

CITY OF LONGMONT
CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT

Fiscal Year 2008



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Introduction

This report along with the attached Grantee Performance Report (GPR) will meet the Consolidated Plan performance report requirements as per 24 CFR 91.520. The GPR delineates in detail, the CDBG and related private resources made available, the investment of those resources, the geographic location of the investments and the families and persons assisted (including racial and ethnic status) as per 91.520 (a). It also specifically includes the use of CDBG funds during the program year including the number of families/persons served by income as per 91.520 (e)

This report will be used to give more detail on several of these items and will include actions taken to affirmatively further fair housing, an evaluation of the City's progress in meeting affordable housing goals and an assessment of the use of CDBG funds to the priorities identified in the Consolidated Plan.

Assessment of Five Year Goals and Objectives

The City's 2005 – 2009 strategic plan was based upon input from different organizations in the community. The method for obtaining the information that follows was through public meetings to identify priority housing populations in need and housing programs that could most effectively address housing problems in Longmont. In the discussions with various organizations in the City, a basic premise was established concerning housing. This premise is the backbone for the housing programs and strategies in Longmont. The five key premises in the development of a housing strategy for Longmont are as follows:

- Goal 1** Housing units should be produced and/or rehabilitated to accommodate in a decent and affordable fashion, special housing to meet the needs of the elderly, disabled, homeless, large families, single parents, farm workers, and physically and mentally disabled persons.
- Goal 2** The existing housing stock in the City should be preserved, maintained, and repaired.
- Goal 3** Section 8 certificates and vouchers (now Housing Choice Vouchers) should be applied for at every opportunity to assist extremely low and low-income households and individuals.
- Goal 4** Opportunities should be continued to assist first-time homeowners.
- Goal 5** Supportive Services should be provided to assist those families with special needs, to prevent homelessness, and to provide the extra help needed to keep a family from “falling through the cracks.”
- Goal 6** Neighborhoods should be empowered and revitalized to become strong proponents for change for their residents.

The City attempted to meet the above goals by implementing the following general programs:

Housing Rehabilitation Programs: Correcting housing deterioration, particularly for special needs households, was identified as a major priority. In order to prevent our affordable housing stock from further decline, steps should be taken to preserve and rehabilitate it. The first priority for allocating funds will be owner-occupied rehabilitation assistance city-wide, but with a priority given to two particular neighborhoods identified in the Consolidated Plan (Kensington and Historic Eastside). The four programs which make up the City's Housing Rehabilitation Programs (Owner Rehab, Accessibility, Emergency Grant, and Paint-a-Thon) will primarily benefit the extremely low and low-income owner households. In addition, the city will explore the pros and cons of starting a Rental Rehabilitation Program. Preservation of existing rental housing will also be a top priority as opportunities are presented. **5 Year Goal: To assist 460-515 extremely low and low income households.**

Meets Goals #1, #2, #4 & #6

Down Payment Assistance Program: Homeownership is a priority for many low and moderate-income households interested in obtaining decent, safe, and affordable housing. Obtaining the necessary down payment has been identified as the biggest barrier for low and moderate-income families in achieving homeownership. The second priority is to assist low and moderate-income households with home purchase. Moderate and low-income owner households will benefit from this program. **5 Year Goal: To assist 125-200 low and moderate-income families to become homeowners.**

Meets Goals #2, #4 & #6

Acquisition Program: Longmont's present housing stock is inadequate to meet the needs of low and moderate-income households. The lack of developable land for low and moderate-income housing is a barrier to developers interested in building affordable housing. Improvements to the market condition in Longmont require land to build new multi-family and single-family housing. In addition, seeking ways to provide transitional housing and/or emergency shelter and to assist in the acquisition of existing affordable rental units to ensure their permanent affordability will be a high priority. Acquisition of land to develop new and/or acquire existing affordable housing is the third priority to meet housing needs. This program will benefit primarily extremely low and low-income renters but owner households may also benefit from the program. **5 Year Goal: Acquire land for new construction of affordable rental/owner units and/or transitional or emergency shelter units for 125 extremely and low-income families.**

Meets Goals #1, #2 & #3

New Construction Program: The private sector must be encouraged to build low and moderate-income housing. Increasing the City's rental housing supply is one of the greatest housing needs in Longmont. The City has approved a Housing Incentive Program (Fee Waiver) to reduce development fees and building permit fees to stimulate housing development by the private market. Developers are able to utilize this program with the Low Income Housing Tax Credit and the Private Activity

Meets Goals #2, #4 & #6

Bond programs. The City also approved an Annexation program, where 10% of the dwelling units in all newly annexed land developments must be affordable to low and moderate-income renters and buyers. These programs are designed to benefit renters below 60% of the AMI and homebuyers below 80% of the AMI. **5 Year Goal: To assist developers in building 150-250 very low-income rental units and low-income homeowners units.**

Meets Goal #3

Housing Choice Voucher Program: The Longmont and Boulder County Housing Authorities, as well as other agencies able to access Housing Choice vouchers, will apply for additional vouchers as well as to other funding sources for Tenant Based Rental Assistance, and will be supported by the City. **5 Year Goal: To assist 60 extremely low income renter households.**

Meets Goals #1 - #6

Neighborhood Revitalization Program: The City operates a program which helps create a process where City government, residents, businesses, and other neighborhood interests will work in partnership to maintain the high quality of life within Longmont neighborhoods. The City will provide the capital resources to meet this objective. **5 Year Goal: To assist 3 different or new neighborhoods.**

Meets Goals #1, #3 & #5

Supportive Services: The City may use its CDBG funds to meet public service and other supportive service needs. It also spends over \$900,000 annually in City funds for Human Service Agencies. Some of the projects which could be funded include rent deposits for physically or mentally disabled persons, emergency shelter payments or support, child care assistance, or educational assistance. Special effort will be made to assist in providing or supporting emergency shelter and/or transitional housing programs. **5 Year Goal: To assist over 1500 extremely low, very low-and low-income households or homeless persons.**

The City has made significant progress in the achievement of its overall five-year strategy of objectives and priorities. Housing rehabilitation programs administered or directed by the City are upgrading housing for low and moderate-income families, support of non-profit neighborhood development projects has been a priority for the City, and the Annexation and Fee Waiver Programs have been a great success. Table 1 on the next page gives a picture of the progress made to date in meeting the stated five year goals.

Table 1
Consolidated Plan Goals to Performance Analysis

Projects	Population Served	Proposed Goal 5 year CHAS (2005 – 2009)	Completed in 2008	Completed 2005 - Present
Housing Rehabilitation:				
Homeowner Rehabilitation Program	Low income households	75-100 households	1 households	29 households
Handicapped Access Program (Owner & Renter)	Extremely low, Very low and low income households	40-50 households	0 households	13 households
Emergency Housing Repair (Owner)	Extremely low and very low income households	60 households	20 households	56 households
Paint-A-Thon (Elderly Owners)	Extremely low and very low income households	15-30 households	3 households	12 households
Preservation of Rental Housing via rehab or acquisition (Rental)	Extremely low and very low income households	250 households	72 households	171 households
Home Ownership Programs:				
Down payment Assistance	Very low and low income households	125-200 Longmont households (25-30 county hh)	14 households (6 outside Longmont)	71 households (12 outside Longmont)
Community Housing Program	Low income households	150-250 households	6 households	71 households
Home Ownership Training	Very low and low income households	500 households	123 households	615 households
Foreclosure Prevention Program	Extremely low, very low and low income households	15-20 households	0 households	7 households
Acquisition Programs:				
Acquisition of non-affordable Rental units converted to Affordable	Extremely low and very low income renters	100 households (includes 20-30 transitional housing units)	95 households	162 households
Acquisition of Land for New Construction (Owner and Rental)	Extremely low, very low and low income households	25 households	0	12 households
New Construction Programs:				
Housing Incentive Programs (Owner & Rental)	Very low income renters and low income owners	150 households	144 renter HH 16 owner HH	162 renter HH 104 owner HH
Annexation Program (Rental)	Very low income renters	25-50 households	0 households	0 renter HH
Financing/Funding Opportunities	All below 80% AMI with priority to ≤40% AMI	Included in goals previously listed	NA	NA

Projects	Population Served	Proposed Goal 5 year CHAS (2005 – 2009)	Completed in 2008	Completed 2005 - Present
Rental Assistance Programs:				
Housing Choice Voucher Program	Extremely low income renters	Additional 50 households	0 households	63 households
Tenant Based Rental Assistance Program	Extremely low income homeless persons/families	10 households	12 households	37 households
Rent Deposit Program	Extremely low and very low income disabled households	150 households	18 households	84 households
TOTALS		1,760-2,020	524¹	1669

¹ Total decreased by 5 to avoid double counting (2 to avoid double counting where CHP homebuyers also received dpa; 2 to avoid double counting CHP homes and Housing Incentive Programs; 1 to avoid double counting HFH home counted under Community Housing and Housing Incentive Programs.

² Total decreased by 47 to avoid double counting (37 units to avoid double counting where CHP homebuyers also received dpa; 10 to correct 2007 double counting of CHP homes and Housing Incentive Programs).

Supportive Services:				
Homeless Assistance and Prevention Activities <ul style="list-style-type: none"> • Emergency Shelter Pmts. • Case Management Support • Educational Opportunities 	Homeless households and Extremely low and very low income households	50-60 households 1,500 persons 25 persons 10 persons	664 households 634 persons 172 Boulder shelter 462 Hope 30 persons 30 –Boulder Transition 0 persons	4,618 households 2354 persons 734 persons 866 persons
Individual Development Accounts	Extremely low, very low and low income households	20 households	1 households	10 households
Child Care Assistance	Children from extremely low and very low income households	1,200 kids	431 kids 336 Childcare Cert 95 OUR Center	2,638 kids
Educational Services – computer learning lab, business training, job training, GED, financial and credit counseling, literacy & ESL, etc.	Extremely low, very low and low income persons	40-50 persons	1,023 persons (71 digital D) (6 Casa) 33 Fin. Coun. 25- Credit Counseling 100 Alternative Youth 247 – I have a dream 335 Intercambio 64 Children’s council 138 Tiny Tim 4 MBDC	4,303 persons
TOTALS		2,845 – 2,865 persons	2,119	11,569

Projects	Population Served	Proposed Goal 5 year CHAS (2005 – 2009)	Completed in 2007	Completed 2005 - Present
Neighborhood Revitalization:				
Assistance to neighborhoods	Low income households	5 different neighborhoods	2 Lanyon & Country Side Village	5 neighborhoods

Affirmatively Furthering Fair Housing and Impediments to Fair Housing Choice

The City completed the update to its Fair Housing Impediments Study from January, 2004. The Study and its recommendations were reviewed by our Multi-Cultural Housing Task Force and the Longmont Housing and Human Services Advisory Board (HHSAB). These two groups prioritized the Study recommendations and prepared a Five Year Action Plan for presentation to the City. The Study and the Action Plan were presented to City Council in April, 2004 during Fair Housing Month, and it was formally approved with few modifications. Attached to this report is the Fair Housing Impediments Action Plan with an update on what was completed in 2008 to address the identified impediments.

In 2008, the City’s Community and Neighborhood Resources (C&NR) Division continued to provide Fair Housing education and outreach services, worked with the Colorado Civil Rights Commission (CCRC) to take complaints, and provided information and education on predatory lending in the community. During 2008, the Fair Housing Office was awarded a grant to be part of a predatory lending study. The City of Longmont was one of four partners chosen for this HUD-funded statewide study with the State of Colorado’s Civil Rights Office as the study’s the coordinator and fiscal agent. The purpose of the study was to:

- Provide accurate and current information about high cost mortgage lending in Colorado.
- Determine if such lending was structured in such a way as to be predatory.
- Determine the households and geographic areas most affected by high cost and predatory mortgage lending.
- Understand why victims of discriminatory predatory lending ended up in unfavorable loan products.
- Assist CCRC with targeting their investigative and outreach efforts to combat predatory discriminatory lending.
- Partner with the Colorado Legal Services to come to Longmont and conduct case assessment for possible legal representation in four cases of suspected predatory lending.

Longmont Fair Housing Office’s educational outreach in this study consisted of the following:

- Translation of educational toolkit into Spanish.
- Nineteen educational/outreach sessions held for community segments: community members, housing professionals, and community housing advocates/non-profits.
- Five referrals to Colorado Civil Rights Office; one formalized a complaint.

The Equity in Lending education and outreach took place from May of 2008 through January 2009; a final report will be distributed in the first quarter of 2009.

The above is in addition to the following educational efforts completed in 2008:

- A proclamation approved by City Council declaring April, 2008 as Fair Housing Month in Longmont.
- Two Fair Housing sessions were held as part of the Fair Housing month activities, one for housing professionals and the other for Spanish speaking community members. The attendance for the housing professional Fair Housing education session brought in 80 housing real estate agents and housing advocates from the Northern Colorado area and surrounding states.
- A Landlord Symposium held on November 1, 2008 which covered Difficult Rental/Lease Issues, Warrant of Habitability Law, Section 8 Rental Program, and Fair Housing Laws; over 100 landlords and property managers attended this annual symposium.
- Two Community Outreach sessions in 2008 provided information and material on Landlord/Tenant and Fair Housing issues at El Comite Parent Resource Fair for primarily Spanish speaking parents. Six other large scale community events took place at such events as Cinco de Mayo, 16 de Septiembre, and in schools.
- In partnership with Boulder County Housing Counseling Program, we collaborated on several “Financial Fitness” classes and “Don’t Borrow Trouble” workshops on avoiding predatory lending practices. The Office of Community and Neighborhood Resources and the Longmont Housing Authority with the City’s CDBG Office worked to promote fair housing and equal opportunity programs and to provide guidance and referrals for tenants, landlords, and real estate agents with fair housing concerns, questions and complaints.

In 2008, the Office of C&NR provided information, assistance, and referrals on landlord tenant or Fair Housing issues to over 600 individuals. Cases that involved mediation, problem solving, or facilitation in the area of landlord/tenant or Fair Housing were as follows:

Longmont Housing Authority- Hearings Officers	15 cases
Landlord/Tenant	171 cases
Fair Housing	7 cases

The Landlord/Tenant Handbook was updated adding information on the new Warranty of Habitability law. All materials are maintained in English and Spanish, and staff and mediators are available to provide services in English and Spanish.

Affordable Housing

REHABILITATION PROGRAMS

Both Homeowner and Rental Rehabilitation Programs were funded in 2008. New funds were allocated to the Homeowner General Rehab and Emergency Grant programs. The City also contracted with the Longmont Housing Development Corporation to administer all but the Paint-A-Thon program. However, we are currently searching for a Rehab Program inspector to ensure that our residents are being served in the best manner possible.

Program	CDBG Budget	CDBG Expenditures	% Expended	Households Served
Homeowner Rehabilitation	\$214,784	\$ 6,064	3%	1
Handicapped Accessibility	\$ 22,637	\$ 1,271*	6%	0
Emergency Grant	\$ 46,623	\$ 31,671	68%	20
Paint-A-Thon	\$ 19,937	\$ 17,748	89%	3
TOTALS	\$303,981	\$ 56,754	19%	24

*Cost for handicapped accessibility rehabilitation work completed and counted in 2007 with some costs allocated in 2008.

A total of 24 households were assisted, including the Paint-A-Thon. Six households were between 31% and 50% of Area Median Income (very low-income), and 18 below 30% of Area Median Income (extremely low-income). Eight households were female heads of household, five were disabled, 13 were elderly, and 16 were minority households.

Longmont Christian Housing completed renovations to its Saint Vrain Manor apartments with the replacement of its 5 gallon per flush toilets with new ADA 1.6 gallon per flush toilets, installation of ADA-approved hearing impaired fire/smoke alarm in each apartment, and upgrade to the main building fire alarm system with an ADA-approved system for hearing impaired.

HOMEOWNERSHIP PROGRAMS

A total of 14 first-time homebuyers were assisted through the Boulder County Down Payment Assistance Program that the City administers. A total of \$151,045 was lent to households with incomes between 35% and 80% of the Area Median Income (low/moderate-income). This program was funded from the HOME Consortium funds.

5 homes were sold under the City's Inclusionary Zoning Program requirements (the Community Housing Program). 3 were new home sales and 2 were re-sales of already affordable and deed-restricted homes. All of these families had incomes at or below 60% of the Area Median Income (AMI). Ten permanently affordable homes were sold in the Blue Vista development to households with incomes below 60% of AMI, and six Habitat for Humanity homes were sold in 2008 to households with incomes below 45% of AMI.

RENTAL ASSISTANCE

Seven families with a disabled family member received \$2,500 in rent deposit loans to allow them to live independently in the community. Thirteen homeless households received rent deposit loans through the OUR Center. Because of cuts to the federally funded Housing Choice Voucher Program in 2005, the City provided \$192,000 in CDBG funds (up-fronting the funds from the City's Affordable Housing Fund with CDBG funds repaying the AH Fund each year to keep within the Public Service cap) to offset these cuts and to avoid cancelling an estimated 49 vouchers. Since funding was provided to make one month's Housing Assistance Payment, in reality 487 families benefited from this funding. The Affordable Housing funds were fully reimbursed in 2008.

REGULATORY BARRIER REMOVAL

There are two actions the City has undertaken to ameliorate the negative effects of public policy on affordable housing in Longmont. The first is the implementation of a strategy referred to in the Consolidated Plan as the Housing Incentive Program or Fee Reduction Program. The Housing Incentive Program reduces certain development and building permit costs up to 75% for low-income housing projects that meet the City's criteria of providing low cost housing on a long-term basis. In 2008, \$464,072 in fees was waived resulting in 144 affordable rental units and 16 owner units. As mentioned earlier, the City has an Inclusionary Zoning Program where housing developers must make 10% of the units to be built affordable to families at or below 80% of the Area Median Income (at or below 50% of median income for rental units). The City also provides incentives to entice them to provide more than the minimum amount of affordable housing units. Since 1998, eleven housing developments have been completed and another ten developments are in process through this program.

The City of Longmont reviews applications for federal, state, and local housing assistance particularly from private developers wanting to develop affordable housing. The Planning Division and the CDBG Office scrutinize the quality of the proposals for consistency with existing policies including the City's Comprehensive Land Use Plan and the Consolidated Plan. In 2008, the City supported the Boulder County Housing Authority's request for funding from the Colorado Division of Housing for the continuation of the Boulder County Down Payment Assistance Program (DPA), Habitat for Humanity of the St. Vrain Valley for their submittal of the HFHI AmeriCorps National Direct Grant, and Thistle Community Housing request for State of Colorado Division of Housing to support its Real Estate Development program, three applications for the Continuum of Care Homeless Assistance, SHP-HMIS, and three applications for the Emergency Shelter Grant.

Another area to strengthen affordable housing development is for the CDBG staff to work with non-profit agencies to increase their capacity and technical expertise in the area of affordable housing. The institutional structure in Longmont for affordable housing includes the City and County housing authorities, Boulder County Mental Health Center, the OUR Center, the Center for People with Disabilities, Habitat for Humanity, Thistle Community Housing, the Safe Shelter of the St. Vrain Valley, the State Division of Housing, HUD, and the City.

PUBLIC HOUSING INITIATIVES

The City of Longmont has no Public Housing to report on for housing improvements or resident initiatives in public housing. The LHA sold all 6 of its Public Housing units in 2008 using the proceeds to further its mission to provide affordable housing to very low-income households.

Total Persons Assisted with CDBG funds

During 2008, the City of Longmont CDBG funds assisted 683 households and two neighborhoods. 24% of those assisted were between 51% and 80% of Area Median Income (low-income), 30% were between 31% and 50% of Area Median Income (very low-income), and 39% were below 30% of the median income (extremely low-income). 50% of those assisted were minorities.

Continuum of Care Narrative

Prevention of low-income individuals and families with children (especially those below 30% of Area Median Income) from becoming homeless was addressed through the City of Longmont’s non-profit organizations, primarily the OUR Center. The OUR Center’s preventive measures include a range of services such as rent and utility payments, emergency shelter, counseling, and referrals to the job bank center. The OUR Center assisted over 21,873 households in 2008; 10,736 more than in 2007, a 104% increase.

There are 75 beds in two different homeless shelters and 51 transitional housing units provided by three agencies in Longmont. The City supported these agencies with \$149,000 in Human Service Agency funding distributed from its General Fund, which assisted 323 persons in 2008. In addition, the City supported 6 applications for Emergency Shelter Grants, Shelter + Care funding, and other continuum of care applications. In addition, over \$68,763 was received by various agencies from the Emergency Shelter Grant Program in 2008.

While only 6 homeless persons with HIV/AIDS were identified in the Point-in-Time survey conducted in January, 2007, the City provided \$12,000 to the Boulder County AIDS project in 2008 through its Human Service Agency funding, which served 295 Longmont residents.

The community has formed a task force, called the Longmont Housing Opportunities Team (LHOT), of which the City is a member, and which has as the mission:

...to eliminate homelessness in the Longmont area by implementing a Housing First plan, supportive services and other housing activities in the community to maximize the effectiveness of the agencies and mobilizing community residents that assist the homeless.

LHOT started a Housing First program to address homelessness in families in 2005. The following activities took place in 2008:

Subcommittee – Purpose	Progress in 2008
<p>First Response - to ensure that the homeless will be able to get assistance during off-hours and weekends including supporting an outreach program to check on homeless when temperature is below freezing.</p> <p>Day Shelter</p> <p>Night Outreach Program</p>	<p>649 unduplicated persons were assisted with emergency food, showers, laundry, personal care items, clothing, prescriptions, glasses, tents, sleeping bags, backpacks, towels, identification and birth certificates, health screenings, job training and placement, housing, and a location to get mail and voice messages.</p> <p>Two groups provide emergency weather-related shelter and one group provides shelter every night from October – April. 212 persons were sheltered during the 82 nights the shelter was open in 2008. Additionally, one group, HOPE, is providing street outreach services and served 420 persons in 2008.</p>

<p>Community Education and Awareness - raise community awareness and increase education and volunteer opportunities</p>	<ul style="list-style-type: none"> • Coupon Packets – Launched “Community Cares,” a non-monetary way for the public to help the homeless. The packets provide gift cards, bus tokens, etc. • Developed a Resource Card to educate the homeless and community members about services and resources available. • Sponsored a “Homeless Awareness Educational Event.” Over 40 persons attended. • Supported the Longmont Youth Council’s Essay contest to dispel the myth of homelessness.
<p>Homeless Plan – prepare a plan to “Eliminate homelessness in Longmont”</p>	<p>The Draft Plan completed in 2008 with anticipated launch in 2009.</p>

The City views its housing programs that benefit households with incomes below 50% of the area median income as actions to prevent homelessness. Supportive services also play an important role in preventing homelessness. Job training, education, budget counseling, and many other services are provided by the non-profit agencies to help keep families self-sufficient and able to remain in their home.

Counseling Program

The City has continued its support of the Boulder County Housing Counseling Program, a service of Boulder County Department of Housing and Human Services. The counseling program offers an array of services to help households become and remain self-sufficient. In 2008, the City provided office space for the counseling program to have two and a half full-time counselors located in Longmont, providing Longmont residents with easier access to foreclosure and other housing assistance.

One of the biggest counseling program areas is foreclosure prevention. Longmont continues to have the highest foreclosure rate in Boulder County with 57% of all 2008 foreclosures filed in the county. The number of foreclosure and default prevention counseling sessions and workshops increased 16% in 2008 over 2007 to try and reach people before they are too far into the foreclosure process to be helped. The Boulder County Housing Counseling Program taught 3 Foreclosure Prevention Seminars in Longmont in 2008. They also remain active with the Colorado Foreclosure Hotline, which they were instrumental in setting up in 2007. At least 38% of all counseling sessions resulted in a successful outcome for households facing foreclosure. A successful outcome includes bringing a mortgage current, refinancing, loan modification, or selling a home before foreclosure.

Other Actions

Actions undertaken to address obstacles to meeting underserved needs and to foster and maintain affordable housing include implementation techniques, such as relaxing development standards, providing density bonuses, and development fee reductions. The City received \$10,842 from developers in “payment-in-lieu” of providing their affordable housing units in 2008.

Lead Based Paint: The City has a policy to reduce lead-based paint hazards on a case by case basis as projects are funded with CDBG assistance. One rehab project had LBP work completed in 2008

with \$1,100 spent for LBP clearance, testing, safe work methods, and abatement.

Anti-poverty Strategy: In order to reduce the number of families living at or below the poverty level, the City of Longmont Human Service funds committed approximately \$917,852 of 2008 General Funds to provide supportive services to families and individuals to break the cycle of poverty through non-profit agencies. Some of these services included the support of early childhood education, legal aid, women's and children's health issues, addiction treatment, mental health, parenting skills, increased transit options, and recreation choices. By continuing the dialogue between the City and public and private sectors, the City enhanced coordination between public and private housing and human service agencies. The City sought opportunities to meet with stakeholders interested in housing and community development issues by continuing to network with the Longmont Area and Boulder Area Boards of Realtors, 1st Bank, Wells Fargo, and many developers in connection with the Fee Reduction and Inclusionary Zoning programs.

Overcoming Gaps/Underserved Needs

The LHA has no households on its waiting list for Housing Choice Vouchers as of the end of 2008. The waitlist has been closed since August, 2005 and it unlikely to be reopened until late 2009 or 2010. Being able to provide housing for this lowest income population is one of the primary underserved needs of the Longmont community. The Affordable Housing Task Force back in 2000, recommended that a Rental Assistance subsidy program be considered for the future, but until lately, the funding was not available. The City, through its Affordable Housing Program, provided \$46,112 to the LHA in 2008 to support the 12 families assisted through the Tenant Based Rental Assistance Program (TBRA program). The Longmont Housing Authority also received funds through Colorado Division of Housing in the amount of \$115,548 for the continuation of the program.

An underserved need that has been at least partially resolved is a lack of sufficient affordable housing for extremely low-income families when project-based Section 8 units are able to be converted to market rate housing. The City has been maintaining contact with these owners to anticipate what they will do with their units and plan accordingly. One family project (114 units) is still able to opt out of the program, but has indicated that it will remain in the program for the time being. Two other Section 8 projects (one family and one elderly) have received LIHTC to acquire and rehab the complexes and the new owner will keep them affordable for another 20 years.

While affordable homeownership has been and continues to be another underserved need, it has been further compounded by the number of foreclosures that Longmont has experienced since late 2005. While affordable home sales and home sales in general were very low this year, interest in the Down Payment Assistance program has increased. Many first-time homebuyers and lower income buyers are trying to purchase a home in this area and many see foreclosed homes as an option. However, homeownership is still beyond the means of many families in our community, since the median and average price of homes has remained at an unachievable level as median incomes for Longmont families in Longmont remain fairly stagnant (see the table below). Longmont is designing programs to appeal to this market including more intensive promotion of the down payment assistance program and a rehab program which could be used to fix up a home purchased on the open market via a foreclosure sale.

	Down Payment Assistance Loans	Community Housing Program Homes Sold	Median Income (at 80% AMI for 4 person family)	Affordable Sales Price at 80% AMI	Average Market Sales Price	Gap between Affordable Price and Avg. Price
1998	39	0	\$45,300	\$124,575	\$172,000	\$47,425
1999	30	0	\$47,800	\$131,450	\$192,400	\$60,950
2000	55	0	\$50,200	\$138,050	\$220,675	\$82,625
2001	33	1	\$52,500	\$144,375	\$249,500	\$105,125
2002	34	29	\$54,400	\$149,600	\$247,613	\$98,013
2003	23	34	\$56,500	\$155,375	\$263,390	\$108,015
2004	14	29	\$57,500	\$158,125	\$265,793	\$107,668
2005	20	30	\$58,000	\$159,500	\$279,173	\$119,673
2006	16	22	\$59,600	\$163,900	\$280,344	\$116,444
2007	13	14	\$59,600	\$163,900	\$280,723	\$116,823
2008	14	5	\$61,500	\$169,125	\$249,502	\$80,377

Leveraging Resources

Several of the City's projects had significant matching resources involved in project implementation. The Safe Shelter of Saint Vrain Valley's construction of a new shelter and playground leveraged \$1,014,759. The Cannery acquisition of 94 units which were converted to affordable housing units leveraged \$9,721,610. The Inn Between's construction of a playground area for their transitional housing residents leveraged \$13,500. The Micro Business Development Corporation, which creates economic opportunities by providing workshops, subsidized consulting, and small business loans to underserved communities, leveraged \$27,500. The Boulder County Housing Authority Counseling Programs leveraged \$241,471. The Case Esperanza computer lab up-grade leveraged \$15,580. The IDA program leveraged \$139,332 and the Digital Divide Program leveraged \$16,605.00.

The total Down Payment Assistance Program resulted in over \$2 million in private first mortgage funds being made available to first-time homebuyers. The Blue Vista new home construction project leveraged \$1 million with 10 home sales in 2008. Altogether, over \$10 million of other public or private funds were expended on CDBG funded projects during FY 2008. This resulted in about \$25.73 in other funding provided to funded agencies for every \$1.00 of CDBG funds.

The City of Longmont Community Development Block Grant program is the main resource available to implement most of the projects in the Consolidated Plan. The City received \$532,646 of CDBG funds from the Department of Housing and Urban Development (HUD) for the 2008 CDBG program year and \$64,654 in program income. In addition, the City received a HOME grant from the Colorado Division of Housing for \$112,054 for the continuation of the down payment assistance program in Longmont. The City was also approved to be the subrecipient of the Boulder County Housing Authority to administer their CDBG grant for the continuation of the down payment assistance program in the rest of Boulder County outside Boulder and Longmont city limits.

The City was also a recipient of \$255,588 HOME funds from the Boulder/Broomfield County HOME Consortium, of which Longmont is a member. \$100,000 was allocated to the Longmont Housing Authority to provide soft costs needed to plan for the construction of The Aspen Meadows

Neighborhood (formerly Powell Plaza), \$140,000 was allocated to recapitalize the Down Payment Assistance Program, and the rest was for program administration.

The Longmont Housing Authority (LHA) has an annual contribution contract of just under 4 million dollars with the Department of Housing and Urban Development. These funds are to operate the Housing Choice Voucher program.

Monitoring of Subrecipients

As part of our annual Monitoring Plan, our standards and procedures for monitorings cover fiscal record keeping, labor standards, acquisition and relocation, rehabilitation and economic development (as applicable), eligibility criteria and quality of work. We initiated 11 reviews of CDBG/HOME activities in 2008. Our monitoring objectives were to ensure the activities and technical functions are carried out efficiently, effectively, and in compliance with applicable laws and regulations. We determined if funds were used for activities that met one of the three primary national objectives, work programs were being administered appropriately, and all required documentation was being collected. Adequate follow-up was also performed, documented and communicated to subrecipient's within the required time frame.

The CDBG Program is on-time with respect to monitoring subrecipients and projects are moving ahead in a timely manner. The Monitoring reports reflect the dates of the monitoring visits, areas monitored, the findings and concerns noted, when they are resolved and what areas still need to be monitored and are located in the appropriate file. Accomplishments, beneficiary information and reporting information are being received on a timely bases. Financial reconciliations indicate that the draws made in IDIS match the requests received for payments from subrecipients.

Citizen Comments

Citizens had an opportunity to comment in general concerning the Consolidated Plan performance during four 2009 Consolidated Plan Allocation process public hearings held from June through October 2008. The comment period for this annual Performance Report was from March 10 to March 27, 2009. The comment period and the location of the document for citizen review and comment was published in the Longmont Daily Times-Call newspaper. The Performance Report was made available to interested citizens for review at the City of Longmont CDBG Office, Civic Center Complex, 350 Kimbark Street, Longmont, CO, between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday. In addition, Consolidated Plan performance was discussed at length at the City Council meeting March 24, 2009 and broadcast over public access TV.

During the review process, the City received several verbal comments that were very supportive of the Annual Performance Report and the City's CDBG program in general including the following during the required Public Hearing:

- *A lot of good work done this year.*
- *Money is spent on purposeful projects.*
- *There is good financial oversight and money is not wasted.*

There were no problems encountered or major areas of contention during this funding year. The City received no written comments.

Self-Evaluation

To date the City made substantial progress toward meeting many of its housing goals. As can be seen in Table 1 on page 6, the City has exceeded its five-year goals for Homeownership Training, Acquisition of Non-Affordable Rental units converted to Affordable units, Housing Incentive Program, Housing Choice Voucher Program, and Tenant Based Rental Assistance Program.

The City evaluates its progress each year in meeting its housing and community development goals. As stated in 24 CFR 91.1, the primary means towards meeting the overall goal of the Community Planning and Development Programs is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

Intergovernmental cooperation has played an integral part in helping the City to achieve its affordable housing production goals. Both the Longmont and Boulder County Housing Authorities, Habitat for Humanity, and Thistle Community Housing have provided housing for Longmont's lowest income families and continue to do so. The City with its HOME program income and HOME Consortium funding continued the implementation of its Down Payment Assistance Program on a countywide basis. In addition, The Longmont Housing Opportunities Team (LHOT) is a collaborative community-wide partnership with over 70 members representing government, social services, shelters, housing providers, domestic violence agencies, police, mental health, school district, banks, youth services, churches, senior services, businesses, recovery programs, and private individuals.

Through the Fee Reduction and Inclusionary Zoning programs, the City has encouraged private developers to "step up to the plate" and provide affordable owner and renter housing, particularly in mixed income settings.

Comparing the CDBG funds planned for projects and the expenditures made to implement projects during the reporting period, 47% of the funds committed (\$839,864) were spent (\$394,966). A comparison of the expenditure of funds by type of project shows that we were able to spend 57% of the planned Housing Projects, 11% of the planned Community Improvement projects, 30% of the planned Administration funds, and 2% of the planned Neighborhood Projects were spent.

A look at the Affordable Housing Goals and Performance Analysis contained in Table 1 on page 6 indicates that the City did a good job in meeting the numerical goals set forth in the Five Year Consolidated Plan. In this fourth year of the five year Consolidated Plan, between 83% and 95% (using the high and low estimates respectively) of the Housing Goal has been met, 403% of the Supportive Services Goal has been met and 100% of the Neighborhood Revitalization Goal has been met. This is primarily because the City has been proactive in adding programs and funding projects from many different funding sources that truly meet the needs of its residents. Looking at individual goals, the areas that have lagged include:

- (1) Housing Rehab Programs – After managing this program in-house since 1984, the city contracted for the administration of these programs from 2003 - 2007. After analyzing this partnership in 2007 we decided to bring the marketing, intake, and resident relations back in-house in 2008 and contracted out specific work such as the inspections, work

write-ups, etc. to the Longmont Housing Development Corporation. In late 2008 it became obvious that this arrangement was not benefiting the customers as we had hoped; therefore, it was decided that the Delegation of Activities Agreement with the LHDC would not be renewed in 2009. In 2009 we plan on locating a contract inspector to complete the initial inspections, work write ups, interim inspections, and work with the owners and contractors during the construction phase of the project. We are planning several efforts with our Code Enforcement and Community and Neighborhood Resources Divisions to provide information to neighborhoods about the Rehabilitation Programs in a variety of ways.

- (2) Down Payment Assistance and Community Housing Programs – The City has seen a decline in the number of DPA loans made over the past several years – from a high of 55 loans, to our lowest number, 13, in 2007. 14 households purchased in 2008 with assistance from the DPA program. The number of homes purchased under the CHP program was at its lowest level in 2008, with 5 purchases.

The down turn in the economy and the housing market have decreased the gap between what is affordable for a household of 4 at 80% AMI and the average sales price. This gap of \$80,000 was last seen in 2000. The chart on page 15 shows that the average house price in Longmont has decreased, from \$280,723 in 2007 to \$249,502 in 2008. While the affordability gap has shrunk, it is still large enough to prevent low and moderate-income households from purchasing as their income have remained stagnant. Additionally, concerns and uncertainty about the economy continue to impact people's decision to purchase home.

The City will continue to market the down payment assistance program and Community Housing Program to homebuyers, real estate agents, and lenders. We will also continue to market the Homeownership Trainings and counseling services to better educate buyers about the smart way to purchase a home.

- (3) Preservation of Rental Housing – The City recognizes that its non-profit partners cannot acquire, rehab, or impact all affordable rental housing. There are many units in Longmont that are privately owned, but that are serving lower income households. A majority of these properties were purchased during the boom period and the owners cannot sell for the prices needed for a non-profit organization to purchase and maintain long-term affordability. Therefore, the City put into place a Rental Rehabilitation Program in late 2007 to try to encourage private landlord/property owners to invest in their properties. While the City's Rental Rehab Program initially didn't attract much interest, in the past year there has been more activity and all of the initial funds and an additional allocation totaling \$205,000 of Affordable Housing funds have been committed. A total of 26 units in 7 privately owned properties were rehabbed under this program in 2008 and rents will remain affordable for a period of 10 years. Each property owner agreed to match \$1.00 for every \$2.00 loaned under this program for a total leveraged amount of \$92,250.00.
- (4) Housing Choices for Extremely Low-Income Households – The Housing Choice Voucher Program and the Tenant Based Rental Program (TBRA) are the principal programs. The City exceeded its five-year goal to obtain 50 new section 8 vouchers and 10 new Tenant Based Rental Assistance.

One barrier to implementing these and other programs designed to meet the goals is a lack of sufficient resources. It is hoped that continued HOME program income will allow the City to continue its Down Payment Assistance Program at current levels. The City often allocates its Private Activity Bond authority (about \$3.4 million each year) for affordable housing projects and committed all of its 2006 and some of its 2007 authority to The Cannery project that converted 94 units of market rate rental housing affordable to households with incomes below 80% AMI. As mentioned earlier, a Housing Trust Fund was established in 2001 with dedicated funding sources each year since. These funds have been and will be used in the future to support affordable housing production. The City entered into an Intergovernmental Agreement in 2006 with the City of Boulder, the City and County of Broomfield and Boulder County to form a HOME Consortium and began to receive funding in 2007. This has brought an additional \$400,000 of affordable housing funding into the region. As stated before, we are also funding a Tenant-based Rental Assistance program which is our greatest need at this time.

15 projects were to be implemented in 2008 not including ongoing Housing Rehabilitation, Down Payment Assistance and Commercial Revitalization programs. Of these,

- 9 (60%) were completed,
- 6 (40%) had funds committed and progress was begun on their project,

**CDBG ENTITLEMENT FUNDS
NARRATIVE STATEMENT**

- a. Assess the relationship of the use of CDBG funds to the priorities, needs, goals, and specific objectives identified in the Consolidated Plan.**

See page 2 discussion under Assessment of Five Year Goals and Objectives.

According to the GPR, 100% of the CDBG funds expended in 2008 benefited low and moderate income persons. Since 1984, the City's LMI benefit has averaged 94.83%.

- b. Describe the nature of and reasons for any changes in program objectives.**

There have been no changes to program objectives.

- c. Assess grantee efforts in carrying out the planned actions described in its action plan as part of the grantee's certifications that it is following a current HUD-approved Consolidated Plan.**

The City has actively pursued a number of resources including numerous housing, homeless, emergency shelter, and community development grants. The City considered and wrote 9 letters of support and consistency with the Consolidated Plan for various affordable housing, homeless programs, and services. The City did not hinder Consolidated Plan implementation by action or willful inaction.

- d. Narrative explanation if grantee's funds were not used exclusively for the three national objectives.**

Not applicable.

- e. Narrative for acquisition, rehabilitation or demolition of occupied real property.**

The City tries not to fund projects that will result in the displacement of residents from housing or commercial property. In 2008, the City had two projects in process that included the acquisition or rehabilitation of occupied property.

- The St. Vrain Manor Apartment Rehab project, operated by the Longmont Christian Housing, involved the replacement of ADA approve toilets and installation of ADA alarms. The tenants were able to stay in their apartments and were not required to temporarily relocate.
- For the 24 homeowner Rehab projects including the Paint-A-Thon program completed in 2008, we were able to work around the occupants without moving or inconveniencing them.

On all of these projects, all Uniform Act Notices and requirements were given where applicable and were followed.

f. Economic Development activities undertaken where jobs were available to LMI persons.

Not applicable.

g. Limited clientele

The City had several projects which qualified for assistance under the limited clientele benefit. However, all that did not qualify under the “presumed benefit” category of 570.208 (2) (A), met the qualifications of 570.208 (2) (B) or (C) which directly income qualify the applicants for assistance.

h. Program income

See attached Table 2 - Program Income Summary

i. Completed rehab units report

See attached Table 3 - Rehab Summary

j. Neighborhood Revitalization Strategies

Not applicable

**Table 2
Program Income Summary**

a. Program Income:		
1. Total program income to revolving funds:		\$0.00
2. Float funded activities:		\$0.00
3. Other loan repayments received by category:		\$66,120.31
Down Payment Assistance	\$24,096.01	
Commercial Revitalization (subrecipient)	\$ 2,185.70	
Residential Rehab Loans	\$29,158.24	
Interest earned on above loan payments and miscellaneous income	\$10,680.36	
b. Prior Period Adjustments:		\$31,020.56
Program Income funds carried over from previous year:		
Down Payment Assistance	\$649.00	
Commercial Revitalization (subrecipient)	\$30,301.09	
Residential Rehab Loans	-\$48.47	
Miscellaneous	\$118.28	
c. Loans and other receivables:		
1. Float funded activities:		\$0.00
2. Total number of loans outstanding and principal balance owed as of end of reporting period:		
See attached spreadsheet summary		
3. Parcels acquired that are available for sale:		NA
4. Number and amount of loans in default for which the balance was forgiven or written off during the reporting period:		2 \$15063.78
d. Lump sum drawdown agreement:		NA

NOTE – total program income in a. and b. is \$97,140.87. \$64,654.08 was spent in 2008 leaving a total of \$32,486.79 unspent. The unspent funds are with a subrecipient to be used for the Commercial Revitalization Loan Program.

Table 3

Rehabilitation Activities Narrative

Completed Units

Emergency Grant Program - This is a grant program limited to the repair or replacement of existing systems in single family houses for families at or below 50% of the median income. 20 houses were completed in 2008.

Residential Rehab Loan Program - This program provides up to \$25,000 per unit to correct code violations in single family owner-occupied houses. It is limited to households at or below 80% of the median income. Families below 50% of the median income are eligible to receive deferred loans. 1 home was completed in 2008.

Handicapped Accessibility Improvements Program - Participation is limited to families with a member with a physical disability and that are at or below 80% of the median income in owner or renter occupied units. Interior and exterior accessibility improvements are eligible including ramps, widening doorways, restroom improvements, etc. No loans were made accessible in 2008.

St. Vrain Manor – This project involved the rehabilitation of 72 units all for residents with incomes below 50% Area Median Incomes. Improvements included the installation of new ADA-approved smoke detectors and fire alarms, and the replacement of toilets with new ADA-approved ones. These units assist households at or below 30% AMI

Paint-A-Thon – In partnership with the Longmont Senior Center and neighborhood volunteers, the exterior of 3 homes of elderly residents were painted. These households all had incomes under 30% Area Median Income and could not have otherwise completed the project themselves.

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Public Facilities and Infrastructure

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Number of Persons Assisted										
with new access to a facility	51	0	0	0	0	0	0	0	0	51
with improved access to a facility	0	0	11240	0	0	0	0	0	0	11240
with access to a facility that is no longer substandard	0	0	0	0	0	0	0	0	0	0
=====										
Totals:	51	0	11240	0	0	0	0	0	0	11291

Number of Households Assisted										
with new access to a facility	0	0	0	0	0	0	0	0	0	0
with improved access to a facility	0	0	0	0	0	0	0	0	0	0
with access to a facility that is no longer substandard	0	0	0	0	0	0	0	0	0	0
=====										
Totals:	0	0	0	0	0	0	0	0	0	0

Public Services

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Number of Persons Assisted										
with new (or continuing) access to a service	0	0	83	357	0	0	0	0	0	440
with improved (or continuing) access to a service	0	0	40	0	0	0	0	0	0	40
with access to a service that is no longer substandard	0	0	0	0	0	0	0	0	0	0
=====										
Totals:	0	0	123	357	0	0	0	0	0	480

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Rehabilitation of Rental Housing

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total LMH* units	0	0	0	73	0	0	0	0	0	73
Total SB*, URG units	0	0	0	0	0	0	0	0	0	0
Of Total, Number of Units										
Made 504 accessible	0	0	0	0	0	0	0	0	0	0
Brought from substandard to standard condition	0	0	0	0	0	0	0	0	0	0
Created through conversion of non-residential to residential buildings	0	0	0	0	0	0	0	0	0	0
Qualified as Energy Star	0	0	0	0	0	0	0	0	0	0
Brought to lead safety compliance	0	0	0	0	0	0	0	0	0	0
Affordable	0	0	0	73	0	0	0	0	0	73
Of Affordable Units										
Number subsidized by another federal, state, local program	0	0	0	0	0	0	0	0	0	0
Number occupied by elderly	0	0	0	73	0	0	0	0	0	73
Number of years of affordability	0	0	0	0	0	0	0	0	0	0
Average number of years of affordability per unit	0	0	0	0	0	0	0	0	0	0
Number designated for persons with HIV/AIDS	0	0	0	0	0	0	0	0	0	0
Of those, number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
Number of permanent housing units for homeless persons and families	0	0	0	0	0	0	0	0	0	0
Of those, number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
=====										

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Construction of Rental Housing

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total LMH* units	0	0	0	0	87	0	0	0	0	87
Total SB*, URG units	0	0	0	0	0	0	0	0	0	0
Of Total, Number of										
504 accessible units	0	0	0	0	0	0	0	0	0	0
Units qualified as Energy Star	0	0	0	0	0	0	0	0	0	0
Affordable units	0	0	0	0	87	0	0	0	0	87
Of Affordable Units										
Number occupied by elderly	0	0	0	0	0	0	0	0	0	0
Years of affordability	0	0	0	0	0	0	0	0	0	0
Average number of years of affordability per unit	0	0	0	0	0	0	0	0	0	0
Number subsidized with project based rental assistance by another federal, state, or local program	0	0	0	0	0	0	0	0	0	0
Number designated for persons with HIV/AIDS	0	0	0	0	0	0	0	0	0	0
Of those, the number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
Number of permanent housing units for homeless persons and families	0	0	0	0	0	0	0	0	0	0
Of those, the number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
=====										

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Owner Occupied Housing Rehabilitation

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total LMH* units	0	0	0	26	0	0	0	0	0	26
Total SB*, URG units	0	0	0	0	0	0	0	0	0	0
Of Total, Number of Units										
Occupied by elderly	0	0	0	6	0	0	0	0	0	6
Brought from substandard to standard condition	0	0	0	0	0	0	0	0	0	0
Qualified as Energy Star	0	0	0	0	0	0	0	0	0	0
Brought to lead safety compliance	0	0	0	1	0	0	0	0	0	1
Made accessible	0	0	0	0	0	0	0	0	0	0
=====										

Homebuyer Assistance

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total Households Assisted	0	0	0	0	0	0	0	0	0	0
Of Total:										
Number of first-time homebuyers	0	0	0	0	0	0	0	0	0	0
Of those, number receiving housing counseling	0	0	0	0	0	0	0	0	0	0
Number of households receiving downpayment/closing costs assistance	0	0	0	0	0	0	0	0	0	0
=====										

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Development of Homeowner Housing

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total LMH* units	0	0	0	0	0	0	0	0	0	0
Total SB*, URG units	0	0	0	0	0	0	0	0	0	0
Of Total, Number of Affordable units	0	0	0	0	0	0	0	0	0	0
Years of affordability	0	0	0	0	0	0	0	0	0	0
Average number of years of affordability per unit	0	0	0	0	0	0	0	0	0	0
Units qualified as Energy Star	0	0	0	0	0	0	0	0	0	0
504 accessible units	0	0	0	0	0	0	0	0	0	0
Units occupied by households previously living in subsidized housing	0	0	0	0	0	0	0	0	0	0
Of Affordable Units										
Number occupied by elderly	0	0	0	0	0	0	0	0	0	0
Number designated for persons with HIV/AIDS	0	0	0	0	0	0	0	0	0	0
Of those, number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
Number of housing units for homeless persons and families	0	0	0	0	0	0	0	0	0	0
Of those, number for the chronically homeless	0	0	0	0	0	0	0	0	0	0
=====										

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Housing Subsidies

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Total Number of Households	0	0	0	0	0	0	0	0	0	0
Of Total:										
Number of households receiving short-term rental assistance (< = 3 months)	0	0	0	0	0	0	0	0	0	0
Number of households assisted that were previously homeless	0	0	0	0	0	0	0	0	0	0
Of those, number of chronically homeless households	0	0	0	0	0	0	0	0	0	0
=====										

Shelter for Homeless Persons

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Number of beds created in overnight shelter/other emergency housing	0	0	0	0	0	0	0	0	0	0
Number of homeless persons given overnight shelter	0	0	0	0	0	0	0	0	0	0
=====										

Homeless Prevention

	Create Suitable Living			Provide Decent Housing			Create Economic Opportunities			Total
	Access	Afford	Sustain	Access	Afford	Sustain	Access	Afford	Sustain	
=====										
Number of Persons Assisted										
that received emergency financial assistance to prevent homelessness	0	0	0	0	0	0	0	0	0	0
that received emergency legal assistance to prevent homelessness	0	0	0	0	0	0	0	0	0	0
=====										

SUMMARY OF COMMUNITY DEVELOPMENT BLOCK GRANT ACTIVITIES FOR 2008

ACTIVITY NAME	ACCOMPLISHMENTS	CDBG BUDGET	CDBG EXPENDITURES	MATCHING FUNDS		Total Number Persons (P)/Households (H) Assisted								
						LOW/ MOD	LOW	EXTM LOW	WHITE	OTHER	HISP	TOTAL	ELDERLY	HEADED
HOUSING PROGRAMS														
Single Family Rehab Program	One home were rehabilitated with CDBG funds at an average loan amount of \$4,262 per house. There were also cost incurred for engineering services to determine if the structure of a home was safe. Location: Citywide	\$214,784	\$6,064	\$0	1(H)	1	0	0	0	1	1	0	0	0
Architectural Barrier Removal Program	No homes were rehabilitated in 2008 under this program. There are 4 projects started but were not completed in 2008 Location: Citywide	\$22,637	\$1,271	\$0	0									
Emergency Grant Program	Twenty very low income households were assist- ted. Average assistance was \$1,584. Work in- cluded new furnaces, water heaters, fixed leaking roofs, fixed electrical system. Location: Citywide	\$46,623	\$31,670	\$0	20(H)	6	14	16	0	4	20	12	8	9
Paint-A-Thon Program	In partnership with the Longmont Senior Center and neighborhood volunteers, the exterior of 3 houses of elderly residents were painted. These persons all had comes below 50% of median and could not afford to do it themselves. Location: Citywide	\$18,063	\$17,748	\$0	3(H)			3	0	3	3	3	2	0
Down Payment Assistance Program	Low interest loans for down payment and closing costs were provided to 14 households purchasing homes in Longmont. HOME Consortium funds were used for these loans. As these loans are repaid, the funds will be reloaned to other income qualifying families. Location: Citywide	\$20,000	\$0	\$0	0	No beneficiaries reported for this period								
Boulder County Housing Authority Homeownership Training Program	The BCHA provides homeownership training & housing counseling services to Boulder County residents. Since the Homeownership Training is required for all Down Payment Assistance appli- cants, the City set-aside \$15,000 in each of two years to help offset the cost of providing this train- ing to the Longmont residents who use it and the counseling service. Location: Citywide	\$20,000	\$20,000	\$247,471	357(P)	84	119	96	282	75	140	357		
Foreclosure Prevention Program	In collaboration with the BCHA, the city will provide loans to income qualifying home- owners that are in default, but have the potential to get caught up with their mortgage payments. Location: Citywide	\$20,000	\$0	\$0	0	No beneficiaries reported for this period								
Thistle Community Housing Blue Vista	In 2001, acquired 9 acres of land to develop 198 units of owner housing. 51% of the units will be affordable to households <60% AMI. Project is being undertaken by Thistle Community Housing a local non-profit. Construction began in late '04 with model homes to be constructed in summer '05. Spent \$70,000 in 2000 & 2001 funds. Location: East of Main St. and south of Quail Road		\$0	\$0	10(H)	2	7	1	9	0	1	10		

ACTIVITY NAME	ACCOMPLISHMENTS	CDBG BUDGET	CDBG EXPENDITURES	MATCHING FUNDS		Total Number Persons (P)/Households (H) Assisted									
						LOW/ MOD	LOW	EXTM LOW	WHITE	OTHER	HISP	TOTAL	SINGLE ELDERLY HEADED DISABLED		
HOUSING PROGRAMS (Continued)															
Thistle Community Housing Acquisition of the Cannery Apartments	This project involved the acquisition of an existing apartment complex with CDBG, HOME and Affordable Housing funds, State Division of Housing Funds and also used Low Income Housing Tax Credits and other funding sources to complete the acquisition and rehabilitation of the project. Location: Southwest corner of 3rd Ave. and Main St in the City of Longmont	\$21,816	\$21,816	\$9,721,610	92(H)	10	79	3	27	55	10	92			
OUR Center Rental Deposit Program	The OUR Center is operating a program to grant or loan funds for rent deposits and/or first and last month's rent to disabled person. Many disabled persons can live independently, but may not be able to save enough to pay the rent deposit Location: Citywide	\$8,255	\$2,500	\$0	5(H)			5	5	0	0	5	0		5
Rental Assistance Payment Longmont Housing Authority	Final repayment of funds loaned from the city's Affordable Housing Fund to the Longmont Housing Authority to cover one month's HAP payment in 2005. Made up for shortfall in the Section 8 Housing Choice Voucher rent assistance program when budget authority wasn't sufficient to cover one month's rent. Location: Citywide	\$39,000	\$39,000	\$0									Beneficiaries reported previously		
Longmont Christian Housing St. Vrain Manor improvements	This project involved the rehabilitation of St. Vrain Manor, an elderly affordable rental project. Improvements included the installation of new ADA approved smoke detectors and fire alarms and the replacement of the toilets with new ADA ones. Location: 606 Pratt Street - Longmont, CO	\$69,340	\$65,179	\$0	76 (P)			76	73	1	2	76	76		
Thistle Community Housing English Village - Re-roofing project	This project involved the rehabilitation of English Village apartments located at 1348-1364 South Coffman Street in Longmont, CO. The roof was replaced on three buildings for the purpose of extending the long term economic life of this affordable rental housing. Location: 1348-1364 South Coffman St. Longmont, CO	\$45,000	\$22,500	\$21,000	0								No beneficiaries reported for this period		
OUR Center Roofing Project	This project involved the rehabilitation of the OUR Center Hospitality Center. The Hospitality Center houses the Food Bank, Hot Meals program, the Day Shelter and some offices. Location: 303 Atwood St. Longmont, CO	\$5,000	\$0		0								No beneficiaries reported for this period		
		\$550,518	\$227,748	\$9,990,081											

ACTIVITY NAME	ACCOMPLISHMENTS	CDBG BUDGET	CDBG EXPENDITURES	MATCHING FUNDS	Total Number Persons (P)/Households (H) Assisted											
					LOW/ MOD	LOW	EXTM LOW	WHITE	OTHER	HISP	TOTAL	ELDERLY	HEADED	SINGLE DISABLED		
NEIGHBORHOOD IMPROVEMENT PROJECTS																
Neighborhood Revitalization Lanyon Neighborhood	This project provided support and necessary items for volunteers to use to clean-up the Lanyon neighborhood. The neighborhood runs from Hwy 66 on the north to 9th Ave. on the south and from Main on the west to Martin Street on the east. Total Neighborhood Revitalization funds used: \$3,708.92	\$49,709	\$6,720	\$0	607 (h)	468(h)	368(h)	254(h)	512(h)	0	80(h)	607 (h)	198(h)	0	0	
Countryside Village Mobil Home Park	This project provided support and necessary items for volunteers to use to clean-up the Countryside Village Mobile Home Park. Total Neighborhood Revitalization funds used: \$3,011.36				294 (h)	153 (h)	106 (h)	35 (h)	218 (h)	0	71 (h)	294 (h)	56 (h)	0	0	
TOTALS:		\$49,709	\$6,720			No beneficiaries reported for this period.										

ACTIVITY NAME	ACCOMPLISHMENTS	CDBG BUDGET	CDBG EXPENDITURES	MATCHING FUNDS	Total Number Persons (P)/Households (H) Assisted							
					LOW/ MOD	LOW	EXTM LOW	WHITE	OTHER	HISP	TOTAL	SINGLE ELDERLY HEADED DISABLED
COMMUNITY IMPROVEMENT PROJECTS												
Downtown Development Authority	This project provides low interest loans to downtown businesses that will make façade improvements or fix code violations and otherwise approve the appearance of downtown. No projects were completed in 2009 despite aggressive marketing of the program. Location: Bordered by Longs Peak Ave., alley between Terry & Pratt on west, 1st Ave., and Martin & Emery on east.	\$37,000	\$0	\$0							No beneficiaries this period	
Latino Small Business Center	The purpose is to increase the success rate for new & emerging Latino businesses, & reduce the risks & obstacles that frustrate the creation of new businesses. All info & classes in Spanish & English. A Market Analysis, Business Resource Guide, networking, 10 classes on business skills, a loan pool for start up costs, & youth entrepreneurship opportunities will be conducted in 2005. Location: Citywide	\$8,040	\$8,040	\$27,500	4(B)						4 businesses	
Personal Investment Enterprise (IDA Program)	Income eligible persons will be able to have their savings matched with CDBG and other funds when saving for on to three specific goals: Home Purchase, Education or Business entrepreneurship. Specific education/training will occur and savings plan must be executed. Currently, there are a total of 13 households that are participating the in program. 1 household completed the program in 2008. Location: Citywide	\$29,503	\$16,503	\$139,332	1(H)	1		1	0	0	1	
Inn Between Play ground construction	This project involved the construction of a playground for the children that will reside at this Transitional Housing project. Location: 1913 North Terry Street, Longmont, CO	\$665	\$665	\$13,500							Beneficiaries reported previous year	
Safe Shelter of the St. Vrain Valley Construction of play ground	This project involved the construction of a playground for the children that will temporarily reside at the at the shelter. The residents are victims of domestic violence. Location: Confidential for safety reasons	\$15,000	\$15,000	\$24,851	51(P)		51	33	9	9	51	51
Boulder County Housing Authority Casa Esperanza - Computers	CDBG funds were used to purchase new laptop computers to be used by the Casa de la Esperanza residents to maintain and update their Computer Learning Lab. The Computer Lab targets the lower income academically at-risk youth of migrant Farmworkers who do not have access to a computer. Location: 1520 South Emery Street	\$10,000	\$860	\$15,580							No beneficiaries reported for this period.	
Digital Divide Program	This program provides wireless internet accounts and computers to families who have a Section 8 Housing Choice Boucher and/or who live in the various affordable housing developments in the city. Location: City Wide	\$2,395	\$2,395	\$16,605	81(H)	2	79	38	3	40	81	0
TOTALS		\$102,603	\$43,463	\$237,368								

Total Number Persons (P)/Households (H) Assisted

ACTIVITY NAME	ACCOMPLISHMENTS	CDBG BUDGET	CDBG EXPENDITURES	MATCHING FUNDS	Total Number Persons (P)/Households (H) Assisted						
					LOW/ MOD	LOW	EXTM LOW	WHITE	OTHER	HISP	TOTAL
PROGRAM ADMINISTRATION											
Thistle Community Housing Homeownership Marketing	CDBG funds were used to increase the pool of home buyers qualified to purchase homes through the City's Community Housing Program and using Down Payment Assistance. This project will write a marketing plan to promote and increase participation in the city's home buyer programs as well as in Thistle's Community Land Trust Program.	\$20,000	\$18,312	\$10,000							
	Location:										
General Program Administration	General Administration	\$117,034	\$98,721	\$0						NA	
	Contingencies & uncommitted funds	\$0	\$0	\$0						NA	
	Consolidated Planning	\$0	\$0	\$0							
HOME Program Administration	Some of the above funds were used to match the HOME funds granted by the State to administer the Down Payment Assistance Program.	\$0	\$0							NA	
TOTAL:			\$117,033	\$10,000							
	TOTALS	\$839,864	\$394,964	\$10,237,449							
	Expenditure Rate		47.03%								
	Leverage Ratio			\$25.92 to						\$1.00	

PROGRAM CATEGORIES	Chart #3			Chart #2		
	BUDGET BY CATEGORY	EXPENDITURES BY CATEGORY	% OF EXPENDITURES BY CATEGORY	CATEGORY		
				BUDGET AS % OF TOTAL BUDGET	EXPENDITURE AS % OF TOTAL EXPEND.	
Housing Programs	\$570,518	\$227,748	40%	65%	59%	
Neighborhood Improvement Projects	\$49,709	\$0	0%	6%	0%	
Community Improvement Projects	\$102,603	\$43,463	42%	12%	11%	
Planning and Administration	\$117,034	\$117,034	100%	13%	30%	
Unprogrammed	\$34,851	\$0		4%		
Unspent	\$486,470	\$486,470	56%			
TOTALS	\$874,715	\$388,245	44%			

CDBG Grant - 2008	\$532,646
Program Income	\$64,654
Previous Years Unexpended Funds	\$277,415
Committed Funds	\$839,864
Unprogrammed Funds	\$34,851
Expenditures	\$394,964
Funds Unspent at 2008 Year End	\$479,751

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
 INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM
 CDBG FINANCIAL SUMMARY FOR PROGRAM YEAR 2008
 01-01-2008 TO 12-31-2008
 LONGMONT, CO

PART I: SUMMARY OF CDBG RESOURCES

01	UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	277,415.22
02	ENTITLEMENT GRANT	532,646.00
03	SURPLUS URBAN RENEWAL	0.00
04	SECTION 108 GUARANTEED LOAN FUNDS	0.00
05	CURRENT YEAR PROGRAM INCOME	62,719.00
06	RETURNS	0.00
07	ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	1,935.41 1
08	TOTAL AVAILABLE (SUM, LINES 01-07)	874,715.63

PART II: SUMMARY OF CDBG EXPENDITURES

09	DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	277,932.24
10	ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11	AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	277,932.24
12	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	117,033.53
13	DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14	ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15	TOTAL EXPENDITURES (SUM, LINES 11-14)	394,965.77
16	UNEXPENDED BALANCE (LINE 08 - LINE 15)	479,749.86

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17	EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18	EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	148,495.00
19	DISBURSED FOR OTHER LOW/MOD ACTIVITIES	129,437.24
20	ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21	TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	277,932.24
22	PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23	PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY2008	PY0000	PY0000
24	CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION		277,932.24	
25	CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS		277,932.24	
26	PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)		100.00%	

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PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27	DISBURSED IN IDIS FOR PUBLIC SERVICES	81,257.63	
28	PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	160.16	
29	PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00	
30	ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	4,735.09	2
31	TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	86,152.88	
32	ENTITLEMENT GRANT	532,646.00	
33	PRIOR YEAR PROGRAM INCOME	57,846.62	
34	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00	
35	TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	590,492.62	
36	PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.59%	

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	117,033.53	
38	PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00	
39	PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00	
40	ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00	
41	TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	117,033.53	
42	ENTITLEMENT GRANT	532,646.00	
43	CURRENT YEAR PROGRAM INCOME	62,719.00	
44	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	1,935.41	1
45	TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	597,300.41	
46	PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	19.59%	

1 - \$64,654.41 is the total amount of program income received and receipted in IDIS in 2008, so added \$1,945 to \$62,719.

2 - \$80,397.63 is total amount spent on PS in 2008. \$5,755.25 is amount of unliquidated obligations in 2008, so had to add \$4,735.09 to get to total obligations of \$86,152.88.

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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

NONE FOUND

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

PGM YEAR	PROJ ID	IDIS ACT ID	ACTIVITY NAME	MATRIX CODE	NTL OBJ	DRAWN AMOUNT
----	----	-----	-----	-----	-----	-----
2005	0008	217	RENT ASSISTANCE PAYMENT - ONE MONTH	05S	LMH	26,000.00
2005	0008	217	RENT ASSISTANCE PAYMENT - ONE MONTH	05S	LMH	13,000.00
2007	0003	247	ACQUIS. OF THE CANNERY APTS. THISTLE	01	LMH	21,816.00
2008	0008	252	ST. VRAIN MANOR SENIOR HOUSING IMPROV	14B	LMH	24,800.00
2008	0008	252	ST. VRAIN MANOR SENIOR HOUSING IMPROV	14B	LMH	22,916.00
2008	0008	252	ST. VRAIN MANOR SENIOR HOUSING IMPROV	14B	LMH	17,463.00
2008	0008	263	ENGLISH VILLAGE APT RE-ROOF	14B	LMH	22,500.00
TOTAL:						148,495.00

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LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

PGM YEAR	PROJ ID	IDIS ACT ID	ACTIVITY NAME	MATRIX CODE	NTL OBJ	DRAWN AMOUNT
2005	0005	223	PILOT LATINO SMALL BUSINESS PROGRAM	18C	LMC	435.00
2006	0004	225	HANDICAPPED ACCESSIBILITY PROGRAM	14A	LMH	271.39
2006	0004	225	HANDICAPPED ACCESSIBILITY PROGRAM	14A	LMH	1,000.00
2007	0002	241	PERSONAL INVESTMENT ENTERPRISE PROGRAM	05R	LMH	3,000.00
2007	0002	241	PERSONAL INVESTMENT ENTERPRISE PROGRAM	05R	LMH	4,502.63
2007	0002	241	PERSONAL INVESTMENT ENTERPRISE PROGRAM	05R	LMH	9,000.00
2007	0003	267	OUR CENTER RENT DEPOSIT	05T	LMH	1,550.00
2007	0003	267	OUR CENTER RENT DEPOSIT	05T	LMH	950.00
2007	0004	243	GENERAL HOUSING REHAB PROGRAM	14A	LMH	200.00
2007	0004	243	GENERAL HOUSING REHAB PROGRAM	14A	LMH	1,802.66
2007	0004	243	GENERAL HOUSING REHAB PROGRAM	14A	LMH	3,275.00
2007	0004	243	GENERAL HOUSING REHAB PROGRAM	14A	LMH	786.78
2007	0004	245	EMERGENCY GRANT PROGRAM	14A	LMH	3,100.00
2007	0004	245	EMERGENCY GRANT PROGRAM	14A	LMH	287.35
2007	0004	245	EMERGENCY GRANT PROGRAM	14A	LMH	13,156.81
2007	0004	246	PAINT-A-THON PROGRAM	14A	LMH	8,062.53
2007	0005	238	INN BETWEEN - NEW PLAYGROUND	03E	LMC	664.94
2007	0005	268	DIGITAL DIVIDE	05	LMC	2,395.00
2007	0007	240	LATINO SMALL BUSINESS CENTER	18C	LMC	6,705.00
2007	0007	240	LATINO SMALL BUSINESS CENTER	18C	LMC	900.00
2008	0002	256	HOUSING COUNSELING SERVICES	05	LMC	3,105.00
2008	0002	256	HOUSING COUNSELING SERVICES	05	LMC	16,895.00
2008	0003	261	EMERGENCY GRANT PROGRAM	14A	LMH	15,126.17
2008	0003	262	PAINT A THON PROGRAM	14A	LMH	9,685.70
2008	0005	253	CASA DE LA ESPERANZA - COMPUTER LAB	05	LMC	860.00
2008	0005	257	SAFE SHELTER - PLAYGROUND CONSTRUCTION	03C	LMC	15,000.00
2008	0005	266	BEAT 5/LANYON NEIGH CLEANUP	03E	LMA	1,928.92
2008	0005	266	BEAT 5/LANYON NEIGH CLEANUP	03E	LMA	1,780.00
2008	0005	269	COUNTRYSIDE VILLAGE NEIGH CLEANUP	03E	LMA	3,011.36
TOTAL:						129,437.24

Chart #1
CDBG Funds Available/Committed/Expended

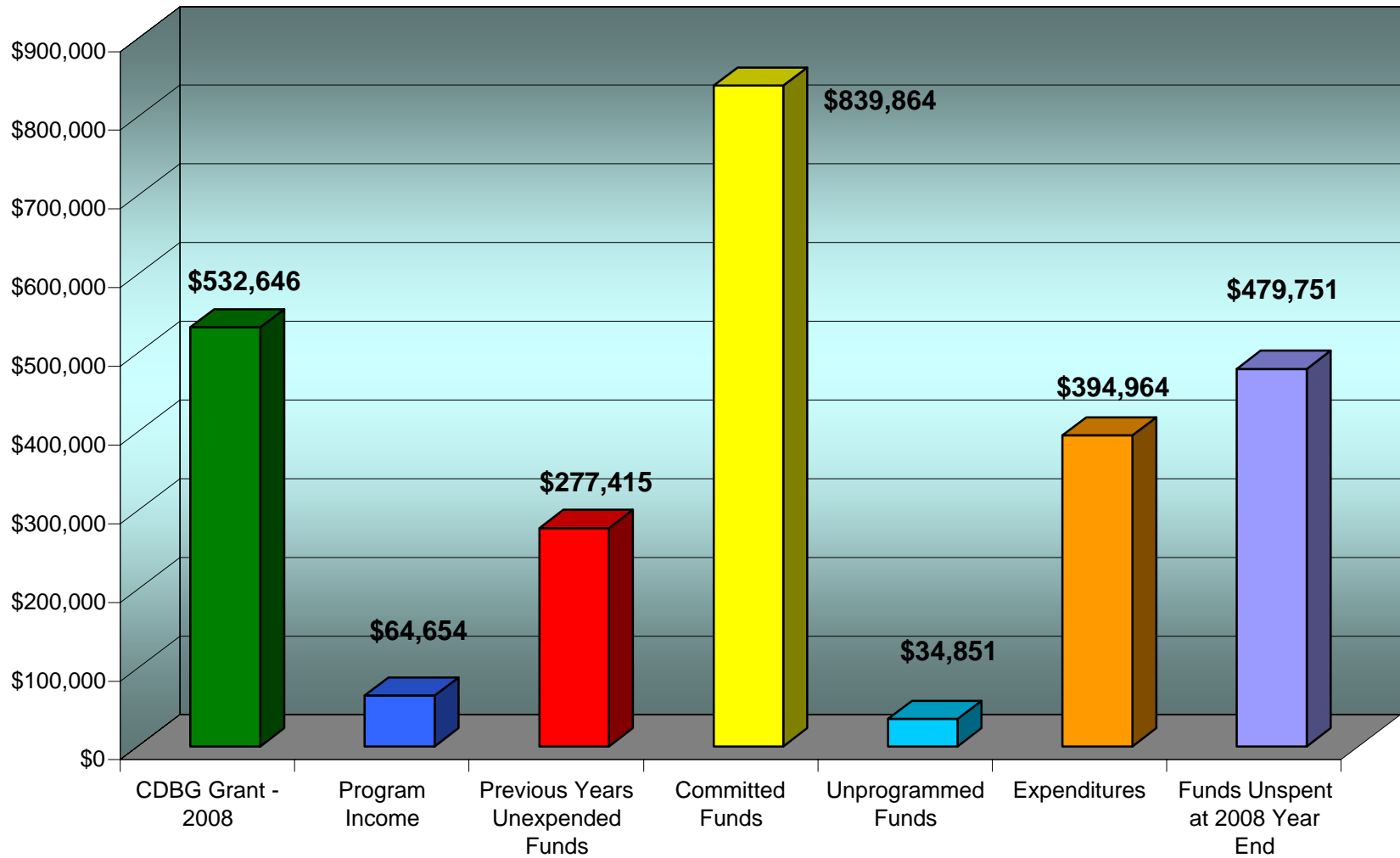


Chart 2
CDBG Funds % of Total Budget
by Category - 2008

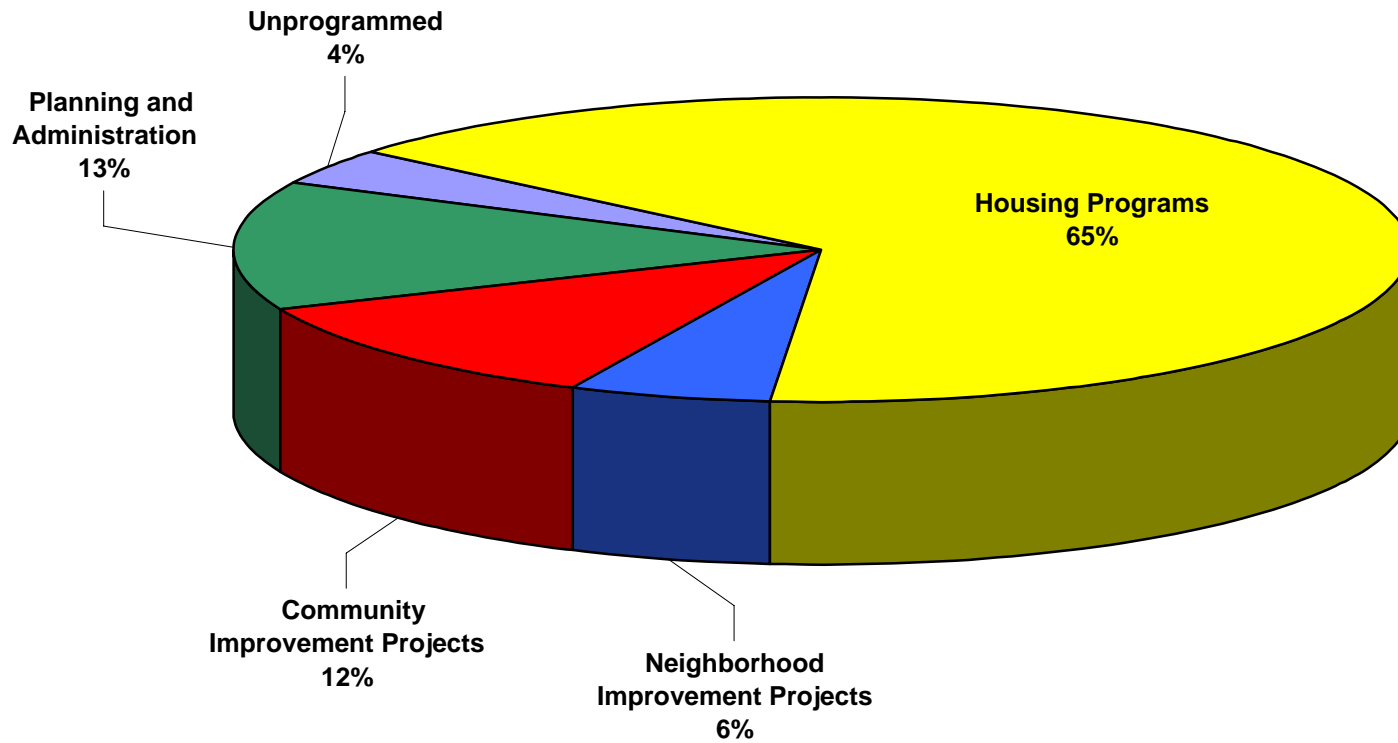
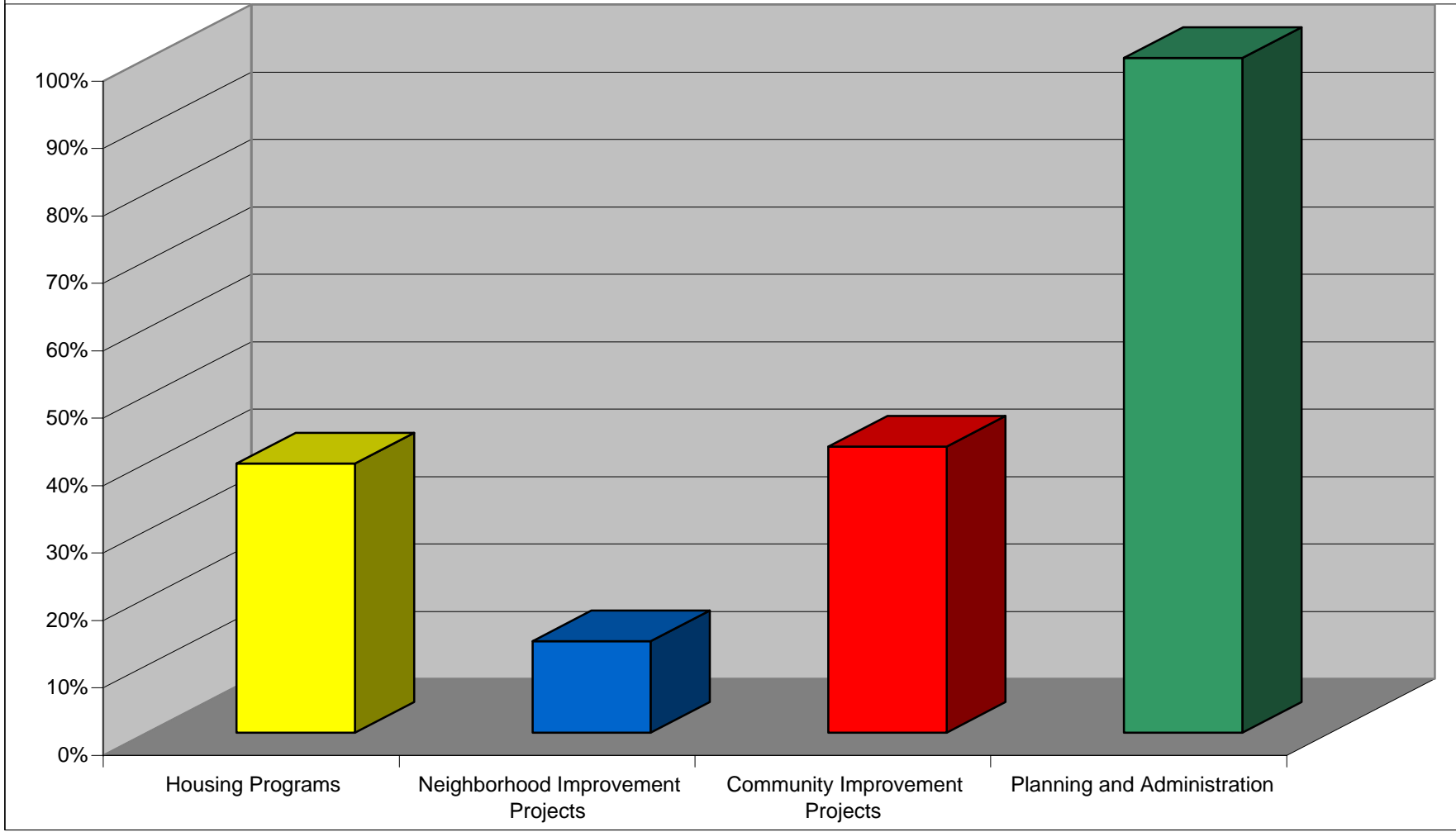
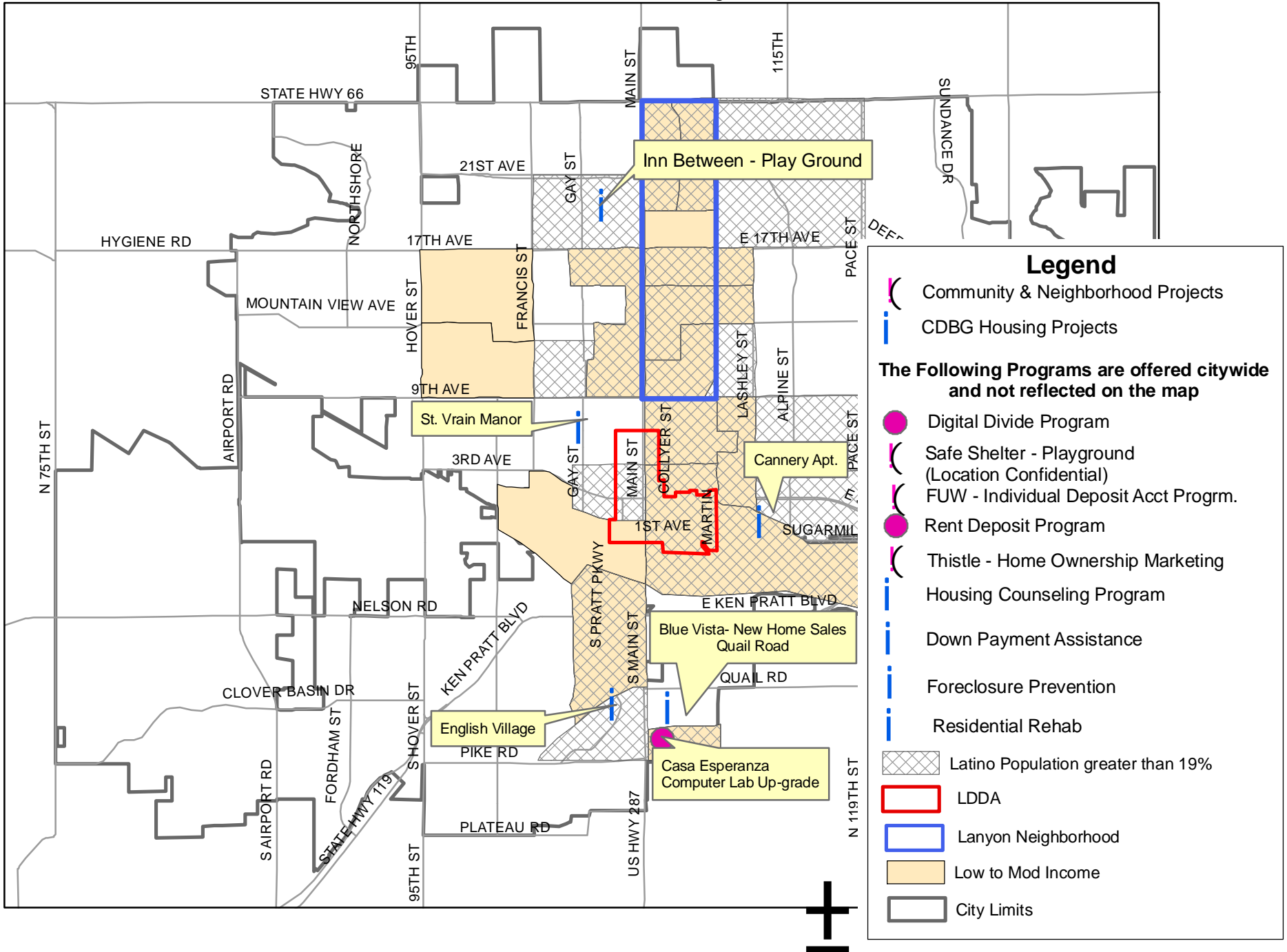


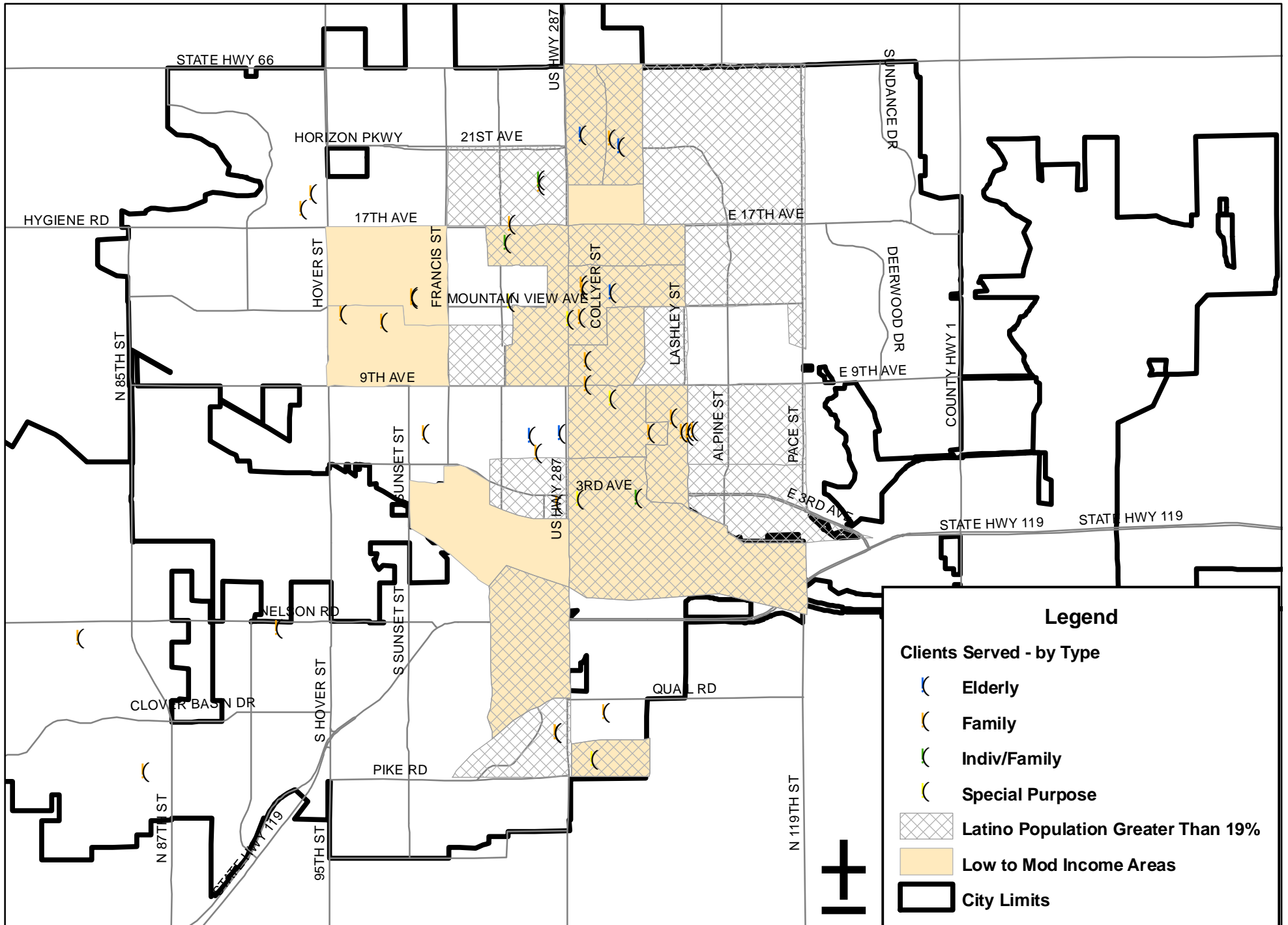
Chart #3
CDBG Funds Expended by Category - 2008



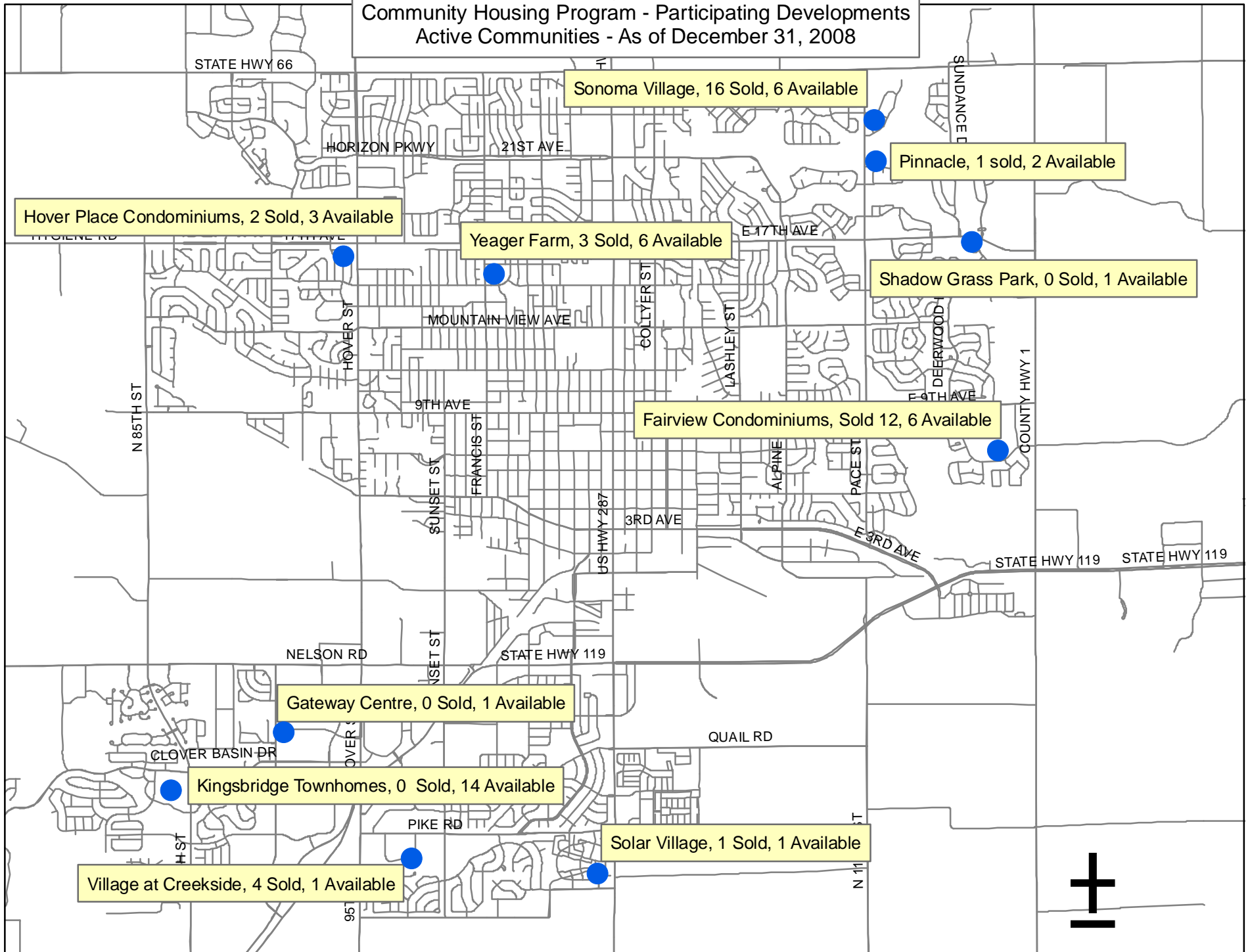
City of Longmont, Colorado 2008 CDBG Projects



City of Longmont, Colorado Affordable Rental Properties



City of Longmont, Colorado
Community Housing Program - Participating Developments
Active Communities - As of December 31, 2008



Fair Housing Impediments Action Plan 2004 - 2009

UPDATE ON PROGRESS - 2008

Impediment	Goal	Action Plan	Action Steps	Priority/Timeline/Action
<p>A. Housing Supply and Choice – There is a reluctance to allow developments serving low/moderate income or special needs populations in neighborhoods. Available sites for building affordable homes are limited and the cost to develop housing is still high. There are few units available for people with disabilities, especially persons needing a wheel chair. Greater efforts need to go into increasing the production of low and moderate income housing.</p>	<p>Facilitate Housing Production, particularly for persons and families with low and moderate incomes</p>	<p>1. Set specific housing production goals. During the 5 year Consolidated Planning process, the HRC will determine and set annual goals for the CDBG/AH staff and the TRG to meet regarding production of housing and location of housing. Accessible housing will be given a priority in the goals. Production of housing could be new construction of affordable units, but could also be acquisition and rehabilitation of existing housing that is not currently affordable, or using financing mechanisms to extend the period of affordability for currently affordable units.</p> <p>2. Increase funding for affordable housing developments. In addition to funding the Affordable Housing Fund with developer fees and General Funds, the city should explore additional sources of funding. Also, other sources of funding should be researched and found to continue and/or expand existing housing programs that promote housing choice such as the Down Payment Assistance Program, the Housing Rehabilitation Programs, and the Housing Choice Voucher Program.</p> <p>3. Increase and Improve Public-Private partnerships. Continue the partnerships that have worked in the past but set goals for production so everyone has a clear idea of where the city is headed. Explore and enter into additional partnerships particularly with lenders who can help finance housing.</p>	<p>a. During Consolidated Planning process, determine need for new units, need for housing rehabilitation (owner and renter) and with HRC, set numeric goals to be achieved in each of the five years of the Plan (2005 – 2009).</p> <p>a. Update research conducted as part of the Affordable Housing Trust Fund proposal back in 1999. With the TRG, determine what resources are applicable.</p> <p>b. Determine method for approaching funding resources.</p> <p>c. Submit grant or other funding proposals as necessary.</p> <p>a. When production goals in 1.a. above have been determined, publicize them by sending them to all local housing developers. Use them in determining funding recommendations from CDBG and the AH Fund.</p> <p>b. Explore additional partnerships and bring possibilities back to HRC &/or TRG, as necessary.</p>	<p>High 3rd Quarter, 2004 Completed in November, 2004</p> <p>Medium 2005 – 2006 HOME Consortium established to allow funds to be received by the City in 2007. Received two state grants to recapitalize the DPA program in 2008.</p> <p>High 3rd Quarter, 2005 Goals published in paper and on website. Made available to developers upon request.</p> <p>Medium, 2006 HFH has partnered with two developments to meet their AH goals</p>

Impediment	Goal	Action Plan	Action Steps	Priority/Timeline/Action
		<p>4. Complete and publicize the Housing Plan. Use the city's Five year Consolidated Plan to set specific goals and to seek additional funding from private investors, foundations and the State and Federal government. Also use the information to interest local businesses in developing worker housing.</p> <p>5. Reduce costs to produce housing. While actions have been taken to reduce or waive development fees for new housing construction, the cost to develop housing is still high. Explore other methods to streamline procedures and reduce not only fees, but the cost to develop housing.</p>	<p>a. Summarize the Consolidated Plan in an Executive Summary that is easily readable and is specific about the city's goals. Send out to all local non-profits, for-profit housing developers, realtors, lenders, and other related housing agencies</p> <p>b. With the TRG determine a method and an approach to businesses who have a vested interest in ensuring that their workforce has adequate housing choices in Longmont.</p> <p>a. Using the TRG and members from the Homebuilders Association, P&Z and Planning and Building Inspection staff, explore ways to streamline the development review process and lower costs while ensuring high quality design standards.</p>	<p>High 1st Quarter, 2005 Completed, 2005 Plan on Website, presented to and approved by Council</p> <p>Low 2007 Will begin this process in 2009</p> <p>Low 2006-2007 Worked with the HBA in 2007 – 2008 on this issue, Council accepted some recommendations, but not all.</p>

Impediment	Goal	Action Plan	Action Steps	Priority/Timeline/Action
<p>B. Minority Concentrations and Desegregation - While Hispanic households live in every neighborhood in Longmont, there are higher concentrations of Latinos living to the east of Main Street than to the west side according to 2000 Census data. There are residents who feel that discrimination occurs against large Hispanic families and that there are differing rental terms between races of people. Language barriers still exist between housing providers and housing occupants with few written materials (leases and HOA documents, as examples) available in Spanish. There are frequent evictions because of language and educational differences. Owners/managers of rental properties are not fully knowledgeable about fair housing laws.</p>	<p>Increase efforts to reduce discrimination by providing education about the Fair Housing law, rights & responsibilities and by conducting testing to determine if discriminatory practices are occurring.</p>	<p>1. Establish an Office of Fair Housing. Create a Fair Housing education program to ensure that all residents understand their Fair Housing rights and how to file housing complaints.</p> <p>2. Conduct “testing” for discriminatory practices. A “Testing Program” will help to determine if discriminatory practices are occurring during both the rental application and the home sales processes in Longmont. The purpose of testing is to identify and quantify the nature and extent of discrimination. The results could be widely distributed to the housing industry and the media. If discriminatory practices were identified and publicized, it might discourage future discriminatory practices and encourage a community of support for anti-discrimination efforts. Testing could also substantiate the validity or falsity of housing complaints and the public perception that housing discrimination is widely practiced in Longmont.</p>	<p>a. The Community Relations Office will educate residents and businesses and promote the fair housing law along with the rights and responsibilities. They will accept fair housing complaints and either mediate or determine a mechanism for referral of the complaints received.</p> <p>b. Existing outreach and education opportunities will be expanded to include a Fair Housing component. For instance, the Landlord/Tenant Symposium, held annually in November, will be expanded to include FH education and information for tenants and landlords, the model lease will include FH information, etc.</p> <p>a. Research existing testing programs available in Colorado. After cost analysis, contract with an agency trained in testing to conduct tests.</p> <p>b. Two types of tests will be conducted – random tests which blindly check for discriminatory practices, and tests which follow up and gather information in relation to a specific housing complaint.</p>	<p>High - 3rd Quarter, 2004 Office established in late 2004 An on-going education and complaint referral process established with a relationship with Co. Civil Rights Office. Landlord/Tenant Symposium attendance has increased past two years. FH add-ed as a part of the curriculum and Handbook now has FH section. Staff conducted 4 Fair Housing training sessions and seven sessions regarding predatory/ discriminatory lending under Fair Housing laws</p> <p>Medium - 2008 In 2008, the Fair Housing Office took part in a discriminatory predatory lending study, one of 4 partners chosen for this HUD-funded statewide study, Colorado’s Civil Rights Office was the coordinator. The purpose of the study was to: 1) Provide accurate & current information about high cost mortgage lending in Co. 2) Determine if such lending was structured to be predatory; 3) Determine the households & geographic areas most affected by high cost/predatory mortgage lending; 4) Understand why victims of discriminatory predatory lending ended up in unfavorable loan products; & 5) Assist CCRD with targeting their investigative & outreach efforts. Also partnered with the Co. Legal Services to conduct case assessments for possible legal representation in four cases of suspected predatory practices.</p>

Impediment	Goal	Action Plan	Action Steps	Priority/Timeline/Action
		<p>3. Help lessen neighborhood opposition to housing proposals. Work with the City's Land Development Code to reduce the distance in which people must be notified of projects and increase the number of meetings to be held to discuss the proposed project. Involving neighborhoods in the early stages of planning could help to lessen opposition to multi-family or affordable housing developments. Addressing neighborhood concerns early on through changes to project design can help to eliminate opposition. The city and affordable housing proponents could also work to educate the community about the false impressions that affordable housing will lower property values, increase crime, etc.</p>	<p>c. Results of testing will be used to educate those that are found to be practicing discrimination, to educate others in the community that may not realize the practices are discriminatory, and to file complaints if the action cannot be resolved or mediated.</p> <p>d. Establish a volunteer attorney panel, versed in Fair Housing law, to advise us on complaints.</p> <p>a. TRG will meet with Planning staff and P&Z members (if desired) to discuss issues in the Land Development Code that positively and negatively impact affordable housing projects.</p> <p>b. An affordable housing staff person will attend each formal/required neighborhood meeting where affordable housing developments are being discussed/presented to answer questions and dispel myths or false impressions..</p> <p>c. Additional outreach and education about affordable housing and its impacts on a neighborhood will be prepared and conducted. This could be presented as part of the NGLA curriculum, to specific neighborhood groups where affordable housing development is occurring, or as part of an education/outreach effort to the entire community.</p>	<p>Medium 2009</p> <p>Medium 2009</p> <p>High 2nd Quarter, 2004 Completed and meetings/ attendance is ongoing</p> <p>Medium 2008 Completed and meetings/ attendance is ongoing</p> <p>High 2nd Quarter, 2004 and annually in spring Completed and ongoing</p>

Impediment	Goal	Action Plan	Action Steps	Priority/Timeline
		<p>4. Publicize Fair Housing requirements. Determine the best time of year to hold the Bilingual Homeownership Fair to maximize citizen and vendor participation. Improve the outreach efforts for the Landlord/Tenant Symposium & better integrate Fair Housing information into that venue. Include more groups in the planning of these two events. Work with the non-profit groups receiving CDBG assistance to pass on information to their clients about the events, their FH rights & how to file fair housing complaints. Information could be sent out with the City's utility bills, printed in display advertisements in the newspaper, and released as public service announcements to local radio or television stations. Information on how persons can file complaints reporting alleged discrimination could also be published.</p> <p>The Latino Housing Task Force has indicated that it will work with city staff to help:</p> <ul style="list-style-type: none"> • publicize events where Fair Housing will be discussed, • get participation at the events • provide names and resources for potential participants • provide outreach & educational opportunities around fair housing & the need for affordable housing developments. 	<p>a. The Bilingual Homeownership Fair will now consistently be held in the spring when most people naturally start to think about moving before school and/or fixing up their homes. Additional people will be recruited to help design the Fair and to outreach to more participants.</p> <p>b. The Landlord/Tenant Symposium will include a Fair Housing component and additional marketing and outreach to potential participants will be conducted. The model lease and the Landlord/Tenant handbook will include information on Fair Housing, tenant's rights and landlord's responsibilities.</p> <p>c. Additional marketing of the above events will be conducted and increased education around fair housing will take place as part of Action Plan #B.1., above. The Longmont Area Board of Realtors and property management firms will be approached to develop a comprehensive list of rental property owners for education purposes.</p> <p>d. The establishment of a Community Housing Resource Board, which could conduct educational outreach on Fair Housing issues, specifically for realtors, will be explored with the Longmont Area Board of Realtors.</p>	<p>High 4th Quarter, 2004 and annually in November Completed and ongoing</p> <p>High 4th Quarter, 2004 and annually in November Completed and ongoing Longmont Fair Housing Office educational outreach and survey consisted of the following:</p> <ul style="list-style-type: none"> • Translation of educational toolkit into Spanish. • Nineteen educational/outreach sessions were held including community segments: community members, housing professional and community housing advocates/non-profits; . • Five referrals to Colorado Civil Rights Office, one formalized a complaint. <p>High 2004 Trainings of comm. advocates & justice providers were held in 2006. FH office staff continue to attend Landlord Assoc. meetings.</p>

		<p>5. Address landlord concerns about the Housing Choice Voucher Program (formerly the Section 8 program). There is a concern among housing providers that the Housing Choice Voucher program is diminishing, which makes them an even more important commodity for affordable housing. Even though acceptance of the program by landlords is not a great concern at the present time, it will become so as the economy improves. Therefore, it is important to be prepared when the climate of acceptance of the program begins to change.</p>	<p>a. Housing Authority and city staff will watch for changes to this program at the federal level and will report to Council and to the community about what is being proposed and what the impacts will be for Longmont.</p> <p>b. Recruitment of landlords for participation in the program will remain ongoing and will adapt as needed to encourage and ensure an adequate supply of units that will accept Vouchers.</p>	<p>High Ongoing as needed</p> <p>High Ongoing <i>This is currently not an issue due to market forces.</i></p>
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Impediment	Goal	Action Plan	Action Steps	Priority/Timeline/Action
<p>C. Housing and Community Economic Health – While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community. Households who pay up to 50% or more, of their income for housing are unable to actively participate in all aspects of community life. When housing consumes too much of a household’s income, other important needs such as education, health care, and economic advancement go unmet. Housing problems contribute to marital conflicts, at-risk children, homelessness, and other social problems. The community at large ends up paying for remedial responses including housing subsidies, welfare, indigent health care, police services, etc. Community efforts to facilitate housing choice and financial independence for its members can benefit the overall economy and quality of life.</p>	<p>Seek to improve people’s chances for economic and social independence by supporting programs that enhance their self-sufficiency.</p>	<p>1. Seek to improve credit histories of low income families. The efforts in this regard taken so far have met with limited success and Latinos and other low income families are still having trouble obtaining credit. Education of consumers so they better understand credit issues helps them avoid being taken advantage of by predatory lenders.</p> <p>The Latino Housing Task Force will be working on the predatory lending issue as part of their Action Plan. So they may take the lead in this area. Any efforts the city may take around this issue will be coordinated first with this group.</p>	<p>a. Increase the educational component of the Boulder County Housing Counseling Program around understanding and improving credit history.</p> <p>b. Work to establish a bilingual Homeownership Center which would cover all of Boulder County and would provide a one-stop center for programs and educational opportunities around housing issues. These can range from actual housing purchase programs (like our Down Payment Assistance and Community Housing Programs), to learning home maintenance, to dealing with credit issues, to identifying and avoiding predatory lenders. The Center would also help folks get ready to buy a home and/or manage money better to reach financial goals.</p> <p>c. Study the impacts and prevalence of predatory lending practices in Longmont and design an education component to help people avoid this problem. Work with lending institutions to encourage their efforts and to make conventional credit more available to lower income persons.</p>	<p>High 4th Quarter, 2004 BCHCP is promoting this effort more in the classes. Additional counselor hired & will be conducting “Financial Fitness” classes. Workshop on “Don’t Borrow Trouble” which dealt with predatory lending issues was held several times in 2006.</p> <p>High 2005 – 2006 Housing Counselors are now located in a Longmont city building so we have established a “virtual” HOC offering full services and referrals.</p> <p>High 2005 See info provided under item B.2. In addition, ongoing education classes have been formed and held since 2006. Have been publicizing more and provided incentives to get CHP/DPA home owners to them.</p>

		<p>2. Support Literacy and bilingual education. While many non-profits serving the Latino community have translated documents into Spanish, there is still a wide gap in the community between those speaking primarily Spanish and those speaking primarily English. The housing agencies and city government should lead efforts to have bilingual written information, signage and staff for their businesses and to promote this for all types of businesses in the community.</p>	<p>a. The City has begun an effort to catalogue the bilingual resources of staff and to prepare a plan for improving the diversity of staff and resources to better serve the Latino community.</p> <p>b. Community Services Depart. will gather information about service gaps, needs & opportunities and will prepare a plan to increase outreach and service to the Latino community.</p>	<p>High Completed, 2005 City tested and compiled a list of people with other language skills, evaluated their skill level. Incentive pay introduced.</p> <p>High Completed, 2008 Countywide Human Services Master Plan completed and now being implemented.</p>
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