

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

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

The City of Longmont's Housing and Community Investment (HCI) Division is the lead agency for the administration of CDBG funding and the implementation of the community development plan. Internally, the HCI works in collaboration with all City Departments to deliver projects, services and other benefits to eligible neighborhoods and clients.

The 2015 program year was the first year of the City of Longmont's 5 year strategic plan (2015-2019 Consolidated Plan). We have made strides this fiscal year in the Rental Housing programs, Homeownership programs, Homeless Assistance programs, Community Investment programs and Economic Development programs. We utilized our annual allocation of CDBG, CDBG-DR, and local Affordable Housing funds to complete housing rehabilitation, emergency repairs, mobile home repairs, to remove impediments for households with a disabled family member, provide homeownership training and consumer debt counseling to Longmont residents, provide support services, free internet service and computers to school age children, provide down payment assistance, and make flood repairs or replace flood damaged properties.

There were a couple of projects that were expected to receive CDBG funding in 2015 however, these projects were not ready to move forward and/or other funding issues made it necessary to reallocate the funding to the Longmont Housing Authority for The Suites Rehab Project through an amendment to the 2015 program.

There are stand-out projects that deserve to be highlighted. The City of Longmont received \$3,802,072 under the State of Colorado's Community Development Block Grant - Disaster Recovery Program for 2015. There were three programs that were established under this funding: Rehab\ Replacement\Reimbursement Program, Down Payment Assistance Program (DPA), and a Temporary Rental Assistance Program (TRA). These programs offered assistance to homeowners affected by the 2013 flood by providing home repair assistance, reimbursement for out-of-pocket expenses incurred, replacement homes, home purchase funding, and temporary rental assistance. Details regarding this funding are listed below:

	Funding	Expended	Households Assisted
Rehab\Replacement\Reimbursement Program	3,494,161.40	3,489,283.63	31
Down Payment Assistance	209,313.97	209,313.97	3
Temporary Rental Assistance	98,596.63	98,596.63	23
	3,802,072.00	3,797,194.23	57

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

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

Goal	Category	Source	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
1. Rental Housing Programs	Affordable Housing	Fee Waivers	New Affordable Rental units	New units constructed	100	60	60%	20	60	100%
1. Rental Housing Programs	Affordable Housing	HOME	Existing Affordable Rental units Rehabilitated	Number of Existing Rental Units Rehabilitated	100	36	36%	20	36	100%
2. Homeownership programs existing housing	Affordable Housing	CDBG	Homeowners Rehabilitation Programs	Households Assisted	175	36	21%	35	36	100%
3. Home buyer Programs	Affordable Housing	HOME	Direct Financial Assistance to Homebuyers	Number of homes purchased	25	3	12%	4	3	75%
4. Homeless Assistance Programs	Homeless Assistance	City Funded	Homeless prevention	Number of Homeless Households Assisted	10	829	100%	2	829	100%
5. Community Investment Programs	Non-housing Community Development	CDBG	Non-housing Community Development	Persons Assisted	100	100	100%	20	100	100%
6. Economic Development	Economic Development	CDBG	Businesses Assistance	Number of Businesses assisted	10	13	100%	2	13	100%

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

In the 2015-2019 Consolidated Plan, the Consortium selected six priority areas for investment. Each priority interlocks in order to further the Consortium's efforts to address poverty as well as service provision in a comprehensive and effective manner. The following goals and summary will highlight the activities undertaken during the program year, as identified in the Plan.

GOAL 1: Rental Housing Programs – The City of Longmont's greatest progress in 2015 has been in the areas of rehabilitation of existing rental units and providing fee waivers to developers of new affordable rental housing. Continued progress will be achieved over the next four years in the areas of acquisition, construction and rehabilitation of permanently affordable rental housing units. The City has met its yearly goal for Rental Housing Programs.

GOAL 2: Existing Homeowner Programs – The City of Longmont has met the 2015 goal to preserve existing affordable owner-occupied housing stock by keeping homes safe and habitable, and to assist owners to age in place. The City continued to provide funding for foreclosure prevention services to homeowners in 2015. The City has seen continual growth in reaching out to homeowners through foreclosure prevention education, financial fitness, and homebuyer education classes. The City has met its yearly goal for Existing Homeowner Programs.

GOAL 3: New Homebuyer Programs – The City of Longmont has continued to support low-to-moderate income home buyers and increase the supply of affordable housing units. In 2015 three homeowners were assisted with HOME funds to purchase new homes. Progress was made in the number of adults preparing for potential ownership through Boulder County's pre-homeownership trainings and first-time homebuyer programs as well as the post-purchase education appointments. The City has met 75% of its yearly goal for New Homebuyer Programs.

GOAL 4: Homeless Assistance Programs – The City of Longmont, using local funding, exceeded the 5 year goal in 2015 by addressing homelessness. The greatest achievement in the area of homeless assistance was in moving people from homelessness into permanent or transitional housing and assisting households with rent and utility payments to prevent homelessness. The City of Longmont continues to provide funds for operational expenses to agencies that provide shelter and outreach services to the homeless. The City has met its five-year goal for Homeless Assistance Programs.

GOAL 5: Community Investment Programs - In 2015, the City of Longmont continued to make great gains in addressing issues related to the local community by supporting case management programs to prevent homelessness and providing free internet service to low-income households with school age children. The City of Longmont has maintained support to nonprofit service providers by allocating public service funding, when needed. The City of Longmont has met its five-year goal for Community Investment Programs.

GOAL 6: Economic Development Programs - Economic opportunities were increased for low-income households and small and minority-owned businesses in 2015 by providing financial and technical assistance to new and existing entrepreneurs. The City of Longmont has met its five-year goal for economic development.

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME	Total	%
White	609	36	645	75.53%
Black or African American	13		13	1.52%
Asian	20		20	2.34%
Asian\White	5		5	.59%
Black\White	1		1	.12%
American Indian or American Native	37		37	4.33%
Native Hawaiian or Other Pacific Islander	1		1	.12%
American Indian\Alaskan Native\Black American	2		2	.23%
Other Multi Racial	129		129	15.11%
Urgent need (did not report)	1		1	.12%
Total	818	36	854	100.00%
Hispanic	125	1	126	19.53%
Not Hispanic	484	35	519	80.47%
Total Hispanic\Non-Hispanic	609	36	645	100.00%

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

Families and individuals across all races were assisted in many ways in 2015. Whites were the predominate group as the City of Longmont is predominantly white overall, 208 or 24.36% of those assisted were minorities.

Hispanics were assisted at a rate of 19.53% of the total number of households served. Longmont has an overall Hispanic population of approximately 25%.

Longmont continues to provide its CDBG, HOME, CDBG-DR and Affordable Housing funds to services and programs that serve all racial/ethnic minorities, persons with disabilities, and female-headed households. The City of Longmont in 2015 through the CDBG and HOME Program served 519 whites\non-hispanic, 126 Hispanics, 208 minorities, and 1 recipient under urgent need that did not report race or ethnicity.

As part of the 854 individuals served by the City of Longmont 48 were individuals with disabilities' and 19 were female-head of households.

CR-15 - Resources and Investments 91.520(a)**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		1,372,917.00	538,862.70
HOME		251,935.53	55,292.28
CDBG-DR	CDBG-Disaster Recovery	3,802,072.00	3,797,194.23
Other	Affordable Housing Funds	947,645.00	800,000.00
Home State Funds	Down Payment Assistance Program	77,275.27	5,444.00

Table 3 - Resources Made Available

In addition to the CDBG and HOME funds, the City of Longmont expended \$800,000 from its Affordable Housing Fund to purchase land for future affordable housing rental units. The Affordable Housing Fund is generated using local funds.

The City of Longmont also received \$3,802,072 in CDBG-DR funds in response to the 2013 flood and expended \$3,797,194 of those funds in 2015. These funds are to address immediate and long-term flood recovery and rebuilding efforts.

The City of Longmont also offers the Boulder County Down Payment Assistance program. This is a loan program to help qualified first-time homebuyers purchase a home in Boulder County.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Boulder/Broomfield HOME Consortium Region	100		HOME Region

Table 4 – Identify the geographic distribution and location of investments

Leveraging

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

Several of the City's 2015 CDBG and HOME projects had significant matching resources involved in project implementation. The Boulder County Housing Authority leveraged \$682,638 for the Homeownership Training Program; the Digital Divide Program leveraged \$23,616 in internet accounts, computers and staff time. Longmont Christian Housing leveraged \$7,590 for the HOME-funded tub/shower project at St. Vrain Manor. The Longmont Housing Authority leveraged \$107,125 for the Suites Supportive Services, and the Business Revolving Loan Fund/Small Business Loans leveraged \$93,287.

Altogether \$914,256 of other public or private matching resources was used to support the CDBG and HOME projects during FY 2015. This resulted in about \$1.54 in other funding provided to funded agencies for every \$1.00 of CDBG and HOME funds expended in 2015.

	Total
Total CDBG\Home Expenditures	594,155
Total CDBG\Home Matching Resources	914,256
Amount matched for every \$1.00 expended	1.54

Below is a listing of CDBG and HOME projects ***with matching resources***.

Program	Project	Funding	Expenditures	Leverage
CDBG	Digital Divide	4,618.40	4,497.41	23,616.28
CDBG	LHA - The Suites Support Services	62,869.50	51,869.50	107,124.50
CDBG	Business Rev. Loan \Small Business Loans	127,216.45	114,224.00	93,287.00
CDBG	Boulder County - Housing Counseling	53,500.00	53,500.00	682,638.00
HOME	St. Vrain Manor	41,360.00	41,360.00	7,590.00
	Total	289,564.35	265,450.91	914,255.78

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0.00
2. Match contributed during current Federal fiscal year	7,590.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0.00
4. Match liability for current Federal fiscal year	0.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0.00

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
	2015	7,590.00	0	0	0	0	0	7,590.00

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at the beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$7,561.67	\$39,875.45	\$13,932.28	\$	\$33,504.84

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	36	0	0	0	0	36
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number	1	0	1			
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						

Table 7 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Dollar Amount						

Table 8 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

Table 9 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units		408
Number of non-homeless households to be provided affordable housing units		
Number of special-needs households to be provided affordable housing units		67
Total		475

Table 10 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance		
Number of households supported through the production of new units		5
Number of households supported through the rehab of existing units	32	71
Number of households supported through the acquisition of existing units		3
Total	32	79

Table 11 – Number of Households Supported

The City of Longmont accomplished all affordable housing goals for 2015. See narrative under CR-05.

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

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	108	20
Low-income	29	15
Moderate-income	10	1
Total	147	36

Table 12 – Number of Persons Served

Out of the 854 served by the City of Longmont, 183 were served under programs that require an income eligibility requirement as part of receiving assistance. The Boulder County Housing program that provides homeownership training does not require income eligibility but served 297 extremely low income, 136 low-income, 96 moderate-income, 136 moderate income households.

AFFORDABLE HOUSING

Local affordable housing funds were also used as follows:

- \$800,000 was awarded to Longmont Housing Development Corporation to purchase land to eventually build approximately 100 rental housing units.
- \$45,741 paid for fee for Habitat for Humanity for the construction of six-townhome-system condominiums.
- \$115,145 was set aside for fee subsidies for the development of a senior housing complex.
- \$32,500 was set aside for a loan guarantee program to coordinate with a privately funded micro-loan program for flood victims needing assistance to repair their homes.

Activity/Project Name	Funding	2015 Expenditures	Units
Longmont Housing Development Corporation – Land Acquisition	800,000	800,000	approx. 100 future units
Habitat for Humanity Fee Waivers	45,741	45,741	6
Total	845,741	845,741	106

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

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

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

The Homeless Outreach Providing Encouragement (HOPE) organization provided year-round outreach in 2015 providing 1,000 contacts through the year. Nightly outreach occurs from September 30 through May 30. Outreach six nights a week occurs from June 1 through September 29. HOPE provided 40 transports to shelter and offers after-hours basic needs emergency supplies, which included meals, coats, sleeping bags/blankets, gloves, hats and socks.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are 33 beds in two different homeless shelters (a family shelter and a domestic violence shelter) and 68 transitional housing units in Longmont. Longmont's adult homeless population also has access to the Boulder Shelter for the Homeless for which the City provides operational funding. The City paid the Boulder Shelter \$40,000 to guarantee 10 beds would be available to Longmont's homeless, and in 2015, 133 persons were provided shelter. In addition, the City funded a warming center that opens only when the weather is severe. It served 298 unduplicated individuals in 2015. Altogether the city provided \$273,000 in funding from its General Fund and Human Service Agency funding for shelter services. The Inn Between provided transitional housing to 109 persons/households in 2015.

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

The prevention of low-income individuals and families with children (especially those below 30% of AMI) from becoming homeless is addressed through the City of Longmont's nonprofit organizations, primarily the OUR Center. The OUR Center's preventive measures include a range of services such as rent and utility payments, emergency shelter, counseling, and referrals to the job bank center. The OUR Center assisted 14,266 unduplicated persons in 2015.

Longmont's Housing First program at The Suites and at Briarwood Studio apartments is operated by the Longmont Housing Authority and helps both homeless persons, and those making the transition from jail or other institutions into housing while providing case management and other support services to assist them move from homelessness to permanent housing. The Briarwood is operated in

collaboration with the Integrated Drug Treatment Court and the Boulder County Probation Department, which provide case management and oversight. There is also a partnership with the Mental Health Center, which has an office and a mental health therapist onsite at The Suites in 2015. The Housing First program housed 114 households. Of those households, 12 residents were diagnosed with intellectual disabilities, 45 were diagnosed with mental illness, 14 were over 62, 5 were veterans, 3 were students and 35 previously were homeless

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 Supportive Housing Model located at the Suites in Longmont is aligned with local and regional strategic community plans and offers residents with challenges of daily living, helping them to stabilize their lives and bring about a greater degree of independence and self-sufficiency. Programming includes a wide range of services, including assistance with activities of daily living, crisis intervention, group and classes. Services offered include the following;

- Food and medical benefits eligibility paperwork
- Assistance addressing medical, dental, mental health, and financial management
- Referrals to home health care services, parenting classes, child care, educational programs
- recovery programs
- Transportation, job searches and resume development
- Social networking, relationships and communication skill building

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

Actions taken to address the needs of public housing

There are no public housing units in Longmont.

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

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

There were no public policy barriers to affordable housing identified in the Analysis of Impediments to Fair Housing completed in January, 2015. The City began an update of its Comprehensive Plan in 2015 and should have policy changes and recommendations to City Council by mid - 2016. This update has a chapter that focuses on affordable and accessible housing, services, amenities and opportunities for all. The City has also been working through recommendations from the City's Workforce Housing Task Force analysis and will be strengthening how it incentivizes the construction and inclusion of affordable housing units in developments, corridors and centers in Longmont. A major success in addressing the affordable housing issue is that City Council has approved the ongoing contribution of \$425,000 annually from the General Fund to the City's local Affordable Housing Fund to help finance the construction of new affordable housing and the maintenance and preservation of existing affordable housing in Longmont.

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

With persons displaced as a result of the September 2013 flood and the decreasing rental vacancy rate, the need for rental units affordable at or below 30% AMI is around 2,500 units (Nov. 2013 Housing Needs Analysis update). Due to continued lack of funding for the Housing Choice Voucher Program, the Longmont Housing Authority (LHA) had to reduce the number of vouchers from its approved limit of 509 per month to the new base of 475 vouchers, which was achieved through attrition. No additional Housing Choice Voucher leasing occurred in 2015, nor is new leasing planned for 2016. Wait lists are not being opened as there are no opportunities for new vouchers.

The City has used in the past some of its HOME funding to support a Tenant Based Rental Assistance Program (TBRA) to serve households at or below 30% AMI. However, because of the change in the rental housing market (increasing rents, decreasing vacancy rate), it is harder and harder for voucher holders to find/place their vouchers, therefore, the program was ended in 2014.

The City, in partnership with the State of Colorado Division of Housing, prioritized several new rental housing construction projects using CDBG-DR funding. Four developments have been funded to date and will provide 40 units affordable at or below 30% of the AMI, 121 units affordable between 31% - 40% AMI, and 90 units affordable between 41% and 50% AMI. These units will start construction in 2016 and be ready for lease up in early 2017. The City continues to provide financial support to affordable housing developments with a combination of CDBG, HOME and its local Affordable Housing

Funds as well as providing development fee waivers. In 2015, 5 new affordable housing units were created and 36 were retained/preserved.

Affordable homeownership continues to be another underserved need. Home sales in Longmont increased in 2015, with an 11% increase in single family homes sold and a 13% increase for condominiums and townhomes. The number of days that homes stayed on the market decreased in 2015 by 10% for all housing types. The median home price increased 14% for single family homes and by 21% for condos and townhomes. The 2015 average price for single family homes increased by 10% from \$342,236 to \$375,975. The average price for condominiums and townhomes increased 15% to \$242,025 from the 2014 median price of \$211,111.

In recent years the annual number of households able to purchase using the Down Payment Assistance Program has been low, with 3 DPA loans closed in 2015. Homeownership is still beyond the means of many families in our community as incomes for Longmont families are increasing at a slower rate than homes are appreciating. A household of four at 80% of the Area Median Income saw a 3% increase in income in 2015 to an income of \$65,800 from \$63,900 in 2014 (as compared to the double-digit increases in both average and median home prices).

Longmont continues to market its Down Payment Program through outreach and education. However, the amount of funding available (8.5% of the purchase price, maximum \$15,000) is quickly becoming insufficient to fill the gap between what low/moderate-income households can afford and the rapidly increasing home prices in Longmont and surrounding areas. The City also supports the local Habitat for Humanity through land purchase assistance and development fee waivers. In 2015, Habitat sold 5 newly constructed homes to low and very low-income households.

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

The City has a policy to reduce lead-based paint hazards on a case-by-case basis as projects are funded with CDBG assistance. One homeowner rehabilitation project in 2015 required contractors to be certified as EPA Certified Renovators and perform all work under the EPA and HUD requirements for lead-safe work practices at an additional rehab cost of \$500. One staff member is a certified Lead Renovator and works with clients on a case by case basis. The City of Longmont's Rehab Inspector is also a certified Lead Renovator and works directly with the construction contractors.

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

To reduce the number of families living at or below the poverty level, the City of Longmont Human Service provide funds totaling \$512,066 in 2015. This funding was distributed to nonprofit agencies to provide supportive services to families and individuals to break the cycle of poverty. These services include the support of early childhood education, legal aid, women's and children's health issues, addiction treatment, mental health, parenting skills, and recreation choices. By continuing the dialogue between the city and public and private sectors, especially through the Human Services Master Plan

collaborative, the City has enhanced coordination between public and private housing and human service agencies.

The City is a partner in Boulder County's Circles Campaign. This is a national program that works to move people out of poverty, one family at a time. Longmont has 13 Circle Leaders (persons living in poverty) that have been matched with 18 Allies (middle-income mentors). These Allies help the Circle Leaders implement their Life Plan that may include getting a better job or furthering their education so that they may move to self-sufficiency. \$15,000 in General Funds supported this project in 2015.

In 2010, City Council approved a new Pilot Poverty Reduction Initiative which began in 2011. The City continues to partner with the Longmont Housing Authority to pilot the Road to Independence, Security and Empowerment (RISE) program; at its affordable family property, Aspen Meadows Neighborhood. RISE is designed to offer a comprehensive and focused approach of service delivery to families living in poverty, in order to effectively help people move out of poverty and become self-supporting. The City of Longmont has provided over \$475,000 to this program through 2015 and is seeing some amazing results after four years. Each participant had to outline how they were going to get out of poverty and what changes would they have to make, and then were held accountable by a case manager. At end of 2015, 9 families have increased their income an average of \$28,000 over the 5 years of the program, most going from part time/sporadic work to full time, benefitted employment. 3 families are fully self-sufficient and not receiving any subsidies. 4 families are moving toward being fully self-sufficient, but are hitting the "cliff effect", where the increase in income is offset by a greater loss in benefits. Funding was used to provide the full-time case management staff, continuing education (matching scholarships, covering books, etc.), kid's summer camps, car/insurance, child care assistance, cliff-effect assistance, and accomplishment or milestone incentives.

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

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

Longmont is part of five collaborative that are working to enhance coordination of services and fill service gaps in the Consortium area.

Boulder County Human Services Master Plan – All governments in the County and the Foothills United Way are joining to provide a common approach to defining, assisting and funding human service agencies. Its specific purpose is to enhance coordination and work to eliminate gaps in services while avoiding duplication of services.

Longmont Housing Opportunities Team (LHOT) – Longmont and Boulder County agencies, and other public/private citizens, that serve the homeless come together to enhance the understanding of our homeless needs, develop or improve service delivery to overcome gaps, and eliminate

duplication of services. A Ten Year Plan to eliminate homelessness was completed in 2009 and at the end of 2013 LHOT voted to adopt and use the Boulder County Homeless Plan.

Boulder County Homeless Plan Initiative – This collaborative served the same purpose as LHOT, but worked on a Ten Year Plan to Eliminate Homelessness in all of Boulder County. An Advisory Board was seated in late 2011 and met monthly during 2015 to help move the County Plan implementation forward.

Boulder County Housing Collaborative – This group is made up of homeownership program providers in the County. It meets to identify common needs and goals, address gaps in service delivery, and marketing opportunities in an effort to provide seamless homeownership program service delivery throughout the County.

Boulder Broomfield Regional Consortium – The Consortium works to identify and address common housing needs, overcome gaps in affordable housing provision and increase the amount of HOME funding coming to our local region.

In addition, the City sought opportunities to meet with stakeholders interested in housing and community development issues by continuing to network with the Longmont Area and Boulder Area Boards of Realtors, 1st Bank, Guaranty Bank, and developers in connection with the fee reduction and housing incentive programs.

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

In 2015, the City's Community and Neighborhood Resources (C&NR) Division, which houses the City of Longmont's Fair Housing Office (LFHO), continued to provide Fair Housing education and outreach services, worked with the Colorado Civil Rights Commission (CCRC) to take complaints, and provided information and education on predatory lending in the community.

The Boulder/Broomfield Regional Consortium's Analysis of Impediments to Fair Housing Choice completed in 2015 showed the following impediments:

- Inadequate Supply of Accessible Housing

Longmont worked to address this Impediment through its Accessibility Programs. The Architectural Barrier Removal Program is vital to keep aging and disabled people in their homes, allowing them to age in place and as important, increases the stock of accessible homes in Longmont.

- 36 units in an affordable senior housing development had their tubs removed and walk-in showers with grab bars installed to allow these seniors to age in place. This completed a larger effort in which all 76 housing units in this complex had their tubs

replaced with showers, installed a sight and hearing impaired fire and smoke warning system, overhauled the original elevator to prolong its life and made other accessible improvements.

- 6 homes were made accessible by removing tubs and replacing them with walk-in showers with grab bars, ADA toilets and handrails were installed, and wheel chair ramps were repaired.
- The city's development code requires a minimum of 5% of the total units in new or rehabilitated developments be accessible and/or ADA compliant. This is helping to increase the supply of accessible homes in Longmont.

- Housing Supply does not meet the needs of families

There is a lack of housing that has three or more bedrooms, particularly in the rental housing stock. Longmont includes bonuses in its applications for CDBG, HOME and its Affordable Housing Funds to encourage the building or rehabilitation of larger rental units.

- Fourteen - 4 bedroom rental units have been approved for funding and are working through the development approval process. These units are affordable and should be under construction in 2016 with completion and lease up in early to mid-2017.

- Market Rate Rental Discrimination by Race, Familial Status and National Origin

- Longmont has continued to work in 2015 to engage landlords and to educate them about discriminatory practices and to advocate for policy changes. The Longmont Landlord Alliance holds monthly educational sessions throughout the year with an average of 30 - 40 attendance at each session. Topics range from fair housing, service animals, eviction process, leases to security deposits.
- The City of Longmont also provides Home Owners Association (HOA) trainings on fiscal responsibilities, ADA and other topics. In 2015 there were three workshops with an average of 15 HOA representatives at each session.
- The City held 4 Legal Clinics in 2015 which are open to the community. There was an average attendance of 50-60 participants at each clinic. The clinic has 20+ attorney that provide pro bono consultation on topic such as disability, employment, housing, fair housing, small claims and criminal.

The City of Longmont maintains information and records on its Fair Housing Services which are always accessible for citizen review.

CR-40 - Monitoring 91.220 and 91.230

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

City of Longmont staff conducted monitoring on projects under contract. Monitoring included but was not limited to:

- Documenting Subrecipient compliance with CDBG and HOME regulations.
- Assuring that funded projects comply with established regulations and that project activities continue to serve the target population identified in the initial application.
- Assuring the CDBG and HOME recipients are complying with applicable federal regulations.
- Assuring compliance with the Federal Office of Management and Budget (OMB) Circulars and City of Longmont regulations relating to financial management systems, procurement and contracting, labor standards, record keeping, and reporting requirements.

The CDBG and HOME program is on-time with respect to monitoring sub-recipients and projects are moving ahead in a timely manner. The monitoring reports reflect the dates of the monitoring visits, areas monitored, the findings and concerns noted and when they are resolved, and areas still to be monitored. All reports are located in the appropriate files.

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

Pursuant to HUD guidelines, this CAPER allowed for reasonable notice for review and comment, as well as a comment period prior to submission. As of March 31, 2016, the Consortium received no comments.

The city has and follows its Citizen Participation Plan to ensure residents are provided with notice and opportunities to comment on its performance report. The draft report is posted on the city's website. Notice of the 30 day comment period and the date/location of the public hearing are published in the local paper and a public hearing is held during the City Council meeting at which anyone can speak. Notices contain the TDD phone number, state (in Spanish) that Spanish or other translation is available, state that the meeting location is accessible and that children can attend with parents. We also provide notification to our partners (the Senior Center, the Housing Authority and El Comité) when the draft report is available for review.

CR-45 - CDBG 91.520(c)

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

Comparing the CDBG funds planned for projects and the expenditures made to implement projects showed that during the reporting period, 39% of the funds committed (\$1,372,917) were spent (\$538,863). A comparison of the expenditure of funds by type of project shows that the City spent 27% of the planned Housing Projects, 6% of the planned Neighborhood Revitalization funds, 44% of the planned Community Investment projects, 90% of the planned Economic Development projects, and 100% of the planned Administration funds.

Program	Budget	Expenditures	% of Expend
Community Investment Programs	127,487.90	56,366.91	44%
Economic Development Programs	127,216.45	114,224.00	90%
Housing Programs	890,890.46	237,305.54	27%
Neighborhood Revitalization Projects	102,755.19	6,399.25	6%
Program Administration	124,567.00	124,567.00	100%
	1,372,917.00	538,862.70	39%

Several housing projects that were expected to be funded in 2015 and were included in the 2015 Action Plan were not able to move forward in 2015 resulting in lower expenditures for 2015.

The City of Longmont Community Development Block Grant program is the main resource available to implement most of the projects in the Consolidated Plan. The City received \$587,833 of CDBG funds from the Department of Housing and Urban Development (HUD) for the 2015 CDBG program year and \$54,840.72 in program income. With prior year CDBG funds, a total of \$538,863 was spent in 2015.

The City exceeded its annual targets for the homeowner rehabilitation, emergency repairs, architectural barrier removal, and mobile home repair programs, all of which are funded with CDBG funds. These programs are the second highest priority in the City's 2015-2019 Strategic Plan. Through these programs, the City is able to replace roofs, remove tubs and install walk in showers, install grab bars, replace water heaters and furnaces, replace windows with energy star windows, repair flooring, plumbing and electrical problems, and address code violations.

Three homes were brought up to property standards with the Homeowner's Rehabilitation program. In addition, 11 households received assistance to immediate health and safety issues under the Emergency Grant program, 16 mobile homes were repaired under the Mobile Home Repairs program, and 6 homes were made accessible for disabled and/or elderly household members under the Architectural Barrier Removal program. City of Longmont also assisted 4 households affected by the 2013 floods by providing optional relocation assistance.

The City was also successful with its Community Investment Programs, completing 100% of the 5 year goal. 33 households received free internet service for children enrolled in middle school and high school

to help the children stay current with school work. The Suites Supportive Services provided case management, social activities and classes to help 67 residents maintain their housing and improve their quality of life.

CDBG funds were allocated in 2015 for the Jobs to Home program which assists homeless households with security deposits and rent. This program required extensive technical assistance in 2015 but is now underway and is expected to meet its 5 year goals. Though the City didn't expend any CDBG funds for Rental Housing Programs and homeless programs in 2015 there are several upcoming projects that will ensure that we are on track to meet our five year plan goals.

Community Development Block Grant Funding\Expenditures				
Activity/Project Name	Funding	2015 Expenditures	%	# Assisted
Administration	124,567.00	124,567.00	100.00%	
Digital Divide	4,618.40	4,497.41	97.38%	33
LHA - The Suites Support Services	62,869.50	51,869.50	82.50%	67
LDDA - Downtown Streetscape	60,000.00	0.00	0.00%	
Business Rev. Loan\Small Business Loans	127,216.45	114,224.00	89.79%	13
Boulder County - Housing Counseling	53,500.00	53,500.00	100.00%	665
Architectural Barrier Removal	38,355.46	22,362.00	58.30%	6
Emergency Grant	35,014.00	13,044.02	37.25%	11
General Housing Rehab	236,535.00	61,535.00	26.02%	3
Mobile Home Repair	91,919.00	76,297.52	83.01%	16
Optional Relocation Program	10,567.00	10,567.00	100.00%	4
Habitat for Humanity - Land Acquisition	40,000.00	0.00	0.00%	
Our Center Rent Deposits for Homeless	10,000.00	0.00	0.00%	
Neighborhood Revitalization - Spangler Park	102,755.19	6,399.25	6.23%	
Suites Renovation & New Unit Creation	375,000.00	0.00	0.00%	
	1,372,917.00	538,862.70	39.25%	818

Program Income From Revolving Funds:

Program Type	Project	Beginning Balance	Expended	Ending Balance
CDBG	Revolving Funds	29,700.36		29,711.19
Total		29,700.36	0.00	29,711.19

Program Income from Loan Payments:

At the end of 2015 the City of Longmont had 56 active loans totaling \$1,126,703.

Program Type	Prior Year Carry Forward	2015 Program Income	Expended	Balance Carry Forward
CDBG Program Income	0.00	54,840.72	(54,840.72)	0.00

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City conducted three onsite monitoring's for projects that received HOME funding. St. Vrain Manor, a senior housing project, completed their construction in early 2015 that provided 35 units with accessible bathrooms. The City worked with the project to ensure that the rents of the HOME units are no more than 30% of the tenants' adjusted gross income and the property met Housing Quality Standards and the City's building code after the completion of the project.

The City also completed the Close-Out monitoring for the Inn Between. At the end of 2014, this project completed the acquisition and rehabilitation of an apartment complex with a total of 17 units. 5 of these units are HOME-assigned units with a 15-year Period of Affordability. The City provided technical assistance to ensure that tenants are not paying more than 30% of their adjusted gross income. Two HOME units had minor inspection repair requirements, all of which were fixed in a timely manner.

The Aspen Meadow Neighborhood project is a family housing with 28 units, 2 of which are HOME designated. The project added a lease addendum that outlined the prohibited lease terms to clarify any potential for misunderstanding with the lease. Additionally, the City conducted its annual desk monitoring for 2 other HOME projects to ensure tenant income and rent compliance.

Projects Monitored	Monitoring Schedule
St Vrain Manor	May 26, 2015
The Inn Between (230 Coffman)	April 7, 2015
Aspen Meadows Neighborhood	September 10, 2015

In 2015 the Consortium decided to go to a revolving rotation approach which would allow the partnerships to place more home funds into one dedicated project. The City of Longmont was to receive the 2015 rotation, however it was decided that Boulder County had a more viable project ready to go to meet HOME requirements, so the City of Longmont will now receive the 2016 rotation. The 2015 expenditures for Home consist of the completion of the St. Vrain Manor tub to shower conversion and administration expenses as reflected below.

Activity/Project Name	Funding	2015 Expenditures	Households
Administration	16,564.45	13,932.28	
St Vrain Manor	41,360.00	41,360.00	35
	57,924.45	55,292.28	42

Since the HOME program went to a revolving rotation, program income is retained within our sub-agreement to be held in a separate fund and reported to Boulder County on a quarterly basis. For 2015 the City of Longmont applied \$13,932 of its program income against administrative expenses. The City of Longmont is receiving the 2016 fund rotation and will apply all carryforward program income into this project.

At the end of 2015 the City of Longmont had 14 active loans totaling \$222,843.

Program Type	Prior Year Carry Forward	2015 Program Income	Expended	Balance Carry Forward
HOME Program Income	7,561.67	39,875.45	(13,932.28)	33,504.84

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.

92.351(b)

The City markets the Down Payment Assistance Program through City resources, Realtors and lenders, and other community organizations, including the local HUD certified counseling agency. All information is available in English and Spanish, with available access to a language assistance line for other languages.

Attachments

CDBG and HOME Active Loans						
Program	Type	Rate	Term	# of Loans	Original Principal	Principal Balance
CDBG				56	1,693,300.22	1,126,703.48
Accessible Spaces Inc 2005	Deferred	0%	43	1	85,304.00	85,304.00
Arch. Barrier Removal Program	Forgivable	0%	5	3	23,976.38	6,026.86
			10	1	9,817.50	5,890.50
BC Down Payment Assistance	Deferred	4%	10	7	53,669.00	53,669.00
	Repayment	3%	10	1	8,890.00	5,020.39
BCHA - Casa Computer Lab 2006	Forgivable	0%	10	1	10,000.00	1,000.00
BCHA - Wedgewood 2006	Forgivable	0%	10	2	17,250.00	1,725.00
Foreclosure Prevention 2007	Deferred	4%	10	1	1,929.79	1,929.79
General Rehab Program	Deferred	0%	0	8	150,985.76	150,985.76
	Forgivable	0%	10	13	174,224.97	61,719.45
	Repayment	3%	8	1	16,661.00	11,906.15
			10	4	35,565.00	23,726.10
LHA - Aspen Meadows Senior Housing 2001	Forgivable	0%	20	1	100,764.00	35,267.40
St. Vrain Manor - ADA Alarms 2008	Forgivable	0%	10	1	69,340.00	20,802.00
St. Vrain Manor - Elevator 2010	Forgivable	0%	20	1	106,905.00	85,524.00
St. Vrain Manor - Split thermo 2009	Forgivable	0%	10	2	133,017.82	53,207.13
Thistle - English Village 2000	Forgivable	0%	30	1	140,000.00	69,999.95
Thistle - English Village 2008	Forgivable	0%	10	1	45,000.00	13,500.00
Thistle - English Village 2012	Repayment	0%	10	1	50,000.00	35,000.00
Thistle - Parkville Apartments 2003	Deferred	0%	0	1	150,000.00	150,000.00
Thistle - Parkville Apartments 2009	Forgivable	0%	10	1	40,000.00	16,000.00
Thistle - Quail East 2001	Deferred	0%	10	1	70,000.00	70,000.00
Thistle - Terry Street 1997	Repayment	4%	30	1	165,000.00	165,000.00
Thistle - Terry Street 2005	Forgivable	0%	10	1	35,000.00	3,500.00
HOME				14	262,227.04	222,843.41
BC Down Payment Assistance	Deferred	4%	4	1	2,741.04	2,741.04
			10	5	53,283.00	52,996.00
	Repayment	3%	10	6	45,903.00	24,896.37
LHA - Aspen Meadow Neighborhood 2009	Deferred	0%	0	1	100,000.00	100,000.00
St. Vrain Manor - Shower project 2012	Repayment	0%	10	1	60,300.00	42,210.00
Grand Total				70	1,955,527.26	1,349,546.89