

**FAIR HOUSING FOR ALL
IN
LONGMONT, COLORADO**

AN ANALYSIS OF IMPEDIMENTS

Prepared for:

**The City of Longmont
Community Development Block Grant Program
Civic Center Complex
350 Kimbark Street
Longmont, Colorado 80501**

By

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Acknowledgements

Throughout the writing of *Fair Housing For All*, the author benefited from the assistance of many non-profit groups, City staff persons and persons in private enterprise.

The following non-profit groups provided answers to surveys, gave input into the identification of impediments and advice on recommendations to overcome the impediments:

- Habitat for Humanity
- El Comité
- OUR Center
- Emergency Family Assistance Association
- Inn Between
- Boulder County Mental Health Center
- Foothills United Way
- The Senior Center

Appreciation is also given to individuals from various local businesses that provided their viewpoints. They were:

- Aspen Meadows Apartments
- Premier Mortgage Group
- Coldwell Banker Real Estate
- Prudential Realtors

The staff from various City and County agencies were invaluable in the research, the assembling of data and the editing of this document. The cover is the handiwork of the City's print shop. The Neighborhood Resource Development Coordinator provided the maps. The Housing Authorities of Longmont and Boulder County provided feedback from their tenants. The Community Relations Office as well as the Personnel Office provided help with Spanish translations. A special thanks goes to the Latino Housing/Health Task Force for their review of the impediments and their recommendations. Most importantly, recognition needs to be given to the Community Development Block Grant staff for the everyday assistance and the editing of the document.

Executive Summary

A: Purpose of Study:

Longmont, as a recipient of federal funding through the Department of Housing and Urban Development (HUD), desires to implement the HUD programs to promote fair housing for all of its citizens. However, to determine if fair housing is present, it is necessary to conduct a study to determine what impediments to fair housing exist, what steps have been taken to eliminate the impediments, and what positive actions are being implemented to promote fair housing as well as the documentation showing the positive enforcement. The goal of the study is to identify barriers/impediments to fair housing choice in Longmont in both the public and private sector as well as to recommend ways to reduce such barriers and facilitate housing choices for all Longmont residents. The study is intended as a tool for the city's efforts to create a strategy for fair housing goals. It outlines specific barriers to housing choice, what needs to change and how to affect that change.

Fair Housing prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or handicap (disability). The Fair Housing Act does not further define race or color, national origin, religion or sex. Familial status means discrimination against a parent or custodian because she or he has someone under 18 living with him or her. Handicap (disability) means having a physical or mental impairment that substantially limits participation in major life activities.

B. Study Methodology:

This study used three approaches to study fair housing choice in Longmont:

1. Data analysis and mapping of key demographic, income, employment and housing information. Three maps are provided in the Appendix to illustrate the demographic data on the location of rental housing, low to moderate-income persons and the Hispanic population, the predominant minority. They can also be used to correlate the availability of rental housing for the low-income and minority persons. For instance, the area of 9th to 3rd Avenues and Lashley to Martin Streets has 50-60 percent low-income, 33-100 percent Hispanic and few larger rental units. The Hispanic population map also shows that this group is dispersed throughout the City.
2. Review of housing discrimination complaints filed with federal and state agencies.
3. Interviews with representatives of public, private, and non-profit organizations who are knowledgeable about local housing issues.

C. Study Conclusions and Recommendations:

Study Conclusions

This study has reviewed and evaluated: demographic, housing, transportation and economic data; housing discrimination complaints; the practices and programs of public and private sector organizations which own, operate, build, sell, and rent housing; and human service agencies which assist their clients in finding and financing housing. Detailed descriptions of barriers to fair housing choices were described in previous chapters. The following summarizes the barriers.

1. Housing Supply and Choice

There is a prevalence of NIMBY (Not In My Back Yard) or reluctance to put 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 handicap people, especially persons needing a wheel chair. Greater efforts need to go into increasing the production of low and moderate-income housing.

2. Discriminatory Housing Practices

There is a feeling that there is a practice of redlining Latinos to the eastside of Longmont. There is discrimination against large Hispanic families and differing rental terms between races of people. Language barriers still exist between housing providers and housing users with few materials available in Spanish. There are frequent evictions because of language and educational differences. Owners/managers of rental properties are not fully knowledgeable regarding fair housing laws.

3. Housing Costs

While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community. Free rent offers end up with evictions. The availability of Section 8 Vouchers is decreasing. There is difficulty in obtaining credit due to economic, education, and experiential barriers. There is a lack of low cost/affordable assisted living facilities for elderly people.

Study Recommendations

Continue the efforts undertaken since 1994 with additional energy. While those efforts have not eliminated the impediments, they have been instrumental in decreasing their impact. However, in order to better implement these efforts, it may be necessary to create a Fair Housing Officer position. This person could devote full-time to implementing the recommendations, as it is too difficult for someone administering other functions to give the effort needed. These efforts include:

1. Housing Supply and Choice

Facilitate Housing Production

- A. Through an Affordable Housing Task Force. In addition to reviewing affordable housing projects and giving recommendations, the Task Force should be given yearly goals to meet regarding production of housing and location of housing.
- B. Through a Housing Trust Fund. Besides funding the Trust Fund through developer fees and General Funds, explore additional sources of funding.
- C. Through public/private partnerships. Continue the partnerships of the past but set goals for production.
- D. Through use of the Affordable Housing Market study. Use the study to seek additional funding and production from private investors, foundations and State and Federal governments. Also use the information to interest local businesses in developing worker housing.
- E. Through use of City development fees and procedures. While actions have been taken to waive fees, the cost to develop housing is still high. Explore other methods to streamline procedures and reduce fees.

2. Discriminatory Housing Practices

Increase efforts to reduce discrimination

- A. Conduct “Testing” for discriminatory practices. The HUD Office of Fair Housing and Equal Opportunity and the Colorado Civil Rights Division have the capability to do “testing” for housing discrimination in local communities. Contact the Denver HUD Office and the Colorado Civil Rights to seek their assistance in conducting a “testing” program.
- B. Help lessen neighborhood opposition to housing proposals. To assist with impediment of NIMBY, 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 project.
- C. Publicize Fair Housing Requirements. Determine the best time of the year to hold the Bilingual Housing Fair to maximize citizen and vendor participation. Improve the outreach efforts. Include more groups in the planning of the Fair. Work with the non-profit groups receiving CDBG assistance to pass on information to their clients about the Housing Fair, their fair housing Rights, and how to file fair housing complaints.
- D. Address landlord concerns about Section 8. There is a concern among Fair Housing providers that Section 8 voucher availability is diminishing, which makes them an even more important commodity for affordable housing. Even though acceptance of Section 8 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 Section 8 begins to changes.

3. Housing Costs

- A. Support literacy and bi-lingual language education. While many non-profit groups serving the Latino community have translated many documents into Spanish, there is still a wide-gap in the community between those speaking Spanish and those speaking English. The Agencies and City government should lead efforts to have bi-lingual signs for businesses.
- B. Coordinate efforts with Community Credit Committee. The efforts taken so far have met with limited success and Latinos are still having trouble obtaining credit. Again, this is a task better carried out by a new position of Fair Housing Officer who could go directly to lending institutions to encourage efforts to make credit more available.

**A Study on
Fair Housing For All
In Longmont, Colorado**

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I. Introduction

Purpose of the Analysis

Longmont, as a recipient of federal funding through the Department of housing and Development (HUD), desires to implement the HUD programs to promote fair housing for all of its citizens. However, to determine if fair housing is present, it is necessary to conduct a study to determine what impediments to fair housing exist, what steps have been taken to eliminate the impediments, and what positive actions are being implemented to promote fair housing as well as the documentation showing the positive enforcement.

This analysis will review and analyze data pertaining to the programs of HUD being utilized in Longmont.

Fair Housing prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or handicap (disability). The Fair Housing Act does not further define race or color, national origin, religion or sex. Familial status means discrimination against a parent or custodian because she or he has someone under 18 living with him or her. Handicap (disability) means having a physical or mental impairment that substantially limits participation in major life activities.

Analysis Process

This study used three approaches to study fair housing choice in Longmont:

1. Data analysis and mapping of key demographic, income employment and housing information.
2. Review of housing discrimination complaints filed with federal and state agencies.
3. Interviews with representatives of public, private, and non-profit organizations who are knowledgeable about local housing issues.

This analysis does not intend to create new reports or establish new data. The existing comprehensive documents reviewed were Longmont's Comprehensive Plan, the Five Year Consolidated Plan for the years 2000-2004 and the Action Plan for 2003. The 1990 demographic data was updated to the current 2000 census data. The land development and building regulations were reviewed to see if there had been any changes since 1994 when they were determined not to be a barrier to fair housing.

The non-profit and governmental agencies, which were interviewed in 1994, were re-interviewed to determine if the barriers discovered were mitigated or still existed. They were also asked to provide input on any new barriers they felt existed. These groups included:

- OUR Center
- Inn Between
- El Comité
- Center for People with Disabilities
- Longmont Coalition for Women in Crisis
- Thistle Community Housing
- Boulder County Mental Health Center
- Senior Center
- Boulder County Housing Authority
- Habitat for Humanity
- Emergency Family Assistance Association
- Longmont Housing Authority
- Longmont Board of Realtors
- Longmont Community Relations Office
- Longmont Housing Development Corporation
- Longmont Homebuilders Association
- Longmont Public Works Department
- Latino Housing/Health Task Force

In addition, a questionnaire was provided to:

- Section 8 clients from the Longmont Housing Authority
- Participants of the El Comité program
- Participants of OUR Center
- Longmont citizens who used the Longmont web site

Author of the Analysis

This analysis was performed by David Jacops who worked for the U.S. Department of Housing and Urban Development for 26 years prior to retirement in 2001.

II. Background Data on Longmont

Three maps are provided in the Appendix to illustrate the demographic data on the location of rental housing, low to moderate-income persons and the Hispanic population, the predominant minority. They can also be used to correlate the availability of rental housing for the low-income and minority persons. For instance, the area of 9th to 3rd Avenues and Lashley to Martin Streets has 50-60 percent low-income, 33-100 percent Hispanic and few larger rental units. The Hispanic population map also shows that this group is dispersed throughout the City.

A. Demographic Data

1. Population (size, age, education, disability, grandparents as caregivers)

Longmont had its origin in 1871 as a planned agricultural settlement. It later expanded into a regional agricultural and commercial center. Its current total population is 76,098, an increase of 75 percent since 1980. However the population density has decreased from 4,107 people per square mile to 3,408 people per square mile. There is almost a 1 to 1 ratio between male and female. The median age is 34, with 16,659 being under the age of 15 and 3,274 over the age of 75.

Eighty six and one half percent of the population has a high school or higher degree with 31.3 percent of the population having a bachelor's degree or higher.

There are 7,382 civilian, non-institutionalized, disabled people in the city with a 62.7 percent employment rate. This is compared to those with no disability at an 82.8 percent employment rate.

In the category of grandparents as caregivers, there are 1,220 grandparents living in households with one or more of their own grandchildren who are under the age of 18. The number of grandparents responsible for grandchildren is 467.

Of the total population in households, there are 18,164 who have their own children under the age of 18. There are also 3,510 households with other relatives under the age of eighteen. This statistic may or may not have a bearing depending on the result in the return of the questionnaire on the statement "I feel I was treated unfairly because of having a child under 18."

2. Racial characteristics (language, location and changes)

The predominant race in Longmont is white with 77 percent or 58,595 listing themselves as white in the 2000 census, an increase of 10 percent since 1990. The Hispanic or Latino ethnicity follows this at 14,458 or 19 percent, an increase of 8 percent since 1990. Of those, 10,558 considered themselves Mexican, 157 as Puerto Rican and 47 as Cuban. There were 3,101 who considered themselves as Hispanic or Latino but were from other countries than Mexico, Puerto Rico, or Cuba. There are 385 Black or African Americans, 687 American Indians and Alaskans, and 1,252 Asians.

The population growth by race/ethnicity between 1990 and 2000 was:

- White 10 percent
- Hispanic 8 percent
- Black 7 percent
- Asian 6 percent
- All other 7 percent
- Under 18 1 percent

The changes in the population numbers and percentages between 1990 and 2000 by neighborhoods are: (according to the 2000 census)

Neighborhood	White %	Hispanic %	Black %	Asian %	Under 18 %
Southmoor 132.04	45	47	0	5	34
McIntosh 132.07	84	7	2	5	21
Sunset 133.02	32 decrease	99	4	6	10
Garden Acres Tract 133.05	65	28	2	2	18
Garden Acres 133.06	23	60	2	2	14
Loomiller 133.07	5	77	2	4	26
Loomiller 133.08	6	86	4	1	47
Kensington 134.01	10 decrease	106	6	9 decrease	16
Kensington 134.02	26	67	1	1	22
Lanyon	45	46	3	1	26
Centennial 135.03	39 decrease	134	1	1	41
Centennial 135.04	69	20	2	5	31

The language most often spoken at home is only English for 54,303 people over 5 years of age. There are 8,999 people over 5 years of age who speak Spanish; of these, 5,013 speak English less than “very well” and 3,986 speak only Spanish. There are 1,399 who speak an Indo-European language of which 452 speak English less than “very well”. There are 903 who speak Asian and Pacific Island languages of which 456 speak English less than “very well”.

3. Economic (Income, poverty, employment)

The 2000 census showed that there were 8,522 households with incomes of less than \$35,000; 14,373 with incomes between \$35,000 and \$100,000; and 3,876 households with incomes over \$100,000. The median income in 2003 was \$51,174.

There were 22,997 households with earned income; 4,952 with Social Security income; 848 with Supplemental Security income; 665 with public assistance; and 3,764 with retirement income.

The mean earning income was \$60,759; the mean Social Security income was \$11,090; the mean Supplemental income was \$6,723; the mean public assistance was \$2,673; and the mean retirement income was \$19,486.

There were 1,098 families listed as being in poverty status, with 938 or 8 percent of those families having children less than 18 years of age. There were 605 families who had no husband present. There were also 5,531 individuals listed as being in poverty status.

The main classes of workers, 30,571 of them, were those whose income came from private employment wages and salaries. This was followed by government workers at 4,063 and self-employed workers who numbered 2,601. There were 1,340 unemployed.

The occupations of these workers were:

<u>Occupations</u>	<u>Number</u>
Management and professional	14,015
Service	4,865
Sales and office	9,993
Farming, fishing and forestry	116
Construction and maintenance	3,611
Production, transportation and moving	4,755

The types of industry in Longmont were:

<u>Industry</u>	<u>Number</u>
Agriculture, forestry, mining	349
Construction	3,122
Manufacturing	7,275
Wholesale trade	1,040
Retail trade	4,615
Transportation and utilities	1,479
Finance, insurance, real estate	1,746
Professional, scientific, administration	5,076
Educational, health and social services	5,511
Arts, entertainment, accommodation, food service	2,734
Other services	1,665
Public administration	1,163

The top 5 employers in Longmont (by number of employees) are:

1. St. Vain Valley Schools
2. Maxtor Colorado (manufacturer of computer disk drives)
3. Con Agra Foods (value added turkey products)
4. Seagate Technologies (manufacturer of computer disk drives)
5. Longmont United Hospital

4. Housing Characteristics (units, tenure, vacancy, value)

There are 27,427 housing units in Longmont with 727 vacant housing units in 1999. Seventy-five of the vacant units are for seasonal, recreational or occasional use. There are 11,718 units built since 1979 and 15,709 built prior to 1979. The period of 1970 to 1979 had the most units built at 8,314. The majority of the units are 1-unit detached structures at 17,843. There are 2,128 units that consist of structures of 20 or more units and 906 mobile homes.

The main source of heating is natural gas that heats 22,579 units followed by electricity that heats 3,737 units. There are 51 units heated by wood, 7 with coal, and 8 with fuel oil or kerosene.

There are 79 units that lack complete plumbing facilities; 247 that lack complete kitchen facilities and 279 that do not have telephone service.

The median price of houses in 1999 was \$177,900 but in 2003 was at \$220,000, a 19 percent increase. In 1999, there were 358 houses valued at less than \$99,000, 9,997 houses valued between \$100,000 and \$199,00, and 4,237 valued between \$200,000 and \$500,000.

The median mortgage payment was \$1,287. However 2,325 households paid monthly mortgages of \$700-\$999; 5,825 households paid \$1,000 to \$1,499; 2,753 paid \$1,500 to \$1,999; and 1,244 paid \$2,000 or more. Of the total homeowners, 2,918 paid 35 percent or more of their monthly income on mortgage payments.

The median rent was \$769. However, out of 9,218 rental units there were 3,189 households who paid \$500 to \$749; 2,802 who paid \$750 to \$999; and 1,741 who paid between \$1,000 and \$1,499. Of the total renters, 2,912 households paid 35 percent or more of their monthly income.

5. Transportation to Home and Work

In addition to the cost of housing, the ease of transportation between home, work and school is a major contributor to where one decides to live.

The top employer, St. Vrain Valley Schools, has 2,414 employees, but the schools are spread between Boulder and Weld Counties including the communities of Longmont, Mead, Frederick, Firestone, Erie, Lyons and Niwot. The next five employers, Maxtor Colorado, Con Agra Foods, Seagate Technologies, Longmont United Hospital and the City of Longmont, are located in Longmont.

Longmont's web site claims, based on a 2002 transportation study, that "compared to the rest of Boulder County, Longmont has the highest percentage of people (a little more than half) who both live and work in the city."

In 1999, there were 36,789 workers, 16 years of age and older, who commuted to work. Of those, 28,372 drove alone, 4,925 carpooled; 755 used public transportation; 582 walked; and 532 used other means. The average commute time was 22.7 minutes.

However, there are many who commute from other cities to work in Longmont. There are 365 public and private sector employees from Berthoud; 811 from Boulder; 252 from Broomfield; 363 from Denver; 379 from Firestone/Frederick; and 627 from Loveland.

Public transportation, which essentially consists of the Regional Transportation District (RTD) bus service, has two routes between Longmont, Niwot and Boulder. It has one route between Longmont, Niwot, Boulder and downtown Denver and one to the Denver International Airport. There is a planned expansion of the RTD light rail between Denver and Longmont but the plan has been delayed due to lack of funding. The initiative is to be on the 2004 election ballot for all of the affected communities.

The City has been working with RTD to expand the availability and opportunity to use transit in Longmont. On the local, “around-town” level, RTD claims it is committed to overhaul the current “Longmontster” system based on a recent survey of residents. The new system will have two connections with major transit centers in the City and will expand service to the south and southwest areas of Longmont.

The local service restructuring includes the replacement of five existing routes with a more compact network of five fixed-schedule routes, plus the expansion of Longmont “Call-N-Ride”. RTD web site says that the network will:

- Provide connections to major community attractions and regional RTD transit services.
- Benefit from existing well-used route segments and stops and minimize the impact on neighborhoods unaccustomed to bus service.
- Extend public transportation service to newer community attractions in the southwest area of the community, e.g. the community college.
- Expand Longmont Call-A-Ride service, providing service to the entire community and connecting to existing local and regional bus service.

III. Programs and Activities to promote Fair Housing

There are numerous federal state and local programs to serve the needs of persons protected by the fair housing laws. Not all are available to Longmont. This chapter will describe those that are available and outline some of types of projects those programs have supported.

Community Development Block Grant (CDBG) – administered by HUD

The CDBG programs support a wide range of activities to assist in economic development, housing, neighborhood improvements and social services. The Community

may decide in which of the activities they choose to use the funds. Longmont's CDBG staff administers these funds.

CDBG Usage

Longmont received \$520,000 in CDBG funds in 2002 and \$646,000 in 2003 as an entitlement community. These funds are used to implement programs administered by the City, sub-recipients, and non-profit agencies. The projects may consist of:

- Assistance to homeowner/rental rehabilitation
- Assistance to senior citizens
- Assistance to owner business rehabilitation
- Neighborhood revitalization
- Business training
- Homeowner down-payment assistance
- Assistance to the disabled
- Public Service projects

The housing rehabilitation program is funded solely with CDBG funds. During 2003, Longmont allocated \$211,000 for general rehab, \$55,000 for handicapped accessibility, \$25,000 for emergency grants, and \$10,000 for Paint-A-thon.

For 2004, Longmont has set aside \$215,000 for general rehabilitation, \$50,000 for accessibility and \$20,000 for emergency grants. Nothing has been set aside for Paint-A-Thon since they have not fully spent their 2003 dollars.

HOME (Not an acronym)- administered by HUD

HOME does not have the broad range of CDBG. Instead it concentrates totally on housing. Its purpose is to expand and preserve the supply of affordable housing and increase the number of families that can be served through both housing ownership and rental. Housing developed with HOME funds must serve families within income guidelines of less than eighty percent of the median income for the area. HOME funds can be used for acquisition, construction, reconstruction, tenant assistance and rehabilitation to promote affordable rental and ownership housing. These funds, for Longmont, would pass through the State of Colorado to Longmont.

HOME usage

Longmont received a total of \$950,000 (\$250,000 in each of 1998, 1999 and 2000 and \$200,000 in 2001) but spent only \$767,000. \$183,000 was returned to the State in July of 2003. All of the funds were used for down payment assistance in Boulder County, outside of the City of Boulder.

Homeless programs – administered by HUD
Emergency Shelter, Supportive Housing, Shelter Plus Care

The Emergency Shelter Grant provides funds to States, cities, urban counties, and non-profit groups. It provides funds for renovation, major rehabilitation, or conversion of buildings for use as emergency shelters and the cost of supportive services for the homeless.

The Supportive Housing program is designed to promote the development of supportive housing and services, including innovative approaches to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. Funds can be used for the acquisition, rehabilitation, new construction, leasing and operation of structures for use as supportive housing or services; cost of structures for use as supportive housing; or the cost of supportive services provided to homeless persons who do not reside in supportive housing. States, local governments, other governmental entities, Native American tribes, private non-profit organizations, and community mental health associates that are non-profit organizations are eligible to compete for grant funds through a national selection process.

The Shelter Plus Care program is designed to link federally provided rental assistance with locally supplied supportive services for hard-to-serve homeless persons with disabilities. Rental assistance can be tenant, sponsor or project based. States, units of general local government, Public Housing Authorities and Indian Tribes may apply for this assistance.

Homeless programs usage

The State provided the following shelters with Emergency Shelter Grant funds in 2003:

- The Inn Between received \$13,038 for operating costs
- The Longmont Coalition for Women in Crisis received \$33,296 for its SAFEShelter
- The Boulder Shelter, which serves Longmont residents, received \$18,705
- The Boulder County Safe House received \$9,501.

The Mental Health Center of Boulder County (BCMHC) received \$138,096 from the Shelter Plus Care grant. It has a request in of \$140,256 for a renewal grant. The BCMHC has three facilities housing up to 21 chronically mentally ill persons in Longmont.

Housing Opportunities for Persons With AIDS (HOPWA) (Administered by the State for Colorado sub-grantees)

HOPWA provides housing assistance and supportive services for low-income persons with HIV/AIDS and their families. This assistance is designed to help eligible persons retain or gain access to appropriate housing where they can maintain complex medication regimens and address HIV/AIDS related problems.

HOPWA grants provide assistance through formula allocations to eligible States and metro-areas and competitive selection of projects proposed by State and local governments and non-profit organizations.

HOPWA usage

The State Division of Housing was the recipient of \$1,370,000 in HOPWA funds, which is being provided over a three-year period (2001-2003). The Boulder County AIDS project, which serves all of Boulder County including Longmont, will receive around \$80,000 for tenant based rental assistance and \$39,000 for emergency assistance, which includes security deposits, utility payments, short-term mortgage or rent assistance.

Low-income Housing Assistance Programs – Public Housing and Section 8 Housing Choice Vouchers – administered by HUD and States

Section 8 rental subsidy vouchers and certificates for eligible low-income households pay that portion of the rent that exceeds 30 percent of the households' income. Housing Choice vouchers can only be used for dwellings rented at or below the fair market rent. Households using vouchers are allowed to supplement the voucher subsidy and pay a larger portion of their household income for their rent if they desire to rent a house or apartment at more than the fair market rent.

Section 8 usage

The Section 8 and Shelter Plus Care Vouchers that are available to Longmont are: (according to HUD)

<u>Administering agency</u>	<u>Number of units</u>
Longmont Housing Authority	551 units
Boulder County Housing Authority	251 units
Boulder County Mental Health	45 units
Center for People with Disabilities	70 units
Imagine	6 units

Single Family Housing – 203(b) and 203(k) – administered by HUD

The basis of HUD and its predecessor, Federal Housing Administration (FHA), is the 203(b) program. It provides mortgage insurance for a person to purchase or refinance a principal residence. A lending institution funds the mortgage loan: such as a mortgage company, a bank or a savings and loan association. The mortgage is insured by HUD, which allows the lending institution to give the borrower a lower interest rate. This program flows from HUD through private enterprise to the citizens of Longmont.

The 203(k) program provides funds for acquisition and rehabilitation of single-family homes. The borrower can get one mortgage loan at a long-term fixed interest rate to

finance or refinance the acquisition and rehabilitation. This program also is administered from HUD through lending institutions to the individual.

203(b) and 203(k) usage

There was no 203(k) assistance in Longmont. There were 822 203(b) endorsements in the amount of \$154,210,982.

Weatherization Assistance Program – State administered

To reduce energy costs and conserve energy, this program provides funds to States for weatherizing the dwellings of low-income persons. A unit is eligible for weatherization assistance if it is occupied by a family and if income requirements are met. To obtain funding as a supplier of weatherization assistance, an organization must submit an application to the local agency designated in the State's plan as the sub-grantee for the area in which the organization is located.

Weatherization usage

Longmont does not receive weatherization funds from the State. The CDBG Office did coordinate with Longs Peak Weatherization when CDBG was administering the rehabilitation program, but they found that the income restrictions were much more restrictive than the rehabilitation income guidelines. Longs Peak, in the 2002-2003 program year, weatherized 104 homes in Longmont for a total of \$242,112 and an average of \$2,328 per home.

Low-Income Housing Tax Credits (LIHTC) – State administered

Housing providers may utilize these credits to provide additional funding for projects. The provider must, in turn, provide a certain amount of low-income housing units for a minimum of 15 years. Tax credits can be used for new construction or acquisition and rehabilitation of existing buildings.

LIHTC usage

Longmont received LIHTC on a case-by-case basis and individual groups have applied for them. Most recently, Aspen Meadows received tax credits for its 50 units of elderly housing. One of the Cloverbasin Village phases received tax credits.

Private Activity Bonds – State administered

These bonds are provided to either for-profit or non-profit entities for affordable housing or economic development. Each year certain counties and cities receive an allocation from the State based on a formula.

The county or city can award the bonds to an agency that fits the developed criteria. If the county or city does not assign their allocation to any specific entity within a nine-month period, the funds are returned to the State for distribution as determined by the State.

Private Activity Bonds usage

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	Low/Mod Housing	80	\$15,750,000
	Legacy Apartments – Longmont Allocation			\$ 1,375,250
1996	Eastglenn Apartments – Longmont Allocation	Low/Mod Housing	21	\$ 1,323,225
	Eastglenn Apartments – Statewide Balance			\$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

PRIVATE ACTIVITY BOND ASSIGNMENTS				
YEAR	PROJECT NAME	PROJECT TYPE	NO. OF AFFORDABLE UNITS	AMOUNT
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
2003	Blue Vista Single Family Mortgage Funds	Low/Mod Housing	100 Already counted	\$2,800,313

Colorado Housing Finance Authority (CHFA)- State quasi-governmental agency

This agency provides additional mortgage funds at reduced interest rates through bond financing. This funding can be used in addition to the HOME down payment assistance to create a very usable package of financing for low/moderate income buyers.

CHFA usage

Non-profit groups apply to CHFA for funding of projects. Also CHFA's homebuyer mortgage products are available at certain banks in the area.

Local agencies and non-profit groups

In addition to the Federal and State programs to assist with housing needs, there are a number of local agencies and non-profit groups operating in Longmont. Some of these are assisted with the above-mentioned funding. Others will have a variety of resources to assist in their projects.

Some of these groups are:

The Office of Community Relations

The Office of Community Relations (CRO) provides assistance at the Boulder County Courts in Boulder and in Longmont offering mediations to landlords and tenants who are there in the courts for FED (Forced Entry and Detainer-eviction) hearings. This program has existed for four years and each Friday CRO has mediators available once a month in Boulder and every week in Longmont. The program was implemented to prevent homelessness and assist those in need to obtain either temporary shelter and locate more permanent housing or to prevent the eviction from occurring. Annually, approximately 110 mediations between landlords and tenants occur in Longmont and another 12-15 in Boulder. The Denver Regional Council of Governments will recognize this program in 2003 by giving them an award in the Cooperative Service Discovery category.

Habitat for Humanity – private enterprise

Habitat for Humanity is a non-profit organization whose mission is to provide housing for those in need of a decent and affordable place to live. Habitat fulfills its commitment through the use of volunteer construction workers, the labor of the future owners' and the efforts of the groups in the local community willing to become involved. Their funding is through the volunteer efforts, private donation and federal funding.

Habitat of Longmont has completed 18 units since they were founded with the nineteenth under construction. The funding sources have been civic groups/businesses (\$32,469), Community Churches (\$31,702), individuals (\$34,459), grants (\$43,830) and in-kind materials and professional labor (\$57,778).

Inn Between

Inn Between is a transitional housing program that has expanded its units to 43 with the acquisition of a 12-unit apartment building. It is completing rehabilitation on this building complex for very low-income clients in desperate need of housing. The Inn cooperates with other human service agencies to accept referred clients. The Inn's clientele include homeless families and teens, mothers with children from SafeShelter, and disabled adults referred by the Center for People with Disabilities.

When the rehabilitation is complete, Inn Between will have 10 single room occupancy units and 33 one, two and three bedroom apartment units. Clients pay on a sliding scale based upon income and are selected after an extensive screening process, which includes a 15-page application and review, by the coordinating committee. Some clients will be recipients of Section 8 or other financial assistance programs.

Funding for the Inn Between comes from the Coors foundation, the Millennium Trust, the Denver Post, the United Way, the City of Longmont, Boulder County, ESG funds, State EFSP funds, and individual, corporate and church funds.

Foothills United Way

Foothills United Way administers an Individual Development Account (IDA) to be used for home ownership, post secondary education or business development. Eligibility standards are based on:

- Income
- Size of family/household
- Current assets
- Chosen savings goal

Also the individual must be able to:

- Commit to save \$25.00 or more each month
- Participate in money management training
- Participate in training in your chosen asset goal

Participants in the home ownership program will:

- Receive help saving towards a down payment on a home
- Learn about budgeting, bank accounts, mortgages and home ownership
- Earn up to a 3 to 1 matched saving, for example, \$75 to every \$25 the individual saves

Participants in the post secondary education program will:

- Save towards an education that can help them get a better job and increase their income
- Receive money management training and academic counseling
- Earn up to a 2-1 match to savings, for example, \$50 to every \$25 an individual saves

Participants in the small business development program will:

- Receive financial help saving towards starting or growing a small business
- Learn how to write a comprehensive business plan and develop a sound concept for their business
- Earn up to a two to one match, for example, \$50 to every \$25 an individual saves

Collaborating partners with Foothills United Way for the IDA project are:

- Bank One
- Boulder County Housing Authority
- Boulder County Social Services
- Boulder Housing Partners
- City of Boulder
- City of Longmont
- Community Action Programs
- Community Food Share
- EFAA
- First National Bank of Colorado
- Heritage Bank
- OUR Center
- The Inn Between
- Thistle Community Housing
- U of C Federal Credit Union

Center for People with Disabilities

The Center for People with Disabilities (CPWD) is a non-profit organization headquartered in Boulder, which provides a variety of assistance to individuals with disabilities. CPWD operates programs for head injury survivors, employment counseling, recreational and health services and a transitional living center. CPWD has an office in Longmont, which provides extensive technical assistance to disabled residents in a variety of areas including employment, housing, and transportation.

The Center conducts a small number of accessibility surveys of businesses and housing properties upon request and payment of a fee. They also assist persons with disabilities by educating them about their rights under the Americans with Disabilities Act. Persons needing housing may request assistance with leases and efforts to make their housing accessible. The Center assisted 22 people in Longmont this last year with funding from CDBG.

El Comité

El Comité is a human rights advocacy agency dedicated to serving the basic needs of the Latino Community in and around Longmont.

The organization's purpose/mission is to act as a negotiating body for concerns brought forth by the Boulder County Latino Community to: improve social, educational and economic status of Latinos and to facilitate communication and understanding between Latino and non-Latino members of the county.

El Comité clients have problems finding affordable housing. It is not uncommon for two to three families to live together in order to afford the monthly rent.

El Comité refers people who are homeless to the appropriate agencies, i.e. the OUR Center to be referred to the Inn Between or Atwood House. Domestic Violence families are referred to the Women's Coalition. The Police Department has vouchers for the homeless who come after hours.

Large families have difficulty in finding appropriate affordable housing. Section 8 vouchers are rarely available, even though the families are eligible. They find that the waiting lists are long and there are no other solutions available for these families.

El Comité networks with the Community Relations Office of the City of Longmont in mediation services between landlords and tenants. They also work closely with the Longmont and the Boulder County Housing Authorities, advocating for families with housing emergencies. Many of the clients have language and literacy limitations that affect their complete understanding of leases, eviction notices, applications and eligibility regulations. They feel there is still an atmosphere of discrimination. Although the discrimination is not overt, it does exist and is a subtle component in Latino's difficulty in finding appropriate housing.

With the demise of the agricultural industry in the Longmont area, El Comité feels that Casa de la Esperanza, a 32-unit migrant farm worker-housing complex, should become a transitional housing facility, open to a more diverse population.

El Comité has seen a 20% client increase in the past year and the same percentage increase is seen in the area of issues related to housing.

OUR Center

OUR Center provides emergency assistance to homeless persons or those in need of transitional housing. The Center uses an intake and interview process to determine the extent of the emergency and clients are assisted on a first come, first served basis. Clients do not have to meet income guidelines. Emergency Family Assistance owns the Atwood Shelter, a 4-unit house, to which Our Center can refer clients. It provides emergency shelter for up to 4 families per night. Our Center also provides financial assistance in the form of security deposits or motel vouchers to homeless families and households in crisis. Single individuals are given bus tokens or gas money to travel to the homeless shelter in Boulder. OUR Center also provides food, clothing and hot meals to its clients.

Longmont Coalition for Women in Crisis (LCWC)

LCWC is a non-profit agency providing support and safe shelter to women and children who are victims of domestic violence. The Coalition provides a 24-hour crisis phone line, SafeShelter for battered women and their children, counseling and support groups, and community education.

Friends, police, and other professional agency staff refer clients to LCWC. Clients are admitted to the shelter based upon their history of domestic violence and the degree of danger they face by staying in their current housing situation.

Women and their children who need safe housing are allowed to stay in the safe house up to 6 weeks. Shelter capacity is for 17 women and children at one time and is constantly full.

Boulder County Mental Health Center (BCMHC)

BCMHC provides multiple services to persons with mental disabilities including assisting them with finding housing. Center staff will help clients review the rental advertisements in the paper and will mentor them on applying for housing. Occasionally, staff contacts landlords on behalf of clients for problem solving. They house up to 21 persons in three houses.

Affordable Rental Housing Developments

Name	Target Population	Type of Assistance
Anderson Sixplex (BCHA)	Family	County General Funds
Aspen Meadows (LHA)	Elderly/Disabled	LIHTC/Fee Waivers/CDBG/AHF
Clover Basin Apts (Brisben Companies)	Family	LIHTC/Private Activity Bonds/Fee Waivers
Coffman Court (Lorilisa, Inc.)	Family	CHFA/Fee Waivers
Cottonwood Court (BCHA)	Family	Private Activity Bonds
Davidson Duplex (BCHA)	Family	None
Eastglen Townhomes (Lorilisa, Inc.)	Family	Private Activity Bonds/Fee Waivers
Emery Street Project (BCHA)	Family	State HOME/FHLBB
English Village Apartments (Thistle Housing)	Family	CDBG/AHF/State/Funding Partners/FHLBB
Kimbark 1200 (Lorilisa, Inc.)	Family	LIHTC/Fee Waivers
Legacy Apts (Macy Development)	Family	HUD Insured/Fee Waivers
Longmont 21 (BCHA)*	Family	State HOME Funds
Longs Peak (Longs Peak Residence, Ltd.)	Elderly	HUD
Mariposa Project (BCHA)	Family	State HDG/FHLBB
Montview Meadows (Lorilisa, Inc.)	Family	LIHTC/Fee Waivers
Mountain View Plaza (Lorilisa, Inc.)	Elderly	HUD Section 8 project based
Parkside (Parkside Associates)	Family	HUD Section 8 project based
Parkville (Thistle Community Housing)	Family	Private Activity Bonds/Afford. Housing Funds
Portman Duplex	Family	None
Powell Plaza Apartments (BCHA)	Family	None

Name	Target Population	Type of Assistance
Quail Village Apartments * (Brisben Companies)	Family	LIHTC/Fee Waivers
Stonehedge Place (Longmont Gardens Inv.Co.)	Family	HUD Section 8 project based
St. Vrain Manor (Longmont Christian Housing)	Elderly	Church sponsored
Terry Street Apts. (LHA)	Elderly/Disabled	HUD
Terry Street (Thistle Community Housing)	Family	Private Activity Bonds/CDBG/AHF
Twin Peaks Apartments (Loving Properties)	Family	
Village Place at Longmont	Elderly	LHA provides Section 8 Certs.
Vivian Street Apts.	Family	
Wedgwood Apts. (BCHA)	Family	State/County
Total		

*Longmont 21 Project includes: 1321 Sumner Street (4 units), 1327 Sumner Street (4 units) and 1901 Terry Street (13 units)

The HUD subsidized projects in Longmont are:

- Independent Living managed by the Mental Health Center of Boulder County, Inc.
- Longs Peak Residence managed by Corona Management
- Mountain View Plaza managed by Hudson Real Estate
- Parkside Apartments managed by Hudson Real Estate
- Stonehedge Place Apartments managed by Eugene Burger Management

The Special Purpose Housing Developments are:

Name	Target Population	Units	Type of Assistance
Atwood Emergency Shelter (EFAA)	Family		
Casa Vista – Migrant Housing (BCHA)	Dorm for single men	24	FmHA
Casa de la Esperanza–Migrant Housing (BCHA)	Family	32	FmHA/Fee Waivers
Cinnamon Park (Senior Housing Options, Inc.)	Assisted Living	48	CDBG
English Village Transitional Units (Thistle)	Family	4	State/CDBG/AHF/F HLBB/FP
Inn Between** (Inn Between, Inc.)	Family	31	Housing Authorities/CDBG/C HFA
Powell Plaza Transitional Units (BCHA)	Family	2	

City Funded Projects

The City provided \$667,405 in 2002 and \$659,661 in 2003 from the sales and use tax revenue to assist Human Service agencies with operations and project funding.

The agencies funded in 2003 were:

- Alternatives for Youth
- Blue Sky Bridge
- Boulder County AIDS project
- Boulder County Early Childhood Connections
- Boulder County Legal Services
- Boulder Shelter for the Homeless
- Center for People with Disabilities
- Community Food Share
- Creative Years Children's Center
- Dental Aid
- El Comité
- Friends First
- Imagine Developmental Disabilities Center
- Inn Between
- Longmont Children's Council
- Longmont Coalitions for Women
- Longmont Meals on Wheels
- Longmont YMCA
- Loomiller Neighborhood Teen Center
- LUH Founded Addiction Treatment Center
- Mental Health Center of Boulder County
- OUR Center
- Parenting Place, Inc.
- Partners of Boulder County
- Radio Reading Service of the Rockies
- Retired Senior Volunteer Program
- Salud Clinic
- Special Transit
- St. Vrain Valley Partnering Center
- The Tiny Tim Center
- Voices for Children
- Volunteer Connection

IV. Evaluation of Longmont's Fair Housing Status

HUD Compliance Reviews

The HUD Office of Community Planning and Development (CPD) gave this overall evaluation of Longmont in their April 28, 2003, report of their Annual Community Assessment": "Longmont consistently provides low/mod residents of the city with quality programs. The priorities and goals as stated in the Consolidated Plan and the 2002 Action Plan are, for the most part, being met or exceeded. Longmont is to be commended in the area of affirmatively furthering fair housing by being innovative and actively participating in programs to promote fair housing and equal opportunity."

The HUD Office of Public Housing stated that the Longmont Housing Authority has not had a review by the Denver Office for quite a long time but there are currently no monitoring findings or concerns. The Authority is consistently rated as a "standard" or better housing authority. HUD also stated that the Boulder County Housing Authority has not been monitored in the last several years and that there were no outstanding findings. HUD does a rating of their grantees on an annual basis. For those with a high rating, there are less monitoring visits.

Fair Housing Complaints

The non-profit groups and agencies, which deal with housing, were interviewed to see if they have received any fair housing complaints during the past year. Four non-profits groups responded that they had received none. The Office of Community Relations reported that they have approximately 110 mediations between landlords and tenants in Longmont on an annual basis. The report did not give the results of the mediations.

The Department of HUD and the Colorado Civil Rights Commission were also contacted regarding the number of complaints they had received. The Federal Fair Housing Act prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or handicap (disability). Persons who believe their fair housing rights have been violated are entitled to fill out a Housing Discrimination Complaint form, write a letter to HUD or telephone the HUD hotline within one year after an alleged violation. Upon filing a complaint, HUD notifies the alleged violator of the complaint and permits the alleged violator to submit an answer, investigates the complaint and determines where there is a reasonable cause to believe the Fair Housing Act has been violated and notifies the complainant if a HUD investigation cannot be completed within 100 days of receipt of the complaint.

HUD will try to reach an agreement with the person the complaint is against, and if a conciliation agreement is signed, HUD will take no further action. If HUD has a reasonable cause to believe that the agreement has been breached, HUD will recommend that the Attorney General file suit.

If after investigating the complaint, HUD finds reasonable cause to believe discrimination has occurred, it may take the course to an administrative hearing or district court. If discrimination is found, the person the complaint is against may be ordered to

compensate for damages, provide relief such as making the housing available to the complainant, or pay a civil penalty and reasonable attorney's fees and costs.

There have been 11 complaints from Longmont filed with HUD and the Colorado Civil Rights Commission. The data on the complaints filed between January 1, 1994, and September 12, 2003, is listed below:

Date Filed	Basis for Complaint	Date Closed	Closure Type	Respondent
8/24/94	Hispanic or Latino	9/29/95	No cause determination	Longmont Entities
3/5/96	Mental disability	1/16/98	Conciliation settlement successful	Longmont Entities
4/10/97	Physical disability	9/24/97	No cause determination	Longmont Entities
11/19/97	Familial status non-specific	3/5/98	Conciliation settlement successful	Longmont Entities
7/13/98	Physical disability retaliation	2/26/99	No cause determination	Longmont Entities
12/21/99	Black or African American	6/13/00	No cause determination	Longmont Entities
3/10/00	Hispanic or Latino	9/17/02	Conciliation settlement successful	Longmont Entities
7/18/01	Hispanic or Latino	4/24/02	No cause determination	Longmont Entities
9/19/01	Mental disability	12/28/01	Dismissed for lack of jurisdiction	Longmont Entities
9/30/02	Mental disability physical disability	2/27/03	No cause determination	Longmont Entities
1/25/03	Hispanic or Latino	Case still open		Longmont Entities

Six of the eleven cases filed were found to have no cause; one was dismissed for lack of jurisdiction; three had successful conciliations; and one is still pending.

Past Impediments

Listed below are the impediments outlined from the 1994 study, the recommendations and the City's efforts to implement those recommendations.

Impediments

1. Owners/managers of rental properties were not knowledgeable regarding fair housing laws.
2. There was a low availability of rental units as well as rents were not affordable.
3. There was discrimination against large Hispanic families.
4. Some landlords refused to rent to Section 8 clients.
5. There were frequent evictions because of language and education differences.
6. There were differing terms of rentals between groups of people.
7. There was a prevalence of NIMBY (Not in my back yard) or reluctance to put low/mod income or special needs projects in neighborhoods.
8. There was difficulty to obtain credit due to economic, educational, and experiential barriers.
9. High cost of housing development

Recommendations and Actions Taken

The recommendations do not have a direct correlation to each of the Impediments but rather relate generally to all of them. Listed below are the recommendations and the actions taken by the City or others to address the recommendations:

Recommendation – Facilitate housing production –

- a) Establish a housing task force

Actions Taken

In late 1994, the Longmont Community Housing Committee was established and reviewed most of the included recommendations of the Fair Housing report. At the request of Council, they took a comprehensive look at the numerous affordable housing issues facing the Longmont community, prepared recommendations for addressing the problems and submitted a “White Paper” to City Council. This report entitled Affordable Housing: Issues and Solutions, was presented to City Council in December, 1994. The report has become the backbone of the City’s affordable housing strategy and many of its recommendations have been implemented. The Longmont Housing Committee came from a broad segment of the City’s population with approximately 100 residents participating and a very diverse group of private and public organizations were represented.

In 1999, the city commissioned a Housing Needs Assessment since the Census data was so old and since the 2000 Census data wouldn’t be available for another several years. In 2000, the Longmont Affordable Housing Task Force was commissioned and asked to look comprehensively at the affordable housing needs of Longmont and to make recommendations on ways the city could meet the need. Most of their recommendations (totaling over two dozen) have been implemented or are in various stages of implementation. Some of their specific recommendations for increased housing production included expanding the Inclusionary Zoning Program, and providing incentives to developers to build

more than the minimum required amount of affordable housing. The Task Force was a group of approximately 25-30 persons and again, came from all sectors of the community.

The Human Relations Commission is also a group of citizens who review and make project and funding recommendations for the Community Development Block Grant Program, the Affordable Housing Fund, and the City's Human Services funding. This group consistently reviews the need for housing, meets with and hears the needs of residents, considers possible affordable housing projects and makes recommendations to Council on which projects to fund based on City policy.

In addition, a Housing Technical Review Group (TRG) has been established as a permanent ad-hoc advisory group to the Human Relations Commission. The TRG's purpose is to disperse funds from the Affordable Housing Fund to increase the production of affordable housing in Longmont. The TRG is made up of the following representatives: Home Builders, Housing Developers, Real Estate Community, Banking/Lending Community, Special needs populations (physically handicapped, mentally ill, homeless, seniors), low-income persons or groups that serve the low-income population.

Recommendation – Facilitate housing production –

b) Establish a housing trust fund

Actions Taken

An Affordable Housing Fund has been established and is being funded through developers making payments in lieu of providing the required affordable housing on-site and from the city's General Fund. It is not a true Trust Fund in that all or a portion of the principal is not set aside solely to earn interest, with only the interest being used. It also does not yet have a dedicated source of revenue.

c) Create public/private partnerships

Actions Taken

The City has undertaken joint venture projects with the Longmont Housing Development Corporation, Thistle Community Housing, Habitat for Humanity and the Boulder County Housing Corporation through the Community Development Block Grant Program, the Affordable Housing Fund and by supporting these agencies' grant applications for other funding. The City has also joined with many financial institutions and real estate firms to implement and manage its Down Payment Assistance and Community Housing Programs and continues to work on developing public-private partnerships.

The city also enacted an Inclusionary Zoning Program whereby all new housing developments (with a few exceptions) must make 10% of the units affordable for

sale or rent to low and moderate-income persons. The City works with over 17 private sector developers, as well as non-profit developers, to design and implement this program so that it works for all concerned.

A specific example of a public/private partnership is one between the Longmont Housing Authority and Lorilisa, Inc. to finance and construct Aspen Meadows (50 units elderly rental housing completed in 2002). The private sector developer acted as a consultant to the LHA through financing and construction, the city helped finance the acquisition of land waived developer fees and the LHA now owns and manages the complex. The LHA is actively looking to do another project such as this.

Recommendation – Facilitate housing production –

d) Complete an affordable housing market study

Actions Taken

This was completed in 1999. It took a comprehensive look at the entire housing needs from the homeless all the way up to the upper end of housing. It also encompassed all segments of the population from elderly to large families to the working poor to disabled, etc. As indicated in a., above, this comprehensive housing needs analysis and the recommendations of the Affordable Housing Task Force will guide future policy and resource allocation and distribution for many years.

e) Evaluate city development fees

Actions Taken

A comprehensive look at these areas was completed as part of the Affordable Housing: Issues and Solutions study in 1994 and the Affordable Housing Task Force recommendations completed in 2001. Many changes have been made to promote affordable housing including implementing and expanding a Development Fee Waiver Program whereby a percentage of certain development fees are waived for the construction of affordable multi-family and single family units. In addition, the City has reviewed and revised its development standards to allow for exceptions to certain standards and density bonuses are given under certain circumstances when affordable housing is constructed. Both of these programs reduce the per-unit cost of affordable housing. Even more reductions and development fees are waived when a developer provides more than the minimum amount of affordable housing. This encourages the accelerated production of affordable housing.

Recommendation – Reduce discrimination –

a) Conduct testing

Actions Taken

This is not something the City has chosen to pursue in the past. It is something that may be considered in the future as part of the City's overall fair housing efforts. The City does refer complaints directly to the HUD office in Denver and to the Civil Rights Commission regarding discrimination issues. These offices then follow up and investigate the complaint, taking action or mediating a settlement as needed.

b) Help reduce the attitude of NIMBY

Actions Taken

How to solicit and receive neighborhood input to housing development is part of the City's new Land Development Code updated in 2001. The Planning and Zoning Commission received recommendations from the Residential Development Quality Task Force, a citizen group appointed by City Council and incorporated their recommendations into the new Code. Neighborhood input to all levels of development in the city has been increased as a result of this. In addition, the recommendation of the Affordable Housing Task Force to provide a liaison between neighborhoods and developers to promote affordable housing was being implemented, but is now on hold due to staffing levels. The city also has a Neighborhood Resources Program, which seeks to empower and assist neighborhoods in making their desires known.

c) Publicize fair housing requirements and d) Address landlord's concerns against Section 8

Actions Taken

The City's Office of Community Relations and the Longmont Housing Authority along with the CDBG Office have begun working together to promote fair housing and equal opportunity programs and to provide guidance and referrals for tenants, landlords, Realtors, etc. with fair housing concerns, questions and complaints. In 2002, the Community Relations Office provided information/assistance on landlord/tenant issues to over 821 calls and/or walk-ins. 300 English language and 40 Spanish language Landlord/Tenant and/or Fair Housing handbooks were mailed in 2002 to individuals requesting information. The Community Relations Office completed 30 landlord/tenant mediations and all mediation services are available in Spanish. In addition, the City now provides information for mobile home owners and tenants of mobile homes. In 2002, approximately 50 of these packets were handed out in English and 17 in Spanish.

Over 65 individuals attended the 2003 Bilingual Housing Fair sponsored jointly by the Community Relations Office, the CDBG Office and the Boulder County Housing Counseling Program. Thirty plus vendors provided information on

housing opportunities and services in 2003, communicating in both Spanish and English. Three Down payment assistance grants were given away.

The Longmont Housing Authority, along with other local housing authorities, has participated in breakfasts with both existing and potential landlords for the Section 8 (Housing Choice Voucher) Program. The purpose of the breakfasts is to introduce the Program to them, answer questions, and deal with concerns in a non-threatening way and in an environment conducive to discussion.

A Symposium on Landlord/Tenant issues is held each year. This includes information on common landlord/tenant concerns such as roommates, deposits, repairs, leases, and mediation opportunities. The Community Relations Office presents information on housing assistance and the rights and responsibilities for both tenants and landlords. The Landlord/Tenant handbook and HUD Fair Housing information is provided to participants. In addition, persons with possible fair housing discrimination issues are referred directly to the HUD office in Denver.

The Community Relations Office (CRO) provides assistance at the Boulder County Courts in Boulder and in Longmont offering mediations to landlords and tenants who are there in the courts for FED (Forced Entry and Detainer-eviction) hearings. This program has existed for four years and each Friday CRO has mediators available once a month in Boulder and every week in Longmont. The program was implemented to prevent homelessness and assist those in need to obtain either temporary shelter and locate more permanent housing or to prevent the eviction from occurring. Annually, approximately 110 mediations between landlords and tenants occur in Longmont and another 12-15 in Boulder. The Denver Regional Council of Governments will recognize this program in 2003 by receiving an award in the Cooperative Service Discovery category.

The State of Colorado has a Fair Housing Hotline, which in addition to the Federal coverage allows reporting of complaints based on marital status, creed and ancestry. The statewide toll free hotline number is (866) 231-6946. The Fair Housing staff will determine if it appears that the Fair Housing laws have been violated. If so, they assist callers to contact the Colorado Civil Rights Division or the HUD Office of Fair Housing.

Recommendation – Support self- sufficiency programs –

a) Support literacy and bi-lingual education

Actions Taken

See c and d above. Also, all of the City's affordable housing program information is available in both English and Spanish. Translation is always available and many informational sessions are in Spanish.

With the Bilingual Housing Fair, it was felt that this outreach to the Latino community was greatly needed to continue to promote homeownership to this population group and to unite them with a number of Spanish speaking vendors (lenders, realtors, insurance, inspection and appraisal agents) capable of providing home buyer services. Drawings are held for various home-purchasing services including free appraisals, credit reports and \$1,000 down payment assistance grants.

b) Coordinate with the community credit committee

Actions Taken

The City's CDBG Office works directly with and funds the Boulder County Housing Counseling Program which provides credit counseling, default counseling, foreclosure prevention and homeownership training to all interested families. The service is free to the families and all training/counseling is in both English and Spanish. The City has attempted to coordinate with the Community Credit Committee on other issues/programs but have had very limited success.

Further Actions Taken to Promote Fair Housing

Housing Fair

The Boulder County Housing Authority sponsored the fifth annual Bilingual Housing Fair on Saturday, June 7, 2003. The event, held at the Longmont Civic Center, attracted a crowd of 65 potential homebuyers looking for answers to their home buying questions. A workshop, Learning About Affordable Housing Assistance Programs, was well-attended and offered information about homebuyer assistance programs in Boulder County. HUD, FannieMae, Colorado Housing and Finance Authority, Boulder County, the cities of Boulder and Longmont, Social Security Administration, AARP, real estate companies and mortgage lenders (31 organizations in all) distributed information about the home ownership process and opportunities in Spanish and English. A drawing was held and two lucky persons were awarded \$1,000 grants for down payment.

Diversity Week

Longmont joined with cities throughout the United States to observe 2003 Race Equality Week, September 29 through October 4, 2003. The week was part of the National League of Cities' ongoing commitment to ensure racial equality and justice in America's cities and towns.

The City of Longmont passed a proclamation designating the week of September 29 through October 4 as "Our Community: Different People, Common Ground" week in conjunction with the National League of Cities celebration of "Race Equality Week."

Within the City of Longmont, this designated week was one in which diversity was celebrated and various organizations came together to recognize and educate the community regarding diversity. This year, the City hosted a youth art contest that invited the children of the community to create an original piece of artwork that depicts diversity. A community panel (which included the Mayor) judged the artwork. Artworks were reviewed by specific age categories and the winners in each category received a prize that was presented during the September 23rd Council meeting. The artwork was on display in the Civic Center. A reception for all contest participants was held at the museum on October 1st and all participants received a small gift.

Additionally during this week, the library hosted a story sessions focusing on the theme of diversity and a listing of movie and reading resources on diversity was available to all visitors to the library.

The City's Diversity Team invited all employees to participate in a potluck luncheon on October 1st. The idea of the luncheon was for employees to prepare and share family recipes and favorite stories of family gatherings with each other. Last year, several divisions came together to host a luncheon in their particular buildings or wings within buildings.

Comprehensive Plan

The City of Longmont is in the process of updating their Comprehensive Plan. There has been extensive community involvement during the process. There were three public forums at key stages in the update process followed by information displays in the Civic Center Atrium for the month after each forum. There was focused outreach to the Latino community and youth. City staff made 30 presentations about the update to various groups and advisory boards in the community. Several groups requested follow-up presentations at later stages in the update process.

Latino Assessment Process and Action Plans

The strategic planning process emerged from the findings of a community assessment of needs and assets among Boulder County Latino residents, which was published and released to the Boulder County community in October 2001.

The Strategic Plan is built around a vision that all people of Longmont will work together to become a caring and inclusive community – proud to embrace, respect and celebrate each other. The plan contains goals, strategies and action steps that are implemented by Task Forces in the following areas of community interest:

- Housing and Health,
- Community Climate, Community Participation and Culture,
- Employment and Economic Development
- Education
- Political

The Housing section of the Housing and Health Task Force has as its five year goals to: 1) work with a Housing Commission to focus on lobbying for increased affordable housing options, 2) implement a Rental Inspection Program; 3) promote fair housing practices; and 4) educate and create an awareness of local housing programs, services and opportunities for Latinos in Longmont. In 2004, the Task Force will work to implement the recommendations of this Fair Housing Study, support the strengthening of existing code enforcement around rental housing complaints and increase the education of property owners about the existing codes. It will also educate and create an awareness of local housing services, program and opportunities in Longmont by providing bi-lingual training for renters around tenant/landlord issues, personal finance and savings opportunities, home maintenance and repair, and eviction prevention.

V. Surveys, Questionnaires and Impediments

Agency, Citizen and Non-Profit Input to Questionnaires and Surveys

Questionnaires

A questionnaire, in English and Spanish, was sent to 53 Section 8 tenants with a stamped, self-addressed envelope and was also put on Longmont’s web page. There were no responses from the web site. Two, sent to the Section 8 tenants, were returned because the tenants had moved. Of the remaining 51, sixteen tenants responded to the questionnaire. All responded to the English version. Their responses are shown below: (Seven respondents had comments.)

Questionnaire:

The City of Longmont is doing a study of housing issues and would like your comments.

1. When I rented a home, I was treated:

Fairly	<u>14 responses</u>
Unfairly	<u>2 responses</u>

2. When I bought a home I was treated:

Fairly **4 responses**
Unfairly **0 response**

3. I have filed fair housing complaints in the past:

I received assistance **2 responses**
I received no assistance **3 responses**

4. I feel that, in general, governmental agencies have treated me:

Fairly **12 responses**
Unfairly **0 response**

If “Unfairly” was checked in any of the above questions, please answer the following:

I feel I was treated unfairly because of:

Handicap (disability) - **1 response**
Pregnancy or having a child under 18 - **0 response**
National origin - **0 response**
Race or color - **0 response**
Religion - **0 response**
Gender - **0 response**
Other - **1 response**

5. This occurred in:

City of Longmont **2 responses**
Other Community (name) **0 response**

6. Approximate date of occurrence **September, 2000; 1979-1995**

7. I was treated unfairly by:

Lender **0 response**
Property Owner **1 response**
Management Company **1 response**
Real Estate Company **0 response**
Government Agency **0 response**
Other **0 response**

Comments:

1. “I haven’t used governmental agencies for housing issues before.”

2. "I am at Hover Manor and have been treated very well by Longmont Housing Authority."
3. "I am very grateful for the assistance I receive."
 1. "I have been on housing Section 8 for 8 years. _____ is great. _____ Realty and _____ are horrible. I am in the process of moving. Thus far, _____ Realty and _____ are great but will see about damage deposit."
 2. "I am very grateful for the assistance I have received and am receiving from the housing assistance program – thank you."
 3. The Longmont Housing Authority have been very helpful and kind."
 4. "Hover Manor is the only place I have rented and everything is ok."

Remarks

Remarks on the Longmont Housing Authority Section 8 tenants responses:

The response was not great with only 16 replies to the 51 questionnaires sent out. Those who did respond answered essentially in a positive manner saying that they did not encounter unfair housing. Fourteen said they were treated fairly in renting a home. Four responded about buying a home and said they were treated fairly. Those who filed fair housing complaints were about equally divided with 2 saying they received assistance and 3 saying they received no assistance. Twelve of the sixteen respondents said that governmental agencies treated them fairly with the other four giving a "no comment". One respondent said they were treated unfairly because of being disabled and one listed the "other" category. One respondent said that a property owner treated him or her unfairly and another said that a management company treated him or her unfairly. The comments were essentially positive about receiving assistance. The one concern with the responses was a question if the positive responses came because the tenants didn't want to say anything bad about their present housing situation and the assistance they received or were they giving a broader response to fair housing in Longmont?

Surveys

Fair Housing Surveys were sent to 4 real estate companies, 3 mortgage lenders, and 15 agency/non-profit groups. Most of these people/groups were involved in the original fair housing study of 1994 and helped formulate the barriers that were identified at that time. These people/groups were questioned if they thought the barriers in 1994 had been eliminated or still existed and if they saw new barriers to be addressed in this study.

The responses to the survey were:

- Real estate category – 2 of 4 responded
- Lenders – 0 of 3 responded
- Agency/non-profit – (these groups are funded either with CDBG or City funds; 3 requests were made for a response) 9 of 16 responded; 2 returned a message of no comment; 3 did not respond.

Those surveyed were asked if they agreed or disagreed that the barriers to fair housing that were identified in 1994 no longer existed. (Those saying agree meant that the barriers no longer existed. Those saying disagree meant that the barriers do still exist.) The survey with its responses are listed below:

1. Owners/managers of rental properties were not knowledgeable regarding fair housing laws.

This barrier no longer exists in 2003:

Strongly Agree	1 response
Somewhat Agree	5 responses
Somewhat Disagree	1 response
Strongly Disagree	3 responses
Don't know	1 response

Survey Comment to 1:

Education and outreach is needed to provide information to landlords and property managers, especially on-site managers, as well as tenants and community groups that provide assistance. Owners and managers are not aware of fair housing laws, as well as, landlord/tenant rights and responsibilities especially in the area of eviction, what is the legal and proper manner to evict, and repairs.

2. There was a low availability of rental units as well as rents were not affordable.

This barrier no longer exists in 2003:

Strongly Agree	5 responses
Somewhat Agree	2 responses
Somewhat Disagree	2 responses
Strongly Disagree	2 responses

Survey Comment to 2:

There is more available rental stock, due to the current economy, loss of employment or under-employment. However, more tenants are still not able to afford rentals, even with a slight decrease in the amount of rent. More families are doubled or tripled in one unit. This is more of a barrier for Latino families with the additional barrier of language, education and residency.

3. There was discrimination against large Hispanic families.

This barrier no longer exists in 2003:

Strongly Agree	4 responses
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Somewhat Agree	1 response
Somewhat Disagree	4 responses
Strongly Disagree	1 response
Don't know	1 response

Survey Comment to 3:

Community sentiment towards the Latino community/families has grown to be more unfavorable, along with stereotypes against these families. Landlords are more likely to accuse families of having more people live with them or, in some cases, pressuring them to move out. More neighbors are complaining about these large families and problems that occur are blamed on these families. Although overcrowding is true for more families, it is not the norm and should not be perceived as a problem that exists only with Latino families. This only contributes to making them more of a target for discrimination from landlords as well as neighbors.

4. Some landlords refused to rent to Section 8 clients.

This barrier no longer exists in 2003:

Strongly Agree	2 responses
Somewhat Agree	4 responses
Somewhat Disagree	2 responses
Strongly Disagree	2 responses
Don't Know	1 response

5. There were frequent evictions because of language and education differences.

This barrier no longer exists in 2003:

Strongly Agree	2 responses
Somewhat Agree	3 responses
Somewhat Disagree	4 responses
Strongly Disagree	0 response
Don't know	2 responses

Survey Comment to 5:

This is still an area where landlords, and in many cases on-site managers, who are not properly trained, continue to evict tenants without due process and/or pressure tenants to move out. Although, the Community Relations Office provides assistance and educational materials, as well as workshops, most people, landlords and tenants do not come to the Office unless there is a problem. Efforts to have a rental inspection program failed due to landlord's input, defeating the proposal. This will be an on-going problem and consideration should be given to an educational campaign or requiring landlords to be aware of the legal process of eviction.

6. There were differing terms in the rental agreements between groups of people.

This barrier no longer exists in 2003:

Strongly Agree	2 responses
Somewhat Agree	4 responses
Somewhat Disagree	2 responses
Strongly Disagree	1 response
Don't Know	2 responses

7. There was a prevalence of NIMBY (Not in my back yard) or reluctance to put low/mod income or special needs projects in neighborhoods.

This barrier no longer exists in 2003:

Strongly Agree	1 response
Somewhat Agree	5 responses
Somewhat Disagree	3 responses
Strongly Disagree	2 responses

8. There was difficulty in obtaining credit due to economic, educational, and experiential barriers.

This barrier no longer exists in 2003:

Strongly Agree	3 responses
Somewhat Agree	2 responses
Somewhat Disagree	4 responses
Strongly Disagree	0 response

9. High cost of housing development

This barrier no longer exists in 2003:

Strongly Agree	2 responses
Somewhat Agree	1 response
Somewhat Disagree	5 responses
Strongly Disagree	2 responses
Don't Know	1 response

Please state below any additional comments you might want to make about the above listed barriers:

Keep in mind these answers are based on approximately 1,000 families being served in HCV Program 2000-2003.

- There is much work to be done.
- The housing market at this time favors renters. Landlords are approaching me for Section 8 referrals. They like the steady income. Rents are very reasonable at this time.
- It still is very costly to develop housing projects primarily because our municipalities have increased the cost and slowed the process. Our cities say they want "affordable" but by their actions of constraint and restraint have increased the cost to everyone. Since the market is down, rents today and prices to purchase are down as well, making all housing costs more affordable. I definitely feel that local agents/property managers attempt to comply with the letter of the law in addition to the intent of Fair Housing Laws. That is not what I have seen in other parts of the country, however.
- We have a slower economy now than in 1994, and there is higher unemployment at the present time. Therefore, rents have come down and the availability of rental units has increased. The ability to pay is the biggest obstacle for any ethnic group.
- Discrimination by neighbors when 2 or more (usually Hispanic) families are living together
- Lack of understanding about the culture and economics
- Not much change since 1994
- Landlord and tenants understanding their rights and responsibilities, especially in the area of eviction and repairs.
- Substandard housing and how to complain or get assistance when people are living in a substandard unit.
- NIMBY barrier is going down for us. We are currently building in Mill Village. We have had several neighborhood families volunteer on construction. We even had one participate in the groundbreaking.
- Fee reductions for building permits and school fees have been a great help in keeping our homes accessible to 20%AMI families. We are currently priced out of Erie, Frederick and Dacono.

Remarks on the survey to non-profit groups and agencies and their recommendations:

1. Knowledge of fair housing laws

The majority of those responding said that this barrier was somewhat lessened with almost as many saying that the barrier was as strong as in 1994.

2. Availability of rental units

Most of the respondents said that there were enough rental units. However, the comments section said that this is more of a barrier for Latinos.

3. Discrimination against large Hispanic families

The responses were divided between those who strongly agree that this is no longer and barrier and those who think that it is still a barrier to some degree.

Those seeing this as still a barrier feel that the feelings towards the Latino community have become more unfavorable.

4. Landlords refuse Section 8 clients

There were six who think that this is not a barrier now but four who still feel that it is a barrier. There were no comments.

5. Frequent evictions because of language and education

This was equally divided between those who thought this was no longer a barrier and those who see it still existing. There was one strong comment that this is an on-going problem.

6. Differing terms in rental agreements

Six thought this was no longer a barrier while three thought it still existed as a barrier. There were no comments.

7. Prevalence of NIMBY

This was equally divided between those who thought the barrier no longer existed and those who see it still present. There were no comments.

8. Credit difficulties due to economic and educational barriers

Five people thought this barrier had lessened while four people said that it still existed but not as strongly as in 1994.

9. High cost of housing development

The responses showed a much more negative feeling that this was still a strong barrier. There were no comments.

The comments were also equally divided. The availability of housing and rental costs and even the attitude of NIMBY were essentially positive due to the faltering economy. However, there was still an underlying feeling of discrimination.

Recommendations from the Surveys:

- Have more education:
 - o For landlords and neighborhoods about fair housing law and how they could be opening themselves up to potential lawsuits.
 - o For both landlords and tenants to address prejudices both in language and culture.
 - o For consumers and real estate agents.
 - o Provide free training in the community regarding fair housing laws.
- Have an on-going education campaign and outreach for tenants and landlords. Possibly, make a requirement for landlords to be certified in this community.
- Continue partnerships and education with community partners to assist with educational outreach for tenants and landlords and to assist with general

- community knowledge especially in the areas of discrimination and stereotypes regarding the Latino renters. Note: The Latino Strategic Plan has a housing/health task force that is working on addressing some of the above barriers. Also the City's Building Inspection Division has begun to address more substantial concerns.
- Provide information to tenants regarding help when they've been discriminated against or where to go for help.
- Increase developer incentives by giving building lots to non-profit builders who are building homes serving families below 40 percent average median income.
- In the area of substandard housing, have a good educational campaign and outreach. This will
- create additional needs for staff or contract
- service to check into this area.

Latino Task Force Surveys

Another survey was sent to the Latino Health and Housing Task Force (a six-member group). The survey and the responses are listed below:

1. Do you feel that discriminatory housing practices exist in Longmont?

Yes **2 responses**

No **0 responses**

Comments

Reply 1: It seems like landlords take advantage of language barrier issues. I know a lady who had her rent raised from \$700 to \$1400 in less than 3 yrs. The apartment itself had issues and the tenants finally did the repairs this summer - (for example, the step on the front porch was broken and the last plank was missing). The tenant said she told them she was going to move, as she was not going to pay the last rent increase and gave timely notice. The tenant told the owner she would be consulting with El Comité about contract, extra rent, etc and she offered a free month of rent and moved her into a different unit that was less rent. We all felt like they were being taken advantage of based on their inability to communicate and defend themselves in the same language.

Reply 2: Landlords ask questions of young applicants (18-19), such as why they are not living at home and will not rent to a young person unless the mother co-signs.

On-site managers threaten tenants by saying that, if they don't comply, the sheriff will come and put their belongings on the street. Several tenants have moved out without knowing their rights regarding evictions.

2. Do you feel that discriminatory hiring practices exist in Longmont?

Yes **1 response**

No **0 response**

Comments

Reply 1: I haven't dealt with hiring here in Longmont. I have no examples either way.

Reply 2: In several cases, the Latino worker was laid off or the hours were reduced, while a newer Anglo employee is kept or the hours are not cut. An explanation of changes is not given to the Latino employee. If the Latino has no basic English skills, the owners use this as a reason for termination or a decrease in hours.

3. Are there any other acts of discrimination you have experienced or observed?

Comments

Reply 1: I do feel like a fellow employee was very seriously discriminated against based on her ethnicity and her weight. She was pushed so hard, treated so differently and unfairly that she finally quit. Residents in Longmont have within the last year received hate mail/racist brochures and flyers at their homes.

Reply 2: Citizens call and ask if there is a law that restricts the number of Mexican families per apartment complex. They ask the City to talk to a neighbor who they feel is watering the lawn too much (water restrictions were voluntary at the time) because she can't talk to them since they are Spanish and the City should have someone who can talk to people like that.

There was an episode where a grocery checker yelled at an older gentleman because he could not read the sign that limits check out to 10 items and because he did not speak English. As other customers waited behind him, she commented to the next person that it's not her problem that they come here and don't learn our language.

My daughter has been confronted in the mall by skin heads who call her out to fight by using racial slurs.

4. Do you think less discrimination, more discrimination or about the same amount of discrimination is happening now, compared to 1994? Why?

Less **0 responses**

More **2 responses**

About Same **0 responses**

Reply 1: As many people are working hard to support multiculturalism in Longmont, there is still a lot of hesitation, resentment, anger that underlies the community. I wasn't

living in Longmont in 1994 so I can't give a good comparison but I think anytime you bring issues to a focal point it forces both sides of the issue, and both sides of the argument to address the issues.

Reply 2: The flyers from National Alliance-White Supremacist group and more letters to editors indicating that the immigrants are to blame for all problems.

5. If you feel discrimination exists in Longmont, what do you think can or should be done to eliminate it?

Reply 1: Unfortunately, discrimination is not a problem that can be eliminated. It needs to be addressed most importantly, I think, in schools with cultural sensitivity, diversity type of training for teachers who can pass that to their students. Character education is a big part of that and needs to become part of St Vrain instruction so that educators can assist kids who don't have positive role models on how to treat people even if they aren't the same age, sex, color of skin etc...

Reply 2: Community conversation and address racism and discrimination in the schools. Encourage more multi-cultural events that are interactive work with the theme of appreciation of the many cultures.

6. Do you think a "Testing" program should be implemented? (A "testing" program hires minority/protected persons to pose as rental/owner applicants to see if landlords, managers or sales staff discriminate.)

Reply 1: Yes! Regarding housing, loan applications, bank accounts, retail stores...

Reply 2: Yes.

7. What anti-discrimination and/or fair housing programs exist or are operated in Longmont? Please list them.

Reply 1: I don't think there is anything like the Community Housing Resource Board here in Longmont.

Reply 2: None. Community Relations offers information regarding landlord and tenant rights and responsibilities, but there is no enforcement authority.

8. If you observed or experienced discrimination, where would you go, or did you go, to register a complaint? If you filed a complaint, was it resolved to your satisfaction? What was the result?

Reply 1: I don't think there is anywhere to register a complaint. To go to El Comité and get support maybe but I don't know that they can resolve it and or are responsible to get results for an action.

Reply 2: Complained to the manager at the grocery store who stated that he would address the issue with the checker.

Complaints that come in through the Community Relations Office are directed to HUD's Office of Fair Housing or the State Department of Labor. But usually the person needs someone to assist with the process because the person is unable to get to Denver, due to transportation or work hours.

Remarks on the Latino Task Force Survey

While the responses were minimal, they voiced very strong feelings. The summary of the responses were:

1. Discriminatory housing practices in Longmont

The response was that the landlords take advantage of language barriers, young ages, and tenants not knowing their rights.

2. Discriminatory hiring practices

The respondent felt that there was a disparity of treatment toward Latino and Anglo employees.

3. Other acts of discrimination

One commenter felt a fellow employee was discriminated against because of ethnicity and weight.

The other commenter cited discriminatory actions and remarks in phone calls from citizens and racial confrontations at a grocery store and the mall.

4. More or less discrimination than in 1994?

Both respondents replied there was more even though one did not live in Longmont in 1994.

5. What can be done to eliminate discrimination?

One response said that discrimination cannot be eliminated but the schools can help with cultural sensitivity.

The other response also cited the schools as a way to ease discrimination.

6. Should "testing" be conducted?

Both respondents said yes.

7. What anti-discrimination programs exist in Longmont?

Both replies stated that none exist.

8. Where do you register a discrimination complaint?

One response felt there was nowhere to register a complaint.

The other respondent went directly to the manager of a grocery store and said that complaints could be registered with the Community Relations Office who would forward them to Fair Housing or the State Department of Labor.

Current Impediments

It has been concluded, in consultation with the Latino Task Force and taking into consideration the comments from the Survey, that the following impediments identified in 1994 still exist:

1. Owners/managers of rental properties are not fully knowledgeable regarding fair housing laws.
2. While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community.
3. There is discrimination against large Hispanic families.
4. There are frequent evictions because of language and educational differences.
5. There are differing rental terms between races of people.
6. There is a prevalence of NIMBY (Not in my back yard) or reluctance to put developments serving low/moderate income or special needs populations in neighborhoods.
7. There is difficulty in obtaining credit due to economic, educational, and experiential barriers.
8. The cost to develop housing is still high.

Note: It was determined that the past impediment of some landlords refusing to rent to Section 8 clients does not exist now. Nevertheless, it was felt that as soon as the economy becomes stronger and landlords have more choice in tenants, it could again be an impediment.

In addition to the eight impediments identified above, the survey responses listed the following concerns:

1. There are still language barriers.
2. There are few units available for handicap people especially persons needing a wheel chair.
3. There is a lack of low cost/affordable assisted living facilities for elderly persons.

4. There is a concern that Longs Peak Residence and Mountain View Plaza may go the way of Hover Manor: from a site-based Section 8 to a tenant-based Section 8 program.
5. There is an increase in the number of frail elder homeless persons.
6. Affordable housing is still not affordable for some residents.
7. There is a practice of redlining Latinos to the eastside of Longmont.
8. Free rent offers end up with evictions.
9. The availability of Section 8 Vouchers is decreasing in our community.
10. There are few materials in Spanish.
11. Available sites for building affordable homes are limited.

These concerns with the exception of numbers 2, 5, and 7 are already addressed as impediments. While number 5 needs to be addressed, the Fair Housing laws do not cover it. However, the Fair Housing laws do pertain to numbers 2, handicap or disability, and 7, race. Therefore, the two additional impediments are:

- There is a lack of available units for handicapped/disabled persons.
- Latinos are discriminated against through the practice of redlining. While there is no clear evidence showing this practice on a wide-spread basis, it still needs to be looked at to determine its magnitude and how to overcome it.

VI. Study Conclusions and Recommendations

Study Conclusions

This study has reviewed and evaluated: demographic, housing, transportation and economic data; housing discrimination complaints; the practices and programs of public and private sector organizations which own, operate, build, sell, and rent housing; and human service agencies which assist their clients in finding and financing housing. Detailed descriptions of barriers to fair housing choices were described in previous chapters. The following summarizes the barriers.

1. Housing Supply and Choice

There is a prevalence of NIMBY (Not In My Back Yard) or reluctance to put 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 handicap people, especially persons needing a wheel chair. Greater efforts need to go into increasing the production of low and moderate-income housing.

2. Discriminatory Housing Practices

There is a feeling that there is a practice of redlining Latinos to the eastside of Longmont. There is discrimination against large Hispanic families and differing rental terms between races of people. Language barriers still exist between housing providers and housing

users with few materials available in Spanish. There are frequent evictions because of language and educational differences. Owners/managers of rental properties are not fully knowledgeable regarding fair housing laws.

3. Housing Costs

While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community. Free rent offers end up with evictions. The availability of Section 8 Vouchers is decreasing. There is difficulty in obtaining credit due to economic, education, and experiential barriers. There is a lack of low cost/affordable assisted living facilities for elderly people.

Study Recommendations

Continue the efforts undertaken since 1994 with additional energy. While those efforts have not eliminated the impediments, they have been instrumental in decreasing their impact. However, in order to better implement these efforts, it may be necessary to create a Fair Housing Officer position. This person could devote full-time to implementing the recommendations, as it is too difficult for someone administering other functions to give the effort needed. These efforts include:

1. Housing Supply and Choice

Facilitate Housing Production

- A. Through an Affordable Housing Task Force. In addition to reviewing affordable housing projects and giving recommendations, the Task Force should be given yearly goals to meet regarding production of housing and location of housing.
- B. Through a Housing Trust Fund. Besides funding the Trust Fund through developer fees and General Funds, explore additional sources of funding.
- C. Through public/private partnerships. Continue the partnerships of the past but set goals for production.
- D. Through use of the Affordable Housing Market study. Use the study to seek additional funding and production from private investors, foundations and State and Federal governments. Also use the information to interest local businesses in developing worker housing.
- E. Through use of City development fees and procedures. While actions have been taken to waive fees, the cost to develop housing is still high. Explore other methods to streamline procedures and reduce fees.

2. Discriminatory Housing Practices

Increase efforts to reduce discrimination

- A. Conduct “Testing” for discriminatory practices. The HUD Office of Fair Housing and Equal Opportunity and the Colorado Civil Rights Division have the capability to do “testing” for housing discrimination in local communities. Contact the Denver HUD Office and the Colorado Civil Rights to seek their assistance in conducting a “testing” program.
- B. Help lessen neighborhood opposition to housing proposals. To assist with impediment of NIMBY, 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 project.
- C. Publicize Fair Housing Requirements. Determine the best time of the year to hold the Bilingual Housing Fair to maximize citizen and vendor participation. Improve the outreach efforts. Include more groups in the planning of the Fair. Work with the non-profit groups receiving CDBG assistance to pass on information to their clients about the Housing Fair, their fair housing Rights, and how to file fair housing complaints.
- D. Address landlord concerns about Section 8. There is a concern among Fair Housing providers that Section 8 voucher availability is diminishing, which makes them an even more important commodity for affordable housing. Even though acceptance of Section 8 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 Section 8 begins to changes.

3. Housing Costs

- A. Support literacy and bi-lingual language education. While many non-profit groups serving the Latino community have translated many documents into Spanish, there is still a wide-gap in the community between those speaking Spanish and those speaking English. The Agencies and City government should lead efforts to have bi-lingual signs for businesses.
- B. Coordinate efforts with Community Credit Committee. The efforts taken so far have met with limited success and Latinos are still having trouble obtaining credit. Again, this is a task better carried out by a new position of Fair Housing Officer who could go directly to lending institutions to encourage efforts to make credit more available.

Appendices

Map A: Location of low to moderate-income person

Map B: Location of Hispanic population

Map C: Multi-family rental properties