

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

This section discusses the City of Longmont's resources that will be used to meet the goals of the 2015-2019 Five-year Consolidated Plan. These resources are financial, involve partnership opportunities, and include ability to leverage additional funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	587,833	65,000	268,102	920,935	2,320,000	The expected CDBG available remaining funds are equal to \$580,000 x 4 years.

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

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

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.

Externally, the HCI works with all organizations (primary organizations listed below) as long as the need is well documented and is eligible under HUD regulations. To effectively implement the HCI Plan, funding for the department comes from CDBG and HOME funds as well as local Affordable Housing Funds, which generate loan payments of about \$120,000 per year. These funds are allocated through a competitive process and support new affordable housing opportunities.

In exchange for the funding, the 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. Staff that is employed as part of CDBG grant administration and planning activity provide technical, referral and capacity building assistance for the agencies on an ongoing basis.

The list below identifies some of the principle partners for the City's priority funding and service development:

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

The City meets with all of its partners on an as-needed basis to develop organizational capacity, add new programs or improve existing programming. Staff also regularly provides technical assistance and professional expertise to further develop institutional structure for all agencies and organizations serving the low-to-moderate income citizens of Longmont.

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

**identified in the plan**

The City of Longmont may make city-owned property available at below market prices for housing for very low-income populations. The City also supports affordable housing through fee waivers and other housing/building incentives.

**Discussion**

Please see above.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Programs	2015	2019	Affordable Housing Homeless		Rental Housing Programs	CDBG: \$252,277	Public service activities for Low/Moderate Income Housing Benefit: 17 Households Assisted
2	Homeownership Programs Existing Housing	2015	2019	Affordable Housing		Homeownership Programs - Existing Housing	CDBG: \$384,091	Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted Homeowner Housing Rehabilitated: 45 Household Housing Unit
3	Home Buyer Programs	2015	2019	Affordable Housing		Homebuyer Programs	CDBG: \$90,000	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Direct Financial Assistance to Homebuyers: 4 Households Assisted
4	Homeless Assistance Programs	2015	2019	Homeless			CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 4 Persons Assisted Homelessness Prevention: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Community Investment Programs	2015	2019	Non-Housing Community Development		Community Investment Programs	CDBG: \$60,000	Other: 5 Other
6	Economic Development Programs	2015	2019	Economic Development		Economic Development Programs		Jobs created/retained: 4 Jobs

Table 2 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Rental Housing Programs
	<b>Goal Description</b>	In 2015 the City of Longmont will provide the Longmont Housing Development Corp (LHDC) with HOME, CDBG and possibly local Affordable Housing funding for the purchase of vacant land at The Suites campus. Within the next 2-3 years the LHDC will develop affordable rental housing on this site. The City will provide CDBG funds to the Inn Between to complete some needed enhancements to its 17 transitional housing units as a public service activity.
2	<b>Goal Name</b>	Homeownership Programs Existing Housing
	<b>Goal Description</b>	The City of Longmont's HCI Division will continue to maintain affordable homeownership for eligible households through funding for rehabilitation, emergency repairs and accessibility modifications to homes. CDBG funds will also be used to provide \$10,567 in the form of Optional Relocation Assistance to 5 households that were displaced by the 2013 flood to move from the Royal Mobile Home park into other permanent housing solutions, and to establish a loan guarantee program to coordinate with a privately funded Micro-loan program for flood victims needing assistance to repair their homes.

3	<b>Goal Name</b>	Home Buyer Programs
	<b>Goal Description</b>	The City of Longmont will continue to provide affordable homeownership opportunities through down payment assistance, and first time homebuyer counseling and education. Land acquisition will also provide for future homeowner housing development through Habitat for Humanity. Prior years' HOME program income continues to be available for the Down Payment Assistance program.
4	<b>Goal Name</b>	Homeless Assistance Programs
	<b>Goal Description</b>	Human Service Agency and CDBG funding has been allocated to provide services to the growing population of homeless persons in Longmont. The goal of the Jobs to Home program is to provide persons who are homeless and holding a job the means to obtain and retain stable housing, and to assist them in job retention. Funds will be used to pay for first month's rent as well as deposits.
5	<b>Goal Name</b>	Community Investment Programs
	<b>Goal Description</b>	CDBG funding will be allocated to the Longmont Downtown Development Authority for improvements to the blighted 100 and 200 block of Main Street. There is a perception that this area is not safe. These blocks lack the sense of place available in the rest of Main Street in the downtown district. The existing streetscape currently in place in the 300 to 700 blocks of Main Street will be extended which will include benches, pedestrian lights, trash/recycle bins, planters and cigarette receptacles.
6	<b>Goal Name</b>	Economic Development Programs
	<b>Goal Description</b>	The Small Business Loan Fund was not recapitalized in 2015. This program is at, or close to, a \$1 million investment between CDBG and Colorado Enterprise Fund's match funding, and is expected to generate enough program income through loan payments to keep the fund operational. It is anticipated that about 41 low income entrepreneurs will be assisted with program income in 2015 to start or expand businesses.



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

This section details the projects proposed for the 2015 program year. Projects and estimated first year CDBG funding allocations for each Project is outlined in the Description section below.

#	Project Name

Table 3 – Project Information

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

The priorities for Program Year 2015 are based on identification of the greatest needs in Longmont, as described in the Market Analysis (MA) and Needs Assessment (NA) sections of the Consolidated Plan. In Program Year 2015, the City of Longmont will allocate a total of \$920,935 in CDBG funds to meet these objectives. The specific allocation of those funds is as follows:

14% or \$124,567 dedicated to grant administration

27% or \$252,277 dedicated to Rental Housing Programs and activities including: Longmont Housing Development Corp’s land acquisition for the eventual development of affordable rental housing (\$227,277); and \$25,000 for new air conditioners at the Inn Between’s 230 Coffman property

42% or \$384,091 dedicated to Homeownership Programs for Existing Housing including: recapitalization of the Owner-occupied rehab program (\$48,524), Emergency Grant Program (\$100,000), Mobile Home Repair program (\$100,000); \$125,000 for a loan guarantee of the Micro-loan Program for flood victims; and \$10,567 for Optional Relocation benefits for flood victims;

10% or \$90,000 dedicated to Home Buyer Programs including: Land acquisition for Habitat for Humanity (\$40,000); and Housing Counseling and Education program (\$50,000).

1% or \$10,000 dedicated to Homeless Assistance Program for the OUR Center’s Jobs to Homeless Program to help working homeless with rent and security deposits.

6% or \$60,000 dedicated to Community Investment Projects for physical improvements to the streetscape in the 100 and 200 blocks of Main Street.

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

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

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

Downtown Revitalization Area: The South Main Street Corridor at 1st and Main was formally the location of the Butterball Turkey Plant. Since the plant closed in late 2011, the area, which is the Southern gateway to Longmont's Lower Downtown Area, has become blighted. CDBG funding will be allocated to the Longmont Downtown Development Authority for improvements to the blighted 100-200 blocks of Main Street. There is a perception that this area is not safe. This block lacks the sense of place available in the rest of Main Street in the downtown district. The existing streetscape will be extended which will include benches, pedestrian lights, trash/recycle bins, planters and cigarette receptacles.

### **Geographic Distribution**

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

**Table 4 - Geographic Distribution**

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

Most housing and economic development programs are offered citywide. As specific housing or community investment projects are funded over the years of the Plan, some will have specific targeted locations however, there are no targeted geographic areas in which federal funds will be invested over the term of this Consolidated Plan.

All CDBG funding will be allocated to activities within the Longmont city limits. CDBG funds are prioritized to meet affordable housing as well as the capital improvement needs of community based service providers serving low and moderate income persons. As indicated above, the geographic location of the programs is dependent upon the request for funds, as the city's program is driven by an annual competitive application process. The annual allocation process includes: release of the Notice of Funding Availability, submission of applications from housing partners and service providers, provision of technical assistance to ensure eligibility of proposed activities, review of the applications by staff, review by the Technical Review Group and/or the Longmont Housing and Human Services Advisory Board, and submission of recommendations to and final approval of activities by City Council.

## **Discussion**

Please see above.



## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

This section reports additional efforts the City will undertake during the 2015 program year to address residents' housing and community development needs.

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

City of Longmont undertook a comprehensive analysis regarding the need for affordable housing which showed an unmet need for 1,500 affordable rental units at or below 50% AMI. A council-appointed task force proposed the following recommendations to meet the need:

- Contribute additional funding to the existing self-sustaining Affordable Housing trust fund.
- Plan to create an average of 50 affordable rental units per year.
- Develop a plan for the preservation of current rental housing stock.
- Continue to support homeownership programs.
- Consider long-term sustainability 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, adequate housing.
- Work to develop affordable housing solutions in the region.
- Provide fee waivers 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.

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

- Develop and maintain safe, decent, affordable 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.

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

The City of Longmont has established the following policy 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:

- Proper notification to all owners will consist of 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 also 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 \$5,000.00 the following is required:

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

b) If the amount of Federal assistance or the total amount of rehabilitation hard cost is more than \$5,000.00 up to and including \$25,000.00 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.

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

City of Longmont has committed \$1,075,000 from the General Revenue Fund in 2015 to support Longmont households living in poverty through the following agencies/programs:

- Community Food Share: Food provided to many agencies in Longmont for distribution to families and individuals during times of need, benefiting approximately 1,281 families.
- Boulder County Legal Services: 395 persons in Longmont use this free or low-cost legal assistance.
- Dental Aid: low cost dental services for up to 2,150 low-income Longmont residents
- Ed and Ruth Lehman YMCA: a scholarship support for a full day preschool program for 182 low-income families.
- El Comité: free/low cost information/referral services as well as healthy lifestyle and disease prevention services for 1,700 low-income Latino residents.
- I Have A Dream Foundation: works to keep 311 low income children in school so they graduate from high school and have the opportunity to attend college.
- Immigrant Legal Center: free/low cost legal services for immigration issues to 300 low-income families.
- Longmont Meals on Wheels: free/low cost meals to 940 low income elderly households
- OUR Center - Aspen Center for Child Development: Provides affordable childcare, child development and school readiness services for children age 6 weeks to 6 years; 60% of clientele have household income under 30% AMI.
- St. Vrain Community Adult Education: Provides education services for under-educated and under-served adults.
- Wild Plum Center: Longmont's Head Start program providing 259 very low income children with access to early learning/pre-school programs.
- Longmont Childcare Certificate Program: assists up to 165 children with quality childcare by bridging the gap between what the Colorado Childcare Assistance Program (CCAP) will pay and what the childcare providers charge.
- Longmont's Poverty Reduction Initiative (the RISE Program): this pilot program will use about \$75,000 from the City's General Fund to support up to 15 families living in poverty to move to self-sufficiency through a combination of case management, mentoring, support services, linkages to jobs/businesses, and housing.

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

Longmont is the lead agency for the CDBG program. The city is a part of the Boulder County/Broomfield HOME Consortium and will be 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. In 2015, the city will continue to work collaboratively with its partners to address housing and community development needs.

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

Please see above.

### **Discussion**

Please see above.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. All program income that is available for use has been included as funding for 2015 projects.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	10,567
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.	88.50%

**Discussion**

None