

# CITY OF LONGMONT

## 2017 ACTION PLAN

### 1. Introduction

The Fiscal Year 2017 Annual Action Plan ("Action Plan") represents the third year of the Boulder County/Broomfield County Regional Consortium ("Consortium") Consolidated Plan ("Con Plan") for the Fiscal years 2015-2019 as approved by HUD. The Action Plan is the Consortium's application for U.S. Department of Housing and Urban Development (HUD) entitlement grants and identifies the proposed programs and projects to be funded during Fiscal Year (FY 2016).

The City of Boulder serves as the lead agency of the Consortium and works with a steering group made up of representatives from the City of Boulder ("Boulder"), the City of Longmont ("Longmont"), Boulder County ("County") and City and County of Broomfield ("Broomfield"). The Annual Action Plan identifies how the Consortium proposes to utilize its HOME funds in the upcoming fiscal year to address its community development, housing and public services goals and priorities as described in the Con Plan. Each CDBG entitlement community (Boulder, Broomfield and Longmont) also provides information on how it intends to utilize its individual CDBG program funding and the Plan also describes other projects and programs that leverage those funded by CDBG and HOME and further support the Consortium's goals and priorities as identified in the Con Plan.

It is important to note that the Con Plan sets goals and strategies to be achieved over the FY 2015-2019 period and identifies a list of funding priorities. The Con Plan goals represent high priority needs for the Consortium and serve as the basis for FY2016 programs and activities identified in the Action Plan. These goals are listed below in no particular order:

1. Rental Housing - maintain and produce additional affordable rental housing, particularly for households earning less than 50% of AMI.
2. Homeownership Programs - assist low-income households with rehabilitation and accessibility needs to assure decent, safe and sanitary housing conditions.
3. Homebuyer Program - assist income-eligible households with down payment assistance, first time homebuyer classes, and budget and financial counseling.
4. Homeless Assistance Program - work with community partners to provide shelter, housing and services to homeless individuals and families.
5. Community Investment Programs - assist a variety of entities with different types of projects designed to improve existing conditions that threaten the health and welfare of the community.

Boulder's section of this Action Plan outlines how the Consortium will spend its HOME Program funding and outlines how Boulder will spend its CDBG funds. Longmont's sections outline how the City of Longmont will spend its CDBG funding.

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

For details regarding the objectives and outcomes targeted in this Action Plan in relation to each of the 5 goals listed above, please refer to section; AP-20 Annual Goals and Objectives below

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

Longmont uses CDBG funding to address housing and community development needs and to leverage outside resources to achieve goals and objectives listed in the Con Plan. The following activities were undertaken in 2016 with CDBG funding.

- The City's Housing Rehabilitation Programs continued to help income eligible homeowners maintain decent, safe, and sanitary housing in 2016 using below market rate loans and grants. The General Rehab Program assisted 8 low-income households, the Architectural Barrier Removal Program assisted 11 low income households, the Mobile Home Repair Program assisted 11 low income households and the Emergency Grant Programs assisted 14 low income households.
- The Housing Counseling and Training program provided services to 458 households through the homeownership training and financial, credit repair and budgeting workshops and individual appointments.
- The Longmont Housing Authority received CDBG funds and local Affordable Housing Funds for a debt reduction and rehabilitation activity. This project was funded using 2015 and 2016 CDBG funds and completed in early May 2017.
- The Longmont Housing Authority Supportive Services program at The Suites received CDBG funds in 2016 and the activity will be completed in 2017.
- Habitat for Humanity of the St. Vrain Valley purchased a vacant lot in 2016 using 2015 CDBG funds for the future construction of a for-sale home. Construction is expected to start in 2018 with a closing in early 2019.
- The Longmont Downtown Development Authority used CDBG funds to purchase materials for the Main Street neighborhood streetscape project.
- The OUR Center helped 5 homeless persons, providing security deposit payments under the Jobs to Home activity. This project was funded from 2015 funds and was completed in January 2017.

The City also uses local funds to support a wide range of social services for low and moderate income residents. Longmont agencies continue to face challenges in meeting the increasing demand for services and helping clients maintain housing stability due to high housing costs and the lack of available affordable housing in Longmont.

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 \$603,958 of CDBG funds from the Department of Housing and Urban Development (HUD) for the 2016 CDBG program year and \$58,680.42 in program income. With prior year CDBG funds, a total of \$1,076,835.10 was spent in 2016.

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.

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

The City followed its Citizen Participation Plan to ensure residents were provided with notice and opportunities to comment on its Action Plan report. Comments received are summarized in Section 5 below. The draft report was posted on the City's website. Notice of the 30 day comment period and date/location of public hearings were published in the local paper, two public hearings were held during City Council meetings at which anyone can speak. Notices contain the TDD phone number, and state (in Spanish) that Spanish or other translation is available, the meeting location is accessible, and children can attend with parents. We also provide notification to our partners such as the Senior Center, the Housing Authority, and El Comité when the draft report was available for review.

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

Public meetings were held on May 9, 2017 and July 11, 2017 to hear comments on the 2017 Action Plan. There were no citizen comments at these meetings. There were also no comments on this plan during the 30 day comment period.

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

There were no comments or views received during the 30 day comment period.

## Responsible Agencies

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LONGMONT	Housing and Community Investment

**Table 1 – Responsible Agencies**

### Narrative

For administration of the CDBG grants, each city administers their own allocation processes. In addition, as the lead agency of the HOME Consortium, the City of Boulder assumes the responsibility of administering the HOME funds with each city overseeing its specific awarded HOME projects in any one year.

Longmont's CDBG program is administered through the Division of Housing and Community Investment (HCI). HCI staff coordinates the management of the projects and programs funded. The HCI division also provides technical assistance to nonprofit organizations and encourages the involvement of the business community. Two advisory boards, the Technical Review Group and the Housing and Human Services Advisory Board, comprised of community volunteers, review CDBG, HOME, and local funding proposals and make funding recommendations to City Council.

### Consolidated Plan Public Contact Information

The 2017 Action Plan was available for public review at the following locations;  
City of Longmont  
350 Kimbark Street, Longmont  
Contact: Kathy Fedler at 303-651-8736 or [Kathy.fedler@longmontcolorado.gov](mailto:Kathy.fedler@longmontcolorado.gov)

## Consultation

### 1. Introduction

The City's Citizen Participation Plan serves as the first step in the qualification process for the CDBG program. The plan serves as the City's official policy for involving the community in the development of all planning documents related to the CDBG program. As required, the City consulted with residents and agencies through public hearings, community meetings, and newspaper advertisements.

### 1. Summary of the City's activities to enhance the coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

The City of Longmont's Housing and Community Investment (HCI) Division manages the administration of CDBG funding. Internally, the HCI works in collaboration with all City departments to deliver projects, services, and other benefits to eligible neighborhoods and residents.

Externally, the HCI Division works with organizations that document their ability to address a community need eligible under HUD regulations. Funding for the HCI Division comes from CDBG, HOME, and the Affordable Housing fund, a locally generated fund that supports affordable housing opportunities.

Agencies and organizations work closely with the City in the provision of services to citizens in need. The close partnership the City has with each agency grows with each year of collaboration. The City meets with all of its partners on an as-needed basis to develop organizational capacity, add new programs, or improve existing programs. HCI Division staff also provides technical, referrals, and capacity building assistance for funding recipients to ensure compliance with federal, state, and local regulations. Listed below are some of the City's principal partners, and past recipients of CDBG, HOME, and/or Affordable Housing funds:

- Center for People with Disabilities
- Dental Aid
- Habitat for Humanity of the St. Vrain Valley
- The Inn Between
- Longmont Christian Housing
- Longmont Housing Authority
- Longmont Housing Development Corporation
- Mental Health Partners
- The OUR Center
- Boulder County Housing Authority
- Thistle Community Housing

**2. 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 City of Longmont does not have a Continuum of Care program however, the City participates in the Metro Denver Homeless Initiative (MDHI), the Continuum of Care for the seven county metro region, and supports public and private agencies that address the homeless needs of individuals and families including homeless veterans, youth, and/or other persons with special needs. The City supports efforts to implement the goals and objectives of the regional "Boulder County 10-year Plan to Address Homelessness," by directing funding of homeless services in accordance with the Plan.

Longmont provides feedback and input to the MDHI regarding local homeless needs via its assigned Boulder County representative and participates in the Point-in Time survey conducted each January. There are only two agencies that serve Longmont that receive funding through ESG or MDHI and that participate in HMIS.

**4. Agencies, groups, organizations and others who participated in the process and consultations**

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

1	<b>Agency/Group/Organization</b>	LONGMONT HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-homeless Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Market Analysis
	<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 City of Longmont Housing and Community Investment Division staff serves as a liaison to the Housing Authority Board of Commissioners. The City liaison participates in planning meetings to develop needs assessments and gathers data for relevant section of the Action Plans.
2	<b>Agency/Group/Organization</b>	OUR CENTER
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Employment Services - Victims

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty 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>	The City has a close partnership with the OUR Center in the provision of services to persons in need. Information gathered from the OUR Center allows the City to develop its Needs Assessment and other plans related to the Action Plan.
3	<b>Agency/Group/Organization</b>	Habitat for Humanity of St. Vrain Valley
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<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 City has a close partnership with Habitat for Humanity of the St. Vrain Valley in the provision of homeownership opportunities for Longmont residents. Information gathered from Habitat allows the City to develop its Needs Assessment and other plans related to the Action Plan.
4	<b>Agency/Group/Organization</b>	THE INN BETWEEN OF LONGMONT, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<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 City has a close partnership with the Inn Between in the provision of transitional housing services to residents in need. Information gathered from the Inn Between allows the City to develop its Needs Assessment and Homeless plan related to the Action Plan.
5	<b>Agency/Group/Organization</b>	Mental Health Partners
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<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 City has a close partnership with Metal Health Partners in the provision of services to residents in need. Information gathered from Mental Health Partners allows the City to develop its Needs Assessment and other plans related to the Action Plan.
6	<b>Agency/Group/Organization</b>	BOULDER COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty 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>	The City has a close partnership with Boulder County in the provision of services to residents in need. Information gathered by and from Boulder County agencies allows the City to develop its Needs Assessment and other plans related to the Action Plan.
7	<b>Agency/Group/Organization</b>	CITY OF LONGMONT
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint 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>	The City has a close partnership with other City departments in the provision of services to residents in need. The HCI division meets with other City departments on an as-needed basis to develop organizational capacity, add new programs, or improve existing programs. Information gathered from other City departments allows the City to develop its Needs Assessment and other plans related to the Action Plan.
8	<b>Agency/Group/Organization</b>	SAFE SHELTER OF ST. VRAIN VALLEY
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless needs - Victims of Domestic Violence
	<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 City has a close partnership with the Safe Shelter in the provision of services to residents and others in need. Information gathered from the Safe Shelter allows the City to develop its Needs Assessment and other plans related to the Action Plan.
9	<b>Agency/Group/Organization</b>	Colorado Enterprise Fund, Inc.
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<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 City has a close partnership with the Colorado Enterprise fund in the provision of Economic Development services and support for the local entrepreneurs in Longmont. Information gathered from the Colorado Enterprise Fund allows the City to develop its Needs Assessment and other plans related to the Action Plan.

**5. 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		
Point in Time Survey 2017	Metro Denver Homeless Initiative	Informs homeless action and activities by homeless populations

<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>
Longmont Area Housing Market Analysis	City of Longmont	Informs gaps and needs by income range
BC Human Services Strategic Plan 2008	Boulder County	Began efforts to regionally and collaboratively distribute human service agency funding
BC 10 yr Plan to address Homelessness	Boulder County Communities	2009 Plan sets forth a plan to address homelessness including types of housing needed, ranges of income, and service points and resources.
Envision Longmont Comprehensive Plan, 2016	City of Longmont	Calls for the inclusion of a diversity of housing types and income ranges throughout Longmont. Supports affordable and accessible housing in the community
BC Permanent Supportive Housing Study	Boulder County	Informs gaps and needs for Permanent Supportive Housing

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

**Narrative**

## Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

Pursuant to HUD guidelines, this Action Plan allowed for reasonable notice for review and comment, as well as a comment period prior to submission and comments received are summarized in the Table below.

The City followed its Citizen Participation Plan to ensure residents were provided with notice and opportunities to comment on its Action Plan report. The draft report was posted on the City’s website. Notice of the 30 day comment period and date/location of public hearings were published in the local paper and 2 public hearings were held. 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.

### 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	Minorities Non-targeted/broad community	Received no responses	There were no written comments received	None	
2	Newspaper Ad	Non-targeted/broad community	There were no responses to the Ad placed in the Times Call	None	None	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### 1. Introduction

The City of Longmont’s goal in allocating funding is to enhance its community by addressing the needs identified in the 2015-2019 Consolidated Plan. The Community Development Block Grant (CDBG) Program the primary source of Federal Funds that are addressed in this Action Plan. However, the City of Longmont also allocates local funds for eligible affordable housing developments, human services, and related activities.

Federal dollars are often used to leverage additional funds for projects that help meet the goals of the 2015-2019 Consolidated Plan. The federal and local funds awarded to a project assist those projects in securing additional funds, while stretching the grant/loan dollars awarded by the city.

### Anticipated Resources

Program	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	617,129	25,000	50,130	692,259	1,191,080	The expected amount available: Con Plan = 580*5 = 2,900,000 2015 Funding = - 2016 Funding = - 2017 Funding = - 617,129 Amount Available = 1,191,080

**Table 5 - Expected Resources – Priority Table**

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

The City anticipates that approximately \$529,800 other private or public funding will be leveraged with the CDBG funding listed above. This will be matching or other project funding from the Boulder County Housing Authority Housing Counseling Program.

### 3. Publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Longmont may make city-owned property available at below market prices for housing for very low-income populations.

## Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Buyer Programs	2015	2019	Homebuyer Programs	CDBG: \$70,000	Direct Financial Assistance to Homebuyers: 450 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 1 Household Housing Unit
2	Homeownership Programs Existing Housing	2015	2019	Homeownership Programs - Existing Housing	CDBG: \$423,833	Homeowner Housing Rehabilitated: 54 Household Housing Unit
3	Community Investment Programs	2015	2019	Community Investment Programs	CDBG: \$70,000	Buildings Demolished: 1 Buildings

**Table 6 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Home Buyer Programs
	<b>Goal Description</b>	<p>The City of Longmont will continue funding the Boulder County Housing Authority’s Housing Counseling program which prepares and supports homebuyers under the Down Payment Assistance Program and homeowners under the Housing Rehab Programs.</p> <p>In 2017 the City of Longmont may need to declare a mobile home owner in default of their purchase loan agreement which secures the mobile home. CDBG funds will be used for the costs of sale, lease, or disposition of real property. It is the intention of the City of Longmont to sell this property to another eligible LMI homebuyer.</p>
2	<b>Goal Name</b>	Homeownership Programs Existing Housing
	<b>Goal Description</b>	The City of Longmont will continue to support existing homeowners by funding the homeowner rehabilitation, emergency repair, accessibility modification, and the mobile home repair programs. It is anticipated that funding will assist approximately 54 households over a two year period.
3	<b>Goal Name</b>	Community Investment Programs
	<b>Goal Description</b>	2017 CDBG funding will be allocated to the demolition of a spot slum blight property located at 50 E. Rogers Road in Longmont.

## Projects

### 1. Introduction

This section details the projects proposed for the FY2017 program year. Projects and estimated second year CDBG funding allocations for each Project is outlined in the Description section below.

#	Project Name
1	Administration & Contingencies
2	Housing Rehabilitation - Single Family Residential
3	Housing Rehabilitation - Administration
4	Housing Counseling and Training Program
5	Clearance and Demolition Project
6	Disposition of Real Property

**Table 7 – Project Information**

### 2. Allocation priorities and any obstacles to addressing underserved needs

The City of Longmont’s 2017 Action Plan is based on the Housing Needs and Market Analysis sections of the Five Year Consolidated Plan, Housing Market Analyses for Longmont, and the analysis of funding applications submitted as part of the 2017 funding process. Funding applications were reviewed to determine how well they met the Consolidated Plan goals and priority needs, thoroughness in addressing a specific community need, and the organization’s ability to meet proposed outcomes and timeliness. The most significant obstacle to addressing underserved needs in Longmont is the lack of resources to fund all requested financial assistance

#### Project Summary Information

<b>1</b>	<b>Project Name</b>	Administration & Contingencies
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$128,426
	<b>Description</b>	CDBG - General Administration
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable - Administrative Costs
	<b>Location Description</b>	City of Longmont, 350 Kimbark Street, Longmont CO 80501

	<b>Planned Activities</b>	Administration of the CDBG program
2	<b>Project Name</b>	Housing Rehabilitation - Single Family Residential
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership Programs Existing Housing
	<b>Needs Addressed</b>	Homeownership Programs - Existing Housing
	<b>Funding</b>	CDBG: \$368,833
	<b>Description</b>	The City of Longmont has 4 local rehabilitation programs. The General Rehab Program is available to qualified applicants at a maximum of \$25,000 loan. The Mobile Home Repair Program has a maximum one-time grant of \$5,000, the Emergency Repair Program has a maximum \$2,500 grant to replace immediate health and safety issues and the Architectural Barrier Removal program which has a \$5,000 grant.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The funding will be spent over a two year period with 27 households estimated to be assisted each year for a total of 54 estimated households.
	<b>Location Description</b>	City of Longmont
	<b>Planned Activities</b>	Rehabilitation of privately owned, single-family homes.
3	<b>Project Name</b>	Housing Rehabilitation - Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership Programs Existing Housing
	<b>Needs Addressed</b>	Homeownership Programs - Existing Housing
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	Delivery costs directly related to carrying out the City of Longmont's four housing rehab programs: General Rehab, Emergency Grant, Architectural Barrier, and Mobile Home Repair Programs.
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of families estimated to benefit under this funding are reported under the Home Ownership Programs.
<b>Location Description</b>	City of Longmont, 350 Kimbark Street, Longmont CO 80501	

	<b>Planned Activities</b>	Delivery costs including staff and other direct costs directly related to carrying out the City of Longmont's housing rehabilitation programs.
<b>4</b>	<b>Project Name</b>	Housing Counseling and Training Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Home Buyer Programs
	<b>Needs Addressed</b>	Homebuyer Programs
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	The Housing Counseling Program includes housing and community education programs provided through counseling and educational opportunities to individuals and families to build skills, knowledgebase and confidence in areas of money management, housing and employment sustainability.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Could provide assistance to up to 450 households within the fiscal year.
	<b>Location Description</b>	Boulder County Housing Authority, 3460 Broadway Street, Boulder CO 80304. Foreclosed home located a 230 n. 2nd Street #45, Berthoud, CO
	<b>Planned Activities</b>	<p style="margin: 0in 0in 8pt;"><font face="Calibri" size="3">Salary and benefits associated with housing counselors for homebuyer activities. </font></p><p style="margin: 0in 0in 8pt;"></p>
<b>5</b>	<b>Project Name</b>	Clearance and Demolition Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Investment Programs
	<b>Needs Addressed</b>	Community Investment Programs
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	A property owned by the City will be demolished, cleared and the lot donated to Habitat for Humanity to build up to 3 new for-sale homes for low and moderate income families.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable - Clearance and Demolition of Building.

	<b>Location Description</b>	50 E. Rogers Road, Longmont CO 80501
	<b>Planned Activities</b>	Funds will be used for the demo of a spot slum blight building in Longmont.
<b>6</b>	<b>Project Name</b>	Disposition of Real Property
	<b>Target Area</b>	
	<b>Goals Supported</b>	Home Buyer Programs
	<b>Needs Addressed</b>	Homebuyer Programs
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Costs related to the upkeep of property obtained by the City until it can be donated, sold or rented to an income-eligible family.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This would benefit one LMI household.
	<b>Location Description</b>	City of Longmont, 350 Kimbark Street, Longmont CO 80501
	<b>Planned Activities</b>	Costs related to the upkeep of property obtained by the City until it can be donated, sold or rented to an income-eligible family.

## **Geographic Distribution**

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

The City of Longmont does not target funds to specific geographies within the City.

### **Geographic Distribution**

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

**Table 8 - Geographic Distribution**

**2. Rationale for the priorities for allocating investments geographically**

CDBG funds are prioritized to meet affordable housing and the capital improvement needs of community based service providers serving low and moderate income persons. As indicated above, the geographic locations of the programs are based on the projects put forth by the organizations who apply through the City's annual competitive application process.

## **Barriers to affordable housing**

### **1. Introduction**

The City of Longmont will continue to implement strategies to remove barriers to affordable housing, whether such barriers are posed by public policies, the economic climate, or conditions in the local housing market. The City's strategies are designed to close the affordability gap, increase the supply of affordable housing and ensure opportunity for access to affordable housing.

### **2. Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing.**

There were no public policy barriers to affordable housing identified in the Analysis of Impediments to Fair Housing completed in January, 2015. The City completed an update of its Comprehensive Plan with City Council adoption in 2016. This new Comprehensive Plan, called Envision Longmont, has a chapter that focuses on affordable and accessible housing, services, amenities and opportunities for all. The Plan promotes a mix of housing types and diversity in the housing stock to meet the needs of a variety of socio-economic groups and lifestyles, higher density housing, sets a goal to have 10% of the city's housing stock be permanently affordable, and strives to expand the supply of homes that are accessible to seniors and persons with disabilities. The next steps will include:

- Aligning zoning with the Land Use Plan to ensure desired development patterns and densities can be readily achieved.
- Reviewing and modifying the city's regulations, policies and processes that might hinder the creation or development of affordable housing or otherwise limit housing options.
- Revising the affordable housing incentive programs to provide density or height bonuses, development fees, use tax and potentially property tax waivers when affordable housing is included in a development and allowing staff to administratively approve these incentives.
- Identifying a permanent dedicated funding source for the city's Affordable Housing Fund. \$540,000 annually of a \$1 million per year goal has already been dedicated as a transfer from the General Fund to the AH Fund showing the City's commitment to affordable housing.
- Monitoring housing trends to identify gaps in types of housing, affordable housing and housing for targeted demographic groups to align development and incentive programs to meet changing needs.
- Continuing to work on the Boulder County 10 Year Plan to Address Homelessness and include permanent supportive housing opportunities.
- Working with the private sector on public/private partnerships to provide affordable housing options.

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 419 vouchers, which was achieved through attrition. No additional Housing Choice Voucher leasing has occurred since 2014. 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.

### **3. Discussion**

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 housing 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.

Affordable homeownership continues to be another underserved need. There were fewer single family home sales in Longmont in 2016 than in 2015, and the days that homes spent on the market decreased by 10.3%. But homebuyers saw a 12% increase in single family homes prices.

The number of sales for condominiums and townhomes remained consistent in 2016 over 2015. However, there was an increase in the number of days that these types of homes were on the market from 44 days to 83 days and a 24% increase in the median price of these homes from \$229,700 to \$285,000.

In recent years the annual number of households able to purchase using the Down Payment Assistance Program has been low, and 2016 was the first year since the beginning of the Program that no DPA loans were made. Homeownership is beyond the means of many families in our community as incomes remained stagnant. A household of four at 80% of the Area Median Income saw their 2016 income decrease by \$100 over 2015, which is inadequate to keep up with 2016 double-digit increases in average and median home prices for all type of for-sale housing.

Longmont will continue to market its Down Payment Program through outreach and education. The Program removed the \$15,000 cap in assistance that it can provide, now allowing homebuyers to received up to 8.5% of the purchase price (with a maximum purchase price set at the HOME limits). However, the amount of funding available has already proven to be insufficient to fill the gap between what low/moderate-income households can afford and the rapidly increasing home prices in Longmont and surrounding areas. Longmont will continue to explore other changes to the Program that may allow it to better meet the needs of low/moderate-income homebuyers.

The City also supports the local Habitat for Humanity through land purchase assistance and development fee waivers.

## **Other Actions**

### **1. Introduction**

This section reports additional efforts the City will undertake during the 2017 program year to address residents' housing and community development needs.

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

City of Longmont undertook a comprehensive analysis regarding the need for affordable housing that showed an unmet need for 1,500 rental units affordable at or below 40% AMI. A council-appointed task force proposed the following recommendations to meet the need:

- Contribute additional funding to the existing local Affordable Housing fund.
- Plan to create an average of 50-100 affordable rental units per year.
- Develop a plan for the preservation of current rental housing stock.
- Continue to support homeownership programs.
- Consider long-term sustainable housing programs that regard economic, community, market, and environmental trends.
- Fund private and public housing developers to maintain the supply of affordable housing.

City of Longmont will continue to:

- Develop and enhance programs that assist low and moderate income households by helping them to rent or buy affordable, safe and decent housing.
- Work to develop affordable housing solutions in the region.
- Provide fee waivers and other incentives to encourage for the development of affordable housing.
- Staff will work with City Council to identify and address the recommendations they wish to implement to address the housing gap.

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

- Develop and maintain safe, decent, and affordable housing.
- Support the preservation of affordable housing through rehabilitation and/or debt reduction for affordable rental housing.
- Provide post-purchase budgeting, financial fitness and counseling classes to give low income homeowners the opportunity to successfully maintain their housing.
- Develop and maintain suitable living environments.
- Create economic opportunities for low and moderate income households.

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

The City of Longmont has established the following policies to reduce lead-based paint hazards for all construction projects:

Occupants of units constructed prior to 1978 will receive proper notification of Lead-Based Paint (LBP) hazards as

follows;

The Lead Hazard Information Pamphlet published by the EPA/HUD/Consumer Product Safety Commission and will be given regardless of the cost of rehabilitation or paint test finding. If lead-based paint is found through testing or if presumption is used, a Notice of Lead Hazard Evaluation or Presumption will be supplied. When lead hazards are present, a Notice of Lead Hazards Reduction Activity and a Lead Hazard Evaluation Report will also be provided.

Units constructed prior to 1978 will also be inspected according to the following HUD regulations subject to implementation of the Federal Lead Based Paint regulations by HUD;

a) If the total amount of Federal assistance or the total amount of rehabilitation hard cost is up to and including \$5,000 the following is required:

- Paint testing or presume LBP.
- Clearance of Lead-Based Paint from disturbed work areas.
- Distribution of notifications listed above.

b) If the amount of Federal assistance or the total amount of rehabilitation hard cost is more than \$5,000 up to and including \$25,000 the following is required:

- Paint testing or presume LBP;
- Risk assessment; and
- Clearance of Lead-Based Paint from unit or work areas.
- Distribution of notifications listed above

c) If the amount of Federal assistance or the total amount of rehabilitation hard cost is more than 25,000.00 the following is required:

- Paint testing or presume LBP
- Clearance of Lead-Based Paint from disturbed work areas;
- Distribution of notifications listed above;
- Abatement of all LBP hazards identified or produced;
- Use of interim controls on exterior surfaces not disrupted by rehab.

Costs for administration of the rehab project and any lead based paint mitigation costs will not be included in the loan amount.

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

City of Longmont has committed \$945,500 from the General Revenue Fund in 2017 to support Longmont households living in poverty. It is estimated that over 43,000 LMI persons or households will be served as a result of this funding.

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

In 2017 the City will continue to work collaboratively with its partners to address housing and community development needs. The City of Longmont is the lead agency for its CDBG program. The City is also part of the Boulder County/Broomfield HOME Consortium and is responsible for administering its portion of the HOME funds. Several

other organizations and non-profits will partner with the City to address the affordable housing needs. The coordination of resources and efforts is accomplished through on-going discussions with service providers and special meetings to solicit feedback on housing programs and policies.

The City will continue to provide technical assistance and financial resources to ensure that community organizations have the capacity and the necessary human and physical assets to execute their mission in the most effective way. The City will continue to partner in community wide efforts to form plans to address both ongoing and emerging challenges that the low-income community faces. The City, through its monitoring and risk assessment process, will gather data and information on expenditures, outcomes and numbers served so that it can perform an ongoing assessment on the investments it makes with both federal and City funds.

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

The HCI Division is the lead agency for the administration of CDBG funding and the implementation of the Consolidated Plan. Internally, the HCI works in collaboration with all City departments to deliver projects, services, and other benefits to eligible neighborhoods and residents.

Externally, the HCI Division works with organizations (primarily those listed below) that document their ability to address a community need eligible under HUD regulations. Funding for the HCI Division comes from the CDBG, HOME, and the Affordable Housing fund, a locally generated fund that supports affordable housing opportunities.

In exchange for the funding, agencies and organizations work closely with the City in the provision of services to citizens in need. The close partnership the City has with each agency grows with each year of collaboration. The City meets with all of its partners on an as-needed basis to develop organizational capacity, add new programs, or improve existing programs. HCI division staff also provides technical, referrals, and capacity building assistance for funding recipients to ensure compliance with federal, state, and local regulations. Listed below are some of the City's principal partners, and recipients of CDBG, HOME, and Affordable Housing funds:

- Center for People with Disabilities
- Dental Aid
- Habitat for Humanity
- The Inn Between
- Longmont Christian Housing
- Longmont Housing Authority
- Longmont Housing Development Corporation
- Mental Health Partners
- The OUR Center
- Thistle Communities

# Program Specific Requirements

## 1. Introduction

The City of Longmont continues to fund the Boulder County Down Payment Assistance Program using HOME income dollars. The City uses the most current HOME sale price limits for newly constructed and existing housing for the area as published by HUD.

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

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

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

### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 90.00% |