or the Human Services Commissions. The strength of this system is the jurisdictional knowledge of commissioners willing to invest hundreds of hours into the allocation process. The most notable issue in the delivery system is the time sensitive and targeted nature of CDBG funding. Allocations are only made to agencies ready and able to produce the results of the Consolidated Plan. Proposals are not solicited. The process must be driven by the not-for-profit industry and stakeholders serving the Loveland area and Loveland residents.

There are many agencies that provide a wide range of services and are funded by one of the two commissions through this system that are not listed above.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		X
<b>Other</b>			
HIV Testing	X		X

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Case management, information and referrals, health care, mental health care, substance abuse assistance and employment services are made available to homeless individuals and families through two programs of the House of Neighborly Service: 137 Connection for homeless individuals and the Angel House for homeless families. Case managers help clients gain access to mainstream benefits and other needed services in the community or the county.

Veterans can also receive assistance through the two homeless programs provided by the House of Neighborly Service, in addition to the Department of Veteran Affairs, Rocky Mountain Human Services and Volunteers of America. In 2016, the Loveland Housing Authority will offer ten units of affordable housing designated for homeless veterans.

Services for unaccompanied youth are provided by the Matthews House, a local agency that primarily serves young adults aging out of foster care, exiting the justice system and at risk youth without a support system or the resources to live independently. Case managers help youth identify their needs, gain access to health care, mental health care, employment and needed community resources.

Persons diagnosed with HIV/AIDS are served through Northern Colorado AIDS Project. Case managers assist and support clients with their healthcare options, including physical, mental and oral health. They also provide financial assistance and help with public benefits and insurance.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strength of the service delivery system is the strong partnerships among the not-for-profit organizations serving low and very low income households that assist people to access needed services.

The biggest gap is housing that is affordable to people living with very little income and permanent supportive housing for the homeless. Other significant gaps include substance use disorder detox and mental health treatment community based and in-patient services. Transportation and access to chronic and acute health care and medications are also critical needs. These services could reduce utilization of jails and emergency rooms as a place to be safe and sober.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Any strategy to overcome gaps in service delivery requires leadership from stakeholders within the local provider community. Staff from the CPO are available and able to support local community efforts to address the service and housing needs of low income residents and chronically homeless individuals and families.

## SP-45 Goals Summary – 91.215(a)(4)

### 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	2015	2019	Affordable Housing Public Housing Homeless		New affordable housing	Not yet identified.	Rental units constructed: 300 Household Housing Unit  Homeowner Housing Added: 75 Household Housing Unit  Housing for Homeless added: 30 Household Housing Unit
2	Rehabilitate affordable housing	2015	2019	Affordable Housing Public Housing		Rehabilitate affordable housing	Not yet identified.	Rental units rehabilitated: 200 Household Housing Unit  Homeowner Housing Rehabilitated: 600 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public service activities	2015	2019	Homeless Non-Homeless Special Needs		Public service activities	CDBG: \$48,750	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	New or rehabilitated public facilities	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		New or rehabilitated public facilities	Not yet identified.	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted

**Table 5 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Create new affordable housing
	<b>Goal Description</b>	The greatest housing need in Loveland is additional units for low-income and homeless residents.
2	<b>Goal Name</b>	Rehabilitate affordable housing
	<b>Goal Description</b>	The second greatest need is to retain already existing affordable housing.
3	<b>Goal Name</b>	Public service activities
	<b>Goal Description</b>	Maintaining the current level of service for low-income residents and the homeless is essential.
4	<b>Goal Name</b>	New or rehabilitated public facilities
	<b>Goal Description</b>	Agencies may need to improve and/or acquire facility space to maintain their current level of service. Priority will be given to organizations serving the homeless, providing services that reduce homelessness, promoting access to affordable housing, or creating jobs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Loveland hopes to produce 75 single-family homes, 300 multi-family units, 30 units of housing for the homeless, rehabilitate 600 units of single-family housing and 200 units of multi-family housing for a total of 1,205 individuals or families served over the five years of the 2015-2019 Consolidated Plan.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Loveland Housing Authority is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible housing units.

### **Activities to Increase Resident Involvements**

The Loveland Housing Authority works to increase resident involvement and improve the lives of residents through activities and events that are planned by the Resident Advisory Board. Additional information about the Resident Advisory Board can be found in Section MA-25 and SP-50.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

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

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In 2014, the Loveland City Council waived almost \$2.1 million dollars in building and development fees and in 2015, waived more than \$1.6 million. Over the past ten years, affordable housing policy has resulted in an investment of almost \$9 million dollars of City incentives in addition to CDBG funding, and has provided 701 units of housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Loveland CPO will continue working with developers of affordable housing using the current affordable housing code. Information presented to City Council in April, 2015 resulted in a discussion of eliminating the current code in order to simplify the process and creating an annual fund for the waiver of development fees. The benefit of a new policy would be a simple and predictable process for developers. A new process will be submitted to City Council in 2015 to gain additional direction.

In addition to the Consolidated Plan, the City of Loveland is updating the 10-year Comprehensive Plan. At the end of the process, the Community and Strategic Planning Department will consider changes to the zoning code to support implementation of the plan. Any changes to the zoning code will be made with an assurance that affordable housing will not be adversely affected by exclusionary zoning.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Many of Loveland's chronic homeless seek services from the House of Neighborly Service 137 Connection program, where they can access clothing and gear and help with basic living necessities. 137 Connection provides case management services and is working to address the issues that keep someone homeless, including mental health, substance use, employability, skills gap, and a history of homelessness and abuse. The program requires clients to engage in services, which can be uncomfortable for someone not yet ready to confront some of the issues that lead to homelessness.

Other outreach to homeless persons, especially unsheltered persons, occurs at several locations frequented by the homeless, such as the Community Kitchen and Front Porch Cafe. These two locations are important because they provide meals to homeless individuals and families who either do not know about local services or are not willing to engage in mental health or substance abuse counseling or other services to address the issues that keep them homeless. Staff and volunteers who provide food to the homeless work to build trust that they hope will result in further engagement.

### **Addressing the emergency and transitional housing needs of homeless persons.**

The City of Loveland does not plan to build an emergency shelter within city limits. Instead, service providers will continue to shelter the homeless at local churches.

The number of transitional housing units in Loveland is not expected to increase over the next five years.

### **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 Loveland Housing Authority will soon begin construction of 70 units of affordable housing, 10 of which will be designated for veterans, including homeless veterans. These residents will also benefit from a full range of supportive housing services to be provided on- and off-site.

The House of Neighborly Service Angel House program is able to offer transitional housing to families that have participated in their overnight church rotation and case management program. As long as the family is moving forward on finding permanent housing, such as building a home through Habitat for Humanity, they can remain in transitional housing until they are ready to move.

Neighbor to Neighbor, a nonprofit that provides housing stability to local residents, is Loveland's primary resource to help low income families and individuals remain housed. The organization provides emergency rent assistance, first month's rent and foreclosure prevention, thereby preventing residents from becoming homeless.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

Individuals discharged from state institutions located in either Fort Logan or Pueblo are able to meet with a transitional case manager provided by these institutions and are prioritized to receive a permanent housing voucher. They can then transition to receiving ongoing support from Touchstone Health Partners with locations throughout Larimer County.

Local hospitals do not have a discharge policy for homeless individuals or families with medical needs after they leave the medical facility. Medical Center of the Rockies (UC Health System) discharges patients with information about the homeless day center in Fort Collins (Sister Mary Alice Murphy Center for Hope) where they can access permanent shelter. Disabled Resource Services in Loveland can provide a voucher for a hotel/motel stay for one night and House of Neighborly Service can provide a voucher for a few nights should the patient meet the agency's qualifications. Staff from the CPO recently provided Medical Center of the Rockies staff with additional local resources.

Youth discharged from corrections programs or involved in foster care are referred to the Matthews House. The Matthews House teaches young people life skills and helps with education and job development and is able to help with housing in some instances. In 2015, the Matthews House will be building an office to better serve Loveland youth at the House of Neighborly Services Life Center. The office build-out will be assisted in part with Loveland CDBG funding.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

Owner-occupied housing rehabilitation is currently offered through a low-interest loan through the Loveland Housing Authority, Larimer Home Improvement Program. If the rehabilitation is expected to disturb a painted surface, lead paint testing will occur. If lead paint is found, a lead certified contractor will be hired to mitigate all surfaces that will be disturbed. Other areas of the home that may contain lead paint, but will not be disturbed during rehabilitation, will not be mitigated.

Down payment assistance requires lead-based paint testing of the home. If the home is found to exceed acceptable limits, the owner must mitigate in order for the client to use CDBG funds as part of the purchase.

The City of Loveland will research the possibility of a HUD Lead Hazard grant during the time frame of this Consolidated Plan and CPO staff will seek additional training in lead hazards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City of Loveland has 6,797 owner-occupied and 4,467 rental housing units built before 1980, of which 2,170 owner-occupied and 860 rentals are believed to have children present. Rehabilitation of aging housing stock is vital to keep affordable units and not exposing children to lead is even more imperative. As stated, the City of Loveland will explore the potential for applying for a lead mitigation grant in the future to help off-set the expense of lead-paint mitigation specifically for low-income and minority populations.

### **How are the actions listed above integrated into housing policies and procedures?**

Organizations that operate a public facility and that are required to mitigate lead-based paint must also develop policies and procedures to inform staff of the status of the work environment and clients if the public facility will house them overnight.

Proposals for the use of CDBG funding and contracts with agencies receiving CDBG point to lead hazard requirements to ensure compliance. CPO staff members engage in conversations with agency staff to further discuss lead hazard mitigation on relevant projects. If lead hazards exist and will be mitigated, a clearance report will be kept on file.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.**

The City of Loveland invests CDBG and \$500,000 in general fund dollars to provide needed services to help reduce poverty in the local community. Funding is distributed to organizations that serve low and moderate income persons in the area of child abuse, battered partners, disabled services, early childhood development, education and literacy, access to food, housing and homelessness, mental and physical health, and services for seniors and at-risk youth.

Poverty reduction is addressed regionally by the City of Loveland, City of Fort Collins and the United Way of Larimer County. The City of Fort Collins invests CDBG, HOME and other city funding to address poverty in a manner similar to the City of Loveland.

United Way of Larimer County is aggressively addressing poverty by requiring that grant recipients work together to produce community goals. Specifically, sub recipients working in the areas of increasing income and education opportunities for clients are required to form collaborative partnerships, identify joint community goals and objectives, and measure results as a group instead of working alone. United Way's Community Impact Program began in 2014, and initial results to better understand baseline data have not yet been received. As a Community Impact Partner, the City of Loveland has a vested interest in the success of United Way's poverty reduction strategy.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

The City of Loveland Human Services Commission addresses poverty through grant funding. The Affordable Housing Commission addresses housing needs. Both commissions are provided information about the goals and strategic plan of the other through the CPO.

## **SP-80 Monitoring – 91.230**

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

CDBG sub-recipients must enter into a legal agreement with the City of Loveland specifying how and when grant funds will be spent. The City does not disburse payment to a grant recipient until a contract has been executed and the grant recipient provides proof of performance.

Each funded agency must provide a quarterly report that includes accomplishments; number of housing units constructed or rehabilitated; number of persons served; race/ethnicity of persons served; number of persons with a disability, homeless, seniors and veterans; income level of clients; number of female headed households; and the final cost of the project. Once a sub-recipient can demonstrate that a project has been completed and final information has been entered into the HUD IDIS system, the project will be closed and will be ready for formal monitoring.

The CPO will work with the City of Loveland Finance Department to complete full project monitoring. A HUD approved monitoring form will be completed for every monitored project to ensure project compliance.

## Expected Resources

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

#### Introduction

The City of Loveland anticipates receiving approximately \$325,000 in CDBG funding annually over the next five years. Sixty percent (60%) of the City allocation will be used for capital needs, including acquisition, rehabilitation, and bricks and mortar projects. Fifteen percent (15%) will be allocated to public services, and twenty percent (20%) will be used for administration of the program. The City of Loveland anticipates dedicating an additional \$500,000 annually from City of Loveland general fund dollars for public service projects.

The CPO will work with applicants and prioritize leveraging of additional sources of funding to support projects creating affordable housing and to support public facilities. Potential leveraging sources include Colorado Low Income Housing Tax Credits, Colorado Department of Housing funds, CDBG Disaster Recovery funding, and private and foundation sources, as well as City of Loveland waiver of building and development fees. During the next 12 months, the CPO will also inquire into the availability of HOME funds and funding for the remediation of lead-based paint.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	325,000	0	0	325,000	1,625,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Public Services	500,000	0	0	500,000	2,500,000	City of Loveland General Fund dollars invested in public services.

**Table 1 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

**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 does not own any land that can be used to fulfill any portion of the goals of this Consolidated Plan. However, the Loveland City Council may provide fee waivers for developers creating new housing units. Over the past ten years, fee waivers have averaged just under \$900,000 per year and has resulted in approximately 700 housing units.

**Discussion**

Over the last year, the City of Loveland invested \$2,198,759 in affordable housing and public service projects, including \$241,589 in non-administration CDBG, \$500,000 in public services and \$1,457,170 in fee waivers for 79 dwelling units. The CPO will apply the outcome of all investments to the priority goals of this Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create new affordable housing	2015	2019	Affordable Housing Public Housing Homeless	N/A	New affordable housing	CDBG: \$175,000	Rental units constructed: 70 Homeowner Housing Added: 8
2	Rehabilitate affordable housing	2015	2019	Affordable Housing Public Housing	N/A	Rehabilitate affordable housing	CDBG: \$14,607	Rental units rehabilitated: 19 Homeowner Housing Rehabilitated: 76
3	Public service activities	2015	2019	Homeless Non-Homeless Special Needs	N/A	Public service activities	CDBG: \$48,370	Public service activities other than Low/Moderate Income Housing Benefit: 1140 Persons Assisted
4	New or rehabilitated public facilities	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	N/A	New or rehabilitated public facilities	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

**Table 2 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Create new affordable housing
	<b>Goal Description</b>	The Loveland Housing Authority will receive \$135,000 to build 70 new units of multi-family housing. Habitat for Humanity will receive \$40,000 to create parking and correct flooding issues from a near-by wetland. The Habitat projects will primarily serve eight families.
2	<b>Goal Name</b>	Rehabilitate affordable housing
	<b>Goal Description</b>	Volunteers of America will rehabilitate 95 homes, making them more accessible for seniors and persons with disabilities.
3	<b>Goal Name</b>	Public service activities
	<b>Goal Description</b>	Public service funding will be allocated to Alternatives to Violence and House of Neighborly Service 137 Connection homeless program, both of which will serve a total of 1,140 persons.
4	<b>Goal Name</b>	New or rehabilitated public facilities
	<b>Goal Description</b>	The Matthews House will complete the build-out for a new office in Loveland to work more closely with young people aging out of the foster system or leaving a correctional facility. The agency expects to work with 150 people a year once the office is operational.

# 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 2015-2016 program year, meeting 21% of Consolidated Plan priority goals in the first year.

### Projects

#	Project Name
1	New Housing
2	Rehabilitated Housing
3	Public Services
4	Public Facility
5	Program Administration

**Table 3 - Project Information**

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

The first year allocations match those listed as priorities, including the amount of funding allocated to each category. The first priority is creating new affordable housing: 83.5% of all funding available for bricks/mortar projects went to this priority category. Despite the 78 new housing units that will be created, the need for affordable housing remains significant.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	New Housing
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Create new affordable housing
	<b>Needs Addressed</b>	New Affordable Housing
	<b>Funding</b>	CDBG: \$175,000
	<b>Description</b>	70 new units of multi-family housing and infrastructure to complete eight new units of single family housing.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 units of new multi-family housing will be built. Parking and wetland mitigation will support families living in eight new single family homes.
	<b>Location Description</b>	New multi-family housing will be built on east 15th Street in the Waterfall 4th Subdivision. Parking and wetland mitigation will occur in the Sierra Valley First Subdivision
	<b>Planned Activities</b>	The Loveland Housing Authority will build 70 new units of multi-family housing for residents living between 30% and 60% of the AMI. Habitat for Humanity will build parking for families living in the Sierra Valley First Subdivision and will alleviate wetland issues that hamper building on several lots owned by Habitat.
2	<b>Project Name</b>	Rehabilitated Housing
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Rehabilitate affordable housing
	<b>Needs Addressed</b>	Rehabilitate Affordable Housing
	<b>Funding</b>	CDBG: \$14,607
	<b>Description</b>	Provide minor safety rehabilitation in homes of seniors and persons with disabilities with low and moderate income.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	95 families are expected to be served.
	<b>Location Description</b>	Locations will vary though out Loveland
	<b>Planned Activities</b>	Activities include the installation of grab bars, wheel chair ramps, chair risers, handrails and other safety needs to keep seniors and people living with a disability in their homes.
<b>3</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	Public service activities
	<b>Needs Addressed</b>	Public Service Activities
	<b>Funding</b>	CDBG: \$48,370
	<b>Description</b>	Public service activities for victims of domestic violence and homeless adults
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,140 people will receive services from two organizations: 850 victims of domestic violence and 290 homeless adults.
	<b>Location Description</b>	The location for Alternatives to Violence will not be disclosed. Homeless adults will receive services at 137 S. Lincoln Avenue in Loveland.
	<b>Planned Activities</b>	Comprehensive services for victims of domestic violence and homeless adults to be provided at two separate public facilities.
<b>4</b>	<b>Project Name</b>	Public Facility
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	New or rehabilitated public facilities
	<b>Needs Addressed</b>	New or Rehabilitated Public Facilities
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Office build-out to work with youth aging out of foster care or exiting corrections.
	<b>Target Date</b>	9/30/2016

Annual Action Plan  
2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 youth are expected to be served.
	<b>Location Description</b>	1511 E. 11th Street in Loveland.
	<b>Planned Activities</b>	Counseling and case management for youth.
5	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	N/A
	<b>Goals Supported</b>	N/A
	<b>Needs Addressed</b>	N/A
	<b>Funding</b>	CDBG: \$64,494
	<b>Description</b>	Administration of CDBG program.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Administration of Loveland CDBG program.

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## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

In the past, the City of Loveland has not targeted CDBG funding to any specific geographic area of low-income or minority concentration. Instead, CDBG has supported housing and services sought by low and moderate income persons and households living throughout Loveland.

### **Geographic Distribution**

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

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Loveland does not prioritize allocating CDBG geographically.

### **Discussion**

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

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

During the first year of the 2015-2019 Consolidated Plan, 1,463 people will be assisted with new housing or housing rehabilitation, or services provided by a non-profit organization.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	1,290
Special-Needs	0
Total	1,290

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	78
Rehab of Existing Units	95
Acquisition of Existing Units	0
Total	173

Table 6 - One Year Goals for Affordable Housing by Support Type

### Discussion

The number of persons served during the first year of the Consolidated Plan is about 21% of the total estimated to be served over five years.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Loveland will work closely with affordable housing developers to provide project assistance as needed and according to the priorities of the Consolidated Plan. The most recent affordable housing project received approximately \$1.4 million in CDBG funding and City fee waivers.

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

During the first year of the Consolidated Plan, the City of Loveland will allocate \$135,000 to the Loveland Housing Authority to assist with the development of 70 units of affordable housing. The Loveland City Council also granted \$1,247,170 in the waiver of building and development fees for this project.

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

The Loveland Housing Authority Resident Advisory Board, comprised of residents from each of the housing properties in Loveland, works directly with Housing Authority staff and not the City of Loveland. Therefore, any actions to encourage housing residents to be more involved and to support them in homeownership falls under the leadership of the Loveland Housing Authority. See MA-25 and SP-50 for more information.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Loveland Housing Authority is not designated as troubled.

### **Discussion**

The City of Loveland will support the Loveland Housing Authority with development costs as funding permits. The Housing Authority, as the primary provider of affordable housing locally, is successfully housing thousands of 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. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connects citizens with agencies, resources and other support.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

Homeless outreach in Loveland is managed primarily through two programs of the House of Neighborly Service: 137 Connection serving homeless individuals and the Angel House serving homeless families. Other agencies that provide services to the homeless include Community Kitchen and the Front Porch Cafe. During the first year of the Consolidated Plan, the City of Loveland will fund the 137 Connection and Community Kitchen services programs.

The CPO works with many local nonprofits to produce the annual Loveland Homeless Connect event modeled after the national Project Homeless Connect. In 2015, the event will be held on October 23rd. In 2014, the event connected 289 homeless or near homeless with about 45 agencies and benefited from the volunteer service of 170 people.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Shelter for the homeless is managed by 137 Connection and Angel House. Homeless individuals and families are also able to seek shelter in neighboring communities. Transitional housing is managed by House of Neighborly Service, Alternatives to Violence and Touchstone Health Partners. None of the transitional housing programs will be funded during the first year of the Consolidated Plan.

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

The City of Loveland will continue to support homeless service providers and will seek additional financial and program support for any organization willing to provide permanent supportive housing.

During the first year of the Consolidated Plan, \$20,000 will be allocated to the Matthews House to build

a new office in Loveland to support youth aging out of foster care or leaving a correctional facility to assist with housing and other needs and to keep these young people from becoming homeless.

Other CDBG funding that will help the homeless or keep individuals or families from becoming homeless include: \$135,000 to the Loveland Housing Authority for new housing, \$18,620 to House of Neighborly Service 137 Connection to assist chronically homeless, and \$29,750 to Alternatives to Violence to work with victims of domestic violence.

Organizations that will receive other City funding for the homeless or special needs populations are: Disabled Resource Services to assist persons with disabilities; Elderhaus, Stepping Stones, and Respite Care to provide day-care for children and adults with developmental or cognitive disabilities; GoodHealthwill to provide medical equipment to persons with disabilities; Hearts & Horses to provide therapeutic riding for persons with disabilities; Community Kitchen to provide a hot meal daily to the homeless and low income; Neighbor to Neighbor to provide rental counseling to keep people in their homes; Northern Colorado AIDS Project to provide case management to residents with HIV/AIDS; Senior Alternatives in Transportation to provide transportation to seniors and the disabled; and Touchstone Health Partners to work with residents suffering from a mental health or a substance use disorder.

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

Organizations supported with CDBG or other City funding that assist the homeless, youth and special needs populations were listed above. The City of Loveland does not have a program specifically for persons discharged from health care or mental health facilities, other than to provide therapy and case management. The State of Colorado provides housing and support for people exiting two state-funded institutions to help clients transition to another community.

## **Discussion**

The City of Loveland CPO works with local non-profits as a funding partner and to offer support where it is needed. As a community partner, the CPO conducts the annual Loveland Homeless Connect event and manages the annual point-in-time homeless count. Regionally, the CPO participates in the NFRCC group to help raise awareness about homelessness.

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

### **Introduction:**

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

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In 2014, the Loveland City Council waived almost \$2.1 million dollars in building and development fees and in 2015, waived more than \$1.6 million. Over the past ten years, affordable housing policy has resulted in an investment of almost \$9 million dollars of City incentives in addition to CDBG funding, and has provided 701 units of housing.

The City of Loveland CPO will continue working with developers of affordable housing using the current affordable housing code. Information presented to City Council in April, 2015 resulted in a discussion of eliminating the current code in order to simplify the process and creating an annual fund for the waiver of development fees. The benefit of a new policy would be a simple and predictable process for developers. A new process will be submitted to City Council in 2015 to gain additional direction.

In addition to the Consolidated Plan, the City of Loveland is updating the 10-year Comprehensive Plan. At the end of the process, the Community and Strategic Planning Department will consider changes to the zoning code to support implementation of the plan. Any changes to the zoning code will be made with an assurance that affordable housing will not be adversely affected by exclusionary zoning.

### **Discussion:**

The CPO will continue to monitor city policies, zoning ordinances and building codes for ways in which they create barriers to affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In addition to granting funds to non-profit service providers, the City of Loveland CPO will take the following actions to meeting underserved needs and reducing poverty.

### **Actions planned to address obstacles to meeting underserved needs**

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

### **Actions planned to foster and maintain affordable housing**

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

The CPO will begin discussions with Habitat for Humanity about implementing a Neighborhood Revitalization Initiative program, and will continue discussions with City Council about developing a predictable fee waiver fund and potential strategies to encourage the creation of more affordable housing in the City.

### **Actions planned to reduce lead-based paint hazards**

The CPO will continue to require that all activities funded with CDBG dollars comply with federal regulations concerning lead-based paint and research other funding to pay for additional lead-based paint removal.

### **Actions planned to reduce the number of poverty-level families**

The City of Loveland will continue providing grant funding of about \$760,000 annually to assist non-profit organizations serving persons with low income and persons living in poverty.

The CPO will continue working with United Way of Larimer County as a community impact partner during their annual distribution process and engaging in county-level discussions about creating systemic change to cut poverty in half by 2025.

### **Actions planned to develop institutional structure**

The CPO will work with the North Front Range Continuum of Care on Coordinated Access, which will ultimately match people who need housing with housing providers. Larimer and Weld County have started engaging in discussions around coordinated access and anticipate that policy development may

take up to a year.

The CPO will continue discussions with the City of Loveland Municipal Court about providing technical expertise in the alternative sentencing program for homeless or near homeless defendants. The knowledge and partnerships that the CPO has in the community will assist the court in helping defendants connect with local services that provide resources needed to refrain from illegal behavior.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The CPO will continue to enhance coordination between public and private housing and social service agencies by maintaining and developing relationships with private developers and social service agencies to support the development of additional affordable housing units. The CPO will also continue to partner with funded non-profits to enhance coordination of services.

### **Discussion:**

Removing obstacles to meeting underserved needs, fostering affordable housing, reducing lead hazards, reducing the number of families in poverty, developing institutional structure, and enhancing public and private housing and social service agencies take a community effort and cannot solely be coordinated or accomplished through one City department. However, the CPO will continue to work to raise awareness of the listed issues with our non-profit partners and other city groups where we are able.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City of Loveland will use 100% of grant funding received during the 2015-2016 program year to benefit low to moderate income individuals (LMI benefit).

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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%

#### Discussion:

The Annual Action Plan will cover the program year starting October 1, 2015 and ending September 30, 2016. All funding will be used to benefit persons of low and moderate income.

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AFFIDAVIT OF PUBLICATION  
**REPORTER-HERALD**

State of Colorado  
County of Larimer

I, the undersigned agent, do solemnly swear that the LOVELAND REPORTER-HERALD is a daily newspaper printed, in whole or in part, and published in the City of Loveland, County of Larimer, State of Colorado, and which has general circulation therein and in parts of Larimer and Weld counties; that said newspaper has been continuously and uninterruptedly published for a period of more than six months next prior to the first publication of the annexed legal notice of advertisement, that said newspaper has been admitted to the United States mails as second-class matter under the provisions of the Act of March 3, 1879, or any amendments thereof, and that said newspaper is a daily newspaper duly qualified for publishing legal notices and advertisements within the meaning of the laws of the State of Colorado; that a copy of each number of said newspaper, in which said notice of advertisement was published, was transmitted by mail or carrier to each of the subscribers of said newspaper, according to the accustomed mode of business in this office.

The annexed legal notice or advertisement was published in the regular and entire edition of said daily newspaper once; and that one publication of said notice was in the issue of said newspaper dated **February 18 2015**.

  
Agent

Subscribed and sworn to before me this 7<sup>th</sup> day of July, 2015 in the County of Larimer, State of Colorado.

  
Notary Public

Fee \$ 438.90  
Account # 222255  
Ad # 2091430

RITA MARIE HANNER-WARD  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20144042768  
MY COMMISSION EXPIRES NOVEMBER 4, 2018

 CITY OF LOVELAND  
CONSOLIDATED PLAN FOR  
HUD - PUBLIC INPUT

The City of Loveland will hold two public meetings to seek input from residents and organizations to help identify and rank community priorities related to the needs of low-to-moderate income households and neighborhoods that might be assisted through funding the City receives from the U.S. Department of Housing and Urban Development (HUD). Results from the meetings will be used to develop a five-year Consolidated Plan covering the years 2015 to 2020. The Plan is required by HUD in order for the City to apply for Federal Community Development Block Grant funds. These funds are intended to meet affordable housing and non-housing community needs and have most recently been used to provide services to the homeless, housing rehabilitation, rental assistance, and home ownership opportunities. Other uses of funds may include community centers, neighborhood improvements, public services, parks, sidewalks and streets.

The meetings will be held on Friday, March 2nd from 3:30 to 5:00 p.m. or on March 4th from 8:30 to 10:00 a.m. More information is available online at [www.cityofloveland.org/communitypartnership](http://www.cityofloveland.org/communitypartnership) or call Deb Calles at (970) 962-2705.

The City of Loveland will make reasonable accommodations for citizens in accordance with the Americans with Disabilities Act. To receive assistance, please contact Bettie Greenberg at (970) 962-3319 or [bettie.greenberg@cityofloveland.org](mailto:bettie.greenberg@cityofloveland.org).

La Ciudad de Loveland realizará dos reuniones públicas para solicitar la opinión de los residentes y organizaciones para ayudar a identificar y clasificar las prioridades de la comunidad relacionadas a las necesidades de los hogares y vecindarios de ingresos bajos a moderados que podrían ser asistidos a través de los fondos que la Ciudad recibe del Departamento de Vivienda y Desarrollo Urbano (HUD, siglas en inglés) de los Estados Unidos. Estos fondos son destinados a satisfacer necesidades comunitarias de vivienda asequible y no vivienda, recientemente han sido utilizados para proporcionar servicios a los indigentes, rehabilitación de viviendas, asistencia con el alquiler, y oportunidades de propiedad de vivienda.

Las reuniones se llevarán a cabo el 2 de Marzo (lunes) de 3:30 a 5:00 de la tarde o el 4 de Marzo (miércoles) de 8:30 a 10:00 de la mañana.

La ciudad de Loveland hará adaptaciones razonables para los ciudadanos de acuerdo con la ley de estadounidenses con discapacidades. Para recibir asistencia, por favor contacte a Bettie Greenberg al (970) 962-3319 or [bettie.greenberg@cityofloveland.org](mailto:bettie.greenberg@cityofloveland.org).

La Ciudad de Loveland no discrimina contra nadie que tenga Conocimientos Limitados de Inglés (LEP, siglas en inglés). Si es necesario traducción verbal o escrita para más información sobre el plan de desarrollo comunitario de cinco años o para los servicios de traducción estos pueden ser provistos en una de las reuniones públicas programadas, favor contactarse con Alison Hade al (970) 962-2517.

# AFFIDAVIT OF PUBLICATION

# REPORTER-HERALD

State of Colorado  
County of Larimer

I, the undersigned agent, do solemnly swear that the LOVELAND REPORTER-HERALD is a daily newspaper printed, in whole or in part, and published in the City of Loveland, County of Larimer, State of Colorado, and which has general circulation therein and in parts of Larimer and Weld counties; that said newspaper has been continuously and uninterruptedly published for a period of more than six months next prior to the first publication of the annexed legal notice of advertisement, that said newspaper has been admitted to the United States mails as second-class matter under the provisions of the Act of March 3, 1879, or any, amendments thereof, and that said newspaper is a daily newspaper duly qualified for publishing legal notices and advertisements within the meaning of the laws of the State of Colorado; that a copy of each number of said newspaper, in which said notice of advertisement was published, was transmitted by mail or carrier to each of the subscribers of said newspaper, according to the accustomed mode of business in this office.

The annexed legal notice or advertisement was published in the regular and entire edition of said daily newspaper once; and that one publication of said notice was in the issue of said newspaper dated **July 13, 2015**.

*YERRI LOVE*

Agent

Subscribed and sworn to before me this 13<sup>th</sup> day of **July**,  
**2015** in the County of Larimer, State of Colorado.

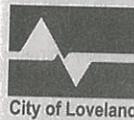
*Rita Marie Hanner-Ward*

Notary Public

Fee \$ 51.48  
Account # 222255  
Ad # 2138624

**RITA MARIE HANNER-WARD**  
**NOTARY PUBLIC**  
**STATE OF COLORADO**  
**NOTARY ID 20144042768**  
**MY COMMISSION EXPIRES NOVEMBER 4, 2018**

#### TO ALL LOVELAND CITIZENS AND INTERESTED PARTIES:



The City of Loveland receives Community Development Block Grant (CDBG) funds through the U.S. Department of Housing & Urban Development (HUD) and is seeking input from community members on the Five-Year Consolidated Plan and the 2015 Annual Action Plan.

The 2015-2020 Consolidated Plan identifies affordable housing and community development goals and strategic objectives over the next five years. The Plan summarizes housing and non-housing needs, and market and inventory conditions. The Annual Action Plan, the first year distribution of 2015 CDBG funding, lists the activities that will be funded to reach goals during the first year. It is anticipated that the City of Loveland will receive \$322,471 in CDBG funds in 2015.

The City of Loveland encourages public participation in the process, specifically participation by residents that belong to a minority or special needs group, are a female head of household, community members who are part of a legally protected class or who have low to moderate income. Loveland's DRAFT of the 2015-2020 Consolidated Plan and Annual Action Plan is available to the public for examination from July 13, 2015 through August 11, 2015 at the Loveland Public Library, located at 300 N. Adams; and the City of Loveland Community Partnership Office, located at 500 E. Third Street, Suite 210. The Plan is also available online at [www.cityofloveland.org/communitypartnership](http://www.cityofloveland.org/communitypartnership).

A public hearing for the 2015-2020 Consolidated Plan and the 2015 Annual Action will be held on Tuesday, August 4, 2015 at 6:30 p.m. in the Loveland City Council Chambers at 500 E. 3rd St in Loveland. Special accommodations will be provided upon request by contacting Bettie Greenberg at [bettie.greenberg@cityofloveland.org](mailto:bettie.greenberg@cityofloveland.org). All venues for public input are fully accessible.

Any comments or questions regarding the Consolidated Plan should be directed in writing to the City of Loveland, Community Partnership Office, 500 E. Third Street, Suite 210, Loveland, CO 80537 or via e-mail to [Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org) by August 11, 2015 at 5:00 pm.

La ciudad de Loveland recibe una Subvención del Bloque de Desarrollo Comunitario (CDBG, siglas en inglés) a través del Departamento de Vivienda & Desarrollo Urbano (HUD) en los Estados Unidos y está buscando una contribución de los miembros de la comunidad para el Plan Consolidado de Cinco Años y el Plan de Acción Anual 2015.

El Plan Consolidado del 2015-2020 identifica las viviendas económicas y metas de desarrollo en la comunidad y objetivos estratégicos para los próximos cinco años. El Plan resume las necesidades de vivienda y de no vivienda, y las condiciones del mercado e inventario. El Plan de Acción Anual, el primer año de distribución de los fondos CDBG del 2015, menciona las actividades que serán financiadas para lograr las metas durante el primer año. Se anticipa que la Ciudad de Loveland recibirá \$322,471 en fondos CDBG en el 2015.

La ciudad de Loveland anima la participación del público en el proceso, específicamente la participación de los residentes que pertenecen a una minoría o grupo de necesidades especiales, mujeres que son la cabeza de familia, miembros de la comunidad quienes son parte de una clase legalmente protegida o quienes tienen un ingreso bajo a moderado. El BORRADOR del Plan Consolidado y Plan de Acción Anual del 2015-2020 está disponible para que el público lo examine desde el 13 de julio, 2015 hasta el 11 de agosto, 2015 en la Biblioteca Pública de Loveland, localizada en 300 N. Adams, y en la Oficina de la Asociación Comunitaria de la Ciudad de Loveland localizada en 500 E. Third Street, Oficina 210. El Plan también está disponible en línea en [www.cityofloveland.org/communitypartnership](http://www.cityofloveland.org/communitypartnership).

Una audiencia pública para el Plan Consolidado del 2015-2020 y el Plan de Acción Anual del 2015 será de ayuda el martes 4 de agosto, 2015 a las 6:30 p.m. en la Sala del Consejo de la Ciudad de Loveland en 500 E. 3rd St. Se harán arreglos especiales al ser solicitados, contáctese con Bettie Greenberg en [bettie.greenberg@cityofloveland.org](mailto:bettie.greenberg@cityofloveland.org). Todos los espacios para la participación del público son completamente accesibles.

Cualquier comentario o pregunta sobre el Plan Consolidado debe ser dirigido por escrito a la Ciudad de Loveland, Oficina de la Asociación Comunitaria, 500 E. Third Street, Oficina 210, Loveland, CO 80537 o por correo electrónico a [Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org) hasta el 11 de agosto, a las 5:00 p.m.

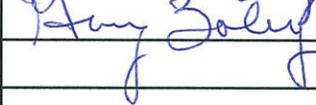
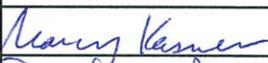
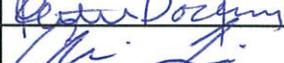
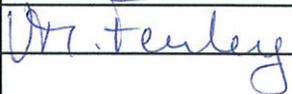
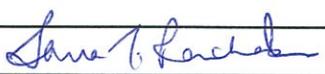
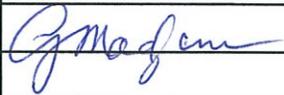
Published: Loveland Reporter-Herald July 13, 2015 - 2138624.





## 2015-2020 HUD Consolidated Plan-Public Meeting

4-Mar-15

Name	Agency	Signature
David Cessna	Goodwill Industries	
Glenda Shayne	Alternatives to Violence	
Gary Boley	Goodwill Industries	
Lynn Robinson	Easter Seals Colorado	
Jo Anne Warner	Human Services Commission	
Christy Doyon	Boys & Girls Club	
Hunter Ebel	Goodhealthwill	
LeAnn Massey	Respite Care	
Joanne Vande Walle	Elderhaus	
Missey Toomey	Elderhaus	
Gail Yant	Thompson Valley Preschool	
Bruce Wallace	Food Bank for Larimer County	
Denise Selders	DOLA/Division of Housing	
Marcy Kasner	Larimer County Workforce Center	
Jackie Tuck	Larimer County Workforce Center	
Katie Dockery	Easter Seals Colorado	
Chris Fine	Touchstone Health Partners	
Amy Phillips		
Vanessa Fenley	Homeward 2020	
Pat Parker	Crossroads Safehouse	
Sandy Darby		
Jan Pollema	Hearts & Horses	
Sherry Anderson	Loveland Housing Authority	
Jana Ramchander	Thompson School District	
Guy Mendt	Catholic Charities	
Dave McDaniel	Disabled Res. Svcs.	
Gloria Magnum	House of Neighbors Service	





# CONSOLIDATED PLAN SURVEY

The City of Loveland is seeking input from residents, service providers, and community leaders to help identify and rank community priorities related to the needs of low- to moderate- income households and neighborhoods that might be assisted through funding the City receives from the U. S. Department of Housing and Urban Development (HUD). Results from this survey will be used to develop a five-year “Consolidated Plan”, covering the years 2015-2020 during which time the City expects to receive approximately \$1,500,000 in HUD grants.

**Your participation in this survey is vital to our ability to direct resources to the most strategic areas of need.** The completed survey should be returned to the Greeley Urban Renewal Authority, 1100 10<sup>th</sup> Street Suite 201, Greeley 80631 no later than May 1, 2014 by hand, US Postal Service, or email to [alison.hade@cityofloveland.org](mailto:alison.hade@cityofloveland.org).

For questions, or to request a copy of the survey results: Carol Larsen (970.336.4166 or email above).

Check the box(es) that best represents you:

- Loveland resident (circle: owner or tenant)    
  A City department    
  Loveland business  
 Non-profit service provider or advocacy group    
  Housing industry (real estate, development, landlord, etc.)  
 Other (describe: \_\_\_\_\_)

**NEEDS ASSESSMENT:** The following categories are grant-eligible activities. Rank your perception of the **needs** in Loveland (not what currently exists), particularly as pertains to the low- moderate-income residents of Greeley.

## 1. HOUSING CONCERNS, IN GENERAL

Rank your perception of the **most common housing problems** faced by Greeley residents. **0=unknown/no opinion**

	1=Not a problem	2=very small problem	3=small problem	4=moderate problem	5=big problem	6=critical issue									
Homelessness	0	1	2	3	4	5	6	Unsafe/poor neighborhood conditions	0	1	2	3	4	5	6
Unsafe/poor housing conditions	0	1	2	3	4	5	6	Overcrowded conditions	0	1	2	3	4	5	6
Affordable rental housing	0	1	2	3	4	5	6	Affordable home ownership	0	1	2	3	4	5	6
Other general housing concerns: _____									0	1	2	3	4	5	6

Rank sections 2-8:     **0=unknown/no opinion**    **1=No need**    **2=Very low need**    **3=Low need**    **4=Moderate need**  
**5=High need**    **6=Critical need**

## 2. AFFORDABLE RENTAL HOUSING NEEDS

Rental housing rehabilitation assistance for landlords of affordable rental housing	0	1	2	3	4	5	6								
Additional subsidized units (Section 8, public housing, etc.)	0	1	2	3	4	5	6								
<b>Housing for:</b> Single persons	0	1	2	3	4	5	6	Small families (2-4 persons)	0	1	2	3	4	5	6
Large families (>5 persons)	0	1	2	3	4	5	6	Persons with disabilities	0	1	2	3	4	5	6
The elderly	0	1	2	3	4	5	6								
Improvements to energy efficiency	0	1	2	3	4	5	6	Lead-based paint screening/abatement	0	1	2	3	4	5	6
Other affordable rental housing needs: _____									0	1	2	3	4	5	6

### 3. AFFORDABLE HOMEOWNERSHIP NEEDS

Affordable new construction	0 1 2 3 4 5 6	Down payment/closing cost assistance	0 1 2 3 4 5 6
Housing rehab assistance (minimal to moderate)	0 1 2 3 4 5 6	Major rehab assistance	0 1 2 3 4 5 6
Emergency repairs (water heater, furnace, etc.)	0 1 2 3 4 5 6		
Energy efficiency improvements	0 1 2 3 4 5 6		
Lead-based paint screening/abatement	0 1 2 3 4 5 6		
Modifications for persons with disabilities	0 1 2 3 4 5 6		
Other homeownership needs?	_____		0 1 2 3 4 5 6

### 4. HOUSING FOR PERSONS WITH SPECIAL NEEDS

Assisted living (reduced rent rates, on-site services, etc.)	0 1 2 3 4 5 6		
Housing specifically for: Persons with drug/alcohol addiction	0 1 2 3 4 5 6		
Persons with HIV/AIDS	0 1 2 3 4 5 6	Persons with mental illness	0 1 2 3 4 5 6
Persons with developmental disabilities	0 1 2 3 4 5 6		
Persons with other special needs	0 1 2 3 4 5 6	Name the special need:	_____
Other housing needs for this population:	_____		0 1 2 3 4 5 6

### 5. HOMELESS NEEDS

Rank your perception of the biggest needs for providing assistance to the homeless population in Greeley.

Additional emergency shelters	0 1 2 3 4 5 6	Additional cold weather shelter	0 1 2 3 4 5 6
Job training	0 1 2 3 4 5 6	Rent/deposit/utility assistance	0 1 2 3 4 5 6
Transitional housing (from homelessness to self-sufficiency)	0 1 2 3 4 5 6		
Increased housing options (short term, single-room occupancy)	0 1 2 3 4 5 6		
Supportive services, case management, life skills training	0 1 2 3 4 5 6		
Operations/maintenance for the existing facilities	0 1 2 3 4 5 6		
Substance abuse treatment, mental or physical health care	0 1 2 3 4 5 6		
Other homeless needs? Describe:	_____		0 1 2 3 4 5 6

### 6. ECONOMIC DEVELOPMENT NEEDS

Job development/creation	0 1 2 3 4 5 6	Building redevelopment	0 1 2 3 4 5 6
Small business loans	0 1 2 3 4 5 6	Storefront improvements	0 1 2 3 4 5 6
Pollution/property clean-up	0 1 2 3 4 5 6	Commercial redevelopment lending	0 1 2 3 4 5 6
Technical assistance for small businesses	0 1 2 3 4 5 6		
Other economic development needs?	_____		0 1 2 3 4 5 6

### 7. PUBLIC FACILITIES AND IMPROVEMENTS

“Improvements” and “facilities” in terms of HUD grants are either publicly owned or traditionally provided by the government, or owned by a non-profit and operated so as to be open to the general public during normal business hours. Rank your perception of the need for improved facilities and improvements below:

Infrastructure improvements (streets, sidewalks, bike lanes, handicap accessibility)	0 1 2 3 4 5 6		
Street lighting	0 1 2 3 4 5 6	Historic preservation	0 1 2 3 4 5 6

Beautification/enhanced public space	0 1 2 3 4 5 6	Cultural facilities	0 1 2 3 4 5 6
Transportation options/bus stops	0 1 2 3 4 5 6	Senior centers	0 1 2 3 4 5 6
Youth centers (ages 12-18)	0 1 2 3 4 5 6	Health clinics/centers	0 1 2 3 4 5 6
Child care centers (ages 0-12)	0 1 2 3 4 5 6	Parks and recreation facilities	0 1 2 3 4 5 6
Neighborhood/community facilities	0 1 2 3 4 5 6	Therapy centers	0 1 2 3 4 5 6
Recreation/therapy centers	0 1 2 3 4 5 6		
Other: _____			0 1 2 3 4 5 6

## 8. PUBLIC SERVICE NEEDS

Rank your perception of the need for the services noted below. HUD's grants require that at least 51% of the persons receiving the service are part of a low- moderate-income household. (The categories do not include the facility providing services, just the services themselves. See ages above for "youth" and "child".)

Child care services	0 1 2 3 4 5 6	Youth services	0 1 2 3 4 5 6
Senior services	0 1 2 3 4 5 6	Health services	0 1 2 3 4 5 6
Services for persons with disabilities	0 1 2 3 4 5 6	Mental health services	0 1 2 3 4 5 6
Recreation programs	0 1 2 3 4 5 6	Employment training	0 1 2 3 4 5 6
Financial/credit counseling	0 1 2 3 4 5 6	Substance abuse services	0 1 2 3 4 5 6
Other (describe) _____			0 1 2 3 4 5 6

## UNMET NEEDS

The City's annual grants from HUD are the Community Development Block Grant and HOME Investment Partnership grants. As noted above, they are to be used predominantly for the betterment of low- moderate-income residents or neighborhoods. Of the concerns you noted above, what are the top five of those concerns?

- |          |          |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ |          |

Any concerns or suggestions not already addressed?

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## DEMOGRAPHIC INFORMATION

If you are an **individual** please provide us with some basic information:

Housing:  Rent  Homeowner  Other \_\_\_\_\_

Is Head of Household **single**?  Yes  No **Disabled?**  Yes  No **Female?**  Yes  No

Race/Ethnicity of Head of Household:  White  Hispanic  Black or African American

Asian  American Indian/Alaskan Native

Native Hawaiian/Other Pacific Islander  Multiple Race Combination

Age:  18-24  25-34  35-44  45-54  55-62  63-74+

Family Size	1	2	3	4	5	6	7	8
Income	\$13,238 or less	\$15,132 or less	\$17,025 or less	\$18,900 or less	\$20,419 or less	\$21,938 or less	\$23,438 or less	\$24,957 or less
	\$13,239-22,062	\$15,133 - 25,218	\$17,026-28,374	\$19,901-33,150	\$20,420-34,031	\$21,939 - 36,563	\$23,439-39,063	\$24,958 - 41,594
	\$22,063-35,299	\$25,219 - 40,349	\$28,375-45,399	\$33,151-50,400	\$34,032-54,450	\$36,564-58,500	\$39,064-62,500	\$41,595 - 65,550
	More than \$35,300	More than \$40,350	More than \$45,400	More than \$50,400	More than \$54,450	More than \$58,500	More than \$62,500	More than \$66,550

Number of household members:  1  2  3  4  5  6+

Household income: Please Circle the income that best fits your household

## NEIGHBORHOOD QUESTIONS

Your neighborhood (Check One):

West of 35<sup>th</sup> Avenue

Between 35<sup>th</sup> Avenue and 23<sup>rd</sup> Avenue and South of 16<sup>th</sup> Street  North of 16<sup>th</sup> Street

Between 23<sup>rd</sup> Ave. and 8<sup>th</sup> Ave. and North of 24<sup>th</sup> Street  South of 24<sup>th</sup> Street

East of 8<sup>th</sup> Avenue; west of US Hwy 85  East of US Hwy 85

What do you like about your neighborhood? (Check all that apply.)

Access to public transportation

Parks and recreation facilities

Feels safe

Convenient to work/shopping/church etc.

History/architecture/natural features

Residents/neighbors

Ethnic diversity

Close to shopping & services

Schools/childcare

Area well cared for (yards/homes)

Other: \_\_\_\_\_

What concerns do you have for your neighborhood? (Check all that apply.)

Homes/properties in poor condition

Number of rental properties

Lack of parks/open space

Don't know/like neighbors

Schools/child care

Traffic conditions

Crime; feeling unsafe

Lack of or poor condition of infrastructure (lights, sidewalks, streets, trees, etc.)  Other: \_\_\_\_\_

What do you perceive to be the **THREE** most important **needs** in your neighborhood? (Check **ONLY** three.)

Activities/programs for youth

Activities/programs for seniors

Access to parks and playgrounds

Access to health programs/services

Access to healthy foods/groceries

Access to shopping/services

- Providing jobs/employment/job training  Crime prevention  Transportation
- Housing choice  Homes in need of renovation  Overall property maintenance  Financial/credit counseling
- Missing infrastructure (lights, sidewalks, streets, trees, etc.)  Other: \_\_\_\_\_

If you are a **non-profit service provider** or **advocacy group**, please also answer the questions below.

**What is your agency/non-profit name:** \_\_\_\_\_

**What type of clients do you serve?**

- Children  Youth  Seniors  Homeless persons  Veterans  Those with medical needs
- Persons with disabilities  Survivors of domestic violence  English as a Second Language population
- Those facing foreclosure  Those facing severe financial difficulties
- Other: \_\_\_\_\_

**What is the estimated total number of Greeley clients your organization serves annually?** \_\_\_\_\_

**What geographic area do you serve?**

- City of Greeley residents only  Weld County residents only  Weld County, including Greeley
- A specific neighborhood or area of Greeley: \_\_\_\_\_
- Other: \_\_\_\_\_

**Would the income of your clientele be classified as:**  Extremely low income (<30% of Area Median Income-AMI)  
 Very low income (31-50% of AMI)  Low/moderate income (51-80% of AMI)  Above moderate income (>80% AMI)

**What types of services do you provide? (Check all that apply)**

- Housing (permanent/affordable)  Temporary housing or shelter housing  Housing-related services
- Health-related services  Youth services  Senior services
- Services to the disabled  Substance abuse treatment  Mental health services
- Veterans assistance  Food and/or nutrition  Employment training or job placement services
- Other: \_\_\_\_\_

**What do you perceive to be the greatest needs for your clientele? (Check no more than three.)**

- Affordable housing  Housing for large families  Transitional housing
- Accessible housing  Rent/utility assistance-short term  Employment/job training
- Transportation/improved access to public transportation  Additional education
- Improved/ affordable food/nutrition/health services
- Better/more facilities to serve their needs (youth centers, senior centers, etc.)
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

**OTHER COMMENTS:**

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If you would like a copy of the survey results mailed or emailed to you, please note name and address or email address below. Survey results will not include any private information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

\*\*\*\*\*

If the survey participant needs this document in a form other than written English, the City will strive to accommodate the need. Please contact Carol Larsen (970.336.4166) by no later than March 15, 2014 to request the survey in a different mode (translated to another language, Braille, etc.). Please allow a minimum of 72 hours for the request to be processed.

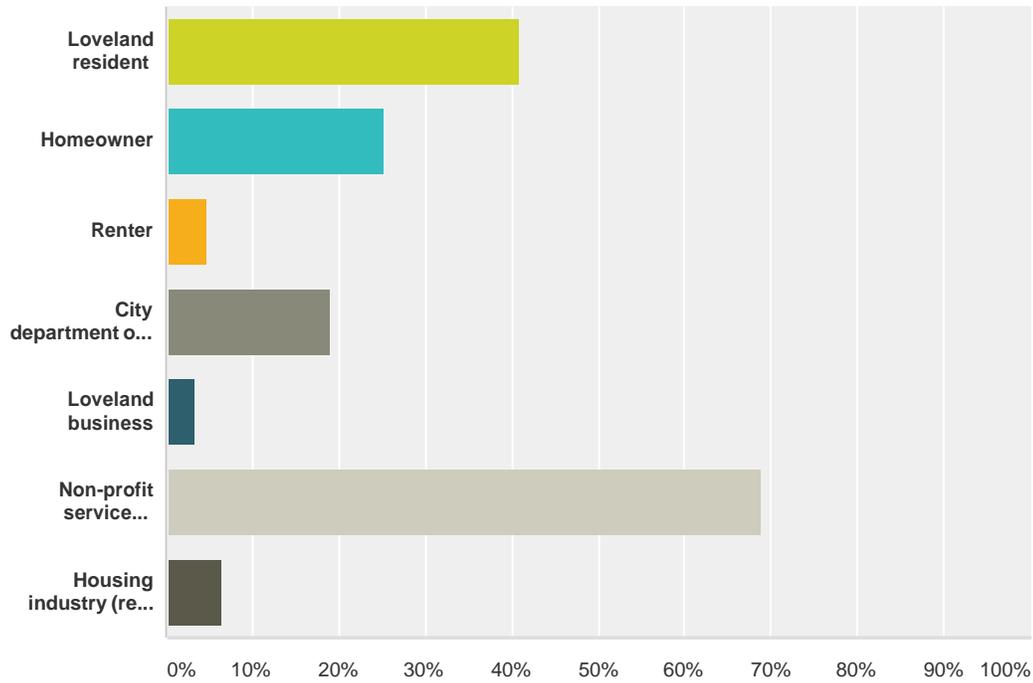
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### Did you know?

- Since 1988, HUD’s Community Development Block Grant funds have provided the City with **\$22,780,428** to utilize for community development and housing activities that primarily benefit low- moderate-income residents and neighborhoods. Those activities included improvements to public facilities and infrastructure, assistance to non-profits for improvement to their facilities and/or to provide services, housing rehabilitation assistance to low- moderate-income homeowners, clearance of slum/blight, etc. Call GURA at 970-350-9380 if more information is desired.
- HUD’s HOME Investment Partnership Program has provided **\$8,699,329** in grant funds for the development of affordable housing in Greeley (since 1995).
- Through two Neighborhood Stabilization Program grants (**expended to date-\$8,021,165**), the City was able to purchase properties in foreclosure, rehab, and resell or transfer those properties as follows:
  - Twenty-five single-family houses resold by GURA
  - Eleven houses transferred to the Greeley Area Habitat for Humanity
  - One multi-family property transferred to the Weld County Housing Authority
  - One property transferred to a local non-profit as housing for persons with mental disabilities

### Q1 Check the box(es) that best represent you:

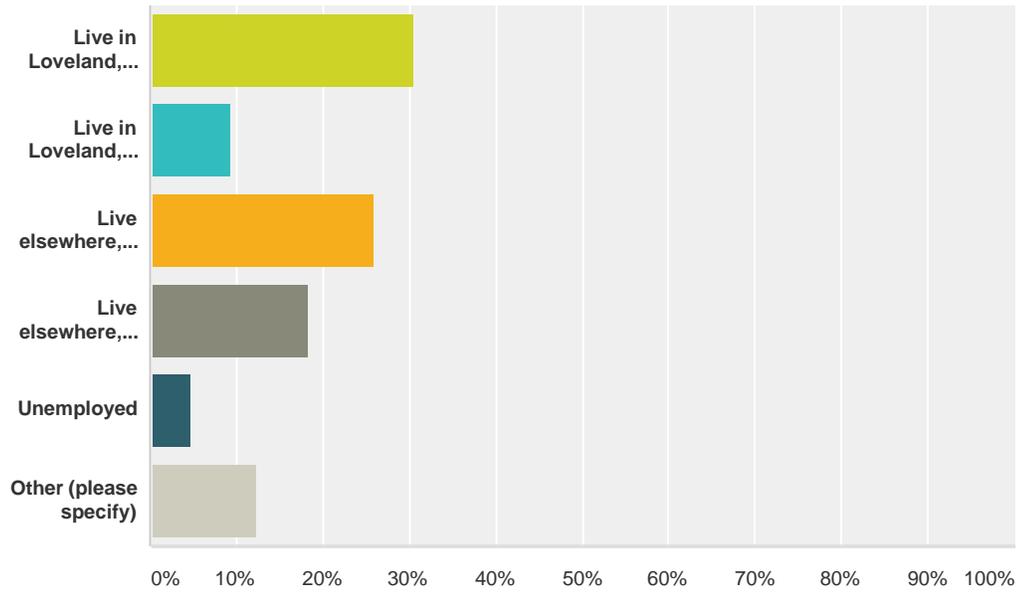
Answered: 64 Skipped: 5



Answer Choices	Responses
Loveland resident	40.63% 26
Homeowner	25.00% 16
Renter	4.69% 3
City department or commission	18.75% 12
Loveland business	3.13% 2
Non-profit service provider or advocacy group	68.75% 44
Housing industry (real estate, development, landlord, etc.)	6.25% 4
<b>Total Respondents: 64</b>	

### Q2 Check the box that best describes you:

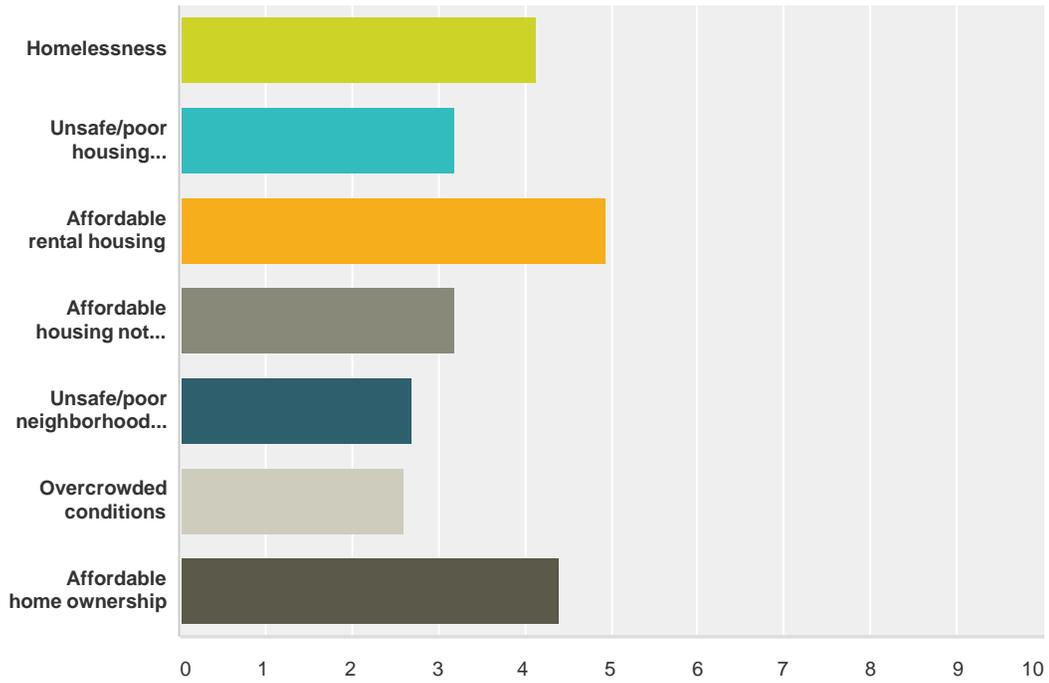
Answered: 66 Skipped: 3



Answer Choices	Responses
Live in Loveland, employed in Loveland	30.30% 20
Live in Loveland, employed elsewhere	9.09% 6
Live elsewhere, employed in Loveland	25.76% 17
Live elsewhere, employed elsewhere	18.18% 12
Unemployed	4.55% 3
Other (please specify)	12.12% 8
<b>Total</b>	<b>66</b>

### Q3 Housing concerns, in general:

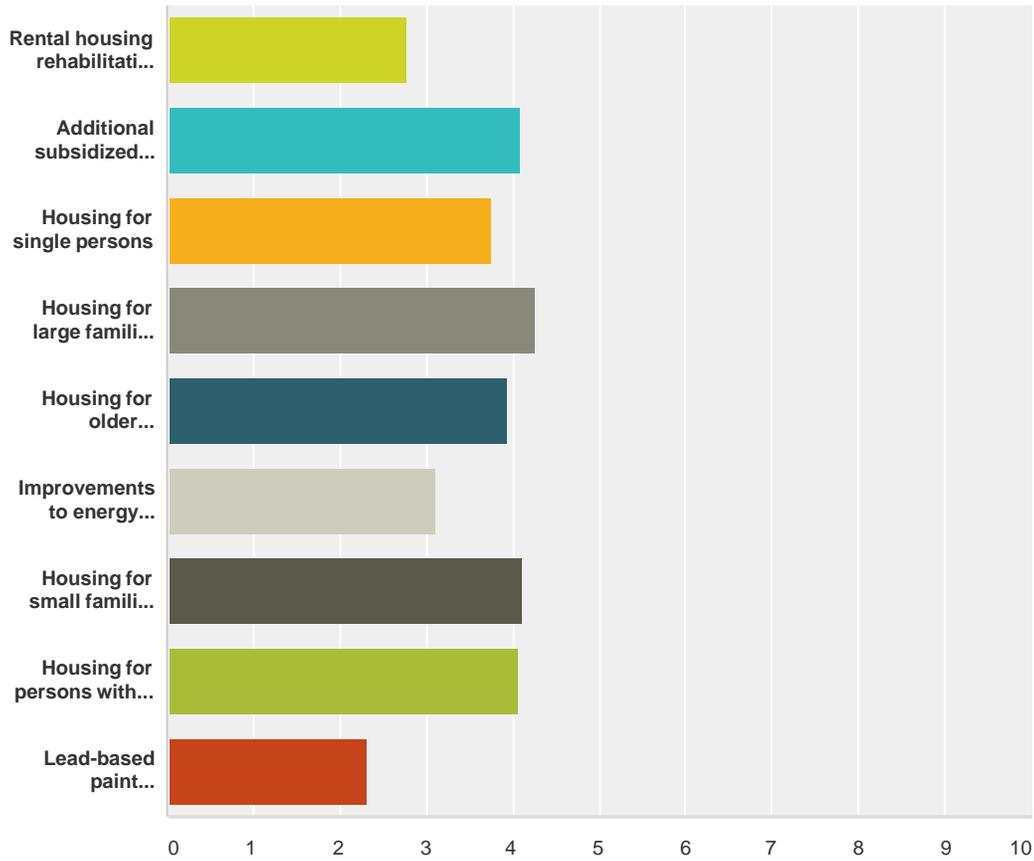
Answered: 60 Skipped: 9



	Unknown/no opinion	Not a problem	Very small problem	Small problem	Moderate problem	Big problem	Critical issue	Total	Weighted Average
Homelessness	5.17% 3	0.00% 0	0.00% 0	15.52% 9	41.38% 24	27.59% 16	10.34% 6	58	4.12
Unsafe/poor housing conditions	18.33% 11	0.00% 0	5.00% 3	25.00% 15	31.67% 19	13.33% 8	6.67% 4	60	3.18
Affordable rental housing	6.67% 4	0.00% 0	0.00% 0	3.33% 2	13.33% 8	30.00% 18	46.67% 28	60	4.93
Affordable housing not near services	24.14% 14	0.00% 0	8.62% 5	5.17% 3	29.31% 17	29.31% 17	3.45% 2	58	3.17
Unsafe/poor neighborhood conditions	20.00% 12	6.67% 4	11.67% 7	20.00% 12	31.67% 19	8.33% 5	1.67% 1	60	2.68
Overcrowded conditions	28.81% 17	1.69% 1	6.78% 4	27.12% 16	20.34% 12	11.86% 7	3.39% 2	59	2.58
Affordable home ownership	10.00% 6	0.00% 0	1.67% 1	8.33% 5	16.67% 10	36.67% 22	26.67% 16	60	4.38

### Q4 Affordable rental housing needs:

Answered: 59 Skipped: 10



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Rental housing rehabilitation assistance for landlords of affordable rental housing	36.36% 20	0.00% 0	0.00% 0	7.27% 4	34.55% 19	14.55% 8	7.27% 4	55	2.76
Additional subsidized units (Section 8, public housing, etc.)	21.57% 11	0.00% 0	1.96% 1	1.96% 1	9.80% 5	29.41% 15	35.29% 18	51	4.08
Housing for single persons	15.25% 9	0.00% 0	5.08% 3	11.86% 7	25.42% 15	28.81% 17	13.56% 8	59	3.73
Housing for large families (>5 persons)	11.86% 7	0.00% 0	1.69% 1	3.39% 2	23.73% 14	40.68% 24	18.64% 11	59	4.24
Housing for older adults/seniors	15.25% 9	0.00% 0	0.00% 0	6.78% 4	32.20% 19	30.51% 18	15.25% 9	59	3.93
Improvements to energy efficiency	22.03% 13	0.00% 0	3.39% 2	16.95% 10	40.68% 24	11.86% 7	5.08% 3	59	3.10
Housing for small families (2-4 persons)	13.79% 8	0.00% 0	1.72% 1	6.90% 4	22.41% 13	36.21% 21	18.97% 11	58	4.09
Housing for persons with disabilities	13.79% 8	0.00% 0	0.00% 0	8.62% 5	29.31% 17	27.59% 16	20.69% 12	58	4.05

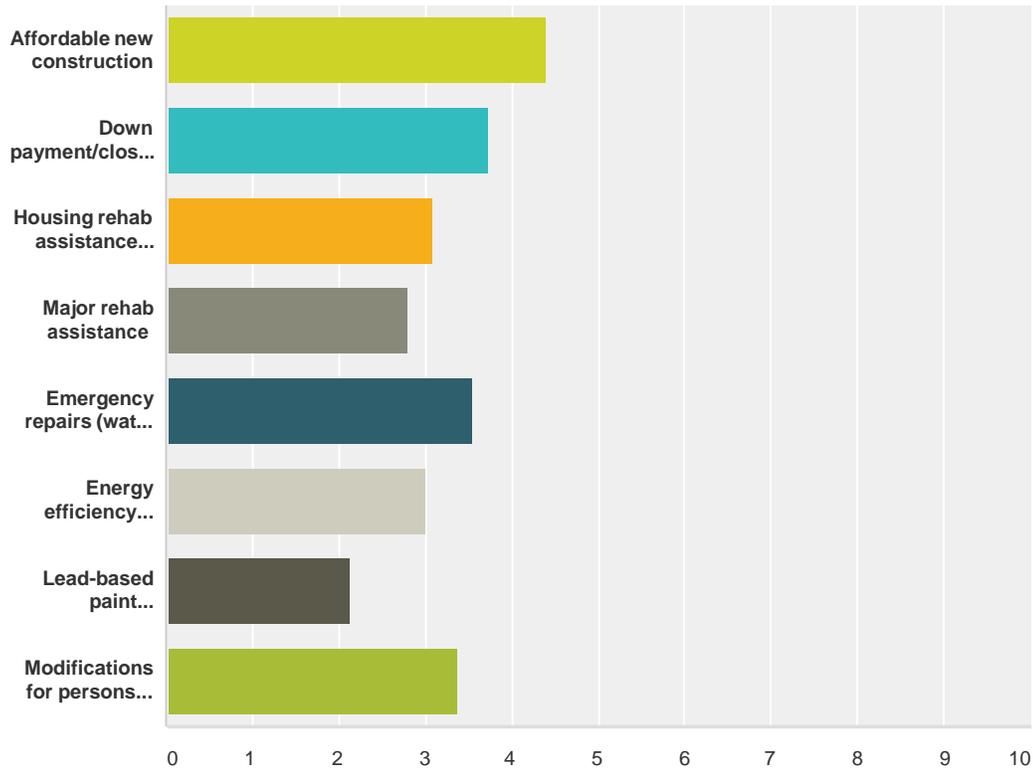
# Non-Profit Agency Survey Results: "Consolidated Plan Survey"

SurveyMonkey

Lead-based paint screening/abatement	<b>37.29%</b> 22	<b>0.00%</b> 0	<b>6.78%</b> 4	<b>22.03%</b> 13	<b>22.03%</b> 13	<b>10.17%</b> 6	<b>1.69%</b> 1	59	2.29
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### Q5 Affordable homeownership needs:

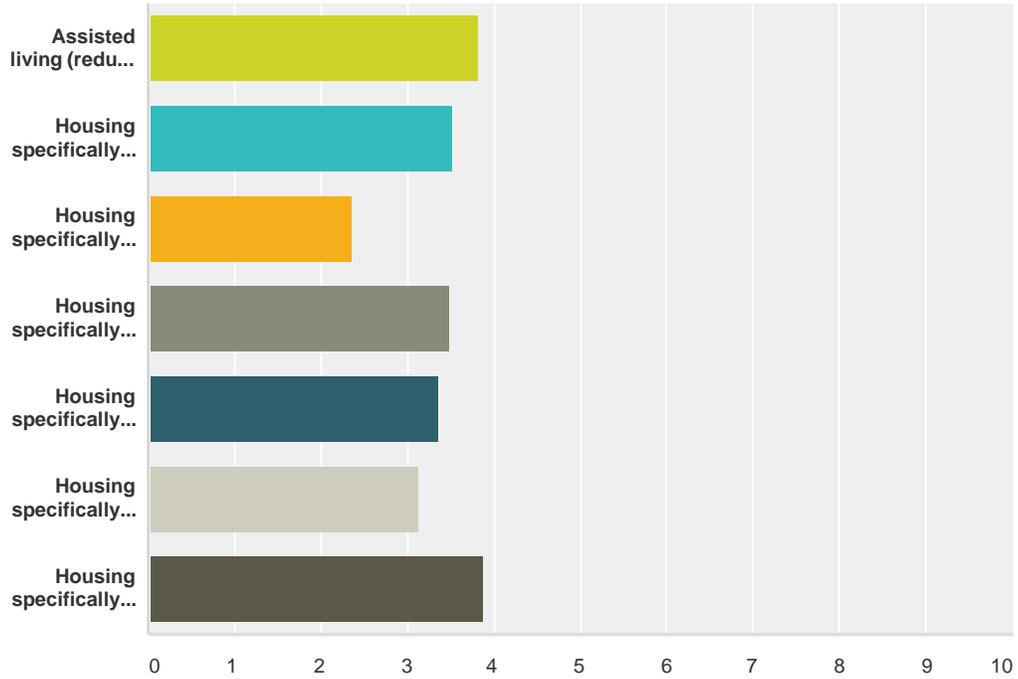
Answered: 60 Skipped: 9



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Affordable new construction	11.86% 7	1.69% 1	0.00% 0	1.69% 1	22.03% 13	32.20% 19	30.51% 18	59	4.39
Down payment/closing cost assistance	20.00% 12	0.00% 0	0.00% 0	1.67% 1	36.67% 22	30.00% 18	11.67% 7	60	3.72
Housing rehab assistance (minimal to moderate)	27.12% 16	1.69% 1	0.00% 0	15.25% 9	27.12% 16	22.03% 13	6.78% 4	59	3.07
Major rehab assistance	28.81% 17	1.69% 1	3.39% 2	16.95% 10	30.51% 18	15.25% 9	3.39% 2	59	2.78
Emergency repairs (water heater, furnace, etc)	18.33% 11	1.67% 1	1.67% 1	11.67% 7	30.00% 18	28.33% 17	8.33% 5	60	3.52
Energy efficiency improvements	22.03% 13	1.69% 1	1.69% 1	25.42% 15	30.51% 18	16.95% 10	1.69% 1	59	2.98
Lead-based paint screening/abatement	39.66% 23	1.72% 1	5.17% 3	25.86% 15	18.97% 11	6.90% 4	1.72% 1	58	2.10
Modifications for persons with disabilities	23.73% 14	0.00% 0	1.69% 1	10.17% 6	30.51% 18	23.73% 14	10.17% 6	59	3.36

### Q6 Housing for persons with special needs:

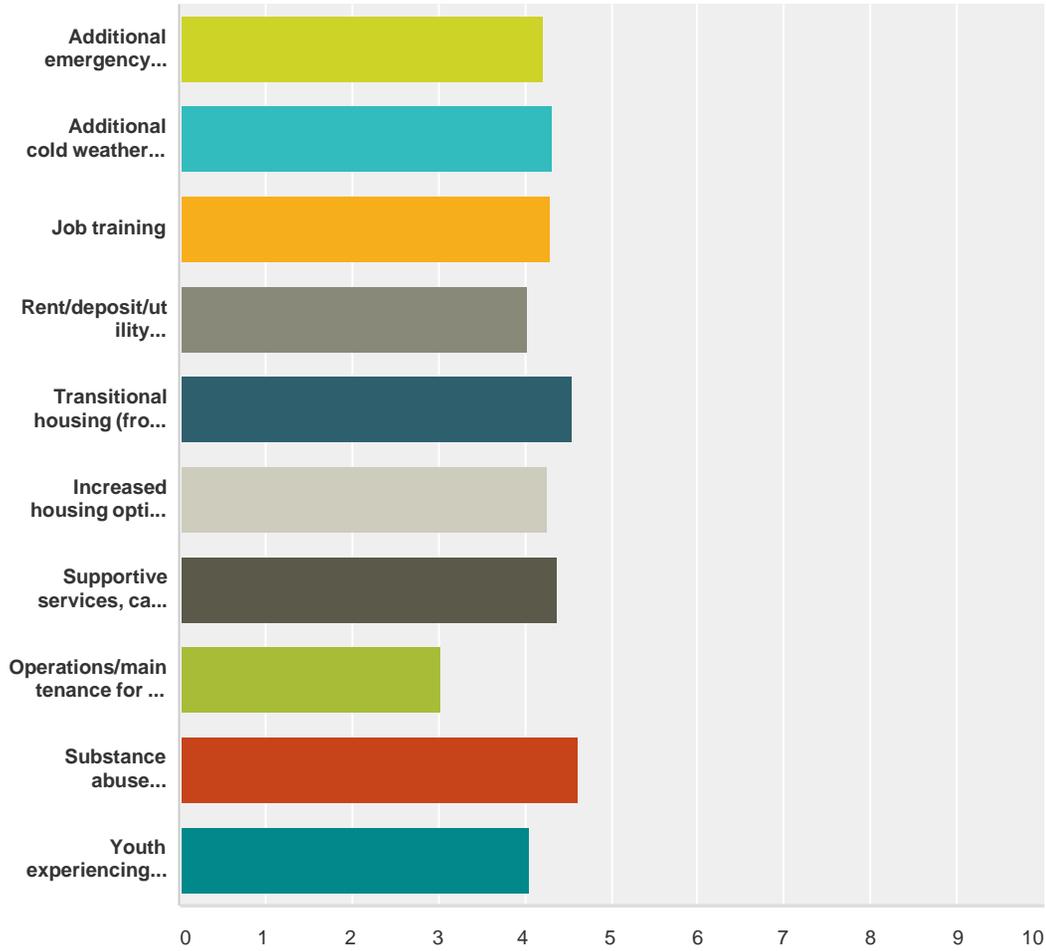
Answered: 59 Skipped: 10



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Assisted living (reduced rent rates, on-site services, etc.)	20.69% 12	0.00% 0	0.00% 0	5.17% 3	25.86% 15	27.59% 16	20.69% 12	58	3.81
Housing specifically for: Persons with drug/alcohol addiction	21.05% 12	0.00% 0	1.75% 1	7.02% 4	33.33% 19	28.07% 16	8.77% 5	57	3.51
Housing specifically for: Persons with HIV/AIDS	39.66% 23	0.00% 0	6.90% 4	15.52% 9	24.14% 14	6.90% 4	6.90% 4	58	2.33
Housing specifically for: Persons with developmental disabilities	20.34% 12	0.00% 0	1.69% 1	8.47% 5	37.29% 22	23.73% 14	8.47% 5	59	3.47
Housing specifically for: Persons with other special needs	24.56% 14	0.00% 0	1.75% 1	10.53% 6	26.32% 15	28.07% 16	8.77% 5	57	3.33
Housing specifically for: Persons limited/not able to use stairs due to aging	30.56% 11	0.00% 0	2.78% 1	8.33% 3	16.67% 6	36.11% 13	5.56% 2	36	3.11
Housing specifically for: Persons with mental illness	16.95% 10	0.00% 0	0.00% 0	6.78% 4	27.12% 16	37.29% 22	11.86% 7	59	3.86

### Q7 Homeless needs: Rank your perception of the biggest needs for providing assistance to the homeless population in Loveland.

Answered: 60 Skipped: 9



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Additional emergency shelters	8.77% 5	1.75% 1	3.51% 2	8.77% 5	19.30% 11	40.35% 23	17.54% 10	57	4.19
Additional cold weather shelter	8.62% 5	3.45% 2	0.00% 0	5.17% 3	24.14% 14	36.21% 21	22.41% 13	58	4.31
Job training	6.78% 4	1.69% 1	0.00% 0	11.86% 7	23.73% 14	38.98% 23	16.95% 10	59	4.29
Rent/deposit/utility assistance	17.24% 10	0.00% 0	8.62% 5	0.00% 0	13.79% 8	34.48% 20	25.86% 15	58	4.00
Transitional housing (from homeless to self-sufficiency)	8.47% 5	0.00% 0	3.39% 2	5.08% 3	15.25% 9	37.29% 22	30.51% 18	59	4.53

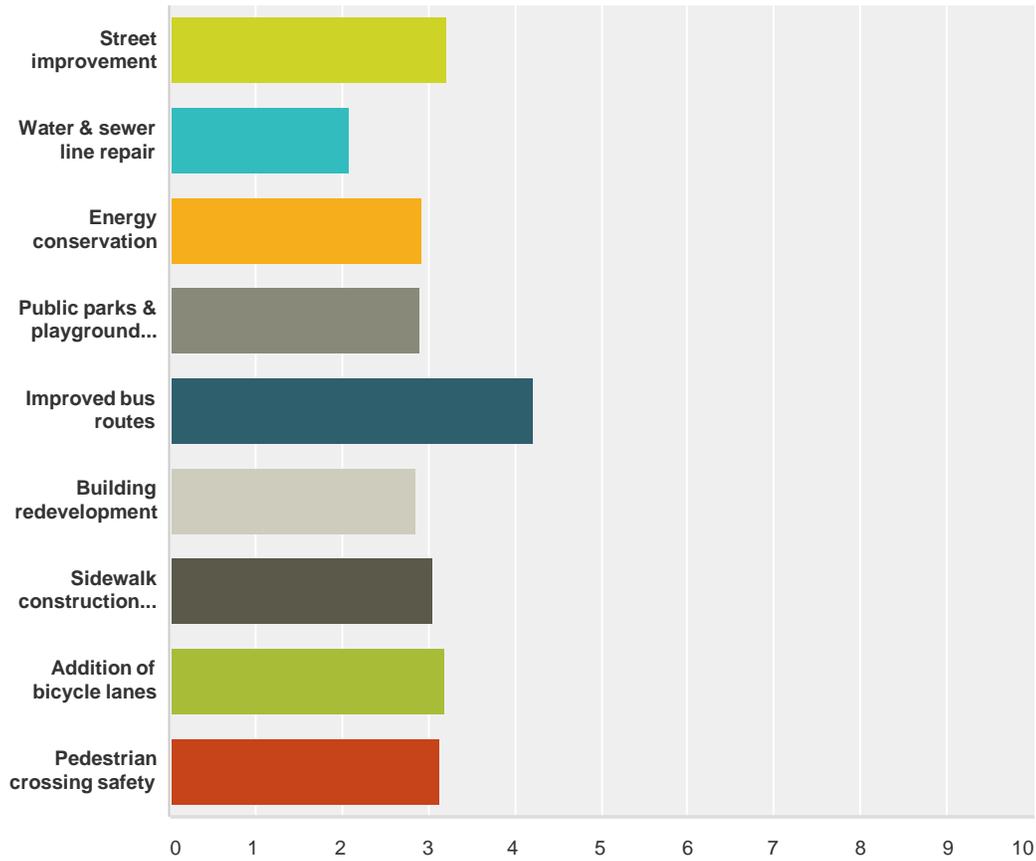
# Non-Profit Agency Survey Results: “Consolidated Plan Survey”

SurveyMonkey

Increased housing options (short-term, single-room occupancy)	<b>13.56%</b> 8	<b>0.00%</b> 0	<b>1.69%</b> 1	<b>3.39%</b> 2	<b>22.03%</b> 13	<b>33.90%</b> 20	<b>25.42%</b> 15	59	4.24
Supportive services, case management, life skills training	<b>8.47%</b> 5	<b>0.00%</b> 0	<b>1.69%</b> 1	<b>5.08%</b> 3	<b>28.81%</b> 17	<b>32.20%</b> 19	<b>23.73%</b> 14	59	4.37
Operations/maintenance for the existing facilities	<b>29.82%</b> 17	<b>0.00%</b> 0	<b>7.02%</b> 4	<b>3.51%</b> 2	<b>31.58%</b> 18	<b>19.30%</b> 11	<b>8.77%</b> 5	57	3.00
Substance abuse treatment, mental or physical health care	<b>6.67%</b> 4	<b>0.00%</b> 0	<b>1.67%</b> 1	<b>1.67%</b> 1	<b>25.00%</b> 15	<b>38.33%</b> 23	<b>26.67%</b> 16	60	4.60
Youth experiencing homelessness	<b>15.25%</b> 9	<b>0.00%</b> 0	<b>5.08%</b> 3	<b>0.00%</b> 0	<b>25.42%</b> 15	<b>33.90%</b> 20	<b>20.34%</b> 12	59	4.03

### Q8 Community development needs:

Answered: 59 Skipped: 10



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Street improvement	10.17% 6	3.39% 2	3.39% 2	33.90% 20	38.98% 23	10.17% 6	0.00% 0	59	3.19
Water & sewer line repair	35.71% 20	5.36% 3	3.57% 2	32.14% 18	17.86% 10	5.36% 3	0.00% 0	56	2.07
Energy conservation	21.05% 12	1.75% 1	3.51% 2	28.07% 16	31.58% 18	12.28% 7	1.75% 1	57	2.91
Public parks & playground improvements	10.53% 6	3.51% 2	14.04% 8	36.84% 21	29.82% 17	5.26% 3	0.00% 0	57	2.88
Improved bus routes	10.17% 6	0.00% 0	1.69% 1	6.78% 4	30.51% 18	32.20% 19	18.64% 11	59	4.19
Building redevelopment	24.56% 14	1.75% 1	7.02% 4	15.79% 9	35.09% 20	14.04% 8	1.75% 1	57	2.84
Sidewalk construction or repair	18.97% 11	1.72% 1	10.34% 6	22.41% 13	25.86% 15	15.52% 9	5.17% 3	58	3.02
Addition of bicycle lanes	15.52% 9	1.72% 1	8.62% 5	24.14% 14	29.31% 17	15.52% 9	5.17% 3	58	3.17

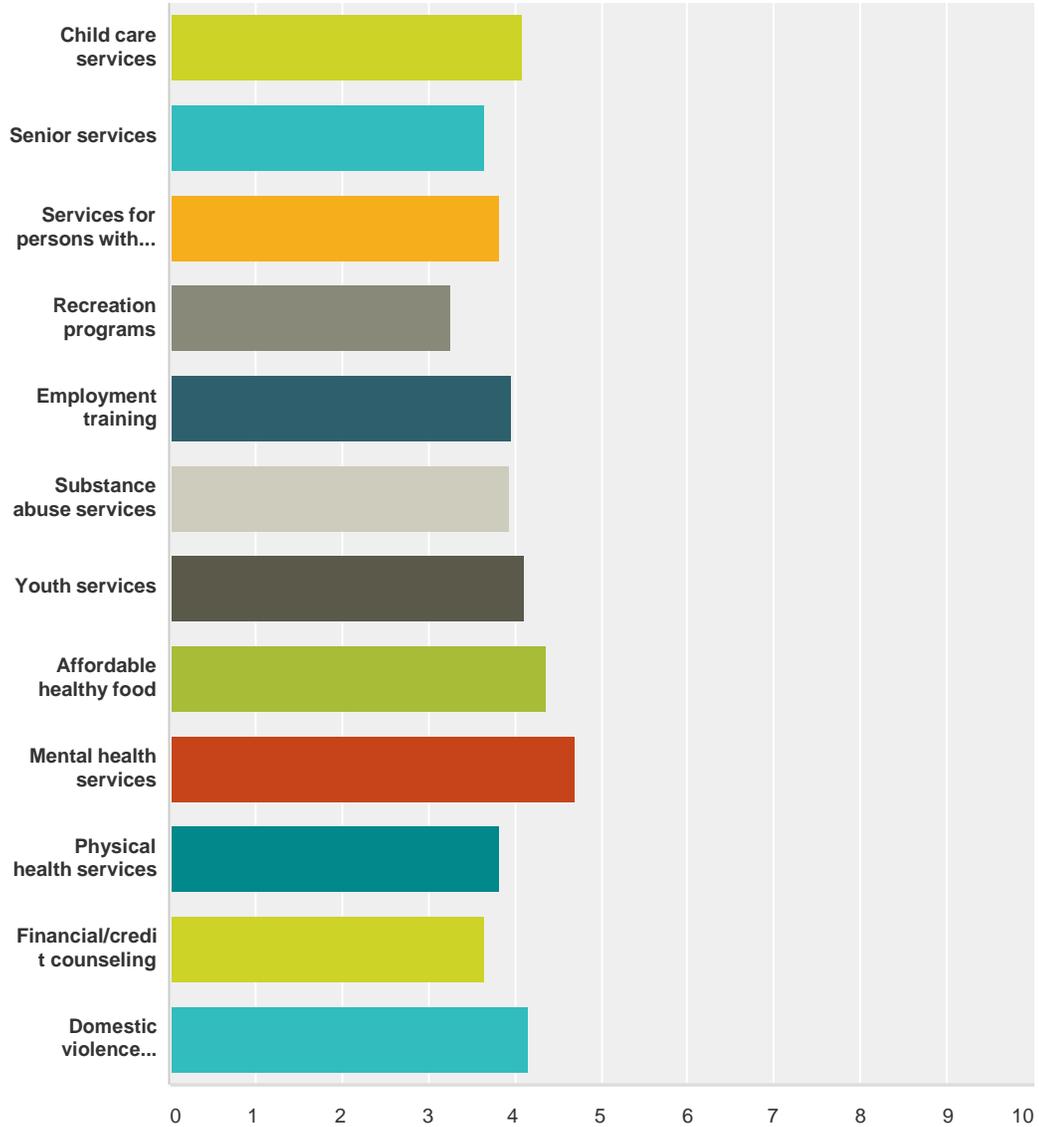
# Non-Profit Agency Survey Results: "Consolidated Plan Survey"

SurveyMonkey

Pedestrian crossing safety	<b>16.07%</b> 9	<b>1.79%</b> 1	<b>5.36%</b> 3	<b>30.36%</b> 17	<b>28.57%</b> 16	<b>14.29%</b> 8	<b>3.57%</b> 2	56	3.11
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### Q9 Public service needs: rate your perception of the need for the services noted below

Answered: 59 Skipped: 10



	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Child care services	15.25% 9	0.00% 0	1.69% 1	3.39% 2	23.73% 14	35.59% 21	20.34% 12	59	4.08
Senior services	15.25% 9	0.00% 0	3.39% 2	11.86% 7	35.59% 21	25.42% 15	8.47% 5	59	3.63
Services for persons with disabilities	16.95% 10	0.00% 0	1.69% 1	8.47% 5	25.42% 15	33.90% 20	13.56% 8	59	3.81
Recreation programs	6.90% 4	5.17% 3	5.17% 3	37.93% 22	31.03% 18	12.07% 7	1.72% 1	58	3.24

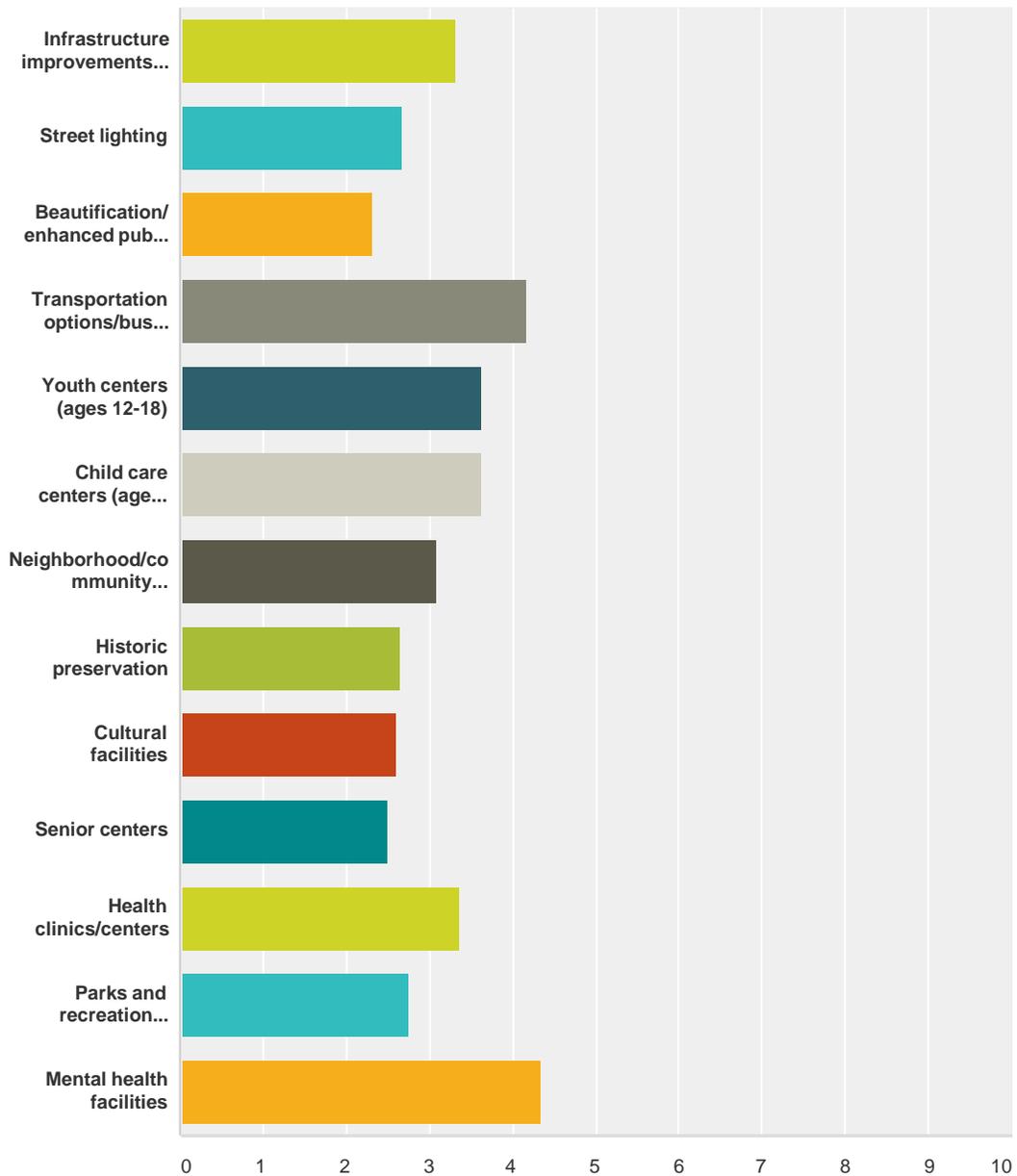
Non-Profit Agency Survey Results: “Consolidated Plan Survey”

SurveyMonkey

Employment training	<b>6.78%</b> 4	<b>1.69%</b> 1	<b>1.69%</b> 1	<b>16.95%</b> 10	<b>37.29%</b> 22	<b>23.73%</b> 14	<b>11.86%</b> 7	59	3.95
Substance abuse services	<b>16.95%</b> 10	<b>1.69%</b> 1	<b>0.00%</b> 0	<b>5.08%</b> 3	<b>25.42%</b> 15	<b>32.20%</b> 19	<b>18.64%</b> 11	59	3.92
Youth services	<b>6.78%</b> 4	<b>3.39%</b> 2	<b>1.69%</b> 1	<b>8.47%</b> 5	<b>28.81%</b> 17	<b>42.37%</b> 25	<b>8.47%</b> 5	59	4.10
Affordable healthy food	<b>6.78%</b> 4	<b>0.00%</b> 0	<b>1.69%</b> 1	<b>5.08%</b> 3	<b>32.20%</b> 19	<b>38.98%</b> 23	<b>15.25%</b> 9	59	4.34
Mental health services	<b>5.08%</b> 3	<b>0.00%</b> 0	<b>1.69%</b> 1	<b>3.39%</b> 2	<b>27.12%</b> 16	<b>30.51%</b> 18	<b>32.20%</b> 19	59	4.68
Physical health services	<b>8.47%</b> 5	<b>1.69%</b> 1	<b>3.39%</b> 2	<b>11.86%</b> 7	<b>45.76%</b> 27	<b>20.34%</b> 12	<b>8.47%</b> 5	59	3.80
Financial/credit counseling	<b>15.25%</b> 9	<b>1.69%</b> 1	<b>1.69%</b> 1	<b>6.78%</b> 4	<b>38.98%</b> 23	<b>30.51%</b> 18	<b>5.08%</b> 3	59	3.64
Domestic violence services	<b>10.34%</b> 6	<b>0.00%</b> 0	<b>1.72%</b> 1	<b>10.34%</b> 6	<b>20.69%</b> 12	<b>44.83%</b> 26	<b>12.07%</b> 7	58	4.14

**Q10 Public facilities and improvements-  
"improvements" and "facilities" in terms of  
HUD grants are either publicly owned or  
traditionally provided by the government, or  
owned by a non-profit and operated so as  
to be open to the general public during  
normal business hours. Rank your  
perception of the need for improved  
facilities and improvements below:**

Answered: 57 Skipped: 12



Non-Profit Agency Survey Results: “Consolidated Plan Survey”

SurveyMonkey

	Unknown/no opinion	No need	Very low need	Low need	Moderate need	High need	Critical need	Total	Weighted Average
Infrastructure improvements (streets, sidewalks, bike lanes, handicap accessibility)	14.58% 7	2.08% 1	12.50% 6	10.42% 5	37.50% 18	16.67% 8	6.25% 3	48	3.29
Street lighting	21.43% 12	1.79% 1	19.64% 11	14.29% 8	32.14% 18	10.71% 6	0.00% 0	56	2.66
Beautification/enhanced public space	19.64% 11	3.57% 2	25.00% 14	33.93% 19	16.07% 9	1.79% 1	0.00% 0	56	2.29
Transportation options/bus stops	7.14% 4	1.79% 1	7.14% 4	8.93% 5	23.21% 13	30.36% 17	21.43% 12	56	4.16
Youth centers (ages 12-18)	16.07% 9	1.79% 1	3.57% 2	10.71% 6	30.36% 17	26.79% 15	10.71% 6	56	3.61
Child care centers (ages 0-12)	21.43% 12	0.00% 0	1.79% 1	7.14% 4	28.57% 16	25.00% 14	16.07% 9	56	3.61
Neighborhood/community facilities	16.67% 9	1.85% 1	11.11% 6	12.96% 7	46.30% 25	7.41% 4	3.70% 2	54	3.07
Historic preservation	25.00% 14	1.79% 1	10.71% 6	23.21% 13	26.79% 15	10.71% 6	1.79% 1	56	2.64
Cultural facilities	18.18% 10	5.45% 3	16.36% 9	27.27% 15	25.45% 14	7.27% 4	0.00% 0	55	2.58
Senior centers	26.79% 15	3.57% 2	7.14% 4	28.57% 16	26.79% 15	5.36% 3	1.79% 1	56	2.48
Health clinics/centers	14.29% 8	1.79% 1	7.14% 4	14.29% 8	37.50% 21	25.00% 14	0.00% 0	56	3.34
Parks and recreation facilities	16.07% 9	1.79% 1	16.07% 9	32.14% 18	28.57% 16	3.57% 2	1.79% 1	56	2.73
Mental health facilities	10.91% 6	0.00% 0	1.82% 1	3.64% 2	23.64% 13	36.36% 20	23.64% 13	55	4.33

**Q11 Unmet needs: Of the concerns you noted above, what are the top five of those concerns?**

Answered: 43 Skipped: 26

Answer Choices	Responses	
1.	100.00%	43
2.	95.35%	41
3.	90.70%	39
4.	83.72%	36
5.	69.77%	30

**Q12 What is your agency/non-profit name:**

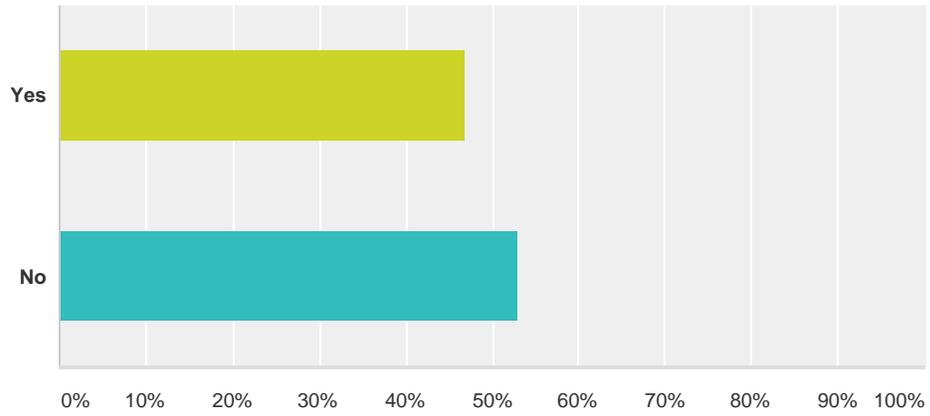
Answered: 51 Skipped: 18

### Q13 What is your position?

Answered: 49 Skipped: 20

### Q14 Do you work directly with clients?

Answered: 49 Skipped: 20



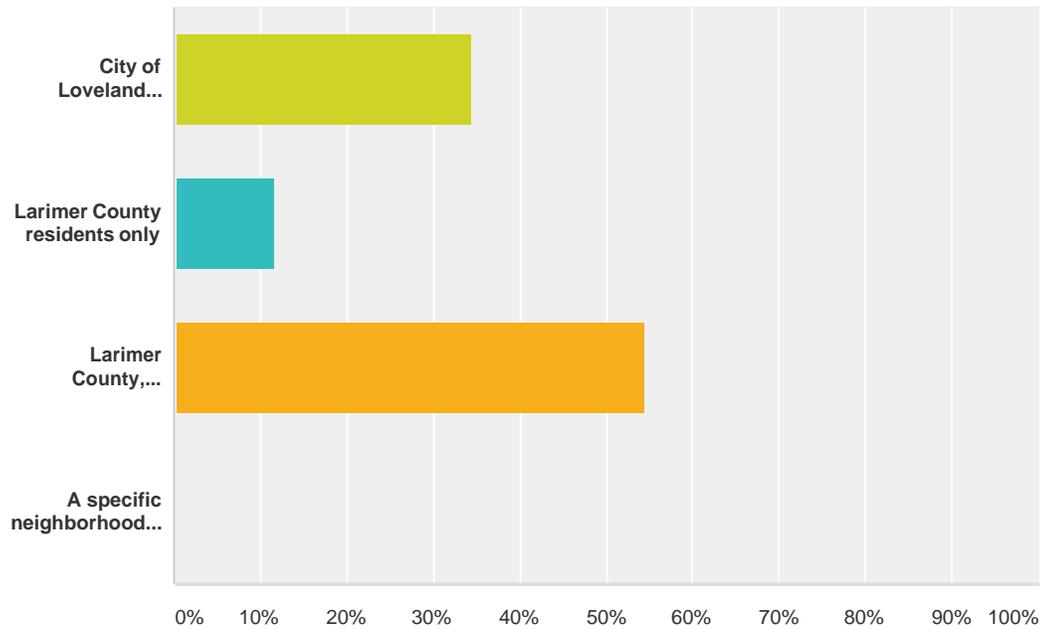
Answer Choices	Responses	
Yes	46.94%	23
No	53.06%	26
<b>Total</b>		<b>49</b>

**Q15 What is the estimated total number of  
Loveland clients your organization serves  
annually?**

Answered: 40 Skipped: 29

### Q16 What geographic area do you serve?

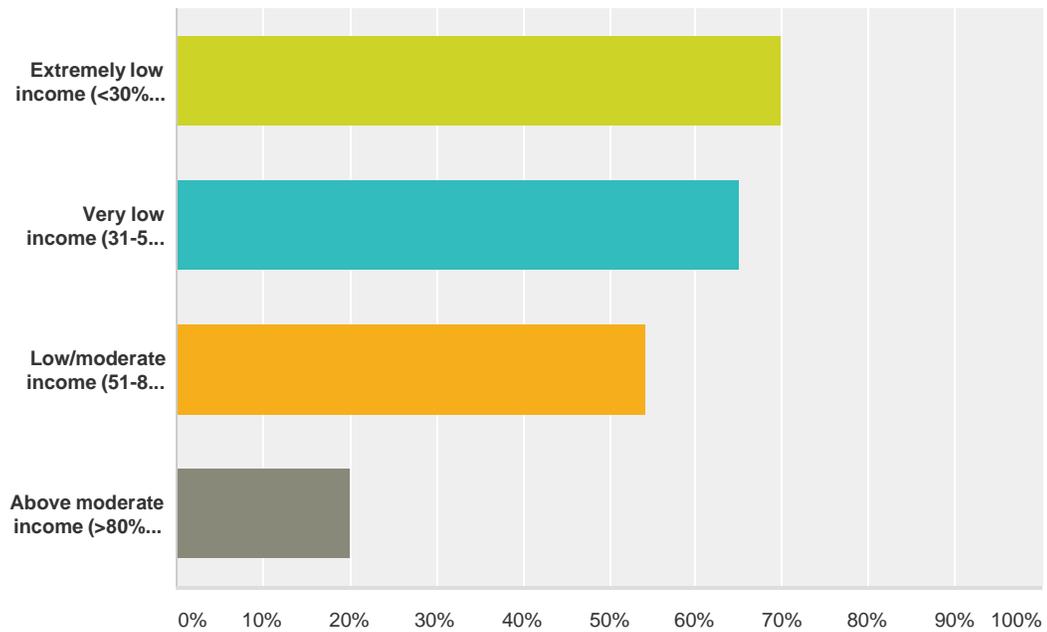
Answered: 35 Skipped: 34



Answer Choices	Responses
City of Loveland residents only	34.29% 12
Larimer County residents only	11.43% 4
Larimer County, including Loveland	54.29% 19
A specific neighborhood or area of Loveland	0.00% 0
<b>Total Respondents: 35</b>	

### Q17 Would the income of your clientele be classified as (check all that apply):

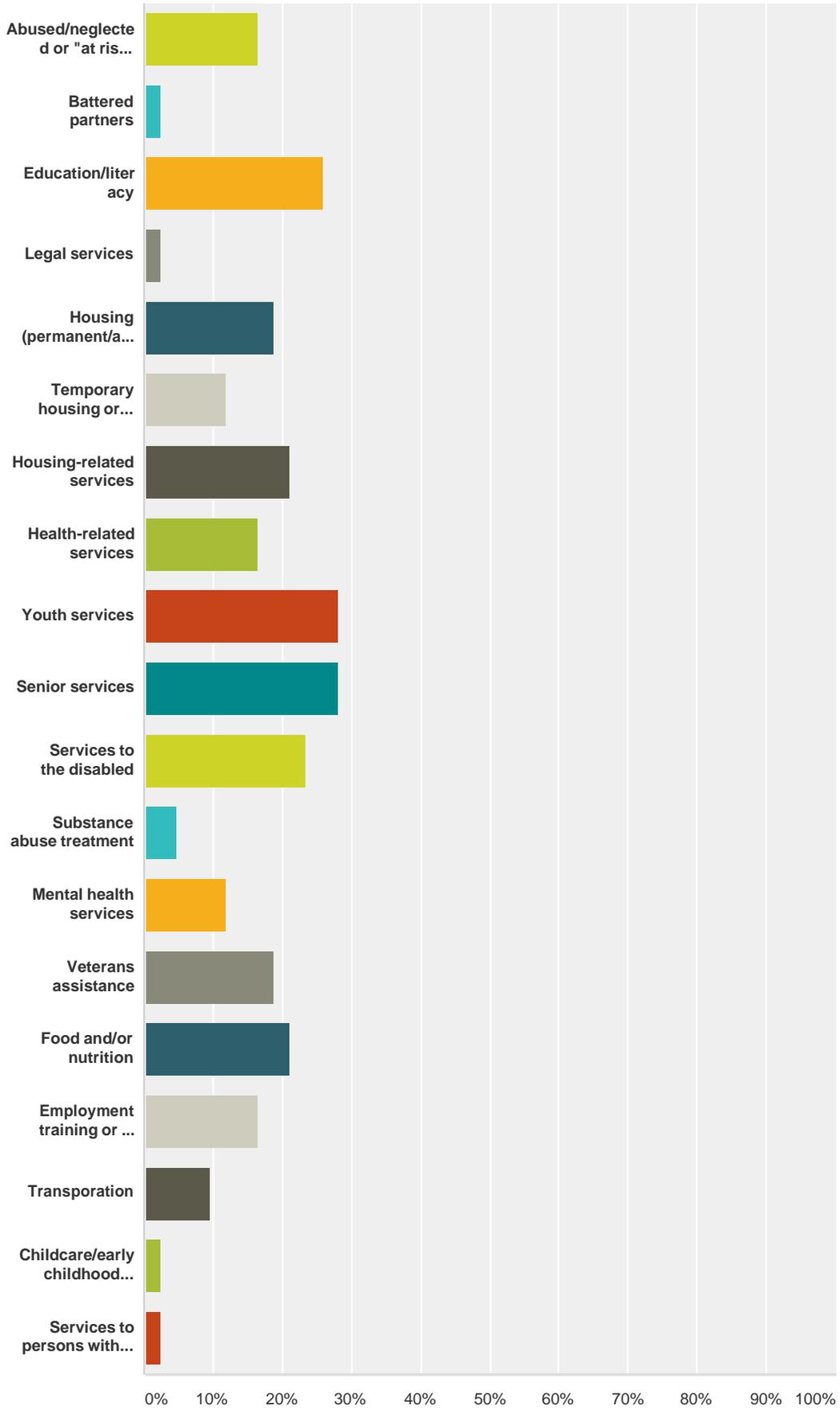
Answered: 46 Skipped: 23



Answer Choices	Responses
Extremely low income (<30% AMI)	69.57% 32
Very low income (31-50% AMI)	65.22% 30
Low/moderate income (51-80% AMI)	54.35% 25
Above moderate income (>80% AMI)	19.57% 9
<b>Total Respondents: 46</b>	

**Q18 What types of serves do you provide  
(check all that apply):**

Answered:43 Skipped:26



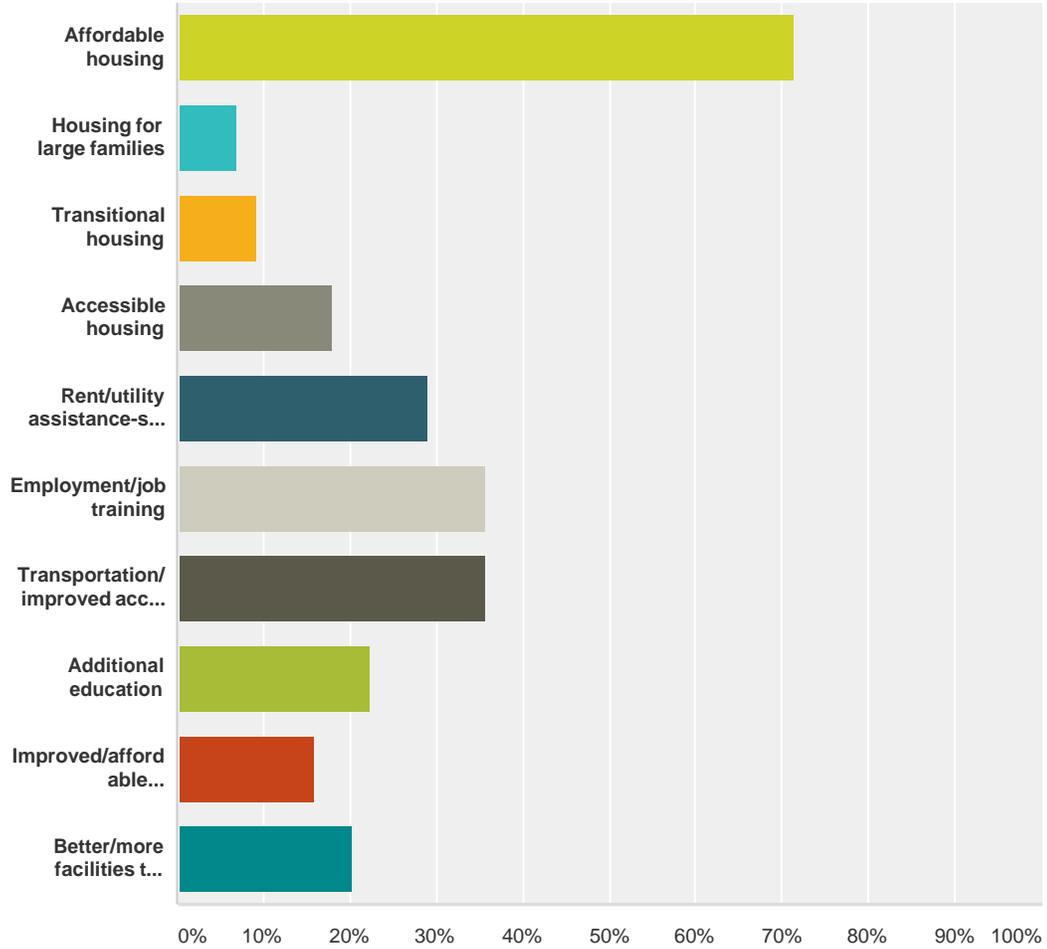
# Non-Profit Agency Survey Results: “Consolidated Plan Survey”

SurveyMonkey

Answer Choices	Responses
Abused/neglected or "at risk" children and youth	16.28% 7
Battered partners	2.33% 1
Education/literacy	25.58% 11
Legal services	2.33% 1
Housing (permanent/affordable)	18.60% 8
Temporary housing or shelter housing	11.63% 5
Housing-related services	20.93% 9
Health-related services	16.28% 7
Youth services	27.91% 12
Senior services	27.91% 12
Services to the disabled	23.26% 10
Substance abuse treatment	4.65% 2
Mental health services	11.63% 5
Veterans assistance	18.60% 8
Food and/or nutrition	20.93% 9
Employment training or job placement services	16.28% 7
Transporation	9.30% 4
Childcare/early childhood education	2.33% 1
Services to persons with HIV/AIDS	2.33% 1
<b>Total Respondents: 43</b>	

### Q19 What do you perceive to be the greatest needs for your clientele? (check no more than three)

Answered: 45 Skipped: 24



Answer Choices	Responses
Affordable housing	71.11% 32
Housing for large families	6.67% 3
Transitional housing	8.89% 4
Accessible housing	17.78% 8
Rent/utility assistance-short term	28.89% 13
Employment/job training	35.56% 16
Transportation/improved access to public transportation	35.56% 16
Additional education	22.22% 10
Improved/affordable food/nutrition/health services	15.56% 7

Better/more facilities to serve their needs (youth centers, senior centers, etc.)	20.00%	9
<b>Total Respondents: 45</b>		

## Q20 Other Comments:

Answered: 7 Skipped: 62

**Q21 If you would like a copy of the survey results mailed or emailed to you, please note name and address or email address below. Survey results will not include any private information.**

Answered: 25 Skipped: 44

Answer Choices	Responses	
Name:	96.00%	24
Address:	60.00%	15
Email:	100.00%	25



# COMMUNITY OUTREACH SURVEY

The City of Loveland is seeking input from residents to help identify and rank community priorities related to the needs of low- to-moderate income households and neighborhoods that might be assisted through funding the City receives from the U. S. Department of Housing and Urban Development (HUD). In addition, Loveland is in the process of updating its Comprehensive Plan that helps guide the way land is used for neighborhoods, commercial development and transportation. Results from this survey will be used to develop a five-year Consolidated Plan, covering the years 2015-2020 and will also help provide citizen input to the 2015 Comprehensive Plan.

**Your participation in this survey is vital to our ability to direct resources to the most strategic areas of need. Thank you for your time!**

**NEEDS ASSESSMENT:** Rank your perception of the **needs** in Loveland (not what currently exists), particularly as it pertains to the low- moderate-income residents.

## 1. HOUSING CONCERNS, IN GENERAL

Rank your perception of the **most common housing problems** faced by Loveland residents. **0=unknown/no opinion**

	0	1	2	3	4	5	6		0	1	2	3	4	5	6
Homelessness	0	1	2	3	4	5	6	Unsafe/poor neighborhood conditions	0	1	2	3	4	5	6
Unsafe/poor housing conditions	0	1	2	3	4	5	6	Overcrowded conditions	0	1	2	3	4	5	6
Affordable rental housing	0	1	2	3	4	5	6	Affordable home ownership	0	1	2	3	4	5	6
Affordable housing not near services	0	1	2	3	4	5	6								
Other general housing concerns: _____									0	1	2	3	4	5	6

## 2. AFFORDABLE RENTAL HOUSING NEEDS

Rank sections 2-8: **0=unknown/no opinion 1=No need 2=Very low need 3=Low need 4=Moderate need 5=High need 6=Critical need**

Rental housing rehabilitation assistance for landlords of affordable rental housing	0	1	2	3	4	5	6		0	1	2	3	4	5	6
Additional subsidized units (Section 8, public housing, etc.)									0	1	2	3	4	5	6
<b>Housing for:</b> Single persons	0	1	2	3	4	5	6	Small families (2-4 persons)	0	1	2	3	4	5	6
Large families (>5 persons)	0	1	2	3	4	5	6	Persons with disabilities	0	1	2	3	4	5	6
Older adults/Seniors	0	1	2	3	4	5	6	Lead-based paint screening/abatement	0	1	2	3	4	5	6
Improvements to energy efficiency	0	1	2	3	4	5	6								
Other affordable rental housing needs: _____									0	1	2	3	4	5	6

## 3. AFFORDABLE HOMEOWNERSHIP NEEDS

Affordable new construction	0	1	2	3	4	5	6								
Down payment/closing cost assistance	0	1	2	3	4	5	6								
Housing rehab assistance (min to moderate)	0	1	2	3	4	5	6								
Major rehab assistance	0	1	2	3	4	5	6								
Emergency repairs (water heater, furnace, etc.)	0	1	2	3	4	5	6								
Energy efficiency improvements	0	1	2	3	4	5	6								
Lead-based paint screening/abatement	0	1	2	3	4	5	6								
Modifications for persons with disabilities	0	1	2	3	4	5	6								
Other homeownership needs? _____									0	1	2	3	4	5	6

#### 4. HOUSING FOR PERSONS WITH SPECIAL NEEDS

Assisted living (reduced rent rates, on-site services, etc.) 0 1 2 3 4 5 6

Housing specifically for: Persons with drug/alcohol addiction 0 1 2 3 4 5 6

Persons with HIV/AIDS 0 1 2 3 4 5 6      Persons with mental illness 0 1 2 3 4 5 6

Persons with developmental disabilities 0 1 2 3 4 5 6

Persons with other special needs 0 1 2 3 4 5 6      Name the special need: \_\_\_\_\_

Limited/not able to use stairs due to aging 0 1 2 3 4 5 6

Other housing needs for this population: \_\_\_\_\_ 0 1 2 3 4 5 6

#### 5. HOMELESS NEEDS

Rank your perception of the biggest needs for providing assistance to the homeless population in Loveland.

Additional emergency shelters 0 1 2 3 4 5 6      Additional cold weather shelter 0 1 2 3 4 5 6

Job training 0 1 2 3 4 5 6      Rent/deposit/utility assistance 0 1 2 3 4 5 6

Transitional housing (from homelessness to self-sufficiency) 0 1 2 3 4 5 6

Increased housing options (short term, single-room occupancy) 0 1 2 3 4 5 6

Supportive services, case management, life skills training 0 1 2 3 4 5 6

Operations/maintenance for the existing facilities 0 1 2 3 4 5 6

Substance abuse treatment, mental or physical health care 0 1 2 3 4 5 6

Youth experiencing homelessness 0 1 2 3 4 5 6

Other homeless needs? Describe: \_\_\_\_\_ 0 1 2 3 4 5 6

#### 6. COMMUNITY DEVELOPMENT NEEDS

Street Improvements 0 1 2 3 4 5 6      Building redevelopment 0 1 2 3 4 5 6

Water & sewer line repair 0 1 2 3 4 5 6      Sidewalk construction or repair 0 1 2 3 4 5 6

Energy conservation 0 1 2 3 4 5 6      Addition of bicycle lanes 0 1 2 3 4 5 6

Public parks & playground improvements 0 1 2 3 4 5 6      Pedestrian crossing safety 0 1 2 3 4 5 6

Improved bus routes 0 1 2 3 4 5 6

Other community development needs? \_\_\_\_\_ 0 1 2 3 4 5 6

#### 7. PUBLIC SERVICE NEEDS

Rank your perception of the need for the services noted below.

Child care services 0 1 2 3 4 5 6      Youth services 0 1 2 3 4 5 6

Senior services 0 1 2 3 4 5 6      Affordable healthy food 0 1 2 3 4 5 6

Services for persons with disabilities 0 1 2 3 4 5 6      Mental health services 0 1 2 3 4 5 6

Recreation programs 0 1 2 3 4 5 6      Physical health services 0 1 2 3 4 5 6

Employment training 0 1 2 3 4 5 6      Financial/credit counseling 0 1 2 3 4 5 6

Substance abuse services 0 1 2 3 4 5 6      Domestic violence services 0 1 2 3 4 5 6

Other (describe) \_\_\_\_\_ 0 1 2 3 4 5 6

## UNMET NEEDS

Of the concerns you noted above, what are the top five of those concerns?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Any concerns or suggestions not already addressed?

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## DEMOGRAPHIC INFORMATION

If you are an **individual** please provide us with some basic information:

Household income: Please Circle the income (above) that best fits your household

Family Size	1	2	3	4	5	6	7	8
Income	\$13,238 or less	\$15,132 or less	\$17,025 or less	\$18,900 or less	\$20,419 or less	\$21,938 or less	\$23,438 or less	\$24,957 or less
	\$13,239-22,062	\$15,133 - 25,218	\$17,026-28,374	\$19,901-33,150	\$20,420-34,031	\$21,939 - 36,563	\$23,439-39,063	\$24,958 - 41,594
	\$22,063-35,299	\$25,219 - 40,349	\$28,375-45,399	\$33,151-50,400	\$34,032-54,450	\$36,564-58,500	\$39,064-62,500	\$41,595 - 65,550
	More than \$35,300	More than \$40,350	More than \$45,400	More than \$50,400	More than \$54,450	More than \$58,500	More than \$62,500	More than \$66,550

Housing:  Rent  Homeowner  Other \_\_\_\_\_

Is Head of Household **single**?  Yes  No **Disabled?**  Yes  No **Female?**  Yes  No

Race/Ethnicity of Head of Household:  White  Hispanic  Black or African American  
 Asian  American Indian/Alaskan Native  
 Native Hawaiian/Other Pacific Islander  Multiple Race Combination

Age:  18-24  25-34  35-44  45-54  55-62  63-74+

Number of household members:  1  2  3  4  5  6+

Are you a veteran?  Yes  No

What is your primary mode of transportation?

My own car  Someone else drives me  Bicycle  City bus  Walking  Other \_\_\_\_\_

## NEIGHBORHOOD QUESTIONS

**What do you like about your neighborhood? (Check all that apply.)**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Access to public transportation         | <input type="checkbox"/> Access to parks and recreation facilities | <input type="checkbox"/> Feel safe           |
| <input type="checkbox"/> Convenient to work/shopping/church etc. | <input type="checkbox"/> History/architecture/natural features     | <input type="checkbox"/> Residents/neighbors |
| <input type="checkbox"/> Ethnic diversity                        | <input type="checkbox"/> Close to shopping & services              | <input type="checkbox"/> Schools/childcare   |
| <input type="checkbox"/> Area well cared for (yards/homes)       | <input type="checkbox"/> Other: _____                              |  |

**What concerns do you have for your neighborhood? (Check all that apply.)**

- Homes/properties in poor condition
- Number of rental properties
- Lack of parks/open space
- Don't know/like neighbors
- Schools/child care
- Traffic conditions
- Crime; feeling unsafe
- Lack of or poor condition of infrastructure (lights, sidewalks, streets, trees, etc.)
- Other: \_\_\_\_\_

**What do you perceive to be the THREE most important needs in your neighborhood? (Check ONLY three.)**

- Activities/programs for youth
- Activities/programs for seniors
- Access to parks and playgrounds
- Access to health programs/services
- Access to healthy foods/groceries
- Access to shopping/services
- Providing jobs/employment/job training
- Crime prevention
- Transportation
- Housing choice
- Homes in need of renovation
- Overall property maintenance
- Financial/credit counseling
- Missing infrastructure (lights, sidewalks, streets, trees, etc.)
- Other: \_\_\_\_\_

If you would like a copy of the survey results mailed or emailed to you, please note name and address or email address below. Survey results will not include any private information.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

\*\*\*\*\*

Thank you so much for your time and feedback.



## ENCUESTA DE PARTICIPACIÓN COMUNITARIA

La ciudad de Loveland está solicitando las opiniones de los residentes para ayudar a identificar y establecer un rango de las prioridades de la comunidad relacionadas con las necesidades de los vecindarios y hogares con ingresos bajos a medios a los cuales se les pueda ayudar a través de fondos que en la Ciudad recibe del Departamento de Vivienda y Desarrollo Urbano (HUD por sus iniciales en inglés) de los EE.UU. Adicionalmente, Loveland está en el proceso de actualizar su Plan Completo que ayuda a guiar la manera en la que el terreno se usa para vecindarios, desarrollo comercial, y transporte. Los resultados de esta encuesta se van a usar para desarrollar un Plan Consolidado de cinco años, que cubra los años 2015 a 2020 y también va a ayudar a proveer opiniones de los ciudadanos al Plan Completo del 2015.

**Su participación en esta encuesta es vital para nuestra capacidad de orientar recursos a las áreas de necesidad más estratégicas. ¡Gracias por su tiempo!**

**EVALUACIÓN DE NECESIDADES:** Clasifique su percepción de las **necesidades** en Loveland (no lo que existe actualmente), particularmente en lo que se refiere a los residentes de ingresos bajos a medios.

### 1. ASUNTOS DE VIVIENDA, EN GENERAL

Clasifique su percepción de los **problemas de vivienda más comunes** a los que se enfrentan los residentes de Loveland.

**0= se desconoce/no se opina 1= no es un problema 2= problema muy pequeño 3= problema pequeño 4= problema medio 5= gran problema 6= asunto grave**

Desamparo / falta de hogar	0 1 2 3 4 5 6	Malas / inseguras condiciones en el vecindario	0 1 2 3 4 5 6
Malas / inseguras condiciones de vivienda	0 1 2 3 4 5 6	Condiciones abarrotadas	0 1 2 3 4 5 6
Viviendas de arriendo económicas	0 1 2 3 4 5 6	Vivienda propia económica	0 1 2 3 4 5 6
Vivienda económica no está cerca a servicios	0 1 2 3 4 5 6		
Otros asuntos de vivienda en general: _____			0 1 2 3 4 5 6

### 2. NECESIDADES DE VIVIENDAS DE ARRIENDO ECONÓMICAS

**Clasifique las secciones 2 a 8: 0= se desconoce/no se opina 1=No hay necesidad 2= Muy poca necesidad 3= Poca necesidad 4= Necesidad media 5= Alta necesidad 6= Necesidad grave**

Asistencia de rehabilitación para vivienda de arriendo para los dueños de las viviendas de arriendo económicas	0 1 2 3 4 5 6		
Unidades subvencionadas adicionales (Sección 8, vivienda pública, etc.)	0 1 2 3 4 5 6		
<b>Vivienda para:</b> Personas solas	0 1 2 3 4 5 6	Familias pequeñas (2-4 personas)	0 1 2 3 4 5 6
Familias grandes (>5 personas)	0 1 2 3 4 5 6	Personas con discapacidades	0 1 2 3 4 5 6
Personas mayores / de la tercera edad	0 1 2 3 4 5 6	Evaluación / disminución de pintura con base de plomo	0 1 2 3 4 5 6
Mejorías para la eficiencia de la energía	0 1 2 3 4 5 6		
Otras necesidades de las viviendas de arriendo económicas: _____			0 1 2 3 4 5 6

### 3. NECESIDADES DE VIVIENDA PROPIA ECONÓMICA

Construcción nueva económica	0 1 2 3 4 5 6
Asistencia con la cuota inicial / costos de escrituración	0 1 2 3 4 5 6
Asistencia para rehabilitación de vivienda (media a moderada)	0 1 2 3 4 5 6
Gran asistencia para rehabilitación	0 1 2 3 4 5 6
Arreglos de emergencia (calentador de agua, calefacción, etc.)	0 1 2 3 4 5 6
Mejorías para eficiencia de energía	0 1 2 3 4 5 6
Evaluación / disminución de pintura con base de plomo	0 1 2 3 4 5 6
Modificaciones para personas con discapacidades	0 1 2 3 4 5 6
¿Otras necesidades de vivienda propia? _____	0 1 2 3 4 5 6

#### 4. VIVIENDA PARA PERSONAS CON NECESIDADES ESPECIALES

Vivienda con asistencia (costos reducidos de arriendo, servicios en el mismo lugar, etc.) 0 1 2 3 4 5 6

Vivienda específicamente para: Personas con adicción a drogas / alcohol 0 1 2 3 4 5 6

Personas con VIH / SIDA 0 1 2 3 4 5 6 Personas con enfermedades mentales 0 1 2 3 4 5 6

Personas con discapacidades de desarrollo 0 1 2 3 4 5 6

Personas con otras necesidades especiales 0 1 2 3 4 5 6 Mencione la necesidad especial: \_\_\_\_\_

Tiene límites / no puede usar las escaleras debido a su edad 0 1 2 3 4 5 6

Otras necesidades de vivienda para esta población: \_\_\_\_\_ 0 1 2 3 4 5 6

#### 5. NECESIDADES DE LAS PERSONAS SIN TECHO

Clasifique su percepción de las necesidades más grandes para proveer asistencia a la población de personas sin hogar en Loveland.

Refugios adicionales de emergencia 0 1 2 3 4 5 6 Refugios adicionales para clima frío 0 1 2 3 4 5 6

Entrenamiento para trabajo 0 1 2 3 4 5 6 Asistencia con arriendo / depósitos / servicios públicos 0 1 2 3 4 5 6

Vivienda de transición (de vivir sin techo a autosuficiencia) 0 1 2 3 4 5 6

Aumento en opciones de vivienda (corto plazo, ocupación de un sólo cuarto) 0 1 2 3 4 5 6

Servicios de apoyo, manejo del caso, entrenamiento de habilidades de vida diaria 0 1 2 3 4 5 6

Operaciones / mantenimiento de las instalaciones que ya existen 0 1 2 3 4 5 6

Tratamiento para abuso de sustancias, cuidado de salud física o mental 0 1 2 3 4 5 6

Jóvenes que están viviendo sin techo 0 1 2 3 4 5 6

¿Otras necesidades de personas sin techo? Describa: \_\_\_\_\_ 0 1 2 3 4 5 6

#### 6. NECESIDADES DE DESARROLLO DE LA COMUNIDAD

Mejorías en las calles 0 1 2 3 4 5 6 Renovación de edificios 0 1 2 3 4 5 6

Arreglos de las líneas de agua y alcantarillado 0 1 2 3 4 5 6 Construcción o arreglo de aceras 0 1 2 3 4 5 6

Conservación de energía 0 1 2 3 4 5 6 Adición de carriles para bicicletas 0 1 2 3 4 5 6

Mejoría en las áreas de juego y parques públicos 0 1 2 3 4 5 6 Seguridad para el cruce de los peatones 0 1 2 3 4 5 6

Mejoría en las rutas de los autobuses 0 1 2 3 4 5 6

¿Otras necesidades de desarrollo de la comunidad? \_\_\_\_\_ 0 1 2 3 4 5 6

#### 8. NECESIDADES DE SERVICIOS PÚBLICOS

Clasifique su percepción de la necesidad para los servicios mencionados abajo.

Servicios de cuidado infantil 0 1 2 3 4 5 6 Servicios para jóvenes 0 1 2 3 4 5 6

Servicios para personas de la tercera edad 0 1 2 3 4 5 6 Comida sana económica 0 1 2 3 4 5 6

Servicios para personas con discapacidades 0 1 2 3 4 5 6 Servicios de salud mental 0 1 2 3 4 5 6

Servicios de recreación 0 1 2 3 4 5 6 Servicios de salud física 0 1 2 3 4 5 6

Entrenamiento para empleo 0 1 2 3 4 5 6 Consejería financiera / de crédito 0 1 2 3 4 5 6

Servicios para abuso de sustancias 0 1 2 3 4 5 6 Servicios de violencia doméstica 0 1 2 3 4 5 6

Otro (describa) \_\_\_\_\_ 0 1 2 3 4 5 6

## NECESIDADES QUE NO SE HAN SATISFECHO

De los asuntos que usted mencionó arriba, ¿cuáles son las cinco preocupaciones principales?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

¿Alguna preocupación o sugerencia que no se haya mencionado ya?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## INFORMACIÓN DEMOGRÁFICA

Si usted es un **individuo** por favor proporciónenos algo de información básica:

Tamaño de la familia	1	2	3	4	5	6	7	8
Ingresos	\$13,238 o menos	\$15,132 o menos	\$17,025 o menos	\$18,900 o menos	\$20,419 o menos	\$21,938 o menos	\$23,438 o menos	\$24,957 o menos
	\$13,239-22,062	\$15,133 - 25,218	\$17,026-28,374	\$19,901-33,150	\$20,420-34,031	\$21,939 - 36,563	\$23,439-39,063	\$24,958 - 41,594
	\$22,063-35,299	\$25,219 - 40,349	\$28,375-45,399	\$33,151-50,400	\$34,032-54,450	\$36,564-58,500	\$39,064-62,500	\$41,595 - 65,550
	Más de \$35,300	Más de \$40,350	Más de \$45,400	Más de \$50,400	Más de \$54,450	Más de \$58,500	Más de \$62,500	Más de \$66,550

Ingresos del hogar: S al por favor haga un círculo alrededor de los ingresos (arriba) que mejor representan a su hogar

Vivienda:  Arrienda  Propia  Otro \_\_\_\_\_

¿La cabeza de la familia es **soltero(a)**?  Sí  No **¿Discapacitado?**  Sí  No **¿Femenina?**  Sí  No

Raza/Origen étnico de la cabeza del hogar:  Blanco  Hispano  Negro o Afro Americano

Asiático  Indígena Americano / Nativo de Alaska

Nativo de Hawái /Deo tras islas del Pacífico  Combinación de múltiples razas

Edad:  18-24  25-34  35-44  45-54  55-62  63-74+

Número de miembros del hogar:  1  2  3  4  5  6+

¿Es usted un veterano?  Sí  No

¿Cuál es su principal modo de transporte?

Mi propio carro  Alguien más me lleva  Bicicleta  Autobús de la ciudad  Caminar  Otro \_\_\_\_\_

## PREGUNTAS ACERCA DEL VECINDARIO

¿Qué le gusta acerca de su vecindario? (Marque todo lo que se aplique.)

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Acceso a transporte público                    | <input type="checkbox"/> Acceso a parques e instalaciones de recreación | <input type="checkbox"/> Me siento a salvo   |
| <input type="checkbox"/> Conveniente para trabajo/compras/iglesia, etc. | <input type="checkbox"/> Historia/arquitectura/rasgos naturales         | <input type="checkbox"/> Residentes/vecinos  |
| <input type="checkbox"/> Diversidad étnica                              | <input type="checkbox"/> Cerca a áreas comerciales & servicios          | <input type="checkbox"/> Escuelas/guarderías |
| <input type="checkbox"/> Área bien mantenida (jardines/hogares)         | <input type="checkbox"/> Otro: _____                                    |  |

¿Qué otras preocupaciones tiene acerca de su vecindario? (Marque todo lo que se aplique.)

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Hogares/propiedades en mala condición   | <input type="checkbox"/> Número de propiedades de arriendo | <input type="checkbox"/> Falta de parques/espacios abiertos |
| <input type="checkbox"/> No conoce/no le gustan los vecinos  | <input type="checkbox"/> Escuelas/guarderías               | <input type="checkbox"/> Condiciones de tráfico             |
| <input type="checkbox"/> Falta infraestructura o está en mala condición (iluminación, aceras, calles, árboles, etc.) | <input type="checkbox"/> Crimen; no se siente a salvo      | <input type="checkbox"/> Otro: _____                        |

¿Cuales percibe usted que sean las **TRES** más importantes **necesidades** en su vecindario? (SÓLO marque tres.)

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Actividades/programas para jóvenes                                     | <input type="checkbox"/> Actividades/programas para ancianos | <input type="checkbox"/> Acceso a parques y áreas de juegos      |
| <input type="checkbox"/> Acceso a programas/servicios de salud                                  | <input type="checkbox"/> Acceso a abarrotes/alimentos sanos  | <input type="checkbox"/> Acceso a áreas comerciales/servicios    |
| <input type="checkbox"/> Proveer trabajo/empleos/entrenamiento para trabajo                     | <input type="checkbox"/> Prevención de crimen                | <input type="checkbox"/> Transporte                              |
| <input type="checkbox"/> Opciones de vivienda   | <input type="checkbox"/> Hogares que necesitan renovación    | <input type="checkbox"/> Mantenimiento de propiedades en general |
| <input type="checkbox"/> Consejería financiera/de crédito                                       | <input type="checkbox"/> Otro: _____                         |  |
| <input type="checkbox"/> Infraestructura que falta (iluminación, aceras, calles, árboles, etc.) |  |  |

Si usted quiere recibir una copia de los resultados de la encuesta por correo postal o electrónico, por favor escriba el nombre y dirección o dirección de correo electrónico abajo. Los resultados de la encuesta no van a incluir nada de información privada.

Nombre: \_\_\_\_\_

Dirección: \_\_\_\_\_

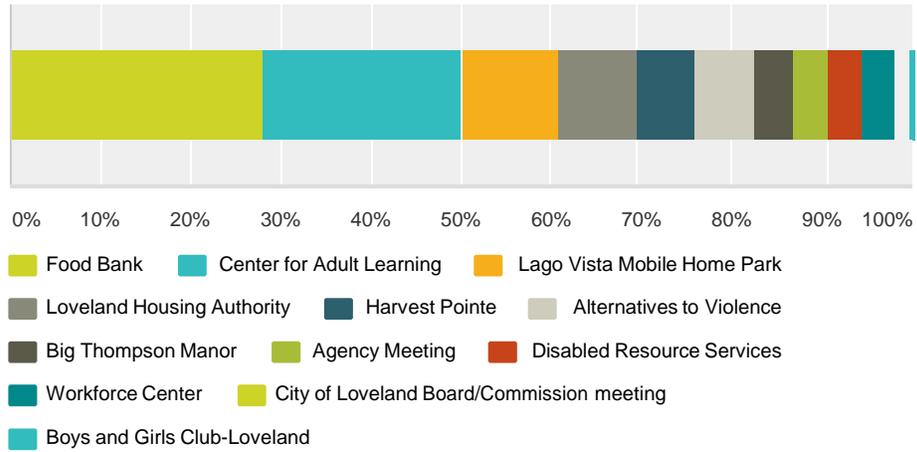
Email: \_\_\_\_\_

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Muchas gracias por su tiempo y su opinión.

### Q1 Location of survey

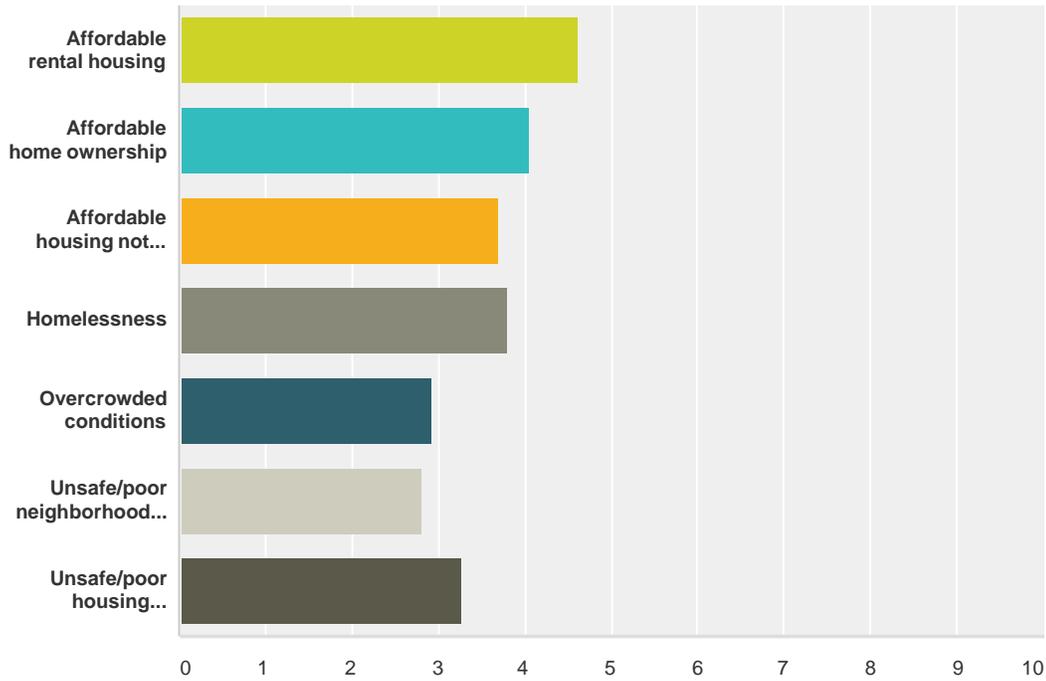
Answered: 263 Skipped: 10



Answer Choices	Responses	
Food Bank	28.14%	74
Center for Adult Learning	21.67%	57
Lago Vista Mobile Home Park	11.03%	29
Loveland Housing Authority	8.75%	23
Harvest Pointe	6.46%	17
Alternatives to Violence	6.46%	17
Big Thompson Manor	4.56%	12
Agency Meeting	3.80%	10
Disabled Resource Services	3.80%	10
Workforce Center	3.42%	9
City of Loveland Board/Commission meeting	1.52%	4
Boys and Girls Club-Loveland	0.38%	1
<b>Total</b>		<b>263</b>

### Q2 Housing concerns, in general:

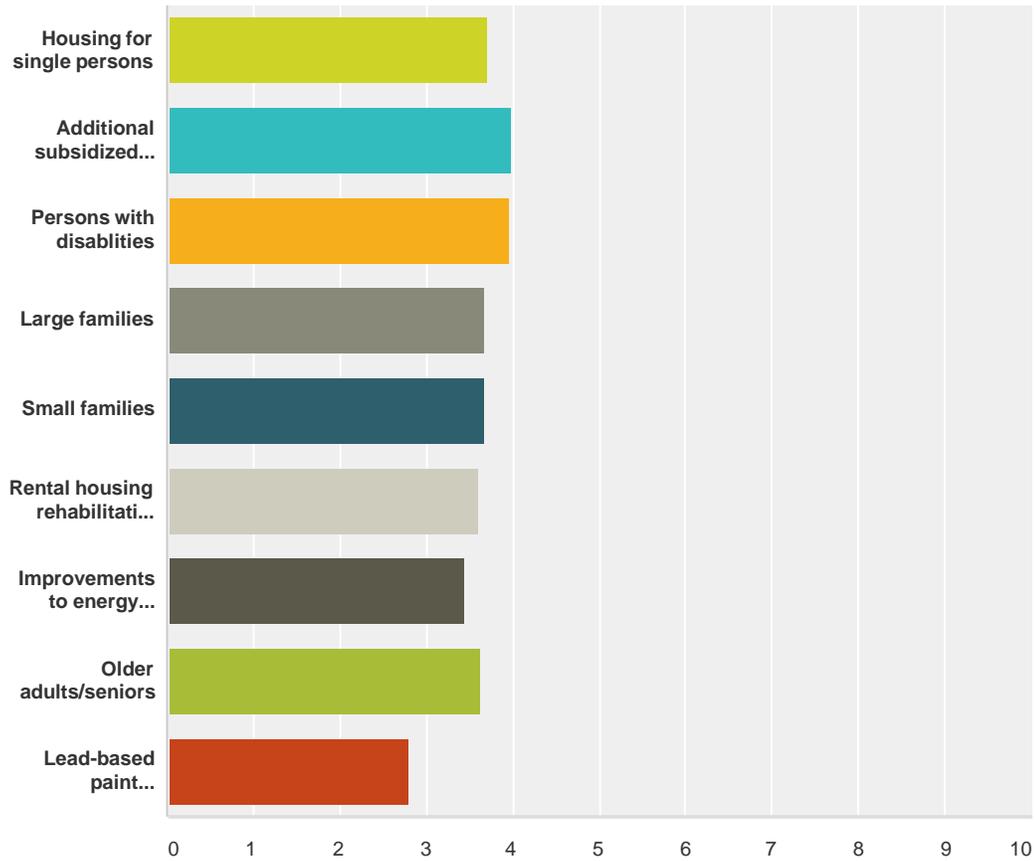
Answered: 271 Skipped: 2



	0	1	2	3	4	5	6	Total	Weighted Average
Affordable rental housing	5.00% 13	7.69% 20	3.08% 8	5.38% 14	10.77% 28	21.54% 56	46.54% 121	260	4.60
Affordable home ownership	11.62% 28	7.88% 19	4.56% 11	8.71% 21	13.69% 33	17.43% 42	36.10% 87	241	4.02
Affordable housing not near services	10.25% 25	11.48% 28	6.56% 16	11.89% 29	16.39% 40	19.26% 47	24.18% 59	244	3.67
Homelessness	8.14% 21	8.91% 23	3.49% 9	15.89% 41	23.64% 61	20.16% 52	19.77% 51	258	3.78
Overcrowded conditions	11.86% 28	15.68% 37	13.14% 31	19.07% 45	21.19% 50	7.63% 18	11.44% 27	236	2.91
Unsafe/poor neighborhood conditions	10.04% 24	15.90% 38	16.74% 40	21.34% 51	20.50% 49	7.95% 19	7.53% 18	239	2.80
Unsafe/poor housing conditions	8.40% 21	10.00% 25	12.80% 32	18.00% 45	24.40% 61	19.60% 49	6.80% 17	250	3.26

### Q3 Affordable rental housing needs

Answered: 269 Skipped: 4



	0	1	2	3	4	5	6	Total	Weighted Average
Housing for single persons	16.73% 41	5.71% 14	6.53% 16	9.39% 23	15.51% 38	15.51% 38	30.61% 75	245	3.70
Additional subsidized units (section 8, public housing, etc.)	18.18% 36	5.56% 11	2.02% 4	4.04% 8	13.64% 27	19.19% 38	37.37% 74	198	3.96
Persons with disabilities	15.52% 36	4.74% 11	2.59% 6	9.05% 21	14.66% 34	21.98% 51	31.47% 73	232	3.94
Large families	17.92% 43	5.42% 13	3.33% 8	11.25% 27	16.67% 40	20.42% 49	25.00% 60	240	3.65
Small families	16.95% 40	3.39% 8	5.51% 13	10.59% 25	21.61% 51	18.22% 43	23.73% 56	236	3.66
Rental housing rehabilitation assistance for landlords of affordable rental housing	20.20% 41	5.91% 12	4.93% 10	5.91% 12	17.24% 35	18.72% 38	27.09% 55	203	3.59
Improvements to energy efficiency	20.72% 46	6.31% 14	5.41% 12	10.36% 23	15.77% 35	16.67% 37	24.77% 55	222	3.43
Older adults/seniors	18.78% 43	5.24% 12	3.06% 7	11.35% 26	16.16% 37	21.83% 50	23.58% 54	229	3.61

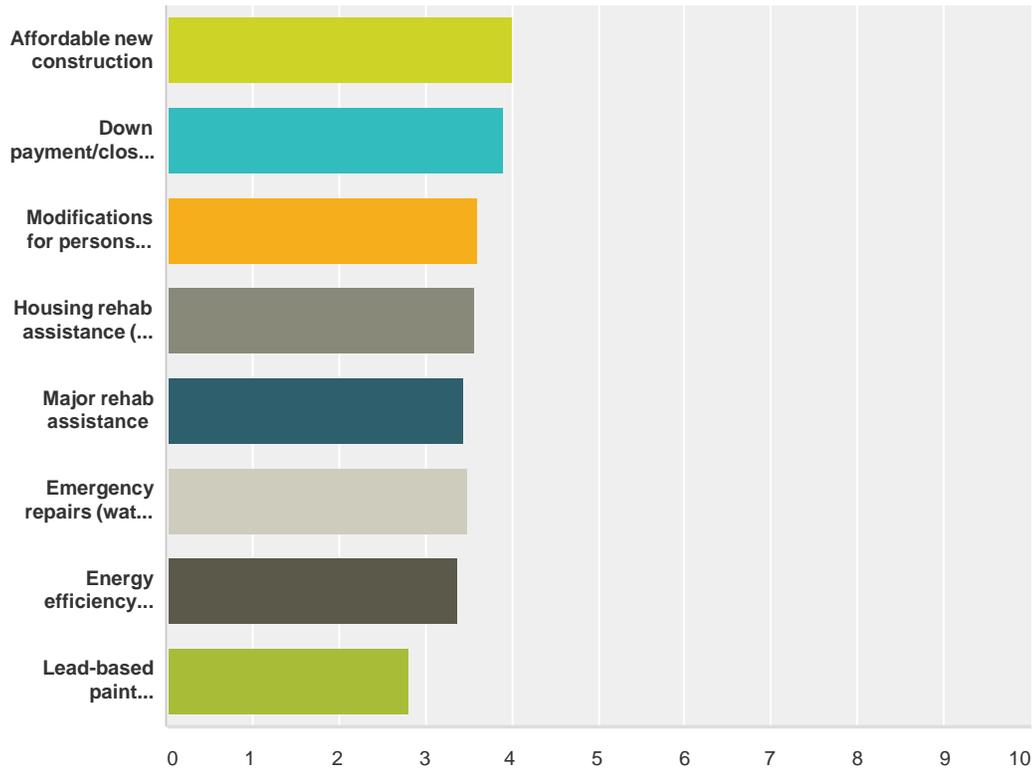
# Resident Survey Results: "Community Outreach Survey"

SurveyMonkey

Lead-based paint screening/abatement	<b>28.32%</b> 64	<b>10.18%</b> 23	<b>5.75%</b> 13	<b>15.93%</b> 36	<b>8.85%</b> 20	<b>13.27%</b> 30	<b>17.70%</b> 40	226	2.77
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### Q4 Affordable Homeownership Needs

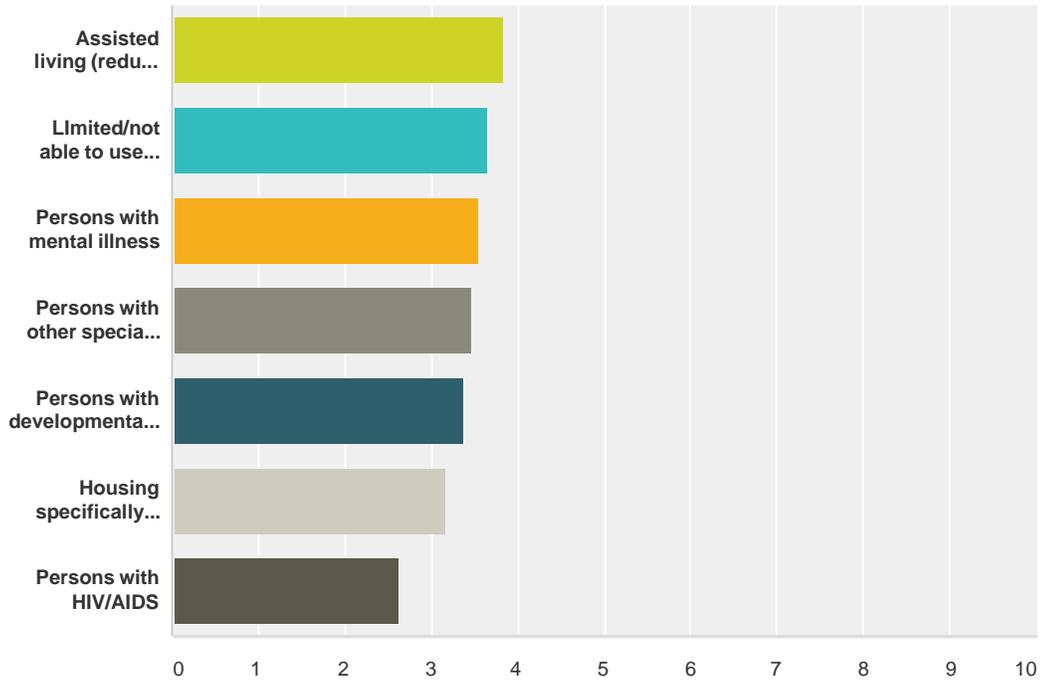
Answered: 265 Skipped: 8



	0	1	2	3	4	5	6	Total	Weighted Average
Affordable new construction	12.20% 31	8.27% 21	3.54% 9	8.66% 22	13.39% 34	19.69% 50	34.25% 87	254	3.99
Down payment/closing cost assistance	13.04% 33	6.32% 16	4.35% 11	10.67% 27	16.60% 42	19.76% 50	29.25% 74	253	3.88
Modifications for persons with disabilities	18.62% 46	6.48% 16	3.64% 9	12.55% 31	12.96% 32	19.03% 47	26.72% 66	247	3.59
Housing rehab assistance (min to moderate)	17.39% 44	5.93% 15	3.56% 9	12.65% 32	19.37% 49	20.16% 51	20.95% 53	253	3.55
Major rehab assistance	18.37% 45	6.12% 15	6.12% 15	13.06% 32	19.18% 47	15.51% 38	21.63% 53	245	3.42
Emergency repairs (water heater, furnace, etc.)	17.46% 44	6.75% 17	6.75% 17	11.51% 29	17.86% 45	18.65% 47	21.03% 53	252	3.46
Energy efficiency improvements	18.95% 47	6.05% 15	5.65% 14	14.11% 35	18.15% 45	18.95% 47	18.15% 45	248	3.36
Lead-based paint screening/abatement	28.05% 69	8.54% 21	6.50% 16	15.45% 38	10.98% 27	14.23% 35	16.26% 40	246	2.80

### Q5 Housing for persons with special needs

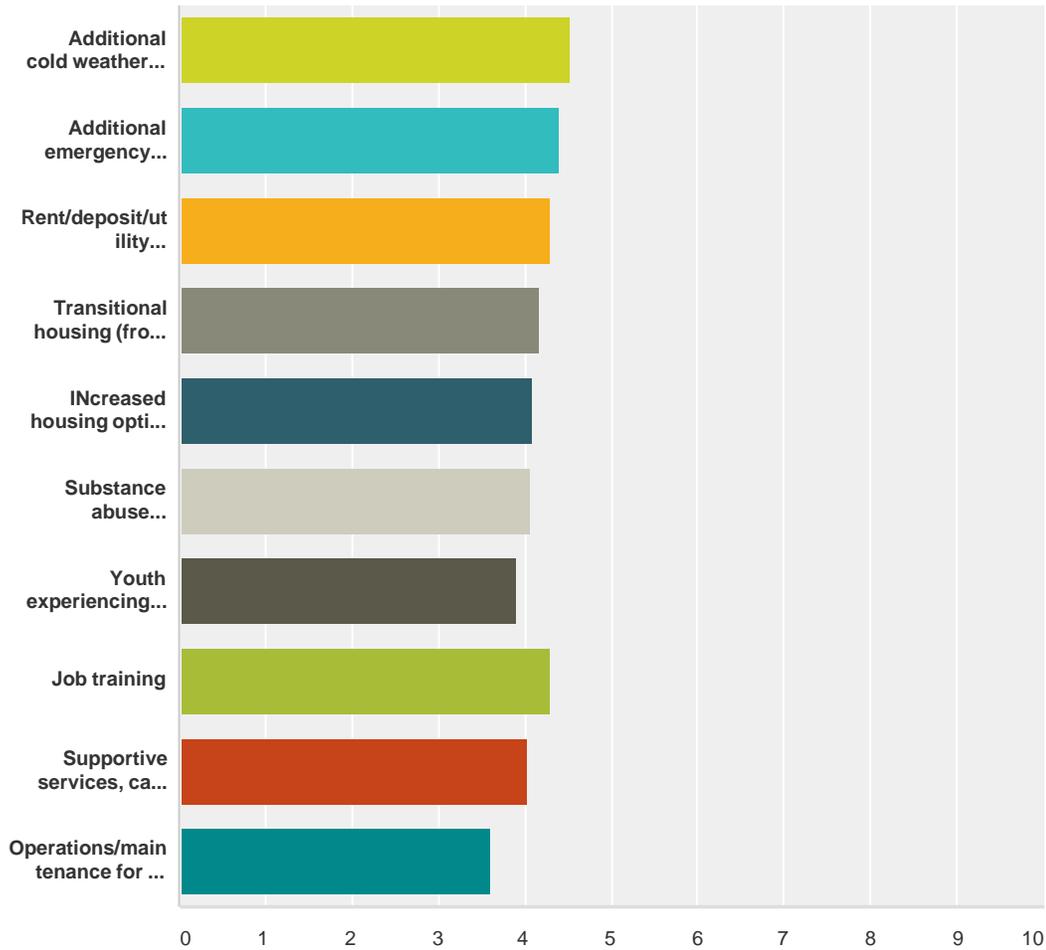
Answered: 247 Skipped: 26



	0	1	2	3	4	5	6	Total	Weighted Average
Assisted living (reduced rent rates, on-site services, etc.)	15.25% 36	5.93% 14	3.39% 8	9.75% 23	15.68% 37	22.46% 53	27.54% 65	236	3.82
Limited/not able to use stairs due to aging	20.00% 46	4.35% 10	3.48% 8	8.26% 19	19.57% 45	17.83% 41	26.52% 61	230	3.63
Persons with mental illness	22.17% 47	4.72% 10	2.83% 6	9.91% 21	17.45% 37	15.57% 33	27.36% 58	212	3.52
Persons with other special needs	22.47% 51	3.08% 7	4.85% 11	11.45% 26	17.62% 40	16.74% 38	23.79% 54	227	3.44
Persons with developmental disabilities	22.13% 52	4.68% 11	3.40% 8	8.94% 21	24.68% 58	17.45% 41	18.72% 44	235	3.37
Housing specifically for: Persons with drug/alcohol addiction	22.94% 53	6.93% 16	6.06% 14	12.55% 29	16.88% 39	16.02% 37	18.61% 43	231	3.16
Persons with HIV/AIDS	34.48% 80	4.74% 11	5.60% 13	13.36% 31	16.38% 38	12.93% 30	12.50% 29	232	2.61

### Q6 Homeless needs

Answered: 245 Skipped: 28



	0	1	2	3	4	5	6	Total	Weighted Average
Additional cold weather shelter	8.44% 19	4.89% 11	2.22% 5	7.11% 16	13.33% 30	17.33% 39	46.67% 105	225	4.51
Additional emergency shelters	8.82% 21	5.46% 13	2.94% 7	7.14% 17	13.03% 31	21.85% 52	40.76% 97	238	4.39
Rent/deposit/utility assistance	11.01% 24	5.05% 11	2.75% 6	7.80% 17	15.14% 33	15.14% 33	43.12% 94	218	4.29
Transitional housing (from homeless to self-sufficiency)	14.10% 33	4.70% 11	1.28% 3	7.69% 18	14.96% 35	18.80% 44	38.46% 90	234	4.15
INcreased housing options (short term, single-room)	15.09% 35	3.88% 9	2.16% 5	7.76% 18	16.81% 39	17.24% 40	37.07% 86	232	4.07
Substance abuse treatment, mental or physical health care	14.10% 33	4.27% 10	4.27% 10	8.12% 19	14.96% 35	17.95% 42	36.32% 85	234	4.05
Youth experiencing homelessness	18.78% 43	4.37% 10	2.18% 5	9.17% 21	11.79% 27	16.59% 38	37.12% 85	229	3.89

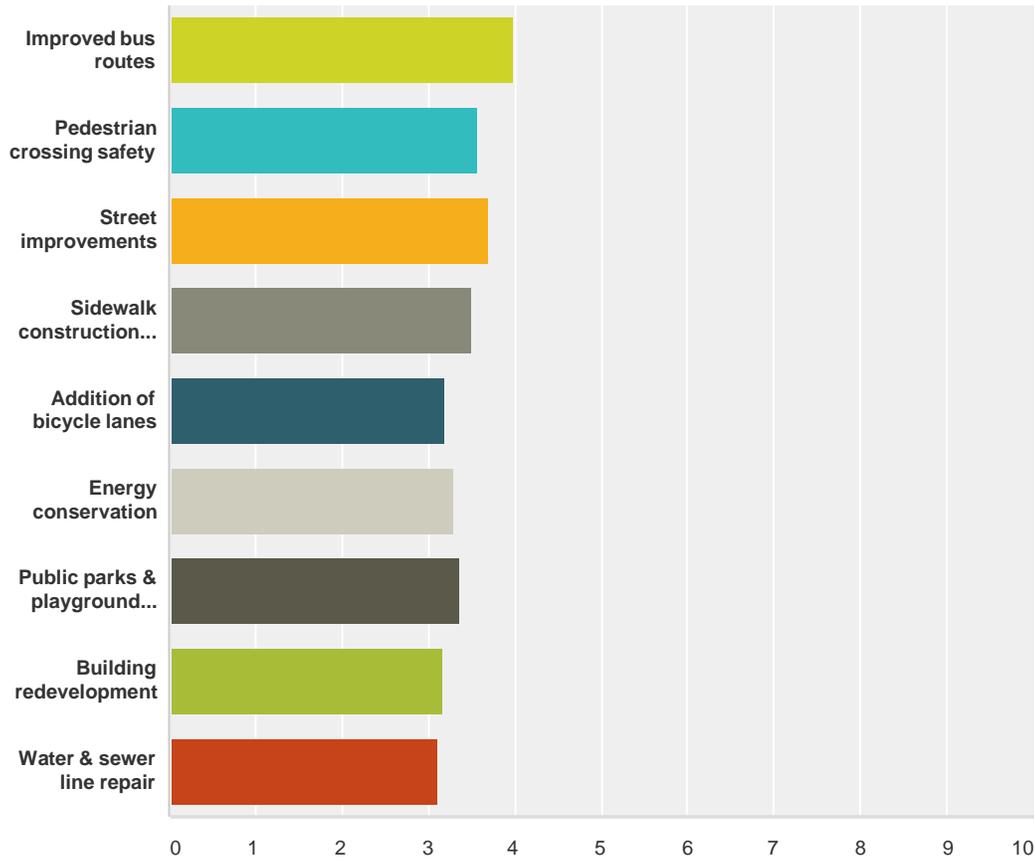
Resident Survey Results: “Community Outreach Survey”

SurveyMonkey

Job training	<b>9.52%</b> 22	<b>3.46%</b> 8	<b>2.16%</b> 5	<b>10.39%</b> 24	<b>18.18%</b> 42	<b>21.65%</b> 50	<b>34.63%</b> 80	231	4.28
Supportive services, case managemetrn, life skills training	<b>14.22%</b> 33	<b>3.88%</b> 9	<b>3.02%</b> 7	<b>8.19%</b> 19	<b>18.10%</b> 42	<b>22.84%</b> 53	<b>29.74%</b> 69	232	4.00
Operations/maintenance for the existing facilities	<b>18.50%</b> 42	<b>4.85%</b> 11	<b>3.52%</b> 8	<b>13.66%</b> 31	<b>16.30%</b> 37	<b>17.62%</b> 40	<b>25.55%</b> 58	227	3.59

### Q7 Community Development Needs

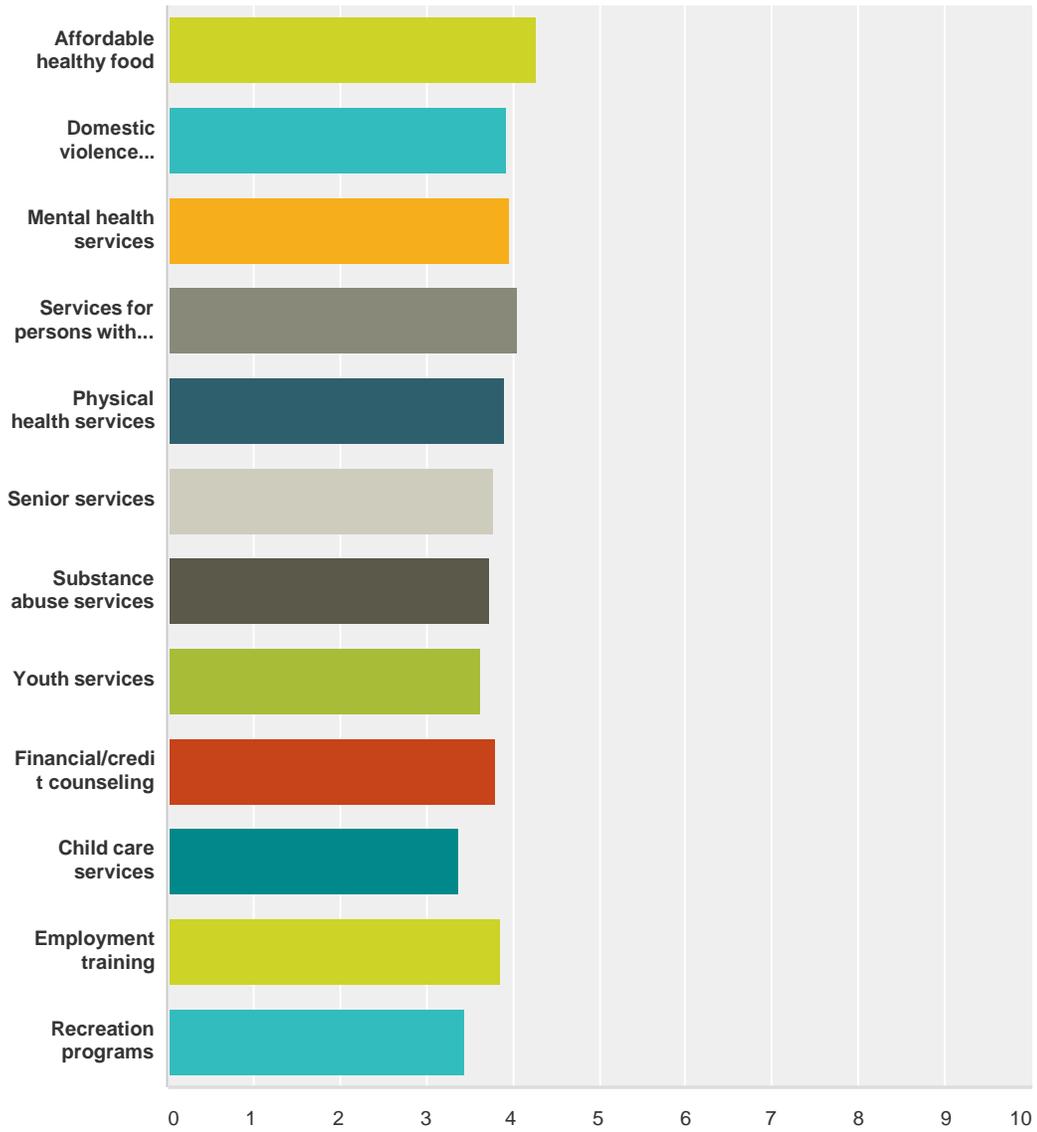
Answered: 249 Skipped: 24



	0	1	2	3	4	5	6	Total	Weighted Average
Improved bus routes	12.12% 28	4.76% 11	5.63% 13	13.85% 32	11.26% 26	19.91% 46	32.47% 75	231	3.97
Pedestrian crossing safety	13.84% 31	7.59% 17	6.70% 15	16.52% 37	15.18% 34	16.96% 38	23.21% 52	224	3.55
Street improvements	7.82% 19	7.82% 19	8.23% 20	17.28% 42	22.63% 55	15.64% 38	20.58% 50	243	3.68
Sidewalk construction or repair	11.82% 26	6.36% 14	9.55% 21	19.55% 43	18.18% 40	15.00% 33	19.55% 43	220	3.49
Addition of bicycle lanes	17.12% 38	11.26% 25	7.21% 16	16.67% 37	14.41% 32	14.86% 33	18.47% 41	222	3.18
Energy conservation	13.92% 33	7.59% 18	10.97% 26	18.99% 45	17.30% 41	15.19% 36	16.03% 38	237	3.28
Public parks & playground improvements	12.08% 29	7.50% 18	9.58% 23	24.58% 59	13.75% 33	17.92% 43	14.58% 35	240	3.33
Building redevelopment	16.07% 36	8.04% 18	8.04% 18	20.54% 46	21.43% 48	11.16% 25	14.73% 33	224	3.16
Water & sewer line repair	15.83% 38	9.17% 22	8.75% 21	19.58% 47	20.00% 48	15.00% 36	11.67% 28	240	3.10

### Q8 Public service needs

Answered: 243 Skipped: 30



	0	1	2	3	4	5	6	Total	Weighted Average
Affordable healthy food	10.59% 25	3.39% 8	3.81% 9	10.17% 24	15.25% 36	18.22% 43	38.56% 91	236	4.25
Domestic violence services	16.96% 38	5.80% 13	2.23% 5	10.27% 23	11.61% 26	16.52% 37	36.61% 82	224	3.90
Mental health services	15.02% 35	4.29% 10	3.43% 8	10.73% 25	15.45% 36	16.31% 38	34.76% 81	233	3.95
Services for persons with disabilities	13.03% 31	4.20% 10	2.94% 7	13.03% 31	13.03% 31	22.27% 53	31.51% 75	238	4.02
Physical health services	12.93% 30	5.60% 13	5.17% 12	11.21% 26	16.81% 39	17.67% 41	30.60% 71	232	3.89

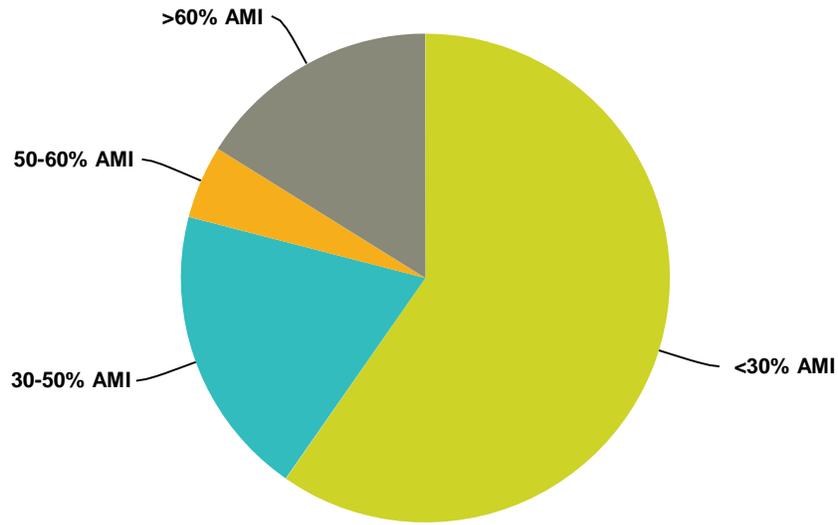
# Resident Survey Results: "Community Outreach Survey"

SurveyMonkey

Senior services	<b>16.24%</b> 38	<b>4.70%</b> 11	<b>3.42%</b> 8	<b>14.10%</b> 33	<b>14.53%</b> 34	<b>18.80%</b> 44	<b>28.21%</b> 66	234	3.75
Substance abuse services	<b>17.24%</b> 40	<b>4.74%</b> 11	<b>3.02%</b> 7	<b>11.64%</b> 27	<b>18.53%</b> 43	<b>17.67%</b> 41	<b>27.16%</b> 63	232	3.71
Youth services	<b>19.65%</b> 45	<b>3.06%</b> 7	<b>4.37%</b> 10	<b>13.10%</b> 30	<b>15.28%</b> 35	<b>17.90%</b> 41	<b>26.64%</b> 61	229	3.62
Financial/credit counseling	<b>15.65%</b> 36	<b>4.35%</b> 10	<b>3.48%</b> 8	<b>13.04%</b> 30	<b>16.52%</b> 38	<b>20.43%</b> 47	<b>26.52%</b> 61	230	3.78
Child care services	<b>21.65%</b> 50	<b>5.19%</b> 12	<b>4.76%</b> 11	<b>15.58%</b> 36	<b>14.72%</b> 34	<b>12.55%</b> 29	<b>25.54%</b> 59	231	3.36
Employment training	<b>14.04%</b> 33	<b>3.40%</b> 8	<b>4.26%</b> 10	<b>11.91%</b> 28	<b>19.15%</b> 45	<b>22.98%</b> 54	<b>24.26%</b> 57	235	3.85
Recreation programs	<b>14.72%</b> 34	<b>8.23%</b> 19	<b>4.76%</b> 11	<b>20.35%</b> 47	<b>17.32%</b> 40	<b>12.99%</b> 30	<b>21.65%</b> 50	231	3.43

### Q11 Household Income

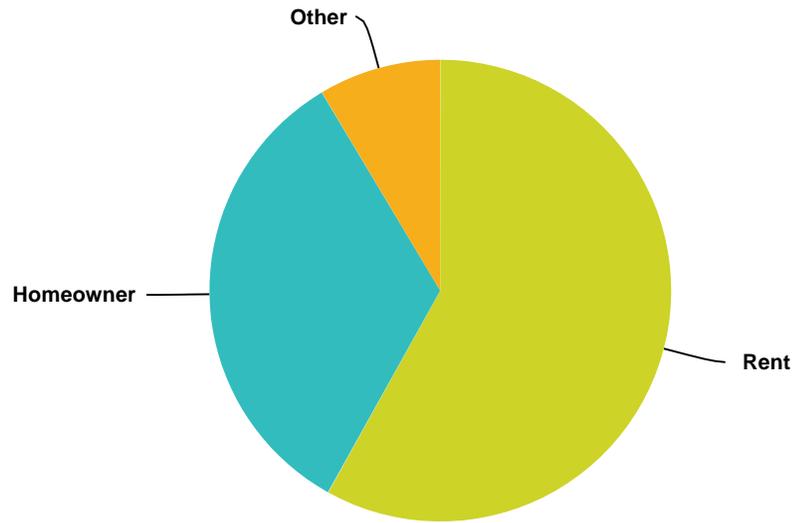
Answered: 186 Skipped: 87



Answer Choices	Responses	
<30% AMI	59.68%	111
30-50% AMI	19.35%	36
50-60% AMI	4.84%	9
>60% AMI	16.13%	30
<b>Total</b>		<b>186</b>

### Q12 Housing Status

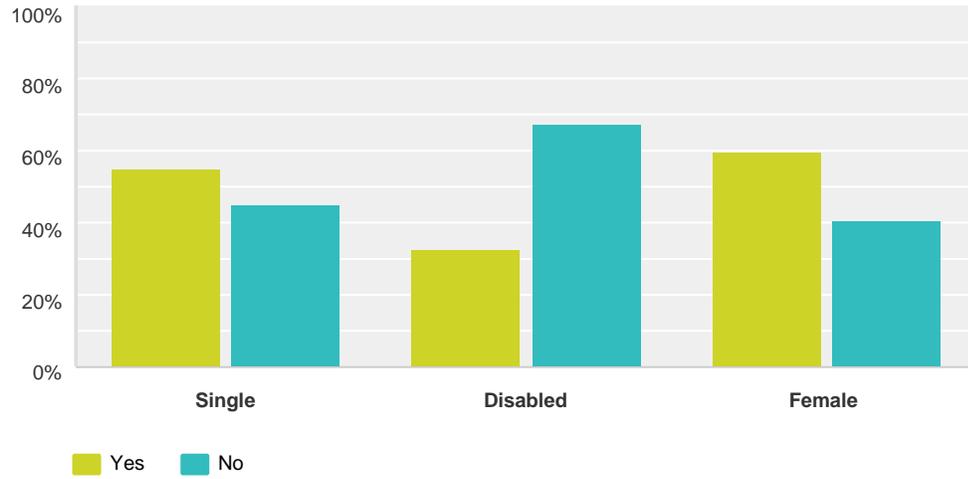
Answered: 210 Skipped: 63



Answer Choices	Responses	
Rent	58.10%	122
Homeowner	33.33%	70
Other	8.57%	18
<b>Total</b>		<b>210</b>

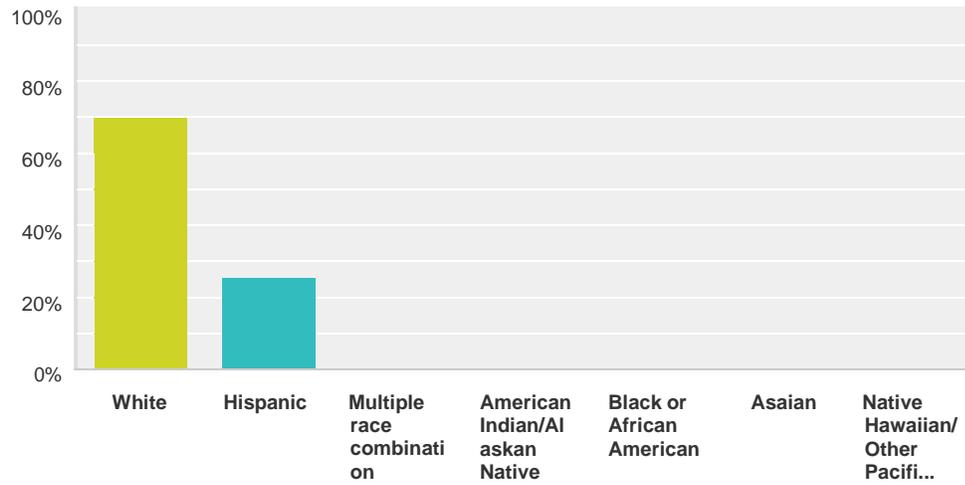
### Q13 Head of Household

Answered: 221 Skipped: 52



### Q14 Race/ethnicity of Head of Household

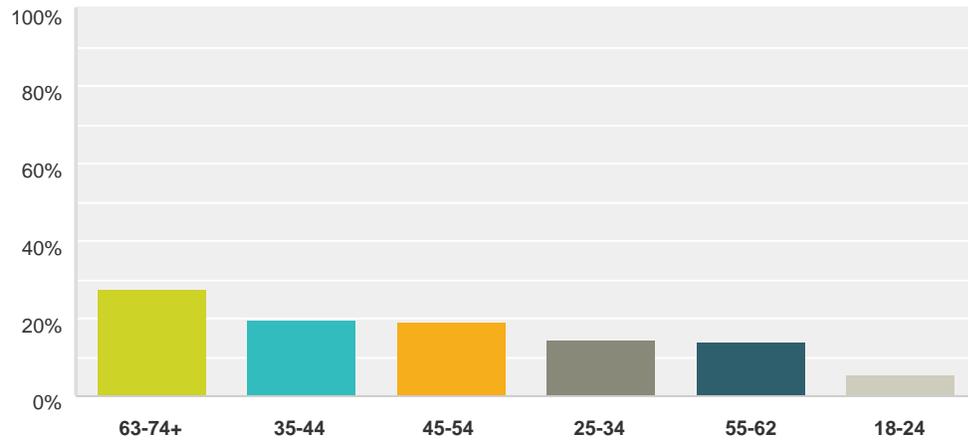
Answered: 225 Skipped: 48



Answer Choices	Responses
White	69.33% 156
Hispanic	25.33% 57
Multiple race combination	2.67% 6
American Indian/Alaskan Native	2.22% 5
Black or African American	0.44% 1
Asaian	0.00% 0
Native Hawaiian/Other Pacific Islander	0.00% 0
<b>Total</b>	<b>225</b>

### Q15 Age- Head of Household

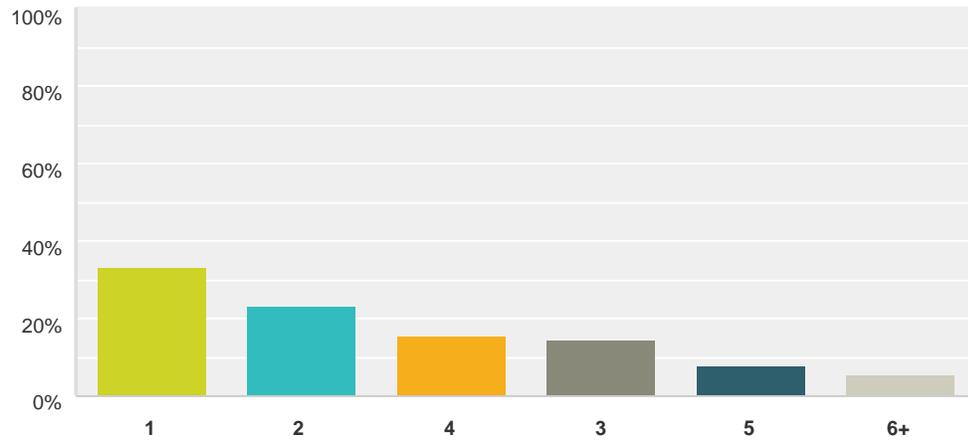
Answered: 230 Skipped: 43



Answer Choices	Responses	
63-74+	27.39%	63
35-44	19.57%	45
45-54	19.13%	44
25-34	14.35%	33
55-62	13.91%	32
18-24	5.65%	13
<b>Total</b>		<b>230</b>

### Q16 Number of household members

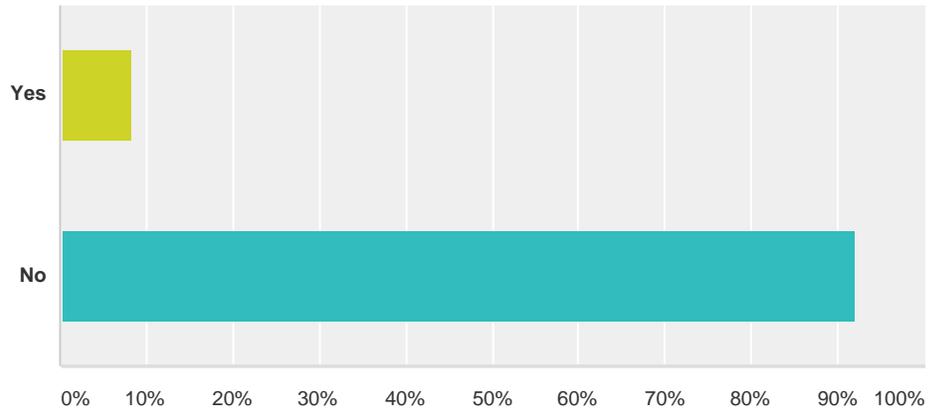
Answered: 212 Skipped: 61



Answer Choices	Responses
1	33.02% 70
2	23.11% 49
4	15.57% 33
3	14.62% 31
5	8.02% 17
6+	5.66% 12
<b>Total</b>	<b>212</b>

### Q17 Are you a veteran

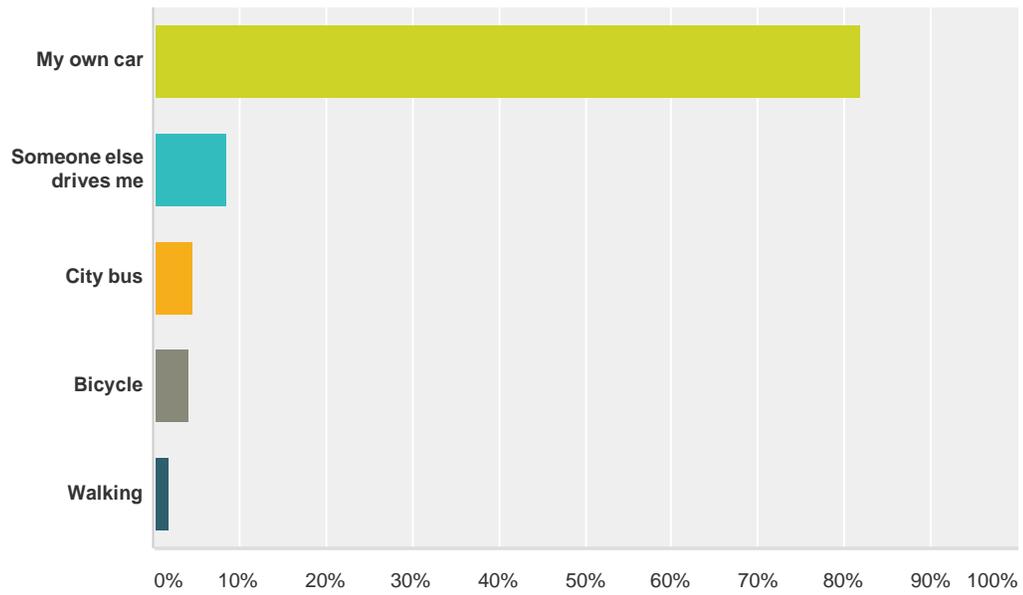
Answered: 223 Skipped: 50



Answer Choices	Responses	
Yes	8.07%	18
No	91.93%	205
<b>Total</b>		<b>223</b>

### Q18 Primary mode of transportation

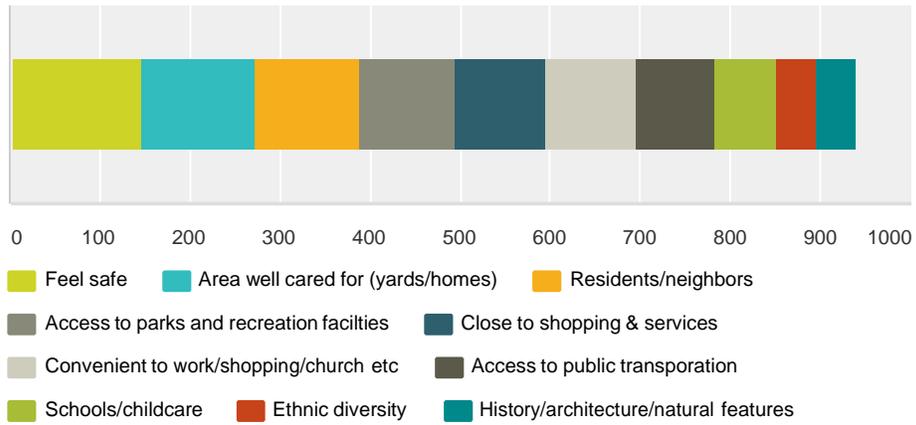
Answered: 229 Skipped: 44



Answer Choices	Responses
My own car	81.66% 187
Someone else drives me	8.30% 19
City bus	4.37% 10
Bicycle	3.93% 9
Walking	1.75% 4
<b>Total</b>	<b>229</b>

### Q19 Neighborhood- what do you like

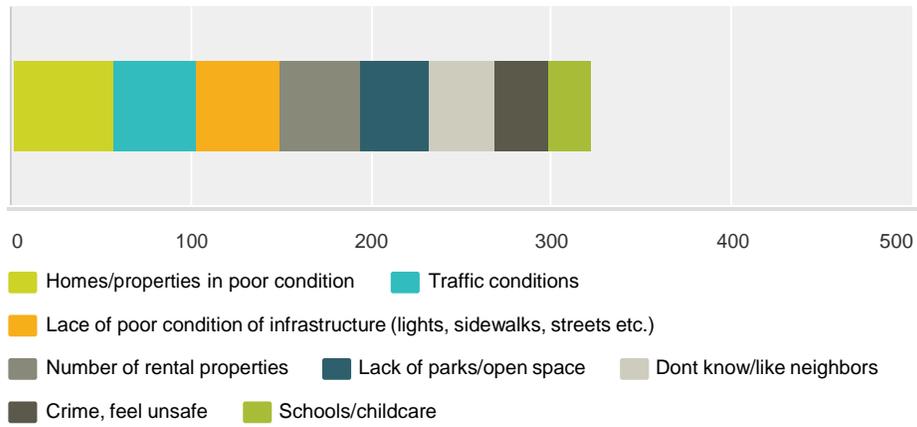
Answered: 215 Skipped: 58



Answer Choices	Responses
Feel safe	66.98% 144
Area well cared for (yards/homes)	59.53% 128
Residents/neighbors	54.42% 117
Access to parks and recreation facilities	48.84% 105
Close to shopping & services	47.44% 102
Convenient to work/shopping/church etc	46.51% 100
Access to public transportation	40.47% 87
Schools/childcare	32.09% 69
Ethnic diversity	20.47% 44
History/architecture/natural features	20.00% 43
<b>Total Respondents: 215</b>	

### Q20 Neighborhood: what concerns do you have?

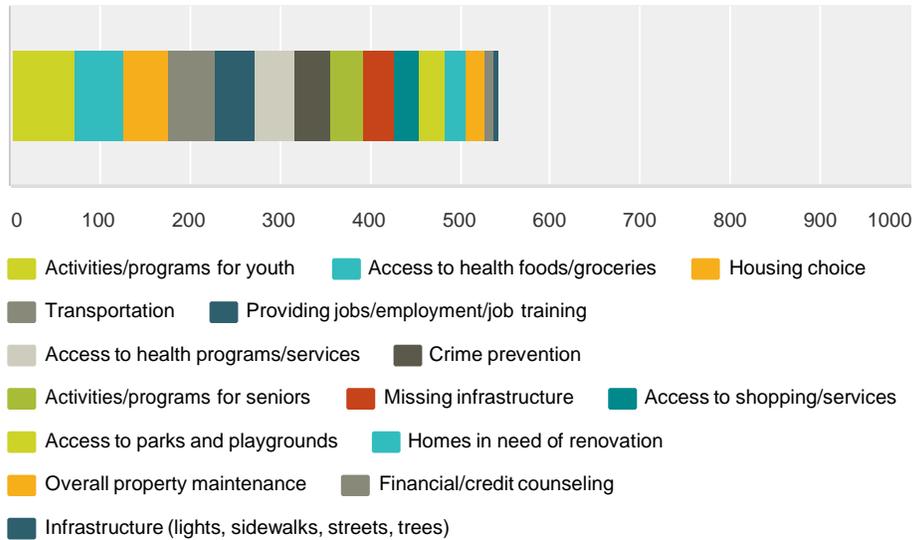
Answered: 172 Skipped: 101



Answer Choices	Responses
Homes/properties in poor condition	32.56% 56
Traffic conditions	27.33% 47
Lack of poor condition of infrastructure (lights, sidewalks, streets etc.)	26.74% 46
Number of rental properties	26.16% 45
Lack of parks/open space	22.09% 38
Dont know/like neighbors	21.51% 37
Crime, feel unsafe	17.44% 30
Schools/childcare	13.95% 24
<b>Total Respondents: 172</b>	

### Q21 What do you perceive to be the THREE most important needs in your neighborhood

Answered: 195 Skipped: 78



Answer Choices	Responses	
Activities/programs for youth	36.41%	71
Access to health foods/groceries	28.21%	55
Housing choice	26.15%	51
Transportation	26.15%	51
Providing jobs/employment/job training	23.08%	45
Access to health programs/services	22.05%	43
Crime prevention	20.51%	40
Activities/programs for seniors	18.46%	36
Missing infrastructure	17.44%	34
Access to shopping/services	14.87%	29
Access to parks and playgrounds	13.85%	27
Homes in need of renovation	12.82%	25
Overall property maintenance	10.26%	20
Financial/credit counseling	5.13%	10
Infrastructure (lights, sidewalks, streets, trees)	3.59%	7
<b>Total Respondents: 195</b>		

**RESOLUTION #R-31-2015**

**A RESOLUTION APPROVING THE 2015 GRANT FUNDING RECOMMENDATIONS OF THE LOVELAND HUMAN SERVICES COMMISSION AND THE LOVELAND AFFORDABLE HOUSING COMMISSION**

**WHEREAS**, the City of Loveland, Colorado recognizes the valuable services provided by human services agencies in the Loveland community; and

**WHEREAS**, the City Council of the City of Loveland recognizes the need to provide opportunities for the well-being of less fortunate citizens; and

**WHEREAS**, the City has established the Human Services Grant Program to provide financial assistance to agencies meeting the human services needs in the community; and

**WHEREAS**, the City has budgeted \$500,000 in the 2015 City of Loveland budget for the Human Services Grant Program; and

**WHEREAS**, the City receives federal Community Development Block Grant ("CDBG") Program funds through the U.S. Department of Housing and Urban Development ("HUD") to assist in meeting the housing needs of Loveland citizens with low incomes; and

**WHEREAS**, the City anticipates receiving \$322,471 in CDBG Program funds for the 2015-2016 federal fiscal year; and

**WHEREAS**, the City Council has charged the Human Services Commission with the task of reviewing all grant applications made to the City for Human Services Grant Program funds and for CDBG Program funds, except for "bricks and mortar" applications that are housing related, and making a funding recommendation to the City Council regarding such grant funds distribution; and

**WHEREAS**, the City Council has charged the Affordable Housing Commission with the task of reviewing all "bricks and mortar" grant applications made to the City for CDBG Program funds related to housing and making a recommendation to the City Council regarding such grant funds distribution; and

**WHEREAS**, the Human Services Commission and the Affordable Housing Commission have reviewed all grant applications made to the City for Human Services Grant Program funds and CDBG Program funds, and have made a recommendation to the City Council regarding distribution of said funds; and

**WHEREAS**, the City Council desires to approve the grant funding recommendations of the Human Services Commission and the Affordable Housing Commission.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO:**

**Section 1.** That the 2015 grant funding recommendations of the Human Services Commission regarding the distribution of Human Services Grant Program funds are hereby approved in the following amounts to the following agencies, subject to execution of a recipient contract with the City of Loveland by the agency on or before August 31, 2015:

<b>Agency</b>	<b>Total Grant Amount</b>
Boys & Girls Club Loveland Unit	\$31,500
Care-A-Van / SAINT, Inc.	\$6,400
CASA- Court Appointed Special Advocates	\$14,525
CASA- Harmony House	\$11,775
Center for Adult Learning	\$34,738
Disabled Resource Services	\$14,114
Elderhaus- Direct Care & Respite	\$13,613
Food Bank of Larimer County- Food Share	\$31,500
Food Bank of Larimer County- Kids Café	\$11,780
GoodHealthwill- MedGear	\$11,700
Hearts & Horses, Inc.	\$5,670
House of Neighborly Services- 137 Connection	\$2,380
House of Neighborly Services- Emergency Services	\$28,000
House of Neighborly Services- Food	\$24,500
Larimer County Child Advocacy Center	\$25,600
Loveland Community Kitchen	\$18,000
Loveland Habitat for Humanity	\$16,500
Loveland Youth Gardeners	\$2,600
Matthews House	\$21,060
McKee Medical Center Foundation- Stepping Stones Adult Day Prog.	\$9,000
Neighbor to Neighbor, Inc	\$22,750
Northern Colorado AIDS Project (Colorado Health Partners)	\$5,500
Partners Mentoring Youth	\$7,500
Project Self-Sufficiency	\$23,040
Respite Care, Inc.	\$10,400
Teaching Tree (United Day Care Center)	\$21,714
Thompson Education Foundation- First Steps Learning Ctr.	\$7,816
Thompson Valley Preschool, Inc.	\$10,625
Touchstone- Safety Net	\$29,750
Turning Point Center	\$18,750
<u>Volunteers of America- Lunch Service</u>	<u>\$7,200</u>
<b>Total Grant Amount</b>	<b>\$500,000</b>

**Section 2.** That the 2015 grant funding recommendations of the Human Services Commission and the Affordable Housing Commission regarding the distribution of CDBG Program funds are hereby approved in the following amounts to the following agencies, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2014; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a subrecipient contract with the City of Loveland by the agency or project owner on or before December 31, 2015:

Agency	Total Grant Amount
Alternatives to Violence Inc.	\$29,750
House of Neighborly Services- 137 Connection	\$18,620
Loveland Housing Authority	\$135,000
Live the Victory, dba The Matthews House	\$20,000
Loveland Habitat for Humanity	\$40,000
Volunteers of America- Handyman Program	\$14,607
City of Loveland Program Administration	\$64,494
<b>Total Grant Amount</b>	<b>\$322,471</b>

**Section 3.** That this Resolution shall take effect as of the date of its adoption.

**ADOPTED** this 2<sup>nd</sup> day of June, 2015.



*Cecil A. Gutierrez*  
 Cecil A. Gutierrez, Mayor

ATTEST:

*[Signature]*  
 Deputy City Clerk

APPROVED AS TO FORM:

*[Signature]*  
 Assistant City Attorney

**RESOLUTION #R-43-2015**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO APPROVING A COMMUNITY DEVELOPMENT BLOCK GRANT FIVE-YEAR CONSOLIDATED PLAN FOR 2015 THROUGH 2020**

**WHEREAS**, the City of Loveland receives federal Community Development Block Grant (“CDBG”) funds from the U.S. Department of Housing and Urban Development (“HUD”); and

**WHEREAS**, HUD requires the City to submit a consolidated plan every five years providing detailed information regarding the City’s plan to spend CDBG funds; and

**WHEREAS**, the City has developed a CDBG five-year consolidated plan for 2015 through 2020 (the “Consolidated Plan”) attached hereto as **Exhibit “A”** and incorporated by reference; and

**WHEREAS**, the Consolidated Plan targets CDBG funding to create affordable owner-occupied housing, rental housing and suitable living environments for Loveland residents with low to moderate incomes, including persons with special needs and persons who are homeless; and

**WHEREAS**, the City Council desires to approve the Consolidated Plan.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO:**

**Section 1.** That the Consolidated Plan is hereby approved and supersedes and fully replaces any prior five-year consolidated plan submitted to HUD detailing the City’s plan to spend CDBG funds.

**Section 2.** That this Resolution shall be effective as of the date of its adoption.

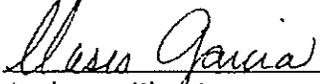
ADOPTED this 4<sup>th</sup> day of August, 2015.

  
\_\_\_\_\_  
Cecil A. Gutierrez, Mayor

ATTEST:

  
\_\_\_\_\_  
City Clerk

APPROVED AS TO FORM:

  
Assistant City Attorney

**Application for Federal Assistance SF-424**

\* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

\* 2. Type of Application:

- New  
 Continuation  
 Revision

\* If Revision, select appropriate letter(s):

\* Other (Specify):

\* 3. Date Received:

4. Applicant Identifier:

B-15-MC-08-0012

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\* a. Legal Name:

City of Loveland

\* b. Employer/Taxpayer Identification Number (EIN/TIN):

84-6000609

\* c. Organizational DUNS:

0764814070000

**d. Address:**

\* Street1:

500 E. Third Street

Street2:

\* City:

Loveland

County/Parish:

Larimer

\* State:

CO: Colorado

Province:

\* Country:

USA: UNITED STATES

\* Zip / Postal Code:

80537-5773

**e. Organizational Unit:**

Department Name:

Development Services

Division Name:

Community Partnership Office

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix:

Ms.

\* First Name:

Alison

Middle Name:

\* Last Name:

Hade

Suffix:

Title:

CDBG Administrator

Organizational Affiliation:

City of Loveland

\* Telephone Number:

970-962-2517

Fax Number:

970-962-2903

\* Email:

alison.hade@cityofloveland.org

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

Community Development Block Grant

**\* 12. Funding Opportunity Number:**

\* Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

2015-2016 Annual Action Plan

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

<b>Application for Federal Assistance SF-424</b>	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="CO-004"/>	* b. Program/Project: <input type="text" value="CO-004"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="10/01/2015"/>	* b. End Date: <input type="text" value="09/30/2016"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="322,471.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="322,471.00"/>
<b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> .	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is covered by E.O. 12372.	
<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)</b>	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="William"/>
Middle Name: <input type="text" value="D."/>	
* Last Name: <input type="text" value="Cahill"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="City Manager"/>	
* Telephone Number: <input type="text" value="970-962-2306"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="bill.cahill@cityofloveland.org"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="7/9/15"/>

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

 7/9/15  
Signature/Authorized Official                      Date

## Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

*William A. Cain*      7/9/15  
Signature/Authorized Official      Date

CITY MANAGER  
Title

OPTIONAL CERTIFICATION  
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

William A. Carroll 7/9/15  
Signature/Authorized Official      Date

CITY MANAGER  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

3/2/15 Am

Testimony on HUD Funding Needs in Loveland  
March 2, 2015

Sue B. Mullins  
Loveland Citizen

Thank you for facilitating this opportunity to discuss HUD housing needs in Loveland. I've worked with several organizations represented here today, either in mission with First United Methodist Church or through other volunteer efforts. I know something of your needs and frustrations and heroic deeds! Thank you.

I'm here this afternoon in part because I recently read the stats on city homeless numbers as reported in the Reporter Herald. Those numbers confounded me. I know that Truscott Elementary, alone, educates 40 homeless children. Thompson School District reported 420 total homeless students in January of this year.

Those numbers clearly cannot be reflected in the "official" agency reports. I have to ask how children who have no housing that is "fixed, regular or adequate" are not included.

I understand that the 137 Connection serves only adults. I understand that Angel House does not serve families with emergency needs. In fact, there is no set emergency facility in Loveland, for families nor for children. \$900 vouchers for emergency housing in for-profit facilities don't go very far, as ATV well knows.

Literally, in Loveland, homeless kids don't count. In the midst of all this heated discussion about graduation rates and test scores, our 420 kids are captured in situations not of their own making. Situations which mean they are likely to attend more than one school in a given school year; likely score "well below" grade level ;and disproportionally suffer from anxiety, depression or withdrawal.

I don't even want to think how vulnerable many of these kids are to the ravages of human trafficking. Especially the 55 "unaccompanied youth" about whom the school district was aware at the close of the last school year.

I also understand that we lack adequate "regular affordable housing" for low-income citizens. But many of those families include children; both parent(s) and their kids are caught in this net..

At the very least, Loveland must provide emergency housing for low-income

Mullins-Page 2

Families. ATV will provide adequate emergency shelter here in Loveland by later this year. For a few families. The over-all situation cannot be addressed comprehensively by foundation funding and volunteers. The City needs to step up to strengthen family housing in emergency situations as well as in meeting long-term housing needs.

We cannot expect our teachers to teach kids who spend their nights double-bunked up with cousins, or in the family car or camper. Kids can't learn when they move from school to school throughout the year as their families seek adequate, affordable housing.

We should be addressing a two-pronged problem: first, to provide stable access to emergency housing for families and, if possible, for unaccompanied older minors. Of course, the City needs to continue increasing the number of affordable housing situations here in Loveland.

Again, thank you for this opportunity to express my concerns as a Loveland citizen.

**From:** Kasprzak, Ashley N [<mailto:Ashley.Kasprzak@bannerhealth.com>]  
**Sent:** Friday, July 24, 2015 9:58 AM  
**To:** Deb Callies  
**Subject:** RE: Federal or State funds

Deb,

The McKee Medical Center Foundation does not currently receive any state or federal funds. I have placed a call into the McKee Finance Department to see if the hospital does.

Also, this is minor, but I thought I would share feedback on the recent report that Allison wrote. I think it looks really good and is interesting. I noticed a small typo. I think it states, "Avayo" one place, but it may be Avago.

Ashley

**Ashley N. Kasprzak, MA**  
Fund Development and Program Specialist  
McKee Foundation  
Office Phone 970.820.4105  
Cell Phone 970.227.2519  
[www.mckeefoundation.com](http://www.mckeefoundation.com)

*Raising funds and friends for the health and wellness of our community.*

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Vanessa,

Thank you for taking the time. I'll look at the chart and see if I can fix it.

**Alison Hade**  
Community Partnership Office  
970.962.2517

**From:** Vanessa Fenley [<mailto:vanessa@homeward2020.org>]  
**Sent:** Friday, July 17, 2015 1:37 PM  
**To:** Alison Hade  
**Subject:** Re: 2015-2020 Consolidated Plan

Hey -- just took a look through the Consolidated Plan. I thought it read really cleanly and simply -- gave the information asked for without any fluff.

There was one chart that I was uncertain about. On page 36, it's stated that 122 households with only children are estimated for any given night, but only 10 are estimated to be homeless within a year. To me, the yearly estimate should be at least as many as the single-night number, unless I'm really misreading what the numbers are communicating.

Great job on this again! It has to feel good to have this off your desk for awhile!

Vanessa

Vanessa M. Fenley  
Project Director, Homeward 2020  
970.235.0202  
[vanessa@homeward2020.org](mailto:vanessa@homeward2020.org)  
[www.homeward2020.org](http://www.homeward2020.org)

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Barb,

I am unable to determine if the length of stay is months or years. If I am able to find out, I will let you know.

**Alison Hade**  
Community Partnership Office  
970.962.2517

**From:** [jbirelan@q.com](mailto:jbirelan@q.com) [<mailto:jbirelan@q.com>]  
**Sent:** Friday, July 31, 2015 5:20 PM  
**To:** Alison Hade  
**Subject:** Consolidated Plan

Alison,

After reviewing the Consolidated Plan, I have a few comments:

- On page 32, there is a chart that shows the length of stay of voucher holders. Could you tell me if this is months or years?
- I am attaching two documents, one showing the affordable housing crisis that seniors are soon to face and the other is a chart showing the rent affordability of different income levels and the gap between that and the fair market rent. Is there a way for you to include these two documents?

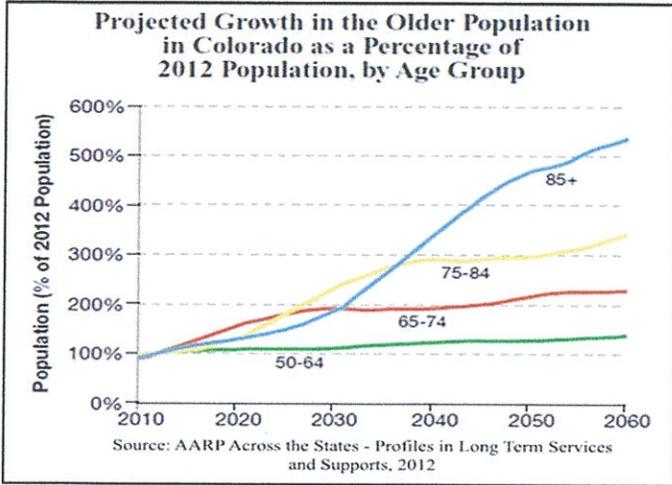
Barb Ireland  
3028 Minnesota Pl.  
Loveland, CO 80538  
970-669-5240  
[jbirelan@q.com](mailto:jbirelan@q.com)



# Affordable Housing for Seniors: Facing a Crisis?

League of Women Voters – Larimer County

April 13, 2015 Public Forum

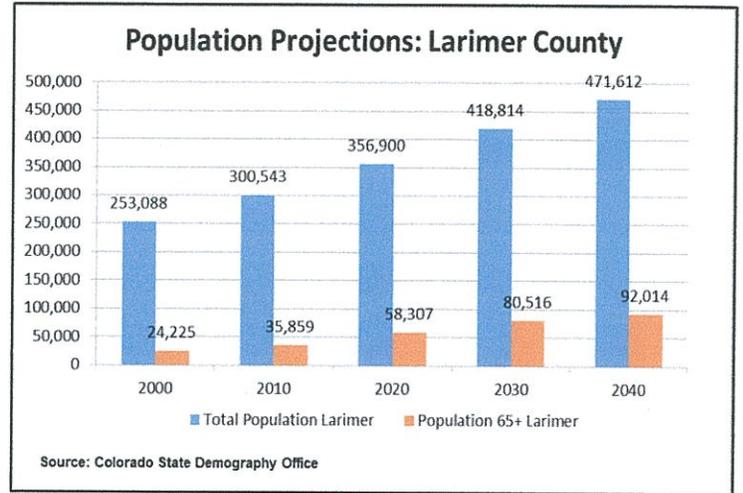
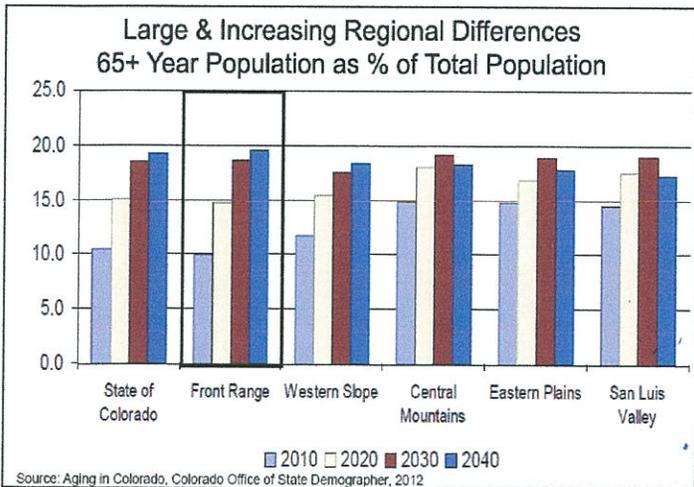


Between 2010 and 2040, Colorado's population 65+ years will increase by 166% (Office of State Demographer, 2013)

- 150% increase in adults 65-84 years.
- 275% increase in adults 85+ years
- 40% increase in people younger than 65 years.

The Front Range has and will continue to be a magnet for older Coloradans, with Larimer County seeing a rapid increase in both numbers and proportions of those 65 and older. (Office of State Demographer, 2013)

- Larimer is no longer a college-age county - in 2014 there were more 65+ year olds than 18-24 year olds.
- By 2036 the county's population of those 65+ older adults will double to over 88,000 from 44,006 in 2014.



Among those in the 65+ population differences are often greater than similarities especially relating to:

- Activity levels.
- Accessibility needs.
- Housing requirements.
- Health conditions and health care usage.
- Different fiscal implications between frail and well/active elderly.

There are 12,500 seniors in the City of Fort Collins; 4,600 with disabilities, of which 40% live alone. (Ft. Collins Housing Affordability Study, Draft Report Sept 2014)

Almost 90% of those 65+ years want to stay in their home for as long as possible. To age in place, their service and physical environments must be able to accommodate their needs. (AARP Public Policy Institute & National Conference of State Legislatures)

The national median income for households headed by a person aged 65 + years in 2011 was the near the lowest of any age group at \$33,118 in 2011. (AARP Public Policy Institute).

Housing costs typically represent the single largest expense for any household. (Joint Center for Housing Studies of Harvard University, 2014).

Many households in their 50s and 60s are saddled with high levels of debt as they approach retirement.

The housing cost burden for all age groups is much higher than a decade ago and has increased the most among those nearing and in retirement. (Joint Center for Housing Studies of Harvard University, 2014).

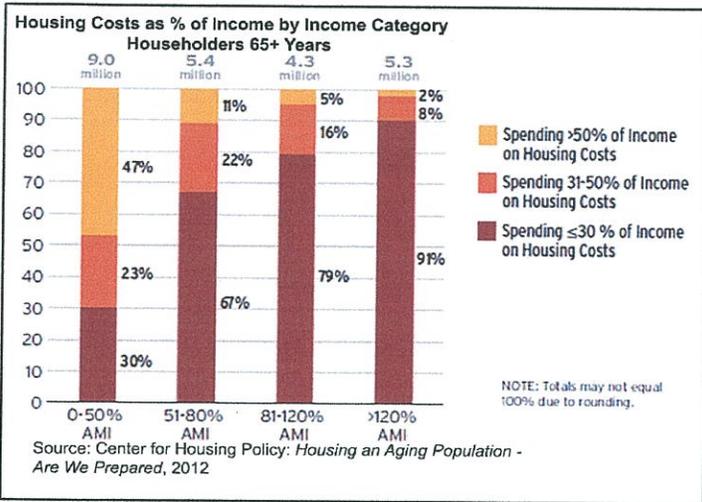
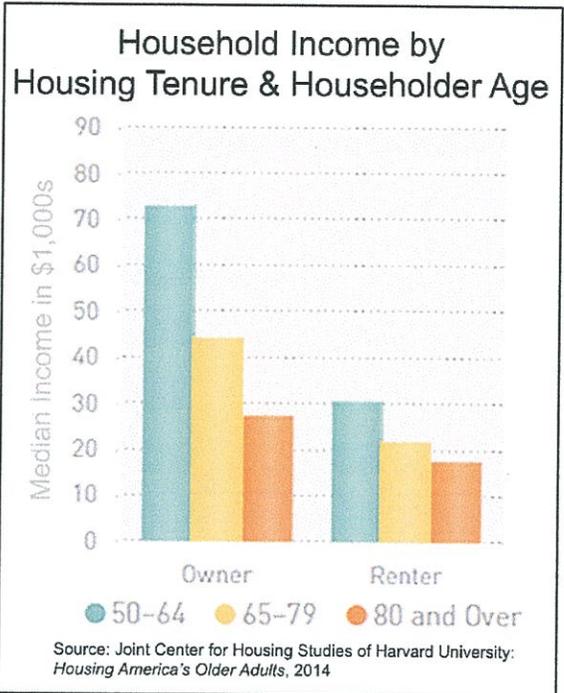


# Affordable Housing for Seniors: Facing a Crisis?

League of Women Voters – Larimer County

April 13, 2015 Public Forum

- 🏠 A key determinant of the level of housing cost burden is whether households own or rent their housing. (Joint Center for Housing Studies of Harvard University, 2014):
  - Owners are generally higher income than renters.
  - A greater proportion of older renters than older owners are housing cost-burdened.
- 🏠 According to a 2010 AARP survey, almost 90 % of older adults want to stay in their home as long as possible – or at least within their current community.



county to other older adults (NRC Community Assessment Survey for Older Adults, Larimer County 2014)

- 🏠 Aging in place is possible when a supportive environment, involving more than physical attributes exists, however, key among the necessary physical attributes are: (National Conference of State Legislatures and AARP Public Policy Institute, 2011, National Research Center, Inc. 2014):
  - Land use policies enabling older adults to live closer to primary needed services.
  - A variety of affordable, accessible housing enables choice across a wide range of incomes and physical capacities.
  - A variety of affordable services providing needed information/guidance, supporting health and wellness needs, enhancing a sense of community/sense of belonging, and encouraging continuing productive activities, whether paid or volunteer.
- 🏠 In 2014, 90% of Larimer County seniors 60+ years planned to be here throughout their retirement, with 89% indicating they would recommend living in the

- 🏠 While nearly all Larimer County seniors 60+ years want to stay in the county in retirement, in 2014, their ratings of “excellent” or “good” on issues of housing adequacy were lower than the very low numbers found four years earlier. (NRC Community Assessment Survey for Older Adults, Larimer County 2014)
  - Availability of affordable quality housing: 20%, decreasing from 33%.
  - Variety of housing options: 41%, decreasing from 47%.
- 🏠 Fort Collins seniors 60+ years contribute mightily to the county’s economic well-being through paid work and active volunteerism.
  - The value of paid work by the County’s seniors in 2014 was \$568 million, an increase of nearly 150% since 2010.
  - Active volunteerism by these older adults had a “pay equivalent value” of \$541 million in 2014, more than doubling since 2010.
- 🏠 The conclusion: keep the county’s older adults happy, healthy, well and appropriately housed, and contributing to the economic life of the community.

# Colorado

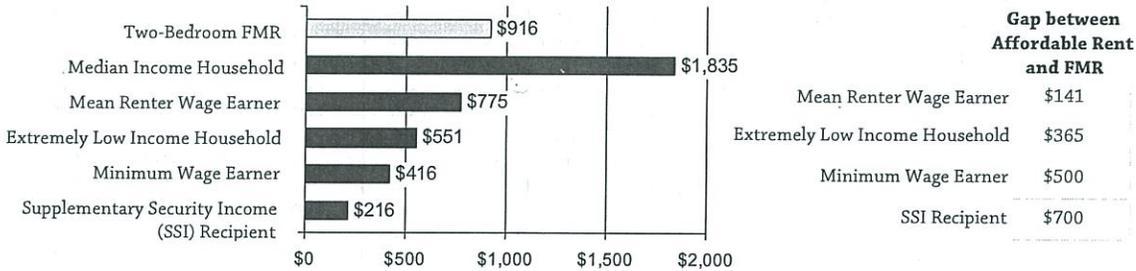
In Colorado, the Fair Market Rent (FMR) for a two-bedroom apartment is \$916. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,052 monthly or \$36,623 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$17.61**

In Colorado, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 88 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Colorado, the estimated mean (average) wage for a renter is \$14.90. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



**From:** Ward III - Hugh McKean

**Sent:** Tuesday, August 04, 2015 1:53 PM

**To:** Bill Cahill <[Bill.Cahill@cityofloveland.org](mailto:Bill.Cahill@cityofloveland.org)>; City Council <[CCouncil@cityofloveland.org](mailto:CCouncil@cityofloveland.org)>

**Cc:** Alison Hade <[Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org)>; Temp CCMAIL <[TEMPCC@cityofloveland.org](mailto:TEMPCC@cityofloveland.org)>

**Subject:** Item 11

I will be asking that Item 11 be pulled from the Consent Agenda Tuesday night. The Consolidated Plan, as I understand it is a construct of planning and assessment tools provided by the Department of Housing and Urban Development and is a tool itself in determining housing decisions. I, personally would like to have time during a study session to understand these tools better, delve in to their purposes and the ramifications of data provided to HUD in order to receive CDBG dollars.

As we have not had a study session on this new rulemaking nor a full understanding of the tools used to arrive at our Consolidated Report I would ask that this item be moved to a later date. I would also like to have some direction on the impact of HUD "acceptance" of our Consolidated Report or lack thereof and what ramifications there might be to a "non-acceptance" at a later date.

Having talked to Alison I realize this is dependent on a date within fourteen days for consideration. What would be the ramifications of not submitting this Plan on time?

I noticed a few discrepant dates, p. 65 in the resolution, 2015-2015 should be 2015-2020 I believe, p. 70 also.

Thanks.

Hugh