

Fair Housing Impediments Action Plan 2004 - 2009

UPDATE ON PROGRESS - 2009

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

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		<p>4. Complete and publicize the Housing Plan. Use the city's Five year Consolidated Plan to set specific goals and to seek additional funding from private investors, foundations and the State and Federal government. Also use the information to interest local businesses in developing worker housing.</p> <p>5. Reduce costs to produce housing. While actions have been taken to reduce or waive development fees for new housing construction, the cost to develop housing is still high. Explore other methods to streamline procedures and reduce not only fees, but the cost to develop housing.</p>	<p>a. Summarize the Consolidated Plan in an Executive Summary that is easily readable and is specific about the city's goals. Send out to all local non-profits, for-profit housing developers, realtors, lenders, and other related housing agencies</p> <p>b. With the TRG determine a method and an approach to businesses who have a vested interest in ensuring that their workforce has adequate housing choices in Longmont.</p> <p>a. Using the TRG and members from the Homebuilders Association, P&Z and Planning and Building Inspection staff, explore ways to streamline the development review process and lower costs while ensuring high quality design standards.</p>	<p>High 1st Quarter, 2005 Completed, 2005 Plan on Website, annual Action Plan updates posted each year.</p> <p>Low 2007 Will begin this process in 2010 – due to economy, providing housing choice for employees is not high on employers' minds.</p> <p>Low 2006-2007 Worked with the HBA in 2007 – 2008 on this issue, Council accepted some recommendations, but not all. Because of extreme slow down in housing construction, bankruptcies and the lowered cost of construction materials, it is highly likely that the cost to construct housing has decreased significantly in the past couple of years. There is no way to adequately measure this, however, until vacant land starts to sell and construction begins again. New requirements country-wide to build green and make homes highly energy efficient will impact the cost of construction when it does pick back up.</p>

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<p>B. Minority Concentrations and Desegregation - While Hispanic households live in every neighborhood in Longmont, there are higher concentrations of Latinos living to the east of Main Street than to the west side according to 2000 Census data. There are residents who feel that discrimination occurs against large Hispanic families and that there are differing rental terms between races of people. Language barriers still exist between housing providers and housing occupants with few written materials (leases and HOA documents, as examples) available in Spanish. There are frequent evictions because of language and educational differences. Owners/managers of rental properties are not fully knowledgeable about fair housing laws.</p>	<p>Increase efforts to reduce discrimination by providing education about the Fair Housing law, rights & responsibilities and by conducting testing to determine if discriminatory practices are occurring.</p>	<p>1. Establish an Office of Fair Housing. Create a Fair Housing education program to ensure that all residents understand their Fair Housing rights and how to file housing complaints.</p> <p>2. Conduct “testing” for discriminatory practices. A “Testing Program” will help to determine if discriminatory practices are occurring during both the rental application and the home sales processes in Longmont. The purpose of testing is to identify and quantify the nature and extent of discrimination. The results could be widely distributed to the housing industry and the media. If discriminatory practices were identified and publicized, it might discourage future discriminatory practices and encourage a community of support for anti-discrimination efforts. Testing could also substantiate the validity or falsity of housing complaints and the public perception that housing discrimination is widely practiced in Longmont.</p>	<p>a. The Community Relations Office will educate residents and businesses and promote the fair housing law along with the rights and responsibilities. They will accept fair housing complaints and either mediate or determine a mechanism for referral of the complaints received.</p> <p>b. Existing outreach and education opportunities will be expanded to include a Fair Housing component. For instance, the Landlord/Tenant Symposium, held annually in November, will be expanded to include FH education and information for tenants and landlords, the model lease will include FH information, etc.</p> <p>a. Research existing testing programs available in Colorado. After cost analysis, contract with an agency trained in testing to conduct tests.</p> <p>b. Two types of tests will be conducted – random tests which blindly check for discriminatory practices, and tests which follow up and gather information in relation to a specific housing complaint.</p>	<p>High - 3rd Quarter, 2004 Longmont Fair Housing Office (LFHO) established in 2004 LFHO continues to provide on-going education, problem-solving and resources to address Fair Housing inquiries and issues. Partnership with Colorado Civil Rights Office continues; referral of Fair Housing complaints & as education resource.</p> <p>Landlord/Tenant Symposium has been changed to quarterly session to provide more time on specific issues such as Fair Housing. Sessions are well attended.</p> <p>Held 2 community education sessions at events predominantly geared to Latinos (Dia de los Niños & Cinco de Mayo) & specifically focused on predatory lending practices, foreclosure and the impact on renters’ rights. Annual Fair Housing Proclamation and education session held in April 2009.</p> <p>Medium - 2008 Were not able to establish a testing program – Council did not see a demonstrated need.</p>

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

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		<p>4. Publicize Fair Housing requirements. Determine the best time of year to hold the Bilingual Homeownership Fair to maximize citizen and vendor participation. Improve the outreach efforts for the Landlord/Tenant Symposium & better integrate Fair Housing information into that venue. Include more groups in the planning of these two events. Work with the non-profit groups receiving CDBG assistance to pass on information to their clients about the events, their FH rights & how to file fair housing complaints. Information could be sent out with the City's utility bills, printed in display advertisements in the newspaper, and released as public service announcements to local radio or television stations. Information on how persons can file complaints reporting alleged discrimination could also be published.</p> <p>The Latino Housing Task Force has indicated that it will work with city staff to help:</p> <ul style="list-style-type: none"> • publicize events where Fair Housing will be discussed, • get participation at the events • provide names and resources for potential participants • provide outreach & educational opportunities around fair housing & the need for affordable housing developments. 	<p>a. The Bilingual Homeownership Fair will now consistently be held in the spring when most people naturally start to think about moving before school and/or fixing up their homes. Additional people will be recruited to help design the Fair and to outreach to more participants.</p> <p>b. The Landlord/Tenant Symposium will include a Fair Housing component and additional marketing and outreach to potential participants will be conducted. The model lease and the Landlord/Tenant handbook will include information on Fair Housing, tenant's rights and landlord's responsibilities.</p> <p>c. Additional marketing of the above events will be conducted and increased education around fair housing will take place as part of Action Plan #B.1., above. The Longmont Area Board of Realtors and property management firms will be approached to develop a comprehensive list of rental property owners for education purposes.</p> <p>d. The establishment of a Community Housing Resource Board, which could conduct educational outreach on Fair Housing issues, specifically for realtors, will be explored with the Longmont Area Board of Realtors.</p>	<p>High 4th Quarter, 2004 and annually in November Completed and ongoing</p> <p>High 4th Quarter, 2004 and annually in November Completed and ongoing LFHO educational outreach is on-going & consisted of the following: * Interpretation for Spanish clients when connecting to housing counselors; bilingual housing counselors now addressing foreclosure or Fair Housing. * 2 large scale community events held to inform Spanish-speaking community about fair housing, foreclosure, predatory lending, etc. * Housing & Consumer Fair held in partnership with Co Civil Rights * Provided educational session to Longmont Police officers, regarding landlord-tenant issues, fair housing and foreclosure, in addition to awareness of our mediation services for these types of issues. * L/T Symposium now quarterly and all sessions include fair housing information.</p>

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		<p>5. Address landlord concerns about the Housing Choice Voucher Program (formerly the Section 8 program). There is a concern among housing providers that the Housing Choice Voucher program is diminishing, which makes them an even more important commodity for affordable housing. Even though acceptance of the program by landlords is not a great concern at the present time, it will become so as the economy improves. Therefore, it is important to be prepared when the climate of acceptance of the program begins to change.</p>	<p>a. Housing Authority and city staff will watch for changes to this program at the federal level and will report to Council and to the community about what is being proposed and what the impacts will be for Longmont.</p> <p>b. Recruitment of landlords for participation in the program will remain ongoing and will adapt as needed to encourage and ensure an adequate supply of units that will accept Vouchers.</p>	<p>High 2004</p> <p>Completed - training of comm. advocates & justice providers were held in 2006. FH office staff continue to attend Landlord Assoc. meetings.</p> <p>High Ongoing</p> <p>This is currently not an issue due to market forces.</p>

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<p>C. Housing and Community Economic Health – While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community. Households who pay up to 50% or more, of their income for housing are unable to actively participate in all aspects of community life. When housing consumes too much of a household’s income, other important needs such as education, health care, and economic advancement go unmet. Housing problems contribute to marital conflicts, at-risk children, homelessness, and other social problems. The community at large ends up paying for remedial responses including housing subsidies, welfare, indigent health care, police services, etc. Community efforts to facilitate housing choice and financial independence for its members can benefit the overall economy and quality of life.</p>	<p>Seek to improve people’s chances for economic and social independence by supporting programs that enhance their self-sufficiency.</p>	<p>1. Seek to improve credit histories of low income families. The efforts in this regard taken so far have met with limited success and Latinos and other low income families are still having trouble obtaining credit. Education of consumers so they better understand credit issues helps them avoid being taken advantage of by predatory lenders.</p> <p>The Latino Housing Task Force will be working on the predatory lending issue as part of their Action Plan. So they may take the lead in this area. Any efforts the city may take around this issue will be coordinated first with this group.</p>	<p>a. Increase the educational component of the Boulder County Housing Counseling Program around understanding and improving credit history.</p> <p>b. Work to establish a bilingual Homeownership Center which would cover all of Boulder County and would provide a one-stop center for programs and educational opportunities around housing issues. These can range from actual housing purchase programs (like our Down Payment Assistance and Community Housing Programs), to learning home maintenance, to dealing with credit issues, to identifying and avoiding predatory lenders. The Center would also help folks get ready to buy a home and/or manage money better to reach financial goals.</p>	<p>High 4th Quarter, 2004 Have worked with BCHCP to increase credit repair & foreclosure prevention education. “Financial Fitness” classes (credit repair, budgeting, banking & responsible borrowing), with 1-on-1 credit counseling; have increased participation by 365% since 2007. 1-on-1 mortgage delinquency counseling and foreclosure prevention seminars; increased participation by 43% since 2007.</p> <p>High 2005 – 2006 Housing Counselors (bilingual) are now located in a Longmont city building so we have established a “virtual” Home Ownership Center offering full services and referrals.</p>

		<p>2. Support Literacy and bilingual education. While many non-profits serving the Latino community have translated documents into Spanish, there is still a wide gap in the community between those speaking primarily Spanish and those speaking primarily English. The housing agencies and city government should lead efforts to have bilingual written information, signage and staff for their businesses and to promote this for all types of businesses in the community.</p>	<p>c. Study the impacts and prevalence of predatory lending practices in Longmont and design an education component to help people avoid this problem. Work with lending institutions to encourage their efforts and to make conventional credit more available to lower income persons.</p> <p>a. The City has begun an effort to catalogue the bilingual resources of staff and to prepare a plan for improving the diversity of staff and resources to better serve the Latino community.</p> <p>b. Community Services Depart. will gather information about service gaps, needs & opportunities and will prepare a plan to increase outreach and service to the Latino community.</p>	<p>High Established & on-going Education classes listed B.4 b. (pg. 5) & C.1.a. (pg. 7). Colorado Civil Rights followed up on cases that had been referred out of our office and the State Attorney General's Office was brought to assist in investigation of predatory practices of a mortgage broker who impacted about 25 Longmont families and a 2nd case in a development that borders Longmont.</p> <p>An issue that surfaced during the past year is the increase in rental properties that went into foreclosure and renters were caught in the midst of the process. LFHO provided education, problem solving and assisted the families with a plan for either relocation or communication with bank representatives. In some case the property had been foreclosed and the properties were in substandard condition.</p> <p>High Completed, 2005 City tested and compiled a list of people with other language skills, evaluated their skill level. Incentive pay introduced.</p> <p>High Completed, 2008 Countywide Human Services Master Plan completed and now being implemented.</p>
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