

# Annual Action Plan

2019-2020



Community Partnership Office

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

970-962-2517

## Executive Summary

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

#### 1. Introduction

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

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

#### 2. Summarize the objectives and outcomes identified in the Plan

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

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

##### Provide Decent Affordable Housing:

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

### **Create a Suitable Living Environment:**

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

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

### **3. Evaluation of past performance**

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

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

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

### **Create a Suitable Living Environment:**

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

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

Summary from citizen participation section of plan.

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

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

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

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

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

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

## **7. Summary**

During the 3.75 years of the 5-year Consolidated Plan, the City of Loveland accomplished the goal or will accomplish the goal of new single-family housing, rehabilitation of single-family housing, residents served at a public facility and the rehabilitation of public facilities. Other goals of additional new multi-family housing, new housing for homeless residents and housing rehabilitation have increased, although

the goals may not be achieved by the completion of the 5-year plan. Under new single-family housing and public services, only CDBG funded activities were tracked in IDIS even though the City of Loveland provided incentives and grants for projects that helped 88 households with new housing and thousands of residents needing services from local non-profit organizations.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LOVELAND	
CDBG Administrator	LOVELAND	Executive/Community Partnership Office
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Loveland Community Partnership Office (CPO) is the lead agency administering the development and implementation of the 2015-2019 Consolidated Plan and subsequent Annual Action Plans. The Loveland Affordable Housing and Human Services Commissions, Loveland Housing Authority, Loveland Habitat for Humanity, local non-profit organizations and faith-based partners are key stakeholders and decision-makers in administering activities described in the plan. Funds are distributed to local non-profits through a competitive application process.

**Consolidated Plan Public Contact Information**

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



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

### **1. Introduction**

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

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

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

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

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

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

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

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

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

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

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

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

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

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

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

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

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

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

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Northern Colorado Continuum of Care	The goals of the City of Loveland Consolidated Plan align with the goals of the CoC and include new affordable housing, specifically housing for homeless residents.

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

**Narrative (optional)**

The City of Loveland Affordable Housing and Human Services Commissions participate in the Annual Action Plan by allocating funding to projects and programs that meet the objectives of the 2015-2020 Consolidated Plan. Proposals received by both commissions are available to the general public. Agency presentations are open meetings that are advertised so that citizens can attend.

## **AP-12 Participation – 91.105, 91.200(c)**

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

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

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

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

### Citizen Participation Outreach

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

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

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

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

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	389,247	119,020	0	508,267	390,000	

Table 5 - Expected Resources – Priority Table

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

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

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

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

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

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

**Discussion**

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

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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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	CDBG: \$200,000	Rental units constructed: 69 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rehabilitate affordable housing	2015	2019	Affordable Housing Public Housing		Rehabilitate Affordable Housing	CDBG: \$114,715	Homeowner Housing Rehabilitated: 189 Household Housing Unit
3	Public service activities	2015	2019	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$70,290	Public service activities for Low/Moderate Income Housing Benefit: 5612 Households Assisted
4	New or rehabilitated public facilities	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$21,610	Public service activities other than Low/Moderate Income Housing Benefit: 183 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

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

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

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City of Loveland Affordable Housing and Human Services Commissions will fund the following projects during the 2019-2020 program year, meeting at least 20% of Consolidated Plan priority goals in the fourth year.

### Projects

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

Table 7 - Project Information

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

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$101,651
	<b>Description</b>	Program administration for 2019-2020 program year.
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Loveland Colorado
	<b>Planned Activities</b>	CDBG program administration
2	<b>Project Name</b>	Public Services 2019
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public service activities
	<b>Needs Addressed</b>	Public Service Activities
	<b>Funding</b>	CDBG: \$70,290
	<b>Description</b>	Public service activities for 2019-2020
	<b>Target Date</b>	9/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeward Alliance will provide case management for 250 people at the Murphy Center. Alternatives to Violence will provide case management for 640 people at the Loveland safe house. House of Neighborly Service will provide food assistance for 4,700 residents. One Community One Family will assist 22 homeless families access housing.
	<b>Location Description</b>	Activities will occur in Loveland and in Fort Collins for Loveland residents.
	<b>Planned Activities</b>	Case management and food assistance.
3	<b>Project Name</b>	New Housing 2019
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create new affordable housing
	<b>Needs Addressed</b>	New Affordable Housing

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

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	138 individuals will benefit from increased accessibility at the Easter Seals facility in Loveland. 45 survivors of domestic violence will benefit from improvements to windows and doors at the Alternatives to Violence safe house.
<b>Location Description</b>	Loveland Colorado
<b>Planned Activities</b>	General rehabilitation to a public facility and the Loveland safe house.

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

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

In the past, the City of Loveland has not targeted CDBG funding to any specific geographic area of low-income or minority concentration. Instead, CDBG has supported housing and services sought by low and moderate income persons and households living throughout Loveland. The same is true for the 2019-2020 grant year.

### **Geographic Distribution**

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

**Table 8 - Geographic Distribution**

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

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

### **Discussion**

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

## Affordable Housing

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

#### Introduction

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

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	69
Special-Needs	140
Total	209

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	69
Rehab of Existing Units	140
Acquisition of Existing Units	0
Total	209

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

## **Discussion**

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

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

### **Introduction**

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

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

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

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

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

Aspire 3D is built on an innovative framework that incorporates place based services into affordable

housing communities. Resources are brought on-site to support individuals as well as improve the quality of life for the community as a whole. Relationships with partner agencies as well as resident leadership opportunities capitalize on the assets that exist in our community to address the unique challenges of each neighborhood.

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

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

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

The Loveland Housing Authority is not designated as troubled.

### **Discussion**

The City of Loveland will support the Loveland Housing Authority with development costs in the form of CDBG and fee waivers. The Housing Authority, as the primary provider of affordable housing, is successfully housing thousands of Loveland residents and is continually working to assist thousands of people waiting for affordable housing.

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

### **Introduction**

The City of Loveland invests CDBG and other City funding in local agencies that serve low and moderate income residents. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connects citizens with agencies, resources and other support.

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

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

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

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

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

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

Emergency shelter for homeless adults is managed by House of Neighborly Service's 137 Connection program at rotating churches when the temperature is 20 degrees or below. Loveland does not have

emergency shelter for families but does have a shelter program for families willing to work on the issues that lead to their homelessness. Homeless individuals and families are also able to seek shelter in neighboring communities. Transitional housing is managed by House of Neighborly Service and Alternatives to Violence. Alternatives to Violence re-tooled their transitional housing to rapid re-housing as an applicant of Continuum of Care funding in 2018.

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

The City of Loveland will continue to support homeless service providers and will seek additional financial and program support for any organization willing to provide supportive housing. Specifically, City of Loveland funding and CDBG funding that will help the homeless or keep individuals or families from becoming homeless include:

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

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,**

**foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

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

## **Discussion**

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

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

### **Introduction:**

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

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

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

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In 2018, the Loveland City Council waived almost \$1.5 million dollars in building and development fees to support affordable housing. Over the past ten years, affordable housing policy has resulted in an investment of about \$10 million dollars of City incentives in addition to CDBG funding, and has resulted in more than 700 units of housing.

### **Discussion:**

The CPO will continue to monitor city policies, zoning ordinances and building codes for ways in which

they create barriers to affordable housing and will make suggestions to the Affordable Housing Commission and city management staff with suggestions to reduce costs or other barriers.

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

### **Introduction:**

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

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

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

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

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

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

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

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

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

The City of Loveland will continue providing grant funding of about \$880,000 annually to assist non-profit organizations serving persons who are homeless, low income or living in poverty.

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

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

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

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

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

### **Discussion:**

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



## Program Specific Requirements

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

#### Introduction:

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

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	119,019
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>119,019</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%

The Annual Action Plan will cover the program year starting October 1, 2019 and ending September 30, 2020. All funding will be used to benefit persons of low and moderate income.

## Attachments

## Citizen Participation Comments

### 2019-2020 Annual Action Plan

#### Citizen Participation Comments:

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

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



## Grantee Unique Appendices

### EXECUTIVE SUMMARY

El Plan de Acción Anual es un plan de un año que describe cómo la Ciudad de Loveland planifica gastar los fondos de Subvención del Desarrollo Comunitario (CDBG, siglas en inglés) durante el período de tiempo desde octubre 1, 2018 hasta el 30 de septiembre, 2019. Los objetivos y resultados identificados en el Plan de Acción Anual del 2016 son consistentes con el Plan Consolidado del 2015-2019 y se estima que produzcan el 12% de las metas previstas para cinco años.

La Ciudad de Loveland anticipa recibir \$369,693 en fondos CDBG para el programa anual del 2018-2019. Sesenta y cinco por ciento (65%) de nuevos fondos serán destinados a construir viviendas multifamiliares y rehabilitar viviendas unifamiliares. Quince por ciento (15%) será distribuido a los servicios públicos y veinte por ciento (20%) será utilizado para la administración del programa. La Ciudad de Loveland anticipa dedicar un adicional de \$570.000 del fondo general de la Ciudad de Loveland para los proyectos de servicio público.

Se anticipa que la Ciudad de Loveland va a recibir \$369,693 en fondos CDBG en el Año Fiscal 2018 del Departamento de Vivienda y Desarrollo Urbano (HUD, por sus iniciales en inglés) de los EE.UU. La Ciudad ha continuado su compromiso de ayudar a los individuos y familias de bajos y medianos recursos al utilizar el 100% de los fondos del bloque de subvenciones para ofrecerle servicios a los hogares e individuos de bajos y medianos recursos a través de servicios públicos y de vivienda. Los fondos serán usados para encargarse de las metas identificadas en el Plan Consolidado de 2015–2020:

- Aumentar el suministro de viviendas asequibles ocupadas por sus dueños para que haya 75 unidades más y 300 unidades más que sean arrendadas a precios asequibles.
- Aumentar la vivienda para las personas sin hogar para que haya 30 unidades más.
- Rehabilitar 600 unidades de viviendas ocupadas por sus dueños y 200 unidades de vivienda para arriendo.
- Proveer actividades de servicios al público para 5,000 personas de bajos a medianos recursos.
- Ayudar a dos organizaciones con sus necesidades de instalaciones públicas.

Al haber completado los dos primeros años de subvención y  $\frac{3}{4}$  de la tercera, se ha cumplido lo siguiente:

- La provisión de nuevas viviendas económicas ocupadas por el dueño ha aumentado a 76 unidades, lo cual es el 100% de la meta de 5 años de 75. Estas unidades fueron financiadas con CDBG y no entrarán en IDIS.
- La provisión de nuevas unidades económicas en renta aumento a 70, diez de las cuales son dedicadas permanentemente a apoyar viviendas para los veteranos. Veinte por ciento (20% de la meta de nuevas viviendas multifamiliares y 33% de la meta de nuevas viviendas para los indigentes ha sido cumplida.
- 281 unidades de vivienda unifamiliares fueron rehabilitadas, lo cual es el 47% de la meta de 600 unidades.
- 79 unidades multifamiliares fueron rehabilitadas, lo cual es el 65% de la meta de 200 unidades.

#### **Crear un Ambiente de Vida Adecuado:**

- 5,053 residentes recibieron asistencia de dos agencias, lo cual es el 100.01% de la meta de 5,000. Dos agencias mejorarán sus instalaciones al final del segundo año, completando totalmente esta meta.

HSG Agency Informational Meeting  
January 7, 2019

Name	Agency	Email Address
Vince Deely	Loveland Habitat	vince@lovelandhabitat.org
Katie Dockery	Easter Seal	kdockery@eastsealcolorado.org
Kelly Evans	Neighbor to Neighbor	kevanus@n2n.org
Carnie Olenick	VOA	colenick@voacolorado.org
Christina Cooper	UWLC	ccooper@uwaylc.org
Johnna Warner		







HSG Agency Informational Meeting  
January 11, 2019

Name	Agency	Email Address
Pat Johnson	Kids Pak	jandpjohnson@qatar.com
Robert Fairbrock	Voices Carry CAC	robert@voicescarrycac.org
Paul Miller	Kids Pak	paul@kidspak.net
Karen McMichael	Namagosa Center	Karen.mcmichael@summithealth.com
Andrew Davies	VOA	adavies@voacolorado.org
Hannah Curtis	VOA	hcurtis@voacolorado.org
Elizabeth Lewis	Boys + Girls Clubs LC	elewis@bgcbois.org
DAVE MORAN	Turning Point	<del>dave</del> dmoran@turningpoint.org
Chunyi Wang	House of Neighborhoods	chunyi@houseofneighborhoods.org
Stephanie Clayton	Aspire 3D	sslay@aspire3d.org
Jeff Pennington	MOW - LB	jeffpen@lovelandnewson.com
Brittany Cole	Worklife Partnership	bcole@worklifecolorado.org
Katie Diehl	Good Health Will	katie@goodhealthwill.org
Doreen Howard	Large Usda Neighbor	duncontri@largeusda.org
Laney Howard	Large Usda Neighbor	laneyh@largeusda.org
Mya Sajen	Colorado Youth for a Change	Mya@youthforachange.org
Anais Dominguez	the Family Center / Family	Anais@thefamilycenterfc.org
Jan Daugaard	American Red Cross	jan.daugaard@redcross.org

**TO ALL LOVELAND CITIZENS AND INTERESTED PARTIES:  
NOTICE OF PUBLIC HEARING & AVAILABILITY OF DOCUMENT  
FOR REVIEW**

The City of Loveland has completed the 2018 Annual Action Plan for use of federal community development block grant (CDBG) funds.

- It is anticipated that approximately \$1.9 million of funds will be provided by the City of Loveland from the U.S. Department of Housing and Urban Development (HUD) account as \$1,280,000 in the year ending 2018. The City has contracted the commitment to award low and moderate income individuals and families by utilizing 10% of the block grant funds to serve low and moderate income households and to provide services through housing and public services. Funds will be used to address priorities that include:
- Increase the supply of affordable rental units to 10,000 by 2025 and address affordable rental needs by 2025.
- Increase funding for its transitional housing program.
- Rehabilitate 600 units of owner occupied housing and 200 units of rental housing.
- Provide public service activities for a job loss to moderate income persons.
- Assist low-income families with public facility needs.

A public hearing on the 2018 Annual Action Plan will be held on Tuesday, July 16, 2018 at 4:00 p.m. in the Loveland City Council Chamber located at 413 East Third Street. The City of Loveland is committed to providing an equal opportunity for citizens, managers and employees and does not discriminate on the basis of ethnicity, race, age, color, national origin, sex or sexual orientation or gender. For more information on participation or for questions or comments, please contact the City's Title V Coordinator at (970) 666-1100 or the City's Title V Coordinator at (970) 666-1100. The City will make reasonable accommodations for citizens in accordance with the Americans with Disabilities Act (ADA). For more information on ADA or accommodations, please contact the City's ADA Coordinator at (970) 666-1100 or the City's ADA Coordinator at (970) 666-1100.

Loveland's 2018 Annual Action Plan is available to the public for examination from July 15, 2018 through August 15, 2018 at the City of Loveland, Community Partnership, 413 E. Third Street, Loveland, Colorado 80539 or at www.ci.loveland.co.us. Any comments or questions regarding the plan should be directed to writing to the City's ADA Coordinator at (970) 666-1100, 413 E. Third Street, Monday - Friday, or via email at [ada@ci.loveland.co.us](mailto:ada@ci.loveland.co.us).

**NOTIFICACION DE AUDIENCIA PUBLICA Y DISPONIBILIDAD DE DOCUMENTOS PARA SER REVISADOS**

La Ciudad de Loveland ha completado el Plan de Acción Anual del 2018 para el uso de los fondos federales de desarrollo comunitario para el desarrollo comunitario (CDBG) de \$1,280,000 en el año 2018.

- Se anticipa que la Ciudad de Loveland usará aproximadamente \$1.9 millones de fondos de la Ciudad de Loveland provenientes de la cuenta de subsidios federales de vivienda y desarrollo urbano (HUD) de \$1,280,000 en el año 2018. La Ciudad de Loveland ha contratado el compromiso de otorgar fondos a familias de bajos y moderados ingresos y proporcionar servicios a través de vivienda y servicios públicos. Los fondos serán utilizados para:
- Aumentar el suministro de unidades de alquiler asequibles para 10,000 unidades de alquiler asequibles por 2025 y abordar las necesidades de vivienda asequible.
- Aumentar el financiamiento para el programa de vivienda para personas con discapacidad.
- Rehabilitar 600 unidades de viviendas ocupadas por personas con discapacidad y proporcionar servicios al público para 200 personas con discapacidad y necesidades de vivienda.
- Asistir a las organizaciones con sus necesidades de servicios públicos.

Se va a llevar a cabo una audiencia pública sobre el Plan de Acción Anual del 2018 el martes 16 de julio de 2018 a las 4:00 p.m. en la Cámara del Concejal de la Ciudad de Loveland ubicada en 413 East Third Street. La Ciudad de Loveland se compromete a proporcionar un ambiente de igualdad de oportunidades para los ciudadanos, administradores y empleados y no discriminar en base a raza, edad, sexo, origen nacional, religión o orientación sexual u género. Para más información sobre la participación o para preguntas o comentarios, por favor contacte al Coordinador Títulos V de la Ciudad al (970) 666-1100 o al (970) 666-1100. La Ciudad de Loveland hará acomodaciones razonables para los ciudadanos de acuerdo con la Ley de Estadounidenses con Discapacidades (ADA). Para más información sobre ADA o acomodaciones, favor contacte al Coordinador de ADA de la Ciudad al (970) 666-1100 o al (970) 666-1100.

El Plan de Acción Anual del 2018 de Loveland será disponible al público para ser examinado del 15 de julio del 2018 hasta el 15 de agosto del 2018 en la Oficina de Cooperación Comunitaria de la Ciudad de Loveland, 413 E. Tercera Street, Loveland, Colorado 80539 o en línea en [www.ci.loveland.co.us](http://www.ci.loveland.co.us). Toda comentario o pregunta sobre el plan de acción anual debe ser dirigida a la Oficina de Cooperación Comunitaria de la Ciudad de Loveland, 413 E. Tercera Street, 2018, 413 E. Tercera Street, Monday - Friday, o por correo electrónico al [ada@ci.loveland.co.us](mailto:ada@ci.loveland.co.us).

Published: Loveland Reporter Herald July 14, 2018 - 1016319

Prairie Mountain Media, LLC

**PUBLISHER'S AFFIDAVIT  
County of Larimer  
State of Colorado**

The undersigned, JD Gaddes, being first duly sworn under oath, states and affirms as follows:

1. He/she is the legal Advertising Reviewer of Prairie Mountain Media LLC, publisher of the Loveland Reporter Herald.
2. The Loveland Reporter Herald is a newspaper of general circulation that has been published continuously and without interruption for at least fifty-two weeks in Larimer County and meets the legal requisites for a legal newspaper under Colo. Rev. Stat. 24-70-103.
3. The notice that is attached hereto is a true copy, published in the Loveland Reporter Herald in Larimer County on the following date(s):

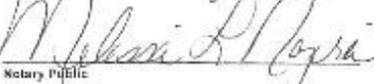
Jul 14, 2018



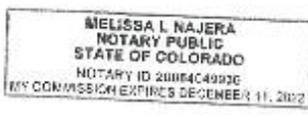
Signature

Subscribed and sworn to me before me this

15th day of July, 2018



Notary Public



(504)

Account: 1051252  
Ac Number: 1616159  
Fee: \$95.47

*Community Partnership*

RESOLUTION #R-80-2019

**A RESOLUTION APPROVING THE COMMUNITY DEVELOPMENT  
BLOCK GRANT ANNUAL ACTION PLAN FOR 2019 – 2020**

**WHEREAS**, the City of Loveland, Colorado receives federal Community Development Block Grant (“CDBG”) dollars from the U.S. Department of Housing and Urban Development (“HUD”); and

**WHEREAS**, HUD requires the City to submit an annual action plan providing detailed information regarding the City’s plan to spend the federal funding; and

**WHEREAS**, the City developed a Community Development Block Grant Annual Action Plan for 2019 – 2020 (“Annual Action Plan”), a copy of which is on file with the City Clerk; and

**WHEREAS**, the Annual Action Plan includes information regarding the allocation of 2019 – 2020 CDBG funds that were approved by the City Council on June 4, 2019 through the adoption of Resolution #R-54-2019; and

**WHEREAS**, the City Council desires to approve the Annual Action Plan.

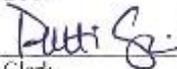
**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO:**

**Section 1.** That the Community Development Block Grant Annual Action Plan for 2019 – 2020, a copy of which is on file with the City Clerk, is hereby approved.

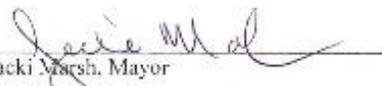
**Section 2.** That this Resolution shall take effect as of the date of its adoption.

ADOPTED this 6<sup>th</sup> day of August, 2019.

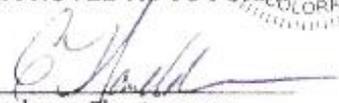
ATTEST:

  
\_\_\_\_\_  
City Clerk



  
\_\_\_\_\_  
Jacki Marsh, Mayor

APPROVED AS TO FORM:

  
\_\_\_\_\_  
Assistant City Attorney

**Grantee SF-424's and Certification(s)**

OMB Number: 4040-0046  
Expiration Date: 12/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: _____	4. Applicant Identifier: B-19-KC-08-0612	
5a. Federal Entity Identifier: E-19-KC-08-0612	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of Loveland		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 81-000609	* c. Organizational OUNS: 0764814070000	
<b>d. Address:</b>		
* Street1: 500 E. Third Street	Street2: _____	
* City: Loveland	County/Parish: _____	
* State: _____	CD: Colorado	
Province: _____	Country: _____	
* Country: _____	CSA: UNITED STATES	
* Zip / Postal Code: 80537-5773	_____	
<b>e. Organizational Unit:</b>		
Department Name: Executive	Division Name: Community Partnership Office	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Ms.	* First Name: Alison	
Middle Name: _____	Last Name: Hadd	
Suffix: _____	Title: Administrator	
Organizational Affiliation: City of Loveland		
* Telephone Number: (970) 562-2517	Fax Number: _____	
* Email: alison.hadd@cityofloveland.org		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <input type="text" value="14.018"/> <p>CFDA Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p>* 12. Funding Opportunity Number:</p> <input style="background-color: yellow;" type="text"/> <p>* Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p>13. Competition Identification Number:</p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="2018 CDBG Annual Action Plan"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

**Application for Federal Assistance SF-424**

16. Congressional Districts Of:  
 \* a. Applicant:  \* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:  
 \* a. Start Date:  \* b. End Date:

18. Estimated Funding (\$):

* a. Federal	389,249.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	118,619.50
* g. TOTAL	507,868.50

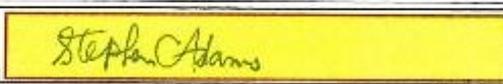
\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?  
 a. This application was made available to the State under the Executive Order 12372 Process for review on   
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.  
 c. Program is not covered by E.O. 12372.

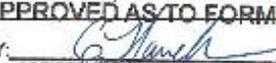
\* 20. Is the Applicant Delinquent On Any Federal Debt? (if "Yes," provide explanation in attachment.)  
 Yes  No  
 If "Yes" provide explanation and attach

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 28, Section 1001)  
 \*\* 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.

Authorized Representative:

Prefix: Mr. \* First Name: Stephen  
 Middle Name: C.  
 \* Last Name: Adams  
 Suffix:  
 \* Title: City Manager  
 \* Telephone Number: (910) 962-2306 Fax Number:  
 \* Email: steve.adams@cityoflond.gov

\* Signature of Authorized Representative:  \* Date Signed: 8-8-2019

APPROVED AS TO FORM  
 BY:   
 ASSISTANT CITY ATTORNEY

**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.

**Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant 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 Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Stephan Adams  
Signature of Authorized Official

8-8-2019  
Date

CITY MANAGER  
Title

APPROVED AS TO FORM  
BY: [Signature]  
ASSISTANT CITY ATTORNEY

### Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. **Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2019 [a period specified by the grantee 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.

In addition, 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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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.

Stephen Adams  
Signature of Authorized Official

9-8-2019  
Date

CITY MANAGER  
Title

APPROVED AS TO FORM  
BY: [Signature]  
ASSISTANT CITY ATTORNEY

**OPTIONAL Community Development Block Grant Certification**

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 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 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.

Stephen Adams  
Signature of Authorized Official

8-8-2019  
Date

CITY MANAGER  
Title

APPROVED AS TO FORM  
BY: [Signature]  
ASSISTANT CITY ATTORNEY

**APPENDIX TO CERTIFICATIONS**

**INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

**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.

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4940-0009  
 Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

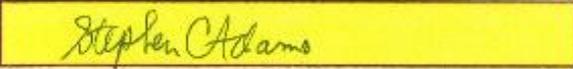
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4725-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1686-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-618) as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§280 ad-3 and 290 ad-3) as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§8601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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 Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-648) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1959 (P.L. 86-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1955 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 105 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	City Manager
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Cleveland	8-8-2019

SF 424D (Rev. 7-87) Back

APPROVED AS TO FORM  
 BY:   
 ASSISTANT CITY ATTORNEY