

2020-2024

CONSOLIDATED PLAN

And 2020 Action Plan



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Executive Summary

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

1. Introduction

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

This Consolidated Plan is for the years 2020-2024. Administration of the grants will be via the Economic Health and Housing Department, Greeley Urban Renewal Authority (GURA) Division.

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

A number of affordable housing, homeless, and non-homeless community development needs were identified in the Needs Assessment and Market Analysis, as well as through the consultation and citizen participation processes. Consolidated Plan goals were set to address the priority needs identified:

- Support efforts to preserve, maintain, and provide access to affordable housing for homeless, low-moderate-income, underserved, and/or special needs residents
- Support efforts to revitalize neighborhoods of the Redevelopment District
- Support public facilities that serve the homeless, low-moderate-income, underserved, and/or special needs residents OR low-moderate-income neighborhoods
- Support public services that assist homeless, low-moderate-income, underserved, and special needs residents

The City's CDBG resources are not sufficient to leverage enough funding to address all needs identified in the Consolidated Plan process and chose to focus on what appeared to be the most immediate needs.

3. Evaluation of past performance

The City recorded strong performances and made good use of its federal funds during the 2015-2019 Consolidated Plan years. With CDBG and HOME funds it was able to address issues of infrastructure, housing, public facilities, and public services and through the use of those federal grants, bettered low-moderate-income neighborhoods and households. This period saw new

economic growth and a recovery from the housing recession. CDBG and HOME provided the City with needed additional resources to address issues for its low-moderate-income residents and neighborhoods.

Reporting

The City has consistently met its reporting requirements. The Action Plan is ready for submittal to HUD by November 15th, and the Consolidated Annual Performance and Evaluation Report (CAPER) is submitted by March 30th (both annually). Electronic versions of the City's most recent Consolidated Plan, Annual Action Plan, and CAPER are available to the public on the City's website at www.greeleygov.com/services/greeley-urban-renewal-authority.

Timeliness

After meeting the timeliness requirement to have no more than 1.5x the annual grant undrawn at October 31st since 2009, the City missed the timeliness check in 2017 and was under a workout program with HUD to return to timeliness compliance during 2018. The City met the workout program goals and returned to compliance at the 2018 timeliness check.

Activity Implementation

The City implemented all but one of activities identified in the 2015-2019 Consolidated Plan, the exceptions being acquisition of real property and continuation of the Homes Again Purchase Program. No suitable property was identified that would benefit a low-moderate-income neighborhood. Additionally, Homes Again Purchase Program revolving loan funds were reallocated, which resulted in an additional five activities being completed in 2018.

4. Summary of citizen participation process and consultation process

January 23	Citizens Committee for Community Development (CCCD) – comments on proposed priorities prior to GURA Board recommendation to Council
February 14	Met with local non-profits serving Greeley's low-moderate-income (LMI) population; consulted with individual agencies that expressed interest February 14-February 28
March 1-12	Surveys online and paper to help identify LMI community issues and priorities; provided to non-profit agencies for their clientele to complete; availability noted in City newsletter
March 13	Meeting of the GURA Board of Commissioners to set priority recommendations for City Council; open to public; non-profit agencies invited to attend and speak to the proposed priorities
April 9	City Council Work Session – present GURA Board recommendation of priorities
April 16	Council approved Consolidated Plan priorities
June 1-14	Consultations with local non-profits with regard to client needs
June 17	Public meeting for Consolidated Plan/Action Plan information
June 25	Public meeting for Consolidated Plan/Action Plan information

July 30	CCCD – application review for 2020 CDBG funding
August 14	GURA Board – application review and Public Hearing for 2020 CDBG funding
August 15-September 22	30 day comment period for draft of 2020-2024 Consolidated Plan and 2020 Action Plan
October 1	City Council Public Hearing for 2020-2024 Consolidated Plan and 2020 Action Plan; approval of 2020 CDBG budget
October 7-November 6	30 day comment period for final 2020-2024 Consolidated Plan and 2015 Action Plan

5. Summary of public comments

Public comments consisted of responses to the community needs survey that was available March 1-March 15, 2019, comments of the Citizens Committee for Community Development and the GURA Board of Commissioners, and comments from agencies working with low-moderate-income, homeless, and special needs residents. The public expressed that Greeley has a range of housing and community development needs. Comments were most prevalent around the need for affordable housing and services that assist with housing needs (rent, deposit, utility assistance, for example) and the need for improvements to the conditions of low-moderate-income neighborhoods. Needed public improvements that were cited most frequently included sidewalk improvements ADA accessibility improvements, and the need for additional streetlights. Comments also supported the needs for public services, particularly for homeless persons, people with disabilities (mental and/or physical), seniors, residents using public transportation, and for assistance with housing issues (rent, deposit, utility assistance, for example).

Survey results and a summary of comments received are provided in Appendix B.

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

All public comments received were accepted, reviewed, and considered during the development of the Consolidated Plan. The Consolidated Plan was developed based on the needs identified, and priorities were set to best meet those needs considering the resources the City expects to be available.

7. Summary

The needs identified that could be addressed with CDBG or HOME funds are too many and broad for the expected available resources. In prioritizing needs and supportive goals, the City expects a shift away from supporting public service activities as heavily as in prior years and toward activities that are housing and capital-project related (neighborhood revitalization). Across income levels, the City hears the need for additional housing, and will address that need through CDBG and HOME support to the greatest extent possible.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	GREELEY	Economic Health & Housing-Greeley Urban Renewal Authority
CDBG Administrator	GREELEY	Economic Health & Housing-Greeley Urban Renewal Authority
HOME Administrator	GREELEY	Economic Health & Housing-Greeley Urban Renewal Authority

Table 1 – Responsible Agencies

Narrative

The City of Greeley is the recipient of both the Community Development Block Grant and the HOME Investment Partnership Program grant. Through an intergovernmental agreement, the Greeley Urban Renewal Authority (GURA) administers both grants for the City, including development and implementation of the 2020-2024 Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports. Additionally, it is responsible for implementing the projects and activities receiving CDBG and/or HOME funds and ensuring cross-cutting requirements are met.

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

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

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

City staff oversaw the consultation required to complete the 2020-2024. Staff participates in local and regional (Weld and Larimer Counties) meetings that provide insight to the needs of neighborhoods and residents who could be supported through the CDBG and HOME grants. Particularly of note are the following:

- The City formed a new department – Economic Health and Housing – to work with private industry, businesses, developers, and social service agencies. The Greeley Urban Renewal Authority, formerly part of Community Development and the City Manager's Office, migrated to that department.
- Regional meetings included work to leave the Balance of State Continuum of Care and form the Northern Colorado Continuum of Care; staff sat on both the general membership committee and on the Governing Board. The cities of Greeley, Loveland, and Fort Collins and non-profit agencies serving the homeless were all part of the regional meetings.
- The City meets throughout the year with United Way and agencies that work with homeless and other low-income persons and their housing needs in the implementation and support of *Welds Way Home*, the County initiative to end homelessness. At United Way's direction, a Coordinated Assessment and Housing Placement System (CAHPS) CAHPS system was implemented utilizing the Housing First model and the Housing Navigation Center was opened. The City supports this effort by paying rent on the Housing Navigation Center. (CAHPS is the homeless response system for Larimer and Weld Counties. CAHPS identifies and then prioritizes the most vulnerable households for the limited housing resources that are available in both counties.)
- Much of the City's consultation and coordination involve maintaining ongoing relationships with the local non-profit service providers. These agencies implement a number of CDBG/HOME activities and are the "boots on the ground" when it comes to knowing the needs of low-moderate income residents of the City.

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

See note above with regard to City staff involvement in the Continuum of Care and the formation of a new Continuum specific to Northern Colorado. The Continuum's coordination and effort are discussed in great detail in other parts of this Consolidated Plan.

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

The City's involvement with allocating ESG funds (etc.) is limited to the work staff does with the Continuum of Care. Through 2019, the northern Colorado communities were a part of the Balance of State Continuum of Care, which was managed by the Colorado Coalition for the Homeless. The only input was through a northern Colorado representative on the Balance of State governing board and there was no control over the ESG funds. As the Northern Colorado Continuum of Care is being formed, standards, outcomes, funding development, and HMIS procedures and policies are being developed.

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

Note: All of the groups in the table above were invited to attend the meeting for general information and an overview of the Five-Year Plan process. At that time, they indicated interest in a one-on-one meeting, and City staff also met with them in that manner. They were provided with a survey to complete and asked to disburse the surveys to their clientele. It is anticipated that there will be CDBG applicants from the list during the Five-Year Plan.

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?
A Woman's Place	Domestic violence shelter	Homeless facilities; special needs facilities and services
Boys & Girls Club	Services for children and youth	Non-housing community development
City – Forestry Program	Self-explanatory	Non-housing community development
City – Streets	Self-explanatory	Non-housing community development
City of Greeley – Public Works	Self-explanatory	Non-housing community development
Connections for Independent Living	Services and advocacy for persons with disabilities	Special needs facilities & services
Greeley Center for Independence	Housing and services for persons with disabilities	Special needs facilities & services

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?
Greeley Housing Authority	Housing Authority	Housing; public housing
Greeley Transitional House	Transitional housing and services for homeless families	Homeless
Guadalupe Community Center (Catholic Charities)	Shelter and services for persons who are homeless	Homelessness
Habitat for Humanity	Construction of affordable housing	Affordable housing
Life Stories	Services for abused neglected children	Special needs facilities & services
Northern Colorado Health Alliance – Community Action Collaborative	Services for homeless & others in need	Homelessness; special needs & services
Northern Colorado Veterans Resource Center	Veterans services	Special needs facilities & services
North Range Behavioral Health	Housing and services for persons with mental disabilities	Housing; Special needs facilities & services
Senior Resource Services	Transportation services for seniors	Special needs facilities & services
The Salvation Army	Services for homeless and other in need	Homelessness
United Way – Cold Weather Shelter	Shelter & services for homeless	Homelessness
United Way – Northern Colorado Continuum of Care	Solutions to homelessness	Homelessness
United Way – <i>Welds Way Home</i>	Solutions to homelessness	Homelessness
Weld County Department of Health & Environment	County-wide health/ environment	Interested agency; no specific Con Plan focus

Table 2 – Agencies, groups, organizations who participated

Agencies had two opportunities to consult with the City on the Consolidated Plan. A group meeting was held with all known agencies working with low-moderate-income residents or neighborhoods invited. Following the group meeting, interested agencies were invited to meet one-on-one with City staff to discuss needs and provide comments on how priorities would be determined.

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

The City invited a very broad spectrum of agencies to consult. The decision not to participate was at the agencies' discretion, not as a result of City staff rationale. Agencies that were invited to participate, but chose not to, include the following:

Agency	Focus
Catholic Charities	Farm labor housing
Greeley Housing Authority	Public housing/Section 8
High Plains Library	Library and other associated services
Immigrant & Refugee Center of Northern Colorado	Immigrant & Refugee services
Maxfield Services Corporation of Greeley	Housing/property management
Sunrise Community Health	Health
Weld County School District Six	Education
Weld Food Bank	Food security
Various City Departments not mentioned above	Varied

Table 3 – 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?
Imagine Greeley!	City of Greeley-Community Development Department	This is the City's Comprehensive Plan, a policy guide that provides a framework for public and private growth and development decisions made by the City of Greeley over the next ten to twenty years. The Consolidated Plan for federal grants helps the City implement its identified framework.
City of Greeley Strategic Housing Plan	City of Greeley-Community Development Department	The Strategic Housing Plan implements the housing portion of Imagine Greeley!

Table 4 – Other local / regional / federal planning efforts

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

Other than as discussed in sections regarding the Continuum of Care and the regional efforts between Weld and Larimer Counties, there were no discussions with other public entities, the State, or adjacent units of local government.

Narrative (optional):

No further narrative needed.

PR-15 Citizen Participation

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 included the use of surveys (paper and online), three neighborhood meetings, online information, consultations, and meetings with the Citizens Committee for Community Development and the GURA Board of Commissioners. Surveys and consultations generated the most comments. Valuable input was received also from the Citizens Committee and GURA Board, whose members are very in-tune with the needs of the low-moderate-income residents and neighborhoods of Greeley.

Social media was utilized to notify the public of the Consolidated Plan process, meetings, survey availability, etc., including use of the City calendar, Twitter, Facebook, Next Door, and the City's webpage. Non-profit agencies working with the homeless and/or low-moderate-income residents were encouraged to provide the survey to their clientele for input.

Comments received through the citizen participation process were valuable when developing the priorities of the 2020-2024 Consolidated Plan. City staff is very informed of community needs; the citizen participation process validated the city staff views.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Surveys	City-wide, but clientele of non-profit agencies particularly targeted	74 surveys returned in various stages of completion	See summary above	None
Two neighborhood meetings for Consolidated Plan; 2020 Action Plan	Any interested Greeley resident, particularly with low-moderate-incomes or in LMI neighborhoods	1 st meeting – one attendee 2 nd meeting – two attendees	Supported the need for additional affordable housing.	None
Citizens Committee for Community Development	Representatives of Redevelopment District neighborhoods	Five attendees	See Appendix B	None
GURA Board – Meeting to set priorities; open to public	Non-profit agencies that could be affected by new priorities	Eight attendees from non-profit agencies	See Appendix B	None
GURA Board – Public Hearing for 1 st Year Action Plan budget	Any interested Greeley resident	No one from public.	NA	None
30-day comment period	Any interested Greeley resident			None
City Council Public Hearing for ConPlan and 1 st Year Annual Action Plan	Any interested Greeley resident			Public services
2 nd 30-day comment period	Any interested Greeley resident			NA

Table 5 – Citizen Participation Outreach

Needs Assessment

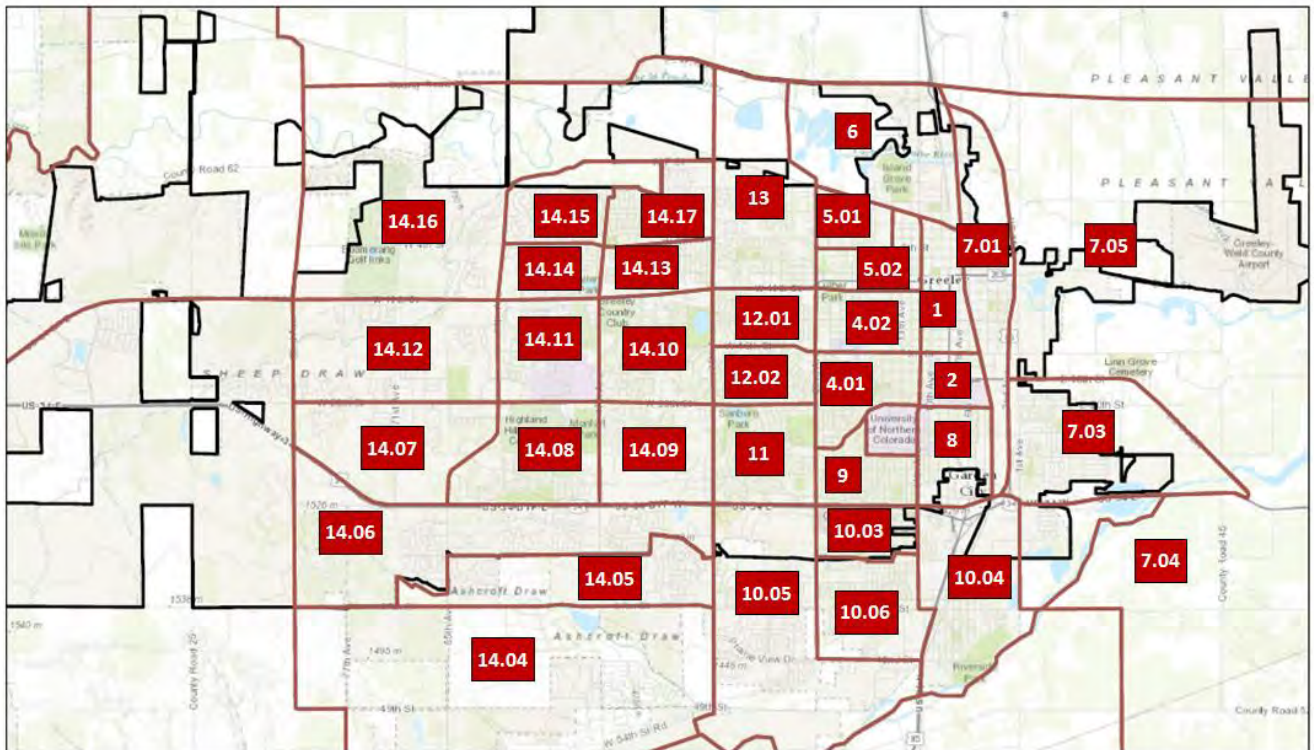
NA-05 Overview

Needs Assessment Overview

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

Data cited in the Needs Assessment was populated by HUD from Census and Comprehensive Housing Assistance Survey (CHAS) information. The "Base Year" for data is the 2000 Census; the "Most Recent Year" data is from the 2011-2015 American Community Survey; CHAS data is also from those years. (More current information is available; however, the City chose to use the data as provided by HUD, for the most part. Where data collected at the city and/or county level was used, or where old data was very inadequate, the updated source is noted as the table data source.)

Maps came from several sources: the eCon Planning Suite, HUD Low Moderate Income Summary Data; and maps provided through Affirmatively Furthering Fair Housing. In most cases, the data is provided by Census Tract; however, data may be for an area as small as the Block Groups. For later reference, the following map provides Census Tract numbers for the City of Greeley. Other maps are in Appendix A.



Map 1 – Census Tract Numbers

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

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Greeley has experienced an increase in both population and households, reflecting regional trends in Northern Colorado overall. According to ACS data, there were 97,075 residents and 33,103 households in Greeley in 2015. This represents a five percent increase in population and a nine percent increase in households since 2000. (Census data from July 2018 showed continued growth, putting Greeley's population at 107,348.) Greeley is the largest city in Weld County and accounts for approximately 1/3 of the county's population.

The population growth is a significant factor in one of Greeley's biggest housing needs: the need for additional housing at all income levels. The lack of availability contributes to high housing costs, in both rental and for-sale units, and coupled with wages that have not kept pace with housing costs, have created housing cost burdens for many Greeley residents.

Greeley is home to a diverse range of households and a variety of housing needs. Data and consultations with local non-profit housing/service providers indicated that, in addition to low-income households in general, there are specific populations with increased housing needs, including persons with mental or physical disabilities, large families (needing more than two bedrooms), the elderly, and the homeless.

As well, it was noted that housing for persons with extremely low incomes who need wrap-around supportive services is lacking. For this population, living without services and support often leads to homelessness or housing instability. For some elderly, the need comes in the form of housing rehabilitation to allow for aging in place.

The data tables provided by HUD are utilized when discussing housing needs; however, because the data is dated, it is of equal importance to consider information received from the local non-profit housing providers consulted and City staff's general knowledge about Greeley housing issues. The non-profit agencies see daily the housing needs of the City's homeless and low-moderate-income residents. The intent of the tables and Housing Needs Assessment is to identify housing needs that might be addressed with CDBG and/or HOME funds during 2020-2024 Consolidated Plan years.

Demographics

Demographics	Base Year: 2000	Most Recent Year: 2015	% Change
Population	92,889	97,075	5%
Households	29,274	33,103	9%
Median Income	\$36,414	\$46,272	15%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,755	4,795	6,145	3,405	14,660
Small Family (2-4 people)	1,430	1,530	2,465	1,245	7,365
Large Family (more than 4 people)	335	615	835	500	1,540
With at least one person ages 62-74	570	895	865	595	3,010
With at least one person age 75+	540	695	675	300	1,230
With one or more children age 6 or younger	1,115	905	1,755	590	1,585

Table 7 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables Housing Problems

1. Housing Problem 1 (Households with one of the listed needs)

Tenure	Renter					Owner				
% of AMI	0-30%	>30-50%	>50-80%	>80-100%	Total	0-30%	>30-50%	>50-80%	>80-100%	Total
Problem	Number of Households									
Substandard Housing - Lacking complete plumbing or kitchen facilities	125	220	70	10	425	15	4	15	25	59
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	80	70	90	10	250	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	255	175	4	619	155	110	95	80	440
Housing cost burden greater than 50% of income (and none of the above problems)	2,075	705	240	25	3,045	585	515	290	65	1,455

Tenure	Renter					Owner				
% of AMI	0-30%	>30-50%	>50-80%	>80-100%	Total	0-30%	>30-50%	>50-80%	>80-100%	Total
Housing cost burden greater than 30% of income (and none of the above problems)	380	1,265	1,370	150	3,165	135	440	770	555	1,900
Zero/negative Income (and none of the above problems)	330	0	0	0	330	115	0	0	0	115

Table 8 – Housing Problems Table

Data Source: 2011-2015 CHAS

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

Tenure	Renter					Owner				
% of AMI	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Problem	Number of Households									
Having 1 or more of four housing problems	2,460	1,250	575	50	4,335	755	630	405	170	1,960
Having none of four housing problems	740	1,900	2,930	1,265	6,835	355	1,015	2,240	1,920	5,530
Household has negative income, but none of the other housing problems	330	0	0	0	330	115	0	0	0	115

Table 9 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Housing Problem 3 (Cost Burden > 30%)

Tenure	Renter				Owner			
% of AMI	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Problem	Number of Households							
Small Related	890	815	560	2,265	255	270	495	1,020
Large Related	150	225	180	555	90	190	104	384
Elderly	410	455	235	1,100	344	440	245	1,029
Other	1,375	800	720	2,895	115	145	250	510
Total need by income	2,825	2,295	1,695	6,815	804	1,045	1,094	2,943

Table 10 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Housing Problem 4 (Cost Burden > 50%)

Tenure	Renter				Owner			
% of AMI	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Problem	Number of Households							
Small Related	795	230	50	1,075	205	150	125	480
Large Related	115	60	15	190	90	115	4	209
Elderly	290	240	55	585	270	210	85	565
Other	1,190	345	140	1,675	105	70	80	255
Total need by income	2,390	875	260	3,525	670	545	294	1,509

Table 11 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Housing Problem 5 (Crowding-More than one person per room)

Tenure	Renter					Owner				
% of AMI	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Problem	Number of Households									
Single family households	255	265	245	4	769	155	80	55	60	350
Multiple, unrelated family households	0	55	20	0	75	0	30	20	20	70
Other, non-family households	4	0	0	10	14	0	0	25	0	25
Total need by income	259	320	265	14	858	155	110	100	80	445

Table 12 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

5. Housing Problem 5 Continued (Households with Children Present)

Tenure	Renter				Owner			
% of AMI	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: 2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

In 2015, there were 33,103 households in Greeley (Table 5). While the Table does not provide information on single-person households, the information was available on the U. S. Census website in the 2011-2015 ACS, which noted 26.2% were single-person households. There was no table data provided for number and type of single persons with housing problems.

Single-person households in need of housing assistance identified during consultations with local non-profit housing and service providers included homeless persons and persons with disabilities (both mental and physical). It is difficult to put an accurate number to the need, but 524 single homeless persons stayed at the cold weather shelter, and agencies working with people with disabilities estimated the need of their clientele at about 175 (based on use of housing vouchers, wait lists for the vouchers, and just general knowledge of the population with whom they work). Additionally, A Woman's Place (the local domestic violence shelter) worked with 194 single persons in 2018.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data was not broken out in the named categories in the tables provided by HUD.

From locally obtained information, A Woman's Place reported 83 families utilized the domestic violence shelter in 2018 (parent with one or more children under age 18). Information collected at the Cold Weather Shelter during the 2018-2019 winter season noted 105 people who cited disability as a factor in their homelessness.

What are the most common housing problems?

The most common housing problem in Greeley, based on table data, is severe cost burden, particularly for renter households at the lowest levels of income (<30% AMI, 31-50% AMI). While overcrowding and substandard housing are housing problems for some households, they are not nearly as common as cost burden.

Associated with cost burden, is the general lack of available/affordable housing. The two problems go hand-in-hand; as availability decreases, costs rise (and thus cost burdens).

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

Utilizing the data from the tables provided, in all categories of housing problems, renters experience one of the housing problems for which data is provided at nearly double the rate of a homeowner, and, as would be expected, the greatest percentages of households with one or more housing problems for which data was provided are those with the lowest incomes.

Consultations with non-profit agencies noted a number of populations affected at a greater rate. They are noted in the following section.

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

Characteristics: A number of characteristics were mentioned during consultations with local service/housing providers, including the following:

- **Age and gender** – Characteristics within the age and gender category include single persons, particularly single mothers and single women who often have no support (financial or emotional) or who need services along with housing (minimal to significant); women who are domestic violence survivors; grandparents raising grandchildren; youth (ages 18-24); and the elderly.

- **Generational poverty** – Many individuals and families have lived in poverty (or with low or moderate-income) for generations and know nothing else. Generational poverty is a big barrier for these individuals and families.
- **Domestic violence or abuse/neglect of a child(ren)** – Characteristics of this population were cited as having a lease or mortgage that is shared/co-signed or held by the abuser; sharing housing with family or friends to escape the abuse (which can lead to overcrowding or overextending welcome); and a lack of funds under their control or readily available to support a move.
- **Education and employment** – A lack of training or education; employment (often two or more household incomes) that is not sufficient for housing and other expenses; and inexperience or lack of knowledge with life skills in general (i.e. how to be a good tenant, how to budget and manage money, etc.) were noted.
- **Disabilities and health** – Characteristics include having a mental or physical disability, chronic illness or medical condition, or developmental delay; and substance abuse. At a high rate, many people with housing insecurities have survived a traumatic life event(s) that makes functioning within societal norms challenging.
- **Rent difficulties** – Rent difficulty characteristics include having a history of eviction(s) and experiencing dramatically increasing rents. Local non-profit agencies related that people with a record of evictions are often required to have 2-3 times a normal deposit, and while there is assistance for rents and utilities available, no such assistance exists for deposits. Further, it was noted that some tenants are experiencing rent increases of more than \$100/month.
- **Veterans** – Veterans of all ages and their families.
- **Criminal record** – Individuals exiting a jail or the Department of Corrections or who have a criminal record; particularly those with a felony record have a very difficult time finding housing.

Needs: A number and variety of needs were named during consultations with non-profit providers, varying from small amount of monetary assistance to pay rent and/or utilities for a month or limited supportive services to significant financial and/or case management that provides assistance in all areas of a client's life. Specific areas of need cited by the local non-profit agencies include assistance with transportation costs; assistance with childcare; life skills training; housing that is affordable, available, and of a size specific to family need; assistance navigating through available programs and services; assistance with rental deposits; higher wages; access to affordable insurance and holistic medical care; and job training or further education.

Rapid Re-housing – The needs of formerly homeless families and individuals receiving rapid re-housing assistance and nearing termination of the assistance are essentially the same as those at risk of becoming homeless.

Staff of the Greeley Transitional House, which manages the rapid re-housing funds received in Greeley, noted the need is for affordable housing, particularly for large families (3-4 bedrooms). Additionally, most families in the shelter have no reliable vehicle, so access to public transportation is critical.

The need for higher wages was cited frequently by the non-profits agencies consulted. Two-income households are not uncommon (sometimes more than 40 hours a week or more than one job), but with income that is still inadequate to cover housing costs and other expenses.

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

Not applicable. The City does not have an estimate of the at-risk population(s).

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

Many housing characteristics that may lead to instability and increased risk of homelessness are linked to the lack of availability of affordable housing, including the high cost to rent or buy housing, housing costs that exceed what wages will support, and the lack of housing for persons needing support (case management or subsidized housing, for example) or accessibility. Other characteristics include overcrowding (caused by extra friends and/or family members staying in the unit), the condition of housing units (unsafe or unhealthy) or neighborhoods that are unsafe (or perceived to be so), and the need for renovations that would improve livability (for example a walk-in shower or wider doorways).

Discussion

Developing affordable housing is a considerable challenge for the City. The need for additional housing units in general has been an ongoing conversation in Greeley for several years, and it recently rose to the surface as a priority issue. In 2018, after input and assistance from a Housing Task Force, data assistance from outside consultants, and support and analysis of city staff, the Greeley City Council adopted a Strategic Housing Plan. The Plan identified seven key constraints or challenges to housing affordability and set nine recommended strategies to address housing affordability and supply.

Thirteen agencies and the Greeley Housing Authority were consulted during the formation of the Housing Needs section of the Consolidated Plan, all of whom work with households who face housing challenges. Across the board, the lack of housing and affordable units were mentioned as links to homelessness or housing instability. There were concerns for the agencies' specific populations, but staff from all agencies also mentioned the difficulties persons who have experienced chronic and/or traumatic events face when trying to find and maintain stable housing.

While the tables provided good information, the better information came from the community and those agencies directly involved with low-moderate-income persons and housing needs, who see the need and hear the stories on a daily basis. When conducting the housing needs assessment, the City highly valued this knowledge and experience and took it into consideration when determining need how and to best address the need through priorities for the next five years.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

This section provides information on households that have disproportionate housing problems (as defined the data tables provided by HUD) based on race, ethnicity, and income range. For the purposes of the Consolidated Plan, “disproportionate need” occurs when a specific population group has a level of need that is at least 10% higher than the level of need of all households in a particular income category. An example of this is if 50% of households earning between 50-80% of area median income have a housing problem and 62% of the Hispanic residents in the same income category (50-80% AMI) have a housing problem, then the Hispanic population would have what is considered a disproportionate need.

The race and ethnicity definitions are those used by the U. S. Census, while income ranges are provided by HUD and are percentages of the Area Median Income for a household of four. Those income categories are <30% AMI (extremely-low income), 31-50% AMI (low income), 51-80% AMI (moderate income), and 81-100% AMI (middle income). HUD programs are primarily to benefit households earning 80% or less of the AMI or low-moderate-income areas.

Associated maps for each income category (except 81-100% AMI, an income range not eligible for CDBG or HOME funding) provide a visual of the housing problems by Census Tract and are located in Appendix A.

0%-30% of Area Median Income

Housing Problems The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,730	575	445
White	2,060	395	270
Black / African American	160	0	55

Housing Problems The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	39	10	20
American Indian, Alaska Native	35	0	25
Pacific Islander	0	0	0
Hispanic	1,315	170	80

Table 13 - Disproportionally Greater Need 0 - 30% AMI
Data Source: 2011-2015 CHAS

>30%-50% of Area Median Income

Housing Problems The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,585	1,210	0
White	1,880	745	0
Black / African American	95	0	0
Asian	90	4	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	1,415	445	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI
Data Source: 2011-2015 CHAS

>50%-80% of Area Median Income

Housing Problems The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,115	3,030	0
White	1,825	1,770	0
Black / African American	115	25	0
Asian	15	40	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	1,085	1,130	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

>81%-100% of Area Median Income

Housing Problems The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	925	2,485	0
White	695	1,695	0
Black / African American	20	65	0
Asian	0	25	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	210	650	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

Income

As income levels increase, the number of households with housing problems reduce. (At the 0-30% AMI category, 3,730 households have one or more of the named housing problems, as compared to 925 households at the 81-100% AMI category.) See Maps 4-8 in Appendix A.

Race and Ethnicity

People of the Hispanic ethnicity, in all income categories, account for between 23% (at the 81-100% income category) and 39% (at the 31-50% income category) of all households that experiences one or more of the named housing problems. The percentage of people in Greeley of the Hispanic ethnicity per the 2011-2015 ACS was 37%. None of the other races exceed 4% (experienced by Black/African American households at both the 0-30% AMI and 51-80% AMI income categories). See Maps 9-10 in Appendix A.

Substandard Housing

The number of households with substandard housing is not broken out on the data table, i.e., data recognizes a “housing problem”, but not specifically “substandard housing”. Reference the Appendix maps. See Maps 11-13 in Appendix A.

City staff, however, questions some of the map data, specifically for Census Tracts 14.06, 14.08, 14.12, and 14.10. Those Census Tracts have middle-higher-end housing; some have a good deal of commercial zoning. It seems unlikely that there is substandard housing of the percentages noted on the maps, and there is little housing in these areas that would be affordable to lower-income residents.

Substandard housing generally exists east of 35th Avenue and west of U. S. Highway 85, in low-moderate-income Census Tracts where housing is dated. Higher percentages of minority races and persons of Hispanic ethnicity reside in these areas.

Overcrowding

Again, the tables do not provide information specifically for overcrowding. Reference Appendix maps. Overcrowding occurs most often in the northeastern, eastern, and southeastern Census Tracts (again, the lowest income Census Tracts). The highest percentage of overcrowding occurs in Census Tract 13 in northeastern Greeley, with 21.85-34.85% of the residents experiencing overcrowding. See Maps 14-16 in Appendix A.

Cost Burden

Reference the Appendix maps, excepting for middle-income households. Housing cost burden is significant throughout the City. For residents within the 0-30% income range (poverty level income), the cost burden exists for a minimum of 37.1% in nearly every Census tract of the City. A minimum of 32.8% of residents in the 31-50% income category experience housing cost burden (in most Census Tracts).

Housing cost burden is lowest for residents in the 51-80% income category, with 30% experiencing housing cost burden (again, in most of the City's Census Tracts). See Maps 17-19 in Appendix A.

NA-20 Disproportionately Greater Need: Severe Housing Problems

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

Introduction

This section of the Needs Assessment provides data about households who have severe housing problems on a disproportionate basis. The "Severe Housing Problems" are noted in each table and include the lack of complete kitchen or plumbing facilities, more than 1.5 persons per room, or a housing cost burden greater than 50%.

This information is again provided by race, ethnicity and income level. See Section NA-15 of the Housing Needs Assessment for information on how "disproportionate need" is defined and how racial, ethnic, and income categories were determined.

0%-30% of Area Median Income

Severe Housing Problems The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,215	1,095	445
White	1,780	680	270
Black / African American	150	10	55
Asian	39	10	20
American Indian, Alaska Native	35	0	25
Pacific Islander	0	0	0
Hispanic	1,115	370	80

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

>30%-50% of Area Median Income

Severe Housing Problems The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,880	2,915	0
White	1,080	1,550	0
Black / African American	40	55	0
Asian	70	20	0
American Indian, Alaska Native	24	10	0
Pacific Islander	0	0	0
Hispanic	665	1,195	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

>50%-80% of Area Median Income

Severe Housing Problems The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	980	5,170	0
White	410	3,185	0
Black / African American	30	105	0
Asian	0	55	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	505	1,715	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

>80%-100% of Area Median Income

Severe Housing Problems The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	3,185	0
White	140	2,245	0
Black / African American	0	85	0
Asian	0	25	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	74	790	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

Income

As with households experiencing a “housing problem”, as income levels increase, the number of households with severe housing problems reduce. At 0-30% AMI, 3,215 households experience a housing problem; at 31-50% AMI, 1,880 household; at 51-80% AMI, 980 households; and at 81-100% AMI, 220 households. The drop in the number of households experiencing a severe housing problem is significant with each increase in income category; the lower the income, the more likely it is that the household experiences a severe housing problem.

Race and Ethnicity

Table data for racial and minority disparity shows, as the data did for “housing problems”, that households of the Hispanic ethnicity experience severe housing problems at a disproportionate rate. While not reaching the 10% mark needed to be considered disproportionate, Black/African Americans experience one or more severe housing problems at a rate significantly higher than minorities other than those of the Hispanic ethnicity. Reported in the 2015 American Community Survey, 2.3% of Greeley’s population identify as Black/African American.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

This section of the Needs Assessment provides information on those households that have disproportionate housing cost burdens. Housing cost burden is present when a household pays more than 30% of the gross household income for housing costs, including utilities. A severe cost burden is present when a household spends 50% or more of the gross household income on housing.

This information continues to be provided by race, ethnicity, and income level. See Section NA-15 of the Housing Needs Assessment for information on how “disproportionate need” is defined and how racial, ethnic, and income categories were determined.

Housing Cost Burden

Housing Cost Burden	<-30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,975	6,100	5,195	495
White	15,430	3,750	3,230	285
Black / African American	210	250	125	55
Asian	210	30	114	20
American Indian, Alaska Native	65	30	40	25
Pacific Islander	25	0	0	0
Hispanic	5,860	1,895	1,570	100

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

The housing cost burden data in the table suggests a disproportionately greater need among households of the Hispanic ethnicity. No other race or ethnicity shows a disproportionate need. The table does not provide cost burden information within individual income categories. Maps (see Appendix) show housing cost burden by income categories and Census Tracts and indicate that housing cost burdens are experienced in many areas of the City.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As noted in each Needs Assessment discussion (NA-15 to NA-25), households of the Hispanic ethnicity have a disproportionately greater need than each income category as a whole. “Hispanic” is the largest of the racial/ethnic categories represented in Greeley; all other races have very small percentages of Greeley residents.

If they have needs not identified above, what are those needs?

The 2011-2015 American Community Survey reports that 24.5% of Greeley’s population speaks a language other than English at home, and 9.1% of those speak English “less than very well”. Of the total, 21.9% speak Spanish at home, and 7.9% report speaking English “less than very well”. These numbers are further reflected in Greeley-Evans School District 6 data, with 24% of students reported as English Language Learners (2017 data). There is a need for translating/interpreting services and forms and documents in languages other than English, as well as instruction in the English language. See the Strategic Plan, Section SP70-Anti-Poverty Strategy for information on how the City addresses this need. See Map 16 in Appendix A.

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

As noted, Greeley does not have a significant racial diversity; however, it does have a large Hispanic population. The neighborhoods with the highest percentages of a minority race are in Census Tracts 2 and 10.03 where the Black population, primarily refugees and immigrants, accounts for 7.28% and 13.17% (respectively) of the total population. No other racial category reaches the 7% mark.

A number of Census Tracts in Greeley have a Hispanic population of greater than 28.18%. They are located in north, east, and south Greeley. Two have Hispanic populations that exceed 71.5% (Census Tracts 5.01 and 7.01 in northeast Greeley).

NA-35 Public Housing – 91.205(b)

Introduction

This section of the Needs Assessment provides an overview of public housing in Greeley. The Greeley Housing Authority owns manages the public housing units in Greeley and administers the City’s Section 8 Housing Choice Voucher program. It is also the manager of other affordable housing units in Greeley.

Table 14 shows there are 77 public housing units with vouchers in use and 426 tenant-based vouchers (vs. vouchers that are provided to a specific housing project). The demand for vouchers greatly exceeds

the number of vouchers available; vacant units quickly re-lease, and the Housing Authority routinely closes the wait list due to the number on it. The highest concentrations of Section 8 Voucher holders tend to reside east of 35th Avenue in Greeley, which includes the areas of low-moderate-income and minority concentrations.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	77	426	0	426	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 - Public Housing by Program Type
Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,319	10,757	0	10,757	0	0
Average length of stay	0	0	2	5	0	5	0	0
Average Household size	0	0	3	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	3	109	0	109	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	6	171	0	171	0	0
# of Families requesting accessibility features	0	0	77	426	0	426	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	62	412	0	412	0	0	0
Black/ African American	0	0	14	10	0	10	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/ AK Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	44	207	0	207	0	0	0
Not Hispanic	0	0	33	219	0	219	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Table 15 shows six units of public housing occupied by a family with a disability, but 77 that had requested accessibility features, indicating a need for additional accessible units. As the population continues to age, there may an increased need for accessible units.

(The Executive Director of the Greeley Housing Authority noted that the number of households requesting accessibility features greatly exceeds what is actually experienced.)

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance?

See information in Table 26 that follows.

Greeley Housing Authority Waiting List – 2019 at 7/1/19				
	Public Housing		Section 8	
	#	%	#	%
Elderly	0	0	14	6.3%
Families with Children	69	100%	127	57.0%
Disabled	1	1.4%	18	8.1%
Black/African American	24	34.8%	44	19.7%
American Indian/Alaska Native	0	0	0	0
Asian	0	0	0	0
Pacific Islander	0	0	0	0
White	45	65.2%	179	80.3%
Mixed Race/Other Race	0	0	0	0
Hispanic	39	56.5%	145	43.8%
TOTAL *Totals may not match due to missing information, or to a household being more than one category.	69 Households		223 Households	

Table 26 – Greeley Housing Authority Waiting List
Data Source: Greeley Housing Authority

Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Other than the need for additional units, the most immediate need currently being seen in Greeley is with regard to rents. Fair Market Rents are not keeping pace with the rising rents in the community, with local rents in some cases exceeding the 120% allowed by HUD. With an aging population, the need for accessible units/accessibility features in housing is expected to continue to increase. Transportation also poses an immediate need for many residents. While there are bus routes near public housing units and other low-income housing developments, the cost of bus passes has made it difficult for households of the very lowest incomes to afford transportation.

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

The needs are similar to the needs of the population at large, particularly for households that are low-moderate-income wage earners. As income levels increase, generally, the need decreases. Lower housing costs and greater availability, however, are community needs not associated with a particular income group.

The need for transportation is a common theme among service providers working with the low-moderate-income households, particularly for those with a disability and the elderly.

Discussion

Residents of public housing units and Section 8 voucher holders have some of the most significant housing challenges and needs within the community. Table 23 indicates the average household income of public housing residents is \$12,319 and \$10,757 for Section 8 voucher households. Both incomes are well below a poverty-level income and are not sufficient to live comfortably.

Of the resident numbers provided in the tables, people of the white race occupy 80.5% of the public housing units (with 57% identifying as Hispanic), 18.1% are Black/African American, and 1.3% are Asian. The percentage of Black/African American households in public housing is significantly higher than the percentage of that race in Greeley overall.

Voucher holders are also more likely to be White, representing 96.7% of all voucher holders (with 49% identifying as Hispanic). Blacks/African Americans make up 2.3% of the voucher residents, while American Indian/Alaska Native and Asian races hold vouchers at less than 1%.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Greeley addresses homelessness through Weld's Way Home, the countywide strategy to prevent and end homelessness in Weld County. Additionally, there is regional coordination (Weld and Larimer Counties, including the major cities of Greeley, Loveland, and Fort Collins) through the HUD-mandated Continuum of Care. Weld and Larimer Counties currently are part of the Balance of State Continuum, which includes all of Colorado except Metro Denver and the Colorado Springs area. Northern Colorado is moving toward withdrawal from the Balance of State to form its own Continuum (Northern Colorado Continuum of Care) in 2020 to better meet the needs of the Northern Colorado homeless population.

The Homeless Needs Assessment utilizes data from two sources: the January 2019 Point-in-Time Count and the 2018-2019 Cold Weather Shelter report. Data collected extends beyond people residing in the City of Greeley; however, due to the size of the other Weld County towns, the issue of homelessness is most prevalent in the Greeley-Evans area. (Greeley shares most of its southern border with Evans.)

The Point-in-Time Count is conducted at HUD's direction annually in January. In 2019, 251 people were surveyed, with 177 of those residing in a shelter and 97 in transitional housing. There were 19 people that were unsheltered.

Information was also collected at the Cold Weather Shelter, where 524 individuals utilized the shelter during its operational period of November 1, 2018 to April 15, 2019. While the physical location of the Cold Weather Shelter is in Evans, the shelter is within a block of Greeley city limits.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data was not provided for the noted categories; however, the following information from the Point-in-Time Count and Cold Weather Shelter was available:

Point-in-Time Count (251 people surveyed)

- **Chronically homeless** – 32 sheltered, 14 unsheltered (defined as continuously homeless for at least one year OR homeless on at least four separate occasions in the last three years for a total of at least 12 months of homelessness AND reporting at least one disability)
- **Families** – 32 sheltered; 0 unsheltered
- **Veterans** – 12 sheltered; 1 unsheltered
- **Unaccompanied youth** – 8 sheltered; 1 unsheltered

Cold Weather Shelter (525 people utilizing the shelter)

- **Chronically homeless** – no data
- **Chronically homeless individuals and families** – all 525 were individuals; no data on how many were chronically homeless
- **Veterans** – 32
- **Unaccompanied youth** – Must be over 18 to stay; 51 were between the ages of 18 and 24.

Nature and Extent of Homelessness: (Optional)

	Cold Weather Shelter	Point in-Time-Count	
Race	Sheltered (overnight only)	Sheltered	Unsheltered
White	438	194	16
American Indian/Native Alaskan	29	7	0
Native Hawaiian/Pacific Islander	5	2	0
Asian	5	0	0
African American	30	9	2
Multiple races	0	20	1
Don't Know	17	0	0
Ethnicity			
Hispanic	177	125	3
Not-Hispanic	347	107	16

Table 27 – Extent and Nature of Homelessness
Data Source: Cold Weather Shelter Intake; Point-in-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Coordinated Assessment and Housing Placement System (CAHPS) is one means of tracking families in the region (Weld and Larimer Counties) in need of housing assistance. The CAHPS numbers in the bullet points below are Weld County only numbers. Also noted is the percentage of the total that were housed in Weld County. Through the CAHPS, the following numbers of families and veterans have received housing:

- **Veterans** – CAHPS' work with veterans started in February 2016. Since then, 147 veterans have been assessed and 70 housed. Of all veterans housed, 22% were housed in Weld County.
- **Families** – CAHPS' work with families started in March 2018. Fifty-five families of the 99 assessed have been housed, 41% in Weld County.
- **Single persons** – CAHPS started working to house single adults in April 2017. Of the 226 assessed, 30 have been housed. Twenty-three percent (23%) were housed in Weld County.
- **Youth** – Since CAHPS started working with youth in need of housing in July 2019, 12 have been assessed and of four housed, one was housed in Weld County.

Data from the local shelters and 2019 Point-in-Time Count provides additional information on the numbers in need of housing assistance.

- The Greeley Transitional House serves approximately 80 families per year and maintains a wait list. Annual need, based on annual numbers and the number on the wait list, was estimated at a minimum of 100 families. All types of families are seen, including single moms and dads and grandparents raising children.
- The Guadalupe Community Center has six family rooms that can accommodate up to 24 people. Additionally, due to community need, they recently added 22 mattresses that families can utilize on an emergency basis. Like with the Transitional House, all types of families are seen. Guadalupe also maintains a wait list.
- The January 2019 Point-in-Time count noted 27 sheltered households fleeing domestic violence. Greeley's domestic violence shelter, A Woman's Place, is full at any given time and served 83 families (a parent with one or more children) in 2018. They served, additionally, 127 individuals without children.
- The Point-in-Time Count reported 12 sheltered and two unsheltered single veterans. Twelve single veterans stayed at the Cold Weather Shelter during the 2018-2019 season.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on information from the Point-in-Time Count and the Cold Weather Shelter, persons of the White race experienced homelessness in Greeley at a substantially higher percentage than persons of any other race. Specific percentages are as follows: White-85%; Black/African American 5%; American

Indian-4%; Native Hawaiian/Pacific Islander and Asian-1% each; Multiple Races-1%; Don't Know-2%. People of the Hispanic ethnicity accounted for 44% of the total. The nature of homelessness was not broken down to the race/ethnicity level.

The Greeley Transitional House and the Guadalupe Community Center report the only minority with a high incidence of coming to the shelter as those of the Hispanic ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

This is the IDIS information. Additional information on homelessness in Greeley follows; however, there was not room to report it all in IDIS.

Information in more detail on the nature and extent of unsheltered and shelter homelessness, taken from the Point-in-Time Count and data collected at the Cold Weather Shelter, is available in the hard copy of the Consolidated Plan. The majority of Greeley's homeless are of the white race. A small percentage identify as another race, with Black/African American being the second largest racial category. The largest percentage of people who identified as Hispanic are sheltered; a small percentage of the unsheltered were Hispanic.

Information on the nature and extent of unsheltered and shelter homelessness was again taken from the Point-in-Time Count and data collected at the Cold Weather Shelter.

Point-in-Time Count (Unsheltered)

The 2019 Point-in-Time-Count is the reference document for the unsheltered homeless. From that data:

- Unsheltered numbered 19; 13 male; 4 female; 2 transgender
 - The majority (18) were 25+ years in age. One was 18-24.
 - Racial numbers: White-16; Black/African American-2; Multiple Races-1
 - Three identified as Hispanic; 16 as non-Hispanic
 - Two were veterans
 - One was fleeing domestic violence
 - Eight identified as having a serious mental illness; seven identified as having a chronic physical illness/disability; six said they had no disabling condition
 - Other conditions: three-substance abuse disorder; four-Post Traumatic Stress Disorder (PTSD); one brain injury
 - No one reported as having HIV/AIDS

Point-in-Time Count (Sheltered)

Emergency sheltered numbers from the Point-in-Time Count are those persons who were staying at the Guadalupe Community Center, Greeley Transitional House, or A Woman's Place on the night of the count. Sheltered homeless were also surveyed at the Cold Weather Shelter; however, because they are

part of the general Cold Weather Shelter data provided later, they are not included in the Point-in-Time Count (Sheltered) numbers.

- Sheltered persons numbered 97; 45 male; 52 female
 - The majority (50) were 25+ years in age; three were 18-24; 44 were 0-17
 - Racial numbers: White-90; Black/African American-3; Native Hawaiian/Pacific Islander-2; American Indian/Native Alaskan-1; Multiple Races-1
 - Sixty-four identified as Hispanic; 33 as non-Hispanic
 - Three were veterans
 - Twenty were fleeing domestic violence; 14 of those were at A Woman's Place
 - Ten identified as having a serious mental illness; nine identified as having a chronic physical illness/disability; 71 said they had no disabling condition
 - Other conditions: 13-substance abuse disorder; one-Post Traumatic Stress Disorder (PTSD)
 - No one reported as having HIV/AIDS

Cold Weather Shelter (Sheltered)

The Cold Weather Shelter provided emergency shelter from November 1, 2018-April 15, 2019, with hours from 7:00 p.m. to 7:00 a.m. There were 9,975 nights of stay provided and 17,456 meals served during the noted cold weather season.

- Sheltered (overnight only) persons numbered 524 (unduplicated); 392 male; 132 female
- Ages – 18-24 (51); 25-40 (218); 41-55 (163); over 55 (92)
- Racial numbers: White-438 (84%); Black/African American-30 (6%); American Indian/Alaska Native-29 (6%); Native Hawaiian/Pacific Islander-5 (1%); Asian-5 (1%); Don't Know-17 (3%)
- One hundred seventy-seven (177) identified as Hispanic (34%); 347 as non-Hispanic (66%)
- Thirty-two were veterans
- No information on the number fleeing domestic violence
- The following “challenges that caused homelessness” were cited (more than one could be marked by each person): Family problems (119); disability (105); relationship issues (93); employment (93); mental health (66); medical problems (48); drug problems (46); alcohol problems (45); legal problems (34); credit/eviction problems (12); “other” (145)
- No data collected on HIV/AIDS
- Stayed at Cold Weather Shelter in a prior year – 83

Additional Information on the Nature and Extent of Unsheltered and Sheltered Homelessness

Through consultations with local non-profit agencies that work directly with the homeless population, additional information was obtained with regard to the nature of the homeless. The Executive Director of the Greeley Transitional House reports that approximately 60% of families accessing the shelter were female head-of-household (single moms, single grandmothers). Staff from United Way of Weld County, reporting on behalf of the Housing Navigation Center, reported that nearly all of the homeless accessing

the Navigation Center have suffered some kind of physical and/or emotional trauma at some time during their lives, and dealing with that trauma was an ongoing issue for them.

Discussion:

The Continuum of Care for Northern Colorado has determined that housing is the greatest need of the homeless population and that other concerns (health, substance abuse, etc.) are best dealt with after a person is housed. This, at its most basic, is the Housing First strategy of addressing homelessness.

A part of the *Weld's Way Home* plan was to implement a Housing First model to deal with homelessness and housing, a part of which is the above referenced Coordinated Assessment and Housing Placement System. United Way provides staff for both the Housing Navigation Center, which opened in 2019, and the coordinator of CAHPS. The Housing Navigation Center provides one location for people with housing needs. (Additional information on the principles of Housing First is available on request.) CAHPS utilizes a scoring system (Vulnerability Index and Service Prioritization Decision Assistance Tool-“VISPDAT”) to identify the most vulnerable people and get them into housing. It relies on collaborative efforts of those who work with the homeless population and currently has 37 Northern Colorado agencies that participate.

Staff from two of the three shelters in Greeley, (the Greeley Transitional House, which serves families only, and the Guadalupe Community Center, which serves individuals and families), report they provide transitional housing more so than emergency shelter. Both operate programs designed to provide families and individuals with knowledge, training, and skills to move from dependency to self-sufficiency. A number of the non-profit agencies consulted noted the need for a true overnight emergency shelter that would be open year round, as opposed to the strictly seasonal emergency shelter now available. The overarching goal of Housing First is to avoid the need for emergency shelter entirely by placing people in housing without requiring that other issues be addressed first. (The third shelter, A Woman's Place, serves survivors of domestic violence only.)

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

The cited regulation requires that the City estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing and their supportive housing needs. The “special needs” categories of people include the following and are discussed in later questions within this section:

- Elderly and frail elderly
- Persons with a physical, mental or developmental disability
- Persons with HIV/AIDS and their families
- Persons with an alcohol and/or drug addiction
- Public housing residents
 - Other categories as the city may specify – Immigrant and refugee population

Describe the characteristics of the special needs populations in your community

The City does not know specific numbers of persons who are not homeless but require supportive housing and have supportive housing needs. Limited information is provided below.

- **Elderly** - The 2011-2015 American Community Survey put Greeley's population of persons 65 and older at 11.5% of the total population. The number of frail elderly was not available.
- **Persons with a disability** - Individuals who have a disability make up an estimated 11.5% of Greeley's population, while 38.7% of those 65 and older have a disability. (Both are increases from the 2012 ACH data reported in the prior Consolidated Plan where it was reported that 10% of Greeley's population was over age 65 and 34% of those had a disability.) HUD's Affirmatively Furthering Fair Housing website provides data for the following disability types (followed by the percentage experiencing that type of disability): ambulatory difficulty (5.94%); cognitive difficulty (4.78%); independent living difficulty (3.59%); hearing difficulty (3.57%); self-care difficulty (2.03%) and vision difficulty (1.96%).
- **Persons with HIV/AIDS and their families** – See separate question specific to persons with HIV/AIDS.
- **Persons with an alcohol and/or drug addiction** – While the City does not have numbers of people with an alcohol or drug addiction, 91 persons at the Cold Weather Shelter reported that drugs and/or alcohol contributed (caused) their homelessness. Four discharged from a detox facility into homelessness. Additionally, 18 people in a homeless shelter and three unsheltered homeless people reported a substance use disorder during the 2019 Point-in-Time Count.
- **Public housing residents** – See Sections on Public Housing.
- The City identified one additional category of special needs populations, that being the **immigrant and refugee community**. Although there is not a large population in Greeley, it is significant enough to impact the city, particularly in the area of education (primary and secondary). Many within this population are not proficient in English and may not have graduated from high school.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs for populations with special housing needs were determined based on data included in the Consolidated Plan tables and other available sources and through consultations with local non-profit service providers. For many with special housing needs, affordability represents the primary need. Other potential needs, specific for the individual groups, are discussed below.

Elderly and Frail Elderly

Housing Needs –Accessibility features (ramps, grab bars, bath or kitchen renovations), main floor living, cooperative housing (where a monthly fee pays for ownership in the cooperative as well as interior and exterior maintenance and property upkeep), and housing close to transportation and health care. Frail elderly may need assisted living facility or nursing home care. **Service Needs** - Occasional housekeeping assistance to significant help; transportation; in-home personal care, assistance with shopping, housekeeping, or medical needs; delivered meals; help with home renovations for accessibility.

Persons with a physical, mental or developmental disability

Housing Needs – Much the same as for the elderly: additional units of accessible housing (at all levels of accessibility), housing with services on-site and easy access to transportation, and additional subsidized units. May require housing in a group setting or where significant medical assistance is available. **Service Needs** - Occasional assistance to complete assistance provided by a long-term care facility.

Persons with HIV/AIDS and their families

Housing and Service Needs – The City does not have specific information for this category. Housing services needs most like mirror the need of the general population and become similar to the needs of the elderly or persons with disabilities as the disease progresses.

Persons with an alcohol and/or drug addiction

Housing and Service Needs – May require housing within a treatment facility or Permanent Supporting Housing, housing services to repair credit and eviction histories. Other service needs include treatment, rehabilitation, counseling, and guidance through available services.

Public Housing residents

Housing Needs – Discussed in NA35-Public Housing Needs. **Service Needs** - Access to public transportation; shopping, health care, etc. close to home; and continued housing support (i.e. rent and/or utility assistance).

Immigrants and Refugees

Housing Needs – Availability and affordability, access to transportation, housing close to services. **Service Needs** –Instruction in English, assistance acquiring a General Equivalency Diploma (GED) and/or citizenship, a forum through which to share experiences and learn about cultural differences, job training, instruction on life skills and self-sufficiency, and ongoing housing assistance (public housing, Section 8).

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

The Colorado Department of Health issues a quarterly HIV Surveillance Report with data displayed by county. The 4th Quarter 2018 report estimated that 260 persons with HIV live in Weld County. In the past five years (2013-2017), there were 57 newly diagnosed cases of HIV, which equates to a rate of 4.0 persons per 100,000. The Surveillance Report estimates that there are 14,386 people living with HIV in Colorado.

The 2019 Point-in-Time Survey identified two sheltered homeless persons who reported having HIV/AIDS (less than 1%); no one in the unsheltered count reported. There was not a specific question regarding HIV/AIDS asked at the Cold Weather Shelter.

The City of Greeley does not receive Housing Opportunities for Persons with AIDS (HOPWA) funding from HUD.

Discussion:

Greeley has many housing options for people with special needs, from group homes for persons with mental disabilities to housing specifically for persons with Acquired Brain Injuries. Existing housing for people with special needs includes 19 facilities (with two additional to be constructed soon) that provide a range of assisted living services; several developments of fully accessible housing units for persons with disabilities; multiple units at scattered sites for persons with mental disabilities; and a long-term residential program for adults with substance abuse issues. Many provide on-site services, as well. There is, however, a need for additional housing for persons with special needs that is affordable, particularly at the lowest income levels (which often are people with special needs on a fixed income).

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

A good core of public facilities, provided by the City and local non-profit agencies, are available to Greeley residents. Typically, the non-profits agencies provide facilities that meet the needs of a specific population (i.e. persons with disabilities, shelter for homeless persons), while the City provides facilities for recreation, the arts, to serve a specific population (i.e. youth centers and senior centers), or that serve a particular neighborhood. The City has a number of public facilities located in low-moderate-income neighborhoods.

In the past, CDBG was utilized to support facilities owned by both the non-profit agencies and the City. Because of the good core of City facilities available, it has been many years since a City-owned, new facility was constructed. Non-profit agencies have historically found other, larger grant sources for new facilities and utilized CDBG funding for the rehabilitation of facilities already owned.

There was limited need for additional facilities identified during consultations for the 2020-2024 Consolidated Plan; however, there may be a need for expansion or rehab of a facility. The survey available to the public identified facility needs as a day and longer-stay shelter (emergency shelter) with restrooms, showers, and phone charging stations for persons experiencing homelessness. This need was echoed by local non-profit agencies working with the homeless population. Other areas of need cited in the surveys included additional facilities east of 11th Avenue and, while a commercial venture rather than a public facility, for a grocery store for the area surrounding downtown Greeley.

The following public facility needs were cited by non-profit agencies:

- Salvation Army – rehabilitation to bathroom for better ADA accessibility; add shower facilities.
- Northern Colorado Veterans Resource Center – need for a new, larger facility.
- Greeley Center for Independence – expansion of the wellness center to include adaptive workout equipment.
- Catholic Charities – a truly permanent emergency facility to include the cold weather shelter (currently the building is leased; emergency shelter is only available November to mid-April).
- Greeley Transitional House – rehabilitation of the sump pump system at the shelter.
- Life Stories (formerly A Kid’s Place) – facility rehabilitation including resurfacing the parking lot, lighting improvements, and rehab of the building to add to their ability to provide services.
- Boy’s and Girl’s Club of Weld County – expansion of the teen room; addition of “micro-facilities” in housing developments.
- A Woman’s Place – rehabilitation of the security system.

How were these needs determined?

Needs were determined during the survey and consultation process. Twenty-one non-profit agencies working with low-moderate-income clientele, six City departments (that provide for infrastructure and neighborhood needs), School District 6, the High Plains Library District, Weld County Public Health, and the Greeley Housing Authority were invited to attend an initial informational meeting. Following the group meeting, any interested person/agency was invited to meet with City staff one-on-one to discuss the projected five-year needs of the agency and how CDBG might help address those needs. The City’s Needs Assessment Survey was available to the public prior to and also used when determining priority needs. Forty-one percent (41%) respondents that felt there are adequate facilities in Greeley’s low-moderate-income neighborhoods, and an additional 36% responded “don’t know/no opinion”.

Describe the jurisdiction’s need for Public Improvements:

There has been significant investment in public improvements utilizing CDBG funds in the past. Low-moderate-income neighborhoods are also the oldest in the City, and thus also have aging infrastructure (or no infrastructure, in some cases). The following needs were identified during consultations and the public survey:

Forestation in Parkways

- It has been an ongoing goal of the City to plant trees in the parkways (area between the street and sidewalk) in the Redevelopment District neighborhoods to combat the loss of trees in parkways to drought, inadequate irrigation, age, or poor condition.
- The City's Forestry Program is also looking for ways to be pro-active in the fight against the Emerald Ash Borer, including removal/replacement of trees in the yards within the Redevelopment District. Ash trees make up about 15% of the City's urban forest, with the majority of the trees being within the Redevelopment District boundaries.

Parks

- East Memorial Park is in need of improvements.

Other infrastructure

- The City has identified areas in the Redevelopment District's low-moderate-income neighborhoods where sidewalks curb and gutter, accessibility ramps, and/or drainage/stormwater issues may not exist or are in such poor condition as to require replacement. Two other areas of neighborhood need, predominantly within the Redevelopment District, are added streetlights and reconstruction of gravel alleys to an asphalt surface. Because the City's low-moderate-income neighborhoods are also the oldest of the neighborhoods, they frequently do not have infrastructure improvements that are comparable to the newer neighborhoods.

How were these needs determined?

See "how were these needs determined" above in the discussion of public facilities for information on meetings held. Additionally, the survey available to the public confirmed the need to prioritize public improvements (55% responded affirmatively), particularly in the replacement of unsafe sidewalks/installation of sidewalks where none exist, installation of additional streetlights, and installation of ramps for accessibility.

Describe the jurisdiction's need for Public Services:

As with the availability of public facilities, Greeley has a good core of public services providers who work with predominantly low-moderate-income residents. A number of the agencies met with City staff to reaffirm their impact on the community through the services they provide and to state their need for funding. All demonstrate high numbers of people who access the services provided, which confirm the City's need for these public services. No new service needs were identified; however existing providers of public services noted the ongoing need for financial support.

Local non-profit service providers that consulted with the City during the Consolidated Planning process and the area of service provided can be found in Table 2. Table 3 provides a list of providers that chose not to meet, but provide needed services within the City.

Residents responding to the Needs Assessment Survey cited the highest needs as services that assist low-income persons in finding housing, that serve the most at risk, shelter homeless and provide them with services during cold weather months, and transportation services.

How were these needs determined?

The needs were identified through surveys (of agency providers and the public) and one-on-one consultations with local non-profit agencies that serve low-moderate-income persons. Sixty-seven percent (67%) of the public survey respondents said providing public services is a priority.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis looks at the same topics (plus several additional), as the Needs Assessment. Data again was populated into tables by HUD; the source of the data is the U. S. Census (2000) and the American Community Survey (2011-2015). This data, rather than provide a means to assess Greeley's needs, is intended to help analyze the housing market, public facilities and services, infrastructure, barriers to affordable housing, and employment and economic development. The Market Analysis provides an additional tool for the City to utilize when identifying needs that might be met through the Strategic Plan priorities and goals.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2011-2015 American Community Survey data showed 36,000 housing units in Greeley, of which approximately two-thirds were single-family housing units (59% were single-family detached, 5% single-attached). Multi-family units accounted for 30% of the residential properties, with 5% being some other property type.

Efficiency and one-bedroom units are most apt to be occupied by a renter; three or more bedrooms occur most frequently in owner-occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,380	59%
1-unit, attached structure	1,740	5%
2-4 units	2,965	8%
5-19 units	4,700	13%
20 or more units	3,300	9%
Mobile Home, boat, RV, van, etc.	1,915	5%
Total	36,000	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure (Occupied)

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	805	5%
1 bedroom	165	1%	2,905	20%
2 bedrooms	2,665	14%	6,010	41%
3 or more bedrooms	16,155	85%	5,065	34%
Total	18,993	100%	14,785	100%

Table 29 – Unit Size by Tenure (Occupied)
Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Greeley has many units of housing assisted with federal, state, and local programs. Maximum income levels are typically 60% of AMI; a few developments allow for residents with incomes up to 80%, but it is not the norm. There is one development of Permanent Supportive Housing for households with incomes that don't exceed 30% of AMI (extremely-low income). Types of households residing in the units, followed by the number of units in Greeley, are below.

- Families and individuals – 1,239 units
- Seniors – 662 units
- Persons with disabilities – 90
- Permanent Supportive Housing (income <30% AMI) – 47
- Housing for farm/agricultural workers - 80

The Table was not included is IDIS due to space issues. Only the information above was provided in that system.

The following table shows developments in Greeley assisted with federal, state, and local program funding, the number of units in each development, and the income level/type of family that resides in the development.

Development	# of Units	Income/Type of Family Served
Public Housing-single-family, scattered sites	107	Up to 80% AMI; no target
Lincoln Square	21	Up to 80% AMI; no target
Woodside Village	155	Up to 50% AMI; families
Island Grove Village	108	Up to 50% AMI; families
Pine Meadows	108	Up to 50% AMI; families
Pines Southmoor	174	Up to 50% AMI; families
Birchwood Manor	162	Up to 50% AMI; seniors
Broadview Manor	101	Up to 50% AMI; seniors
Greeley Manor	128	Up to 50% AMI; seniors
Immaculata Plaza	25	Up to 50% AMI; seniors
Joseph P. Martinez	42	Up to 50% AMI; seniors
Chinook Wind	60	Up to 50% AMI; seniors
LaCasa Rosa	14	Up to 50% AMI; seniors
University Plaza	34	Up to 50% AMI; seniors
Peakview Trails	96	Up to 60% AMI; seniors
Stephens Farm	18	Up to 80% of AMI; Traumatic Brain Injury
Hope Apartments	32	Up to 80% Ami; seniors; disabled
Harmony Way	18	Up to 80% AMI; disabled
Fox Run	23	Up to 50% AMI; disabled
Twin Rivers	17	Up to 50% AMI; disabled
Stagecoach Gardens	30	Up to 50% AMI; families
Meeker Commons	104	Up to 60% AMI; no target
Creekstone	40	Up to 60% AMI; no target
West Park Village	192	Up to 50% Ami; no target
Mission Village	100	Up to 60% AMI; no target
Porter House	100	Up to 60% AMI; no target
Guadalupe Apartments	47	Up to 30% AMI; Supportive Housing
Plaza del Milagro/Plaza del Sol	80	Up to 50% AMI; migrant/ag workers
Total Units	2,136	

Table 30 – Units assisted with federal, state, and/or local funds
Greeley Housing Authority

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City does not anticipate the loss of affordable housing units.

Does the availability of housing units meet the needs of the population?

As stated in the Housing Needs Assessment (particularly Section NA-10), available housing does not meet the needs of the population. The lack of housing units is felt at all income levels. The City's Strategic Housing Plan cited the following statistics:

- Housing availability increased 1.8% between 1991 and 2019.
- The population grew 6.5% during that same period.
- Home sales prices increased on average 49% between 2014 and 2018.
- There was a surplus of housing provided during the construction boom of the early 2000s, but it was not enough to offset the population growth. City staff estimates that 1,100 additional units are needed to keep pace with the population growth (685 single-family units; 401 multi-family units).

Describe the need for specific types of housing:

There is always a need for housing for the lowest income levels. Greeley has a number of affordable housing developments, but the need exceeds the number of affordable units available. Additional units of housing for persons with incomes less than 30% of AMI (poverty level income) and housing with services available are particularly needed.

During the past five years, Greeley's multi-family housing vacancy rate has averaged 2.96%. The CDBG-Disaster Relief (CDBG-DR) grant, which was intended to replace housing lost or assist households displaced in the 2013 flood, brought additional funding to the community and provided financial support for a number of new multi-family affordable housing developments.

In a healthy single-family sale market, there is a six month supply of housing for sale. Data suggests a six-month supply in Greeley to be 685 units. Recently, the number of for-sale units has been 350-400, which gives sellers more control over price and terms. This contributes to rising home prices.

Through a variety of discussions with housing providers, the homeless shelter operators, and United Way of Weld County, the following were identified as specific types of housing needs:

- **Permanent Supportive Housing.** This type of housing has wrap-around services available to tenants needing support, and tenants pay 30% of their income as rent. The highest need is for efficiency and one-bedroom units, but local non-profits also noted the need for units with more than two bedrooms.
- **Housing for extremely-low-income residents.** Rents are frequently too high for households with poverty level incomes, which often include the elderly and persons with disabilities who may or may not need the service component of a Permanent Supporting Housing development. Due to the costs to construct and manage housing, these are difficult units to develop.
- **Housing for large families.** Several agencies interviewed noted the need for additional housing for persons with large families (three and four bedrooms).
- **Housing for youth transitioning to adulthood.** This is a challenging category on many levels. Without established credit and rental histories, it is difficult to find housing. Age can also be a factor, as some are under age 18 and cannot enter into a contract. Many have no more than a high school diploma or GED, which makes finding employment with wages sufficient to pay for housing particularly difficult. There were 51 youth 18-24 that utilized the cold weather shelter during the 2018-2019 winter season.

Discussion

Affordable housing units are rented very quickly and often have long wait lists. In Greeley's current housing market, owners of rental housing are able to take advantage of the lack of housing in general and maximize their profits. It is not uncommon for homeless households to be working, but unable to find a unit that is both available and affordable. All current research and data supports the need for additional housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The data in the Section MA-15 tables that follow is dated. Median Home Values, particularly, have changed dramatically from the table data. Sears Real Estate, a local real estate company, notes in its market statistics for January 2018 that the median sales price in Greeley was \$283,000 (a 64.4% increase over the base year in the table below) and in April 2019 was \$320,000 (a 85.9% increase over the base year). As referenced in the Needs Assessment, the shortage of for sale-housing units has greatly contributed to the increase in sales prices. Fair Market and HOME High and Low Rents were also populated by HUD; the data is from 2015.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	172,100	173,200	1%
Median Contract Rent	602	702	17%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,245	21.9%
\$500-999	8,490	57.4%
\$1,000-1,499	2,430	16.4%
\$1,500-1,999	420	2.8%
\$2,000 or more	200	1.4%
Total	14,785	100.0%

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% Household Adjusted Median Family Income (HAMFI)	1,040	No Data
50% HAMFI	4,325	1,440
80% HAMFI	9,735	4,685
100% HAMFI	No Data	6,840
Total	15,100	12,965

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	625	744	937	1,363	1,650
High HOME Rent	625	744	937	1,349	1,485
Low HOME Rent	625	744	921	1,063	1,186

Table 34a – Monthly Rent

Data Source: HUD FMR and HOME Rents - 2015

Is there sufficient housing for households at all income levels?

This question has been answered numerous time in previous sections of the Consolidated Plan.

How is affordability of housing likely to change considering changes to home values and/or rents?

A number of factors continue to play into affordability, including low inventory of housing, slow construction growth, and increase in property taxes. (The value of all non-agricultural properties in Weld County increased 20-30% between 2016 and 2018. The increase in property taxes will affect affordability of housing both in the ownership and rental markets.) The Group Real Estate in its June 2019 *Insider* publication forecasted a continued increase in sales prices over the next year due to continued lack of inventory. This may cause renters who normally would move into a starter home ownership situation to stay in a rental, which will, as a result, keep the vacancy rate low and rents high.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rents have risen significantly since 2015 (the date of the HOME and Fair Market data in Table 34). Table 35 provides an updated comparison of rents utilizing 2018 HOME and Fair Market Rents and average

area rents from the Colorado Division of Local Affairs Colorado *Multi-Family Housing Vacancy & Rental Survey* for 4th quarter 2018. Table data shows local rents substantially higher than HOME or Fair Market Rents for each size of unit.

Monthly Rent (\$) - Division of Local Affairs	Efficiency (no BR)	1 Bedroom	2 Bedroom/ 1 Bath	2 Bedroom/ 2 Bath	3 Bedroom	4 Bedroom
Average Local Rent	\$756	\$969	\$999	\$1,336	\$1,424	Not available
Monthly Rent (\$) - HUD	Efficiency (no BR)	1 Bedroom	2 BR (no bath info)	NA	3 Bedroom	4 Bedroom
Fair Market Rent	\$625	\$744	\$937	NA	\$1,363	\$1,650
High HOME Rent	\$625	\$744	\$937	NA	\$1,349	\$1,485
Low HOME Rent	\$625	\$744	\$921	NA	\$1,063	\$1,186

Table 34b – Updated Monthly Rent

Data Source: HUD FMR and HOME Rents – 2018; Colorado Division of Local Affairs Multi-Family Vacancy & Rental Survey – 4th Qtr. 2018

It is not expected that rents will impact the City’s strategy to preserve or produce affordable housing other than the recognition that local rents are high. The City knows there is a need to both maintain its current supply of affordable housing and to produce new units. The private market and HUD control rent limits; there is no City involvement on setting rents.

Discussion

The National Housing Conference *Paycheck-to-Paycheck* report for May 2019 stated the following are the incomes needed to purchase or rent a house in Greeley:

Purchase: \$94,998 (with 10% down); \$100,436 (with 3% down)

Rent: \$29,760 (one-bedroom); \$34,480 (two-bedroom); \$54,520 (three-bedroom)

The report looks at housing affordability in Greeley for a number of employment categories. It highlights five categories of “essential workers” (daycare worker, firefighter, dental assistant, plumber, bank teller) and notes that, of the five, only firefighters and plumbers would find renting affordable. None of the five could purchase a home on one income. As stated in the report, “Housing affordability is a crisis in many Colorado communities. The cost of housing has become unaffordable for essential service workers”.

City staff has a good sense of the housing market and the needs within that market. The Needs Assessment and Housing Market Analysis both support the institutional knowledge of staff and the need for additional units (or preservation of existing units) of affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Data provided by HUD in Table 36 indicates renter-occupied units have housing problems more than double the rate of owner-occupied housing. (Total renter-occupied units-14,785; number of units with one or more housing problems-7,720; 52%; total owner-occupied units-18,985; units with one or more housing problem;-4,625-24%.) The City does not track vacant, abandoned, or Real Estate Owned (REO) properties.

Definitions

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"

City of Greeley definition of “substandard”

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

Substandard, suitable for rehabilitation

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,370	23%	6,875	47%
With two selected Conditions	230	1%	770	5%
With three selected Conditions	25	0%	75	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,360	76%	7,065	48%
Total	18,985	100%	14,785	101%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,100	27%	2,270	15%
1980-1999	5,555	29%	3,845	26%
1950-1979	6,785	36%	6,575	44%
Before 1950	1,550	8%	2,095	14%
Total	18,990	100%	14,785	99%

Table 36 – Year Unit Built
Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,335	44%	8,670	59%
Housing Units build before 1980 with children present	3,040	16%	1,710	12%

Table 37 – Risk of Lead-Based Paint
Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	HUD provided no data. City does not track.		
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 38 - Vacant Units

Need for Owner and Rental Rehabilitation

The Greeley Urban Renewal Authority has managed the City's single-family Housing Rehab Program for owner-occupants since the City first received CDBG funds in the mid-1970s. Originally, owners were

provided a grant to rehab their property under the program policies. During those years, the program was heavily utilized. As the City's CDBG funds diminished, the program was changed to require repayment of at least part of the cost (currently one-half). Since that change and the Great Recession, the number of single-family rehabs has reduced to less than 10 per year.

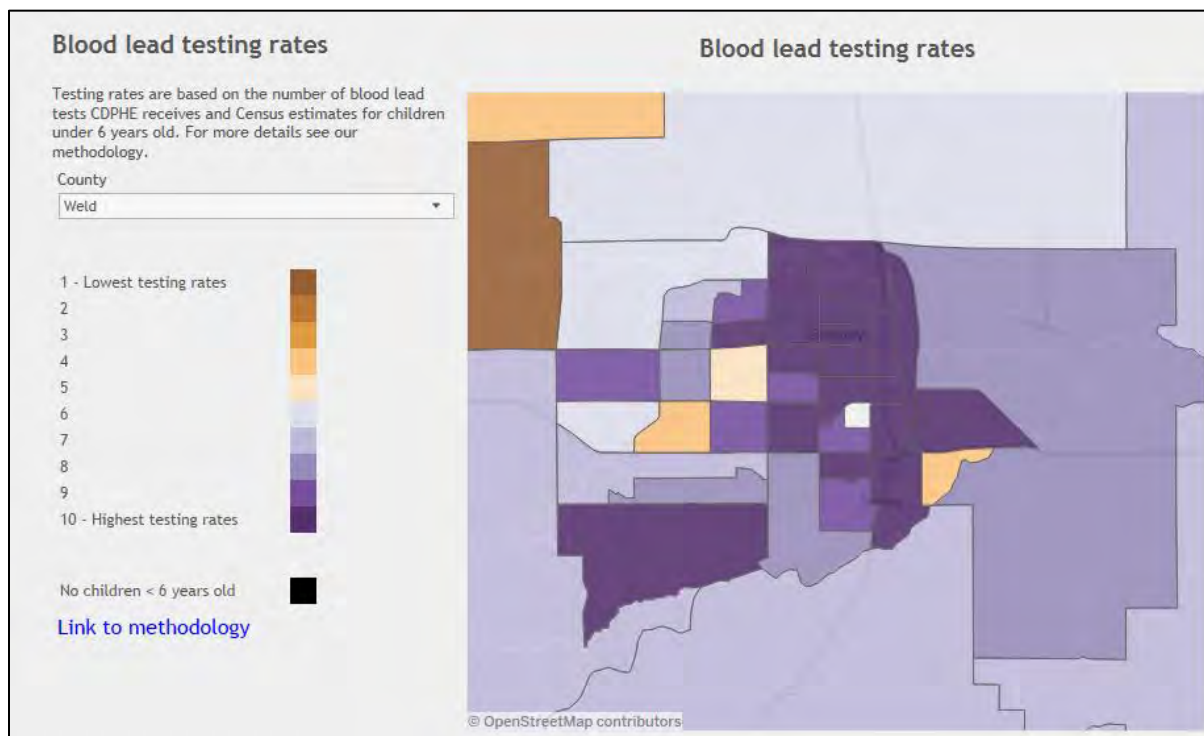
The limited resident use of the housing rehabilitation program does not lessen the need for owner and rental rehabilitation. Even with fewer rehabs completed, the City sees value in providing a rehab program. There are many homes in the low-moderate-income neighborhoods in need of rehab and/or improvements for energy efficiency. A number of conditions could make this program viable again:

- Improvement to personal finances as the economy continues to improve;
- Renewed interest in parts of the City where housing is older and more likely to need rehabilitation;
- Continued small inventory of for-sale houses that may keep people in existing homes, but who want to rehabilitate under the program guidelines to improve the property;
- Residents realizing the benefit to rehabilitations that include energy improvements or improvements to plumbing, wiring, and other systems.

There was not a program specific to owners of rental properties during the 2015-2019 Consolidated Plan and no inquiries for rental rehabilitation were received. With affordable housing being a top priority, a rental rehabilitation program could be considered during the 2020-2024 Consolidated Plan years.

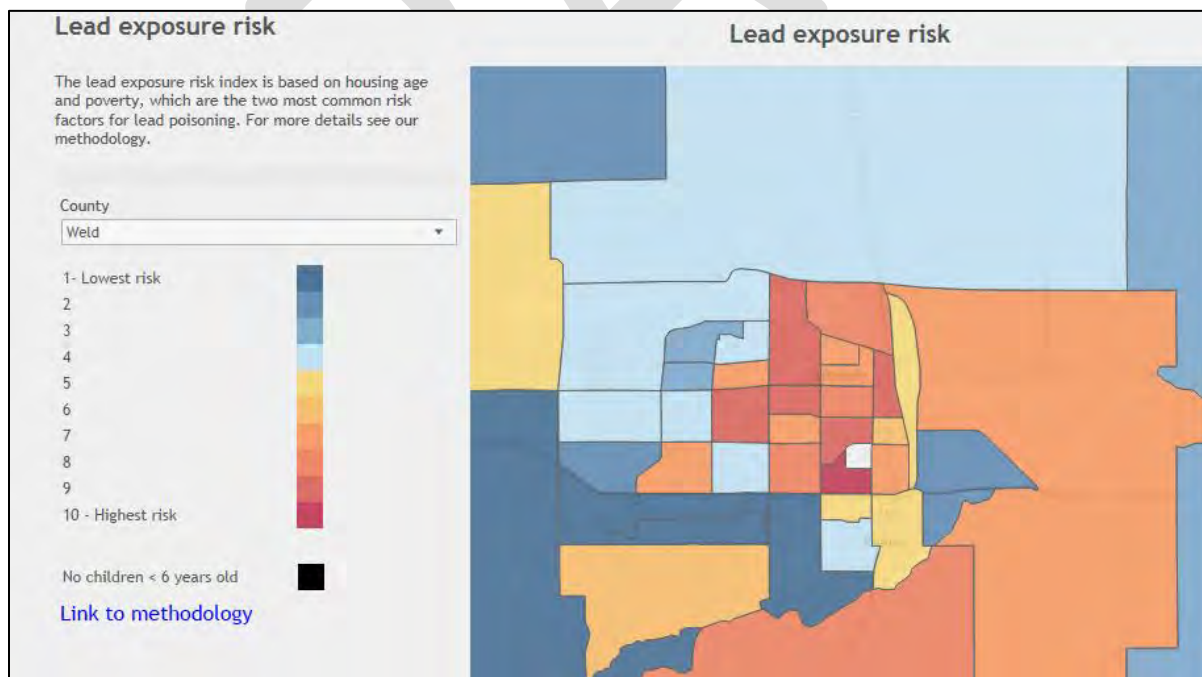
Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

While the City has no official means by which to know how many housing units with Lead Based Paint Hazards are occupied by low or moderate-income families, Colorado Public Health and Environment has a Targeted Lead Outreach Tool that maps blood lead testing rates, lead exposure risk, and for identify areas for targeting lead outreach. As would be expected, the Census Tracts with the oldest housing stock are those at risk of Lead Based Paint Hazards. As discussed elsewhere in this Plan, the older neighborhoods are also the low-moderate-income neighborhoods. Maps 2 and 3 from the Colorado Public Health and Environment show neighborhoods where lead-based paint health issues are a concern.



Map 2 – Blood Lead Testing Rates

Data Source: Colorado Public Health and Environment



Map 3 – Lead Exposure Risk

Data Source: Colorado Public Health and Environment

Discussion

When setting goals for the 2020-2024 Consolidated Plan years, the need for single-and/or multi-family housing rehabilitation will be considered. The decreased use of the program is a concern, as is the ability to find contractors willing to work on federal programs such as housing rehabilitation. In the current market, contractors are busy and do not need small housing rehab jobs. Affordable housing comes in many forms, and preserving the community's affordable housing will be a point of discussion when setting annual goals.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As noted in the Needs Assessment Section (NA-35), public housing and Section 8 vouchers are managed by the Greeley Housing Authority.

Totals Number of Units

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

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Greeley Housing Authority manages three developments of Public Housing units: Dominic Apartments, 17th Avenue Apartments, 28th Street Apartments. There are also six scattered, single-family housing units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 107 units of public housing in Greeley, all of which are in good condition. (Per the Executive Director of the Greeley Housing Authority, the Housing Authority does not have an approved Public Housing Agency Plan.) The public housing units have parking, washer/dryer hook-ups, and property maintenance. There are accessible units at two of the multi-family sites.

Public Housing Condition

Public Housing Development	Average Inspection Score
CO0350010 – verify	89

Table 40 – Public Housing Condition
Data Source: Greeley Housing Authority

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Kitchens and baths at Dominic Apartments and two of the scattered site units need rehabilitation.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

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

Discussion:

No further discussion.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Emergency shelter is provided by A Woman's Place to victims of domestic violence and through the Cold Weather Shelter, which operates November-April. Additionally, the Guadalupe Community Center recently made a large room available for emergency shelter for families (up to 22 people) and also has four beds for persons discharged from a hospital. Both Greeley Transitional House (families) and the Guadalupe Community Center (general population) have moved to a more transitional housing model that facility staffs feel better meets the needs of the homeless in Greeley.

All of the shelters accept veterans; there are no shelters in Greeley that target specifically veterans who are homeless. No shelter in Greeley can accept unaccompanied children (under the age 18).

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
• Guadalupe Community Center	26	See non-specific	29	47	0
• A Woman's Place (or adult only)	30	0	0	0	0
• Greeley Transitional House	0	0	21	0	0
• Camfield Corner	0	0	25	0	0
Households with Only Adults					
• Guadalupe Community Center	0	0	31	0	0
• A Woman's Place (or adult only)	30 (duplicate of above)	0	0	0	0
• Greeley Center for Independence	0	0	41	10	0
• North Range Behavioral Health	0	0	0	18	0
Chronically Homeless Households					
• Cold Weather Shelter	0	80 cold-weather cots	0	0	0
Veterans					
• Guadalupe Community Center	0	Included with Cold Weather Shelter	4	0	0
• Cold Weather Shelter					
Unaccompanied Child(ren)	0	0	0	0	0
Non-specific					
• Guadalupe Community Center	0	18	0	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source: Local Non-profit agencies serving homeless households

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

Greeley has a full range of mainstream services that are available to all of the population, including persons who are homeless. The local non-profit agencies that work with the homeless are well versed in the services available in Greeley and provide referrals or connections to mainstream services, as needed.

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

Some of entities that provide a facility and/or services for the homeless are noted below by type of service provided. If they provide a facility and/or service to one of the specific groups of homeless in the question, it is noted.

Shelters: Greeley's shelters, discussed elsewhere, include: Guadalupe Community Center (singles and families), Greeley Transitional House (families), A Woman's Place (domestic violence survivors), and the Cold Weather Shelter.

Food: Food assistance is available from the Weld County Food Bank and numerous faith-based agencies in Greeley.

Medical: The Sunrise Community Health care system provides medical and dental care for all ages, with payment based on income. There are also a number of emergency rooms in Greeley

Mental Health: North Range Behavioral Health offers a wide variety of mental health services and housing for persons with mental illnesses.

Housing services: The Housing Navigation Center (a collaboration that includes health providers, the shelters, and other non-profits working with housing instability or homelessness) provides computers, short-term locker storage, hygiene products, and a place for mail collection. It also assists with obtaining birth certificates/Colorado identification cards and provides a central location for persons to meet with other agencies that provide assistance.

Other social (human) services: Weld County Department of Human Services Assistance programs provide aid to individuals and families that qualify for help. Programs include financial assistance in the form of monetary payments, help with childcare costs, grocery bills, and medical care.

Employment: Employment Services of Weld County (part of the Department of Human Services) is a comprehensive workforce center that provides resources for and connections to employment, education, and training.

Legal: There is a Colorado Legal Services office in Greeley that provides assistance to low-income and elderly residents.

Transportation: Local non-profit agencies have bus (Greeley-Evans Transit) passes available to homeless persons needing transportation.

Specific to Veterans: Northern Colorado Veterans Resource Center can help veterans (including those who are homeless) navigate through the services available in the community.

Specific to persons exiting the Department of Corrections: A large collaboration of agencies (known as “Connections”) works to connect, support, and assist persons exiting the Department of Corrections.

Child and Youth Education: Weld County School District 6 operates a Families in Transitions Program that collaborates with emergency/transitional housing programs, unaccompanied youth, school staff, parents, charter schools, and community agencies to identify and remove educational-related barriers. District 6 also operates a free pre-school program for qualifying families.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Many individuals and families that are not homeless require supportive housing and programs to enable them to live independently. As discussed in section NA-45, these “special needs” individuals and households include the following identified by HUD:

- Elderly and frail elderly
- Persons with a physical, mental or developmental disability
- Persons with HIV/AIDS and their families
- Persons with an alcohol and/or drug addiction
- Public housing residents

Greeley identified its immigrant and migrant community (especially those with limited English) as another segment of the population that might require housing and programs to live independently.

This section provides information on facilities and organizations that provide supportive services to non-homeless households with special needs.

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

Supportive housing needs are described in NA45. Please refer to that section of this Plan.

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

Guadalupe Community Center has four beds available to persons leaving a hospital facility in need of a place to stay. There is generally a 14-day limitation on the stay. During that time, Guadalupe staff works to provide connections and referrals to housing and other services.

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

As noted throughout this Plan, housing choice is limited and often there are no vacancies and waiting lists for supportive housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Several activities described in the Strategic and Action Plan sections of the Consolidated Plan will help address housing and supportive services needs for people with special needs. Those include the North Colorado Health Alliance-Community Action Collaborative and the Senior Resource Services transportation assistance. When reviewing affordable housing proposals, how they might serve the special needs population will be considered. Goals are noted in AP-20, Annual Goals and Objectives.

~~For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))~~

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The issues cited below are not necessarily “Public Policy”, but are impacts to the development of affordable housing. Impacts are not always local, but may be generated at the State or even Federal level. Additionally, it may not be actual policy that provides a negative effect, but as noted below, may be lack of policy in support of affordable housing.

Adjusting assessed property values for market conditions every two years (as required by Colorado law) can impact housing affordability when there are significant increases to property values (as in 2019's increases).

Greeley's land use controls and zoning ordinances can effect affordable housing, for example by limiting the number of unrelated people in a housing unit, requiring a lot size of at least 6,000 square feet in the Residential Low Density Districts, and rezoning requirements for residential units in an industrial zone. Additionally, incentives are not offered to developers for including affordable housing in new developments. The ability to create affordable housing can be affected by the minimum design standards that require it to meet the same standards as market rate units. Development fees may also pose an impediment to affordable housing.

Building codes provide housing standards for minimum safety and habitability (which HUD also expects) and should not be considered a negative effect on affordable housing.

The City's fees and charges are frequently cited by real estate professionals as an impediment to housing construction in general; however, Greeley's building permit fees and development impact fees are consistent with those of other Northern Colorado cities.

Greeley has no policies to limit growth.

Policies that affect the return on residential investment:

- HUD investments of CDBG and HOME have requirements that affect investment return.

While this question deals with negative effects specifically of public policies on affordable housing and residential development, it should be noted that Greeley's Strategic Housing Plan identified other constraints to housing affordability. Those constraints were: escalating cost of raw water, rising cost of construction and development related costs; lack of financing for land development and construction; lack of skilled labor; rising costs of existing housing; flat wages; missing homes not built during the Great Recession and Greeley's residential downturn (reduced the number of homes available for sale and contributed in the escalation of prices).

Greeley is well in-tune with the need for affordable housing and constraints/policies that could impact its development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Greeley's economic roots are in agriculture, which continue to be evident in the ag-related businesses and technology in the community, as well as in traditional agricultural production in the rural areas. However, Greeley's overall economy is now diverse and doesn't rely on any one sector of business. The

Labor Force table (Table 42 below) states Greeley's unemployment rate was 8.94% (2011-2015 ACS); however, more recent data from the U. S. Bureau of Labor Statistics puts the unemployment rate at 2.5% (April 2019).

Questions in MA-45 are responded to, for the most part, using the table data provided. If there is more recent information that would significantly change the response to the question, the more recent information has been noted.

Economic Development Market Analysis (This is not an IDIS question, just a heading.)

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,770	2,251	7	6	-1
Arts, Entertainment, Accommodations	4,835	3,995	12	10	-2
Construction	3,150	2,738	8	7	-1
Education and Health Care Services	5,747	7,164	14	18	4
Finance, Insurance, and Real Estate	2,252	2,999	6	8	2
Information	611	363	1	1	-1
Manufacturing	5,504	5,448	13	14	1
Other Services	1,264	1,159	3	3	0
Professional, Scientific, Management Services	2,564	2,009	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	5,372	4,897	13	13	-1
Transportation and Warehousing	1,476	1,195	4	3	-1
Wholesale Trade	1,861	1,318	5	3	-1
Total	37,406	35,536	--	--	--

Table 42 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	47,820
Civilian Employed Population 16 years and over	43,520
Unemployment Rate	8.94
Unemployment Rate for Ages 16-24	22.87
Unemployment Rate for Ages 25-65	5.22

Table 43 - Labor Force
Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	8,295
Farming, fisheries and forestry occupations	2,105
Service	5,450
Sales and office	10,320
Construction, extraction, maintenance and repair	5,275
Production, transportation and material moving	2,915

Table 44 – Occupations by Sector
Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,095	75%
30-59 Minutes	7,150	17%
60 or More Minutes	3,155	8%
Total	41,400	100%

Table 45 - Travel Time
Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,300	640	2,435
High school graduate (includes equivalency)	7,530	700	3,115
Some college or Associate's degree	11,060	675	3,585
Bachelor's degree or higher	9,245	360	1,380

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	270	630	1,080	1,455	1,070
9th to 12th grade, no diploma	1,525	1,500	1,345	1,365	820
High school graduate, GED, or alternative	4,700	3,495	3,070	4,790	3,050
Some college, no degree	8,095	3,595	2,755	5,000	2,425
Associate's degree	535	1,175	1,070	1,810	565
Bachelor's degree	865	2,395	1,935	3,315	1,615
Graduate or professional degree	55	650	740	1,980	1,650

Table 47 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,537
High school graduate (includes equivalency)	68,241
Some college or Associate's degree	59,235
Bachelor's degree	90,103
Graduate or professional degree	53,741

Table 48a – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The top five business sector categories in Greeley are (with number and percentage of jobs noted) are: Education and health care services (7,164-14%), manufacturing (5,448-14%), retail (4,897-13%), arts, entertainment, accommodation (4,995-10%), and finance, insurance, and real estate (2,999-8%).

Describe the workforce and infrastructure needs of the business community:

Workforce and infrastructure needs of the business community include (1) Creating a stronger infrastructure and network for start-up and second stage companies, (2) Increase Greeley's average labor force participation rate, which is about 6% lower than the regional average, and (3) Achieve greater alignment between our current employment opportunities and existing workforce skills and education levels. This, when combined with training and education programs, will reduce skills gaps within key trades and occupations, such as health care and manufacturing.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City's recently formed Economic Health and Housing Department views local/regional economics and housing as issues that go hand-in-hand and addressed that in the Strategic Housing Plan. The City recognizes that it needs to address the current housing issues to provide a favorable climate in which to attract, sustain, and grow new businesses and employment opportunities.

Partnerships will continue with several local non-profit and quasi-governmental agencies that share the City's mission of business and economic growth. These include the Downtown Development Authority, Upstate Colorado Economic Development, Small Business Development Center and the Greeley Chamber of Commerce, which includes its Visit Greeley arm. In addition, the City will support trade associations in some of the targeted industries, such as the Northern Colorado Manufacturing Partnership and the Northern Colorado Health Care Partnership.

Finally, the Greeley Urban Renewal Authority will continue to leverage the Tax Increment Finance districts (4), Greeley Creative District, and its programs to incentivize new industrial real estate development.

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

Refer to Table 47, which shows 34,510 people in the labor force (32,135 employed, 2,375 unemployed). Of these, 85.7% have an educational attainment of a high school diploma (or equivalency) or higher; 29% have an educational attainment of a Bachelor's degree or higher. Please refer to Table 43 for

business activity by categories. There are plenty of current employment opportunities in Health Care , Manufacturing and Construction sectors that require a skilled labor force.

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

All but two of the efforts below can be accessed by low-moderate-income or homeless residents of Greeley. The other two are specifically for high school students, with both of the high schools mentioned located in a low-income Census Tract. Local non-profit agencies provide services to low-moderate-income, homeless, and special needs populations and can provide referral to education and training. Priorities in the Consolidated Plan also target those populations and can provide some support to local non-profits.

- The Weld County Department of Human Services is located in Greeley and administers the Employment Services of Weld County. This Workforce Center connects resources for employment, education, and training services.
- The Weld County Department of Human Services also works closely with veterans and families of veterans. Veterans receive priority service over non-veteran/veteran families for receipt of employment, training, and placement services. Assistance to veterans comes in many forms, including job referral and development, referrals to training, coordination with local organizations that provide services and assistance to veterans and local veterans service organizations, and targeted career management.
- The Workforce Center (again part of the Weld County Department of Human Services) partners with a number of agencies, including the following:
 - Aims Community College (200 degree and certificate programs offered)
 - Division of Vocational Rehabilitation (provides assistance to help individuals with disabilities live and work independently)
 - Immigrant and Refugee Center of Northern Colorado (provides a number of services immigrants and refugees)
 - Service Employment Redevelopment-Senior Community Service Employment Program (a community service and work-based training program for older workers authorized under the Older Americans Act)
- Greeley Central High School Health Science Academy (provides a curriculum ranging from basic to advanced health science concepts)
- Greeley-Weld Habitat for Humanity Jefferson High School Construction Pathway Program (a two-year program that works with at-risk high school youth in developing construction skills through building Habitat houses)

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The City of Greeley does not participate in a Comprehensive Economic Development Strategy.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Greeley has an Economic Development Division (Economic Health and Housing Department-EHH) that provides a full range of business services, with a focus on business retention and marketing, new business development and expansion, and targeted business recruitment. Recognizing that economic development and housing go hand-in-hand, with the need for the housing market to keep up with employment growth, the EHH Department also will implement the Strategic Housing Plan for the City. The Greeley Urban Renewal Authority, which administers both the federal grants and the Tax Increment Districts, is also part of this Department.

Discussion

The City does not plan to utilize CDBG for economic development activities.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The neighborhoods within the Redevelopment District have the greatest potential for multiple housing problems. As referenced elsewhere in this Plan, they are the neighborhoods with the highest concentrations of low-moderate-income households and the oldest housing stock in the City. The Redevelopment District also encompasses all of the City's Tax Increment Districts, where a blight determination was made prior to formation of the Districts. When identifying the area, specific percentages of Census Tracts with housing problems were not used to define the areas of concentration, rather the issues noted defined the areas. Maps (see Appendix) provided additional support.

The City encourages development of affordable housing outside the areas of concentration and since 2006 has supported three new developments in west Greeley (two for persons with disabilities, one for elderly persons).

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

"Concentration" is defined as a Census Tract in which the percentage of residents who are racial or ethnic minorities is at least 20 percentage points higher than the percentage of minority residents in the jurisdiction as a whole. Greeley's population is 81.2% white; 37% identify as Hispanic (American Community Survey 2011-2015). No other one race exceeds 3% of the total population. (Persons identifying as two or more races – 3.4%.)

Only the Hispanic ethnicity reaches the definition of concentration. The overall percentage of Hispanic people in the Greeley jurisdiction per the 2011-2015 American Community Survey was 37%. Thus by definition, a "concentration" would be a population of 57% or greater. The Hispanic Origin map attachment (Map 9 in Appendix A) does not break percentages out exactly by concentration definition (20% higher than jurisdiction), but does show Census Tracts with high rates of Hispanic residency and can be used as a visual reference. Information on Census Tracts and Hispanic Percentages in Table 48b below is from HUD's Low-Mod-Income Map Data site. The Census Tracts below are wholly or partially within Greeley city limits and meet the definition of having a racial/ethnic concentration:

Census Tract	% Hispanic	Location
5.01	84.04%	Northeast
5.02	66.3%	Northeast
6	64.13%	Northeast
7.01	73.64%	East
7.03	69.68%	Far east/southeast
7.04	65.09%	Far southeast
10.03	58.48%	Southeast
10.04	62.24%	Far southeast

Table 48b – Median Earnings in the Past 12 Months
Data Source: HUD Low-Mod Income Map Data

What are the characteristics of the market in these areas/neighborhoods?

Market characteristics within the neighborhoods of the Redevelopment District are similar, yet varied. It has been noted that incomes within the District are lower (by Census Tract) than in the west part of the City and that there are higher minority concentrations. Rental housing is more predominant than is owner-occupied housing when compared to west Greeley neighborhoods. Tax Increment Districts exist to improve the commercial viability of those Districts.

The Redevelopment District boasts a vibrant downtown that has seen/is seeing significant private investment in housing and businesses; other commercial areas also exist within the Redevelopment District. The University of Northern Colorado is within the District boundaries, and the Northern Colorado Medical Center is adjacent to the District, as are two neighborhoods (Cranford and the Glenmere area) with higher cost housing than is generally seen within the District.

The housing market is typically the most affordable due to the age of the housing and incomes of the residents; however, as it has been stated numerous times, the cost of housing is high throughout the City.

Are there any community assets in these areas/neighborhoods?

There are many community assets within the Redevelopment District, including recreation facilities and parks, museums and cultural facilities, public art (Creative District), schools, retail and services, and public transportation. Several non-profit agencies that serve low-income households or the homeless are also located within the District, as are the City of Greeley and Weld County offices.

Are there other strategic opportunities in any of these areas?

Tax Increment Districts provide good strategic opportunities in the form of financial assistance for commercial development and/or improvement. Business growth and private development (and redevelopment) of businesses and housing in Greeley's downtown is encouraged and supported by the Downtown Development Authority. The Redevelopment District provides opportunities for employment, with a number of Greeley's major employers located in or within three miles of the District. The City's Economic Health and Housing Department looks for ways to improve opportunities for employment, business development, and housing within the entire City.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City identified two high priorities during the Consolidated Plan process: the need for affordable housing and the need for improvements to revitalize the neighborhoods within the Redevelopment District. Because the City anticipates its annual CDBG grant to remain around \$840,000 and those two priorities need substantial funds to create a good project, this will result in reduced funding available for public facility improvements and public services. The focus on affordable housing supports the City's recently adopted Strategic Housing Plan and recognizes the need for additional housing units at all income levels. The City has long utilized CDBG funds to improve infrastructure in the older parts of the community to encourage homeownership, commercial ventures, and to support those low-moderate-income families residing in the neighborhoods.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Area Name	Area Type	Include in this Plan?
North Greeley Target Area	Local Target Area	No-Part of Redevelopment District
Redevelopment District-Comprehensive	Local Target Area	Yes-Inclusive of all noted areas
Sunrise Park Neighborhood	Local Target Area	No-Part of Redevelopment District
University District	Local Target Area	No-Part of Redevelopment District

Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City has designated the area known as the Redevelopment District as the loan Local Target Area. Refer also to the Redevelopment District map (Map 21 in Appendix A) and maps of low-income Maps 5-8 in Appendix A) and minority Census Tracts (Maps 9-10 in Appendix A).

Specific information on the Local Target Area-Redevelopment District as required in IDIS follows.

Target Area Name: Redevelopment District-Comprehensive

Target Area Type: Local Target Area

Other Target Area Description: None

Revitalization Type: Comprehensive

Other Revitalization Description: None

Identify the neighborhood boundaries for this target area: The Redevelopment District does not follow easily stated boundaries, but can be seen by referencing the map attachment of the District. The District includes the low-moderate-income Census Tracts of the City, and surrounds, but does not include the University of Northern Colorado.

Include specific housing and commercial characteristics of this target area.

Housing, as has been discussed frequently in the Plan, is the oldest in Greeley. Many streets are separated from the sidewalks by parkways, which historically were tree-lined. Infrastructure in much of the District includes alleys. There is a variety of housing types, including single-family, multi-family and, particularly in the neighborhoods around the University of Northern Colorado, single-family houses converted to multi-family. New developments of “millennial-friendly” housing are being constructed along 8th Avenue, where retail/commercial will be located on the main floor and housing units above.

There are a number of commercial areas within the District, including the 8th Avenue corridor into downtown, 16th Street by the University, downtown, and the 9th Street corridor from downtown to 35th Avenue. There are two walking mall-type commercial developments south of the University, which include big-box stores and national food/grocery chains like Ace Hardware, Big! Lots, Starbucks, King Soopers, and Burger King (along with locally-owned businesses).

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

City staff identified the Redevelopment District, in part when the Tax Increment Districts were being formed, and merged a number of old, smaller local target areas. The members of the Citizens Committee for Community Development, which provides input to the Consolidated Plan and annual applications for CDBG assistance, live in neighborhoods within the District.

This District combines a number of smaller neighborhoods identified in Plans from early in the City’s history as an Entitlement Community. As noted in several areas of the 2020-2024 Comprehensive Plan, there a number of reasons for investments to be made in this geographical area, including age of housing stock and infrastructure, number of low and moderate-income residents, and concentration of persons of Hispanic origin. These oldest Greeley neighborhoods are very important to the overall health of the City, economically and socially, and protecting and investing in these neighborhoods is a priority. The neighborhoods also encompass the downtown and State designated Tax Increment Districts.

Because of the number of low-moderate-income Census Tracts, working within the Redevelopment District makes low-moderate area benefit activities viable.

Identify the needs in this target area.

Needs in the area include improvements and additions to existing infrastructure, maintaining and increasing the supply of decent, affordable housing, and support for the area's economic development. The percentage of low-moderate-income and minority residents within the Redevelopment District indicates a need for continued support for these populations.

What are the opportunities for improvement in this target area?

- Infrastructure improvements, including addition of sidewalks, curb, gutters, and accessibility ramps where they either do not exist or are in such poor condition as to need removal and replacement; reconstruction of alleys; additional street lights; reforestation; improvements to water/sewer/drainage, etc.
- Housing improvements, possibly including accessory dwellings, rezoning, infill redevelopment, and continued rehabilitation.
- Continued improvements to economic conditions of the area, including the need for a grocery store in the downtown neighborhood.

Are there barriers to improvement in this target area?

- Sufficient funding is always a barrier to improvements.
- Challenges exist when updating older public improvements. Landscapes are established and may be disturbed by new sidewalks. Additional upgrades may be discovered (for example water/sewer/drainage issues in locations of sidewalk installation) increasing costs.
- Homeowners are not always financially able to work with programs designed to assist them, either because they don't have the means to repay a loan (in cases of housing rehabilitation) or they are not willing to care for improved infrastructure (for example, planting a tree in the parkway that requires their attention).

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population/Target Area	Associated Goal
Support efforts to preserve, maintain, and provide access to affordable housing for homeless, low-moderate-income, underserved, and/or special needs residents	High	Income level: Extremely low, low, and moderate Target Area: Community-wide with special emphasis on the Redevelopment District	Affordable housing
Support efforts to revitalize neighborhoods of the Redevelopment District	High	Non-housing community development Target Area: Community-wide with special emphasis on the Redevelopment District	Public improvements and services
Support public facilities that serve the homeless, low-moderate-income, underserved, and/or special needs residents OR low-moderate-income neighborhoods	Low	Income level: Extremely low, low, and moderate Target Area: Community-wide with special emphasis on the Redevelopment District	Public facilities
Support public services that assist homeless, low-moderate-income, underserved, and special needs residents	Low	Income level: Extremely low, low, and moderate Target Area: Community-wide with special emphasis on the Redevelopment District	Public services

Table 50 – Priority Needs Summary

Describe basis for relative priority Summarize the rationale for the priority given to the need. Reference information provided in the Needs Assessment and Market Analysis.

Housing: The Needs Assessment, Market Analysis, and institutional knowledge (the City and local non-profit agencies) all cited the need for additional housing. The need is at all levels of income and locations in Greeley. The City Council considered it a serious enough issue to adopt a Strategic Housing Plan. Local non-profit agencies are collaborating to use the Housing First model to address the needs of (particularly) the most vulnerable in the community. The need for housing was heard through consultations and in the responses to the public survey.

Neighborhood improvements: The City works to bring the infrastructure in the Redevelopment District neighborhoods to a par with the rest of the city. CDBG funds provide a way for the City to target eligible areas and utilize General Funds in areas not eligible for federal funds. Citizens' comments on poor condition of properties and alleys in the Redevelopment District neighborhoods led (in part) the City to prioritize neighborhood improvements and address the residents' concerns.

Public Facilities and Public Services: The need for public facilities and public services was identified while conducting the Needs Assessment and Market Analysis. Prior to the Great Recession and housing market crash (2007-2009), CDBG funds were not utilized for public services, and the City funded a number of non-profit agencies that provided services. During the Recession, the City discontinued providing support to agencies, and agencies looked to CDBG for support. In order to significantly address housing and neighborhood improvements, the City set assistance to public facilities and services as low priorities for 2020-2024 and expects to reduce the amount of funding assistance available to public services as it returns to the support of “brick-and-mortar-type” activities.

Narrative (Optional)

No additional narrative.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market conditions will not influence the use of funds for TBRA. The City recognizes the need for TBRA, but does not plan such assistance with CDBG or HOME funds. There are a number of agencies and faith-based organizations that assist with this need.
TBRA for Non-Homeless Special Needs	See response above.
New Unit Production	Market conditions are ripe for production of new units. For-sale housing inventory is low and costly. Rental vacancy rates are very low, and even with the construction of a substantial number of new units, the need for additional rental housing exists. Population increases are another condition that will influence the need for new units. Production will depend on the availability of land and partnerships and approval of tax credit projects and/or other financing means.
Rehabilitation	The high prices and lack of inventory in the for-sale market may make housing rehabilitation more attractive. Homeowners in the low-moderate-income areas of the city may find it more economical to take advantage of the City’s Housing Rehab Program to make needed changes, rather than buy a different house.
Acquisition, including preservation	Finding suitable, affordable vacant land to acquire for housing will be the biggest influencer. The City would consider acquisition and preservation of existing units if the opportunity arose and was affordable. Acquisition other than for housing has not been identified as a priority in the 2020-2024 Consolidated Plan.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated resources include the CDBG and HOME annual grants, revolving loan funds (Housing Rehab Program), and program income (most of which will come from reallocation of the discontinued Homes Again Purchase Program).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	See Action Plan	\$840,000	\$369,142	\$138,000	\$1,347,142	\$3,780,000	\$840,000 per year grant anticipated
HOME	Federal	See Action Plan	\$300,000	\$5,000	\$762,194	\$1,067,194	\$1,220,000	\$300,000 per year grant anticipated

Table 52- Anticipated Resources - CDBG

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

The City has historically looked most favorably on applications that provided a minimum of 8-10% of the total funds needed for a CDBG activity. However, during the 2020-2024 Consolidated Plan years, the expectation is that applicants will provide the majority of the funding and request 25% or less from CDBG to complete the activity proposed. The funding may come from non-profits' operating budgets, the Colorado Division of Housing (or other State grant programs), foundations, and/or other donations and fund-raising sources.

While CDBG will provide the greatest percentage of funds for infrastructure activities, City general funds, Quality of Life funds, and food tax dollars will be utilized to the greatest extent possible when improving infrastructure and City-owned facilities in low-moderate-income neighborhoods.

With regard to the HOME program and its match requirement, the City places greatest consideration on those activities that will bring their own match to the activity. The City 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 due to lack of match. The City’s match requirement in recent years had been reduced by HUD from 25% to 12.5%; however, it increased back to 25% in 2019. Match may be achieved through donations, volunteer labor, in-kind cash contributions and other means allowable under the HOME program.

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

There is no publically owned land or property that could be utilized to address a Consolidated Plan need.

Discussion

Prioritizing housing during the 2020-2024 Consolidated Plan years will most likely require the City to highly leverage its CDBG/HOME housing budget with other funding streams. It is not yet know exactly what those funding streams will be; they will be identified as affordable housing projects are proposed.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Greeley	Government	Lead Agency	City of Greeley
Economic Health & Housing – Greeley Urban Renewal Authority	Department/Division of the City	Administrator	City of Greeley

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has a significant group of agencies that it considers a part of the City’s Institutional Delivery System and hopes that the structure is apparent throughout this Plan. The Weld County Department of Human Services is located in Greeley and provides programs to assist low-moderate-income residents. The City could not begin to provide the facilities and services needed to adequately address the needs of the low-moderate-income residents and neighborhoods without the involvement of area non-profit organizations and the County Human Services programs.

A great deal of the Institutional Delivery System’s strength lies in the willingness of the agencies to discuss and collaborate on the needs in the community through networks such as Connections, North Colorado Health Alliance, Weld County United Way, the Northern Colorado Continuum of Care, and the Housing

Navigation Center (to name a few). The City does not have enough funding (local or federal) to support all areas possible within the Consolidated Plan.

The area of discharge planning has been discussed as a gap in the Institutional Delivery System. Persons discharged from a medical facility, jail, the corrections system, etc. may be taken to a local shelter for the homeless, which may or may not have available space. Staff at the Guadalupe Community Center addressed this issue recently and was awarded a grant from the North Colorado Medical Center to provide some discharge beds, but the overall issue is ongoing and a topic of discussion.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other – Food & Nutrition	X	X	

Table 54 - Homeless Prevention Services Summary

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

As noted in Table 56, a wide range of services are available in the community, many of which are if not targeted to, available to all categories of homeless persons noted in the question. Homeless persons generally receive referrals from the agencies with whom they are working. Agencies within the Institutional Delivery System are accustomed to working collaboratively to identify and meet the needs. Specific examples include the availability of assistance for rent and utilities through agencies such as Catholic Charities, bus passes provided to United Way and distributed to persons who are homeless, and the Housing Navigation Center and the Community Action Collaborative which work to assess needs and connect individuals and families to resources and services.

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

There is strength in the number of providers and in the concern of the City for the homeless and special needs populations. At least one agency locally works with each of the special needs populations identified in the question. As stated before, the collaboration among agencies is probably the biggest strength in the delivery system. By committing to the Housing First model and utilizing the Coordinated Assessment and Housing Placement System to address homelessness, agencies can all refer people to the Housing Navigation Center when housing needs arise. While there were no significant service gaps identified, the community working with the homeless and special needs populations continues to explore ways to avoid duplication of services.

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

At this time, the City does not feel there are gaps in the Institutional Delivery System significant enough to warrant a strategy. The needs identified by the City have an institutional structure behind them that can work toward the needs, priorities, and goals noted in a collaborative, collective impact way. If communication and efforts remain cooperative, the existing system will be sufficient to address the identified priority needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goals are stated in Table 57 below. Specific affordable housing projects have not yet been identified (with SF rehab loans and grants excepted), so setting goals for that priority is difficult. Although goals are

identified within the table, it is expected that funding and goals will move among the categories of affordable housing goals as projects are identified.

CDBG Administration: 20% of grant, estimated \$168,000 annually; \$840,000 total estimated 2020-2024.

HOME Administration: 10% of grant, estimated \$30,000 annually; \$150,000 total estimated 2020-2024.

Priority (Category): Affordable housing

Geographic Area: The City will consider all proposals for affordable housing projects regardless of location. Housing rehab is targeted to the Redevelopment District, but up to 20% can be outside those boundaries.

Goal Name	Funding	Goal Outcome Indicator	Goal Description
Housing Rehab Administration	CDBG: \$80,000	NA	Provide administration to the housing rehabilitation program.
SF Housing Rehab Loans	CDBG: \$520,074	23 units rehabbed	Loans will be provided to LMI single-family owner households to improve energy efficiency, address major systems needs (HVAC, plumbing, etc.), or other issues that cause for substandard housing.
SF Housing Rehab Grants	CDBG: \$36,000	12 units rehabbed	Grants will be provided to low- or extremely-low-income single-family owner-occupied households on an emergency basis. Grants are only available to households without the means to repay a loan and to address an emergency situation.
MF Housing Rehab Loans/Grants	CDBG: \$250,000	15 units of multi-family housing rehabbed	Loans will be available to owners of affordable multi-family units in need of rehab; grants available to non-profit owners or on a case-by-case basis.
Property Acquisition or infrastructure support for new SF Housing	CDBG: \$200,000 HOME: \$1,380,000	35 units of Habitat for Humanity SF units; 6 other units	Provide funding to developers needing acquisition or infrastructure support for the development of affordable SF ownership units. Infrastructure support includes payment of fees and water/sewer tap fees, which will be a subsidy to the homeowner and require affordability periods.
Property Acquisition or infrastructure support for new MF Housing	CDBG: \$794,568 HOME: \$907,194	75 new units of MF housing	Provide funding to developers needing acquisition or infrastructure support for developing new multi-family housing.
Conversion to housing units	CDBG: HOME	No goal	No budget. This has been included so than the City could take advantage of an opportunity, should one arise. No goal or funds are attached yet.
Housing specific Public Services	CDBG: \$125,000	2500 people served	Provide funding to agencies who provide a housing-specific service to clients.

Table 55a – Goals Summary

Priority: Neighborhood Improvements

Geographic Area: Activities in support of the goals will be primarily within the Redevelopment District. The Clean-up Weekend is available citywide, and areas associated with the goal for Public Improvements-Lighting could include low-moderate-income neighborhoods that are not within the Redevelopment District.

Goal Name	Funding	Goal Outcome Indicator	Goal Description
Public improvements- infrastructure (curb, gutter, sidewalks, drainage, etc.)	CDBG: \$1,021,000	5 infrastructure activities; 10,000 households	Support the City's continued efforts to install missing infrastructure or replace existing that is substandard or unsafe in Redevelopment District neighborhoods. This might include sidewalks, curbs and gutters, accessibility ramps, and drainage.
Public improvements-Alley reconstruction	CDBG: \$555,000	5 infrastructure activities; 250 households	Support the City's continued efforts to improve neighborhoods by reconstructing of gravel alleys to asphalt in the Redevelopment District.
Public Improvements-Lighting	CDBG: \$300,000	5 infrastructure activities; 50 households	Support the City's continued efforts to provide additional streetlights or other lighting needs in LMI neighborhoods, predominantly within the Redevelopment District.
Public Improvements-Parkway Tree Planting	CDBG: \$80,500	5 infrastructure activities; 1,500 households	Support the City's continued improve LMI neighborhoods by reforestation in the parkway areas of the Redevelopment District.
Property Conditions-Clean-up Weekend	CDBG: \$75,000	5 public service activities; 6,250 households	Support the annual clean-up weekend to improve conditions in the City, predominantly in the LMI neighborhoods.

Table 55b – Goals Summary

Priority: Public Facility Assistance

Assistance will be available to public facilities by virtue of the neighborhood or population served by the facility. Either the service area must be considered a low-moderate-income area, or the clientele utilizing the service must qualify as low-moderate-income residents (at least 51%).

Goal Name	Funding	Goal Outcome Indicator	Goal Description
Assistance to public facilities	CDBG: \$120,000	4 facilities assisted; 500 people	Provide assistance to agencies for public facility improvements that either serve a LMI neighborhood or serve LMI clients.

Table 55c – Goals Summary

Priority: Public Services Assistance

Assistance for public service activities typically targets a low-moderate-income clientele, rather than a geographic area.

Goal Name	Funding	Goal Outcome Indicator	Goal Description
Assistance to agencies/ organizations providing a public service not related to housing	CDBG: \$130,000	12 public services; 7,500 people	Provide assistance to agencies/organizations that provide a public service that is not specifically a housing service to clients, with at least 51% of those receiving the service qualifying as a LMI household.

Table 55d – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

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

At the time this Plan was developed, the following housing goals were set for the years 2020-2024:

Rental housing

CDBG and/or HOME funds for affordable housing projects will be available each of the five years of the 2020-2024 Consolidated Plan. It is expected that the available funds will leverage other funding to create 75 units of new multi-family housing over the five-year period.

- **Goal** – 10 homeless; 15 extremely-low-income; 45 low-income; 5 moderate income
- **Goal** – Rehab ten units of multi-family housing – 10 low-income

Homeownership

The City plans to continue its partnership with Greeley-Weld Habitat for Humanity.

- **Goal** – Seven Habitat for Humanity families per year earning 30%-80% of AMI with 2 low-income families and 5 moderate-income families.
- **Goal** – Six homeownership units (not constructed by Habitat) – 6 moderate-income households?

Other

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

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is no Section 504 Voluntary Compliance Agreement in effect for the Greeley Housing Authority.

Activities to Increase Resident Involvements

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

Is the public housing agency designated as troubled under 24 CFR part 902?

No, the Greeley Housing Authority is not designated as troubled under 24 CFR part 902.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers were cited in detail under Section MA-40-Barriers to Affordable Housing and included not just effects of public policies, but also issues identified in Greeley's Strategic Housing Plan. Briefly, the barriers discussed in MA-40 are:

- Tax policies
- Land use controls and zoning ordinances
- Fees and charges
- HUD requirements
- Cost of construction and development related costs; raw water costs
- Lack of financing
- Lack of skilled labor
- Rising costs of existing homes
- Flat wages
- Missing homes not built during the Great Recession and Greeley's residential downturn

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

By affordable housing barrier named above, the following are anticipated strategies to remove or ameliorate the barriers. Action steps were developed as part of Greeley's Strategic Housing Plan and are in Appendix B. If the strategy to remove or ameliorate the barriers is a part of the Strategic Housing Plan, it is so noted.

- Tax policies – No changes. There are no City tax policies that would affect affordable housing. Property taxes are set under State law.
- Land use controls and zoning ordinances; building codes – See the Strategic Housing Plan – Strategy 1 (Amend the Development Code to Promote Housing Choice).
- Fees and charges - See the Strategic Housing Plan – Strategy 1 (Amend the Development Code to Promote Housing Choice) and Strategy 2 (Develop Financial Strategies that Minimize Development Costs).
- Growth limits – Greeley does not impose growth limitations.
- HUD requirements – The City has no control over this area.
- Raw water costs – See the Strategic Housing Plan – Strategy 5 (Address the Impact of Raw Water on Housing Affordability).

- Cost of construction and development related costs – The cost of construction is not within control of the City; see the Strategic Housing Plan – Strategy 2 (Develop Financial Strategies that Minimize Development Costs).
- Lack of financing – The City has no control over construction lending or lending for land development.
- Lack of skilled labor – While the City does not plan to address this issue within the city government auspices, it will continue to support the school district's and post-secondary education institutions' development of courses and apprenticeships in skilled trades (Strategic Housing Plan, Strategy 8).
- Rising costs of existing homes – The City cannot control the private sales market, but looks for ways to ease some of the increased cost burden, including adopting down payment assistance programs and through the strategies identified in the Strategic Housing Plan. It is expected that the down payment assistance programs currently offered will continue.
- Flat wages – The City's Economic Health and Housing Department will continue to look for ways to diversify the Greeley economy and attract good businesses to the community.
- Missing homes not built during the Great Recession and Greeley's residential downturn – Implementation of the Strategic Housing Plan should help with increasing construction of housing in Greeley. Reference the Strategic Housing Plan in Appendix B.

SP-60 Homelessness Strategy – 91.215(d)

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

The CAHPS assesses needs using the Vulnerability Index and Service Prioritization Decision Assistance Tool (VI-SPDAT) scoring model. The intent is to reach and house the most vulnerable people. The Cold Weather Shelter staff works seasonally with homeless and assesses needs with assistance from the Northern Colorado Health Alliance.

Addressing the emergency and transitional housing needs of homeless persons

Housing needs are addressed through the programs at the Guadalupe Community Center, A Woman's Place, the Greeley Transitional House, the Housing Navigation Center, and with utilization of the CAHPS system. Homeless persons are housed as quickly as possible; however, the lack of available housing makes immediate housing a challenge.

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.

All three shelters in Greeley (A Woman's Place, Guadalupe Community Center, and Greeley Transitional House) work with the homeless population. Their programs are designed to educate and assist households as they transition to permanent housing and to help them avoid homelessness in the future. Programs offered through the case managers include budgeting, being a good tenant, resume writing, etc., all of which are intended to help homeless households improve their circumstances.

The CAHPS identifies, through VISPDAT scoring, the most vulnerable people and provides assistance in finding housing. The Housing Navigation Center is also a place where the homeless can go for resources and assistance to locate housing.

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

There are a number of social services available in Greeley that are identified throughout the sections of this Consolidated Plan. Also noted are the agencies who work specifically with individuals and families at risk of homelessness, including those discharged from a publicly funded institution or system of care. The Guadalupe Community Center was recently awarded a grant to provide beds for persons discharged from the North Colorado Medical Center. "Connections" is a collaborative effort among agencies to work with persons discharged from jail or the corrections system to help them find housing, services, or to help meet a specific need.

SP-65 Lead based paint Hazards – 91.215(i)

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

CDBG revolving loan funds have supported a single-family housing rehabilitation program for many years. Policies for the program follow federal Lead-Based-Paint mitigation standards. The rehab program can address hazards and thus increase access to housing without lead-based paint hazards.

During the 2020-2024 Consolidated Plan, the rehabilitation activity may expand to include multi-family rehabilitations, which would again be subject to the federal standards for lead-based paint migration.

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

The actions are not directly linked to the extent of lead poisoning and hazards. Available funding is not sufficient to address the issues of lead paint outside of the CDBG housing rehab program and available housing rehabilitation funds.

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

- The single-family housing rehab program policies require testing for lead-based paint by a certified lead-based paint inspector on any house constructed pre-1978 on which rehab is to be done that involves work that would disturb an 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.).
- When administering the City's federal grants, GURA policies also requires that all rehab work disturbing a painted surface be performed by an Environmental Protection Agency-certified Renovation, Repair, and Painting Program contractor who has been properly trained in setup and disposal of lead containing materials. A third party provides clearance of work in the affected areas. The rehab contract addresses safe work with lead-based paint.
- 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 attends lead-based paint abatement training when available and holds individual Environmental Protection Agency certification in RRP to oversee contractors.
- Applicants for all housing programs, to the extent 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.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

A Consolidated Plan priority is to provide assistance to non-profit providers of public services. Consolidated Plan goals are listed elsewhere in the Plan.

The City provides bus passes to United Way for no cost for disbursement to non-profit agencies with clientele who need transportation. These bus passes are also available to persons who are homeless at the Cold Weather Shelter. Discount cards are available for seniors and people with disabilities; youth age 18 and younger can ride for free.

The City does not have other programs and services that might reduce the number of poverty-level families. Programs are best implemented through the non-profit agencies in the community and through the education system. Programs provided by the non-profit agencies within the Institutional Delivery System have the expertise and capacity to deliver programming aimed at reducing poverty in the community.

A specific example of an agency with programming available in the area that could help reduce poverty is the Immigrant and Refugee Center (IRC). The IRC, located in Evans (adjacent to southeast Greeley), provides educational services to adults at a reduced cost. IRC provides classes in English as a Second Language, Adult Basic Education, High School Equivalency, and Citizenship. Data from the IRC (the agency was formed by merging two agencies formerly located in Greeley: the Global Refugee Center and Weld Right-to-Read) shows there are 23 languages/dialects spoken by its students (Spanish is one of those).

The City assists in efforts to serve people with Limited English Proficiency (LEP) through policies and procedures it has in place. Forms and ads are frequently in English and Spanish, and translation services for many languages are available on request.

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

The Consolidated Plan and the City's Strategic Housing Plan both identified affordable housing as a community need and will take into consideration the income levels targeted in new developments of housing. Increasing the number of units available in the community should relax the current competition for housing, both in the rental and for-sale markets. It is anticipated that the partnership between the City (HOME funds) and Habitat for Humanity will continue. The Habitat model provides homeownership to households that otherwise could not afford to buy a home and stabilizes their housing costs for the 30-year mortgage term.

SP-80 Monitoring – 91.230

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

CDBG

CDBG activities are monitored at several levels, starting with the annual receipt and review of applications. Technical assistance meetings are offered early in the application process to ensure

applicants are informed. During the activity, GURA staff is involved in procurement, bidding language (Section 3; Minority and Women Owned Business statements), and contracting (when applicable); meets individually with the awardees to review the City agreements; and makes great effort to notify agencies that staff is available for technical assistance upon request. There is also a limited desk review at the time draw requests are received.

Annual on-site monitoring is conducted on a minimum of 10% of the agencies that received funding during that fiscal year with the goal of on-site monitoring of no fewer than three subrecipients, subject to staff modification based on activities and subrecipients.

HOME

The City has 12 multi-family developments that include HOME units. City policy is 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)). Monitoring is conducted annually in July/August. All HOME units, whether due for an on-site monitoring or not, are monitored annually for rent compliance. Likewise, Greeley-Weld Habitat for Humanity's homeownership program and CHDO status are monitored whenever a new funding request is received, generally on an annual basis.

Minority-and Women-Owned Business Outreach

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. 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 businesses 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. Women- 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)."*

Expected Resources

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

Introduction

During the five-year Consolidated Plan period, the City of Greeley anticipates receiving approximately \$4.2 million in CDBG funds and \$1.2 million in HOME funds, as shown in the table below. Program income and revolving loan funds will also contribute to the expected CDBG resources; a modest amount of program income attributed to the HOME program will also be available.

In addition to CDBG and HOME funds, other potential funding sources available to address housing, homeless, and community development needs in Greeley include the City's general fund, Low Income Housing Tax Credits, funding through the Northern Colorado Continuum of Care, (not under the City's control), Section 8 Housing Choice Vouchers, and affordable housing funds available through the State of Colorado Division of Housing. The City also has staff that work on housing and community development activities outside of the federally-funded staff.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Administration Affordable housing Public improvements Public facilities Public services	\$840,000	\$369,142	\$138,000	\$1,347,142	\$3,780,000	Expected amount for the remainder of the ConPlan years includes an annual CDBG of \$840,000 and anticipated program income of \$105,000 per year.
HOME	Federal	Administration Affordable housing	\$300,000	\$5,000	\$762,194	1,067,194	\$1,220,000	Expected amount for the remainder of the ConPlan years includes an annual HOME grant of \$300,000 and anticipated program income of \$5,000 per year.

Table 56 - 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

CDBG non-profit applicants are expected to provide the majority of funding for the activities for which they request assistance. City funds will support infrastructure activities, if funds are available. Affordable housing projects will be supported (it is anticipated) with funding from the Division of Housing and/or Low Income Housing Tax Credits. HOME projects will provide a minimum 25% match, as required, or utilize the City's accumulated match funds.

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

There is no publically owned land or property that could be utilized to address a Consolidated Plan need.

Discussion

Despite these potential resources, funding is not expected to be sufficient to address all needs identified in the Consolidated Plan. Funding shortages are consistently the most significant barrier to fully addressing Greeley's housing and community development needs, and become more acute as costs to provide services, infrastructure improvements, and construct housing increase.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Funding	Goal Outcome Indicator	Goal Description
Priority (Category): Affordable housing			
CDBG Administration	CDBG: \$168,000	NA	Administration of the CDBG program.
Housing Rehab Administration	CDBG: \$0		Administration of the Housing Rehab program will be funded with prior year's funding.
SF Housing Rehab Loans	CDBG: \$244,074	10 units rehabbed	Loans will be provided to LMI single-family owner households to improve energy efficiency, address major systems needs (HVAC, plumbing, etc.), or other issues that cause for substandard housing.
SF Housing Rehab Grants	CDBG: \$0	0 units rehabbed	The Housing Rehab Grant program will be funded with prior year's funding. There is no 2020 goal.
Property Acquisition or infrastructure support for new SF Housing	CDBG: \$40,000 HOME: \$231,000	7 units of Habitat for Humanity SF units	Provide funding to developers needing acquisition or infrastructure support for the development of affordable SF ownership units. Infrastructure support includes payment of fees and water/sewer tap fees, which will be a subsidy to the homeowner and require affordability periods.
Property Acquisition or infrastructure support for new MF Housing	CDBG: \$214,568 HOME: \$806,194	40 new units of MF housing	Provide funding to developers needing acquisition or infrastructure support for developing new multi-family housing.
MF Housing Rehab Loans/Grants	CDBG: \$50,000	5 units of multi-family housing rehabbed	Loans will be available to owners of affordable multi-family units in need of rehab; grants available to non-profit owners or on a case-by-case basis.
Conversion to housing units	CDBG: HOME	No goal	No budget. This has been included so than the City could take advantage of an opportunity, should one arise. No goal or funds are attached yet.
Housing related Public Services	CDBG: \$20,000	500 people served	Provide funding to agencies who provide a housing-specific service to clients.

Table 57a – Goals Summary

Priority (Category): Neighborhood improvements			
Public improvements- infrastructure (curb, gutter, sidewalks, drainage, etc.)	CDBG: \$365,000	1 infrastructure activities; 2000 households	Support the City's continued efforts to install missing infrastructure or replace existing that is substandard or unsafe in Redevelopment District neighborhoods. This might include sidewalks, curbs and gutters, accessibility ramps, and drainage.
Public improvements-Alley reconstruction	CDBG: \$155,000	1 infrastructure activities; 50 households	Support the City's continued efforts to improve neighborhoods by reconstructing of gravel alleys to asphalt in the Redevelopment District.
Public Improvements-Lighting	CDBG: \$0	No 2020 goal	Support the City's continued efforts to provide additional streetlights or other lighting needs in LMI neighborhoods, predominantly within the Redevelopment District.
Public Improvements-Parkway Tree Planting	CDBG: \$20,500	1 infrastructure activities; 300 households	Support the City's continued improve LMI neighborhoods by reforestation in the parkway areas of the Redevelopment District.
Property Conditions-Clean-up Weekend	CDBG: \$15,000	1 public service activities; 1,250 households	Support the annual clean-up weekend to improve conditions in the City, predominantly in the LMI neighborhoods.

Table 57b – Goals Summary

Priority (Category): Public Services Assistance			
Assistance to agencies/ organizations providing a public service not related to housing	CDBG: \$55,000	4 public services; 1500 people	Provide assistance to agencies/organizations that provide a public service that is not specifically a housing service to clients, with at least 51% of those receiving the service qualifying as a LMI household.

Table 57c – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

There is a project associated with each of the goals identified in the previous section with the exception of the affordable housing goals. Housing projects will be identified by separate process in 2020. The GURA Board recommended the projects in Table 58 for approval along with the 2020 budget based on applications received, resources available, and how well they met a priority of the Consolidated Plan. City Council will formally set the budget on October 1, 2019.

Projects

#	Project Name
1	CDBG Administration-2019
2	Single-family Housing Rehab Loans
3	Acquisition or infrastructure support for single-family housing
4	Acquisition or infrastructure support for multi-family housing
5	Multi-family rehab loans/grants
6	Non-profit housing public service-United Way-CAHPS
7	Non-profit housing public service-Greeley Transitional House-Housing Case Manager
8	Public Improvements-Infrastructure Improvements-Redevelopment District
9	Public Improvements-Infrastructure Improvements-Alley reconstruction in RD
	Public Improvements-Infrastructure Improvements-Street light installation
10	Public Improvements-Parkway Tree Planting
11	Public Service Property Conditions-Clean-up Weekend
12	Non-profit Public Service-Northern Colorado Health Alliance-Community Action Collaborative
13	Non-profit Public Service-United Way of Weld County-Cold Weather Shelter
14	Non-profit Public Service-Senior Resource Services-Transportation Assistance
15	Non-profit Public Service-Guadalupe Community Center-Case Manager
16	HOME Grant Administration
17	HOME Program Homeownership-Habitat for Humanity
18	HOME Program Rental-TBD Project
19	Acquisition for rental housing

Table 58 – Project Information

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

Priorities were set based on the analysis of the market and needs and public input. Applications received further drive the allocation priorities. Recommended projects best met the set priorities, with highest consideration given to housing-and neighborhood revitalization-related activities/projects.

Funding availability is always an obstacle. Prioritizing brick-and-mortar-type projects during 2020-2024 to support affordable housing and neighborhood revitalization will result in less funding availability for non-profit agencies needing improvement to a public facility and for public services that provide services to underserved.

AP-38 Project Summary

Project Summary Information

The recommended CDBG and HOME budgets re below; a summary table follows.

CDBG Project	Expected Resources 2020
CDBG Administration-2019	\$ 168,000
Single-family Housing Rehab Loans	244,074
Acquisition or infrastructure-single-family housing	40,000
Acquisition or infrastructure-multi-family housing	214,568
Multi-family rehab loans/grants	50,000
Housing public service-United Way-CAHPS	10,000
Housing public service-Greeley Transitional House	10,000
Redevelopment District infrastructure improvements	365,000
Infrastructure Improvements-Alley reconstruction in RD	155,000
Public Improvements-Parkway Tree Planting	20,500
Public service property conditions-Clean-up Weekend	15,000
Public Service-Northern Colorado Health Alliance	15,000
Public Service-United Way-Cold Weather Shelter	20,000
Public Service-Guadalupe Community Center	10,000
Public Service-Senior Resource Services	10,000
CDBG Total	\$1,347,142
HOME Project	Expected Resources 2020
Administration	\$ 30,000
Habitat for Humanity Homeownership	231,000
TBD Rental project	806,194
HOME Total	\$1,067,194

Table 59a – Projects Summary

1.	Project Name	CDBG Administration
	Target Area	NA
	Goals Supported	All
	Needs Addressed	NA
	Funding	CDBG: \$168,000
	Description	General administrative costs associated with CDBG program.
	Target Date	NA
	Number of Families to benefit from activity	NA
	Location Description	1100 10 th Street, Suite 201, Greeley, CO
	Planned Activities	NA
2.	Project Name	SF Owner-Occupied Housing Rehab Loans
	Target Area	Redevelopment District-Comprehensive, Primarily (80%).
	Goals Supported	SF Housing Rehab Loans.
	Needs Addressed	Affordable housing.
	Funding	\$145,074 (prior years' RLF) + \$99,000 projected new RLF
	Description	Funds will be used to provide zero-interest loans to qualified homeowners in need of housing rehab including work to address code deficiencies (such as electrical or plumbing updates) or energy efficiency. The maximum allowable loan is \$24,500.
	Target Date	This ongoing activity rolls available revolving loan funds forward into a new activity each year.
	Number of families to benefit from activity	Ten 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. Work could include improvements to energy efficiency or to address code issues (such as outdated electrical service).

3.	Project Name	TBD Acquisition or Infrastructure for single-family housing project
	Target Area	TBD
	Goals Supported	Acquisition or infrastructure support for new SF housing
	Needs Addressed	Affordable housing
	Funding	CDBG: \$40,000
	Description	Funds will be made available to developers of single-family housing to support the construction of units, through either acquisition or infrastructure assistance.
	Target Date	12/31/20
	Number of families to benefit from activity	One
	Location Description	TBD
	Planned Activities	See description.
4.	Project Name	Acquisition or Infrastructure for multi-family housing
	Target Area	TBD
	Goals Supported	Affordable multi-family housing
	Needs Addressed	Affordable housing
	Funding	CDBG: \$214,568
	Description	Funds will be made available to developers of multi-family housing to support the construction of affordable units, through either acquisition or infrastructure assistance.
	Target Date	12/31/20
	Number of families to benefit from activity	40
	Location Description	TBD
	Planned Activities	See description.

5.	Project Name	TBD Multi-family housing rehab loans/grants program
	Target Area	TBD
	Goals Supported	Multi-family housing rehab loans/grants
	Needs Addressed	Affordable housing
	Funding	CDBG: \$50,000
	Description	Loans will be available to owners of affordable multi-family units in need of rehab; grants available to non-profit owners or on a case-by-case basis.
	Target Date	12/31/20
	Number of families to benefit from activity	5
	Location Description	TBD
	Planned Activities	Rehab multi-family housing units to maintain the supply of decent, affordable units
6.	Project Name	Public Service Housing – United Way – CAHPS
	Target Area	City of Greeley, including Redevelopment District
	Goals Supported	Housing specific public services
	Needs Addressed	Affordable housing
	Funding	CDBG: \$10,000
	Description	Funding will support the United Way CAHPS Coordinator position, which oversees the regions Coordinated Entry System. CAHPS assesses people in need of housing, provides leads to housing, and maintains a “by name” list of people in need of housing.
	Target Date	12/31/20
	Number of families to benefit from activity	200
	Location Description	2830 11 th Avenue, Evans (Part of the Housing Navigation Center)
	Planned Activities	Support efforts to collaboratively get the most vulnerable people into housing as quickly as possible through the Coordinated Assessment and Housing Placement System (CAHPS).

7.	Project Name	Non-profit Public Service-Greeley Transitional House-Housing Case Manager
	Target Area	Redevelopment District-Comprehensive, but available City-wide
	Goals Supported	Support public services that are specific to housing
	Needs Addressed	Affordable housing
	Funding	CDBG: \$10,000
	Description	Funds will support the cost of a continuing a part-time staff position.
	Target Date	8/1/2021
	Number of families to benefit from activity	100 families
	Location Description	1206 10 th Street, Greeley
	Planned Activities	A part time housing caseworker and associated costs of the Landlord Recruitment Program will continue to be supported with CDBG. The case manager works with families to help repair housing/credit histories and make them more marketable to landlords. The case manager also explores potential grant funding for landlord risk mitigation funding (second security deposit, clean-up fund, etc.).
8.	Project Name	Public Improvements-Infrastructure Improvements-Redevelopment District (RD)
	Target Area	Redevelopment District-Comprehensive
	Goals Supported	Public improvements-infrastructure
	Needs Addressed	Neighborhood revitalization
	Funding	CDBG: \$365,000
	Description	Funding will help complete missing or replace deficient infrastructure in the Redevelopment District neighborhoods, particularly sidewalks ramps for accessibility, curbs, and gutters, for improved public safety, and other costs that may be incurred as part of this activity. This is the 4 th Phase of a multi-year undertaking.
	Target Date	12/31/20
	Number of families to benefit from activity	LMA Benefit to 2,000 households estimated
	Location Description	TBD in Redevelopment District
	Planned Activities	Install missing infrastructure per description above.

9.	Project Name	Public Improvements-Infrastructure Improvements-Alley reconstruction in RD-Phase II
	Target Area	Redevelopment District-Comprehensive
	Goals Supported	Public improvements-infrastructure
	Needs Addressed	Neighborhood revitalization
	Funding	CDBG: \$155,000
	Description	To help deal with dust and drainage issues, provide a smoother driving surface, and encourage residents to keep their property cleaner, alleys will be reconstructed. Due to limited funding, the Street Division is only able to reconstruct 4-5 alleys annually; this funding will increase the number reconstructed by 10-12.
	Target Date	12/31/20
	Number of families to benefit from activity	LMA Benefit to 50 households estimated
	Location Description	TBD alleys in the Redevelopment District
	Planned Activities	Reconstruct 10-12 alleys.
NA.	Project Name	Public Improvements-Infrastructure Improvements-School zone speed lights installation
	Target Area	Greeley, including Redevelopment District
	Goals Supported	Public improvements-infrastructure
	Needs Addressed	Neighborhood revitalization
	Funding	CDBG: \$0
	Description	Low-moderate-income neighborhoods with schools would receive speed lights to improve safety for the children attending the schools.
	Target Date	Not applicable – do not recommend funding.
	Number of families to benefit from activity	LMA Area benefit – approximately 200
	Location Description	TBD locations in Redevelopment District and low-moderate-income areas
	Planned Activities	Install approximately 8-10 school zone lights.

10.	Project Name	Public Improvements-Parkway Tree Planting
	Target Area	Redevelopment District-Comprehensive
	Goals Supported	Public improvements-infrastructure
	Needs Addressed	Neighborhood revitalization
	Funding	CDBG: \$20,500
	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 51% low-moderate-income residents. Homeowners contract with the City Forestry Program and care for the trees post-planting.
	Target Date	8/31/20
	Number of families to benefit from activity	This is a LMA benefit with an estimated 300 households benefiting. All addresses receiving a tree(s) are within the boundaries of the Redevelopment District (map attached) in a Census Tract with a LMI percentage of more than 51%. Actual Census Tracts to be included in the LMA calculations in IDIS will be determined once the homeowners are identified. [For informational purposes only, it is expected that approximately 15 households will receive a tree(s).]
	Location Description	TBD as households willing to work within the program parameters are identified; all will be within the boundaries of the Redevelopment District.
	Planned Activities	Identify parkway areas where trees are needed. Contact owner and contract with those who agree to commit to appropriate care of the tree(s) planted. Purchase and plant trees.

11.	Project Name	Public Service Property Conditions-Clean-up Weekend
	Target Area	Redevelopment District-Comprehensive
	Goals Supported	Property conditions
	Needs Addressed	Neighborhood revitalization
	Funding	CDBG: \$15,000
	Description	This annual event provides residents of Greeley with a place to bring trash for a cost that is less than using the landfill. (This project is available to the entire community; the percentage of LMI residents compared to the percent of CDBG funds in the activity is calculated.)
	Target Date	5/31/20
	Number of families to benefit from activity	1,250 households.
	Location Description	Citywide, with intense efforts in north and east Greeley (low- moderate-income areas) in order to reduce code violations and cleanup in this area. The event drop off spot is in Census Tract 1, which has a LMI percentage of 79% and is surrounded by LMI tracts. However, because the activity is available city-wide, when calculating the LMI percentage for IDIS, the following census tracts are included: 1, 2, 3, 4.01, 4.02, 5.01, 5.02, 6, 7.01, 7.03, 8, 9, 10.03, 11, 12.01, 12.02, 13 (block groups 2, 3, and 4) 14.08, 14.09, 14.10, 14.11, 14.13, 14.14, 14.15, and 14.17. The only Census Tracts in the city that are not included are those on the far west side of Greeley. The housing and landscaping is new and it is clear across town to access the event. These census tracts are not appropriate due to that reasoning. With the Census Tracts noted, the LMI percentage for the 2019 Clean-up activity was 53.78%.
	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).

12.	Project Name	Non-profit Public Service-Northern Colorado Health Alliance-Community Action Collaborative
	Target Area	Redevelopment District-Comprehensive, but available City-wide
	Goals Supported	Assist agencies providing non-housing specific public service
	Needs Addressed	Assist homeless, special needs, underserved persons
	Funding	CDBG: \$15,000
	Description	The Collaborative provides non-emergency services when a 911 call is non-emergent. A collaboration of first responders, law enforcement, healthcare, behavioral health, and community agencies work with other agencies to establish activities to enhance prevention and diversion strategies. Typically, persons assisted are homeless or on Medicaid. The Collaborative worked with the cold weather shelter staff to identify health issues (physical, mental) and engage in conversations about housing. The activity enables practitioners to meet with this low-income clientele and determine what services they need.
	Target Date	8/1/2021
	Number of families to benefit from activity	500
	Location Description	Mobile van meets people at their point of need.
	Planned Activities	Funds will support the coordinator position responsible for implementing and managing the Community Action Collaborative.
13.	Project Name	Non-profit Public Service-United Way of Weld County-Cold Weather Shelter
	Target Area	Redevelopment District-Comprehensive, but available City-wide
	Goals Supported	Assist agencies providing non-housing specific public service
	Needs Addressed	Assist homeless
	Funding	CDBG: \$20,000
	Description	Funds will help staff and provide services to homeless persons during the cold weather months, most likely from November 1, 2020, through April 15, 2021.
	Target Date	7/1/2021
	Number of families to benefit from activity	300
	Location Description	2930 11 th Avenue, Evans
	Planned Activities	Staff the shelter and for provide for other directly related expenses

14.	Project Name	Non-profit Public Service-Senior Resource Services-Transportation Assistance
	Target Area	Redevelopment District-Comprehensive, but available City-wide
	Goals Supported	Assist agencies providing non-housing specific public service
	Needs Addressed	Assist underserved persons-seniors
	Funding	CDBG: \$10,000
	Description	Funds will support the provision of transportation services for persons over the age 60+. Senior Resource Services (SRS) transports seniors to medical appointments, grocery stores, financial and government institutions, social events, houses of worship, and personal grooming appointments. The services directly increase seniors' ability to maintain their health and independence through consistent availability of medical care, and reduce re-hospitalization, offer a way to increase nutrition quality through fresh food, and decrease social isolation and the resulting depression.
	Location Description	800 8 th Avenue, Greeley
	Planned Activities	This funding will transportation service to seniors (+60).
15.	Project Name	Non-profit Public Service-Guadalupe Community Center-Case Managers
	Target Area	Redevelopment District-Comprehensive, but available City-wide
	Goals Supported	Assist agencies providing non-housing specific public service
	Needs Addressed	Assist homeless
	Funding	CDBG: \$10,000
	Description	Funds will support the case management services provided at the homeless shelter.
	Target Date	8/1/2021
	Number of families to benefit from activity	225
	Location Description	1442 N. 11 th Avenue, Greeley
	Planned Activities	Provide shelter residents in extended-stay with a case manager to develop goals pertaining to employment, establishing income, building a savings, and permanent housing. Classes on computer skills, money management, parenting, life skills, etc. are provided. GCC also provides supportive services including Emergency Assistance with rent/utility, Emergency Assistance to victims of crime and Services to Seniors and Kinship Families. Those receiving this service are not necessarily homeless.

16.	Project Name	HOME Grant Administration
	Target Area	NA
	Goals Supported	All
	Needs Addressed	NA
	Funding	HOME: \$30,000 (or 10% of HOME grant)
	Description	General administrative costs associated with HOME program.
	Target Date	NA
	Number of families to benefit from activity	NA
	Location Description	1100 10 th Street, Suite 201, Greeley, CO
	Planned Activities	NA
17.	Project Name	HOME Program Homeownership-Habitat for Humanity
	Target Area	Redevelopment District-Comprehensive; other TBD
	Goals Supported	Acquisition or infrastructure support for new SF housing
	Needs Addressed	Affordable housing.
	Funding	HOME: \$231,000. The City will utilize its 15% CHDO requirement for this activity, approximately \$45,000 (included in the \$231,000).
	Description	As available, HOME funds may be allocated to seven (or more) units of housing for Habitat for Humanity families. Assistance will reduce the sales price of the house and establish the period of affordability. (See AP90-Program Specific Requirements-HOME for description of the assistance provided under this project.) CHDO funds will be utilized on one house and provide partial funding for a second with total up to 15% of HOME grant reserved for CHDOs.
	Target Date	9/30/2021
	Number of families to benefit from activity	Seven
	Location Description	TBD
	Planned Activities	See description.

18.	Project Name	HOME Program Rental-TBD Project
	Target Area	City; Redevelopment District
	Goals Supported	Create and maintain desirable and affordable housing.
	Needs Addressed	Affordable housing.
	Funding	\$806,194
	Description	A project has not yet been identified. It is expected that a early-year 2020 application will be released to identify a project. New construction of a multi-family development will be prioritized, but two-four units for rental will also be considered.
	Target Date	TBD
	Number of families to benefit from activity	40
	Location Description	TBD
	Planned Activities	See description

Table 59b – Projects Summary Continued

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 City prioritizes funding to the neighborhoods of the Redevelopment District to the extent possible. The District has been described throughout the Consolidated Plan and includes low-moderate-income neighborhoods that also have high minority concentrations, compared to the rest of the City. The Redevelopment District map is attached.

It is not known yet, where affordable housing development will occur. Availability of land suitable for housing development or redevelopment will be key. The City encourages the development of affordable housing in neighborhoods outside the Redevelopment District, where such housing is not as concentrated.

Geographic Distribution

Target Area	Percentage of Funds
Redevelopment District-Comprehensive	50%

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Census Tracts in the Redevelopment District qualify the District for low-moderate-income area benefit. CDBG funds can thus provide needed assistance to City General Funds for infrastructure support. Although these are older neighborhoods, they are valuable neighborhoods to the economic and housing health of the City, and CDBG-provided funding helps maintain and revitalize the neighborhoods.

Discussion

New development in Greeley, both commercial and residential, is typically in the western part of the community; however, in recent years, the City and private developers have initiated a surge of redevelopment in the older neighborhoods (included in the Redevelopment District) closer to downtown. CDBG supports the redevelopment efforts through infrastructure activities, parkway tree planting, and housing rehabilitation.

Other activities to be supported during 2020 depend on clientele to meet a National Objective, rather than a geographic area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Goals for affordable housing are noted below.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	55 (7 HFH; 10 rehab loans; 5 MF rehab; 33 new MF)
Special-Needs	2
Total	62

Table 61 - 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	47 (7 HFH; 40 rental)
Rehab of Existing Units	15 (10 SF; 5 MF)
Acquisition of Existing Units	0
Total	62

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

While affordable housing has been a priority for many years, this is the first year of intentional support aimed at adding affordable housing units, while continuing to maintain existing affordable housing stock. Because specific activities to add units of affordable housing or to provide multi-family loans/grants are not identified (other than work with Habitat for Humanity), goals are based on reasonable expectation.

- Single-family owner-occupied housing rehab will continue in 2020. With funds available, 10 homes could be rehabbed. The program offers loans to low-moderate-income homeowners with income to support a payment (one-half becomes a grant if conditions are met). Grants are available to households with a housing rehab emergency and insufficient funds to support a loan

payment. The goal is to rehab 10 units; there are no goals for grants, as current funding will last through 2020.

- The City expects to continue HOME assistance to housing developed by Habitat for Humanity. It is anticipated that funds will assist with seven single-family houses (ownership).
- The City intends to make funds available to owners of existing or developers of new affordable housing. The goal is to rehab five affordable multi-family units and construct 40 new units of multi-family housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Greeley Housing Authority owns and manages 86 units of Federal Public Housing, including 80 apartments (at three locations) and six single-family, stand-alone houses. The Housing Authority also manages the Section 8 Housing Voucher Program.

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

There were no needs with regard to public housing identified; and thus no specific actions planned for the next year to address public housing needs.

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

The Executive Director of the Greeley Housing Authority noted the following:

- The current Housing Authority Board has one public housing resident on the Housing Authority's seven member Board of Commissioners.
- The Housing Authority plans outreach meeting and works with the residents on meeting their ongoing concerns.

Homeownership for residents of public housing, whose incomes average less than \$15,000 annually in Greeley, is out of reach.

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

- Not applicable. The Greeley Housing Authority is not troubled.

Discussion

No discussion.

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

Introduction

Weld's Way Home, under the leadership of United Way of Weld County, is the initiative to address and prevent homelessness in Weld County. Beginning in the fall of 2016, this initiative set forth priorities identified by a Blue Ribbon Committee that represented gaps in Weld County's current continuum of services for individuals experiencing housing instability, including homelessness. The initiative also works to change the systematic response of homelessness, from managing challenges of homelessness to a Housing First and prevention system. The entire report can be found at www.weldswayhome.org.

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

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

The City did not establish one-year goals specifically to end homelessness, but will provide support to those efforts through several activities that assist homeless individuals and households. One year goals are noted in AP-20; descriptions in AP-38 provide information on how the project may assist the homeless. See particularly the activities noted below:

- North Colorado Health Alliance – Community Action Collaborative
- United Way – CAHPS, Housing First
- Guadalupe Community Center
- Greeley Transitional House

Outreach and assessment is best done by those agencies with expertise helping homeless individuals and families, and in 2020 will include the Point-in-time Count and outreach through the Community Action Collaborative, Cold Weather Shelter, and the Coordinated Assessment and Housing Placement Strategy, all of which will receive CDBG support.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

Refer to the response above. All of the noted agencies work in some capacity to address emergency shelter and transitional housing needs of homeless persons. Additionally, the City further supports the work of the Cold Weather Shelter in the Housing Navigation Center through payment of building rent for five years. It will continue to own Camfield Corner and keep it available to the Greeley Transitional House, which manages the property and makes it available for up to two years for families exiting the Greeley Transitional House shelter.

3. 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

Again, the City did not establish one-year goals specifically to help homeless transition to housing and independent living, but rather supports the agencies providing such assistance (See AP-20). Additionally, the City prioritized affordable housing in this Consolidated Plan, to increase housing options and make additional units available in the community. The agencies named above all work to provide referrals, case management, and in some cases, financial assistance (rent and/or utility assistance) to help households avoid returning to homelessness.

- 4. 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 City supports, to the extent possible, agencies which offer shelter for persons being discharged and participates in conversations with regard to discharge policies through the Northern Colorado Continuum of Care. The City does not have the means or expertise to address discharge policies on its own.

Discussion

The City was a participant in the development of *Welds Way Home*, the local strategy to address issues of homelessness. It contributes staff in support of efforts undertaken by the Northern Colorado Continuum of Care and to implement *Welds Way Home* strategies. The Housing Navigation Center, which houses the Cold Weather Shelter and provides computers, showers, lockers, phones, etc. for homeless person, is supported by the City through rent payments and CDBG funding for the CAHPS and Cold Weather Shelter.

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

Introduction:

The for-sale, single-family housing market faces challenges on several levels:

- Escalating prices – The median sales price reached a high in May 2019 of \$337,057 (Sears Real Estate Northern Colorado Market Statistics).

- Stagnant inventory – *The Group Insider*, in its April 2019 edition, stated the inventory of homes for sale priced under \$500,00 was two months in Greeley, further noting that a six-month supply is the industry benchmark for a balanced market.
- Reduction in building permits – At the end of June 2019, 86 building permits for new single-family houses had been issued, compared to 210 through June of 2018.

Multi-family permits issued also decreased: through June 2019, one permit for 57 units had been issued, compared to 51 permits for 126 units in 2018.

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

The City will start implementation of the Strategic Housing Plan. Some of the strategies that could impact affordable housing include the following:

- Amendment of the development code to promote housing choice.
- Development of financial strategies that minimize development costs.
- Engaging alternative housing providers (land trusts, affordable housing developers, land banks, etc.)
- Addressing the impact of raw water on affordability
- Facilitate development of manufactured communities

Discussion:

Implementation of the Housing Plan strategies and action steps will take time. The Consolidated Plan priority to address affordable housing issues is in support of the Housing Plan and addresses a need identified by the community. The entire Housing Plan is available for review.

AP-85 Other Actions – 91.220(k)

Introduction:

The City adopted a new Analysis of Impediments to Fair Housing to coincide with the 2020-2024 Consolidated Plan. Implementation of the Fair Housing Action Plan will begin in 2020. In part, this will include monitoring CDBG and HOME activities for Fair Housing issues and promoting Fair Housing learning opportunities.

Actions planned to address obstacles to meeting underserved needs

Actions have been discussed under other section of the Action Plan and include:

- Support for the Housing Navigation Center for persons with housing needs. In the winter, it will serve as the cold weather shelter for homeless persons.
- CDBG funds will continue to support housing case manager at the Greeley Transitional House and case managers at the Guadalupe Community Center.
- Support from CDBG will continue the efforts of the Community Action Collaborative.
- CDBG will provide assistance to Senior Resource Services for transportation for the elderly.

Refer to AP-20 (Annual Goals) for descriptions of the goals.

Actions planned to foster and maintain affordable housing

The City reorganized departments and added the Economic Health and Housing Department, which will implement and oversee much of the Housing Strategy. Oversight of GURA (administrator of the CDBG and HOME funds for the City) will be moved to the Economic Health and Housing Department.

Affordable housing action items are noted below:

- Assist with the implementation of affordable housing components of the Housing Strategy.
- Continue to provide the single-family owner-occupied housing rehab revolving loan and emergency grant programs.
- Monitor existing HOME projects for affordability and property standards. The City has twelve HOME projects that serve a variety of households, including agricultural workers, elderly, and disabled.
- Continue to assist in the construction of affordable housing for ownership (such as Habitat for Humanity) and rental units to the extent HOME funds will allow.
- Look for opportunities to acquire infill lots provide infrastructure assistance, and other ways that would support development of affordable multi-family or single-family units.
- Continue work with the Homeless Coalition as this group works with United Way to implement the priorities in *Weld's Way Home*.

Actions planned to reduce lead-based paint hazards

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. See SP65 for additional information.

Actions planned to reduce the number of poverty-level families

On an ongoing basis, the City addresses poverty broadly through City programs and in cooperation with other governmental agencies and local service providers. Specifically citing affordable housing as a priority has the potential to reduce the number of poverty-level families, as affordable housing is a necessary first step in overcoming poverty. (High housing cost burden, overcrowding, or other unstable living environments often prevent families from taking steps to overcome poverty.) The City has no specific activity to reduce the number of poverty-level families; however, activities are cited throughout the Strategic Plan and Action Plan that address ways the Greeley community provides assistance and support to poverty-level families. The City will continue to promote economic growth and work to attract new businesses and job opportunities. Greeley's ongoing economic development efforts help to stimulate economic expansion and job growth, potentially providing employment opportunities that will serve as a means for local households to earn incomes sufficient to overcome poverty.

Actions planned to develop institutional structure

The City has no plans to develop institutional structure in 2020. As noted elsewhere in this Plan, there is a good institutional structure in place. The City will contact additional agencies that may be a good addition to the structure to gauge interest in being a part of the CDBG process.

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

The City of Greeley continues to participate in the Northern Colorado Continuum of Care, which helps coordinate services between public agencies, affordable housing providers, and social service agencies. An Economic Health and Housing Department staff member will continue to serve on the Northern Colorado Continuum of Care Governing Board and participate in the meetings of the general membership.

In addition, the City will begin work with affordable housing developers to construct and manage affordable housing in the City and continue to work with nonprofit service providers to provide social services to residents.

Discussion:

The City recognizes the need for partnerships with regard to the Other Actions noted above and will continue to develop new partnerships and maintain good relations with the partnerships already formed. It will continue to provide projects to support low-moderate-income residents and neighborhoods of the City.

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. Program income and revolving loan funds will be utilized to further the goals identified.

The consecutive period of 2019-2021 will be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.

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. Program income expected to be received has been allocated to an activity and is noted in AP-15 Expected Resources.

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	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$0.00

Table 63 – Other CDBG-Program Income, Section 108 Loans, Surplus Funds, Returned Grant Funds, Float-funded Activities

Other CDBG Requirements

1. The amount of urgent needs activities

The City does not currently have urgent needs activities.

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

Section 92.205(b)(1) defines forms of investment in the following manner:

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

The City does not utilize a form of investment that is not identified under the noted section.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See Appendix B for the City’s Policies and Procedures for affordability and recapture of HOME funds for homebuyer activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City does not anticipate acquiring 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:

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

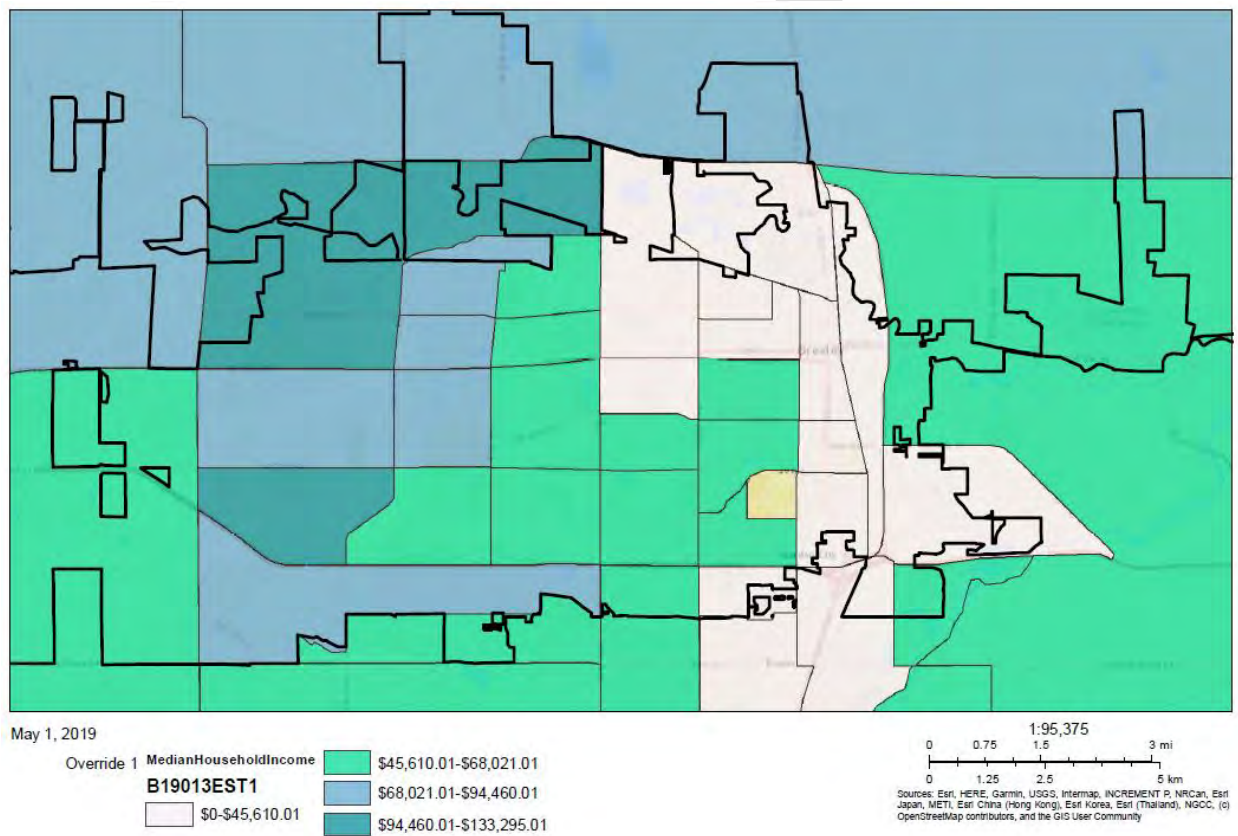
APPENDIX A

Map Attachments

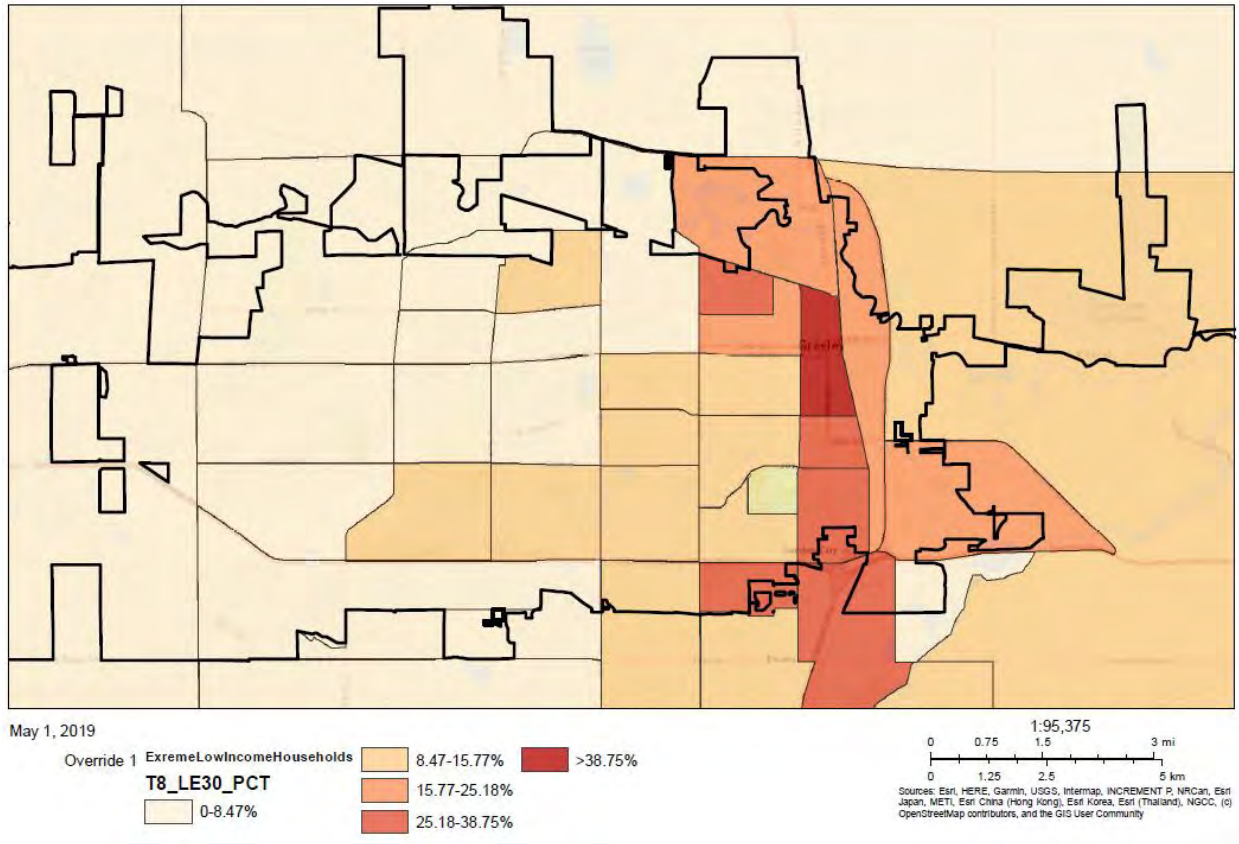
Unless otherwise noted, the map data source is the U. S. Department of Housing and Urban Development eCon Planning Suite

Maps 1-3 Within Document

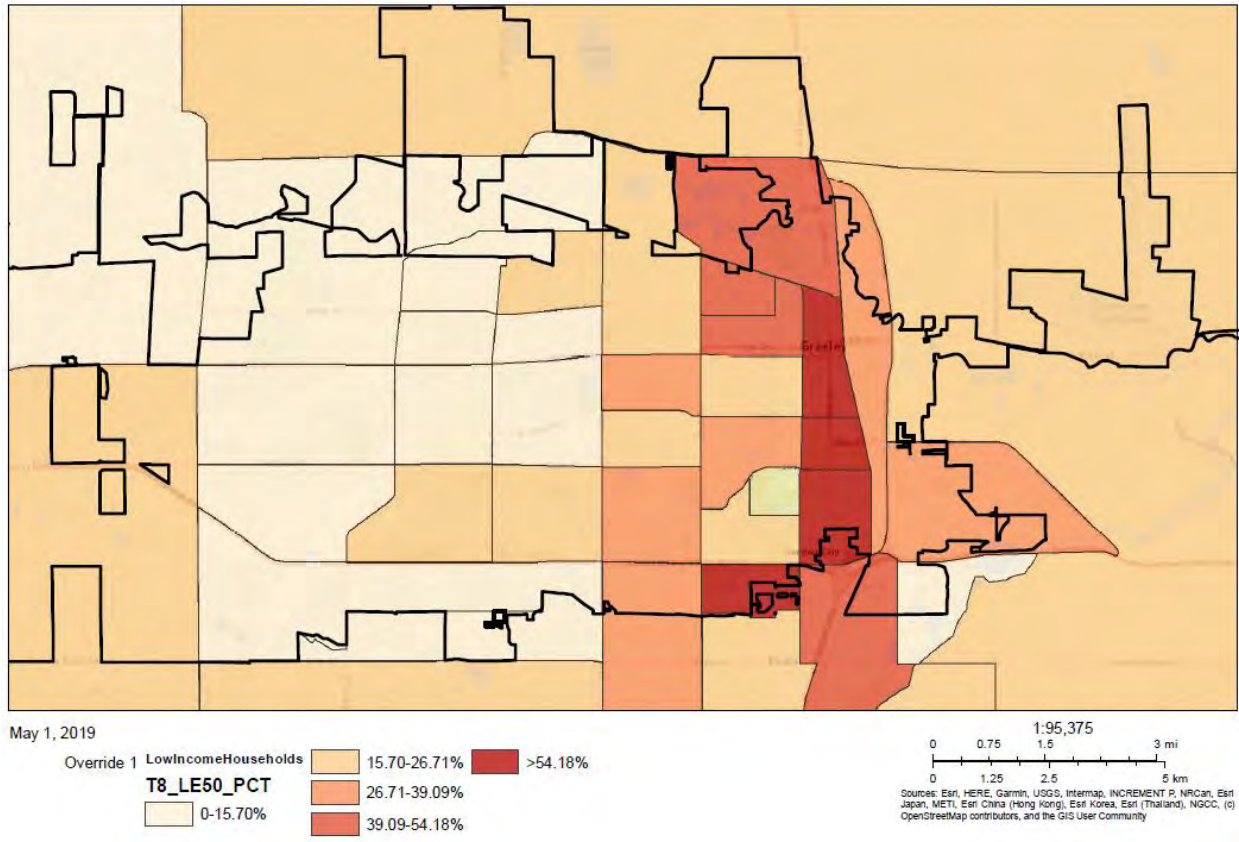
Map 4 – Household Area Median Incomes



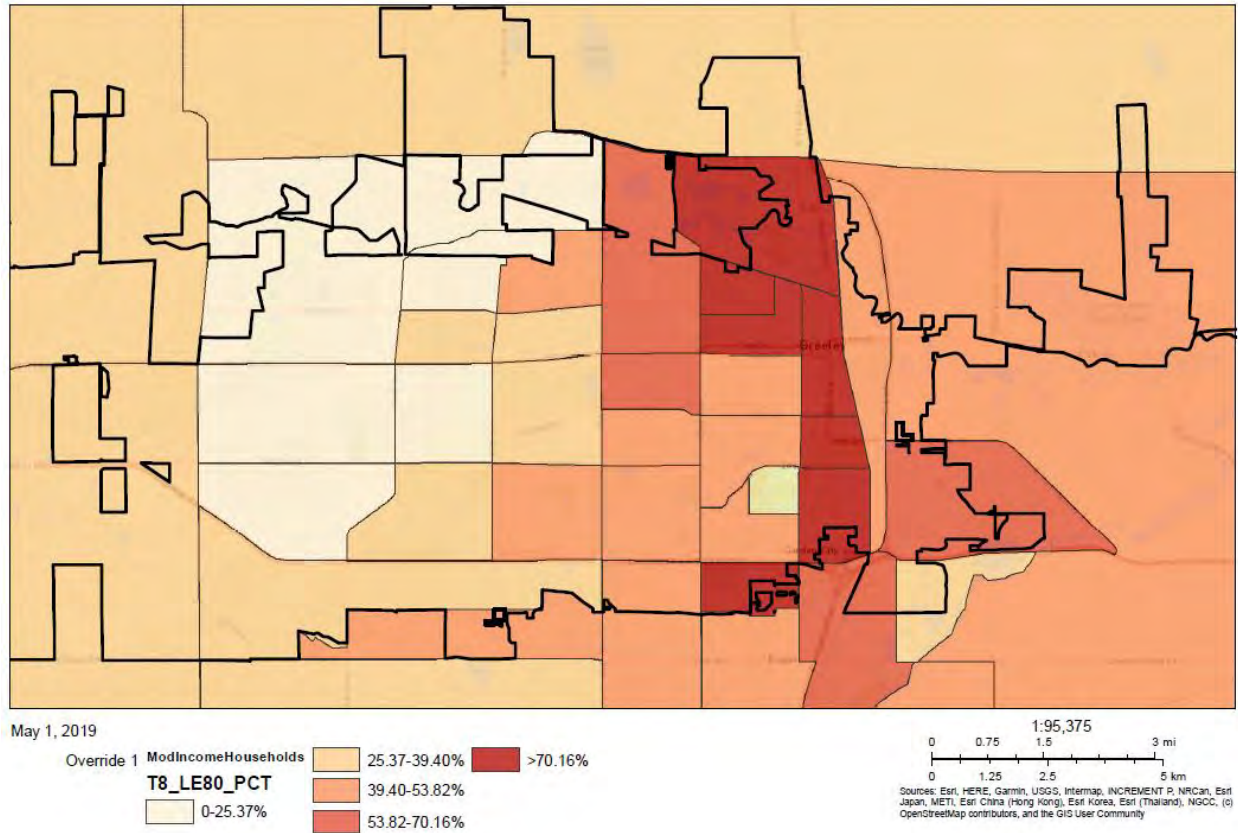
Map 5 – Percent Extreme-Low-Income Households by Census Tract



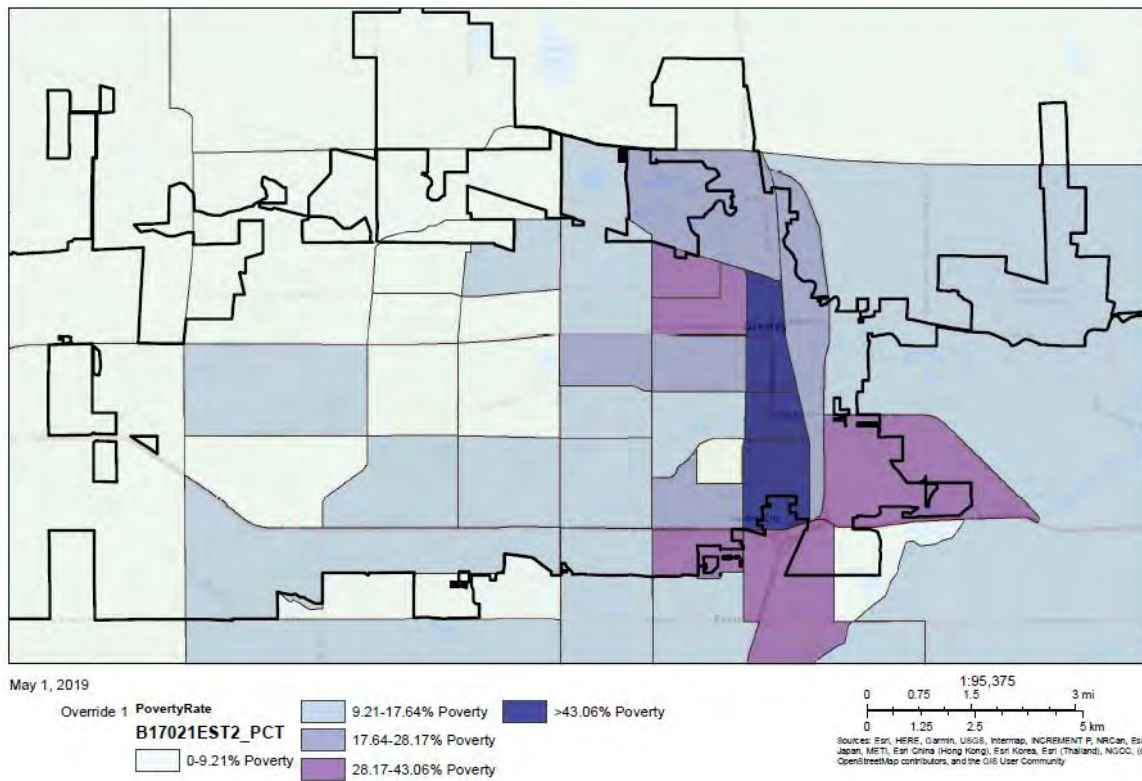
Map 6 – Percent Low-Income Households by Census Tract



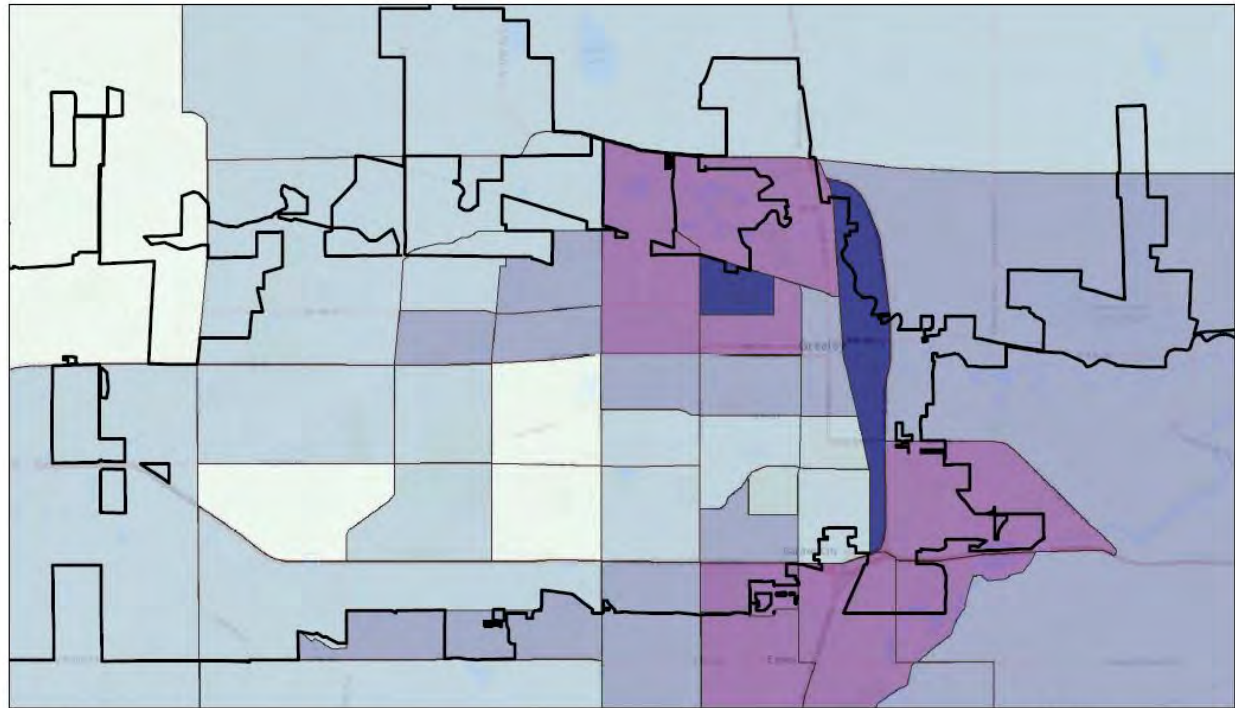
Map 7 – Percent Moderate-Income Households by Census Tract



Map 8 – Percent Poverty Level Incomes



Map 9 – Percent of Households of Hispanic Origin

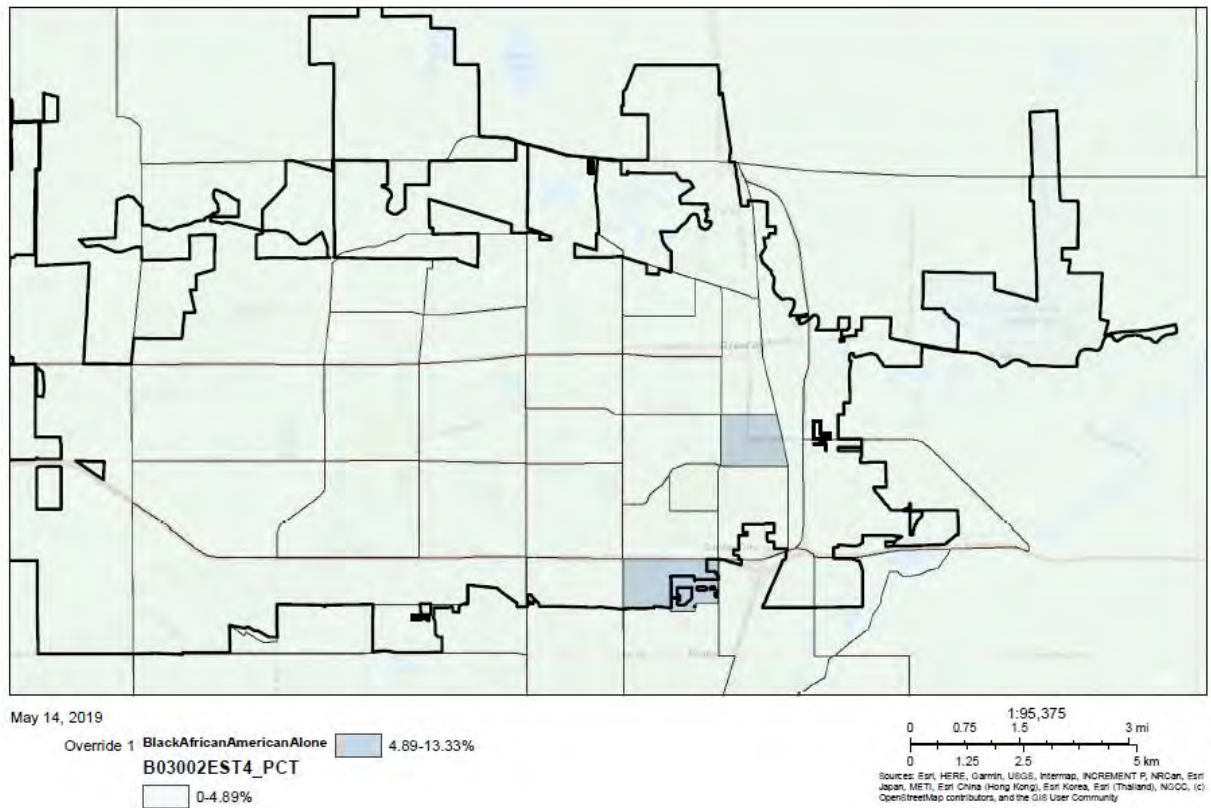


May 1, 2019

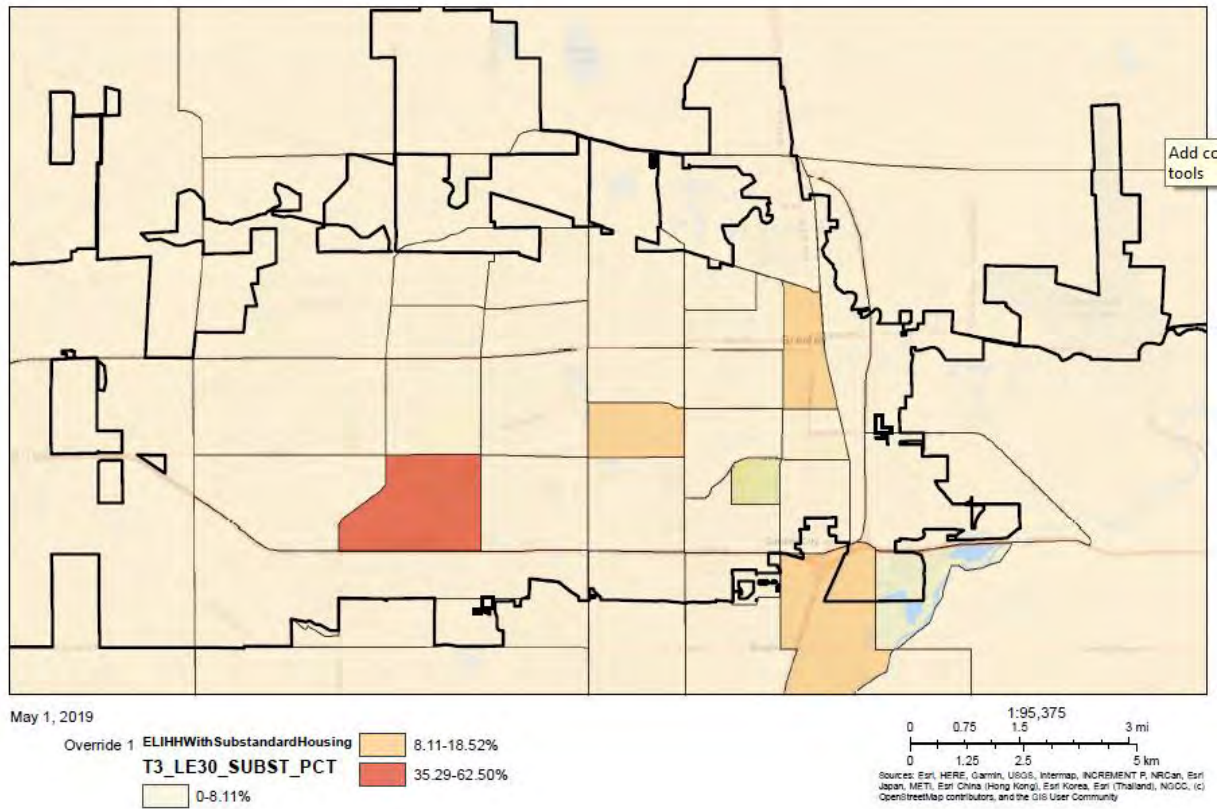
Override 1 **HispanicOrigin**
B03002EST12_PCT
 0-13.22% 13.22-28.18% 28.18-47.80% 47.80-71.50% >71.50%

1:95,375
 0 0.75 1.5 3 mi
 0 1.25 2.5 5 km
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

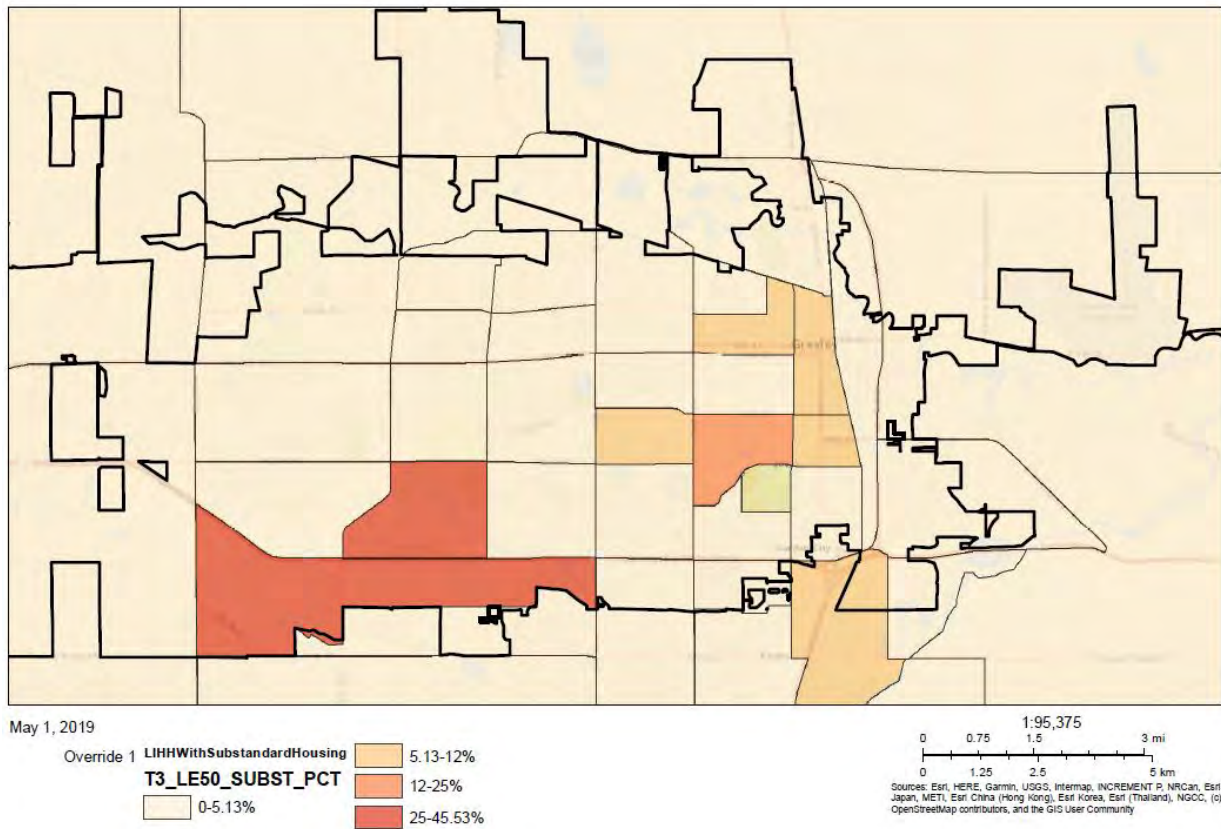
Map 10 - Percent of Households of Black/African American Origin



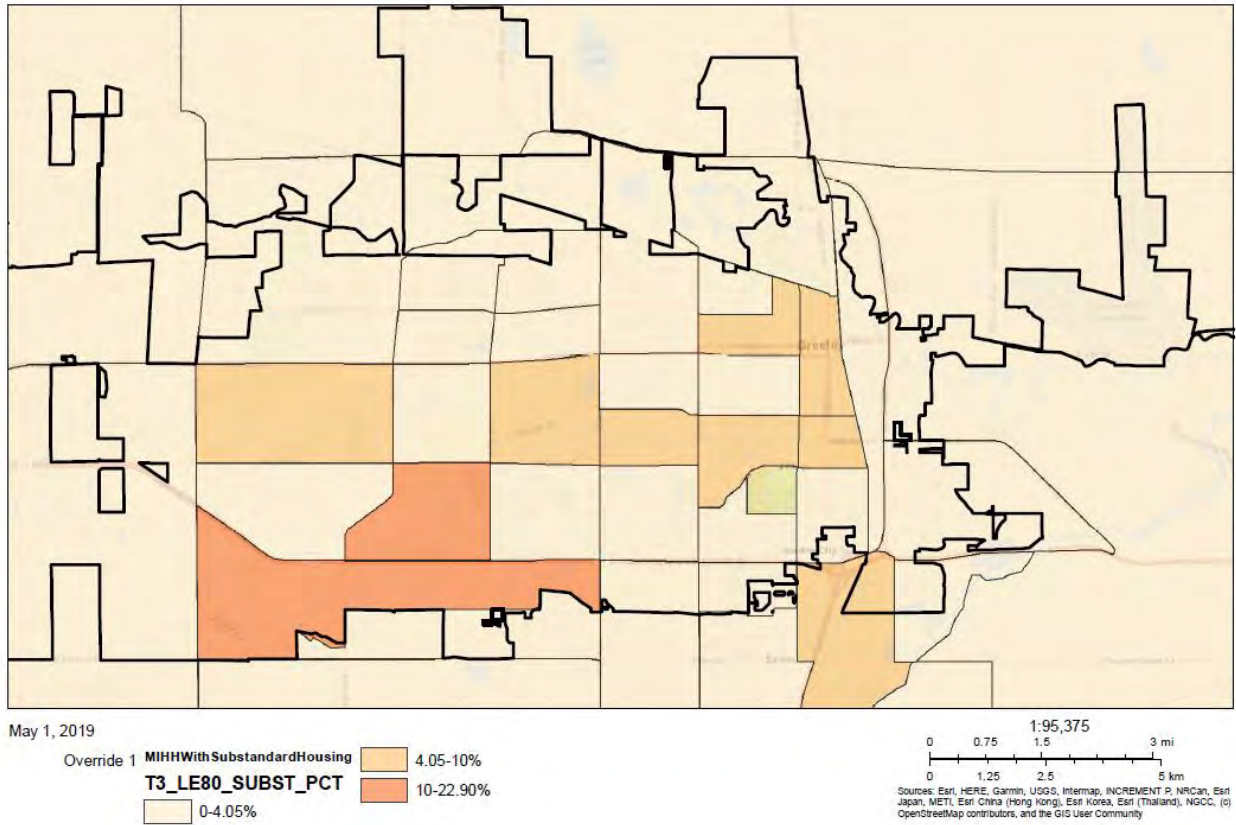
Map 11 – Percent of Households with Substandard Housing and Income 30% or less of AMI



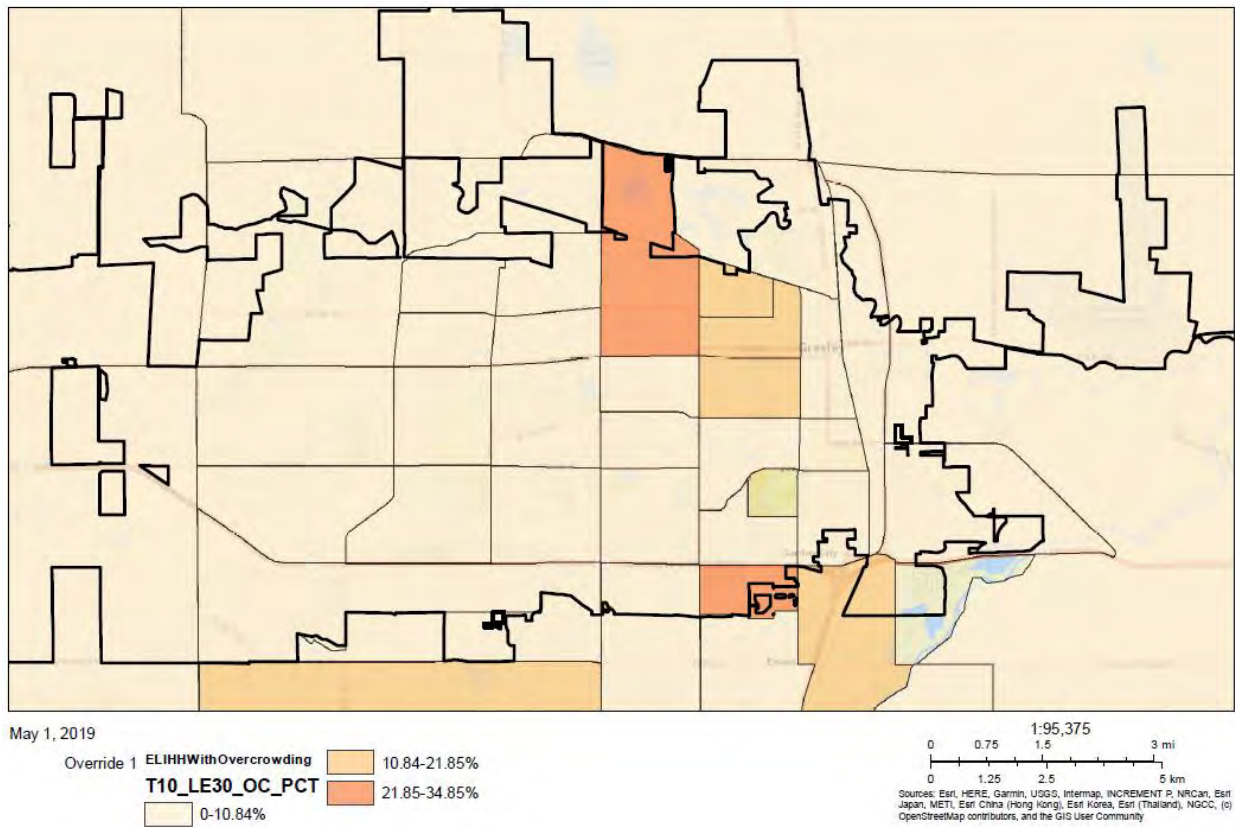
Map 12 – Percent of Households with Substandard Housing and Income 31-50% of AMI



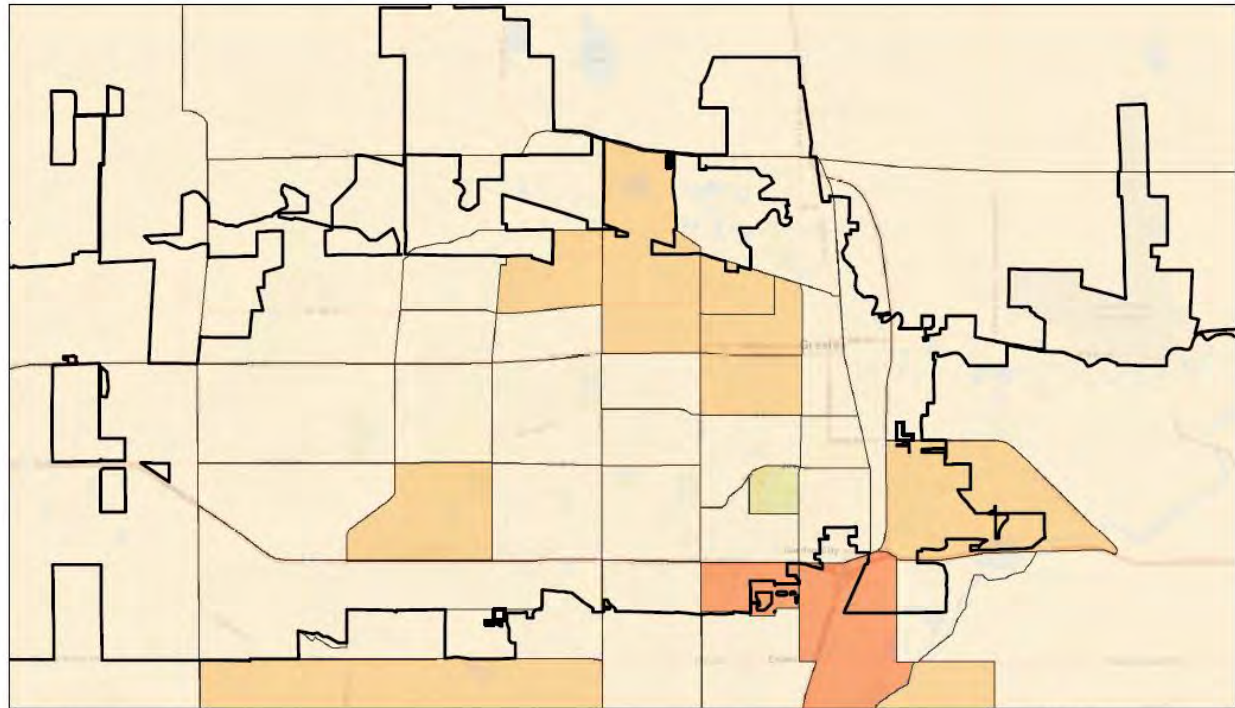
Map 13 – Percent of Households with Substandard Housing and Income 51-80% of AMI



Map 14 – Percent of Households with Overcrowding and Income 30% or less of AMI



Map 15 – Percent of Households with Overcrowding and Income 31-50% of AMI

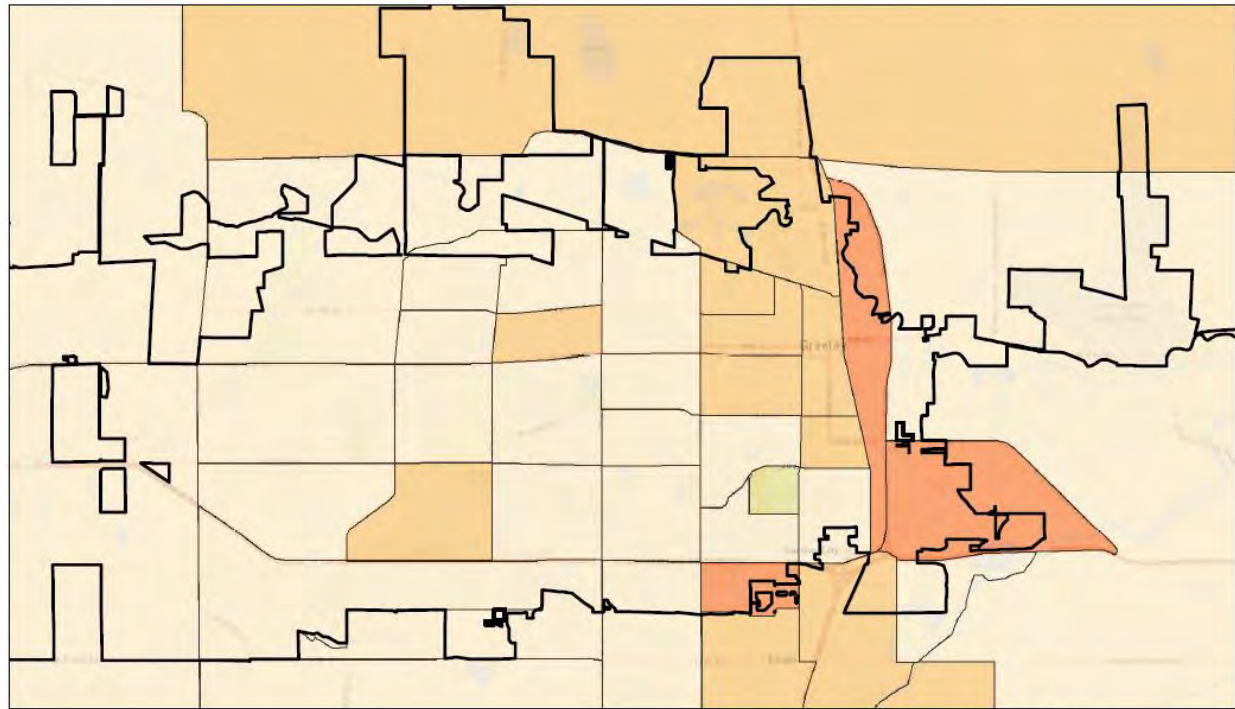


May 1, 2019

Override 1 LIHHWithOvercrowding
T10_LE50_OC_PCT
 0-8.22%
 8.22-16.81%
 16.81-27.15%

1:95,375
 0 0.75 1.5 3 mi
 0 1.25 2.5 5 km
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Map 16 – Percent of Households with Overcrowding and Incomes 51-80% of AMI

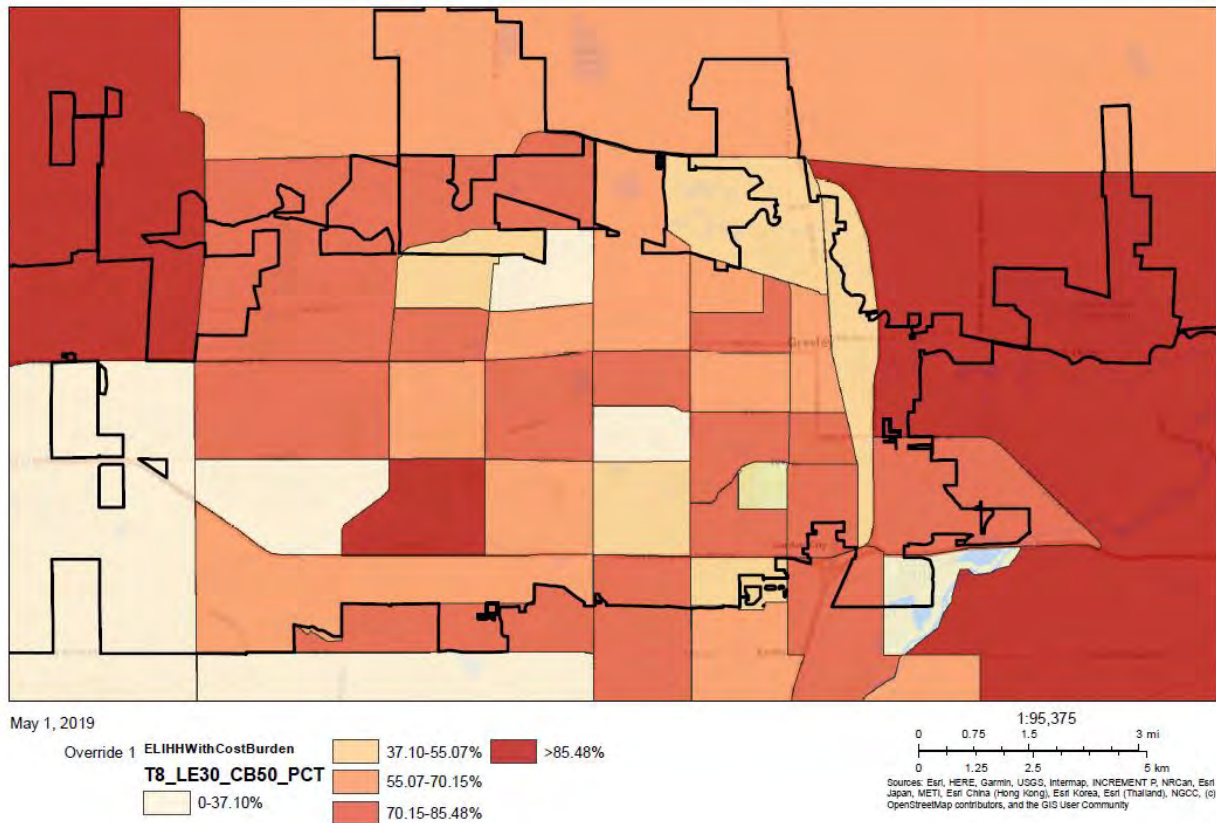


May 1, 2019

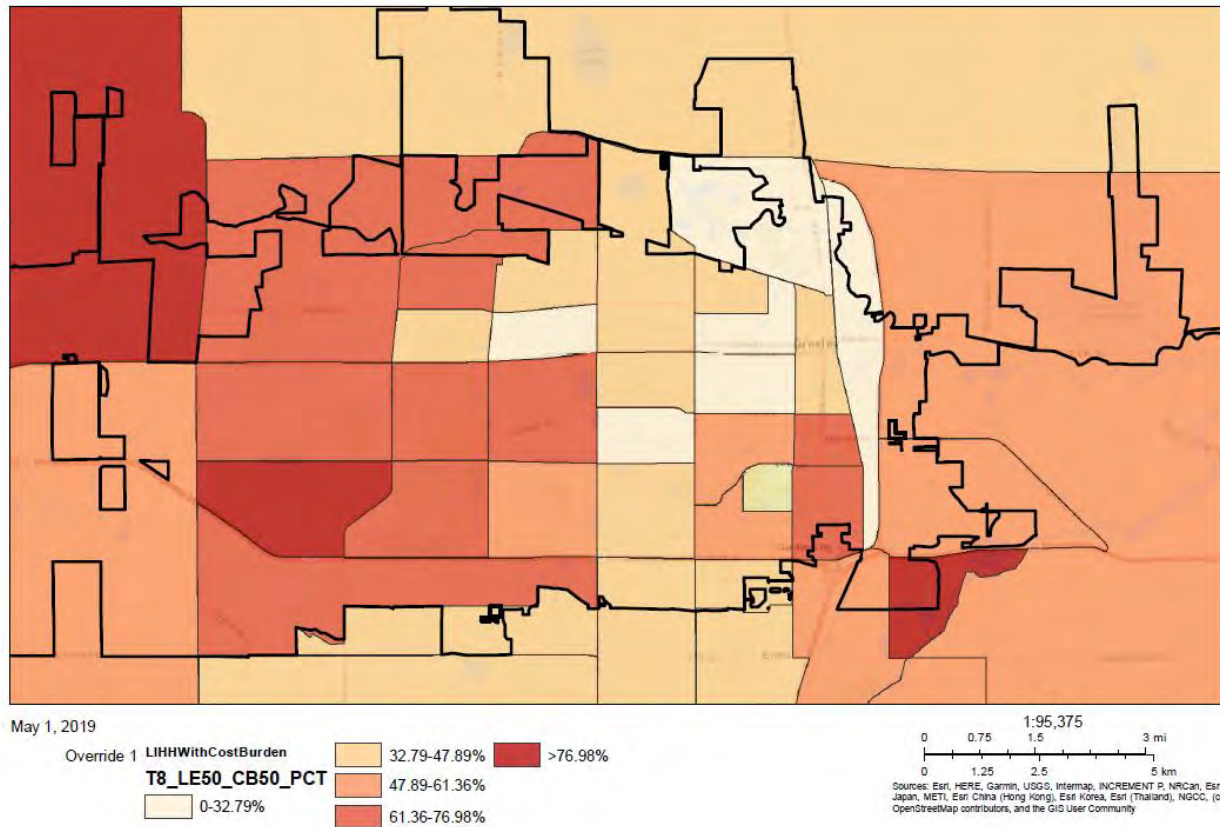
Override 1 MIHHWithOvercrowding
T10_LE80_OC_PCT
 0-6.81%
 6.81-14.56%
 14.56-24.47%

1:95,375
 0 0.75 1.5 3 mi
 0 1.25 2.5 5 km
 Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

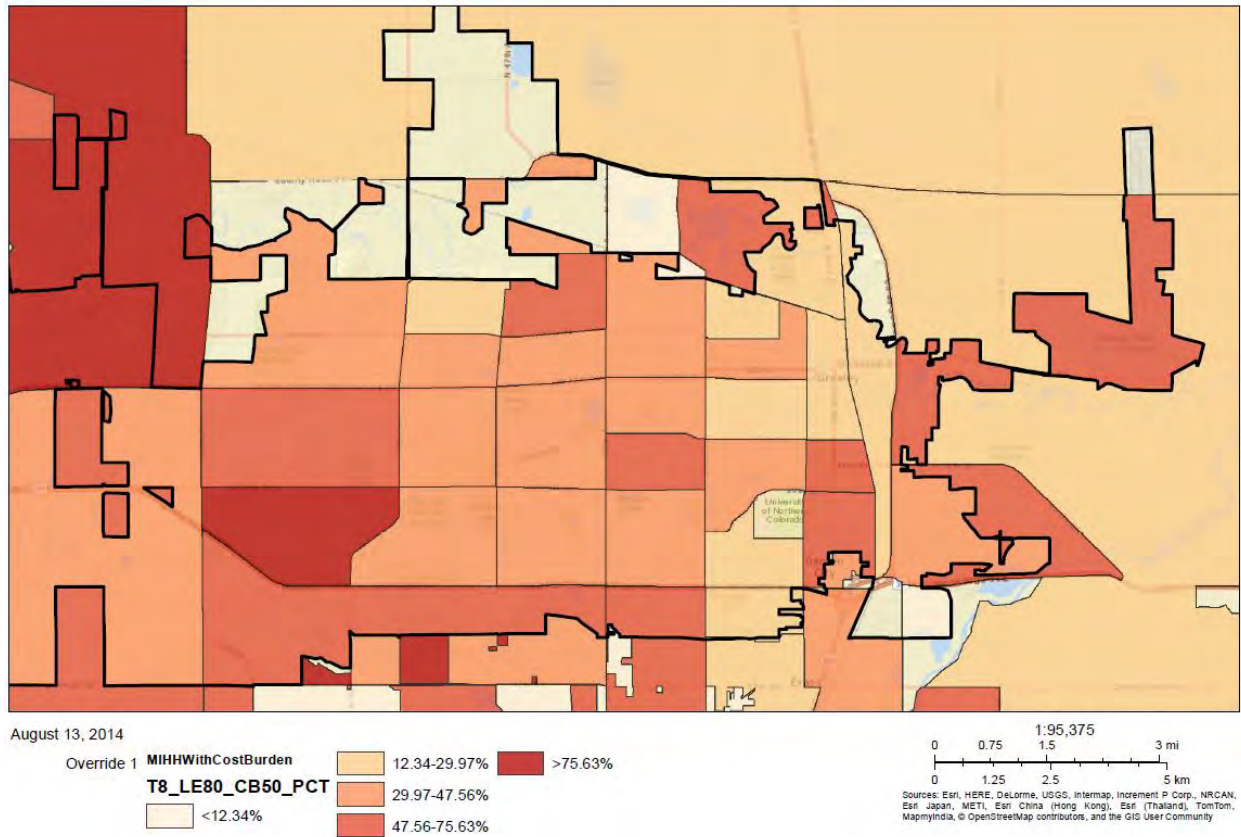
Map 17 – Percent of Households that are Cost Burdened and Incomes 30% or less of AMI



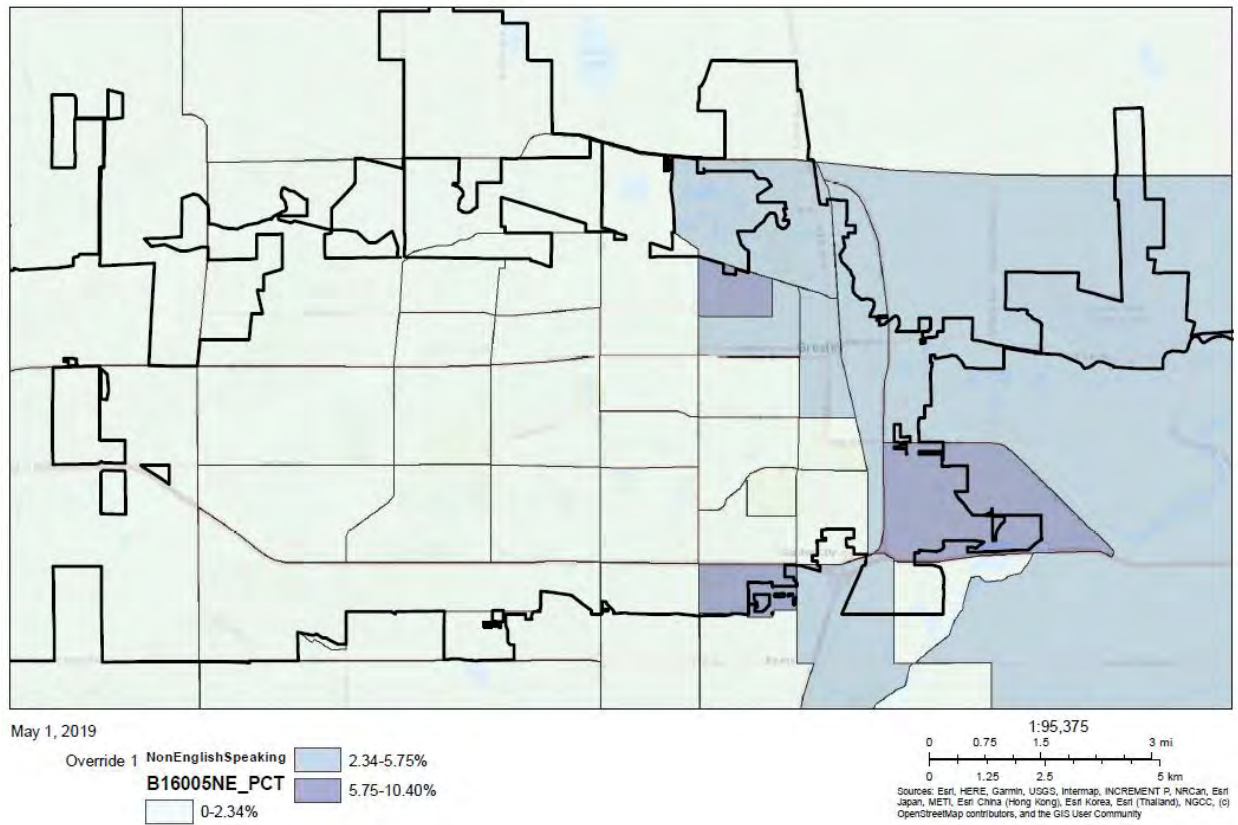
Map 18 – Percent of Households that are Cost Burdened and Incomes 31-50% AMI



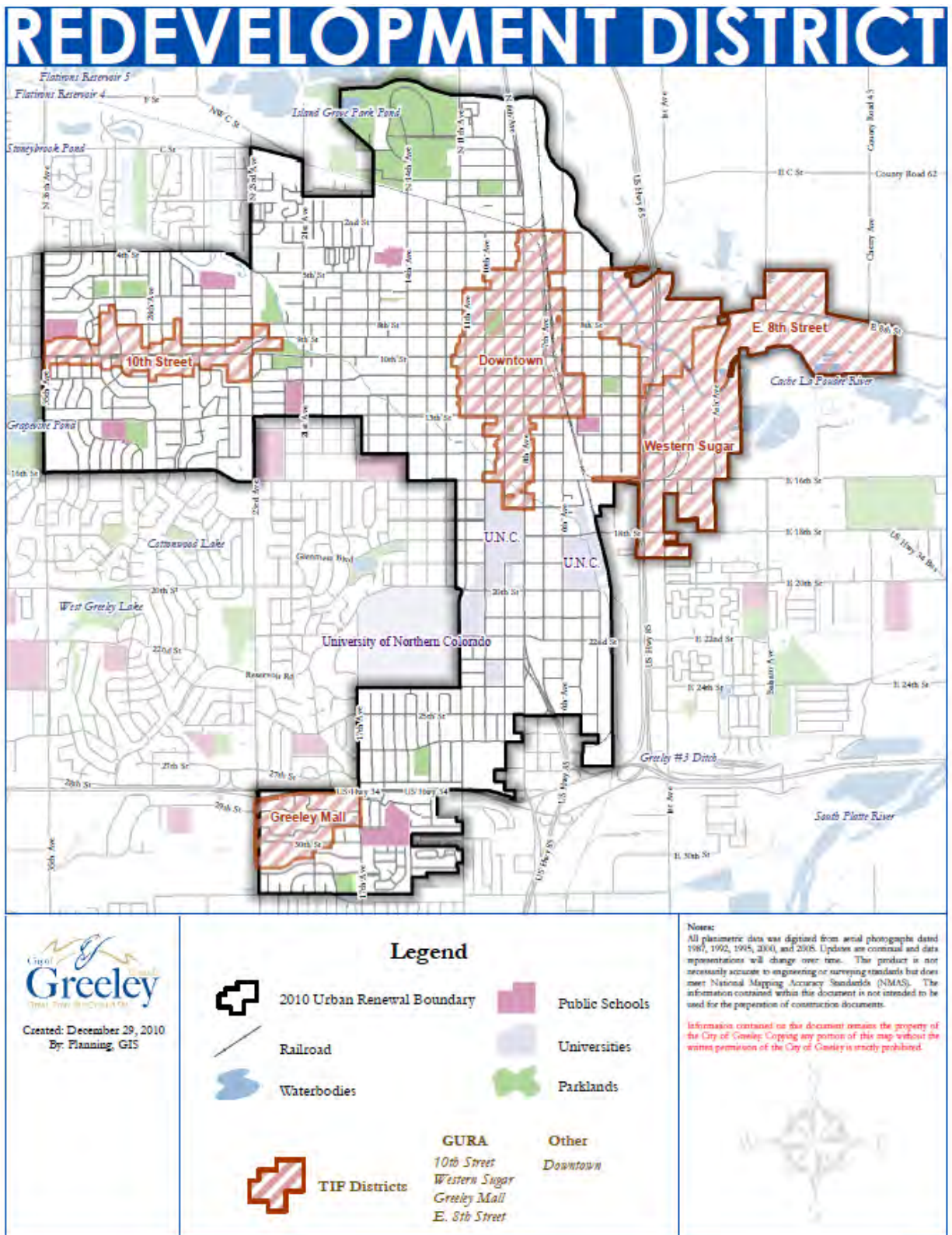
Map 19 – Percent of Households that are Cost Burdened and Incomes 51-80% of AMI



Map 20 – Percent of Non-English Speaking Households



Map 21 - Redevelopment District



APPENDIX B

Other Supporting Documents

City of Greeley Strategic Housing Plan - Implementation



STRATEGY	ACTION	PRIORITY			IMPLEMENTED BY	
		Ongoing + Short Term (1-3 years)	Mid-Term (3-5 years)	Long Term (5 or more years)	City Lead	Partners
1. AMEND THE DEVELOPMENT CODE TO PROMOTE HOUSING CHOICE	Identify and initiate strategic rezones to correct zoning mismatches	✓			CD	
	Identify geographic and contextually appropriate locations for accessory dwelling units (ADUs) and amend the Development Code to include ADU regulations	✓			CD	
	Amend minimum lot sizes, open space requirements, building height, setbacks and/or performance options in residential zoning districts	✓			CD	
	Amend the Development Code to create incentives to encourage complete neighborhoods	✓			CD	
	Amend the Development Code to incentivize the inclusion of affordable housing in new development	✓			CD	
	Amend housing occupancy standards	✓			CD	
2. DEVELOP FINANCIAL STRATEGIES THAT MINIMIZE DEVELOPMENT COSTS	Explore financial incentives to encourage permanent affordable housing	✓			EHH	CD
	Explore private activity bonds, forgivable loan/ grants, tax credits, Kansas City forgivable loan funds, and other funding sources	✓			EHH	
CD = COMMUNITY DEVELOPMENT EHH = ECONOMIC HEALTH AND HOUSING WS = WATER AND SEWER PW= PUBLIC WORKS CM = CITY MANAGERS OFFICE						

STRATEGY	ACTION	PRIORITY			IMPLEMENTED BY	
		Ongoing + Short Term (1-3 years)	Mid-Term (3-5 years)	Long Term (5 or more years)	City Lead	Partners
2. DEVELOP FINANCIAL STRATEGIES THAT MINIMIZE DEVELOPMENT COSTS	Evaluate the risks, costs, and benefits of having the City front-end required trunk lines which would be reimbursed with impact fees	✓			EHH	CD
	Based on a positive recommendation, implement having the City front-end required trunk lines which would be reimbursed with impact fees	✓			CM	CD PW WS EHH
	Support metropolitan districts or other special districts as potential financing tools	✓			CD	EHH
	Explore alternative housing finance options	✓			EHH	
	Update the Redevelopment Resource Guide to include current pilot programs and incentive packages	✓			CD	WS
3. ENGAGE ALTERNATIVE HOUSING PROVIDERS	Explore working with community land trusts to create a shared equity home ownership program	✓			EHH	CD
	Partner with one or more housing providers to construct attainable housing	✓			EHH	CD
EHH = ECONOMIC HEALTH AND HOUSING WS = WATER AND SEWER PW = PUBLIC WORKS CM = CITY MANAGERS OFFICE						

STRATEGY	ACTION	PRIORITY			IMPLEMENTED BY	
		Ongoing = Short Term (1-3 years)	Mid-Term (3-5 years)	Long Term (5 or more years)	City Lead	Partners
3. ENGAGE ALTERNATIVE HOUSING PROVIDERS	Work with major employers for shared equity housing (e.g., down payment assistance programs, employer sponsored savings plan)	✓			EHH	CD
	Explore the feasibility of a land bank for affordable housing	✓			EHH	CM CD
	Explore the potential to expand Habitat for Humanity's role to include housing rehabilitation	✓			EHH	CD
	Explore alternative housing finance options	✓			EHH	CD
4. IMPROVE THE HOUSING PRODUCT MIX	Explore alternative housing technologies, products, production methods, and housing types including factory built housing		✓		EHH	CD
	Explore working with community land trusts to create a shared equity home ownership program		✓		EHH	CD
5. ADDRESS THE IMPACT OF RAW WATER ON HOUSING AFFORDABILITY	Implement the "Water Smart Neighborhood Policy" and the "Water Smart Common Area Policy"	✓			WS	CD
EHH = ECONOMIC HEALTH AND HOUSING WS = WATER AND SEWER PW= PUBLIC WORKS CM = CITY MANAGERS OFFICE						

STRATEGY	ACTION	PRIORITY			IMPLEMENTED BY	
		Ongoing + Short Term (1-3 years)	Mid-Term (3-5 years)	Long Term (5 or more years)	City Lead	Partners
5. ADDRESS THE IMPACT OF RAW WATER ON HOUSING AFFORDABILITY	Develop a "Water Smart Individual Lot Policy" to reduce the cost of water for existing and future homeowners	✓			WS	CD
6. COMPLETE SUBAREA & NEIGHBORHOOD PLANS	Complete subarea or neighborhood plans for areas that have the potential to provide a significant amount of housing in the near future		✓		CD	EHH WS PW
	Complete subarea or neighborhood plans for areas in distress or those that are prime for redevelopment		✓		CD	EHH WS PW
	Collaborate with housing providers on large scale master plans			✓	CD	EHH WS PW
	Identify under-utilized sites that could be re-purposed for housing	✓			CD	
7. CREATE MORE OWNERSHIP, MOVE-UP & EXECUTIVE HOUSING OPTIONS	Develop more home ownership incentive programs		✓		EHH	
EHH = ECONOMIC HEALTH AND HOUSING WS = WATER AND SEWER PW = PUBLIC WORKS CM = CITY MANAGERS OFFICE						

STRATEGY	ACTION	PRIORITY			IMPLEMENTED BY	
		Ongoing + Short Term (1-3 years)	Mid-Term (3-5 years)	Long Term (5 or more years)	City Lead	Partners
7. CREATE MORE OWNERSHIP, MOVE-UP & EXECUTIVE HOUSING OPTIONS	Work with a task force that includes developers, financial, professionals, and real estate professionals to address barriers to creating higher-end developments		✓		CD	EHH
	Explore the attraction of cooperative housing providers		✓		EHH	CD
8. ENCOURAGE VOCATIONAL, TRAINING, AND APPRENTICE PROGRAMS FOR BUILDING TRADES	Continue to support school districts and post-secondary educational institutions involvement in developing courses and apprenticeships in skilled trades	✓			CM CD WS PW	
9. FACILITATE DEVELOPMENT OF MANUFACTURED COMMUNITIES	Update zoning regulations for mobile homes to address changing products and assure there is safe and adequate infrastructure and amenities		✓		CD	
	Explore alternative ownership options including non-profits, cooperative ownership, and community land trust		✓		CD	EHH
EHH = ECONOMIC HEALTH AND HOUSING WS = WATER AND SEWER PW= PUBLIC WORKS CM = CITY MANAGERS OFFICE						

STANDARD OPERATING POLICIES & PROCEDURES



HOME INVESTMENT PARTNERSHIP PROGRAM

SUBSIDY, SALES PRICE, AFFORDABILITY, and RECAPTURE of FUNDS FOR NEW CONSTRUCTION OF OWNERSHIP UNITS

Reference HOME Investment Partnership Program (HOME) regulations at 24 CFR 92, particularly 24 CFR 92.254 ("Qualification as affordable housing: Homeownership") and 24 CFR 92.503 ("Program income, repayments, and recaptured funds") with respects to HOME funds assisting the development of homeownership units.

5/17/19 – These policies, as stated below, were Attachment 5 – HOME Affordability/Recapture Policy for Home-ownership for the 2019 Action Plan

These Policies and Procedures are to comply with the HOME regulations noted above and are for the Crestview Subdivision being developed by the Greeley Area Habitat for Humanity (the Developer).

POLICIES

I. Sales Price and Subsidy

- A. The Developer can submit a HOME application and request HOME funds on behalf of their buyers that is the lesser of
 - 1. The gap in buyer purchase financing
 - 2. The total of City fees for water and sewer taps plus building permit fees

The GURA Board of Commissioners has determined this is the maximum direct subsidy to be offered to buyers in the Crestview Subdivision. Buyers must meet all qualifications of the HOME and Developer's homeownership programs.

- B. The intent of the HOME investment is to reduce the price of the home and is hereinafter called the "direct subsidy" or "HOME investment".
- C. The sales price of the HOME to be acquired using a HOME investment cannot exceed the New Homes HOME/HTF Purchase Price Limit (also known as the HOME Affordable Homeownership Limits) as set by the U. S. Department of Housing and Urban Development (HUD) on an annual basis. Further restriction on the sales price may be determined by the Developer to comply with its own homeownership program, but at no time can the sales price exceed the amount provided by HUD.

II. Affordability

HUD expects HOME funds to be utilized for affordable housing for households earning 80% or less of the Area Median Income (AMI) and for the home to remain affordable. To keep the housing affordable, regulations impose affordability requirements that stay with the property for a time period, called the “affordability period”.

- A. **Affordability Period.** The length of the affordability period is based on the amount of the HOME investment in the home to be purchased and is the period during which the property must remain affordable or the homebuyer is subject to the return of the HOME investment. The table below shows HUD’s minimum affordability periods by HOME investment. The City has chosen to utilize the periods defined in the table and will not impose a longer period of affordability. Subrecipients, Owners, Developers, and Community Development Housing Organizations (CHDOs) cannot opt out of applying these policies to its homebuyer program and, further, must assist the City in enforcing the City’s Affordability and Recapture policy.

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

- B. **Enforcement of the Affordability Period.** There are two means by which the HOME investment is protected during the period of affordability and which will restrict the way in which the home can be used and sold, as outlined in these policies and protected by recorded legal documents. The diagram below provides a visual of the enforcement means, both of which are described by policy following the diagram.

Purpose: Maintain Affordability and Protect the HOME Investment	
Repayment	Recapture
100% of the HOME investment is subject to repayment if the home does not retain affordability throughout the affordability period. Affordability is defined by regulation and is stated in the policies for repayment below.	All or part of the HOME investment is subject to recapture if the home is sold, either voluntarily or involuntarily, during the period of affordability.
See III. Section A below for policy.	See Section B below for policy.

- C. **Affordability Term.** The affordability period begins after project completion. (“Completion” is defined as the date the activity is closed in IDIS.) Legal documents will designate the affordability term as 5 years, 10 years, or 15 years depending on HOME investment plus three months to allow the City time to draw the funds and close the activity.

III. Policies to Retain Affordability

- A. **Repayment.** The HOME regulation at 24 CFR 92.503(b)(1) states, “Any HOME funds invested in housing that does not meet the **affordability** requirements for the period specified in 24 CFR 92.254 (Qualification as affordable housing: Homeownership) must be repaid by the participating jurisdiction.”

HUD defines **affordable** under the HOME program as meeting the following:

1. The housing must be single-family housing.
2. The housing must be modest, as follows:
 - a. Utilization of the HOME Affordable Homeownership Limits provided by HUD (annually) ensure this requirement.
3. The housing must be acquired by a homebuyer whose family qualifies as a low-income family, i.e. earning no more than 80% of AMI. (The Developer may further restrict income through its program policies.)
4. The housing must be the principal residence throughout the period of affordability.

To enforce the affordability regulation, the City will require prompt repayment of **all of the HOME investment** in the following instances:

1. The home is no longer the principal residence of the homebuyer. The homebuyer must occupy the home at all times and provide an annual residency certification to remain in compliance with affordability. Non-return of the annual residency certification is considered being out of compliance. Under the residency requirement, the following are not allowed:
 - a. Anything that causes the homeowner to not reside in the home, including leasing the unit to another household or transferring title to another household (for example through a Quit-Claim Deed).
2. Reconstruction of the home to accommodate multiple families (it must remain a **single-family** residence).
2. Misrepresentation of homebuyer’s information (for example, it comes to light that family size or income were reported falsely).
3. The first mortgage is refinanced.

The City will secure the affordability period by a Beneficiary Use Covenant/Homeowner Agreement.

The City will exercise due diligence and make every effort, in conjunction with the Developer, to work with the homeowner to return the home to affordability compliance and avoid repayment of the HOME funds. Due diligence steps will include the following:

1. Through the Developer Agreement, the Developer shall be responsible for initially contacting the homeowner, reminding them of their obligations to Beneficiary Use Covenant/Homeowner Agreement, and will attempt to facilitate returning the unit into affordability compliance.

- a. The Developer will send annual certification letters to the homeowners, which must be signed, dated, and return acknowledging continuation of principal residency.
2. If the homebuyer does not respond to the Developer, contact with the homeowner will be initiated by and for the City through the City Attorney's Office.
3. The Developer and City will work with the homeowner to return the property to compliance through the following:
 - a. Allowing 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 be extended past the affordability term by the length of any lease.
 - b. Providing reasonable time (determined by the City and the homeowner) to return the home to single-family status.
 - c. Allowing the homebuyer to sell the property under the recapture provisions below.

Misrepresentation or refinancing require repayment without a means to remedy.

4. **Remedy.** If the Developer and/or the City, through working with the homeowner, are not able to return the home to affordability compliance, the City will contact HUD with regard to the repayment of HOME funds to determine how they should be handled. Additionally, the City will take the following steps:
 - a. Per the terms of the Beneficiary Use Covenant/Homeowner Agreement, the City will pursue collection by whatever means are allowable under the law, the costs of which will be the responsibility of the homeowner(s).
 - If the homeowner is unable to repay the any or all of the HOME funds immediately, the City will allow for a the homeowner to enter into a loan agreement for repayment of the funds. In this case, the City will repay HOME from its General Fund and set up loan for repayment of the HOME investment with a term not to exceed the original term of the Beneficiary Use Covenant/Homeowner Agreement.
 - b. Per the terms of the Developer Agreement, secondary collection will be pursued by the City from the Developer in any amount uncollectable from the homeowner.
 - c. Right of Legal Remedy in Pursuing Satisfaction of Affordability Period. In the event the homeowner does not satisfy the full terms of affordability and make repayment of HOME funds, the City of Greeley reserves the right to pursue any remedy allowable under HUD regulations and the law for full payment by any legal means necessary. Payment of legal or any other fees will be the responsibility of the homeowner.
- B. **Recapture.** A homeowner cannot **sell** the home during the period of affordability without triggering requirements that some or all of the HOME investment be returned. The HOME regulations at 24 CFR 92.524-Qualification as affordable housing: Homeownership govern instances where a homeowner wants to sell the property during the period of affordability. By policy, the City has chosen the **recapture** of funds (24 CFR 92.524(a)(5)(ii)-Recapture) as the means it will use to enforce regulations in case of a sale.

“Sale” includes voluntary or involuntary (foreclosure) sales. Voluntary sales include a short sale or deed-in-lieu of foreclosure.

- A short sale is a voluntary sale in a situation where the bank that holds the mortgage agrees to take less than the full payoff for the mortgage in full satisfaction of the mortgage. This is commonly sought by a homeowner who wants to sell but whose house is “upside down” or where the mortgage balance exceeds the fair market value of the property. The homeowner is voluntarily selling for less than the fair market due to the homeowner’s current situation.
 - The City has further determined that foreclosed upon homeowners will follow the recapture provision outlined below. (The City will contact HUD in the case of foreclosure and any direction for HUD that deviates from this must be followed.)
1. **First Right of Refusal.** The Developer shall have a First Right of Refusal Clause in their legal documents (per the Developer Agreement). Should they Developer choose to exercise that Right, the following apply:
 - a. The Developer can resell the property to a new buyer who meets income and all other qualifications of the HOME Program.
 - b. The remaining time on the Beneficiary Use Covenant/Homeowner Agreement can be transferred to the new buyer, provided the new buyer agrees to accept that sale condition and they meet all HOME requirements.
 2. HUD offers options to enforce the recapture provisions; the City has chosen to **recapture the full amount** [(see regulation 92.254(a)(4)(ii)(A)(1)], (option one in the cited regulation). “Full amount” is defined as the net proceeds of the sale (sales price minus non-HOME loans on the property and any closing costs associated with the sale). At no time will the City attempt to recapture more funds than are available from net proceeds. The net proceeds provision includes voluntary and involuntary (foreclosure) sales.

The following scenarios further describe how the City will recapture funds. To clarify policy, an example is provided following each situation, in red. These are examples only and do not reflect true amounts.

- a. **If there are net proceeds greater** than the loan for HOME funds, the full HOME subsidy is recaptured, and the remaining proceeds belong to the homeowner entirely and are considered to be the fair return on the homeowner’s investment.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$150,000. The homeowner thus has net proceeds of \$50,000. The HOME direct subsidy was \$30,000. From the net proceeds of \$50,000, the City will recapture the HOME \$30,000 direct subsidy and the homeowner retains \$20,000.

- b. If a sale results in **less proceeds available than are required** to meet the demands of all liens, including the HOME direct subsidy, any amount available from net proceeds up to the amount of the remaining affordability loan. That amount will be considered full payment of obligations under the affordability/recapture agreement for the homebuyer.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$175,000. The homeowner thus has net proceeds of \$25,000. The HOME direct subsidy was \$30,000. The entire \$25,000 will be recaptured from the homeowner to satisfy the HOME requirements; the homeowner will keep none of the net proceeds.

- c. **If there are no net proceeds** from the sale, repayment will not be required from the homeowner and the affordability period will be considered satisfied for that party.

EXAMPLE: The homeowner decides to voluntarily sell the property, and it subsequently sells for \$200,000. The homeowner repays all loans and closing costs (not including the HOME direct subsidy), which total \$200,000. The homeowner thus has \$0.00 net proceeds. The HOME direct subsidy was \$30,000, of which \$0.00 will be recaptured. Likewise, there will be not be net proceeds left for the homeowner.

- d. In the case of a short sale, the City (or the Developer, as applicable) has the option of whether or not to approve the short sale. Recapture will be based on net proceeds only, and follow the applicable provisions set forth above.
- e. Foreclosure.
 - When the City and/or Developer are made aware of a pending foreclosure, they will to the greatest extent feasible provide the homeowner with resources, including counseling options, the Colorado Foreclosure Hotline information, and other guidance as is available.
 - 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 the homeowner or the City. (Subject to HUD approval, as noted above.)
- 3. Subject to HUD approval, the City will use any recaptured funds for other HOME-eligible activities.
- 4. The HOME Investment and recapture provisions will be secured through a Deed of Trust and Promissory Note. This is in addition to the Beneficiary Use Covenant/Homeowner Agreement that secures affordability and the repayment required if a homeowner is not in compliance with the affordability requirements.
 - a. If the homeowner resides in the property for the full affordability period and meets all of the terms of the Deed of Trust, Promissory Note, and Beneficiary Use Covenant/Homeowner Agreement, the City will release all documents at its expense at the expiration of the legal documents.

PROCEDURES

It is recommended that the City and the Developer use the Procedures below as a checklist during the construction and subsequent sale of housing units. These procedures are only for implementing the recapture policies. Other procedures are noted in the Developer Agreement.

Applications for HOME funds are available from the City year-round, as funds are available. Procedures below begin once an application has been approved for funding by the GURA Board of Commissioners.

1. Developer – Provide a written preliminary buyer financing worksheet that identifies a gap in available financing for the home buyer.
 - a. City –Based on numbers, provide a preliminary, written HOME funds commitment to the Developer at which time HOME funds will be committed.
2. Developer - Articulate affordability requirements (repayment of funds) and recapture provisions to potential purchasers at various stages in the process.
 - a. City - Meet with the potential buyer(s) to review the Beneficiary Use Covenant/Homeowner Agreement, Deed of Trust, and Promissory Note to provide additional assurance that the buyer is aware of the affordability period and instances by which the HOME investment may have to be returned (repayment) or recaptured (sale) and the considerations and requirements of each scenario.
3. Developer – As construction completion nears, provide the City with closing information (per the Developer Agreement).
4. Developer – Finalize the buyer financing worksheet with final figures to determine the exact amount of HOME funds to be involved in the property.
5. City – Prepare the Beneficiary Use Covenant/Homeowner Agreement, Deed of Trust, and Promissory Note to secure the affordability period. Ensure the document is recorded following closing. The expense of recordation is the City's with regard to its legal document (HOME program expense).
6. City – At its expense, release the Beneficiary Use Covenant, Deed of Trust, and Promissory Note when the affordability period expires.

APPENDIX C

Results of Needs Assessment Survey to Identify Priority Needs of Low-Moderate-Income Households and Neighborhoods - PUBLIC

The Needs Assessment survey was available on-line and provided to agencies working with LMI clientele for distribution. One hundred sixty-seven surveys were returned.

1. Is housing an issue for low-income households in Greeley

Yes - 140 No - 7 Don't know/no opinion - 18 Total – 165

If yes, what do you think are the best ways to address the housing issue?

Help the homeless get into housing	77
Improve current housing conditions	49
Increase the supply of affordable housing	107
Increase the supply of housing in general	52
Address issue of discrimination	27
Construct additional rental units for the elderly and/or disabled	49
Provide more housing choices for different sized households	36
Other	11

2. Are adequate public improvements an issue for low-moderate income neighborhoods?

Yes - 83 No - 17 Don't know/no opinion - 52 Total – 152

If yes, what type of improvements do you think are most needed?

Sidewalks where there are none	57
Sidewalks that are unsafe (cracked)	67
Ramps at intersections for accessibility	41
Street lights	54
Curb and gutter where there is none	24
Parkway trees	20
Other	7

Several comments were made with regard to a need for increased bus service/times of service/service outside of the Greeley area (i.e. UC Health).

3. Is there sufficient access to public facilities east of 35th Avenue?

Yes - 65 No - 36 Don't know/no opinion - 58 Total – 159

Comment on availability of or assistance to public facilities

Not enough public facilities east of 11th Avenue. There is need for a day shelter and longer-stay shelters, and restrooms, Showers, and phone charging stations for homeless persons; the area lacks a grocery store.

4. Is providing public services to low- moderate income residents a priority?

Yes - 108 No - 19 Don't know/no opinion - 34 Total – 161

Which of those named below are most important?

Transportation services	56
Assistance for low-income persons in finding housing	78
Services for persons most at risk	61

Other Services needed	4
Case management for homeless persons	43
Shelter services during cold months	60

Other services needed?

Yes - 45

No - 40

Don't know/no opinion – 76

Child care; before and after school care; less cost for recreation programs; assistance with removing diseased or damaged trees.

DRAFT

Assessment of Low-Income Household Survey Results – Service Providers

The following non-profit agencies, Weld County Public Health and Environment, and Weld County Human Services completed a survey with regard to the clientele served: Salvation Army, Immigrant and Refugee Center of Northern Colorado, Northern Colorado Health Alliance, Greeley Center for Disabilities, Northern Colorado Veteran Resource Center, Greeley-Weld Habitat for Humanity, United Way for *Welds Way Home*, Northern Colorado Continuum of Care, and Cold Weather Shelter, Senior Resource Services, Catholic Charities, Greeley Transitional House, Life Stories, Boy's and Girl's Club, and A Woman's Place.

⇒ Clientele Include

Children	9
Youth	9
Seniors/Elderly	10
Homeless	11
Veterans	9
Persons with medical/health needs	12
Persons with disabilities	11
Survivors of domestic violence	9
English as a Second Language population	8
Those facing foreclosure	4
Persons facing severe financial difficulties	10
Abused/neglected children	5
Persons with HIV/AIDS	4
Persons receiving housing assistance	6
Other	3

⇒ Who do you consider underserved (by housing, facilities, or services)?

English as second language speakers, veterans, low-income in general, persons with disabilities or who are homeless, seniors, domestic violence survivors, kids/youth, persons with HIV/Aids.

⇒ What do you perceive to be the greatest needs for your clientele?

Affordable housing	14
Housing for large families	3
Transitional housing	3
Accessible housing	2
Rent/utility assistance-short term	7
Employment/job training	3
Transportation/improved access to public transportation	8
Additional education	3
Improved/affordable food/nutrition/health services	1
Better/more facilities to serve their needs	2
Better/additional services to meet their needs	7
Other	3

⇒ Would the income of your clientele be classified as:

Extremely low income (<30% of Area Median Income-AMI)	10
Very low income (31-50% of AMI)	11
Low/moderate income (51-80% of AMI)	0
Above moderate income (>80%AMI)	0