

2016 ACTION PLAN

2nd Year of the 2015-2019 Consolidated Plan

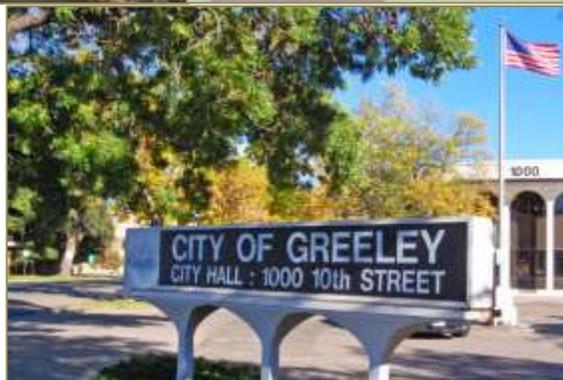


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Executive Summary

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

1. Introduction

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

This Action Plan is for the second year (2016) of the current Consolidated Plan, which is in effect from 2015 through 2019. (The City operates on a January-December fiscal year.) The Plan sets forth the 2016 projects and activities and identifies the expected resources that will further the goals identified in the Consolidated Plan. Per the funding notification letter received March 14, 2016, the City will receive grants from HUD of \$857,459 (CDBG) and \$313,396 (HOME). The Consolidated Plan estimated annual awards of \$850,000 and \$300,000.

2. Summarize the objectives and outcomes identified in the Plan

The Consolidated Plan set the objectives (priorities) and outcomes (goals) for the five-year period of the Plan. The table that follows details those objectives and goals, as well as how the 2016 Action Plan will address progress toward meeting the identified goals. Information on the goals and objectives of the Consolidated Plan are also available under section AP20-Annual Goals and Objectives. Goals and objectives specific to the 2016 Annual Action Plan are found in more detail under section AP-35 Projects.

Objectives (Priorities)	Level	Outcome Unit of Measure	Outcomes	2016 Goals	To Date (2015)
Infrastructure improvements including but not limited to improved pedestrian access, installation of curb, gutter, sidewalks, ramps, street lighting, and parkway trees	High	Number of infrastructure activities	14	2	2
		Low- Moderate (Income) Area(LMA) people assisted	21,000	3,047	10,775 (Area Benefit)

Objectives (Priorities)	Level	Outcome Unit of Measure	Outcomes	2016 Goals	To Date (2015)
Acquisition of properties for blight clearance, safety, neighborhood improvements, or redevelopment needs	High	Number of properties purchased	7	1	0
		LMA – people assisted OR	10,500 OR	(2,100)	
		Low- Moderate (Income) Clientele (LMC) people assisted	30		
Create and maintain desirable and affordable housing	High	Housing rehab loans	25	5	5
		Housing rehab grants	40	8	4
		Homes Again Purchase Program	2	2	1
		HOME-Habitat for Humanity	15	1	
		HOME-Rental housing	11	3	
Neighborhood clean-up	Med.	Number of activities	7	1	1
		LMA-people assisted	10,500	2,100	1,730
Support public facilities that address essential needs (food, clothing, shelter, transportation)	Med.	Number of facilities supported	4	1	
		LMC – people assisted	60	12	
Support public services that address essential needs	Med.	Number of public service activities supported	5	2	2
		LMC-people assisted	75	15	195
Economic development	Med.	No outcomes projected			
Other infrastructure activities, such as tree planting in low- moderate-income area (LMA) parks or LMA park improvements	Low	No outcomes projected			
Support public facilities that address non-essential needs (education, recreation, etc.)	Low	Included in public facilities above			

Objectives (Priorities)	Level	Outcome Unit of Measure	Outcomes	2016 Goals	To Date
Support public services that address non-essential needs	Low	Included in public services above			
Rent/utility/deposit assistance	Low	No outcomes projected			

Table 1 – Consolidated Plan Objectives and Outcomes

In recent years, the City has not received its grants from HUD until late May-early July and anticipates the same for the 2016 CDBG and HOME grants. Therefore, this draft Action Plan’s identification of resources (see AP 15-Expected Resources) is based on estimated funding, not actual. HUD will provide the City with its actual grant amounts, generally during the first quarter of the year, at which time the draft Plan will be updated and submitted to HUD for approval. An overview of the proposed CDBG and budgets follow:

CDBG Project	2016 Grant Funds	Revolving Loan Funds	Prior Year Funds Available
Administration	\$150,000		Yes
8 th Avenue infrastructure improvements	365,000		
Property acquisition, demolition, clearance, disposition	43,000		Yes
Single-family housing rehab loans	0	\$90,000	
Single-family housing rehab grants	0		Yes
Public service – Clean-up weekend	15,500		
Parkway tree planting	16,000		
Infrastructure for permanent supportive housing	265,000		
Public service – RVNA	15,000		Yes
Greeley Transitional House-public facility rehab	16,600		
Public service – Greeley Transitional House	10,000		
Contingency	478		
CDBG Total	\$896,578		

HOME Project	2016 Grant Funds	Program Income (PI)	Prior Year Funds Available
Administration	\$30,000		Yes
Camfield Corner final phase	\$350,000 from 2016, PI, or prior years		
Habitat for Humanity	\$40,000 from 2016, CHDO, PI, or prior years		

Because of the anticipated late receipt of the grants, the City may expend a portion of its 2016 CDBG funds pre-award. Activities most likely to incur pre-award expenditures are Clean-up Weekend, parkway tree planting, and infrastructure improvements to permanent supporting housing units. Total pre-award

costs that can be expended are set by CDBG regulation and will not exceed \$300,000. This was approved by City Council at the public hearing to approve the budget and Action Plan for 2016 (October 16, 2015).

If the CDBG award is greater than the anticipated \$850,000 and/or there are unallocated funds not needed to meet the budget, the infrastructure activity for the permanent supporting housing development will receive additional funds (if needed) over that noted in this draft plan to a maximum of \$300,000 (plus project management), and any available funds over that will increase the Acquisition activity budget. Conversely, if the CDBG award received is less than projected, the Acquisition activity will be reduced to balance the budget.

The table at AP15-Estimated Resources includes projected program income, revolving loan funds, and unallocated, pre-2016 grant funds. The Resources table includes audited end-of-year (2015) program income and revolving loan funds numbers and actual grant amounts.

3. Evaluation of past performance

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

The City has met the requirement to spend down the CDBG grant to no more than 1.5x the annual grant amount by October 31st every year except in 2009, when economics and the housing market crash caused projects to stall significantly. Procedures were implemented at that time to ensure more timely expenditure of grant funds. It remains a challenge in some years, however, to meet the expenditure requirement when the grant agreements from HUD are not received prior to June, giving just four months to adequately expend funds.

CDBG and HOME activities from prior years are underway or complete with the exception of a CDBG grant to the Rehabilitation and Visiting Nurse Association (RVNA) in 2015. This organization manages a public service activity that provides in-home care to LMI persons in Greeley and has received funding for a number of years. Recent changes to the executive staff of the organization may be part of the reason for a reduction in numbers of persons receiving care, and thus the fact that 2014 grant funds are still being utilized. City staff is working with RVNA to ensure that the funds are used more timely.

4. Summary of Citizen Participation Process and consultation process

The City reaches out to the community by holding two neighborhood meetings in locations convenient to its low-income and minority populations for residents to learn about the federal grant programs, historic uses of funds, and current activities. The first meeting was held at the Greeley Recreation Center, the second at the Rodarte Cultural Center. Notice of the meetings, along with two additional dates for technical assistance meetings for applicants, were published in the Greeley Tribune in both English and Spanish a minimum of 10 days prior to the meetings. Information for persons with disabilities on how to access information on the neighborhood meetings was also included. The meetings are noted below:

- June 18 – Neighborhood meeting (no attendees)
- July 9 – Neighborhood meeting (no attendees)

The City's neighborhood advisory committee (Citizens Committee for Community Development), appointed by the Greeley Board of Commissioners, reviewed the 2016 CDBG applications and made recommendations to the GURA Board prior to the Board's public hearing. The committee was instituted to provide representation from the low- moderate-income neighborhoods that make up the Redevelopment District, the disabled community, and the minority and elderly populations. Membership has been lower than the target number (13) desired for the committee and is currently at seven members. Meeting information follows:

- August 5 – Meeting of the Citizens Committee for Community Development (six members in attendance)

The City held two public hearings with a 30-day public comment period between the hearings. A public notice was published in the Greeley Tribune for each hearing and the comment period with at least 10 days advance notice. As with the neighborhood meeting ads, the notices were published in both English and Spanish and information for persons with disabilities on how to access the public hearings or make comment was also included. Additional information on the public hearings and 30-day comment period follows:

- August 19 – 1st Public Hearing - Meeting of the Greeley Urban Renewal Authority (GURA) Board of Commissioners (six Board members in attendance; no members of public present)
- August 20 – September 21 – 30-day Public Comment Period (see below for any comments received)
- October 6 – 2nd Public Hearing and Council approval of 2016 budget (seven Council members present; no members of public present)

5. Summary of public comments (including comments from the Citizens Committee)

The "comments" and "comments not accepted" noted below can also be found at AP-12-Participation.

- Infrastructure improvements to 8th Avenue

1. The Committee did not support the use of CDBG funds for this activity stating infrastructure activities should be limited to smaller-area activities that address missing infrastructure, such as sidewalks, ramps, curb and gutter, etc., rather than large-area activities such as the 8th Avenue activity that also deals with aesthetics. They do, however, support the overall intent of the activity if funding is from non-CDBG sources.
- Public service – clean-up weekend
 2. An additional clean-up weekend would be supported.
 - Parkway tree planting
 3. The Committee has supported this activity each year and noted its particular importance this year with the poor condition of many of the City’s trees (due to unusual weather during the 2014/2015 fall and winter seasons) and the potential for increased loss of existing trees.
 - Permanent supportive housing
 4. The Committee supported funding of this activity up to the requested \$300,000 (plus project management), citing the high use of the Guadalupe Community Center and corresponding need for very affordable housing. They questioned how long case management would be available to the tenants.
 - Annual bus passes for Medicaid clients of North Colorado Health Alliance
 5. The Committee did not support funds for this activity and considered the application a request for duplicated services. (Bus passes are available through other means within the City.) They also expressed concern that no leverage to the CDBG funds was noted; CDBG was requested for 100% of the activity’s cost.
 - Greeley Transitional House – services
 6. The Committee recognized the need for the requested funds (which would provide operational costs for shelter and services), but did not support funding the application. The availability of case management from other agencies, and the need to consolidate those types of services, was noted.

6. Summary of comments or views not accepted and the reasons for not accepting them
(Numbers correspond with comments above.)

- Infrastructure improvements to 8th Avenue
 1. The City considers the 8th Avenue infrastructure improvements an important activity for the low- moderate-income neighborhoods along the corridor. The improvements will address much more than the aesthetics of the corridor, including issues of safety

(lighting and improved pedestrian access) and better compliance with the American Disability Act (ADA). This is a vital corridor for the City and improvements are much needed.

- Public service – clean-up weekend
 2. A number of years ago, a fall clean-up weekend was also held. It was not used well enough by the community to justify the cost.

- Permanent supportive housing
 4. According to the applicant, case management for the residents of the permanent supportive housing development will be continuous.

7. Summary

The City has identified projects to implement or continue into 2016 from prior years that meet the most urgent of needs identified in the 2015-2019 Consolidated Plan: Affordable housing, infrastructure improvements, and property acquisition.

Affordable housing, particularly for the lowest income residents, is always cited by non-profit agencies working with the LMI population as a great need. As the City continues to see unusually low vacancy rates in multi-family housing units and corresponding higher-than-normal rents, the need becomes even more apparent. On the homeownership front, the sellers’ market continues in Greeley with low inventory and thus higher list prices, which pushes owning a home out of reach for most of the LMI residents of the City. CDBG and HOME funds have been targeted to provide additional units of affordable housing, will continue to provide rehab assistance for existing LMI homeowners, and provide for improvements to the infrastructure of LMI neighborhoods.

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

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

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

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

Table 2 – Responsible Agencies

Narrative

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

GURA consists of a seven-member Board of Commissioners, 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. GURA staff includes a Manager, Rehab Specialist, Grant Specialist, and Senior Administrative Specialist, with oversight by the Assistant City Manager.

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

Consolidated Plan Public Contact Information

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

1. Introduction

Responses under the AP10-Consultation section of this Annual Plan are taken from the 2015-2019 Consolidated Plan. The cited sections of Federal Code, [24 CFR 91.100, 21.200(b), and 91.215(l)], deal with the formation of a Consolidated Plan, not an Annual Plan, thus new consultations with the agencies were not held during the formation of the Annual Plan. The named agencies that participated in the Consolidated Plan process and agency-types-not consulted are also directly from the 2015-2019 Consolidated Plan.

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

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

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

From the Consolidated Plan: 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 comprised of representatives from the 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 other than its interface with the point in time surveys.)

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

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

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

The following table lists the agencies, groups, and organizations that participated in the Consolidated Plan process. A brief description of the consultations with these housing, social service agencies, and other entities is included. Those noted were not consulted as a part of the 2016 Annual Action Plan, as earlier noted.

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

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

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

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

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

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

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

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

Table 3 – Agencies, groups, organizations who participated

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

The agencies in the table below were provided with an opportunity for one-on-one consultation and did not respond to meeting requests. The agencies are, however, considered good community partners and resources for the City and, if/when needed, will be consulted.

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

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

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

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

Table 5 – Other local/regional /federal planning efforts

Narrative

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

AP-12 Participation – 91.105, 91.200(c)

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

The citizen participation process, as noted in the Executive Summary section (AP05), consisted of two public, neighborhood meetings; a meeting of the Citizens Committee for Community Development; two public hearings (one at the meeting of the GURA Board, which recommended the 2016 budget to City Council, the other at a City Council meeting for budget approval); and a 30-day comment period between the public hearings. Meetings were held in locations accessible to persons with disabilities. All agendas and ads published with meeting/public hearing information included the following statement:

The City/GURA does not discriminate on the basis of disability, race, color, national origin, or gender. Persons with hearing impairments are asked to use the Relay Colorado 711 number for additional information. Other auxiliary aids and assistance related to a disability and needed to effectively review this document may call the GURA office noted above for additional assistance. (Please allow 48 hours for requests to be processed.) For more information, or to file a complaint, please contact the City of Greeley’s designated Disability Rights and Title VI coordinator, Joel Hemesath at (970) 350-9795, 1001 9th Avenue, Greeley, CO, 80631 or at Joel.Hemesath@greeleygov.com.

Additional information on the citizen participation outreach follows:

Citizen Participation Outreach

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

Mode of Outreach	Citizens Committee for Community Development
Target of Outreach	Minorities , persons with disabilities, elderly, LMI neighborhoods' representatives
Summary of response/attendance	<p>The City' neighborhood advisory committee (Citizens Committee for Community Development), appointed by the Greeley Board of Commissioners, reviewed CDBG applications and made recommendations to the GURA Board prior to the GURA Board's public hearing. The committee was instituted to provide representation from the low-moderate-income neighborhoods that make up the Redevelopment District, the disabled community, and the elderly population. Target membership is 13; currently there are seven members. Meeting information follows:</p> <ul style="list-style-type: none"> • August 5 – Meeting of the Citizens Committee for Community Development (six members in attendance)
Summary of comments received	<ul style="list-style-type: none"> • Infrastructure improvements to 8th Avenue <ol style="list-style-type: none"> 1. The Committee did not support the use of CDBG funds for this activity stating Infrastructure activities should be limited to smaller-area activities that address missing infrastructure, such as sidewalks, ramps, curb and gutter, etc. rather large-area activities such as the 8th Avenue activity that also deals with aesthetics. They do, however, support the overall intent of the activity if funding is from non-CDBG sources. • Public service – clean-up weekend <ol style="list-style-type: none"> 2. An additional clean-up weekend would be supported. • Parkway tree planting <ol style="list-style-type: none"> 3. The Committee has supported this activity each year and noted its particular importance this year with the poor condition of so many of the City's trees (due to unusual weather during the 2014/2015 fall and winter seasons), and the potential for increased loss of existing trees. • Permanent supportive housing <ol style="list-style-type: none"> 4. The Committee supported funding of this activity up to the requested \$300,000 (plus project management), citing the high use of the Guadalupe Community Center and corresponding need for very affordable housing. They questioned how long case management would be available to the tenants. • Annual bus passes for Medicaid clients of North Colorado Health Alliance

	<p>5. The Committee did not support funds for this activity and considered the application a request for duplicated services. (Bus passes are available through other means within the City.) They also expressed concern that the agency requested that CDBG provide 100% of the activity’s cost (no leverage).</p> <ul style="list-style-type: none"> • Greeley Transitional House – services <p>6. The Committee recognized the need for the requested funds (which would provide operational costs for shelter and services), but did not support funding the application. The availability of case management from other agencies, and the need to consolidate those type of services, was noted.</p>
Summary of comments not accepted and reasons	<p>(Numbers correspond with comments above.)</p> <ul style="list-style-type: none"> • Infrastructure improvements to 8th Avenue <ul style="list-style-type: none"> 1. The City considers the 8th Avenue improvements an important activity for the low- moderate-income neighborhoods along the corridor. The improvements will address much more than the aesthetics of the corridor, including issues of safety (lighting and improved pedestrian access) better compliance with the American Disability Act (ADA). This is a vital corridor for the City and improvements are much needed. • Public service – Clean-up Weekend <ul style="list-style-type: none"> 2. A number of years ago, a fall clean-up weekend was also held. It was not used well enough by the community to justify the cost. • Permanent supportive housing <ul style="list-style-type: none"> 4. According to the applicant, case management for the residents of the permanent supportive housing development will be continuous.
Mode of Outreach	First Public Hearing – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	The first of two public hearings was held as part of the Greeley Urban Renewal Authority Board meeting on August 19, 2015. Six Board members were present; no members of public attended.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.

Mode of Outreach	30-day comment period – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	A 30-day comment period was held between the two public hearings.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.
Mode of Outreach	Second Public Hearing – Ads in English and Spanish
Target of Outreach	Non-targeted/broad community
Summary of response/attendance	The second of the public hearings was held during October 6, 2015 City Council meeting, at which time the Draft Action Plan was accepted and the 2016 budget approved. Seven Council members were present; no members of public.
Summary of comments received	No public comments received.
Summary of comments not accepted and reasons	Not applicable.

Table 6 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Greeley has made a concerted effort over the past several years to select activities that will put funds to use for the most immediate needs and in the timeliest manner. As a result, during program year 2016 the City will primarily utilize that current grant year of funding. As noted in the table below, a limited amount (approximately \$50,000) in prior year resources will be available. For the most part, program income has been expended as received. “Program income expected” in the table below includes \$532 in available program income at the start of 2016 and an anticipated amount of \$1,000.

There is no means to enter the amount of revolving loan funds that will be available during the year. In addition to RLF available from prior years and allocated to an activity in IDIS, the following is anticipated:

- Rehab: \$50,000 estimated in payments and payoffs during 2016; \$77,523 receipted in March 2016 for 2015 payments and payoffs that have not yet been allocated to a SF, Owner-Occupied Housing Rehab Loan Program activity in IDIS. The total available in RLF for Rehab Loan activities

at the start of the year is \$152,625 (includes the remainder available from the 2014 activity, but not anticipated income during 2016).

- Homes Again Purchase Program (HAPP): \$42,000 estimated in payments and payoffs during 2016; \$240,907.23 receipted in March 2016 for 2015 payments and payoffs that have not yet been allocated to a HAPP activity. Additionally, there was a RLF balance at the end of 2015 of \$568,003 and two activities with approximately \$19,000 each will close in April 2016 and have RLF that will drop back into the available allocation (as the activities came in under the estimated budget). The beginning balance available at the start of 2016 is \$809,910 (which does not include the estimated \$42,000 to be received in 2016).

Including RLFs, resources that are reasonably expected to be available during 2016 that have not been allocated to an activity are estimated at \$1,888,235: (\$908,802 + actual rehab \$77,523 + actual HAPP \$809,910 + estimated rehab \$50,000 + estimated HAPP \$42,000). There is also \$352,500 that shows as available for allocation in IDIS, but which is part of the 2015 budget (RVNA, \$15,000; Acquisition, \$337,500) for activities that haven't yet been set up in IDIS.

Priority Table

Program/ Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$
		Annual Allocation:	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG/ Public- Federal	<ul style="list-style-type: none"> • Acquisition • Admin/ Planning • Economic Development • Housing • Public Improvements • Public Services 	\$857,459	\$1,532	\$49,811	\$908,802	\$2,590,600
Narrative Description: Minimal program income may be received from lot rents, but will not impact the budget significantly. Remainder of Con Plan years includes the possible sales of two lots.						

Program/ Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$
		Annual Allocation:	Program Income: \$	Prior Year Resources: \$	Total: \$	
HOME/ Public- Federal	<ul style="list-style-type: none"> • Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New construction for ownership • TBRA 					
		\$313,396	\$77,234	\$290,337	\$680,967	\$915,000
Narrative Description: Prior year resources include 2015 CHDO, unused administration funds from prior years, and unallocated grant funds.						

Table 7 - Expected Resources – Priority Table

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

Only one 2016 CDBG application requested that CDBG provide 100% of funding for the proposed activity. All others noted that additional resources would be involved to complete the activity for which funds were requested. Additional funding resources included the City’s general funds or Quality of Life funds, non-profit operating budgets, the Colorado Division of Housing (or other State grant programs), foundations, other Federal programs (such as Medicaid), and other donations and fund raising. 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 activity that requested 100% funding from CDBG was not approved.

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 is generally achieved through donations, volunteer labor, or in-kind cash contributions.

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

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

Prior to the economic recession the City acquired several properties along North 11th Avenue and in other areas of northeast Greeley to clear blighted conditions and then to make the properties available for commercial redevelopment and/or development of housing. It can reasonably be expected that Requests for Proposals will be issued during the Consolidated Plan years to assist in the rejuvenation of that distressed area. It is a challenging area, as much of it is located in the flood plain or floodway of the Cache la Poudre River.

Annual Goals and Objectives

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

Goals Summary Information

The Goals and Objectives for the Action Plan year 2016 move the City toward the goals established in the Consolidated Plan. The Consolidated Plan goals in the table below all have start/end years of 2015/2019.

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1. Public improvements	Non-Housing Community Development	Redevelopment District-Comprehensive	Infrastructure activities I	CDBG: \$1,963,500	Public facility or infrastructure activities other than low/moderate income housing benefit: 14 activities; 21,000 persons assisted
2. Property acquisition, demo, clearance, disposition	Non-Housing Community Development	Redevelopment District-Comprehensive	Acquisition, clearance, disposition	CDBG: \$1,137,500	Other: 7 properties; 10,500 people (area benefit) OR 30 persons

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3. Public Service-Property Conditions	Non-Housing Community Development	City-wide	Public Service - Property conditions	CDBG: \$112,000	Public service activities other than low/moderate income housing benefit: 7 events 10,500 persons assisted
4. Non-profit public services	Non-Housing Community Development	Redevelopment District- Comprehensive; City-wide	Public facilities and services I	CDBG: \$132,500	Public service activities other than low/moderate-income housing benefit: 5 service activities; 75 persons assisted
5. Single-family, owner-occupied housing rehab loans	Affordable Housing	City-wide	Affordable housing	RLF \$454,132	Homeowner housing rehabilitated: 25 household housing units
6. SF, owner-occupied housing rehab emergency grants	Affordable Housing	City-wide	Affordable housing	Prior Years CDBG: \$90,000	Homeowner housing rehabilitated: 40 household housing units
7. Public facilities	Non-Housing Community Development	Redevelopment District	Homeless	\$108,000	Public facilities: 4 facilities; 60 LMI persons
8. HAPP- Homeownership-Reconstruction of housing	Affordable Housing	Redevelopment District	Affordable housing	RLF - \$530,000	Homeowner housing for Sale: 2 households
9. HOME Program-Rental Housing	Affordable Housing	Redevelopment District & TBD	Affordable housing	\$1,236,424	Homeless persons-rental housing: 11 households
10. Homeownership	Affordable Housing	Redevelopment District	Affordable housing	\$525,000	Homeowner housing for sale: 15 LMI persons

Table 8 – Goals Summary

Goal Descriptions

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

Goal Name	1. Public improvements
Goal Description	It is anticipated that during 2015-2019 there will be 14 infrastructure activities funded. The activities may consist of improvements to streets, sidewalks, lighting, accessibility, trees, improvements to parks or playgrounds, or other infrastructure needs to be determined by annual application. The activities will benefit low- moderate-income areas with an estimated 1,500-3,000 households benefiting per activity (as calculated by low- moderate-income households in an area).
Goal Name	2. Property acquisition, demo, clearance, disposition
Goal Description	The City's goal is to acquire five properties for neighborhood improvements and two properties for slum/blight clearance. The number of persons assisted will depend on the type of property purchased and could be upwards of 10,000 (for an area benefit activity) or near 40 (for a low- moderate-income clientele benefit). Property acquired to address an issue of slum/blight will not need to meet a low- moderate-income benefit at time of purchase. With the disposition of the property, an eligible use will be identified and reported on at that time, or the property will sell for a fair market price.
Goal Name	3. Public Service-Property Conditions
Goal Description	Citizens are concerned about property conditions in low- moderate-income neighborhoods. The City anticipates addressing their concerns through activities that provide assistance for clean-up events. Census Tract information from the Integrated Disbursement and Information System (IDIS) indicates that the City has more than 51% low- moderate-income residents. City-wide activities, such as Clean-up Weekend, could be implemented and still qualify as a LMA benefit.
Goal Name	4. Non-profit public services
Goal Description	The City has funded agencies that provide public services for the last few years and anticipates continued support to a minimum of one public service activities per year (in addition to the public service neighborhood clean-up events noted above).
Goal Name	5. Single-family, owner-occupied housing rehab loans
Goal Description	The City will continue its housing rehab activity for low- moderate-income households. Loans will be utilized for those able to repay the funds with a maximum loan of \$24,999. Eighty-percent (80%) of the housing rehab funds must be expended within the Redevelopment District boundaries (in low- moderate-income neighborhoods). Assistance under this activity helps owner-occupants decrease the financial burdens associated with home rehab and helps reduce utility costs when work includes improvement for energy efficiency.

Goal Name	6. SF, owner-occupied housing rehab emergency grants
Goal Description	The emergency grant program, a component of the single-family housing rehab program, is available to households without the ability to repay a loan. A maximum of \$15,000 in grants will be allowed annually (not including project management). The activity is available city-wide and provides a means for very-low-income-qualified households to receive emergency rehab assistance at no cost to them.
Goal Name	7. Public facilities
Goal Description	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.
Goal Name	8. Homeownership-Reconstruction of housing - HAPP
Goal Description	The City anticipated 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 and sold during this Consolidated Plan period. With the sale of 1325 13 th Street (2015), 1332 4 th Street (2016), and 418 14 th Avenue (2016), this goal will have been met. However, as revolving loan funds are available, this goal may increase in numbers; the City has included a goal of an additional two properties for 2016.
Goal Name	9. HOME Program-Rental Housing
Goal Description	The City expects to use HOME funds to complete the Camfield Corner subdivision of transitional housing in partnership with the Greeley Transitional House. (A duplex went under construction in 2015); projections are that construction of the final triplex will begin in 2016). This triplex planned for 2016 may not see completion until 2017, as HOME funds may be insufficient to fund.
Goal Name	10. HOME Homeownership
Goal Description	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. (This housing goal was part of the 2015 Action Plan.) Other applications for other ownership opportunities through Habitat for Humanity will be accepted and reviewed as received; the City has planned for one additional unit in 2016.

Table 9 – Goal Descriptions

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

The City estimates that nineteen households will receive housing assistance during its Program Year 2016 through funding identified in the 2016 Action Plan (eight rehab grants, five rehab loans, two HAPP reconstructed houses resold, three Camfield Corner rental units, one Habitat for Humanity new construction). The estimate includes eleven very-low-income households (emergency single-family

housing rehab grants, Camfield Corner units) and eight low- moderate-income households (single-family housing rehab, HAPP program reconstructions; Habitat). The final number assisted will depend on applications received and approved, per-unit costs for the households assisted, and the availability of substandard housing suitable for acquisition, demolition, and reconstruction. While the rehab loans and grants activities do not result in additional units of affordable housing, they do assist with maintaining the City’s existing affordable housing stock.

One of the approved infrastructure activities will result in 47 permanent supportive housing units for very-low-income persons. The infrastructure activity was noted as a 2016 goal, but beneficiaries of the housing units were not. Completion and occupancy of the units is not expected until 2017.

AP-35 Projects – 91.220(d)

Introduction

The following projects were approved for 2016 funding based on applications received and how well they met a priority need of the 2015-2019 Consolidated Plan. Additionally, revolving loan funds were received for two activities: SF, Owner-occupied Housing Rehab Loans and the Homes Again Purchase Program loans. Budgets for these two activities include RLF received in 2015 and not yet allocated to an activity in IDIS and estimated 2016 loan payments and payoffs.

#	Project Name
1	CDBG Administration-2016
2	Public Improvements-8th Avenue Pedestrian Improvements Phase IV
3	Property Acquisition, Demolition, Clearance, Disposition
4	SF Housing Rehab Administration
5	SF Owner-Occupied Housing Rehab Loans
6	SF Owner-Occupied Housing Rehab grants
7	Public Service Property Conditions-Clean-up Weekend
8	Public Improvements-Parkway Tree Planting
9	Public Improvements-Infrastructure for Permanent Supportive Housing
10	Non-profit Public Service-Rehabilitation & Visiting Nurse Association (RVNA)
11	Non-profit Public Service-Greeley Transitional House Housing Case Manager
12	Public Facilities-Greeley Transitional House-facility rehab assistance
13	Homeownership-Reconstruction of Housing, HAPP
14	HOME Grant Administration
15	HOME Program Homeownership-Habitat for Humanity
16	HOME Program Rental-Camfield Corner-Final Phase

Table 10 – Project Information

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

Allocations are dependent on the applications received and funds anticipated. Applications that then best conform to the priorities and plans of the City receive highest attention.

During the 2015-2019 Consolidated Planning process, the lack of affordable housing was one of the highest concerns cited by agencies working with the LMI population, and as a result, was a high priority of the Consolidated Plan. At that time, it was not known what form affordable housing might take. An application for assistance with a permanent supportive housing development provided the opportunity to meet an infrastructure goal (by assisting with relocation/improvements to a drainage ditch on the property) while assisting with the provision of additional affordable housing units in the City.

The City also supported maintaining in-home residency for LMI persons who need a little assistance to do so, whether through medical or non-medical care, and viewed a request to provide new staff to assist transitional-housing families locate permanent housing of similar importance.

Improving the commercial and residential viability of LMI neighborhoods through infrastructure improvements, property clean-up, acquisition of blighted properties, and housing rehabilitation, also continue to be a high priorities for the City. Federal funds provide leverage for other resources for infrastructure projects that the City could not undertake only with its general funds.

The biggest obstacle to addressing the underserved needs is always available funding. The City looks for and chooses projects and activities that will benefit the largest numbers of LMI residents. Brick-and-mortar and infrastructure type projects have historically taken precedence over public service activities, as the benefits are for a greater number of LMI residents and realized over many years.

Projects

AP-38 Projects Summary

Project Summary Information

Projects for the 2016 Plan year support the priorities and goals of the 2015-2019 Consolidated Plan. The projects noted were approved for 2016 funding based on applications received, program income and revolving loan funds available, and how well proposed activity met a 2015-2019 Consolidated Plan priority.

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

CDBG Project	2016 Grant Funds	Revolving Loan Funds	Prior Year Funds Available
Administration	\$150,000		Yes
8 th Avenue infrastructure improvements	365,000		
Property acquisition, demolition, clearance, disposition	43,000		Yes
Single-family housing rehab loans	0	\$152,625	
Single-family housing rehab grants	0		Yes
Public service – Clean-up weekend	15,500		
Parkway tree planting	16,000		
Infrastructure for permanent supportive housing	265,000		
Public service – RVNA	15,000		Yes
Greeley Transitional House-public facility rehab	16,600		
Public service – Greeley Transitional House	10,000		
Contingency	478		
Homes Again Purchase Program	0	808,910	
CDBG Total	\$896,578		

HOME Project	2016 Grant Funds	Program Income (PI)	Prior Year funds?
Administration	\$31,339		Yes
Camfield Corner final phase	\$500,000 from 2016, PI, or prior years		
Habitat for Humanity	\$40,000 from 2016, CHDO, PI, or prior years		

Project Summary

1. Project Name: CDBG Administration-2016

Target Area: Not applicable.

Goal Supported: Supports all goals.

Needs Addressed: Infrastructure activities I; Acquisition, clearance, disposition; Affordable housing; Public Service - Property conditions; Public facilities and services I; Economic development; Infrastructure activities II; Public facilities and services II; Rent/utility/deposit assistance

Funding: \$150,000 (plus some prior year funding)

Description: General administrative costs associated with the CDBG program.

Target Completion Date: 12/31/16

Benefit Estimate: HUD does not require the reporting of beneficiary data for administrative and planning activities.

Location Description: 1000 10th Street, Greeley (City Hall); 1100 10th Street, Suite 201 (Greeley Urban Renewal Authority)

Planned Activities: Coordination , administration, monitoring, and environmental reviews for the CDBG program; preparation of reports and plans as required by HUD, other administrative duties that may be associated with the CDBB grant program.

HUD Matrix Code: 21A (General Program Administration); CDBG Citation - 570

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

2. Project Name: Public Improvements-8th Avenue Pedestrian Improvements Phase IV

Target Area: Redevelopment District.

Goal Supported: Public Improvements.

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

Funding: \$365,000 (includes project management).

Description: 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 was unsafe, lacked interest and appeal, and limited economic development or redevelopment interest. As a key entryway to the City and a U. S. 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. The continuation of 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 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 fourth year of the activity that started in 2013.

Target Completion Date: 12/31/16

Benefit Estimate: LMA Benefit to 3,000 households.

Location Description: 8th Avenue corridor, probably the 1000, 1100, and 1200 blocks (as funds are available).

Planned Activities: Installation of pedestrian improvements, including sidewalks, issues of ADA accessibility, landscaping, artwork, street and pedestrian lighting and other features intended to benefit pedestrians of the neighborhoods along the corridor. This City also has Quality of Life funds invested in the project. CDBG funds will not be used to improve the 8th Avenue medians.

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

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

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

Target Area: Redevelopment District.

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

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

Funding: \$43,000 (2016 grant funds) and pre-2016 funds as available and carried forward. Funding from the 2016 could increase or decrease depending on the CDBG grant amount.

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

Target Completion Date: This activity is ongoing. Funds will be expended by 12/31/16 or carried forward as an active activity.

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

Location Description: TBD, but within the Redevelopment District.

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

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

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

4. Project Name: SF Housing Rehab Administration

Target Area: Not applicable.

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

Needs Addressed: Affordable housing.

Funding: Prior year funding is available (\$37,557).

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

Target Completion Date: 12/31/16

Benefit Estimate: Not applicable

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

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

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

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

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

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

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

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: Revolving loan funds, as available – approximately \$152,625.

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

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

Benefit Estimated: Five LMI households.

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

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

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

Objective – Decent housing; Outcome – Sustainability

6. Project Name: SF Owner-Occupied Rehab Grants

Target Area: Redevelopment District.

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

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: No 2016 grant funds. The activity will carry forward with pre-2016 grant funding of \$15,671.

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

Target Completion Date: This is an ongoing activity that rolls available grant funds forward into a new activity each year. The goal is for available funds to be expended by 12/31/16.

Benefit Estimated: Eight LMI households.

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

Planned Activities: Assist homeowners with emergency rehab needs, generally replacement of furnace, water heater, roof, etc. Limited to one-time per household with a maximum grant of \$2,000 provided.

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

Objective – Decent housing; Outcome – Sustainability

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

Target Area: Redevelopment District.

Goals Supported: Public service-property conditions.

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

Funding: \$15,500

Description: This annual event provides residents of Greeley with a place to bring trash for a cost that is less than using the land fill. (This project is available to the entire community; the percentage of LMI residents compared to the percent of CDBG funds in the activity is calculated. The percentage of costs provided by the CDBG program does not exceed the City's overall LMI percentage, which is above 50%.)

Target Completion Date: 5/31/16

Benefit Estimated: 1,500 households.

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

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

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

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

8. Project Name: Public Improvements-Parkway Tree Planting

Target Area: Redevelopment District.

Goals Supported: Public improvements.

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

Funding: \$16,000

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

Target Date: 8/31/16

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

Location Description: TBD as households willing to work within the program parameters are identified.

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

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

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

9. Project Name: Public Improvements-Infrastructure for Permanent Supportive Housing

Target Area: Not applicable.

Goal Supported: Public Improvements.

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

Funding: \$265,000 (includes project management). This activity may receive additional funding if the CDBG is larger than anticipated of up to \$315,000.

Description: Infrastructure assistance (see Planned Activities) for a development of Permanent Supportive Housing.

Target Completion Date: 12/31/16

Benefit Estimate: 1 infrastructure activity assisting 47 very-low income households.

Location Description: Address TBD; north portion of the property on which the Guadalupe Community Center (homeless shelter) is located.

Planned Activities: Installation of infrastructure needed for the development of permanent supportive housing units. The activity will involve the relocation of/improvements to an old drainage ditch on the project site.

HUD Matrix Code – Dependent on activity – 03I (Public Improvements-Flood Drainage); 03J (Public Improvements-Water/Sewer Improvements), or 03K (Public Improvements-Street Improvements); CDBG Citation - 570.201(c); Benefit to LMC.

Objective – Decent Housing; **Outcome** – Affordability

10. Project Name: Non-Profit Public Service-Rehabilitation and Visiting Nurse Association (RVNA)

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

Goal Supported: Non-profit public services.

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

Funding: \$15,000

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

Target Completion Date: 7/31/17

Benefit Estimate: 15 extremely-low, low-, or moderate-income residents.

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

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

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

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

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

Target Area: Redevelopment District.

Goal Supported: Public Service for an Essential Need.

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

Funding: \$10,000

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

Target Completion Date: 06/30/17

Benefit Estimate: 92 low- income families

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

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

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

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

12. Project Name: Public Facilities-Greeley Transitional House-facility rehab assistance

Target Area: Redevelopment District.

Goal Supported: Public Facilities for an Essential Need.

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

Funding: \$16,600

Description: Rehab assistance to a public facility that provides transitional housing for homeless families to replace old, outdated, and energy inefficient HVAC units.

Target Completion Date: 10/31/16

Benefit Estimate: One public facility improved; 12 low- income families benefit (shelter's capacity).

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

Planned Activities: Heating, vents, and air conditioning systems for four town-house type units will be replaced.

HUD Matrix Code – 03C (Public Facilities-Homeless Facilities); CDBG Citation – 570.201(c); Benefit to LMC.

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

13. Project Name: Homeownership-Reconstruction of Housing, HAPP

Target Area: Redevelopment District.

Goals Supported: Homeownership – Reconstruction of single-family housing units.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: Revolving loan funds, as available –\$808,910.

Description: Funds will be used to acquire, demolish, and reconstruct substandard single-family housing units.

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

Benefit Estimated: Two LMI households.

Location Description: TBD, as properties are available.

Planned Activities: If properties are available, acquire two substandard single-family housing units for demolition and reconstruction. At completion, they will be sold to qualified LMI households.

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

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

14. Project Name: HOME Grant Administration

Target Area: Not applicable.

Goal Supported: HOME Homeownership and Rental programs.

Needs Addressed: Affordable Housing.

Funding: \$31,339 (plus other years, as available)

Description: General administrative costs associated with the HOME program.

Target Completion Date: 12/13/16

Benefit Estimate: Not applicable.

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

Planned Activities: Administration of HOME program.

HUD Matrix Code – Not applicable.

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

15. Project Name – HOME – Habitat for Humanity

Target Area: Redevelopment District.

Goals Supported: HOME program for homeownership.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: TBD as applications are received.

Description: As available, HOME funds may be allocated to one unit of housing for a Habitat for Humanity family. Assistance will establish the period of affordability, and as needed, provide a developer subsidy.

Target Completion Date: 12/31/17

Benefit Estimated: One low-income household.

Location Description: TBD.

Planned Activities: See Description.

HUD Matrix Code – Not applicable to HOME program.

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

16. Project Name – HOME Program Rental-Camfield Corner-Final Phase

Target Area: Redevelopment District.

Goals Supported: HOME program rental housing.

Needs Addressed: Create and maintain desirable and affordable housing.

Funding: \$500,000 (funds will include available 2016 HOME funds, any program income available, and pre-2016 HOME grant funds available).

Description: Final construction phase at Camfield Corner, housing managed by the Greeley Transitional House for families exiting the transitional housing shelter but needing additional housing support while working toward self-sufficiency.

Target Completion Date: 12/31/17

Benefit Estimated: Three low-income households.

Location Description: 312, 314, and 316 11th Avenue, Greeley.

Planned Activities: Construct the final triplex in the Camfield Corner development, including any remaining landscaping.

HUD Matrix Code – Not applicable to HOME program.

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

Table 11 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

The CDBG funds will be predominantly used within the boundaries of the Redevelopment District again in 2016. Roughly, that encompasses most of the census tracts in the area east of 35th Avenue and north of 16th Street. A map of the Redevelopment District is included as an attachment.

The information following identifies the census tracts that are populated with predominantly LMI households and those with a minority population of greater than 46%. (The Hispanic ethnicity is the only minority population with significant numbers in Greeley.)

Census Tracts 1, 2, 4.02, 5.01, 5.02, 6, 7.01, 7.03, 8, 10.3, 10.4, and 13 all have a percentage of LMI households higher than 51%. (The lowest percentage is 59.78% in Census Tract 13; the highest percentage is 93.83% in Census Tract 2.) Census Tracts with a minority concentration include: 1, 4.02, 5.01 and 5.02, 7.01 and 7.03, 10.03, and 13. Of these, the lowest percentage is found in Census Tract 1 (46.39%), the highest in Census Tract 5.01 (81.97%).

Geographic Distribution

Target Area	Percentage of Funds
Redevelopment District-Comprehensive	80%

Table 12 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As earlier noted, the majority of Greeley’s CDBG activities occur within the boundaries of the Redevelopment District. The District’s neighborhoods are the oldest in the City and present many challenges, yet are a vital part of the City.

As noted in the 2015-2019 Consolidated Plan: The neighborhoods within the District have a number of characteristics that most neighborhoods outside the District don’t have. These characteristics, including those noted below, make them priority neighborhoods and good areas for use of CDBG funds.

- High percentages of low- moderate-income and minority residents.
- 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, alleys, 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.

There are also many positive aspects of the District neighborhood, some of which are noted below:

- Elementary and middle schools, Greeley Central and Jefferson High Schools, and the University of Northern Colorado;
- Downtown the Greeley Creative District (a Certified Creative District in the Colorado Creative Industries Creative District Program);
- University District (supporting the areas around the University of Northern Colorado)
- Leprino and Swift (major employers with opportunities for LMI residents)
- Island Grove Regional Park, home to the Greeley Stampede; City museums
- Farmers’ Market at the Depot
- The North Colorado Medical Center borders the Redevelopment District and the east end of the Poudre Trail runs close to the northeast portion of the District.

CDBG funds provide an important resource to maintain and improve the historic and cultural qualities, the uniqueness, and the place many call home.

Discussion

A map of Greeley Census Tracts and Census Tracts with LMI and Minority concentrations is included as an attachment.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The affordable housing goals noted below will be assisted with existing funds from prior years: Revolving Loan Funds for the single-family housing rehab program and HAPP and grant funds for the single-family housing rehab grant program. HOME funds will also provide assistance to affordable housing goals.

One Year Goals for the Number of Households to be Supported	
Homeless	3
Non-Homeless	16
Special-Needs	0
Total	19

Table 13- One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	19

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

Discussion

The discussions with regard to these affordable housing goals are also discussed in other areas of the Action Plan:

- The City's Housing Rehab programs will continue in 2016, with loans of up to \$24,999 available to households whose income can support a payment and one-time grants available for households who have an emergency situation and don't have an income substantial enough to support a loan payment. Goals include five loans and eight grants.
- The goal for Habitat for Humanity's current grant (five houses during July 2015-June 2016) was included in the 2015 Action Plan, although several of those houses may be completed and sold during 2016. While a suitable location has not yet been identified, a goal of one additional Habitat house was set for 2016.
- The City intends to complete the Camfield Corner development of housing for families exiting the Greeley Transitional House. If the HOME grant doesn't have a substantial reduction, construction for on the final triplex is anticipated for 2016.
- The two Homes Again Purchase Program houses under reconstruction are expected to sell during 2015. While specific properties have not been identified, the City has set a goal of two additional HAPP properties for 2016.
- Although 47 units of permanent supportive rental housing will be developed on the site of the Guadalupe Community Center, the goal was set as an infrastructure goal. The beneficiaries will be very-low-income persons.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Greeley promotes adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The Housing Authority' manages the City's public housing and Section 8 housing programs, and its staff also manages two Low-Income Housing Tax Credit developments that have City HOME funds also invested.

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

The Housing Authority plans to undertake the following during 2016:

- Replacement of all 200 windows in 44 apartments with energy efficient windows.
- Replacement of 16 30-year old furnaces with 90% efficient models.
- Upgrades to security camera system at all sites.

They will also continue to participate in the City's Operation Safe Stay Program with the Greeley Police Department.

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

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

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

Not applicable. The PHA is not troubled.

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

Introduction

The United Way of Weld County recently merged two community groups into one, combining the longstanding Housing and Emergency Services Network with the Emergency Food and Shelter Program (EFSP). EFSP brings together providers of, as the name implies, emergency food and shelter services to share resources, discuss trends, etc. A City staff member participates in the EFSP, as well.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In 2015, the City of Greeley and United Way of Weld County partnered to form a Blue Ribbon Committee on Homelessness. Comprised of community leaders and service providers, the committee will meet for one year, beginning May, 2015, for the sole purpose of studying the homeless problem in Greeley/Weld County and developing a strategic plan to address the most critical issues facing the homeless. It is anticipated that this strategic plan will include solutions to increase affordable housing and an outreach program to connect the chronically homeless to services. The plan will also address the specific strategies needed to reduce homelessness in the most vulnerable populations: chronically homeless, veterans, families, and youth.

Addressing the emergency shelter and transitional housing needs of homeless persons

Within the City, there is an emergency shelter (Guadalupe Community Center) and a transitional housing option for families (Greeley Transitional House). While the City in prior years provided support to these agencies through its General Funds, that support will be discontinued at the end of 2015.

If sufficient funds are available, the City plans to add one more triplex unit to the Camfield Corner development, which will complete that complex of transitional housing units. The units are leased to families for up to two years.

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

- Greeley Transitional House provides emergency shelter and supportive services designed to move families from instability to stability (affordable housing) as rapidly as possible. Through case management and transitional housing and housing assistance programs, GTH is able to greatly reduce the amount of time families experience homelessness as well as increase their access to affordable housing units. The extensive follow-up case management the organization provides has proven very effective in preventing families who were recently homeless from becoming homeless again. While not a goal of the City's 2016 Action Plan, the one year goal of the shelter will be to assist 80 homeless families in moving from emergency shelter to affordable housing as quickly as possible. The actions that will facilitate this goal will be to utilize the organizations case management program, ESG homeless prevention/rapid rehousing funds (up to three months of rent/security deposit assistance), the Rural Transitional Housing program, and the City of Greeley-owned Camfield Corner Apartments, which were built with HOME funds and are used to provide transitional housing support to GTH families.
- As a public service activity, the Transitional House will add a part-time staff person to assist its families in finding permanent housing. More detail can be found in the AP38-Projects Summary tables.
- The City continues to partner with the Greeley Transitional House on a HOME development (Camfield Corner) for families exiting the Transitional House who need additional housing support as they work toward self-sufficiency. The support and education offered to the families by the Transitional House staff help as the families transition from homelessness to independent living.

- Catholic Charities of Weld County has partnered with the Colorado Division of Housing to develop 47 permanent, supportive housing units that will provide permanent housing for all homeless populations (chronically homeless individuals and families, families with children, and veterans and their families). Priority will be placed on housing chronically homeless individuals and families and veterans. The one year goal is to complete the financing, secure a developer, and break ground on construction, with an anticipated opening date of January, 2017.
- The City provides Certifications of Consistency with the Consolidated Plan to agencies who work with the homeless population and those transitioning to permanent housing and independent living so that they can access federal grant assistance.

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

- The Guadalupe Community Center has become the location to which persons discharged from a publicly funded institution are sent. Guadalupe has a case management system to provide assistance to those who are willing to work within the system.
- The RITE (Realizing Independence Through Education) program of United Way of Weld County provides support to youth and young adults ages 13-22 who are aging out of the foster care system, have been asked by a parent or guardian to leave home, are involved in the juvenile justice system, are in kinship care, and/or are without stable housing. RITE provides guidance, resources, and life skills training. The programs offered through RITE are available at no charge, with education including topics such as getting a job, cooking on a budget, and renting an apartment. One-on-one meetings are also scheduled with the youth monthly.
- The RITE program locally manages the Family Unification Program (FUP) housing vouchers. These vouchers are offered locally through the United Way of Weld and Mile High United Way. FUP vouchers are 18-month Section 8 Housing Choice Vouchers specifically designed for young adults who have been in foster care past their 16th birthday.

Discussion

The issue of how to best provide assistance to homeless persons, particularly the chronically homeless, has been of topic of discussion not just in Greeley, but regionally, for many years. City staff participates in the North Front Range Continuum of Care meetings to discuss the issues surrounding homelessness on a regional basis. Concerted efforts to engage stakeholders (city leaders, elected officials, etc.) have

been made; the second annual meeting will be held September 17, 2015 to provide an opportunity for the NFRCC to share information on affordable housing and homelessness in Northern Colorado with the intent of improving the current homeless situation.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	The City of Greeley does not receive HOPWA funds.
Tenant-based rental assistance	

Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	
Total	0

Table 15 – One-year HOPWA goals

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

Introduction

Greeley has long had the most affordable housing of the northern Colorado communities. Data from the *Insider*, a publication of the Group, Inc. Real Estate Company, provides the following look at average existing single-family sales prices during 2015 and the percentage change from 2014:

- Greeley Area - \$224,556 (+11%)
- Loveland Area - \$316,730 (+13%)
- Fort Collins Area - \$339,763 (+13%)
- Windsor Area - \$337,627 (+9%)

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

As noted in the 2015-2019 Consolidated Plan: “The City has no plans to make public policy changes. Affordable housing is encouraged and supported through the City’s 2060 Comprehensive Plan and the 2015-2019 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 changes to this statement for the 2016 Action Plan.

There are no growth limitations in Greeley. Lots available for new construction are, for the most part, within established subdivisions that were not developed during the housing crash of 2009-2012. At this time there are very few lots available for purchase by a private party; all others are owned by developers. Only one of the current subdivisions with new construction (Riverview Farm) doesn't have architectural control with size minimums. Size minimums in most new developments make construction of affordable housing prohibitive.

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

Discussion

The cost of construction, even in subdivisions with no size minimums, has risen to more than \$200,000 making affordable housing construction impossible without large subsidies. The only developer of new affordable housing for sale is Habitat for Humanity, which, due to donations, volunteers, and sweat equity, is the most able to provide truly affordable units. They are also facing the lack of developable lots/land.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

While actions and activities identified in the 2016 Annual Action Plan will benefit the underserved in addition to the general LMI population, there are no specific activities to address obstacles to meeting the underserved needs in the 2016 Plan. As noted earlier in the Plan, the biggest obstacle to addressing needs is the lack of funding.

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.
- Provide funding for a portion of the infrastructure to a permanent supportive housing development through the Archdiocesan Housing, Inc.
- Provide a non-federal, low-interest loan to assist with a LMI-housing development (Meadowview Apartments).

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

Activities in the 2016 Action Plan do not directly reduce the number of poverty-level families, however, the City has chosen activities to benefit larger areas of low- moderate-income residents, with the intent to improve the economics of low- moderate-income areas, which should in turn provide for more/better employment opportunities in neighborhoods of need.

Key areas to address when looking for ways to reduce poverty include additional affordable housing, increases in incomes/economic opportunities/job creation, and improvements to education and literacy. Additionally, it is important to support the providers of facilities and services who strive to meet the needs of low-income residents. The City's 2015 Action Plan cited ways in which the City provides support and/or assistance to those key areas; they are still applicable for the 2016 Action Plan and are listed below:

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

- As funding is available and approved, through financial support for non-profit agency providers for increases to services or improvements to facilities that provides additional support to poverty level families.
- Through support of events such as the annual Weld Project Connects, which provides a one-day, one-stop service event for homeless persons and other persons in need.
- Through City programs such as the Youth Assistance Program (scholarships for participation by children 17 and under in a City recreation class or program) and the Ride Free with ID bus passes.

Actions planned to develop institutional structure

The City will continue to provide staff for networks such as the North Front Range Continuum of Care, the local Homeless Coalition, and the Emergency Food and Shelter Program. These networks are the three largest groups of non-profit agencies, governments, and others interested in the plight of low-moderate-income residents both in the community and regionally. New non-profit applicants will be considered during the CDBG Annual Process. The Citizens Committee for Community Development has scheduled a meeting in early 2016 to discuss ways they can assist in spreading the word about the CDBG program and its funding cycle.

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

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

Program Specific Requirements

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

Introduction

The City has no Section 108 loan guarantees, surplus funds from urban renewal settlements, or float funded activities. The use of all grant funds has been identified in an Annual Action Plan. Program income received during 2015 was allocated to an activity and expended; very minimal program income is anticipated in 2016. Revolving loan funds are available for two loan programs: Housing Rehabilitation and the Homes Again Purchase Program, but are allocated to those programs as needed.

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	\$532
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income:	\$532

Table 16 – Available program income

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. - Consecutive period: 2016, 2017, and 2018	100.00%

Table 17 – Other CDBG requirements

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

- Describe other forms of investment being used beyond those identified in Section 92.205:

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-*

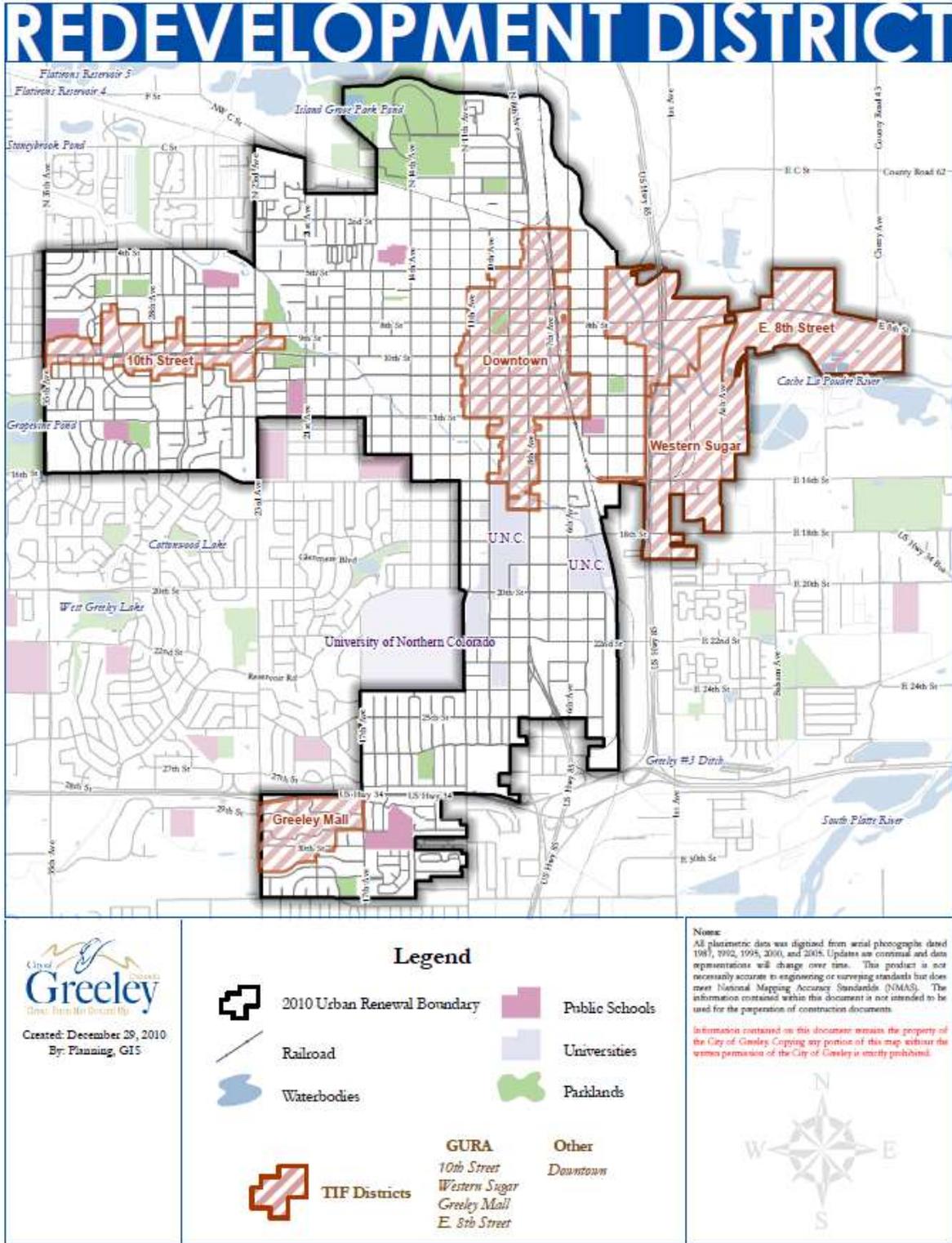
interest-bearing loans or advances, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part and specifically approves in writing. Each participating jurisdiction has 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. Describe the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254:
 - The only homeownership activity in the City of Greeley using HOME funds is a 60-unit subdivision in northeast Greeley being developed by the Greeley Area Habitat for Humanity. Completion of the development is expected by the end of 2016. A direct subsidy loan is provided to cover closing costs (not to exceed \$2,500), and that dollar amount establishes the basis for the affordability period (five years). The loan is secured by a Promissory Note and recorded Deed of Trust and Homebuyer Agreement. The City’s loan terms are available on request.
 - There are a number of triggers that would require repayment, including sale, rental, non-occupancy, transfer, foreclosure, refinance, or failure to provide recertification of owner-occupancy. The City’s provisions are lengthy and will not fit within the allowable characters in the Integrated Disbursement and Information System (IDIS). They are, however, noted in the hard copy of the Annual Plan and are also available on request.
 3. Describe the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds, see 24 CFR 92.254(a)(4):
 - The City does not currently acquire units with HOME funds.
 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
 - The City has no plans to use HOME funds to refinance existing debt secured by multi-family housing that is rehabilitated with HOME funds.

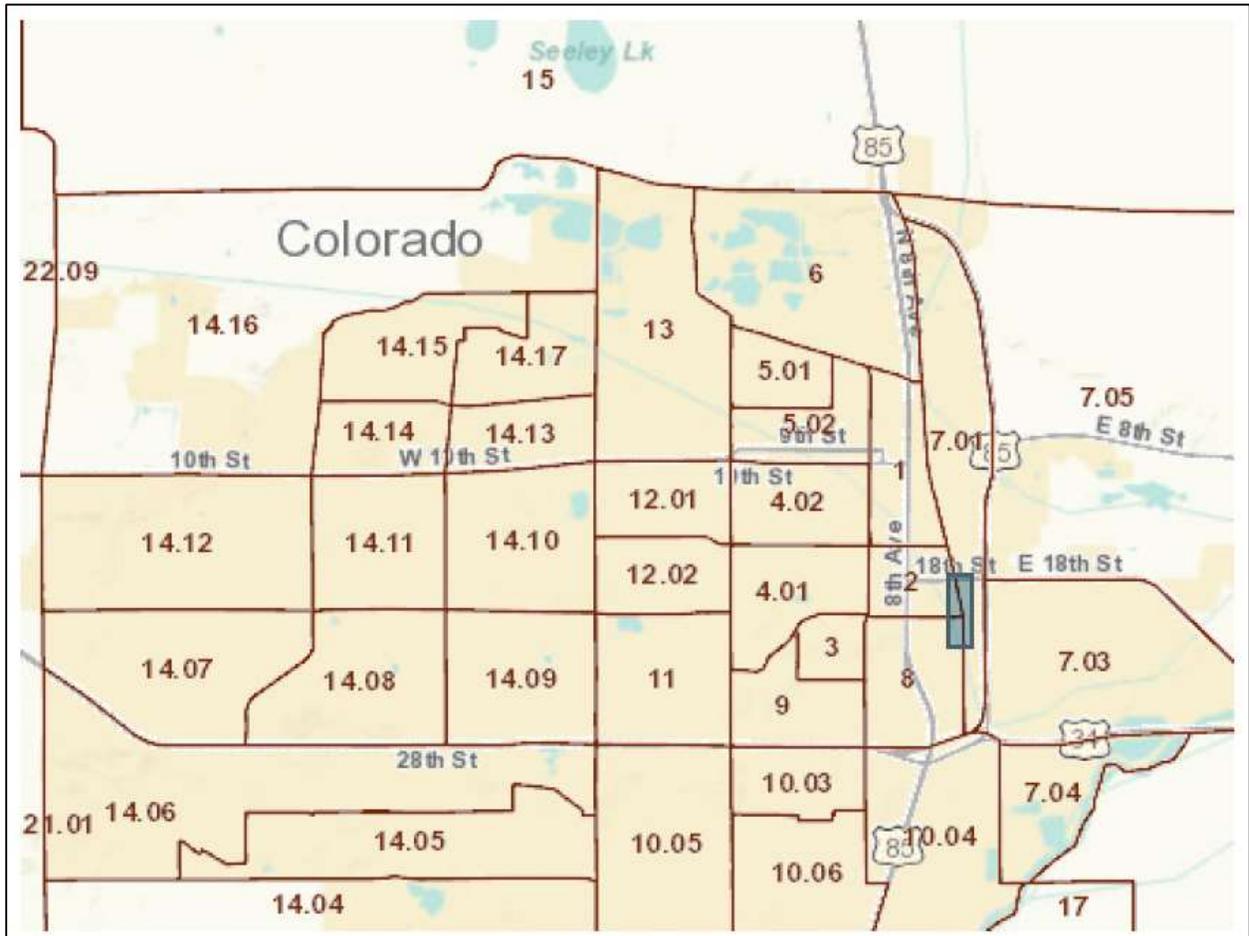
Attachments

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

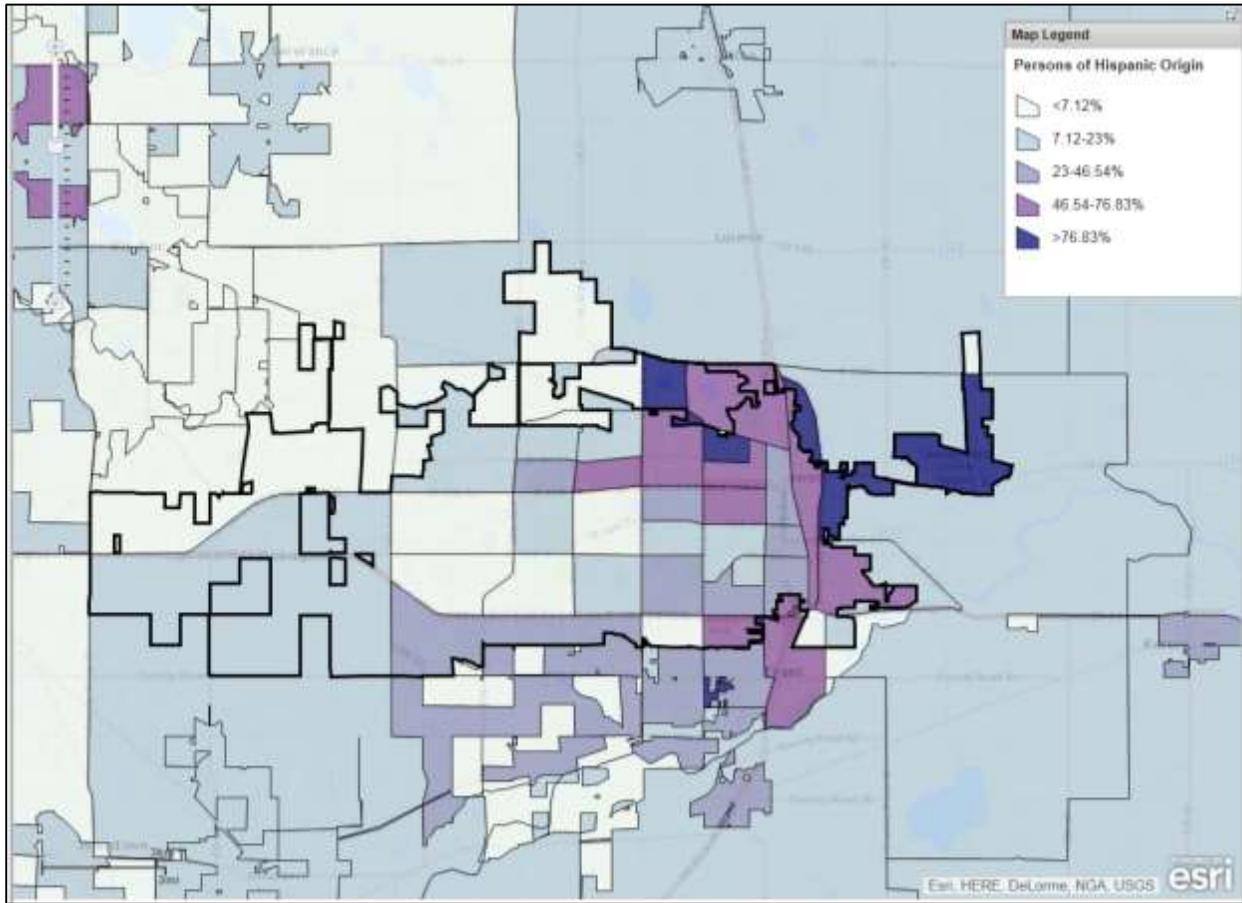
Attachment 1 – Redevelopment District



Attachment 2 - Census Tracts, Greeley, Colorado



Attachment 3 – Persons of Hispanic Origin Distribution



Attachment 4 – HOME Affordability/Recapture Policy

From Policies and Procedures for the Homes Again Purchase Program.

AFFORDABILITY POLICY

- a) The HAPP must ensure assisted properties remain affordable to income-eligible occupants for a prescribed period. Either resale or recapture provisions (HOME - 24 CFR 92.252(a), (c), (e), and (f) and 92.254) are allowable as the affordability mechanism.

Under Phase II of the HAPP, GURA will secure and ensure the long-term affordability for HAPP units through the HOME recapture provision. Recapture provides the mechanism for GURA to recover all or a portion of the direct HAPP assistance in the unit should the initial HAPP-assisted homeowners decide to sell the house within the affordability period.

The affordability period is based on the amount of direct HOMES Again Purchase Program assistance that enables the homebuyer to purchase the property, as noted in the table below. As previously noted, GURA will provide direct subsidies to homebuyers in an amount between \$1,000 and \$7,000, thus the affordability period for HAPP units is be five years.

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

Affordability requirements and recapture provisions will be articulated to potential purchasers at various stages in the process by the applicant’s Realtor, listing Realtor, and GURA to ensure that homebuyers are aware of these considerations and requirements. After the period of affordability ends, the direct subsidy loan and provisions of recapture will expire, and the indebtedness will cease to exist. Any recorded instruments securing the property will be released and all affordability requirements are complete. The homeowner then has no further obligation to the HAPP after affordability period.

Recapture Provisions

- 1) The homeowner may sell the property to any willing buyer (no income restrictions) at any sales price (need not remain affordable), subject to the recapture provisions stated in these policies and the affordability instruments.
- 2) The sale of the property during the affordability period triggers recapture of the direct HAPP subsidy received by the homeowner at the original purchase of the home and as specified in these recapture provisions.
- 3) Transfer, rental, non-occupancy, or failure to provide annual recertification of owner occupancy by the owner triggers repayment provisions because the unit can no longer be considered a

HAPP-assisted unit, and GURA must recoup all or a portion of the HAPP assistance.¹ Homeowners are required to occupy the purchased property as their primary residence and provide annual certification that this requirement is being met.

- 4) A sale (including short sale) or foreclosure ends all affordability and owner-occupancy requirements.

HOME regulations allow for one of the following four options to satisfy recapture requirements:

- Recapture entire amount
- Reduce the amount on a pro-rata basis for the time the homeowner has owned and occupied the house measured against the required affordability period. GURA has opted to use this option as its means of recapture.
- Share in net proceeds
- Return owner investment first

In the event that recapture provisions are triggered, recapture is limited to the net proceeds from the sale. Net proceeds are defined as the sales price minus non-HOME loan repayments and any closing costs. GURA will use any recaptured funds for other HAPP-eligible activities.

Unforgiven loan funds (direct subsidy) will be due to GURA in the event of any of the following occurrences prior to the expiration of the loan term/period of affordability subject to provisions discussed in more detail below:

- Voluntary sale of unit, including short sale
- Foreclosure
- Title transfer (such as upon death of homeowner)
- Unit is not continuously occupied by homeowner
- Unit is rented
- Unit is refinanced during period of affordability (Refinance is not allowed under the terms of the recapture provisions during the period of affordability. If, for some reason, it occurs without GURA's knowledge and GURA subsequently discovers the event, recapture provisions are triggered.)
- Failure to provide the required annual recertification of continuous owner-occupancy

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

- b) Recaptured funds - Voluntary sale prior to end of affordability period (including short sale or deed-in-lieu of foreclosure).

- 1) In the event the homeowner voluntarily sells the unit during the affordability period, recapture provisions are triggered. Recapture will be based on the unforgiven portion of the loan and net proceeds (as defined above).

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

- 2) If there are net proceeds greater than the remaining loan (direct subsidy), GURA will first recapture the remaining, unforgiven portion. Any remaining proceeds belong to the homeowner entirely and are considered to be the fair return on the homeowner's investment.
 - 3) If a sale results in fewer proceeds available than are required to meet the demands of all liens and owner investments, the amount to be recaptured will be based on the net proceeds available from the sale, rather than the entire remaining amount of direct subsidy. GURA will recapture any amount available from net proceeds up to the amount of the remaining loan and that amount will be considered full payment of obligations under the affordability/recapture agreement for both the homebuyer and GURA. In this case, fair return to the homeowner is nothing, due to net proceeds being insufficient to satisfy the recapture fully.
 - 4) If there are no net proceeds from the sale, repayment will not be required and the affordability period will be considered satisfied for both the homeowner and GURA. The "fair return" will be nothing.
 - 5) In the case of a short sale, GURA has the option of whether or not to approve the short sale. Recapture will be based on net proceeds only, and follow the same provisions set forth above. Any amount (or no amount, if applicable) recaptured will be considered full payment against the affordability/recapture agreement for both the homeowner and GURA.
- c) Recaptured funds - Default due to foreclosure
- 1) Affordability instruments, as discussed in Section X, will apply to every HAPP-assisted home, to ensure notice is provided to GURA in the event of foreclosure, resale, or short sale. In the case of foreclosure, GURA will contact the homeowner and provide information on counseling options and other guidance, as available.
 - 2) Recapture, in the case of foreclosure, is based on net proceeds alone. If there are no net proceeds, the affordability restriction is terminated and there is no further obligation to either the homeowner or GURA.
- d) Repaid funds - Default due to non-occupancy as primary residence or rental of unit
- 1) If, during the period of affordability the homebuyer ceases to occupy the property as the primary residence, default occurs, and the following steps will occur:
 - GURA will contact the homeowner, remind them of their obligations under the promissory note, deed of trust, and homebuyer agreement, and attempt to bring the unit into primary-residency compliance.
 - 2) If re-occupancy doesn't occur, the unforgiven portion loan (direct subsidy) amount will be due and payable by the homeowner. (24 CFR 92.254(a)(5)(ii) states: "Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the applicant household for the duration of the period of affordability." The amount to be repaid will be equal to the unforgiven portion of the GURA loan. Repayment of that amount will satisfy both the homeowner's and GURA's responsibility to HUD.

- 3) Due diligence, in addition to contacting the homebuyer with regard to the default and proving a chance for re-occupancy will include:
 - Annual reminders mailed to homeowners, thus trying to avoid a repayment situation.
 - Allowing for a lease term to expire and continuing with the affordability after expiration (in the case where a home has been rented and a tenant has a lease). The affordability period will thus be extended past five years by the length of any lease.
 - Setting up a payment schedule for repayment of the unforgiven portion of the loan with a term not to exceed the original term of the forgivable loan.
 - Pursuing collection by whatever means allowable under the law, the costs of which will be the responsibility of the homeowner(s).
 - 4) Any amount GURA is able to receive as repayment and return to HUD will satisfy the obligations of the homebuyer, the City of Greeley, and GURA.
- e) Repaid funds - Default due to title transfer or buyer misrepresentation
- Any unforgiven portion of the loan (direct subsidy) will be due and payable upon any title transfer or upon discovery of any misrepresentation by the homeowner. The same due diligence provisions noted above will apply.
- f) Right of legal remedy
- In any event that the homeowner does not satisfy the full terms of affordability and recapture, the City of Greeley, and GURA reserve the right to pursue any remedy allowable under HUD regulations, and the law for full payment by any legal means necessary. Payment of legal or any other fees will be the responsibility of the homeowner.