

2018 ACTION PLAN

4th Year of the 2015-2019 Consolidated Plan

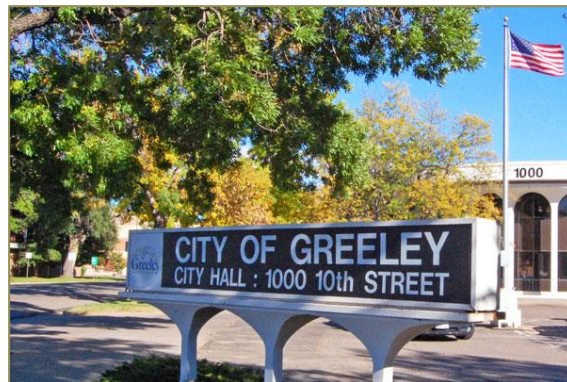


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Action Plan for Year 2018

Executive Summary

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

1. Introduction

(Note: Information contained within will be updated as needed between August 2017 and submittal in 2018. Updated versions will be available on the City's website and provided on request.)

The City of Greeley (the City) is an annual recipient of the Community Development Block Grant (CDBG) and HOME Partnership Investment Program (HOME) grant from the U. S. Department of Housing and Urban Development (HUD). These grants assist the City in matters of community development, affordable housing, and to the benefit of low- moderate-income (LMI) residents and areas of the City.

The Annual Action Plan is submitted as the application to HUD for those grants. This Action Plan is for the fourth year (2018) of the current Consolidated Plan, which is in effect from 2015 through 2019. (The City operates on a January-December fiscal year.) It identifies the projects and activities for 2018 and the expected resources that will be available to further the goals identified in the Consolidated Plan. The Consolidated Plan estimated annual awards of \$850,000 (CDBG) and \$300,000 (HOME). The 2017 CDBG award, however, saw a 9% decrease from 2016 (\$857,459 to \$798,743), and the budget for 2018 activities has thus been lowered to an estimated \$800,000. The Action Plan will be updated with actual amounts once they are known, probably during the 1st quarter of 2018.

2. Summarize the objectives and outcomes identified in the Plan

Objectives (priorities) were established in the Consolidated Plan, as were the outcomes (goals) to meet the priorities. The activities for 2018 that will continue to move toward meeting the objectives and outcomes of the Consolidated Plan are defined below. Greater detail is provided elsewhere in this document.

CDBG

- General CDBG grant administration
- Housing Rehab Administration
 - Provide funds for the City to administer the housing rehabilitation activities.
- Acquisition
 - There were no new funds allocated to the Acquisition program, however, Revolving Loan Funds from the Homes Again Purchase Program may be reallocated for an acquisition activity. The activity may involve purchase of a blighted property for

demolition and clearance, a property to support affordable housing, and/or to acquire property for a public facility. A specific activity has not yet been identified.

- Infrastructure
 - Provide funds for Phase II of the installation of infrastructure missing from neighborhoods within the Redevelopment District. Infrastructure may include sidewalks, accessibility ramps, street lights, bus benches and concrete installation pads, and other infrastructure needs identified.
 - Provide funds to purchase and plant trees in the parkways of the Redevelopment District neighborhoods.
- Public Facilities
 - Revolving Loan Funds from the Homes Again Purchase Program may be reallocated to support the renovation of a public facility. A specific activity has not yet been identified.
- Public Services
 - Provide funds to support in-home care provided by the Rehabilitation and Visiting Nurse Association (RVNA).
 - Provide funds to support the coordinator position at North Colorado Health Alliance's Community Action Lab.
 - Provide funds to support case management at the Guadalupe Community Center, the area's homeless shelter.
 - Provide funds to support the city's annual clean-up weekend, available to residents city-wide.
 - Provide funds to support a housing case manager at the Greeley Transitional House, a homeless shelter serving only families.
- Affordable housing
 - Housing rehabilitation activities (loans and grants) will continue during 2018. Funding for the activities is available from revolving loan funds (loans) and pre-2017 grant funds (grants). These activities will not need additional funds in 2018.
 - If suitable properties are identified, existing revolving loan funds will purchase, demolish and clear (as needed), and reconstruct housing, which will then be offered for sale to low- moderate-income households through the City's Homes Again Purchase Programs (HAPP).
 - Revolving Loan Funds from the Homes Again Purchase program may be reallocated to support affordable housing needs. A specific activity has not yet been identified.

HOME

- Administration
 - Provide funds for administration of the HOME Investment Partnership Program (HOME).
- Affordable housing
 - Provide funds to assist the Greeley Area Habitat for Humanity [a Community Development Housing Organization (CHDO)] in the construction of affordable housing.

- Provide funds to assist an affordable housing developer with the construction of affordable rental units. A specific project has not yet been identified.

The budget to be presented to City Council, recommended by the GURA Board of Commissioners, follows:

CDBG Project	2018 Grant Funds	PI & Revolving Loan Funds ¹	Prior Year Funds Available, Not Allocated ⁴
Administration ²	\$160,000 ²	\$	\$
Redevelopment District infrastructure improvements	451,500 ³		
Acquisition, Clearance, Demolition			30,000
Single-family housing rehab administration	60,000		
Single-family housing rehab loans (existing RLF)	0	130,987	
Single-family housing rehab loans (est inc-exp EOY)		-3,605	
Single-family housing rehab loans (2018 RLF est)		30,000	
Single-family housing rehab grants (exist & 2015)	0		3,000
Public service – Clean-up weekend	15,500		
Parkway tree planting	16,000		
Public service – RVNA	42,000		
Public service – North Colorado Health Alliance	30,000		
Public service – Catholic Charities/Guadalupe	15,000		
Public service – Greeley Transitional House	10,000		
Homes Again Purchase Program (existing RLF)	0	996,309 ³	
Homes Again Purchase Program (est remain of 2017)		18,068	
Homes Again Purchase Program (est 2018)		50,000	
CDBG Total	\$800,000	\$1,249,668	\$33,000

¹ The amounts shown include balances at July 31, 2017 and projected 2018 funds.

² The amount will increase/decrease with the grant so that no more than 20% is allocated to administration.

³ This budget will increase/decrease to balance the overall budget once the grant amount is known.

⁴ "Prior Year Funds Available" are allocated to a specific activity by Budget, but not set up in IDIS.

HOME Project	2018 Grant Funds	Program Income (PI)	Prior Year funds?
Administration	\$ 30,000		\$ 63,403 ¹
Entitlement, CHDO, and projected program income	270,000	6,000	270,000
Habitat for Humanity			47,714 ²

Table 1 – Approved Budget

¹ The amount shown is balance of available funds at 7/31/17 plus the 2017 HOME award 10%.

² The amount shown is the current award minus two houses with allocated funds.

The City will receive the CDBG award after the start of its fiscal/program year (January 1), and thus may need to expend a portion of its 2018 funds pre-award. Activities most likely to incur pre-award expenditures are administration, clean-up weekend, parkway tree planting, services provided by RVNA,

and infrastructure improvements. Total pre-award costs that can be expended are set by CDBG regulation and will not exceed \$300,000.

The 2018 budget was set using a projected CDBG award amount and thus will need updated once the actual award notice is received. Any change to the Council-approved budget will occur within the infrastructure activity. Citizens were notified of this through the availability of the Action Plan during the 30-day public comment period and discussion of that fact at meetings.

The table at AP15-Estimated Resources includes projected program income and projected revolving loan funds.

3. Evaluation of past performance

The City approves its Action Plans in October annually so that it is ready for submittal to HUD by November 15th, per CDBG regulation. (However, in recent years, HUD has not allowed submittal until the City receives notice of the actual grant amount, generally during the first or second quarter of the program year.) Likewise, the required Consolidated Annual Performance Evaluation Report (CAPER) is submitted as required, annually by March 30th, to report on the activities funded with CDBG and HOME dollars, the amounts expended, and the beneficiaries assisted. Electronic versions of the City's most recent Consolidated Plan, Annual Action Plan, and CAPER reports are on the City's website at www.greeleygov.com.

The City had met the requirement to spend down the CDBG grant to no more than 1.5x the annual grant amount by October 31st every year except in 2009 when economics and the housing market crash caused projects to stall significantly. It was unable to spend down appropriately in 2017, however, when revolving loan funds were included in the calculation for the first time, and the City's grant award was not received until **XX XX, 2017 (not received as of 8/15/17)**. Although the City Council approved an Amendment to its 2016 Action Plan to allow for reallocation and expenditure of the Homes Again Purchase Program revolving loan funds, activities could not be identified in time to expend funds by the deadline. It has been a challenge to meet the expenditure requirement when grant agreements from HUD are not received prior to mid-year giving just a few months to adequately expend funds.

CDBG and HOME activities that could start without the 2017 grant are underway or complete with the exception of funding for property acquisition. The City had been working with the Federal Emergency Management Agency (FEMA) since 2014 on the acquisition and removal of a mobile home park situated in the flood-way of the Cache la Poudre River; however, due to the high costs of relocation, the FEMA grant application was canceled. The GURA Board voted to assist with the acquisition of a multi-family, low-income housing project in May, 2017 to help expend the acquisition funds, and the City continues to look for other property(ies) to acquire as removal of blight (most probably) to use the acquisition funds.

4. Summary of Citizen Participation Process and consultation process

Section AP-12 discusses citizen participation during the formation of the 2018 Action Plan. The City reached out to the community by holding two neighborhood meetings in locations convenient to its low-income and minority populations for residents to learn about the federal grant programs and historic uses of funds. Notice of all meetings, were published in the Greeley Tribune in both English and Spanish a minimum of 10 days prior to the meetings. Information for persons with disabilities on how to access information on the neighborhood meetings was also included.

Other opportunities that provided the means for citizens to participate in the Plan's formation included the following:

- Meeting of the Citizens Community for Community Development.
- Public Hearing by the Greeley Urban Renewal Authority's (GURA) Board of Commissioners. (GURA is the division of the City that administers the grant funds.)
- Public Hearing by the Greeley City Council.
- Thirty-day public comment period between the two public hearings; the draft Action Plan was posted to the City's web page, and notice of its availability and comment period was provided to CDBG partners.

5. Summary of public comments

The "comments" and "comments not accepted" noted below can also be found at AP-12-Participation. Representatives from three of the Redevelopment District neighborhoods and one At Large member attended the Citizens Committee for Community Development. The comments below were from that group. The Committee supported the budget proposed by staff. The members of this committee are very compassionate, neighborhood-oriented people that have served on the Citizens Committee for many years. They bring their concerns for their immediate neighborhoods, particularly, to the table.

- The Committee especially supported Parkway Tree Planting, Clean-up Weekend, and RVNA.
- The Single-family Housing Rehab Program was discussed, along with being good stewards of the Federal funds. The idea of the program is well supported by the Committee; however, they expressed concerns for the lack of rehabs being completed under the program. The consensus was to fund for one more year to see if the program can be revitalized, and if not, to discontinue the program.
- Of the public services proposed, their support was most highly given for Clean-up Weekend, RVNA, and the Community Action Lab through North Colorado Health Alliance. Case management at the shelters was less supported.
- One member has ongoing concerns with regard to contractors and subcontractors hiring persons not citizens or legal residents.

Summary of comments or views not accepted and the reasons for not accepting them

- There were no comments or views that were not accepted.

Summary

The City's competitive application process for CDBG funds started the June 1, 2017. Each activity chosen for 2018 implementation meets a priority of the Consolidated Plan, and further, moves the City closer to meeting the goals established in the Consolidated Plan. (The highest priorities from the Consolidated Plan were the provision of additional affordable housing, improvements to infrastructure in low-moderate-income neighborhoods within the Redevelopment District, and property acquisition.)

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

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

The following entities are responsible for the preparation and administration of the Consolidated Plan.

Agency Role	Name	Department/Agency
Lead Agency	City of Greeley	Greeley Urban Renewal Authority
CDBG Administrator	City of Greeley	Greeley Urban Renewal Authority
HOME Administrator	City of Greeley	Greeley Urban Renewal Authority

Table 2 – Responsible Agencies

Narrative (optional)

The Greeley Urban Renewal Authority (GURA), a division of the City Manager’s office, administers both the CDBG and HOME programs for the City under an intergovernmental agreement. The responsibilities include project and activity implementation and compliance with cross-cutting requirements. The City’s Finance Department works in conjunction with GURA to ensure proper expenditure of and draws on the CDBG and HOME funds.

GURA consists of a seven-member Board of Commissioners appointed by the City Council. The Board sets policy, makes budget recommendations to the Council through the annual competitive process (CDBG), and reviews and approves applications for HOME funds. GURA staff includes a Manager, Rehab Specialist, Grant Specialist, and Senior Administrative Specialist, with oversight by the Assistant City Manager.

Additionally, the City has a Citizens Committee for Community Development made up of representatives of the City’s Redevelopment District (target) neighborhoods. The Committee meets three to four times per year to discuss neighborhood concerns and review CDBG applications for recommendations to the GURA Board.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Responses under the AP10-Consultation section of this Annual Plan are from the 2015-2019 Consolidated Plan with updated information as needed. The cited sections of Federal Code, [24 CFR 91.100, 21.200(b), and 91.215(l)], deal with the formation of a Consolidated Plan, not an Annual Plan, thus new consultations with the agencies were not held during the formation of the Annual Plan. The named agencies that participated in the Consolidated Plan process and agency-types-not consulted are also directly from the 2015-2019 Consolidated Plan, with the exception of Easter Seals of Colorado and A Kid's Place. Both were consulted with during 2016, and A Kid's Place (now known as Life Stories) was also consulted with during 2017.

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

Please refer to the Consolidated Plan for 2015-2019. The section of the Code noted [(91.215(l))] does not pertain to the formation of an Annual Action Plan.

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

There are only three Continuums in Colorado: Metro Denver, the Colorado Springs area, and the Balance of State. The Balance of State encompasses a large and diverse area, with Northern Colorado Continuum of Care (NCCoC), formerly called Northern Colorado Continuum of Care, a regional committee comprised of representatives from the communities north of Metro Denver. Even within the NCCoC region, the communities have different demographics of homeless and service/housing needs. The NCCoC works together on grant applications and meets regularly to discuss regional and local progress, programs, and issues.

The NCCoC is a very active participant in the Balance of State Continuum. There has been a great deal of activity within the group during the past year and a half with discussions centered on the possibility of requesting a change to the number of continuums in Colorado to better serve a population that has grown significantly since the three Continuum of Care boundaries were established.

A City of Greeley staff person participates in meetings of the Northern Colorado Continuum of Care and is also a member of its Steering Committee.

A specific result to the efforts of the NCCoC region was the implementation of a Coordinated Entry system for veterans that works across county boundaries (Weld and Larimer). As a result, more than 100

homeless veterans have been housed in Northern Colorado. The NCCoC intends to use the Coordinated Entry model for other demographics of homeless, as well.

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

From the Consolidated Plan: The City provides Certification of Consistency with the Consolidated Plan annually for the agencies in Greeley that receive ESG funding. Because the City does not administer ESG funds, it is not involved in allocation of funds, development of performance standards and outcomes evaluation, development of funding, or policies and procedures for administration of HMIS.

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

The following table lists the agencies, groups, and organizations that participated in the Consolidated Plan process. A brief description of the consultations with these housing, social service agencies, and other entities is included. While all of the noted agencies did not meet with the City one-on-one as a part of the 2018 Annual Action Plan, the City consulted with a number of them with regard to applying for 2018 funds. Additionally, the City held two technical assistance meetings for any agency needing more information prior to application, and staff was available for either phone calls or one-on-one meetings. Representatives from a number of agencies [RVNA, Life Stories (formerly A Kid's Place), Sexual Assault Victims Advocacy, Loved Ones Against Meth, United Way, Greeley Center for Independence, and Catholic Charities] attended a technical assistance meeting.

Agency/Group/Organization	A Woman's Place
Agency/Group/Organization Type	Services-Victims of Domestic Violence
What section of the Plan was addressed by Consultation?	Homeless facilities/DV shelter
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	Boys & Girls Club of Weld County
Agency/Group/Organization Type	Services-Children
What section of the Plan was addressed by Consultation?	Non-housing community development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Connections for Independent Living
Agency/Group/Organization Type	Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	City of Greeley
Agency/Group/Organization Type	Other government - Local
What section of the Plan was addressed by Consultation?	Non-housing community development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and subsequently met with Forestry, Neighborhood Resources office, Parks, and Streets one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	Global Refugee Center
Agency/Group/Organization Type	Services-Refugees & Immigrants
What section of the Plan was addressed by Consultation?	Non-housing community development
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Greeley Center for Independence
Agency/Group/Organization Type	Housing Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Greeley/Weld County Housing Authority
Agency/Group/Organization Type	PHA
What section of the Plan was addressed by Consultation?	Public Housing Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG or HOME applicant during ConPlan years.

Agency/Group/Organization	Greeley Transitional House
Agency/Group/Organization Type	Housing Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	GreenPath Debt Solutions
Agency/Group/Organization Type	Services - Housing
What section of the Plan was addressed by Consultation?	Housing Need Assessment
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: At time of consultations, potential CDBG applicant during ConPlan years. With the improvement to the housing market and huge reduction in foreclosure numbers, they are a good consultant for housing needs but may not be an applicant.

Agency/Group/Organization	Guadalupe Community Center
Agency/Group/Organization Type	Services-homeless Homeless shelter
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years. Applications may be submitted by the Center or by the Archdiocesan Housing, Inc., the housing arm of Catholic Charities. (The shelter is operated by Catholic Charities.)
Agency/Group/Organization	Greeley Area Habitat for Humanity
Agency/Group/Organization Type	Housing
What section of the Plan was addressed by Consultation?	Housing Need Assessment
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG or HOME applicant during ConPlan years.

Agency/Group/Organization	Weld County Homeless Coalition
Agency/Group/Organization Type	Housing Services - Housing Services-Homeless
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homeless Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: primarily for consultation with regard to homeless issues. Potential CDBG or HOME applicant during ConPlan years, or as support to another agency. A Blue Ribbon Committee on Homeless was formed to develop a specific strategy over a one-year period.
Agency/Group/Organization	Loved Ones Against Meth Ministries
Agency/Group/Organization Type	Housing Services-substance abuse
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	North Range Behavioral Health
Agency/Group/Organization Type	Housing Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Realizing Independence Through Education (RITE)
Agency/Group/Organization Type	Housing Services-Children Youth
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Refuge City Project
Agency/Group/Organization Type	Housing
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	Relief. Independence. Stability. Education. (RISE)
Agency/Group/Organization Type	Services for self-sufficiency
What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Rehabilitation & Visiting Nurse Association (RVNA)
Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-home care
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Right to Read
Agency/Group/Organization Type	Services-Education
What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	Sexual Assault Victim Advocate Center (SAVA)
Agency/Group/Organization Type	Services - Victims
What section of the Plan was addressed by Consultation?	Services-victims
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Senior Resource Services
Agency/Group/Organization Type	Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.
Agency/Group/Organization	Turning Point Center for Youth and Family Development
Agency/Group/Organization Type	Services-Children Services-Education
What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Youth
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During planning for the 2015-2019 Consolidated Plan, agencies were invited to attend a general meeting and were subsequently met with one-on-one. Anticipated outcome: potential CDBG applicant during ConPlan years.

Agency/Group/Organization	Easter Seals of Colorado
What section of the Plan was addressed by Consultation?	Public facilities-persons with disabilities
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency contacted the City during the 2017 CDBG application process and requested an application. Consultation regarding the proposed activity was conducted via phone and an application was subsequently submitted.

Table 3 – Agencies, groups, organizations who participated

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

The agencies in the table below were provided with an opportunity for one-on-one consultation during the formation of the 2015-2019 Consolidated Plan and did not respond to meeting requests. North Colorado Health Alliance did, however, submit a late application for 2017 CDBG funds (which was approved) and a 2018 application. Both were for the Community Action Lab, which operates as part of the Alliance. The other agencies are still considered good community partners and resources for the City and, if/when needed, will be consulted. The City is not aware of any other agencies that have not been consulted but may be a good CDBG partner.

Agency	Focus
Catholic Charities	Farm labor and migrant housing
My Brother's Keeper	Homeless services
North Colorado Health Alliance	Health
Salvation Army	Homeless services
Sunrise Health	Low-income health care
Weld County Human Services	Social services
Weld County School District Six	Education

Table 4 – Agencies, groups, organizations who did not participate

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Front Range Continuum of Care	Affordable housing was a high priority of the City's 2015-2019 Consolidated Plan. It is also recognized by the NFRCC as an area of high concern regionally.
City of Greeley 2060 Comprehensive Plan	City of Greeley-Community Development Department	The 2060 Comprehensive Plan recognizes the need for all persons and neighborhoods, regardless of income, to be successful and vibrant and sets forth goals to achieving that.
Economic Development Strategic Plan	City of Greeley-Community Development Department	The Economic Development Plan sets forth goals and objectives for economic improvements to the community.

Table 5 – Other local / regional / federal planning efforts

Narrative (optional)

Agencies in the table above were notified of the 2018 CDBG application's availability and offered the opportunity to apply for funding. Each agency received the synopsis of the consultation with the City that was compiled during the formation of the Consolidated Plan process in 2014, during which time they had identified potential needs during the years of the Consolidated Plan.

No consultations with other public entities, the State, or adjacent units of local government were held during the Consolidated Plan process.

AP-12 Participation – 91.105, 91.200(c)

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

The citizen participation process consisted of two public, neighborhood meetings; a meeting of the Citizens Committee for Community Development; two public hearings (one at the meeting of the GURA Board, which recommended the 2018 budget to City Council, the other at a City Council meeting for budget approval); and a 30-day comment period between the public hearings. Meetings were held in locations accessible to persons with disabilities. All agendas and ads published with meeting/public hearing information included the following statement:

The City/GURA does not discriminate on the basis of disability, race, color, national origin, or gender. Persons with hearing impairments are asked to use the Relay Colorado 711 number for additional

information. Other auxiliary aids and assistance related to a disability and needed to effectively review this document may call the GURA office noted above for additional assistance. (Please allow 48 hours for requests to be processed.) For more information, or to file a complaint, please contact the City of Greeley's designated Disability Rights and Title VI coordinator, Joel Hemesath at (970) 350-9795, 1001 9th Avenue, Greeley, CO, 80631 or at Joel.Hemesath@greeleygov.com.

Additional information on the citizen participation outreach follows:

Citizen Participation Outreach

Mode of Outreach	Public Meeting – Ads in English and Spanish
Target of Outreach	Non-targeted/ broad community
Summary of response/attendance	The 1st of two public meetings was held in the Greeley Recreation Center, which is located in a LMI neighborhood in northeast Greeley. No one from the public attended.
Summary of comments received	No comments received.
Summary of comments not accepted and reasons	Not applicable.
Mode of Outreach	Public Meeting – Ads in English and Spanish
Target of Outreach	Non-targeted/ broad community
Summary of response/attendance	The 2nd of two public meetings was held in the Rodarte Community Center, which is located in a LMI neighborhood in northeast Greeley. The Center provides recreation activities, summer camps for children, and after school program, and much more for the neighborhood. No one from the public attended.
Summary of comments received	No comments received.
Summary of comments not accepted and reasons	Not applicable.

Mode of Outreach	Citizens Committee for Community Development
Target of Outreach	Minorities , persons with disabilities, elderly, LMI neighborhoods' representatives
Summary of response/attendance	<p>The City' neighborhood advisory committee (Citizens Committee for Community Development), appointed by the Greeley Board of Commissioners, reviewed CDBG applications and made recommendations to the GURA Board prior to the GURA Board's public hearing. The committee was instituted to provide representation from the low- moderate-income neighborhoods that make up the Redevelopment District, the disabled community, and the elderly population. Target membership is 13; currently there are six members. Meeting information follows:</p> <ul style="list-style-type: none"> • August 9 – Meeting of the Citizens Committee for Community Development (five members in attendance)
Summary of comments received	See Executive Summary for comments received from the Citizens Committee
Summary of comments not accepted and reasons	Not applicable.
Mode of Outreach	First Public Hearing – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	The first of two public hearings was held as part of the Greeley Urban Renewal Authority Board meeting on August 23, 2017. Seven Board members were present; no members of public attended.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.
Mode of Outreach	30-day comment period – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	A 30-day comment period was held between the two public hearings. The agencies that partnered with the City on the Consolidated Plan were notified of the availability of the draft Action Plan and encouraged to share with the population they serve and other constituents. It was available on the City's website.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.

Mode of Outreach	Second Public Hearing – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	The second of the public hearings was held during October 3, 2017 City Council meeting, at which time the Draft Action Plan was accepted and the 2018 budget approved. Seven Council members were present; three members of public were also present.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.

Table 6 – Citizen Participation Outreach

Expected Resources

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

Introduction

In addition to the 2018 CDBG award (estimated at \$800,000), the City anticipates the following resources. (Note: There were no prior year resources budgeted. It is expected that all available funds will already be allocated to an activity.)

Program Income and Revolving Loan Funds

- Program income of less than \$1,000 is anticipated. CDBG program income is expended as it is received.
- Single-family Housing Rehab
 - \$30,000 estimated in payments and payoffs during 2018;
 - Available fund balance at July 31, 2017 - \$130,987.
- Homes Again Purchase Program (HAPP)
 - \$50,000 estimated in payments and payoffs during 2018;
 - Available fund balance at July 31, 2017 - \$996,309

As of July 31, 2017, an activity to utilize the HAPP funds had not been identified. HAPP has historically been used to acquire, move (or demolish and clear) existing single-family houses and then either rehabilitate or reconstruct and make available for sale to a low- moderate-income homebuyer. A Substantial Amendment to the 2016 Action Plan for utilization of all or a part of these funds for other activities was approved and allowed for several options to use these funds: (1) Up to \$500,000 for an acquisition of real property, (2) Up to \$500,000 for an affordable housing project, and/or (3) Up to \$500,000 to support a public facility.

The City expects an award of \$300,000 in 2018 HOME funds, of which 10% will be set-aside for grant administration and 15% will be set-aside for use by a CHDO.

Prior Year HOME Resources

- All prior year funds are allocated to an activity.
- Program income is estimated at \$6,000 (from the HAPP program).

Priority Table

Program/ Source of Funds	Uses of Funds	Expected Amount Available Year 4 (2018)				Expected Amount Available Remainder of ConPlan \$
		Annual Allocation :	Program Income: \$	Prior Year Resources : \$	Total: \$	
CDBG/ Public- Federal	<ul style="list-style-type: none"> • Acquisition • Admin/ Planning • Economic Development • Housing • Public Improvements • Public Services 	(estimate grant based on 2017) \$800,000	Rehab at 7/31 – 130,987; thru EOY (3,605); 2018- 30,000; HAPP at 7/31; 996,306; thru EOY 18,068; 2018 est 50,000 \$1,221,756	Need to allocate \$30,000 of this to acquisition and the remainder to rehab grants \$33,000	\$2,054,756	2019- \$850,000 grant + \$30,000 rehab + \$50,000 HAPP \$930,000
Narrative Description: Minimal program income may be received from lot rents, but will not impact the budget significantly. Remainder of Con Plan years includes the possible sales of two lots.						
HOME/ Public- Federal	<ul style="list-style-type: none"> • Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New construction for ownership • TBRA 	\$300,000	\$6,000 + \$284,150	\$381,117	\$687,117	\$306,000

Narrative Description: The City anticipates approximately \$6,000 from HOME funds invested in HAPP properties. Additionally, the High Plains Housing Development Corporation will refinance the original permanent commercial loan on Stagecoach Gardens. HOME funds invested in that property will be repaid, generating an additional \$284,150 in program income.

Table 7 - 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

Historically, the City has looked most favorably on applications not requiring 100% CDBG funding. It is expected in 2018 that the following funds will provide support to CDBG activities: City General Funds, non-profit operating budgets, and private funds that support the non-profits that received 2018 funding recommendations (foundations, donations, fund raisers, etc.), in-kind donations, etc.

Because the City met the “poverty distress criteria”, it was determined by HUD to be in “fiscal distress” and received a 50% match reduction again in 2017 with regard to the HOME match requirement. That reduced the match required from 25% to 12.5%. [HUD used data on the individual poverty rate and per capita incomes from the American Community Survey’s (ACS) 2010-2014 Five-Year Estimate from the Census (the latest data available at the time) to make the “distress” determination. For a jurisdiction to qualify as distressed based on the poverty criterion, its percentage of persons in poverty must have been at least 19.%, which is 125% of the average national rate for persons in poverty of 15.92 percent; Greeley’s percentage was calculated at 20.2%.]

HOME match is generally achieved through donations, volunteer labor, or in-kind cash contributions. The City places greatest consideration on activities that bring their own match to the activity; however, it does carry a large match bank from prior activities that exceeded their match requirements and will provide match from that bank rather than lose a good housing project for lack of match.

The Greeley Area Habitat for Humanity has, in recent years, provided the most match to the HOME program. Match to its developer grants have included donations from private funders and foundations, fund raising, donated materials, and volunteer labor.

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

This statement from the 2016 Action Plan is still accurate: “Prior to the economic recession the City acquired several properties along North 11th Avenue and in other areas of northeast Greeley to clear blighted conditions and then to make the properties available for commercial redevelopment and/or development of housing. It can reasonably be expected that Requests for Proposals will be issued during the Consolidated Plan years to assist in the rejuvenation of that distressed area. It is a challenging area, as much of it is located

in the flood plain of the Cache la Poudre River.” Issuance of the Requests for Proposals were delayed during 2017 as they City concentrated more on reducing available resources.

Discussion

No further discussion.

Annual Goals and Objectives

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

Goals Summary Information

The Goals and Objectives for the Action Plan year 2018 move the City toward the goals established in the Consolidated Plan. The Consolidated Plan goals in the table below all have start/end years of 2015/2019.

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1. Public improvements	Non-Housing Community Development	Redevelopment District-Comprehensive	Infrastructure activities I	CDBG: \$467,500 (\$451,500 + 16,000)	Public facility or infrastructure activities other than low/moderate income housing benefit: 4,500 persons assisted
2. Property acquisition, demo, clearance, disposition	Non-Housing Community Development	Redevelopment District-Comprehensive	Acquisition, clearance, disposition	CDBG: No 2018 funds	Other: 2 properties; 4,200 people (area benefit) OR 12 persons

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3. Public Service-Property Conditions	Non-Housing Community Development	City-wide	Public Service - Property conditions	CDBG: \$15,500	Public service activities other than low/moderate income housing benefit: 1 events 2,100 persons assisted
4. Non-profit public services	Non-Housing Community Development	Redevelopment District-Comprehensive; City-wide	Public facilities and services I	CDBG: \$97,000 (\$42,000 RVNA; \$30,000 NCHA; \$15,000 CC; \$10,000 GTH	Public service activities other than LMI housing benefit: 4 service activities; 727 persons assisted
5. Single-family, owner-occupied housing rehab loans	Affordable Housing	City-wide; 80% Redevelopment District - Comprehensive	Affordable housing	RLF 2018- \$60,000 for Admin; \$30,000 est for 2018 income; plus existing & 2017 EOY est	Homeowner housing rehabilitated: 5 household housing units
6. SF, owner-occupied housing rehab emergency grants	Affordable Housing	City-wide; 80% Redevelopment District - Comprehensive	Affordable housing	No 2017 funds needed	Homeowner housing rehabilitated: 8 household housing units

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7. HAPP-Homeownership-Reconstruction of housing	Affordable Housing	Redevelopment District	Affordable housing	RLF 2018-\$50,000 + prior yrs. funds	Homeowner housing for Sale: 2 households
8. HOME Program-Rental Housing	Affordable Housing	Redevelopment District & TBD	Affordable housing	\$232,743 HOME	Rental housing for LMI households: TBD households
9. HOME Homeownership	Affordable Housing	Redevelopment District	Affordable housing	\$150,000 (\$30,000 x 5 houses) HOME	Homeowner housing for sale: 5 LMI households

Table 8 – Goals Summary

Goal Descriptions

Descriptions of the goals (priorities) set in the 2015-2019 Consolidated Plan follow:

Goal Name	1. Public improvements
Goal Description	It is anticipated that during 2015-2019 there will be 14 infrastructure activities funded. The activities may consist of improvements to streets, sidewalks, lighting, accessibility, trees, improvements to parks or playgrounds, or other infrastructure needs to be determined by annual application. The activities will benefit low- moderate-income areas with an estimated 1,500-3,000 households benefiting per activity (as calculated by low- moderate-income households in an area).
Goal Name	2. Property acquisition, demo, clearance, disposition
Goal Description	The City's goal is to acquire five properties for neighborhood improvements and two properties for slum/blight clearance. The number of persons assisted will depend on the type of property purchased and could be upwards of 10,000 (for an area benefit activity) or near 40 (for a low- moderate-income clientele benefit). Property acquired to address an issue of slum/blight will not need to meet a low- moderate-income benefit at time of purchase. With the disposition of the property, an eligible use will be identified and reported on at that time, or the property will sell for a fair market price.

Goal Name	3. Public Service-Property Conditions
Goal Description	Citizens are concerned about property conditions in low- moderate-income neighborhoods. The City anticipates addressing their concerns through activities that provide assistance for clean-up events. Census Tract information from the Integrated Disbursement and Information System (IDIS) indicates that the City has more than 51% low- moderate-income residents. City-wide activities, such as Clean-up Weekend, could be implemented and still qualify as a LMA benefit.
Goal Name	4. Non-profit public services
Goal Description	The City has funded agencies that provide public services for the last few years and anticipates continued support to a minimum of one public service activities per year (in addition to the public service neighborhood clean-up events noted above).
Goal Name	5. Single-family, owner-occupied housing rehab loans
Goal Description	The City will continue its housing rehab activity for low- moderate-income households. Loans will be utilized for those able to repay the funds with a maximum loan of \$24,999. Eighty-percent (80%) of the housing rehab funds must be expended within the Redevelopment District boundaries (in low- moderate-income neighborhoods). Assistance under this activity helps owner-occupants decrease the financial burdens associated with home rehab and helps reduce utility costs when work includes improvement for energy efficiency.
Goal Name	6. Single-family, owner-occupied housing rehab grants
Goal Description	An emergency grant program will be available for those without the ability to repay a loan. A maximum of \$15,000 in grants will be allowed annually. Eighty-percent (80%) of the rehab funds must be expended within the Redevelopment District boundaries (in low-moderate-income neighborhoods).
Goal Name	7. Homeownership-Reconstruction of Housing-HAPP
Goal Description	The City anticipates selling three properties during 2015-2019 under the Homes Again Purchase Program (HAPP) using revolving loan funds from this activity. Blighted residences were acquired, demolished, and environmentally cleared. Housing will be reconstructed on three sites (one under construction in 2014) and sold during this Consolidated Plan period. No 2017 funds were allocated to this activity; there is sufficient RLF available to continue this activity. The 2018 goal is for one property; however, existing funds have also been approved for reallocation to other CDBG-eligible activities.
Goal Name	8. HOME Program – Rental Housing
Goal Description	The City will have HOME funds available to developers of rental housing during 2018; however, no project has yet been identified.
Goal Name	9. HOME Program - Homeownership
Goal Description	The City anticipates a partnership with Habitat for Humanity as it begins a new subdivision. HOME funds will reduce the price of the housing unit to help make the unit affordable. In 2018, the goal is for five houses to be completed. Habitat will generally receive the City's CHDO funds.

Table 9 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City estimates that 19 households will receive housing assistance during its Program Year 2018 through funding identified in the 2018 Action Plan (eight rehab grants, five rehab loans, one HAPP reconstructed houses resold, five Habitat for Humanity new construction). The estimate includes five very-low-income households (emergency single-family housing rehab grants and 14 low- moderate-income households (single-family housing rehab, HAPP program reconstructions; Habitat). The final number assisted will depend on applications received and approved, per-unit costs for the households assisted, and the availability of substandard housing suitable for acquisition, demolition, and reconstruction. While the rehab loans and grants activities do not result in additional units of affordable housing, they do assist with maintaining the City's existing affordable housing stock. There are substantial HAPP revolving loan funds available for use; whether or not activities are actually undertaken depends on the availability of suitable properties for acquisition and rehab or acquisition, demolition and clearance, and reconstruction. As noted earlier, these funds have also been approved for reallocation through a 2016 Substantial Amendment.

AP-35 Projects – 91.220(d)

Introduction

The GURA Board recommended the following projects for approval with 2018 funding based on applications received and how well they met a priority need of the 2015-2019 Consolidated Plan. Council will review the recommendation on October 3, 2018. Additionally, revolving loan funds were received for two activities: SF, Owner-occupied Housing Rehab Loans and the Homes Again Purchase Program loans.

#	Project Name
1	CDBG Administration-2018
2	Public Improvements-Infrastructure Improvements-Redevelopment District ⁴
3	Acquisition, Demolition, Clearance
4	SF Housing Rehab Administration
5	SF Owner-Occupied Housing Rehab Loans
6	SF Owner-Occupied Housing Rehab Grants
7	Public Service Property Conditions-Clean-up Weekend
8	Public Improvements-Parkway Tree Planting
9	Non-profit Public Service-North Colorado Health Alliance
10	Non-profit Public Service-Rehabilitation & Visiting Nurse Association (RVNA)
11	Non-profit Public Service-Guadalupe Community Center-Case Managers
12	Non-profit Public Service-Greeley Transitional House-Housing Case Manager
13	Homeownership-Reconstruction of Housing, HAPP

#	Project Name
14	HOME Grant Administration
15	HOME Program Homeownership-Habitat for Humanity
16	HOME Program Rental-TBD Project

Table 10 – Project Information

⁴This is Phase II of a multi-year project.

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

Priorities were set during the Consolidated Plan process and are then dependent on applications received and funds anticipated. Two applications (facility rehabs for Greeley Center for Independence and the Sexual Assault Victims Advocacy Center) received during the 2018 process were funded under the Substantial Amendment to the 2016 Action Plan in late summer 2017. All other applications were supported, although grant funds anticipated would not support all activities at the levels requested.

The biggest obstacle to addressing the underserved needs is always available funding. The City's 2018 CDBG award was 9% less than in 2017 and down nearly 24% from the 2003 award. While brick-and-mortar and infrastructure-type projects have historically taken precedence over public service activities, in recent years the need for organizational support for non-profits has increased as their sources for administrative funding has decreased. The City has seen additional applications for its CDBG public service dollars, which has increased support for public service activities closer to the 15% allowable under regulations. The City continued to look most favorably at applications that would benefit the greatest numbers of LMI residents.

Projects

AP-38 Projects Summary

Project Summary Information

Projects for the 2018 Plan year support the priorities and goals of the 2015-2019 Consolidated Plan. The projects noted were approved for 2018 funding based on applications received, program income and revolving loan funds available, and how well proposed activity met a 2015-2019 Consolidated Plan priority.

An overview of the recommended CDBG and HOME budget is below, followed by table with summaries of the projects for both CDBG and HOME:

CDBG Project	2018 Grant Funds	PI & Revolving Loan Funds ¹	Prior Year Funds Available, Not Allocated ⁴
Administration ²	\$160,000 ²	\$	\$
Redevelopment District infrastructure improvements	451,500 ³		
Acquisition, Clearance, Demolition			30,000
Single-family housing rehab administration	60,000		
Single-family housing rehab loans (existing RLF)	0	130,986	
Single-family housing rehab loans (est inc-exp EOY)		-3,605	
Single-family housing rehab loans (2018 RLF est)		30,000	
Single-family housing rehab grants (exist & 2015)	0		3,000
Public service – Clean-up weekend	15,500		
Parkway tree planting	16,000		
Public service – RVNA	42,000		
Public service – North Colorado Health Alliance	30,000		
Public service – Catholic Charities/Guadalupe	15,000		
Public service – Greeley Transitional House	10,000		
Homes Again Purchase Program (existing RLF)	0	996,309 ³	
Homes Again Purchase Program (est remain of 2017)		18,068	
Homes Again Purchase Program (est 2018)		50,000	
CDBG Total	\$800,000	\$1,249,668	\$33,000

HOME Project	2018 Grant Funds	Program Income (PI)	Prior Year funds?
Administration	\$ 30,000		\$ 63,403 ¹
Entitlement, CHDO, and projected program income	270,000	6,000	270,000
Habitat for Humanity			47,714 ²

Table 11 – Projects Summary

Project Summary
<p>1. Project Name: CDBG Administration-2018</p> <p>Target Area: Not applicable.</p> <p>Goal Supported: Supports all goals.</p> <p>Needs Addressed: Infrastructure activities I; Acquisition, clearance, disposition; Affordable housing; Public Service - Property conditions; Public facilities and services I; Economic development; Infrastructure activities II; Public facilities and services II; Rent/utility/deposit assistance</p> <p>Funding: \$160,000 (to adjust up/down for 20% of grant)</p> <p>Description: General administrative costs associated with the CDBG program.</p> <p>Target Completion Date: 12/31/18</p> <p>Benefit Estimate: HUD does not require the reporting of beneficiary data for administrative and planning activities.</p> <p>Location Description: 1000 10th Street, Greeley (City Hall); 1100 10th Street, Suite 201 (Greeley Urban Renewal Authority)</p> <p>Planned Activities: Coordination, administration, monitoring, and environmental reviews for the CDBG program; preparation of reports and plans as required by HUD, other administrative duties that may be associated with the CDBB grant program.</p> <p>HUD Matrix Code: 21A (General Program Administration); CDBG Citation - 570</p> <p>Objective – Not applicable; Outcome – Not applicable</p>

2. Project Name: Public Improvements-Redevelopment District Infrastructure Improvements

Target Area: Redevelopment District Phase II.

Goal Supported: Public Improvements.

Needs Addressed: Infrastructure improvements including but not limited to new sidewalks, ramps, and bus pads/benches. (Infrastructure I)

Funding: \$451,500 (includes project management).

Description: The City of Greeley's Community Development Department completed an inventory of sidewalks in the target neighborhoods of the Redevelopment District, including Billie Martinez, Sunrise, Central Greeley (aka downtown), UNC, and John Evans and documented that there is an estimated 96,000 linear feet of missing sidewalks. This results in a discontinuous and piecemeal pedestrian infrastructure. Funding for this activity is intended to continue installing that missing infrastructure for the benefit and safety of the public. At the same time, it is proposed to install street lights in those areas that are dark at night and cause unease among some of the neighborhood residents, as well as bus benches and the associated concrete pads. Up to 30 locations have been identified to date with Phase I addressing some of the issues in the "downtown" area. Phase II locations will be determined as the project progresses.

Target Completion Date: 12/31/18

Benefit Estimate: LMA Benefit to 3,000 households.

Location Description: TBD in Redevelopment District

Planned Activities: Installation of pedestrian improvements, including sidewalks, issues of ADA accessibility, pedestrian lighting, and bus concrete pads/benches.

HUD Matrix Code – 03K (Public Improvements-Street Improvements); CDBG Citation - 570.201(c); Benefit to LMA.

Objective – Suitable Living Environment; **Outcome** – Sustainability

3. Project Name: Property Acquisition, Demolition, Clearance, Disposition

Target Area: Redevelopment District.

Goals Supported: Property acquisition, demolition, clearance, disposition.

Needs Addressed: Acquisition of properties for blight clearance, safety, neighborhood improvements, or redevelopment needs.

Funding: Pre-2017 funds still available for the Acquisition activity, approximately \$511,100 (This amount is to be determined as open activity + \$300,000 to Lincoln square + \$30,000 unallocated. Waiting to see if LS will close by October). Additionally, the Substantial Amendment to the 2016 Action Plan allowed for up to \$500,000 (+/- 10%) to an acquisition activity with reallocated Homes Again Purchase Program revolving loan funds.

Description: See “Needs Addressed” above. The City maintains an acquisition budget in the event an “opportunity” property becomes available.

Target Completion Date: This activity is ongoing. Funds will be expended by 12/31/18 or carried forward as an active activity.

Benefit Estimated: TBD. Benefit will be determined when a property is identified for acquisition.

Location Description: TBD, but within the Redevelopment District.

Planned Activities: Acquire property. As needed, demolish, clear, dispose of the property, and relocated households (as needed, depending on the property acquired).

HUD Matrix Code – 01 (Acquisition of Property); CDBG Citation - 570.201(a)&(d); Benefit to LMC or LMA.

Objective – Suitable Living Environment; **Outcome** – Sustainability

4. Project Name: SF Housing Rehab Administration

Target Area: Not applicable.

Goal Supported: Single-family, owner-occupied housing rehab loans.

Needs Addressed: Affordable housing.

Funding: \$60,000.

Description: Administration of the housing rehab loan and grant programs.

Target Completion Date: 12/31/18

Benefit Estimate: Not applicable

Location Description: 1100 10th Street, Suite 201 (Greeley Urban Renewal Authority)

Planned Activities: Administer the housing rehab loan and grant programs.

HUD Matrix Code: 14H (Rehab Administration); CDBG Citation – 570.202(a)

Objective – Not applicable; **Outcome** – Not applicable

5. Project Name: SF Owner-Occupied Housing Rehab Loans

Target Area: Primarily (80%), Redevelopment District.

Goals Supported: Single-family, owner occupied housing rehab loans to support affordable housing.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: Revolving loan funds, as available – approximately \$157,382 (\$30,000 additional estimated in 2018; -3,605 for EOY 2017; balance at 7/31 \$130,987).

Description: Funds will be used to provide zero-interest loans to qualified homeowners in need of housing rehab. The maximum allowable loan is \$24,999.

Target Completion Date: This is an ongoing activity that rolls available revolving loan funds forward into a new activity each year.

Benefit Estimated: Five LMI households.

Location Description: TBD, as applications are received and approved. A minimum of 80% of the work done must be within the Redevelopment District boundaries, as noted above.

Planned Activities: Assist homeowners with housing rehab needs. Rehab may include (but not be limited to) addressing code issues (plumbing, electrical, structural, etc.) and energy efficiency (replacement windows, doors, roofs; installation of insulation). Additional work other than that noted may be completed, if incidental to the overall project.

HUD Matrix Code – 14A (Rehab Single-Family Residential; CDBG Citation - 570.202(a); Benefit to LMC.

Objective – Decent housing; **Outcome** – Sustainability

6. Project Name: SF Owner-Occupied Rehab Grants

Target Area: Redevelopment District.

Goals Supported: Single-family, owner-occupied housing rehab emergency grants.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: No 2018 grant funds. The activity will carry forward with pre-2016 grant funding of \$12,642 (\$3,000 unallocated; \$9,642 available at 7/31).

Description: Emergency grant program for households needing housing rehab assistance, but with no means to repay a loan.

Target Completion Date: This is an ongoing activity that rolls available grant funds forward into a new activity each year. The goal is for available funds to be expended by 6/30/2019.

Benefit Estimated: Eight LMI households.

Location Description: TBD, as applications are received and approved. The activity is available to LMI households city-wide, including (as noted above) the Redevelopment District target area.

Planned Activities: Assist homeowners with emergency rehab needs, generally replacement of furnace, water heater, roof, etc. Limited to one-time per household.

HUD Matrix Code – 14A (Rehab Single-Family Residential; CDBG Citation - 570.202(a); Benefit to LMC.

Objective – Decent housing; **Outcome** – Sustainability

7. Project Name: Public Service – Property Conditions-Clean-up Weekend

Target Area: Redevelopment District.

Goals Supported: Public service-property conditions.

Needs Addressed: Support to neighborhoods needing assistance with property clean-up.

Funding: \$15,500

Description: This annual event provides residents of Greeley with a place to bring trash for a cost that is less than using the land fill. (This project is available to the entire community; the percentage of LMI residents compared to the percent of CDBG funds in the activity is calculated.)

Target Completion Date: 5/31/18

Benefit Estimated: 1,500 households.

Location Description: City-wide, with intense efforts in north and east Greeley (low- moderate-income areas) in order to reduce code violations and cleanup in this area. The actual event location is in northeast Greeley.

Planned Activities: Hold the annual clean-up weekend. The event is staged in northeast Greeley, an area most convenient to the LMI neighborhoods in the City. Flyers will be distributed in low-income neighborhoods and help provided to the residents, if needed and requested (City trucks will be available to haul debris to the site if needed).

HUD Matrix Code – 05V (Public Service-Neighborhood Clean-ups; CDBG Citation – 570.201(e); Benefit to LMA.

Objective – Suitable living environment; **Outcome** – Sustainability

8. Project Name: Public Improvements-Parkway Tree Planting

Target Area: Redevelopment District.

Goals Supported: Public improvements.

Needs Addressed: Infrastructure improvements including but not limited to improved pedestrian access, installation of curb, gutter, sidewalks, ramps, street lighting, and parkway trees.

Funding: \$16,000.

Description: Funds provided to this program will continue infrastructure improvements by planting trees in the parkway area of neighborhoods in the Redevelopment District. These neighborhoods are some of the oldest in the City and most also have a high minority population. All have more than 50% low-moderate-income residents.

Target Date: 8/31/18

Benefit Estimated: LMA benefit-1,500 households-actual households to receive trees-approximately 15).

Location Description: TBD as households willing to work within the program parameters are identified; all will be within the boundaries of the Redevelopment District.

Planned Activities: Identify parkway areas where trees are needed. Contact owner and contract with those who agree to commit to appropriate care of the tree(s) planted. Purchase and plant trees.

HUD Matrix Code – 03N (Public Improvements-Tree Planting); CDBG Citation-570.201(c); Benefit to LMA.

Objective – Suitable living environment; **Outcome** – Sustainability

9. Project Name: Non-profit Public Service-Colorado Visiting Nurse Association-N. Colo. Division (CVNA)

Target Area: Redevelopment District, but available City-wide.

Goal Supported: Non-profit public services.

Needs Addressed: Services that relate to an essential need (housing, homelessness, food and nutrition, health care, clothing and/or transportation).

Funding: \$42,000

Description: Home care scholarships provided to LMI residents of Greeley.

Target Completion Date: 7/31/19

Benefit Estimate: 20 extremely-low, low-, or moderate-income residents

Location Description: Various private residences TBD by need, available city-wide.

Planned Activities: The intent of the program is to keep low- moderate-income residents in their homes by providing a scholarship to pay for home care (medical and non-medical), hopefully avoiding a much costlier stay in nursing home, assisted living facility, or hospital. The activity will involve payment of the cost of care for the LMI person.

HUD Matrix Code – 05M (Public Service-Health Care); CDBG Citation – 570.201(e); Benefit to LMC.

Objective – Suitable living environment; **Outcome** – Sustainability**Target Area:** Redevelopment District.

10. Project Name: Non-profit Public Service-North Colorado Health Alliance

Target Area: Redevelopment District, but available City-wide.

Goal Supported: Non-profit public services.

Needs Addressed: Services that relate to an essential need (housing, homelessness, food and nutrition, health care, clothing and/or transportation).

Funding: \$30,000.

Description: Funds will be provided to support the coordinator position responsible for implementing and managing the Community Action Lab (CAL). CAL will serve persons who frequently use the 9-1-1 emergency line for non-emergency needs and connect them to appropriate services.

Target Completion Date: 07/31/19.

Benefit Estimate: 350 extremely-low- and low-income individuals, including the homeless.

Location Description: The position will be housed in the North Colorado Health Alliance facility, but is typically mobile.

Planned Activities: Provide funds to support the coordinator of CAL.

HUD Matrix Code – 03T (Public Services-Health); CDBG Citation – 570.201(e); Benefit to LMC.

Objective – Suitable living environment; **Outcome** – Sustainability

11. Project Name: Non-profit Public Service-Catholic Charities for Guadalupe Community Center

Target Area: Redevelopment District.

Goal Supported: Public Service for an Essential Need.

Needs Addressed: Public Services that address and essential need (in this case, homelessness).

Funding: \$15,000.

Description: Funds will be provided to support the case management services provided at the shelter.

Target Completion Date: 07/31/19.

Benefit Estimate: 300 persons, presumed benefit, homeless.

Location Description: Guadalupe Community Center-1442 N. 11th Avenue, Greeley, CO.

Planned Activities: Support for case management services at Guadalupe Community Center, a year-round general population shelter in Greeley that provides emergency overnight shelter for women and their children, and extended-stay shelter (up to 120 days) for men, women and families. Residents in extended-stay participate in the Levels program, where they work with a case manager to establish goals pertaining to employment, establishing income, building a savings, and permanent housing. Residents attend classes on computer skills, money management, parenting, life skills, etc., as case managers help empower them to address the root causes of homelessness and make positive changes in their lives.

HUD Matrix Code – 03T (Public Services-Homeless); CDBG Citation – 570.201(e); Benefit to LMC.

Objective – Suitable living environment; **Outcome** – Sustainability

12. Project Name: Non-profit Public Service-Greeley Transitional House Housing Case Manager

Target Area: Redevelopment District.

Goal Supported: Public Service for an Essential Need.

Needs Addressed: Public Services that address and essential need (in this case, homelessness).

Funding: \$10,000

Description: Funds will be provided to support the cost of a continuing a part-time staff position.

Target Completion Date: 07/31/19

Benefit Estimate: 100 low- income families who are clients of the Greeley Transitional House, a homeless shelter for families.

Location Description: Greeley Transitional House-1206 10th Street, Greeley.

Planned Activities: A part time case worker to work with families as they look for suitable places to live and associated costs of the Landlord Recruitment Program will continue to be supported with CDBG. The case manager will work with families to help repair housing/credit histories and make them more marketable to landlords, develop active relationships with landlords to develop trust and referrals, and develop a tenant education program that will help families become successful, stable renters using best practices models for tenant education. The case manager will also explore potential grant funding for landlord risk mitigation funding (second security deposit, clean-up fund, etc.).

HUD Matrix Code – 03T (Public Services-Homeless); CDBG Citation – 570.201(e); Benefit to LMC.

Objective – Suitable living environment; **Outcome** – Sustainability

13. Homes Again Purchase Program

Target Area: Primarily Redevelopment District.

Goals Supported: HAPP-Homeownership-Reconstruction of housing.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: Revolving loan funds, as available – approximately \$1,064,377 (\$996,309 balance at 7/31; \$18,068 est EOY income; \$50,000 est 2018 income).

Description: Funds will be used to acquire, rehab, and resell OR acquire, demolish and clear, and reconstruct single-family housing units that will then be sold to low- moderate-income households. These funds may be reallocated under the Substantial Amendment to the 2016 Action Plan.

Target Completion Date: This is an ongoing activity that rolls available revolving loan funds forward into a new activity as properties become available and for as long as RLF are available.

Benefit Estimated: One LMI households.

Location Description: TBD, as suitable properties are identified.

Planned Activities: See description above.

HUD Matrix Code – 14A (Rehab Single-Family Residential; CDBG Citation - 570.202(a); Benefit to LMC.

Objective – Decent housing; **Outcome** – Affordability

14. Project Name: HOME Grant Administration

Target Area: Not applicable.

Goal Supported: HOME Homeownership and Rental programs.

Needs Addressed: Affordable Housing.

Funding: \$30,000 (plus other years, as available)

Description: General administrative costs associated with the HOME program.

Target Completion Date: 12/13/18

Benefit Estimate: Not applicable.

Location Description: 1100 10th Street, Suite 201 (Greeley Urban Renewal Authority).

Planned Activities: Administration of HOME program.

HUD Matrix Code – Not applicable.

Objective – Not applicable; **Outcome** – Not applicable

15. Project Name – HOME Program Homeownership-Habitat for Humanity

Target Area: Redevelopment District.

Goals Supported: HOME program for homeownership.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: TBD as applications are received. CHDO funds will be awarded first. Estimated at \$150,000; will probably increase.

Description: As available, HOME funds may be allocated to five (or more) units of housing for Habitat for Humanity families. Assistance will reduce the sales price of the house and establish the period of affordability.

Target Completion Date: 12/31/19

Benefit Estimated: Five low-income household.

Location Description: TBD in Crestview Subdivision.

Planned Activities: See Description.

HUD Matrix Code – Not applicable to HOME program.

Objective – Decent housing; **Outcome** – Affordability

16. Project Name – HOME Program Rental-TBD

Target Area: Redevelopment District.

Goals Supported: HOME program rental housing.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: \$225,000 (May decrease based on Habitat for Humanity's 2018 need.)

Description: A project has not yet been identified.

Target Completion Date: 12/31/19

Benefit Estimated: TBD.

Location Description:

Planned Activities: No approved activities for these funds as of 8/1/17.

HUD Matrix Code – Not applicable to HOME program.

Objective – Decent housing; **Outcome –** Affordability

Table 12– Project Summary

AP-50 Geographic Distribution – 91.220(f)**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The CDBG funds will continue to benefit primarily the low- moderate-income neighborhoods of the Redevelopment District. Roughly, that encompasses most of the census tracts in the area east of 35th Avenue and north of 16th Street, plus a few south of that, as well. A map of the Redevelopment District is included as an attachment.

The information from CPD Maps that follows identifies the Census Tracts with predominantly low-moderate-income (LMI) households and those with a minority population of greater than 46%. (The Hispanic ethnicity is the only minority population with significant numbers in Greeley.) A map of Greeley Census Tracts is provided as an attachment to the Action Plan

Census Tracts 1, 2, 5.01, 5.02, 6, 7.01, 7.03, 8, 10.3, 10.4, and 13 all have a percentage of LMI households higher than 51% (although there is a Block Group in 8 and one in 13 that are less than 51%).

Census Tracts with a minority (Hispanic ethnicity) concentration include: 1 (Block Group 1 only), 5.01 and 5.02, 6, 7.01 7.03, 10.03 (Block Group 2 only), 10.04 and 13 (Block Group 1 only). Of these, the lowest percentage is in Census Tract 1, Block Group 1 (57.24%), the highest in Census Tract 5.01 (both Block Groups have a percentage higher than 83%).

Geographic Distribution

Target Area	Percentage of Funds
Redevelopment District-Comprehensive	85%

Table 13 – Geographic Distribution

Rationale for the priorities for allocating investments geographically

Greeley has targeted the neighborhoods within the Redevelopment District since it first received entitlement status. Studies conducted in the mid-late 2000s supported the need for continued work in the District, identifying areas of needs, particularly with regard to aging/missing infrastructure and property condition. The studies also resulted in the formation of four Tax Increment Financing Districts (a fifth one was formed by the Downtown Development Association) which help with commercial redevelopment within Financing Districts.

Development in Greeley, both commercial and residential, continues to be in the western part of the community. As the housing and infrastructure have aged in the Redevelopment District, the need to provide assistance and support has increased. Most of the community's affordable housing is found within the Redevelopment District, and maintaining and improving both the housing and infrastructure has become an important piece of the City's Consolidated Plan. As households with higher incomes move to newer developments west of 35th Avenue in Greeley, it will become increasingly important to support the neighborhoods east of that.

Several activities, however, are available to residents City-wide: Housing rehab programs, clean-up weekend, and services provided by RVNA.

Discussion

CDBG funds provide a vital resource to the Redevelopment District. They help maintain and improve the historic and cultural qualities, the uniqueness, and the place many call home by offering support to homeowners, striving to maintain affordable housing units, and bringing the infrastructure to a condition that is more comparable to the newer areas of the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Revolving loan funds from the Housing Rehabilitation Loan Program and the Homes Again Purchase Program will continue to support affordable housing goals. The Housing Rehabilitation Grant Program will continue with prior-years' grant funds already allocated to the activity. HOME funds will continue to support homeownership in the Greeley Area Habitat for Humanity's newest subdivision, Crestview, and the City will continue to look for ways to support affordable rental housing with HOME funds, as well, through either acquisition and rehabilitation or construction of new units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless (5 HFH, 5 loans, 8 grants, 1 HAPP)	19
Special-Needs	0
Total	19

Table 14- One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units (5 Habitat)	5
Rehab of Existing Units (5 loans, 8 grants; 1 HAPP)	14
Acquisition of Existing Units	0
Total	19

Table 15 - One Year Goals for Affordable Housing by Support Type

Discussion

(The discussions with regard to these affordable housing goals are also available in other areas of the Action Plan.) Affordable housing has been the topic of a great deal of conversation as for-sale and rental housing costs have risen and rental housing vacancy rates have dropped. The City addresses affordable housing needs in the best manner it sees fit due to limited available funding and developers.

- The City's Housing Rehab programs will continue in 2018, with loans of up to \$24,999 available to households whose income can support a payment and one-time grants available for households who have an emergency situation and don't have an income substantial enough to support a loan payment. Goals include five loans and eight grants. The Rehab programs are under review, however, due to the limited number of households accessing them.
- The City expects to continue HOME assistance to housing in the Habitat subdivision, Crestview, until it is completed. It is anticipated that funds will assist with five single-family houses in this subdivision. There will be 14 single-family houses at completion.

- While specific properties have not been identified for the Homes Again Purchase Program, sufficient funds (revolving loan funds) are available, and the City has set a goal of one additional HAPP properties for 2018.

AP-60 Public Housing – 91.220(h)

Introduction

The Greeley Housing Authority's (GHA) Mission Statement is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. It owns and manages 86 units of Federal Public Housing consisting of 80 apartments (at three location) and six single family houses. GHA manages both the City's public housing and Section 8 housing programs. Two Low-Income Housing Tax Credit developments that have City HOME funds invested are also managed by the GHA. GHA and the Weld County Housing Authorities share staff and office space.

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

The Housing Authority plans to undertake the following during 2018:

- Replace roofs on five buildings.
- Renovate one scattered-site single-family building.

The Housing Authority will continue its participation in the City's Operation Safe Stay Program with the Greeley Police Department.

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

As stated in 2016 and 2017 (there have been no changes to these statements), the Housing Authority will continue to do the following:

- The current Housing Authority Board has one public housing resident on the Housing Authority's seven member Board of Commissioners.
- The Housing Authority plans outreach meeting and works with the residents on meeting their ongoing concerns. They have also worked with Global Refugee Center to assist the recent immigrants from Africa and Asia.
- Homeownership continues to be a challenge for the public housing and Section 8 residents. The average family household income for residents is \$14,000 per year. Homeownership is out of reach at that income level, even under the Habitat for Humanity program, and particularly in Greeley's current housing market that is experiencing record high sale prices and very low inventory.

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

Not applicable. The PHA is not troubled.

Discussion

No further discussion.

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

Introduction

Weld's Way Home, led by the United Way of Weld County, is the initiative to address and prevent homelessness in Weld County. Beginning in the fall of 2016, this initiative set forth priorities, identified by a Blue Ribbon Committee, that represent gaps in Weld County's current continuum of services for individuals experiencing housing instability, including homelessness. This initiative also works to change the systematic response of homelessness from managing challenges of homelessness to a Housing First and prevention system. This shift will move Weld County from managing homelessness (responding to crises, connecting with emergency services or basic needs after homelessness occurs, working on gaining stability while homeless, etc.) to ending homelessness through evidence-based principles of connecting individuals and families to permanent housing as quickly as possible or preventing the experience of homelessness altogether. The entire report can be found at www.weldswayhome.org.)

United Way also continues to lead the Emergency Food and Shelter Program (EFSP). EFSP brings together providers of, as the name implies, emergency food and shelter services to share resources, discuss trends, etc. The City is represented on the EFSP, as well as on the affordable housing and permanent facility working groups. The issue of homelessness in the County continues to have significant discussions and search for appropriate solutions.

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

Prioritized areas of focus were established within the Weld's Way Home initiative for the first year (first year encompassed July 1, 2016-June 30, 2017). The focus areas and progress made in those areas are noted below.

- Find a sustainable solution for a cold weather overflow shelter.
 - Progress: While no sustainable solution has been found, United Way and Catholic Charities partnered to provide a cold weather shelter for the 2016-2017 winter. Three-hundred-sixty-nine (369) unduplicated persons accessed the shelter between November 1, 2016 and April 15, 2017.

- Drop-in day center.
 - Progress: Part of the Welds Way Home initiative is to create a Navigation Center, a space designed for individuals experiencing homelessness to legally be during the day and to access basic necessities, like showers, laundry and a stable mailing address. The Center would also connect individuals to an aligned continuum of services through the Coordinated Access and Housing Placement System (CAHPS), focusing on obtaining permanent housing for individuals experiencing homelessness. While the planned center could have some capacity for emergency cold weather shelter in addition to the day center piece, the intent is for Greeley to move toward a Housing First philosophy and thereby diminish the need for the shelter. A suitable, sustainable location has not yet been found.
- Coordinated information sharing, including a shared intake process and database.
 - Progress: One-hundred-fifty-two (152) veterans have been housed under a regional coordinated entry program through July 28, 2017, including 40 in Weld County. Discussion on how to take that program and make it effective for all homeless persons continues.
- Community education.
 - Progress: United Way launched the Welds Way Home website, which provides a variety of information on homelessness.
- Street outreach for persons not sheltered.
 - Progress: See discussion on street outreach below.
- New affordable housing units tied to long-term case management.
 - Progress: Guadalupe Apartments, a Permanent Supportive Housing development will open in the fall of 2017 with 47 units. See additional discussion below.
- Expanded case management services.
- Discharge planning.

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

The Welds Way Home initiative hopes to improve how outreach is conducted. Although outreach is somewhat limited currently, some of the ways it is accomplished are noted below:

- Street outreach to the homeless is not specifically and routinely conducted; rather there is emergency assessment by the agencies serving the homeless in Greeley and Weld County. On an agency level, it is determined whether the individual or family would “fit” into its program. Local agencies work together on referrals, so that the best “fit” for the individual or family is found. Shelters have remained at capacity for some time.

Street outreach is a focus area identified by Weld’s Way Home. WWH has begun collaborating with community partners to expand the capacity for countywide street outreach and

identification of individuals experiencing homelessness, especially persons sleeping out of doors. Currently, WWH is working with the Community Action Lab (CAL) in Greeley, which aims at identifying and redirecting the 100 highest utilizers of non-emergent 9-1-1 calls. The majority of these users are homeless or unstably housed. WWH knows that it does not help the community to duplicate services and that individuals sleeping out of doors often call 9-1-1 when they have no other connection to resources in the community. WWH and CAL are working together to use this system as street outreach for those individuals. CAL is the recipient of 2017 and 2018 CDBG grant funds.

- Many local faith congregations provide assistance in the form of meals, clothing, and other supplies for unsheltered persons. WWH also works with the faith community to coordinate and create partnerships that allow faith congregations to connect individuals experiencing homelessness to a system of services aimed at ending their homelessness.
- Point-in-Time Counts have been held annually since 2013 to help determine not only the number of homeless in the County, but also what assistance is needed. One of WWH's focuses is to establish a Coordinated Assessment and housing Placement System (CAHPS). This would allow a direct connection to countywide services and housing opportunities via the same assessment for everyone, which allows those most vulnerable to be housed first, an evidence-based practice that shows longer housing retention, increased personal stability, and increased positive outcomes including gaining stable income and decreased drug use.

Addressing the emergency shelter and transitional housing needs of homeless persons

The shelters identified in prior Action Plans remain in operation. Those include:

- Guadalupe Community Center – 60 beds of emergency shelter
- Greeley Transitional House – 34 beds, families only; can house up to 12 families
- A Woman's Place – 29 beds for victims of domestic violence

Other ways the community addresses emergency shelter and transitional housing needs of homeless persons:

- The Camfield Corner Apartments development was completed with three additional units of transitional housing added during 2017 with leases for up to two years.
- Northern Front Range Rapid Rehousing Program through Greeley Transitional House provides funding for 10 families at a time who are exiting homelessness. The sites are scattered.
- North Side Apartments, Carriage House, Kinnick House, Stanek House, and a duplex (37 beds) are offered by North Range Behavioral Health (NRBH) and are reserved for mental health and substance abuse patients engaged in services at NRBH. (need verification from Sherry Meyer, NRBH)
- The Emergency Solutions Grant (ESG) – Rapid Rehousing Program, administered by the Greeley Transitional House, provides short-term rental assistance, security deposits, and utility

assistance for families experiencing homelessness. There were nine families assisted by the program in 2016.

- Homeless Prevention Activities Program (HPAP), also administered by the Greeley Transitional House, provides rent and utility assistance to prevent families facing eviction from becoming homeless. Up to two months of assistance can be provided. To date in 2017 the program has served eight families.

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

- Welds Way Home established working committees to address the goals within that initiative. They include: Communication; the Coordinated Access and Housing Placement System (CAHPS); Permanent Facility; Affordable Housing; Care Coordination (expanded case management, discharge planning, and street outreach); and Faith Partnerships. The intent is to implement Diversion and Housing First strategies through the care coordination group so that permanent and stable housing to avoid entering a homeless condition is realized.
- Greeley Transitional House provides emergency shelter and supportive services designed to move families from instability to stability (affordable housing) as rapidly as possible. Through case management, transitional housing, and housing assistance programs, GTH is able to greatly reduce the amount of time families experience homelessness as well as increase their access to affordable housing units. The extensive follow-up case management the organization provides has proven very effective in preventing families who were recently homeless from becoming homeless again.

The one-year goal of the shelter is to assist 90+ homeless families in moving from emergency shelter to affordable housing as quickly as possible. Comprehensive actions will facilitate this goal, including usage of the following: GTH's case management program, ESG homeless prevention/rapid rehousing funds (up to three months of rent/security deposit assistance), Landlord Recruitment Program (partially funded with CDBG), the Rural Rapid Re-housing Program, the Homeless Prevention Activities Program, and the City of Greeley-owned Camfield Corner Apartments.

- The City partnered with the Greeley Transitional House on a HOME development (Camfield Corner Apartments) for families exiting the Transitional House. The development of 16 townhomes was completed in late summer 2017. The support and education offered to the

families by the Transitional House staff helps families transition from homelessness to independent living.

- Under the 2016 Action Plan as a public service activity, the Transitional House added a part-time staff person to assist its families in finding permanent housing. The activity received a second year of funding for 2017. Curriculum has been developed, and the staff person is identifying landlords willing to work with the Transitional House “graduates”. Nine families successfully completed the first training session. The Transitional House is now utilizing this tenant education training in all of its programs.
- Catholic Charities of Weld County, in partnership with the Colorado Division of Housing, constructed 47 permanent, supportive housing units, which are scheduled to open in fall 2017. Priority will be placed on housing chronically homeless individuals and families and veterans. CDBG provided infrastructure support to the project in the form of moving a ditch on the project site. Completion of construction had some delays, but applications have been accepted and full occupancy of the units is expected early in 2018.
- The City provides Certifications of Consistency with the Consolidated Plan to agencies who work with the homeless population and those transitioning to permanent housing and independent living so that they can access federal grant assistance.

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

- The Guadalupe Community Center has become the location to which persons discharged from a publicly funded institution are sent. Guadalupe has a case management system to provide assistance to those who are willing to work within that system. Weld’s Way Home is working to create a system of coordination between entities that are discharging people so that no one is discharged into homelessness. The new Community Action Lab through North Colorado Health Alliance (a recipient of CDBG funding for the first time in 2017) works to make sure one subpopulation of homeless/low-income households, the highest utilizers of emergency services, aren’t discharged into homelessness.
- The United Way of Weld County RITE (Realizing Independence Through Education) program provides support to youth and young adults ages 13-24 who have aged out or are aging out of the foster care system, have been asked by a parent or guardian to leave home, are involved in the juvenile justice system, are in kinship care, and/or are without stable housing. Many of the

youth RITE works with have additional risk factors including youth who identify as LGBTQ, youth who have been involved with the child welfare system as children, youth who have dropped out of school, and youth who are experiencing addiction to substances or behavioral addiction such as gambling, sex addiction, or self-harm. RITE provides guidance and resources through life skills classes and case management services, free of charge. Life skills classes are offered at different locations throughout Weld County which include topics such as resume building, interviewing, employment search, housing, food and nutrition, money and credit management, building, using, and maintaining a support system, as well as personal health. One-on-one case management services are available to youth who request it or are referred by area agencies or organizations. Since RITE partners with area agencies to provide services to youth, we are able to reduce duplication of services and work together to ensure best practices are utilized which enhance the lives and success of our youth.

- The United Way of Weld County RITE program coordinates the Family Unification Program (FUP) housing vouchers in conjunction with the Office of Homeless Youth Services and North Range Behavioral Health (NRBH). These vouchers are promoted through RITE, NRBH, the Weld County Department of Human Services (WCDHS), and area shelters in Weld County. FUP vouchers are a 36-month Section 8 Housing Choice Voucher specifically designed for young adults over the age of 18 who have spent at least one day in foster care or other paid placement through the state, after their 16th birthday. Incentives for youth to find and maintain employment while on the FUP voucher are also available through the Family Self Sufficiency (FSS) program. Once youth start earning an income, a matched dollar amount is set aside in an escrow account, which the youth are given once they complete the program. A one-time security deposit assistance incentive is also available to youth receiving the FUP voucher, though it cannot exceed two months' rent.
- Jobs of Hope provide opportunities and support for young men who want to break their ties with gangs and become productive, responsible citizens. The young men are trained in life skills and job readiness before being placed in a job upon completion of the program. The mission of Jobs of Hope is geared toward young men; ages 16 – 24, but the door is also open to other. More than 100 Jobs of Hope graduates have been placed in their first jobs.

Discussion

The City of Greeley participated in the development of and has formally endorsed Weld's Way Home. The initiative set forth what a Blue Ribbon Committee determined were the eight biggest priorities, with a work plan to move toward meeting each priority. City staff participates in meetings of the Northern Colorado (formerly North Front Range) Continuum of Care meetings to discuss the issues surrounding homelessness on a regional basis.

Concurrent with working on homelessness within just the Greeley community, the core group of service providers also continues to work as a region through the Northern Colorado region on the Balance of State Continuum of Care. As a group, the agencies are working toward a Housing First model and coordinated entry point for persons with housing needs.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	
Tenant-based rental assistance	
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	
Total	0

Table 16 – One Year HOPWA Goals

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

Introduction

Affordability in the Greeley/Evans market area has been significantly impacted by a low inventory of for-sale single-family houses. Between the ends of the 2nd quarters of 2015 and 2017, inventory fell by 51.49% (compared to an 18.94% drop in the Fort Collins area and a 6.8% drop in the Loveland marketplace). The lack of sufficient for sale housing contributed to a 25.55% increase in the average sales price of single-family housing during the same period (from 226,488 to \$284,352). (Data from [The Group, Inc. Insider](#), August 2017.)

It can be surmised that these factors also impact the rental housing market. Those significant increases in price may keep first-time buyers in rental housing and move-up buyers with nowhere to move. The multi-family vacancy rate established by the State of Colorado Division of Housing for 2nd quarter 2017 was 1.2% after hovering at or near 4% since the 4th quarter of 2015. Median rents have seen large increases over the past five years, going from \$623 (2nd quarter 2012) to \$1,031 (2nd quarter 2017), per the rental survey.

Recent new developments may help loosen the rental market, but were not accomplished without special funding sources. CDBG-Disaster Relief funding (CDBG-DR) combined with Low-Income Tax Credit financing allowed for several new affordable multi-family housing developments that are either completed or nearing completion. Developments include:

- **Mission Village** (50 units-two, three, and four-bedrooms; max income 60% of AMI; 42 units rented to households with income at or below 50% AMI);
- **Guadalupe Apartments** (47 units of Permanent Supportive Housing affordable to households at

or below 30% AMI; studio, one, and two-bedroom units);

- **Apartments at Meadowview** (100 units; one-two-and three bedrooms; all are 60% income limit units);
- **Peakview Trails** (96 units for independent seniors aged 55 and older; about 1/3 to be rented to households with incomes 50% of AMI or less, the other 2/3 to be rented to persons with incomes up to 60% of AMI).

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

Based on research, public input, and preliminary policy discussion in conjunction to an update to the Greeley Comprehensive Plan, the City may make public policy changes starting in 2018. Adoption of the revised Comprehensive Plan is anticipated by the beginning of 2018; implementation would take place after that. Early input indicates significant changes in rental and for-sale prices in the last two years (as earlier noted); compounding that market phenomenon is a growing lack of development-ready and market-priced land. Public feedback indicates housing affordability is a top emerging concern, and the City of Greeley has started to participate in a regional dialogue of housing and housing policy.

With that potential change noted, affordable housing is already encouraged and supported through the City's current Comprehensive Plan and the 2015-2019 Consolidated Plan. Greeley fees and charges continue to be consistent and on parity with other Northern Colorado cities and are necessary to provide for parks, open space, and other infrastructure needs within a growing City. The City's building codes do not inhibit the provision and/or maintenance of affordable housing, but are necessary to providing housing standards for safety and habitability (which HUD also expects). Greeley now has a three-year trend of 20% more housing starts being multi-family, which does help with affordability. City officials expect the trend of 50% multi-family and 50% single-family new construction starts to persist into the foreseeable future. It should be noted that several of the new multi-family projects in the city have an affordability or income-qualified element.

There are no growth limitations in Greeley. Lots available for new construction are, for the most part, within established upper-income subdivisions that were not developed during the housing crash of 2009-2012, and houses at completion will most likely sell in the \$350,000-\$450,000 range – well out of site for an affordable buyer. Only one of the current subdivisions with new construction (Riverview Farm) doesn't have architectural control with size minimums, but there are no lots available (as of July 31, 2015). Size minimums in most new developments contribute to making the construction of affordable housing prohibitive.

There are not land use controls, tax policies affecting land, zoning ordinances, or policies affecting return on residential investment (other than those required by HUD regulations) that would affect the production

or maintenance of affordable housing. Most analysis suggests that raw land costs, raw water costs (required to develop), and the costs of materials and labor are the main inputs to higher housing costs.

Discussion

While it is well known and understood that there is a need for all levels of housing within the community, the problem is not one that will be easily resolved. Incomes have not kept pace with the increase in housing costs. There is a lack of available lots. Costs of construction and development fees are high. Funding sources (for affordable units) are limited. The promising news is that the discussions are being held and (sometimes creative) solutions searched for.

The City is fortunate to have a very active Habitat for Humanity affiliate. It is the only developer of new housing for sale that is truly affordable to low- income buyers (due to donations, volunteers, sweat equity, HOME assistance, and zero percent (0%) mortgages). They are currently developing a site for 14 single-family units, but the lack of available lots/land and the high costs of development continue to be issues for them.

AP-85 Other Actions – 91.220(k)

Introduction

The following are other actions that will be taken by the City to meet local needs.

Actions planned to address obstacles to meeting underserved needs

This actions have also been discussed under other section of the Action Plan:

- Welds Way Home hopes to open a Navigation Center for persons with housing needs, which could also provide room for cold weather shelter needs.
- CDBG funds will continue to support housing case manager at the Greeley Transitional House.
- CDBG funding will also continue to assist the Rehabilitation and Visiting Nurse Association (RVNA, also known as Colorado Visiting Nurse Association-CVNA) with the provision of services to elderly and frail elderly persons needing medical or housekeeping assistance with no means by which to provide it themselves, thereby helping them maintain housing outside of a facility (nursing home, assisted living, etc.).
- Support from CDBG will continue the efforts of the Community Action Lab (with CDBG funding), a collaborative designed to meet the needs persons that call 9-1-1 with non-emergency issues.

Actions planned to foster and maintain affordable housing

- Continue to provide the single-family owner-occupied housing rehab revolving loan and emergency grant programs.
- Monitor existing HOME projects for affordability and property standards. The City has twelve HOME projects that serve a variety of households, including agricultural workers, elderly, and disabled.
- Continue to assist in the construction of affordable housing for ownership (such as Habitat for Humanity) and rental units to the extent HOME funds will allow.
- Assist the Greeley Housing Authority in the purchase of Lincoln Square Apartments so that the development can remain affordable.
- Look for opportunities to acquire infill lots that would support development of affordable multi-family units.
- Provide staff to inspect public housing units for the Greeley Housing Authority.
- Continue work with the Homeless Coalition as this group works with United Way to implement the priorities in Weld's Way Home.

Actions planned to reduce lead-based paint hazards

As in 2017, there are no specific actions designed to reduce lead-based paint hazards; however, lead-paint regulations will be adhered to during reconstructions and/or single-family housing rehab activities. Specific actions with regard to lead-based paint hazards and the two noted activities follow:

- City policy requires that testing for lead-based paint be done by a certified lead-based paint inspector on any house constructed pre-1978 on which rehab is to be done that involves work that would disturb any existing painted surface (such as replacement of windows or doors or exterior painting) regardless of the housing activity involved (rehab, reconstruction, single-family, multi-family, etc.).
- City policy also requires that all rehab work that disturbs a painted surface be performed by an Environmental Protection Agency (EPA) certified Renovation, Repair, and Painting (RRP) Program contractor who has been properly trained in setup and disposal of lead containing materials. Clearance of affected areas to be done by third party certified for clearance activities. Safe working with lead-based paint is part of the rehab contract.
- The GURA Manager holds two lead-based paint certifications from the Colorado Department of Public Health and Environment, Air Pollution Control Division. The certifications are: Lead-Based Paint Inspector and Lead-Based Paint Risk Assessor. GURA's Manager and Rehab Specialist attend lead-based paint abatement training when available and both hold individual Environmental Protection Agency certification in RRP to oversee contractors.
- Applicants for all housing rehab, Homes Again Purchase Program (homeownership), and Habitat housing development to the extent that they deal with houses constructed prior to 1978

activities are provided information packets about the dangers of lead-based paint when applying for assistance. Both English and Spanish versions of the information are available.

Actions planned to reduce the number of poverty-level families

The actions noted below are also discussed in other sections of the Action Plan.

- The Greeley Transitional House is the only homeless shelter in Greeley that provides emergency and transitional shelter, case management, and follow-up programs specifically for homeless families. The 12-room condo-style facility is located in downtown Greeley close to schools, shopping, and services. On a weekly basis for in-house resident families, GTH provides life skills group meetings (credit counseling, employment tips, nutrition counseling, tenant education, etc.), parenting classes, and one-on-one meetings with a case manager. They also provide a child/adolescent program and work to ensure the children are attending school and that tutoring and transportation needs are met. A follow-up case management program is available to residents who successfully complete the initial in-house stay at the shelter. This program provides resource referrals, advocacy, support, and encouragement to families for up to two years to further increase their self-sufficiency. CDBG currently supports the tenant education program to help the families become more successful in maintaining a long-term rental history. Education on their Fair Housing rights is also a part of the instruction.
- The Guadalupe Community Center offers an extended-stay shelter where residents take part in Catholic Charities' Levels program. The program helps identify goals pertaining to establishing an income, searching for housing, and establishing savings. Classes on computer skills, budgeting, parenting, and more are intended to empower the residents to be proactive and make positive changes in their lives. Guadalupe Center staff believes the key to moving people away from homelessness and toward self-sufficiency is the case management that they receive. CDBG currently supports the case management program.
- Forty-seven units of Permanent Supportive Housing will open as part of the Guadalupe Community Center campus in fall 2017. The development will provide studio, one, and two-bedroom apartments with rents not to exceed 30% of the household income. Case management/services will be provided permanently to those who need them.
- CDBG will support the Community Action Lab that is under the direction of the North Colorado Health Alliance. The Action Lab started as a 100-day challenge to improve responses to non-emergent 9111 calls that resulted in unnecessary emergency department visits or arrests. The community collaborative will use the knowledge gained during the challenge period to better understand the scope of challenges faced by law enforcement/first responders when working with high utilizers of the system and develop better systems for a community collaborative which began as a 100-day challenge. The Action Lab will develop and implement a new coordinated-agency system based on what was learned during the challenge period to continue allowing data sharing among involved agencies and development of the by-name list of

individuals who improperly utilize the 911 system. To the extent possible, the Lab will connect the 911-system users to appropriate resources.

Key areas to address when looking for ways to reduce poverty include additional affordable housing, increases in incomes/economic opportunities/job creation, and improvements to education and literacy. Additionally, it is important to support the providers of facilities and services who strive to meet the needs of low-income residents. The City's 2015 Action Plan cited ways in which the City provides support and/or assistance to those key areas; they are still applicable for the 2018 Action Plan and are listed below:

- The City will support **economic opportunities/job creation and increases to income** through infrastructure improvements and acquisition of blighted properties or those needed for neighborhood improvements. It will continue to work under its Section 3 Policies and Procedures to encourage the hiring of low-income wage earners and Section-3 qualified businesses for businesses working on activities with federal funding. The City will continue to focus federal resources on populations and neighborhoods with the greatest need, generally those within the Redevelopment District boundaries.
- Support of **affordable housing** will continue with low-interest loans (or grants for the lowest income households) for housing rehabilitation. Additionally, the City provided financial support with CDBG funds for permanent supportive housing units (2016 CDBG) and through a low-interest loan (non-federal funding) for a LMI housing development. The City will continue to provide support to agencies that work to keep families and individuals in their own homes and avoid high costs of nursing home, assisted living, or hospital care.
- **Education** was cited as a key community component in the City's 2060 Comprehensive Plan, and the City will continue to support School District Six, Aims Community College, and the University of Northern Colorado in their efforts to improve the educational quality and opportunities for students of all ages. One way in which the City assists is through the Greeley-Evans Transit offer of free bus passes to any elementary, middle, or high school student by just a show of a state issued or current school year student ID.
- The City will continue to support **partnerships** that work with the low- moderate-income residents of the City, including (for example) the following:
 - Emergency Food and Shelter Program and United Way 2-1-1
 - By providing Certifications of Consistency with the Consolidated Plan documentation to non-profit agencies applying for other federal funds
 - As funding is available and approved, through financial support for non-profit agency providers for increases to services or improvements to facilities that provides additional support to poverty level families.

- Through support of events such as the annual Weld Project Connects, which provides a one-day, one-stop service event for homeless persons and other persons in need.
- The Youth Assistance program through the Culture Parks and Recreation Department of the City is available for families that have a financial hardship but would still like to have the opportunity for their children to participate in City of Greeley Recreation Programs. The Greeley Culture, Parks, and Recreation Department raises money through a variety of sponsorships and donations for the Youth Assistance program. As long as there are funds available, they try to accommodate all requests.

Actions planned to develop institutional structure

The City accepts applications from agencies that have not formerly applied for CDBG and will fund new requests when they meet a Plan priority and National Objective, are relevant to what the City is trying to accomplish, and funding is available. To increase the number and knowledge base of the local non-profits interested in CDBG, staff provides technical assistance meetings during the annual CDBG competitive process to cover Federal requirements and the City's use and expectations for use of the CDBG funds. As in previous years, the City will provide staff for networks such as the Northern Region of the Colorado Balance of State Continuum of Care, the local Homeless Coalition and Blue Ribbon Committee, and the Emergency Food and Shelter Program. These networks are the three largest groups of non-profit agencies, governments, and others interested in the plight of low- moderate-income residents both in the community and regionally.

A staff member is also on the Steering Committee for the Northern Region of the Balance of State Continuum of Care. The Steering Committee and general membership are considering how to best represent and promote the Northern Colorado region for funding opportunities that come through the Continuum of Care. This may be through strengthening the Balance of State Continuum or by requesting that the Northern Colorado region become its own Continuum.

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

Consistent with prior years and as noted elsewhere in the Action Plan, the Emergency Food and Shelter Program (with oversight by the Weld County United Way) provides the greatest means of coordination between public and private housing and social service agencies. The Weld County Human Services Department consistently has a staff member present. The City does not have a specific department that deals with social services.

Discussion

The City recognizes the need for partnerships with regard to the Other Actions noted above and will continue to develop new partnerships and maintain good relations with the partnerships already formed.

Program Specific Requirements

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

Introduction

The City has no Section 108 loan guarantees, surplus funds from urban renewal settlements, or float funded activities. The use of all grant funds has been identified in an Annual Action Plan. Program income received during 2017 was allocated to an activity and expended; very minimal program income is anticipated in 2018. Revolving loan funds are available for two loan programs: Housing Rehabilitation and the Homes Again Purchase Program, and are allocated to those programs as needed. City Council also approved the use of HAPP revolving loan funds for three other eligible CDBG activities (acquisition, affordable housing, or public facilities) should opportunities arise.

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	\$85,000 (\$84,000 of which is part of a revolving loan fund activity)
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.	0.00
3. The amount of surplus funds from urban renewal settlements	0.00
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	0.00
5. The amount of income from float-funded activities	0.00
Total Program Income:	\$85,000

Table 17 – Project Information

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. - Consecutive period: 2017, 2018, and 2019	100.00%

Table 18 – Urgent Needs Activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Section 92.205(b)(1) defines forms of investment in the following manner: *“A participating jurisdiction may invest HOME funds as equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part and specifically approves in writing. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of this part.”*

- The City does not utilize a form of investment that is not identified under the noted section.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
 - The City’s Recapture Policies and Procedures are attached.
 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
 - The City does not currently acquire units with HOME funds.
 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
 - The City has no plans to use HOME funds in this manner.

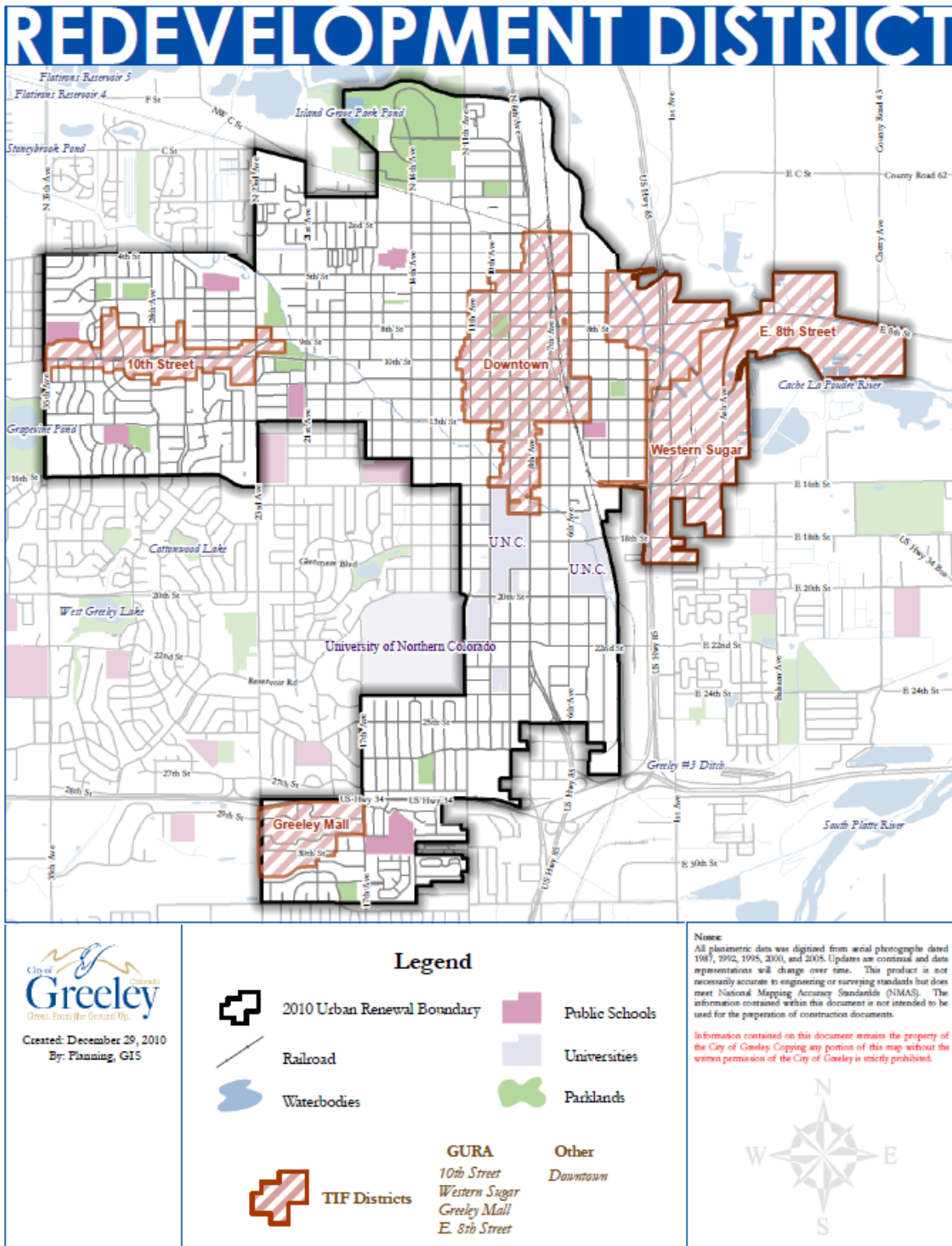
Discussion

No further discussion.

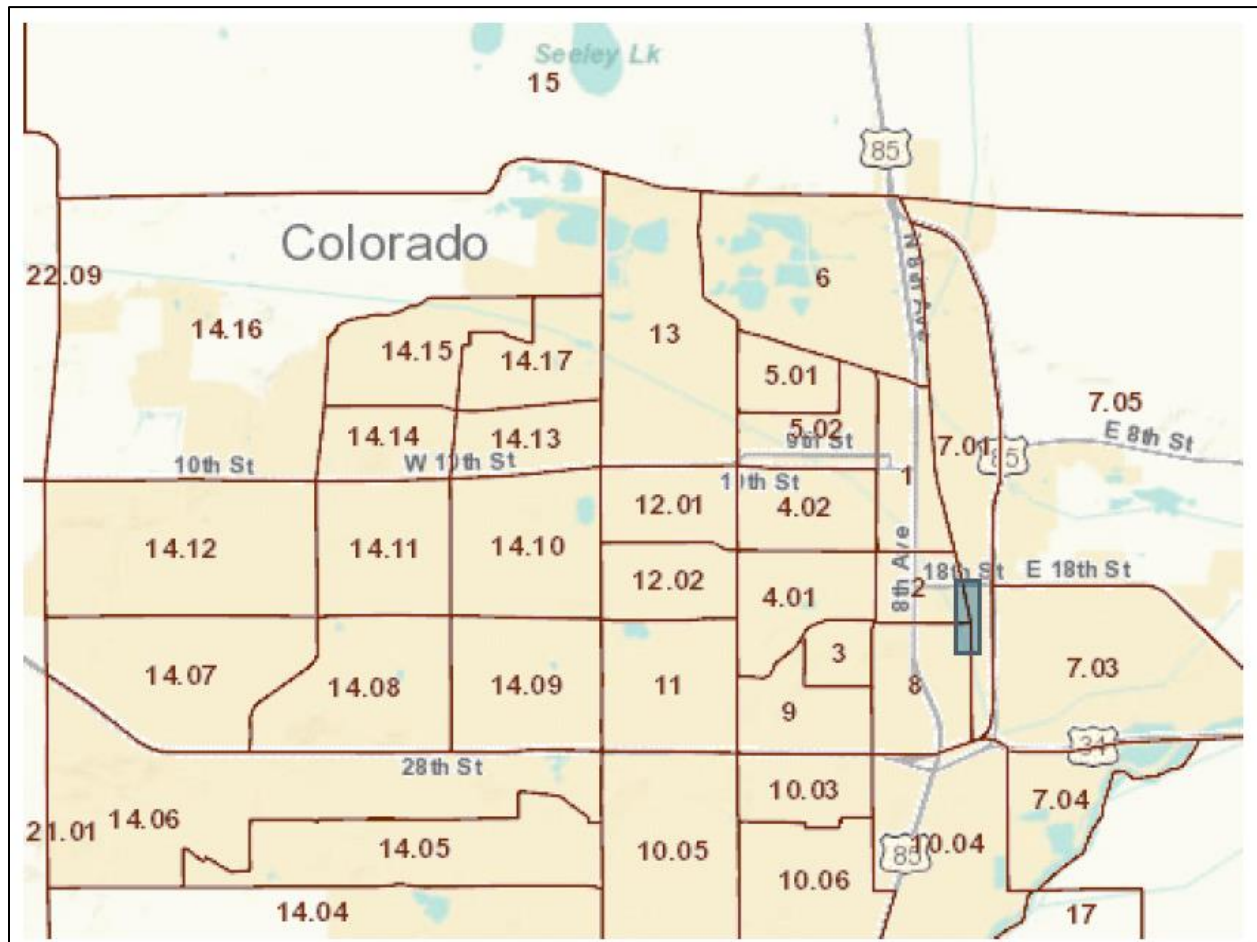
Attachments

1. Redevelopment District Map
2. Greeley Census Tracts
3. Minority Distribution
4. HOME Affordability/Recapture Policy

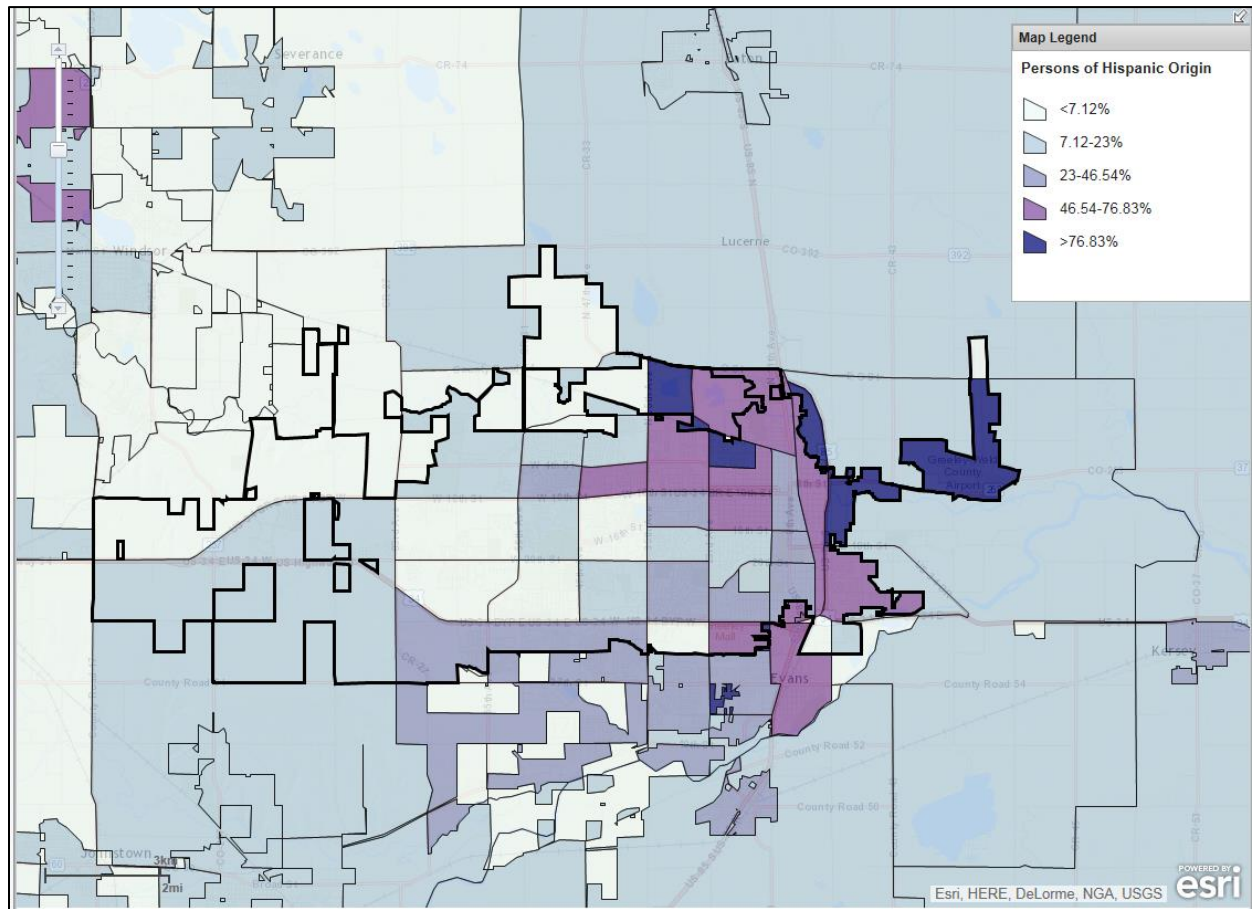
Attachment 1 – Redevelopment District Map



Attachment 2 - Census Tracts, Greeley, Colorado



Attachment 3 – Persons of Hispanic Origin Distribution



Attachment 4 – HOME Affordability/Recapture Policy for Home-ownership

Affordability Policy for Homeownership

Investment of HOME or NSP funds into a homeownership project requires that an affordability period be attached to that home. The affordability period represents the minimum length of time a homeowner must reside in the property as his/her primary residence. The affordability period begins at project completion and is based on the amount of direct HOME or NSP funds provided for the property. (“Completion” is defined as the date the activity is closed in IDIS.) When the homebuyer sells or fails to reside in the property as his/her primary residence during the affordability period, the City is required to recapture a portion of the HOME or NSP subsidy.

General information

- 1) While HUD regulations allow for either resale or recapture provisions as the affordability mechanism (HOME - 24 CFR 92.252(a), (c), (e), and (f) and 92.254), the City has chosen the **recapture method** of ensuring affordability. There are currently three homeownership programs under this affordability policy: Habitat for Humanity (Habitat North Second Phase and Crestview Subdivision), Homes Again Purchase Program (HAPP), and NSP1 and NSP3.

Under the City’s affordability policy, it is expected that Subrecipients, Owners, Developers, and Community Development Housing Organizations (CHDOs) apply the City’s affordability policy in the same manner as the City.

The affordability period is based on the amount of direct HOME assistance that enables the homebuyer to purchase the property, as noted in the table below. Subsidies are discussed elsewhere in this Homeownership Program -New-Construction policies and procedures document.

Habitat North and NSP - The City will provide direct subsidies to homebuyers in an amount between \$1,000 and \$7,000, thus the affordability period for homebuyer units is be five years.

Crestview Subdivision (Habitat for Humanity) – Under the Developer Agreement, Habitat will provide a direct subsidy in an amount needed to help make the single-family unit affordable. The direct subsidy will be the lesser of what the buyer needs (verified by buyer underwriting) or the amount Habitat needs as a development subsidy. (Habitat is a CHDO; the development subsidy can be passed along to the buyer as a direct subsidy.) In either case, the subsidy cannot exceed the cost of the total of fees for water and sewer taps plus building permit fees. The length of the affordability period is established after determining the need of the buyer and will be consistent with the time frames noted in the table below.

HOME Funds in Project	Affordability Period
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

Affordability requirements and recapture provisions will be articulated to potential purchasers at various stages in the process by either the applicant’s Realtor or listing Realtor (in the case of an outside mortgage) or Habitat for Humanity staff (for the Habitat for Humanity homebuyer program). In both cases, City staff will meet with the potential buyer(s) to review the legal instruments that define the affordability period and recapture provisions to provide additional assurance that they are aware of the affordability period and recapture provisions’ considerations and requirements

After the period of affordability ends, the direct subsidy loan and provisions of recapture will expire, and the indebtedness will cease to exist. Any recorded instruments securing the property will be released and all affordability requirements are complete. The homeowner has no further obligation to the HOME and NSP programs or the City after the release of the documents securing the affordability period.

- 2) **Record Retention:** Homeownership files will be kept, per HUD regulations, for 5 years past the end of the affordability period.
- 3) **Affordability Instruments-Habitat North and NSP properties:** Long-term affordability will be secured through the use of a promissory note, deed of trust, and homebuyer agreement in favor of the City (second or third mortgage) for the Habitat North and NSP properties. The homeownership program deed of trust will be junior to any first deed of trust (and in some cases to a second deed of trust, as well) and will provide for the program's recapture provisions. A copy of the promissory note, deed of trust, and homebuyer agreement will be provided to the homebuyer upon completion of the recording of the deed of trust and homebuyer agreement.

All affordability restrictions will be released by GURA on behalf of the City upon resale or foreclosure and recapture of funds or completion of the affordability period, with a copy of the release provided to the homeowner.

- 4) **Affordability Instruments – Crestview Subdivision.** The City will require (in the Developer Agreement) that Habitat secure the affordability period with the same documents noted above, with the documents recorded in favor of Habitat. If the affordability period requirements are not met, Habitat is required to secure repayment of the funds in the manner noted in these policies and procedures. If Habitat is unable to secure repayment from the home owner, Habitat is responsible for repayment of the recapturable amount in the same manner as would have been required of the home owner and as defined in these policies and procedures.

Recapture Provisions

- 1) The homeowner may sell the property to any willing buyer (no income restrictions) at any sales price (need not remain affordable), subject to the recapture provisions stated in these policies and the affordability instruments.

The following occurrences by the owner trigger recapture provisions because the unit can no longer be considered a HOME-assisted unit. The City then must recoup all or a portion of the HOME or NSP assistance.¹ The recapture provisions are discussed in more detail following the occurrence list that follows.

- Voluntary sale of unit, including short sale
 - Foreclosure
 - Title transfer (such as upon death of homeowner)
 - Unit is not continuously occupied by homeowner
 - Owner rents the unit and ceases to occupy it as the household's primary residence
 - Unit is refinanced during period of affordability. (Refinance is not allowed under the terms of the recapture provisions during the period of affordability. If, for some reason, it occurs without the City's knowledge and the City subsequently discovers the event, recapture provisions are triggered.)
 - Failure to provide the required annual recertification of continuous owner-occupancy. The annual certification provides the City evidence that the buyer is maintaining the unit as their primary residence.
- 2) A sale (including short sale) or foreclosure ends all affordability and owner-occupancy requirements. HOME regulations allow for one of four options to satisfy recapture requirements. The City has chosen to reduce the amount on a pro-rata basis for the time the homeowner has owned and occupied the house, measured against the required affordability period.
 - In the event that recapture provisions are triggered, recapture is limited to the net proceeds from the sale. Net proceeds are defined as the sales price minus non-HOME loan repayments and any closing costs. The City will use any recaptured funds for other HOME-eligible activities.

¹ HUD Program Trainers stated that "part" could also mean "none" at a training conducted by Training & Development Associates, Inc. and sponsored by the Denver Field Office of HUD at a HOME training on April 19 and 20, 2011.

Original buyers are assured a “fair return” on their investment; “fair return” is defined under voluntary sales below.

Procedures to recapture funds, by occurrence

- 1) **Voluntary sale** prior to end of affordability period (including **short sale** or **deed-in-lieu of foreclosure**).
 - a) In the event the homeowner voluntarily sells the unit during the affordability period, recapture provisions are triggered. Recapture will be based on the unforgiven portion of the loan and net proceeds (as defined above).
 - b) **If there are net proceeds greater** than the remaining loan (direct subsidy), the City (or Habitat) will first recapture the remaining, unforgiven portion. Any remaining proceeds belong to the homeowner entirely and are considered to be the fair return on the homeowner’s investment.
 - c) If a sale results in **fewer proceeds available than are required** to meet the demands of all liens and owner investments, the amount to be recaptured will be based on the net proceeds available from the sale, rather than the entire remaining amount of direct subsidy. The City (or Habitat) will recapture any amount available from net proceeds up to the amount of the remaining loan and that amount will be considered full payment of obligations under the affordability/recapture agreement for both the homebuyer, the City, and Habitat (as applicable). In this case, fair return to the homeowner is nothing, due to net proceeds being insufficient to satisfy the recapture fully.
 - d) **If there are no net proceeds** from the sale, repayment will not be required and the affordability period will be considered satisfied for both the homeowner and the City (and Habitat, as applicable). The “fair return” will be nothing.
 - e) In the case of a short sale, the City (or Habitat, as applicable) has the option of whether or not to approve the short sale. Recapture will be based on net proceeds only, and follow the same provisions set forth above. Any amount (or no amount, if applicable) recaptured will be considered full payment against the affordability/recapture agreement for both the homeowner and GURA (and Habitat, as applicable).
- 2) Default due to **foreclosure**
 - a) Affordability instruments, as discussed above, will apply to every HOME-assisted home to ensure notice is provided to the City (or Habitat, as applicable) in the event of resale, short sale, or foreclosure. In the case of foreclosure, the City (or Habitat, as applicable) will contact the homeowner and provide information on counseling options and other guidance, as available and there is knowledge of the pending foreclosure.
 - b) Recapture, in the case of foreclosure, is based on net proceeds alone. If there are no net proceeds, the affordability restriction is terminated and there is no further obligation to either the homeowner or the City (or Habitat, as applicable).
- 3) Default due to **non-occupancy** as primary residence including rental of unit
 - a) If, during the period of affordability the homebuyer ceases to occupy the property as the primary residence, default occurs, and the following steps will occur:
 - Habitat North and NSP properties – GURA will contact the homeowner, remind them of their obligations under the promissory note, deed of trust, and homebuyer agreement, and attempt to bring the unit into primary-residency compliance.
 - Habitat’s Crestview Subdivision – Habitat will contact the homeowner, remind them of their obligations under the promissory note, deed of trust, and homebuyer agreement, and attempt to bring the unit into primary-residency compliance.

- b) If re-occupancy doesn't occur, the unforgiven portion loan (direct subsidy) amount will be due and payable by the homeowner. (24 CFR 92.254(a)(5)(ii) states: "Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the applicant household for the duration of the period of affordability." The amount to be repaid will be equal to the unforgiven portion of the GURA loan. Repayment of that amount will satisfy the homeowner's, GURA's, and (with regard to Habitat's Crestview Subdivision) Habitat's responsibility to HUD.
- c) Due diligence, in addition to contacting the homebuyer with regard to the default and providing a chance for re-occupancy will include:
 - Annual reminders (at a minimum) mailed to homeowners, thus trying to avoid a repayment situation.
 - Allowing for a lease term to expire and continuing with the affordability after expiration (in the case where a home has been rented and a tenant has a lease). The affordability period will thus be extended past the affordability term by the length of any lease.
 - Setting up a payment schedule for repayment of the unforgiven portion of the loan with a term not to exceed the original term of the forgivable loan.
 - Pursuing collection by whatever means allowable under the law, the costs of which will be the responsibility of the homeowner(s).
- d) Any amount the City is able to receive as recaptured funds for return to HUD (or at the direction of HUD, for the City to keep and use for other HOME-eligible activities) will satisfy the obligations of the homebuyer, the City of Greeley, and Habitat.

4) Default due to **title transfer** or **buyer misrepresentation**

Any unforgiven portion of the loan (direct subsidy) will be due and payable upon any title transfer or upon discovery of any misrepresentation by the homeowner. The same due diligence provisions noted above will apply.

Right of Legal Remedy in Pursuing Satisfaction of Affordability Period

In any event that the homeowner does not satisfy the full terms of affordability and recapture, the City of Greeley reserves the right to pursue any remedy allowable under HUD regulations, and the law for full payment by any legal means necessary. Payment of legal or any other fees will be the responsibility of the homeowner.