

# CITY OF LONGMONT

## 2017 CAPER REPORT

### 1. Introduction

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 Division works in collaboration with all City Departments to deliver projects, services, and other benefits to eligible neighborhoods and clients.

The U.S. Department of Housing and Urban Development (HUD) requires, as part of the Consolidated Plan process, the submittal of a Consolidated Annual Performance and Evaluation Report (CAPER) to document the implementation and utilization of HUD funds. HUD uses the CAPER to perform a comprehensive performance review of yearly progress in meeting stated goals and objectives contained in the Consolidated (Con) Plan and the annual Action Plan, as required by 24 CFR 91.525.

The 2017 Program Year was the third year of the City of Longmont's 5-year Consolidated Plan (2015-2019). We made strides in FY2017 in the Rental Housing programs, Homeownership programs, Homeless Assistance programs, and Community Investment programs. We used our CDBG, CDBG-Disaster Recovery (CDBG-DR), General funds, and local Affordable Housing funds to complete housing rehabilitation, emergency repairs, and mobile home repairs; remove impediments for households with a disabled/elderly family member; provide housing counseling and consumer debt counseling; provide support services; provide down payment assistance, support the construction of affordable for-rent and for-sale homes, and make flood repairs or replace flood damaged properties.

It is important to note that there was one project that was approved to receive 2016 and 2017 HOME funding and Affordable Housing funds; however, these funds will not be obligated until 2018.

The following FY2017 accomplishment narratives provide details on how available resources were utilized to address housing and supportive services needs over the reporting period. It is important to note that there may be a disconnect between funding committed and actual expenditures, and they should not be considered mutually exclusive. For example, federal funding may have been committed by the City in the reporting period for a particular program, but only partially expended during that same period. Likewise, funding committed during the previous fiscal year (FY2016) may have been expended during this reporting period.

This CAPER covers the period from January 1, 2017 through December 31, 2017 for the City's CDBG activities. The City included information on the use of the CDBG-Disaster Recovery, local Affordable Housing, General Fund, and HOME Consortium activities in some places to give residents a good idea of all the resources used and activities undertaken to address our local housing and community development needs and to meet the goals set in the 2015 – 2019 Consolidated Plan. However, it is important to note that some tables below show accomplishments using CDBG funds only as required by HUD. The City of Longmont states how it will work with private industry, non-profit organizations, and public institutions to carry out its Strategic Plan portion of its Con Plan. References to other federal programs and local funding

sources are made to illustrate the coordination of all funding sources and the efforts within the City to improve the lives of our low- and moderate-income (LMI) residents in line with the Con Plan.

**2. How the funds, particularly CDBG, addresses the priorities and specific objectives identified in the Con Plan.**

In the 2015-2019 Con Plan, the Consortium selected six priority areas for investment. Each priority intersects 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 Summary highlights Longmont's progress in carrying out the Con Plan and Action Plan in the 2017 program year.

**GOAL 1: Rental Housing Programs** - The City of Longmont's greatest progress in 2017 was supporting the development, and incentivizing the construction of new affordable rental housing. We did this by providing fee waivers, using local funds, to developers who build qualifying units. Two new developments received \$994,563 in fee waivers to provide a total of 111 additional affordable rental housing in 2017. In 2017, the City of Longmont had 1,389 rental units that are dee restricted affordable at or below 50% AMI. . Continued progress is planned over the next two years in the areas of acquisition, construction, and rehabilitation of permanently affordable rental housing units using the City's Affordable Housing funds and HOME funds. The City is on track to meet its five year goal for Rental Housing Programs.

**GOAL 2: Existing Homeowner Programs** - The City of Longmont has met the 2017 goal to preserve existing owner-occupied housing stock under the City's Rehabilitation Programs by keeping homes safe and habitable and to assist low income homeowners to age in place. The City continued to provide funding for foreclosure prevention services to homeowners in 2017. The City has seen continual growth in reaching out to homeowners through Foreclosure Prevention Education, budgeting, post purchase education and reverse mortgages classes. The City has met its yearly goal for Existing Homeowner Programs and has already met the five year goal.

**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. The City made one down payment assistance loan in 2017. Households may receive up to a maximum of 8.5% of the purchase price of a home (with the maximum purchase price set at the HOME limit).

Habitat for Humanity of the St. Vrain Valley sold five affordable homes to low income households ( $\leq$ 60% AMI) in 2017. The land for these properties was purchased using local Affordable Housing Funds and each home received an average of \$7,483.85 in building fee waivers.

Progress was made in the number of adults preparing for ownership through Boulder County's trainings such as budget and savings classes, Homeownership Training, and financial counseling programs. However, because of increasing costs of for-sale homes putting purchase out of the reach of most low/moderate income homebuyers, we have been unable to meet our goal in this area.

**Goal 4: Homeless Assistance Programs** – The City of Longmont awarded 2015 CDBG funds in the amount of \$5,343.00 to the OUR Centers Jobs to Home Program. Under this program 5 homeless

households were housed through rent and/or security deposits. This activity was planned to be completed in 2016; however, was actually completed in 2017 and the outcome is reflected in this report. The City of Longmont also continues to provide local 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 2017 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 support services to help formerly homeless people maintain their housing and by funding the Housing Counseling Program using CDBG funds. The City has maintained support to nonprofit service providers by allocating General funds when needed. The City of Longmont has met its five-year goal for Community Investment Programs.

**Goal 6: Economic Development Programs** - Economic opportunities were provided to 9 low/moderate income small businesses in Longmont in 2017 through a partnership with the Colorado Enterprise Fund.

The table below shows the comparison of the 2017 Action Plan goals to outcomes in 2017 using CDBG funds only. Accomplishments using other funds available to the City of Longmont is discussed later in this document.

**Table 1 – Longmont Accomplishments – Program Year & Strategic Plan to Date**

Goal	Category	Source	Indicator	Unit of Measure	Expected Annual Goal	Actual 2017 Goal completed	Percent 2017 Goal Complete
<b>Goal 1. Rental Housing Programs</b>	Affordable Housing		New affordable units	Number new rental units	0	0	0
<b>Goal 2. Homeownership programs- Existing Housing</b>	Affordable Housing	CDBG	Homeowner housing Rehab	Number Homeowners Units Rehab	27	31	100%
<b>Goal 3. Home Buyer Programs</b>	Affordable Housing	CDBG	Home Buyers Assisted	Number of Households	451	221*	50%
<b>Goal 4. Homeless Assistance Programs</b>	Homeless Assistance	CDBG	Homeless Prevention	Number of homeless Households Assisted	5	5**	100%
<b>Goal 5. Community Investment Programs</b>	Non-Housing Community Investment	CDBG	Non-housing Community Development	Number of properties Cleared	1***	0	0

**Narrative:**

\*The 2017 goal reflects clients to be served by the local Housing Counseling Program with its financial and homebuyer education trainings and one-on-one counseling appointment. At the time funding contracting, the City’s CDBG funds were exclusively solely for one-on-one housing counseling appoints. At the time of contracting the Housing Counseling program estimated to serve 187 Longmont residents, and surpassed that number with 34 of residents served.

\*\*Goal #4 was not listed in the 2017 Action Plan. The Jobs to Home Program was completed in 2016; however, the funds were not reimbursed until 2017 and the actual beneficiary information was reported in IDIS in 2017.

\*\*\*The expected goal #5 was for the demolition of a slum blight property located in Longmont. The planned demolition activity will be completed in May 2018 and reported in the 2018 CAPER.

**Racial and Ethnic composition of families assisted**

**1. Families assisted (including the racial and ethnic status of families assisted)**

	<b>CDBG</b>	<b>HOME</b>	<b>TOTAL</b>	<b>Pct</b>
White	277		277	92.33%
Black/African American	5		5	1.67%
Asian	4		4	1.33%
American Indian/Alaskan Native	1		1	.33%
Native American/Other Pacific Islander	1		1	.33%
American Indian/Alaskan Native & White	5		5	1.67%
Black/African American & White	1		1	.33%
Other Multi Racial	6		6	2.00%
<b>Total</b>	<b>300</b>	<b>0</b>	<b>300</b>	<b>100.00%</b>
Hispanic	60		60	20.00%
Not Hispanic	240		240	80.00%
<b>Total White (Hispanic\Non-Hispanic)</b>	<b>300</b>	<b>0</b>	<b>300</b>	<b>100.00%</b>

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

**Narrative**

Families and individuals across all races were assisted in many ways during FY 2017. The City of Longmont is predominantly white overall but 23, or 7.66%, of those assisted were minorities, and 20% of the total number of households served were Hispanic.

Longmont continues to provide its CDBG, HOME, and Affordable Housing funds towards programs that not only serve all racial/ethnic minorities but serve people with disabilities and female heads of household. The City of Longmont in 2017 through its CDBG entitlement funding assisted 87 female heads of household and 32 households with disabilities.

## RESOURCES AND INVESTMENTS

### 1. Resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	COL - Federal Funds	\$1,094,909	\$457,183
HOME Consortium	COL - Federal Funds	\$203,888	0
HOME – Down Payment Assistance	State Home Funds (PI)	\$123,791	\$14,850
City of Longmont Human Services Funds	Local Funds	1,021,982	1,021,982
City of Longmont AHF	Local Funds	1,014,436	284,436
CDBG-DR – Round 2 HAP\Infrastructure	Federal Funds	\$41,385,315	\$16,756,818
CDBG-DR Planning Grants	Federal Funds	\$197,089	\$110,739

**Table 3 - Resources Made Available (PI = Program Income)**

#### Narrative

In addition to the CDBG and CDBG-DR funds, the City of Longmont committed \$600,000 from its Affordable Housing fund (AHF) for the construction of Fall River Apartments, a 60-unit senior affordable housing project through the Longmont Housing Development Corporation. It is estimated that construction and lease up of Fall River Apartments will be completed by August 1, 2019.

The Affordable Housing Fund received \$640,000 from the City’s General Fund in 2017. Local funding from the Human Services Agency fund in the amount of \$1,021,982 was also granted to local non-profits to support basic needs, at-risk children and youth, promote economic well-being, and to build a safer community.

The City of Longmont is also the lead agency for the Boulder County Collaborative (BCC) that received \$46,416,338 in CDBG-Disaster Recovery funds for both Housing and Infrastructure projects in response to the 2013 flood. The BCC is comprised of several partnering agencies: Boulder County, City of Boulder, Jamestown, Longmont, Louisville, Lyons, and Nederland. These agencies are working on various repair and resiliency projects within Boulder County. The City expended a total of \$16,756,818 in 2017.

The City of Longmont received several State of Colorado CDBG-DR planning grants to help understand the BCC communities’ disaster recovery needs and to make our own community more resilient. The assistance received includes

- A staffing grant to provide direct support and assistance with disaster recovery projects throughout the community. The positions funded were– 1) a Flood Recovery Specialist who oversees, coordinates, communicates, and serves as a liaison with FEMA, State of Colorado, and Boulder

County for flood recovery infrastructure projects, 2) a Watershed-Wildfire Resiliency Coordinator who is assisting the Button Rock Preserve with mitigation and resiliency planning, and 3) a Resilience Environmental Planner to manage, coordinate, and collaborate with staff and communities in the development and implementation of Resiliency Performance Standards, a HUD regulatory requirement. The City expended \$68,645 in 2017. The grant was closed out by the State in May 2017.

- A grant to create a bridge between the Latino population, community resources, and local governments in the City of Longmont and Boulder County. This includes bringing the community together to identify barriers, develop recommendations that will be more inclusive of disenfranchised segments of the community, and create knowledge about community resources and local governments in the Hispanic community. The City expended \$42,094 in 2017.

## **2. Geographic distribution and location of investments**

The City of Longmont does not target its federal funding. Programs are offered city-wide.

## Leveraging

<b>Match Contributions for Federal Funds Expended in 2017</b>			
<b>Project</b>	<b>Funding</b>	<b>Cash (non-Federal sources)</b>	<b>Total Match</b>
Boulder County Housing Authority- Housing Counseling	CDBG	\$353,832	\$353,832
LHA- The Suites Support Services	CDBG	\$7,795	\$7,795
<b>Total</b>		<b>\$361,627</b>	<b>\$361,627</b>

### HOME MBE/WBE report

<b>Program Income – HOME Consortium</b>				
<b>Balance on hand at beginning of reporting period</b>	<b>Amount received during reporting period</b>	<b>Total amount expended during reporting period*</b>	<b>Amount expended for TBRA</b>	<b>Balance on hand at end of reporting period</b>
\$53,318	\$15,113		0	\$68,431.
<b>Program Income – State HOME Funds – Down Payment Assistance</b>				
<b>Balance on hand at beginning of reporting period</b>	<b>Amount received during reporting period</b>	<b>Total amount expended during reporting period</b>	<b>Amount expended for TBRA</b>	<b>Balance on hand at end of reporting period</b>
\$123,791	\$25,003	\$14,850	0	\$133,944

\*Due to timing of HUD's award of HOME funds to the lead agency (City of Boulder) of the Boulder/Broomfield HOME Consortium, the City's 2017 HOME Agreement with the City of Boulder will be signed in 2018. All expenditures under the 2017 agreement will be reported in the 2018 CAPER.

## AFFORDABLE HOUSING

### 1. City's evaluation of the progress in providing affordable housing

The actual one year goal reflects in tables 11 and 12 reflect units supported only with CDBG funds.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	5
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>0</b>	<b>5</b>

**Table 4 – Number of Households**

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	27	31
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>27</b>	<b>31</b>

**Table 5 – Number of Households Supported**

The City of Longmont awarded 2015 CDBG funds in the amount of \$5,343.00 to the OUR Centers Jobs to Home Program. Under this program the OUR Center assisted homeless households through rent and/or security deposit payments to landlords. This activity was planned to be completed in 2016; however, was actually completed in 2017 and the outcome is reflected in this report.



<b>Number of Persons Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	20	0
Low-income	15	0
Moderate-income	1	0
<b>Total</b>	<b>36</b>	<b>0</b>

**Table 6 – Number of Persons Served**

**Narrative**

Out of the 300 total persons served using CDBG funds, 36 persons were served under programs that provide affordable housing that require income eligibility as part of receiving assistance.

Program details below:

- Longmont's Housing Rehabilitation Programs: 15 extremely low income, 15 low income, and 1 moderate income.
- The Our Center: 5 extremely low income.

## HOMELESS AND OTHER SPECIAL NEEDS

### 1. City's progress in meeting its specific objectives for reducing and ending homelessness through:

The City granted the Homeless Outreach Providing Encouragement (HOPE) organization \$35,000 in 2017. HOPE had 1,063 contacts in 2017, but has moved to a new Homeless Service model. Nightly outreach only checks on people to make sure they will make it through the night and referrals to the new Coordinated Entry System.

There are 56 beds in two different homeless shelters (a family shelter and a domestic violence shelter) and 68 transitional housing units in Longmont. The City of Longmont's adult homeless population also has access to the Boulder Shelter for the Homeless for which the City provides operational funding. The City of Longmont granted the Boulder Shelter \$55,000 to guarantee that 10 beds would be available to Longmont's homeless. The Boulder Shelter assisted 225 Longmont clients in 2017. The City granted \$35,000 to the Inn Between to provide transitional housing to 234 person/households in 2017. Altogether the City provided \$115,000 in funding from its General Funds and Human Service Agency funding for shelter services in 2017.

The City of Longmont recently completed an extensive assessment of single adult homelessness in Longmont, and what subsequent services and systems should be in place to address homelessness. As a result, the City has joined a collaborative of Boulder County funders and providers to address homelessness via a new integrated, evidence-based continuum of care model (Boulder County Regional Homeless Collaborative (BCRHC)). In September 2017 BCRHC launched a new county wide Coordinated Entry System (CES), where people seeking services are assessed and matched with the right program according to their needs. Anyone seeking homelessness services in Boulder County comes through one method of screening so agencies can work together to figure out a way to keep them off the streets. Attached is this CAPER is the Overview of the CES system.

The Briarwood Studio apartments (10 units) are operated by the Longmont Housing Authority (LHA) and help homeless people making the transition from jail or other institutions by providing case management and other support services to assist them in moving from homelessness to permanent housing. The Briarwood is operated in collaboration with the Integrated Drug Treatment Court and the Boulder County Probation Department, which provides case management and oversight

The Permanent Supportive Housing located at The Suites (81 total units) in Longmont is aligned with local and regional strategic community plans and assists residents with challenges in daily living by helping them stabilize their lives and bring about a greater degree of independence and self-sufficiency. Programming includes a wide range of services, such as assistance with activities of daily living, crisis intervention, group sessions, and classes. Specific services include

- Food and medical benefits eligibility paperwork assistance
- Assistance addressing medical, dental, mental health, and financial management
- Referrals to home health care services, parenting classes, child care, educational programs, and

recovery programs

- Transportation, job searches, and resume development
- Social networking, relationships, and communication skill building

The Inn Between (68 total units) provides transitional housing for homeless individuals, seniors, and families. These families are usually ready to make the transition to permanent housing within 24 months, but we are now in a situation that with high housing costs, there is no affordable permanent housing for them to move into without leaving our community. This has slowed down the move out rate and the ability for the Inn Between to accept new clients.

## OTHER ACTIONS

### 1. **Actions the City has taken 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 (Goal 3) that focuses on affordable and accessible housing, services, amenities, and opportunities for all. The Plan promotes a mix of housing types and a diversity in the housing stock to meet the needs of a variety of socio-economic groups and lifestyles, and supports higher density housing. The Plan sets a goal to have 10% of the City's housing stock be permanently affordable and strives to expand the supply of homes accessible to seniors and people with disabilities. The next steps is to align current policies and programs with the Plan including

- Aligning zoning with the Land Use Plan to ensure desired development patterns and densities can be readily achieved. **Scheduled for completion in mid-2018.**
- Reviewing and modifying as needed the City's regulations, policies, and processes that hinder the creation or development of affordable housing or otherwise limit housing options. **Scheduled to take place from 2018 – 2019.**
- Revising the affordable housing incentive program 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. **Completed in 2016.**
- Identifying a permanent dedicated funding source for the City's Affordable Housing Fund. **Completed in 2018 with approval of an annual General Fund contribution of \$1 million to the local Affordable Housing Fund.**
- 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. **Ongoing.**
- Continuing to work on the Boulder County 10 Year Plan to Address Homelessness and include permanent supportive housing opportunities. **Ongoing.**
- Working with the private sector on public/private partnerships to provide affordable housing options. **Ongoing - includes consideration of Inclusionary Housing Program in 2018.**

### **Actions taken to address obstacles to meeting underserved needs.**

With people displaced by the September 2013 flood and the decreasing rental vacancy rate, the need for rental units affordable for households at or below 30% AMI is around 2,500 units (Nov. 2015 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 2017, nor is new leasing planned for 2018. Waitlists are not being opened as there are no opportunities for new vouchers.

The City, in partnership with the State of Colorado Division of Housing and the Colorado Housing Finance Authority (CHFA), prioritized several new rental housing construction projects using CDBG-DR funding to match private activity bonds and/or Low Income Housing Tax Credits. Two developments are still under construction with a total of 32 units leased in 2017 and the balance of 222 affordable units coming on line in 2018. One additional development became fully leased in 2017 with 28 units affordable at 50% AMI and 212 affordable at 60% AMI. All three of these projects received a special allocation of CDBG-Disaster Recovery (CDBG-DR) funding from the 2013 flood.

The City continues to provide financial support to affordable housing developments with a combination of CDBG, HOME, and local Affordable Housing funds as well as providing development fee waivers. Habitat for Humanity of St. Vrain Valley sold 5 homes in 2017 and received \$37,419 in fee waivers. Copper Peak Apartments has 28 units of affordable housing and received a total of \$510,796 in fee waivers. Centennial Park Apartments has 83 affordable units and received \$483,797 in fee waivers.

Affordable homeownership continues to be another underserved need. There were slightly more home sales in Longmont in 2017 than in 2016 (5% increase), and the days that homes spent on the market was virtually unchanged. During this same time period, homebuyers saw an 11% increase in single family homes prices with the median single family home price at \$405,000 and an average sales price of \$469,955.

The number of sales for condominiums and townhomes increased by 11% in 2017 over 2016. However, there was also a 4.8% increase in the median price of these homes from \$285,000 to \$299,000.

Homeownership is beyond the means of many families in our community as incomes remained stagnant. It now takes an income of over \$150,000 to afford the average sales price of a single family home in Longmont and \$115,000 for the average townhome/condo. A household of four at 80% of the Area Median Income saw their 2017 income increase by \$2,300 over 2016 to \$68,000, which is inadequate to keep up with 2017 double-digit increases in average and median home prices for all types 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 so that it can provide up to 8.5% of the purchase price in assistance, with a maximum purchase price set at the HOME limits. However even with the increased amount of funding available, it 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.

#### **Actions taken to reduce lead-based paint hazards.**

The City has a policy to reduce lead-based paint hazards on a case-by-case basis as projects are funded with CDBG assistance. Thirteen (13) rehab projects completed in 2017 were built prior to 1978. Seven were tested for lead based paint and asbestos and 6 did not trigger LBP requirements, leaving one that tested

positive for lead. Contractors working on these properties were required 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 \$3,200. The City of Longmont's Rehab Inspector is a certified Lead Renovator and works directly with the construction contractors.

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

To reduce the number of families living at or below the poverty level, the City of Longmont provided Human Service funds totaling \$1,021,982 in 2017. This funding was distributed to nonprofit agencies for services and programs to families and individuals to break the cycle of poverty. These services include 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.

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

Longmont participates in five collaborative partnerships that work 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 have joined to provide a common approach to defining, assisting, and funding human service agencies. The plan's specific purpose is to enhance coordination and eliminate gaps in services while avoiding duplication of services. In addition, Longmont completed its five-year assessment of human service needs and in 2017 changed in the way it partners with the agencies it funds to better address and meet the needs of Longmont residents.

**New Regional Approach to Homeless Services** - One of the changes moved significant funding to support the new Coordinated Entry Assessment for people who are homeless and how they access services. This includes a county-wide data management system with a single entry portal for homeless people/families that allows agencies to share and maintain information on the services provided to each person/family. This will help the agencies avoid duplication of services and help the individual by making every agency an access point. It also changes the services offered for those who have lower needs and can move back into housing with short-term case management and/or support services (including rapid re-housing) and those with higher needs who will move to housing-focused shelter and exits to appropriate housing options. Housing stabilization services are also offered for those who are still housed, but in danger of losing their housing.

**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. The group works to implement the Boulder County 10 Year Plan to Address Homelessness.

**Boulder County Homeless Plan Initiative** – This collaborative served the same purpose as LHOT, but worked on a Ten Year Plan to Address Homelessness throughout Boulder County. An Advisory Board was seated in late 2011 and meets monthly to help move the County Plan implementation forward.

**Boulder County Homeownership Programs 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 HOME 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.

### **Actions taken to overcome the effects of any impediments identified in the City’s analysis of impediments to fair housing choice**

The most recent AI (2015 -2019) identified five impediments to Fair Housing Choice in the Boulder/Broomfield area:

- 1) Inadequate supply of accessible housing
- 2) Housing supply does not meet the needs of families
- 3) Housing Choice Voucher holders struggle to use their vouchers on the private market
- 4) High loan denial rates among racial minorities and those of Hispanic origin
- 5) Market-rate rental discrimination by Race, Familial Status and National Origin

As a result of the AI, Longmont has chosen to concentrate on three areas to reduce the community’s impediments to Fair Housing for its current five-year (2015 – 2019) Consolidated Plan.

- 1) Prioritize financial assistance to 40% AMI and below restricted rental housing, homeless housing, and special needs housing including accessible housing.
- 2) Fund and strengthen programs that support low-income homeowners.
- 3) Update Comprehensive Plan.

The following activities show what Longmont has done, and continues to do, to address fair housing impediments and provide education and outreach to residents.

- **Longmont Fair Housing Office.** The City’s Community and Neighborhood Resources Division continues to operate the City’s Fair Housing Office. The Division educates the community on Fair Housing Rights through the following activities:
  - Mediation program that addresses Tenant/Landlord conflicts before they escalate, providing education or facilitating conversation.
  - Eviction court mediation that provide 1-2 volunteer mediators for weekly hearings in Longmont and monthly in Boulder County District Court.
  - Monthly Longmont Landlord Alliance educational presentations for landlords. Topics include fair housing issues and evictions. Monthly attendance averages between 40 and 50 people.

- Home Owners Association training session on topics such as fair housing and financial responsibility. Attendance averages 15 HOA representatives.
  - Community Legal clinics that provide pro-bono consultation on topics such as disability, employment, housing, and fair housing. Clinics are held four times a year with an average attendance 60 people per session. There are about 20 attorneys who volunteer their service and between 5 and 7 volunteer Spanish interpreters.
  - Annual Fair Housing proclamation in April.
- ***Low to Very Low Income Homeowners Assisted to Stay in their Homes.*** The City's CDBG funded Homeowner Rehabilitation Programs have a maximum income limit of 80% of Area Median Income (AMI). Two of the program target households at or below 50% AMI and another often serves lower income households. Fifty-four percent (54%) of direct assistance in the form of grants, forgivable loans, and repayable loans were provided to homeowners at or below 50% AMI in 2017.
    - Accessibility Rehabilitation Program. The City assisted nine households that were elderly and/or disabled through grants and forgivable loans with repairs and modifications to their home to make it more accessible. Repairs included installation of ADA toilets and ramps, removing tripping hazards from stairs and flooring, and tub-to-walk-in-shower conversions. The average amount of assistance provided was \$5,088. All households assisted were very low to low-income.
    - Mobile Home Rehabilitation Program. Ten households were assisted with repairs to their mobile homes. Repairs included addressing immediate health and safety issues such replacing furnaces or leaking roofs and weatherization improvements (e.g., storm windows, improving insulation in the attic and walls). Half of the homeowners assisted were under 30% AMI and half were under 50% AMI.
    - Emergency Grant Program. Eight owner occupied homes were assisted with repairing immediate health and safety issues such as replacing nonworking furnaces and water heaters. All households must be at or below 50% AMI to qualify; 62.5% of owners were at or below 30% AMI and 37.5% were between 31 and 51% AMI.
    - General Rehabilitation Program. This program offers loans to homeowners to make home improvements including correcting code violations and weatherization improvements. Of the four homeowners who received a loan, 75% were at or below 50% AMI.
  - ***Jobs to Home Program.*** The City provided funding to a local nonprofit that worked with residents who need assistance with housing and/or employment. The Program helped residents obtain and maintaining housing and to retain their jobs. One hundred percent (100%) of the client served were at or below 30% AMI.
  - ***Supportive Housing.*** Funding was provided to The Suites Supportive Housing, owner and managed by the Longmont Housing Authority. Case management was provided to help residents maintain their housing and improve their quality of life. Ninety-seven percent (97%) of residents were at or below 50% AMI. A total of 44 disabled households and 16 elderly households were served in 2017.
  - ***Services in English and Spanish.*** The City's Housing Rehabilitation and Down Payment Assistance Programs' materials are available in English and Spanish. Additionally, households are able to work with Spanish speaking City staff throughout the whole process of



the program to which they apply. This includes translations and other assistance during the application process, inspection phase, and construction for applicants to the Home Rehabilitation Programs. The City provided interpretation and translation services to four applicants who were primarily Spanish speaking. For 2018, the City has instituted a tracking system to better capture the translation and interpretation services provided and the number of Spanish speaking clients who call or come to the office for information on housing. This tracking will include the number of residents assisted and the type of assistance provided.

- ***Alignment of housing programs and policies with the City's Comprehensive Plan.*** The 2016 approved Comprehensive Plan (Envision Longmont) promotes a mix of housing types and stock to meet the needs of a variety of socio-economic groups and lifestyles. Envision Longmont sets a goal of having 10% of the City's housing stock as permanently affordable and to expand the supply of homes accessible for seniors and people with disabilities. In 2017, the City continued to work to align its code, programs, and policies with Envision Longmont to increase the availability of affordable housing options:
  - Update of the land development and zoning codes to achieve the development patterns and densities identified. The final Code updates are scheduled to be approved by City Council in the first half of 2018.
  - Revise the Affordable Housing Incentive Program to encourage more voluntary development of affordable housing by private developers and builders. The approval of Envision Longmont, allows staff to approve administratively certain development incentives ,e.g., density or height bonuses, parking reductions, for residential development projects that provide affordable rental and for-sale housing.
    - Late in 2017, City Council initiated the process of reviewing whether an inclusionary housing program should be implemented to mandate the provision of affordable housing in market rate residential projects. 2018 will see the Longmont City Council continue its discussion about Inclusionary Housing, and it is very likely an ordinance will be implemented that will make the inclusion of affordable housing requirements mandatory for developments that meet certain criteria.
  - Monitor 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.
  - Continue work on the Boulder County 10-Year Plan to Address Homelessness and to develop permanent supportive housing opportunities.
  - Work with the private sector on public/private partnerships to provide affordable housing options.
- ***Regional Collaboration.*** The City plays an active role in the regional collaboration of towns and cities in Boulder County to develop a regional affordable housing plan. The Collaboration has developed a goal of creating 12% of all housing in the County as affordable. The Longmont City Council has approved this plan and is committed to meeting Longmont's goal, as part of the larger regional effort.

## MONITORING

### 1. Standards and procedures used to monitor activities

City of Longmont staff has a Monitoring Plan and conducted monitoring on one project under contract using CDBG funds. Eleven (11) completed HOME and CDBG projects were monitored for ongoing compliance. Twelve properties that received Fee Waivers were monitored for ongoing compliance. 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 programs are 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

The City 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, and 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.

Pursuant to HUD guidelines, this CAPER allowed for reasonable notice for review and comment, as well as a 30-day comment period prior to submission. As of March 30, 2018, the City of Longmont has not received any written comments on the proposed 2017 CAPER.

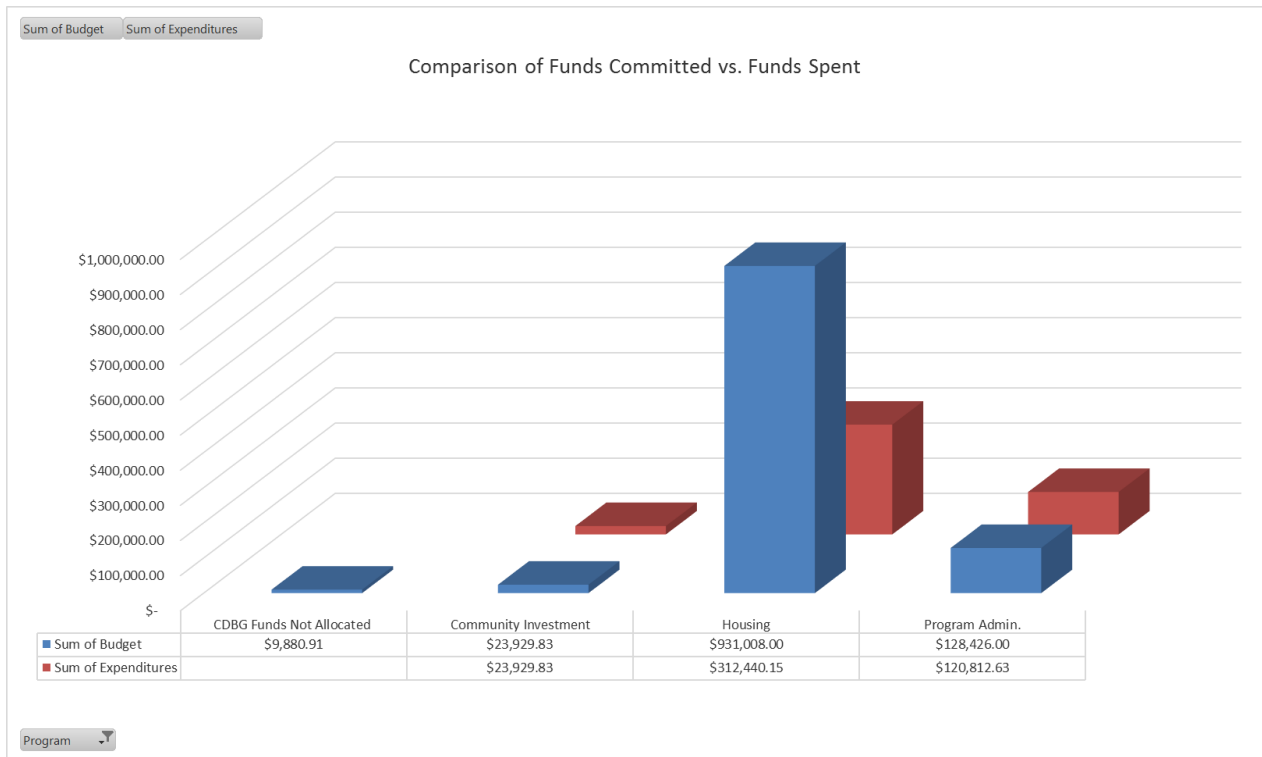
During the public hearing held on March 20, 2018 a Longmont City Council member asked staff, "How long does it take to complete an emergency repair?" Staff responded that the time to complete is normally 2-5 days.

## CDBG

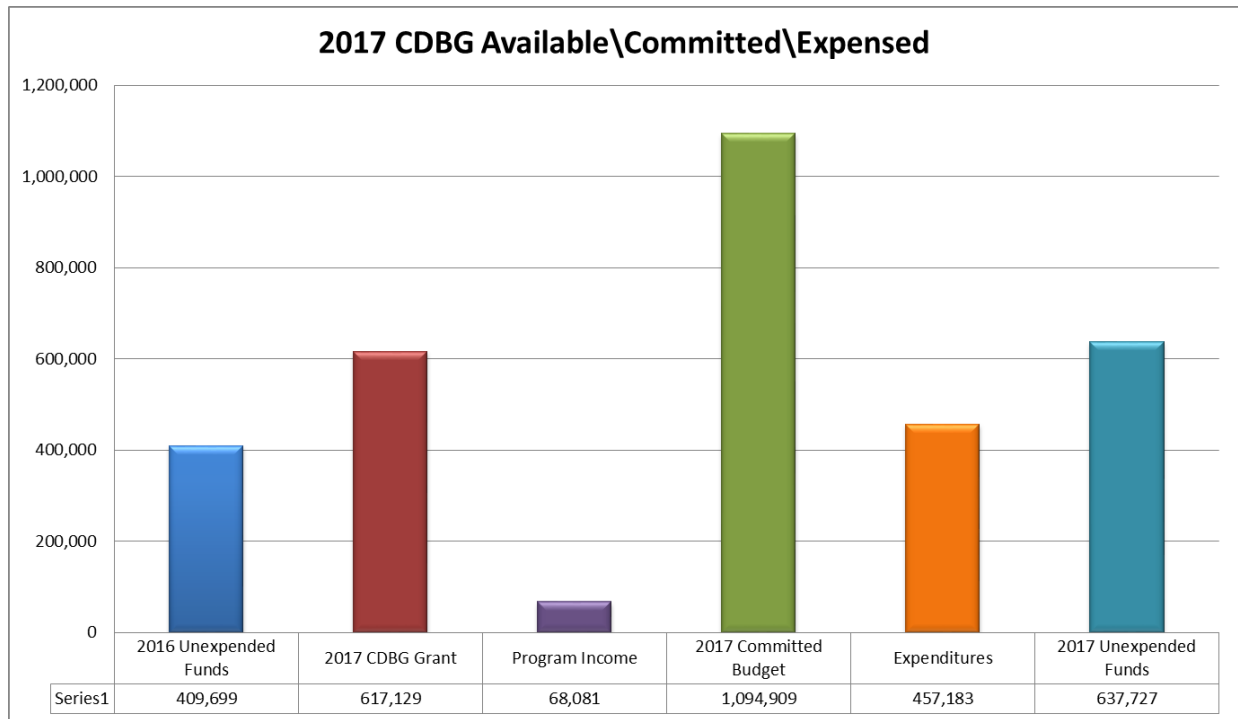
**Specify the nature of, and reasons for, any changes in the City’s program objectives and indications of how the City would change its programs as a result of its experiences.**

### 1. Experiences.

A review of the CDBG funds planned for projects and the expenditures to implement projects show that during the reporting period, 41% (\$457,183) of the funds committed (\$1,094,909) were spent. An evaluation of expenditures by type of project shows that the City spent 33% of planned Housing Projects, 100% of planned Community Investment projects, and 94% of planned Administration funds.



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 \$617,129 from the Department of Housing and Urban Development (HUD) for the 2017 CDBG program year and \$68,081 in program income. In combination with prior year CDBG funds, a total of \$457,183 was spent in 2017.



The City Housing Rehabilitation 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. In 2017, 31 households were assisted through the programs.

Four homes were brought up to property standards through the Homeowner’s Rehabilitation Program. In addition, eight households received assistance to correct immediate health and safety issues under the Emergency Grant program, ten mobile homes were repaired under the Mobile Home Repair program, and nine homes were made accessible for disabled and/or elderly household members under the Architectural Barrier Removal program.

The City has achieved 100% of its 5-year goal under Community Investment Programs category. The activities and projects to help reach this goal include preventing homelessness and providing supportive services.

The Suites Supportive Services provided case management, social activities, and classes to help an additional 32 residents in 2017 and continued to work with the 66 residents reported in 2016 to 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 and assisted 5 households in late 2016 and was reimbursed in 2017. Even though the City doesn’t always allocate or spend CDBG funds for all of the Consolidated and Action Plan goals, it does allocate other resources (i.e., HOME, AH Funds, Human Service Agency funds, and General Funds) to address these goals and is on track to meet its five year plan goals.

## CITY OF LONGMONT HOME REPORT

City ensures that the rents a tenant pays for each HOME project are no more than 30% of the tenants' gross income and that properties meet Housing Quality Standards and City building codes. No HOME projects were required to have on-site inspections in 2017.

Since the HOME Program went to a revolving funding 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. The City is scheduled to receive funding in 2018 from the Boulder/Broomfield Counties HOME Consortium totaling \$1,426,940 of which \$9,877 is for 2017 administrative funding. All carry forward program income will be applied towards the Fall River project scheduled to commence in 2018.

At the end of 2017 the City of Longmont had 9 active outstanding loans totaling \$190,990.

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 and homebuyer education classes. All information is available in English and Spanish, with available access to a language assistance line for other languages.

The City also provides hard copies and information on its website about affordable rental developments in the City, including those that have received HOME funds. Individuals are encouraged to follow up with the developments to learn more about the availability of units and the application process. The organizations with HOME units have Spanish speaking staff.

**CDBG Program Income;**

In 2017 the City applied its CDBG program income to the following four household assistance programs along with a portion towards housing rehabilitation administration.

<b>Program</b>	<b>Total Program Income</b>	<b># of Additional Households This Can Assist</b>
Housing Rehabilitation Administration	6,735.23	
Emergency Grant Program		
Architectural Barrier Program	27,909.67	3-5
General Rehab Program	17,534.78	1
Mobile Home Repair Program	16,901.49	3
	<hr/>	
	68,081.17	7-9
	<hr/>	

**CDBG and HOME Loans**

Row Labels	Type	Rate	Term	# of Loans	Sum of Orig Principal	Sum of Princ Balance
<b>CDBG</b>				<b>57</b>	<b>1,799,144.58</b>	<b>1,303,310.57</b>
Accessible Spaces Inc 2005	Deferred	0.00%	43	1	85,304.00	85,304.00
Arch. Barrier Removal Program	Deferred	0.00%		1	10,000.00	10,000.00
	Forgivable	0.00%	5	4	37,310.00	31,848.00
BC Down Payment Assistance	Deferred	4.00%	10	6	48,637.00	48,637.00
	Repayment	3.00%	10	1	8,890.00	5,020.39
Foreclosure Prevention	Deferred	4.00%	10	1	1,929.79	1,929.79
General Rehab Program	Deferred	0.00%		23	433,284.40	433,284.40
	Forgivable	0.00%	10	3	45,170.82	23,772.90
	Repayment	0.00%	7	1	16,439.75	15,839.75
	Repayment	3.00%	10	4	42,152.00	30,945.66
LHA-Aspen Meadows Sr. Housing	Forgivable	0.00%	20	1	100,764.00	25,191.00
St. Vrain Manor - ADA Alarms	Forgivable	0.00%	10	1	69,340.00	6,934.00
St. Vrain Manor - Elevator	Forgivable	0.00%	20	1	106,905.00	74,833.50
St. Vrain Manor - Split thermo	Forgivable	0.00%	10	2	133,017.82	26,603.57
Thistle - English Village	Forgivable	0.00%	10	1	45,000.00	4,500.00
	Forgivable	0.00%	30	1	140,000.00	60,666.61
	Repayment	0.00%	10	1	50,000.00	25,000.00
Thistle - Parkville Apartments	Deferred	0.00%		1	150,000.00	150,000.00
	Forgivable	0.00%	10	1	40,000.00	8,000.00
Thistle - Quail East	Deferred	0.00%	10	1	70,000.00	70,000.00
Thistle - Terry Street	Repayment	4.00%	30	1	165,000.00	165,000.00
<b>HOME Consortium</b>				<b>9</b>	<b>223,779.04</b>	<b>190,989.61</b>
BC Down Payment Assistance	Deferred	4.00%	4	1	2,741.04	2,741.04
	Deferred	4.00%	10	5	53,283.00	52,996.00
	Repayment	3.00%	10	1	7,455.00	5,102.57
LHA-Aspen Meadow	Deferred	0.00%		1	100,000.00	100,000.00
St. Vrain Manor - Shower project	Repayment	0.00%	10	1	60,300.00	30,150.00
<b>Grand Total</b>				<b>66</b>	<b>2,022,923.62</b>	<b>1,494,300.18</b>

