

2003 LONGMONT CITY COUNCIL RETREAT WHITE PAPER
AFFORDABLE HOUSING

Introduction

The 1999 Housing Needs Assessment Study estimated that there are approximately 3,184 households in Longmont that spend more than 30% of their income on their rent/mortgage payment and are therefore considered to be burdened by the cost of their housing. The 2000 Census showed that there are 4,172 owners and 3,905 renters (8,077 total households) or 32% of the city's total households paying more than 30% of their income for housing.

- While monthly rental rates are less than ownership costs, 42% of renters are cost burdened as compared to 26% of all homeowners.¹
- Nearly 40% of Longmont's low-income households are cost burdened by their housing payment.² According to the 2000 Census, this has increased to 55% and about 40% of the low-income households are severely cost burdened (paying more than 50% of their income for housing).¹
- Among the various types of households, Latino households spend the highest proportion of their income on housing – 42% spend more than 30% of their income on rent or a mortgage - with approximately 18% paying more than 50% of their monthly income on housing. 19% of all elderly households pay more than 30% of their income for housing costs with 14% paying more than 50% of their income for housing.¹
- Of the 5,531 persons living in poverty in Longmont (7% of the total population), 12% are elderly and 42% are Latinos.¹

The purpose of this document is to assist City Council in its discussion of affordable housing issues. Specifically, this document:

- reviews the affordable housing needs as presented in 2000 by the Affordable Housing Task Force,
- updates the needs with available new Census data,
- reviews the city's Housing Strategic Plan,
- reviews housing accomplishments to date and identifies remaining gaps

¹ 2000 Census data, U.S. Bureau of the Census, 1999

² 1999 Housing Needs Assessment and Analysis Study

Background Information

Before launching into a discussion about affordable housing issues in the Longmont community it is important to define the term, as well as describe the characteristics of the population; special housing needs; current housing stock; and market trends.

A. Definition of Affordable Housing: No housing unit is intrinsically affordable; it depends on the income of the occupants. Nation-wide affordable housing studies and underwriting standards commonly accept that a family should spend no more than 30% of its income on its housing expenses. For the purposes of the city's housing programs, a homeownership unit is affordable if a family whose income is at or below 80% of the area median income can afford to purchase it without spending more than 30% of their income, and a rental unit is affordable if a family whose income is at or below 50% of the area median income can afford to rent it without paying more than 30% of their income for rent and utilities.

B. Projected Housing Needs: In March 2000, the City Council created the Affordable Housing Task Force to provide information about existing housing programs and recommend changes to the current housing policies of the City. The Task Force membership consisted of many different and diverse community members to gain a broad base of knowledge about housing issues and to gain acceptance by the entire community of the recommendations of the Task Force. The Affordable Housing Task Force used the data gathered from the Housing Needs Assessment Study to determine the need for affordable housing at the time of the Study. The need was then projected forward for five years as required by the City's CDBG Consolidated Plan.³ Within the Consolidated Plan is a Strategic Plan that sets forth goals for meeting some of the projected housing needs based on available funding and other resources. These housing needs are shown on Attachment #1 and the Strategic Plan is included in Attachment #2.

As things change, some of these assumptions may need to change. New Census data is just now starting to be made available and must be analyzed for their impacts. Also, recent economic indicators would suggest that some changes may need to be made in this area, although rushing to make changes based on a short term situation may negatively impact the housing programs in the long run. Because the Consolidated Plan must be redone every five years, it was always assumed that the Housing Needs and the Strategic Plan to help meet the needs would be updated when the new Census data was available.

C. New Census Data: The Longmont area sustained steady population growth during the 1980's and increased significantly in the 1990's. From 1980 to 1990, the City's population increased by 8,613 persons or 17% (1.7% per year). During that same period, the number of households increased in proportion to population with 4,134 housing units added to the stock or 20%. From 1990 to 2000, the population increased by 19,569 persons or 37.98% (3.8% per year). During this period, the number of households increased by 7,081 or 36%. The number of housing units added

³ To the household estimates, a "need for housing assistance" percentage based on the number of households that indicated in the Housing Needs Survey that they are cost burdened, overcrowded or living in substandard housing was applied. Then a projection of new families in the income categories was determined and some assumptions as to the need for new owner units or new renter units was applied. The needs were discussed more fully by income, tenure and type of household category in the Consolidated Plan. A full copy of the Consolidated Plan can be made available if desired.

totaled 6,994 or 34%. Housing costs increased from a median value of \$85,600 in 1990 to \$173,800 in 2000, a 103% increase. The number of rental units increased from 7,383 in 1990 to 9,229 in 2000 a 25% increase. As a result in this rather modest increase in rental units, rents for a 2 BR unit have changed from an average of \$497 in 1990 to \$872 in 2000, a 75% increase.

Longmont's population is growing older. In 1980, the median age was 28 years and in 1990 it was 31.9 years. In 2000 this had increased to 34.0 years. Longmont's population is also aging in terms of the increased number of residents who are age 65 or older. Over 9% of the population is 65 years of age or older. Individuals that are 85 or older are the poorest of the senior population and the most vulnerable in terms of failing health. Not only do they frequently require assistance in housing, they also require assistance in some daily living activities. The gross annual household income of Longmont's senior households is \$37,380 while the median gross annual household income is \$51,174. 38% of the households living in poverty in Longmont are elderly.

As you are aware from how this Council Retreat item was brought to you, the Senior Citizen Advisory Board considers affordable housing and the ability for the elderly to age in place as one of their top concerns. Rising housing and maintenance costs and increasing property values (which lead to increased taxes) make home ownership increasingly difficult for seniors on fixed incomes. In addition, older homeowners may have to pay to have regular yard and maintenance chores completed which further decreases their ability to make their housing payments. Older people who cannot afford to stay in their homes or who are renters are finding it difficult to secure adequate housing within their means. This was graphically highlighted by the fact that the new Aspen Meadows affordable elderly rental community was completely filled within less than one month of its opening and there is already a waiting list for units.

Longmont is an increasingly racially and ethnically diverse community. According to the 1990 Census, Longmont's population was 88% White, 11% Hispanic and 1% other racial/ethnic groups. In 2000, this had changed to 85% White, 19% Hispanic and 15% other racial/ethnic groups. The Hispanic population in Longmont has been growing at a faster rate proportionally compared to the total population. Housing problems experienced by racial and ethnic households are often compounded by high housing costs and housing discrimination. Hispanics and other ethnic and racial groups generally have lower incomes in Longmont than White households. Native American and Hispanic households have the highest proportion of lower incomes with 80% of all households having low to moderate incomes.⁴ This trend continues as 2000 Census data shows that Latino households have incomes that are 57% below White households' incomes and Native American households' incomes are 80% below that of Whites.

D. Income: One of the most significant links to affordable housing issues is income. Simply put, the more a person can afford to pay, the greater the housing choices. Conversely, those with limited incomes have fewer housing choices. According to the 2000 Census, about 46% of Longmont residents make less than 80% of the area median income --with a disproportionately higher burden of poverty occurring within Longmont's racial and ethnic households. The following table reveals the number of households in Longmont represented by different income ranges.

⁴ From "A Study on Fair Housing Choice in Longmont, Colorado," March, 1994

HOUSEHOLDS BY INCOME	1990 CENSUS		2000 CENSUS	
	NUMBER	%	NUMBER	%
Household Income Base	19,395	100.0	26,771	100.0
< \$15,000	3,682	19.0	2,671	9.9
\$15,000-\$24,999	3,369	17.4	2,799	10.4
\$25,000-\$34,999	3,415	17.6	3,052	11.4
\$35,000-\$49,999	4,229	21.8	4,453	16.7
\$50,000-\$74,999	3,363	17.3	6,228	23.3
\$75,000-\$99,999	874	4.5	3,692	13.8
\$100,000-\$149,999	394	2.0	2,655	9.9
\$150,000+	69	0.4	1,221	4.6
Median Household Income	\$32,393		\$51,174	
Average Household Income	\$36,770		\$61,682	

Sources: 1990 Census; CACI Marketing Systems, 2000 Census Bureau

As you can see, while the percentage of those with incomes below 80% of the AMI has decreased from 54% in 1990 to 48.4% in 2000, the number of households with incomes that meet this criteria has in fact increased from 10,466 to 12,978 (24%).

E. Strategic Plan and Accomplishments to Date: As mentioned earlier, a Strategic Plan for Housing was determined and approved by Council as part of the Consolidated Plan. It is based on the housing need, the city's housing policies and priorities, and the available funding sources. It is not a plan to meet the entire housing need. This Strategic Plan is included as Attachment #2. As you can see the Goals come from the Housing Needs.

Attachment #3 shows our progress in meeting these goals to date. In addition, a summary on what has been accomplished through each of the Programs with which we support our affordable housing efforts has been attached (Attachments 4-9).

As you can see on Attachment #3, we have met 85% of our five year housing goals after three years. In some categories we have outperformed our goals (Emergency Housing Repair, Acquisition of Rental Apartments, Acquisition of Land for New Construction, and in both categories of the New Construction Program). We were able to do this by taking advantage of market and outside funding opportunities. In some areas we have not yet met our goals (Handicapped Access, Paint-a-Thon, and New Vouchers), principally because of a lack of adequate funding. Over the past three years, our CDBG grant has increased only 5.4%, although our 2003 grant is projected to increase 24% from \$520,000 to \$647,000 as a result of the 2000 Census data being used. During this time period, Council has changed the allocation of CDBG funding to give greater priority to affordable housing, allocating at least 65% of the funds for this kind of project. In reality, because of program income which revolves back to the housing activity it originally funded, the amount of CDBG funds actually

spent on housing projects totals over 74%.

Attachment #4 shows how many families have participated in our Community Housing Program. After a little over one year of operations we can draw some conclusions. We need to focus our marketing efforts on those that the program can assist (those with incomes between 70% to 80% of the AMI), so that we don't get the hopes raised for people with lower incomes. The homes provided by the Inclusionary Zoning Program are not affordable, and are not designed to be affordable, to very low income households (below 50% AMI). You will note that the average household size is fairly low (3.2 persons), so we are not reaching the larger families that we thought we would be assisting. This has caused us to renegotiate the size of the homes in the developments. We have been asking for more 3 bedroom units and fewer 4 bedroom units. We have continued to do a good job marketing the program to Latino families (50% of those purchasing are Latinos or other minority populations). In addition, 6 families have chosen to purchase market rate homes after applying for our program.

As you can see by the number in process, this program is moving along. With an increased emphasis on marketing the program in the next year, and continued collaboration with the other Boulder County housing programs on making presentations to employers, renters, etc., we should be poised to double or triple the number of applicants we process in 2003. The continued uncertainty of the economy could impact some income qualifying families' desire and ability to purchase a home, however.

The Fee Reduction Program (Attachment #5) has helped to support the provision of many affordable rental units (711 to date) at a fairly minimal \$2,300 cost per unit. While this program is not the sole reason these units are being built, it is the reason many units are reaching lower income households (23% of the units are affordable to households with incomes below 45% AMI, 54% affordable below 50% AMI, 100% affordable below 60% AMI) and it is keeping the units affordable for longer periods (15 to over 50 years) than what would have been the case without this funding. For the owner units assisted under this program (page 2 of Attachment #5), all but the six Habitat for Humanity units were required to be built under the Inclusionary Zoning program. Providing this assistance, again at a fairly minimal cost per unit (\$3,500), allowed the developers to participate in the program and actually build the affordable units instead of making a payment-in-lieu.

The Down Payment Assistance (DPA) Program statistics (Attachment #6) shows that over 283 families have been able to purchase a home since the program began on a countywide basis. The average DPA loan is about \$7,100 in 2002. This program used to allow households with lower incomes to purchase a home, but there has been a steady decline in the number of households with incomes below 60% AMI that have been able to participate (compare the first 5 years to the last two years). One reason is that there must be homes available to purchase in their price range. The trend over the past two years (evident by the number of loans completed) shows a decline in the number of families able to find a home they can afford. You can also see that the average purchase price significantly increased in 2000 and again in 2001 and held steady in 2002. This average price was \$173,190 in 2002.

The Affordable Housing Fund (AHF) on Attachment #7, while in existence since 1995, only began to have a regularly dedicated funding source in 2002 when Council allocated \$500,000 (eventually reduced to \$400,000) from the General Fund. Council also allowed the Coors Field Stadium Rebate funds (\$254,000) to be deposited into this fund. Again, while some of the projects using the AHF might have been able to go forward without this funding, they would have taken a longer time to be

completed or would not have been able to reach the lower incomes that they were able to accomplish with the funding. The assistance per unit has been very minimal (\$877), but the leveraging of these funds with other private and public funding has been enormous (\$37 to \$1 or \$32,754 per unit). Another \$700,000 will be allocated in mid-January and we have received over \$2.5 million in payment-in-lieu fees in 2002. These funds will be allocated for projects in 2003.

Private Activity Bonds (PAB), shown on Attachment #8, are another source of revenue that the City uses to fund affordable housing projects. While these funds can be used for other activities (i.e. economic development, hospitals, etc.), Council has given priority in the competitive points system to affordable housing projects. As a result, 520 affordable units have been or will be provided to Longmont residents.

Finally, on Attachment #9, the number of Housing Vouchers providing rental assistance for very low income households in Longmont is shown. The need for rental assistance, as evidenced by the number of households on the waiting lists (1,502), far outstrips the number of households actually able to be assisted (932). The existing need is almost double the number currently being assisted! There have been only 37 new vouchers issued in Longmont since we started tracking this statistic in 2000. At each opportunity, the Housing Authorities and the other eligible non-profits apply for additional vouchers, but very few are awarded in Boulder County.

Special Needs and Gaps

Latinos: Many of the housing programs, particularly the home buyer assistance programs, have been serving, in a high percentage (more than one-half), the Latino population of the city. Several of our housing programs (including the rehabilitation programs) are not reaching this population, however. This is primarily because of the inability of staff to reach out to this population and speak their language. Prior to hiring the new Housing Specialist, we did not have a staff person who could speak Spanish. Instead, if someone called or we needed to conduct a site visit in their home, we had to work through an interpreter who was not familiar with our programs. Now, our new staff person can become familiar with the programs and the resultant special language skills needed. There is a great opportunity presented by the Latino Strategic Plan, which if adopted, will help to further this outreach. Housing staff is poised to take advantage of these partnering and collaborative opportunities. in 2003, and will be an integral part of helping to achieve the Housing goals coming from the Latino Strategic Plan, even if not formally approved by Council.

Elderly: There have been several new lower income rental developments built (50 units) or in the planning stages (200 units) that will serve the elderly population. Again, using Aspen Meadows as an example, another 200 units would probably have no trouble renting very quickly. We have not seen a high number of elderly residents participating in our homeownership programs (although there have been a couple), but it was not anticipated that these programs would serve this population. Increasing our marketing efforts to this population would be possible over the next year to try to determine the demand. Of greater importance is where we stand with not only independent living opportunities, but with assisted living, nursing home care and home care and aid.

Home care often provides the best choice in terms of allowing an older person to remain in their own home or apartment as long as possible. Many individuals access home care after an illness and utilize Medicare for initial payment of services. Even though most home care agencies accept private pay, many agencies have gone out of business or suffered significantly due to the changes and poor reimbursement of Medicare and Medicaid. Meals on Wheels, Workforce Boulder County, Special Transit, and RTD's Call N Ride are all agencies that provide a myriad of services that fill the gaps for those older persons wishing to remain in their homes, and they are all agencies that struggle financially to provide the level of services needed.

Assisted living is often a better choice for elders and their families because it is cheaper than nursing home care; but still provides support such as all meals, nursing staff, 24 hour assistance, and other amenities so that older persons can maintain a level of independence. Yet, the only current "affordable" option for assisted living in Medicaid. Of the ten assisted living facilities in Longmont, only two accept Medicaid, and they limit the number of Medicaid units they will accept.

Very Low Income: There were five HUD funded developments in Longmont that served the extremely low income residents ($\leq 30\%$ AMI) with rental housing. They were funded under the Section 8 program, and now, after 20 years, they have the option to "opt out" of the program and convert the rental units to market rents. One development, Hover Manor, completed this conversion in 2000. The four others – Stonehedge, Mountain View Plaza, Longs Peak, and Parkside – have indicated that they are not "opting out." Because they are all on annual renewals, however, each year they have the option to change to their minds and convert to market. Housing staff has been talking to a couple of non-profit housing organizations that may be interested in purchasing the developments should they choose to opt out. These non-profits would keep the developments permanently affordable. This will only work if the owners of the developments want to sell the units instead of keeping them under their ownership and refinancing to increase rents. With all four of these developments, there is a potential displacement of over 290 extremely low income households. While each household would be issued their own housing voucher, there are not enough units in the city participating in the Housing Voucher program to absorb all of these vouchers. It should be noted that two of the four developments that could opt out are exclusively for senior/disabled persons.

Summary and Points for Discussion

In light of all of this data, and most importantly in looking at how we are meeting the goals set forth in the Strategic Plan, it seems to be apparent that the City is working diligently and is making progress in meeting the housing needs of its residents. As stated earlier, while we have met about 85% of our Strategic Plan goals with two of the five years yet to be completed; these numerical goals were based on housing programs, policies and available funding resources, and so were less

than the total housing need determined by the Affordable Housing Task Force. Attachment #10 shows our progress in meeting the total affordable housing need in the two categories of New Affordable Units and Rehabilitation of Existing Units.

As you can see, we have units in the planning stages that will meet 42% of the total New Affordable Unit need and have actually met 27% of this total need to date. Most of the need has been met in the area of Rental Housing affordable at 31% to 50% AMI, and 51% to 80% AMI. Even though the data shows that we have actually exceeded the total need for these categories, housing for certain populations still remains critical. There is an outstanding need for affordable rental housing for elderly/disabled which should be supported by market studies that will be required before city funding is provided for any new units. Using the "Payments in Lieu" that are deposited into the Affordable Housing Fund will help us to provide additional new units in the other categories that still have significant remaining needs. As you can see from the columns entitled "Type of Subsidy," every available funding resource is being utilized to help meet the total housing need.

Only 12% of the Rehabilitation Need is currently proposed to be met with 7% actually completed. We hope to increase our ability in the future to meet this need in two ways. First, we plan to contract with a non-profit agency to administer our owner-occupied rehabilitation programs. By doing this, we will be joining a county-wide rehab program which can, hopefully, access additional funding from the State that we would not be able to access on our own. This will allow for the expansion of the rehab program in Longmont. Second, we hope to institute a rental rehabilitation program that will work with the proposed Rental Inspection Program to improve and rehabilitate existing rental units. This will encourage private landlords to improve their property while keeping rents affordable to specific income groups.

In considering the issue of affordable housing for the retreat, City Council may want to focus its discussion on the following:

- Are we on the right course with our Affordable Housing Programs?
- Are there specific policies that should be developed to define the City's role in affordable housing?
- Does the City wish to maintain its broad brush approach to affordable housing or does Council wish to focus on specific affordable housing issues, target markets, or affected groups?
- What level of resources will the City be able to invest in affordable housing? Implementation of any additional affordable housing strategies may require additional staff resources and city funds.

HOUSING NEED 2000-2004 - ALL HOUSEHOLDS

Total Households		# households	# with Disabled Member	# Single Parent HH	# of HH Overcrowded	# of cost Burdened (30-50%)	# Severe Cost Burdened (over 50%)	Rehab Needs Fair	Rehab Needs Poor	New Const. Need (Total Need less Rehab Need)	
Small Related	0-30%	471	157	213	16	3	436	197	48	226	
	31-50%	572	180	194	19	266	122	241	19	312	
	51-80%	820	114	141	0	382	12	144	19	657	
	81-100%										
Large Related	0-30%	117	7	67	50	0	117	16	0	101	
	31-50%	153	36	13	52	108	13	47	17	89	
	51-80%	161	36	12	22	23	0	77	12	72	
	81-100%										
Elderly	0-30%	302	55	19	0	42	54	26	7	269	
	31-50%	290	131	0	0	74	18	33	0	257	
	51-80%	209	103	0	0	27	0	18	0	191	
	81-100%										
All Other	0-30%	162	74	0	0	44	74	59	0	103	
	31-50%	351	66	0	0	93	120	109	9	233	
	51-80%	227	54	5	0	124	0	67	10	150	
	81-100%										
TOTALS	0-30%	1052	293	299	66	89	681	298	55	699	
	31-50%	1366	413	207	71	541	273	430	45	891	
	51-80%	1417	307	158	22	556	12	306	41	1070	
	81-100%										
ALL HOUSEHOLDS IN NEED GRAND TOTALS		3835	1013	664	159	1186	966	1034	141	3835	Total Need
						2152		1175		1175	Less Rehab
								1175		2660	New Const. Need

2000 – 2004 STRATEGIC PLAN FOR HOUSING

Strategies to Meet the Housing Needs

In the ensuing discussions about the needs and priorities listed above, one basic premise was established concerning housing. This premise is the backbone for the housing programs and strategies in Longmont.

Every citizen in Longmont should have the opportunity to live in safe, sanitary and decent housing that is affordable to them.

In order to help the City achieve this basic premise, the six general goals shown on page 94 were established to address the priority needs listed above. Existing or new programs which will be used to address the needs are outlined and which goals they meet are also shown. As the years covered by this Consolidated Plan go by, it is assumed that new programs will be designed and added to help meet the goals and the priority needs and that current programs will be refined or eliminated as needed.

The following were recommendations of the Housing Study which will be pursued and/or explored over the next 1-5 years.

- Develop quantitative housing preservation/development goals. **(Affordable housing goals have been determined and set forth in this document on page 8.)**
- Form a small housing working group to evaluate the following recommendations, devise implementation strategies, conduct community outreach, involve neighborhoods and achieve participation/cooperation by other public and private entities. **(This working group - the Affordable Housing Task Force - was appointed by the end of 1999, worked throughout 2000 and presented recommendations in early 2001. These recommendations were adopted in 2001 and have been implemented, updated and completed since then.)**
 - Initiate a regional approach to addressing the jobs/housing balance that the Boulder/Weld County area faces to ensure that communities are not inappropriately burdened by the actions of neighboring cities. **(A Housing Forum to discuss this issue is in process for early 2003.)**
 - Consider expanding the 10% affordability requirement placed on newly annexed land to all residential properties that have not yet been approved; examine ways to lengthen the affordability requirement beyond five years; and evaluate the appropriateness of placing residency/employment restrictions on units built with fee waivers or as a result of the 10% affordability requirement. **(Completed, 2002.)**
 - Use incentives, such as owner and renter housing rehabilitation assistance, down payment assistance, and additional fee waivers, to place affordability covenants on units. **(Completed, 2001.)**

- Identify a new source of revenue to fund the City's housing efforts and to provide financial support for non-profit agencies. **(Affordable Housing Fund approved in 2001, first funding approved in 2002.)**
- Provide support for the development or acquisition of an additional transitional housing facility that serves populations now under served by the Atwood House and the INN Between. **(Funding allocated in 2000 and 2001 CDBG grant, project underway.)**
- Conduct an impact analysis to determine the possible financial consequences to the City of changes in the jobs/housing balance and the proportion of residents who work in other communities. **(Will be undertaken after the Comprehensive Plan update is completed.)**
- Evaluate changes made to the City's housing development codes for the purposes of decreasing development costs to determine if additional or different modifications to set back, parking, landscaping, paving and design standards requirements are appropriate. **(Completed in 2000-2001. Additional Fee Reductions and offsets approved to assist with this.)**
- Gain involvement by employers in housing development efforts and housing assistance programs for their employees, create a working partnership with employers to understand and respond to the housing needs of their changing labor force. **(On slate for 2003-2004.)**

All efforts recommended by the housing working group and adopted/accepted by the City Council will be monitored for the start to evaluate their performance relative to established policies and goals.

PRIORITY GOAL	PRIORITY NEED BEING MET
<p>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.</p>	<p>The Section on SPECIAL NEEDS POPULATIONS clearly showed a need for additional transitional housing and emergency shelter units. The critical need for increased affordable elderly housing and additional housing accessible to the physically handicapped will continue to grow as our population ages. The need for farm worker housing is expected to decrease in the future, which may enable the units serving this population to be used to meet other low income housing needs. This, however, will probably not occur during this five year period. Large families and single parents in all income categories especially need affordable housing assistance.</p>
<p>Goal 2 The existing housing stock in the City should be preserved, maintained and repaired.</p>	<p>Existing housing is the primary avenue lower income families have to purchase their own homes and to continue to be able to rent an affordable unit. Information presented in the HOUSING MARKET ANALYSIS section clearly showed that the existing housing is by far the most affordable in Longmont. It is also all that some current homeowners have or ever will have. It is their hedge against inflation and their equity savings plan for the future. Well maintained housing is also the top priority for neighborhoods as it shows pride of ownership and a commitment to the community.</p>
<p>Goal 3 Section 8 certificates and vouchers should be applied for at every opportunity to assist extremely low and low income households and individuals.</p>	<p>The Section on HOUSING NEEDS indicated how greatly the extremely low income families need and depend on Section 8 assistance. There is no way most could afford housing on the open market without this assistance.</p>
<p>Goal 4 Opportunities should be continued to assist first time homebuyers.</p>	<p>The Section on HOUSING NEEDS ASSESSMENT showed that homeownership is a priority for many very low and low income households. Finding housing that is affordable is the main challenge and obtaining the necessary down payment is the second greatest challenge for these income groups.</p>
<p>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.”</p>	<p>All of the housing needs outlined above stressed the need for supportive services provided by non-profit organizations, housing providers or case managers to enhance the housing being provided, to improve the quality of life, and to ensure or increase the chance for successfully moving into better life circumstances.</p>
<p>Goal 6 Neighborhoods should be empowered and revitalized to become strong proponents for change for their residents.</p>	<p>The revitalization of the city through the neighborhoods was shown in the Section on NEIGHBORHOODS to be a great need. Giving our neighborhoods the authority to challenge the city and the way it provides services is the key component to the City’s customer service focus and continuous improvement philosophy.</p>

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

Housing Rehabilitation Programs	MEETS GOALS 1, 2, 4 & 6
<p>Owner-occupied rehabilitation assistance is offered through the following four programs:</p>	
<p>Rehabilitation Loan Program. This program, while offered city-wide, will be focused particularly in the Historic Eastside and Lanyon neighborhoods as indicated by the Housing Study. This program will primarily benefit very low and low income owner households.</p>	
<p>Making existing units accessible for the physically handicapped by removing architectural barriers is the purpose of the Handicapped Access Program. It will be available city-wide for both homeowners and renters when their landlord agrees to keep the unit affordable and to market the unit to other physically handicapped renters. This program will primarily benefit households below 50% of the area median income.</p>	
<p>The Emergency Grant Program, will provide a one-time grant of \$2,500 or less to repair a failed housing system such as the heating, water heater, electrical, plumbing, etc. This program is available on a city-wide basis for homeowners below 50% of the area median income.</p>	
<p>The Paint-a-thon Program will provide assistance to elderly low income households to paint the exterior of their homes. This program is offered on a city-wide basis to senior homeowners over 60 years old. Primarily households below 30% of the area median income have benefited in the past.</p>	
<p>The City will also research beginning a Rental Rehabilitation Program where renter-occupied housing can be rehabilitated when the landlord agrees to keep the rehabilitated unit's rents affordable for lower income households. It is assumed that this program will primarily benefit renter households below 60% of the area median income.</p>	
<p>Preservation of existing rental housing will be a top priority as opportunities are presented. The City can not own or manage any housing and will not do so in the future. Instead, it will continue to focus its efforts and prioritize its funding to support other organizations' efforts in this regard. The City can be a partner by providing funding to acquire and/or rehabilitate rental housing owned and managed by local non-profits. Deferred, no interest and amortized low interest loans may be made available depending on the financial situation of the specific project. The primary beneficiaries of this program would be extremely low, very low and low income (up to 60% of median) renter households.</p>	

<p>Down Payment Assistance Program</p> <p>This program involves assistance to very low and low income potential home purchasers who are eligible for mortgage financing, but cannot save enough for the down payment and closing costs. The City will provide a low interest loan for households between 51% and 80% of median and a deferred loan to be repaid at sale or refinance for households below 50% of median.</p>	<p>Meets Goals 2, 4 & 6</p>
<p>Acquisition Program</p> <p>Acquisition of land to develop new single family and multi-family housing or acquisition of existing housing to maintain long term or permanent affordability, will be used to meet housing needs. In addition, seeking ways to provide transitional housing and/or emergency shelter will be a high priority throughout the next five years. The City will work cooperatively with Thistle Community Housing, Habitat for Humanity, the Longmont Housing Development Corp., and the Boulder County Housing Authority and other non-profits to address the need for new and existing affordable housing units in the City. The primary focus would be for homeless families and individuals, renter households below 60% of median, and for owner households below 80% of median. Projects will be developed city-wide to prevent the concentration of minorities and low income housing in any one area.</p>	<p>Meets Goals 1, 2, 4 & 6</p>
<p>New Construction Programs</p> <p>The private sector must be encouraged to build low and moderate income housing. Increasing the City's extremely low and very low income rental housing supply is one of the greatest housing needs in Longmont.</p> <p>The City has a Housing Incentive Program (a.k.a. the Fee Waiver Program) to reduce development and building permit fees to stimulate the construction of affordable housing by the private sector. Developers are able to use this program with the Low Income Housing Tax Credit Program and the Private Activity Bond Program.</p> <p>The City also has an Annexation Program (now, Inclusionary Zoning or Community Housing Program) where 10% of the dwelling units constructed in all newly annexed land developments must be affordable to low and moderate income renters and owners.</p> <p>Both programs are designed to benefit renters below 60% of the AMI and homebuyers below 80% of the AMI.</p>	<p>Meets Goals 2, 4 & 6</p>

<p>Section 8 Certificate and Voucher Program</p> <p>The Longmont and Boulder County Housing Authorities, supported by the City, will apply for additional Section 8 certificates and vouchers at every opportunity.</p>	<p>Meets Goal 3</p>
<p>Neighborhood Revitalization Program</p> <p>The City operates a Neighborhood Resources Program, the purpose of which is to create a process where City government, residents, businesses and other neighborhood interests will work in partnership to maintain a high quality of life within Longmont neighborhoods. One of the objectives of this program is to “develop capital and/or programmatic resources to address problems identified by neighbors.” The CDBG funded Neighborhood Improvements Program is one of the capital resources used to meet this objective. NIP funds are set aside for existing or emerging neighborhoods that meet the income qualification criteria of the program. Funds can be used for any eligible activity which is identified by the neighborhood as meeting its redevelopment/problem solving objectives.</p>	<p>Meets Goals 1 – 6</p>
<p>Supportive Services</p> <p>The City, from time to time, uses its CDBG funds to meet public service and other supportive service needs. It also allocates and spends over \$400,000 each year for these type of activities from its Human Services Agency Fund. The purpose of this fund is to support the activities and the operations of non-profit agencies dedicated to providing needed social services to those persons on the “fringe” of society. Special effort will be made to assist in providing or supporting emergency shelter and/or transitional housing programs.</p>	<p>Meets Goals 1, 3 & 5</p>

A. Underserved Needs

The primary obstacle to meeting the underserved need is insufficient financial resources. All potential funding resources will be pursued by the city and funding applications for other resources from other agencies will be supported. Funding resources will continue to be leveraged when possible by the city. When appropriate, programs will be loans and repayments will revolve to serve the greatest possible number of households over time.

B. ALLOCATION OF FUNDS

The Community Development Block Grant (CDBG) Program is the main source of funding for housing needs and the city’s general funds are the main source for non-housing community development needs. This year, the city’s CDBG allocation was \$486,000 with an additional \$57,000 anticipated from program income. The city has also been successful for the past three years in receiving a portion of the state’s HOME

funds (\$265,000) for a countywide down payment assistance program. The City's general fund annually supports the Fee Waiver program (approximately \$80,000 per year) and human service agency funding (about \$400,000 per year) and the Affordable Housing Program was capitalized (\$75,000) from the city's general fund.

C. ACCOMPLISHMENT GOALS

Using the HUD table on page 8, all high priority needs were considered first when setting housing assistance goals. The chart on the next page states the City's affordable housing goals for the next five years. This will be used as a barometer for charting the City's progress in meeting these goals for the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. The City is also proposing goals to meet the Supportive Services needs and the Neighborhood Revitalization needs. If we are able to meet the higher level goal, we will impact 82% of the High Priority renter needs and 58% of the High Priority owner needs.

HOUSING GOALS FOR 2000 – 2004

Projects	Population Served	Proposed 5 year Goal 2000 - 2004
Housing Rehabilitation Program:		
Homeowner Rehabilitation Program (Owner)	Extremely low, very low and low income households	30-45 households
Handicapped Access Program (Owner or Renter)	Extremely low and very low income households	30-40 households
Emergency Housing Repair (Owner)	Extremely low and very low income households	25 households
Paint-a-thon Program (Owner)	Extremely low & very low income elderly households	25-30 households
Preservation of Rental Housing (Renter)	Extremely low and very low income households	75-100 households
Down Payment Assistance Program:		
Down Payment Assistance (Owner)	Very low and low income households	200-250 households
Acquisition Program:		
Acquisition of Existing Apartments (Renter)	Extremely low and very low income renters	10-20 households (includes 4 - 6 transitional housing units)
Acquisition of Land for New Construction (Owner or Renter)	Extremely low, very low and low income households	25 households
New Construction Program:		
Housing Incentive (Fee Waiver) Program (Owner or Renter)	Very low income renters and low income owners	50 households
Annexation Program (Owner and Renter)	Very low income renters and low income owners	50-100 households
Section 8 Assistance Program:		
New Certificates and Vouchers (Renter)	Extremely low income renters	100-300 households
TOTALS		620 – 985 households

SUPPORTIVE SERVICE GOALS FOR 2000 - 2004

Projects	Population Served	Proposed 5 year Goal 2000 - 2004
Supportive Service Programs:		
Rent deposits for physically or mentally disabled persons/households	Extremely low and very low income disabled households	50-60 households
Emergency Shelter Payments	Homeless households	50-60 households
Child Care Assistance – Construction of new facility and rehab of existing facility	Extremely low and very low income households	40- 80 households
Educational Services – computer learning lab, business plan development, etc.	Extremely low, very low and low income households	40-50 households

TOTALS

180 – 250 households

NEIGHBORHOOD REVITALIZATION GOALS FOR 2000 - 2004

Projects	Population Served	Proposed 5 year Goal 2000 - 2004
Neighborhood Revitalization Program:		
Assistance to neighborhoods to meet their revitalization needs	Low income households	Assist 5 different neighborhoods

Affordable Housing Goals to Performance Analysis

Projects	Population Served	Proposed Goal 5 year CHAS (2000 – 2004)	Completed in 2002	Completed 2000 – Present
Housing Rehabilitation:				
Homeowner Rehabilitation Program	Low income households	30-45 households	11 households	29 households
Handicapped Access Program (Owner & Renter)	Extremely low, Very low and low income households	30-40 households	8 households	18 households
Emergency Housing Repair (Owner)	Extremely low and very low income households	25 households	11 households	27 households
Paint-A-Thon (Elderly Owners)	Extremely low and very low income households	25-30 households	3 households	8 households
Preservation of Rental Housing (Rental)	Extremely low and very low income households	75-100 households	0 households	100 households
Down Payment Assistance Program:				
Down payment Assistance	Very low and low income households	200-250 households	32 households	133 households
Acquisition Program:				
Acquisition of Rental Apartments	Extremely low and very low income renters	10-20 households	16 households	48 households
Acquisition of Land for New Construction (Owner and Rental)	Extremely low, very low and low income households	25 households	50 households	50 households
New Construction Program:				
Fee Waiver Program (Owner & Rental)	Very low income renters and low income owners	50 households	13 households	269 renter HH 14 owner HH
Inclusionary Zoning Program (Owner & Rental)	Very low income renters and low income owners	50-100 households	13 households	262 renter HH 94 owner HH
Section 8 Assistance Program:				
New Vouchers (Rental)	Extremely low income renters	100-300 households	27 households	27 households
TOTALS		620-985	171 ¹	839 ²

¹ 13 owner units met both Fee Waiver and Inclusionary Zoning categories, so only counted once in the total.

² 226 rental units and 14 owner units met both Fee Waiver and Inclusionary Zoning categories, so only counted once in the total.

Supportive Services:				
Rent Deposits (Renter)	Extremely low and very low income disabled renters	50-60 households	_*_ households	21 households
Emergency Shelter	Homeless households	50-60 households	_*_ persons	530 persons
Child Care Assistance	Extremely low and very low income households	40-80 households	_*_ households	25 households
Education Services	Extremely low, very low and low income persons	40-50 persons	_*_ persons	353 persons
TOTALS		180-250	* ___	929

*Data not available yet

Neighborhood Revitalization:				
Assistance to neighborhoods	Low income households	5 new neighborhoods	3 neighborhoods	3 neighborhoods

Historical (since 9/01)	
Processed	61
Over Income	3
Withdrawn/Dropped	8
Purchased Market	6
Closed	18
Income	
≤ 30% AMI	1
31% - 50%	2
51% - 60%	0
61% - 70%	4
71% - 80%	11
Household Size	3.26
Race	
White	9
Hispanic	7
African American	1
Other	1
DPA	13
Resales	1

2002	
Processed	50
Over Income	0
Withdrawn/Dropped	2
Purchased Market	5
Closed	17
Income	
≤ 30% AMI	1
31% - 50%	2
51% - 60%	0
61% - 70%	3
71% - 80%	11
Household Size	3.21
Race	
White	9
Hispanic	6
African American	1
Other	1
DPA	12
Resales	1
Under Contract	3
In Process	
Certificates Issued	4
Income Verified/ need additional info	9
Not income verified	9
TOTAL	22

RENTAL UNIT FEE WAIVER INFORMATION

Project Name/Address Developer	Total Units	< 45%	< 50%	< 60%	Total Afford. Units	# Years Affordable	# Units Special Needs	P.H. Preference	Energy Efficient	Innovative Conservation	Fees Waived (% waived)	Fees Waived Per Unit
Aspen Meadows 70 21st Avenue Longmont Housing Authority Other Funds - \$14,975/unit	50	5	45	0	50	50	50	Yes	Yes	Yes	\$108,822.12 50%	\$2,176.44
Casa de la Esperanza 1520 S. Emery St Boulder Co. Housing Authority	32	31	1	0	32	33 +	6	Yes	Yes	Yes	\$22,837.83 50%	\$714.00
Clover Basin Village - I 630 S. Peck Drive Brisben Companies LIHTC - \$30,086/unit	176	36	37	103	176	20	64	Yes	Yes	Yes	\$306,588.27 50%	\$1,741.98
Clover Basin Village - II 4505 Redmond Drive Brisben Companies LIHTC - \$31,238/unit	162	0	48	114	162	51	114	Yes	Yes	Yes	\$364,034.73 50%	\$2,247.13
Clover Basin Village - III 4401 Redmond Drive Brisben Companies LIHTC - \$44,843/unit	84	50	0	0	50	40	50	Yes	Yes	Yes	\$198,469.96 50%	\$3,969.40
Coffman Court 230 Coffman St. Barry Serlis	17	0	17	0	17	50 +	3	Yes	No	No	\$24,429.22 50%	\$1,437.00
Eastglenn Apartments 630 Lashley St. Barry Serlis LPAB - \$63,011/unit SPAB - \$2,271/unit	102	0	21	0	21	20	20	Yes	No	No	\$115,111.82 35%	\$5,482.00
Kim bark 1200 Apartments 1200 Kim bark St. Les Coyle (LIHTC)	48	0	48	0	48	50 +	10	Yes	No	No	\$77,076.10 50%	\$1,606.00
The Legacy Apartments 2727 Nelson Road Don Macy LPAB - \$17,191/unit	200	0	0	80	80	15	92	Yes	Yes	No	\$222,297.63 35%	\$2,779.00
TTP Properties 5 15th Avenue & 1433 Centennial Arnold Turner	5	0	0	5	5	15	1	Yes	No	No	\$4,348.00 35%	\$870.00
Montview Meadows 1244 Hunter Court Barry Serlis LPAB - \$52,680/unit SPAB - \$2,570/unit	27	0	0	27	27	20	5	Yes	Yes	No	\$27,341.84 30%	\$1,012.66
Quail Village 321 Quail Road Brisben Companies LIHTC - \$43,083/unit	72	43	0	0	43	40	38	Yes	Yes	Yes	\$151,547.73 50%	\$3,524.37
Rental Unit Totals To Date	903	165	217	329	711						\$1,622,905.25	\$2,282.57

OWNER UNIT FEE WAIVER INFORMATION

Project Name/Address Developer	Total Units	< 45%	<60%	<80%	Total Afford. Units	# Years Affordable	# Units Special Needs	P.H. Preference	Energy Efficient	Innovative Conservation	Fees	Fees Waived
											Waived (% waived)	Per Unit
Habitat for Humanity 133 - 137 Bowen Street	4	4	0	0	4	30	4	No	No	No	\$1,621.25 50%	133 Bowen
											\$1,555.25 50%	135 Bowen
											\$1,621.25 50%	137 Bowen
											\$1,555.25 50%	139 Bowen
Habitat for Humanity 1122 & 1128 Baker Street	2	2	0	0	2	10	0	No	No	No	\$8,335.08 60%	\$4,167.54
James Company Fox Meadows (17 total units to be provided)	2	0	0	2	2	10	0	No	No	No	\$6,655.40 50%	\$3,327.70
John Laing Homes Sundial Development (19 total units to be provided)	19	0	0	19	19	10	10	No	No	No	\$75,273.50 65%	\$3,961.76
McStain Enterprises, Inc. Meadowview West (14 total units to be provided)	8	0	0	8	8	Perm.	0	No	No	No	\$33,859.23 70%	\$4,232.40
Owner Unit Totals To Date	35	6	0	29	35						\$123,820.81	\$3,537.74

Down Payment Assistance Program Statistics

Program	No. of Loans	No. in HH (Average HH Size)	SHH	Race	% of AMI	DPA Assist.	Average DPA Loan	First Mortgage	Average Purchase Price
FY 1996 HOME Grant	34	133 3.91	4	10 W 1 B 23 H 0 A/P	2 <40% 12 41-60% 20 61-80%	\$139,200	\$4,094	\$3,343,254	\$102,425
FY 1996 CDBG Grant	20	95 4.75	1	8 W 0 B 12 H 0 A/P	3 <40% 8 41-60% 9 61-80%	\$74,900	\$3,745	\$2,241,294	\$115,810
FY 1997 BC/LDPA Program	40	154 3.85	11	12 W 1 B 27 H 0 A/P	2 <40% 21 41-60% 17 61-80%	\$198,908	\$4,973	\$4,758,710	\$123,940
1998/1999 BC/LDPA Program	69	346 5.01	6	14 W 0 B 55 H 0 A/P	0 <40% 25 41-60% 44 61-80%	\$347,618	\$5,038	\$8,939,975	\$134,603
2000 BC/LDPA Program	55	268 4.87	4	16 W 0 B 37 H 2 A/P	5 <40% 16 41-60% 34 61-80%	\$535,917	\$9,744	\$8,424,570	\$162,918
2001 BC/LDPA Program	33	147 4.45	6	5 W 1 B 26 H 1 A/P	3 <40% 7 41-60% 23 61-80%	\$232,077	\$7,033	\$5,492,088	\$173,460
2002 BC/LDPA Program (to date)	35	134 3.83	15	16 W 1 B 18 H 0 A/P	3 <40% 10 41-60% 22 61-80%	\$248,785	\$7,108	\$5,812,771	\$173,187
TOTALS	286	1277 4.47	47 16%	81 W 28% 4 B 1% 198 H 69% 3 A/P 1%	18 <40% 99 41-60% 169 61-80%	\$1,638,205	\$5,727.99	\$39,012,662	\$142,136

Affordable Housing Fund Summary

Applicant	Project Name/ID No.	Amount	Interest Rate	Term	Outstanding Balance	Maturity Date	Status	Rental/ Home-ownership	# units/ % of AMI	Purpose	Total Other Funds (CDBG Funds)
Thistle Community Housing	Terry Street Apartments 97-001	\$50,000	4%	15 years	\$45,476	10/31/12	Current on repayment	Rental	24 <60%	acquisition of property (permanently affordable)	\$922,000 (\$165,000)
Habitat for Humanity	Acquisition of 2 lots 97-003	\$25,000	4%	1 year	\$0	NA	Repaid	Owner	2 <30%	acquisition of land (permanently affordable)	\$216,060 (\$34,916)
Jacoby	97-002	\$6,000	4%	10 years	\$0	NA	Repaid	Owner	1 <50%	Down Payment Assistance (3 years)	\$130,000
Thistle Community Housing	Parkville Apartments 99-001	\$53,000	4%	15 years	\$46,527	05/01/15	Current on repayment	Rental	76 <50%	acquisition of property (permanently affordable)	\$3,467,000
Longmont Housing Authority	Aspen Meadows 99-002	\$6,000	4%	5 years	\$6,000	5 yrs. From 75% lease-up	Loan closed, repayments have not started yet per terms of agreement	Rental	50 <45%	acquisition of land (permanently affordable)	\$689,000 (\$164,000)
Lara/Crespo Zavala	99-003	\$6,000	3%	10 years	\$4,894	08/31/09	Current on repayment	Owner	1 <80%	Down Payment Assistance (10 years)	\$181,998
Thistle Community Housing	English Village Apartments 00-001	\$33,000	4%	30 years	\$0	NA	Repaid	Rental	32 <50%	acquisition of property (permanently affordable)	\$2,012,000 (\$140,000)
Longmont Housing Authority	Aspen Meadows 01-001	\$28,000	4%	20 years	\$28,000	08/01/23	Repayment starts in 2003	Rental	50 <45%	Pre-development Costs (permanently affordable)	\$112,000 (\$100,764)
		\$207,000			\$130,897				236	TOTAL UNITS	\$7,730,058
									232	Rental Units	
									4	Owner Units	

AHF Per Unit	\$877
City Funds Per Un	\$3,012
Total Cost Per Uni	\$33,632

Balance of AHF:	\$3,226,236
Loans in Process: 3	\$636,000
Amount Available	\$2,590,236

PRIVATE ACTIVITY BOND ASSIGNMENTS				
YEAR	PROJECT NAME	PROJECT TYPE	NO. OF AFFORDABLE UNITS	AMOUNT
1990	Longmont United Hospital – Statewide Balance	Health/Econ . Dev.		\$15,000,000
1992	Village Place Apartments – Statewide Balance	Low/Mod Housing	6	\$26,279
1994	NAPRO	Economic Dev.		\$1,323,225
1995	Legacy Apartments – Statewide Balance Legacy Apartments – Longmont Allocation	Low/Mod Housing	80	\$15,750,000 \$1,375,250
1996	Eastglenn Apartments – Longmont Allocation Eastglenn Apartments – Statewide Balance	Low/Mod Housing	21	\$1,323,225 \$47,688
1997	Royal Crest Dairy – Dept. of Agriculture	Economic Dev.		\$8,000,000
1997	Longmont United Hospital – Statewide Balance	Health/Econ . Dev.		\$25,000,000
1997	Montview Meadows Apartments – Longmont Montview Meadows Apartments – Statewide Balance	Low/Mod Housing	27	\$1,422,350 \$69,386
1998	Cloverbasin Village I Apartments	Low/Mod Housing	176	\$1,454,800
1999	Blue Vista Single Family Mortgage Funds	Low/Mod Housing	100	\$1,501,675
2000	Metro Mayor’s Caucus – Single Family Mortgage Funds	Low/Mod Housing	10	\$1,513,250
2001	Blue Vista Single Family Mortgage Funds	Low/Mod Housing	Already counted	\$2,071,968
2002	Longmont Christian Housing – Elderly Housing Blue Vista Single Family Mortgage Funds	Low/Mod Housing	100 Already counted	\$1,500,000 \$1,165,988

520

Projects in blue were funded with State PAB, not Longmont PAB

Attachment #9

SUMMARY OF HOUSING VOUCHERS IN LONGMONT

12/26/2002

Agency	Longmont Housing Authority		Boulder County Housing Authority		Center for People with Disabilities		Boulder County Mental Health Center		Imagine! (formerly Developmental Disabilities Center)		Totals
Status of Waiting List	Closed		Open		Open		Open		Open		
No. on Waiting List	400		1050		60		30		22		1562
Ethnicity	%	#	%	#	%	#	%	#	%	#	
White	73%	292	92%	963		0		0		0	1255
Hispanic	25%	100	22%	231		0		0		0	331
Afr/Am	1%	4	4%	38		0		0		0	42
Am. Ind/Alskn	0%	0	2%	24		0		0		0	24
Asian/Pacific	1%	4	2%	24		0		0		0	28
Family Types	%	#	%	#	%	#	%	#	%	#	
Elderly											0
Disabled							100%	30	100%	22	52
Famiy							0%	0	0%	0	0
Single							100%	30	100%	22	52
Income	%	#	%	#	%	#	%	#	%	#	
<30%					100%	60	100%	30	100%	22	112
<50%							0	0	0	0	0
<80%							0	0	0	0	0
Bedrooms	%	#	%	#	%	#	%	#	%	#	
One	51%	204	38%	399		0					603
Two	25%	100	44%	462		0					562
Three	21%	84	15%	158		0					242
Four or more	3%	12	3%	32		0					44
Preferences	1. Homeless (42) 2. Substnd. Housng (198) 3. Invol. Displace. (272)		1. Live/Work in County 2. Child in family or disabled family member		1. Disabled 2. Homeless 3. Involuntarily Displaced		1. Disabled 2. Homeless 3. Rent Burdened				
No. of Vouchers in Longmont	572		236		6*		52		72		932

* 75 add'l to be available in spring, 2003, but not all will come to Longmont residents

**PRIORITIES FOR NEW AFFORDABLE HOUSING UNITS
2000 - 2004**

(Includes acquisitin of rental units if being kept permanently affordable)

Priority No.	Need Category	Need	Proposed Units	Development	Type of Subsidy	Balance Needed
1	<30% AMI Renter Housing	679	9	CloverBasin 40-Phase III	LIHTC	4
			4	English Village	Acquisition - CDBG	
			13			
2	31% - 50% AMI Renter Housing	277	6	Anderson Duplexes	Acquisition - State	5
			50	Aspen Meadows (elderly)	AHF/CDBG	
			73	CloverBasin 40-Phase I (36 at 45% AMI, 37 at 50% AMI)	HUD/Fee Waiver Annexation Fee Waiver	
			41	CloverBasin 40-Phase III	LIHTC/Fee Waiver	
			2	Davidson Duplex	Acquisition - State	
			28	English Village Apts.	Acquisition - CDBG	
			21	Longmont 21	Acquisition - State	
			16	Longmont Village	Acquisition - State	
			10	Mariposa Project	Acquisition - State	
			2	Portman Duplex	Acquisition - State	
			12	Powell Plaza Apartments	Acquisition - State	
			43	Quail Village Apartments	Fee Waiver	
			112	Prairie Village (elderly)	Annexation	
		360				-83
3	0% - 50% AMI Owner Housing	634	30	Blue Vista	Annexation/PAB	5
			2	Habitat for Humanity	Fee Waiver	
			32			
4	51% - 80% AMI Owner Housing	896	19	Dodd Estates	Annexation/Fee Waiver	2
			58	Fox Meadows	Annexation	
			35	Meadow Mountain	Annexation	
			14	Meadowview West	Annexation	
			8	Mill Village - 3rd Filing	Annexation	
			14	Pleasant Valley South	IZ	
			68	Quail Crossing	Annexation	
			70	Blue Vista	Annexation/PAB	
			13	Renaissance - Filing 4	IZ	
			9	Reserve@Renaissance	Annexation	
			26	Somerset Meadows	Annexation	
			22	Spring Valley 10 - Sonoma Village	IZ	
		356				540
5	51% - 80% Renter Housing *	174	103	CloverBasin 40-Phase I	Annexation/ Fee Waiver	4
			162	CloverBasin 40-Phase II	Annexation/ Fee Waiver	
			3	Fox Ridge Apartments	Annexation	
			3	Mill Village - 3rd Filing	Annexation	
			36	Propsect (ADUs)	Annexation	
			28	The Shores Apartments	Annexation	
		335				-161
TOTALS		2,660	1096	742		1,564

* 50% AMI is maximum for City programs

1 Owner Housing was affordable for first purchaser only

2 Owner Housing is affordable for 10 years

Indicates unmet need

3 Rental Housing was affordable for 5 years only

4 Rental Housing is affordable for 20 years

5 Housing is permanently affordable

Red indicates units completed

WARNING: This table shows all units supported by any City Program, not just the Inclusionary Zoning Program

No. Units	Development Name	Prog.	Payment In Lieu		
			Total Owed	Amount Paid This Year	Amount Paid to Date
7	Rainbow Ridge Estates	Annex.	\$758,961.00	\$43,369.20	\$43,369.20
0.7	Champion Greens	IZ	\$75,896.10		
0.6	Wolf Creek - Filing 3	IZ	\$65,053.80		
22.9	Fox Meadows	Annex.	\$2,482,886.70	\$2,482,866.70	\$2,482,866.70
			\$3,382,797.60	\$2,526,235.90	\$2,526,235.90

**AFFORDABLE HOUSING PRIORITIES
FOR REHAB PROJECTS
(with or without acquisition)
2000 - 2004**

Priority No.	Need Category	Need	Proposed/Completed Units	Year	Agency/ Organization	Type of Subsidy	Balance Needed
1	<30%AM - Renter Housing	259	18	2002	Thistle English Village	CDBG	211
			18	2000	Thistle Parkville	CDBG	
			12	2002	Inn Between Transitional	CDBG	
	Total Proposed		48				
2	31%- 50%AM - Renter Housing	311	12	2002	Thistle English Village	CDBG	262
			37	2000	Thistle Parkville	CDBG	
	Total Proposed		49				
3	<30%AM - Owner Housing	94	3	2000	City	CDBG	89
			1	2001	City	CDBG	
			1	2002	City	CDBG	
	Total Proposed		5				
4	31%- 50%AM - Owner Housing	164	5	2000	City	CDBG	145
			5	2001	City	CDBG	
			9	2002	City	CDBG	
	Total Proposed		19				
5	51%- 80%- Owner Housing	148	1	2000	City	CDBG	143
			3	2001	City	CDBG	
			1	2002	City	CDBG	
	Total Proposed		5				
6	51%- 80%- Rental Housing *	199	2	2002	Thistle English Village	CDBG	180
			17	2000	Thistle Parkville	CDBG	
	Total Proposed		19				
TOTALS		1,175	145	90			1,030

* 50%AM is maximum for City programs
Red indicates units completed