

2015-  
2019

# CONSOLIDATED PLAN



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# 2015 – 2019 Consolidated Plan Executive Summary

## ES-05 Executive Summary

### Introduction

The City of Greeley, Colorado (the City) annually receives two grants from the U. S. Department of Housing and Urban Development (HUD): the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME) grant. The grants are to assist the City in matters of community development, housing, and services for the low- moderate-income residents of the City. Prior to distributing the grant awards, the City must develop a Consolidated Plan to identify the priorities and goals that will potentially receive funding from one of the named grants.

This Consolidated Plan is for the years 2015-2019. Administration of the grants will be via the City Manager's Office, Greeley Urban Renewal Authority (GURA) Division.

### Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### CDBG priorities and goals

The City identified priorities for the term of this five-year plan through a citizen participation and non-profit-agencies consultations process. Due to the high need identified and expected funding that will not address all needs, the priorities were ranked high to low, as noted below. (It is anticipated that the City will receive approximately \$850,000 in CDBG and \$300,000 in HOME on an annual basis. The Consolidated Plan budget is based on those figures.)

**High Priorities.** When considering applications for CDBG and HOME funds during the Consolidated Plan periods, those addressing a high priority will receive the most consideration. The City has determined that these priorities address the most critical needs of its low- moderate-income residents and neighborhoods in conjunction with the overall goals of the City for those residents and neighborhoods. The expectation is that the majority of the CDBG and HOME funding will address one of the high priorities. High priorities include the following:

- Acquisition of property for blight clearance, safety, redevelopment, or neighborhood improvements.
- Infrastructure improvements, which may include improved pedestrian access, installation of curb, gutter, sidewalks, accessibility ramps, street lighting, parkway trees, and other needs to be determined.
- Affordable housing, particularly for residents with the lowest incomes and/or large families, homeless persons transitioning to self-sufficiency, and the chronically homeless. Affordable housing may be in the form of housing rehab, homeownership opportunities, or rental developments.

**Medium Priorities.** While not considered the highest priorities, those ranked as medium can reasonably be expected to receive CDBG funding during the five years of this Plan. The medium priorities are as follows:

- Public facilities and services that address essential needs (food, clothing, shelter, transportation) of low- moderate-income residents or neighborhoods.
- Neighborhood clean-up (clean-up weekend; area clean-up “boosts”).
- Improvement to neighborhood property conditions.
- Economic development.

**Low Priorities.** The low priorities address a need mentioned during community needs consultations, but may receive only limited or no funding. Priorities with a “low” ranking are the following:

- Other infrastructure activities, such as tree planting in low- moderate-income area (LMA) parks or LMA park improvements.
- Public facilities and services that address non-essential needs of low- moderate-income residents or neighborhoods.
- Rent/utility/deposit assistance.

Goals have been set based on the priority needs and are noted in the table below. Objectives categories – suitable living environment, affordable housing, and economic development – are set by HUD. Activities implemented by the City must, in addition to meeting a National Objective (assistance to low-moderate-income persons; clearance of slum/blight; assistance during an emergency), also meet one of HUD’s objectives.

“Public facilities” and public improvements”, while not defined by statute or regulation, are broadly interpreted in the CDBG program as follows:

*“All improvements and facilities that are either publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and operated so as to be open to the general public.”* Examples of eligible activities under the “public improvements or public facilities” categories follow, and goal definitions are based on the definitions provided.

“Public improvements” could include installation of streets, street drains, storm drains, curbs and gutters, tunnels, bridges, and traffic lights/signs. Improvements that include landscaping, street lighting, street signs and other “streetscaping”, and sidewalks can be considered, as can improvements to parks and playgrounds. (All activities must take place in a low- moderate-income neighborhood.)

“Public facilities” include, but are not limited to: facilities for child care, health care, job training, recreation programs, education programs, services for senior citizens or homeless persons, down payment assistance, drug abuse counseling and treatment, etc. Also included are facilities designed for use in providing shelter for persons with special needs (nursing homes, hospitals, shelters and transitional housing, group homes, etc.).

Goals are discussed in more detail under Section SP-45 and elsewhere in the Consolidated Plan, as are budgets associated with each goal. The 2015 Annual Action Plan is the first year of working toward the goals noted below. Applications received during the next five years should address meeting the City’s set goals.

Anticipated resources are discussed in more detail under Section SP-35 and are also noted as part of the table below. These are Consolidated Plan estimates and not exact budgets. Annual budgets will be finalized when the City receives the grants from HUD.

Objective and Description - CDBG	# of	Beneficiaries	Resources
<b>Suitable Living Environment</b>			
<b>Neighborhood Improvements</b>			
Public improvements	14 activities	21,000 people	\$1,963,500
Property acquisition, demolition and clearance, disposition	7 properties	10,500 people	1,137,500
Public Service - property conditions	7 events	10,500	112,000
<b>Assistance to non-profit organizations</b>			
Public facilities, with highest priority going to facilities that meet an essential need	4	60	108,500
Public services, with highest priority going to services that assist with an essential need	5	75	132,000
<b>Affordable Housing</b>			
Single-family, owner-occupied housing rehab loans		25	454,132
SF, owner-occupied housing rehab emergency grants		40	90,000
Ownership – Homes Again Purchase Program		2	530,000
<b>Economic Development</b>			
Vacant lots available for redevelopment	2	20	12,000

Table 1 – CDBG Goals

### HOME Program goals

HOME funds must be used for an eligible category of affordable housing. The City expects to provide 15 new units of ownership-housing and 11 new units of rental housing, which could include transitional housing or housing for persons/families who are homeless.

HOME Goals	# of Units	Beneficiaries	Resources
<b>Affordable Housing</b>			
Ownership opportunities (development or direct subsidies)	15	15	\$525,000
Provide additional rental housing, including transitional housing options or housing for homeless persons	11	11	\$1,487,716

Table 2 – HOME Goals

### Evaluation of past performance

The five years covered by the last Consolidated Plan (2010-2014) were challenging years for the City. A number of factors precipitated economic woes for Greeley, including the highest foreclosure sales in Weld County's history and corresponding crash of Greeley's housing market, very high unemployment numbers, and a building industry (residential and commercial) that all but came to a halt. The City adopted very conservative General Fund budgets to ensure it exited the crisis in a healthy financial state and relied on the CDBG and HOME funds to provide support to City infrastructure projects in low-moderate-income neighborhoods that had no other budgetary means and to local non-profits assisting

the low- moderate-income residents, who were the people hit the hardest by the housing issues and unemployment.

During the years 2010-2014, the City continued its support of a public service activity involving foreclosure prevention counseling and began support of a second public service activity [Rehabilitation and Visiting Nurse Association (RVNA)], both designed to keep residents in their homes for as long as possible.

Changes in funding at the federal level made it difficult for local non-profit organizations, as did budgetary changes within the City. Many non-profits noted difficulty in finding funds for capital improvements. As a result, and to help with their budgetary challenges, a significant portion of CDBG assisted the non-profit providers with public facility improvements.

The third major category of CDBG assistance went to supporting City infrastructure activities in low-moderate-income neighborhoods. Ramps, curb and gutter, sidewalks, and street lighting were installed in areas where none existed, primarily to deal with concerns for public safety. A significant amount of new infrastructure was installed during these years; the City would not have had the resources to provide this infrastructure without CDBG funds.

Two large Neighborhood Stabilization Program (NSP) grants were successfully undertaken during this period taxing the limited staff resources available.

Affordable housing was increased for persons with disabilities at two new HOME-supported facilities, Fox Run and Twin Rivers. A third development, for low-income seniors, is under construction at a third location. Construction at the Habitat North Subdivision slowed as the Greeley Area Habitat for Humanity partnered with the City for the use of NSP funds. It will complete the 60-unit subdivision during the 2015-2019 Consolidated Plan years. Additionally, the City partnered with the Greeley Transitional House on a development of 16 duplex/triplex units to provide up to 24 months of transitional housing for families who are homeless. Eleven of the units were constructed and occupied by the end of 2014. The other five will be completed during the 2015-2019 Consolidated Plan years. With foreclosures so high and housing prices so low, the City did not foray further into the private housing market with additional affordable housing developments.

Considering the economic challenges, increased responsibilities with the receipt of NSP funding, late receipt of annual grants (example – July in 2013), and reduced federal grants, the City recorded strong performances, making good use of the federal funds.

It should be noted that the City is on a fast upswing economically. The housing market is now booming, with median sales prices the highest historically. New construction of single- and multi-family housing has seen huge increases. Rental vacancies are almost non-existent. In good part, the upturn is due to the influx of oil and gas workers and the large wages they earn. Many rentals have been leased by oil and gas companies, and the workers are able to afford rents that many in the community cannot. Hotels are generally at capacity; two have been constructed since the last Consolidated Plan.

While good for the City, the booming oil and gas industry has increased problems for LMI residents. Landlords can choose preferred renters (good credit, no felonies, no drug or alcohol issues) and charge rents that have not been seen in this area before. The shelters in Greeley are generally at capacity and have had to make changes to their policies with regard to length of stay, as there are often no rentals

available even if the shelter residents have work. Those operating the shelters have also seen a change in clientele, with more single women and people with jobs accessing the shelter and services provided.

### **Summary of citizen participation process and consultation process (all dates during 2014)**

February 11	Met with Housing & Emergency Services Network (HESN) and the local non-profits serving Greeley's low- moderate-income (LMI) population
February 11 – May 1	Surveys to help identify LMI community issues and priorities out for completion February 20 – April 17 with non-profit agencies and City departments that expressed an interest in the 2015-2019 Consolidated Plan planning process and probable CDBG or HOME applicants
February 27	John Evans Neighborhood meeting – distributed surveys (noted above)
March 19	Citizens Committee for Community Development (CCCD) – formulate recommendation of priorities to GURA Board of Commissioners
March 27	University District Neighborhood meeting – distributed surveys
April 9	Public Hearing with GURA Board of Commissioners to set priority recommendations for City Council
April 10	Sunrise Park Neighborhood meeting – distributed surveys
May 15	Billie Martinez Neighborhood meeting – distributed surveys
May 27	City Council Work Session – present GURA Board recommendation of priorities
June 3	Council approved Consolidated Plan priorities
June 19	Public meeting for Consolidated Plan/Action Plan information
July 8	Public meeting for Consolidated Plan/Action Plan information
August 6	CCCD – application review for 2015 CDBG funding
August 20	GURA Board – application review and Public Hearing for 2015 CDBG funding
August 21-September 19	30 day comment period for draft of 2015-2019 Consolidated Plan and 2015 Action Plan
October 7	City Council Public Hearing for Consolidated Plan and 2015 Action Plan; approval of 2015 CDBG budget
October 7-November 6	30 day comment period for final 2015-2019 Consolidated Plan and 2015 Action Plan

## **Summary of public comments (PR15 – Citizen Participation)**

Briefly, the highest neighborhood concerns/most important needs identified through use of the survey follow:

- Homes/properties in poor condition; need renovation
- Lack of or poor condition of infrastructure
- Number of rental properties (too many in the neighborhood)
- Need for more crime prevention
- Need for job training/more jobs

The Citizens Committee for Community Development also cited homes and properties in poor condition as a concern and asked for an activity to address those concerns.

## **Summary of comments or views not accepted and the reasons for not accepting them – (PR15 – Citizen Participation)**

Citizens Committee for Community Development

The Committee did not support infrastructure improvements specific to 8<sup>th</sup> Avenue. This activity began during the last Consolidated Plan years and is expected to carry forward during the 2015-2019 Plan years. The consensus was that they would prefer infrastructure improvements such as installation of ramps and lighting throughout other low income neighborhoods before funding the 8<sup>th</sup> Avenue low-income corridor. The City, while it understands the Committee's concern, identifies the work on 8<sup>th</sup> Avenue as a necessary project for pedestrian safety and corridor aesthetics. The activity also supports economic growth in the low-income neighborhoods surrounding the corridor.

## **Summary**

The City starts into this new Consolidated Plan term in a much better place than it did the last term. Neighborhoods have stabilized, construction has increased dramatically, many new jobs have come to the community through the oil and gas industry, and a downtown rejuvenation is underway. That said, Greeley continues to experience high percentages of poverty among its residents, particularly concentrated in northeast, east, and southeast sections of the City. Solutions to homelessness are being discussed, with the city as a participant in those discussions. The City looks forward to the use of CDBG and HOME grants to help meet the priorities and goals earlier listed.

# The Process

## PR-05 Lead & Responsible Agencies

**Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

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

Agency Role	Name	Department/Agency
Lead Agency	GREELEY	City Manager's Office-Greeley Urban Renewal Authority
CDBG Administrator	GREELEY	City Manager's Office-Greeley Urban Renewal Authority
HOME Administrator	GREELEY	City Manager's Office-Greeley Urban Renewal Authority

**Table 3 – Responsible Agencies**

### Narrative

The City of Greeley is the recipient of both the Community Development Block Grant and the HOME Investment Partnership Program grant. Through an intergovernmental agreement, the Greeley Urban Renewal Authority (GURA) administers both grants for the City, including development and implementation of the 2015-2019 Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports. Additionally, it is responsible for implementing the projects and activities receiving CDBG and/or HOME funds and ensuring cross-cutting requirements are met.

GURA is overseen by a seven-member Board of Commissioners, which is appointed by the City Council. The Board sets policy, makes budget recommendations to the Council through an annual competitive process (CDBG), and reviews and approves applications for HOME funds.

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 lift up neighborhood concerns and review CDBG applications to make recommendation to the GURA Board.

### Consolidated Plan Public Contact Information

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## PR-10 Consultation

### Introduction

#### **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(I))**

City staff oversaw the consultation required to complete the 2015-2019 Consolidated Plan. The Consolidated Plan process was presented to the Housing and Emergency Services Network (HESN), a local group consisting of representatives from government, non-profit agencies, and faith-based organizations involved in housing, the homeless, health, mental health, education, and social services. Other organizations not formally a part of HESN but potentially interested in applying for CDBG funding were also in attendance at the meeting. Many agencies in attendance were recipients of CDBG and/or HOME funds in past years or work heavily with low income residents. HESN forms the core of agencies in the community that work with the low- moderate-income population.

Following the HESN meeting, consultations were held with representatives of the organizations that had expressed an interest in being involved in the Consolidated Plan process. They were also utilized to disseminate the Consolidated Plan Needs Assessment Survey. City staff attends the HESN meetings to stay informed of the community concerns with regard to housing, health, and services. Additionally, the City is involved with the Homeless Coalition, a committee researching ways to best deal with local issues on homelessness and housing, and is in frequent contact with the North Colorado Health Alliance. (North Colorado Health Alliance is a public and private joint venture that employs strategic health planning and innovative management to create health care neighborhoods, with special focus on the underserved.)

CDBG funds acquired a lot that was sold to Sunrise Community Health and on which non-CDBG funds are being used to construct an adult health clinic for LMI residents.

The City deeded two properties to North Range Behavioral Health and one to the Weld Food Bank in 2013 that had met the five-year use requirements of the CDBG program for the continued use by these non-profits.

#### **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**

A City of Greeley staff person participates in meetings of the North Front Range Continuum of Care (NFRCC), which is part of the Balance of State Continuum. (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 NFRCC a regional committee of communities north of Metro Denver. Even within the NFRCC, the communities have different demographics of homeless and service/housing needs. The Continuum works together on grant applications and meets regularly to discuss regional and local progress, programs, and issues, but due to the distance and demographic differences in communities, Greeley has not partnered on specific issues with regard to homelessness. A move toward a more regional approach is being discussed within the NFRCC.)

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

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.

**Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Consultations were held with non-profit agencies and city departments/divisions that expressed an interest in being involved in the Consolidated Plan process or intend to apply for CDBG and/or HOME funds during the Plan years. GURA staff met individually with each organization to discuss their potential five-year needs and goals. The City considers these agencies and its departments, which provide a wide variety of services and housing to a wide-range of low- moderate-income clientele, true partners in the CDBG and HOME programs.

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/ Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
A Woman’s Place	Domestic violence shelter	Homeless facilities	See note that follows this table.
Boys & Girls Club	Services for children and youth	Non-housing community development	
Connections for Independent Living	Services for persons with disabilities	Special needs facilities & services	
City – Forestry Program	Self-explanatory	Non-housing community development	
City – Neighborhood Resources	Self-explanatory	Non-housing community development	
City – Parks	Self-explanatory	Non-housing community development	

City – Streets	Self-explanatory	Non-housing community development	See note that follows this table.
Global Refugee Center	Services for refugees and immigrants	Special needs facilities & services	
Greeley Center for Independence	Housing and services for persons with disabilities	Special needs facilities & services	
Greeley Housing Authority	Housing Authority	Housing; public housing	
Greeley Transitional House	Transitional housing and services for homeless families	Homeless	
GreenPath Debt Solutions	Housing and financial/debt management	Non-housing community development	
Guadalupe Community Center	Shelter and services for persons who are homeless	Homelessness	
Habitat for Humanity	Construction of affordable housing	Affordable housing	
Homeless Coalition	Solutions to homelessness	Homeless services and housing	
Loved Ones Against Meth	Low-income housing and services for persons with substance abuse issues	Homelessness; affordable housing; special needs facilities and services	
North Range Behavioral Health	Housing and services for persons with mental illness	Housing; special needs facilities and services	
RITE (Realizing Independence Through Education)	Youth transitioning to self-sufficiency	Public facilities and services	
Refuge City Project	Housing for homeless exiting corrections facility	Affordable housing; public facilities and services	

RISE (Relief. Independence. Stability. Education.)	Services associated with self-sufficiency	Public facilities and services	See note that follows this table.
Rehabilitation & Visiting Nurse Association (RVNA)	Home care	Public facilities and services	
Right to Read	Literacy	Public facilities and services	
Sexual Assault Victims Advocacy	Services to victims of sexual abuse	Public facilities and services	
Senior Resource Services	Services for Seniors	Public facilities and services	
Turning Point Center for Youth & Family Development	Services for youth and their families	Public facilities and services	

**Table 4 – Agencies, groups, organizations who participated**

Note: All of the groups in the table above were invited to attend the meeting for general information and an overview of the Five-Year Plan process. At that time, they indicated interest in a one-on-one meeting, and City staff also met with them in that manner. They were provided with a survey to complete and asked to disburse the surveys to their clientele. It is anticipated that there will be CDBG applicants from the list during the Five-Year Plan. The City does not feel there is need for improved coordination.

**Identify any agency types not consulted and provide rationale for not consulting**

The following agencies attended the Consolidated Plan process meeting noted above, but did not respond to several requests for one-on-one meetings:

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

**Table 5 – 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?
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 6 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

**Narrative**

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

**PR-15 Citizen Participation**

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

The citizen participation process included steps at two specific times:

- (1) To discuss and assess needs and set priorities prior to designing the Plan, and
- (2) For the Consolidated Plan and Annual Action Plan process and adoption of both documents.

Citizen participation during both times is noted below; calendar dates were provided earlier in this document:

**Consolidated Plan needs assessment and priority setting**

- Large meeting with non-profits and other City organizations working with low- moderate-income residents
- One-on-one consultations with non-profits and City departments/divisions
- Community Survey and survey of non-profit organizations
- Neighborhood meetings in five of the Redevelopment District neighborhoods
- Citizens Committee for Community Development
- GURA Board of Commissioners public hearing
- City Council approval of priorities

## Consolidated Plan and Annual Action Plan for 2015

- Two neighborhood meetings
- Citizens Committee for Community Development meeting
- Board public hearing
- 30-day comment period between Board recommendation and Council approval
- Council public hearing
- 30-day comment period following Council's acceptance of the 2015-2019 Consolidated Plan

The City made a concerted effort to involve Greeley residents, particularly those in low- moderate-income neighborhoods, in the planning process. At meetings with the non-profit agencies, a copy of the survey (see below for additional survey information) to identify residents' perceptions of neighborhood concerns and priorities needs was provided, and agencies were encouraged to make the survey available to their clientele for completion with the intent of hearing from specific populations, such as the refugees, persons with disabilities, the homeless, elderly, and Section 8/Public Housing residents.

Many City staff members were available at five neighborhood meetings to provide surveys and be available for questions about CDBG, the Consolidated Plan process, and to hear comments on neighborhood concerns. (The general focus of the meetings was to update residents on basic City activities, such as infrastructure work, neighborhood watch opportunities, etc. Staff from the Greeley Urban Renewal Authority was a "presenter" during the discussion and available with additional CDBG information for those interested.)

A survey was distributed as a means for the general public to make known its concerns for neighborhoods and perceived needs of low- moderate-income residents and neighborhoods. Seventy-four surveys were returned. Persons completing the survey had two ways to identify issues:

- (1) From a list of possibilities, as provided on the survey, and
- (2) By writing in their top concerns.

Further details on each option are discussed below:

- (1) The survey, available in English and Spanish, targeted each large category of eligible activities in the CDBG program. Survey participants were asked to rank specific issues under the umbrella eligible activity from "0-Unknown/No Concern" to "6-Critical Need". They were tallied for a total average score per eligible activity. If the average score was greater than 4.5 the category was considered a high priority; a score of 3.5-4.49 categorized the activity as a medium priority; and categories scoring under 3.5 were considered a low priority. (The survey is attached to this document for reference.)

The following eligible activity categories, the average score, and how it ranked as a survey priority follow:

Survey Category	Average score	Rank
• Homeless needs	4.5	High
• Public services	4.0	Medium
• Affordable rental housing	4.0	Medium
• Affordable homeownership	4.0	Medium
• Housing concerns in general	4.0	Medium
• Economic development	3.9	Medium
• Public facilities and improvements	3.7	Medium
• Housing for persons with special needs	3.7	Medium

**Table 7 – Survey-defined priorities – Citizen Participation Outreach-Residents**

(2) The top three written-in needs vs. the top three needs chosen from a list are below:

Top three unmet needs (written-in)	Top concerns/needs (from list)
<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>• Wages/employment/job training/economic development</li> <li>• Care, services, programs, etc. for children and youth</li> </ul>	<ul style="list-style-type: none"> <li>• Homes/properties in poor condition; need renovation</li> <li>• Lack of or poor condition of infrastructure</li> <li>• Number of rental properties</li> <li>• Overall property maintenance, tied with</li> <li>• Crime prevention; job training/providing jobs</li> </ul>

**Table 8 – Survey-defined priorities, continued – Citizen Participation Outreach-Residents**

City staff met one-on-one with non-profit agencies and City Divisions/Departments with low-moderate-income clientele or that work in low- moderate-income neighborhoods to discuss the next five years for them and potential/probable needs that might be addressed with CDBG funds. Agencies were listed above, and the needs discussed are detailed in Section NA-50-Non-housing Community Development Needs. In broad categories, the following are the identified needs and the number of agencies/departments that cited it as a need:

Need Identified	# of Agencies
Housing (rehab of, additional transitional, additional affordable)	14
Public facilities (need for new, expanded, or rehab on existing)	11
Operational support as a public service	10
Equipment	6
Infrastructure improvements in low- moderate income neighborhoods	3
Transportation (van, bus, etc.)	2
Clean-up of neighborhoods (“boosts”; clean-up weekend)	2
Rent and utility assistance	1
Public improvements (parks/forestry)	1

**Table 9 – Survey-defined priorities, continued – Citizen Participation Outreach-Agencies**

Agencies were also asked to identify (on the survey) what they felt their clients’ biggest needs are. Those follow:

Need Identified	# of Agencies
Housing: Affordable	9
Housing: Transitional	5
Housing: For large families	2
Employment and job training	8
Additional education	6
Improved/affordable food/nutrition/health services	6
Short-term rent/deposit/utility assistance	5
Transportation	5

**Table 10 – Survey-defined priorities, continued – Citizen Participation Outreach-Agencies**

Survey results both from residents and agencies, for the most part, confirmed that concerns of the residents were also concerns of the City. As a result of the large number of residents citing concern for property conditions (i.e. trash, yard and house conditions, etc.) and job training/availability, priorities were included to possibly address those issues. Additionally, a priority to provide rent, deposit, and utility assistance was added based on needs identified through discussions with non-profit organizations. While none of them received a high priority ranking, including them in the Plan keeps the window of opportunity open for possible funding during the five years of this Plan.

## Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Neighborhood meetings for needs and priorities	Five LMI neighborhoods	79	None	None	
Surveys	City-wide, but Redevelopment District residents, in particular	74 surveys returned in various stages of completion	See summary above	None	
Two neighborhood meetings for Consolidated Plan; 2015 Action Plan	Any interested Greeley resident, particularly with low- moderate-incomes or in LMI neighborhoods	Two	None	None	
Citizens Committee for Community Development	Representatives of Redevelopment District neighborhoods	Five	<ul style="list-style-type: none"> <li>• Infrastructure along 8<sup>th</sup> Avenue should be an expense of the City's General Fund.</li> <li>• Neighborhood residents need to be educated on the expectations of neighborhood conditions and cited by Code Enforcement when they don't keep properties in good condition.</li> </ul>	<ul style="list-style-type: none"> <li>• The City feels this is an important activity for the low- moderate income neighborhoods on both sides of the Avenue. CDBG funds are needed to complement Quality of Life Funds and complete the activity in a timely manner.</li> <li>• Priority goals were established to address neighborhood conditions.</li> </ul>	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
GURA Board – Public Hearing to set goal recommendations	Any interested Greeley resident; Low-moderate-income residents in particular	Six Board members; no one from general public	Priorities were set for recommendation to Council.	None	
GURA Board – Public Hearing for 1 <sup>st</sup> Year Action Plan budget	Any interested Greeley resident	Five Board Members Applicants for 2015 Funding	No one from the general public was in attendance	None	
30-day comment period	Any interested Greeley resident	No comments received	NA	NA	
City Council Public Hearing for ConPlan and 1 <sup>st</sup> Year Annual Action Plan	Any interested Greeley resident	No response	NA	NA	
2 <sup>nd</sup> 30-day comment period	Any interested Greeley resident	No comments received	NA	NA	

**Table 11 – Citizen Participation Outreach**

# Needs Assessment

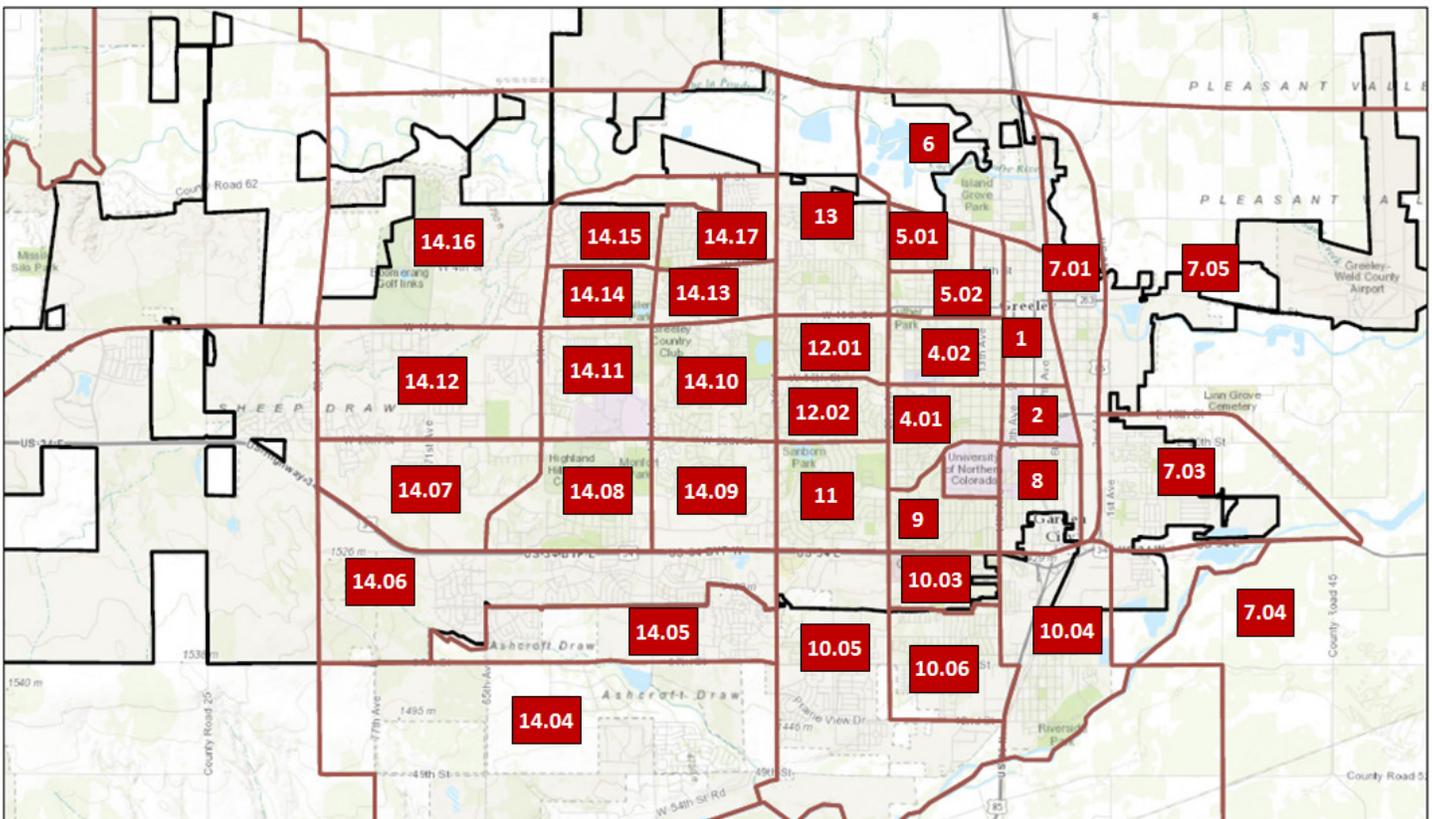
## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment (NA) section of the City of Greeley's Consolidated Plan provides information on the housing needs and related problems of community residents of varying levels of income. This section includes a discussion on the housing problems of households who have housing in Greeley, as well as the needs of persons who are homeless; residents who have special needs; and non-housing related community development needs.

The Needs Assessment data in the eCon Planning Suite was provided by HUD, primarily from the 2005-2009 American Community Survey (ACS) and the Comprehensive Housing Assistance Survey (CHAS) of 2005-2009. Data from these sources is thus quite outdated. Data collected at the city and/or county level was also used when available. Data sources are named under each table.

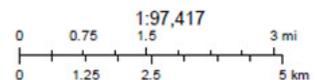
Some data has also been provided via maps from the eCon Planning Suite and is calculated by Census Tract. For reference with later maps, the following map provides Census Tract numbers.



September 19, 2014

Census Tract

Override 1



Sources: Esri, HERE, DeLorme, TomTom, Intermap, increment P Corp., GEBCO, USGS, FAO, NPS, NRCAN, Geobase, IGN, Kadaster NL, Ordnance Survey, Esri Japan, METI, Esri China (Hong Kong), Swisstopo, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 1 – Census Tract Numbers**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

It should be noted that the number of households in the Black/African American race category in Greeley has increased since the data provided in the Needs Assessment. Greeley has a sizable refugee population that includes families and individuals from East African countries. The majority of households that fall in the Black/African American race category are “Black” (rather than “African American”). American Community Survey (U. S. Census Bureau) data for years 2008-2012 indicate that approximately 2% of Greeley’s population falls into the Black/African American race category.

Based on 2005-2009 ACS data, there are 4,925 renter households and 9,414 owner households in Greeley who earn less than 30% AMI (or \$12,762) per year. A shortage in the rental housing market, and in particular, for affordable rental units, is expected to widen over the next 5 years, due to the low vacancy rate of 3.6% (in 2014) in the local rental market, as well as population growth from people moving into Greeley. Average rental rates have also increased during 2014 from 4% - 9% depending on unit type and size, and waiting lists for Greeley Housing Authority assistance have been closed since mid-2013 due to the high numbers of households waiting for assistance.

For those households who have housing in Greeley, many have housing-related problems, such as a lack of complete plumbing and/or kitchen facilities, overcrowding, and cost burden due to the extent housing costs are cutting into a household’s income.

## NA-10 Housing Needs Assessment

### Summary of housing needs

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	77,784	89,622	15%
Households	29,274	31,123	6%
Median Income	\$36,414.00	\$42,542.00	17%

**Table 12 - Housing Needs Assessment Demographics**

**Data Sources:** 2005-2009 ACS Data; 2000 Census (Base Year); 2005-2009 ACS (Most Recent Year)

Greeley is approaching a population of 100,000 with the population increasing by 15% between 2000 and 2009. The number of households also rose during this period by 6%. While the median income increased by 17% from \$36,414 in 2000 to \$42,542 in 2009, living below the poverty level was experienced at high rates by the Pacific Islander, American Indian/Alaska Native, and African American populations.

**Number of households table** (HAMFI = Housing and Urban Development Area Median Family Income)

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	5,390	4,169	6,245	3,365	
Small Family Households *	1,300	1,545	2,270	8,285	
Large Family Households *	560	374	715	1,570	
Household contains at least one person 62-74 years of age	565	565	905	490	1,760
Household contains at least one person age 75 or older	755	655	635	260	605
Households with one or more children 6 years old or younger *	975	995	1,380	2,930	

\* the highest income category for these family types is >80%-100% HAMFI  
HAMFI – area median income, adjusted for family size

**Table 13 - Total Households Table**

Data Source: 2005-2009 CHAS

Of the total number of households in Greeley (19,169), half are earning 50% or less of Area Median Income, adjusted for household size. The single largest group of households (8,285) are small family households earning 80-100% HAMFI, while the smallest group (260) is households with at least one member who is 75 or older earning 80-100% HAMFI. Only households with at least one member 62 years of age and older earn over 100% HAMFI.

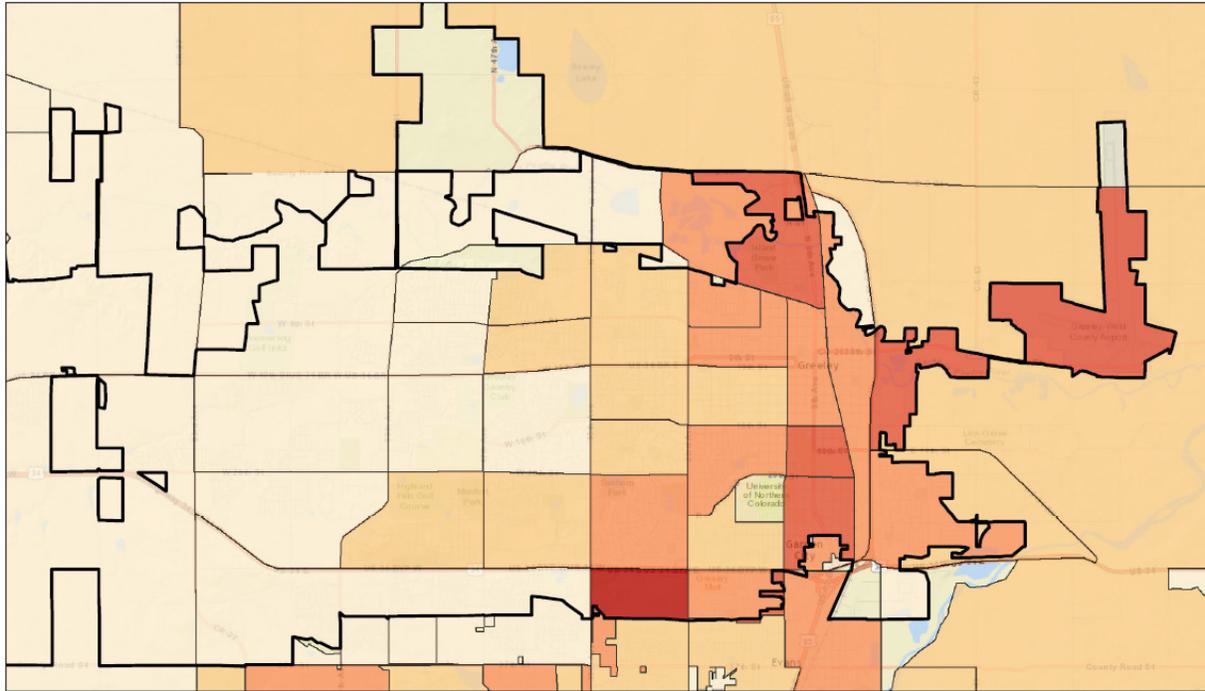
The most current data for Average Median Income for the Greeley Metropolitan Statistical Area (2014) is noted in the table below:

FY 2014 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Extremely Low (30%) Income Limits</b>	13,238	15,132	17,025	18,900	20,419	21,938	23,438	24,957
<b>Very Low (50%) Income Limits</b>	22,063	25,219	28,375	31,500	34,032	36,563	39,063	41,594
<b>Low (80%) Income Limits</b>	35,300	40,350	45,400	50,400	54,450	58,500	62,500	66,550
<b>100% Income Limits</b>	44,125	50,438	56,750	62,000	68,063	73,125	78,125	83,188
<b>120% Income Limits</b>	52,950	60,525	68,100	74,400	81,675	87,750	93,750	99,825

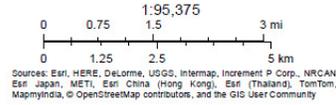
**Table 14 – 2014 Average Median Incomes by Income Category and Household Size**

Data Source: U. S. Department of Housing and Urban Development

The maps that follow show by Census Tracts the percentages of extremely-low- (Map 2), low- (Map 3), and moderate- (Map 4) income households in Greeley. (Households considered extremely-low-income-households earn 30% or less of the Area Median Income (AMI), low-income households earn 31%-50% of AMI, and moderate-income households earn 51%-80% of AMI.)



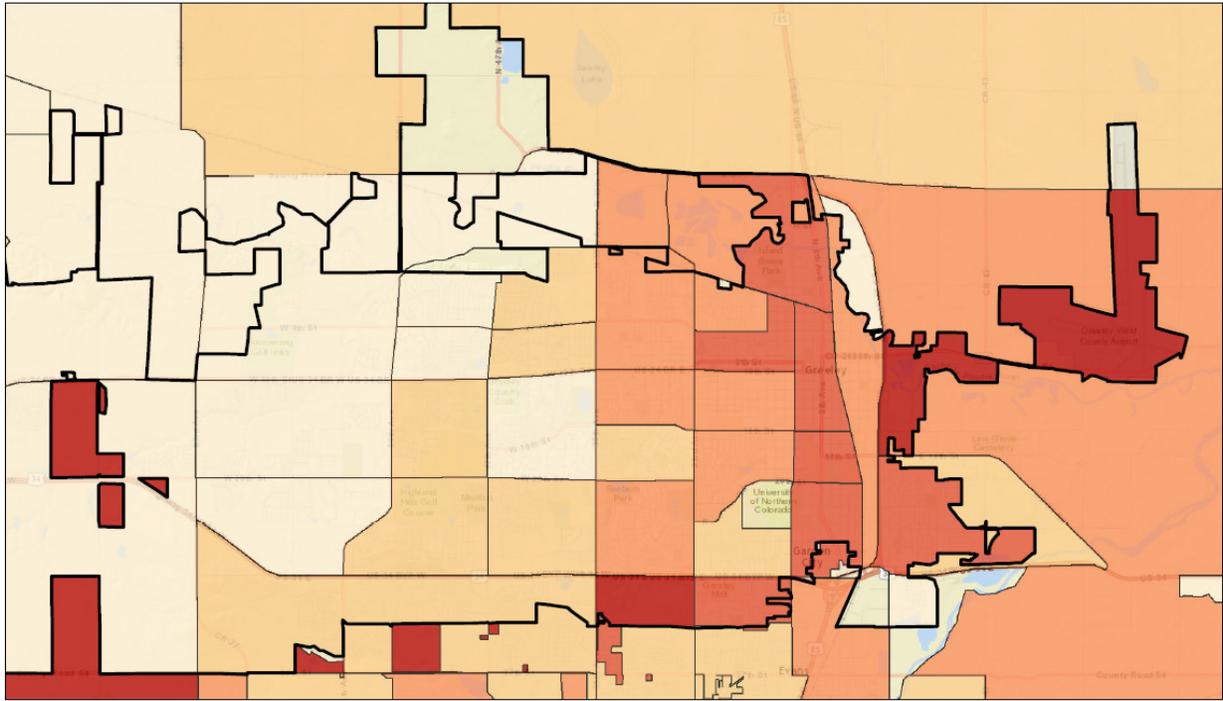
August 13, 2014



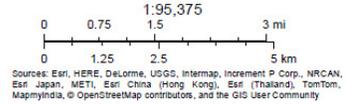
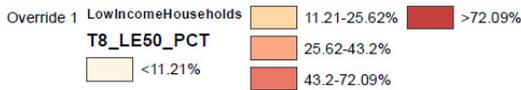
**Map 2 – Percent Extreme-Low-Income Households by Census Tract**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

Based on the map data provided by HUD, the majority of Block Group 3 in Census Tract 10.05 has the highest percentage (greater than 65.29%) of extremely-low-income households; however, it should be noted that this Block Group has a very low percentage of residential development. The Census Tract predominantly has non-residential zonings (Industrial-Low, Commercial High and Low, and Holding Agriculture).



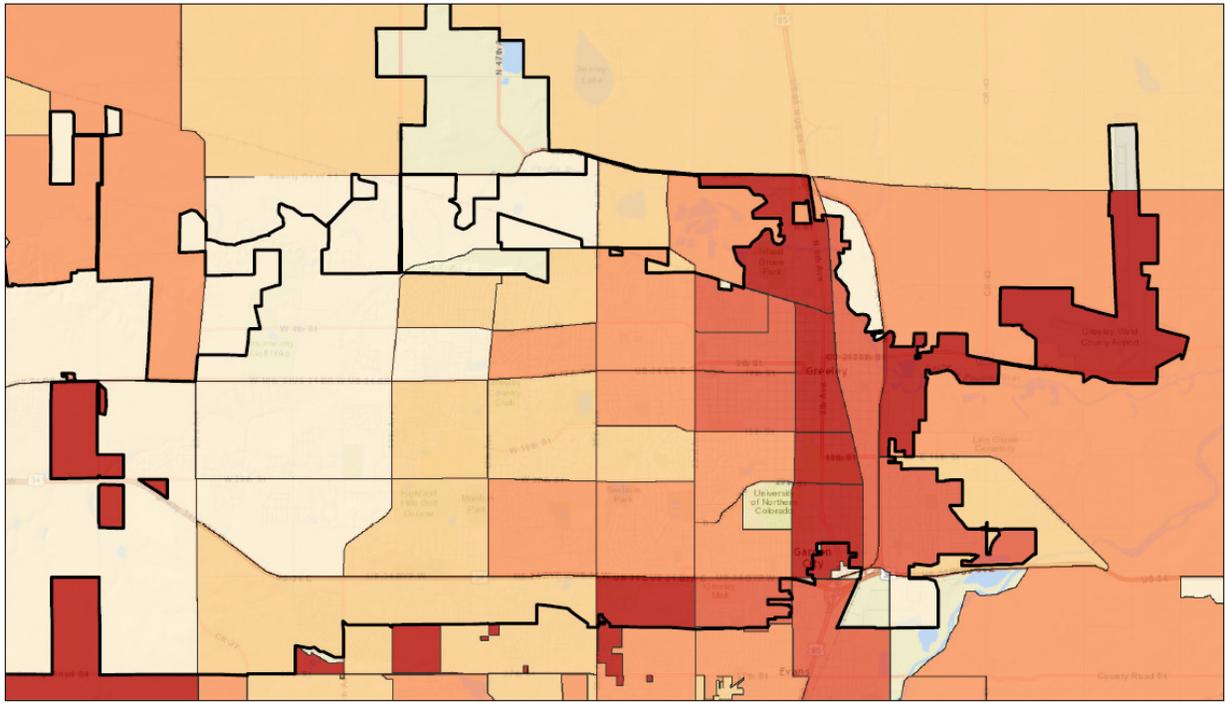
August 13, 2014



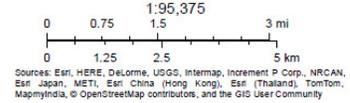
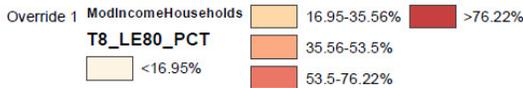
**Map 3 – Percent Low-Income Households by Census Tract**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

As with Map 2, the highest percentages of residents with low-incomes are in Census Tracts that are not predominantly residential. Census Tracts with 43.2%-72.09% of the residents earning a low-income (50% or less of AMI), however, are mainly residential and include much of north, east, and southeast Greeley. These are also Census Tracts with high minority populations.



August 13, 2014



**Map 4 – Percent Moderate-Income Households by Census Tract**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

The map above provides percentages of moderate-income households (80% or less of AMI). As with the prior map, the north, east, and southeast portions of the City have the highest percentages of residents with moderate incomes.

The neighborhoods with the lowest incomes are part of the City’s Redevelopment District and are also where the majority of CDBG and HOME funds are expended. These neighborhoods are the oldest in Greeley and provide many challenges with old housing stock, forestation, and infrastructure. However, it is important that they remain viable neighborhoods. Within these neighborhoods are the University of Northern Colorado, City of Greeley offices, Weld County offices, and Greeley’s downtown.

### Housing Needs Summary

The greatest problem facing households in Greeley is housing cost burden, particularly for households that are at the lowest income levels (0-30% AMI). At this level, 77% of all renter households have housing costs that exceed 50% of their income, which is a severe cost burden. More than half of the owner households at the 50-80% AMI income face housing costs that exceed 30% of their income. The lack of complete plumbing or kitchen facilities and overcrowding are also a problem for some households, but not to the extent of housing cost burden.

## Housing Needs Summary Tables: Housing Problems

The tables that follow show data provided by HUD indicating the number of households in each income range that experience one or more of the four severe housing problems. These housing problems are:

- Lack of complete plumbing
- Lack of complete kitchen facilities
- Severe overcrowding (where more than one person occupies a room)
- Severe cost burden (where cost burden exceeds 30% of AMI)

**Housing Problems** – (Households with one of the listed needs):

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	45	30	0	180	0	30	10	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	25	65	0	150	15	0	0	4	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	100	100	0	400	0	45	60	20	125
Housing cost burden greater than 50% of income (and none of the above problems)	2,210	545	90	15	2,860	765	619	504	65	1,953
Housing cost burden greater than 30% of income (and none of the above problems)	360	1,180	1,035	65	2,640	210	445	1,350	665	2,670
Zero/negative Income (and none of the above problems)	405	0	0	0	405	85	0	0	0	85

**Table 15 – Housing Problems Table**

Data Source: 2005-2009 CHAS

For renter households at the lowest income levels, severe cost burden that exceeds 50% of income, followed by sub-standard housing, are the most prevalent housing problems for these households. For owner households, the most common housing problems are severe cost burden for households earning 0-30% AMI and housing cost burden that exceeds 30% AMI for owner households earning 50-80% AMI.

**Housing Problems 2** – (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden):

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,575	715	285	15	3,590	780	699	569	95	2,143
Having none of four housing problems	1,040	1,665	2,660	1,170	6,535	505	1,085	2,725	2,080	6,395
Household has negative income, but none of the other housing problems	405	0	0	0	405	85	0	0	0	85

**Table 16 – Housing Problems 2**

Data Source: 2005-2009 CHAS

Of the renter households with one or more severe housing problems, 72% are in the 0-30% AMI group, contrasted with 36% of owner households at the same income level.

**Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	745	565	345	1,655	235	485	879	1,599
Large Related	345	150	180	675	65	134	300	499
Elderly	295	250	175	720	465	265	260	990
Other	1,385	810	515	2,710	205	235	475	915
Total need by income	2,770	1,775	1,215	5,760	970	1,119	1,914	4,003

**Table 17 – Cost Burden > 30%**

Data Source: 2005-2009 CHAS

There are 5,760 renter households and 4,003 owner households who earn 80% or less of the Area Median Income and who pay more than 30% for housing in Greeley. Households who pay more than 30% of their income for rent or a mortgage and utilities are considered cost burdened. These households face the difficult decision of where to cut other costs such as healthcare, daycare, transportation, or food so that they can pay for the higher costs of housing. Of the cost burdened households in Greeley, 48% of renter households have incomes at the lowest levels. For owner households at the same income level, 24% experience a cost burden. Small related families and “other” households have the largest number of renter households experiencing cost burdens, while small related and elderly owner households experience cost burdens in greater numbers than other household types.

## Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	585	175	0	760	220	325	204	749
Large Related	320	15	0	335	65	34	20	119
Elderly	245	100	40	385	300	115	65	480
Other	1,205	300	50	1,555	175	165	215	555
Total need by income	2,355	590	90	3,035	760	639	504	1,903

**Table 18 – Cost Burden > 50%**

Data Source: 2005-2009 CHAS

Severe cost burden is when a household spends more than half of their income for housing costs. In Greeley, there are 3,035 renter households and 1,903 owner households that experience severe cost burdens. Of renter households, 78% are at the very lowest income levels, while 40% of owner households at the same income level (0-30% AMI) have a severe cost burden. The “other” and small related renter households have a severe cost burden in greater numbers than other renter households. The largest number of owner households experiencing severe cost burdens is in small related and elderly households.

## Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	270	115	140	0	525	15	45	40	0	100
Multiple, unrelated family households	35	10	10	0	55	0	0	20	24	44
Other, non-family households	0	0	15	0	15	0	0	0	0	0
Total need by income	305	125	165	0	595	15	45	60	24	144

**Table 19 – Crowding Information**

Data Source: 2005-2009 CHAS

Overcrowding, or more than one person per room, primarily occurs in Greeley with one family in a household – whether the household is a renter or owner household. This may be indicative of larger families sharing smaller units due to housing costs, or of the household consisting of an extended family, with multiple generations residing together. More than half of renter households that experience overcrowding are those at the lowest income levels, while owner households at 30-80% AMI have the greatest incidence of overcrowding. The decision for families to reside together when housing costs are so high may be based on economics, as well as cultural reasons.

## **What are the most common housing problems**

The most common housing problem in Greeley is severe cost burden, particularly for renter households at the lowest levels of income. While overcrowding and substandard housing are housing problems for some households, they are not nearly as common as cost burden. The Needs Assessment for Greeley found a shortage of rental units that are affordable to households with the lowest income levels. The 2014 Multi-Family Housing Vacancy Survey (a survey conducted annually by the City) found a one-bedroom unit renting for \$250 and a two-bedroom unit for \$350; however, these units are only offered by one landlord, and there are very few units at these rates. Affordable housing costs to a minimum wage household earning \$8.00 per hour would be rent and utilities that would not exceed \$416.00 per month.

## **Are any populations/household types more affected than others by these problems**

Renters and homeowners earning 0-30% AMI are much more likely to be cost burdened and face one or more housing problems. Overcrowding is the second most common housing problem for low income renters and home owners, and 220 households in Greeley lack either a complete kitchen or plumbing facilities.

## **Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)); also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The residents of Greeley that are most at-risk of residing in shelters or becoming unsheltered include those who cannot find affordable housing. While specific data on the characteristics of these individuals is not available, the characteristics of persons living in poverty in Greeley can be used to suggest that those who are most at-risk include households with children under the age of five years; single-parent households – particularly female-headed households; Black/African American, American Indian/Alaska Native, Pacific Islander, and Hispanic households; and persons with mental illness. The Housing Authority waiting lists also include households that are either homeless or at-risk with the largest groups being families with children and families with at least one disabled member. White, Black/African American, and Hispanic households represent the largest number of those households on the waiting lists.

There are some transitional housing units at Greeley Transitional House and at North Range Behavioral Health for those with mental health issues. A total of 84 people were sheltered in transitional housing in January of 2014 at the time of the Sheltered Point-in-Time count. Greeley Transitional Housing administers funding for Homelessness Prevention and Rapid-Rehousing programs in Weld County, including within Greeley. Other local agencies, such as Catholic Charities and Connections for Independent Living, make referrals to these programs. Since July 1 of 2013, funding for these two programs has assisted approximately 27 families (10 thru Homelessness Prevention, 17 in Rapid Rehousing) in the Greeley area. Funding is used for rent deposits and for rent assistance for up to three months. Nearly 80% of those families who have participated in these programs have remained in a

stable housing situation; however, staff of the Greeley Transitional House believes that six months of rent assistance is needed in order to help create a stable housing situation for most households. The requirement for case management, along with funding assistance, has been a positive element to further assist households on the road to housing stability.

**If a jurisdiction provides estimates of the at risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates**

The annual statewide Point-in-Time survey was most recently completed in January 2013. This annual count includes sheltered and unsheltered individuals and families. Data from this survey was used to describe those groups who are most at-risk for being homeless and/or unsheltered.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The high costs of housing and unemployment have led to many households becoming homeless. Vacancy rates reported in the 2014 Greeley Multi-family Housing Vacancy Survey were 4.6% in 2012 and a 3.3% in 2013. Continuing with the trend of low vacancies, the Study released in April of 2014 showed rental vacancy rates at 3.6% and average rents for a two-bedroom apartment at \$712. Such a low vacancy rate, along with increasing rents, may result in households being priced out of the rental market, paying a higher cost for housing than is truly affordable, or sharing housing and creating an overcrowding problem. The fact that the Housing Authority has closed its waiting lists due to the large number of households on the list is indicative of the potential for housing instability and increasing risk of homelessness for many lower income households. Closing the waiting list is not an uncommon occurrence in Greeley.

There is a shortage of rental housing stock at all income levels, as well as a shortage of housing for sale at the lower income levels. Households who earn less than 50% AMI have very limited opportunities for home ownership, other than through programs such as Habitat for Humanity, which anticipates building and/or acquiring and reconstructing 25 homes over the next five years in Greeley.

**NA-15 Disproportionately Greater Need: Housing Problems**

**Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole**

**Introduction**

This section provides information on those households that have disproportionate housing needs, based on race, ethnicity, and income range. The race and ethnicity definitions are those used by the U. S. Census, while income corresponds to HUD ranges based on Area Median Income for a household of four persons.

According to HUD, “disproportionate need” occurs when a specific population group has a level of need that is at least 10% higher than the level of need of all households in a particular income category. An example of this is if 50% of households earning between 50-80% of area median income have a housing

problem and 62% of Hispanics in the same income category (50-80% AMI) have a housing problem, then the Hispanic population would have what is considered a disproportionate need.

**0%-30% of Area Median Income (extremely-low income)**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,925	975	490
White	2,245	555	265
Black / African American	50	0	0
Asian	80	15	70
American Indian, Alaska Native	10	0	0
Pacific Islander	20	0	0
Hispanic	1,430	400	114

**Table 20 – Disproportionally Greater Need 0 - 30% AMI**

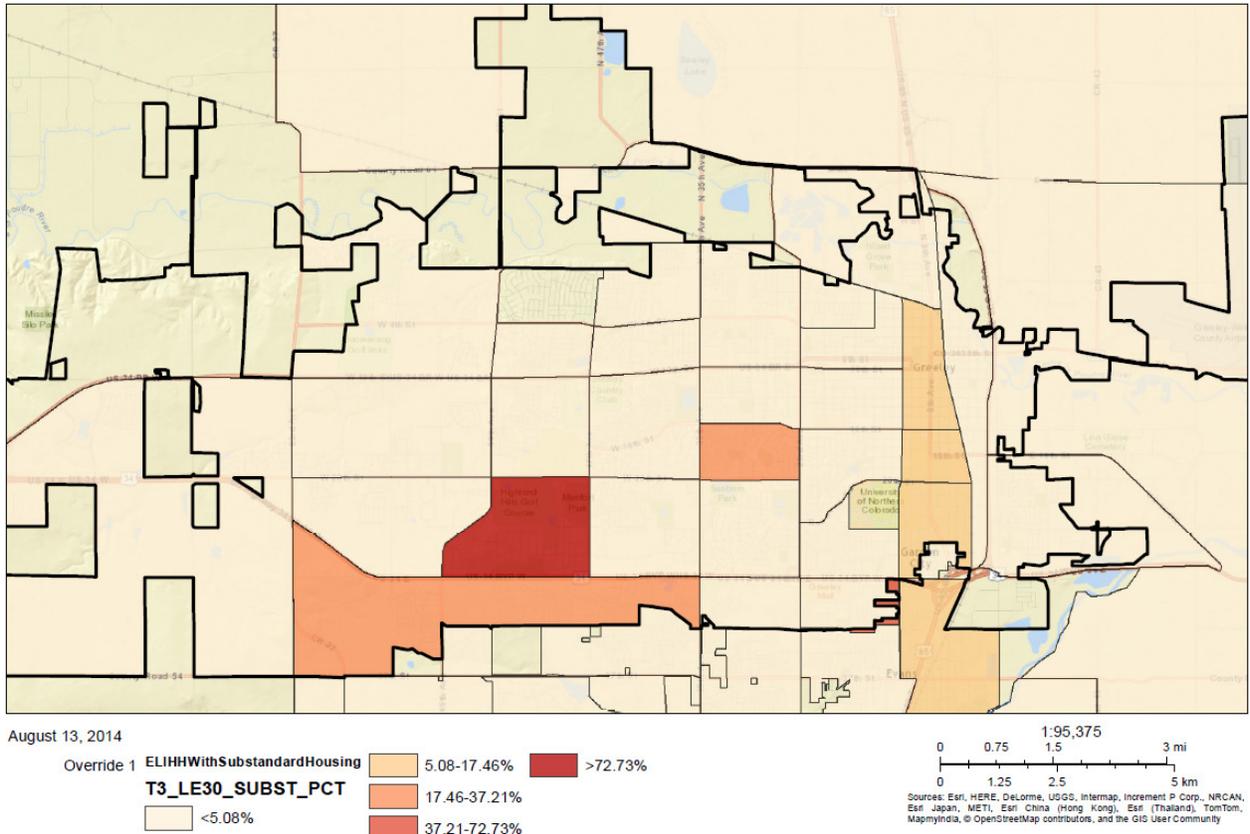
Data Source: 2005-2009 CHAS

\*The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; (4) Cost Burden greater than 30%

Data in the table above show that 100% of all Black/African American, American Indian/Alaska Native, and Pacific Islander households in the 0-30% AMI income range experience one or more of the housing problems at a disproportionate rate since 82% of households at this income level throughout the community experience housing problems. Asian, Hispanic and White households at this income range do not experience a disproportionate rate of housing problems.

While maps that follow do not show housing problems by disproportionate needs, they do provide a visual of the areas with the different housing problems at extremely-low-income (0-30% of AMI), low-income (31-50% AMI), and moderate (51-80% AMI) income levels.

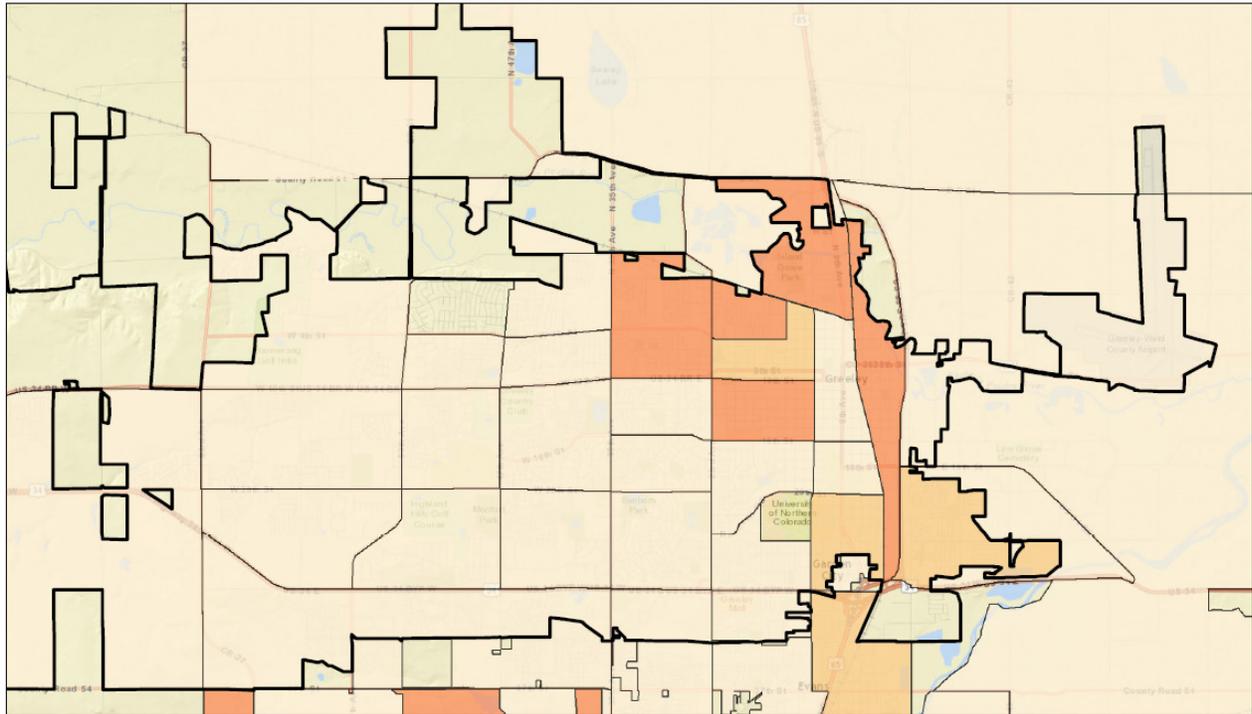
The Census Tract with the highest percentage of households with substandard housing and income 30% or less of AMI is not an “affordable” neighborhood. Housing in this Census Tract is generally marketed to middle- to upper-income households. City staff is unaware of housing in this Census Tract that would be affordable to the income group identified.



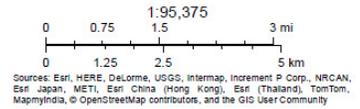
**Map 5 – Percent of Households with Substandard Housing and Income 30% or less of AMI**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

The highest percentages of overcrowding are in the north and east neighborhoods of the City. As noted earlier, these are also the lowest income, high minority population neighborhoods.



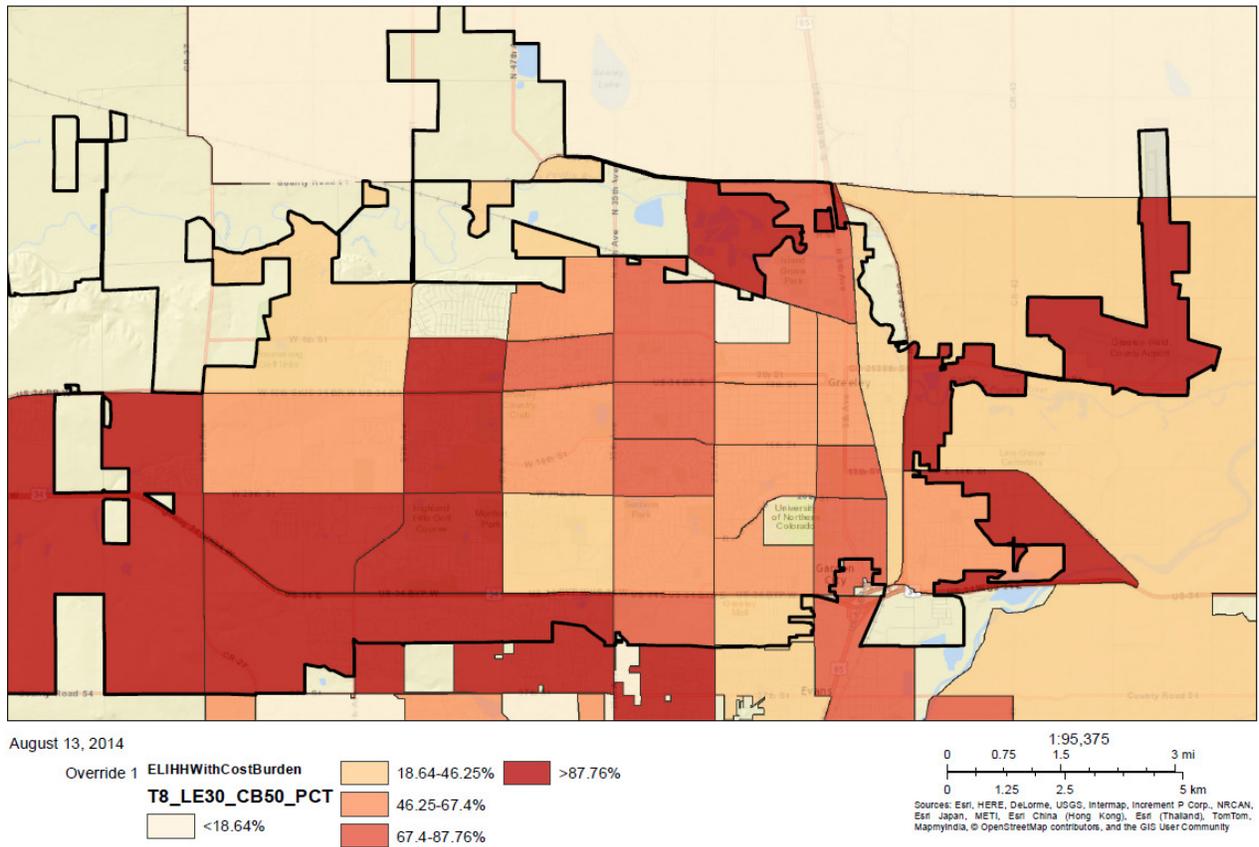
August 13, 2014



**Map 6 – Percent of Households with Overcrowding and Income 30% or less of AMI**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

As discussed in the narrative above, households with incomes of 30% and less of AMI are severely cost burdened. This is further evidenced by Map 7, below, with nearly every census tract in the City showing a cost burden at the 30% or less of AMI income category.



**Map 7 – Percent of Households that are Cost Burdened and Income 30% or less of AMI**

Data Source: U. S. Department of Housing and Urban Development – eCon Planning Suite

### 30%-50% of Area Median Income (low-income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,040	1,130	0
White	1,890	685	0
Black / African American	50	0	0
Asian	25	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,030	420	0

**Table 21 - Disproportionally Greater Need 30 - 50% AMI**

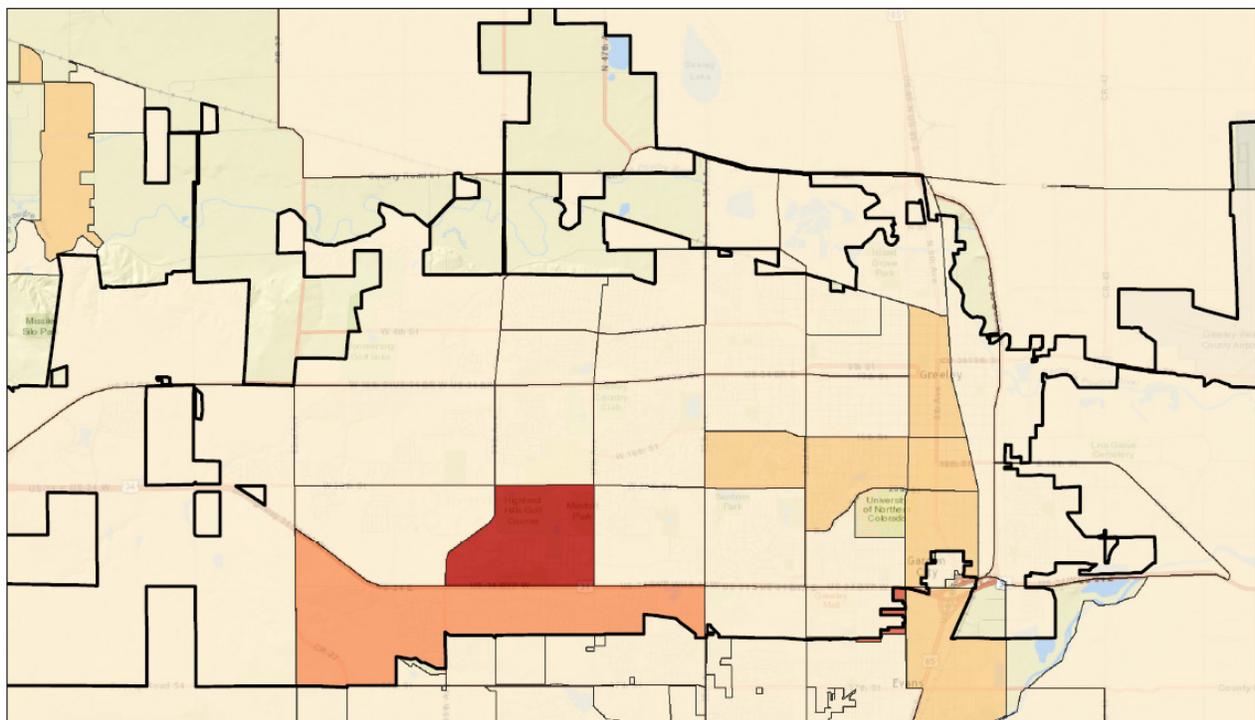
Data Source: 2005-2009 CHAS

\*The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; (4) Cost Burden greater than 30%

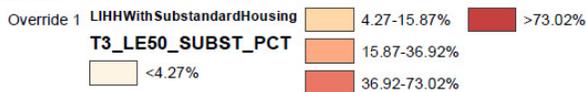
At the 30-50% AMI level, African American and American Indian/Alaska Native households have a disproportionate incidence (100%) of housing problems, contrasted with the community-wide incidence at 73% of households having one or more housing problems. Asian households at this income level have a lower rate of housing problems (56%) than the overall population in Greeley.

Maps that follow further detail housing problems by Census Tracts; disproportionate need is not included in the data.

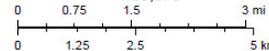
As noted in the discussion of housing problems at the 30% or less of AMI, the Census Tract with the highest percentage of households with substandard housing is not an “affordable” neighborhood. Housing in this Census Tract is generally marketed to middle- to upper-income households. City staff is unaware of housing in this Census Tract that would be affordable to the income group identified.



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1:95,375

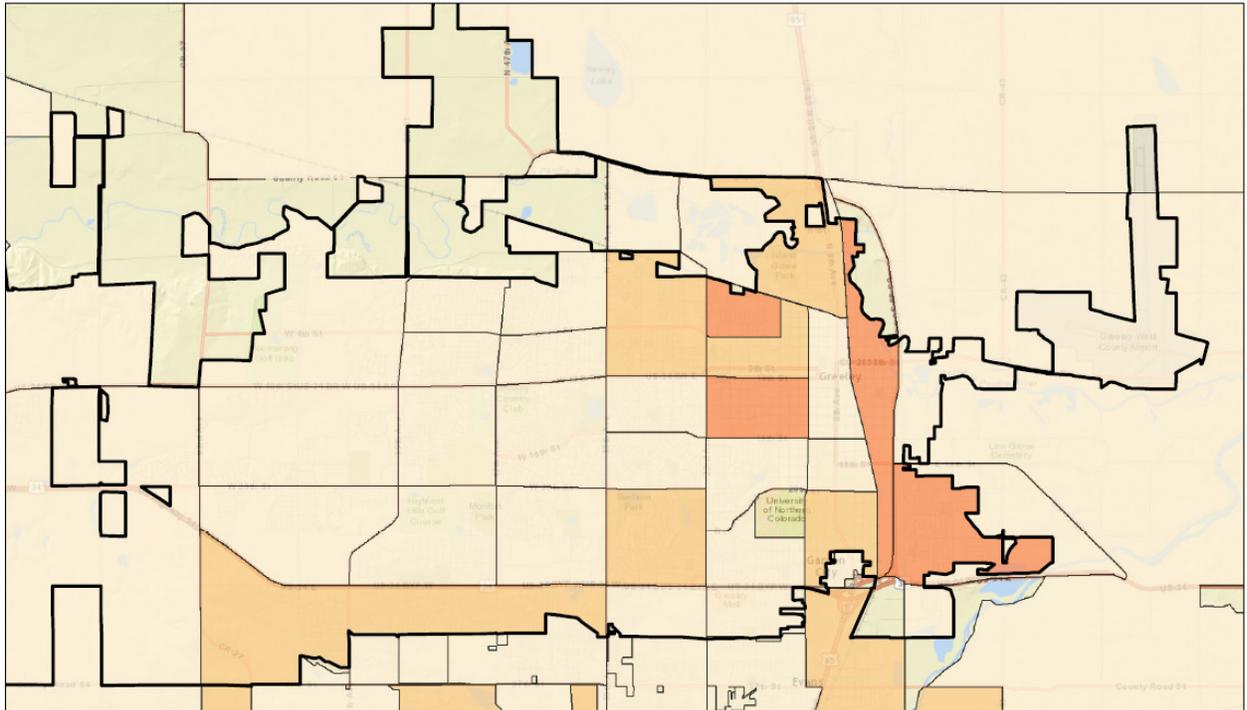


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 8 – Percent of Households with Substandard Housing and Income 31-50% of AMI**

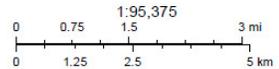
**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

As with the extremely-low-income category, the highest percentage of households with overcrowding and low-incomes (31-50% of AMI) are in north and east Greeley.



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Override 1 LIHHWithOvercrowding 4.68-15.49%  
 T10\_LE50\_OC\_PCT 15.49-32.43%  
 <4.68%

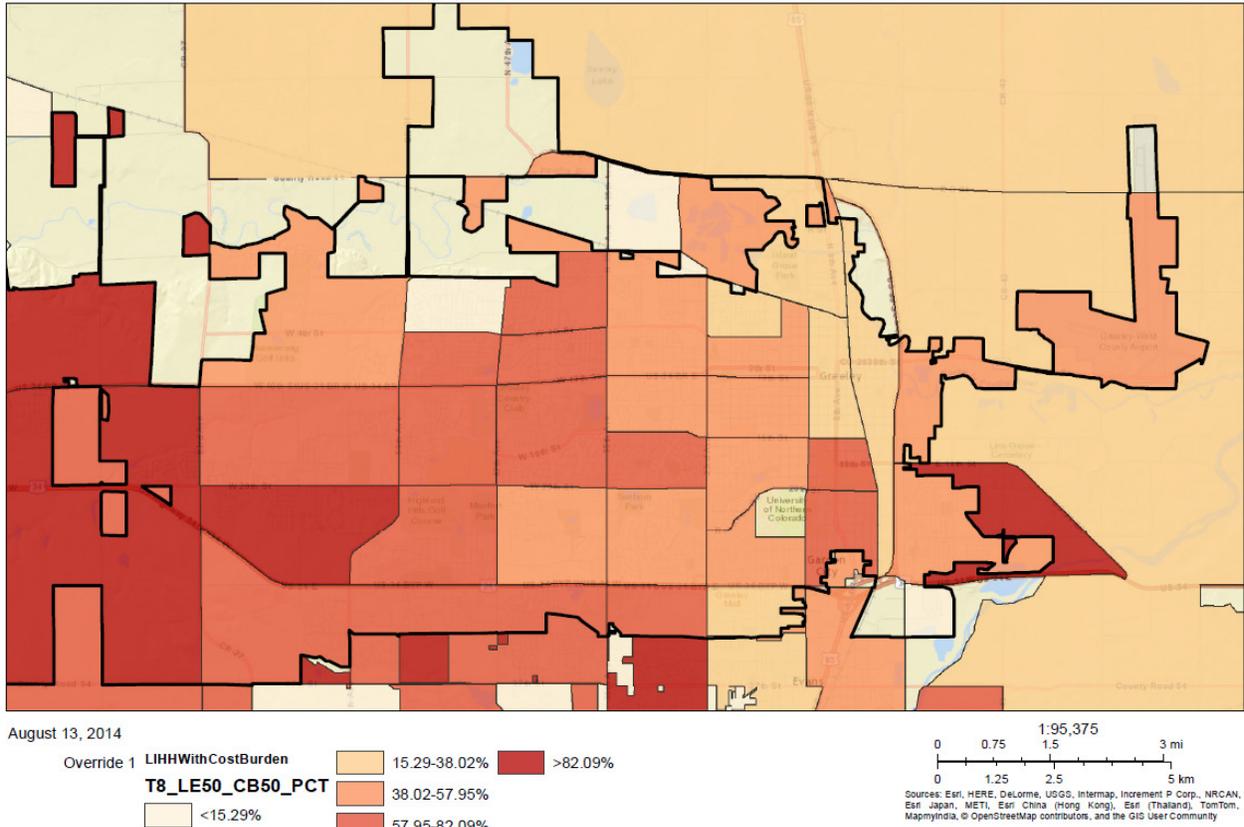


Sources: Esri, HERE, DeLorme, USGS, Intermap, Inrement P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 9 – Percent of Households with Overcrowding and Income 31-50% of AMI**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

Cost burden continues to be an issue in the low-income category of households for the majority of the City, as evidenced by the map below.



**Map 10 – Percent of Households that are Cost Burdened 31-50% of AMI**

Data Source: U. S. Department of Housing and Urban Development – eCon Planning Suite

**50%-80% of Area Median Income (moderate income)**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,245	3,000	0
White	2,225	1,880	0
Black / African American	0	0	0
Asian	40	15	0
American Indian, Alaska Native	35	10	0
Pacific Islander	0	0	0
Hispanic	930	1,075	0

**Table 22 - Disproportionally Greater Need 50 - 80% AMI**

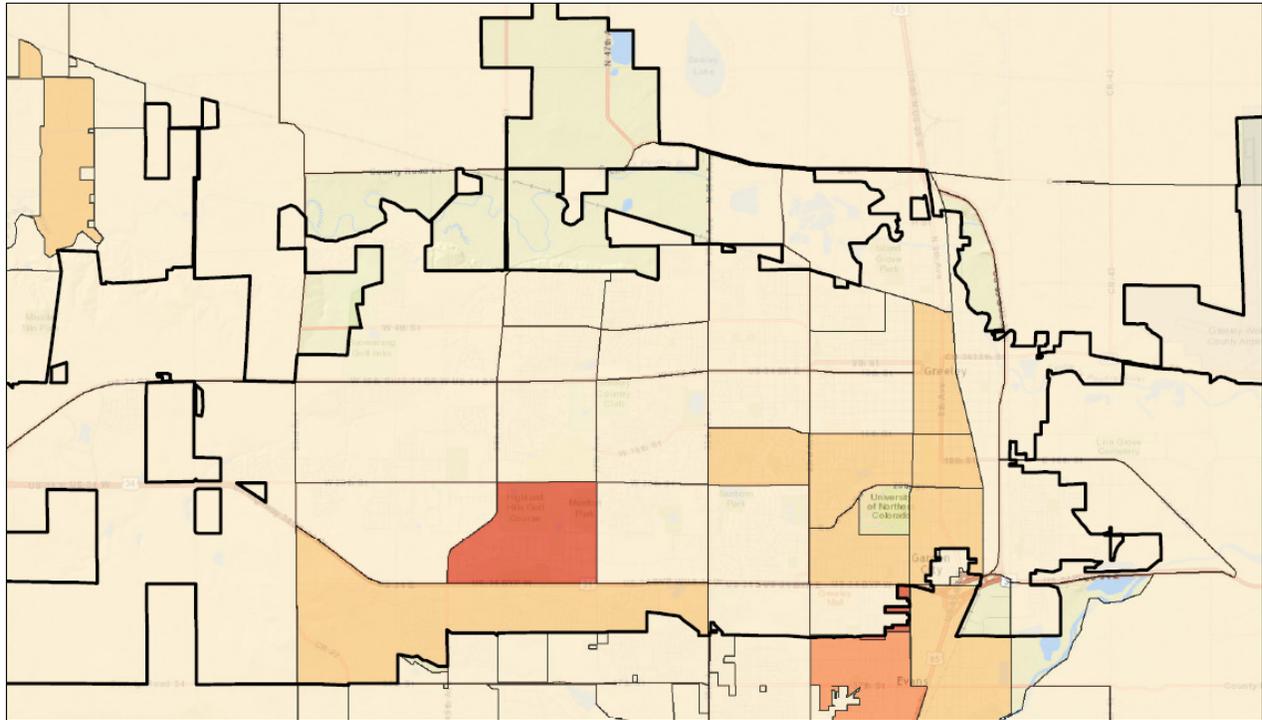
Data Source: 2005-2009 CHAS

\*The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; (4) Cost Burden greater than 30%

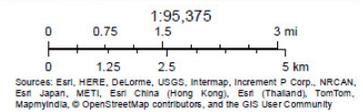
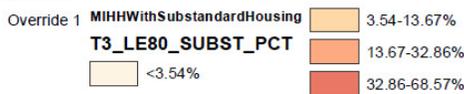
Asian and American Indian/Alaska Native households at the 50-80% AMI income level experience a disproportionately high rate of housing problems (73% and 78% respectively), while Hispanic households experience a lower rate (46%) than the community as a whole (52%). There are no African American or Pacific Islander households in this income range.

Maps below provide further detail by Census Tract.

Refer to comments with regard to substandard housing and the highest percentage Census Tract in previous income ranges.



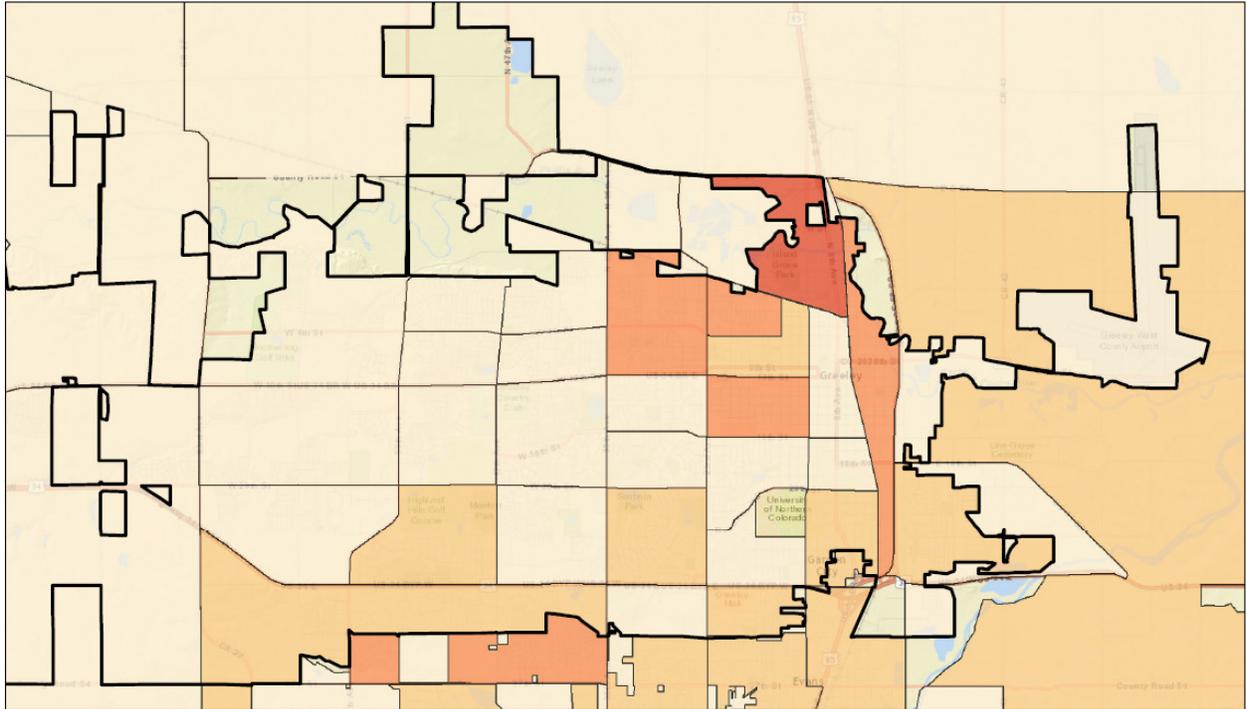
August 13, 2014



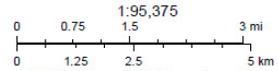
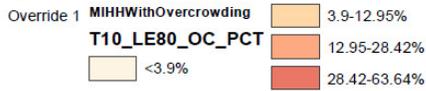
**Map 11 – Percent of Households with Substandard Housing and Incomes 51-80% of AMI**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

The Census Tracts with the highest percentages of households with overcrowding issues continue to be those in north and east Greeley.



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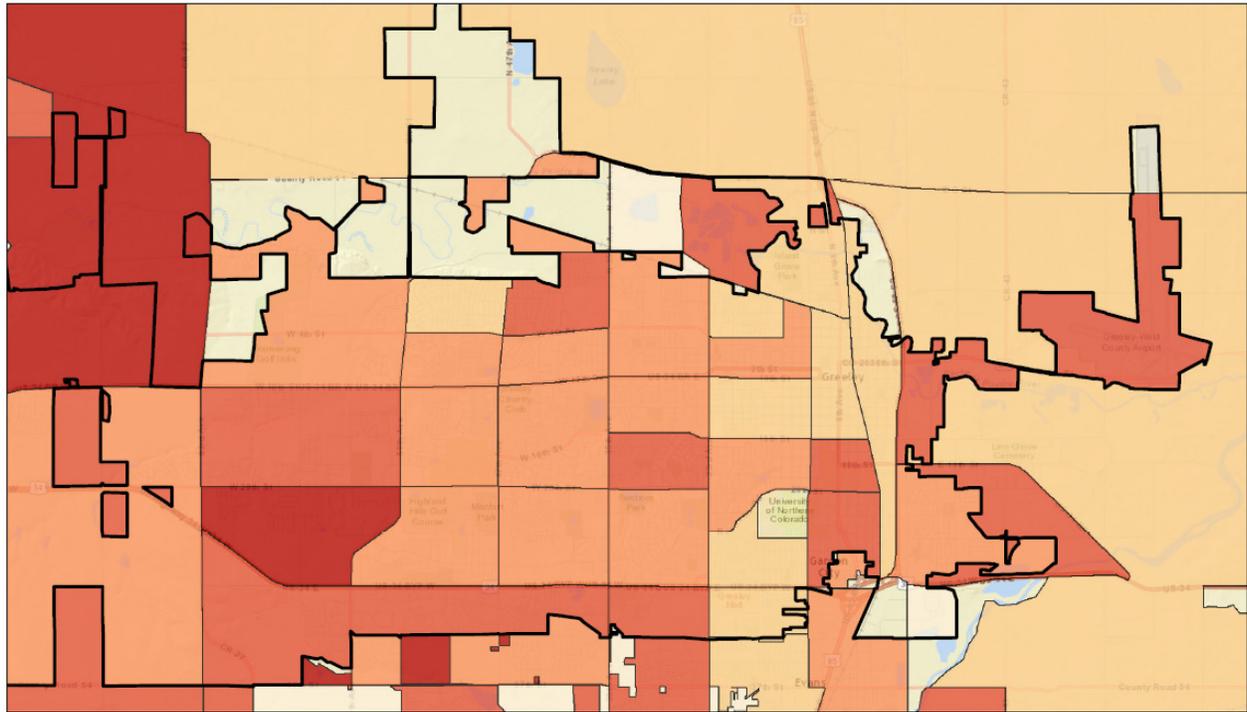


Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

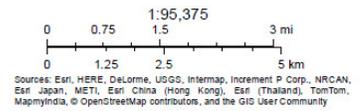
**Map 12 – Percent of Households with Overcrowding and Incomes 51-80% of AMI**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

Cost burdened households, as indicated on Map 13, continue at a high percentage in the moderate-income category (51%-80% AMI) in most of the city. The map indicates that the vast majority of Census Tracts have at least 29.97% of households in this income category experiencing a housing cost burden. Housing cost burden percentages at the 51-80% of AMI range are higher in western Census Tracts of Greeley, where housing costs are typically higher.



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**Map 13 – Percent of Households that are Cost Burdened and Incomes 51-80% of AMI**

Data Source: U. S. Department of Housing and Urban Development – eCon Planning Suite

**80%-100% of Area Median Income (households and neighborhoods in this income range do not receive CDBG or HOME funding)**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	840	2,520	0
White	605	1,820	0
Black/African American	0	0	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	685	0

**Table 23 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; (4) Cost Burden greater than 30%

Data provided by HUD indicates there are no Black/African American, American Indian/Alaska Native, or Pacific Islander households at the 80-100% AMI income range. Asian households have a disproportionate rate of housing problems, with 100% of all Asian households at this income level experiencing a housing problem, while 25% of the households at this income range community-wide experience a housing problem.

**Discussion**

In the 0-30% AMI income range, need is greatest for Black/African American, Asian and Pacific Islander households since 100% of these households experience one or more housing problems, compared with 73% of all households in Greeley at this income level.

In the 30-50% AMI range, all Black/African American and American Indian/Alaska Native households experience one or more housing problems, while fewer Asian households have housing problems (56%) than the entire community, which has 73% of its households at this income level experiencing housing problems.

Disproportionate needs in the 50-80% AMI income range are present for Asian and American Indian/Alaska Native households. At the 80-100% AMI range, all Asian households experience housing problems - compared with 25% of the community as a whole.

Housing units for larger or extended families with lower incomes may be difficult to find in Greeley, since these units are typically found in single-family homes, where rents may be higher than in an apartment unit. Four bedroom and larger units average \$1,158 per month based on Greeley’s 2014 Multi-family Housing Vacancy Survey.

## NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole

### Introduction

This section of the Needs Assessment provides data about households who have severe housing problems on a disproportionate basis. Severe housing problems are:

- Overcrowded households with more than 1.5 persons per room (excluding bathrooms, porches, foyers, halls, or half-rooms); and
- Households with cost burdens that exceed 50% of their income.

This information is provided by race, ethnicity and income level. The race and ethnicity definitions are those used by the U. S. Census, while income ranges correspond to HUD ranges based on area median income for a household of four persons. See Section NA-15 of this plan for information on how “disproportionate need” is defined.

### 0%-30% of Area Median Income (extremely-low-income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,355	1,545	490
White	1,860	935	265
Black/African American	20	30	0
Asian	80	15	70
American Indian, Alaska Native	10	0	0
Pacific Islander	0	20	0
Hispanic	1,285	545	114

**Table 24 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; (4) Cost Burden over 50%

At the 0-30% AMI, American Indian/Alaska Natives experience a disproportionately higher incidence of severe housing problems, while Black/African Americans, Asians, Pacific Islanders, and Whites experience a lower incidence of severe problems than the community as a whole.

### 30%-50% of Area Median Income (low-income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,415	2,750	0
White	940	1,640	0
Black/African American	0	50	0
Asian	25	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	430	1,030	0

**Table 25 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; (4) Cost Burden over 50%

Sixty-three percent of Asian households and 100% of American Indian/Alaska Native Households at 30-50% AMI experience a disproportionately higher incidence of severe housing problems, while Hispanic households experience lower rates (29%) of severe housing problems than the community as a whole (34%). There are no Pacific Islander households at this income range in Greeley.

### 50%-80% of Area Median Income (moderate-income)

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	860	5,385	0
White	595	3,515	0
Black/African American	0	0	0
Asian	40	15	0
American Indian, Alaska Native	35	10	0
Pacific Islander	0	0	0
Hispanic	195	1,805	0

**Table 26 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; (4) Cost Burden over 50%

At the 50-80% AMI range, Asian and American Indian/Alaska Native households experience severe housing problems at a rate of more than five times the housing problems experienced by the community as a whole. There are no Black/African American or Pacific Islander households at this income range in Greeley (based on the CHAS data provided).

**80%-100% of Area Median Income (households and neighborhoods at this income level do not receive funding from CDBG or HOME)**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	3,250	0
White	95	2,325	0
Black/African American	0	0	0
Asian	0	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	860	0

**Table 27 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; (4) Cost Burden over 50%

There are no Black/African American, American Indian/Alaska Native, or Pacific Islander households at the 80-100% AMI range based on the CHAS data provided. Asian households do not experience severe housing problems and Hispanic households experience severe housing problems at a lower rate than White households and the community as a whole.

**Discussion**

In the 0-30% AMI income range, severe housing problems are greatest for African American, Asian and Pacific Islander households compared with 62% of all households in Greeley having severe housing problems. In the 30-50% AMI range, 56% of Asian and all American Indian/Alaska Native households experience one or more severe housing problems, while the entire community has 34% of its households experiencing severe housing problems.

Disproportionate needs in the 50-80% AMI income range are present for Asian (73%) and American Indian/Alaska Native (78%) households, who have significantly higher than the entire community, which has 14% of households with severe housing problems. At the 80-100% AMI range, there are no disproportionate needs based on severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

**Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.**

### Introduction

This section of the Needs Assessment provides information on those households that have disproportionate housing cost burdens, based on race and ethnicity. Housing cost burden is present when a household pays more than 30% of the gross household income for housing costs, including utilities. A severe cost burden is when the household spends 50% or more of the gross household income on housing. This data is provided by race, ethnicity and income range. The race and ethnicity definitions are those used by the U. S. Census, while income ranges correspond to HUD ranges based on area median income for a household of four persons.

According to HUD, “disproportionate need” occurs when a household category has a level of need that is at least 10% higher than the level of need of all households in a particular income category. An example of this is if 50% of households earning between 50-80% of area median income have a housing problem and 62% of Hispanics in the same income category (50-80% AMI), then the Hispanic population would have what is considered a disproportionate need.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,825	6,620	5,050	630
White	14,150	4,435	3,365	265
Black / African American	20	100	20	0
Asian	120	75	135	70
American Indian, Alaska Native	55	20	30	0
Pacific Islander	0	20	0	0
Hispanic	4,370	1,940	1,420	224

**Table 28 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

### Discussion

At the 0-30% AMI range, the housing cost burdens are greatest for Black/African Americans and American Indian/Alaska Natives. At the 30-50% AMI, the cost burdens increase dramatically with Black/African Americans and Pacific Islanders experiencing a disproportionate cost burden that is three - four times that of the community as a whole. With incomes in the 50-80% AMI level, Asian and American Indian/Alaska Native households experience a disproportionate housing cost burden at approximately double the rate of the community as a whole.

## NA-30 Disproportionately Greater Need: Discussion

### Income categories in which a racial or ethnic group has disproportionately greater need

A disproportionate housing need exists for the following racial or ethnic groups:

- 1. Housing Problems:** Black/African Americans, American Indian/Alaska Natives, and Pacific Islanders at the lowest income levels have a disproportionately higher incidence of housing problems (27 percentage points higher for each group). A disproportionate housing problem also exists for Black/African Americans and American Indian/Alaska Natives earning 30-50% AMI (27 percentage points higher); Asians and American Indian/Alaska Natives earning 50-80% AMI (21 and 26 percentage points higher); and Asians earning 80-100% (75 percentage points higher).
- 2. Severe Housing Problems:** American Indian/Alaska Native households at the lowest income levels experience a disproportionately high incidence of severe housing problems. For those earning between 30-50% AMI, Asians and American Indian/Alaska Natives have disproportionately severe housing problems (22 and 66 percentage points higher, respectively). Asian and American Indian/Alaska Native households earning 50-80% AMI also have a disproportionately higher incidence of severe housing problems (59 and 64 percentage points higher, respectively).
- 3. Cost Burden:** African Americans and Pacific Islanders earning between 30% and 50% AMI are experiencing a disproportionately higher cost burden for housing than the jurisdiction as a whole (50 percentage point difference for Black/African Americans, 100 percentage point difference for Pacific Islanders). Asians and American Indian/Alaska Natives earning over 50% AMI are experiencing disproportionately higher housing cost burdens than the jurisdiction as a whole (18 and 13 percentage points higher, respectively).

### Highest levels of disproportionate need

The highest level of disproportionate housing need is experienced by Pacific Islander households earning between 30 and 50% of AMI. All of these households experience cost burdens, compared to 21% of the jurisdiction as a whole, at the same income levels. Seventy-five percent of Asian households earning 50-80% AMI experience severe housing problems, while 25% of the households in the entire community, at the same income level, experience severe housing problems. Severe housing problems are experienced in all American Indian/Alaska Native households with incomes at 30-50% AMI compared to 34% of households in the community as a whole at the same income levels.

### Needs not previously identified

Persons with disabilities are not specifically identified in the disproportionate need data; however, based on input gathered from agencies who provide support to persons with disabilities, affordable and accessible housing for persons with disabilities is in need in Greeley.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community**

There are several areas in Greeley where racial or ethnic populations are found. These areas are located in north and east Greeley and are north of 16<sup>th</sup> Street and east of 23<sup>rd</sup> Avenue, and in the area east of U. S. Highway 85, are north of U. S. Highway 34 bypass. These areas are home to some of the community’s Black/African American, American Indian/Alaska Native, Pacific Islander and Hispanic populations. Greeley’s Asian population is generally found west of 35<sup>th</sup> Avenue, north of the U. S. Highway 34 bypass.

**NA-35 Public Housing**

This section of the Needs Assessment provides an overview of public housing in Greeley. The Greeley Housing Authority is responsible for managing public housing units in Greeley and for administering the City’s Section 8 Housing Choice Voucher program. Note: The data provided in the tables that follow has been provided by the Greeley Housing Authority and is current as of September 1, 2014.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	86	446	0	446	0 specific to Greeley	0 specific to Greeley	90

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition**

**Table 29 - Public Housing by Program Type**

**Data Source:** Greeley Housing Authority; Connections for Independent Living

The Housing Authority has 86 units of public housing in Greeley. The Housing Authority’s goal is to expand the supply of decent, affordable housing in Greeley. Preferences in the selection of tenants are given to persons that are involuntarily displaced, persons who are homeless, or those who are victims/survivors of domestic violence. The Housing Authority has utilized funds for making capital improvements at many of these units in recent years, including improvements to bathrooms, kitchens, flooring, and energy efficiency improvements. These improvements will increase the livability of the Housing Authority units. There are 446 Section 8 Housing Choice vouchers administered by the Housing Authority, all of which are tenant-based vouchers.

Veterans Administration Supportive Housing (VASH) vouchers for Northern Colorado are administered by the Fort Collins Housing Authority. They are currently authorized for 115 VASH vouchers for Weld and Larimer County. The veterans choose which county they will live in. There are typically more veterans choosing to live in Larimer than Weld County. Because these vouchers are not administered within the City of Greeley, they are not discussed further in this Plan.

The RITE agency (Realizing Independence Through Education) has access to Family Unification Vouchers through Mile-High United Way, the administrator of the vouchers. Because they do not come directly to the City or a city agency for administration, they are not counted above. (However, there are currently four FUP vouchers in use through the program with additional vouchers available as qualified youth can meet the requirements.)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	14,668	12,685	0	12,685	NA	NA	
Ave. length of stay	0	0	2	5	0	5	NA	NA	
Average Household size	0	0	4.2	2.3	0	2.3	NA	NA	
# Homeless at admission	0	0	0	0	0	0	NA	NA	
# of Elderly Program Participants (>62)	0	0	6	128	0	128	NA	NA	
# of Disabled Families	0	0	17	181	0	181	NA	NA	
# of Families requesting accessibility features	0	0	UNK	UNK	0	UNK	NA	NA	
# of HIV/AIDS program participants	0	0	0	0	0	0	NA	NA	
# of DV victim	0	0	0	0	0	0	NA	NA	
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition</b>									

**Table 30 – Characteristics of Public Housing Residents by Program Type**

Data Source: Greeley Housing Authority; Connections for Independent Living

The average household income of public housing residents is \$14,668 contrasted with an average of \$12,685 for Section 8 voucher households. Average household size in public housing is 4.2 persons, while average household size for voucher households is 2.3 persons and the average for the entire community is 4.25 persons per household. Elderly households account for 4% of public housing households and 29% of Section 8 households. Households with a disabled household member are 2% of public housing units and 43% of the Section 8 households. Public housing residents live in their units an average of two years, while Section 8 residents use this assistance to pay for housing an average of five years.

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	69	399	NA	399	NA		
Black/African American	0	0	16	27	0	27	NA		
Asian	0	0	1	1	0	1	NA		
American Indian/Alaska Native	0	0	0	2	0	2	NA		
Pacific Islander	0	0	0	0	0	0	NA		
Other	0	0	0	1	0	1	NA		

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition**

**Table 31 – Race of Public Housing Residents by Program Type**

**Data Source:** Greeley Housing Authority; Connections for Independent Living

Of the residents of the Housing Authority’s public housing units, 81% are White, 18% are Black/African American, and 1% are Asian. While 79% of the population in Greeley is White and the Asian population is 1%, the Black/African American population is only 1.7% of the entire population. This indicates that Black/African Americans are receiving public housing at a higher rate than the rest of the population. Voucher holders are more likely to be White, representing 93% of all voucher holders. Blacks/African Americans make up 6.2% of the voucher residents, while 0.5% are American Indian/Alaska Native and Asian. With the exception of the White population which appears to be over-represented as voucher holders, these percentages are fairly close to the percentages of the total population. The Asian, American Indian/Alaska Native and Pacific Islander appear to be under-represented as Housing Authority residents of public housing and as Section 8 voucher holders. The White population appears to be receiving housing assistance at higher rates in the Section 8 voucher program, while the Black/African American population appears to be receiving higher rates of assistance in public housing. (The majority of people in the “Black/African American” race category are East African refugees and not “African American.”)

## Ethnicity of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	54	208	0	208	NA	NA	
Not Hispanic	0	0	33	221	0	221	NA	NA	

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition

**Table 32 – Ethnicity of Public Housing Residents by Program Type**

Data Source: Greeley Housing Authority; Connections for Independent Living

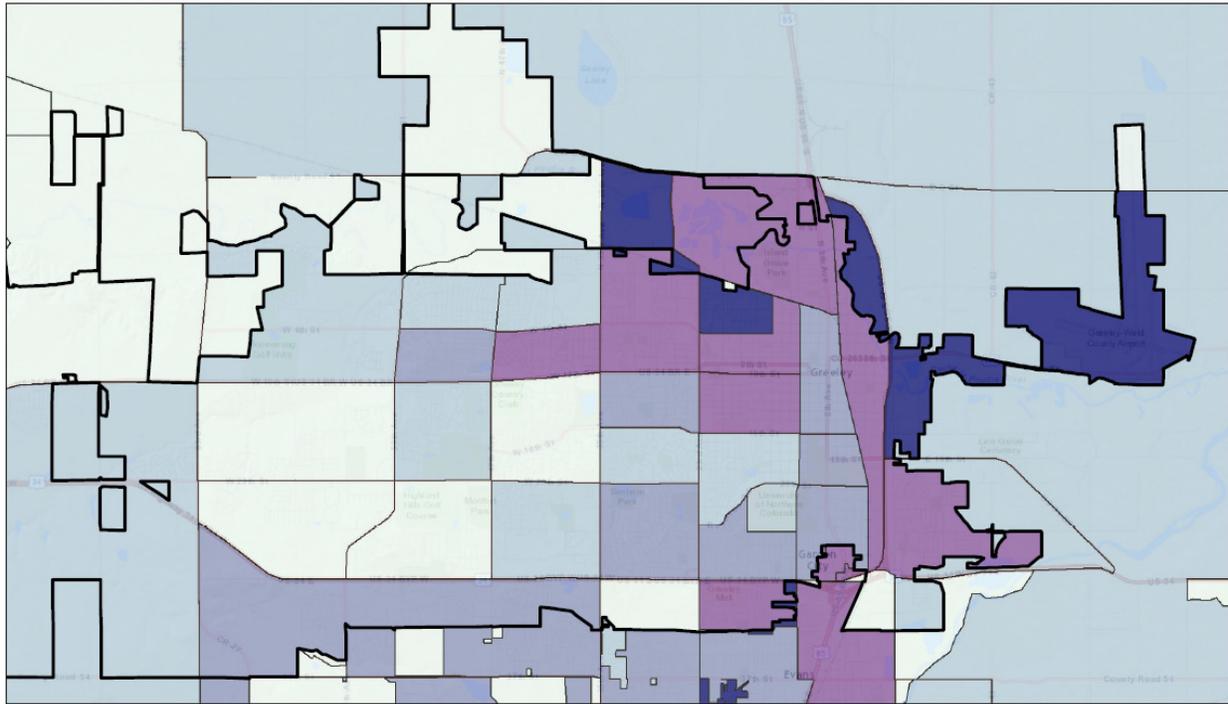
Hispanic residents of Greeley’s public housing units occupy 57% of these units, while 49% of Section 8 households are Hispanic. These percentages can be contrasted with the total Hispanic population in Greeley, which is 36% of the community’s total population. The Housing Authority’s public housing units are located at the Dominic Apartments on 1<sup>st</sup> Avenue; 17<sup>th</sup> Avenue Apartments; 28<sup>th</sup> Street apartments; and at six scattered site single-family houses. Accessible units for households that include a member with a disability are located at the 17<sup>th</sup> Avenue and 28<sup>th</sup> Street locations. The Housing Authority also manages La Casa Rosa Apartments in North Greeley for seniors 55 and over and Stage Coach Garden Apartments for working families. Vouchers may be used at either of these locations.

Greeley Housing Authority Waiting List – 2013 at time of closure*				
	Public Housing		Section 8	
	#	%	#	%
<b>Elderly</b>	0	0	27	5.1%
<b>Families with Children</b>	211	100%	368	68.4%
<b>Disabled</b>	0	0	70	13.5%
<b>Black/African American</b>	33	15.6%	70	13.1%
<b>American Indian/Alaska Native</b>	0	0	1	0.1%
<b>Asian</b>	1	<0.1%	2	0.3%
<b>Pacific Islander</b>	0	0	0	0
<b>White</b>	176	83.4%	458	85.7%
<b>Mixed Race/Other Race</b>	1	<0.1%	3	0.5%
<b>Hispanic</b>	89	42.2%	234	43.8%
<b>TOTAL</b> *Totals may not match due to missing information, or to a household being more than one category. The list has been closed since June 2013.	211 Households		534 Households	

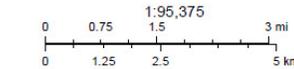
**Table 33 – Greeley Housing Authority Waiting List**

Data Source: Greeley Housing Authority

The map below shows the concentrations of households of Hispanic origin by Census Tract.



August 13, 2014

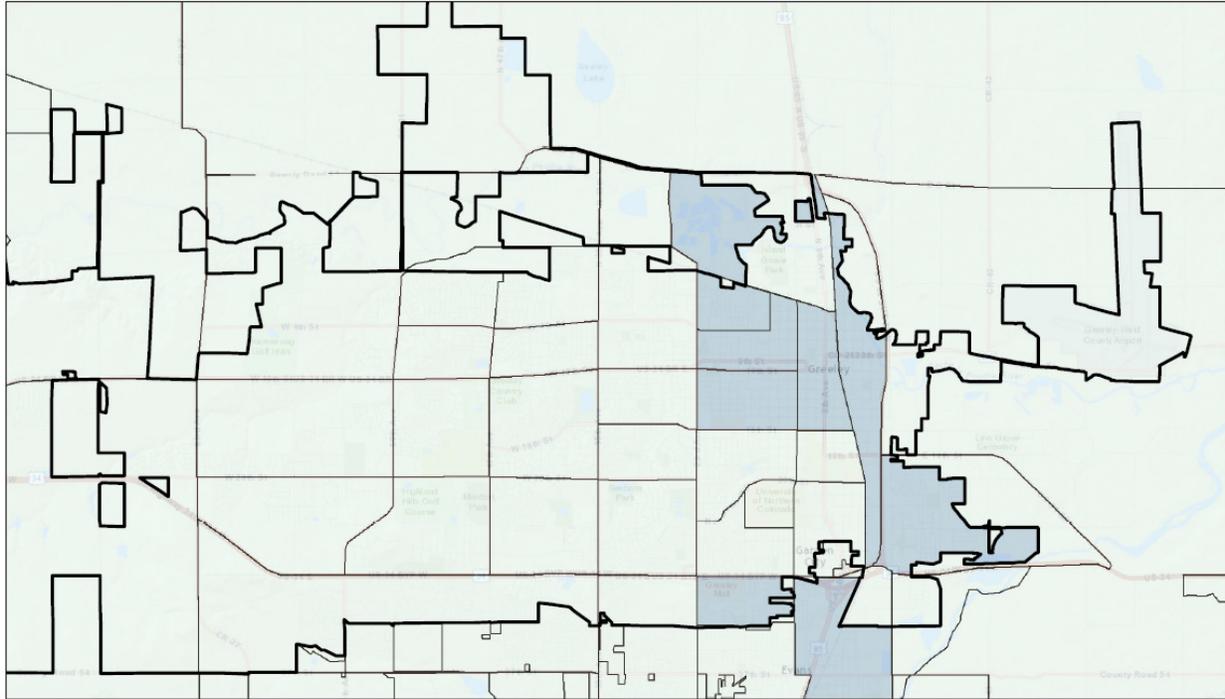


Sources: Esri, HERE, DeLorme, UGG, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 14 – Percent of Households of Hispanic Origin**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

An additional map (#15) shows, also by Census Tract, areas with the highest concentrations of non-English speaking households.



August 13, 2014

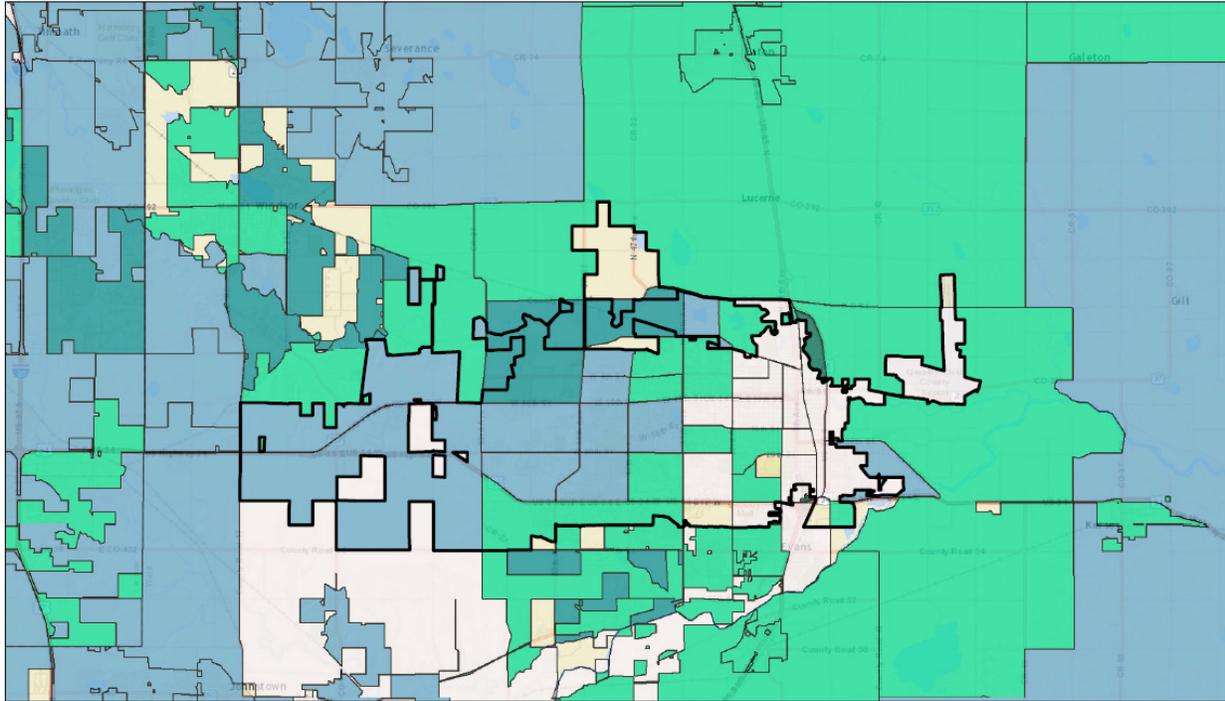
Override 1 NonEnglishSpeaking 3.5-13.56%  
 B16005NE\_PCT  
 <3.5%

1:95,375  
 0 0.75 1.5 3 mi  
 0 1.25 2.5 5 km  
 Sources: Esri, HERE, DeLorme, UGG, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Tailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 15 – Percent of Non-English Speaking Households**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

If Maps #14 (Percent Hispanic), #15 (Non-English Speaking Households), and #16 (Household Area Median Income) are compared, it can be seen that the Census Tracts with the highest concentration of households of Hispanic origin or non-English speaking households are also the Census Tracts with the lowest incomes.



August 13, 2014

Override 1 MedianHouseholdIncome

Light Green	\$38,459-\$61,745
Medium Green	\$61,745-\$93,641
Dark Green	\$93,641-\$154,474
Dark Blue	>\$154,474

B19013EST1

Light Blue	<\$38,459
------------	-----------

1:190,751

0 1.5 3 6 mi

0 2.5 5 10 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 16 – Household Area Median Incomes**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

## Section 504 Needs Assessment

### Needs of public housing tenants and applicants on the waiting list for accessible units

The Greeley Housing Authority had a waiting list of 211 households for its public housing units and 534 households waiting for Section 8 vouchers as of September 1, 2014. The waiting list has been closed since June 2013 due to the large number of households still waiting for assistance. For public housing units, a household who is approved (whether disabled or not) may wait approximately six months for a housing unit, depending on the type and size of housing unit requested. The wait for Section 8 assistance may be as long as five years, again whether disabled or not. The Executive Director of the Greeley Housing Authority reported that none of the people on the Public Housing waiting list had a disability, and 70 (13.1%) on the Section 8 had cited a disability. He further stated that there is very little call for accessibility in Greeley’s Public Housing program.

### Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need currently being seen in Greeley is with regard to rents. Fair Market Rents are not keeping pace with the rising rents in the community, with rents in some cases exceeding the 120% allowed by HUD. With an aging population, the need for accessible units/accessibility features in housing is expected to continue to increase. Transportation also poses an immediate need for many residents. While there are bus routes near many of the housing areas, the cost of bus passes has made it difficult

for households of the very lowest incomes to afford transportation. Agencies that provide free bus passes report that the supply of passes is exhausted before the demand is met.

### **How do these needs compare to the housing needs of the population at large**

Rents are high for everyone in the community, not just for persons with disabilities. The need for transportation is also a common theme among service providers working with both the disabled and non-disabled population. The need for one-bedroom units for persons with disabilities is higher than for the general population.

### **NA-40 Homeless Needs Assessment**

This section of the Needs Assessment uses data from the January 22, 2013 Statewide Point-in-Time study for Greeley/Weld County. Agencies that participated in the counts included Catholic Charities/Guadalupe Community Center, Greeley Transitional House, A Woman's Place, Salvation Army, and North Range Behavioral Health. There were a total of 331 persons who were homeless, including 61 individuals who were chronically homeless. Of this total, 246 were adults and 82 were children. A total of 223 households were represented in these figures. Twenty-two of those who were homeless reported being veterans. Of the 331 homeless persons, 125 were unsheltered. Sheltered persons included those staying in emergency shelters, as well as in transitional housing.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	206	125	331	250	200	60
Persons in Households with Only Children	78	4	82	UNK	UNK	UNK
Persons in Households with Only Adults	125	121	246	UNK	UNK	UNK
Chronically Homeless Individuals	11	50	61	UNK	UNK	UNK
Chronically Homeless Families	0	0	0	15	15	90
Veterans	8	14	22	UNK	UNK	UNK
Unaccompanied Child	0	0	0	UNK	UNK	UNK
Persons with HIV	1	0	1	<5	UNK	UNK

**Table 34 - Homeless Needs Assessment**

Data Source: 2013 Point-in-Time Study, Greeley, CO

\*Data may not total accurately due to lack of information and/or more than one category being applicable.

### Jurisdiction's Homeless Population

**For persons who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction**

At the 2013 Point-in-Time count, 75% of those who were homeless were over the age of 18, while children accounted for 25% of those who were homeless. Persons who self-reported having a disability included 19% with a serious mental illness; 16% with a chronic physical illness; and 15% with substance abuse. Domestic violence survivors accounted for 9% of the homeless population. Males were more likely to be homeless, at 61% of this population, while females accounted for 39% of those homeless. Thirty-eight percent of those counted in the Point-in-Time count were unsheltered.

Those who were sheltered were staying at the Guadalupe Community Center (homeless shelter), Greeley Transitional House (transitional housing for families), A Woman's Place (domestic violence shelter), or at North Range Mental Health facilities. The Guadalupe Community Center and Shelter, operated by Catholic Charities, has 24 beds in the men's dorm, six beds in the women's dorm and six family rooms. In addition to emergency shelter, case management and other supportive services are provided for those who are homeless. In 2013, the shelter provided 14,927 nights of shelter to 555 individuals. The Greeley Transitional House operates a 12 room transitional housing shelter for families and provides supportive services to assist these families toward becoming self-sufficient and finding housing that is affordable for them. The Transitional House also manages 11 units of rental housing that are owned by the City of Greeley at Camfield Corner.

A Woman's Place provides shelter and supportive services to survivors of domestic violence. Thirty persons can be sheltered at the safe house operated by A Woman's Place. North Range Behavioral Health provides transitional housing for 24 adults who have serious mental health concerns. The need for additional transitional housing units was mentioned by representatives of several agencies in Greeley.

**If data is available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City of Greeley does not have data available to use to estimate the number of persons becoming homeless and those existing homelessness in one year.

#### **Nature and extent of homelessness by racial and ethnic group**

Race and ethnicity data was not provided in the 2013 Point-in-Time count; however, a Sheltered Point-in-Time count was done in January of 2014 in Greeley. While the data collected in the 2014 count showed lower numbers of homeless persons sheltered and unsheltered, this count included only those who were homeless in Greeley, and it included data on race and ethnicity. The 2014 count showed a total of 185 persons were homeless when the Point-in-Time count was taken. Of this total, 43% were of Hispanic origin, while 40% were White. Black/African Americans accounted for 12%, and Asians for 3% of the homeless population. American Indian/Alaska Natives and persons of Mixed Races each accounted for 1% of the homeless population. These percentages included the 12 individuals that were unsheltered at the time this count was taken.

<b>Race and Ethnicity, Sheltered Point-in-Time 2014 – Greeley, CO</b>			
<b>Race/Ethnicity</b>	<b>Sheltered</b>	<b>Unsheltered</b>	<b>% of Total (185)</b>
<b>African American</b>	22	0	12%
<b>American Indian/Alaska Native</b>	2	0	0.5%
<b>Asian</b>	5	0	3%
<b>Pacific Islander</b>	0	0	0
<b>White</b>	67	7	40%
<b>Mixed Race</b>	0	2	0.5%
<b>Hispanic origin</b>	77	3	43%
<b>TOTAL</b>	<b>173</b>	<b>12</b>	<b>100%</b>

**Table 35 – Race and Ethnicity, Sheltered Point-in-Time**

Data Source: January 22, 2014 Sheltered Point-in-Time Study, Greeley, CO

### **Nature and extent of unsheltered and sheltered homelessness, including rural homelessness**

The data collected by the 2013 Point-in-Time count included Weld County data, which took into account the rural homeless population; however, the data gathered does not identify whether the homeless individuals were from rural areas or from Greeley. The non-profit agencies that were interviewed for this plan noted that finding housing is a difficult issue, particularly for those who are “challenging” members of the population (parolees, drug court clientele, those with mental health issues). Homeless individuals who are discharged from the hospital or from correctional facilities are discharged to the Guadalupe Community Center and Shelter. Staff at the Guadalupe Shelter is seeing more single women using the shelter, as well as working people who can’t find housing that they can afford. The staff at Greeley Transitional House (GTH) noted an increase in out-of-town/out-of-state clientele who have heard that there is work available in the oil fields and move to Greeley with no means of support, only to find that the jobs they were seeking are not available. GTH is seeing an increase in the number of Black/African American clients who are not refugees looking for assistance. A Woman’s Place staff also noted that finding housing as well as the cost of housing is a major issue when clients leave the shelter. Domestic violence survivors have a preference at the Housing Authority; however housing units may still take a long time to become available. Transitional housing, such as the units owned by the City and managed by Greeley Transitional House (Camfield Corner), was mentioned as being in need for those leaving the Guadalupe Shelter and the shelter at A Woman’s Place.

### **NA-45 Non-Homeless Special Needs Assessment**

This section of the Needs Assessment addresses the size and characteristics of the special needs populations in Greeley. Special needs populations include the following:

- Elderly
- Persons with a physical, mental or developmental disability
- Persons with HIV/AIDS
- Persons with an alcohol and/or drug addiction

Data for these estimates was gathered from CHAS and Census data, Housing Authority waiting lists, local service providers, and from the Colorado Department of Public Health and Environment.

## Characteristics of Special Needs Populations

The 2012 American Community Survey put Greeley’s population of persons 65 and older at 12% of the total population. Those who have a disability make up an estimated 10% of Greeley’s total population, while 34% of those 65 and older have a disability. The most commonly reported disability for all age groups is an ambulatory difficulty, followed by a cognitive difficulty, and then a hearing difficulty. For those over 65, an independent living difficulty is the most commonly reported type of disability. Some special needs individuals may require accessible housing, while others do not. Service-enriched housing may provide the support necessary to special needs populations, while some individuals may only need to access supportive services.

## Housing and supportive service needs and determination

Members of special needs populations are represented in the statistics of the Housing Authority’s waiting lists, as well as those in the Point-In-Time counts. The estimates in Table 36 were based on several sources: U. S. Census poverty data, 2005-2009 CHAS data, and information from local service agencies for the elderly and frail elderly populations. Data for the disabled population was estimated using Census and CHAS data, as well as Housing Authority waiting lists and agency information. Populations with substance addictions and persons with HIV/AIDS were estimated using data from the Colorado Department of Public Health and Environment. Data provided in the 2013 Homeless Point-in-Time Study for Weld County and Housing Authority waiting lists, as well as information from local service agencies was used to estimate the population with mental illness. The housing needs for Greeley’s special needs populations include 2,500 elderly households and 1,200 frail elderly households having a housing need; 3,300 elderly and 2,400 frail elderly households who are in need of supportive services; 2,300 persons who are disabled (developmentally or physically) in need of housing and 6,800 in need of supportive services; 300 persons with severe mental illness in need of housing and 2,500 in need of mental health supportive services; 200 persons with alcohol or other drug addictions in need of housing and 700 in need of supportive services; and 10 persons with HIV/AIDS in need of housing and 115 in need of supportive services. (Note: Persons identified as having housing needs may or may not also have supportive service needs).

<b>Non-Homeless Special Needs Populations</b>		
<b>Population Group</b>	<b>Estimated Number with Housing Need</b>	<b>Estimated Number with Supportive Service Need</b>
<b>Elderly</b>	2,500	3,300
<b>Frail Elderly</b>	1,200	2,400
<b>Disabled (developmentally or physically)</b>	2,300	6,800
<b>Persons with Severe Mental Illness</b>	300	2,500
<b>Alcohol/other Drug Addiction</b>	200	700
<b>Persons with HIV/AIDS</b>	10	115
<b>TOTAL</b>	<b>6,510</b>	<b>15,815</b>

**Table 36 – Source: U. S. Census Data; 2013 Point-In-Time Count; info from local agencies; Health Dept. data**

The Greeley Center for Independence (GCI) has 55 housing units for persons with disabilities. These units are located at the Hope apartments, Camelot Apartments, and Stephens Farm. Staff at GCI is seeing individuals with more severe disabilities and a related increase in the level of support needed for clients who may also have mental health issues. The greatest need for persons who have a disability is

for long-term care options that provide an alternative to nursing home care; housing units that are accessible and provide for visitability; and transportation, which is a critical service for persons with disabilities and the low-income population in general. The 2014 Sheltered Point-in-Time count in Greeley identified 5% of the homeless population as having a developmental disability or a chronic physical disability.

The staff of the Rehabilitation and Visiting Nurse Association (RVNA) works with the frail elderly and noted its demand for in-home health care service continued to increase, seeing over 250 senior individuals in 2013. Senior Resource Services served over 400 Greeley area seniors in 2013 and anticipates that the demand for their services, which include transportation and respite care, will continue to increase 20% annually for the next several years. Staff of Senior Resource Services noted that they are seeing younger clients that have health issues.

North Range Behavioral Health provides housing to 83 individuals, as well as provides supportive services. Mental health professionals estimate that approximately 20% of the general population has mental health issues. This estimate is borne out by information gathered in the 2014 Sheltered Point-in-Time count, where individuals who self-identified as having “serious” mental health issues accounted for 23% of the homeless population.

Housing and services for those with a substance abuse issue are provided by a number of local non-profits, many of which are faith-based, including Loved Ones Against Meth Ministry (LAM), Victory Outreach Christian Recovery Homes, and Elisha House Sober Living Home. LAM can house up to 36 individuals and is providing a meal two nights a week to approximately 150 individuals each night. There are a total of 150 beds in various agencies in Greeley that provide housing and supportive services to those who have substance abuse issues. Data from the 2014 Sheltered Point-in-Time count showed 3% of the homeless population having substance abuse issues.

### **Public size and characteristics of population with HIV/AIDS**

The Colorado Department of Health issues a quarterly HIV Surveillance Report with data displayed by county. The 4<sup>th</sup> Quarter 2013 report estimated a total of 174 persons living with HIV (84) or AIDS (90) in Weld County. In the past five years (2009-2013), there were 37 newly diagnosed cases of HIV, which equates to a rate of 2.9 persons per 100,000 population in Weld County. The Colorado AIDS Project (CAP), through its Northern Colorado AIDS Project office, provides services to residents of Weld County. CAP estimates that there are 11,000 people living with AIDS in Colorado.

The City of Greeley has no specific programs that serve persons with HIV/AIDS and their households, but does use federal funding to provide supportive housing for special needs populations in general. The City does not receive Housing Opportunities for Persons with AIDS (HOPWA) funding.

### **NA-50 Non-Housing Community Development Needs**

#### **Describe the jurisdiction’s need for Public Facilities**

The City has a good core group of public facilities operated either by the City or by non-profit agencies that strive to meet the needs of a variety of low- moderate-income demographics. The majority are in

low- moderate-income neighborhoods, which correspond in great part with the City’s identified Redevelopment District’s target neighborhoods.

As noted under the consultations section, City staff met with the agencies (noted below) one-on-one to discuss the premise of the Consolidated Plan and what (1) the five-year needs of the agencies are reasonably expected to be and (2) how CDBG or HOME might help to address those needs.

A number of agencies cited a need for either a new facility or rehab of an existing facility, as detailed below:

- The Global Refugee Center is in need of a new facility. Originally occupying the entire space in a former elementary school, Weld School District Six recently reclaimed the main floor, leaving the Refugee Center with only lower level space. Due to the large number of refugees and immigrants receiving services through the Center (approximately 1,000 individuals), they are in need of more space than is currently available at that location. Ideally, a new Center would be located near the refugee population bases (for transportation reasons, primarily) – either in the general vicinity of downtown or near the Greeley Mall (south Greeley).
- The Sexual Assault Victims Advocacy (SAVA) is also in need of a new facility. Their current location is not adequate for the client numbers being seen, is not compliant with the American with Disability Act, and does not provide the privacy required to conduct victims’ services in accordance with Colorado confidentiality statutes. Additionally, the facility is not appropriate for serving children who’ve experienced sexual abuse. Due to the limited space, SAVA has no room to create an environment that is welcoming and safe for young clients.
- The Greeley Transitional House, which provides transitional shelter for homeless families, currently has its offices as part of the residential structure. To increase the number of available transitional units, it would like to relocate the offices to a new facility. Additionally, rehab of the current facility is needed, including replacement of the driveway, aging HVAC units, and the grease trap.
- The Boys and Girls Club of Weld County operates two facilities in Greeley, both in low-income neighborhoods. One is on the east side (Census Tract 7.01-Block Group 1 LMI at 88.5%); the other is in the northeast part of the city (Census Tract 13-Block Group 64.5% LMI). The Chief Professional Officer expressed the need for expansion of the east-side location to provide space specific to teens age 13-18. A Director of Teen Programs was hired during the spring of 2014 to provide oversight of the program, which they hope will include a “career launch” component. Currently, they are able to serve approximately only 20 teens, and noted the low Weld County School District Six graduation rate for minorities and youth with low-incomes (about 58%). Historically, youth that stay involved with the Boys and Girls Club program have had a 100% graduation rate.
- Connections for Independent Living is a non-residential, consumer-controlled Independent Living Center that promotes independent living and empowerment of people with disabilities. Although their currently facility is a fairly recent acquisition (2009), a large increase in consumers utilizing the services provided has caused a need for a larger facility. The current location has easy access to public transportation, shopping, and services; they hope to remain in the same general area.

- Guadalupe Community Center and Shelter opened in August 2011 in northeast Greeley. The shelter has 59 beds and three cribs, with 12-15 additional beds for overflow. In addition to shelter, supportive services are offered to clients and include case management by on-site staff, morning and evening meals, showers, personal care items, job referrals, and advocacy. Recent trends have indicated a need for expanded space for single women and for transitional or permanent supportive housing units.
- Loved Ones Against Meth Ministries is in the process of purchasing an existing building near downtown Greeley. The facility provides housing and services for persons with addictions, with two floors of “sober living” and a third floor for those in recovery. The 18 one-bedroom units and six two-bedroom units in the facility are leased not only to persons in the LAM program, but to any low-income person in need of affordable housing. In addition to room, board, and detox, group support, pastoral care, and job search assistance are provided. The building is in need of significant rehabilitation, with roof, HVAC, and windows all in need of replacement. The building in general needs overall rehab, as well, and the elevator needs replaced.
- Right-to-Read, also located in the vicinity of downtown, needs rehab that would involve enlargement of classroom space and conversion of office space into a study/technology area. Right-to-Read provides affordable literacy instruction, cultural orientation, General Equivalency Diploma preparation, citizenship classes, and technology instruction with the intent of clients reaching a higher level of self-sufficiency.
- Senior Resource Services currently operates from a small, downtown office space and provides transportation services for approximately 430 Greeley seniors age 60 and older and, additionally, respite care. The current facility is not large enough to offer the counseling for aging persons and their care providers they would like to provide, and it struggles to accommodate the percentage increase in clients it has seen recently (24% growth in need during 2013); thus it would like to expand into a larger facility.
- Turning Point Center for Youth and Family Development is a non-profit agency dedicated to improving the lives of youth and their families. The day treatment center in Greeley includes school, intensive programming, and therapy. Facility rehab is needed, including replacement of the exterior fire escape so that it meets current code, replacement of flooring (including baseboards and significant pre-flooring prep work on existing floors), and replacement of the existing parking lot. More than 51% of the families served in this facility near the downtown have low- moderate-incomes.
- The Weld Food Bank serves approximately 10,000 persons each month through seven service programs. The current facility was completed in 2005 and comprises a 35,000 square foot warehouse and commercial kitchen that provides the means to provide food for the Kids Cafe program, cooking classes, nutrition courses, and job training. More than eight million pounds of food is distributed from the food bank annually. Because of this large volume of food, expansion of coolers and dry storage areas, increased warehouse racking, and a forklift for use with the special racking are needed.
- A Woman’s Place, the domestic violence shelter in Greeley, noted a need for minor facility rehab, including flooring, permanent safe units installed in rooms, permanent cabinetry installed

in the intake room, and installation of a “hot box” for elimination of bed bugs in personal belongings prior to clientele entering the shelter.

- The City operates two recreation facilities in the City and also the Rodarte Community Center. The Rodarte Center houses a large, multi-purpose room, gymnasium, boxing ring, and art gallery. It provides area youth with after school and summer programs and the public with recreational classes, activities and other events. One recreation facility and the Rodarte Center are in low- moderate-income neighborhoods of northeast Greeley; the other recreation center is in a non-affordable west Greeley neighborhood. There were no plans to expand or rehab the City’s public facilities.

### **How were these needs determined**

City staff met with non-profit agencies and city departments/divisions to determine their projected need for the years of the Consolidated Plan.

### **Describe the jurisdiction’s need for Public Improvements**

#### **Forestation**

- The City Forestry Program’s plan includes planting trees annually in neighborhood parks, a number of which are located in low- moderate-income neighborhoods. While not an activity historically supported with CDBG funding, the Forestry Manager noted that the cost of the new plantings during a five year period is about \$108,000 (for only LMA parks). Of particular concern for these parks, which are also in the City’s oldest and most forested neighborhoods, is the ash borer, an insect that decimates urban forests. Greeley expects to lose one half of its 983 ash trees to this insect.
- The planting of parkway (area between the street and sidewalk) trees in low- moderate-income areas has been supported by CDBG funds for several years. The Forestry Manager noted the need to continue this program as the Forestry Program deals with drought, inadequate irrigation, age, and poor tree condition. Annually, their goal is to plant 35-40 trees.

#### **Parks**

- Several improvements to low- moderate-income area parks were cited during the needs discussion with the City’s Parks Planner. Specifically noted was the need for two new playgrounds and the installation of an inclusive playground (for children with disabilities); basketball court/baseball field improvements; and installation of bike racks, benches, and lighting.

#### **Other infrastructure**

- Two phases of improvements along 8<sup>th</sup> Avenue (the business route of U. S. Highway 85) for pedestrian safety and aesthetic improvement have been implemented. If the activity is continued to completion (16<sup>th</sup> Street north to 11<sup>th</sup> Street), multiple more years of CDBG funding will be needed. Included in the activity may be new sidewalks, curbs and gutters, accessibility ramps, lighting, and landscape. This avenue is a main north-south arterial through the City on the east side and dissects low- moderate-income neighborhoods all along its length.

- Other LMA neighborhoods also have need for infrastructure improvements, including replacement of sidewalk, installation of curbs, gutters, and accessibility ramps, and improvements to lighting and landscape. The City's LMA neighborhoods are also the oldest of the neighborhoods, and frequently do not have the infrastructure improvements found in newer neighborhoods.

### **How were these needs determined**

City staff met with non-profit agencies and city departments/divisions to determine their projected need for the years of the Consolidated Plan.

### **Describe the jurisdiction's need for Public Services**

- Not specific to an agency, but to the homeless population in general, the following public services needs were identified through a 2012 Vulnerability Index Survey that reached out to more than 200 homeless individuals in Weld County:
  - Health and mental health counseling/treatment services
  - Job training/employment counseling
  - Rent assistance, including deposit and utility assistance
  - Drug and alcohol counseling/treatment services
  - Counseling and assistance for persons exiting the corrections system
- The Guadalupe Community Center needs assistance in providing a cold-weather shelter during the nights in December, January, and February.
- The Rehabilitation and Visiting Nurse Association (RVNA) provides quality in-home health care and related services. They cited significant competition for "paying clients", leaving those who need assistance with payment (or full payment) for services without many options. RVNA tries to assist those low-income clients without ability to pay for services and cited CDBG as a funding source to help support that mission. By providing in-home care it is often possible for clients to maintain residence in their own homes and avoid costly admission into nursing home care or re-admission into a hospital.
- The Boys and Girls Club of Weld County cited the need for support for staffing and supplies related to the teen program. (Note: A 2015 application was received from this agency, but withdrawn. They did not feel they could comply with CDBG/State of Colorado regulations regarding proof of income or citizenship/lawful residency. While they chose to look for other funding sources, the need still exists.)
- SAVA (discussed earlier) noted a need for assistance with its operational costs. Victim services costs at time of discussion were approximately \$135,000 annually. CDBG support of 30% of that cost would be beneficial. Currently, SAVA is supported by other grants.
- RISE (Relief. Independence. Stability. Education.) is a local non-profit providing relief to community residents for the purpose of betterment. They connect clients with resources in order to move their clients toward independence and stability. A large part of their program is

the “Getting Ahead” course material (developed by the author of Bridges Out of Poverty). Historically, they have conducted two class sessions per year. (Classes are held twice weekly for three hours for nine-ten weeks.) They would like to expand the number of classes offered during a year to a minimum of four and move toward hiring a part time staff person to conduct follow-up calls and schedule meetings and support groups for graduated clients.

- Right-to-Read, whose purpose was discussed under public facility needs, cited the need for support to hire additional staff and teachers. Currently, they have a waiting list of clientele interested in the classes offered.
- GreenPath Debt Solutions provided the City with foreclosure prevention counseling services for the years in which foreclosures were extremely high. Noting the number of foreclosure filings has significantly diminished, the need to move to housing counseling and financial management for persons with low- moderate-income was cited. (GreenPath opted not to submit an application for 2015 funding; however, to help avoid a housing crisis such as was seen during 2005-2012, housing counseling and financial management courses are still needed, particularly for persons with limited incomes.)
- Senior Resource Services, which was also described under public facility needs, conducts “Growing Wiser” seminars in addition to the transportation services it provides. Currently supported by other grants and private donations, it continues to look for a funding source to better serve the needs of its senior clientele and to potentially expand into other areas of senior services. Also needed is a van and driver, particularly for clients with disabilities.
- RITE (Realizing Independence Through Education), a local non-profit that provides life skills presentations and one-on-one support to youth and young adults transitioning out of foster care and into adulthood and successful independence, is in need of support for their office and personnel. (If funded, CDBG could not support the portion of time and materials used to manage the Family Unification Program (FUP) grant, as it is not an eligible CDBG activity.)
- The Global Refugee Center’s public service needs are two-fold: One, acquisition of one or two vans or buses to provide better transportation options to their refugee and immigrant clientele, and two, assistance to provide additional English as a Second Language classes (books, materials, etc.).
- The Stephens Farm’s Day Center is in need of interior painting. While a need cited, it would most likely be considered as ineligible (maintenance).
- City clean-up opportunities – Surveys completed by city residents cited property conditions as one of the biggest neighborhood concerns. The need to continue support of the annual City-wide clean-up weekend (as long as Greeley census tract data indicates more than 51% of residents are low- moderate-income) was presented by the Public Works Department, which sponsors the event. Additionally, the Neighborhood Resources Division noted a need for concentrated clean-up of alleys and neighborhoods following the end of the spring semester at the University of Northern Colorado. Although an alternate source of city funds was identified for 2015, the condition of low-income neighborhoods remains a concern, and assistance with improvements is needed. Members of the Citizens Committee for Community Development

always express concern for the condition of low- moderate-income neighborhoods, particularly the alleys, and ask that the City implement a program to deal with those concerns.

- **Equipment**

- The Weld County Food Bank noted that with the increased demand for food additional warehouse racking is needed. Because of the type and size of racking, a specialized forklift would also be needed.
- Loved Ones Against Meth Ministry (discussed earlier) is in need of an elevator replacement. The elevator could be part of a larger rehab project, should such an application be approved.
- The Guadalupe Community Center and Shelter, due to the number of families residing in the shelter, would like to install a playground on the site. Additionally, they cited the need for subsistence payments assistance to provide one-time or short-term (no more than three months) emergency payments on behalf of individuals or families, generally for the purpose of preventing homelessness. Subsistence payments could include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction.
- Global Refugee Center – See the discussion under Public Services needs with regard to the need for vans or buses.
- Senior Resource Services – See the discussion under Public Services needs with regard to the need for a van.
- The Greeley Center for Independence consists of four locations: The Hope Therapy Center, Hope Apartments, the Stephens Farm Brain Injury Campus, and Camelot Apartments. Currently, their campuses are not computer networked. They would like to install the necessary upgrades to accomplish the network.

### **How were these needs determined**

The services identified under the first bullet point (Homeless Services Needs) were determined through the 2012 Vulnerability Index Survey conducted in Weld County. More than 40 volunteers went to streets, train tracks, trails, etc. to compile a by-name-and-photo detailed registry of the county’s homeless. More than 200 individuals were surveyed; 31% were identified as “vulnerable and at increased risk of death.”

City staff met with non-profit agencies and city departments/divisions to determine their projected need for the years of the Consolidated Plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

The data in the tables that follow was populated with a default data set based on the most recent data available from HUD. Fair Market and HOME High and Low Rents were updated to include 2014 actual data.

Broad categories discussed under this section include the following:

- General housing market characteristics, including supply, demand, condition and cost of housing
- Lead-based paint hazards, including the estimated number of housing units in Greeley that are occupied by low- moderate-income residents
- Public and assisted housing, including identification of publicly assisted housing units in Greeley, physical conditions of units, restoration and revitalization needs, Section 504 needs, and the strategy for improving the management and operation of public housing and the living environment of LMI families in public housing.
- Information on facilities, services, and housing for homeless persons
- Information on special needs facilities and services that assist persons who aren't homeless, but who require supportive housing and programs
- Barriers to affordable housing (Sections MA40 and SP55)

## MA-10 Number of Housing Units

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,626	59%
1-unit, attached structure	1,532	4%
2-4 units	3,080	9%
5-19 units	4,767	14%
20 or more units	3,051	9%
Mobile Home, boat, RV, van, etc	1,801	5%
<b>Total</b>	<b>34,857</b>	<b>100%</b>

**Table 37 – Residential Properties by Unit Number**

Data Source: 2005-2009 ACS Data

As noted elsewhere in this document, the number of new housing units (affordable or otherwise) did not increase substantially during the years from 2009 to 2012. During those four years, building permits for 216 total new units were issued. In 2013 alone, that number increased to 155, and through June 2014, 175 permits were issued.

With regard to multi-family building permits, during years 2009-2012 there were 10 permits issued. During 2013, that number increased to 140, and through June 2014, 163 permits were issued.

Single-family (one-unit structures) properties account for 63% of the housing inventory as defined in the table above. Multi-family units account for 32% of housing units, followed by the mobile homes/boats/RV/van category with 5%.

### Unit size by tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	375	3%
1 bedroom	278	1%	2,649	22%
2 bedrooms	3,146	17%	5,064	41%
3 or more bedrooms	15,474	82%	4,127	34%
<b>Total</b>	<b>18,908</b>	<b>100%</b>	<b>12,215</b>	<b>100%</b>

**Table 38 – Unit Size by Tenure**

Data Source: 2005-2009 ACS Data

Of the 31,123 units in the table directly above, 60.7% are owner occupied; 39.3% are tenant occupied. Units with three or more bedrooms are by far the largest category of owner-occupied housing units (82%), while units with two bedrooms comprise the largest number of rentals (41%). A very small number of owner and renter units have no bedrooms, which would be considered studio units (3% total).

### Number and targeting of units

The number and targeting (income level/type of family served) of units assisted with federal, state, and local programs are detailed in the following table:

Managed by	Type of assistance	Number of units/vouchers	Target Income
Greeley Housing Authority	Public housing	86 units (3 complexes; 6 scattered sites)	<30% AMI
	Section 8 vouchers	442 families on average each month	<30% AMI
Connections for Independent Living	Section 8 vouchers	Scattered sites/90 vouchers	<30% AMI
R.I.T.E.	Family unification vouchers	Currently 4 youth utilize a FUP voucher, but “as many as needed on a 1 <sup>st</sup> come, 1 <sup>st</sup> served basis” are available. They are not administered in Greeley.	<30% AMI

**Table 39 – Number and Targeting of Units**

Greeley, as noted in the table above, has 86 units of public housing. Eighty of the units are disbursed among three multi-family developments that have two-, three-, and four-bedroom units. Six are single-family houses scattered throughout the community. The need for Section 8 vouchers in the community is always very high, and typically, the waiting list for units is closed. Preference is given to households involuntarily displaced, the homeless, and those who are domestic violence victims.

## **Units expected to be lost from Inventory**

No units assisted with federal, state, or local program funds are expected to be lost during the 2015-2019 Consolidated Plan years, including the number of Section 8 vouchers. That said, the number of families accessing units is down for two reasons: (1) There is a lack of available units due to the very low vacancy rate for rental housing in Greeley, and (2) rents currently being charged in the City exceed the Fair Market Rent standards by more than 120%.

## **Does the availability of housing units meet the needs of the population**

While Greeley is still one of the most affordable communities for housing in Northern Colorado, for residents with the lowest incomes finding housing is a struggle. During discussions with the Greeley Housing Authority and area providers of low-income housing, it was also noted that large families and individuals needing just a one-bedroom unit often have difficulty finding suitable housing. Affordable housing is a difficult problem to which there is no easy solution. Rents often need to be below \$250 to be truly affordable, and it is financially unfeasible to operate developments on rents that low.

The inventory of market-rate, non-affordable housing (as noted elsewhere in this Plan) has been very low during the last couple of years and demand has been high, causing significant appreciation in property values. The substantial increase in new construction should help alleviate the issue for the non-affordable market to some degree; affordable units are still a need.

## **Need for specific types of housing**

Through a variety of discussions with housing providers, members of the Housing and Emergency Services Network, and members of the Homeless Coalition, the following were identified as specific types of housing needs:

- Transitional units. Shelter providers have documented changes in those accessing shelter and/or transitional housing and services, noting an increase in persons who are employed and in single women. Several agencies noted the need for transitional housing that would provide a low-rent option while households work toward self-sufficiency.
- Permanent supportive housing. Particularly for persons on fixed income (for example, the disabled, elderly, and mentally or physically ill), housing is frequently out of reach without additional support. While Greeley has numerous options for permanent supporting housing units, they typically do not have vacancies.
- Housing for extremely- low-income residents. This need is a component of permanent supportive housing. The costs to construct and manage housing do not allow for rents that persons in this income category can afford.
- Housing for large families. Several agencies interviewed noted the need for additional housing for persons with large families. Often these families are in overcrowded units due to the lack of large, affordable units.

- One bedroom units. Agencies that work with veterans noted that finding one-bedroom units on which a VASH voucher could be used is difficult. (VASH vouchers are administered by the Fort Collins Housing Authority for all of Larimer and Weld Counties. The Larimer County Housing Authority Executive Director noted that veterans are generally requesting a Fort Collins housing unit rather than one in Greeley.)
- Housing for youth transitioning to adulthood. This is a challenging category on many levels. Without established credit and rental histories, it is difficult to find housing. Age can also be a factor, as some are under age 18 and cannot enter into a contract. Many have no more than a high school diploma or GED, which makes finding employment with wages sufficient to pay for housing particularly difficult.

## MA-15 Cost of Housing

### Cost of housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	\$129,600	\$172,100	33%
Median Contract Rent	\$506	\$602	19%

**Table 40 – Cost of Housing**

Data Sources: 2005-2009 ACS Data; 2000 Census (Base Year); 2005-2009 ACS (Most Recent Year)

### For Sale housing

Zillow, a web-based home and real estate marketplace dedicated to helping homeowners, home buyers, sellers, renters, real estate agents, mortgage professionals, landlords and property managers find and share vital information about homes, real estate, mortgages and home improvement, states Greeley's 2014 (through June 30<sup>th</sup>) median sales price as \$181,996. The Median Home Value noted in the table above from the 2005-2009 ACS is questionably high, since those were high-foreclosure/depreciating-value years, and in 2009 the housing market in Greeley had not started to recover. Data provided in the March 2014 Special Edition of The Group, Inc.'s publication the *Insider* showed depreciating home prices during 2006-2011 and a 7.31% increase during 2013. However, whether the median price is \$172,100 or \$181,996, the cost of housing in Greeley is rising and becoming increasingly unaffordable.

### Rents paid

Rent Paid	Number	%
Less than \$500	4,107	33.6%
\$500-999	6,799	55.7%
\$1,000-1,499	1,048	8.6%
\$1,500-1,999	226	1.9%
\$2,000 or more	35	0.3%
<b>Total</b>	<b>12,215</b>	<b>100.0%</b>

**Table 41 - Rent Paid**

Data Source: 2005-2009 ACS Data

Rents in Greeley, per the 2005-2009 ACS Data, were typically under \$1,000 (89.3%), with only 10.7% of rental rates over that amount. Data taken from Table 2 of the 2014 Multi-Family Housing Vacancy Survey and shown immediately below evidences rising rents since 2011, with the largest increases for efficiency and one-bedroom units. (Rents shown are the averages.)

### Average rent by bedroom type, historically

BR Type	2010	2011	2012	2013	2014	% increase - 14/13
EFF	\$409	\$410	\$420	\$444	\$483	8.78%
1 BDRM	\$541	\$540	\$548	\$561	\$612	9.09%
2 BDRM	\$647	\$648	\$663	\$682	\$712	4.39%
3 BDRM	\$787	\$778	\$808	\$822	\$878	6.81%
4+ BDRM	\$1,028	\$1,058	\$1,063	\$1,094	\$1,158	5.85%

**Table 42 – Average Rents**

Data Source: 2014 Multi-Family Housing Vacancy Survey conducted by City of Greeley

Average rents for units surveyed in the Vacancy Survey are within the HUD-published Fair Market Rents and Low and High HOME rents. (Complexes at the maximum rent were substantially higher than the HUD rents.)

### Monthly rent

Monthly Rent (\$) 2013/2014	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$479/\$472	\$560/\$551	\$720/\$709	\$1,056/\$1,040	\$1,275/\$1,256
High HOME Rent	\$502/\$502	\$563/\$563	\$709/\$709	\$1,040/\$1,040	\$1,216/\$1,233
Low HOME Rent	\$550/\$502	\$583/\$563	\$713/\$709	\$877/\$889	\$978/\$992

**Table 43 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Housing affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,490	No Data
50% HAMFI	5,085	1,140
80% HAMFI	8,220	4,405
100% HAMFI	No Data	6,300
<b>Total</b>	<b>14,795</b>	<b>11,845</b>

**Table 44 – Housing Affordability**

Data Source: 2005-2009 CHAS

The overall housing affordability within the City of Greeley is detailed in the table directly above. According to HUD, a unit is affordable if gross rent plus utilities is no more than 30% of the household income. As would be expected, the more income earned by a household, the larger the number of available affordable housing units. (Housing affordable to a household earning 30% AMI would also be affordable to a household earning 100% of AMI.) Based on information in Table 38, there are 12,215 rental units in Greeley. Of that total, 67% of the units would be affordable to persons earning 80% of AMI. However, only 12% of the units would be affordable for a household earning 30% of AMI.

The Greeley Area Habitat for Humanity provides the most affordable owner-occupied housing and serves households earning 30%- 60% of AMI. Because of donations, volunteer labor, and HOME subsidies, they can serve the lower income ranges. Families earning 30% or less of AMI cannot typically afford to own a home (even through Habitat for Humanity).

### **Availability of sufficient housing**

See response in Section MA10.

### **Expected change of housing affordability**

#### **Homeownership**

In the immediate future, according to forecast information from The Group, Inc.'s publication the *Insider*, a low inventory and high demand will continue to push prices up. The online real estate service *homes.com* reports that Greeley's residential market has made a full recovery from the housing crash during 2006-2011. At the end of 2013, average sales prices were 2.8% higher than the pre-recession peak in 2007. Median incomes, however, dropped from \$68,400 in 2012 to \$62,000 (2014), according to HUD-published incomes. Increasing appreciation is seen at every level of price, making it particularly difficult for homebuyers in lower income ranges. Even if the City's median household incomes should rise, it is likely that housing costs will also continue to rise, resulting in housing that continues to be generally less affordable.

#### **Rent comparison**

HUD published Fair Market Rents, Low-HOME, and High-HOME rents saw a decrease in 2014 from 2013 rents (with the exception of High and Low-HOME rents for three- and four-bedroom units). While not a significant amount (generally less than \$20.00), it is indicative of prior years' economic problems in the area. New HOME developments will be affected by these rent reductions as they strive to generate enough rental income to cash flow.

While the above noted HUD rent categories decreased, market-rate units have seen substantial increases. In a March 11, 2014 *Greeley Tribune* article, Ryan McMaken (economist at the Colorado Division of Housing) stated that the Greeley market saw the largest annual rent increases in more than a decade (4<sup>th</sup> quarter 2013 data), growing nearly 9.3% during the fourth quarter. Average rents in Greeley still lag behind other Northern Colorado cities (Loveland and Fort Collins) at \$757 (compared to \$986 and \$998, respectively). One bedroom units average \$675 in Weld County; one of the new developments in Evans (adjacent to Greeley on the south) has one-bedroom units that start at \$946.

Low vacancy rates are sure to have played a big part in the rent increases (supply and demand), as have the influx of oil and gas workers in the community. Vacant rental units and motel/hotel rooms have been hard to find, and landlords, after years of high vacancies and low rents, are taking advantage of the ability to charge substantially more. The new units being constructed are not affordable to the low-moderate-income households in Greeley, but the desire by those with higher incomes to reside in newly constructed units may free up other units and make them more affordable.

## MA-20 Condition of Housing

### Definitions

#### City of Greeley definition of “substandard”

- A residential housing unit that lacks any of the following: permanent, solid foundation; structural integrity or weather tightness; insulation (or only has minimal); basic mechanical systems; indoor plumbing; private bathing facilities or appropriate sewer connection; kitchen or facilities required to prepare and store food; deferred maintenance to the degree that the structure becomes subject to increased decay; or City of Greeley declaration that unit is uninhabitable.

#### Substandard, suitable for rehabilitation

- A residential housing unit that is structurally sound where repairs or replacement would cost less than 75% of the estimated cost of construction of a comparable unit.

As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person
- A housing unit with a cost burden of greater than 30% of the occupant’s household income

The American Community Survey looked at the condition of occupied housing units and categorized them by number of defined conditions reported.

### Condition of units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,880	31%	5,943	49%
With two selected Conditions	180	1%	374	3%
With three selected Conditions	8	0%	44	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,840	68%	5,854	48%
<b>Total</b>	<b>18,908</b>	<b>100%</b>	<b>12,215</b>	<b>100%</b>

**Table 45 - Condition of Units**

Data Source: 2005-2009 ACS Data

The majority of owner-occupied units had no selected conditions (68%) and 99% had no more than one condition. Renter-occupied units, while noting 97% with one or fewer conditions, had nearly even numbers of “no condition” units (48%) and “one-condition” units (49%). While a small number reported three or more selected conditions (8/0% owner-occupied; 44/0% renter-occupied), there were no units of either tenure with four or more selected conditions.

## Year unit built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,066	22%	1,639	13%
1980-1999	5,582	30%	2,807	23%
1950-1979	7,570	40%	5,990	49%
Before 1950	1,690	9%	1,779	15%
<b>Total</b>	<b>18,908</b>	<b>101%</b>	<b>12,215</b>	<b>100%</b>

**Table 46 – Year Unit Built**

Data Source: 2005-2009 CHAS

Seventy percent of the owner-occupied units and 72% of renter-occupied units in Greeley were constructed between 1950 and 1999, with the largest percentage of units (both owner- and tenant-occupied) constructed between 1950 and 1979. Nine percent of owner-occupied units were constructed prior to 1950; 22% were constructed after 2000. Fifteen percent of renter-occupied units had construction dates prior to 1950; 13% in 2000 or later.

## Risk of lead-based paint hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,260	49%	7,769	64%
Housing Units built before 1980 with children present	3,345	18%	1,410	12%

**Table 47 – Risk of Lead-Based Paint**

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Table 47 provides information with regard to the risk of lead-based paint hazards. Because the actual number of housing units in the City with lead-based paint is unknown, an assumption was made based on the presumption that housing constructed prior to 1980 has a higher risk of lead-based paint. Because children are most at risk for lead-based paint poisoning, the table also provides numbers of units built prior to 1980 with children present (owner-occupied, 18%; renter-occupied, 12%).

## Estimated number of housing units occupied by low- or moderate-income families with LBP hazards

There are 9,260 owner-occupied and 7,769 renter-occupied housing units in the City constructed prior to 1980 for a total of 17,029 units (Table 47). As noted above, is assumed these units have a higher risk of lead-based paint hazards. As of the 2005-2009 American Community Survey, there were 31,123 total households within the City of Greeley, of which 19,169 (approximately 62%) earned 80% or less of the Area Median Income. Using that same percentage, it can be assumed that approximately 62% of the owner- and renter-occupied units have a high risk of lead-based paint hazards and are occupied by low-moderate-income families (10,558 units).

**Vacant units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	UNK	UNK	UNK
Abandoned Vacant Units	UNK	UNK	UNK
REO Properties	UNK	UNK	UNK
Abandoned REO Properties	UNK	UNK	UNK

**Table 48 – Vacant Units**

No information was provided with regard to vacant units as part of the default data, nor does the City track vacant units. Data from the Weld County Public Trustee, which processes foreclosure filings in the County, reports 393 filings through July 2014. It should be noted that these are not all within the City of Greeley, and there is no data on how many of the filings are vacant. If filings continue at the same rate, Weld County could see approximately 675 filings by year end, a decrease from 2013’s 820 filings and a significant decrease from the high in 2009 of 3,354. If there are 675 filings, it would be the lowest number seen in Weld County since 2002.

Based on the decrease in filings, simple observation, and some knowledge of the current real estate market, it could be deduced that the number of vacant and/or abandoned units in the City has reached minimal levels and is not affecting neighborhoods to the degree they were during the market crash.

**Need for owner and rental rehabilitation**

The Greeley Urban Renewal Authority has managed the City’s single-family Housing Rehab Program for owner-occupants since the City first received CDBG funds. Originally, the program was set up to provide owners with a grant. That evolved to a one-half grant/one-half deferred loan that became a grant if the owner stayed in the home 10 years. During those years, the program was heavily utilized. As the City’s CDBG funds diminished, the program was changed to require repayment of at least part of the cost. Since that change, the number of single-family rehabs has reduced to less than 10 per year.

Even with the lesser number of rehabs completed, the City sees value in this activity. There are many homes in the low- moderate-income neighborhoods in need of rehab and/or improvements for energy efficiency. As the economy improves, it is hoped that this program will again become more utilized by homeowners needing improvements to their property.

The City made rehab funds available to owners of rental properties for several years during the last Consolidated Plan. Although there were inquiries about the program, no owners took advantage of it. Property values and rents decreased significantly during those Plan years, and most either had no means to repay or were only interested in a grant program. Based on the number of inquiries, there is some need for rental rehabilitation.

## MA-25 Public and Assisted Housing

### Totals number of units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			86	446		446	0 specific to Greeley	0 specific to Greeley	90
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 49 – Total Number of Units by Program Type**

Data Source: Greeley Housing Authority

### Supply of Public Housing developments

The Greeley Housing Authority manages three developments of Public Housing units: Dominic Apartments, 17<sup>th</sup> Avenue Apartments, 28<sup>th</sup> Street Apartments, and six scattered, single-family housing units; however, there is only have one development that receives an inspection score (noted below).

### Public Housing condition

Public Housing Development	Average Inspection Score
CO0350010	68c

**Table 50 - Public Housing Condition**

Data Source: Greeley Housing Authority

### Restoration and Revitalization Needs

- Replacement of windows in 43 apartments in the development on First Avenue.
- Upgrades to furnaces in 17 apartments, also in the development on First Avenue.
- TBD needs in scattered site houses

### Strategy of improving the living environment of low- and moderate income families

The Greeley Housing Authority maintains its public housing units according to quality standards. There are no specific strategies in place with regard to improving the living environment of the low- and moderate-income families that live there; however, rehab is done on units as needed.

## MA-30 Homeless Facilities

### Facilities targeted to homeless persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher/Seasonal /Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
• Guadalupe Community Center	29	See non-specific	0	0	0
• A Woman’s Place (or adult only)	30	0	0	0	0
• Greeley Transitional House	0	0	21	0	0
• Camfield Corner	0	0	25	0	0
Households with Only Adults					
• Guadalupe Community Center	31	0	0	0	0
• A Woman’s Place (or with children)	30 (duplicate of above)	0	0	0	0
• Greeley Center for Independence	0	0	41	10	0
• North Range Behavioral Health	0	0	0	18	0
Chronically Homeless Households	0	12 cold-weather cots	0	0	0
Veterans					
• Guadalupe Community Center	4	Included below	0	0	0
Unaccompanied Child(ren)	0	0	0	0	0
Non-specific					
• Guadalupe Community Center	0	16	0	0	0

Table 51 - Facilities Targeted to Homeless Persons

## **Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

- The Weld County Food Bank provides a number of direct service programs with regard to emergency food assistance. The Food Bank serves all of Weld County, with more than 50% of the households residing in the City of Greeley. They note an increase in the number of people needing food assistance and new types of clients, including individuals whose unemployment has run out, people whose hours at work have been cut, and people who had family members helping them but who can no longer afford to do so. The programs and a brief description of each follow:
  - Emergency Food Box Program – A box of basic food staples plus perishable items is provided to qualified families or individuals in crisis. It is designed to feed a family of four for three days. During their 2012-2013 fiscal year, 29,000 food boxes were distributed.
  - Commodity Supplemental Food Program – This program serves seniors over 60, who receive various nutritional products (such as milk, fruit, vegetables, juice, cereal, etc.). During their last fiscal year, they distributed more than 41,000 food packages throughout Weld County. Seniors may visit the food bank once a month to pick up their commodities.
  - Summer Feeding – Children that are at risk of food insecurity during summer months and typically receiving free and reduced breakfast and lunch during the school year are the target population of this program. During the summer months of 2014, the Food Bank estimates they will make and deliver 10,000 breakfasts and 25,000 lunches to kids in Weld County. The meals are prepared in the Food Bank’s commercial kitchen and transported to the sites. Three of the sites are located in Greeley.
  - Kids Café – Nearly 50,700 meals were served during the Food Bank’s 2012-2013 fiscal year under this trademarked national program that provides nutritional, prepared meals and snacks to undernourished children. Four of the five locations providing a Kids Café are in Greeley.
  - Mobile Food Pantry – The Pantry distributes healthy, fresh foods by taking the food directly to the people. While generally for the outlying county areas, there is also a location in Greeley at the Global Refugee Center. Food is brought by the refrigerated, converted, mobile beverage truck twice a month to this location.
  - Backpack Program – Working with the school districts to identify kids most in need of food over weekends, this program provides backpacks filled with food that is child-friendly, non-perishable, and easily consumed. Backpacks are discreetly distributed to children on the last day of school before the weekend or holiday. During their last fiscal year the Food Bank and its partner agencies distributed 23,871 backpacks throughout Weld County.
- Sunrise Community Health is a federally-qualified health center that provides services regardless of a patient’s ability to pay. Primary care services include medical, dental, behavioral health, laboratory, radiology, pharmacy, care management, and health education. Three of the clinics

(Sunrise Dental, Monfort Children's and an adult clinic currently under construction) are located in northeast Greeley close to the Weld County offices, Guadalupe Community Center, and public transportation. Sunrise was the co-founder of the Northern Colorado Health Alliance, "a community collaboration dedicated to expanding access, improving quality, eliminating disparities, controlling costs, and enhancing the care experience."

- The North Colorado Health Alliance has a mobile health van that offers free health services and screenings at revolving locations.
- Weld County Department of Human Services provides social services that include child protection; assistance programs that include financial assistance in the form of monetary payments, help with childcare costs, grocery bills, and medical care; employment services (see below); child support enforcement; and an Area Agency on Aging.
- Employment Services of Weld County is a comprehensive workforce center which connects resources for employment, education, and training services. It offers self-service resources, promotion of personal and career development, furnishes access to Internet tools for employment and training opportunities, and provides information about both local and regional employers, as well as other labor markets. A wide variety of services, including labor exchange, job referrals, skills assessment, eligibility screening for career counseling, and training programs are also provided. Weld County is an Equal Opportunity Agency and, in accordance with the Jobs for Veterans Act (Public Law 107-288), provides veterans priority for the receipt of employment, training, and placement services that are directly funded by the Department of Labor. Auxiliary aids and services are available upon request to individuals with disabilities.
- Goodwill Career Connections Center offers job skills, career support, free classes on how to write a resume and dress for an interview, and free access to computers to search for a job, research companies, work on resumes, and answer professional emails.
- The High Plains Library District (one library is located in a low- moderate-income, downtown neighborhood) provides a list of job openings and career opportunities; ESL, GED, and citizenship classes and resources (including bi-lingual GED classes); free computer classes on how to use a computer and computer programs; free Wi-Fi access; in-person homework assistance; and free printing/scanning/faxing.
- North Range Behavioral Health offers a variety of assistance options to persons with mental health issues and a history of drug and alcohol abuse, including counseling, case management, and housing.
- Tower 21 offers employment and sobriety services and support, including peer support groups, educational help, job skills, resume writing, sober events, one-on-one mentoring, and classes on developing healthy relationships.
- Weld County School District Six offers free and reduced-price breakfast and lunch to students whose families income-qualify. According to Kids Count Data Center, 65% of students attending Weld County School District Six (Greeley and Evans) qualify for free or reduced-price lunch.

- Weld Project Connect will hold its fourth annual event in October 2014. Numerous on-site services for individuals and households struggling and in need due to housing instability, job loss, health problems, homelessness, and other issues are provided. Nearly 1,000 persons have been assisted at this one-day event every year of its existence.
- A Woman's Place, Weld County's only domestic violence shelter, provides advocacy for self-sufficiency to include referrals and connections to community agencies, counseling, children's advocacy, and legal advocacy for all residential and non-residential clients. In addition, they work with community partners to provide funding for immediate client needs such as medical items (medications, supplies, etc.), employment needs (e.g. steel-toed boots, work clothes, etc.), and transportation needs (gas vouchers and bus vouchers).
- One-time prescription assistance is offered to people in Weld County who have an urgent medication need and no means to cover the cost through Med Aid.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations**

- The Guadalupe Community Center provides overnight emergency shelter, transitional housing shelter, daily meals, clean linens and basic toiletries, case management and referrals, a computer resource room, and medical screenings and referrals to Sunrise Medical Clinic at its facility on North 11<sup>th</sup> Avenue in Greeley. More than just a place to sleep, they consider it a place for individuals and families to have a new beginning. Residents are matched with a case manager who helps with the navigation of the 120 day program to help the shelter residents obtain stable income and housing. Both individuals and families may seek shelter at the facility. Clientele who enter the 120 day "Levels Program" attend employment, life skills, housing, and money management classes; regularly submit job and housing search logs; regularly deposit earnings into a supervised, personal housing fund; and meet regularly with their case manager. The shelter provides a men's dormitory with 24 beds, a women's dormitory with 6 beds, and six separate family rooms. Specialized case management for the elderly is available to help them obtain benefits, housing, and senior resources. They operate a cold weather shelter during the nights in December through the first of March.

Guadalupe also provides a cold-weather shelter from December 1 to March 1. Cots are set up in their dining room to provide a place for homeless who would generally sleep on the street to be safe during periods of cold weather.

- The Greeley Transitional House offers emergency and transitional shelter, case management, and follow-up programs for homeless families. The facility provides 12 condo-style rooms (shared kitchens and living areas) near downtown Greeley. Life skills group meetings (credit counseling, employment tips, nutrition counseling), parenting classes, and one-on-one meetings with case managers are held weekly for all resident families. They also provide a child/adolescent program for the children and youth that live at the facility, which includes age

appropriate developmental programs, case management, referrals and advocacy and work with families to ensure that children attend school and that tutoring and transportation needs are met. A follow-up case management program is available for residents who successfully complete the initial in-house stay at the shelter. The program provides resource referrals, advocacy, support, and encouragement to families for up to two years to further increase their self-sufficiency.

The Camfield Corner development is an off-shoot of the Greeley Transitional House. Currently, there are 11 duplex/triplex units available to families who have reached their maximum stay at the Transitional House, but need very affordable housing as they continue striving for self-sufficiency. The maximum stay at Camfield Corner is two years, so that as many families as possible can receive assistance. Greeley Transitional House case management is continued for residents of Camfield Corner. Five more units are scheduled for construction at this development during the 2015-2019 Plan years.

- While A Woman's Place does not typically see clients that are chronically homeless or unaccompanied youth (it is a domestic violence shelter specifically), they do occasionally have veterans with children who are victims of domestic violence. The shelter is compliant with the needs of persons with disabilities, including a wheel chair ramp, main floor bedroom with two beds, and handicap accessible baths and kitchen facilities.
- R.I.T.E. (Realizing Independence Through Education) is a relatively new program of the Weld County United Way. This program is designed to help persons age 13-22 who have been in foster care at least through age 16 and are considered chronically homeless or in a chronic, unstable living situation. Case management is also provided for youth ages 16-22 through the United Way Champions Program. Participants must be willing to submit to a background check. Family Unification Program (FUP) vouchers through the Mile High United Way (Denver) to help these young individuals transition out of foster care and into affordable housing are available as an 18-month federal housing voucher. Willingness to work with a case manager is of utmost importance. Because the vouchers are not provided directly to Greeley, they are not discussed under the sections dealing with public and assisted housing.
- The Department of Veterans Affairs has a downtown office at which homeless, mentally ill, or addicted veterans can receive ongoing case management and referrals. There is also clinic for medical services for veterans in west Greeley that offers ongoing treatment or referrals for medical issues. Veterans needing a housing voucher must apply to the Fort Collins Housing Authority, the administrator of VASH vouchers in Northern Colorado.
- The Salvation Army in Greeley serves breakfast and lunch to homeless and needy persons in Greeley. According to the current Lieutenant, approximately 70 persons are provided with breakfast and 70-80 with lunch daily. Only cold lunches can currently be provided, as their kitchen does not meet health department standards. CDBG funds were applied for in 2013, but the Salvation Army parent organization was not willing to meet the procurement (and other) requirements of the CDBG program. Additionally, as available, the following are provided: food box and clothing referrals, diapers, hygiene supplies, blankets, and bus tokens.

- My Brothers’ Keeper, working with the downtown city recreation facility, provides funds to homeless persons so that they can access the facility’s showers. The City partners with this small non-profit by reducing the cost of shower by one-half of the normal cost.
- Lifeline, a federal program that provides pre-paid wireless phone service to qualified low-income households, is at the Food Bank on Thursdays and Fridays each week. To participate in the program, low-income persons must either have an income at or below 135% of the federal poverty level (\$32,198 for a family of four in 2014) or participate in a qualifying state or federal assistance program (such as TANF, National School Free Lunch Program, Medicaid, etc.). Income is based on the household, and only one phone per household is allowed.
- United Way of Weld County compiled a comprehensive list of many faith-based and community organizations not listed individually above that also offer meals, food boxes, clothing, hygiene items, etc. to homeless individuals and families. Some organizations also provide English as a Second Language classes at no charge.

## MA-35 Special Needs Facilities and Services

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify**

### Available housing for Elderly/Frail Elderly

According to 2005-2009 American Community Survey data automatically populated into Tables 12 and 13, of the 31,123 total households in Greeley, 23% (7,195) are 62 or older. Greeley offers a variety of housing specific to the senior population and in varying degrees of affordability and care. The table below details senior housing developments. (Note: The table may not be all inclusive, and is based on information known at the time of this Plan.)

Facility	# of Units/Beds	Subsidized	Independent	Assisted	Total Care
Birchwood Manor	162 Units	162	X		
(The) Bridge at Greeley	UNK	0	X	X	
Centennial Health Care Center	118 Beds	UNK			X
Chinook Wind (2015 completion)	60 units	X	X		
Fairacres Manor	116 Beds	UNK		X	X
Garden Square at Westlake	UNK	UNK	X	X	
Good Samaritan-Bonnell	170 Units	0	X	X	X
Good Samaritan – Fox Run	48 Units	0	X	X	
Good Samaritan-Joe P. Martinez	42 Units	42	X		
Grace Pointe	53 Beds	UNK	X	X	X
Greeley Manor	128 Units	118	X		
Greeley Place	UNK	0	X		
Immaculata Plaza	25 Units	25	X		

Facility	# of Units/Beds	Subsidized	Independent	Assisted	Total Care
Kenton Manor	114 Beds	UNK			X
La Casa Rosa	14 Units	14	X		
Life Care Center of Greeley	UNK	UNK		X	X
Meadowview of Greeley	UNK	UNK	X	X	X
Sterling House	UNK	UNK		X	
University Plaza	34	34	X		

**Table 52 – Available Housing – Elderly; Frail Elderly**

The City has a number of developments that are specifically targeted to persons with disabilities. As noted, the units are subsidized. There are a fewer number targeted to persons with addictions.

### **Available housing for persons with a disability and persons with addictions**

Facility	# of Units	Subsidized	Physical	Mental	Addiction
Camelot Apartments	17 units/20 beds	17 units/20 beds	X		
Fox Run Apartments	23 units	23 units	X	X	
Hope Apartments	31 units/34 beds	31 units/34 beds	X		
Loved Ones Against Meth	24 units	24 units			X
N. Range Behavioral Health-Carriage House	4 beds	4 beds		X	
NRBH-Stanek Center	5 beds	5 beds		X	
NRBH-Kinnick Center	12 beds	12 beds		X	
NRBH-North Side Apts	17 beds	17 beds		X	
NRBH-Wendt Home	10 beds	10 beds		X	X
NRBH-Harmony Way	18 units	18 units		X	
NRBH-Maxwell Center	14 beds	14 beds		X	
Stephens Farm Campus	18 units	18 units	X	X	
Twin Rivers Apartments	17 units	17 units	X	X	

**Table 53 – Available Housing – Persons with Disabilities; Persons with Addictions**

### **Available housing for persons with HIV/AIDS**

The City is unaware of any housing specific to persons with HIV/AIDS in Greeley.

### **Describe their supportive housing needs**

Supportive housing needs include rental assistance (including deposits and utility assistance), emergency food assistance, case management, and employment counseling. Rental assistance is provided by several non-profit agencies and faith-based communities in the City, but has not historically been sufficient to meet the need.

Households in need may call the United Way 2-1-1 help line for crisis intervention and referrals to health and human service agencies. United Way maintains a list of supporting housing and services that are

available in the community and has highly trained employees that specialize in linking people to appropriate community resources.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Kinnick Center, operated by North Range Behavioral Health is designed to assist individuals in transitioning from higher levels of care (such as hospital or nursing home) to independent living. A typical stay at the Kinnick Center is six months. There are 12 beds in the home, and residents receive treatment while developing skills to transition to a more independent setting.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs**

The City has not identified specific activities to address housing and supportive services needs of the special needs populations noted in this section during the 2015 program year. It will, however, continue to be a part of the Northern Colorado Continuum of Care, Housing and Emergency Services Network, and other groups on an as-needed basis that work with special needs populations. That affordable housing is a high priority will be taken into consideration if applications for housing assistance for special needs populations are received during the annual CDBG process.

**Link to one-year goals. 91.315(e)**

No one-year goals.

**MA-40 Barriers to Affordable Housing**

**Negative effects of public policies on affordable housing and residential investment**

While the question asks only for negative effects of public policy, it is equally important to note the positives and areas of negative effect over which the City has no control.

**Positive Effects**

- Housing in Greeley for many years has been the most affordable of any of the Northern Colorado cities. City of Greeley policies with regard to construction of affordable housing and residential investment in affordable units, for the most part, have a positive effect or (at a minimum) no effect. The City's 2060 Comprehensive Plan encourages mixed use developments and "complete" neighborhoods and has strong redevelopment and infill policies. The review process for housing construction is "developer friendly", and there is land available for residential construction within the City boundaries. Development fees, while not the lowest of the Northern Colorado cities, are also not the highest and do not discourage residential development.

- The City of Greeley created and adopted Redevelopment Standards and a Redevelopment Resource Guide for use within the Redevelopment District. This district is where many of the City’s low and moderate-income neighborhoods are located. These standards are intended to encourage development projects and redevelopment that can improve the neighborhoods as well as the quality of lives of the residents. A series of development incentives were created and include flexibility in building codes, reductions in the amount of required parking and open space, variances for storm drainage requirements, and credits for water and sewer taps. The City of Greeley will continue to support and encourage the redevelopment of areas within the Redevelopment District through the use of incentives and flexible zoning regulations.
- The Greeley Urban Renewal Authority Board of Commissioners and City Council continue to support creation and maintenance of affordable housing (as noted by affordable housing as a high priority in the Consolidated Plan). While the single-family Housing Rehab Program has not been heavily utilized by residents since the program changed from grants to loans, the City considers it important to maintain the revolving loan fund for when needs arise. CDBG funds have also been utilized as support for rehab of multi-family housing units owned by local non-profit organizations.

### **Market-Driven Negative Effects**

The majority of negative impacts on affordable housing and residential investment in Greeley are more market- or economy-driven than public policy-driven. A number of those impacts are discussed below:

- Greeley (and all of Weld County) experienced some of the highest foreclosure sales numbers in the country and entered into the “crash” as one of the earliest to see the skyrocketing foreclosure sales. Residential building nearly came to a halt, with just 216 single-family and 10 multi-family permits issued from 2009-2012. Just as quickly, the market has rebounded with 155 single-family and 140 multi-family permits issued in 2013, and through June 30, 2014, 175 single-family and 163 multi-family permits have been issued. Additionally, according to *homes.com*, an online real estate service, the Greeley market registered a 102.8% recovery, meaning average prices at the end of 2013 were 2.8% ahead of the pre-recession peak in 2007. The average sales price for an existing single-family home during the second quarter of 2014 was \$232,352. (While new construction of housing has seen a huge upturn, it takes time to get units constructed and marketed and inventory has remained low, as noted in more detail below.)
- Realtors and others in the real estate profession noted a high demand for housing and very low inventory, particularly during the first half of 2014. This is true for both the ownership and rental markets. The influx of large numbers of oil and gas workers has driven the rental vacancy rate in Greeley down to 3.6% in 2014 compared to highs of 9.1% in 2008 and 8.6% in 2010 during the housing crash when housing became incredibly affordable. (Vacancy rates quoted are as determined by the City of Greeley’s annual Multi-Family Housing Vacancy Survey.) With regard to ownership units, the inventory of available units is low, creating a sellers’ market and quick appreciation in values.

- Raw water costs have doubled during the past 18 months, going from approximately \$14,000 per acre foot to approximately \$28,000 per acre foot. The cost for raw water is not public policy driven, but market driven.
- Incomes in Greeley still lag significantly behind the rest of the State. While wages in the oil and gas industry are high, the lower income jobs have not increased substantially in pay. As housing costs rise to meet the demand for housing, the low-income residents are the ones struggling most to find affordable units.
- Construction costs are high. Without subsidies or financing for construction such as tax credits, it is very difficult, if not impossible, to construct housing for persons needing the lowest rents and have any profit margin. With the high demand for housing, good business sense directs contractors to housing that will move quickly and provide for good contractor income.

### **Public-Policy Negative Effects**

Public policy negatively affecting affordable housing and residential development is not always local, but may be generated at the State or even Federal level. Additionally, it may not be actual policy that provides a negative effect, but as noted below, may be lack of policy that provides additional support for affordable housing.

- At the Federal level, funding for Section 202 grants (for senior housing projects) and Section 811 grants (for housing for persons with disabilities) has not been available for new projects since 2012. Developers who had utilized those funding sources now have to enter the highly competitive application process for Low-Income Housing Tax Credits when developing housing for the two noted special populations.
- The number of federal Section 8 Housing Vouchers has reduced fairly significantly during the past several years.
- In Colorado, current laws that make it easier for homeowners' associations to file large, class-action lawsuits against builders for construction problems associated with new, for-sale housing units such as condominiums has nearly halted construction of condominium units. Often an affordable option for tenants or buyers, lawsuits have led to a surge in insurance costs for condo developments making construction costs prohibitive. While business leaders and Denver-area mayors are gearing up to reintroduce a construction-defects measure into the State Legislature during the 2014 session, current law continues to take a toll on the condominium market.
- Locally, public policy does not dictate inclusionary zoning in new developments, that is, developers are not required to provide affordable units as new subdivisions are constructed. City leaders have not felt that inclusionary zoning was necessary or prudent.
- Minimum design standards are required of all housing developments. In an effort to keep affordable housing at a standard similar to market rate housing (and avoid "cheap-appearing

housing”), any development of affordable housing is required to meet the same design standards as market rate units.

- The City does not provide fee reductions for providers of affordable housing. HOME Investment Partnership Program funds have been available for support, but not general funds from the City. The City of Greeley monitors land development costs and fees for the effect on housing affordability and will ensure that these costs do not unreasonably affect the cost of housing. The City’s Planning Office compares Greeley’s fees with other Northern Colorado communities on a regular basis. The City’s Planning and Community Development staff are sensitive to the impact these fees have on the cost of housing. Two of the largest contributors to housing cost, however, are the costs of land and construction– over which the City has no control.

## MA-45 Non-Housing Community Development Assets

### Economic Development Market Analysis

#### Business activity

Business by Sector	# of Workers	# of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,736	59	4	0	-4
Arts, Entertainment, Accommodations	4,101	3,419	10	12	2
Construction	3,538	1,273	8	4	-4
Education and Health Care Services	9,782	11,191	23	38	16
Finance, Insurance, and Real Estate	2,794	1,749	7	6	-1
Information	968	419	2	1	-1
Manufacturing	4,504	446	11	2	-9
Other Services	2,006	1,858	5	6	2
Professional, Scientific, Management Services	3,451	1,582	8	5	-3
Public Administration	1,348	2,071	3	7	4
Retail Trade	6,256	3,901	15	13	-1
Transportation and Warehousing	1,165	283	3	1	-2
Wholesale Trade	1,118	910	3	3	1
Total	42,767	29,161	--	--	--

**Table 54 - Business Activity**

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

A discussion of business activity follows several other tables below.



## Occupations by sector

Sector	# of People
Management, business and financial	12,701
Farming, fisheries and forestry occupations	692
Service	8,143
Sales and office	11,134
Construction, extraction, maintenance and repair	4,559
Production, transportation and material moving	5,538

**Table 56 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

Only 30% of the occupations noted in the table above are in the professional fields of management, business, and financial. Most of the remaining sectors can be reasonably expected to pay lower wages (with the exception of “extraction”). This highlights the need for more employment opportunities in the professional realm in Greeley.

## Travel time

Travel Time	Number	Percentage
< 30 Minutes	32,232	80%
30-59 Minutes	5,975	15%
60 or More Minutes	2,295	6%
<b>Total</b>	<b>40,502</b>	<b>100%</b>

**Table 57 - Travel Time**

Data Source: 2005-2009 ACS Data

The table immediately above indicates that the majority of Greeley workers remain in the near vicinity for employment. Only six percent travel more than an hour to work. However, twenty-one percent still leave Greeley. Employment destinations greater than 30 minutes would include Cheyenne, Wyoming and in Colorado the cities of Fort Collins, Loveland, Longmont/Boulder area, and Metro Denver.

## Education

### Educational attainment by employment status (population 16 and older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,154 (12%)	334	2,955
High school graduate (includes equivalency)	7,272 (17%)	410	2,536
Some college or Associate's degree	9,932 (23%)	568	2,191
Bachelor's degree or higher	10,212 (24%)	348	1,829

**Table 58 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

The total number of persons represented in the “Educational Attainment by Employment Status (Population 16 and Older)” is 43,741. Of those, 31% have less than a high school diploma (however the table includes ages down to 16 and thus kids typically with two more years of high school to complete prior to graduation); 27% have a minimum of a high school diploma or GED; 23% have some college up to an Associate’s Degree; and 19% have a Bachelor’s Degree or higher. Again based on the figures in the table immediately above, 74% are employed; 4% are unemployed; and 22% are not in the labor force.

**Educational attainment by age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	270	1,156	1,295	1,475	1,327
9th to 12th grade, no diploma	1,740	1,663	1,368	1,486	850
High school graduate, GED, or alternative	3,266	2,548	3,221	4,463	2,719
Some college, no degree	7,550	2,937	2,555	3,406	1,517
Associate’s degree	551	1,136	875	1,782	255
Bachelor’s degree	793	3,689	1,904	3,170	1,192
Graduate or professional degree	12	441	833	2,372	876

**Table 59 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

The total of all ages represented in Table 53 is 66,693. Again, the data doesn’t allow for an equal comparison of ages, but based on the table above 21% of the persons represented are 24 years old or less; 20% are ages 25-34; 18% are ages 35-44; 27% are ages 45-65; and 13% are older than 65.

More than 43% (43.25%) have a high school education or less (but the numbers include youth ages 16-18, who would not normally have completed their high school education). If the lowest age category is removed from the percentage, it drops to 35% (still a high percentage).

Nearly 30% (29.81%) have an Associate’s degree or higher; 22% have a Bachelor’s degree or higher.

**Educational attainment – median earnings in the past 12 months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$20,591
High school graduate (includes equivalency)	\$27,517
Some college or Associate's degree	\$31,805
Bachelor's degree	\$38,702
Graduate or professional degree	\$53,109

**Table 60 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

Based on data above, by far the highest category of wage earners is those with a Graduate or professional degree. They earn more than double what an earner with less than a high school diploma earns. Significant increases in income are seen at each higher level of educational attainment, with the largest increase between the Bachelor’s degree level and the Graduate or professional degree level.

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction**

Based on data from Table 52 above, 23% of the jobs in Greeley are in the Education and Health Care Services fields. Major employers in the education and health sectors include the following:

- North Colorado Medical Center serves as a regional medical center and is one of the largest hospital providers in the area. It also operates clinics in Greeley and other communities in the general area.
- University of Colorado Health also has a medical presence in Greeley. It operates a clinic and an emergency/urgent care facility.
- The University of Northern Colorado is located just south of Greeley’s downtown and has been in existence since 1890. It offers more than 100 bachelor’s degree programs and, additionally, more than 100 master’s degree programs, including in education and health.
- The main campus of Aims Community College has been in Greeley for more than 45 years. It offers 160 degree and certificate programs designed to transfer to a four-year university or to certify students to step into specific jobs.
- Greeley-Evans School District Six serves more than 19,000 students in the communities of Greeley and Evans. There are 25 district-operated schools.
- Other facilities in the medical/education realm are the Academy of Natural Therapy and Institute of Business and Medical Careers (IBMC).

Following health and education are employment sectors that generally pay employees lower incomes: Retail Trade (15%); Manufacturing (11%); and Arts, Entertainment, Accommodations (10%). The high percentage of workers in these employment fields (36%) has historically kept wages in Greeley the lowest in the state (see Table 61 below).

MSA	2011 Per Capita Personal Income	2012 Per Capita Personal Income	Rate (%) of Change
Boulder	\$51,893	\$53,772	4.3%
Colorado Springs	\$39,994	\$40,980	2.2%
Denver/Aurora/Broomfield	\$48,980	\$50,936	3.7%
Fort Collins/Loveland	\$39,767	\$41,311	3.3%
Grand Junction	\$35,169	\$35,726	3.0%
<b>Greeley</b>	<b>\$29,986</b>	<b>\$31,657</b>	<b>4.1%</b>
Pueblo	\$31,760	\$33,218	3.6%

**Table 61 – Per Capita Personal Income by MSA (2011-2012)**

Data Source: Bureau of Economic Analysis

It should be noted that the data is fairly old (2005-2009). More recent information on Greeley’s economy follows:

- An analysis of federal employment data by the Associated General Contractors of America ranks Greeley 8<sup>th</sup> in the nation for growth in construction/mining/logging jobs. Construction employment increased 17% during the February 2013 to February 2014 period. An estimated 2,200 new jobs in this industry were created.
- While many metropolitan areas slumped in their economic recovery during 2013, an IHS Global Insight study for the U. S. Conference of Mayors forecasted that of the 336 metro areas examined, Greeley was one of 68 expected to record annual growth exceeding 2%. Greeley ranked 8<sup>th</sup>, with an expected growth of 4% in 2014.
- The Milken Institute examined 379 metropolitan areas for economic vitality based primarily on job creation and retention, taking into account such things as stable and expanding wages and business growth. The 2013 report ranked the Greeley Metropolitan Statistical Area (MSA), which encompasses all of Weld County, #10 in the large cities category.

The large increase in construction/mining/logging jobs has most likely led to an increase in accommodations jobs, also, as two new hotels have been constructed in Greeley during the past several years.

## **Describe the workforce and infrastructure needs of the business community**

### **Workforce**

Based on the tables above, the highest workforce needs in the community include teachers at all levels (pre-school through doctoral degrees); all types of health care workers; retail trade and accommodation workers (cashiers, stockers, desk clerks, etc.); and employees for manufacturing positions [JBS (meat packing) and Leprino (cheese) are main employers in this category]. Leprino, in particular, has noted a lack of available workers and cited the increase in high-paying employment opportunities in the oil and gas industry as part of the issue.

While the “Agriculture, Mining, Oil & Gas Extraction” category only had a 4% share of workers on the table data, it is expected that this category would have a greater percentage of workers with current data and a corresponding need for additional, qualified employees.

As the oil and gas industry pulls skilled and semi-skilled workers from the general workforce population, additional employees are needed in areas of manufacturing, retail, accommodations, services, etc.

### **Infrastructure**

In 2009, Greeley formed the Economic Development Advisory Committee to formulate a thorough, far-reaching economic development strategic plan. The committee discussed the city’s economic condition at the time, its competitive position with regard to economic development within the region, future vision, and desired community attributes and then defined goals, objectives, and reasonable and achievable suggested strategies. It looked at physical infrastructure issues, and in addition cultural/social issues. The following were identified as infrastructure concerns, which can translate into needs, with regard to Economic Development:

- Transportation. Improvements are needed to address a diminishing transit capacity of regional transportation systems and their poor/deteriorating conditions. Also cited as a need was development-ready, rail-served industrial sites.
- Sites/facilities. Improvements are needed to buildings in the older center of the community, both residential and commercial, where there is significant deterioration.
- Streets. Approximately \$10,000,000-\$12,000,000 is needed annually to improve pavement throughout Greeley, according to the City's Public Works Director. Particularly, improvements to the main arterials in the older parts of the community (8<sup>th</sup> Avenue; 10<sup>th</sup> Street) are needed and are underway.
- Labor Market. While the Committee identified the general workforce composition at the time as a major strength, it noted that the community struggled to attract and retain University of Northern Colorado graduates, entrepreneurs, and northern Colorado executives and cited that as a significant weakness.
- Financial capital. The need for additional seed and venture capital for entrepreneurs was cited.
- Education. Improvements to Weld County School District Six are needed. The District has struggled to show improvement in specific performance indicators in recent years, which does not help attract upper level income earners and business professionals who place a high value on the educational system of a community.
- Community image and quality of life. Great strides have been made to address the need to improve Greeley's image (Greeley Unexpected campaign) and the perception from that outside that quality of life is lacking. Continued improvements to create vibrant downtown and University districts, increase options for fine dining and night life, and overall image were noted as needs by the Advisory Committee.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period**

- The oil and gas industry has had an immensely positive effect on the general economic condition of not only Greeley, but all of Weld County. Recent citizen initiatives that could require greater oil and gas setbacks could affect the economic viability of the industry. The industry has brought significant dollars and employment growth to the community; a loss of or reduction to the industry could change Greeley's economic outlook.
- Leprino Foods has noted the need for additional dairies to supply the product they need for the manufacture of cheese. This could provide a need for additional agriculture-type workers in the Greeley area.
- The City is actively pursuing options for a downtown hotel and conference center to complement the reinvigoration and revitalization efforts in that area. With a hotel/conference

center would come new employment options for area workers and an influx of visitors to the city, both of which would have a positive economic impact.

- During the years of this Consolidated Plan, it is expected that the redevelopment of the Greeley Mall will also be explored, and, best case scenario, get underway.
- Significant infrastructure improvements are being made to two of the main traffic corridors through the City: 8<sup>th</sup> Avenue and 10<sup>th</sup> Street (business routes for U. S. Highway 85 and U. S. Highway 34, respectively). Improvements are for pedestrian safety (ramps, narrowed intersections, raised crosswalks, street lighting), but also to the overall aesthetics (benches and planters, landscaping). It is hoped these improvements will attract new businesses along the corridors and retain existing ones.
- The University District (created in 2009) encompasses many of the city's low- moderate-income neighborhoods, as well as the "University's (of Northern Colorado) area of influence". The initiative promotes a renaissance, reinvestment, and renewal of this important community area and comprises five distinct priorities: design, destinations, economy, education, and livability. Several commercial areas are within the district. The economic dream is big – abundant commercial services, retail marketplaces, entertainment venues, and small business opportunities to help create a vibrant economy.
- Weld County is looking at major changes to two county roads (CR 49 and CR 47), which could greatly impact traffic patterns from the County to Aurora and other east-Denver cities. Approximately four and five miles from the east edge of Greeley, impact could be felt in job growth and economic development opportunities. (County Road 47 is the eastern edge of the Greeley-Weld Airport.)

### **Describe any needs for workforce development, business support, or infrastructure these changes may create**

- The continued need of the oil and gas industry for skilled and semi-skilled workers and the attractive salary/benefits packages that are offered by the industry could result in a shortage of employees for other industries in the City, such as manufacturing, mechanics, services, retail, etc. To be competitive with the oil and gas industry, employers will most likely need to increase wages and salaries and make improvements to the overall work force environment.
- Job training in the field of oil and gas will be a continuing need.
- Heavy use by oil and gas trucks may cause an increased need for improvements to streets.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction**

The high percentage of non-professional employment opportunities keeps Greeley wages the lowest of any Colorado city. (See Per Capita Personal Income, Table 61). Table 58 indicates that of the 32,570 persons in the civilian labor force, 62% have more than a high school education. With percentages at

that level and to keep the workers with higher educations in the Greeley community, it would stand to reason that there is a need for additional employment opportunities for persons with higher education and that would pay better wages.

Greeley's 2009 Economic Development Strategic Plan cited as one of its goals, "to increase per capita, median, and household incomes in the City of Greeley and surrounding areas" with one objective to increase availability of high quality primary industry employment opportunities. A suggested strategy/action included "astutely providing economic development incentives to only those firms providing higher wage and salary employment opportunities".

With an estimated 38% of the civilian labor force having a high school education or less and 51% of the jobs potentially requiring that education level, it could be assumed that those jobs are in high demand and competitive for workers.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges, and other organizations and how these efforts will support the jurisdiction's Consolidated Plan**

- In addition to two-year degrees (Associates of Arts; Associates of Science; Associates of General Studies), Aims Community College offers a large number of certificate programs that provide for workforce training. Career and Technical Education (C.T.E.) certificates are short-term courses of study that give students entry-level skills in a specific occupation. Some certificates are designed for skill enhancement or recertification for the career professional seeking professional development or promotion. Certificates vary in length from less than one semester to three semesters. Aims also offers an Associate of Applied Science (A.A.S.) degree through which students complete a program designed to prepare them for immediate employment in a full-time skilled and/or paraprofessional occupation. Each of the college's A.A.S. degree programs is in a specified occupational field.
- An article in the August 23, 2014 edition of the *Greeley Tribune* stated that both the University of Northern Colorado (UNC) and Aims Community College have added degree programs to stay relevant with students and workforce needs. Aims, which partners with School District Six for remediation classes and is working to develop a stand-alone Early College High School to grant associates degrees to high school graduates, recently added the following new programs: Fire science; emergency management; an Associate's degree and certificate program in oil and gas; and an Associate's degree and certificate program in agriculture and agriculture production.

UNC's most popular graduate degrees are special education and educational leadership, but they recently instituted programs in sports coaching, brewing science, Master's degree programs in physical education leadership and accounting, an arts entrepreneurial program, and an animal audiology certificate.

- Employment Services of Weld County is a partner of the American Job Center Network and a part of the Colorado Workforce Center. It provides job seekers with self-service resources, career development, access to Internet tools for employment and training opportunities, and information about local and regional employers. It also assists employers with applicant referrals

and other employer-specific services. It is currently working on a project that would focus on long-term unemployed individuals and providing training in high level skills needed for occupations in the manufacturing and information technology industry sectors. It also provides job seekers with a Career Ready Colorado Certificate, which certifies their skills to a prospective employer.

- Goodwill Industries recently opened the Greeley Career Connection Center in the downtown area. It provides free career development, job search assistance, and workshops on things like resume writing, dressing for success, and business etiquette Monday through Friday weekly.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS), and if so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth**

Greeley does not participate in a Comprehensive Economic Strategy.

**MA-50 Needs and Market Analysis Discussion**

**Describe any populations or households in areas or neighborhoods that are more affected by multiple housing problems**

- Households – Greeley has a high percentage of Hispanic residents (36% per U. S. Census Bureau Quick Facts for 2013) and small populations of other races/ethnicities (less than 2%). White/not Hispanic or Latino residents account for 59.3% of Greeley’s population. Consequently, White residents and White/Hispanic residents are the most likely to experience multiple housing problems. This statement is supported by data on tables under the NA20 Section and as encapsulated below:

AMI %	Total with one more housing problems	#/% White	#/% Hispanic
0-30%	3,355	1,860/17%	1,285/38%
30-50%	1,415	940/66%	430/30%
50-80%	860	595/69%	195/23%

**Table 62 – Multiple Housing Problems by Population/Household**

- Neighborhoods – The table below shows Greeley Census Tracts, rates of income, areas of Hispanic concentration (as a high percentage population), and housing problems. (The data for this table came from the Consolidated Plan Map Tool, which does not provide consistent percentage break-outs in the different categories.) With the exception of “overcrowding”, which has a low-incidence across all Census Tracts, the data indicates housing issues were quite prevalent across most of Greeley. It is probable that this is due to years that included the recession and housing market crash, as most of Greeley’s neighborhoods were hard hit.

Census Tract	Low- Moderate Income?	>19.04% Poverty?	>32.52% Extremely Low Income	>43.72.09% Low-Income	>53.5% Moderate Income	>23.0% Persons of Hispanic Origin	Substandard – ELI (>37.21%)	Substandard – LI (>36.92%)	Substandard – MI (>32.86%)	Severe Cost Burden – ELI (>46.25%)	Severe Cost Burden – LI (>38.02%)	Severe Cost Burden – MI (>29.97%)	Overcrowded – ELI <sup>(1)</sup>	Overcrowded – LI <sup>(2)</sup>	Overcrowded – MI <sup>(3)</sup>	W/any of 4 housing problems-ELI (>50.59%)	W/any of 4 housing problems-LI (>41.05%)	W/any of 4 housing problems-MI (>31.65%)
1	Y	Y		Y	Y	Y												
2	Y	Y	Y	Y	Y	Y												
4.01	Y	Y				Y												
4.02	Y	Y			Y	Y												
5.01	Y	Y			Y	Y												
5.02	Y	Y		Y	Y	Y												
6	Y	Y	Y	Y	Y	Y												
7.01	Y	Y			Y	Y												
7.03	Y	Y		Y	Y	Y												
7.05	Y	Y	Y	Y	Y	Y												
8	Y	Y	Y	Y	Y	Y												
9	Y					Y												
10.03	Y	Y	Y	Y	Y	Y												
10.05	Y	Y	Y	Y	Y	Y												
11	Y	Y				Y												
12.01						Y												
12.02																		
13	Y	Y				Y												
14.07																		
14.08																		
14.09						Y												
14.10																		
14.11																		
14.12																		
14.13	Y					Y												
14.14						Y												
14.15																		
14.16																		
14.17																		

**Table 63 – Multiple Housing Problems by Census Tract/Neighborhood**

Note: Greeley Census Tracts (Data for Census Tract 3 is not applicable; it is the University of Northern Colorado).

<sup>(1)</sup> No Census Tracts had more than 35.9% overcrowding; <sup>(2)</sup> No Census Tracts had more than 32.43% overcrowding; <sup>(3)</sup> Only Census Tract that had more than 28.42% overcrowding in the middle-income category.

**Describe any areas in the Jurisdiction where these populations are concentrated**

- The largest concentrations of persons of Hispanic origin are in the east, southeast, and northeast sections of Greeley and (see column shaded blue on Table 63 above and corresponding Map #14). The Consolidated Plan Map Tool indicates the population exceeds

46.54% (the highest category) in Census Tracts 4.02, 5.01, 5.02, 7.01, 7.03, 10.03, and 13. Those same Census Tracts have the highest percentage of the African refugee population.

### **Describe the characteristics of the market in these areas/neighborhoods**

- The Census Tracts noted in the question above also have the highest incidences of low- moderate-income households. Housing north of 10<sup>th</sup> Street and east of 23<sup>rd</sup> Avenue and running north and south between 11<sup>th</sup> Avenue the U. S. Highway 85 Bypass is the oldest housing stock in the City, some dating back into the 1800s. Developments east of the U. S. Highway 85 Bypass were constructed in the 1990s and early 2000s as affordable housing, and while the newer housing has similar concentrations of low- moderate-income and Hispanic residents, the housing is nondescript and “cookie cutter”. The housing market in all of these areas was hard hit during the recession, with many houses losing more than 50% of their pre-recession values. While the market has returned, these areas are still affordable when compared to the rest of the city.

### **Describe any community assets in these areas/neighborhoods**

Greeley has many community assets in these neighborhoods, including those noted below. (All are in the Census Tracts cited two bullet points above this question.) This is a compact area in the heart of the City with many opportunities for residents and businesses alike.

- City of Greeley offices
- City of Greeley transit center
- Weld County Human Services offices
- United Way offices
- Downtown
- Creative District
- University of Northern Colorado and the University District
- Greeley Recreation Center and Senior Activity Center
- Sunrise Dental Clinic, Monfort Children’s, Adult Clinic (under construction)
- Union Colony Civic Center (theatre, orchestra, concerts, UNC Jazz Festival, other fine arts)
- Rodarte Community Center
- Farmer’s Market at the Train Depot
- Museums
  - Freight Station Museum (model trains)
  - History Museum
  - Centennial Park (Living History)
  - Meeker House
- Lincoln Park Library
- Island Grove Regional Park, home of the Greeley Stampede
- Greeley Ice Haus (indoor ice skating)
- Designated bike lanes
- Numerous City parks
  - Annual community events that occur in neighborhood parks/downtown, including: Arts Picnic in downtown’s Lincoln Park; Annual Blues Jam at Island Grove Regional Park/downtown; Cinco de Mayo; Octo-brewfest

## Describe any other strategic opportunities in any of these areas

- There are five Tax-Increment Financing Districts within the Redevelopment District boundaries, which can provide economic incentives for redevelopment or to employers wishing to locate in a District. The construction of Leprino Foods is a good example of the use of tax increment funds to support development.
- The City owns a number of vacant lots purchased with CDBG funds which are ready for redevelopment along North 11<sup>th</sup> Avenue.
- New infrastructure is being installed along 8<sup>th</sup> Avenue from 16<sup>th</sup> Street to 11<sup>th</sup> Street. This is the business route of U. S. Highway 85 and a main north/south arterial. Improvements are to pedestrian safety, such ramps and lighting, and to the overall aesthetics of the corridor (benches, art, landscaping, etc.). City funds are also being utilized to complement CDBG funds for this major project. It is hoped that a secondary benefit will be renewed business interest in the corridor and the downtown area (which starts at 10<sup>th</sup> Street and runs north to about 8<sup>th</sup> Street). The Avenue is bordered and the activity benefits the low- moderate-income neighborhoods that run parallel to the Avenue on both sides.
- Likewise, major infrastructure changes are underway to 10<sup>th</sup> Street (U. S. 34 business route) which could stimulate new commercial activity.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

During the Consolidated Plan years 2015-2019, the City expects to put significant amounts of its CDBG funds into improving the quality of life for residents of low- moderate-income neighborhoods, particularly through improvements to the infrastructure. A strategic move, it is hoped that improvements to pedestrian safety, traffic flow, and aesthetics along 8<sup>th</sup> Avenue will increase interest in commercial ventures, bring more employment opportunities for the low- moderate-income residents of the adjacent neighborhoods, and renew interest in the area for owner-occupied housing. Although 8<sup>th</sup> Avenue dissects low- moderate-income neighborhoods and benefits the residents in those neighborhoods, it also connects the University of Northern Colorado students with businesses all along that corridor and into the downtown.

Substantial funds are also hoped to be expended on the acquisition of a mobile home park that is located in the floodway of the Cache la Poudre River (North 11<sup>th</sup> Avenue). The City has applied to the Federal Emergency Management Agency (FEMA) for a grant to assist with this high-dollar activity. The City is required to provide a 25% match to a FEMA grant and expects to use CDBG funds to meet that requirement.

Because housing was cited as a high priority need, affordable housing activities will be supported. They may take the form of housing rehabilitation for single- or multi-family units, reconstruction of housing, and/or new construction. The need for transitional units and housing for the very-low-income was cited earlier in the Plan. The City expects to support the need for housing through support to non-profit organizations and directly to Greeley residents.

As noted under the needs assessment, a number of non-profit agencies serving a targeted population are in need of assistance for either their facility or for a service they provide. The City has partnered for many years with this part of its institutional structure, and expects to continue with that partnership. Larger rehab projects are most supported by the GURA Board, as are services that assist persons in remaining in their own residence. Facilities and services that provide support for an essential need (food, clothing, housing, and transportation) are expected to receive more consideration than those providing a non-essential service (such as recreation or education).

## SP-10 Geographic Priorities

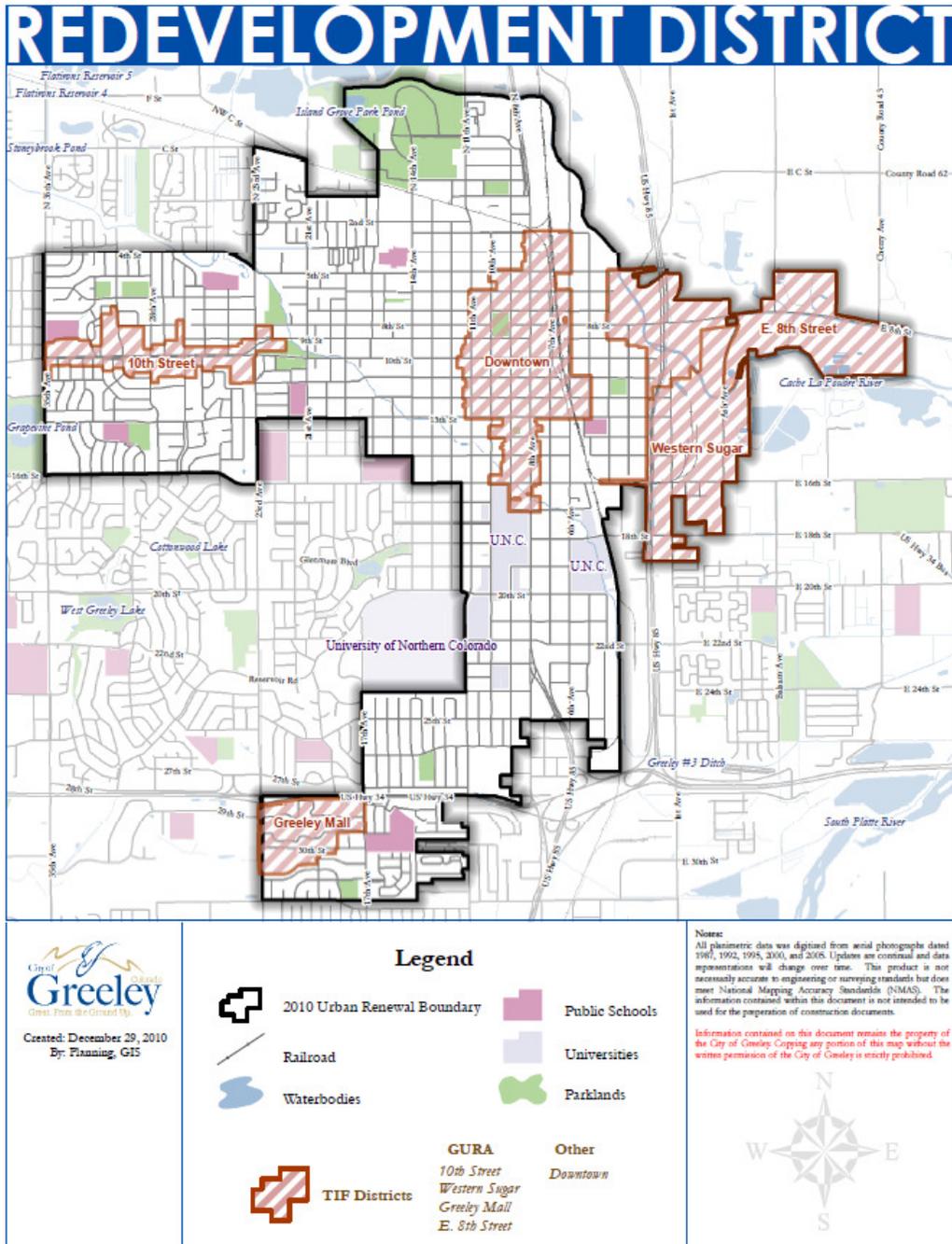
### Geographic Area

**For each geographic area, identify the neighborhood boundaries for the target area; discuss how the consultation and citizen participation processes helped identify this neighborhood as a target area; identify the target area's needs, opportunities, and barriers to improvements**

**Area Name:** Redevelopment District (See Map #17.)

**Area Type:** Predominantly residential with areas of commercial and industrial development; the University of Northern Colorado is also in the boundaries of the Redevelopment District, as is downtown Greeley.

**Boundaries:** Roughly: West border – 35<sup>th</sup> Avenue; north, south and east borders – City limits. Encompasses a number of smaller low- moderate-income neighborhoods.



**Map 17 – Redevelopment District Boundaries**

**Data Source:** City of Greeley, Colorado

CDBG activities that aren't available city-wide predominantly occur with the boundaries of the Redevelopment District. As noted on the map, the District includes the five Tax Increment Districts, downtown, Greeley Mall, and University of Northern Colorado.

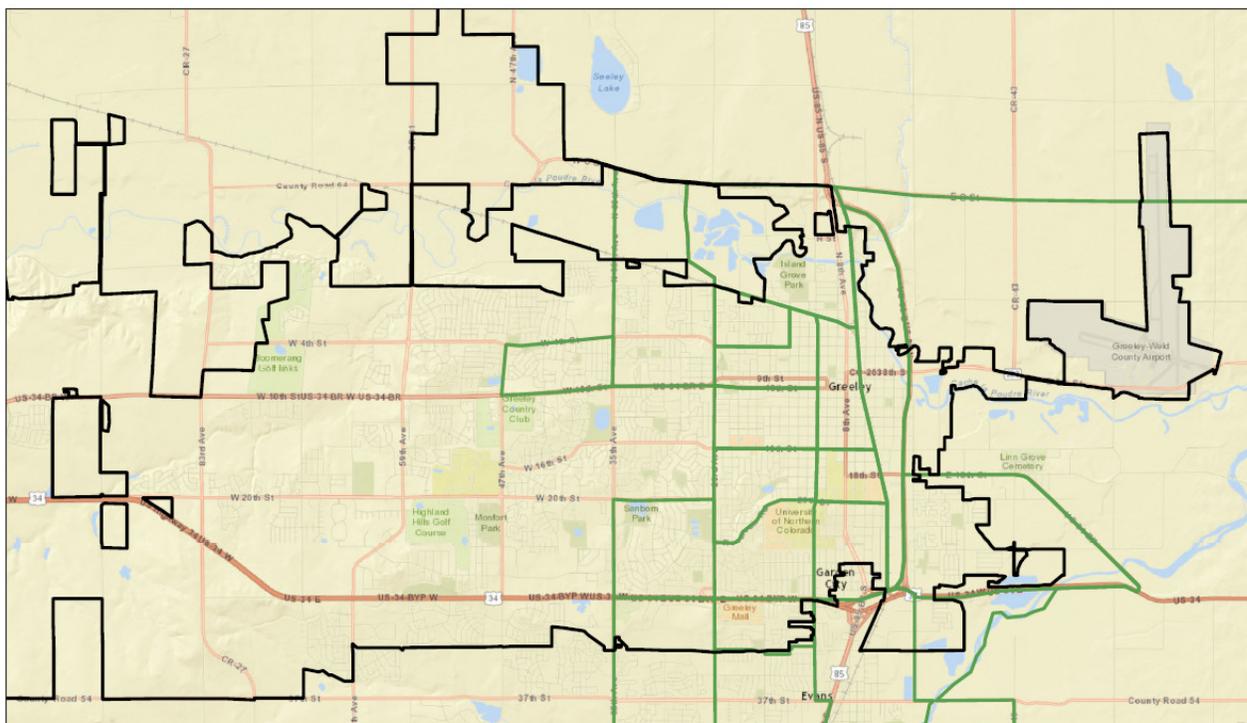
A table with Census Tracts and Block Groups included in the Redevelopment District and corresponding low- moderate-income percentages follow, as does a map of the LMI Census Tracts.

Census Tract	Block Group	LMI %
1	1	100
	2	71.48
	3	79.37
2	1	91.41
	2	96.25
4.01	1	77.17
	4	63.44
4.02	1	79.15
	2	73.62
	3	68.59
5.01	1	82.22
	2	92.07
5.02	1	78.83
	2	76.71
6	1	89.40
7.01	1	88.51
	2	70.59
7.03	1	60.44
	2	64.90
	3	77.66

Census Tract	Block Group	LMI %
7.05	2	78.21
8	1	87.70
	2	91.03
	4	96.60
10.03	1	52.13
	2	96.40
	3	62.12
11	1	54.29
	3	60.71
	4	54.55
12.01	1	70.68
13	1	64.30
	3	71.04
	4	55.38
14.09	2	65.81
14.13	1	62.07

**Table 64 – Census Tracts with > 51% Low- Moderate-Income Population**

Data Source: Data released by U. S. Department of Housing and Urban Development August 2014



August 13, 2014  
 Override 1  
 Low Mod Tract

1:95,375  
 0 0.75 1.5 3 mi  
 0 1.25 2.5 5 km  
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**Map 18 – Low- Moderate-Income Census Tracts – Outlined in Green**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

**Specific housing, commercial, and industrial characteristics of the Redevelopment District by smaller neighborhoods (with Census Tracts and Block Groups noted); needs, opportunities, and barriers to improvements**

- **Greeley east of U. S. Highway 85 (Census Tracts 7.01, 7.03, and 7.05-All Block Groups):**
  - Residential – ownership units are generally small- to mid-sized, affordable nondescript housing; there are a number of affordable multi-family developments in this neighborhood and no market rate multi-family units. High Hispanic population.
  - Commercial – there a couple of very small pockets of commercial along 1<sup>st</sup> Avenue and 18<sup>th</sup> Streets; no grocery, very limited other retail.
  - Industrial – there is a large commercial/industrial area, including the Leprino Cheese factory.
  - Needs for the area include a housing type other than affordable housing to provide for more complete neighborhoods. Also, the neighborhood lacks a grocery store of any size.
  - Opportunities for/barriers to improvements – The neighborhood is separated from the rest of the City by the U. S. Highway 85 Bypass.
  - Two tax increment districts in this area could provide support to additional commercial and industrial development (8<sup>th</sup> Avenue and Great Western Sugar).

- **Sunrise Park/East UNC** (Census Tract 7.01-All Block Groups; far east part of Census Tract 1, all Block Groups; Census Tract 2, Block Group 1; Census Tract 8, Block Groups 2 and 4):
  - Residential – One of Greeley’s first neighborhoods; older housing stock that tends to run small to mid-sized. Limited rental options. High Hispanic population. Very stable residential neighborhood. Some residential properties have an industrial zoning.
  - Commercial – There are businesses all along 8<sup>th</sup> Avenue from 17<sup>th</sup> Street north and a large farm store along 5<sup>th</sup> Street close to U. S. Highway 85. Other small business are scattered in the neighborhood.
  - Industrial – North of 9<sup>th</sup> Street and east of 5<sup>th</sup> Avenue are zoned industrial. The railroad tracks run north/south along 5<sup>th</sup> Avenue.
  - Needs for the area include rezoning of single-family housing units with an industrial or commercial zone back to residential. Due to the age of the housing units, many are in need of rehab and could benefit from improvements for energy efficiency. The Citizens Committee for Community Development notes that there are a number of properties in need of landscaping/yard maintenance.
  - Opportunities for/barriers to improvements –
    - This is a solid older neighborhood with residents who live there because they choose to, not just because it is affordable. The west border of the neighborhood includes downtown and the University of Northern Colorado (which makes for high student rentals in some areas of the neighborhood).
    - The City is aware of the zoning problems for some of the properties and is working to make changes.
    - The school district closed the elementary school in the neighborhood, which makes families with young children have to transport children out of the neighborhood (across the train tracks) to get to school.
    - The neighborhood has no grocery store. Other retail is limited to more specialty-type stores in the downtown and along 8<sup>th</sup> Avenue.
  
- **Northeast Greeley** – (Census Tracts 1, Block Group 1; all Block Groups in 5.01, 5.02, 6, and Block Groups 1 and 4 in Census Tract 13):
  - Residential – The oldest of Greeley’s neighborhoods. Single-family housing is varied in style, size, and construction; lots are generally large, many with alley access. The housing is affordable, but challenging due to age and condition. There are numerous rental opportunities, including multi-family buildings and single-family housing. The area has a high Hispanic population.
  - Commercial – Downtown; along 11<sup>th</sup> Avenue; a Hispanic market at 14<sup>th</sup> Avenue and 5<sup>th</sup> Street; along 10<sup>th</sup> Street from downtown west to 23<sup>rd</sup> Avenue.
  - Industrial – little to none.
  - Needs for the neighborhood include improvements to housing (rehab) and landscapes. There is a small market, but again no grocery store in the neighborhood and limited other retail.
  - Opportunities for/barriers to improvements
    - This is a low-income area with old housing stock on (typically) large lots. The Citizens Committee representative continually brings concerns for the condition of properties (landscape and other exterior issues) and alleys. Rehab is a challenge on older houses where lead-based paint may be an issue, driving up costs.

- Many of the homes could benefit from improvements to address energy efficiency.
  - There is a large mobile home park in the heart of the neighborhood that creates at least a perception of issues. The homes in the park are typically small and would not be allowed in new parks in the City.
  - This is an eclectic neighborhood that includes Island Grove Regional Park (home of the Greeley Stampede) and Centennial Village Museum.
  - The downtown Tax Increment District is in this neighborhood.
- **Maplewood/14<sup>th</sup> Avenue** – (Census Tracts 4.02, all Block Groups; Census Tract 1, west part of Block Groups 2 and 3:
  - Residential – Generally constructed between 1900-1960; variety of sizes, construction, and style; many have alley access. There are some multi-family options. Many of the refugee population live in this neighborhood.
  - Commercial – Small amount along the east side of the neighborhood along 11<sup>th</sup> and 8<sup>th</sup> Avenues.
  - Industrial – None
  - Needs include, like for the other older city neighborhoods, property rehab and improvements to yards and landscapes. Once again, there is no grocery store in the neighborhood.
  - Opportunities for/barriers to improvements
    - This has historically been a desirable neighborhood with beautiful forestation and a wide variety of housing types. In recent years, it has moved to a larger base of rentals and has suffered from a decrease in property maintenance. A move back to owner-occupied houses in this neighborhood would be beneficial.
    - Greeley Central High School, Heath Middle School, and Maplewood Elementary are all in this neighborhood. It is bordered on the south by North Colorado Medical Center.
- **Pockets south of 16<sup>th</sup> Street, west of UNC** – (Census Tract 2, Block Group 2; Census Tract 4.01, Block Group 1 and 4; Census Tract 8, Block Group 1 and west half of 2; Census Tract 10.03, Block Group 1 and 2; Census Tract 10.05, Block Group 3; Census Tract 11, Block Groups 1, 3, and 4; Census Tract 14.09, Block Group 2. Not all of these neighborhoods are part of the Redevelopment District.
  - Residential – A variety of mid-sized housing generally constructed during the 1950s-1970s.
  - Commercial – 11<sup>th</sup> Avenue and U. S. Highway 34 Bypass; Greeley Mall
  - Industrial – None
  - Needs include increasing owner-occupied housing.
  - Opportunities for/barriers to improvements
    - For the most part, these are still desirable neighborhoods with a base of committed owner-occupants. The neighborhoods are, however, close to UNC, which creates some tenant-occupied property issues.
    - There is a solid commercial area south of the University which provides a grocery store and other retail options. The Greeley Mall and surrounding commercial area is also in this neighborhood.
    - This neighborhood has the Greeley Mall Tax Increment District, which could provide support and assistance for redevelopment.

## **General Allocation Priorities**

Describe the basis for allocating investments geographically within the target neighborhoods.

The annual process for allocating CDBG funds is competitive. Applications for proposed activities are submitted by (generally) non-profit agencies and City departments/divisions. With the exception of an occasional public facility, the applications involve investment in one of the noted target neighborhoods. Applications are then filtered against the established priorities and goals, the amount of leverage being brought to the activity, how immediate the need is, and how well it fits into the City's vision of the overall Redevelopment District.

Historically, the City has targeted CDBG funds to these neighborhoods. Only a couple of activities (single-family housing rehab programs and clean-up weekend) are available city-wide; most of the public facilities that receive assistance are within a neighborhood in the Redevelopment District boundaries, also.

## SP-25 Priority Needs

### Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Infrastructure improvements including but not limited to improved pedestrian access, installation of curb, gutter, sidewalks, ramps, street lighting, and parkway trees	High	Very low-, low-, and moderate-income neighborhoods	Public improvements
Acquisition of properties for blight clearance, safety, neighborhood improvements, or redevelopment needs	High	Very low-, low-, and moderate-income neighborhoods	Acquisition
Create and maintain desirable and affordable housing	High	Very low-, low-, and moderate-income residents, including the homeless, persons with disabilities, the elderly, youth, and other special needs populations	Housing
Neighborhood clean-up	Medium	Very low-, low-, and moderate-income neighborhoods	Public services
Support public facilities and services that address essential needs (food, clothing, shelter, transportation)	Medium	Very low-, low-, and moderate-income residents, including the homeless, persons with disabilities, the elderly, youth, and other special needs populations	Public facilities
Economic development	Medium	Very low-, low-, and moderate-income residents	Economic development
Other infrastructure activities, such as tree planting in low-moderate-income area (LMA) parks or LMA park improvements	Low	Very low-, low-, and moderate-income neighborhoods	Public improvements
Public facilities and services that address non-essential needs	Low	Very low-, low-, and moderate-income residents, including the homeless, persons with disabilities, the elderly, youth, and other special needs populations	Public facilities
Rent/utility/deposit assistance	Low	Very low-, low-, and moderate-income residents, including the homeless, persons with disabilities, the elderly, youth, and other special needs populations	Housing

Table 65 – Priority Needs Summary

### Narrative (Optional)

## SP-30 Influence of Market Conditions

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City recognizes the need for TBRA, while making it a low-priority of the Consolidated Plan, but does not plan to provide tenant-based rental assistance. There are several agencies and faith-based organizations that assist with this need.
TBRA for Non-Homeless Special Needs	The City recognizes the need for TBRA, while making it a low-priority of the Consolidated Plan, but does not plan to provide tenant-based rental assistance. There are several agencies and faith-based organizations that assist with this need.
New Unit Production	In recent years, the City’s allocation of HOME funds dropped below \$350,000. It is expected that Habitat North will be completed, as the need for ownership units at their income level standards can only be provided with subsidies. Additionally, the City intends to complete Camfield Corner, a transitional housing HOME activity, to provide additional units for motivated homeless families trying to become self-sufficient. As with Habitat’s ownership units, housing for persons with very-low incomes can only be produced with heavy subsidies. Production of other new units will be dependent on the amount of HOME funds received and the availability of other funding to provide additional funds.
Rehabilitation	Property continuing to appreciate in value so that households aren’t underwater in mortgages is crucial, as are continued improvement to the economic outlook, income increases, and overall health of the job market. The City continues to see value in this program; however, significant use of the revolving loan program without increase in wages for low- moderate-income persons is not expected.
Acquisition, including preservation	<p>The costs to acquire single-family housing have risen considerably, as noted elsewhere in the report. While the need is there, acquisition and preservation has become cost prohibitive. At this time, the City has no specific plans to acquire existing housing units, either with or without preservation needs.</p> <p>Acquisition for other purposes, however, is a high priority and may include clearance of slum/blight or acquisition for neighborhood improvements and resident safety.</p>

**Table 66 – Influence of Market Conditions**

## SP-35 Anticipated Resources - CDBG

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 (2015)			Expected \$ Amount Available Remainder of Con Plan	Narrative Description	
			Annual Allocation \$	Program Income/ RLF \$	Prior Year Resources \$			Total
<b>CDBG</b>	Federal	See Action Plan	865,451			865,451	3,400,000	\$850,000 x 4 years
					56,883	56,883	TBD	Under budget infrastructure activities; available in IDIS after final draws; not yet allocated.
(ACQ)				200		200	800	Lot rents
						0	40,000	Sale of two owned lots for redevelopment
(HBAP)				2,382		2,382		HAPP payments (subject to final audit) for 2014 (not received)
				2,500		2,500	10,000	HBAP 2015 payments estimated
(Reallocated HAPP RLF)				27,784		27,784		HAPP RLF reallocated
<b>CDBG Council Budget for 2015</b>			<b>865,451</b>	<b>32,866</b>	<b>56,883</b>	<b>955,200</b>		

Revolving Loan Funds (RLF) not reported in the eCon Planning Suite. There are also 2014 activities with funding that carried forward into 2015, but are not reported in this report.								
(REHAB)				70,829	26,569	97,398		Rehab RLF 2014 payments not received and remaining finding at 12/31/14
				61,000		61,000	244,000	Rehab payments estimated (61,000 x 4 for remainder of con plan estimate)
(HAPP)				669,405		669,405		HAPP received program income available
				117,843		117,843		HAPP 2014 payments in RLF, not received, subject to final audit
				60,000		60,000	240,000	HAPP payments estimation -2015-2019
				-27,784		-27,784		HAPP reallocated to 2015 budget
				390,000		390,000		Sale of 1325, 1332, and 418 estimated
				131,391		131,391		Sale of 1008 on 12/31/14, receipt in 2015
<b>Total RLF</b>				<b>1,472,684</b>	<b>26,569</b>	<b>1,499,253</b>	<b>484,000</b>	

**Anticipated Resources Continued - HOME**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 (2015)				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total		
<b>HOME</b>	Federal	Housing	318,093			318,093	1,200,000	\$300,000 x 4 years
				47,980		47,980		HOME portion of HAPP PI; not received
				10,000		10,000	40,000	Estimated HAPP payments
					65,682	65,682		Unallocated grant for non-CHDO & Admin
					0	0		Unallocated CHDO
					67,685	67,685		Available Admin
			<b>318,093</b>	<b>57,980</b>	<b>133,367</b>	<b>509,440</b>	<b>1,240,000</b>	

**Table 67 - Anticipated Resources**

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

The City has historically looked most favorably on applications that provided a minimum of 8-10% of the total funds needed for an activity. The funding may come from non-profits' operating budgets, the Colorado Division of Housing (or other State grant programs), foundations, and/or other donations and fund-raising sources.

City general funds, Quality of Life funds, and food tax dollars will continue to support infrastructure activities to improve the condition of streets, provide for ADA accessibility, and support City-owned facilities and other infrastructure needs in low- moderate-income neighborhoods.

With regard to the HOME program and its match requirement, the City places greatest consideration on those activities that will bring their own match to the activity. It does, however, 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 City's match requirement in recent years has been reduced by HUD from 25% to 12.5%. Match may also be achieved through donations, volunteer labor, or in-kind cash contributions.

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

Prior to the economic recession the City acquired several properties along North 11<sup>th</sup> Avenue for commercial redevelopment. 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, however, as much of it is located in the flood plain or floodway of the Cache la Poudre River.

**SP-40 Institutional Delivery Structure**

**Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Greeley	Government	Lead Agency	City of Greeley
(Greeley Urban Renewal)	Division of the City	Administrator	City of Greeley

**Table 68 – Institutional Delivery Structure**

**Assess of strengths and gaps in the Institutional Delivery System**

The City has a small but important group of agencies that it considers a part of the City's Institutional Delivery system and hopes that the structure is apparent throughout this Plan. The City could not begin to provide the facilities and services needed to adequately address the needs of the low- moderate-income residents and neighborhoods without the involvement of these non-profit organizations.

A great deal of the system's strength lies in the willingness of the agencies to discuss and collaborate on the needs in the community through networks such as the Housing and Emergency Services Network,

North Colorado Health Alliance, Homeless Coalition, Weld County United Way, and a large group of faith-based organizations. Some areas of the Consolidated Plan are not supported by formal plans at this time, and each of the noted non-profit, private, and public institutions may not play a role identified as a part of the Plan. They are still, however, an important part of providing housing, services, and education to the City's low- moderate-income residents.

A couple of areas could be perceived as gaps:

- The Citizens Committee for Community Development members comment during every CDBG application process that too many agencies provide similar services. The feeling is that operational costs could be reduced if agencies would collaborate more so that there are not overlaps to services. (Agencies don't necessarily agree with this perception.) For example, there are numerous faith-based organizations that have clothing banks. The Housing and Emergency Services Network has made collaboration a topic of discussion at recent meetings.
- United Way of Weld County has noted a need for a housing coordinator that would work with various agencies and in various capacities with regard to the affordable housing and homeless issues.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation			
Other			
Other – Food & Nutrition	X	X	

**Table 69 – Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

A large variety of services are available to homeless persons, as noted in Table 69 above. Both agencies with a focus that strictly concentrate on providing services (or housing) to the homeless and agencies or organizations with a broader focus (the school district, for example) work to meet the needs of the homeless. There is a local non-profit that works with youth transitioning from the foster care system (R.I.T.E); another provides mental health services (North Range Behavioral Health). Several churches provide street outreach services (Greeley for God, for one) and meals for the homeless (Salvation Army and Loved Ones Against Meth, as examples).

The City has staff members that attend both the Homeless Coalition Executive Committee and general meetings of the Homeless Coalition. The Executive Committee meets twice monthly, with general membership meeting monthly. The Housing and Emergency Services Network also meets month with a City staff person in attendance. Additionally, the North Front Range Continuum of Care meets quarterly to discuss regional needs and the Balance of State Continuum of Care. Meetings rotate among the cities of Greeley, Fort Collins, and Loveland. (Again, the City provides a staff member to participate in the NFRCC meetings.)

That said, there is always a greater need than there are funds to meet those needs. Grants to support homeless services have diminished greatly over the past several years. And a wide variety of non-profits also means competition for local giving and foundations.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

There is strength in the number of providers and in the concern of the City for the homeless population. Particularly important during the last two year is the Homeless Coalition, which broadened the participation of the network from just agencies who “do it” as their mission, to include local business persons and government staff members, as well. Additionally, there is at least one agency locally who

works with each of the special needs populations: Elderly, frail elderly, disabled, severely mentally ill, persons with addictions, and HIV/AIDS. The September 2013 flood slowed the efforts of the Homeless Coalition as the City and County rallied in support of residents, businesses, etc. affected by the flooding.

Transportation vouchers or the provision of buses or vans for transport was mentioned as a need by several agencies. Additional affordable housing units, as discussed elsewhere in the Plan, are also needed, as are assistance for rents, deposits, and utility costs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

At this time, the City does not feel there are gaps in the Institutional Delivery System significant enough to warrant a strategy. Supportive services are readily available in the community and are provided by a variety of agencies serving a variety of populations and needs. The needs identified by the City have an institutional structure behind them that can work toward the needs, priorities, and goals noted.

**SP-45 Goals Summary**

Based on input from citizens through meetings, surveys, and the Citizens Committee and recommendations of staff and the GURA Board of Commissioners, City Council set priorities based on needs of low- moderate-income residents and neighborhoods. Of utmost consideration was the condition of neighborhoods. Indirect benefit to low-income residents will be through infrastructure improvements and improvements to property conditions. Direct benefit will be provided through housing activities and through agencies providing housing and services to low-income clientele. Essential needs are targeted to receive the most consideration during funding years: housing, clothing, food, and transportation. While the City is expected to maintain control of the majority of the funding, a good institutional structure of non-profit agencies is also expected to play a part through a competitive annual process.

The tables below provide specific information with regard to the Consolidated Plan goals.

**Goals Summary Information**

**CDBG GOALS**

- **Suitable Living Environment Goals**

<b>Goal Name/Category</b>	<b>PUBLIC IMPROVEMENTS</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	Redevelopment District	
<b>Needs Addressed</b>	Improved public infrastructure	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of infrastructure activities	14
	LMA – people assisted	21,000
<b>Funding</b>	CDBG	\$1,963,500

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 households benefiting per activity (as calculated by low- moderate-income households in an average area).

<b>Goal Name/Category</b>	<b>PROPERTY ACQUISITION, DEMOLITION, CLEARANCE, DISPOSITION</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	Redevelopment District	
<b>Needs Addressed</b>	Acquisition of property to assist LMA	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of properties purchased	7
	LMA – people assisted	10,500 <b>OR</b>
	LMC – people assisted	30 people
<b>Funding</b>	CDBG	\$1,137,500

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.

<b>Goal Name/Category</b>	<b>PUBLIC SERVICE – PROPERTY CONDITIONS</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	51% low- moderate-income neighborhoods; city-wide events	
<b>Needs Addressed</b>	Support to neighborhoods needing assistance with property clean-up	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of clean-up activities	7
	LMA – people assisted	10,500
<b>Funding</b>	CDBG	\$112,000

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, and activities could be done city-wide and still qualify as a LMA benefit.

<b>Goal Name/Category</b>	<b>PUBLIC FACILITIES</b>	
<b>Start Year/End Year</b>	2015 – 2019	
<b>Geographic Area</b>	City-wide, depending on location of facility. Most are in a low- moderate-income neighborhood.	
<b>Needs Addressed</b>	May address housing, homelessness, food and nutrition, health care, clothing and/or transportation as high priorities; non-essential public facility needs are a low priority.	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of public facilities improved	4
	# of LMI clientele	60
<b>Funding</b>	CDBG	\$108,000

The City has consistently assisted public facilities working with low- moderate-income clientele. Generally, the assistance is for needed rehab to a facility with heavy use. It is anticipated that two facilities will receive assistance during 2015-2019. Benefit will be counted as those utilizing the facility.

<b>Goal Name/Category</b>	<b>PUBLIC SERVICES THROUGH NON-PROFIT ORGANIZATIONS</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	City-wide	
<b>Needs Addressed</b>	May address services that relate to housing, homelessness, food and nutrition, health care, clothing and/or transportation as high priorities; non-essential public facility needs are a low priority.	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of public service activities	5
	LMC – people assisted	75
<b>Funding</b>	CDBG	\$132,500

The City has provided assistance to 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).

- **Affordable Housing Goals**

<b>Goal Name/Category</b>	<b>SINGLE-FAMILY, OWNER-OCCUPIED HOUSING REHAB LOANS</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	80% within Redevelopment District; 20% can be city-wide	
<b>Needs Addressed</b>	Housing rehabilitation	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of LMI clientele	25
<b>Funding</b>	CDBG (Revolving Loan Funds)	\$454,132

<b>Goal Name/Category</b>	<b>SF, OWNER-OCCUPIED HOUSING REHAB EMERGENCY GRANTS</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	80% within Redevelopment District; 20% can be city-wide	
<b>Needs Addressed</b>	Housing rehabilitation	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of LMI clientele	40
<b>Funding</b>	CDBG (Revolving Loan Funds)	\$90,000

The City will continue its housing rehab activity for low- moderate-income households. Loans will be utilized for those able to repay the funds; 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).

<b>Goal Name/Category</b>	<b>HOMEOWNERSHIP – RECONSTRUCTION OF HOUSING - HAPP</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	Redevelopment District	
<b>Needs Addressed</b>	Housing	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of LMI clientele	2
<b>Funding</b>	CDBG (Revolving Loan Funds)	\$530,000

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.

## HOME Goals

- Affordable Housing**

<b>Goal Name/Category</b>	<b>HOMEOWNERSHIP</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	City-wide, particularly within Redevelopment District	
<b>Needs Addressed</b>	New construction of affordable housing for income-qualified persons	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	# of LMI clientele	15
<b>Funding</b>	HOME	\$525,000

The City anticipates a continuation of its partnership with the Greeley Area Habitat for Humanity as it works to complete the Habitat North Subdivision. Funds will provide both a development subsidy to Habitat and a direct subsidy to the home buyer. Other Applications for other ownership opportunities will be accepted and reviewed as received.

<b>Goal Name/Category</b>	<b>AFFORDABLE HOUSING / RENTAL (AFFORDABLE HOUSING)</b>	
<b>Start Year/End Year</b>	2015 - 2019	
<b>Geographic Area</b>	TBD determined	
<b>Needs Addressed</b>	New construction of affordable rental housing	
<b>Goal Outcome Indicator</b>	<b>Unit of Measure</b>	<b>Quantity</b>
	LMI clientele	11
<b>Funding</b>	HOME	\$1,236,424

**Table 70 – CDBG and HOME Goals Summary (multiple tables above)**

The City expects to use HOME funds to complete the Camfield Corner subdivision of transitional housing in partnership with the Greeley Transitional House. One duplex and one triplex remain to be constructed.

**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)(2)**

*“The affordable housing section shall include specific objectives that describe proposed accomplishments, that the jurisdiction hopes to achieve and must specify the number of extremely low-income, low-income, and moderate-income families, and homeless persons to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period.”*

At the time this Plan was developed, the following housing goals were set for the years 2015-2019:

**Rental housing**

Camfield Corner will be completed as a transitional housing development. It is owned by the City and leased nominally to the Greeley Transitional House, which manages the housing.

- **Goal** – Four extremely-low-income families; one low-income family. All families who participate in this transitional housing program are homeless.
- **Goal** – HOME funds will be made available for an additional six units of rental housing. The type of housing and income levels will be determined as applications are accepted, but can reasonably be expected to provide housing for two extremely-low-income households, three low-income households, and one moderate-income household.
- Beneficiaries will be entered into the Integrated Disbursement and Information System (IDIS) in 2015 for the 2014 Chinook Wind senior housing project using Low-Income Housing Tax Credits and HOME funds. While not a goal of this Consolidated Plan, there will be 60 beneficiaries entered.
- **Goal** – 20 extremely-low-income persons; 30 low-income persons; 10 moderate-income persons.

## Homeownership

The Habitat North Subdivision will be completed during the 2015-2019 Plan years.

- **Goal** – Seven Habitat for Humanity families earning 30%-60% of AMI with four low-income families and three moderate-income families.

Beneficiary data for Habitat families that close during 2015 (but received funding from a prior year) will be entered into IDIS as properties are sold.

- **Goal** – Continued partnership with Habitat for Humanity and/or other affordable housing developers in projects yet to be determined to produce two additional houses per year (2017-2019). The goal is ownership housing for four low-income households and four moderate-income households.

## Other

Applications for HOME assistance are reviewed as received. Additional goals will be determined as applications are approved for funding.

## SP-50 Public Housing Accessibility and Involvement

### **Need to increase the number of accessible units (if required by a Section 504 Voluntary Compliance Agreement)**

Public Housing in Greeley is not required to increase the number of accessible units by a Section 504 Voluntary Compliance Agreement.

### **Activities to increase resident involvements**

The Housing Authority reports no activities designed to increased resident involvements.

### **Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the ‘troubled’ designation.**

The Greeley Housing Authority is not designated as ‘troubled’.

## SP-55 Barriers to Affordable Housing

HUD defines barriers to affordable housing as “a condition or circumstance that impedes housing choice on an equal opportunity basis”. The following are cited as barriers in Greeley:

- Land development costs and fees; high costs of construction. Land development costs and impact fees have a significant effect on the cost of delivering affordable housing. During September 2014, there were 57 lots for sale in Greeley between \$12,500 and \$22,000 that were .35 acres or less. Fifteen were small lots (.08-.16 acres); eleven of those in one subdivision of

manufactured/modular homes in an affordable area. There other four were in patio home developments in west Greeley (not an affordable area).

The remaining lots were for single-family homes, with an average price of approximately \$40,000. Only two were in an affordable area, also an area hit very hard with foreclosures. The other developments with lots available typically have houses for sale above \$200,000 (which in Greeley is not an affordable price) and up to \$600,000.

Fees to construct on a vacant lot are approximately \$28,000 (\$25,000 for a modular/manufactured home). Costs just to get to the point of construction can be, therefore, upwards of \$70,000 for a non-modular/manufactured home. With the high costs of construction, Greeley is seeing very few new homes being built for less than \$200,000. Even a Habitat for Humanity home that utilizes volunteer labor estimates the cost of construction at \$110,000.

- High cost of reconstruction/rehabilitation/environmental clean-up. Often thought of as good ways to provide affordable housing units, reconstructed and rehabbed units have also suffered the high costs of construction. Reconstructed units involve not only acquisition, but demolition and environmental clean-up costs in addition to reconstruction of the housing unit itself. The least expensive, non-mobile home on Greeley's market at the time this was written was \$75,000. To bring the house to a good standard, including environmental testing and clean-up and installation of a yard, would cost \$100,000 [or more, as evidenced by homes rehabbed during the Neighborhood Stabilization Programs (NSP)], bringing the total cost into a non-affordable range. While the NSP funds provided a valuable resource during the end of the housing market crash, deep development subsidies had to be provided in order to make the house affordable (and the program included income levels up to 120%, far above the CDBG limit of 80% AMI).
- The Not-In-My-Back-Yard (NIMBY) syndrome. The majority of available lots for new construction are in neighborhoods that are typically not affordable (as noted above), and developers have not been required to produce affordable housing within the new developments. Historically, affordable housing has carried a negative image as housing that lacks character in the construction, is constructed cheaply, and brings with it other social issues. As Greeley has not required affordable housing within non-affordable developments, the NIMBY barrier has not been significant.
- Low income and wage levels; other financial issues. As noted in Section MA45, the major employers in Greeley are in the health/education (23%), retail (15%), manufacturing (11%), and arts/entertainment/hospitality (10%) business fields. While all provide for some higher-level incomes, the majority of the jobs do not. The business areas noted above represent 59% of all employment opportunities in Greeley. Low incomes often include other financial issues such as poor credit scores or foreclosure, which can increase the challenges of finding housing. A history of bad credit or foreclosure is also a barrier for residents seeking rental housing, or for first-time home buyers. Providers of transitional housing and shelter housing noted a large increase in the "working poor", that is unemployment does not always drive people into emergency housing situations; frequently (in recent history), it is earning a wage that does not support the cost of housing.

- A lack of affordable housing units for low and very low-income households; large housing units for families; affordable accessible housing units for persons with disabilities; and adequate number of emergency and transitional housing units. As said before, housing in Greeley has historically been the most affordable of any northern Colorado city. However, it is still a challenge for those residents with the lowest incomes to find units affordable to them. As non-profit service providers were consulted, the need for affordable units for large families also became apparent. And while Greeley has had two new developments of housing for persons with disabilities, finding accessible housing in the general market place is a challenge.
- The City's transportation routes do not reach all neighborhoods, particularly the newer ones in west Greeley where housing is not generally affordable to low- moderate-income residents, who rely on public transportation more frequently than residents with higher incomes.
- Federal regulations such as Davis-Bacon can substantially increase the cost of producing affordable housing units.
- See Section MA-40 for a discussion on how public policies can be barriers to affordable housing.

### **Strategy to remove or ameliorate the barriers to affordable housing**

- The City of Greeley will continue to evaluate all future plans, policies, and programs for the potential to impact the cost and delivery of housing. When HOME funds are available, it will support affordable housing development to the extent regulations allow and ensure that housing with HOME funds continues to be affordable throughout the affordability period. (It will not, however, increase affordability periods beyond what is required.)
- The City will continue to support housing rehabilitation programs for owner-occupants and provide for a portion of loans to be deferred.
- The City will continue to work with the Greeley Housing Authority, area housing agencies, housing advocates, and area lenders on discussions about homelessness and affordable housing issues.
- The City's Economic Development Office will continue its work through its Strategic Plan and with Upstate Colorado Economic Development and area education institutions to identify ways of assisting in improving area income levels by increasing the number of higher-paying jobs and increasing job skills through access to training opportunities. It will continue to work with businesses interested in moving to the Greeley market to expand employment opportunities.
- The City will continue to facilitate the provision of housing for low and very low-income households, large families with children, seniors, and persons with disabilities by directing subsidies to developments targeting these populations.
- The City will promote a mix of housing unit types in new neighborhoods and developments for residents of all economic levels, in locations that facilitate and promote convenient access to employment and transportation (particularly alternative modes of transportation).

- The City and area housing agencies will continue to provide services for those who are homeless, including the provision of additional shelter space and transitional housing opportunities, to assist in the prevention of homelessness.

## **SP-60 Homelessness Strategy**

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

The Weld County Homeless Coalition (mentioned elsewhere in this Plan) is a collaboration of community agencies and resources dedicated to ending homelessness in Weld County that started meeting in 2012. The Coalition initiated the Vulnerability Index Survey conducted in 2012 and supported the Point in Time survey conducted at the end of January 2013. It met regularly until September 2013, when the area focus turned abruptly to flood recovery. It reconvened mid-2014 and meets again regularly to discuss the best ways to deal with homelessness, not just in Greeley but in all of Weld County. Approximately 50 individuals and agencies participate in the Coalition. The Vulnerability Index identified several specific needs, which were discussed under Section NA50 (public service needs).

The Coalition's current actions and next steps include development of a survey to ascertain current housing needs by category, i.e. chronically homeless, those needing transitional housing, youth, elderly, etc. They intend to administer the survey to the "housing needy" to determine what their needs actually are. A Point-in-Time survey is also scheduled for January 2015.

### **Addressing the emergency and transitional housing needs of homeless persons**

This issue is a large part of the Homeless Coalition's discussions. The Guadalupe Community Center is currently working with the Colorado Division of Housing to provide permanent supportive housing units on the shelter's site. It should be known by the end of 2014 if an application will be submitted.

The City will provide CDBG funding in 2015 to help support the cold-weather shelter within the Guadalupe Community Center.

Other options for emergency and transitional housing are being discussed, but no firm plans have been made.

The City will continue to work with the Greeley Transitional House to complete the Camfield Corner development. Two more buildings (a duplex and a triplex) will finish the development, which will at completion provide 16 housing units for families transitioning from homelessness to self-sufficiency.

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

- The Greeley Transitional House administers Greeley’s homeless prevention/rapid re-housing Emergency Solutions Grant on behalf of several partners: Catholic Charities, Connections for Independent Living, and North Range Behavioral Health. Through this program, up to three months of rent, deposit, and utility assistance is provided to families meeting HUD’s definition of homelessness or who are at imminent risk of becoming homeless. Funding for the program has been fairly limited.
- 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.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

- See response above with regard to the Emergency Solutions Grant.
- 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 the system.

**SP-65 Lead-Based Paint Hazards**

**Actions to address LBP hazards and increase access to housing without LBP hazards**

- City policy requires that testing for lead-based paint be done by a certified lead-based paint inspector on any house construction 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.
- 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, disposal, and clearance of affected areas. Safe removal of all 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.
- 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.

### **How are the actions listed above related to the extent of lead poisoning and hazards**

- For rehab jobs involving a level of assistance that is less than or equal to \$5,000 per unit, contractors working on the job must be trained in safe work practices, notices are provided to owners and/or tenants, and clearance must be achieved.
- Rehab jobs that involve between \$5,000 and \$25,000 in costs per unit must identify and address lead-based paint hazards. The City's rehab policies require that a risk assessment, including paint testing on any surface that will be disturbed by the rehab, be conducted by a qualified professional prior to the rehab to identify any lead hazards. Either way, lead-based paint hazards will be dealt with.
- Current City policies with regard to single-family housing rehab do not allow for rehabilitation costs to exceed \$24,999. It is too costly for the low- moderate-income homeowners, and the City does not receive substantial enough funds to do a full lead-based paint removal as a grant.

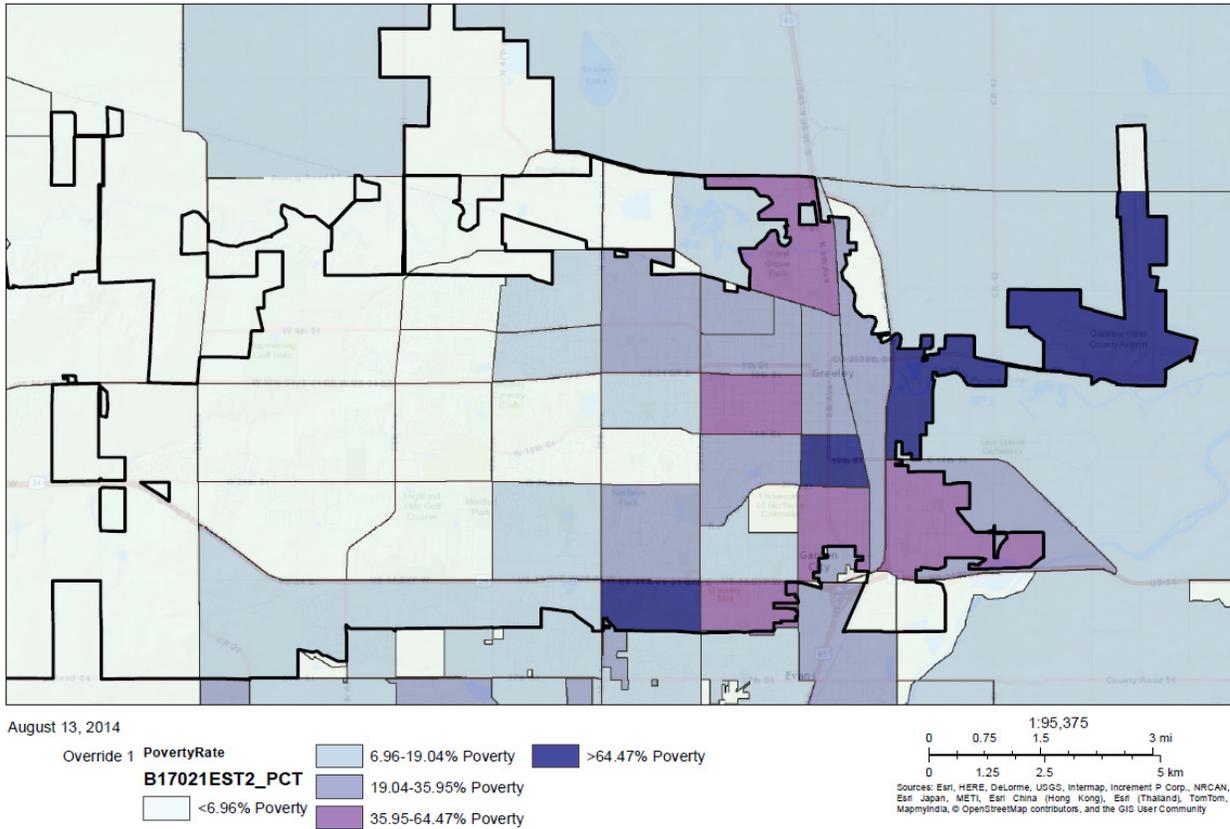
### **How are the actions listed above integrated into housing policies and procedures**

- Policies and procedures for single-family rehab address lead-based paint in the following manner: "The Housing Rehab Program must comply with the lead-based paint requirements as required through the HUD regulations found in 24 CFR Part 35 and EPA's RRP rule effective April 2010."
- Homes Again Purchase Program policies and procedures note that offers on a property being sold under this program must include all documentation required by the Colorado Division of Real Estate, signed and dated by applicants. This includes the Lead-based Paint Disclosures.

## **SP-70 Anti-Poverty Strategy**

### **Jurisdiction goals, programs, and policies for reducing the number of poverty-level families**

The map below shows poverty rate percentages by Census Tract:



**Map 18 – Percentage of Households Living in Poverty**

**Data Source:** U. S. Department of Housing and Urban Development – eCon Planning Suite

The American Community Survey (U. S. Census Bureau) collects data each year on poverty, education, income, health insurance, and other issues in states, counties, and cities with a population of 65,000 or more. According to the most recent data available (September 2012), Greeley has a poverty rate of 24%. Children, however, experience poverty at a rate of 33.5%. (The margin of error for Greeley is often near +/- 5%.)

The high poverty level is felt in many areas: the school district (free and reduced lunches), the food bank and other service providers in increased numbers of clients, at Weld County Human Services in the social services programs, and through the number of calls received on the United Way 2-1-1- help line, to name a few. (A September 9, 2012 *Greeley Tribune* article on Greeley’s poverty noted that during the years 2007-2011, food assistance caseloads more than doubled in Weld County and Temporary Assistance to Needy Families (TANF) nearly tripled.) While jurisdictions can support the provision of services and assistance, improve overall neighborhood standards, encourage economic development, and partner with educational institutions to help poverty-level families improve their lives and incomes, ultimately the responsibility to address the issue of poverty lie with the families themselves.

During the course of this Consolidated Plan term, the priorities and goals set are designed (though not always through direct financial assistance) to promote services and activities that support and enhance the quality of life in the community. There are several key areas to address when looking for ways to reduce poverty: affordable housing, increase 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 identified priorities for 2015-2019 and how they will help to reduce poverty are discussed below:

### **Economic opportunities/job creation and increases to income**

- Infrastructure improvements to low- moderate-income neighborhoods, particularly along 8<sup>th</sup> Avenue are, in part, to entice businesses to relocate to the corridor (or for existing businesses to stay) and promote economic development and job creation for the low- income residents of the 8<sup>th</sup> Avenue corridor neighborhoods. Adding additional job potential to the neighborhood could reduce transportation costs (if neighborhood residents can work closer to home).
- Acquisition of properties may provide a means for redevelopment in low- income neighborhoods, which in turn could provide for additional commercial development and employment opportunities.
- The City implemented and follows Section 3 Policies and Procedures to encourage the hiring of low-income wage earners and Section 3-qualified businesses.

### **Affordable housing**

- Housing rehab loans (and grants for those who can't afford a loan) will continue to be provided. Assistance with needed rehab of homes for owner-occupants can help decrease financial burdens. Housing rehab loans for energy efficiency to help reduce utility costs for families will be promoted.
- 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 assisted living or hospital care.

### **Education and literacy**

- As education is a large factor in moving families out of poverty, the City cited education as a key community component in its 2060 Comprehensive Plan and 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.
- In 2014, Greeley initiated "G.Town Promise", to provide youth residing in Greeley and Evans who attend Greeley-Evans District 6, charter, and private schools with the additional help they need to become successful, productive adults and to provide a quality workforce for Greeley and Evans. The goal of G.Town Promise is to empower existing programs to build and support structures to help students with academic decisions. The structures include career planning support, local internships and mentoring programs, leadership development, opportunities to participate in after-school and extra-curricular activities, and funding for post-secondary education.

## Partnerships

- The City will continue to focus federal resources on populations and neighborhoods with the greatest need, generally those within the Redevelopment District boundaries.
- The City will continue to provide staff for networks such as the Homeless Coalition and Housing and Emergency Services Network to bring knowledge of the City's policies and plans for neighborhoods. By collaborating with networks, the City can help assist low-income families and individuals who are struggling to access resources that may help them move toward self-sufficiency. It will continue to be a partner with United Way and encourage City employees to contribute financially to this agency through its annual giving campaign. United Way offers a coordinated referral service for programs that assist in a very diverse range of issues through its 2-1-1 information line.
- The City will provide Certifications of Consistency with the Consolidated Plan documentation to non-profit agencies applying for other federal funds. When funding is available, priorities line up with the City's Consolidated Plan priorities, and the City determines the need can be supported with CDBG or HOME funds, the City will partner with the non-profit agency providers for increases to services or improvements to facilities that provide additional support to poverty level families.
- The City will support events such as Weld Project Connects, which provides a one-day, one-stop service event for homeless persons and other persons in need. It will also support the efforts of the Northern Colorado Health Alliance, which provides services that include a free mobile health van at locations frequented by homeless persons and other persons in need.
- The City will provide operational support from its general fund to the Greeley Transitional House, which works with families experiencing homelessness and provides case management as those families work toward independence.
- The City will provide the Youth Assistance Program, which is available to families who want their children to participate in City of Greeley recreation programs, but have a financial hardship. The City Culture, Parks, and Recreation Department raise funds the program through a variety of sponsorships and donations. Families whose children (ages 17 and under) are on the Free or Reduced Rate Lunch Program and are residents of Greeley qualify. Each child can utilize a \$50 scholarship toward any registration costs for any class or program offered in the City's *Recreation Connection* brochure. When scholarships are used up, children on the Free Lunch Program receive a 50% reduction on non-contracted classes and programs, and children on the Reduced Rate Lunch Program receive a 25% discount on non-contracted classes and programs.
- The City entered into an Intergovernmental Contract for Services with Weld County School District Six to provide funding to support a middle school sports program. The budget includes \$15,000 in scholarships, to be made available to student athletes who qualify for the free or reduced lunch program.

The above list is not intended to be exhaustive, but to demonstrate the breadth and diversity of efforts to assist low-income families. No one program or service can work in isolation, and the City particularly supports the efforts to move families to self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

As accessing affordable housing is often the first step to getting out of poverty, the City will continue to support efforts within the community to increase the number of affordable units, rehab existing affordable units, and provide financial support when funding is available.

### **SP-80 Monitoring**

#### **Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

- CDBG monitoring policies received approval from the GURA Board of Commissioners in July 2014. The Monitoring Plan was submitted to the Director of Community Planning and Development and the City's Community Planning and Development Representative in the Denver HUD office. It implements a risk-based plan with monitoring at several stages of CDBG activities. Properties involving \$25,000 or more in CDBG funds for property acquisition and/or improvements will have a lien of no less than five years placed on them for no change in use. Consideration will be given to the amount of improvement the funds did to the property when determining whether to exceed five years.
- HOME projects are monitored annually for rents. On-site monitoring is done based on the number of units in the project.
- Minority (and women) owned businesses are solicited through advertising when job is bid.

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# 2015 ACTION PLAN

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1<sup>st</sup> Year of the 2015-2019 Consolidated Plan



## AP-15 Expected Resources – CDBG

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 (2015)				Expected \$ Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation \$	Program Income/ RLF \$	Prior Year Resources \$	Total		
<b>CDBG</b>	Federal	See Action Plan	865,451			865,451	3,400,000	\$850,000 x 4 years
					56,883	56,883	TBD	Under budget infrastructure activities; available in IDIS after final draws; not yet allocated
(ACQ)				200		200	800	Lot rents
						0	40,000	Sale of two owned lots for redevelopment
(HBAP)				2,382		2,382		HBAP payments (subject to final audit) for 2014 (not received)
				2,500		2,500	10,000	HBAP 2015 payments estimated
				27,784		27,784		HAPP RLF reallocated
<b>CDBG Council Budget for 2015</b>			<b>865,451</b>	<b>32,866</b>	<b>56,883</b>	<b>955,200</b>		

Revolving Loan Funds (RLF) not reported in the eCon Planning Suite. There are also 2014 activities with funding that carried forward into 2015, but are not reported in this report.								
(REHAB)				70,829	26,569	97,398		Rehab RLF 2014 payments not received and remaining funding at 12/31/14
				61,000		61,000	244,000	Rehab payments estimated (61,000 x 4 for remainder of con plan estimate)
(HAPP)				669,405		669,405		HAPP received program income available
				117,843		117,843		HAPP 2014 payments into RLF, not received, subject to final audit
				60,000		60,000	240,000	HAPP payments estimations-2015-2019
				-27,784		-27,784		HAPP Reallocated to 2015 budget
				390,000		390,000		Estimate sale of 1325, 1332, and 418
				131,391		131,391		Sale of 1008 on 12/31/14, receipt in 2015
				<b>1,472,684</b>	<b>26,569</b>	<b>1,499,253</b>	<b>484,000</b>	

**Expected Resources Continued - HOME**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 (2015)				Expected \$ Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation \$	Program Income/ RLF \$	Prior Year Resources \$	Total		
<b>HOME</b>	Federal	Housing	318,093			318,093	1,200,000	\$300,000 x 4 years (includes CHDO and Administration)
				47,980		47,980		HOME portion of HAPP PI not received
				10,000		10,000	40,000	Estimated HAPP payments
					65,682	65,682		Unallocated grant for non-CHDO & Admin;
					0	0		Unallocated CHDO
					67,685	67,685		Available Admin 2013 & 2014; will need to update 11/1, possibly add 2012
						30,770		Resale of a Habitat unit to non-qualified buyer during affordability
			<b>318,093</b>	<b>57,980</b>	<b>133,367</b>	<b>509,440</b>	<b>1,240,000</b>	

**Table 71 – Expected Resources – Priority Table**

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

The City has historically looked most favorably on applications that provided a minimum of 8-10% of the total funds needed for an activity. The funding may come from non-profits' operating budgets, from the Colorado Division of Housing (or other State grant programs), foundations, and/or other donations and funding raising sources.

City general funds and Quality of Life funds will continue to support infrastructure activities to improve the condition of streets, continue to provide for ADA accessibility, and support city-owned facilities and other infrastructure concerns in low- moderate-income neighborhoods.

With regard to the HOME program and its match requirement, the City places greatest consideration on those activities that will bring their own match to the activity. It does, however, 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 City's match requirement in recent years has been reduced by HUD from 25% to 12.5%. Match may be achieved through donations, volunteer labor, or in-kind cash contributions.

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

Prior to the economic recession the City acquired several properties along North 11<sup>th</sup> Avenue for commercial redevelopment. 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 or floodway of the Cache la Poudre River.

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Goal Name /Category	Start Year	End Year	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>CDBG GOALS</b>						
<b>Administration: \$164,100</b>						
Public Improvements	2015	2016	Redevelopment District	Improved public infrastructure	\$373,500	LMA benefit to 1,500 LMI households
Public improvements	2015	2016	Redevelopment District	Improved infrastructure – parkway tree planting - CDBG	\$16,000	LMA benefit to 1,500 in LMI households
Property Acquisition, Demolition, Clearance, Disposition	2015	2017	Redevelopment District	Acquisition of property to assist LMC or LMA	\$337,500	LMC benefit – 40 households (Probable FEMA-supported Mobile Home Park) OR LMA benefit to 1,500 – TBD OR Clearance of slum/blight - TBD
Public Service – Property Conditions	2015	2015	City-wide	Neighborhood conditions	\$16,000	LMA benefit – 1,500
Public Service – Non-profits	2015	2016	City-wide	Home care	\$26,500	LMC benefit – 15 households
Public Facility – Non-profits (homeless operational)	2015	2016	City-wide	Homelessness	\$11,000	LMC benefit – 167 people
Affordable housing	2015	2016	80% in Redevelopment District; other 20% city-wide	Homeowner rehab loans	\$97,398	LMC benefit – 5 households
Affordable housing	2015	2016	City-wide	Minor emergency home repair grants	\$3,000 in 2015 + existing funding	LMC benefit – 8 households
Affordable housing-HAPP	2015	2017	Redevelopment District	Housing	\$530,000	LMC benefit – 2 households

Goal Name /Category	Start Year	End Year	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>HOME GOALS</b>						
<b>Administration – 10% of grant (approximately \$30,000)</b>						
Affordable housing - HOME	2015	2017	Northeast Greeley	New construction of affordable housing	\$150,000	LMC benefit – 5 households
Affordable housing – HOME	2015	2016	LMI neighborhoods	New construction of affordable rental housing	\$375,000	LMC benefit – 2 households (The activity was funded in 2014.)

**Table 72 – Goals Summary**

**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)**

*Note: These are goals for the year 2015.*

**Rental Housing**

A duplex will be constructed at Camfield Corner, a transitional housing development. It is owned by the City and leased nominally to the Greeley Transitional House, which manages the housing.

- **Goal** – One extremely-low-income families; one low-income family. All families who participate in this transitional housing program are homeless and exiting from the Greeley Transitional House.
- Beneficiaries will be entered into the Integrated Disbursement and Information System (IDIS) in 2015 for the 2014 Chinook Wind senior housing project using Low-Income Housing Tax Credits and HOME funds. While not a goal of this Consolidated Plan, beneficiary data will be entered for the City’s HOME units.

**Homeownership**

The Greeley Area Habitat for Humanity will continue to work toward completion of the Habitat North Subdivision.

- **Goal** – Five Habitat for Humanity families earning 30% - 60% of AMI with three low-income families and two moderate-income families.

Beneficiary data will be for a combination of funding years, as Habitat’s fiscal year runs from July 1<sup>st</sup> to June 30<sup>th</sup>. Not all beneficiaries will be as a result of 2015 funding.

## Projects

### AP-38 Project Summary

#### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
<b>CDBG Project Summaries for 2015</b>				
Public improvements	Redevelopment District	Improvements to infrastructure	Improvements to low- moderate-income neighborhoods – streets, sidewalks, trees	
Acquisition	Redevelopment district	Acquisition of property to address safety or other neighborhood concerns	Clearance of slum/ blight; improvements to low- moderate-income neighborhoods	CDBG
SF Housing rehab loans	City-wide	Improvements to affordable housing	Housing rehabilitation	CDBG-RLF
SF Housing rehab grants	City-wide	Improvements to affordable housing	Housing rehabilitation	CDBG
Clean-up weekend	City-wide	Assistance to public service	Neighborhood clean-up	CDBG
RVNA	City-wide	Assistance to public services	Home care	CDBG
Guadalupe	City-wide	Assistance to public facility (operational costs)	Homelessness	CDBG
<b>HOME Project Summaries for 2015</b>				
Greeley Area Habitat for Humanity	Northeast Greeley	Homeownership	Affordable housing	HOME
Camfield Corner Phase 3	Northeast Greeley	Affordable rental	Affordable housing	HOME

**Table 73 – Project Summaries – CDBG and HOME**

## AP-35 Projects

### CDBG

Project Name
<p><b>8<sup>th</sup> Avenue pedestrian improvements.</b></p> <p>The entire project is within the GURA Redevelopment District boundary. The initial concept was undertaken to explore cost effective options to increase the appeal, safety, and function of the travel corridor between the campus and downtown. Several surveys undertaken in association with both the Downtown and University District redevelopment areas reflect resident concerns that the identified corridor is unsafe, lacks interest and appeal, and limits economic development or redevelopment interest. As a key entryway to the City and a Colorado State Highway, it is critical to promote a strong and healthy community image; this of substantial interest as it relates to the successful redevelopment of both the Downtown and University District. This project will benefit target redevelopment area neighborhoods and the entire University District by creating a more expansive and accessible pedestrian corridor, which is a component is of a larger area redevelopment project. The Census records reflect the target neighborhoods are predominately occupied by low- and moderate-income residents. The overall University and Downtown areas include several thousand households and are two of the most densely populated neighborhood areas in the City. This is the third year of the activity that started in 2013. Infrastructure improvements in low- moderate-income neighborhoods are a high priority.</p> <p><b>HUD Matrix Code – 03K (Public Improvements-Street Improvements); CDBG Citation - 570.201(c); Benefit to LMA</b></p> <p><b>Objective – Suitable Living Environment; Outcome – Sustainability</b></p> <p><b>2015 Budget - \$373,500</b></p>
<p><b>Property acquisition.</b></p> <p>(May include clearance, demolition, relocation, etc.) – The City has an application with FEMA for the removal of a 44-unit mobile home park in a LMI area that lies in the floodway of the Cache la Poudre River. If the FEMA application is approved, CDBG will provide the 25% match required. Should the application be denied, \$150,000-\$200,000 will remain in Acquisition for use as “opportunity” properties become available and address a LMA concern. The remainder will be reallocated to provide further support to the 8<sup>th</sup> Avenue Pedestrian Improvements project above. Acquisition was identified as a high priority in the Consolidated Plan.</p> <p><b>HUD Matrix Code – 01 (Acquisition of Property); CDBG Citation - 570.201(a)&amp;(d); Benefit to LMC or LMA</b></p> <p><b>Objective – Suitable Living Environment; Outcome – Sustainability</b></p> <p><b>2015 Budget - \$337,500 (plus already allocated funds)</b></p>
<p><b>Single-family housing rehab.</b></p> <p>Funds will be used to provide zero-interest loans to qualified homeowners in need of housing rehab. 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). Assistance to provide and support affordable housing was cited as a high priority for this Consolidated Plan.</p> <p><b>HUD Matrix Code – 14A (Rehab Single-Family Residential; CDBG Citation - 570.202(a); Benefit to LMC</b></p> <p><b>Objective – Decent housing; Outcome – Sustainability</b></p> <p><b>2015 Budget - \$97,398</b></p>

**Single-family emergency housing rehab grants.**

Funds will be used to provide a one-time-per-household grant of up to \$2,000 in emergency home repairs. To qualify for a grant, the household must have no means of repayment. Assistance to provide and support affordable housing was cited as a high priority for this Consolidated Plan.

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

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

**2015 Budget - \$18,000 (funding is carried forward and additional added to equal \$18,000)**

**Single-family reconstruction of housing for ownership opportunities.**

Funds will be used to reconstruct two single-family houses that were acquired and demolished due to condition several years ago. They will then be sold to households at 80% or less of AMI.

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

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

**2015 Budget - \$530,000 (Revolving loan funds only)**

**Clean-up Weekend.**

This is an ongoing City program. Annually, a city-wide clean-up weekend is held. Residents of Greeley may bring trash to the identified site (11<sup>th</sup> Avenue & H Street) for a cost that is less than using the land fill. (This program is for the entire community; the percentage of LM residents compared to the percent of CDBG funds in the activity was calculated.) An intense effort continues in the North and East Greeley areas (low- moderate-income areas) in order to reduce code violations and cleanup in this area. In addition to participating in the cleanup efforts for compliance, code violations will continue to be monitored and volunteers will continue to distribute flyers and help residents in these targeted areas clean their property. City trucks will be used to haul debris to the site if needed. Addressing the need for improvement to neighborhood property conditions and neighborhood clean-ups were considered a medium priority.

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

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

**2015 Budget - \$16,000**

**Parkway tree planting.**

Funds provided to this program will continue improvements to the parkway area of Greeley’s infrastructure 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 have a high population of minorities (Hispanic). All have more than 50% low- moderate-income residents. Owners of the property that is fronted by the parkways must commit to appropriate care of the tree(s) planted. Infrastructure improvements in low- moderate-income neighborhoods are a high priority.

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

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

**2015 Budget - \$16,000**

**RVNA-Home care.**

Home care scholarships will be provided to LMI residents of Greeley. 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 more costly stay in nursing home or hospital. Public services that address an essential need are a medium priority of this Consolidated Plan.

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

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

**2015 Budget - \$26,500**

**Guadalupe Community Center-Cold-weather shelter.**

Funds will be provided to Guadalupe Community Center for the operation of a cold-weather shelter within the facility during the months from December 1-March 1.

**HUD Matrix Code – 03T (Public Facility-Operating Costs of Homeless Programs); CDBG Citation – 570.201(c); Benefit to LMC**

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

**2015 Budget - \$11,000**

**HOME**

**Habitat for Humanity.**

New construction of five single-family housing units. Sale will be to families qualifying under the Habitat for Humanity guidelines and earning 30-60% of AMI.

**Camfield Corner.**

New construction of a duplex, adding units to the Camfield Corner development of transitional housing units. Families leasing the units are homeless and living at the Greeley Transitional House. Leasing the units assist the families as they become self-sufficient.

**Table 74 – Project Information – CDBG and HOME**

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

The City set as a high priority the improvement of neighborhood conditions in low- moderate-income areas and for low- moderate-income clientele. All of the noted projects above (with the possible exception of the Acquisition activity, which may address slum/blight conditions depending on property acquired) are expected to benefit the LMI population. The goals include improvements to infrastructure with the intent of also improving the commercial and residential viability of the surrounding low-income neighborhoods, improvements to property conditions through the Housing Rehab program and clean-up events, and to support a non-profit agency as they provide in-home assistance to clientele (with the goal that the clientele will be able to maintain residency in their homes).

The infrastructure improvements are in neighborhoods that were greatly affected by the recent recession and housing market crash. The City did not have funds available to maintain and improve the conditions of streets, accessibility, sidewalks, etc. and will use federal funds to improve the quality of the neighborhoods for the low- moderate-income residents.

An obstacle to addressing the underserved needs is available funding. The City has chosen to target projects that benefit the largest numbers of low- moderate-income residents, which will allow for less funding for direct-benefit activities that would affect a smaller number of persons.

**AP-50 Geographic Distribution**

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

Target Area	Percentage of Funds
Redevelopment District	75%
All areas of City	25%

**Table 75 – Geographic Distribution**

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

The neighborhoods within the Redevelopment District have a number of characteristics and issues that make them high-priority neighborhoods, including those noted below:

- High percentages of low- moderate-income residents.
- High percentages of minority populations.
- High number of foreclosures during 2006-2012 and corresponding problems that came with depreciated property values, vacant properties, increase in non-owner-occupants, etc.
- Distressed commercial areas, including the loss of the grocery store that served many of the residents of these neighborhoods.
- Areas where the homeless population frequents.
- Older infrastructure, including forestation, streets, sidewalks, etc.
- The perception (whether warranted or not) that these neighborhoods have more crime, gang activity, and overall lack of safety for the residents.
- The physical separation from neighborhoods with higher income levels, more shopping opportunities, and different housing options.

## Affordable Housing

### AP-55 Affordable Housing

One Year Goals for the Number of Households to be Supported	Goal	Defined
Homeless	2	
Non-Homeless	19	
Single-family housing rehab		5
Single-family rehab emergency grants		8
Single-family ownership (HAPP)		2
Single-family ownership (Habitat for Humanity)		5
Special-Needs	0	
<b>Total</b>	<b>22</b>	

**Table 76 – One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	Goal
Rental Assistance	0
The Production of New Units (Habitat North; Camfield Corner)	9
Rehab of Existing Units (includes loans and grants)	13
Acquisition of Existing Units	0
<b>Total</b>	<b>22</b>

**Table 77 - One Year Goals for Affordable Housing by Support Type**

*Note: Beneficiary data will also be entered for 2014 activities completed in 2015 as noted elsewhere in the Action Plan/Consolidated Plan.*

### AP-60 Public Housing

#### **Actions planned during the next year to address the needs of public housing**

The City will continue to provide staff to conduct inspections of public housing units.

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

The Greeley Housing Authority did not report any actions planned to encourage residents to become more involved in management or participate in homeownership.

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

The Greeley Housing Authority does not have a 'troubled' designation.

## **AP-65 Homeless and Other Special Needs Activities**

**Describe the jurisdictions one-year goals and actions for the following**

### **Reducing and ending homelessness**

- Conduct a Point-in-Time count in January 2015.
- Conduct a survey of the homeless with additional details to help the City and the Homeless Coalition develop a plan.
- Continue to support the Homeless Coalition with City staff presence.
- Complete two more units of housing for homeless families transitioning to self-sufficiency.

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

- A Point-in-Time count of sheltered and unsheltered persons will be conducted in January 2015, (and in January 2017 and January 2019). A count of sheltered persons will be conducted annually. Members of the Homeless Coalition Executive Committee have suggested that an annual count of the unsheltered might be beneficial. A decision on whether or not to institute that has not been made.
- Part of the discussions through the Homeless Coalition is the dissemination of a survey to homeless persons and providers to better understand the numbers, what the needs are, etc. It can reasonably be expected that the survey will take place during 2015, if the Coalition determines this is a good means to reach out to the homeless population.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

- Emergency shelter is provided at the Guadalupe Community Center, although recent trends have seen stays extended past a normal shelter stay due to the needs of the clientele. Additional transitional housing units are needed to free up beds in the shelter. There are no plans to expand the shelter.
- The Guadalupe Community Center (shelter) submitted a request to the City and County for funding to support the cold weather shelter from their general funds. The Guadalupe facility provides cots set up in the dining room from 9:00 p.m. to 6:00 a.m. from December 1<sup>st</sup> through March 1<sup>st</sup> for anyone needing overnight shelter. Behavioral issues are the only thing that could cause a person to be denied shelter (or a lack of space). The City determined that CDBG was a better funding source for this activity and awarded a CDBG grant to Guadalupe. The County request is still pending; North Colorado Medical Center also contributed \$10,000.
- A duplex will be constructed at the Camfield Corner development (for families transitioning from homelessness to self-sufficiency) during 2015. A completed development will provide 16 units of housing for 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**

- The Greeley Transitional House administers Greeley’s homeless prevention/rapid re-housing Emergency Solutions Grant on behalf of several partners: Catholic Charities, Connections for Independent Living, and North Range Behavioral Health. Through this program, up to three months of rent, deposit, and utility assistance is provided to families meeting HUD’s definition of homelessness or who are at imminent risk of becoming homeless. Funding for the program has been fairly limited.
- 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**

- See response above with regard to the Emergency Solutions Grant.
- 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 the system.

## **AP-75 Barriers to Affordable Housing**

**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**

The City has no plans to make public policy changes. Affordable housing is encouraged and supported through the City’s 2060 Comprehensive Plan and this Consolidated Plan. Fees and charges are not out of line with other Northern Colorado cities and are necessary to provide for parks, open space, and other infrastructure needs within a growing City. 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). There are no growth limitations in Greeley; there are adequate buildable lots. 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.

## **AP-85 Other Actions**

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

There are no specific activities to address obstacles to meeting the underserved needs in the 2015 Annual Action Plan; however, actions and activities identified in the 2015 Annual Action Plan will also benefit the underserved.

### **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 HOME projects for affordability.
- Continue to assist in the construction of affordable housing for ownership (such as Habitat for Humanity) and rental units (such as Camfield Corner) to the extent HOME funds will allow.
- Provide staff to inspect public housing units for the Greeley Housing Authority.
- Work with the Homeless Coalition on solutions to affordable housing issues.

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

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 construction 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, disposal, and clearance of affected areas. Safe removal of all 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.

- 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**

As noted in section SP-70 of the Consolidated Plan, activities in the 2015 Action Plan are not directly to reduce the number of poverty-level families. The City has chosen activities to benefit larger areas of low-moderate-income residents. As noted throughout the Consolidated Plan, it is the City's intent to improve the economics of low- moderate-income areas, which should in turn provide for more/better employment opportunities in neighborhoods of need.

From SP-70, specific to the 2015 Action Plan: There are several key areas to address when looking for ways to reduce poverty: affordable housing, increase 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 identified priorities for 2015 and how they will help to reduce poverty are discussed below:

### **Economic opportunities/job creation and increases to income**

- Infrastructure improvements to low- moderate-income neighborhoods, particularly along 8<sup>th</sup> Avenue are, in part, to entice businesses to relocate to the corridor (or for existing businesses to stay) and promote economic development and job creation for the low- income residents of the 8<sup>th</sup> Avenue corridor neighborhoods. Adding additional job potential to the neighborhood could reduce transportation costs (if neighborhood residents can work closer to home).
- Acquisition of properties may provide a means for redevelopment in low- income neighborhoods, which in turn could provide for additional commercial development and employment opportunities.
- The City 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.

### **Affordable housing**

- Housing rehab loans (and grants for those who can't afford a loan) will continue to be provided. Assistance with needed rehab of homes for owner-occupants can help decrease financial burdens. Housing rehab loans for energy efficiency to help reduce utility costs for families will be promoted.
- 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 assisted living or hospital care.

## Education and literacy

- Because education is a large factor in moving families out of poverty, the City cited education as a key community component in its 2060 Comprehensive Plan and 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.

## Partnerships

- The City will continue to focus federal resources on populations and neighborhoods with the greatest need, generally those within the Redevelopment District boundaries.
- The City will continue to provide staff for networks such as the Homeless Coalition and Housing and Emergency Services Network to bring knowledge of the City's policies and plans for neighborhoods. By collaborating with networks, the City can help assist low-income families and individuals who are struggling to access resources that may help them move toward self-sufficiency. It will continue to be a partner with United Way and encourage City employees to contribute financially to this agency through its annual giving campaign. United Way offers a coordinated referral service for programs that assist in a very diverse range of issues through its 2-1-1 information line.
- The City will provide Certifications of Consistency with the Consolidated Plan documentation to non-profit agencies applying for other federal funds. When funding is available, priorities line up with the City's Consolidated Plan priorities, and the City determines the need can be supported with CDBG or HOME funds, the City will partner with the non-profit agency providers for increases to services or improvements to facilities that provide additional support to poverty level families.
- The City will support 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. It will also support the efforts of the Northern Colorado Health Alliance, which provides (in part) a free mobile health van at locations frequented by homeless persons and other persons in need.
- The City will provide operational support from its general fund to the Greeley Transitional House, which works with families experiencing homelessness and provides case management as those families work toward independence.
- The City will continue the Youth Assistance Program, available to families who want their children to participate in City of Greeley recreation programs but have a financial hardship. The City Culture, Parks, and Recreation Department raise funds the program through a variety of sponsorships and donations. Families whose children (ages 17 and under) are on the Free or Reduced Rate Lunch Program and are residents of Greeley qualify. Each child can utilize a \$50 scholarship toward any registration costs for any class or program offered in the City's *Recreation Connection* brochure. When scholarships are used up, children on the Free Lunch Program receive a 50% reduction on non-contracted classes and programs, and children on the Reduced Rate Lunch Program receive a 25% discount on non-contracted classes and programs.

- The City entered into an Intergovernmental Contract for Services with Weld County School District Six to provide funding to support a middle school sports program. The budget includes \$15,000 in scholarships, to be made available to student athletes who qualify for the free or reduced lunch program.

The above list is not intended to be exhaustive, but to demonstrate the breadth and diversity of efforts to assist low-income families. No one program or service can work in isolation, and the City particularly supports the efforts to move families to self-sufficiency.

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

As noted above, City will continue to provide staff for networks such as the Homeless Coalition and the Housing and Emergency Services Network. These networks are the two largest groups of non-profit agencies, governments, and others interested in the plight of low- moderate-income residents in the community. New non-profit applicants will be considered during the CDBG Annual Process.

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

Again, as noted above, the Homeless Coalition and Housing and Emergency Services Network also provide for the greatest coordination between public and private housing and social service agencies. The Weld County Human Services Department consistently has a staff member present at both groups. The City does not have a specific department that deals with social services.

# Program Specific Requirements

## AP-90 Program Specific Requirements

### 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**

The majority of CDBG program income is in the form of revolving loan funds allocated to the Single-family Housing Rehab Program or the Homes Again Purchase Program. A small amount is received from the closed Home Buyer Assistance Program and from rentals of vacant lots for parking during the Greeley Stampede. Those funds have been allocated as part of the 2015 budget process. It is not expected that there will be CDBG program income funds received prior to the start of 2015 that will not have been reprogrammed or be part of a revolving loan fund.

**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**

Not applicable to the City of Greeley; no Section 108 loans.

**3. The amount of surplus funds from urban renewal settlements**

Not applicable to the City of Greeley; no urban renewal settlements.

**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**

Not applicable.

**5. The amount of income from float-funded activities**

Not applicable.

### Other CDBG Requirements

**1. The amount of urgent need activities**

The City of Greeley does not currently have urgent needs activities.

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: 2013, 2014, and 2015

#### **HOME Investment Partnership Program (HOME) - Reference 24 CFR 91.220.(I)(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 only homeownership activity in the City of Greeley using HOME funds is being developed by the Greeley Area Habitat for Humanity. It will complete a 60-unit subdivision in northeast Greeley during the years of this Consolidated Plan with the construction of seven houses. A development subsidy is provided to Habitat, as well as the payment of closing costs for the buyers. Buyers working through Habitat earn 30%-60% of the area median income, and thus need additional subsidy to make the house truly affordable to them. Payment of closing costs assists the buyers with affordability and provides a direct subsidy on which the period of affordability is based (five years.) Because the buyers have a zero interest 20-year mortgage at such an affordable price, it is expected that affordability will extend far past the required five years. (And the subdivision is located in one of the most affordable neighborhoods in Greeley, which will also keep the houses affordable past the required five years.)

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 has opted to use the recapture model to ensure affordability and places a lien against each property for the five years of affordability, including a Deed of Trust, Promissory Note, and Homebuyers Agreement. The Homebuyer Agreement spells out the affordability requirements under the HOME program.

**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**

There are no plans to use HOME funds to refinance existing debt secured by multi-family housing that is rehabilitated with HOME funds.