
2015 Consolidated Annual Performance and Evaluation Report

(CAPER)

1st Year of the 2015-2019 Consolidated Plan

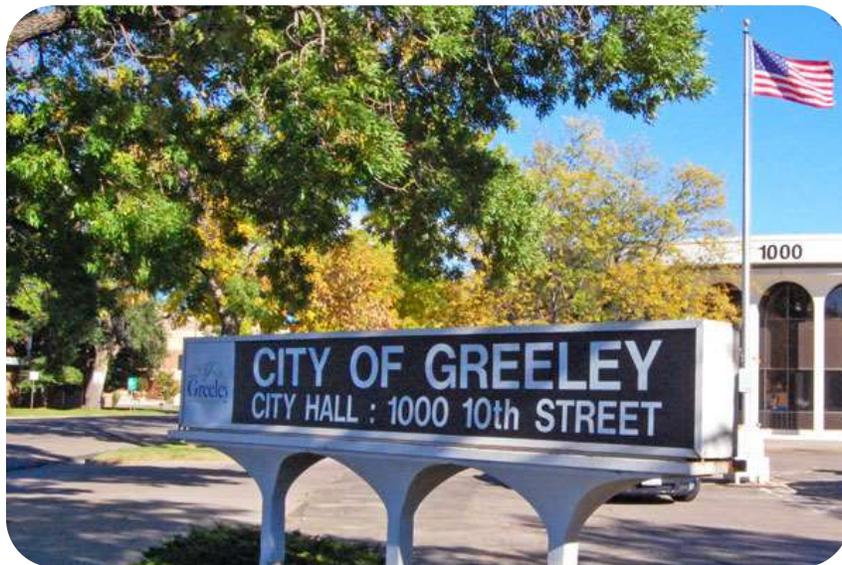


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Introduction

The City of Greeley annually receives two grants from the U. S. Department of Housing and Urban Development (HUD): The Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME) grant.

CDBG grants are awarded to entitlement communities (principal cities of a Metropolitan Statistical Area (MSA) or with a population greater than 50,000) to carry out a wide range of community development activities directed toward revitalization of neighborhoods, economic development, and improved facilities and services within the community. Maximum feasible priority must be given to activities that benefit low- moderate-income persons (including neighborhoods). HOME grants must be used to provide affordable housing for low- moderate-income persons.

Income levels are set annually by HUD and are a percentage of the area median income (AMI), which in 2015 was \$69,600 for the Greeley MSA for a family of four. The majority of the CDBG funds and all of the HOME funds must have beneficiaries earning 80% or less of the AMI, either as a neighborhood or as individual households.

To continue to receive the grants, the City must develop a Consolidated Plan every five years to identify the community's needs and goals to meet the needs and then an Annual Action Plan for each of the five years. The current Consolidated Plan is for the years 2015-2019. At the conclusion of each action year, the City must also prepare a Consolidated Annual Performance and Evaluation Report (CAPER) that describes for the public and HUD how federal assistance was used during that action year. The CAPER that follows is for the first year (2015) of the current Consolidated Plan.

The City's 2015 grants were as follows:

- CDBG - \$865,451
- HOME - \$318,093

Additionally, the City received income from revolving loan funds. These funds are payments on loans provided with grant funds for one of two activities: housing rehabilitation or the Homes Again Purchase Program. Other funds received were in the form of program income (for example, lot rent for parking during the Greeley Stampede or sale of a vacant lot acquired with CDBG funds).

Reporting to HUD is done online through the Integrated Disbursal and Information System (IDIS). Specific questions are completed for each step of the process: Consolidated Plan, Action Plan and the CAPER. Each has specific questions to which the City must respond. Terminology may not be familiar to the general public; definitions or further explanation of any information in the CAPER is available from the Greeley Urban Renewal Authority (970-350-9380) during the office hours of 9:00 a.m. to 4:00 p.m. Information in forms other than written English may be provided upon request by contacting GURA.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a) – This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City's current Consolidated Plan is for the years 2015-2019. This Consolidated Annual Performance and Evaluation Report (CAPER) covers the first Action Plan associated with the Consolidated Plan. Further information on the 2015 activities can be found in the table that follows, (which shows the Consolidated Plan goals and outcomes during 2015 that move the City toward meeting its Consolidated Plan goals), and also in the subsequent question, (which addresses how the City's use of funds, particularly CDBG, addressed the priorities and specific objectives identified in the Consolidated Plan).

2015 Activities approved by City Council and progress made toward completion of the activities:

Infrastructure Improvements

- **8th Avenue Pedestrian Improvements** – The 2015 activity continued a multi-year project to make improvement to 8th Avenue between 16th and 10th Streets to address issues of public safety and the aesthetics of that corridor. Annually, approximately one block of work has been completed. Each year, sidewalk improvements include replacement and upgrades to remove trip hazards and address Americans with Disabilities Act-non-compliant slopes and cross slopes. New lighting and landscaping are also added along the block.
 - Due to a late receipt of the CDBG grant, the 2015 activity did not get underway until mid-year. Draws against the work completed did not occur in 2015 other than for project management costs. Area beneficiaries are noted in the table below for 2015 since the majority of work was completed then.
- **Parkway Tree Planting** – This, also, is a multi-year project, which is designed to address the declining urban forest in the Redevelopment District boundaries. The neighborhoods making up the Redevelopment District are the oldest in the City and have the greatest concentration of both low- moderate-income (LMI) and minority households. Although done as an area benefit with 6,695 LMI persons benefiting (81.75%), 18 properties actually received one or more trees. Thirty-four trees were planted during 2015. Homeowners contract with the City Forestry Program stating they will appropriately care for the trees received.

Property Acquisition

- The City continues to work with the Federal Emergency Management Agency (FEMA) on a grant that would remove a 40-unit mobile home park from the floodway of the Cache la Poudre River. A large portion of the Acquisition activity funds are being reserved until a decision on the FEMA grant can be made. The City continues to operate the Acquisition activity (maintaining properties held for future disposition) with pre-2015 funds.

Affordable Housing

The City made good progress toward providing additional affordable housing units in 2015, as noted below and discussed in more detail throughout the CAPER.

- Five housing rehab loans
- Six housing rehab emergency grants
- Two Homes Again Purchase Program houses reconstructed and sold
- Four Habitat for Humanity houses sold
- Four HOME units of elderly housing rented (in a development of 60 total units)

Property Conditions

- Completed the annual clean-up weekend activity

Public Services and Facilities that Address an Essential Need

- Rehabilitation and Visiting Nurse Association (RVNA) – The agency’s 2015 grant funds were not accessed until 2016.
- The Guadalupe Community Center cold weather shelter activity, which provided overnight shelter to homeless persons from December 2014 through March 2015, was completed.

Pre-2015 Activities with 2015 Completion Date

Several activities with late 2014 starts were completed during 2015, as noted below, and beneficiaries counted for the 2015 program year. There were also other draws during 2015 for expenses incurred in 2014 for which beneficiaries were counted in 2014 (and thus were not included as accomplishments in 2015). The activities for which beneficiaries were counted during 2015 are noted below.

Infrastructure Improvements

- The Camfield Corner alley paving project was completed. The City required that this alley be paved as part of the Camfield Corner development (transitional housing for families who were homeless). The alley provides garage access to a number of the units in this multi-family development of duplex and triplex units.

Public Facilities

- Weld Food Bank completed the construction of a “clean room” for the packaging of bulk foods.
- Greeley Center for Independence, Stephens Farm Day Center, completed the new construction of an addition to the Day Center for clients’ personal use.

Public Services

- Completed the GreenPath Debt Solutions activity which provided housing counseling services for households facing foreclosure.
- The 2014 grant activity that provided funding to RVNA for in-home care services was completed during 2015 (with final draw to be made in 2016).

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g) – Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Refer to the table below for actual accomplishment figures.

Action Plan goals for 2015 were as follows, with notations regarding progress made toward meeting the 2015 goals.

- HOME Program homeownership – Habitat continued to make progress on the completion of the 60-unit subdivision (Habitat North) and closed on four house sales. (One less than the goal for 2015.) This development should be entirely completed by the end of 2017.
- HOME Program rental housing – Chinook Wind Apartments was completed during 2015 and all units leased. Four of the 60 units in this senior housing development are HOME units.
- Homeownership-Reconstruction of housing-Homes Again Purchase Program – Two units were completed and sold during 2015, which met the annual goal. This activity is supported with revolving loan funds.
- Non-profit public services – Three activities were completed during 2015 under this goal (in-home care services provided by RVNA, foreclosure prevention counseling by GreenPath Debt Services, and a cold weather shelter for homeless persons provided by Catholic Charities at the Guadalupe Community Center). Many more persons received services than was the goal for 2015. (The foreclosure prevention counseling services activity was a 2014

activity that ran into issues with documentation of beneficiaries and was not able to draw funds and close until 2015.)

- Public service-property conditions – The activity (clean-up weekend) was completed as planned and exceeded the goal. A city-wide activity, it is estimated that 78,905 households utilized the service with 52.79% of them having low- moderate incomes.
- Acquisition – No progress was made on this activity. The City continues to wait for a determination on whether or not it will receive a FEMA grant to acquire and remove a mobile home park from the floodway of the Cache la Poudre River. See prior question for additional information.
- Public facilities – There were no 2015 public facility activities; however, two activities carried forward from the 2014 budget, were completed, and beneficiaries counted during 2015. The goal to assist 12 persons was far exceeded (due to the large number of persons assisted by the Food Bank).
- Public improvements – Three activities were completed during 2015, earlier noted, and as follows. The alley paving at the Camfield Corner multi-family development was a 2014 activity completed and beneficiaries counted during 2015.
 - Phase III of the pedestrian safety improvements along the 8th Avenue. Although draw requests for work completed were not received during 2015, the activity was (for the most part) completed. Installation of additional lights and landscape will continue into 2016. The goal for the number of households served was exceeded.
 - Pavement of alley on north side of the Camfield Corner development, which provides transitional housing (up to two years) for families exiting homelessness, was completed.
 - The 2015 tree planting in parkways within the Redevelopment District was completed as planned.
- Housing rehabilitation activities –
 - Six households received housing rehab assistance in the form of a zero percent interest (0%) loan during 2015. This was two less than anticipated. This activity is funded with revolving loan funds. The City has seen reduced numbers of housing rehab applications since ceasing to provide grants for the work done. Numbers in recent years have held steady at approximately five to eight per year.
 - Five households received housing rehab assistance in the form of a grant during 2015. This equaled the goal set.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
HOME Program-homeownership	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	15	0	0.00%	5	4	80.00%
HOME Program-Rental housing	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	11	0	0.00%	2	0	0.00%
Homeownership-Reconstruction of housing-HAPP	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit		0		0	0	100.00%
Homeownership-Reconstruction of housing-HAPP	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	2	1	50.00%	2	2	100.00%
Non-profit public services		CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	75	22	29.00%	15	22	146.67%
Non-profit public services		CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	186		167	186	111.38%
Property acquisition, demo, clearance, disposition	Non-Housing Community Development	CDBG: \$	Other	Other	30	0	0.00%	300	0	0.00%

Public facilities	Dependent on the type of facility	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	60	0	0.00%	0	0	0.00%
Public improvements	Non-Housing Community Development	CDBG: \$ / HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	21,000	5,153	24.54%	4,200	5,153	122.69%
Public improvements	Non-Housing Community Development	CDBG: \$ / HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0	3000	0	0.00%
Public Service-Property Conditions	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10500	78,905	751.48%	1500	78,905	5,260.33%
SF, owner-occupied housing rehab emergency grants	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	40	6	15.00%	8	6	75.00%
Single-family, owner-occupied housing rehab loans	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	25	5	20.00%	5	4	80.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Greeley used its 2015 CDBG grant to address the priorities of the Consolidated Plan. The majority of funds were utilized for the goals cited as highest priority. There is no allowance for a mid-ranking of priorities in the Integrated Disbursement and Information (IDIS) reporting system; however, the City did use a high-medium-low ranking when setting its Consolidated Plan priorities. The low ranking priorities for the City were needs that were cited during the Consolidated Plan process, but ones which the City does not anticipate funding during the 2015-2019 Consolidated Plan years.

Three high priority goals were identified in the Consolidated Plan:

1. Improvements to infrastructure including but not necessarily limited to improved pedestrian access, installation of curb, gutter, sidewalks, accessibility ramps, street lighting, parkway trees, and other items for aesthetic improvements;
2. Property acquisition, clearance, and disposition for neighborhood improvements or clearance of slum/blight; and
3. Create and maintain affordable housing.

Descriptions of the activities for which beneficiaries were achieved during 2015 are provided in prior sections of the CAPER and include (numbers correspond to the goals numbered above):

1. 8th Avenue pedestrian improvements; Camfield Corner alley paving; tree planting in parkways of the Redevelopment District.
2. No activities to address Acquisition priority.
3. The affordable housing priority was addressed in the following manner:
 - Housing rehabilitation loans. Five LMI households received a zero percent (0%) interest loan for housing rehabilitation. Work included repairs to water and sewer lines and bringing a kitchen and baths up to standards. Loans cannot exceed \$24,999. This activity is funded with revolving loan funds.
 - Housing rehabilitation grants. Six low-income households received a grant. Grants are only provided if the household has no means of repaying a loan and cannot exceed a lifetime amount of \$3,000. During 2015, this activity entailed the installation of six ramps for accessibility.
 - Homes Again Purchase Program (homeownership). Two moderate income households purchased a house through this program. The houses were on lots that the City purchased, demolished the sub-standard existing units, and then reconstructed the houses.
 - (HOME) Homeownership. The Greeley Area Habitat for Humanity continued to construct houses at the Habitat North Subdivision in northeast Greeley. During 2015, four of those were sold to low-income households.
 - (HOME) Rental. The Chinook Wind development of 60 multi-family housing units for seniors was completed and leased during 2015. The City has four HOME units in the development.

Priorities which the City ranked medium (but which are part of the “low” priorities in IDIS) included the following:

1. Property conditions. CDBG funds assisted with the City’s annual clean-up weekend in April. Improving poor property conditions in LMI neighborhoods was cited by residents as a priority need. While a city-wide activity, it qualifies as an area benefit due to the percentage of LMI residents in the City. The event is held in a location that is convenient to LMI neighborhoods. The Public Works Department publicizes the event in those neighborhoods.
2. Public services and facilities that address an essential need.
 - Two public facilities (Weld Food Bank and the Day Center at Stephens Farm) received assistance with 2014 CDBG funding. The activities were completed and beneficiaries counted in 2015.

- Three public service activities were completed during 2015 which addressed an essential need. Catholic Charities operated a cold weather shelter at the Guadalupe Community Center (Greeley’s homeless shelter) from December 2014 through March 2015. One hundred eighty-six (186) persons received shelter during that time. RVNA provided in-home care to 22 persons in order to help them remain in their homes rather than seek care at a nursing home or assisted living center. GreenPath Debt Solutions provided foreclosure counseling to households in danger of losing their homes.

There were no low priorities (City ranking) that were undertaken in 2015.

CR-10 - Racial and Ethnic composition of families assisted - Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

Direct Benefit Activities: The City tracked demographics of the households directly benefiting from the CDBG and HOME grant programs, including race, ethnicity, family size, which had female heads of households, and how many persons had a disability. The direct benefit activities included housing rehab loans, housing rehab grants, Homes Again Purchase Program, GreenPath Debt Solutions, Rehabilitation and Visiting Nurse Association’s in-home care, the cold weather shelter, and activities at Stephens Farm and the Weld Food Bank. This information is used for reporting in IDIS and also (in the case of housing activities) for fair housing statistics. The Weld Food Bank beneficiaries, because the numbers were so large, are noted separately.

CDBG Direct Benefit Activities	CDBG	Weld Food Bank	HOME
White	239	7,314	7
Black or African American	11	168	0
Asian	3	0	1
American Indian or American Native	0	290	0
Native Hawaiian or Other Pacific Islander	1	0	0
Other/Multi-race	5	540	0
Total	259	8,312	8
Hispanic	62	4,096	4
Not Hispanic	197	4,216	4
Female Head of Household	38	UNKNOWN	6
Persons with Disabilities	63	UNKNOWN	0

Table 2a – Table of assistance to racial and ethnic populations by source of funds – direct activities

The City also tracked low- moderate-income and minority benefit (Hispanic ethnicity only) for activities that benefited areas rather than individual households. The table below depicts area benefit.

CDBG Indirect Benefit Activities	LM Universe	LM Area Benefit	% LMI	% Hispanic
8 th Avenue Pedestrian Improvements	5,135	4,080	79.45%	33.9%
Clean-up Weekend	78,905	41,655	52.79%	64.4%
Trees in Parkways	8,190	6,695	81.75%	46.4%
Camfield Corner alley paving	809	678	83.62%	46.4%

Table 2b – Table of assistance to racial and ethnic populations by source of funds – CDBG area benefit activities

Narrative

A number of the activities were funded by the 2014 grants, but not completed until 2015 when beneficiaries were input into IDIS. Since beneficiaries were counted in 2015, the activity (although part of the prior year’s budget) was also counted toward meeting one of the goals of the 2015-2019 Consolidated Plan.

The City’s Four Factor Analysis identified the Hispanic ethnicity as the only minority group with a large percentage of persons in Greeley. Of the number of persons directly receiving a grant benefit (259, not including the Weld Food Bank), 62 (23.9%) were Hispanic. Including all direct-benefit grant activities, there were 8,571 beneficiaries of which 1,018 were a minority (11.9%) and 48.5% were Hispanic.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	Grant funds available	1,083,879.87	656,323.21
Program Income		3,346.60	2,872.19
Rehab RLF		186,336.05	33,710.15
HAPP RLF		1,382,776.48	573,866.02
HOME	Grant funds available	665,259.40	218,938.77
Program Income		202,325.64	124,991.38
Recaptured funds		30,769.79	30,769.79

Table 3 - Resources Made Available

Narrative

Resources available to the City during 2015 included unallocated grant funds from prior years, 2015 grant funds, minimal CDBG program income, revolving loan fund payments (rehab and Homes Again Purchase Program) HOME program income, and recaptured funds (sale to an ineligible buyer at Habitat North, a HOME project). The City continues to receipt funds into IDIS; however, loan payments into the revolving loan funds have not yet been receipted. That will occur when the City has final audited numbers.

Identify the geographic distribution and location of investments

Target Area	Planned % of Allocation	Actual % of Allocation	Narrative Description
Redevelopment District-Comprehensive			
<ul style="list-style-type: none"> 8th Avenue Pedestrian Improvements, parkway tree planting, property acquisition, (infrastructure), clean-up weekend, RVNA, and rehab grants. 	75%	94.5%	Funds budgeted for 2015 were to assist with infrastructure improvements, improvements to property conditions, to provide in-home care, and to address affordable housing issues. Of the \$772,500 allocated to a 2015 activity (CDBG), \$43,000 was available in areas that included not just the Redevelopment District, but city-wide (clean-up weekend, home care, and rehab grants).

<ul style="list-style-type: none"> Housing rehabilitation loans 	80%	100%	Eighty percent of rehab loans (funded by revolving loan funds) are to be made within the Redevelopment District Boundaries. There were no funds expended in 2015 on housing rehab that were outside the Redevelopment Boundaries.
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Table 4 – Identify the geographic distribution and location of investments

Narrative

There are 38 census tracts included within Greeley boundaries. Eleven of those have low-income percentages over 50% (1, 2, 4.02, 5.01, 5.02, 7.01, 7.03, 8, 10.3, 10.4, 13), thirteen if you count CT 6 and 7.05 (which are in the far NE corner and have very few residents). Additionally, there are block groups that have more than 50% low-income residents if looked at alone and not as a part of the entire census tract: CT 10.05, BG 3; CT 11, BG 1, 3, and 4; CT 12.01, BG 1. The low income census tracts are east of 35th Avenue and are included in the Redevelopment District. There are no census tracts west of 35th Avenue in Greeley with a LMI percentage greater than 51%. The City directs the vast majority of its funding to LMI areas or residents, as noted in the table above.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

City staff, the GURA Board, and City Council review the anticipated leverage to be provided during the CDBG application process. The proposed activities that have resources other than the federal funding requested receive higher priority than those that do not. Leverage comes from two general areas: support from the City’s General Fund and non-profit funding (from foundations, general public donations, etc.).

There was no publicly owned land or property located within Greeley that was used to address the needs identified in the Consolidated Plan during 2015.

Matching requirements are detailed below:

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal years	3,161,271
2. Match contributed during current Federal fiscal year	1,011,774
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,173,045
4. Match liability for current Federal fiscal year	35,098
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,137,947

Table 5 – Fiscal Year Summary - HOME Match Report

The City did not receive any state or local funds that were used to assist with the City’s HOME activities. Private match all came from the Habitat North subdivision; the Greeley Habitat is well-supported by private cash donations from individuals and corporations, donated services and materials, and volunteer labor. [Volunteer labor was not counted toward match, as they far exceeded the City’s 2015 required 12.5% match. The City has had a reduced match requirement (12.5% rather than 25%) for the past several years.] Two projects, Camfield Corner (City as developer) and Chinook Wind (Accessible Space,

Inc., developer) did not provide match and used part of the excess Habitat match to satisfy their match requirements. The table below details the match received in 2015 by IDIS Activity Number.

Match Contribution for the Federal Fiscal Year					
Project No. or Other ID (IDIS Activity Number)	Date of Contribution (For houses sold in 2015, sale date used; for others with draws that weren't sold in 2015, subsidy disclosure used. Amount will be adjusted at sale)	Cash (non-Federal sources)	Site Preparation, Construction Materials, Donated labor	Total Match	Foregone Taxes, Fees, Charges, Appraised Land/ Real Property, Required Infrastructure, Bond Financing
242	Sold in 2015	\$79,399		79,399	0
258	4 sold in 2015; one subsidy disclosure	493,653	66,067	559,720	0
269	Used subsidy disclosure	321,265	51,390	372,655	0

Table 6 – Match Contribution for the Federal Fiscal Year

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
200,524.45	32,570.98	155,761.17	0.00	77,334.26

Table 7 – Program Income

HOME MBE/WBE report

The City issued two HOME contracts during 2015: one to the non-profit Greeley Area Habitat for Humanity and one for the construction of a duplex at Camfield Corner. Habitat uses volunteer labor and Habitat staff to complete its projects; the contractor hired was neither a minority nor woman-owned business. The Habitat contract is not included in the MBE/WBE reporting, as it is not a privately-held business.

Ads for contractors include information on the City's Section 3 policies and discussions are held with contractors during the bidding and contracting process. The contractor for the Camfield Corner project was a very small business; there were no hires by the Camfield Corner contractor.

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	1	0	0	0	0	1
Dollar Amount	299,743	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Number	1	0	1			
Dollar Amount	200,743	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Dollar Amount	Not applicable					

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired				0		
Businesses Displaced				0		
Nonprofit Organizations Displaced				0		
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Cost	Not applicable					

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b) - Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

The City made progress during the first year of its new Consolidated Plan with regard to providing affordable housing, including the following (also reference Tables 12 and 13 and other sections of the CAPER):

- Non-homeless households provided with affordable units: Eight newly constructed, two reconstructions (new constructions that replaced substandard units)
 - Six homeownership units
 - Four HOME rental units
- Households supported through rehab of existing units: Five rehab loans, six rehab grants

Activity	# of units	Moderate	Low	Very-Low	Female HOH	Disability	Minority
Homeownership	6	2	4		3	0	2 Asian 4 White/Hispanic
HOME rental	4		4		3	0	1 White/Hispanic
Housing rehab loans	5	1	4	0	2	1	3 White/Hispanic 1 HI/Pac Islander
Housing rehab grants	6			6	2	6	2 White/Hispanic

(Extremely low-income=0-30% of Area Median Income; low-income=31%-50% of Area Median Income; moderate income=51%-80% of Area Median Income; middle income=>80% of Area median Income)

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	9	10 (4 Habitat; 2 HAPP; 4 Chinook Wind)
Number of special-needs households to be provided affordable housing units	0	0
Total	9	10

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units (4 Chinook Wind 2014 activity completed during 2015;4 Habitat for Humanity sold)	8	8
Number of households supported through the rehab of existing units (5 rehab loans; 6 rehab grants; 2 reconstruction)	14	13
Number of households supported through the acquisition of existing units	0	0
Total	22	21

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City estimated that during the first year of reporting on the 2015-2019 Consolidated Plan nine households would be provided with affordable housing. The City exceeded that goal by one (10 households). See Table 12 above. The City had no goal established for specifically homeless households or special needs households to receive affordable housing.

There was no goal to provide rental assistance. This is not an activity the City typically undertakes. The goal to produce eight new housing units was met with the completion of a rental housing development of housing for seniors (Chinook Wind Apartments), at which there are four HOME units, and the sale of four Habitat for Humanity single family units. Additionally, the City estimated that fourteen households would receive assistance through the rehab program. Actual completions were five rehab loans, six rehab grants, and two reconstructed houses, for a total of 13 completions.

The only problem encountered during 2015 that affected goals was the continued lack of applications for housing rehab loans. The City is considering additional ways to advertise the availability of rehab loan funds to attempt to reach more households in need of that type of assistance. Other goals cited in the 2015 Action Plan were either met or exceeded.

Discuss how these outcomes will impact future annual action plans.

The City made good progress toward its goals for affordable housing during the first year of the current action plan (2015). Staff will review ways to promote the housing rehabilitation activities, as noted above, to try to increase interest in the activity. The 2015 outcomes were as expected and thus will not impact future action plans.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	6 rehab grants 186 shelter clients 22 Stephens Farm clients 3,324 Food Bank clients 18 RVNA clients	0
Low-income	4 rehab loans 2 GreenPath clients 6 Stephens Farm clients 4,988 Food Bank clients 5 RVNA clients	4 Habitat homebuyers 4 Chinook Wind tenants

Moderate-income	1 rehab loan 2 GreenPath clients 2 HAPP homebuyers	0
Total	0	0

Table 13 – Number of Persons Served

Narrative Information

The City’s activities that were required to serve extremely low-income, low-income, and/or moderate-income persons to meet the eligibility requirements of CDBG and HOME served the intended populations. There were no extremely low-income homebuyers.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c) – Evaluate the jurisdiction’s progress in meeting its specific objectives for reducing and ending homelessness through:

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

In 2015, the City of Greeley, along with United Way of Weld County, convened a Blue Ribbon Committee on Homelessness to address the community’s homeless problem, particularly the unsheltered, chronically homeless population. The committee was a sub-committee of the community’s on-going Homeless Coalition which was formed in 2011. The Blue Ribbon Committee’s purpose was to bring together community stakeholders from a variety of sectors including business, government, nonprofit, law enforcement, and nonprofit organizations to provide input and guidance in development of a strategic plan to reduce homelessness. The mission is to decrease homelessness and housing instability through an aligned continuum of catalyzing services. The Blue Ribbon Committee was convened in May 2015 and is scheduled to have a final plan by May 2016. While significant efforts are being made to identify gaps in services and new approaches to reducing homelessness, the solutions/programs lack the financial resources to move forward.

To support the committee’s work, data from the community’s annual PIT count and shelter data was used to provide a base line scope of the problem. The group meets monthly to learn about the unique needs and circumstances of each homeless population (chronically homeless, families, youth, veterans), assess the resources currently available to serve those populations, and to discuss solutions. The group also looked for opportunities for collaborative and creative support to address the root causes and consequences of homelessness.

It is anticipated that persons currently experiencing homelessness will have an opportunity to review and comment on the draft strategic plan to help inform the final action steps and scheduling of activities.

Also, during the PIT count on January 27, 2016, the community administered a supplemental survey (developed by committee personnel) to the unsheltered population to assess the chronically homeless status of persons surveyed, the causes of their homelessness and their needs. The results of this survey will be used to develop the final strategic plan and will help identify the most needed resources for this population.

Currently, a team of service providers are working to implement a Coordinated Assessment and Housing Placement System (CAHP) for veterans experiencing homelessness in Weld County, most of whom live in and around Greeley. This initiative is sponsored by the Governor’s office and will help us to identify and assess the most vulnerable veterans, and prioritize them for housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Greeley currently provides three emergency shelter programs and two transitional housing programs. The Guadalupe Community Center provides emergency shelter, cold weather overflow shelter, and supportive services for primarily the single adult homeless population and some families. The Guadalupe Community Center provided 17,069 individual nights of emergency shelter in 2015. The Greeley Transitional House provides emergency shelter, supportive services, and transitional housing programs for families exclusively. Greeley Transitional House provided over 13,500 individual nights of emergency shelter in 2015. A Woman's Place provides emergency shelter for victims of domestic violence. A Woman's Place provided 5,035 nights of shelter in 2015.

The Greeley Transitional House provides three transitional housing programs for families. These programs include the Rural Transitional Housing program funded by the HUD Continuum of Care, the Camfield Corner Apartments funded with the City's HOME funding, and a case-management based program at scattered sites funded by Greeley Transitional House. A total of 84 families were served through these programs in 2015. In 2016, the City of Greeley will complete two additional three-bedroom apartments at the Camfield Corner Apartments bringing the total number of units at the site to 13.

Catholic Charities has reached a significant number of the unsheltered population through its Cold Weather Overflow shelter. Initial data is being assessed on the trends compared to the last two years this service has been provided at the Guadalupe Community Center (shelter). One trend is definite: A greater number of individuals are seeking shelter each night. In 2015, a high number was 15 guests; however during half of February 2016 they had served from a low of 17 to a high of 27 men each night, with the average at about 23 or 24 men. They consistently have emergency overnight shelter needs for single women and families as well. Needs are assessed, and the shelter has some cold weather gear and a hot dinner, as well as simple things like chap stick and cough drops and access to medical care through the Sunrise Community Health's mobile van. The Guadalupe shelter staff identifies the most outstanding need and outcry for assistance as showers, which the shelter has not been able to provide to date.

The Executive Director of the Guadalupe Community Center noted that the long list of needs could best be handled by a day/resource center, as well as community outreach staff, but further noted the lack of available funding.

The Guadalupe Community Center operates a Transitional Living Extended Stay Shelter program to focus on moving the residents as quickly as possible to sustainability through income and affordable housing. The greatest barriers to these goals are the lack of affordable housing and the difficulty for someone with a felony record to find housing. Residents can continue to receive services as needed and requested to deal with challenges that come up once then transition from the shelter to housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Greeley Transitional House administers Emergency Solutions Grant (ESG) funds for homeless prevention and rapid rehousing to provide some assistance to households experiencing housing instability or homelessness (shelter residents). Unfortunately, the Colorado Balance of State Continuum of Care (of which Greeley/Weld County is a part) receives very limited funding for the ESG program, and therefore only about 10 households are assisted with this program each year.

As many other communities across the country are experiencing, it continues to be a challenge for the community to provide adequate housing for persons discharged from publicly funded institutions and systems of care. Currently, the network of emergency shelter providers, human services programs, the parole and probation departments, the judicial system, North Range Behavioral Health, and North Colorado Medical Center work together as much as possible to identify persons exiting these programs without adequate housing and to work to assimilate them into either the emergency shelters or other housing programs. The community has much work to do in this area and is acutely aware of the great challenges this population faces in finding employment and housing. The needs of this population will be addressed in the final strategic plan developed by the Blue Ribbon Committee.

The Guadalupe Community Center operates a program which provides approximately \$200,000 in funding for rent assistance. Funds come from Energy Outreach Colorado (90%), Catholic Charities, local churches, and other private funders. Through that homeless prevention/emergency services program nearly 500 households have been assisted and are able, for that moment, to avoid homelessness.

In 2015, the Greeley Housing Authority, through the Housing Choice Voucher Program (Section 8) provided 5,071 months of rental assistance for low-income families at a cost of \$2,532,308. Rent assistance was provided to an average 423 families a month at an average cost of \$499.37 per month per household. Approximately 42% of the households assisted are either elderly or disabled. The average annual household income of those assisted is \$12,874.

In addition to the Voucher Program, the Greeley Housing Authority operated 86 units of Public Housing during 2015.

United Way of Weld County administers the Family Unification Program (FUP) housing vouchers for youth aging out of the Foster Care system. The program manager coordinates with Weld County Department of Human Services to match youth aging out of the foster care system to an 18 month housing voucher. These vouchers, which are attached to case management, help to ensure that youth aging out of the foster care system don't end up experiencing homelessness. It also helps youth to learn what it means to be a good tenant, which may help youth avoid instances of homelessness later on in life.

RISE, a faith-based organization in Greeley also assists individuals with rent and utility assistance. Their funding helps households maintain their housing and not fall into homelessness. In 2015, they distributed \$86,000 to 199 families.

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

The Archdiocesan Housing, Inc. (Catholic Charities of Weld County-Guadalupe Community Center) 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. By March, 2016 Catholic Charities will complete the financing, secure a developer, and break ground on construction, with an anticipated opening date of January 2017. CDBG funds (2016) will support this endeavor.

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, Greeley Transitional House 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. In 2016, it is anticipated that Greeley Transitional House will 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' 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 Greeley Transitional House families.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City did not set any specific public housing goals in its 2015-2019 Consolidated Plan.

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

The Housing Authority has a disabled public housing tenant who serves as a Commissioner on the Housing Authority Board. They also have a Tenant Advisory Committee with representatives from each public housing complex. Letters are sent to the tenants requesting representatives to attend meetings with the housing management to discuss issues of concern in the complexes or complex common areas and to work on problem solving and solutions with regard to the complexes. The meetings are held monthly.

Actions taken to provide assistance to troubled PHAs

Not applicable. PHA is not troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j) – Actions taken 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. 91.220 (j); 91.320 (i)

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. Building permit 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 2015 CAPER. The inability to privately produce additional affordable housing units is for the most part driven by the high costs of construction.

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; most 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 without significant subsidies.

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.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

There were no specific activities to address obstacles to meeting the underserved needs in the 2015 Annual Action Plan; however, actions and activities throughout the year and as described in the CAPER also benefited the underserved population.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

No new actions were taken in 2015 to reduce lead-based paint hazards; however, the City continues to do the following as a regular part of its programs for houses that involve or might involve lead-based paint hazards.

- GURA policy requires that testing for lead-based paint be done by a certified lead-based paint inspector on any house constructed prior to 1978 on which rehab is to be done anytime paint will be disturbed (single-family rehab, Homes Again Purchase Program, etc.) This policy is applicable when the proposed rehab includes work that would disturb any existing painted surface, such as replacement of windows or doors or exterior painting.
- GURA 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 handling 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 Assessor. GURA's Manager and Rehab Specialist attend lead-based paint training when available.
- Applicants for all housing rehab and Homes Again Purchase Program activities are provided information packets about the dangers of lead-based paint when applying for assistance. Information is also made available to landlords of housing units constructed prior to 1978 for distribution to their tenants upon request. Both English and Spanish versions of the information are available.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City has no mechanism to track the number of families that were removed from poverty in 2015.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Greeley is fortunate in that it has a solid institutional structure. The four staff members of GURA have been employed by the City a minimum of 12 years and have developed relationships with many of the executive directors and staff of the non-profit agencies that request CDBG and/or HOME funding. The group that met as the Housing and Emergency Services

Network (HESN) disbanded during 2015, and members now are encouraged to take part in the Emergency Food and Shelter Program (EFSP) committee. A GURA staff member is a part of the EFSP committee and also the North Front Range Continuum of Care (NFRCC) committee.

The Consolidated Plan noted two areas of concern: what the Citizens Committee for Community Development perceive as too many agencies providing similar services and the possible need for a housing coordinator that would work with various agencies and in various capacities with regard to affordable housing and homeless issues.

- There were no specific actions taken to address duplication of services. Non-profit agencies generally feel that the services they provide fill a specific niche and are not service duplication. It would take numerous man hours to address whether or not this is even an issue, which City staff does not have.
- The United Way of Weld County did not pursue adding a housing coordinator; however, a part-time staff person was hired to facilitate the development of a Weld County plan to address homelessness and housing instability facilitating the development of a Weld County plan to address homelessness and housing instability. In the next program year (starting July 1, 2016), they plan to further look into hiring a housing and homelessness director/coordinator, as well as someone to staff a housing development corporation, and someone to facilitate the implementation of a Coordinated Assessment and Housing Placement system for the chronically homeless, as well as families and youth experiencing homelessness. All positions hired will be planned for in the strategic plan to address and prevent homelessness that the Blue Ribbon Committee is drafting.

The City does not expect any changes to institutional structure based on the results of 2015.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

United Way of Weld County and the group that was formerly known as the Housing and Emergency Services Network (now the Emergency Food and Shelter Program committee) provide for the greatest coordination between public and private housing and social service agencies. The City does not have a specific department that deals with social services, but does provide a staff member for the EFSP and NFRCC committees and the Blue Ribbon Committee on Homelessness.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Impediment: Housing Discrimination

- **Goal and Actions: Increase awareness and understanding of fair housing and housing discrimination through promoting distribution of information to a wide variety of housing providers and housing-type businesses (i.e. lenders), encouraging the Housing Authority and other housing non-profits to hold awareness events for residents, and updating City publications that include information on fair housing.**
 - The City is pursuing a FEMA grant to purchase a 40-unit mobile home park in the floodway of the Cache la Poudre River that will involve relocation, if the grant is approved. While talking to the park residents, staff provided residents with the “They Told Us Not To Live Here” brochure in both English and Spanish.
 - The City’s Rental Housing Guide was updated in 2015/2016. Additional fair housing information was provided and included in the Guide.
 - GURA staff created an information booklet with fair housing information and sample brochures for subrecipients. This booklet was provided to the two CDBG subrecipients who received monitoring in 2015

(Catholic Charities and RVNA), as their clientele includes persons who are at risk of discrimination: elderly, persons with disabilities, minorities, and families.

- Two city staff members attended the Fair Housing Summit hosted by the Denver Metro Fair Housing Center in November 2015.

Impediment: Language and Culture

- **Goal and Actions: Improve access to services for persons who have Limited English Proficiency (LEP) through continuing to follow the City’s LEP plan, encouraging CDBG/HOME subrecipients to adopt the City’s LEP Plan (or one similar), and supporting and promoting and supporting the programs and activities of the Global Refugee Center.**
 - The City conducted and adopted a “Limited English Four-Factor Analysis” to identify LEP populations in Greeley. From the analysis, and practical knowledge, it was determined that Spanish is the only prominent language spoken in Greeley.
 - As administrator of the City’s CDBG and HOME programs, the GURA Board of Commissioners formally adopted the Four Factor Analysis and the City’s Americans with Disabilities Act/Section 504 Effective Communications Policies and Procedures.
 - Monitored subrecipients were provided with a copy of the City’s Plans with a booklet of information on fair housing and were encouraged to adopt either those plans or implement similar ones.
 - All ads for the Consolidated Plan process are provided in both English and Spanish, including for the neighborhood meetings during the application period, public hearing notices, environmental review comment periods, the 30-day comment period for the Annual Plan, and the 15-day comment period for the CAPER.
 - Flyers for events at or hosted by the Global Refugee Center are posted in the office of GURA and other city departments.

Impediment: Transportation

- **Goal and Actions: Improve access to public transportation through continuing to provide funding for bus tokens to non-profit agencies for distribution to households without their own transportation, continuing to provide reduced-cost bus tokens to persons who are elderly or disabled, and promoting the location of housing with convenient access to public transportation.**
 - The City distributed bus passes through United Way of Weld County. There were 22,000 bus passes available.
 - Camfield Corner, a transitional housing development for families exiting homelessness, is located on a city bus route.
 - The city offers a number of free/discount programs, including free rides to School District 6 students with identification, discounted fares for seniors and individuals with disabilities, and a discount pass booklet with reduced costs for seniors and persons with disabilities.
 - Persons with a valid Paratransit ID may ride the fixed route service for free.

Impediment: Lack of affordable housing units disproportionately affecting some protected classes

- **Goal and Actions: Increase the supply of affordable and accessible housing with dispersal throughout the community by directing funding to developments that support the disabled community, promoting retention of existing housing stock by supporting housing rehab for accommodations for persons with disabilities, supporting the provision of services for families in transitional housing by directing funding to organizations that provide**

those services, encouraging additional affordable housing units for larger families by directing funding to rental and for-sale units, and continuing to support Habitat for Humanity.

- Chinook Wind Apartments was completed, adding 60 units of affordable housing for seniors. A minimum of 20% are fully accessible.
- Construction started on affordable housing units at 4th Street and 23rd Avenue (privately developed).
- GURA approved a loan of non-federal funds to a developer with a Low-Income Housing Tax Credit development proposal. There are some three-bedroom units in the development proposed.
- The City Council approved a 2016 activity to construct a development of Permanent Supportive Housing for persons who were homeless.
- The City continues to offer a housing rehabilitation activity that includes grants for persons needing accessibility ramps installed. Six persons received a ramp in 2015. Additionally, five loans were provided to single-family home owners for housing rehab to maintain those existing units.
- Construction of the 12th and 13th units at Camfield Corner was started (transitional housing).
- The City Council approved 2016 grants to the Greeley Transitional House for public facility improvements and a part-time staff member who will help families in the transitional house find permanent housing.
- A HOME grant was given to the Greeley Area Habitat for Humanity to assist as it completes the 60-unit subdivision in northeast Greeley. Minority families purchased three of the four units sold in 2015.

Impediment: Higher mortgage loan denial rates for Hispanic/Latino households

- **Goals and Actions: Promote homeownership opportunities through working with area lenders to provide homeownership opportunities for qualified households of all races and ethnicities.**

- The City sold two houses through the Homes Again Purchase Program. One sold to a minority household.
- Data from the Housing and Mortgage Disclosure Act (HMDA) is below. Based on the data from HMDA Table 4-1 (Disposition of Applications for FHA, JSA/RHS, and VA Home Purchase Loans One-to-Four Family and Manufactured Home Dwellings by Race, Ethnicity, Gender, Income of Applicant for 2014), loans were denied overall at a rate of 10.16%. Only the Black/African American race saw a significantly higher percentage than that (15.38%). The Black/African American race is only 1.21% of the Greeley population (Consolidated Plan and Continuum of Care Planning Tool).

Housing & Mortgage Disclosure Act (HMDA) for 2014 - Using table 4-1 from HMDA website			
Total loans	3296		
Denied		335	
% denied			10.16%
By Race			
Indian/Alaskan	28	2	7.14%
Asian	19	2	10.53%
Black	26	4	15.38%
HI/Pac Island	103		0.00%
White	2874	292	10.16%
2 or more races	0	0	NA
White + minority	38	1	2.63%
Not available	301	31	10.30%

By Ethnicity			
Hispanic	629	62	9.86%
Not Hispanic	2316	237	10.23%
Joint Hispanic not Hispanic	79	2	2.53%
Incomes			
	total	denied	% denied
Less than 50% of Median	168	28	16.67%
50-79%	910	110	12.09%
80-99%	659	63	9.56%
100-119%	570	49	8.60%
120 or more	960	81	8.44%
Income not available	29	4	13.79%

Table 15 – Housing and Mortgage Disclosure Act Data

CR-40 - Monitoring 91.220 and 91.230 - Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City’s CDBG monitoring plan includes several layers of activity review, as briefly described below. If interested, the full plan can be provided on request.

- At receipt of applications, all proposed activities are reviewed to ensure they further the priorities of the Consolidated Plan and are eligible CDBG activities. At that time, submitting agencies are also reviewed to ensure applicants are informed with respect to their federal obligations. The application process includes two optional-but-encouraged technical assistance meetings to discuss federal obligations when accepting CDBG funds.
- During the activity, GURA staff maintains close contact with the subrecipients of CDBG funds. Staff is involved in procurement, when applicable, and makes great effort to notify agencies that staff is available for technical assistance upon request.
- There is a limited desk review with draw requests. GURA staff reviews the draw requests, maps the location of clientele (when necessary), and reviews submitted invoices, etc. prior to approving the draw request.
- Annual on-site monitoring is conducted on 10% of the agencies that received funding with the goal of on-site monitoring of no fewer than three subrecipients. There were only two agencies that received funding in 2015, Catholic Charities (cold-weather shelter) and the Rehabilitation and Visiting Nurse Association (in-home care). All other recipients were part of the City. Both agencies were monitored.

Minority and Women-Owned Business Outreach

(This information, with the exception of the date, in the following narrative is unchanged from the 2013 CAPER.) The City does not discriminate against minority or women-owned businesses during the bidding process and has awarded bids to a number of contracts to minority- and women-owned businesses over the years. During 2015, the City contracted with a minority-based business for one of its large infrastructure activities and also worked with a woman-owned business for environmental assessments and clean-ups. Greeley is not a large community and has a small pool of contractors willing to bid on work that involves Federal funds. No bidder is discouraged.

When advertising an Invitation to Bid, both the City and GURA include a statement encouraging minority- and women-owned business to apply. (They also include a Section 3 statement.) A sample bid invitation by GURA follows: *“Bids are being solicited for (insert job) by Greeley Urban Renewal Authority (GURA). Bids will be accepted until (time) on (date).*

Bidders must meet qualifications set by GURA. Woman and minority owned businesses are encouraged to participate. Section 3 requirements for opportunities for low- moderate-income residents and businesses may apply. For more information call (GURA office phone number)."

Consolidated Planning Requirements

The City submitted its 2015-2019 Consolidated Plan and has had the Annual Action Plans for 2015 and 2016 ready for submittal in November, as required by regulations. In recent years, however, HUD has delayed the submittal of Annual Action Plans until after actual grant amounts are known.

Citizen Participation Plan 91.105(d); 91.115(d) – Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Per the City's Citizen Participation Plan, citizens were provided with fifteen days prior to the submittal of the CAPER for comment. The ad ran in the Greeley Tribune on February 22, 2016 in both English and Spanish. The CAPER draft was posted on the City's website. The Citizens Committee for Community Development received notice of the report's availability on the City's website, and the GURA Board of Commissioners received a copy to review prior to holding the public hearing and then recommending that Council accept the report. Additionally, agency partners with the City received notice of the availability of the CAPER and were encouraged to provide comments and share it with their clientele.

CR-45 - CDBG 91.520(c) – Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

This was the first year of the 2015-2019 Consolidated Plan, and the objectives did not change from those identified with the formation of the Consolidated Plan.

The City easily met the requirement to have no more than 1.5 times the annual grant at November 1st; the percentage at that date in 2015 was 1.32%. Activities are reaching completion in a timely manner once they are underway. The biggest issue that has been encountered is not having the funds available from HUD until late June/early July so that activities could begin earlier in the year. When the CDBG grant is received is not within the City's control. There were no indicators in 2015 that would suggest the City should change its CDBG program.

CR-50 - HOME 91.520(d) – Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations. Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City has 12 multi-family developments that include HOME units. Five of those required on-site monitoring during 2015. The City has chosen to maintain a rental monitoring schedule that follows old HOME regulations: every year for projects with 26 or more units, every other year for projects with five to 25 units and every three years for projects with one to four units, and monitors annually in July/August. Projects that don't complete requested work timely are monitored more frequently. Monitoring in 2015 was as follows:

- Chinook Wind (60 units of senior housing) was monitored for project completion. There are four floating HOME units. No problems were identified, as the developer and contractor were very thorough in the construction of the units.

- Plaza del Milagro (30 units of migrant/agricultural-related laborer housing). There are three fixed HOME units. Minor maintenance issues were identified. Re-inspection verified they had been corrected.
- Plaza del Sol (42 units of migrant/agricultural-related laborer housing). There are seven fixed HOME units. Minor maintenance issues were identified. Re-inspection verified they had been corrected.
- Stagecoach Gardens (30 units of LMI housing). There are five fixed HOME units. Minor maintenance issues were identified. Re-inspection verified they had been corrected.
- Meeker Commons (two units of LMI housing; both are HOME units). Minor maintenance issues were identified. Re-inspection verified they had been corrected. Because identified maintenance issues weren't being corrected timely, these units have been monitored annually for several years, but will return to an every-three-years schedule.

Rents for HOME units were verified on all HOME developments, including those named above and the following:

- Camfield Corner (Eleven units of transitional housing for families exiting homelessness. All are HOME units.)
- Fox Run (Twenty-three units of housing for persons with disabilities. Three are floating HOME units.)
- Twin Rivers (Seventeen units of housing for persons with disabilities. Three are floating HOME units.)
- Stephens Farm Phase I (Ten units of housing for persons with acquired brain injuries. Three are fixed HOME units.)
- Stephens Farm Phase II (Eight units of housing for persons with acquired brain injuries. Two are fixed HOME units.)
- Camelot Apartments (Four units of housing for persons with disabilities. One is a fixed HOME unit.)
- La Casa Rosa (Fourteen units of LMI housing. Twelve are fixed HOME units.)
- Harmony Way (Eighteen units of housing for persons with disabilities. Four are fixed HOME units.)

All HOME units were found to be in compliance with housing codes and other applicable regulations. The only issues that were of a health and/or safety concern were smoke detector batteries that weren't working. These were replaced immediately upon management receiving notification from City staff regarding the concern.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

Most of the City's HOME units are for a specific population:

- Plaza del Milagro and Plaza del Sol – migrant and farm laborers
- Harmony Way – persons with mental disabilities
- Stephens Farm (both phases) – persons with acquired brain injuries
- Camelot Apartments – persons with disabilities
- Chinook Wind Apartments – seniors
- Twin Rivers and Fox Run Apartments – persons with disabilities
- La Casa Rosa – seniors
- Camfield Corner – homeless families transitioning to self-sufficiency
- Meeker Commons – general population

Of the 21 HOME units monitored in 2015, three were vacant, one tenant was black, and 17 were Caucasian. Of the 17, eight were Hispanic.

Other:

- Owners of the HOME units advertise with the Fair Housing symbol.
- Resident Selection Criteria and/or leases include a non-discrimination statement.
- There have been no complaints of discrimination received.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.

- Program income in the amount of \$4,300.57 was drawn for the Habitat for Humanity homeownership activity (IDIS #258). All homebuyers are LMI households. (Of that, \$3,269.79 was recaptured funds from the re-sale of a Habitat North house to an ineligible buyer.)
- Program income in the amount of \$18,718.14 was drawn for the Camfield Corner activity (IDIS #260). The activity will provide housing for two LMI families transitioning from homelessness.
- Program income in the amount of \$27,500 (part of the funds recaptured from Habitat’s re-sale to an ineligible buyer) was drawn to complete the Chinook Wind Apartments project. The activity provided HOME units to four low-income tenants at the senior housing development.

The following sections do not apply to the City of Greeley:

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

- CR-60 - ESG 91.520(g) (ESG Recipients only); CR-65 - Persons Assisted; CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes; CR-75 – ESG Expenditures